

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS**

APRIL 9, 2020

MEETING BEING HELD TELEPHONICALLY

**Call In Number: 646 876 9923
Meeting ID: 533 283 2714**

2:00 PM

The Cumberland County Insurance Commission will conduct its April 9, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

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 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 MEETIN
APRIL 9, 2020 – 2:00 PM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: February 6, 2020 Open Minutes.....Appendix I
February 6, 2020 Closed Minutes....Distributed via Email**

 - CORRESPONDENCE - None**

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

 - COMMITTEE REPORTS**
 - Safety Committee Report.....Verbal
 - Claims Committee Report.....Verbal
 - COVID 19 Claims Reporting MemosPage 21

 - TREASURER – Anthony Bontempo**
 - Resolution 14-20 April Bill List.....Page 23

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly ReportPage 24

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly ReportPage 40

 - MANAGED CARE – Qual Lynx**
 - Monthly ReportPage 48

 - 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**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: June 4, 2020 11 AM**

CUMBERLAND COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: April 9, 2020
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- ❑ **Cyber COVID-19 Bulletin** – Included in the agenda on **Pages 2 & 3** is information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams. Copies of this correspondence was also e-mailed to everyone. We recommend you share this information with your staff.

The NJCE website, <https://njce.org/> includes resource information on COVID-19 along with copies of NJCE Safety Bulletins issued by the NJCE Safety Director.

- ❑ **Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:** Attached on **Pages 4 thru 11** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of January 1, 2020 to March 1, 2020. There were 25 certificates of insurance issued during this period.

- ❑ **Motion to approve the certificate of insurance report.**

- ❑ **2020 MEL, MR HIF & NJCE Educational Seminar:** The 10th annual educational seminar has been postponed and hopefully re-scheduled for later in the year.
- ❑ **NJ Excess Counties Insurance Fund (CELJIF)** – The NJCE held its Re-Organization Meeting on February 27, 2020. A summary report of the meeting is included in the agenda on **Pages 12-14**. The Board of Fund Commissioners amended the meeting schedule to meet at **9:30 AM** instead of 1:00 PM. The next meeting is scheduled for Thursday, April 23, 2020.
- ❑ **Financial Fast Track** – Included on **Pages 15-18** of the agenda are the Financial Fast Track reports for the Cumberland County Insurance Commission for December and January. As of **January 31, 2020**, the Commission has a statutory surplus of **\$840,394**.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 19-20)** – Included in the agenda is the NJ CEL Financial Fast Track Report for January. As of **January 31, 2020**, the CEL has a surplus of **\$16,227,772**.



COVID-19 Phishing Scams

COVID-19, coronavirus and related words/topics are being used by cybercriminals as a theme for phishing attempts. Also, the emails will be branded and formatted in such a way to resemble trusted organizations, such as the World Health Organization (WHO) or Center for Disease Control and Prevention (CDC).

Prevention

1. **Unsolicited Emails:** Avoid clicking on links and opening attachments from unsolicited emails.
2. **Trusted Sources:** Go to the trusted websites yourself; do not click on links.
3. **Charity:** Verify the authenticity of charities yourself.
4. **NJCE's Email Dos & Don'ts:** Send these four tips and the NJCE infographic (attached) to all individuals with access to your network.

Resources

Check-out NJCCIC's bulletin on COVID-19, along with tips for teleworkers working from home:
<https://www.cyber.nj.gov/alerts-and-advisories/20200316/cyber-threat-actors-capitalize-on-coronavirus>
<https://www.cyber.nj.gov/be-sure-to-secure>

Here are the trusted sites referenced above for WHO, CDC and FTC's Charity page:
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>
<https://www.consumer.ftc.gov/articles/0074-giving-charity>

For details, contact the NJCE Underwriting Manager or your local Commission Executive Director





EMAIL DOs & DON'Ts



EMAIL ADDRESSES

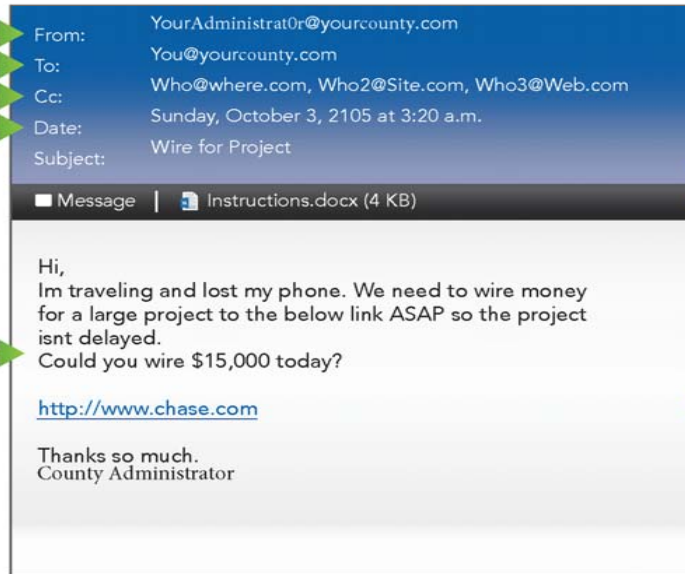
- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourAdministrator" vs. "YourAdministrat0r")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?



SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

Contact Your Claims Representative for reporting the claim and engaging breach counsel and forensics firms as necessary.



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 1/1/2020 To 2/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Equipment Finance, Inc., its I - Cumberland County Improvement Authority	successors and assigns (Lessor) 2059 Springdale Road Cherry Hill, NJ 08003	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$110,000,000 Cumberland County Improvement Authority property deductible are as follows: Auto Physical Damage - Comprehensive \$1,000 & Collision \$1,000 Equipment Breakdown - \$25,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following equipment which is being leased under two separate lease agreements one in the amount of \$700,000 and one in the amount of \$3,000,000. CNG FILLING EQUIPMENT, ASSET # 40146828 FURNITURE & FIXTURES, ASSET # 40146829 1 CHEVY EQUINOX 2GNAX5EV3L6112778, ASSET # 40157958 1 CHEVY EQUINOX 2GNAX5EV8L6109715, ASSET # 40157956 1 CHEVY EQUINOX 2GNAX5EVXL6112616, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGF3C1116118, ASSET # 40157957 2012 CHEVY G 2500 CARGO VAN1GCWGF3C1122139, ASSET # 40157954 CHEVY EXPRESS CARGO VAN1GCWGF3C11269277, ASSET # 40157955 CHEVY EXPRESS CARGO VAN1GCWGF3C11271238, ASSET # 40157960	1/13/2020 #2405100	GL AU EX WC OTH
H - Rowan College of South Jersey I - Cumberland County	1400 Tanyard Road Sewell, NJ 08080	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the use of facilities at the Cumberland Campus for the use of meeting rooms / events by the Cumberland County Prosecutors Office per the dates listed on each signed contract.	1/15/2020 #2407945	GL AU EX WC OTH
H - Vineland Police Department I - Cumberland County	Attn: Lt. John McCann/Training Academy 111 N. 6th Street Vineland, NJ 08360	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of holder's fire range throughout the year.	1/15/2020 #2407954	GL AU EX WC OTH

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 1/1/2020 To 2/1/2020

<p>H - United Way of Greater Philadelphia & Southern NJ (UWGPSNJ) I - Cumberland Empowerment Zone Corporation</p>	<p>Philadelphia & Southern NJ 1709 Benjamin Franklin Parkway Philadelphia, PA 19103</p>	<p>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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 United Way of Greater Philadelphia and Southern New Jersey are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract.</p>	<p>1/15/2020 #2407960</p>	<p>GL AU EX WC OTH</p>
<p>H - County of Cumberland I - Cumberland Empowerment Zone Corporation</p>	<p>164 W. Broad Street Bridgeton, NJ 08302</p>	<p>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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: CC Human Services Advisory Council Supportive Services for Families and Children RFP # 19-57 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 CC Human Services Advisory Council Supportive Services for Families and Children RFP # 19-57</p>	<p>1/15/2020 #2407964</p>	<p>GL AU EX WC OTH</p>
<p>H - U.S. Bank National Association I - Cumberland County Improvement Authority</p>	<p>Corporate Trust Administration 21 South Street - 3rd Floor Morristown, NJ 07960</p>	<p>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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respect to New Addition at the Cumberland County Technical Education Center</p>	<p>1/23/2020 #2413646</p>	<p>GL AU EX WC OTH</p>
<p>H - U.S. Bank National Association I - Cumberland County Improvement Authority</p>	<p>Corporate Trust Administration 21 South Street - 3rd Floor Morristown, NJ 07960</p>	<p>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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$110,000,000 Builder's Risk Coverage is included within the property policy at a limit of \$25,000,000 Evidence of Insurance with respect to New Addition at the Cumberland County Technical Education Center</p>	<p>1/23/2020 #2413653</p>	<p>GL AU EX WC OTH</p>

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 1/1/2020 To 2/1/2020

H - TD Bank I - Cumberland County Improvement Authority	2059 Springdale Road Cherry Hill, NJ 08003	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: Block 170, Lot 8, Bridgeton NJ 08302 The TD Bank, N.A., Four Eighty-One Corp., 481 Bridgeton Investment Fund, LLC., Community Loan Fund of New Jersey, Inc., NJCC CDE Hamilton LLC is, Food Specialization Redevelopment Corp. an Additional Insured for Completed Operations on the above referenced Commercial General Liability and Excess Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respect to Food Specialization Redevelopment Corp. project. Location Address: Block 170, Lot 8, Bridgeton NJ 08302	1/23/2020 #2413669	GL AU EX WC OTH
H - TD Bank I - Cumberland County Improvement Authority	2059 Springdale Road Cherry Hill, NJ 08003	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #.ERP980616208; Policy Limits: \$110,000,000 Builder's Risk Coverage is included within the property policy at a limit of \$25,000,000 RC: Block 170, Lot 8, Bridgeton NJ 08302 The TD Bank, N.A., Four Eighty-One Corp., 481 Bridgeton Investment Fund, LLC., Community Loan Fund of New Jersey, Inc., NJCC CDE Hamilton LLC is, Food Specialization Redevelopment Corp. an Additional Insured for Completed Operations on the above referenced Commercial General Liability and Excess Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respect to Food Specialization Redevelopment Corp. project. Location Address: Block 170, Lot 8, Bridgeton NJ 08302	1/23/2020 #2413671	GL AU EX WC OTH
H - New Jersey Historical Commission I - Cumberland County Improvement Authority	P.O. Box 305 225 W. State Street Trenton, NJ 08625	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: FY 2020 County History Partnership Program Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to FY 2020 County History Partnership Program Grant	1/24/2020 #2414673	GL AU EX WC OTH
H - New Jersey State Council on the Arts I - Cumberland County	Arts PO Box 306 Trenton, NJ 08625	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Evidence of insurance as respects to Grant #2013A060027	1/24/2020 #2414674	GL AU EX WC OTH
H - Greenwich Twp Police Department	421 W. Broad St Gibbstown, NJ 08027	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x	1/24/2020	GL AU EX WC OTH

02/10/2020

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Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 1/1/2020 To 2/1/2020

<p>I - Cumberland County</p>		<p>\$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Evidence of Insurance with respect to use of firing range</p>	<p>#2414775</p>	
<p>H - The City of Vineland I - Cumberland County</p>	<p>640 E. Wood Street Vineland, NJ 08360</p>	<p>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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: Shared Services Agreement The Certificate Holder is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Shared Services Agreement The Certificate Holder is an Additional Insures on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to Shared Services Agreement</p>	<p>1/24/2020 #2414787</p>	<p>GL AU EX WC OTH</p>
<p>H - TD Equipment Finance, Inc., its I - Cumberland County Improvement Authority</p>	<p>successors and assigns (Lessor) 2059 Springdale Road Cherry Hill, NJ 08003</p>	<p>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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$110,000,000 RE: RE: Equipment Leased under (2) Lease Agreements #1: Value - \$700,000 & Value - \$3,000,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lenders Loss Payee on the Property Policy if required by written contract as respects to the following equipment which is being leased under two separate lease agreements one in the amount of \$700,000 and one in the amount of \$3,000,000. CNG FILLING EQUIPMENT, ASSET # 40146828 FURNITURE & FIXTURES, ASSET # 40146829 1 CHEVY EQUINOX 2GNAX5EV3L6112778, ASSET # 40157958 1 CHEVY EQUINOX 2GNAX5EV8L6109715, ASSET # 40157956 1 CHEVY EQUINOX 2GNAX5EVXL6112616, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGF3C1116118, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGF3C1122139, ASSET # 40157954 CHEVY EXPRESS CARGO VAN1GCWGF3C11269277, ASSET # 40157955 CHEVY EXPRESS CARGO VAN1GCWGF3C11271238, ASSET # 40157960 FORD TRANSITVAN1FTBW3XM7KKA49141, ASSET # 40157959 SNOW PLOW & SALT SPREADER, ASSET # 40157962</p>	<p>1/27/2020 #2414964</p>	<p>GL AU EX WC OTH</p>
<p>H - New Jersey Historical Commission I - Cumberland County</p>	<p>P.O. Box 305 225 W. State Street Trenton, NJ 08625</p>	<p>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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: FY 2020 County History Partnership Program Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to FY 2020 County History Partnership Program Grant</p>	<p>1/27/2020 #2414966</p>	<p>GL AU EX WC OTH</p>

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 1/1/2020 To 2/1/2020

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 \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: Grant #2013A060027 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 #2013A060027	1/27/2020 #2414967	GL AU EX WC OTH
Total # of Holders: 16				

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Ocean First Bank N.A., Its I - Cumberland County Improvement Authority	Successors and/or Assigns, ATIMA 175 S. Main Road Vineland, NJ 08360	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #ERP980616208; Policy Limits: \$110,000,000 RE: 51, 57, & 71 W Park Ave, Vineland, NJ 08362 Certificate holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability policies and mortgagee / loss payee on the property policy if required by written contract as respects to: 51 W. Park Ave, Vineland, NJ 08362, 57 W. Park Ave, Vineland, NJ 08362 and 71 W. Park Ave, Vineland, NJ 08362.	2/3/2020 #2424355	GL AU EX WC OTH
H - TD Bank I - Cumberland County Improvement Authority	2059 Springdale Road Cherry Hill, NJ 08003	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #ERP980616208; Policy Limits: \$110,000,000 The Property policy is written on an All Risk basis. Unless otherwise stated, policy is written on a replacement cost basis. Builder's Risk Coverage is included at a limit of \$25,000,000. Soft Costs coverage is included at a limit of \$1,500,000. RE: Block 170, Lot 8, Bridgeton NJ 08302 The TD Bank, N.A., Four Eighty-One Corp., 481 Bridgeton Investment Fund, LLC., Community Loan Fund of New Jersey, Inc., NJCC CDE Hamilton LLC is, Food Specialization Redevelopment Corp. are Additional Insured for Completed Operations on the above referenced Commercial General Liability and Excess Liability Policies and Mortgagee/Lessor on the Property Policy if required by written contract as respect to Food Specialization Redevelopment Corp. project. Location Address: Block 170, Lot 8, Bridgeton NJ 08302	2/5/2020 #2424927	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office, 4 Echelon Plaza, 1st Floor 201 Laurel Road Voorhees, NJ 08043	RE: Child Advocacy Center Treatment Contract The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Child Advocacy Center Treatment Contract #20EHFS	2/6/2020 #2430412	GL AU EX OTH
H - Cumberland County Board of I - Cumberland County Improvement Authority	Vocational Education 3400 College Drive Vineland, NJ 08360	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Evidence of insurance for the Department of Workforce Development to hold their One Stop Partners meetings during the current calendar year	2/10/2020 #2431671	GL AU EX WC OTH
H - State of NJ Department of	Children and Families Southern	Company D: XS Worker Compensation Policy Limit: XS WC	2/10/2020	GL AU EX

03/04/2020

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Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

I - Cumberland County	Business Office 4 Echelon Plaza, 1st Floor 201 Laurel Road Voorhees, NJ 08043	Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Crime; Policy Term: 1/1/2020 - 1/1/2021; Policy #063813057; Policy Limits: \$1M Deductible: \$25,000 RE: SSBG Grant 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 SSBG Grant.	#2431686	WC OTH
H - Cumberland County Board of I - Cumberland County	Vocational Education 3400 College Drive Vineland, NJ 08360	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Evidence of insurance for the Department of Workforce Development to hold their One Stop Partners meetings during the current calendar year	2/10/2020 #2434662	GL AU EX WC OTH
H - State of New Jersey, Dept of I - Cumberland County	Environmental Protection PO box 400 Trenton, NJ 08625	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #ERP980616208; Policy Limits: \$110,000,000 Evidence of insurance. All operations usual to County Governmental Entity as respects to the following equipment: 2002 Low Ground Pressure Hydraulic Excavator 2003 Polaris Ranger ATV 2004 Load Rite Trailer 2002 Argo Conquest 8' x 8' 2002 Deande ATV Trailer 1997 Carolina Skiff 2007 60 HP Mercury Outboard Motor 2012 Load Rite Boat Trailer 1985 JD 490 Hydraulic Excavator Serial #CK0490X009353	2/14/2020 #2436243	GL AU EX WC OTH
H - U.S. Bank National Association I - Cumberland County Improvement Authority	Corporate Trust Administration 21 South Street - 3rd Floor Morristown, NJ 07960	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #ERP980616208; Policy Limits: \$110,000,000 RE: Cumberland County Correctional Facility Project Builder's Risk Coverage is included within the property policy at a limit of: \$41,722,638 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 Cumberland County Correctional Facility Project: Address: 622 Buckshutem Road, Bridgeton, NJ 08302 Start Date: 1/17/2020 - Completion Date: 4/31/2020	2/14/2020 #2436257	GL AU EX WC OTH
H - TD Bank, N.A. I - Cumberland County Improvement Authority	12000 Horizon Way 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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: Bankers/Realtors Roundtable, State of the County, Redevelopment Series Workshop and joint September event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required	2/18/2020 #2436574	GL AU EX WC OTH

03/04/2020

1 of 1

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

		by written contract as respects the 2020 Partnership to include the Lead Sponsorship for the Bankers/Realtors Roundtable, State of the County, Redevelopment Series Workshop and joint September event.		
Total # of Holders: 9				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: February 27, 2020
To: Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2020 Reorganization: The NJCE conducted its 2020 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.

2020 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Tim Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County
Janette Kessler	Atlantic County Insurance Commission
Sander Friedman	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 amended the meeting schedule to meet at 9:30AM instead of 1:00PM in order to accommodate schedules. *Meeting schedule appears below.*

Executive Director reported this year marks the 10th anniversary of the Fund’s inception, which began with two County members and has grown to ten members. The Board of Fund Commissioners were in agreement to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue. Fund Commissioners, Professionals and staff will be invited to attend; the Fund office will coordinate a location and lunch will be sponsored.

2020 Meeting Schedule & 2021 Reorganization

April 23, 2020	Camden County Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, N	9:30AM
June 25, 2020	Central NJ location – To be determined	12:00PM
September 24, 2020	Dipiero Center - 7 th floor 512 Lakeland Ave Blackwood, NJ	9:30AM
October 22, 2020	Camden County Emergency Training Center	9:30AM
November 19, 2020	Dipiero Center	9:30AM
February 25, 2021	2021 Reorganization Camden County Emergency Training Center	9:30AM

Professional Contracts/Services/Competitive Contracts:

Auditor, Payroll Auditor and Actuary: The contracts for these services have expired. The Fund office will conduct a request for price quotes for the respective services and results will be prepared by the next meeting for the Board to review and take action.

Learning Management System – Competitive Contract Request for Proposals (CCRFP): As previously discussed, a dedicated safety institute of instructor-led and online training programs will be provided to members of the NJCE JIF through a Learning Management System. The Board of Fund Commissioners adopted a resolution prepared by the Fund Attorney to initiate the CCRFP process; the Fund office will work with the Fund Attorney for the procurement of this online platform.

Financial Fast Track: The Financial Fast Track as of December 31, 2019 reflected a statutory surplus of \$15.4 million.

Sexual Abuse Molestation Legislation: The Fund office will be reaching out to the membership on training regarding the protection of children.

2020 MEL & MRHIF & NJCE Educational Seminar: The 10th annual seminar is scheduled for Friday, May 1, 2020, beginning at 9:00 AM at the National Conference Center, 399 Monmouth Street, in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for attendance; included in the agenda was the registration form.

2020 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.

NJCE Claims Review Committee: The Claims Review Committee met prior to this Fund's meeting to review claims in detail prior to the regular Fund meeting and recommend approval/denial on presented claims. The committee presented their recommendations during Closed Session.

Underwriting Manager

2020 Excess Renewal/Budget Impact: The Finance Committee met via teleconference on February 20th to review a 2020 Excess Renewal memorandum prepared by the Underwriting Manager. The renewal for Excess Casualty coverages with the incumbent carriers was challenging due to unexpected market hardening at year-end. The Underwriting Manager was able to restructure the Excess Casualty program. This program restructure left a delta in budgeted versus actual premiums; however, the recommendation was to have the NJCE absorb the difference for 2020. Executive Director reported the Finance Committee reviewed, agreed with the recommendation and noted the 2021 budgets would be adjusted accordingly.

In November, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2020 renewal program. The Extraordinary Unspecifiable Services (EUS) statement binding coverages is kept on file in the office. The Board of Fund Commissioners adopted a resolution memorializing the authorization for the Underwriting Manager to bind coverage.

Risk Control

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from November 2019 thru February 2020.

Safety Director submitted a memorandum on the 2020 BRIT Safety Grant Program in which Counties may receive reimbursement up to 50% of the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of general liability claims. The annual grant available to all members is \$45,000.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 23, 2020 at 9:30AM at the Camden County Emergency Training Center.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF December 31, 2019					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	255,256	3,063,076	17,469,973	20,533,048
2.	CLAIM EXPENSES				
	Paid Claims	72,138	1,076,713	5,226,877	6,303,589
	Case Reserves	(30,987)	16,308	2,515,805	2,532,113
	IBNR	(147,810)	814,864	866,731	1,681,595
	Discounted Claim Value	(34,353)	(48,400)	(75,626)	(124,026)
	TOTAL CLAIMS	(141,012)	1,859,485	8,533,787	10,393,271
3.	EXPENSES				
	Excess Premiums	105,220	1,262,636	6,616,547	7,879,184
	Administrative	28,185	346,987	1,975,134	2,322,120
	TOTAL EXPENSES	133,404	1,609,623	8,591,681	10,201,304
4.	UNDERWRITING PROFIT (1-2-3)	262,864	(406,032)	344,505	(61,527)
5.	INVESTMENT INCOME	7,233	77,961	62,527	140,488
6.	PROFIT (4 + 5)	270,097	(328,071)	407,032	78,962
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	66,736	17,961	84,697
9.	DIVIDEND EXPENSE	0	(66,736)	(17,961)	(84,697)
10.	INVESTMENT IN JOINT VENTURE	(93,038)	44,498	697,403	741,900
11.	SURPLUS (6 + 7 + 8 - 9)	177,059	(283,573)	1,106,544	822,971
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	666	1,845	291,211	293,056
	2013	393	(18,279)	168,905	150,626
	2014	7,773	(3,795)	207,156	203,361
	2015	172,272	(101,616)	(335,890)	(437,506)
	2016	(13,942)	(81,453)	613,350	531,897
	2017	1,899	(223,841)	(18,229)	(242,070)
	2018	88,701	9,555	180,040	189,595
	2019	(80,703)	134,011		134,011
	TOTAL SURPLUS (DEFICITS)	177,059	(283,573)	1,106,543	822,970
	TOTAL CASH				4,221,870

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	30,995	1,091,976	1,122,972
Case Reserves	0	(84,419)	241,826	157,406
IBNR	(2,244)	29,020	248	29,268
Discounted Claim Value	3,465	5,227	(11,526)	(6,298)
TOTAL FY 2013 CLAIMS	1,221	(19,177)	1,322,524	1,303,348
FUND YEAR 2014				
Paid Claims	868	82,245	1,113,659	1,195,904
Case Reserves	(868)	(42,440)	218,001	175,561
IBNR	(623)	405	9,359	9,764
Discounted Claim Value	(5,682)	(5,010)	(4,905)	(9,915)
TOTAL FY 2014 CLAIMS	(6,305)	35,199	1,336,114	1,371,313
FUND YEAR 2015				
Paid Claims	10,313	238,893	1,196,138	1,435,031
Case Reserves	(77,843)	(63,548)	527,270	463,721
IBNR	(65,011)	(44,952)	120,990	76,038
Discounted Claim Value	(15,903)	(17,175)	(10,682)	(27,857)
TOTAL FY 2015 CLAIMS	(148,444)	113,218	1,833,716	1,946,933
FUND YEAR 2016				
Paid Claims	3,044	131,043	651,641	782,684
Case Reserves	(9,499)	3,342	316,359	319,701
IBNR	23,609	(23,595)	47,204	23,609
Discounted Claim Value	(10,666)	(8,230)	(7,626)	(15,856)
TOTAL FY 2016 CLAIMS	6,488	102,560	1,007,578	1,110,138
FUND YEAR 2017				
Paid Claims	2,782	304,209	638,304	942,512
Case Reserves	(2,782)	(74,022)	867,189	793,167
IBNR	(30,761)	(36,149)	155,725	119,576
Discounted Claim Value	173	1,799	(25,464)	(23,665)
TOTAL FY 2017 CLAIMS	(30,588)	195,836	1,635,754	1,831,590
FUND YEAR 2018				
Paid Claims	16,820	193,216	494,414	687,631
Case Reserves	15,782	109,439	345,160	454,600
IBNR	(107,391)	(239,821)	533,205	293,384
Discounted Claim Value	(3,685)	(2,606)	(15,423)	(18,029)
TOTAL FY 2018 CLAIMS	(78,474)	60,229	1,357,356	1,417,585
FUND YEAR 2019				
Paid Claims	38,311	96,111		96,111
Case Reserves	44,223	167,957		167,957
IBNR	34,611	1,129,956		1,129,956
Discounted Claim Value	(2,056)	(22,405)		(22,405)
TOTAL FY 2019 CLAIMS	115,089	1,371,619	0	1,371,619
COMBINED TOTAL CLAIMS	(141,012)	1,859,485	8,533,787	10,393,271

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	269,972	269,972	20,533,048	20,803,020
2.	CLAIM EXPENSES				
	Paid Claims	157,425	157,425	6,303,589	6,461,015
	Case Reserves	(119,537)	(119,537)	2,532,113	2,412,576
	IBNR	88,379	88,379	1,681,595	1,769,974
	Discounted Claim Value	(2,276)	(2,276)	(124,026)	(126,302)
	TOTAL CLAIMS	123,991	123,991	10,393,271	10,517,262
3.	EXPENSES				
	Excess Premiums	107,187	107,187	7,879,184	7,986,371
	Administrative	28,453	28,453	2,322,120	2,350,573
	TOTAL EXPENSES	135,640	135,640	10,201,304	10,336,944
4.	UNDERWRITING PROFIT (1-2-3)	10,341	10,341	(61,527)	(51,185)
5.	INVESTMENT INCOME	7,083	7,083	140,488	147,571
6.	PROFIT (4 + 5)	17,424	17,424	78,962	96,386
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	84,697	84,697
9.	DIVIDEND EXPENSE	0	0	(84,697)	(84,697)
10.	INVESTMENT IN JOINT VENTURE	0	0	741,900	741,900
11.	SURPLUS (6 + 7 + 8 - 9)	17,424	17,424	822,971	840,395
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	380	380	293,056	293,436
	2013	5,814	5,814	150,626	156,440
	2014	718	718	203,361	204,079
	2015	678	678	(437,506)	(436,827)
	2016	1,126	1,126	531,897	533,023
	2017	797	797	(242,070)	(241,273)
	2018	1,200	1,200	189,595	190,794
	2019	1,969	1,969	134,011	135,980
	2020	4,742	4,742		4,742
	TOTAL SURPLUS (DEFICITS)	17,424	17,424	822,970	840,394
	TOTAL CASH				4,088,700

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	835	835	1,122,972	1,123,807
Case Reserves	(835)	(835)	157,406	156,571
IBNR	(5,499)	(5,499)	29,268	23,769
Discounted Claim Value	0	0	(6,298)	(6,298)
TOTAL FY 2013 CLAIMS	(5,499)	(5,499)	1,303,348	1,297,849
FUND YEAR 2014				
Paid Claims	8,870	8,870	1,195,904	1,204,774
Case Reserves	(9,370)	(9,370)	175,561	166,190
IBNR	500	500	9,764	10,264
Discounted Claim Value	0	0	(9,915)	(9,915)
TOTAL FY 2014 CLAIMS	0	0	1,371,313	1,371,314
FUND YEAR 2015				
Paid Claims	13,685	13,685	1,435,031	1,448,716
Case Reserves	(12,307)	(12,307)	463,721	451,414
IBNR	(1,378)	(1,378)	76,038	74,660
Discounted Claim Value	0	0	(27,857)	(27,857)
TOTAL FY 2015 CLAIMS	0	0	1,946,933	1,946,934
FUND YEAR 2016				
Paid Claims	2,513	2,513	782,684	785,197
Case Reserves	(2,513)	(2,513)	319,701	317,188
IBNR	(1)	(1)	23,609	23,608
Discounted Claim Value	0	0	(15,856)	(15,856)
TOTAL FY 2016 CLAIMS	(1)	(1)	1,110,138	1,110,138
FUND YEAR 2017				
Paid Claims	35,086	35,086	942,512	977,599
Case Reserves	(38,086)	(38,086)	793,167	755,080
IBNR	3,000	3,000	119,576	122,576
Discounted Claim Value	0	0	(23,665)	(23,665)
TOTAL FY 2017 CLAIMS	(0)	(0)	1,831,590	1,831,590
FUND YEAR 2018				
Paid Claims	71,250	71,250	687,631	758,880
Case Reserves	(69,802)	(69,802)	454,600	384,797
IBNR	(1,547)	(1,547)	293,384	291,837
Discounted Claim Value	0	0	(18,029)	(18,029)
TOTAL FY 2018 CLAIMS	(100)	(100)	1,417,585	1,417,485
FUND YEAR 2019				
Paid Claims	25,185	25,185	96,111	121,297
Case Reserves	377	377	167,957	168,334
IBNR	(25,563)	(25,563)	1,129,956	1,104,393
Discounted Claim Value	0	0	(22,405)	(22,405)
TOTAL FY 2019 CLAIMS	(0)	(0)	1,371,619	1,371,618
FUND YEAR 2020				
Paid Claims	0	0		0
Case Reserves	13,000	13,000		13,000
IBNR	118,866	118,866		118,866
Discounted Claim Value	(2,276)	(2,276)		(2,276)
TOTAL FY 2020 CLAIMS	129,590	129,590	0	129,590
COMBINED TOTAL CLAIMS	123,991	123,991	10,393,271	10,517,262

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2020			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	2,063,070	2,063,070	163,505,481	165,568,551	
2.	CLAIM EXPENSES					
	Paid Claims	279,450	279,450	4,975,775	5,255,225	
	Case Reserves	(76,040)	(76,040)	5,846,623	5,770,583	
	IBNR	173,583	173,583	9,701,382	9,874,966	
	Discounted Claim Value	(44,864)	(44,864)	(1,473,117)	(1,517,980)	
	TOTAL CLAIMS	332,130	332,130	19,050,663	19,382,793	
3.	EXPENSES					
	Excess Premiums	1,249,842	1,249,842	113,746,590	114,996,432	
	Administrative	157,830	157,830	12,402,903	12,560,734	
	TOTAL EXPENSES	1,407,672	1,407,672	126,149,494	127,557,166	
4.	UNDERWRITING PROFIT (1-2-3)	323,268	323,268	18,305,324	18,628,592	
5.	INVESTMENT INCOME	86,247	86,247	1,120,484	1,206,732	
6.	PROFIT (4+5)	409,515	409,515	19,425,808	19,835,323	
7.	Dividend	0	0	3,607,551	3,607,551	
8.	SURPLUS (6-7-8)	409,515	409,515	15,818,257	16,227,772	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	2,433	2,433	543,904	546,337	
	2011	3,528	3,528	836,289	839,817	
	2012	4,438	4,438	1,013,486	1,017,924	
	2013	7,171	7,171	1,438,925	1,446,095	
	2014	9,727	9,727	2,887,430	2,897,157	
	2015	10,449	10,449	1,229,755	1,240,204	
	2016	10,734	10,734	3,388,065	3,398,800	
	2017	12,349	12,349	1,257,423	1,269,772	
	2018	11,893	11,893	2,119,126	2,131,019	
	2019	45,917	45,917	1,103,855	1,149,771	
	2020	290,875	290,875		290,875	
	TOTAL SURPLUS (DEFICITS)	409,515	409,515	15,818,256	16,227,772	
	TOTAL CASH				21,155,238	

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	10,466	10,466
Discounted Claim Value	0	0	(983)	(983)
TOTAL FY 2010 CLAIMS	0	0	181,322	181,322
FUND YEAR 2011				
Paid Claims	92,822	92,822	519,228	612,050
Case Reserves	(92,824)	(92,824)	214,527	121,703
IBNR	2	2	46,091	46,093
Discounted Claim Value	0	0	(24,930)	(24,930)
TOTAL FY 2011 CLAIMS	0	0	754,916	754,916
FUND YEAR 2012				
Paid Claims	172	172	1,551,733	1,551,905
Case Reserves	(173)	(173)	75,090	74,917
IBNR	1	1	64,097	64,098
Discounted Claim Value	0	0	(12,804)	(12,804)
TOTAL FY 2012 CLAIMS	0	0	1,678,116	1,678,116
FUND YEAR 2013				
Paid Claims	79,294	79,294	646,873	726,168
Case Reserves	(79,295)	(79,295)	644,280	564,985
IBNR	1	1	105,073	105,074
Discounted Claim Value	0	0	(76,642)	(76,642)
TOTAL FY 2013 CLAIMS	0	0	1,319,585	1,319,585
FUND YEAR 2014				
Paid Claims	1,119	1,119	442,532	443,650
Case Reserves	9,691	9,691	332,716	342,407
IBNR	(10,809)	(10,809)	178,256	167,447
Discounted Claim Value	0	0	(42,871)	(42,871)
TOTAL FY 2014 CLAIMS	0	0	910,633	910,633
FUND YEAR 2015				
Paid Claims	5,134	5,134	763,735	768,869
Case Reserves	(5,136)	(5,136)	1,897,750	1,892,614
IBNR	2	2	511,194	511,196
Discounted Claim Value	0	0	(172,551)	(172,551)
TOTAL FY 2015 CLAIMS	0	0	3,000,129	3,000,129
FUND YEAR 2016				
Paid Claims	2,578	2,578	320,211	322,790
Case Reserves	222,422	222,422	647,770	870,191
IBNR	(225,000)	(225,000)	305,258	80,258
Discounted Claim Value	0	0	(69,661)	(69,661)
TOTAL FY 2016 CLAIMS	0	0	1,203,578	1,203,578
FUND YEAR 2017				
Paid Claims	1,450	1,450	68,152	69,602
Case Reserves	(1,450)	(1,450)	1,525,070	1,523,620
IBNR	4	4	2,088,218	2,088,221
Discounted Claim Value	0	0	(292,128)	(292,128)
TOTAL FY 2017 CLAIMS	4	4	3,389,312	3,389,315
FUND YEAR 2018				
Paid Claims	6,789	6,789	243,786	250,575
Case Reserves	(6,786)	(6,786)	161,698	154,912
IBNR	(3)	(3)	2,419,495	2,419,492
Discounted Claim Value	0	0	(290,608)	(290,608)
TOTAL FY 2018 CLAIMS	0	0	2,534,370	2,534,370
FUND YEAR 2019				
Paid Claims	90,092	90,092	247,685	337,777
Case Reserves	(122,488)	(122,488)	347,722	225,234
IBNR	0	0	3,973,235	3,973,235
Discounted Claim Value	0	0	(489,939)	(489,939)
TOTAL FY 2019 CLAIMS	(32,396)	(32,396)	4,078,703	4,046,306
FUND YEAR 2020				
Paid Claims	0	0		0
Case Reserves	0	0		0
IBNR	409,386	409,386		409,386
Discounted Claim Value	(44,864)	(44,864)		(44,864)
TOTAL FY 2020 CLAIMS	364,523	364,523	0	364,523
COMBINED TOTAL CLAIMS	332,130	332,130	19,050,663	19,382,793



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
9 Campus Drive – Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

April 1, 2020

GUIDANCE RELATED TO EMPLOYEES AND COVID-19 CLAIMS

We understand the pressures that managers and administrators are under during this time, especially with respect to employees who may have been exposed to COVID-19. The NJCE JIF is continuously monitoring developments by using the [Centers for Disease Control and Prevention \(CDC\) website](https://www.cdc.gov/) as a resource and providing updates on the NJCE website at <https://njce.org/covid-19-updates/>. You can also check the NJ MEL website which is regularly updated by the MEL Safety Institute, <https://njmel.org/covid-19-updates> and the Conner Strong & Buckelew COVID-19 Resource page, <https://www.connerstrong.com/insights/covid-19-resource-center/>.

Our overriding mandate for all is to safeguard the health, safety and well-being of all employees, their families and co-workers. And the goal of the NJCE is to provide assistance to our Members and their employees who need it.

Any potential COVID-19 claim should be reported immediately so that employees will be able to seek competent medical advice.

For those employees who have non-work related exposure, they should be directed to their primary care physician.

Employees that allege work-related exposure should be directed to report it as workers' compensation.

If an employee informs you that they have tested positive:

- Safeguard the identity of the employee, and make certain he/she is receiving medical care;
- Identify who has been in contact with the employee and notify those individuals and employees to self-quarantine;
- Wipe down any and all offices, equipment and surfaces the employee may have come in contact with;
- Consult with your local board of health if you have questions about how to sanitize offices or equipment;
- Follow up with the employee if possible to make sure they know they can contact you if needed.

Please know that in this trying time, the NJCE is here to help you with any issues that may arise from COVID-19. Do not hesitate to contact us with any questions or concerns that you may have.



**NEW JERSEY COUNTIES EXCESS JOINT
INSURANCE FUND**

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

April 2, 2020

Good Afternoon,

By now you've received an email from PERMA entitled "Guidance related to employees and COVID-19 claims." We are here to help you through this novel and challenging process and to assist you with any claim related issues that might be coming up within your county that need extra attention. No doubt, COVID-19 is on the forefront of all our minds, and your employees may have concerns or fears about working and potential COVID-19 exposure. We know that these claim related issues are sensitive and that you want to get the correct answers on how to approach situations.

We strongly encourage you to report any claims involving COVID-19 work-related exposure; **any claims involving employees diagnosed with COVID-19 MUST be reported to our excess carriers immediately**, so please make sure these are reported to your third-party administrator or managed care provider ASAP.

If you have any questions or concerns about claims related to COVID-19, whether something should be reported or your management team would like to have a call to discuss any questions or concerns, please let us know; we are available to participate in such calls along with other commission professionals.

Please do not hesitate to reach out and we will set something up.

RESOLUTION NO. 14 – 20

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – APRIL 2020**

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

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

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

FUND YEAR 2020			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000222			
000222	NEW JERSEY COUNTIES EXCESS JIF	CEL - 1ST INSTALL 2020	705,014.16
			705,014.16
000223			
000223	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 4/20	8,686.32
			8,686.32
000224			
000224	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 4/20	25,126.25
			25,126.25
000225			
000225	SAFETYFIRST SYSTEMS	MONITORING SERVICE 3/20	1,162.00
			1,162.00
000226			
000226	HARDENBERGH INSURANCE GROUP	CUMB CTY UT AUTH - 2ND QTR 20 RMC	1,276.73
000226	HARDENBERGH INSURANCE GROUP	CUMB CTY IMP AUTH - 2ND QTR 20 RMC	6,875.00
000226	HARDENBERGH INSURANCE GROUP	CTY OF CUMB - 2ND QTR 20 RMC	33,000.00
			41,151.73
		Total Payments FY 2020	781,140.46
		TOTAL PAYMENTS ALL FUND YEARS	\$781,140.46

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
SAFETY DIRECTOR'S REPORT**

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: March 30, 2020

CUIC SERVICE TEAM

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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**February – April 2020
RISK CONTROL ACTIVITIES**

MEETINGS ATTENDED / LOSS CONTROL VISITS AND TRAINING CONDUCTED

- **February 6:** Attended the CUIC meeting in Bridgeton.
- **February 10:** Attended a client meeting to discuss EAP at the CUIC CATS.
- **February 12:** Attended the CUIC Safety Committee meeting in Bridgeton.
- **February 12:** Attended the CUIC Safety EXPO Committee meeting in Bridgeton.
- **February 18:** Attended the CUIC Claims Committee meeting via conference call.
- **March 12:** One session of CSE-Permit Required/Demo training was conducted for the Cumberland County Utilities Authority.
- **March 17:** Attended the CUIC Claims Committee meeting via conference call.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **April 9:** Plan to attend the CUIC meeting in Bridgeton.
- **April 21:** Plan to attend the CUIC Claims Committee meeting in Bridgeton.

CEL VIDEO LIBRARY USAGE

- Six videos were utilized in 2020.

SAFETY DIRECTOR BULLETINS

- SD Message - Service Animals in the Work Place – February 13.
- SD Bulletin - Coronavirus Update – March 12.
- Safety Director Message – Class Cancellations Extended – March 17.
- SD Bulletin - Parks and the COVID-19 Outbreak Guidance – March 17.
- SD Bulletin - Coronavirus Guidance for EMS Agencies – March 18.
- UPDATED SD Bulletin – Best Practices for Parks and COVID-19 – March 20.
- New Bulletin – HazCom and COVID-19 Reminder – March 25.
- New Bulletin – Family First Coronavirus Response Act Guidance – March 26.

Service Animals in the Workplace

Service animals are defined as dogs that are individually trained to do work or perform tasks for people with disabilities. Examples of such work or tasks include guiding people who are blind, alerting people who are deaf, pulling a wheelchair, alerting and protecting a person who is having a seizure, reminding a person with mental illness to take prescribed medications, perform a task to calm a person with Post Traumatic Stress Disorder during an anxiety attack, or performing other duties. Service dogs are working animals, not pets. The work or task a dog has been trained to provide must be directly related to the person's disability. Dogs or other animals whose sole function is to provide comfort or emotional support do not qualify as service animals under the Americans with Disabilities Act (ADA) or New Jersey's service animal law. Also, a crime deterrent effect due to the animal's presence would not constitute as a service under this definition.

A popular misbelief about service dogs is that they are required to be trained by a professional trainer. In fact, according to the ADA, the dog can be trained by the potential future owner. During the time period of training, the dog is not considered a service animal.

Under the ADA, state and local governments, nonprofit organizations, privately-owned commercial facilities, and privately-owned businesses are required to adhere to the laws of the ADA. Therefore, if an employee has a disability, they are entitled to have / bring their service dog into their place of work. If the covered entity questions whether the dog is a service animal or not, they are not allowed to require documented proof. They are also not allowed to require the dog to demonstrate its service / task, or inquire about the nature of the person's disability. They are only permitted to ask two questions:

1. Is this dog required because of a disability?
2. What work or task has this service dog been trained to perform?

These two questions may only be asked if the need for the service dog is not obvious.

Under the ADA, service dogs must be harnessed, leashed, or tethered, unless these devices interfere with the service animal's work or the individual's disability prevents using these devices. In that case, the individual must maintain control of the service dog through voice, signal, or other effective controls.

In addition to the provisions about service dogs, the Department of Justice's ADA regulations have a new, separate provision about miniature horses that have been individually trained to do work or perform tasks for people with disabilities. Entities covered by the ADA must modify their policies to permit miniature horses where reasonable. The regulations set out four assessment factors to assist entities in determining whether miniature horses can be accommodated in their facility; 1) whether the horse is housebroken, 2) whether the horse is under the owner's control, 3) whether the facility can accommodate the horse's size and weight, and 4) whether there are legitimate safety concerns regarding the operation of the facility.

Employers should visit https://www.ada.gov/service_animals_2010.htm for more information concerning service animals in the workplace and in public settings. Additional guidance is available at https://www.ada.gov/reg2010/service_animal_qa.html which answers many frequently asked questions regarding service animals. In light of the fact that the ADA does not specifically list all of the possible disabilities or impairments for which service dogs may be considered as appropriate under federal regulations, the Safety Director strongly recommends that public entities contact their attorney to discuss and review any policy governing service animals in the workplace prior to adoption.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

Coronavirus COVID-19

The spread of the Coronavirus, or "COVID-19" is a rapidly evolving situation, and the Safety Director has received numerous requests for guidance on this subject. *The information contained in this Bulletin is derived from the Center for Disease Control (CDC) and should be considered as "interim" guidance since the spread and development of COVID-19 is ongoing.* Updated information will be provided as the situation develops. A separate Bulletin concerning COVID-19 is being issued for law enforcement personnel.

As of March 12, 2020, there are 1,215 cases of COVID-19 in 42 States and the District of Columbia in the United States. There have been 36 deaths from the disease thus far, mostly from the Seattle area, and most of the deaths from a long term healthcare facility. COVID-19 is classified as "highly contagious" and is "droplet" spread. Statistics reflect that 80% of those who are infected show only "mild" symptoms, while 20% show signs of serious illness. The most vulnerable age group are adults 60 and older with those at 80 years of age and up, showing the highest risk. It is important to note that the risk is greater for those with serious underlying health conditions (heart issues, lung problems and those with diabetes).

CDC is working across the Department of Health and Human Services and across the U.S. government in the public health response to COVID-19. Current knowledge is largely based on what is known about similar coronaviruses. Coronaviruses are a large family of viruses that are common in humans and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people, such as with MERS-CoV and SARS-CoV.

The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19.

To prevent stigma and discrimination in the workplace, use only the guidance described below to determine risk of COVID-19. Do not make determinations of risk based on race or country of origin, and be sure to maintain confidentiality of people with confirmed COVID-19. The confidentiality provisions under the Health Insurance Portability and Accountability Act (HIPAA) are still in effect for the COVID-19 outbreak. There is much more to learn about the transmissibility, severity, and other features of COVID-19 and investigations are ongoing. Updates are available on CDC's web page at www.cdc.gov/coronavirus/covid19.

Recommended strategies for employers to use now:

Actively encourage sick employees to stay home:

- Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (100.4° F [37.8° C] or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 72 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants). Employees should notify their supervisor and stay home if they are sick.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies. If possible, establish policies and procedures to permit employees to work from home for a limited amount of time if necessary. The NJ Department of Health website

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- included information concerning the law passed in 2018 mandating sick leave for employees. Refer to the following link for more information: https://www.nj.gov/health/d/topic/covid2019_schoolbusiness.shtml
- Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.
- Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.
- Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separate sick employees:

- CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees:

- Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in other workplace areas where they are likely to be seen. Posters and handouts are available for use on the CDC website.
- Provide tissues and no-touch disposal receptacles for use by employees.
- Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.
- Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.
- Visit the coughing and sneezing etiquette and clean hands webpage for more information.

Perform routine environmental cleaning:

- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the usual cleaning agents in these areas and follow the directions on the label.
- No additional disinfection beyond routine cleaning is recommended at this time.
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

Advise employees before traveling to take certain steps:

- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from China, and information for aircrew, can be found at on the CDC website. The CDC website lists certain travel advisories for the following countries:
 - Level 3 Health Notice: China, Iran, South Korea, Italy
 - Level 2 Health Notice: Japan
 - Level 1 Health Notice: Hong Kong
- The CDC has not issued any type of domestic travel advisory to date. The CDC will continue to re-evaluate the need to issue a domestic travel advisory if the virus spreads and the cases become concentrated in a particular geographical area.

- Advise employees to check themselves for symptoms of acute respiratory illness before starting travel and notify their supervisor and stay home if they are sick.
- Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.
- If outside the United States, sick employees should follow your company's policy for obtaining medical care or contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country. A U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates, and military facilities do not have the legal authority, capability, and resources to evacuate or give medicines, vaccines, or medical care to private U.S. citizens overseas.

Assistance in the State of New Jersey

- The CDC strongly recommends that employers review the resources available in their own states and localities from the State and local departments of health. The New Jersey Department of Health established a COVID-19 page on their website for information at <https://www.nj.gov/health/cd/topics/ncov.shtml>. The NJDOH set up a hotline to provide answers and more detailed information at (1-800-222-1222 or 1-800-962-1253 if using out-of-state phone line).
- If you are planning a public event that will likely attract a large number of people (parade, festival, concert, etc...), the CDC recommends that employers speak with the local department of health concerning any restrictions or precautions that should be taken prior to announcing the event.

Additional Measures in Response to Currently Occurring Sporadic Importations of the COVID-19:

- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.

Planning for a Possible COVID-19 Outbreak in the US

The severity of illness or how many people will fall ill from COVID-19 is unknown at this time. If there is evidence of a COVID-19 outbreak in the U.S., employers should plan to be able to respond in a flexible way to varying levels of severity and be prepared to refine their business response plans as needed. For the general public, such as workers in non-healthcare settings, the immediate health risk from COVID-19 is considered low.

Employers need to consider how best to decrease the spread of acute respiratory illness and lower the impact of COVID-19 in their workplace in the event of an outbreak in the US. They should identify and communicate their objectives, which may include one or more of the following: (a) reducing transmission among staff, (b) protecting people who are at higher risk for adverse health complications, (c) maintaining business operations, and (d) minimizing adverse effects on other entities in their supply chains. Employers should:

- Ensure the plan is flexible and involve your employees in developing and reviewing your plan.
- Conduct a focused discussion or exercise using your plan, to find out ahead of time whether the plan has gaps or problems that need to be corrected.
- Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them.
- Review human resources policies to make sure that policies and practices are consistent with public health recommendations and are consistent with existing state and federal workplace laws, such as HIPAA.

HIPPA considerations and legal protections are NOT waived for COVID-19, i.e. employers may not know who has been infected. For more information on employer responsibilities, visit the Department of Labor's and the Equal Employment Opportunity Commission's websites.

- Identify essential business functions, essential jobs or roles, and critical elements within your supply chains required to maintain business operations. Plan for how your business will operate if there is increasing absenteeism or these supply chains are interrupted.
- Set up triggers and procedures for activating and terminating the company's infectious disease outbreak response plan. Work closely with your local health officials to identify these triggers.
- Plan to minimize exposure between employees and also between employees and the public, if public health officials call for social distancing.
- Establish a process to communicate information to employees and business partners on your infectious disease outbreak response plans and latest COVID-19 information. Anticipate employee fear, anxiety, rumors, and misinformation, and plan communications accordingly.

Read the full Interim Guidance from the CDC for Employers at <https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html> CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html

The Centers for Disease Control and Prevention (CDC) and the Safety Director will update interim guidance as needed and as additional information becomes available.

A Message from the NJCE JIF Safety Director

Good morning Training Administrators:

In the NJCEL & J.A. Montgomery Consulting's continuing effort to safeguard the health and wellbeing of our community, we have made the difficult decision to extend the suspension of all instructor-led classes until **May 18, 2020**. We will be monitoring the latest developments and re-evaluate the situation in early-May to determine the status of classes going forward.

Thank you for your cooperation in this matter.

Please share this information widely with others in your organization.

Please note the e-mail is being sent "bcc" to Training Administrators, Fund Commissioners, Safety Coordinators and Risk Managers.

Park & Playground Best Practices During COVID-19 Outbreak

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The purpose of the Governor's action is to limit one to one contact in an effort to reduce the spread of the virus. This Declaration follows the guidelines issued by the Centers for Disease Control (CDC).

Consistent with the Governor's Declaration, the Safety Director's office recommends that all recreational facilities including parks and playgrounds should be closed immediately and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially the large, numerous, and remote parks and playgrounds that many of our clients have.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, they need to be able to assure the public that their playgrounds will be closely monitored by their personnel, including sanitizing all safety surfaces **several times daily**, and limiting the gathering of people to less than 50 people at any one time. Due to the hurdles of fully documenting all the above actions, including enforcement, the Safety Director feels the most prudent course of risk control is to close parks and playgrounds.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

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**Summary of Interim Guidance for Emergency Medical Care and Transport
of Suspected / Confirmed COVID-19 Patients**

The following Bulletin provides an action plan for emergency medical services (EMS) leaders and responders that has been derived from the Centers for Disease Control and Prevention's (CDC) *Interim Guidance for Emergency Medical Services (EMS) Systems and 911 Public Safety Answering Points (PSAPs) for COVID-19 in the United States*, dated March 10, 2020. A copy of the full Guidance document is attached for your reference.

- Work with your Medical Director and 9-1-1 call center dispatchers to determine the need for modified caller queries about COVID-19. Emergency Medical Dispatch centers (as appropriate) should question callers and determine the possibility that this call concerns a person who may have signs or symptoms and risk factors for COVID-19. When COVID-19 is suspected in a patient needing an emergency response, prehospital care providers and healthcare facilities should be notified in advance that they may be caring for, transporting, or receiving a patient who may have COVID-19 infection.
- If EMS Dispatch advises that the patient is suspected of having COVID-19, EMS should put on appropriate personal protective equipment (PPE) as described below before entering the scene.
- If information about potential for COVID-19 has not been provided by the dispatch center, EMS providers should exercise appropriate precautions when responding to patients with signs or symptoms of a respiratory infection. Initial assessment should begin from a distance of at least 6 feet from the patient, if possible. Patient contact should be minimized to the extent possible until a facemask is on the patient. If COVID-19 is suspected, PPE as described below should be used.
- A facemask should be donned by the patient for source control. If a nasal cannula is in place, a facemask should be worn over the nasal cannula. Alternatively, an oxygen mask can be used if clinically indicated.
- EMS who will directly care for a patient with possible COVID-19 infection or who will be in the compartment with the patient should follow Standard Precautions and use the PPE as described below:
 - N-95 or higher-level respirator or facemask (if a respirator is not available),
 - Eye protection (i.e., goggles, tight-fitting wrap-around safety glasses, or disposable face shield that fully covers the front and sides of the face).
 - Examination gloves
 - Isolation gown for those involved in patient care with splashes or sprays can be anticipated or high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of EMS (e.g., moving patient onto a stretcher).
- Drivers, if they provide direct patient care (e.g., moving patients onto stretchers), should wear all recommended PPE. After completing patient care and before entering the driver's compartment, the driver should remove and dispose of PPE and perform hand hygiene to avoid cross-contaminating the compartment. If the transport vehicle does not have an isolated driver's compartment, the driver should continue to wear a respirator or facemask during transport.
- All personnel should avoid touching their face while working.

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- On arrival, after the patient is released to the facility, EMS should remove and discard PPE and perform hand hygiene. Used PPE should be discarded in accordance with routine procedures.
- If a patient with an exposure history and signs and symptoms suggestive of COVID-19 requires transport to a healthcare facility:
 - EMS should notify the receiving healthcare facility that the patient has an exposure history and signs and symptoms suggestive of COVID-19 so that appropriate infection control precautions may be taken prior to patient arrival.
 - Keep the patient separated from other people as much as possible.
 - Family members and other contacts of patients with possible COVID-19 should **not** ride in the transport vehicle. If riding in the transport vehicle, they should wear a facemask.
 - Keep pass-through doors and windows tightly shut.
 - When possible, use vehicles that have isolated driver and patient compartments that can provide separate ventilation to each area.
- Documentation of patient care should be done after EMS clinicians have completed transport, removed their PPE, and performed hand hygiene.
- EMS documentation should include a listing of EMS and public safety responders involved in the response and their level of contact with the patient (for example, no contact with patient, provided direct patient care).
- After transporting the patient, leave the rear doors of the transport vehicle open to allow for sufficient air changes to remove potentially infectious particles. The time to complete transfer of the patient to the receiving facility and complete all documentation should provide sufficient air changes.
- When cleaning the vehicle, personnel should wear a disposable gown, safety glasses or goggles, and gloves.
- Ensure that environmental cleaning and disinfection procedures are followed consistently and correctly, to include the provision of adequate ventilation when chemicals are in use. Doors should remain open when cleaning the vehicle. Products with EPA-approved emerging viral pathogens claims are recommended for use against SARS-CoV-2. Refer to [List Nexternal icon](#) on the EPA website for EPA-registered disinfectants that have qualified under EPA's emerging viral pathogens program for use against SARS-CoV-2.
- Clean and disinfect reusable patient-care equipment before use on another patient.
- Follow standard operating procedures for containing and laundering used linen.
- State or local public health authorities should be notified about the patient so appropriate follow-up monitoring can occur.
- EMS agencies should develop policies for assessing exposure risk and management of EMS personnel potentially exposed to SARS-CoV-2 in coordination with state or local public health authorities.

EMS Employer Responsibilities

- This interim guidance presents an opportunity to assess current practices and verify that training and procedures are up-to-date.
- EMS agencies should have infection control policies and procedures in place.
- Provide all EMS with task-specific education and training on preventing transmission of infectious agents, including refresher training.
- Ensure that EMS providers are educated, trained, and have practiced the appropriate use of PPE, including attention to correct use of PPE and prevention of contamination of clothing, skin, and environment during the process of removing such equipment.

- Ensure EMS providers are medically cleared, trained, and fit tested for respiratory protection device use (e.g., N95 filtering face piece respirators).
- EMS units should have an adequate supply of PPE, EPA-registered hospital grade disinfectants for decontamination of EMS transport vehicles and equipment.
- EMS personnel are educated, trained, and have practiced the process according to the manufacturer's recommendations or the agency's standard operating procedures.
- EMS agencies should develop sick-leave policies for EMS personnel that are non-punitive, flexible, and consistent with public health guidance. Ensure all EMS personnel, including staff who are not directly employed by the healthcare facility but provide essential daily services, are aware of the sick-leave policies.
- EMS personnel who have been exposed to a patient with suspected or confirmed COVID-19 should notify their chain of command to ensure appropriate follow-up.

The Safety Director will provide additional information as conditions warrant.

Playground & Athletic Fields / Courts Best Practices During the COVID-19 Outbreak

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The Centers for Disease Control (CDC) has since lowered the number of persons to 10. The purpose of the Governor's action is to limit social contact in an effort to reduce the spread of the virus.

Consistent with the Governor's Declaration, the Safety Director's office recommends that playgrounds, athletic fields and courts, and similar park facilities that encourage group activities should be closed and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially at the large, numerous, and remote parks and playgrounds that many of our clients have. The Safety Director's recommendation for closure of these facilities does not apply to passive recreation areas.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, the Safety Director recommends the following best practices:

1. Sanitizing play surfaces, railings, gates, and other areas frequently touched by park visitors several times daily. Document person, time, location, and cleaner / sanitizer used. Consider making the Safety Data Sheet available for the sanitizing agent utilized in the event a resident asks.
2. Consider monitoring play and athletic areas to limit occupancy
3. Place signage at points of entry with the following
 - a. Do not use the park and facilities if you are not feeling well
 - b. Groups of more than 10 persons are prohibited
 - c. Maintain at least 6 feet social distance between users
 - d. Wash your hands as soon as possible. Do not touch your face.
 - e. Park hours are 5:00 a.m. to 8:00 p.m. (Governor's curfew)

As noted above, passive areas such as nature walks and peripheral jogging / walking paths do not tend to attract 'groups' and can, at least for now, be left open.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.308.3046.

Don't Forget Hazard Communication During COVID-19 Outbreak

The shortages of cleaners and sanitizers can be frustrating for leaders and workers of public employers. The Office of the Safety Director has heard stories of employees bringing in home-made cleaners, herbal cleaners, mixing two or more different cleaners, or 'spiking' cleaners, all in a good faith attempt to help. However, all of these actions can lead to problems. This is part of the reason OSHA created the Hazard Communication Standard; to allow employers to control, and make employees aware of, the chemicals and their hazards in their workplace. Employers should take this opportunity to remind their employees of the policies and procedures for bringing chemicals, including cleaners and sanitizers, into the workplace. The Safety Director recommends the Safety Briefing below be reviewed with employees at the first opportunity.

DON'T FORGET HAZARD COMMUNICATION DURING COVID-19 OUTBREAK

I want to tell you a couple of stories our JIF passed along:

- An employee made a 90% bleach solution instead of the recommended 10% solution because if a little bleach is good, more bleach is better. The spray bottle was left out for anyone to use with no label.
- In another town an employee mixed bleach and ammonia because some germs are killed better with bleach and other germs are killed better with ammonia, so using both should ensure killing the virus.

It is understandable in these unique times that people want to protect themselves and others. However, the rules of chemical safety do not change during a pandemic or even shortages. Both of the above examples of good intentions could lead to harm to themselves or others, the very people they were trying to help. A strong bleach solution kills the same number of pathogens as a 10% solution but adds an eye and skin irritant hazard. Mixing ammonia and bleach produces poisonous chlorine gas into the air. I just want to review our policies and procedures for buying, bringing in, or using cleaners and sanitizers:

1. All cleaners and sanitizers must be purchased through normal channels. The CDC recommends using normal household cleaners for most surfaces. A 10% bleach solution is a highly effective disinfectant. For surfaces that have been contaminated or potentially contaminated by a person known or suspected to be infected with the coronavirus, the CDC recommends using any EPA-registered household disinfectants. ALWAYS follow the directions on the label.
2. Wear the appropriate gloves and safety glasses in accordance with the label.
3. NJPEOSH and this agency prohibit employees from bringing into the workplace any personal cleaners without prior approval from **WHO**.
4. Do not mix or add extra ingredients to cleaners
5. If you put the cleaner into a secondary container, make sure you label it properly. Ask if you are unsure.
6. Managers – considering the time we are in, we recommended you post copies of the Safety Data Sheets for the cleaners and sanitizers used in your department. If you need a copy, contact our Right-to-Know Coordinator, **WHO**.

The NJCE JIF has additional COVID-19 information on their website, <https://njce.org/covid-19-updates/>. Are there any questions?

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

Guidance on the Families First Coronavirus Response Act (FFCRA)

The Families First Coronavirus Response Act (FFCRA), which passed last week, requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. Since its passage, there have been many questions as to various interpretative issues related to the law. Thankfully, the Department of Labor's Wage and Hour Division that administers and enforces the new law's paid leave requirements has issued a *definitive set of guidelines*. These provisions will apply from the effective date of the law through December 31, 2020. A summary of the definitive clarification is below:

Generally, the FFCRA provides that employees of covered employers are eligible for:

- *Two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay* where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or
- *Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's regular rate of pay* because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and
- *Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay* where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.

Covered Employers

The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees. Most employees of the federal government are covered by Title II of the Family and Medical Leave Act, which was not amended by this Act, and are therefore not covered by the expanded family and medical leave provisions of the FFCRA. However, federal employees covered by Title II of the Family and Medical Leave Act are covered by the paid sick leave provision. Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business.

Eligible Employees

All employees of covered employers are eligible for two weeks of paid sick time for specified reasons related to COVID-19. *Employees employed for at least 30 days* are eligible for up to an additional 10 weeks of paid family leave to care for a child under certain circumstances related to COVID-19. Where leave is foreseeable, an employee should provide as much notice as possible to the employer. After the first workday of paid sick time, an employer may require employees to follow reasonable notice procedures in order to continue receiving paid sick time.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.308.3046.

Qualifying Reasons for Leave

Under the FFCRA, an employee qualifies for paid sick time if the employee is unable to work (or unable to telework) for reasons related to COVID-19 because the employee:

1. Is subject to a federal, state, or local quarantine or isolation order;
2. Has been advised by a health care provider to self-quarantine;
3. Is experiencing symptoms and is seeking a medical diagnosis;
4. Is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);
5. Is caring for a child whose school or place of care is closed (or child care provider is unavailable); or
6. Is experiencing any other substantially-similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury.

Under the FFCRA, an employee qualifies for expanded family leave if the employee is caring for a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19.

Duration of Leave

For reasons (1) through (4) and (6) as outlined above, a full-time employee is eligible for 80 hours of leave, and a part-time employee is eligible for the number of hours of leave that the employee works on average over a two-week period. For reason (5) as outlined above, a full-time employee is eligible for up to 12 weeks of leave (two weeks of paid sick leave followed by up to ten weeks of paid expanded family & medical leave) at 40 hours a week, and a part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

Calculation of Pay

Note the following scenarios:

- For leave reasons (1), (2), or (3) as outlined above, employees taking leave are entitled to pay at either their regular rate or the applicable minimum wage, whichever is higher, up to \$511 per day and \$5,110 in the aggregate (over a 2-week period).
- For leave reasons (4) or (6) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$2,000 in the aggregate (over a 2-week period).

For leave reason (5) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$12,000 in the aggregate (over a 12-week period).

Links to the Exact Regulatory Guidance

Families First Coronavirus Response Act: Questions and Answers

<https://www.dol.gov/agencies/whd/pandemic/ffcr-questions>

Families First Coronavirus Response Act: Employee Paid Leave Rights

<https://www.dol.gov/agencies/whd/pandemic/ffcr-employee-paid-leave>

Families First Coronavirus Response Act: Employer Expanded Family and Medical Leave Requirements

<https://www.dol.gov/agencies/whd/pandemic/ffcr-employer-paid-leave>

As more discernable information becomes available, it will be circulated immediately.

Source: <https://www.dol.gov/agencies/whd/pandemic/ffcr-employee-paid-leave>



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856.489.9100 • 856.489.9101 Fax • www.hig.net

TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 4/9/2020
RE: Risk Management Consultant's Report

Safety and Training

- **12/10/2019 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 12/10/2019 Safety and Accident Review Committee Meeting Minutes. The 2/12/2020 Meeting Minutes will be included in an upcoming agenda packet contingent upon their approval as the April meeting has been cancelled. The next Safety and Accident Review Committee meeting will be held on 6/10/2020.
- **2020 Claims Charter**
Attached is the 2020 Claims Charter. There are two amendments to the Charter:
 - Replace PERMA with Executive Director next to Mr. Stokes name
 - Add PERMA Representatives under Professionals

Action Requested: Motion to adopt the revised Claims Charter

Risk Management

- **2020 BRIT Safety Grant**
This year the grant total is \$45,000 with 10 New Jersey County Excess Joint Insurance Fund members eligible to apply for the grants. BRIT has provided the grant opportunity to assist members with purchasing specialized safety items or training to reduce liability claims. The grant will reimburse 50% of the total cost of the qualifying expenditure up to \$4,500 per member. If all members do not provide a submission, there is opportunity for additional funds to any members which have been approved for the grant. The deadline to provide a submission to J.A. Montgomery is September 1, 2020. At the February Safety and Accident Review Committee Meeting, the Public Works department advised that they have purchased a traffic attenuator. We have received the documentation from the department and will provide J.A. Montgomery with a submission by the end of the month.

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 December 10, 2019 – 10:00am
 In-Person and via Teleconference

- I. Call to Order – Mr. Atkinson
 Mr. Atkinson called the meeting to order at 10:02 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	<u>Present / Absent</u>
Craig Atkinson	Cumberland County Insurance Commission (Chair)	Present
Robin Haaf	Cumberland County - Human Services/Alcohol	Absent
Jasmin Calderon	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Absent
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Henrietta Barreras	Cumberland County - Human Resources	Present-Phone
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Theresa VanSant	Cumberland County – CATS	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Absent
David Dewoody	Cumberland County – Purchasing	Absent
Ronald Cusano	Cumberland County – Sheriff’s Department	Absent
MaryAnn Maslanik	Cumberland County – 4 –H Extension	Absent
James Neher	Cumberland County – Public Works	Present
Kathy Rodriquez	Cumberland County – Dept. of Social Services	Absent
Susanne Sacchetti	Cumberland County – Library	Absent
James Matlock	Cumberland County – Consumer Affairs	Absent
Sal DeFrancisco	Cumberland County Improvement Authority	Absent
Steven Errickson	Cumberland County Utilities Authority	Absent
Dr. Cynthia Hickman	Cumberland County – Human Resources	Present

Alternates:

Frank Sabella	Cumberland County – Prosecutor/Administration	Present
Noah Hetzell	Cumberland County – Department of Health	Present
John Knoop	Cumberland County – County Engineer/Public Works	Absent
Craig Johnson	Cumberland County – Sheriff’s Office	Absent
Betty Rodriguez	Cumberland County – Dept. of Social Services	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
Jonathan Czarnecki	JA Montgomery	Absent
Kathy Miller	Hardenbergh Insurance Group	Present-Phone
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 10/8/19 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 10/8/19 Safety and Accident Review Committee Meeting Minutes.
 Moved: Dr. Cynthia Hickman
 Seconded: James Neher
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairman’s Report – Craig Atkinson
 The Chairman began by providing a review of the County’s Accident Statistics for the first eleven months of 2019.

Next, he updated the Committee on the trainings completed by all Departments: There have been three tabletop exercise Active Shooter trainings completed. He reminded the Committee that emergency action plans are necessary for this training. Due to these trainings, some County departments have implemented changes and a poster or bulletin is in the process to be completed to provide quick reference to employees in the event of an

CUMBERLAND COUNTY INSURANCE COMMISSION

emergency. In addition, on 10/22/19 the Department of Social Services held a benefits fair; on 10/29/19 a HRA seminar was attended at Rowan College of South Jersey; on 10/30/19 Conner Strong & Buckelew's Best Practices seminar was attended; on 11/19/19 two sessions of Defensive Driving training was conducted at the Department of Social Services; on 11/20/19 one session of Defensive Driving training was conducted at Cumberland County Improvement Authority; on 11/21/19 Horizon conducted a Lunch and Learn on Sleep and on 12/5/19 the HRA presented Active Shooter training.

Dr. Hickman advised of social training which has been completed throughout County departments which included supervisory skills and customer service training. In addition, all County departments will be receiving training for Microsoft Office programs along with a new IT policy. She concluded by advising the Committee that the Dog Therapy Program is expanding with additional dogs.

V. Risk Management Consultant's Report

Ms. Violetti provided the accident report for Cumberland County Improvement Authority and Cumberland County Utilities Authority for the first eleven months of 2019. Also distributed to the members was a spreadsheet illustrating the 2019 Safety Goals which provided each Committee members status. She inquired to the Committee if any goals should be changed or removed for the new year. It was decided that all goals will remain for 2020.

Next, she spoke about the 2019 BRIT Safety Grant. A submission from the County's Sheriff's Department was approved. The department has purchased body worn cameras along with supporting hardware and software required for their field officers. The cameras will provide documented evidence and can also be utilized as a teaching tool which in turn can improve procedures and techniques within the department which can help to reduce costly law enforcement legal liability claims. The total cost of the cameras was \$7,980. The grant has been approved for \$3,990. Mr. Prince explained the Safety Grant to the Committee.

She continued by discussing the 2020 Safety Expo. Hardenbergh Insurance Group and J.A. Montgomery will work with the County to put together a committee to plan and execute the first safety expo in 2020. Dr. Hickman advised that the first meeting will be conducted in January to start planning the event.

Lastly, Ms. Violetti provided the 2020 meeting schedule to the Committee. She advised that the day has changed from the 2nd Tuesday every other month to the 2nd Wednesday every other month with the time remaining the same.

VI. NJCEL Safety Director's Report

Mr. Prince advised that the Federal Motor Carrier Safety Administration will be administrating a new regulation for commercial driver license (CDL) holders nationwide called the Clearinghouse Program. This program will require that all entities must query each employee who holds a CDL once a year to determine whether the employee can continue to have a safety sensitive position. He recommended that every entity adopt a policy that requires all employees to register with the Clearinghouse so that the entity can comply with the yearly check. It is also required that every entity that has drivers with CDL's must have two employees complete the Designated Employer Representative training to inform them of the regulations which will be in effect on January 6, 2020. The training is 6 hours long. Mr. Atkinson explained what type of violation is required to be reported to the Clearinghouse Program. Due to this, Mr. Prince further recommended that each entity also run a Motor Vehicle Check for each CDL holders yearly as well.

Mr. Atkinson spoke about a training seminar which will be conducted in Washington D.C. in January for new safety training programs that must be put in place for public transit employees. This would be specialized training that two County employees will attend.

Mr. Prince continued by speaking about a mandatory domestic violence program which will be in addition to an entity's current policy in place. Mr. Atkinson advised the Committee that Dr. Hickman will be one of the County's Domestic Resource Officers involved in the domestic violence policy as she has received the necessary Civil Service Commission training. Mr. Sabella stated that the Prosecutor's Office has drafted a policy. Mr. Atkinson continued that the County is required to have two human resources representatives designated to provide assistance and advice when needed.

Lastly, Mr. Prince continued by speaking of a new policy which was directed by the Attorney General on November 20th regarding interactions with transgender individuals. There are a variety of obligations to which the law enforcement departments must comply with in order to prevent civil rights violations. All law enforcement departments must be provided training with the new directives. The Attorney General has required the Police

CUMBERLAND COUNTY INSURANCE COMMISSION

Training Commission to develop a training program through NJ Learn which would provide a quick way to deliver on-line training. J.A. Montgomery is actively informing clients on this new policy and advising them to comply immediately.

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

- VII. Old Business
None

- IX. New Business
Dr. Hickman inquired if there was a way to track the rate of injury with the increase of wellness initiatives. Mr. Atkinson advised that he tracks incidents by departments and will provide that documentation to Dr. Hickman. He did advise that percentages can be skewed due to department size. Mr. Henry advised that it is a challenge to show concrete evidence in either a positive or negative way.

- X. Adjournment
Motion to adjourn
Moved: Frank Sabella
Seconded: Dr. Cynthia Hickman
The meeting was adjourned at 10:46 am.

**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
Kim Wood (Chair)	Cumberland County Insurance Commission
Jody Hirata	Cumberland County
Craig Atkinson	Cumberland County
Henrietta Barreras	Cumberland County
Jerry Velazquez	Cumberland County Improvement Authority
Janet Heck	Cumberland County Improvement Authority
Steven Errickson	Cumberland County Utilities Authority

Commission Professionals

Theodore Baker	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

**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.
2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.

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

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

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.

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

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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**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS REPORT**

2020						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	33	\$97,849.87	\$54,627.09	\$43,222.78	44%	\$5,618.96
FEBRUARY	11	\$4,600.47	\$1,712.05	\$2,888.42	63%	\$375.49
MARCH	42	\$41,156.97	\$17,644.24	\$23,512.73	57%	\$3,056.65
APRIL						
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	86	\$143,607.31	\$73,983.38	\$69,623.93	48%	\$9,051.11

2019						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	33	\$110,004.18	\$35,581.97	\$74,422.21	68%	\$9,674.89
FEBRUARY	16	\$36,031.21	\$34,348.58	\$1,682.63	5%	\$218.74
MARCH	28	\$28,681.02	\$16,374.42	\$12,306.60	43%	\$1,599.86
APRIL	29	\$43,382.24	\$10,100.05	\$33,282.19	77%	\$4,326.68
MAY	13	\$21,781.60	\$11,094.44	\$10,687.16	49%	\$1,389.33
JUNE	8	\$19,188.95	\$8,812.68	\$10,376.27	54%	\$1,348.92
JULY	14	\$5,401.50	\$3,995.59	\$1,405.91	26%	\$182.77
AUGUST	8	\$2,282.24	\$965.68	\$1,316.56	58%	\$171.15
SEPTEMBER	7	\$3,483.50	\$1,461.97	\$2,021.53	58%	\$452.86
OCTOBER	15	\$8,329.16	\$3,345.57	\$4,983.59	60%	\$1,082.79
NOVEMBER	11	\$28,722.86	\$7,873.51	\$20,849.35	73%	\$2,710.42
DECEMBER	32	\$68,902.28	\$21,366.77	\$47,535.51	69%	\$6,179.62
	214	\$376,190.74	\$155,321.23	\$220,869.51	59%	\$29,338.02



PPO SAVINGS AND PENETRATION REPORT
January 1, 2020 – March 31, 2020

	UNITS OF SERVICE	CHARGES	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
Participating Provider	80	\$141,708.31	\$72,572.38	\$69,135.93	49%	\$8,987.67
Hospital	4	\$84,338.42	\$50,603.09	\$33,735.33	40%	\$4,385.59
Physical Therapy	24	\$20,374.00	\$5,115.00	\$15,259.00	75%	\$1,983.67
Medical Transportation	17	\$15,472.50	\$8,164.25	\$7,308.25	47%	\$950.07
Orthopedic Surgery	10	\$5,321.70	\$2,848.05	\$2,473.65	46%	\$321.57
Ambulatory Surgery Center	1	\$5,100.00	\$900.00	\$4,200.00	82%	\$546.00
MRI/Radiology	5	\$3,405.22	\$1,195.00	\$2,210.22	65%	\$287.33
Occ Med/Primary Care	12	\$3,303.00	\$1,745.13	\$1,557.87	47%	\$202.52
Sports Medicine	2	\$1,784.47	\$711.49	\$1,072.98	60%	\$139.49
Emergency Medicine	1	\$1,278.00	\$559.75	\$718.25	56%	\$93.37
Urgent Care Center	3	\$671.00	\$318.62	\$352.38	53%	\$45.81
Anesthesiology	1	\$660.00	\$412.00	\$248.00	38%	\$32.24
Out Of Network	6	\$1,899.00	\$1,411.00	\$488.00	26%	\$63.44
Physical Medicine & Rehabilitation	1	\$1,118.00	\$630.00	\$488.00	44%	\$63.44
Behavioral Health	3	\$440.00	\$440.00	\$0.00	0%	\$0.00
Laboratory Services	1	\$241.00	\$241.00	\$0.00	0%	\$0.00
Physician Fees	1	\$100.00	\$100.00	\$0.00	0%	\$0.00
Grand Total	86	\$143,607.31	\$73,983.38	\$69,623.93	48%	\$9,051.11

TOP 10 PROVIDER REPORT
January 1, 2020 – March 31, 2020

	UNITS OF SERVICE	APPROVED
INSPIRA MEDICAL CENTER VINELAND	2	\$46,872.11
COMP X MEDICAL MANAGEMENT	17	\$8,164.25
NOVACARE REHABILITATION	24	\$5,115.00
INSPIRA MEDICAL CENTER ELMER	2	\$3,730.98
INSPIRA HEALTH NETWORK URGENT CARE	14	\$1,922.98
PREMIER ORTHOPAEDIC ASSOC OF SOUTHERN NJ	6	\$1,697.99
ONE CALL CARE DIAGNOSTICS	5	\$1,195.00
SPRAINS, STRAINS & FRACTURES	2	\$931.07
PREMIER ORTHO ASSOC SURGERY CENTER	1	\$900.00
RECONSTRUCTIVE ORTHOPEDICS P A	3	\$797.96
Grand Total	76	\$71,327.34

APPENDIX I – MEETING MINUTES

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – FEBRUARY 6, 2020
164 WEST BROAD STREET
BRIDGETON, NJ 11:00 AM**

Meeting called to order by Chairman Jack Surrency. Open Public Meetings notice read into record

ROLL CALL OF COMMISSIONERS:

Jack Surrency	Present
Kim Wood	Present
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 A. Read
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ALSO PRESENT:

Anthony Bontempo, Cumberland County
Craig Atkinson, Cumberland County
Ted Baker, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey
Karen Beatty, Qual-Lynx
Jennifer Conicella, PERMA
Jonathan Czarnecki, JA Montgomery
Alex DeLuccia, Conner Strong & Buckelew (telephonically)
Anthony Imbezzi, Esquire, Testa Heck Testa & White PA (telephonically)

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF DECEMBER 10, 2019

Moved:	Commissioner Seneski
Second:	Commissioner Wood
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

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

Reorganization Resolutions (Pages 3-31): Listed below are the necessary reorganizational Resolutions for the Cumberland County Insurance Commission.

Resolution 1-20 Certifying the Election of Chairperson and Vice Chairperson

Executive Director asked for nominations for the Chairperson. Commissioner Seneski nominated Freeholder Jack Surrency as Chairperson

MOTION TO APPOINT JACK SURRENCY AS CHAIRPERSON

Moved:	Commissioner Seneski
Second:	Commissioner Wood
Vote:	Unanimous

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

MOTION TO APPOINT GERALD SENESKI AS VICE CHAIRPERSON

Moved:	Commissioner Wood
Second:	Commissioner Surrency
Vote:	Unanimous

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

Moved:	Commissioner Seneski
Second:	Commissioner Wood
Vote:	Unanimous

OATH OF OFFICE: Oath of Office was administered by Fund Attorney Ted Baker.

MOTION TO ADOPT RESOLUTION 1-20 APPOINTING JACK SURRENCY AS CHAIRPERSON AND GERALD SENESKI AS VICE CHAIRPERSON

Moved: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

Resolution 2-20 Appointing Commissioner to the New Jersey Counties Excess Joint Insurance Fund for Fund Year 2020

MOTION TO APPOINT KIM WOOD AS COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND FOR FUND YEAR 2020

Moved: Commissioner Wood
Second: Commissioner Seneski

Resolution 3-20 Appointing a Commission Treasurer

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

Moved: Commissioner Wood
Second: Commissioner Seneski

Resolution 4-20 Appointing a Commission Attorney

MOTION TO APPOINT THEODORE BAKER AS ATTORNEY FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION

Moved: Commissioner Wood
Second: Commissioner Seneski

Resolution 5-20 Appointing a Commission Secretary

MOTION TO APPOINT BETH KOSTOK AS SECRETARY FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION

Moved: Commissioner Wood
Second: Commissioner Seneski

Resolution 6-20 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan for Fund Year 2020

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

Moved: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE THE 2020 CASH MANAGEMENT AND INVESTMENT POLICY

Moved: Commissioner Wood
Second: Commissioner Seneski

Resolution 7-20 Designating Authorized Signatures for Commission Bank Accounts

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

Moved: Commissioner Wood
Second: Commissioner Seneski

Resolution 8-20 Appointing Agent for Service of Process and Designating Custodian of Commission Records

MOTION TO APPOINT PERMA RISK MANAGEMENT SERVCIES AS AGENT OF SERVICE OF PROCESS AND CUSTODIAN OF RECORDS FOR THE COMMISSION FOR THE FUND YEAR 2020 PERFORMED AT NO COST TO THE COMMISSION

Moved: Commissioner Wood
Second: Commissioner Seneski

Resolution 9-20 Designating Official Newspapers

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

Moved: Commissioner Mecouch
Second: Commissioner Seneski

Resolution 10-20 Establish Public Meeting Procedures

Executive Director made note of a change this year for the April meeting which will be held on April 9, 2020 at 2:00 PM. Executive Director thanked the Commission for allowing the change to accommodate as scheduling conflict.

MOTION TO APPROVE THE 2020 PUBLIC MEETING PROCEDURES

Moved: Commissioner Wood
Second: Commissioner Seneski

Resolution 11-20 Risk Management Plan

Underwriting Manager Alex DeLuccia reviewed the changes in the Risk Management Plan for 2020. The two important changes to highlight in the insurance Commission's program is with the liability policy Underwriters of Lloyds will be providing \$10 million in coverage per occurrence and on top of that Old Republic will be providing per occurrence \$10 million in excess coverage, for a total per occurrence of \$20 million for the 2020 policy year. The NJCE Properties policy saw an increase in property deductible, so the Commission's deductible will increase from \$100,000 to \$250,000 and the CEL deductible is rising from \$150,000 to \$750,000 so the total deductible is rising to \$1 million for 2020. Zurich our property carrier required an increased deductible for this year as the CEL has seen a rash of property claims high in severity and frequency over the last five years, which has led to the increase in the deductible. Mr. DeLuccia explained the hardening market and adverse effects in the commercial market.

MOTION TO ADOPT THE 2020 RISK MANAGEMENT PLAN

Moved: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE RESOLUTIONS 1-10 THOURGH 11-20

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

2020 Property & Casualty Budget – At the December 10, 2019 meeting, the 2020 Proposed Budget in the amount of \$3,239,662 was introduced. A public hearing and final approval will take place at today's meeting. A copy of the 2020 proposed budget appeared on page 32 and a copy of the assessment by member entity were on page 33 of the agenda.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2020 BUDGET

Moved: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

Executive Director said this is the same budget that was introduced a few months ago and briefly reviewed the budget. The 2020 budget increase is 3.03% for a total of \$3,239,662.

DISCUSSION – There were no questions on the budget. Executive Director asked if there was public comment. Nancy Ridgeway from Upper Deerfield Township said she was disappointed there was an increase. Executive Director said we did do our best the property market throughout the whole country is the driving force of the increase. Commissioner Wood said the pollution liability is down 27.9% which is a good thing. In response to Ms. Wood, Executive Director said there was a reallocation it was previously placed commission wide and now it is placed by the individual commission and it showing more of our experience which is a good thing. Executive Director said with no other questions or comments a motion to close the public hearing is in order.

MOTION TO CLOSE THE PUBLIC HEARING ON THE 2020 BUDGET

Moved: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO ADOPT RESOLUTION 12-20 ADOPTING THE 2020 BUDGET FOR CUMBERLAND COUNTY INSURANCE COMMISSION IN THE AMOUNT OF \$3,239,662 AS PRESENTED AND CERTIFY THE ASSESSMENTS

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

2020 Property & Casualty Assessments – In accordance with the Commission's By Laws, the assessment bills for 2020 property and casualty will be mailed to member entities now that the budget has been adopted. Assessments are due as follows: the first payment of 40% with a due date of March 15, 2020. The second assessment of 30% is due on June 15, 2020 and the third assessment of 30% due on September 15, 2020.

Certificate of Insurance Issuance Report: Attached on Pages 25 & 36 is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of November 1, 2019 to January 1, 2020. There were 6 certificates of insurance issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

NJ Counties Excess Insurance Fund (CELJIF) – The next regular meeting will be on February 27, 2020 at the Camden County Emergency Center. This will serve as the Fund’s Reorganizational meeting.

Financial Fast Track: Included on page 37 of the agenda was the Financial Fast Track for the Cumberland County Insurance Commission for November. As of November 30, 2019 the Commission has a statutory surplus of \$645,911.

NJ CEL Property and Casualty Financial Fast Track – Executive Director reported included in the agenda is the NJ CEL Financial Fast Track Reports for November. As of November 30, 2019 the CEL has a statutory surplus of \$16,697,667.

2020 MEL MRHIF and NJCE Educational Seminar – The 10th annual seminar is scheduled for Friday, May 1, 2020 beginning at 9:00 am at the National Conference Center in East Windsor NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 41 was a copy of the enrollment form.

SAFETY COMMITTEE: Craig Atkinson reported on the accident and injury statistics and said for 2019 the County had a total of 20 property damage accidents – 12- were at fault, for a percentage of 60%.

Mr. Atkinson said in 2019 the County suffered 3 lost time personal injury accidents and suffered a total of 75 total lost days. Mr. Atkinson discussed details of the lost time accident cases. There were 11 total modified duty personal injury accidents for a total of 235 modified duty days and one was for a total of 83 days.

Mr. Atkinson said the next Safety and Accident Review Committee will meet on February 12, 2020.

Mr. Atkinson reported on the ongoing training and said there have been several active shooter and emergency action plan table tops being completed over the past few months and they are making good progress with Emergency Action Plans being completed for each department and they will hold a table top and dissemination of the final Emergency Action Plan. A Cyber Security training program has just embarked being performed by the Chief Information Security Officer Stan Field. He developed three new policies which have to do with computer usage and cyber security and is training our department heads and supervisors in the near future. The training was very well received. Mr. Atkinson said they are making good progress with cyber training.

Mr. Atkinson reported a Domestic Violence Policy has been developed in accordance with the State requirements and there are two representatives in the Human Resources Department that will provide assistance to anyone in need of domestic violence.

Mr. Atkinson said he will be proposing a new employee assistance program for the entire County at the next Board of Freeholder's meeting with the Charles Nextum Associates that we have experience with at the DOS division and this is a very good step in the right direction for the employees of Cumberland County. Mr. Atkinson said they will also be presenting a new affirmative action policy that Melissa Strickland developed at the February Freeholder meeting.

MOTION TO APPROVE SAFETY COMMITTEE REPORT

Moved:	Commissioner Seneski
Second:	Commissioner Wood
Vote:	Unanimous

CLAIMS COMMITTEE: Jennifer Conicella said the PARs and SARs that were reviewed at the claims meetings will be discussed in Executive Session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 13-20 FEBRUARY BILLS LIST IN THE AMOUNT OF \$88,598.13

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

CEL SAFETY DIRECTOR: Risk Control Consultant Jonathan Czarnecki reviewed the Safety Director's report as well as future training opportunities that are being offered by JA Montgomery Risk Control. Safety Consultant announced there will be a 2020 BRIT Safety Grant the total of the grant is \$45,000 which is split between the ten counties in the CEL which equates to \$4,500 per county. Further details on the grant will be sent out by Glenn Prince.

RISK MANAGER:

Christina Violetti reviewed the Risk Managers Report and said a discussion at the last Safety & Accident Review Committee was the idea holding a Safety Expo in January 2021 and we did form a small committee to discuss regulatory training to all the entities in the County. This would be a one day training to get everyone in to complete the required regulatory training. This would be a Fast Track training that would be provided by JA Montgomery along with some specialty training. An

update will be provided as we continue to discuss and complete the training program. Ms. Violetti said her office is working with PERMA with regard to the Child Abuse Bill and to schedule training to all the county supervisors, department heads and managers. In response to Commissioner Wood, Executive Director said it will be rolling out in the next few weeks. There will a couple sessions to accommodate everyone's needs.

Ms. Violetti said she distributed Cyber Security ID cards with the new policy numbers. In the event of a cyber-security incident Ms. Violetti reminded everyone they will need to contact the Risk Managers office as well.

Ms. Violetti reported on the 2019 recoveries on property damage claims the county has recovered \$7,696.29 for property claims in which a third party was at fault. In addition, the county has \$32,250.27 for traffic signal knock downs in which a third party was at fault. To date there are three property damage claims open.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2020 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 ACCOURDANCE WITH THE OPEN PUBLIC MEETINGS ACT - PAYMENT AUTHORIZATION REQUESTS

Motion: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001163 IN THE AMOUNT OF \$62,981.21; SETTLEMENT AUTHORITY IN THE AMOUNT OF \$40,000.00 SECTION 20

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000597 IN THE AMOUNT OF \$127,072.00; SETTLEMENT AUTHORITY REQUESTED IN THE AMOUNT OF \$55,238.00

Motion: Commissioner Wood
Second: Commissioner Seneski

General Liability PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001095 IN THE AMOUNT OF \$100,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000808 IN THE AMOUNT OF \$7,026.60

Motion: Commissioner Wood
Second: Commissioner Seneski

Property SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001184 IN THE AMOUNT OF \$235.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001172 IN THE AMOUNT OF \$500.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE THE PAYMENT AUTHORIZATION REQUESTS AND SETTLEMENT AUTHORIZATION REQUEST AS PRESENTED

Motion: Commissioner Wood
Second: Commissioner Seneski
Roll Call Vote: 3 Ayes, 0 Nay

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

MEETING ADJOURNED: 12:30 PM

NEXT MEETING: Will be held on April 9, 2020 at 2:00 PM

Minutes prepared by: Karen A. Read, Assisting Secretary