

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
AUGUST 16, 2024 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

or

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

The Cumberland County Insurance Commission will conduct its August 16, 2024 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Advertising the notice in the Daily Journal and South Jersey Times**
- II. Filing advance written notice of this meeting with the Commissioners of the Cumberland County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**
- IV. The meeting is called to order and it is noted that adequate notice was provided in accordance with Chapter 231, Public Law 1975 (Senator Byron M. Bear Open Public Meetings Act)**

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA -OPEN PUBLIC MEETING
AUGUST 16, 2024 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: June 6, 2024 Open Minutes.....Appendix I
June 6, 2024 Closed Minutes.....Distributed**

- CORRESPONDENCE - None**

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

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

- TREASURER – Anthony Bontempo**
 - Resolution 21-24 June Bill List.....Page 18**
 - Resolution 22-24 June Supplemental Bill List.....Page 20**

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 21

- RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 28

- MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 32

- CLAIMS SERVICE – Inservco Insurance Services**

- EXECUTIVE SESSION**
 - Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act - PAYMENT AUTHORIZATION REQUEST**

 - Motion to Return to Open Session**
 - Motion to Approve PARS**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**

- NEXT SCHEDULED MEETING: October 3, 2024 11 AM**
- MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: August 16, 2024

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Property Appraisals** – AssetWorks has completed the fieldwork and submitted the appraisal reports this week to the Fund Office for building values that exceed \$1 million. PERMA and Hardenbergh Insurance Group have started reviewing the submissions and will discuss the results with member entities.
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE conducted its last meeting on June 27, 2024. A summary report of the meeting is included in the agenda on **pages 3-5**. The NJCE is scheduled to meet again on Thursday, September 26, 2024 at 9:30 AM, virtually.
- ❑ **Commission Financial Fast Track** – Included on **pages 6-11** of the agenda are the Financial Fast Track Reports for the Cumberland County Insurance Commission for April & May. As of **May 31, 2024**, the Commission has a deficit of \$827,946. Total cash on hand is \$3,399,539
- ❑ **NJCE Property and Casualty Financial Fast Track – (Pages 12-14)** – Included in the agenda is the NJCE Financial Fast Track Report for the month of May. As of **May 31, 2024** there is a statutory surplus of **\$8,307,927**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$27,195,567**.
- ❑ **Certificate of Insurance Issuance Report** - Included on **page 15** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for May. There was one certificate of insurance issued during this period.
 - ❑ **Motion to approve the certificate of insurance report.**
- ❑ **Claims Tracking Report (Pages 16-17)** – Included in the agenda are the Claims Activity Reports for May & June that tracks open claims.
- ❑ **2025 Renewal – Underwriting Data Collection** – An email was sent last week to designated individuals kicking off the 2025 renewal. Applications for Optional Ancillary Coverages will be completed again online via Broker Buddha. The deadline to submit these applications is August 30th.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

- ❑ **Request for Proposals** – The County Purchasing Division will be preparing Request for Proposals for Claims Administration and Managed Care services. Both contracts expire at the end of the year.
- ❑ **2024 Meeting Schedule** – The next Commission meeting is scheduled for October 3, 2024 at 11:00 AM.



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: June 27, 2024
Memo to: Commissioners
Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF Report

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests.

December 31, 2023 Audit: Fund Auditor submitted the draft financial audit and provided a high-level overview and reported an Operating Income Loss of \$4.1 million, which was primarily due to several large excess property losses since the NJCE had a \$3 million retention due to hard property market conditions; however, the Total Net Position of the Fund as of year-end was \$10.6 million. Fund Auditor reported he did not expect any changes to the final financial audit, which will be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state’s regulatory agencies.

Financial Fast Track: Submitted for information was the Financial Fast Track as of April 31, 2024, which reflected a statutory surplus of \$8.1 million and a total cash position of \$26.3 million.

Chubb: Effective January 1, 2024, the NJCE entered into a policy with Chubb to provide Equipment Breakdown coverage. Representatives from Chubb were in attendance and provided a summary of services to be provided to NJCE members.

Finance Sub-Committee: The Sub-Committee met on Tuesday, June 18, 2024; minutes of the meeting were submitted for information and the following discussion points were highlighted:

Named Storm Deductible: Committee reviewed Underwriting Manager quotes for a \$15 million or \$20 million aggregate, which were both well above the budget. Underwriting Manager will obtain new quotes as part of the 2025 renewal, which may result in better

pricing. Since the Named Storm deductible is a member entity deductible the Committee discussed the idea of an NJCE advanced payment program. This was tabled as the Committee felt more analysis was needed including discussions with FEMA/State of NJ on how their program would respond.

Technology Errors & Omissions: The Underwriting Manager discussed one area of potential exposure is with shared services contracts where the County is providing IT related services to a 3rd party (municipality, County affiliate, etc.). Technology Errors and Omissions insurance is a specialized form of coverage designed to protect an entity providing IT related services to another entity from financial losses. The Committee decided it would be best for the Underwriting Manager to develop and distribute a survey to determine the need for this coverage.

Professional Services:

TPA Services: Fund Office received correspondence from AmeriHealth regarding a pending agreement between CompServices inc. t/a AmeriHealth and CRC/Independence Health Group to purchase the TPA business offered through AmeriHealth Casualty Services. Fund Attorney provided a verbal update in closed session; no action was taken during open session.

Professional Services Agreements: Executive Director reported that the contracts for Executive Director, Underwriting Manager and Safety Director expire February 2025 and that NJCE Fund Attorney and QPA will start the process in the Fall timeframe. The Claims Administrator and Managed Care services expire September 2026.

BCIC Educator's Legal Liability Coverage Amendment: Burlington County Insurance Commission required an endorsement to extend coverage for due process claims including administrative hearings, Individualized Educational Plan (IEP) etc. under the Educators Legal Liability coverage for certain member entities. The coverage is self-contained within the BCIC retention; however, the addition of coverage requires amending the BCIC Educators' Legal Liability policy to include the necessary endorsement to extend coverage. The Board of Fund Commissioners authorized the BCIC coverage endorsement effective June 1, 2024.

NJ Cyber JIF: With approval of the Board, the NJCE Executive Director reissued a membership consideration request at the Cyber JIF's May 14th meeting. The matter was discussed by the NJ Cyber JIF Operations Committee on June 24th; their recommendation will be to hold any new membership applications until Fund Year 2026.

Cyber Risk Control Framework: The NJCE Cyber Task Force met on March 26th and has since reviewed and is recommending revisions drafted by the Underwriting Manager and The Chertoff Group based on responses to the Technology Stack Questionnaire. The Underwriting Manager provided a summary review of the changes. The Board of Fund Commissioners accepted the recommendation of the Cyber Task Force and approved revisions to the Cyber Risk Control Program.

In addition, the Banking Best Practices document was also distributed; this was developed by the Underwriting Manager and The Chertoff Group in response to an increase in wire fraud activity and whitewashing of checks.

NJCE Safety Committee: The Safety Committee met on Monday June 10th; minutes of the meeting were submitted for information and Safety Director provided a verbal report of notable items. The next meeting is scheduled for Monday, September 16th at 10am via Zoom.

Property Appraisal Status: Submitted for information was a status chart of the Commission/County's property appraisals as of June 14th. Most of the Insurance Commissions have completed Year 1 appraisals.

Manuscript Policies: Fund Office and Underwriting Manager have finalized the policy documents. Members will be notified once completed and uploaded to Origami.

September Board of Commissioners Meetings: Executive Director had previously suggested holding an in-person meeting at a central location. Based on feedback, the September meeting will remain virtual, and November's meeting will be on the next agenda for discussion.

Workers' Compensation: Submitted for information was an article from Mark Wall of Safety National explaining the various factors affecting the increase in Workers' Compensation claims.

2024 MEL, MRHIF & NJCE Educational Seminar: The 14th Annual Educational Seminar was held over two sessions with over 200 participants attending each session. The seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and credits should have been received by May 31st.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2025. Renewal documents were sent to each respective County.

2024 New Jersey Association of Counties Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2024 May 1-3 conference in Atlantic City at Caesar's. Keith Hummel of J.A. Montgomery presented on First Amendment Audits.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2025 Renewal have started and if available marketing information will be provided at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from April 2024 – June 2024, bulletins that were distributed and available training sessions through August 2024.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday September 26, 2024 at 9:30AM virtually.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		April 30, 2024			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	367,382	1,469,530	34,950,792	36,420,322
2.	CLAIM EXPENSES				
	Paid Claims	142,252	624,021	13,429,594	14,053,615
	Case Reserves	129,127	(167,782)	2,759,312	2,591,531
	IBNR	105,945	394,871	2,616,954	3,011,825
	Excess Insurance Recoverable	0	(4,276)	0	(4,276)
	Discounted Claim Value	(24,754)	54,157	(495,915)	(441,758)
	TOTAL CLAIMS	352,570	900,991	18,309,945	19,210,936
3.	EXPENSES				
	Excess Premiums	182,707	730,828	14,432,147	15,162,975
	Administrative	32,248	126,045	3,775,104	3,901,150
	TOTAL EXPENSES	214,955	856,874	18,207,251	19,064,125
4.	UNDERWRITING PROFIT (1-2-3)	(200,144)	(288,335)	(1,566,405)	(1,854,740)
5.	INVESTMENT INCOME	9,784	42,456	320,685	363,141
6.	PROFIT (4 + 5)	(190,359)	(245,879)	(1,245,719)	(1,491,598)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	171,783	171,783
9.	DIVIDEND EXPENSE	0	0	(171,783)	(171,783)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	(47,738)	(137,671)	541,223	403,552
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(238,097)	(383,550)	(702,387)	(1,085,937)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	471	1,965	291,965	293,930
	2013	374	1,451	219,505	220,955
	2014	4,400	(6,995)	145,499	138,504
	2015	(1,939)	9,197	(344,645)	(335,448)
	2016	1,269	5,210	420,767	425,977
	2017	936	2,975	(473,803)	(470,828)
	2018	(2,654)	(16,852)	(635,150)	(652,002)
	2019	202	659	690,378	691,037
	2020	6,467	33,806	(346,810)	(313,003)
	2021	5,517	(61,988)	(547,406)	(609,395)
	2022	(746)	32,246	281,233	313,479
	2023	10,362	(214,262)	(403,921)	(618,182)
	2024	(262,757)	(170,963)		(170,963)
	TOTAL SURPLUS (DEFICITS)	(238,097)	(383,550)	(702,388)	(1,085,938)
	TOTAL CASH				1,698,854

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,215,275	1,215,275
FUND YEAR 2014				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,371,332	1,371,332
FUND YEAR 2015				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	0	20	20
IBNR	0	(8,763)	8,763	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(8,763)	1,874,913	1,866,150
FUND YEAR 2016				
Paid Claims	746	2,576	1,020,993	1,023,569
Case Reserves	(746)	(2,576)	119,448	116,872
IBNR	0	(214)	12,494	12,281
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(214)	1,152,936	1,152,722
FUND YEAR 2017				
Paid Claims	1,438	7,461	2,017,972	2,025,432
Case Reserves	(1,438)	(7,389)	114,868	107,479
IBNR	0	(595)	14,138	13,544
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	(523)	2,146,978	2,146,455
FUND YEAR 2018				
Paid Claims	3,254	146,946	1,997,114	2,144,060
Case Reserves	(1,854)	(121,837)	221,844	100,007
IBNR	(1,400)	(11,274)	46,027	34,753
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,763	(1,874)	(111)
TOTAL FY 2018 CLAIMS	0	15,598	2,263,111	2,278,708

FUND YEAR 2019				
Paid Claims	448	24,581	680,901	705,482
Case Reserves	(448)	(1,088)	144,011	142,923
IBNR	0	(23,319)	95,719	72,401
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,509	(8,479)	(3,970)
TOTAL FY 2019 CLAIMS	0	4,683	912,153	916,835
FUND YEAR 2020				
Paid Claims	63,408	94,094	1,295,849	1,389,942
Case Reserves	(76,381)	(84,486)	410,170	325,685
IBNR	12,972	(52,487)	310,207	257,720
Excess Insurance Recoverable	0	(4,276)	0	(4,276)
Discounted Claim Value	0	22,197	(48,505)	(26,308)
TOTAL FY 2020 CLAIMS	0	(24,958)	1,967,722	1,942,763
FUND YEAR 2021				
Paid Claims	22,911	129,755	926,186	1,055,941
Case Reserves	(39,857)	(137,366)	721,964	584,597
IBNR	16,946	44,233	581,926	626,159
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	34,712	(127,172)	(92,460)
TOTAL FY 2021 CLAIMS	(0)	71,333	2,102,904	2,174,238
FUND YEAR 2022				
Paid Claims	6,719	27,151	610,650	637,800
Case Reserves	15,284	(14,232)	437,282	423,050
IBNR	(22,003)	(66,739)	420,462	353,724
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	27,153	(95,208)	(68,056)
TOTAL FY 2022 CLAIMS	0	(26,667)	1,373,185	1,346,519
FUND YEAR 2023				
Paid Claims	25,626	157,489	386,448	543,937
Case Reserves	76,048	(43,591)	589,706	546,114
IBNR	(101,673)	(14,313)	1,127,216	1,112,904
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	41,216	(214,678)	(173,461)
TOTAL FY 2023 CLAIMS	0	140,801	1,888,693	2,029,494
FUND YEAR 2024				
Paid Claims	17,703	33,969		33,969
Case Reserves	158,519	244,783		244,783
IBNR	201,103	528,340		528,340
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(24,754)	(77,392)		(77,392)
TOTAL FY 2024 CLAIMS	352,570	729,700	0	729,700
COMBINED TOTAL CLAIMS	352,570	900,991	18,309,945	19,210,936

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF May 31, 2024					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	367,384	1,836,914	34,950,792	36,787,705
2.	CLAIM EXPENSES				
	Paid Claims	68,825	692,847	13,429,594	14,122,440
	Case Reserves	(190,137)	(357,919)	2,759,312	2,401,394
	IBNR	30,722	425,593	2,616,954	3,042,547
	Excess Insurance Recoverable	(224)	(4,500)	0	(4,500)
	Discounted Claim Value	7,105	61,263	(495,915)	(434,653)
	TOTAL CLAIMS	(83,708)	817,283	18,309,945	19,127,229
3.	EXPENSES				
	Excess Premiums	182,707	913,535	14,432,147	15,345,682
	Administrative	31,266	157,311	3,775,104	3,932,415
	TOTAL EXPENSES	213,973	1,070,847	18,207,251	19,278,098
4.	UNDERWRITING PROFIT (1-2-3)	237,119	(51,216)	(1,566,405)	(1,617,621)
5.	INVESTMENT INCOME	10,422	52,878	320,685	373,563
6.	PROFIT (4 + 5)	247,540	1,662	(1,245,719)	(1,244,058)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	171,783	171,783
9.	DIVIDEND EXPENSE	0	0	(171,783)	(171,783)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	10,452	(127,219)	541,223	414,004
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	257,993	(125,557)	(702,387)	(827,945)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	506	2,471	291,965	294,437
	2013	442	1,892	219,505	221,397
	2014	1,006	(5,989)	145,499	139,510
	2015	862	10,059	(344,645)	(334,587)
	2016	1,335	6,546	420,767	427,312
	2017	644	3,619	(473,803)	(470,184)
	2018	626	(16,225)	(635,150)	(651,376)
	2019	1,867	2,526	690,378	692,904
	2020	916	34,723	(346,810)	(312,087)
	2021	1,331	(60,658)	(547,406)	(608,064)
	2022	2,285	34,531	281,233	315,764
	2023	2,609	(211,652)	(403,921)	(615,573)
	2024	243,563	72,600		72,600
	TOTAL SURPLUS (DEFICITS)	257,993	(125,557)	(702,388)	(827,946)
	TOTAL CASH				3,399,539

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,215,275	1,215,275
FUND YEAR 2014				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,371,332	1,371,332
FUND YEAR 2015				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	0	20	20
IBNR	0	(8,763)	8,763	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(8,763)	1,874,913	1,866,150
FUND YEAR 2016				
Paid Claims	1,225	3,801	1,020,993	1,024,794
Case Reserves	(1,225)	(3,801)	119,448	115,647
IBNR	0	(214)	12,494	12,281
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(214)	1,152,936	1,152,722
FUND YEAR 2017				
Paid Claims	1,759	9,220	2,017,972	2,027,191
Case Reserves	(1,831)	(9,220)	114,868	105,648
IBNR	72	(523)	14,138	13,616
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	(523)	2,146,978	2,146,455

FUND YEAR 2018				
Paid Claims	944	147,890	1,997,114	2,145,003
Case Reserves	(29,508)	(151,345)	221,844	70,499
IBNR	28,564	17,290	46,027	63,317
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,763	(1,874)	(111)
TOTAL FY 2018 CLAIMS	0	15,598	2,263,111	2,278,708
FUND YEAR 2019				
Paid Claims	952	25,532	680,901	706,433
Case Reserves	(728)	(1,816)	144,011	142,195
IBNR	(224)	(23,543)	95,719	72,177
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,509	(8,479)	(3,970)
TOTAL FY 2019 CLAIMS	0	4,683	912,153	916,835
FUND YEAR 2020				
Paid Claims	16,809	110,903	1,295,849	1,406,752
Case Reserves	(40,402)	(124,888)	410,170	285,283
IBNR	23,817	(28,670)	310,207	281,537
Excess Insurance Recoverable	(224)	(4,500)	0	(4,500)
Discounted Claim Value	0	22,197	(48,505)	(26,308)
TOTAL FY 2020 CLAIMS	0	(24,958)	1,967,722	1,942,763
FUND YEAR 2021				
Paid Claims	9,759	139,515	926,186	1,065,701
Case Reserves	(5,838)	(143,204)	721,964	578,760
IBNR	(3,922)	40,311	581,926	622,238
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	34,712	(127,172)	(92,460)
TOTAL FY 2021 CLAIMS	0	71,333	2,102,904	2,174,238
FUND YEAR 2022				
Paid Claims	9,261	36,411	610,650	647,061
Case Reserves	(12,736)	(26,967)	437,282	410,315
IBNR	3,475	(63,264)	420,462	357,199
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	27,153	(95,208)	(68,056)
TOTAL FY 2022 CLAIMS	0	(26,667)	1,373,185	1,346,519
FUND YEAR 2023				
Paid Claims	11,688	169,177	386,448	555,625
Case Reserves	(91,808)	(135,399)	589,706	454,307
IBNR	80,120	65,807	1,127,216	1,193,024
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	41,216	(214,678)	(173,461)
TOTAL FY 2023 CLAIMS	0	140,801	1,888,693	2,029,494
FUND YEAR 2024				
Paid Claims	16,430	50,399		50,399
Case Reserves	(6,063)	238,720		238,720
IBNR	(101,180)	427,160		427,160
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	7,105	(70,286)		(70,286)
TOTAL FY 2024 CLAIMS	(83,708)	645,993	0	645,993
COMBINED TOTAL CLAIMS	(83,708)	817,283	18,309,945	19,127,229

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,455,281	17,276,404	284,494,510	301,770,914
2.	CLAIM EXPENSES				
	Paid Claims	460,557	4,673,131	17,153,869	21,827,000
	Case Reserves	(380,061)	1,253,961	15,710,957	16,964,918
	IBNR	475,955	249,216	16,261,220	16,510,436
	Discounted Claim Value	(70,467)	(367,724)	(4,212,682)	(4,580,406)
	Excess Recoveries	0	(167,540)	(1,930,205)	(2,097,745)
	TOTAL CLAIMS	485,983	5,641,045	42,983,159	48,624,203
3.	EXPENSES				
	Excess Premiums	2,665,539	13,344,797	205,538,373	218,883,171
	Administrative	189,158	987,662	20,746,720	21,734,382
	TOTAL EXPENSES	2,854,696	14,332,460	226,285,093	240,617,553
4.	UNDERWRITING PROFIT (1-2-3)	114,601	(2,697,100)	15,226,258	12,529,158
5.	INVESTMENT INCOME	82,366	327,201	2,159,119	2,486,321
6.	PROFIT (4+5)	196,967	(2,369,899)	17,385,377	15,015,478
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	196,967	(2,369,899)	10,677,826	8,307,927
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	327	1,350	66,109	67,458
	2011	831	(11,681)	478,587	466,906
	2012	1,996	7,641	491,515	499,157
	2013	2,877	10,116	1,098,961	1,109,077
	2014	3,957	(173,906)	1,623,920	1,450,013
	2015	3,805	(38,994)	1,404,062	1,365,068
	2016	5,035	19,666	1,686,719	1,706,385
	2017	6,513	30,636	2,714,322	2,744,958
	2018	7,320	(31,749)	2,317,319	2,285,570
	2019	6,909	(3,520)	1,991,211	1,987,692
	2020	8,792	136,250	(41,975)	94,275
	2021	8,504	109,188	(288,075)	(178,887)
	2022	8,970	(18,567)	1,403,700	1,385,133
	2023	10,768	(1,519,387)	(4,268,549)	(5,787,936)
	2024	120,364	(886,942)		(886,942)
	TOTAL SURPLUS (DEFICITS)	196,967	(2,369,899)	10,677,825	8,307,927
	TOTAL CASH				27,195,567

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	16,412	720,144	736,556
Case Reserves	0	(1,412)	16,412	15,000
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	194	(2,480)	(2,286)
TOTAL FY 2011 CLAIMS	0	15,194	737,076	752,270
FUND YEAR 2012				
Paid Claims	75,732	78,769	1,598,341	1,677,110
Case Reserves	(75,732)	(78,769)	300,079	221,310
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	615	(40,489)	(39,873)
TOTAL FY 2012 CLAIMS	0	615	1,861,611	1,862,226
FUND YEAR 2013				
Paid Claims	6,333	19,332	1,120,027	1,139,360
Case Reserves	(6,333)	(19,332)	465,996	446,664
IBNR	0	(0)	19,679	19,679
Discounted Claim Value	0	1,838	(67,176)	(65,338)
TOTAL FY 2013 CLAIMS	0	1,838	1,538,527	1,540,365
FUND YEAR 2014				
Paid Claims	3,167	18,296	820,087	838,383
Case Reserves	(3,167)	183,242	428,510	611,752
IBNR	0	(11,383)	21,077	9,694
Discounted Claim Value	0	380	(64,534)	(64,154)
TOTAL FY 2014 CLAIMS	0	190,535	1,205,140	1,395,675
FUND YEAR 2015				
Paid Claims	804	58,244	2,170,225	2,228,468
Case Reserves	(804)	47,831	750,401	798,232
IBNR	0	(51,409)	76,409	25,000
Discounted Claim Value	0	596	(87,264)	(86,668)
TOTAL FY 2015 CLAIMS	0	55,262	2,909,770	2,965,032
FUND YEAR 2016				
Paid Claims	3,879	23,625	1,340,882	1,364,506
Case Reserves	(3,879)	(23,625)	925,034	901,409
IBNR	0	0	40,838	40,838
Discounted Claim Value	0	1,669	(103,043)	(101,375)
TOTAL FY 2016 CLAIMS	0	1,669	2,203,711	2,205,379
FUND YEAR 2017				
Paid Claims	15,040	21,605	1,313,614	1,335,219
Case Reserves	(15,040)	(21,605)	627,562	605,957
IBNR	0	(5,148)	76,572	71,425
Discounted Claim Value	0	1,656	(73,852)	(72,196)
TOTAL FY 2017 CLAIMS	0	(3,492)	1,943,897	1,940,405

FUND YEAR 2018				
Paid Claims	2,478	367,011	1,247,927	1,614,938
Case Reserves	(2,478)	(245,985)	750,478	504,493
IBNR	0	(84,044)	375,153	291,108
Discounted Claim Value	0	25,557	(116,810)	(91,253)
TOTAL FY 2018 CLAIMS	0	62,538	2,256,747	2,319,286
FUND YEAR 2019				
Paid Claims	8,825	63,857	1,224,373	1,288,230
Case Reserves	101,991	141,929	1,093,759	1,235,688
IBNR	(110,816)	(191,584)	551,533	359,949
Discounted Claim Value	0	17,514	(176,738)	(159,225)
TOTAL FY 2019 CLAIMS	0	31,716	2,692,927	2,724,643
FUND YEAR 2020				
Paid Claims	2,343	66,697	1,126,067	1,192,764
Case Reserves	(311,724)	73,347	3,919,181	3,992,528
IBNR	309,381	(64,734)	1,974,978	1,910,243
Discounted Claim Value	0	(10,759)	(889,320)	(900,080)
Excess Recoveries	0	(167,540)	(1,930,205)	(2,097,745)
TOTAL FY 2020 CLAIMS	0	(102,989)	4,200,701	4,097,712
FUND YEAR 2021				
Paid Claims	438	1,016	2,119,936	2,120,952
Case Reserves	(537)	164,251	2,159,327	2,323,578
IBNR	99	(265,448)	2,041,187	1,775,739
Discounted Claim Value	0	26,098	(652,413)	(626,314)
TOTAL FY 2021 CLAIMS	0	(74,083)	5,668,037	5,593,954
FUND YEAR 2022				
Paid Claims	199,804	302,398	839,542	1,141,940
Case Reserves	79,253	93,096	848,359	941,455
IBNR	(279,057)	(366,014)	3,693,684	3,327,670
Discounted Claim Value	0	26,670	(675,990)	(649,320)
TOTAL FY 2022 CLAIMS	0	56,150	4,705,595	4,761,745
FUND YEAR 2023				
Paid Claims	71,025	3,565,180	1,340,865	4,906,044
Case Reserves	(70,925)	(1,184,633)	3,425,859	2,241,226
IBNR	(100)	(998,057)	7,383,429	6,385,372
Discounted Claim Value	0	180,375	(1,262,574)	(1,082,199)
TOTAL FY 2023 CLAIMS	0	1,562,866	10,887,578	12,450,444
FUND YEAR 2024				
Paid Claims	70,690	70,690		70,690
Case Reserves	(70,687)	2,125,626		2,125,626
IBNR	556,448	2,287,037		2,287,037
Discounted Claim Value	(70,467)	(640,126)		(640,126)
TOTAL FY 2024 CLAIMS	485,983	3,843,227	0	3,843,227
MBINED TOTAL CLAIMS	485,983	5,641,045	42,983,159	48,624,203

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 5/1/2024 To 6/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rowan College of South Jersey I - Cumberland County	3322 College Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Facilities- Polling Location The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for polling location.	5/3/2024 #4629207	GL AU EX WC
Total # of Holders: 1				

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

May 31, 2024

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
April-24	0	0	0	0	0	0	0	0	0	2	2	8	8	20
May-24	0	0	0	0	0	0	0	0	0	2	2	8	7	19
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1
Limited Reserves														\$5,466
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
April-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$9,185	\$44,229	\$55,574	\$108,991
May-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$48,848	\$50,003	\$103,854
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$4,184)	\$4,618	(\$5,571)	(\$5,137)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$100,439	\$54,713	\$1,900,050
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
April-24	0	0	0	0	0	0	2	3	12	16	5	8	5	51
May-24	0	0	0	0	0	0	2	3	11	16	4	7	5	48
NET CHGE	0	0	0	0	0	0	0	0	-1	0	-1	-1	0	-3
Limited Reserves														\$25,428
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
April-24	\$0	\$0	\$0	\$0	\$0	\$0	\$37,291	\$238,892	\$218,419	\$475,753	\$269,106	\$34,000	\$6,500	\$1,279,961
May-24	\$0	\$0	\$0	\$0	\$0	\$0	\$36,535	\$238,165	\$179,491	\$472,049	\$258,826	\$29,000	\$6,500	\$1,220,566
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$756)	(\$728)	(\$38,928)	(\$3,703)	(\$10,280)	(\$5,000)	\$0	(\$59,395)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$707,291	\$713,470	\$531,051	\$792,879	\$277,456	\$30,075	\$6,500	\$5,969,976
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
April-24	0	0	0	0	0	0	0	0	1	1	1	3	0	6
May-24	0	0	0	0	0	0	0	0	1	1	1	2	0	5
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves														\$4,376
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
April-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$6,080	\$500	\$10,750	\$0	\$17,630
May-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$6,080	\$500	\$15,000	\$0	\$21,880
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,250	\$0	\$4,250
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,815	\$18,009	\$15,000	\$0	\$173,425
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
April-24	0	0	0	1	1	4	4	1	9	7	12	29	20	88
May-24	0	0	0	1	1	4	4	1	9	7	13	28	22	90
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	-1	2	2
Limited Reserves														\$13,368
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
April-24	\$0	\$0	\$0	\$20	\$116,872	\$107,479	\$62,716	\$24,731	\$133,703	\$102,763	\$144,940	\$457,304	\$182,709	\$1,333,236
May-24	\$0	\$0	\$0	\$20	\$115,647	\$105,648	\$33,964	\$24,731	\$132,005	\$100,628	\$146,669	\$361,628	\$182,217	\$1,203,158
NET CHGE	\$0	\$0	\$0	\$0	(\$1,225)	(\$1,831)	(\$28,752)	\$0	(\$1,698)	(\$2,134)	\$1,729	(\$95,676)	(\$492)	(\$130,078)
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,205,036	\$1,378,718	\$160,387	\$905,553	\$636,059	\$463,570	\$864,418	\$227,905	\$8,611,480
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
April-24	0	0	0	1	1	4	6	4	22	26	20	48	33	165
May-24	0	0	0	1	1	4	6	4	21	26	20	45	34	162
NET CHGE	0	0	0	0	0	0	0	0	-1	0	0	-3	1	-3
Limited Reserves														\$15,737
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
April-24	\$0	\$0	\$0	\$20	\$116,872	\$107,479	\$100,007	\$263,623	\$352,422	\$584,597	\$423,732	\$546,284	\$244,783	\$2,739,818
May-24	\$0	\$0	\$0	\$20	\$115,647	\$105,648	\$70,499	\$262,895	\$311,796	\$578,760	\$410,996	\$454,476	\$238,720	\$2,549,457
NET CHGE	\$0	\$0	\$0	\$0	(\$1,225)	(\$1,831)	(\$29,508)	(\$728)	(\$40,626)	(\$5,838)	(\$12,736)	(\$91,808)	(\$6,063)	(\$190,361)
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,132,818	\$2,215,502	\$973,502	\$1,691,810	\$1,640,841	\$1,067,463	\$1,009,932	\$289,119	\$16,654,931

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

June 30, 2024

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	0	0	0	0	0	0	0	2	2	8	7	19
June-24	0	0	0	0	0	0	0	0	0	2	2	7	7	18
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves														\$4,721
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$48,848	\$50,003	\$103,854
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,228	\$45,742	\$84,973
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$14,619)	(\$4,261)	(\$18,881)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$112,391	\$47,213	\$1,904,502
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	0	0	0	0	2	3	11	16	4	7	5	48
June-24	0	0	0	0	0	0	2	3	11	14	4	7	5	46
NET CHGE	0	0	0	0	0	0	0	0	0	-2	0	0	0	-2
Limited Reserves														\$29,240
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$0	\$0	\$0	\$0	\$36,535	\$238,165	\$179,491	\$472,049	\$258,826	\$29,000	\$6,500	\$1,220,566
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$29,897	\$236,415	\$374,907	\$409,977	\$258,826	\$29,000	\$6,000	\$1,345,021
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$6,638)	(\$1,750)	\$195,416	(\$62,073)	\$0	\$0	(\$500)	\$124,455
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$752,291	\$713,470	\$766,270	\$758,584	\$277,456	\$30,075	\$6,000	\$6,215,400
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	0	0	0	0	0	0	1	1	1	2	0	5
June-24	0	0	0	0	0	0	0	0	1	1	1	2	0	5
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves														\$53,276
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$6,080	\$500	\$15,000	\$0	\$21,880
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$245,580	\$500	\$20,000	\$0	\$266,380
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$239,500	\$0	\$5,000	\$0	\$244,500
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$0	\$417,925
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	0	1	1	4	4	1	9	7	13	28	22	90
June-24	0	0	0	1	1	4	4	1	9	6	12	28	30	96
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-1	0	8	6
Limited Reserves														\$16,575
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$0	\$20	\$115,647	\$105,648	\$33,964	\$24,731	\$132,005	\$100,628	\$146,669	\$361,628	\$182,217	\$1,203,158
June-24	\$0	\$0	\$0	\$20	\$114,906	\$104,450	\$32,713	\$24,731	\$129,969	\$171,417	\$222,920	\$543,866	\$246,203	\$1,591,194
NET CHGE	\$0	\$0	\$0	\$0	(\$742)	(\$1,198)	(\$1,251)	\$0	(\$2,035)	\$70,789	\$76,251	\$182,238	\$63,985	\$388,036
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,205,036	\$1,378,718	\$160,387	\$932,780	\$709,215	\$554,096	\$1,071,306	\$301,889	\$9,083,261
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	0	1	1	4	6	4	21	26	20	45	34	162
June-24	0	0	0	1	1	4	6	4	21	23	19	44	42	165
NET CHGE	0	0	0	0	0	0	0	0	0	-3	-1	-1	8	3
Limited Reserves														\$19,925
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$0	\$20	\$115,647	\$105,648	\$70,499	\$262,895	\$311,796	\$578,760	\$410,996	\$454,476	\$238,720	\$2,549,457
June-24	\$0	\$0	\$0	\$20	\$114,906	\$104,450	\$62,610	\$261,146	\$505,176	\$826,976	\$487,247	\$627,094	\$297,944	\$3,287,568
NET CHGE	\$0	\$0	\$0	\$0	(\$742)	(\$1,198)	(\$7,889)	(\$1,750)	\$193,380	\$248,216	\$76,251	\$172,618	\$59,224	\$738,111
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,132,818	\$2,260,502	\$973,502	\$1,954,256	\$1,919,203	\$1,157,989	\$1,233,772	\$355,103	\$17,621,089

RESOLUTION NO. 21-24

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

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

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

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

FUND YEAR 2023

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
SPARK CREATIVE GROUP	WEB HOST/ MAINT THRU 5/30/24-INV 5666	425.00
		425.00
	Total Payments FY 2023	425.00

FUND YEAR 2024

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE-2ND HALF 2024	876,994.60
		876,994.60
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 06/24 INV 0377-0624	4,888.16
		4,888.16
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/24	1.92
PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES Q2-Q3 2024	54,395.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/24	4.48
		54,401.40
SG RISK, LLC	ACTUARY SERVICES FY 2024	5,950.00
		5,950.00
SAFETYFIRST SYSTEMS	REPLACEMENT DECALS- INV 126211 06/24	21.95
		21.95
SPARK CREATIVE GROUP	WEB HOST/MAINT. THRU 5/30/23 INV 5666	425.00
		425.00
HARDENBERGH INSURANCE GROUP	RMC- Q2 2024 COUNTY CUMBERLAND	35,000.00
HARDENBERGH INSURANCE GROUP	RMC- Q3 2024 CUMB CTY UTIL AUTH	1,831.00
HARDENBERGH INSURANCE GROUP	RMC- Q3 2024 COUNTY CUMBERLAND	35,000.00
HARDENBERGH INSURANCE GROUP	RMC- CUMB CTY IMPROV. AUTH Q2 2024	6,875.00
HARDENBERGH INSURANCE GROUP	RMC- CUMB CTY IMPROV. AUTH Q2 2024	6,875.00
HARDENBERGH INSURANCE GROUP	RMC- Q2 2024 CUMB CTY UTIL AUTH	1,831.00
		87,412.00
	Total Payments FY 2024	1,030,093.11
	TOTAL PAYMENTS ALL FUND YEARS	1,030,518.11

Chairperson

Attest:

_____ **Dated:** _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

RESOLUTION NO. 22-24

**CUMBERLAND COUNTY INSURANCE COMMISSION
SUPPLEMENTAL BILLS LIST – AUGUST 2024**

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 2024

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
ASSETWORKS RISK MGMT INC	2024 PROPERTY VALUATION SERV. 7/18/24	12,840.00
		12,840.00
	Total Payments FY 2024	12,840.00
	TOTAL PAYMENTS ALL FUND YEARS	12,840.00

Chairperson

Attest:

_____ Dated: _____
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer



CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: July 26, 2024
DATE OF MEETING: August 1, 2024

CUIC SERVICE TEAM

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

June – August 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 6:** Attended the CUIC meeting.
- **June 6:** Attended the CUIC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 1:** Plan to attend the CUIC meeting.
- **August 1:** Plan to attend the CUIC Claims Committee meeting.
- **August 14:** Plan to attend the CUIC Safety Committee meeting.
- **August 28:** One session of Practical Leadership – 21 Irrefutable Laws training is scheduled for CUIC Sheriff's Office.
- **August 29:** One session of Practical Leadership – 21 Irrefutable Laws training is scheduled for CUIC Sheriff's Office.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Hurricane Preparedness Best Practices – June 4.

- NJCE JIF - JAM LE Bulletin: Child Protection Training Concerning Police Recruitment Programs and Junior Police Academies – June 6.
- NJCE SD Message: Reminder NJCE Leadership Academy Open Enrollment until June 22 – June 7.
- NJCE JIF - JAM SD Bulletin: LifeVac Frequently Asked Questions – June 11.
- NJCE JIF - JAM SD Bulletin: Fencing for Parks - Best Practices – June 13.
- NJCE JIF: JAM Safety Recall Alert – Kawasaki Engines – June 17.
- NJCE JIF - JAM SD Bulletin: Heat Related Illnesses - Best Practices – June 25.
- NJCE JIF - JAM SD Message: Infographic - Prevent Heat Illness at Work – June 27.
- NJCE JIF - JAM SD Bulletin: Nonmotorized Boating - Best Practices – July 8.

NJCE LIVE SAFETY TRAINING

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey - [2024 MSI-NJCE Expo Flyer.pdf](#).

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

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(July thru September 2024 Live Training Schedules and Registration Links are attached).*

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

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- December 1 - 22, 2024 (Start Date: January 1, 2025)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: *If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.*

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



New NJCE Learning Management System (LMS)

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

J.A. Montgomery CONSULTING

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

*In-Person training is being held via the MSI-NJCE Expo. These Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note: Registration for in-person* classes will be completed through Eventbrite, by clicking on the Training Topic registration link(s) below.**

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

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

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

DATE	TRAINING TOPIC	TIME
8/1/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/24	Hearing Conservation	9:30 - 10:30 am
8/1/24	Fire Safety	11:00 - 12:00 pm
8/2/24	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
8/2/24	Chipper Safety	11:00 - 12:00 pm
8/5/24	Personal Protective Equipment	8:30 - 10:30 am
8/5/24	Mower Safety	11:00 - 12:00 pm
8/5/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
8/6/24	Fire Extinguisher Safety	8:00 - 9:00 am
8/6/24	Ethics for NJ Local Government Employees	9:00 - 11:00 am
8/6/24	Protecting Children from Abuse In New Jersey Local Government Programs	1:00 - 3:00 pm
8/7/24	Confined Space Entry	8:30 - 11:30 am
8/7/24	Playground Safety Inspections	1:00 - 3:00 pm
8/7/24	Asbestos Awareness	4:00 - 6:00 pm
8/7/24	The Power of Collaboration (JIF 101) (Bergen)*	9:00 - 1:00 pm
8/8/24	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
8/8/24	Driving Safety Awareness	10:00 - 11:30 am
8/9/24	Bloodborne Pathogens	8:30 - 9:30 am
8/9/24	Shop and Tool Safety	10:00 - 11:00 am
8/12/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
8/12/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/13/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/13/24	Ethical Decision Making	9:00 - 11:30 am
8/13/24	Fall Protection Awareness	1:00 - 3:00 pm
8/14/24	Heavy Equipment Safety: General Safety	9:00 - 11:00 am
8/14/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/15/24	Mower Safety	8:30 - 9:30 am
8/15/24	Chainsaw Safety	10:00 - 11:00 am
8/15/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/16/24	Bloodborne Pathogens	7:30 - 8:30 am

8/16/24	Hearing Conservation	9:00 - 10:00 am
8/19/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/19/24	Personal Protective Equipment	1:00 - 3:00 pm
8/20/24	Confined Space Entry	8:30 - 11:30 am
8/20/24	Preparing for the Unspeakable	9:00 - 10:30 am
8/21/24	Fire Safety	8:30 - 9:30 am
8/21/24	Fire Extinguisher Safety	10:00 - 11:00 am
8/22/24	Schools Safety & Regulatory Awareness Training	8:30 - 11:30 am
8/22/24	Asbestos Awareness	1:00 - 3:00 pm
8/23/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/23/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/26/24	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/27/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
8/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
8/28/24	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/29/24	Special Event Management	9:00 - 11:00 am
8/29/24	Flagger Skills and Safety	1:00 - 2:00 pm
9/4/24	Hearing Conservation	7:30 - 8:30 am
9/4/24	Housing Authority Safety & Regulatory Awareness Training	8:30 - 12:00 pm
9/4/24	Implicit Bias in the Workplace	9:00 - 10:30 am
9/4/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
9/5/24	Chainsaw Safety	7:30 - 8:30 am
9/5/24	Bloodborne Pathogens	9:00 - 10:00 am
9/5/24	Fire Safety	10:30 - 11:30 am
9/5/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/6/24	Mower Safety	8:30 - 9:30 am
9/6/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
9/6/24	Accident Investigation	1:00 - 3:00 pm
9/9/24	NJCE Expo 2024 - Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm
9/9/24	NJCE Expo 2024 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving) (Burlington)*	8:30 - 12:30 pm
9/9/24	NJCE Expo 2024 - Flagger Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/9/24	NJCE Expo 2024 - Practical Leadership - 21 Irrefutable Laws (Burlington)*	8:30 - 11:30 am
9/10/24	Preparing for First Amendment Audits	9:00 - 11:00 am
9/10/24	NJCE: NJ - CDL Entry Level Driver Training Train-the-Trainer Program (Camden)*	9:00 - 12:00 pm
9/10/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/10/24	Bloodborne Pathogens	1:00 - 2:00 pm
9/11/24	Chipper Safety	7:30 - 8:30 am
9/11/24	Confined Space Entry	9:00 - 12:00 pm
9/11/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/12/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
9/12/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
9/12/24	Flagger Skills and Safety	11:00 - 12:00 pm
9/12/24	Productive Meetings Best Practices	1:00 - 2:30 pm
9/16/24	Housing Authority Sensibility	8:30 - 12:00 pm
9/16/24	Fire Safety	8:30 - 9:30 am
9/16/24	Fire Extinguisher Safety	10:00 - 11:00 am
9/16/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/17/24	Fall Protection Awareness	8:30 - 10:30 am

9/17/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)*	9:00 - 11:00 am
9/17/24	Hazard Communication/Globally Harmonized System (GHS)	1:30 - 3:00 pm
9/18/24	Shop and Tool Safety	9:00 - 10:00 am
9/18/24	Hearing Conservation	10:30 - 11:30 am
9/18/24	Safety Committee Best Practices	1:00 - 2:30 pm
9/19-9/20/24	Leadership Skills for Supervisors Workshop (Two Day) (Bergen)*	9:00 - 3:30 pm w/lunch brk
9/19/24	Personal Protective Equipment	8:30 - 10:30 am
9/19/24	Bloodborne Pathogens	11:00 - 12:00 pm
9/19/24	Driving Safety Awareness	1:00 - 2:30 pm
9/20/24	Mower Safety	7:30 - 8:30 am
9/20/24	Chainsaw Safety	9:00 - 10:00 am
9/20/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
9/23/24	Personal Protective Equipment	1:00 - 3:00 pm
9/24/24	Flagger Skills and Safety	7:30 - 8:30 am
9/24/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/24/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/26/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
9/26/24	Introduction to Management Skills	9:00 - 11:00 am
9/26/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
9/27/24	Confined Space Entry	8:30 - 11:30 am
9/27/24	Fire Extinguisher Safety	11:00 - 12:00 pm
9/27/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/30/24	Public Employers: What You Need to Know	8:00 - 9:30 am
9/30/24	CDL- Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

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

- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#).



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

CC: Brad Stokes, CumbCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 8/1/2024

RE: Risk Management Consultant's Report

Safety and Training

- **4/10/2024 Safety and Accident Review Committee Meeting**

Attached are the approved 4/10/2024 Safety and Accident Review Committee Meeting Minutes. The 6/12/2024 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2024 Munich Re Safety Grant**

Three submissions have been provided to J.A. Montgomery for the 2024 Munich Re Safety Grant. We are waiting for the carrier's decision on all submissions.

- **2025 Underwriting Renewal Data**

The renewal schedules and renewal applications will be provided shortly to all members. In addition, meetings will be scheduled to assist each member with their completion.

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Vineland
525 E Elmer Street
Vineland, NJ 08360

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PO Box 40901
Philadelphia, PA 19107

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 April 10, 2024, 10:00 AM
 Via Video Conference Meeting

- I. Call to Order – Dr. Cynthia Hickman
 Dr. Cindy Hickman called the meeting to order at 10:00 am.

II. Roll Call

<u>Committee Members</u>	<u>Member</u>	<u>Present / Absent</u>
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Absent
Frank Sabella	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Present
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Barbara Nedohon	Cumberland County – Aging & Disabled	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Excused
Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Katie Silvers	Cumberland County – 4 –H Extension	Absent
Neil Riley	Cumberland County – Public Works	Absent
Kris Matkowsky	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Absent
Warden Ronald Riggins	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – Office of Aging	Present
Lisa Williams	Cumberland County – Department of Veterans Affairs	Present
Sal DeFrancisco	Cumberland County Improvement Authority	Present
Stephanie Shelton	Cumberland County Improvement Authority	Absent
Bob Carlson	Cumberland County Utilities Authority	Absent
<u>Alternates:</u>		
Nicholina Pennington	Cumberland County – Prosecutor's Office	Present
Noah Hetzell	Cumberland County – Department of Health	Absent
Christopher Gallo	Cumberland County – County Engineer/Public Work	Present
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Absent
<u>Commission Professionals:</u>		
Brad Stokes	Executive Director	Present
Glenn Prince	NJCE Safety Director / J.A. Montgomery	Absent
Robert Garish	J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Karen Read	PERMA	Absent
Veronica George	Inservco Insurance Services	Absent

- III. Approval of the 2/14/2024 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 2/14/2024 Safety and Accident Review Committee Meeting Minutes.
 Moved: Jennifer Brenner
 Seconded: Dawn Bowen
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman's Report – Dr. Hickman

CUMBERLAND COUNTY INSURANCE COMMISSION

Dr. Hickman began by speaking about the County's emergency action plans. She stressed the importance of updating them and once complete, providing training to employees on the updates. She advised that a toolbox talk could be sufficient depending on the degree of the updates, along with sign-in sheets. If a department does not have a plan, then one would need to be written. There are templates available to assist departments. She also stated that it is important for new hires to be trained on the emergency action plans one on one.

She continued by stating that as a committee, training will be assigned to individuals to which the injury that occurred due to a workers' compensation claim was deemed preventable. The training will be assigned via the J.A. Montgomery Learning Management System. She encouraged training and ideas from the committee members when the injuries are being discussed. The certificates of completion for the assigned training will be due back to her.

Lastly, she advised that during orientation for new hires that they will be placed into Anti-Harassment training. This will occur within two weeks of their start date as training is required within 90 days of their start date.

V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graph, valued as of 3/31/2024 which illustrates the total number of workers' compensation claims for the Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County, with an exclusion of any pandemic claims.

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

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

He further advised that two additional requests have been provided by the County and will be submitted to J.A. Montgomery shortly.

Next, he advised that committee that unfortunately, the Cumberland County Insurance Commission did not approve the request to continue the 2024 Wellness Grant.

Lastly, he spoke about the 2023 Workers' Compensation Stewardship report that was provided by Inservco Insurance Services. Mr. Stokes stated that he reviewed the report and sometimes is surprised by some of the information found in it but found it interesting.

Dr. Hickman thanked Hardenbergh Insurance Group for the time that was provided for the entities to participate in the Wellness Grant.

Mr. Henry concluded by providing recognition to the work the committee does to help prevent workers' compensation claims by taking the time to review the ones that occur.

VI. NJCEL Safety Director's Report

Mr. Garish began by encouraging committee members to review NJCE.org for training and video recordings. He advised that live training is available, including a new 4-hour work zone training program for law enforcement officers. The training is beneficial as many officers may not have received such training in the past.

He continued by speaking of the importance of annually updating all written programs for all departments. He advised that there are templates available. Additionally, he also advised that J.A. Montgomery could perform playground and parks inspections as well as provide facility inspection forms.

Dr. Hickman spoke about the J.A. Montgomery leadership training. In addition, she advised that she is working with J.A. Montgomery to put together fast-track training for the County Corrections Department.

CUMBERLAND COUNTY INSURANCE COMMISSION

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

- VII. Old Business
There was no old business.

- IX. New Business
There was no new business.

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

**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2024						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	59	\$77,423.00	\$29,091.61	\$48,331.39	62%	\$6,283.08
February	43	\$55,626.60	\$16,648.25	\$38,978.35	70%	\$5,067.19
March	76	\$30,591.68	\$10,754.17	\$19,837.51	65%	\$2,578.88
April	93	\$33,967.43	\$14,744.85	\$19,222.58	57%	\$2,498.94
May	73	\$32,880.36	\$14,142.06	\$18,738.30	57%	\$2,435.98
June	-	-	-	-	-	-
July	43	\$20,445.25	\$7,419.46	\$13,025.79	64%	\$1,693.40
Grand Total	387	\$250,934.32	\$92,800.40	\$158,133.92	63%	\$20,557.46

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



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

1/1/2024 – 7/25/2024

	Units of Service	Billed	Approved	Savings	% Savings
01/01/2024 - 05/27/2024	344	\$230,489.07	\$85,380.94	\$145,108.13	63%
06/25/2024 - 07/25/2024	43	\$ 20,445.25	\$ 7,419.46	\$ 13,025.79	64%
Grand Total	387	\$250,934.32	\$92,800.40	\$158,133.92	63%

PPO Penetration Rate 91%



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

1/1/2024 – 7/25/2024

	Total Units of Service	Total Approved	Specialty
NOVACARE REHABILITATION	178	\$ 18,167.30	Physical Therapy
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOCIATES OF SNJ LLC	94	\$ 16,442.34	Ortho/Occ Med
INSPIRA HEALTH NETWORK URGENT CARE PC	30	\$ 4,422.42	Urgent Care
HELIOS INTERVENTIONAL PAIN SPECIALIST	19	\$ 7,644.32	Pain Management
RANOCAS ANESTHESIOLOGY, PA	11	\$ 4,895.58	Anesthesiology
MULTI-CARE, INC	8	\$ 3,150.00	Medical Transportation
DIRK E. SKINNER MD	6	\$ 5,500.00	Neurology
INSPIRA MEDICAL CENTER VINELAND	3	\$ 4,227.66	Orthopedic Surgery
MILLENNIUM SURGICAL CENTER, LLC	3	\$ 11,164.80	Hospital
PREMIER ORTHO ASSOC SURGERY CENTER	2	\$ 7,955.30	Ambulatory Surgery Center
Grand Total	354	\$ 83,569.72	

APPENDIX I – MEETING MINUTES

June 6, 2024

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 6, 2024
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni; Hardenbergh Insurance Group
Benjamin Newville, SG Risk
Christine Gallagher, Qual-Lynx
Yvonne Frey, Inservco
Veronica Geroge, Inservco
Sureatha Hobbs, Inservco
Brandon Tracy, PERMA
Jennifer Conicella, PERMA
Shai McLeod, PERMA
Glenn Prince, JA Montgomery
Jonothan Tavares, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF APRIL 4, 2024

Moved: Commissioner Ridgway
Second: Commissioner Marchand
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on April 25, 2024. Included in the agenda on pages 3-5 is a summary report of the meeting. NJCE is scheduled to meet again on Thursday, June 27, 2024 at 9:30 AM, virtually. Executive Director reviewed the report and said Professional Appointments were made at the April meeting as well as a change in the Risk Management Plan to reflect the exclusion of Engineered Materials Arresting Systems located at the Mercer County Airport effective 4/10/2024.

Commission Financial Fast Track – Included on **pages 6-9** of the agenda are the Financial Fast Track Reports for the Cumberland County Insurance Commission for February & March. As of **March 31, 2024**, the Commission has a deficit of \$847,841. Total cash on hand is \$3,228,474.

NJCE Property and Casualty Financial Fast Track – (Pages 10-12) – Included in the agenda on pages 12-14 is the NJCE Financial Fast Track Report for the month of March. As of **March 31, 2024** there is a statutory surplus of **\$8,560,465**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$22,591,111**.

Certificate of Insurance Issuance Report - Included on **pages 13-16** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for March & April. There were 14 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report

Moved: Chairman Sileo
Second: Commissioner Ridgway
Vote: Unanimous

Claims Tracking Report (Pages 17-18) – Included in the agenda are the Claims Activity Reports for March & April that tracks open claims.

Informational Items:

2024 MEL, MRHIF & NJCE Educational Seminar - The 14th annual seminar was conducted virtually on 2 half-day sessions and had over 200 participants each session. Perma has sent certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Qualified Purchasing Agents, Registered Public Purchasing Official.

Perma is waiting for final approval for Total Content Hours for Water Supply & Wastewater License Operators and are also in the process of providing attendance records for Accountants, Lawyers and Insurance Producers to the Insurance Institutes. If you do not receive your credit by May 31st then please contact the Fund Office.

2024 New Jersey Association of Counties Conference: The 73rd Annual Conference was held from May 1st to May 3rd at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund had an exhibit the conference and J.A. Montgomery conducted a presentation on First Amendment Audits.

2024 Meeting Schedule – The next Commission meeting is scheduled for August 1, 2024 at 11:00 AM.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the period of February 1st through March 31, 2024 for that period of time there were 20 claims reported 14 of them were out of the Department of Corrections, three claims were recruits out of the police academy, 11 inmate assaults arising out of five events were deemed non-preventable. Additionally, four report only claims, one with no lost time and one is under review. In total 25 days lost time and three are working light duty

CLAIMS COMMITTEE: None

TREASURER:

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

MOTION TO APPROVE RESOLUTION 20-24 JUNE LIST IN THE AMOUNT OF \$9,961.53

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince reviewed details on the Leadership Academy. Open enrollment began on June 1st through June 22nd with a July 1st start date. The Leadership Academy is a program that was developed for future supervisors and anyone that desires to enhance their knowledge of safety and the PEOSH requirements. There is a two year window to complete the program and the curriculum has been added to the njce.org website with a dedicated page to explain the requirements.

Mr. Prince said he has been working with Paige Desiere and her team for the in-person instructor led training along with Sergeant Fossilari with four dates tentatively scheduled for September 12, 17, 19 and October 8th.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Action Review Committee meeting minutes for the February 14, 2024, meeting and the minutes from the April 10th meeting will be provided upon their approval. Ms. Violetti reported the County has made two additional safety grant submissions to JA Montgomery, one from the County Veterans Affairs Department, and one from the County Corrections Department. The County Veterans Affairs Department requested AEDs and corresponding accessories with a total cost of \$1,842.55. The County Corrections Department requested defensive tactics program training with a total cost of \$2,000. Ms. Violetti said she is waiting for a response from the carrier. The process of updating the 2025 renewal information will begin and Ms. Violetti will be reaching out to members to start the process.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending May 29, 2024 along with the PPO Savings Report and Top 10 Providers.

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

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

Motion: Commissioner Ridgway
Second: Commissioner Marchand
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Ridgway
Second: Chairman Sileo
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001934 IN THE AMOUNT OF \$85,000.00

Motion: Commissioner Ridgway
Second: Chairman Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001939 IN THE AMOUNT OF \$87,000.00

Motion: Commissioner Ridgway
Second: Chairman Sileo

MOTION TO APPROVE PAUMENT AUTHORIZATION REQUEST FOR CLAIM #3770001976 IN THE AMOUNT OF \$130,000.00

Motion: Commissioner Ridgway
Second: Chairman Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001467 IN THE AMOUNT OF \$92,580.00; SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$70,000.00

Motion: Commissioner Ridgway
Second: Chairman Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001786 IN THE AMOUNT OF \$55,450.00; SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$43,935.00

Motion: Commissioner Ridgway
Second: Chairman Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001921 IN THE AMOUNT OF \$5,000.00

Motion: Commissioner Ridgway
Second: Chairman Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001353 IN THE AMOUNT OF \$55,602.00

Motion: Commissioner Ridgway
Second: Chairman Sileo

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001448 IN THE AMOUNT OF \$250,000.00

Motion: Commissioner Ridgway
Second: Chairman Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001580 IN THE AMOUNT OF \$250,000.00

Motion: Commissioner Ridgway
Second: Chairman Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001886 IN THE AMOUNT OF \$1,000.00

Motion: Commissioner Ridgway
Second: Chairman Sileo

Auto Property Damage

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001969 IN THE AMOUNT OF \$16,953.15

Motion: Commissioner Ridgway
Second: Chairman Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$966,983.15 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$175,537.00

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Chairman Sileo
Second: Commissioner Ridgway
Vote: Unanimous

MEETING ADJOURNED: 11:45 AM

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

Minutes prepared by: Karen A. Read, Assisting Secretary