CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
AUGUST 6, 2026 – 11 AM

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 922 2189 6242#
or
https://permainc.zoom.us/j/92221896242

The Cumberland County Insurance Commission will conduct it's August 6, 2026 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 6, 2026 – 11:00 AM

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **FLAG SALUTE**
- ❑ **ROLL CALL OF COMMISSIONERS**
- ❑ **APPROVAL OF MINUTES: June 4, 2026 Open Minutes………………Appendix I**
  June 4, 2026 Closed Minutes…Distributed Separately

- ❑ **CORRESPONDENCE - None**

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

- ❑ **COMMITTEE REPORTS**
  Safety Committee Report…..……………….……………………………………….…..**Verbal**
  Claims Services – PERMA – Property Claims Memo………..……………………**Page 23**

- ❑ **TREASURER – Anthony Bontempo**
  Resolution 19-26 August Bill List…..………………………................................**Page 24**

- ❑ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  Monthly Report...…**Page 25**

- ❑ **RISK MANAGER REPORT – Hardenbergh Insurance Group**
  Monthly Report..….**Page 35**

- ❑ **MANAGED CARE – Qual Lynx**
  Monthly Report..….**Page 40**

- ❑ **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 1, 2026 – Via Zoom**
  - ❑ **MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: August 6, 2026

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Appointment of Commission Attorney –** With the departure of John Carr from the County, there is a need to appoint a new fund attorney. Resolution 18-26 appointing County Counsel Jeffery DiLazzero appears on page 3.

    - ❑ **Motion to Approve Resolution 18-26 Appointing Jeffery DiLazzero as Fund Attorney**

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) -** The NJCE met virtually on June 26, 2026. Included in the agenda on **pages 4-7** is a summary report of the meeting. The NJCE also held a special meeting on July 30th to discuss Excess Pollution Liability Coverage for certain members.

    The NJCE is scheduled to meet again on Friday, September 18, 2026 at 9:30 a.m. via Zoom.

- ❑ **NJCE 2027 Renewal Process (Pages 8-10)** – The NJCE notified member entities on July 27th that the exposure database Origami is open for the annual exposure data update. The required ancillary coverage renewal applications will be distributed shortly thereafter. Enclosed is the renewal memorandum provided by the Underwriting Team which contains commentary on the market and provides an outline of what is needed.

- ❑ **Cumberland County 2027 NJCE Membership Renewal** – Cumberland County has renewed their three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) effective on January 1, 2027. The NJCE thanks the County Commissioners for their continued participation and support of the fund.

- ❑ **Certificate of Insurance Issuance Report:** Attached on **pages 11-14** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for April, May and June. There were 7 certificates of insurance issued during this period.

- ❑ **Financial Fast Track –** Included on **pages 15-17** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for April. As of **April 30, 2026,** the Commission has a deficit of **$1,383,538.** Total cash on hand is $3,554,561.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (pages 18-20) –** Included in the agenda is the NJ CEL Financial Fast Track Report for March**.** As of March 31, 2026, the CEL has a surplus of **$18,572,594** and **$35,971,845** in cash.
- ❑ **Claims Tracking Report (page 21-22) –** Included in the agenda are the Claims Activity Reports for April & May that tracks open claims.

RESOLUTION NO. 18-26

CUMBERLAND COUNTY INSURANCE COMMISSION
APPOINTING COMMISSION ATTORNEY

WHEREAS, the CUMBERLAND COUNTY INSURANCE COMMISSION (hereinafter "CCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the CCIC requires the services of an Attorney, and

WHEREAS, Jeffery DiLazzero has demonstrated the skill and possesses the qualifications to perform the duties of Commission Attorney for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of **Jeffery DiLazzero** as CCIC Attorney for the term commencing upon adoption of the within resolution through 2027 CCIC Reorganization; and

BE IT FURTHER RESOLVED that **Jeff DiLazzero** shall receive no compensation to serve as Commission Attorney to the CCIC.

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on August 6, 2026.

BY: ____
ARTHUR MARCHAND, CHAIRPERSON

ATTEST:

____

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 26, 2026

Memo to: Commissioners
Cumberland County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF June Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund meeting to review Payment Authority Requests (PARs). Closed session was not needed for additional claim review; however, the Fund entered closed session to discuss potential litigation.

December 31, 2025 Audit: Fund Auditor prepared a final financial audit and provided a high-level overview reporting the Fund's Total Net Position as of year-end was $18.8 million. Fund Auditor reported there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution approving the year-end financials. As per the regulations, the fund office will submit the year-end reports and supporting documentation with the state regulatory agency by June 30th.

Property Appraisal Reimbursement Cap: The NJCE has reimbursed NJCE members over the past two years appraising locations valued at $1,000,000 and greater and locations valued at $500,000. The Board agreed to cap the reimbursement to $20,000 in 2024 and 2025. The Board of Fund Commissioners accepted a recommendation to maintain the capped reimbursement at $20,000 per member for property appraisals completed in 2026.

NJCE Safety Committee: The Safety Committee met on Monday, June 8th at 10am and minutes of the meeting were submitted for information. Committee is scheduled to meet next on Monday, September 14th at 10am via Zoom.

NJCE Finance Sub Committee: The Finance Sub Committee met on June 17th; submitted for information were the minutes of the meeting.

Finance Sub Committee made the following recommendations, which have been underlined for reference:

Excess Pollution Liability Quote: Underwriting Manager reported that they secured an excess and drop in coverage quote from Berkley (Admiral) amending the odor exclusion in the JIFs underlying Allied World Assurance Company's (AWACs) pollution policy to include coverage for Odor/Atmospheric Migration for 11- member entity locations. Locations were initially identified by the Underwriting Manager out of Origami to obtain a quote.

Finance Sub Committee had reviewed two quote options: (Option #1) $10m with a $5m retention for Odor/Atmospheric Migration with an annualized premium of $294,000 and (Option #2) $15m with a $5m retention for Odor/Atmospheric Migration with an annualized premium of $370,000. Board of Commissioners agreed with the Committee recommendation that members be made aware of this excess coverage for applicable landfills, transfer stations and wastewater sites. The Board of Fund Commissioners agreed with the coverage recommendation and suggested a special meeting be scheduled in July to review the proposed premiums. The Underwriting Manager will continue to work with the Fund office on verification of member locations and to determine loss funding.

Professional Services:

Property Risk Engineering: The Committee reported it reviewed two property risk engineering proposals from Chubb and Zurich given the NJCE's uptick in property losses in the first quarter, largely due to potential maintenance issues. Underwriting Manager summarized the scope of work, deliverables and benefits of a property risk engineering program noting this initiative could be completed over multiple years. Each member's largest location was initially identified by the Underwriting Manager out of Origami to obtain the proposals. Board of Commissioners agreed with the Committee recommendation to implement the program over a multi-year period and suggested each member identify three of their preferred locations for inspection.

Lobbyist: In April, the Board of Fund Commissioners agreed to procure a Lobbyist to represent NJCE in potential adverse legislation in addition to promoting favorable legislation and identifying bill sponsors. Finance Sub Committee formed an Ad Hoc Committee consisting of Commissioner Kessler, Commissioner Shea and Fund Attorney to draft a scope of services for consideration by the Board. Commissioner Buono volunteered to serve as well. The Fund office will work with the Fund Attorney and Fund Qualified Purchasing Agent (QPA) to obtain quotes for services. *This was provided for information only; no action at this time.*

Conflict Attorney: Fund Office and Fund Attorney recommend the NJCE procure a conflict attorney to opine on a potential conflict for an active Atlantic County Utility Authority environmental claim involving Cozen O'Connor. The firm which is the plaintiff attorney in that claim also provides certain environmental services to other NJCE member counties. Committee recommended inquiring with the Board of Fund Commissioners for firms. The Board of Fund Commissioners agreed to submit firms to the Fund office.

The Chertoff Group: The Fund's contract with the Chertoff Group for Cyber Support Program Services expires June 2026. The Fund's cyber liability insurers view the NJCE's contractual relationship with the Chertoff Group as beneficial. Committee recommended the Fund continue contracting for these services.

Underwriting Manager is finalizing a renewal proposal with The Chertoff Group to include an updated scope of services and project deliverables. Upon receipt of the finalized renewal proposal and applicable pay to play forms, Fund Office will distribute the proposal to the Board of Fund Commissioners.

Cyber Claims: It was reported that when cyber incidents occur, it requires expedient response via engagement for such vendors. It was also reported that municipalities affiliated with the NJ Cyber Fund have experienced difficulties complying with local public contract laws and/or organizing their council quickly enough to rapidly engage contracts with cyber legal and forensic vendors. Recognizing this challenge, the Cyber JIF found a solution specific to the cyber legal counsel through a Master Service Agreement with the Breach Counsel. Finance Sub Committee reviewed a final draft agreement adopted by the NJ Cyber Fund and recommended that the Fund Office and Underwriting Manager pursue a similar agreement with its Breach Counsel. The Board of Fund Commissioners agreed with the recommendation.

Legacy claims – Finances: The establishment of a NJ Excess Residual Legacy Account and a Closed Years Account was approved by the Board of Fund Commissioners at the April meeting. The accounts will be established following the approval of the 12/31/2025 audit and this change will be reflected in the June or July Financial Fast Track. *This was provided for information only; no action at this time.*

Funding for property claims adjusting: In April, the Board accepted the Fund Office's recommendation on the approach to eliminating duplication in claims with respect to financial reporting. The Fund will adjust the claim and forward all bills and payment instructions to the Insurance Commission for processing. PERMA Claims has met with leadership from the local TPA's and prepared them to begin issuing payments within the local SIR as of July 1, 2026. *This was provided for information only; no action at this time.*

Tracking Reports: Submitted for information was the Financial Fast Track as of March 31, 2026 reflecting a statutory surplus of $18.5 million. Also submitted was the Expected Loss Ratio as of March 31, 2026.

Regulatory Compliance Checklist as of 6/24/26: Submitted for information was a checklist that tracks contracts, compliance and other Fund business.

2026 MEL, MRHIF & NJCE Educational Seminar: The 16th Annual Educational Seminar was held over two sessions on April 24th (201 participants) and May 1st (180 participants). At this time, all the certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified Public Works Managers, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official have been issued. DEP did not approve any Total Contact Hour Credits (TCH) – noting the subject matter was not relevant to water/wastewater operations.

Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.
In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2027 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a preliminary budget at the October meeting.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are scheduled to renew their three-year membership with the Fund as of January 1, 2027. Renewal documents were emailed to each respective County on May 5th.

Underwriting Manager Report
Underwriting Manager reported preliminary discussions on the 2027 Renewal have begun and would provide an update (if any) at the next meeting on the renewal process.

Risk Control Report
Safety Director submitted a report noting the Risk Control Activities from April to July 2026, bulletins that were distributed, live and learning-on-demand training sessions and information on the 2026 MSI-NJCE Expo.

WC Claims Administration Report
A report was submitted noting the billed amount, paid amount, net savings as of May 2026.

Next Meeting: The next regularly scheduled meeting is Friday September 18, 2026 at 9:30AM virtually.

Memorandum

NJCE Underwriting Manager Team

CONNER STRONG & BUCKELEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2027 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry. The market has softened significantly over the last two years yielding positive results from a rate and coverage standpoint. Specifically, for the NJCE we have had a number of large losses this year already so we can expect carriers to be looking for rate at renewal.

- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase ("social inflation"); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the "Judicial Hellholes" list and #2 in tort costs as a percentage of state GDP. Our primary carrier Safety National has indicated in years past that they will be pushing for higher fund retentions, meaning the NJCE could see a higher attachment point to the market for the 2027 renewal. We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity. It is critical that the following items on file be reviewed and any updates be provided:

  - Bridge Reports: New reports should be available every 2 years.
  - Dam Reports: New reports should be available every 2 years.
  - Jail Reports; New reports should be available every 1 year.
  - Law Enforcement Policies and Procedures: Provide any updates as adopted
  - Sexual Abuse Prevention Policies: Provide any updates as adopted

- ✓ **Workers' Compensation** – We are all intimately aware of our Workers' Compensation history, but it is worthwhile noting New Jersey is #1 in Workers' Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.

- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It's critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).

- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars. We ask that any member participating in the Chubb program review their panel counsel list and advise any updates

- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and restrictive terms and conditions. We are however in the middle of a multi-year policy

- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases. We ask that the Medical Malpractice Exposure Workbook be reviewed by all members.

Memorandum

NJCE Underwriting Manager Team

CONNER STRONG & BUCKELEW

Other Reminders

- ✓ **Applications** – As with last year's renewal the underwriting manager is utilizing Broker Buddha for the application process. Timely submissions of applications will be critical.

- ✓ **E-Bikes** – Motorized Bicycles / Electric Motorized Bicycles (throttle-assisted, >20mph): should be scheduled in Origami as automobiles, since they are subject to auto liability insurance requirement

- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.

- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over $25m project value must be separately underwritten, so submit the application early.

- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.

- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.

- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.

- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically $500,000.

- ✓ **Financials** – Provide your most recent audited financials and current interim financials.

- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

Conner Strong & Buckelew

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Cumberland County Ins. Comm.

From 4/1/2026 To 5/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit Local I - Cumberland County	Programs/Community Mobility 283-299 Market Street, Suite #1100 Newark, NJ 07102	RE: Vehicles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: 2018 Ford E-350 Mini-Bus Elkhart Coach Bus VIN #1FDFE4FS7JDC36260 2018 Ford E-350 Mini-Bus Elkhart Coach Bus VIN #1FDFE4FS4JDC36278 2022 Chrysler Voyager Van VIN #2C4RC1CG8NR118419 2022 Chrysler Voyager Van VIN #2C4RC1CG8NR118422 2024 Ford E-450 Mini-Bus Champion VIN #1FDFE4FN9RDD43669 2024 Ford E-450 Mini-Bus Champion VIN #1FDFE4FN7RDD43508 2024 Ford E-450 Mini-Bus Champion VIN #1FDFE4FN7RDD34954 2025 Ford E-450 Mini-Bus Champion VIN #1FDFE4FN8SDD19479 2025 Startrans Senator II- VIN: 1FDFE4FN6SDD40976- Grant/FAIN: NJ-18-X033 (formerly NJ-16-X012)	4/1/2026 #6251719	GL AU EX OTH
H - State of New Jersey I - Cumberland County	PO Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Green Streets & Stormwater Mapping- Grant Identifier GSSM-2025-00026 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respects the Department of Environmental Protection Green Streets & Stormwater Mapping 2025 Grant Identifier GSSM-2025-00026.	4/2/2026 #6256106	GL AU EX WC OTH
H - Earl Girls, Inc. I - Cumberland County	1648 White Horse Pike Egg Harbor City, NJ 08215	Company C: XS Worker Compensation Policy Limit: XS WC Statutory $1,000,000, XS Employers Liability: $5,000,000 x $1,000,000 Policy Term: 1/1/2026 - 1/1/2027 Policy #: SP4068026 Company D: Property; Policy Term: 1/1/2026 - 1/1/2027; Policy #:NJCE20263-10; Policy Limits: $260,000,000 RE: Rented/Leased Equipment The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to as respects to rented/leased equipment. Waiver of Subrogation applies in favor of the Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	4/10/2026 #6276001	GL AU EX WC OTH
H - County of Salem I - Cumberland County	94 Market Street Salem, NJ 08079	RE: In-School Youth Services Grant Evidence of insurance as respects the In-School Youth Services grant.	4/21/2026 #6288268	GL AU EX WC OTH
H - State of New Jersey Department I - Cumberland County	of Environmental Protection PO Box 420 Mail Code 401-04E		4/30/2026 #6293808	GL AU EX WC OTH

	Trenton, NJ 08625			
Total # of Holders: 5				

Cumberland County Ins. Comm.

From 5/1/2026 To 6/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey Department I - Cumberland County Utilities Authority	of Environmental Protection PO Box 420 Mail Code 401-04E Trenton, NJ 08625	Evidence of Insurance	5/4/2026 #6295892	GL AU EX WC OTH
Total # of Holders: 1				

Cumberland County Ins. Comm.

From 6/1/2026 To 7/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cumberland County Cooperative I - Cumberland County	Fair Association P.O. Box 1423 Millville, NJ 08332	Evidence of Insurance	6/30/2026 #6565309	GL AU EX WC OTH
Total # of Holders: 1				

	CUMBERLAND COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
	AS OF	April 30, 2026			
	ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	359,280	1,437,121	43,448,544	44,885,665
2.	CLAIM EXPENSES				
	Paid Claims	244,204	573,315	17,486,879	18,060,194
	Case Reserves	(24,779)	(151,457)	3,298,969	3,147,511
	IBNR	(51,458)	184,531	2,924,779	3,109,310
	Excess Insurance Recoverabl	(5)	(618)	(28,473)	(29,091)
	Discounted Claim Value	(12,182)	67,652	(331,222)	(263,571)
	TOTAL CLAIMS	155,781	673,422	23,350,930	24,024,353
3.	EXPENSES				
	Excess Premiums	154,075	616,301	18,531,439	19,147,740
	Administrative	29,937	116,441	4,494,538	4,610,979
	TOTAL EXPENSES	184,012	732,742	23,025,977	23,758,719
4.	UNDERWRITING PROFIT (1-2-3)	19,487	30,956	(2,928,363)	(2,897,407)
5.	INVESTMENT INCOME	8,311	28,181	563,566	591,747
6.	PROFIT (4 + 5)	27,798	59,138	(2,364,797)	(2,305,660)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	198,393	198,393
9.	DIVIDEND EXPENSE	0	0	(198,393)	(198,393)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	28,996	(7,206)	927,219	920,013
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	56,794	51,931	(1,435,469)	(1,383,538)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	349	419	302,295	302,714
	2013	415	1,153	228,234	229,387
	2014	668	2,349	181,080	183,428
	2015	(3,370)	(1,978)	(341,596)	(343,574)
	2016	4,633	6,986	448,276	455,262
	2017	611	2,582	(576,700)	(574,117)
	2018	113	2,161	(596,355)	(594,194)
	2019	5,897	110,345	668,614	778,959
	2020	14,638	(50,628)	(242,612)	(293,240)
	2021	(13,572)	23,584	(1,058,498)	(1,034,914)
	2022	(13,717)	5,626	(198,786)	(193,159)
	2023	18,722	(76,542)	(502,028)	(578,570)
	2024	18,828	38,896	(35,042)	3,854
	2025	1,853	(60,857)	287,647	226,790
	2026	20,727	47,836		47,836
TOTAL SURPLUS (DEFICITS)		56,794	51,931	(1,435,470)	(1,383,539)
TOTAL CASH					3,554,561

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	17,500	17,500
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	**0**	**0**	**1,883,630**	**1,883,630**
FUND YEAR 2016				
Paid Claims	672	2,528	1,044,917	1,047,445
Case Reserves	(672)	(2,528)	95,524	92,996
IBNR	0	(186)	9,552	9,367
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	**0**	**(186)**	**1,149,994**	**1,149,808**
FUND YEAR 2017				
Paid Claims	2,441	25,255	2,098,593	2,123,848
Case Reserves	(2,441)	(24,005)	140,468	116,463
IBNR	0	(2,156)	14,047	11,890
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	**0**	**(907)**	**2,253,109**	**2,252,202**
FUND YEAR 2018				
Paid Claims	0	(1,000)	2,231,252	2,230,252
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 2018 CLAIMS	**0**	**(1,000)**	**2,231,252**	**2,230,252**

FUND YEAR 2019				
Paid Claims	611	716	809,015	809,731
Case Reserves	(611)	(99,984)	142,200	42,216
IBNR	0	(2,163)	11,407	9,244
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2019 CLAIMS	**0**	**(101,431)**	**962,622**	**861,191**
FUND YEAR 2020				
Paid Claims	19,624	42,338	1,612,970	1,655,309
Case Reserves	(8,140)	55,267	246,551	301,818
IBNR	(11,479)	(30,820)	100,291	69,471
Excess Insurance Recoverable	(5)	(618)	(28,473)	(29,091)
Discounted Claim Value	0	0	0	0
TOTAL FY 2020 CLAIMS	**(0)**	**66,167**	**1,931,340**	**1,997,506**
FUND YEAR 2021				
Paid Claims	50,122	89,430	1,597,039	1,686,468
Case Reserves	(50,120)	(172,403)	893,109	720,706
IBNR	(2)	29,616	149,083	178,699
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	17,161	(17,161)	0
TOTAL FY 2021 CLAIMS	**0**	**(36,195)**	**2,622,069**	**2,585,873**
FUND YEAR 2022				
Paid Claims	80,548	126,892	1,296,587	1,423,479
Case Reserves	(80,696)	(137,818)	326,726	188,908
IBNR	149	(17,890)	249,385	231,495
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	11,302	(16,518)	(5,216)
TOTAL FY 2022 CLAIMS	**(0)**	**(17,514)**	**1,856,179**	**1,838,666**
FUND YEAR 2023				
Paid Claims	8,530	77,996	1,194,283	1,272,279
Case Reserves	6,094	89,395	485,683	575,077
IBNR	(14,624)	(93,976)	455,692	361,717
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	24,876	(47,845)	(22,969)
TOTAL FY 2023 CLAIMS	**(0)**	**98,291**	**2,087,813**	**2,186,104**
FUND YEAR 2024				
Paid Claims	9,064	28,090	558,242	586,331
Case Reserves	76,425	73,916	334,541	408,457
IBNR	(85,489)	(158,570)	1,145,638	987,068
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	41,127	(109,852)	(68,725)
TOTAL FY 2024 CLAIMS	**(0)**	**(15,438)**	**1,928,570**	**1,913,132**
FUND YEAR 2025				
Paid Claims	44,664	122,736	550,498	673,235
Case Reserves	(29,142)	(114,151)	616,667	502,516
IBNR	(15,522)	28,014	789,683	817,697
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	31,517	(139,847)	(108,329)
TOTAL FY 2025 CLAIMS	**0**	**68,116**	**1,817,002**	**1,885,117**
FUND YEAR 2026				
Paid Claims	27,930	58,335		58,335
Case Reserves	64,524	180,854		180,854
IBNR	75,510	432,662		432,662
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(12,182)	(58,332)		(58,332)
TOTAL FY 2026 CLAIMS	**155,781**	**613,519**	**0**	**613,519**
COMBINED TOTAL CLAIMS	**155,781**	**673,422**	**23,350,930**	**24,024,353**

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of $1,725 for COVID 19 Workers Compensation claims.

	NEW JERSEY COUNTIES EXCESS JIF				
	FINANCIAL FAST TRACK REPORT				
	AS OF	March 31, 2026			
	ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	**UNDERWRITING INCOME**	**3,668,064**	**11,004,193**	**369,829,068**	**380,833,261**
2.	**CLAIM EXPENSES**				
	Paid Claims	2,179,477	1,862,607	29,596,460	31,459,066
	Case Reserves	(1,618,016)	2,023,952	12,305,536	14,329,488
	IBNR	(618,272)	(144,426)	19,408,209	19,263,783
	Discounted Claim Value	486,152	(120,680)	(4,230,960)	(4,351,640)
	Excess Recoveries	0	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS	**429,341**	**3,517,753**	**56,910,426**	**60,428,179**
3.	**EXPENSES**				
	Excess Premiums	2,440,792	7,322,852	265,514,382	272,837,234
	Administrative	238,408	703,554	25,830,190	26,533,745
	TOTAL EXPENSES	**2,679,200**	**8,026,407**	**291,344,572**	**299,370,979**
4.	**UNDERWRITING PROFIT (1-2-3)**	**559,523**	**(539,966)**	**21,574,070**	**21,034,103**
5.	**INVESTMENT INCOME**	75,049	245,996	4,500,045	4,746,041
6.	**PROFIT (4+5)**	**634,572**	**(293,970)**	**26,074,115**	**25,780,145**
7.	**Dividend**	0	0	(7,207,551)	(7,207,551)
8.	**SURPLUS (6-7)**	**634,572**	**(293,970)**	**18,866,564**	**18,577,166**
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	227	781	74,531	75,312
	2011	58,045	59,391	402,937	462,328
	2012	3,263	(51,774)	501,927	450,153
	2013	3,732	8,532	1,150,864	1,159,395
	2014	3,026	9,579	1,959,174	1,968,753
	2015	(74,129)	(68,755)	1,357,359	1,288,604
	2016	76,744	85,018	1,726,171	1,811,189
	2017	8,011	18,673	2,653,339	2,672,012
	2018	(557)	11,679	2,356,572	2,368,252
	2019	92,687	102,206	1,933,109	2,035,315
	2020	281,256	292,348	1,131,810	1,424,158
	2021	(251,192)	(239,351)	(365,013)	(604,364)
	2022	(255,512)	(242,363)	928,915	686,551
	2023	335,277	353,656	(2,982,758)	(2,629,102)
	2024	329,976	349,212	385,652	734,864
	2025	15,937	50,077	5,651,976	5,702,053
	2026	7,783	(1,032,879)		(1,032,879)
TOTAL SURPLUS (DEFICITS)		**634,572**	**(293,970)**	**18,866,564**	**18,572,594**
TOTAL CASH					**35,971,845**

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	1,812	37,129	736,556	773,685
Case Reserves	(49,617)	(105,029)	105,029	0
IBNR	(20,095)	0	3,000	3,000
Discounted Claim Value	10,405	10,405	(10,702)	(297)
TOTAL FY 2011 CLAIMS	**(57,494)**	**(57,494)**	**833,883**	**776,389**
FUND YEAR 2012				
Paid Claims	3,391	9,904	1,829,038	1,838,942
Case Reserves	(3,391)	51,426	69,382	120,808
IBNR	2,867	(813)	3,680	2,867
Discounted Claim Value	(5,069)	(5,069)	(7,298)	(12,367)
TOTAL FY 2012 CLAIMS	**(2,202)**	**55,447**	**1,894,802**	**1,950,249**
FUND YEAR 2013				
Paid Claims	5,670	22,584	1,178,908	1,201,492
Case Reserves	(8,170)	(25,084)	415,252	390,168
IBNR	(2,030)	(2,030)	11,543	9,513
Discounted Claim Value	2,730	2,730	(43,097)	(40,368)
TOTAL FY 2013 CLAIMS	**(1,800)**	**(1,800)**	**1,562,605**	**1,560,805**
FUND YEAR 2014				
Paid Claims	0	0	881,155	881,155
Case Reserves	0	0	80,850	80,850
IBNR	(500)	(500)	19,380	18,880
Discounted Claim Value	155	155	(10,475)	(10,320)
TOTAL FY 2014 CLAIMS	**(345)**	**(345)**	**970,909**	**970,565**
FUND YEAR 2015				
Paid Claims	1,088	2,930	2,475,738	2,478,668
Case Reserves	98,527	89,185	603,511	692,696
IBNR	(15,243)	(7,743)	35,764	28,021
Discounted Claim Value	(8,048)	(8,048)	(70,632)	(78,680)
TOTAL FY 2015 CLAIMS	**76,324**	**76,324**	**3,044,381**	**3,120,705**
FUND YEAR 2016				
Paid Claims	(65,026)	(57,806)	1,441,001	1,383,196
Case Reserves	(3,484)	(15,704)	919,123	903,419
IBNR	(7,554)	(2,554)	23,020	20,466
Discounted Claim Value	2,697	2,697	(90,241)	(87,545)
TOTAL FY 2016 CLAIMS	**(73,367)**	**(73,367)**	**2,292,903**	**2,219,536**
FUND YEAR 2017				
Paid Claims	0	457	1,640,498	1,640,955
Case Reserves	0	(457)	345,734	345,277
IBNR	(3,644)	(3,644)	25,386	21,741
Discounted Claim Value	(154)	(154)	(40,157)	(40,311)
TOTAL FY 2017 CLAIMS	**(3,799)**	**(3,799)**	**1,971,460**	**1,967,662**
FUND YEAR 2018				
Paid Claims	0	430	1,627,847	1,628,277
Case Reserves	2,500	2,071	633,512	635,583
IBNR	4,197	4,197	117,327	121,524
Discounted Claim Value	(1,210)	(1,210)	(72,411)	(73,622)
TOTAL FY 2018 CLAIMS	**5,486**	**5,486**	**2,306,275**	**2,311,761**

FUND YEAR 2019				
Paid Claims	7,352	29,084	1,762,769	1,791,853
Case Reserves	(73,528)	(126,175)	915,993	789,818
IBNR	(39,429)	(8,513)	137,880	129,367
Discounted Claim Value	16,766	16,766	(99,127)	(82,361)
TOTAL FY 2019 CLAIMS	**(88,839)**	**(88,839)**	**2,717,515**	**2,628,676**
FUND YEAR 2020				
Paid Claims	0	19,957	2,059,147	2,079,104
Case Reserves	(1,134)	8,059	952,692	960,751
IBNR	(308,648)	(234,098)	604,550	370,452
Discounted Claim Value	33,065	33,065	(193,474)	(160,409)
Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS	**(276,717)**	**(276,717)**	**3,254,096**	**2,977,379**
FUND YEAR 2021				
Paid Claims	6,121	12,850	3,403,434	3,416,284
Case Reserves	242,883	623,186	1,880,569	2,503,755
IBNR	34,887	(352,145)	1,035,311	683,166
Discounted Claim Value	(27,867)	(27,867)	(375,778)	(403,645)
TOTAL FY 2021 CLAIMS	**256,024**	**256,024**	**5,943,537**	**6,199,561**
FUND YEAR 2022				
Paid Claims	360,213	269,237	2,273,066	2,542,303
Case Reserves	(361,712)	496,404	1,716,601	2,213,004
IBNR	242,644	(524,495)	1,784,444	1,259,949
Discounted Claim Value	19,816	19,816	(379,863)	(360,047)
TOTAL FY 2022 CLAIMS	**260,961**	**260,961**	**5,394,248**	**5,655,209**
FUND YEAR 2023				
Paid Claims	69,870	(40,308)	5,375,202	5,334,894
Case Reserves	(27,143)	(91,734)	694,406	602,672
IBNR	(423,470)	(248,701)	4,501,726	4,253,025
Discounted Claim Value	52,983	52,983	(694,458)	(641,475)
TOTAL FY 2023 CLAIMS	**(327,760)**	**(327,760)**	**9,876,877**	**9,549,117**
FUND YEAR 2024				
Paid Claims	282,434	(75,076)	2,203,383	2,128,307
Case Reserves	(4,751)	(115,503)	2,414,779	2,299,276
IBNR	(685,818)	(217,555)	4,710,250	4,492,694
Discounted Claim Value	86,724	86,724	(982,534)	(895,811)
TOTAL FY 2024 CLAIMS	**(321,411)**	**(321,411)**	**8,345,877**	**8,024,466**
FUND YEAR 2025				
Paid Claims	6,552	128,766	536,878	665,644
Case Reserves	(6,469)	58,304	558,103	616,407
IBNR	(32,675)	(219,662)	6,394,948	6,175,286
Discounted Claim Value	30,568	30,568	(1,160,711)	(1,130,143)
TOTAL FY 2025 CLAIMS	**(2,024)**	**(2,024)**	**6,329,218**	**6,327,194**
FUND YEAR 2026				
Paid Claims	1,500,000	1,502,468		1,502,468
Case Reserves	(1,422,528)	1,175,005		1,175,005
IBNR	636,240	1,673,832		1,673,832
Discounted Claim Value	272,591	(334,240)		(334,240)
TOTAL FY 2026 CLAIMS	**986,303**	**4,017,065**	**0**	**4,017,065**
COMBINED TOTAL CLAIMS	**429,341**	**3,517,753**	**56,910,426**	**60,428,179**

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

April 30, 2026

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	0	0	0	0	0	0	0	0	1	1	0	0	3	0	5
April-26	0	0	0	0	0	0	0	0	0	1	1	0	0	3	3	8
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3
Limited Reserves																**$1,871**
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,000	$0	$0	$14,970	$0	$19,970
April-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,000	$0	$0	$9,970	$0	$14,970
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($5,000)	$0	($5,000)
Ltd Incurred	$0	$40,275	$402,444	$19,974	$236,113	$81,220	$125,255	$92,886	$253,215	$185,087	$308,427	$74,321	$97,087	$130,158	$0	$2,046,460
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	0	0	0	0	0	0	0	5	14	2	1	5	13	3	43
April-26	0	0	0	0	0	0	0	0	5	14	2	1	4	11	6	43
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	-2	3	0
Limited Reserves																**$12,223**
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$0	$0	$0	$0	$0	$0	$0	$51,829	$408,670	$15,897	$47,240	$21,000	$44,400	$1,125	$590,161
April-26	$0	$0	$0	$0	$0	$0	$0	$0	$48,149	$358,632	$11,533	$46,415	$15,363	$42,982	$2,500	$525,574
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	($3,680)	($50,038)	($4,364)	($825)	($5,637)	($1,418)	$1,375	($64,587)
Ltd Incurred	$2,796	$270,541	$382,759	$1,088,103	$322,646	$844,734	$733,205	$577,992	$555,686	$1,075,711	$277,361	$70,261	$16,154	$52,953	$2,500	$6,273,404
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	0	0	0	0	0	0	0	1	1	1	2	1	2	1	9
April-26	0	0	0	0	0	0	0	0	1	1	1	1	1	3	1	9
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	1	0	0
Limited Reserves																**$31,805**
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$0	$0	$0	$0	$0	$0	$0	$300	$218,486	$500	$45,000	$14,543	$6,000	$1,000	$285,828
April-26	$0	$0	$0	$0	$0	$0	$0	$0	$300	$218,486	$500	$36,921	$14,543	$14,499	$1,000	$286,249
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($8,079)	$0	$8,499	$0	$421
Ltd Incurred	$0	$12,550	$53,489	$28,241	$4,178	$2,153	$4,239	$6,759	$1,991	$266,315	$18,009	$67,946	$15,078	$22,598	$1,000	$504,547
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	0	0	1	1	2	0	1	7	2	9	16	16	20	18	93
April-26	0	0	0	1	1	2	0	1	6	2	8	16	15	19	21	92
NET CHGE	0	0	0	0	0	0	0	0	-1	0	-1	0	-1	-1	3	-1
Limited Reserves																**$24,340**
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$0	$0	$17,500	$93,669	$118,903	$0	$42,827	$268,129	$143,586	$248,707	$476,744	$296,401	$466,288	$114,206	$2,286,959
April-26	$0	$0	$0	$17,500	$92,996	$116,463	$0	$42,216	$254,635	$143,586	$171,874	$471,078	$316,508	$435,064	$177,354	$2,239,275
NET CHGE	$0	$0	$0	$0	($672)	($2,441)	$0	($611)	($13,494)	$0	($76,833)	($5,666)	$20,107	($31,223)	$63,149	($47,685)
Ltd Incurred	$37,947	$891,909	$532,641	$747,312	$577,504	$1,312,183	$1,367,553	$178,483	$1,117,143	$876,440	$1,018,676	$1,610,452	$825,460	$969,953	$235,689	$12,299,346
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	0	0	0	1	1	2	0	1	13	18	13	19	22	38	22	150
April-26	0	0	0	1	1	2	0	1	12	18	12	18	20	36	31	152
NET CHGE	0	0	0	0	0	0	0	0	-1	0	-1	-1	-2	-2	9	2
Limited Reserves																**$20,171**
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
March-26	$0	$0	$0	$17,500	$93,669	$118,903	$0	$42,827	$320,258	$770,742	$270,104	$568,983	$331,944	$531,657	$116,331	$3,182,918
April-26	$0	$0	$0	$17,500	$92,996	$116,463	$0	$42,216	$303,084	$720,704	$188,907	$554,414	$346,414	$502,516	$180,854	$3,066,068
NET CHGE	$0	$0	$0	$0	($672)	($2,441)	$0	($611)	($17,174)	($50,038)	($81,197)	($14,570)	$14,470	($29,142)	$64,524	($116,850)
Ltd Incurred	$40,744	$1,215,275	$1,371,332	$1,883,630	$1,140,441	$2,240,290	$2,230,252	$856,121	$1,928,036	$2,403,553	$1,622,473	$1,822,980	$953,778	$1,175,662	$239,189	$21,123,757

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

May 31, 2026

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	0	0	0	0	0	0	0	0	1	1	0	0	3	3	8
May-26	0	0	0	0	0	0	0	0	0	1	1	0	0	3	4	9
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves																$7,236
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,000	$0	$0	$9,970	$0	$14,970
May-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,000	$0	$0	$9,970	$50,150	$65,120
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$50,150	$50,150
Ltd Incurred	$0	$40,275	$402,444	$19,974	$236,113	$81,220	$125,255	$92,886	$253,215	$185,087	$308,427	$74,321	$97,087	$130,158	$68,961	$2,115,421
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	0	0	0	0	0	0	0	5	14	2	1	4	11	6	43
May-26	0	0	0	0	0	0	0	0	4	13	2	1	4	10	6	40
NET CHGE	0	0	0	0	0	0	0	0	-1	-1	0	0	0	-1	0	-3
Limited Reserves																$13,070
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	$0	$0	$0	$0	$0	$0	$0	$0	$48,149	$358,632	$11,533	$46,415	$15,363	$42,982	$2,500	$525,574
May-26	$0	$0	$0	$0	$0	$0	$0	$0	$38,915	$328,526	$11,533	$46,415	$15,363	$78,303	$3,735	$522,790
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	($9,234)	($30,106)	$0	$0	$0	$35,320	$1,235	($2,785)
Ltd Incurred	$2,796	$270,541	$382,759	$1,088,103	$322,646	$844,734	$733,205	$577,992	$546,452	$1,046,121	$277,361	$70,261	$16,154	$88,343	$3,735	$6,271,205
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	0	0	0	0	0	0	0	1	1	1	1	1	3	1	9
May-26	0	0	0	0	0	0	0	0	1	1	1	1	1	2	1	8
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves																$34,866
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	$0	$0	$0	$0	$0	$0	$0	$0	$300	$218,486	$500	$36,921	$14,543	$14,499	$1,000	$286,249
May-26	$0	$0	$0	$0	$0	$0	$0	$0	$300	$218,486	$500	$36,921	$14,378	$5,750	$2,590	$278,925
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($165)	($8,749)	$1,590	($7,324)
Ltd Incurred	$0	$12,550	$53,489	$28,241	$4,178	$2,153	$4,239	$6,759	$1,991	$266,315	$18,009	$67,946	$14,913	$20,098	$2,590	$503,473
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	0	0	1	1	2	0	1	6	2	8	16	15	19	21	92
May-26	0	0	0	1	1	2	0	1	6	2	8	15	15	18	27	96
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1	6	4
Limited Reserves																$25,697
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	$0	$0	$0	$17,500	$92,996	$116,463	$0	$42,216	$254,635	$143,586	$171,874	$471,078	$316,508	$435,064	$177,354	$2,239,275
May-26	$0	$0	$0	$16,905	$92,024	$115,350	$0	$42,216	$253,764	$143,582	$173,291	$388,655	$315,614	$589,011	$336,508	$2,466,920
NET CHGE	$0	$0	$0	($595)	($972)	($1,113)	$0	$0	($871)	($5)	$1,418	($82,423)	($894)	$153,947	$159,154	$227,645
Ltd Incurred	$37,947	$891,909	$532,641	$747,312	$577,504	$1,312,183	$1,367,553	$178,483	$1,117,878	$877,214	$1,023,676	$1,597,962	$825,460	$1,137,947	$414,931	$12,640,601
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	0	0	0	1	1	2	0	1	12	18	12	18	20	36	31	152
May-26	0	0	0	1	1	2	0	1	11	17	12	17	20	33	38	153
NET CHGE	0	0	0	0	0	0	0	0	-1	-1	0	-1	0	-3	7	1
Limited Reserves																$21,789
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
April-26	$0	$0	$0	$17,500	$92,996	$116,463	$0	$42,216	$303,084	$720,704	$188,907	$554,414	$346,414	$502,516	$180,854	$3,066,068
May-26	$0	$0	$0	$16,905	$92,024	$115,350	$0	$42,216	$292,979	$690,593	$190,325	$471,991	$345,355	$683,033	$392,984	$3,333,754
NET CHGE	$0	$0	$0	($595)	($972)	($1,113)	$0	$0	($10,105)	($30,110)	$1,418	($82,423)	($1,059)	$180,517	$212,129	$267,686
Ltd Incurred	$40,744	$1,215,275	$1,371,332	$1,883,630	$1,140,441	$2,240,290	$2,230,252	$856,121	$1,919,536	$2,374,737	$1,627,473	$1,810,490	$953,613	$1,376,546	$490,218	$21,530,700

PERMA Risk Management Services

Date: Effective as of July 1, 2026
Subject: Submission of new property damage claims

To ensure the timely processing of property claims, all insureds and their authorized representatives are advised to submit new property claims directly to their local Third-Party Administrator (TPA).

- INSERVCO
- insvnj@pnat.com

When reporting a new claim, please:

- write "NEW CLAIM – CUMBERLAND COUNTY COMMISSION – INSERT MEMBER NAME" in the email subject line
- include the insured's name, contact information, date/location of loss, description of damage (s) or circumstances of the loss as well as any supporting documentation, photographs, or estimates available at the time of submission

The local TPA will submit the claim to Vanguard for adjustment and subsequently issue all payments within the primary SIR (less deductible) as directed. Once the SIR has been met, Vanguard will take over issuance of payments.

If you have any questions, please contact Zareena Majeed (zmajeed@permainc.com) for assistance.

Date: July 9, 2026
Subject: Subrogation reminder

New Jersey law allows insurance carriers to settle subrogation claims in the order that they're received. Due to this provision, failure to report claims timely can result in reduced subrogation recovery outcomes.

Furthermore, if the adverse party is considered a public entity, the notice of claim must be submitted to their carrier within 90 days for consideration.

To preserve New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) and Cumberland County Insurance Commission's (CCIC JIF) subrogation rights and maximize recovery potential, all claims must be reported to your local Third-Party Administrator (TPA) immediately upon discovery

If you have any questions, please contact Zareena Majeed (zmajeed@permainc.com) for assistance.

RESOLUTION NO. 19-26

CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – AUGUST 2026

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 2026

VendorName	Comment	InvoiceAmount
INSERVCO INSURANCE SERVICES, INC	CLAIMS ADMIN FOR 07/26 INV 0377-0726	5,309.83
INSERVCO INSURANCE SERVICES, INC	CLAIMS ADMIN FOR 06/26 INV 0377-0626	5,309.84
		10,619.67
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/26	0.74
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES- Q3 2026 08/26	25,144.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/26	2.96
		25,147.70
SG RISK, LLC	ACTUARIAL SERVICES FOR FY 2026 08/26	4,050.00
		4,050.00
SAFETYFIRST SYSTEMS	REPLACEMENT DECALS INV 133688 8/26	46.95
		46.95
HARDENBERGH INSURANCE GROUP	RMC- Q3 2026 CTY OF CUMBERLAND 08/26	35,000.00
HARDENBERGH INSURANCE GROUP	RMC- Q3 2026 CUMB CTY UTIL AUTH 08/26	1,800.58
		36,800.58
	Total Payments FY 2026	**76,664.90**
	TOTAL PAYMENTS ALL FUND YEARS	**76,664.90**

____
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 30, 2026

DATE OF MEETING: August 6, 2026

CUIC SERVICE TEAM

Paul J. Shives, Partner & Sr. Director of Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Account Manager ndougherty@jamontgomery.com Office: 856-552-4738

June – August 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 1:** Conducted PPE training for the CUIC.
- **June 4:** Attended the CUIC meeting.
- **June 4:** Attended the CUIC Claims Committee meeting.
- **June 10:** Attended the CUIC Safety Committee meeting.
- **June 15:** Conducted PPE training for CUIC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 6:** Plan to attend the CUIC meeting.
- **August 6:** Plan to attend the CUIC Claims Committee meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at Safety Director Bulletins.

- Earbuds & Bluetooth Headphones in the Workplace - Best Practices
- REMINDER - NJCE Leadership Academy Open Enrollment until June 22
- Kobalt Battery Power Yard Tools

NJCE LIVE and LEARNING ON DEMAND TRAINING

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 in 2026.

Virtual classes feature real-time, instructor-led, in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees 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. *(August through September Live Training Schedule 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 that the attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not receive CEUs for the class or a certificate of completion.**

To submit the NJCE LIVE Group Sign-in Sheet, you will click on the **NJCE LIVE Group Sign-in Sheet** link or QR Code and complete the form with your groups' information. ***Please Submit Within 24 Hours***

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that members can view 24/7 on the NJCE Learning Management System (LMS). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. NJCE Learning On Demand Catalog

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, 2026 (Start Date – January 1, 2027)

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 Live Monthly Training Schedules, the class may not be offered/available yet. Please check back (class schedules are released two months out).

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information about the Program, please visit the NJCE Leadership Academy webpage.

NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND
LEARNING MANAGEMENT SYSTEM (LM)

NJCE Learning Management System (LMS)

Students (Users) – Contact your Agency's Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password. (**NJCE LMS Login**). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

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 (real-time) are on the NJCE LIVE website (NJCE LIVE Monthly Training Schedules).

(*) In-Person Training: Is being held via the MSI-NJCE Expo. 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 Class Topic registration link(s) below.***

(**) Zoom Meeting Training*: Please note: Starting in January 2026,* ***INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.***

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

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

August through September 2026 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
8/3/26	Hazard Communication/NJ Right to Know	8:00 - 9:30 am
8/3/26	Hearing Conservation	10:00 - 11:00 am
8/3/26	Shop and Tool Safety	1:00 - 2:00 pm
8/4/26	Dealing with Difficult People & De-Escalation	9:30 - 11:00 am
8/4/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
8/4/26	Chipper Safety	11:00 - 12:00 pm
8/4/26	Fire Safety	1:00 - 2:00 pm
8/5/26	Personal Protective Equipment	8:30 - 10:30 am
8/5/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/5/26	Mower Safety	11:00 - 12:00 pm
8/6/26	Fire Extinguisher Safety	8:30 - 9:30 am
8/7/26	Confined Space Entry	8:30 - 11:30 am
8/7/26	Playground Safety Inspections	1:00 - 3:00 pm
8/10/26	Implicit Bias in the Workplace	9:00 - 10:30 am
8/10/26	Heavy Equipment Safety	1:00 - 3:00 pm
8/11/26	Fall Protection Awareness	8:30 - 10:30 am
8/11/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
8/12/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
8/12/26	Ethical Decision Making	9:00 - 11:30 am
8/13/26	Bloodborne Pathogens	8:30 - 9:30 am
8/13/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
8/14/26	Mower Safety	7:30 - 8:30 am
8/14/26	Chainsaw Safety	9:00 - 10:00 am
8/17/26	Hearing Conservation	8:30 - 9:30 am
8/17/26	Fire Safety	10:00 -11:00 am
8/18/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
8/18/26	Personal Protective Equipment	1:00 - 3:00 pm
8/19/26	Asbestos Awareness	1:00 - 3:00 pm

8/19/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/20/26	Confined Space Entry	8:30 - 11:30 am
8/20/26	Fire Extinguisher Safety	1:00 - 2:00 pm
8/21/26	Bloodborne Pathogens	8:30 - 9:30 am
8/21/26	Work Zone: Flagger	1:00 - 2:00 pm
8/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
8/25/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/26	Driving Safety Awareness	1:30 - 3:00 pm
8/26/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
8/26/26	Bloodborne Pathogens	1:00 - 2:00 pm
8/27/26	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/27/26	Work Zone: Flagger	10:30 - 11:30 am
8/28/26	Excavation, Trenching and Shoring Awareness	8:30 - 10:00 am
8/31/26	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
9/1/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
9/1/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
9/2/26	Fire Safety	10:00 - 11:00 am
9/2/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
9/3/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
9/3/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
9/3/26	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
9/8/26	Preparing for First Amendment Audits	9:00 - 11:00 am
9/9/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/10/26	Chipper Safety	8:00 - 9:00 am
9/10/26	Chainsaw Safety	9:30 - 10:30 am
9/10/26	Asbestos Awareness	4:00 - 6:00 pm
9/11/26	Personal Protective Equipment	8:30 - 10:30 am
9/11/26	Mower Safety	11:00 - 12:00 pm
9/14/26	Confined Space Entry	9:00 - 12:00 pm
9/14/26	Fire Safety	1:00 - 2:00 pm
9/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
9/15/26	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
9/16/26	Hearing Conservation	7:30 - 8:30 am
9/16/26	Work Zone: Flagger	9:00 - 10:00 am
9/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Burlington)*	8:30 - 12:30 pm
9/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Burlington)*	8:30 - 12:30 pm
9/16/26	NJCE Expo 2026: Work Zone Safety (Burlington)*	8:30 - 12:30 pm
9/17/26	Fire Extinguisher Safety	8:30 - 9:30 am
9/17/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
9/17/26	Lockout/Tagout (Control of Hazardous Energy)	10:00 - 12:00 pm
9/17/26	Introduction to Management Skills (Zoom Meeting)**	10:00 - 12:00 pm
9/18/26	Fall Protection Awareness	8:30 - 10:30 am
9/18/26	Bloodborne Pathogens	11:00 - 12:00 pm
9/18/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
9/21/26	Leaf Collection Safety	8:30 - 10:30 am
9/21/26	Public Employers: What You Need to Know (Zoom Meeting)**	10:00 - 11:30 am
9/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/22/26	Chipper Safety	8:30 - 9:30 am
9/22/26	Chainsaw Safety	10:00 - 11:00 am
9/22/26	Work Zone: Flagger	1:00 - 2:00 pm
9/23/26	Mower Safety	7:30 - 8:30 am

9/23/26	**Bloodborne Pathogens**	**9:00 - 10:00 am**
9/23/26	**Implicit Bias in the Workplace**	**9:00 - 10:30 am**
9/23/26	**Driving Safety Awareness**	**10:30 - 12:00 pm**
9/24/26	**Public Works & Utility: Safety & Regulatory Awareness**	**8:00 - 12:00 pm**
9/24/26	**Personal Protective Equipment**	**1:00 - 3:00 pm**
9/25/26	**Confined Space Entry**	**8:30 - 11:30 am**
9/25/26	**Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program**	**9:00 - 10:30 am**
9/25/26	**Lockout/Tagout (Control of Hazardous Energy)**	**1:00 - 3:00 pm**
9/28/26	**Hazard Communication/NJ Right to Know**	**7:30 - 9:00 am**
9/28/26	**Snow Removal Safety**	**9:30 - 11:30 am**
9/29/26	**Shop and Tool Safety**	**8:30 - 9:30 am**
9/29/26	**Fire Extinguisher Safety**	**10:00 - 11:00 am**
9/29/26	**AI Best Practices**	**11:00 - 12:30 pm**
9/29/26	**Leaf Collection Safety**	**1:00 - 3:00 pm**
9/30/26	**Hearing Conservation**	**8:30 - 9:30 am**
9/30/26	**CDL: Drivers' Safety Regulations**	**10:00 - 12:00 pm**
9/30/26	**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 and an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- 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 log on 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 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 ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.

- **<u>NJCE LIVE GROUP SIGN IN SHEET SUBMISSION</u>**

  To submit the NJCE LIVE Group Sign-in Sheet, please click **NJCE LIVE Group Sign-in Sheet** or use the QR Code and complete the form with your group's information. *(Please Submit within 24 Hours)*

  ***Please Note:* The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and <u>should Not be completed</u> if the user logged in and viewed the training on their Own.**

2026 MSI-NJCE EXPO

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
    - Lockout/Tagout – Control of Hazardous Energy
    - Personal Protective Equipment
    - Ladder Safety
    - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations^)

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10th	Middlesex Co. Fire Academy^	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16th	Morris County Public Safety Training Academy^	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24th	Atlantic Cape Community College^	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16th	Burlington Co. Emergency Training Center	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5th	Rowan College of South Jersey^	Gloucester	1400 Tanyard Rd., Sewell, NJ

^ Practical Leadership Offered

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the LIVE Monthly Training Schedules link located on **NJCE LIVE** webpage. (**NJCE Live Monthly Training Schedules** click on the Course Topic/Date).

(***Please Note:*** Registration Links are available two months prior to the class date. So please check back.)

Please see attached for the course descriptions and CEU & TCH information.

Questions: Please contact Natalie Dougherty at ndougherty@jamontgomery.com

2026 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

4 Hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:
CPWM - 2.0 Technical CEU Credits
CPWM - 2.0 Management CEU Credits
Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

Work Zone Safety

4 Hours - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:
CPWM - 2.0 Technical CEU Credits
CPWM - 2.0 Management CEU Credits
Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)

4 Hours - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:
CPWM 4.0 Technical CEU Credits
Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

Practical Leadership - 21 Irrefutable Laws

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:
CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits
CTC - 3.0 General/Secondary CEU Credits
CPWM - 3.0 Management CEU Credits
RMC - 3.0 Professional Development CEU Credits
QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

HARDENBERGH INSURANCE GROUP
AUTO • HOME • BUSINESS

8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053 • 228 W Landis Ave, Vineland, NJ 08360
856.489.9100 • 856.489.9101 • 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: 8/6/2026

RE: Risk Management Consultant's Report

Safety and Training

- **4/8/2026 Safety and Accident Review Committee Meeting**

Attached are the approved 4/8/2026 Safety and Accident Review Committee Meeting Minutes. The 6/10/2026 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

- **Request for Training for County Department of Corrections**

Back in 2017 and 2023, the County Department of Corrections officers attended a program called Officer Wellness and Suicide Prevention for Corrections. The program provided training and resources to the officers to address experiencing a traumatic event while on the job. The program was well received by the officers, and the department has requested this training to be conducted this year.

We have spoken to Lieutenant Bill Walsh, a retired member of the Voorhees Township Police Department, who has developed the program. The cost is $1,000 for a half-day session plus $100 for travel expenses. In the past, due to scheduling constraints, a total of 4 half-day sessions were needed. We are requesting 4 half-day sessions for the Correction Department employees to receive this highly specialized training.

Action Requested: Motion to approve an amount not to exceed $4,400.00 to purchase training in 2026 for the County Department of Corrections

Risk Management

- **2026 NJCE JIF Reinsurer Safety Grant**

Two submissions have been provided to J.A. Montgomery for the 2026 NJCE JIF Reinsurer Safety Grant. We are waiting for the carrier's decision on the submissions.

- **2027 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.

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
April 8, 2026, 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

Committee Members	Member	Present / Absent
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Robin Haaf (A: 10:11am)	Cumberland County - Human Services/Alcohol	Present
Frank Sabella	Cumberland County - Prosecutor/Administration	Present
Megan Sheppard	Cumberland County – Health Department	Present
Ginger Supernavage	Cumberland County – Dept. of Employment and Training	Present
Christian Luciano	Cumberland County - Human Resources	Absent
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Lisa Williams	Cumberland County – Aging & Disabled	Present
Veronica Surrency	Cumberland County - Juvenile Detention Center	Absent
David Dewoody	Cumberland County – Purchasing	Present
Lt. Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Nichole Gardner	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Absent
Warden Floyd Cossaboon	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Absent
Susan Sauro	Cumberland County – CATS	Present
Niki Kaskabas	Cumberland County – Department of Veterans Affairs	Present
Brian Curley	Cumberland County – Public Works / Roads & Bridges	Absent
Melissa Hemple	Cumberland County – Planning Department	Absent
Dominic Buirch	Cumberland County Utilities Authority	Present
Alternates:		
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
Katelyn Hatfield (A: 10:06am)	Cumberland County – Emergency Services & Public Protection	Present
Sarah Kovach	Cumberland County – CATS	Absent
Matthew Pisarki	Cumberland County – Planning Department	Present
Jay Pennypacker	Cumberland County - Prosecutor's Office	Present
Commission Professionals:		
Brad Stokes	Executive Director	Present
Glenn Prince	NJCE Safety Director / J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Karen Read	PERMA	Absent

III. Approval of the 2/11/2026 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 2/11/2026 Safety and Accident Review Committee Meeting Minutes.
Moved: Niki Kaskabas
Seconded: Elizabeth Hoffman
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report – Dr. Hickman
Dr, Hickman started by speaking about the monthly training information that she sends to departments. She spoke about the importance of completing all training for the PEOSH minimal standards. She requested support from supervisory personnel to ensure that training is being completed by all department employees. She offered to provide any additional support to all departments regarding any training needs. She also

advised that there is a need for Learning Management Coordinators on the J.A. Montgomery Learning Management System for some departments and requested assistance to fill those positions.

Next, Dr. Hickman advised she is teaching a Reasonable Suspicion course to all leadership in the County. This course is different than the Reasonable Suspicion CDL course that J.A. Montgomery presents. She encouraged all supervisor personnel to attend.

The Chairwoman continued by speaking about the ADA compliance and accessibility of the County's website. She advised that the County is not responsible for training individuals on how to utilize their social media applications to ensure they are accessible to disabled individuals, but the County did provide an information session to content users.

Next, she spoke about Spring safety ideas. She stated that this month is Defensive Driving Training month and inquired to Mr. Prince where the resources can be found. Mr. Prince advised that all resources can be found on the www.njce.org website. Dr. Hickman spoke about the increase in driving now that the weather is getting nicer and spoke about the importance of being mindful of all types of distractions. She continued by speaking about how many more employees are now walking and spoke about the stopping at pedestrian walkways. She advised that there is a fine for not doing so, as well as a requirement of community service. Next, she spoke about tick season and employees who work outside to be mindful of proper safety precautions to avoid a tick bite.

Lastly, she announced that Lt. Sabella will be retiring from the County effective 6/1/2026 and will be leaving the committee as well. She thanked him for his service to the County and the safety committee. Lt. Sabella advised that the committee will be in good hands with Mr. Pennypacker.

V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graphs, valued as of 3/31/2026, which illustrates the total number of workers' compensation claims for Cumberland County and Cumberland County Utilities Authority, with an exclusion of any pandemic claims.

He continued by speaking about the 2026 NJCE JIF reinsurer safety grant. He advised that there have been no submissions for the reinsurer safety grant and encouraged submissions. He stated the deadline for the grant. Dr. Hickman advised that there have been two submissions provided to Mr. Prince at J.A. Montgomery and requested that Mr. Prince confirm that they have been received. There was discussion on whether a submission was provided by the Health Department. After discussion of the best process for providing submissions, it was concluded that all submissions would be sent directly to Hardenbergh Insurance Group and the representative would then provide final submissions to J.A. Montgomery. Dr. Hickman advised that she would send the documentation to Ms. Violetti.

Mr. Henry thanked Lt. Sabella for his time and attention to the safety committee. He welcomed Mr. Pennypacker to the committee.

VI. NJCEL Safety Director's Report

Mr. Prince began by stating that the safety training schedule has been updated on the www.NJCE.org website, along with safety bulletins, information regarding the Leadership Program and the upcoming Expo schedule. He encouraged everyone to review the website.

Next, he spoke about the Leadership Academy program. He advised what the program is, what training is provided and how to enroll in the program. Once the individual completes the program, they will receive a plaque.

He continued by stating that the Safety Expo schedule is available on the website. The expos are live, in-person training program that includes a fast track for training, live training for excavation and one of the mandatory curriculum requirements for the Leadership Academy.

Next, he spoke about the exposure of public employees to traffic hazards and the requirement of the use of proper protection equipment. He discussed the specific wearable PPE that employees must be wearing when involved with any traffic hazard and described different traffic hazards. This ensures the safety of the employee.

He continued by speaking about a recent safety bulletin that was distributed. It was the Blind Spot, Retrofitting Equipment with Camera and Blind Spot technology bulletin. He spoke about motor vehicle accidents and once an investigation is concluded that the usage of a spotter would have been extremely helpful in preventing the accident. He further stated that in many instances, a spotter was available. He spoke about the exposure of larger vehicles that do not have any camera equipment. He discussed how to stay safe when an individual is a spotter and encouraged the members to review the bulletin.

Lastly, he spoke about the 2026 NJCE JIF reinsurer safety grant. He advised the amounts that each insurance carrier has provided for the grant. He encouraged submissions as not all JIF members apply for the grant. He spoke about the many opportunities for the law enforcement departments to utilize the grant. He then spoke about the J.A. Montgomery established law enforcement training and safety unit. He advised how the unit is comprised and the training that has been developed. The unit can assist the law enforcement departments with compliance with accreditation standards. They can provide guidance on how to make jobs easier for compliance.

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
Mr. DeWoody highlighted the Office of Aging and their proactive action to purchase ice cleats for the Meals on Wheels drivers who provided food to the residents of the County. This reduced the employees' slip and fall exposure in the event a resident's driveway and / or entryway were not cleared during the winter months. Ms. Williams spoke about how the department came to make the decision regarding the purchase. Dr, Hickman inquired if the same could be purchased for the CATs drivers. Ms. Sauro talked about how the ice affected the CATs passengers. There was a discussion regarding whether the same ice cleats could be purchased for the CATs department. Mr. Prince expressed a concern with the cleats impeding the driver's ability to properly drive the buses, but once the details of how the cleats work were discussed, Mr. Prince agreed that the cleats could be helpful to the drivers.

Mr. DeWoody advised that RAM Environmental was awarded a contract for the Right to Know documentation to be processed to ensure that the County is compliance with the State's deadline. Dr. Hickman spoke about the Right to Know process and complemented Mr. DeWoody and all the work that is done for the County to be compliant.

IX. New Business
There was no new business.

X. Adjournment
Motion to adjourn.
Moved: Frank Sabella
Seconded: Robin Haaf
The meeting was adjourned at 10:43am

CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY

2026						
	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	56	$128,617.65	$63,526.53	$65,091.12	51%	$6,614.04
February	45	$43,936.71	$17,443.78	$26,492.93	60%	$3,444.12
March	85	$36,126.37	$16,522.31	$19,604.06	54%	$2,490.02
April	68	$94,162.26	$30,690.74	$63,471.52	67%	$8,251.38
May	64	$21,416.25	$10,775.28	$10,640.97	63%	$1,383.34
June	57	$260,056.70	$77,053.07	$183,003.63	70%	$23,790.47
July						
August						
September						
October						
November						
December						
Grand Total	**375**	**$584,315.94**	**$216,011.71**	**$368,304.23**	**63%**	**$45,973.37**

2025						
	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	78	$72,422.45	$28,511.46	$43,910.99	61%	$5,571.83
February	90	$67,761.80	$25,577.85	$42,183.95	62%	$5,456.66
March	39	$29,243.15	$13,382.51	$15,860.64	54%	$1,949.43
April	31	$204,232.85	$71,359.69	$132,873.16	65%	$14,628.88
May	62	$45,786.27	$21,528.26	$24,258.01	63%	$2,996.39
June	35	$20,531.78	$7,211.42	$13,320.36	61%	$1,731.68
July	45	$79,559.45	$31,952.08	$47,607.37	60%	$6,083.88
August	60	$208,771.03	$118,575.71	$90,195.32	43%	$10,400.79
September	25	$59,669.84	$23,078.09	$36,591.75	54%	$0.00
October	48	$57,653.93	$26,647.39	$31,006.54	61%	$0.00
November	36	$141,303.33	$34,580.29	$106,723.04	76%	$0.00
December	66	$30,978.00	$14,359.57	$16,618.43	54%	$0.00
Grand Total	**615**	**$1,017,913.88**	**$416,764.32**	**$601,149.56**	**60%**	**$48,819.54**

CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS

01/01/2026 – 6/30/2026

	BILL COUNT	BILLED	$ APPROVED	$ SAVINGS	% OF SAVINGS
Qualcare	**367**	**$530,262.78**	**$176,426.67**	**$353,836.11**	**67%**
ORTHO/NEURO	123	$322,828.86	$84,319.30	$238,509.56	56%
HOSPITAL	7	$115,669.27	$49,344.00	$66,325.27	57%
PHYSICAL THERAPY	153	$53,228.00	$18,691.51	$34,536.49	35%
URGENT CARE CENTER	63	$21,064.65	$16,212.66	$4,851.99	60%
OCCUPATIONAL MEDICINE	7	$7,350.00	$2,976.15	$4,373.85	74%
ANESTHESIOLOGY	3	$6,600.00	$2,902.00	$3,698.00	65%
BEHAVIORAL HEALTH	3	$1,992.00	$990.00	$1,002.00	23%
MRI/RADIOLOGY	8	$1,530.00	$991.05	$538.95	50%
Out of Network	**6**	**$6,577.40**	**$6,323.61**	**$253.79**	**4%**
MEDICAL TRANSPORTATION	3	$3,602.40	$3,602.40	$0.00	58%
ORTHO/NEURO	2	$2,950.00	$2,710.77	$239.23	8%
OCCUPATIONAL MEDICINE	1	$25.00	$10.44	$14.56	0%
Negotiated	**2**	**$47,475.76**	**$33,261.43**	**$14,214.33**	**30%**
ORTHO/NEURO	2	$47,475.76	$33,261.43	$14,214.33	30%
Grand Total	**375**	**$584,315.94**	**$216,011.71**	**$368,304.23**	**63%**
PPO Penetration Rate: 95%					

CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

Top 10 Providers - 01/01/2026 - 06/30/2026			
	BILL COUNT	$ APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC ASSOCIATES	103	$61,910.86	ORTHO/NEURO
INSPIRA MEDICAL CENTER	7	$49,344.00	HOSPITAL
SURGICAL STUDIOS LLC	1	$33,034.23	ORTHO/NEURO
REHAB CLINICS	152	$17,891.51	PHYSICAL THERAPY
INSPIRA URGENT CARE	63	$16,212.66	URGENT CARE CENTER
KENNEDY CHERRY HILL SURGICAL	1	$6,337.00	ORTHO/NEURO
ROTHMAN INSTITUTE	2	$6,144.54	ORTHO/NEURO
PREMIER ORTHOPAEDIC SURGERY CENTER	2	$6,107.50	ORTHO/NEURO
SHREWSBURY AMBULATORY ANESTHESIA	3	$2,902.00	ANESTHESIOLOGY
CITY OF BRIDGETON FIRE DEPT EM	2	$2,584.00	MEDICAL TRANSPORTATION
Grand Total	**336**	**$202,468.30**	

APPENDIX I – MEETING MINUTES

June 4, 2026

CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 4, 2026
ELECTRONICALLY
11:00 AM

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

ROLL CALL OF COMMISSIONERS:

Art Marchand	Present
Sandra Taylor	Present
James Sauro	Absent
Kevin Smaniotto	Present
Kimberly Codispoti	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:
Jeffrey DiLazzero, Cumberland County
John Carr, Cumberland County
Anthony Bontempo, Cumberland County
Cindy Hickman, Cumberland County
Kathy Doran, Cumberland County
Dominic Buirch, Cumberland County UA
Chris Powell, Hardenbergh Insurance Group
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Matthew Lonnon, SG Risk
Veronica George, Inservco
Yvonne Frey, Inservco
Kelly Guerriero, Inservco
Surretha Hobbs, Inservco
Christine Gallagher, Qual-Lynx
Kerin Drumheiser, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:
Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF April 2, 2026

Moved:	Commissioner Codispoti
Second:	Commissioner Taylor
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

NJ Counties Excess Joint Insurance Fund (NJCE) - The NJCE met virtually on Monday, April 23, 2026, at 11:00 a.m. Included in the agenda on **pages 3-5** is a summary report of the meeting. The NJCE is scheduled to meet on Friday, June 26, 2026, at 9:30 a.m.

Certificate of Insurance Issuance Report: Attached on **pages 7-8** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for March. There were 6 certificates of insurance issued during this period.

Financial Fast Track – Included on **pages 9-14** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for February & March. As of **March 31, 2026,** the Commission has a deficit of **$1,440,534.** Total cash on hand is $3,863,022. Executive Director said the February Fast track showing a $28,000 increase in surplus, helping out a little bit, however the March report on page 12 shows a $40,000 decrease in surplus. This is the first quarter actuarial report. There is not a lot of activity, which is good news. Case reserves were down $10,000, and IBNR is up slightly. A quiet quarter which is good news. The deficit is at $1.4 million, which has hovered the same for quite some time now and we will continue to monitor that. Executive Director said he spoke with Kerin Drumheiser about taking a deep dive into open claims from prior years in the next month or so and a full report will be provided.

NJ CEL Property and Casualty Financial Fast Track (pages 15-17) – Included in the agenda is the NJ CEL Financial Fast Track Report for February**.** As of February 28, 2026, the CEL has a surplus of **$17,938,022** and **$31,199,182** in cash. Executive Director said the February report shows $225,000 decrease in surplus. The CEL experienced significant property losses due to winter freeze claims, driving a $1 million deficit for 2026, though overall surplus remains at $17.9 million with over $31 million in cash.

Claims Tracking Report (page 18) – Included in the agenda is the Claims Activity Report for March that tracks open claims. Executive Director said the Claims Activity report, simply showing open claims from one month to the next for the month of March showing just one more open claim than the prior month, which is good news.

Cumberland County 2027 NJCE Membership Renewal – Cumberland County's three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2027. The Fund Office sent a sample resolution and agreement to the County to adopt and confirm their intent to renew their membership with the NJCE.

NJCE Claims Summit & Coverage Review - PERMA Claims and the NJCE Underwriting Manager held a TPA Summit on April 8th for local affiliated Insurance Commission Claims Administrators to outline 2026 coverage changes and discuss best practices. It was well attended. Kerin Drumheiser reported at the TPA Summit and Coverage Review we partnered with Connor Strong's Underwriting Department. Inservco brought their supervisor teams and the adjusters. We went over reporting instructions, reserving case files and file handling. It was a great day and very well received.

2026 MEL, MRHIF & NJCE JIF Educational Seminar - The 16th Annual Education Seminar was held virtually again this year. Two sessions were conducted, both of which were well attended. The seminar qualified for Continuing Education Credits and certificates are expected to be issued within 30 days. Copies of the Power Point presentations are available upon request from the Fund Office.

2026 New Jersey Association of Counties Conference - NJAC held their 75th annual conference several weeks ago at Caesar's in Atlantic City and the New Jersey Counties Excess Joint Insurance Fund was among one of its many exhibitors.

The annual conference hosts variety of educational sessions and forums relevant to counties and their operations. Conner Strong & Buckelew conducted two workshops: *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* paneled by Edward Cooney, Partner, Conner Strong & Buckelew and *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* paneled by William Green, PERMA Fair President & CEO and Joseph DiBella, Co-President, Executive Partner, Conner Strong & Buckelew. Additional information on either workshop can be provided upon request and we look forward to exhibiting at next year's annual conference.

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SAFETY COMMITTEE REPORT: Dr. Cindy Hickman reported 16 injuries overall, with seven discussed in detail where four were determined to be not preventable due to job nature and three were preventable, leading to recommendations for specific training courses including distracted driving, heavy lifting, and fall prevention.

TREASURER:

REPORT: Treasurer Anthony Bontempo reported on the June Bills List.

MOTION TO APPROVE RESOLUTION 17-26 APRIL BILLS LIST IN THE AMOUNT OF $12,494.66

Motion:	Commissioner Codispoti
Second:	Chairman Marchand
Vote:	Unanimous

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report and reported on safety training activities including PPE and bus safety training at CATS, with upcoming blood-borne pathogens training scheduled for next month. Thank you to Dr. Hickman for promoting those training opportunities and programs and encouraging our employees to participate.

RISK MANAGER: Risk Manager Christina Violetti reported on April 9, 2026, the Risk Manager's office provided a review of the active assailant policy. Since all members of the NJCE JIF now have the coverage Ms. Violetti was able to explain all the coverages and what to do in the event a claim needs to be filed. On the 2026 NJCE Reinsurer Safety Grant, two submissions were provided to J.A. Montgomery on behalf of Cumberland County for 15 security cameras total $49,420.00 and on behalf of the Planning and Tourism and Community Affairs Department for AEDs and corresponding accessories totaling $4,371.78, with decisions pending by August 1st. Ms. Violetti said her office will work closely with the County and the Utilities Authority to make sure that all of the information is provided for the upcoming 2027 Underwriting Renewal by the deadline.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending April 30, 2026, along with the PPO Savings Report and Top 10 Providers. As of April 30th there were 254 bills, with total charges of $302,842.99, with savings of $174,659.63 or 58%.

CLAIMS SERVICE: Kelly Guerriero presented the 2025 stewardship report, highlighting key statistics including the jail having the most claims at 194 (55% of total), policy year 2024 having the most claims at 130, and the jail location having the highest net incurred at $1,663,533.17 (52% of total). The report showed improvements in claim reporting time, decreasing from 13.91 days in 2023 to 1.72 days in 2025. Executive Director suggested presenting this information at the next claims meeting and encouraged attendees to reach out to Kelly Guerriero with any questions.

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

Moved: Commissioner Codispoti
Second: Commissioner Taylor
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved: Commissioner Codispoti
Second: Commissioner Taylor
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001476 IN THE AMOUNT OF $15,774.37

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002338 IN THE AMOUNT OF $118,480.00

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002513 IN THE AMOUNT OF $108,623.00

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002529 IN THE AMOUNT OF $107,640.66

General Liability PAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001910 IN THE AMOUNT OF $45,000.00

Auto Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002252 IN THE AMOUNT OF $4,378.00

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002515 IN THE AMOUNT OF $750.00

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002496 IN THE AMOUNT OF $2,590.24

Property SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUESTS FOR CLAIM #3770002526 IN THE AMOUNT OF $734.61

MOTION TO APPROVE PAYMENT AUTHORITZATION IN THE AMOUNT OF $334,743.66 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF $69,227.22

Moved:	Commissioner Codispoti
Second:	Commissioner Taylor
Vote:	Unanimous

OLD BUSINESS: None.

NEW BUSINESS: **None**

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved:	Commissioner Codispoti
Second:	Commissioner Taylor
Vote:	Unanimous

MEETING ADJOURNED: 11:40 AM
NEXT MEETING: WILL BE HELD ON August 6, 2026 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary