

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
AUGUST 3, 2023 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

or

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

The Cumberland County Insurance Commission will conduct its August 3, 2023 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA -OPEN PUBLIC MEETING
AUGUST 3, 2023 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: June 1, 2023 Open Minutes.....Appendix I
June 1, 2023 Closed Minutes.....Distributed
June 22, 2023 Open Minutes.....Appendix I**

- CORRESPONDENCE - None**

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

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

- TREASURER – Anthony Bontempo**
 - Resolution 16-23 July Bill List.....Page 17

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 18

- RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 24

- MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 29

- 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 5, 2023 11 AM**
- MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: August 3, 2023

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Property Appraisals RFP** – The Commission held a special meeting on June 22nd that authorized the fund office to advertise for RFP's, those responses were due on July 27th. A synopsis of the three bidders received appears on page 3, the lowest responsible bidder is Asset Works Risk Management Inc. Copies of the 3 submissions were sent to fund commissioners last week. The NJCE will reimburse the Insurance Commission the cost of the appraisals.
 - ❑ **Motion to Appoint AssetWorks Risk Management Inc. to perform property appraisals for Commission members.**

- ❑ **RFP for Professional Services** – The Insurance Commission Service Agreements for the Actuary and Auditor expire as of December 31, 2023. The Fund Office will prepare RFP's and advertise for these positions.
 - ❑ **Motion to Authorize the Fund Office to Advertise for Professional Services**

- ❑ **Cumberland County 2024 NJCE Membership Renewal** – Cumberland County's three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2024. 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. Also, the Fund Office will send a sample resolution and agreement to the member entities of the Commission to renew their membership in the Commission for another three years beginning on January 1, 2024.

- ❑ **2024 Renewal – Underwriting Data Collection** – An e-mail was distributed to identified renewal users on July 26, 2023, with the link for the 2024 NJCE JIF Exposure Renewal hosted online via Origami Risk. The deadline to compete the data underwriting renewal is **August 30th**.

The applications for Optional Ancillary Coverages will be completed online via Broker Buddha. An e-mail will be sent out shortly on the application process which will include instructions and FAQs.

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on June 22, 2023. Attached in the agenda on **pages 4-7** is a written summary report. The NJCE will meet again on Wednesday, September 27, 2023 at 9:30 AM via Zoom.
- ❑ **Financial Fast Track** – Included on **pages 8 & 9** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for May. As of **May 31, 2023**, the Commission has a surplus of \$94,851. Total cash on hand is \$2,956,904.
- ❑ **NJCE Property and Casualty Financial Fast Track – (Pages 10-12)** – Included in the agenda on pages 13-15 is a copy of the NJCE Financial Fast Track Report for the month of May. As of **May 31, 2023** there is a statutory surplus of **\$13,704,071**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$28,298,804**.
- ❑ **Certificate of Insurance Issuance Report** - Included on **pages 13-14** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of May 1, 2023 to July 1, 2023. There were 6 certificates of insurance issued during this period.
 - ❑ **Motion to approve the certificate of insurance report.**
- ❑ **Claims Tracking Report (Pages 15-16)** – Included in the agenda is the Claims Activity Reports for May & June that tracks open claims.
- ❑ **2023 Property & Casualty Assessments** – The third assessment payments are due September 15, 2023. The Fund Office will send out Statement of Accounts the first week of August.
- ❑ **CS&B New Technology for File Sharing** – The NJCE Underwriting Manager advised as part of their ongoing commitment to improve services, they are changing the file sharing platform provider. This transition will enhance the efficiency and enable better service.

The files currently shared with you via the Egnyte platform will transition over to Microsoft OneDrive. Authorized users of the Egnyte platform should have received an e-mail with information on the new file sharing. If you have any questions, please contact the underwriting manager’s office.

CUIC Appraisal Response Report

	<u>Scope - Year 1</u>	<u>Scope - Year 2</u>	<u>Scope - Year 3</u>	
	On site appraisals for buildings greater than \$1 million. Value trending buildings between \$500K and \$1 million.	On site appraisals for buildings between \$500K and \$1 million.	Value trending all buildings, land improvements & contents.	
<u>Respondent</u>	<u>Pricing Year 1</u>	<u>Pricing Year 2</u>	<u>Pricing Year 3</u>	<u>Total</u>
AssetWorks Risk Management Inc.	\$14,400	\$5,340	\$1,200	\$20,940
Withum Smith & Brown, PC	\$19,300	\$6,300	\$2,900	\$28,500
Kroll	\$26,500	\$16,000	\$4,000	\$46,500



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 22, 2023
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’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

Financial Fast Track: Financial Fast Track: Submitted for information was the Financial Fast Track as of March 31, 2023 and as of April 30, 2023. Executive Director reported the statutory surplus as of April 30th is \$14 million.

December 31, 2022 Audit: Fund Auditor submitted the draft financial audit and provided a summary review of the Financial Statements. Fund Auditor reported the financial audit and report on internal control are both unmodified opinions and did not expect any changes to the final financial audit to be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state’s regulatory agencies.

Finance Sub Committee: Executive Director reported at the NJCE JIF April meeting, the Board of Fund Commissioners adopted a resolution rejecting the (2) two responses to the Property Appraisal CCRFP; the proposals were rejected based on substantial revisions to the specifications. The matter was referred to the NJCE JIF Finance Sub Committee who was empowered to determine next steps. Executive Director reported the Finance Sub Committee met on May 25, 2023, and with guidance from the Fund Attorney agreed that property appraisal services would be best if procured by the individual member Insurance Commissions and Counties.

Executive Director said the NJCE provided the scope/parameters of work for the procurement; a

copy of the memo outlining the process was distributed to Fund Commissioners and Risk Managers. If members have done a recent appraisal or doing ongoing appraisals it will not be necessary for them to do an additional appraisal. Executive Director highlighted that updated appraisals are a requirement of NJCE JIF property insurers.

Executive Director reported the Sub Committee recommended a reimbursement program to member entities for the cost of property appraisal services reimbursement program for expenses our members incur for this procurement. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution ratifying and authorizing a reimbursement program.

The Sub Committee also discussed the Workers' Compensation Claims Administrator contract, which is set to expire 9/30/2023. The Fund office will work with the Fund Attorney and QPA to procure these services.

September Fund Meeting: The Board of Fund Commissioners agreed to move the September 28th 9:30AM meeting to September 27th at 9:30AM via Zoom.

NJCE Committees:

Coverage Committee: Executive Director reported the committee met on May 25th to review the final draft general liability policy and other coverage policies that were in draft status. Underwriting Manager said feedback on the draft policies from committee members was addressed and submitted to the Technical Writer.

Cyber Task Force: Underwriting Manager reported the task force met on June 8th to introduce The Chertoff Group, the consulting firm appointed to assist the Fund in constructing a cyber security framework. Underwriting Manager said The Chertoff Group will draft a *Technology Stack Questionnaire*, which will be distributed to members to understand their current technology systems and vulnerabilities. In addition, Executive Director reported the committee agreed that the Fund should explore membership with the Cyber JIF as part of the Fund's 2024 marketing effort for cyber liability coverage.

Safety Committee: Safety Director reported this committee met on June 12th and provided a summary report of items discussed. The Safety Committee is scheduled to meet next on September 11, 2023 at 10:00AM.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported to date that approximately \$3.3 million has been paid with a total estimated event value of \$6 million. Ms. Majeed reported there are 3 open claims with reserves of \$2.7 million and anticipates these remaining claims to be settled by year-end. The NJCE deductible is \$2 million, which will be shared among the three county members with Hurricane Ida claims on a pro-rata basis.

Safety National: Executive Director reported that at the April meeting the Board of Commissioners authorized Fred Semrau, Esq. to assist with the settlement agreement with Safety National on 2020 COVID Claims.

Executive Director reported PERMA Claims is working with Safety National on finalizing the documentation for certain claims included in the settlement as a prerequisite to executing the

agreement.

Learning Management System (LMS): Safety Director reported the new LMS, hosted by BIS Safety Software, launched May 1st and the designated LMS training administrators should have received an activation email for the new NJCE LMS system. J.A. Montgomery uploaded an LMS FAQ's and a webinar recording of the new LMS Training on <https://njce.org/safety/>. If members have any questions or need further assistance, please contact Natalie Dougherty at ndougherty@jamontgomery.com.

Certifical: Certifical is an online platform that uses real-time data to streamline certificate issuance requests. Underwriting Manager reported the platform is being tested and used internally first and expects it to be launched for member use. Underwriting Manager said there will no interruption to the current certificate request process for members while Certifical is being set up.

NJCE JIF Renewal Timeline: Deputy Executive Director reported the Fund Professionals met to review and finalize the 2024 renewal timeline, which assumes an earlier start date this year. The 2024 renewal process begins in June and continues through mid-September and allow members to confirm underwriting data in time to introduce a budget at the November meeting. 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 and all members have or will do a revised property appraisal procurement.

2023 Best Practices Seminar: Deputy Executive Director reported a planning committee met on June 20th to discuss a variety of topics to be presented. The seminar is scheduled for October 5, 2023 from 1-4pm via Zoom. Please save the date and time and look for an official invite to be distributed.

Membership Renewal: The Counties of Burlington, Cumberland and Atlantic are scheduled to renew their three-year membership with the Fund as of January 1, 2024. Renewal documents were sent to each respective County on June 20th.

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2023 May 3-5 conference in Atlantic City at Caesar's. Underwriting Manager also presented an educational session on the *State of Cybersecurity for Public Entities and Effective Cyber Risk Management Approaches*.

Underwriting Manager Report

Underwriting Manager reported discussions on the 2024 pre-renewal discussions have already started and he expects to hold a pre-renewal meeting/webinar in August for Fund Commissioners and Risk Managers.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from April to June 2023, Safety Director bulletins and information on a training schedule through August 2023.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Wednesday September 27, 2023 at 9:30AM via Zoom.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	334,412	1,672,061	30,937,845	32,609,906
2.	CLAIM EXPENSES				
	Paid Claims	120,566	586,431	12,054,394	12,640,826
	Case Reserves	(154,352)	(57,783)	2,324,941	2,267,158
	IBNR	74,835	60,872	1,881,413	1,942,285
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(170)	(106,096)	(143,373)	(249,469)
	TOTAL CLAIMS	40,879	483,425	16,117,375	16,600,800
3.	EXPENSES				
	Excess Premiums	162,027	810,135	12,487,822	13,297,957
	Administrative	32,577	155,520	3,400,241	3,555,761
	TOTAL EXPENSES	194,604	965,655	15,888,063	16,853,719
4.	UNDERWRITING PROFIT (1-2-3)	98,929	222,981	(1,067,594)	(844,613)
5.	INVESTMENT INCOME	6,120	30,555	205,204	235,758
6.	PROFIT (4 + 5)	105,049	253,536	(862,390)	(608,855)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	171,783	171,783
9.	DIVIDEND EXPENSE	0	0	(171,783)	(171,783)
10.	INVESTMENT IN JOINT VENTURE	(89,368)	(81,995)	783,592	701,597
11.	SURPLUS (6 + 7 + 8 - 9)	15,681	171,541	(76,690)	94,851
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	(3,017)	(1,831)	279,608	277,777
	2013	299	(533)	218,073	217,540
	2014	844	2,846	163,255	166,101
	2015	(8,040)	(2,305)	(352,780)	(355,085)
	2016	1,948	4,873	407,762	412,634
	2017	336	(20,458)	(388,890)	(409,348)
	2018	(107)	(9,618)	(652,098)	(661,716)
	2019	224	11,691	600,371	612,062
	2020	(2,150)	16,517	(389,445)	(372,927)
	2021	2,226	30,144	(53,776)	(23,632)
	2022	(18,963)	42,427	91,229	133,656
	2023	42,081	97,788		97,788
	TOTAL SURPLUS (DEFICITS)	15,681	171,541	(76,691)	94,850
	TOTAL CASH				2,956,904

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	10,000	10,000
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	50,744	50,744
FUND YEAR 2013				
Paid Claims	0	13,807	1,201,468	1,215,275
Case Reserves	0	(10,101)	10,101	(0)
IBNR	0	(2,076)	2,076	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	1,630	1,213,645	1,215,275
FUND YEAR 2014				
Paid Claims	0	140	1,371,192	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	140	1,371,192	1,371,332
FUND YEAR 2015				
Paid Claims	450	8,440	1,855,665	1,864,105
Case Reserves	(450)	(10,261)	12,771	2,510
IBNR	0	(2,085)	21,797	19,712
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(3,906)	1,890,234	1,886,328
FUND YEAR 2016				
Paid Claims	560	3,335	1,013,399	1,016,734
Case Reserves	(560)	(3,335)	127,042	123,708
IBNR	0	0	15,514	15,514
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	1,155,955	1,155,955
FUND YEAR 2017				
Paid Claims	2,426	50,853	1,942,904	1,993,757
Case Reserves	(2,426)	39,834	93,621	133,455
IBNR	0	(68,864)	17,199	(51,665)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	21,823	2,053,725	2,075,547
FUND YEAR 2018				
Paid Claims	8,751	131,149	1,776,365	1,907,514
Case Reserves	(17,491)	(97,199)	404,405	307,206
IBNR	8,740	(23,515)	101,445	77,930
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(23)	(4,248)	(4,271)
TOTAL FY 2018 CLAIMS	(0)	10,412	2,277,967	2,288,379
FUND YEAR 2019				
Paid Claims	182	23,752	532,692	556,445
Case Reserves	(182)	(3,752)	248,193	244,441
IBNR	0	(52,446)	221,907	169,461
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(4,593)	(7,467)	(12,059)
TOTAL FY 2019 CLAIMS	0	(37,039)	995,326	958,287
FUND YEAR 2020				
Paid Claims	42,298	132,993	1,102,953	1,235,946
Case Reserves	(52,138)	(111,937)	605,365	493,428
IBNR	9,840	(21,056)	291,283	270,226
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(16,228)	(29,796)	(46,024)
TOTAL FY 2020 CLAIMS	0	(16,228)	1,969,804	1,953,577
FUND YEAR 2021				
Paid Claims	18,063	85,412	744,192	829,604
Case Reserves	(14,493)	62,205	455,660	517,866
IBNR	(3,570)	(150,509)	440,070	289,561
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(21,171)	(38,701)	(59,872)
TOTAL FY 2021 CLAIMS	0	(24,062)	1,601,221	1,577,159
FUND YEAR 2022				
Paid Claims	7,538	53,082	472,820	525,902
Case Reserves	(67,362)	(69,770)	357,781	288,011
IBNR	59,825	(2,286)	770,122	767,837
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(35,704)	(63,161)	(98,865)
TOTAL FY 2022 CLAIMS	0	(54,678)	1,537,563	1,482,885
FUND YEAR 2023				
Paid Claims	40,298	83,468		83,468
Case Reserves	751	146,533		146,533
IBNR	0	383,709		383,709
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(170)	(28,377)		(28,377)
TOTAL FY 2023 CLAIMS	40,879	585,333	0	585,333
COMBINED TOTAL CLAIMS	40,879	483,425	16,117,375	16,600,800

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,097,705	15,061,315	248,899,924	263,961,238
2.	CLAIM EXPENSES				
	Paid Claims	267,517	1,336,166	12,514,366	13,850,532
	Case Reserves	635,306	1,613,382	12,686,874	14,300,256
	IBNR	31,877	1,634,320	11,414,958	13,049,279
	Discounted Claim Value	(23,779)	(287,582)	(2,262,516)	(2,550,099)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	TOTAL CLAIMS	910,921	4,353,122	32,186,372	36,539,494
3.	EXPENSES				
	Excess Premiums	2,342,182	11,699,361	177,502,257	189,201,618
	Administrative	188,692	926,847	18,460,731	19,387,578
	TOTAL EXPENSES	2,530,874	12,626,208	195,962,988	208,589,196
4.	UNDERWRITING PROFIT (1-2-3)	(344,091)	(1,918,015)	20,750,564	18,832,549
5.	INVESTMENT INCOME	27,179	199,862	1,379,212	1,579,074
6.	PROFIT (4+5)	(316,912)	(1,718,153)	22,129,775	20,411,622
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(316,912)	(1,718,153)	15,422,224	13,704,071
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	99	923	62,481	63,404
	2011	365	2,072	572,420	574,493
	2012	(249,395)	(245,685)	686,619	440,934
	2013	937	5,126	1,090,793	1,095,920
	2014	1,358	10,971	2,077,841	2,088,813
	2015	1,495	(160,806)	1,679,406	1,518,599
	2016	1,926	30,694	1,710,308	1,741,002
	2017	2,044	8,693	2,614,589	2,623,281
	2018	2,398	2,113	2,321,638	2,323,751
	2019	2,697	(565,472)	2,164,699	1,599,227
	2020	2,836	(42,575)	(689,222)	(731,797)
	2021	3,889	37,793	(204,057)	(166,263)
	2022	4,377	(352,409)	1,334,709	982,300
	2023	(91,937)	(449,593)		(449,593)
	TOTAL SURPLUS (DEFICITS)	(316,912)	(1,718,153)	15,422,224	13,704,070
	TOTAL CASH				28,298,804

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	7,462	552,636	560,098
Case Reserves	0	(7,462)	83,028	75,567
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	755	(7,983)	(7,228)
TOTAL FY 2011 CLAIMS	0	755	630,681	631,436
FUND YEAR 2012				
Paid Claims	171	3,582	1,589,807	1,593,389
Case Reserves	249,829	246,418	58,613	305,031
IBNR	0	0	3,122	3,122
Discounted Claim Value	0	350	(6,056)	(5,705)
TOTAL FY 2012 CLAIMS	250,000	250,350	1,645,486	1,895,836
FUND YEAR 2013				
Paid Claims	14,216	58,184	995,819	1,054,004
Case Reserves	(14,316)	(58,014)	549,219	491,205
IBNR	100	(664)	29,551	28,887
Discounted Claim Value	0	3,167	(60,165)	(56,997)
TOTAL FY 2013 CLAIMS	0	2,673	1,514,426	1,517,099
FUND YEAR 2014				
Paid Claims	431	3,501	659,816	663,317
Case Reserves	(5,852)	(8,071)	138,364	130,292
IBNR	5,421	4,671	21,077	25,748
Discounted Claim Value	0	(122)	(15,330)	(15,452)
TOTAL FY 2014 CLAIMS	0	(22)	803,927	803,905
FUND YEAR 2015				
Paid Claims	26,040	117,427	1,822,647	1,940,073
Case Reserves	(49,778)	25,017	734,986	760,003
IBNR	23,738	20,764	94,138	114,901
Discounted Claim Value	0	8,880	(67,627)	(58,748)
TOTAL FY 2015 CLAIMS	0	172,087	2,584,143	2,756,230
FUND YEAR 2016				
Paid Claims	0	2,240	1,030,094	1,032,334
Case Reserves	0	(138,619)	1,339,694	1,201,074
IBNR	0	122,159	42,209	164,368
Discounted Claim Value	0	(1,479)	(94,522)	(96,001)
TOTAL FY 2016 CLAIMS	0	(15,700)	2,317,474	2,301,775
FUND YEAR 2017				
Paid Claims	1,750	111,127	1,181,145	1,292,272
Case Reserves	(56,113)	(167,172)	854,966	687,794
IBNR	54,362	49,957	114,476	164,434
Discounted Claim Value	0	13,444	(78,364)	(64,919)
TOTAL FY 2017 CLAIMS	(0)	7,356	2,072,224	2,079,580

FUND YEAR 2018					
	Paid Claims	26,494	74,219	987,489	1,061,709
	Case Reserves	(32,487)	(36,935)	950,586	913,651
	IBNR	5,993	(29,044)	552,963	523,919
	Discounted Claim Value	0	8,152	(120,565)	(112,413)
	TOTAL FY 2018 CLAIMS	(0)	16,393	2,370,473	2,386,866
FUND YEAR 2019					
	Paid Claims	230,555	309,975	684,365	994,340
	Case Reserves	(105,554)	54,019	1,205,018	1,259,037
	IBNR	(125,000)	(358,266)	1,263,761	905,495
	Discounted Claim Value	0	20,929	(198,523)	(177,594)
	TOTAL FY 2019 CLAIMS	1	26,657	2,954,620	2,981,278
FUND YEAR 2020					
	Paid Claims	0	21,813	881,863	903,676
	Case Reserves	485,109	595,309	3,856,203	4,451,512
	IBNR	(485,109)	(623,650)	2,706,198	2,082,548
	Discounted Claim Value	0	14,186	(494,451)	(480,265)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	TOTAL FY 2020 CLAIMS	0	64,494	4,782,503	4,846,997
FUND YEAR 2021					
	Paid Claims	1,215	406,962	1,705,091	2,112,053
	Case Reserves	77,819	(327,185)	2,095,279	1,768,094
	IBNR	(79,034)	(122,593)	2,146,905	2,024,313
	Discounted Claim Value	0	35,535	(453,414)	(417,880)
	Excess Recoveries	0	0	0	0
	TOTAL FY 2021 CLAIMS	0	(7,281)	5,493,861	5,486,579
FUND YEAR 2022					
	Paid Claims	(38,354)	214,674	251,754	466,428
	Case Reserves	(155)	257,361	820,919	1,078,280
	IBNR	38,508	(142,295)	4,437,558	4,295,263
	Discounted Claim Value	0	54,204	(665,517)	(611,314)
	TOTAL FY 2022 CLAIMS	0	383,943	4,844,714	5,228,658
FUND YEAR 2023					
	Paid Claims	5,000	5,000		5,000
	Case Reserves	86,803	1,178,717		1,178,717
	IBNR	592,897	2,713,282		2,713,282
	Discounted Claim Value	(23,779)	(445,583)		(445,583)
	TOTAL FY 2023 CLAIMS	660,921	3,451,415	0	3,451,415
COMBINED TOTAL CLAIMS		910,921	4,353,122	32,186,372	36,539,494

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 5/1/2023 To 6/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Upper Deerfield Township I - Cumberland County	1325 Highway 77 Seabrook, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Sheriff's Department use of facilities during the current calendar period.	5/4/2023 #3992727	GL AU EX WC
Total # of Holders: 1				

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 6/1/2023 To 7/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Bank, N.A. I - Cumberland County Improvement Authority	12000 Horizon Way Mt. Laurel, NJ 08054	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Bankers and Realtors Roundtable Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the Bankers and Realtors Roundtable Event	6/1/2023 #4020366	GL AU EX WC
H - Frank Lobiondo Sr. Recreational I - Cumberland County	Park 678 Morton Avenue Rosenhayn, NJ 08352	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	6/1/2023 #4020371	GL AU EX WC
H - Eugenia Johnson Memorial Park I - Cumberland County	770 Cedar Street Rosenhayn, NJ 08352	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	6/1/2023 #4020372	GL AU EX WC
H - State of New Jersey I - Cumberland County	Department of Environmental Protection 401 East State Street Mail Code 401-04N Trenton, NJ 08625	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to FY 2023 CEHA Grant- grant identifier number (CEHA2023-00012)	6/22/2023 #4054300	GL AU EX WC
H - Millville Board of Education I - Cumberland County	Holly Heights Elementary School 2509 E. Main Street Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance regarding use of facilities for Police Week.	6/23/2023 #4057393	GL AU EX WC
Total # of Holders: 5				

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

May 31, 2023

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	0	0	0	0	0	0	0	0	0	2	9	3	14
May-23	0	0	0	0	0	0	0	0	0	2	10	4	16
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	1	2
Limited Reserves													\$1,460
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$19,061	\$5,001	\$24,064
May-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$18,210	\$5,153	\$23,365
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$851)	\$152	(\$699)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$184,475	\$291,550	\$10	\$1,727,416
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	1	0	0	0	0	0	4	5	17	17	6	3	53
May-23	1	0	0	0	0	0	3	5	16	17	5	5	52
NET CHGE	0	0	0	0	0	0	-1	0	-1	0	-1	2	-1
Limited Reserves													\$20,414
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$117,993	\$201,708	\$389,264	\$341,466	\$29,768	\$15,000	\$1,105,199
May-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$103,647	\$201,526	\$367,555	\$338,220	\$20,244	\$20,352	\$1,061,544
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$14,346)	(\$182)	(\$21,710)	(\$3,246)	(\$9,524)	\$5,352	(\$43,655)
Ltd Incurred	\$12,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$683,732	\$527,155	\$596,829	\$482,568	\$22,543	\$22,543	\$5,256,626
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	0	0	0	0	0	0	0	0	1	1	1	1	4
May-23	0	0	0	0	0	0	0	0	1	1	1	2	5
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves													\$2,300
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$1,200	\$11,500
May-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$1,200	\$11,500
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$18,009	\$175,935
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	0	0	0	1	1	5	4	1	13	9	19	15	68
May-23	0	0	0	1	1	5	4	1	14	9	19	17	71
NET CHGE	0	0	0	0	0	0	0	0	1	0	0	2	3
Limited Reserves													\$17,804
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	\$0	\$0	\$0	\$2,960	\$124,268	\$135,881	\$206,705	\$42,915	\$200,585	\$181,391	\$306,045	\$124,581	\$1,325,330
May-23	\$0	\$0	\$0	\$2,510	\$123,708	\$133,455	\$203,559	\$42,915	\$182,329	\$170,544	\$285,227	\$119,828	\$1,264,075
NET CHGE	\$0	\$0	\$0	(\$450)	(\$560)	(\$2,426)	(\$3,146)	\$0	(\$18,255)	(\$10,847)	(\$20,818)	(\$4,753)	(\$81,255)
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$730,297	\$577,504	\$1,199,430	\$1,401,494	\$178,259	\$877,343	\$650,872	\$513,339	\$513,339	\$8,104,373
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	1	0	0	1	1	5	8	6	31	29	35	22	139
May-23	1	0	0	1	1	5	7	6	31	29	35	28	144
NET CHGE	0	0	0	0	0	0	-1	0	0	0	0	6	5
Limited Reserves													\$16,392
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
April-23	\$10,000	\$0	\$0	\$2,960	\$124,268	\$135,881	\$324,698	\$244,623	\$590,149	\$532,358	\$355,374	\$145,782	\$2,466,093
May-23	\$10,000	\$0	\$0	\$2,510	\$123,708	\$133,455	\$307,206	\$244,441	\$550,184	\$518,266	\$324,181	\$146,533	\$2,360,484
NET CHGE	\$0	\$0	\$0	(\$450)	(\$560)	(\$2,426)	(\$17,491)	(\$182)	(\$39,965)	(\$14,093)	(\$31,193)	\$751	(\$105,609)
Ltd Incurred	\$50,744	\$1,215,275	\$1,371,332	\$1,866,615	\$1,140,441	\$2,127,212	\$2,214,720	\$805,059	\$1,729,378	\$1,344,230	\$845,441	\$553,902	\$15,264,349

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

June 30, 2023

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
May-23	0	0	0	0	0	0	0	0	0	2	10	4	16
June-23	0	0	0	0	0	0	0	0	0	2	9	5	16
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	1	0
Limited Reserves													\$1,834
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
May-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$18,210	\$5,153	\$23,365
June-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$17,179	\$12,168	\$29,348
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,031)	\$7,015	\$5,984
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$184,475	\$289,269	\$9	\$1,725,134
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
May-23	1	0	0	0	0	0	3	5	16	17	5	5	52
June-23	1	0	0	0	0	0	3	5	15	16	5	6	51
NET CHGE	0	0	0	0	0	0	0	0	-1	-1	0	1	-1
Limited Reserves													\$22,424
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
May-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$103,647	\$201,526	\$367,555	\$338,220	\$20,244	\$20,352	\$1,061,544
June-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$99,269	\$196,556	\$405,010	\$375,787	\$37,970	\$19,035	\$1,143,627
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$4,378)	(\$4,969)	\$37,455	\$37,566	\$17,726	(\$1,317)	\$82,084
Ltd Incurred	\$12,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$683,732	\$527,155	\$641,744	\$529,427	\$42,122	\$42,122	\$5,387,556
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
May-23	0	0	0	0	0	0	0	0	1	1	1	2	5
June-23	0	0	0	0	0	0	0	0	1	1	1	1	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	-1
Limited Reserves													\$2,575
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
May-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$1,200	\$11,500
June-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$0	\$10,300
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,200)	(\$1,200)
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$18,009	\$175,935
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
May-23	0	0	0	1	1	5	4	1	14	9	19	17	71
June-23	0	0	0	1	1	5	4	1	12	8	19	20	71
NET CHGE	0	0	0	0	0	0	0	0	-2	-1	0	3	0
Limited Reserves													\$17,282
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
May-23	\$0	\$0	\$0	\$2,510	\$123,708	\$133,455	\$203,559	\$42,915	\$182,329	\$170,544	\$285,227	\$119,828	\$1,264,075
June-23	\$0	\$0	\$0	\$1,325	\$123,018	\$136,559	\$195,257	\$42,915	\$169,514	\$163,114	\$264,722	\$130,595	\$1,227,018
NET CHGE	\$0	\$0	\$0	(\$1,185)	(\$690)	\$3,104	(\$8,302)	\$0	(\$12,816)	(\$7,430)	(\$20,505)	\$10,766	(\$37,057)
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$730,297	\$577,504	\$1,204,016	\$1,401,494	\$178,259	\$926,397	\$648,088	\$527,943	\$527,943	\$8,184,437
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
May-23	1	0	0	1	1	5	7	6	31	29	35	28	144
June-23	1	0	0	1	1	5	7	6	28	27	34	32	142
NET CHGE	0	0	0	0	0	0	0	0	-3	-2	-1	4	-2
Limited Reserves													\$16,974
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
May-23	\$10,000	\$0	\$0	\$2,510	\$123,708	\$133,455	\$307,206	\$244,441	\$550,184	\$518,266	\$324,181	\$146,533	\$2,360,484
June-23	\$10,000	\$0	\$0	\$1,325	\$123,018	\$136,559	\$294,526	\$239,471	\$574,824	\$548,403	\$320,370	\$161,797	\$2,410,294
NET CHGE	\$0	\$0	\$0	(\$1,185)	(\$690)	\$3,104	(\$12,680)	(\$4,969)	\$24,640	\$30,137	(\$3,810)	\$15,264	\$49,810
Ltd Incurred	\$50,744	\$1,215,275	\$1,371,332	\$1,866,615	\$1,140,441	\$2,131,798	\$2,214,720	\$805,059	\$1,823,347	\$1,388,304	\$877,343	\$588,083	\$15,473,061

RESOLUTION NO. 16-23

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

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

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

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

FUND YEAR 2023			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000341			
000341		VOID AND ADJUST	0.00
000341		VOID AND ADJUST	0.00
			0.00
000342			
000342	PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/23	1.80
000342	PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES Q3 2023	26,664.25
000342	PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/23	4.80
			26,670.85
000343			
000343	SG RISK, LLC	ACTUARY SERVICES FY 2023	5,482.50
			5,482.50
000344			
000344	HARDENBERGH INSURANCE GROUP	RMC CUMB CTY UTIL AUTH Q3 2023	1,688.50
000344	HARDENBERGH INSURANCE GROUP	RMC- CUMB CTY IMPROV. AUTH Q3 2023	6,875.00
000344	HARDENBERGH INSURANCE GROUP	CTY OF CUMBERLAND RMC 3RD INSTALL 2023	35,000.00
			43,563.50
000345			
000345	INSERVCO INSURANCE SERVICES	TPA 06/23	4,746.00
000345	INSERVCO INSURANCE SERVICES	TPA 07/23	4,746.00
			9,492.00
		Total Payments FY 2023	85,208.85
		TOTAL PAYMENTS ALL FUND YEARS	85,208.85

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

SAFETY DIRECTOR REPORT

CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: July 27, 2023
DATE OF MEETING: August 3, 2023

CUIC SERVICE TEAM

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

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 1:** Attended the CUIC meeting.
- **June 1:** Attended the CUIC Claims Committee meeting.
- **June 1:** One session of Office Safety training was conducted for CUIC DOSS.
- **July 12:** One session of Office Safety training was conducted for CUIC DOSS.
- **July 12:** One session of Home Visitor Safety training was conducted for CUIC DOH.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 3:** Plan to attend the CUIC meeting.
- **August 3:** Plan to attend the CUIC Claims Committee meeting.
- **August 16:** One session of Office Safety training is scheduled for CUIC Workplace Development.
- **August 17:** One session of Office Safety training is scheduled for CUIC DOSS.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Spray Park Best Practices – June 6.
- NJCE JIF - JAM SD Bulletin: Driving Best Practices – June 7.
- NJCE JIF - JAM SD Message: Poor Air Quality – June 8.
- NJCE JIF - JAM SD Bulletin: New Jersey Child Labor Laws – June 9.
- NJCE JIF - JAM SD Bulletin: Domestic Violence for New Jersey Public Employers – June 15.
- NJCE JIF - JAM SD Message: Trench Safety Stand Down Week – June 20.
- NJCE JIF - JAM SD Bulletin: Persons with Communication Disabilities in Public Settings - Best Practices – July 11.
- NJCE JIF - JAM SD Bulletin: Passenger Bus & Van Operations, Best Practices - July 14.
- NJCE JIF - JAM SD Bulletin: Flash Flood Preparedness Best Practices – July 17.
- NJCE JIF - JAM SD Bulletin: Pickleball Best Practices – July 26.
- NJCE JIF - JAM SD Bulletin: Automated External Defibrillators (AED) Programs – July 27.

NJCE LIVE SAFETY TRAINING

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

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 Hours)

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(August through September 2023 Live Training schedules and registration links are attached).*

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

NJCE LEADERSHIP ACADEMY

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

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

- December 1-22, 2023 (Program Start Date: January 1, 2024)

The Registration Form will be available to download and complete during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

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

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

For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



New NJCE Learning Management System (LMS)

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

J.A. Montgomery CONSULTING

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

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

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

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

August thru September 2023 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description.

DATE	CLASS TOPIC	TIME
8/1/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/23	Hearing Conservation	9:30 - 10:30 am
8/1/23	Fire Safety	11:00 - 12:00 pm
8/2/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/23	Chipper Safety	1:00 - 2:00 pm
8/3/23	Asbestos Awareness	7:30 - 9:30 am
8/3/23	Fire Extinguisher Safety	10:00 - 11:00 am
8/4/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
8/4/23	Mower Safety	11:00 - 12:00 pm
8/7/23	Disaster Management	9:00 - 10:30 am
8/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/8/23	Ethical Decision Making	9:00 - 11:30 am
8/9/23	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/9/23	Bloodborne Pathogens	10:00 - 11:00 am
8/10/23	Protecting Children from Abuse In New Jersey Local Government Programs	10:00 - 12:00pm
8/10/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/11/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/11/23	Hearing Conservation	11:00 -12:00 pm
8/14/23	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
8/15/23	Preparing for the Unspeakable	9:00 - 10:30 am
8/15/23	Fall Protection Awareness	1:00 - 3:00 pm
8/16/23	Bloodborne Pathogens	7:30 - 8:30 am
8/16/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
8/16/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
8/17/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/17/23	Personal Protective Equipment	1:00 - 3:00 pm
8/18/23	Confined Space Entry	7:30 - 10:30 am
8/18/23	Introduction to Communication Skills	9:00 - 11:00 am
8/18/23	Fire Extinguisher Safety	11:00 - 12:00 pm
8/21/23	Sanitation and Recycling Safety	8:30 - 10:30 am
8/21/23	Fire Safety	11:00 - 12:00 pm
8/22/23	Flagger Skills and Safety	8:30 - 9:30 am
8/22/23	Implicit Bias in the Workplace	1:00 - 3:00 pm
8/23/23	Playground Safety Inspections	8:30 - 10:30 am

8/23/23	Special Event Management	1:00 - 3:00 pm
8/24/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/24/23	Bloodborne Pathogens	11:00 - 12:00 pm
8/25/23	Mower Safety	7:30 - 8:30 am
8/25/23	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
8/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/29/23	Shop and Tool Safety	8:30 - 9:30 am
8/29/23	Driving Safety Awareness	10:00 - 11:30 am
8/30/23	Personal Protective Equipment	8:30 - 10:30 am
8/30/23	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
8/31/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
8/31/23	Chainsaw Safety	10:00 - 11:00 am
9/5/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/6/23	Mower Safety	8:30 - 9:30 am
9/6/23	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
9/7/23	Hearing Conservation	7:30 - 8:30 am
9/7/23	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
9/7/23	Preparing for First Amendment Audits	9:00 - 11:00 am
9/7/23	Chainsaw Safety	1:00 - 2:00 pm
9/11/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
9/11/23	Accident Investigation	1:00 - 3:00 pm
9/12/23	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
9/12/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
9/13/23	Chipper Safety	7:30 - 8:30 am
9/13/23	Bloodborne Pathogens	9:00 - 10:00 am
9/13/23	Flagger Skills and Safety	10:30 - 11:30 am
9/13/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/14/23	Personal Protective Equipment	8:30 - 10:30 am
9/14/23	Fire Safety	11:00 - 12:00 pm
9/14/23	Fire Extinguisher Safety	1:00 - 2:00 pm
9/15/23	Introduction to Understanding Conflict	9:00 - 11:00 am
9/15/23	Fall Protection Awareness	8:30 - 10:30 am
9/15/23	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
9/15/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
9/18/23	Mower Safety	7:30 - 8:30 am
9/18/23	Shop and Tool Safety	9:00 - 10:00 am
9/18/23	Hearing Conservation	10:30 - 11:30 am
9/18/23	Safety Committee Best Practices	1:00 - 2:30 pm
9/18/23	Law Enforcement - Below 100*	8:00 - 12:00 pm
9/19- 9/20/23	Leadership Skills for Supervisors Workshop (Two Days)*	9:00 - 3:30 pm w/lunch brk
9/19/23	Public Employers: What You Need to Know	9:00 - 10:30 am
9/19/23	Bloodborne Pathogens	11:00 - 12:00 pm
9/19/23	Driving Safety Awareness	1:00 - 2:30 pm
9/20/23	Chainsaw Safety	8:30 - 9:30 am
9/20/23	Chipper Safety	10:00 - 11:00 am
9/20/23	Personal Protective Equipment	1:00 - 3:00 pm
9/21/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
9/21/23	Productive Meetings Best Practices	8:30 - 10:00 am
9/21/23	Implicit Bias in the Workplace	1:00 - 3:00 pm
9/22/23	Flagger Skills and Safety	7:30 - 8:30 am
9/22/23	Lock Out/Tag Out (Control of Hazardous Energy)	9:00 - 11:00 am

9/22/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/25/23	Playground Safety Inspections	8:30 - 10:30 am
9/25/23	Fire Extinguisher Safety	11:00 - 12:00 pm
9/25/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
9/26/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
9/26/23	Housing Authority Sensibility	8:30 - 11:30 am
9/26/23	Bloodborne Pathogens	9:30 - 10:30 am
9/26/23	Fire Safety	11:00 - 12:00 pm
9/27/23	MSI-NJCE EXPO 2023 - Confined Space Entry (Camden Co.)*	8:30 - 11:30 am
9/27/23	MSI-NJCE EXPO 2023 - Excavation, Trenching, and Shoring (Camden Co.)*	8:30 - 12:30 pm
9/27/23	MSI-NJCE EXPO 2023 - Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Camden Co.)*	8:30 - 12:30 pm
9/27/23	MSI-NJCE EXPO 2023 - Flagger Work Zone Safety (Camden Co.)*	8:30 - 12:30 pm
9/27/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/28/23	Leaf Collection Safety Awareness	8:30 - 10:30 am
9/28/23	CDL: Supervisors' Reasonable Suspicion	11:00 - 1:00 pm
9/28/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/29/23	Confined Space Entry	8:30 - 11:30 am
9/29/23	Snow Plow/Snow Removal Safety	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 will also apply to all of our courses and anyone attending the class as part of the NJCE Leadership Academy Program.

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)



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

CC: Brad Stokes, CumbCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 8/3/2023

RE: Risk Management Consultant's Report

Safety and Training

- **4/12/2023 Safety and Accident Review Committee Meeting**
Attached are the approved 4/12/2023 Safety and Accident Review Committee Meeting Minutes. The 6/14/2023 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2023 Munich Re Safety Grant**
Two additional submissions have been provided to J.A. Montgomery for the 2023 Munich Re Safety Grant. One submission was for the Cumberland County Prosecutor's Office for Axon Body Cameras. The total cost for 3 cameras, associated accessories and evidence data storage is \$10,691.40. This cost would span over 2 years. For the first year, the County will be paying \$6,655.31. The employees of the Prosecutor's Office would be utilizing the cameras, at a minimum, for any proactive enforcement action such as issuing search warrants, arrests and motor vehicle stops.

The use of body worn cameras on employees provides documented evidence that can be used to reduce and eliminate law enforcement legal liability claims pertaining to claims of excessive force and violation of civil rights. In addition, a camera is an unbiased witness that can be instrumental in the successful prosecution of cases.

The next submission was for the Cumberland County Department of Corrections and the Department of Public Works for GPS Insight devices to be utilized in county-operated vehicles. The total cost to equip 21 Corrections vehicles and 122 Public Works vehicles is approximately \$37,750.00. Each device would provide the County with real-time oversight of vehicle locations and interior cab monitoring functions. In addition, the key fobs allow for the vehicle to only be accessed by those assigned, but also ensures that, should a key fob be obtained through illegal means, that the vehicle would still be tracked and recoverable more quickly.

The Department of Corrections is actively transporting inmates to and from the Hudson County Correctional Center which is 2 to 2.5 hours away. The Department of Public Works is frequently traveling around the County addressing downed trees / brush removal during storms, snow removal, repairing roadways / bridges/ culverts, etc.

The GPS device in each vehicle provides transparency. It will show the distance traveled, time away and mileage which can be useful in the event of an allegation of improper treatment or misconduct of a prisoner. In the event an inmate were to overtake the correction officers and gain

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control of the vehicle, in real time, the County would be able to locate the vehicle. This would allow for the County to act quickly, providing a time-saving response to the situation to ensure the safety of the public.

The documentation of the routes travelled by the County employees could be used to corroborate testimony on either side in litigation. This could be useful when employees are moving quickly to and from different locations, during bad weather or after major storms.

We are awaiting the carrier's decision on all submissions.

- **2024 Underwriting Renewal Data**
The renewal schedules have been provided to all members. The renewal applications will be provided shortly, and meetings will be scheduled to assist each member with their completion.

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Safety and Accident Review Committee Meeting Minutes
April 12, 2023, 10:00 AM
Via Video Conference Meeting

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

II. Roll Call

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

Alternates:

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

Commission Professionals:

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

Prior to approval of the minutes, Dr. Hickman provided clarification regarding the proof of training of the emergency action plans from employees.

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- III. Approval of the 2/8/2023 Safety and Accident Review Committee Meeting Minutes.
Motion to approve the 2/8/2023 Safety and Accident Review Committee Meeting Minutes.
Moved: Ginger Supernavage
Seconded: Dawn Bowen
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

Dr. Hickman began by speaking about J.A. Montgomery's new learning management system. She confirmed that Mr. Prince will speak about the system during his report. She advised the committee that all managers must take training to learn the new system. J.A. Montgomery provides training, both user and administrative. She advised that if someone could not attend the J.A. Montgomery training, she would provide a recorded training.

She continued by stating that any special training requests from departments should be provided immediately for scheduling. She spoke of the Public Works department scheduling a customized special training program. She inquired to Mr. Prince how the training is progressing. Mr. Prince advised that J.A. Montgomery is providing such training to other entities around the state. He advised the committee of the specific trainings being offered. Dr. Hickman advised that she could assist any department in coordinating training with J.A. Montgomery.

Next, she spoke about wellness and employee well-being. She stated that the County is working on wellness education to include resiliency training and managing public stress. She encouraged members to sign up for the classes.

Lastly, she spoke about scheduling site visits. She encouraged the committee members to utilize J.A. Montgomery for such visits. She advised that she is available to assist in coordinating the visits as needed.

V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graph valued as of 3/31/2023 which illustrates the total number of workers' compensation claims for the Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County, with an exclusion of any pandemic claims. He advised that the Improvement Authority and Utilities Authority were both claims free for the first quarter.

Next, he advised that a submission for the 2023 NJCE reinsurer grant was provided to J.A. Montgomery from multiple departments of the County. The submission was for automatic external defibrillators (AEDs) and accessories. The total cost for 8 AEDs is \$11,474.40 and the cost of the accessories is \$2,900.10 for a total cost of \$14,374.50. The facilities that have requested 1 AED and accessories are the Administration Building, the County Clerk's & Surrogate's office, the Sheriff's & Consumer Affairs / Weights & Measures office, the Department of Social Services, the Health Department, the Prosecutor's Office, the Office of Emergency Management, and the Correctional facility. Regarding the accessories, the carrying case keeps the AED protected and keeps it safe in route to the emergency. It also stores supplies such as batteries, spare pads, etc. The AED cabinet is a wall cabinet that makes the AED highly visible for staff to find. It also has an alarm for security purposes.

Lastly, he announced that 8 submissions were received for the 2023 Wellness Grants. Though the total monetary amount of submissions exceeded the \$5,000 approved by the Insurance Commission, Mr. Stokes stated that the additional funding should not be a problem to approve.

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- VI. NJCEL Safety Director's Report
Mr. Prince began by encouraging committee members to review NJCE.org for the upcoming training schedule.

Next, he spoke about an entry level program for potential CDL drivers to participate in, prior to obtaining a CDL license. He advised that links for training would be established, along with a power point presentation, test questions and other program items. He further advised that a Train the Trainer program has been established so that an employee with a valid CDL license could become a trainer.

Lastly, he spoke about the new learning management system and the upcoming training opportunities to learn the new system. Dr. Hickman described the definition of an administrator on the system.

Dr. Hickman encouraged the committee members to review and participate in the upcoming trainings through J.A. Montgomery. She listed training topics she felt would be beneficial for members.
- 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.

Dr. Hickman spoke of recommendations on how employees can avoid the injuries discussed.
- VIII. Old Business
Mr. Dewoody advised that a contract was awarded to a vendor for the Right to Know survey.
- IX. New Business
There was no new business.
- X. Adjournment
Motion to adjourn.
Moved: Bob Carlson
Seconded: Jen Brenner
The meeting was adjourned at 10:40am

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**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2023						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	55	\$20,235.25	\$6,093.76	\$14,141.49	70%	\$1,838.39
February	53	\$21,216.30	\$8,757.84	\$12,458.46	59%	\$1,619.60
March	62	\$31,441.35	\$12,063.17	\$19,378.18	62%	\$2,519.16
April	63	\$75,864.78	\$29,008.89	\$46,855.89	62%	\$6,091.27
May	39	\$54,951.09	\$24,798.17	\$30,152.92	55%	\$3,919.88
June	57	\$134,714.30	\$39,343.36	\$95,370.94	71%	\$12,398.22
Grand Total	329	\$338,423.07	\$120,065.19	\$218,357.88	65%	\$28,386.52

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



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

1/1/2023 – 6/30/2023

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	320	\$333,060.19	\$115,306.26	\$217,753.93	65%
Anesthesiology	6	\$11,588.00	\$5,150.37	\$6,437.63	56%
Behavioral Health	20	\$3,450.00	\$2,079.49	\$1,370.51	40%
Hospital	21	\$149,311.46	\$59,144.88	\$90,166.58	60%
MRI/Radiology	11	\$927.00	\$433.87	\$493.13	53%
Occ Med/Primary Care	27	\$12,070.68	\$3,717.11	\$8,353.57	69%
Ortho/Neuro	81	\$100,405.05	\$27,805.62	\$72,599.43	72%
Other	1	\$385.00	\$56.20	\$328.80	85%
Physical Therapy	145	\$51,666.00	\$15,812.88	\$35,853.12	69%
Physician Fees	1	\$400.00	\$143.87	\$256.13	64%
Urgent Care Center	7	\$2,857.00	\$961.97	\$1,895.03	66%
Out of Network	9	\$5,362.88	\$4,758.93	\$603.95	11%
Emergency Medicine	1	\$1,602.00	\$1,602.00	\$0.00	0%
Laboratory Services	3	\$495.95	\$489.00	\$6.95	1%
MRI/Radiology	1	\$247.00	\$247.00	\$0.00	0%
Ortho/Neuro	1	\$500.00	\$250.00	\$250.00	50%
Other	3	\$2,517.93	\$2,170.93	\$347.00	14%
Grand Total	329	\$338,423.07	\$120,065.19	\$218,357.88	65%

QualCare Network Penetration Rate 98%



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

1/1/2023 – 6/30/2023

	UNITS OF SERVICE	APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	90	\$28,437.05	Ortho/Occ Med
KENNEDY HEALTH	3	\$19,052.46	Hospital
NOVACARE REHABILITATION	144	\$15,012.88	Physical Therapy
INSPIRA MEDICAL CENTER VINELAND	15	\$13,913.49	Hospital
SALEM MEDICAL CENTER	1	\$13,126.49	Hospital
PREMIER ORTHO ASSOC SURGERY CENTER	1	\$11,382.18	Ambulatory Surgery Center
RANCOCAS ANESTHESIOLOGY, PA	4	\$4,269.27	Anesthesia/Pain Management
INSPIRA HEALTH NETWORK URGENT CARE PC	18	\$2,740.72	Urgent Care Center
RITA R. KAMMIEL MD AND ASSOCIATES	20	\$2,079.49	Behavioral Health
BRIDGETON FIRE DEPARTMENT EMS	2	\$1,843.00	Ambulance
Grand Total	298	\$111,857.03	

APPENDIX I – MEETING MINUTES
June 1, 2023 and June 22, 2023

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 1, 2023
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Joseph Henry, Hardenbergh Insurance Group
Veronica George, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Scott Brown, SG Risk
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Jennifer Davis, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSEDSESSION OF APRIL 6, 2023

Moved: Commissioner Johnson
Second: Chairman Albrecht
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Certificate of Insurance Issuance Report - Included on **pages 3-5** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of March 1, 2023 to May 1, 2023. There were 11 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved: Commissioner Sileo
Second: Commissioner Johnson
Vote: Unanimous

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on Thursday, April 27, 2023 and a written summary is included in the agenda on **pages 6-9**. A well-attended luncheon followed at the Forsgate Country Club to commemorate the 10th anniversary of the Fund’s inception. The NJCE is scheduled to meet again on June 22, 2023 at 9:30 AM via zoom. Commissioner Johnson was in attendance at the April NJCE meeting and said it was a very positive meeting and was honored to attend.

Financial Fast Track – Included on **pages 10-15** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for February & March. As of **March 31, 2023**, the Commission has a surplus of 32,086. Total cash on hand is \$3,374,376.

Executive Director said the February report showing a slight gain of \$24,000 over the previous month, and a deficit of \$97,000. However, good news on the March report with a swing of \$129,000 in the Commission’s favor, with a surplus of \$32,000. Executive Director said it has been a while since the Commission had been in the positive, so the Commission has done well over the last couple of years. Executive Director thanked all of the departments for their hard work to keep claims down.

Executive Director said he has received the first quarter actuarial reports and the IBNR numbers are very reasonable, and the Commission had a very good first quarter.

NJCE Property and Casualty Financial Fast Track – (Pages 16-18) – Included in the agenda on pages 10-12 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2023** the NJCE has a surplus of **\$14,399,035**. Line 7 of the report, Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount

is **\$15,278,217**. Executive Director said in February there was a slight increase of \$38,000 showing a \$14.4 million surplus which is very strong and over \$15 million in cash.

Claims Tracking Report (Pages 19-20) – Included in the agenda is the Claims Activity Reports for March & April that tracks open claims. Executive Director said February to March there were 4 less open claims, however March to April had 4 more open claims, but still a small movement in the number of open claims.

Cyber Incident Reporting Information (Pages 21-22) – Included in the agenda is some important information to follow if you experience a cyber incident. The flyer provides instructions on how to report the claim along with the policy number.

2023 MEL, MRHIF & NJCE Educational Seminar - The 12th Annual Educational Seminar was held virtually again this year. There were 2 sessions held, April 21st and April 28th. Both sessions were well attended, and the seminar qualified for Continuing Education Credits.

2023 Best Practices Seminar - PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

SAFETY COMMITTEE REPORT: Paige Desiere reported the Safety and Accident Committee last met on April 12, 2023. The Commission experienced 8 new claims during the period of February 1st through March 30, 2023. Three claims resulted in time off of 35 days. Of those claims, two were due to slips, trips and falls, three strains or other injuries, 2 claims the individuals were struck by an object and one motor vehicle accident. One of those claims was deemed as non-preventable and all other were deemed preventable. Ms. Desiere said the recurrent theme we need to slow down and pay attention and use the safety precautions.

CLAIMS COMMITTEE: Jennifer Davis said the PARs and SARs will be reviewed today in Executive Session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 15-23 JUNE BILLS LIST IN THE AMOUNT OF \$11,553.90

Motion:	Chairman Albrecht
Second:	Commissioner Johnson
Roll Call Vote:	3 Ayes, 0 Nays

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said May 18th an in person training program was held at Rowan College of South Jersey for office safety and on May 19th a program was provided to public works employees that have CDLs and will be training staff in the future going forward to be in compliance with the Federal Motor Carrier Safety Administration entry level driver training requirements.

RISK MANAGER: Risk Manager Christina Violetti reviewed the Risk Managers Report and said 8 submissions for the wellness incentive program totaling \$6,184.64, which is slightly over the amount budgeted. In response to Commissioner Sileo, Ms. Violetti said the entities that are doing fresh fruit smoothies use the grant to purchase a blender as well as the fruit and any other ingredients needed to make the smoothies which provides something nutritious during the summer months. Ms. Violetti requested a motion to approve the Wellness Incentive Program Grants

MOTION TO APPROVE WELLNESS INCENTIVE PROGRAM GRANTS

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

Ms. Violetti requested additional training for the county Department of Corrections. This was approved at the February meeting and four training sessions that have already been conducted for the officer wellness and suicide prevention for corrections officers. The training was well received and one additional training has been requested for any officer that were not able to make one of the prior classes. A motion to approve an amount not to exceed an additional \$500 the year to purchase the additional training for the county Department of Corrections.

MOTION TO APPROVE \$500 FOR ADDITIONAL TRAINING SESSION FOR DEPARTMENT OF CORRECTIONS WELLNESS AND SUICIDE PREVENTION

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

Ms. Violetti said the 2024 renewal process will begin very shortly and she will be reaching out to all members to help them update all the information needed for the renewal. Executive Director said the NJCE is in the process of procuring a property appraiser and they were having some difficulty securing that because of some contract language. There is a good possibility that they will be reaching out to individual insurance commission to hire an appraiser and then reimburse us as we move forward. The county has not had property appraisals completed in a while and they will be looking at properties with a value over \$500,000. Executive Director said in August there will be more information but at this point it looks like the NJCE is going to ask the individual commissions to procure for a property appraiser.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for the period ending April 30, 2023 along with the Cumulative Summary Report.

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

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

Motion: Commissioner Johnson
Second: Commissioner Sileo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Johnson
Second: Chairman Albrecht
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001886 IN THE AMOUNT OF \$80,000.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000777 IN THE AMOUNT OF \$178,803.47 SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$12,500.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001708 IN THE AMOUNT OF \$7,500.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001558 IN THE AMOUNT OF \$30,500.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001661 IN THE AMOUNT OF \$62,500.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001662 IN THE AMOUNT OF \$45,000.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$396,803.47 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$20,000.00

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Johnson
Second: Chairman Sileo
Vote: Unanimous

MEETING ADJOURNED: 12:09 PM

NEXT MEETING: WILL BE HELD ON AUGUST 3, 2023 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 22, 2023
ELECTRONICALLY
9:00 AM**

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

ROLL CALL OF COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
Bob Carlson, Cumberland County Utility Authority
John Carr, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Yvonne Frey, Inservco
Surretha Hobbs, Inservco

PUBLIC PRESENT:

Nancy Ridgway

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Property Appraisals - The NJ Counties Excess JIF (NJCE) has asked the local Insurance Commissions to procure a vendor to appraise properties with values over \$1 million. The NJCE will reimburse the cost for the appraisals. Since the fund does not meet until August, we are calling this special meeting so that we can issue an RFP and be able to award a contract at our next meeting.

Executive Director said the County Excess JIF has asked local insurance commissions to procure a vendor for property appraisals with values over \$1 million. In subsequent years the threshold will be drop down to \$500,000, but for the first it year will be \$1 million. For other properties the NJCE is asking to trend those values which is something the appraisal company will complete. They will not complete full-blown appraisals, but they will adjust the values accordingly. The Cumberland Commission has about 60 properties that fall into that category of \$1 million or greater and about half of those properties are with the County, nineteen with the Improvement Authority and Utility Authority. Executive Director said due to the tight timeline and the fact the NJCE would like to have this process completed by September this meeting was scheduled to request approval to advertise for property appraisals.

In response to Commissioner Ridgway, Executive Director said there are some of the municipalities that are currently doing this process with a cost of approximately \$190 per property. The cost to the Cumberland Commission would be approximately \$10,000 which will be reimbursed to the Commission by the NJCE. In response to Chairman Albrecht and Commissioner, Executive Director said the process will be fair and open.

Motion to Authorize the Fund Office to Advertise for Property Appraisals

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion:	Commissioner Johnson
Second:	Chairman Ridgway
Vote:	Unanimous

MEETING ADJOURNED: 9:12 AM

NEXT MEETING: WILL BE HELD ON AUGUST 3, 2023 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary