

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
AUGUST 4, 2022 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

or

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

The Cumberland County Insurance Commission will conduct its August 4, 2022 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA - OPEN PUBLIC MEETING**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: June 2, 2022 Open Minutes.....Appendix I
June 2, 2022 Closed Minutes.....Distributed**

- CORRESPONDENCE - None**

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

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

- TREASURER – Anthony Bontempo**
 - Resolution 16-22 August Bill List.....Page 34

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 36

- RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 44

- MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 48

- CLAIMS SERVICE – Inservco Insurance Services**

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

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

- NEXT SCHEDULED MEETING: OCTOBER 6, 2022 11 AM**
- MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: August 4, 2022
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on June 23, 2022. Included in the agenda on **Pages 3-6** is a written summary of the report. The NJCE is scheduled to meet again on Thursday, September 22, 2022 at 9:30 AM via Zoom.
- ❑ **2023 Renewal – Underwriting Data Collection (Pages 7-9)** – Included in the agenda on pages 13-15 is a memorandum from the NJCE Underwriting Team Manager noting some critical items needed for the renewal. An e-mail was distributed to identified renewal users on June 27, 2022, with the link for the 2023 NJCE JIF Exposure Renewal hosted online via Origami Risk. The deadline to complete the data underwriting renewal is **Friday, August 19, 2022**.

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

Ed Cooney, NJCE Underwriting Manager, will be speaking on a panel with other CIOs/CTOs regarding obtaining cyber insurance and getting secure at the 2022 GMIS International Annual Conference. If anyone is interested in attending the conference, the link is listed below:

<https://www.gmis.org/page/2022registration>

- ❑ **Cyber Update – Pre-Renewal Update on Cyber Controls – (Pages 10-17)** The NJCE Underwriting Team issued a Cyber Update for the NJCE. This update is intended to provide members with a brief overview of the current Cyber insurance landscape to prepare for the 2023 Cyber renewal. To assist, we have created a basic checklist of such critical items, also attached.
- ❑ **Certificate of Insurance Issuance Report** - Included on **Pages 18-19** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of May 1, 2022 to July 1, 2022. There were 9 certificates of insurance issued during this period.

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

- ❑ **Financial Fast Tracks** – Included on **Pages 20 - 28** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for April, May & June. As of **June 30, 2022**, the Commission has a statutory surplus of **\$395,414**. Total cash on hand is \$3,932,597.
- ❑ **NJCE Property and Casualty Financial Fast Track** – Included in the agenda on **Pages 29-31** is the NJCE Financial Fast Track Report as of **May 31, 2022**. The report indicates the Fund has a surplus of **\$14,790,253**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$26,655,729**.
- ❑ **Claims Tracking Report (Page 32-33)** – Included in the agenda is the Claims Activity Report for May & June that tracks open claims.



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 23, 2022
Memo to: Commissioners of the Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: June 23, 2022 NJCE Meeting

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.

December 31, 2021 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2021 and provided a summary review of the Financial Statements. Fund Auditor concluded the review and noted there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. 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.

Learning Management System (LMS): In 2020, the MEL JIF had a contract in place with FirstNet to provide an online LMS. In October 2020, the NJCE JIF Board authorized J.A. Montgomery to contract directly with FirstNet to provide the LMS services and J.A. Montgomery to administrator the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney.

Executive Director reported FirstNet recently advised their updated platform will no longer support services needed. JAM has identified a vendor with enhanced platform services to meet training needs and record learning events at a lower annual cost. The Board of Fund Commissioners accepted the recommendation and authorized J.A. Montgomery to contract directly with BIS Safety Software and administer the training for an annual fee \$18,750.

Financial Fast Track: Financial Fast Track: The Financial Fast Tracks as of March 31, 2022 and April 30, 2022 were submitted for information. Executive Director reported the statutory surplus as of April is \$14.7 million.

NJCE Committees:

Cyber Task Force – News Alert: The NJCE Cyber taskforce issued bulletins, which focused on two members claims (anonymized of course) with special attention to the claims process.

Coverage Committee: A meeting of this committee is scheduled for July 21st at 1pm via Zoom to discuss County-related coverage issues and an update on the transition to a reinsurance structure. Last month, the Board approved the Executive Director’s office to pursue quotes for a vendor to provide property appraisals; one vendor has submitted potential fees which will be reviewed by the Coverage Committee.

Safety Committee: The first meeting of the Safety Committee was held June 20th at 10AM. Safety Director reported the committee reviewed the distributed safety bulletins, reviewed the Safety Grant and discussed loss control issues affecting County operations.

Prospective Membership: Executive Director reported a proposal was provided to Camden County College for workers compensation; however, their current coverage does not expire until next year.

COVID-19/Safety National: PERMA Claims Director, Ms. Walcoff reported the activity for COVID-19 claims in the current year has slowed down. Ms. Walcoff noted the Fund office continues to work closely with the carrier to determine a recovery from 2020 COVID-19 claims for both the MEL and NJCE JIFs.

Sewer Backup Coverage: In April, the Board authorized the Executive Director’s request for the NJCE to provide coverage to interested Member Utility Authorities for one year at either \$250,000 x \$250,000 or \$400,000 x \$100,000. If coverage is selected, the additional assessment will be charged directly to the respective authorities. Initially, there were four utility authorities; however, CCMUA and GCUA is no longer seeking this coverage. Executive Director reported a revised coverage proposal was presented on June 10th and a second revision on June 21st to the remaining two utility authorities. As of now, we are waiting on all three to determine which coverage limit and premium best meets their needs.

NJCE 10th Year Anniversary: As previously discussed, 2020 marked the 10th anniversary of the Fund’s inception, which began with two County members and had grown to ten members and 19 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. Based on feedback from the Board, the Fund office will schedule a luncheon in a central location; Executive Director will look into a luncheon to be sponsored by Professionals.

2022 MEL, MRHIF & NJCE Educational Seminar: Initially, the MEL/MRHIF/NJCE Educational Seminars held on May 5th and April 29th had been approved for insurance producer credits – 2 general and 1 ethics - for each day. Upon final review, the State did not approve the ethics credit but did agree to approve 3 general credits for each day. This matter was just concluded so you should see your certificates shortly.

NJCE JIF Renewal Timeline: The Professionals met to finalize the renewal timeline that was introduced at the April meeting. Deputy Executive Director reported a final timeline for the NJCE assumes an earlier start to the renewal process with specific target dates.

Deputy Executive Director reported the Fund office is beginning the data collection process for the 2023 renewal to provide relevant information to underwriters. 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 2023 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

Technological implementation: The Deputy Executive Director reported that the Underwriting Manager's team is utilizing newer technology to streamline several of their processes.

Broker Buddha: Broker Buddha streamlines the renewal application process limiting the need for hard copy applications sent between our offices. This online platform requests all information needed in a consolidated fashion and displays last year's information for reference. The portal can also save applications as a draft to edit later using smart forms, the same questions asked on multiple applications do not have to be answered twice (i.e., Named Insured).

Certifical: An online platform, that uses real-time data to ensure businesses have continuous, compliant insurance certificates and will receive a live feed of coverages through the Underwriting Managers office at Conner Strong & Buckelew. Once data is migrated to Certifical, efficiencies will be created streamlining the certificate issuance and renewal process. Within certain parameters self-service COIs can be made available on the platform which would allow members to issue their own COIs.

Certifical utilizes electronic delivery of COIs, which emails COIs immediately at renewal and upon initial issuance, also allowing for bundling of COIs to same recipients. As testing, due diligence, examination and analysis of fit continue updates will be provided accordingly. This process is still in the early stages of development. For more information, please visit their website: <https://www.certifical.com/company>.

Membership Renewal: The Commissions of Mercer County, Ocean County and Union County and the Hudson County are scheduled to renew their three-year membership with the Fund as of January 1, 2023.

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2022 May 4-6 conference in Atlantic City at Caesar's.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from April to July 2022.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for September 22, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

The Underwriting Manager wants to release a reminder to all NJCE members and Risk Management Consultants in preparation of the 2023 renewal. All exposure collection items noted below are already included in Origami and Broker Buddha, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE (Construction Occupancy Protection Exposure) information for buildings has never been more valuable to the NJCE than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information may not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed.
- ✓ **Liability** – Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
 - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges (and answer Dam questionnaire) and provide the most recent reports. The information required for dams is as follows: name, location, hazard class, date of last inspection. The information required for bridges is as follows: name, location, condition, length, date of last inspection.
 - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
 - **Transit Operations** – If you utilize contractors to provide public transportation (i.e. buses, paratransit), confirm there is a contract in place and evidence of insurance is provided. If you provide the transportation yourselves, confirm the following: 1) Are MVR checks run on drivers and how frequently; 2) DO buses have cameras inside, outside or both; 3) Does paratransit require tie downs and is training provided to drivers?
- ✓ **Law Enforcement** –
 - **Use of Force** – Provide your law enforcement use of force policies and procedures.
 - **Strip Search** – Provide your law enforcement strip search policies and procedures.
 - **Jail Transgender Handling** – Provide your jail's policy and procedure on handling transgender inmates.
 - **Suicide Prevention** – Provide your jail's policy and procedures on suicide prevention.
 - **Vehicle Pursuit/Stops** – Provide your law enforcement policy and procedures on vehicle pursuit and stops.
 - **State Jail Inspections** – Provide your most recent annual state jail inspection report.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

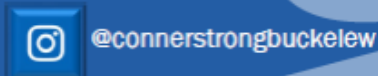
Underwriting Information *(Continued)*

- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Cyber** – We need to provide a complete picture of cybersecurity controls as the exposure continues to grow and the insurance market for Cyber continues to drastically contract/harden. The Cyber application and supplement, attached, must be completed. The most critical items requested by insurers are Multi-Factor Authentication for any remote access, offline back-ups, endpoint detection and response, and employee training.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Medical Malpractice** – If you purchase the Medical Malpractice coverage from the NJCE JIF, complete the Medical Malpractice Application and COVID Supplemental in BrokerBuddha.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted the vehicle age from 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.

Conner Strong & Buckelew

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Management
& Employee Benefits

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Cyber Update



Pre-Renewal Update on Cyber Controls

July 2022



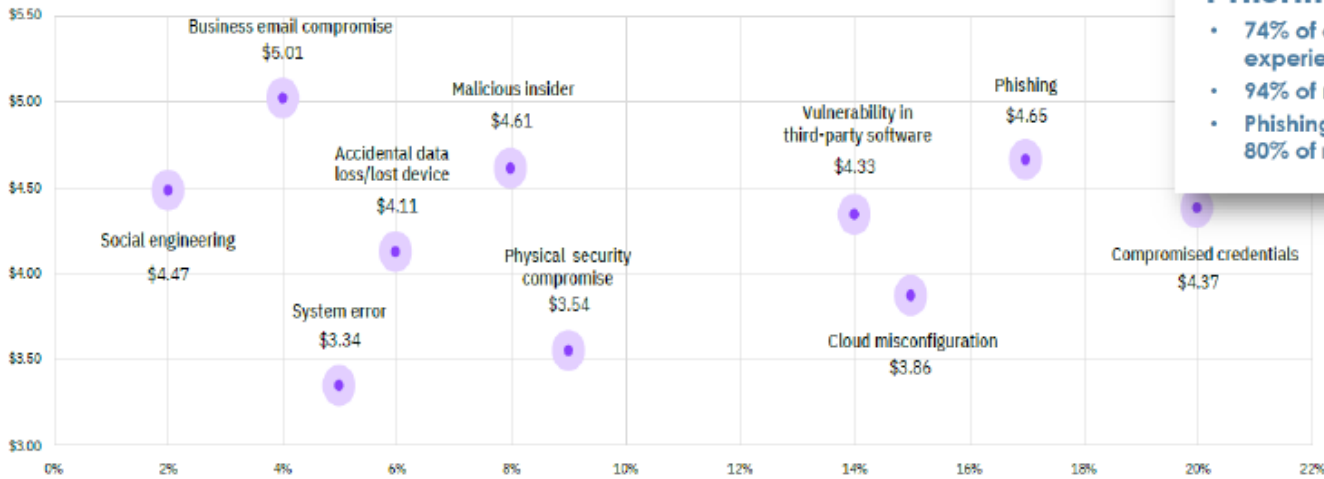
What Are
The Issues?

The Issues

The Key Problem: Extortion

- A. M. Best reports: Cyber insurance industry loss ratio rose by 51% from 2019 to 2020, Ransomware claims rose 35% in 2020, which now account for 75% of all Cyber claims
- FireEye reports 41% of identified malware families in 2020 were new / previously unknown, showing the quick acceleration of attacker innovation
- IBM/Ponemon reports: 48% of breaches were caused by human error and system glitch, 20% of breaches were due to compromised credentials, 16% of breaches due to 3rd party vulnerabilities

Measured in US\$ millions • KnowBe4 reports Ransomware claims increased by 1,000% in 2021



Phishing

- 74% of organizations in the US experienced a successful phishing attack
- 94% of malware is delivered by email
- Phishing attacks account for more than 80% of reported security incidents



The Issues

287

Average number of days to identify and contain a data breach

The longer it took to identify and contain, the more costly the breach.

Data breaches that took longer than 200 days to identify and contain cost on average \$4.87 million, compared to \$3.61 million for breaches that took less than 200 days. Overall, it took an average of 287 days to identify and contain a data breach, seven days longer than in the previous report. To put this in perspective, if a breach occurring on January 1 took 287 days to identify and contain, the breach wouldn't be contained until October 14th. The average time to identify and contain varied widely depending on the type of data breach, attack vector, factors such as the use of security AI and automation, and cloud modernization stage.

\$4.62m

Average total cost of a ransomware breach

Ransomware and destructive attacks were costlier than other types of breaches.

Ransomware attacks cost an average of \$4.62 million, more expensive than the average data breach (\$4.24 million). These costs included escalation, notification, lost business and response costs, but did not include the cost of the ransom. Malicious attacks that destroyed data in destructive wiper-style attacks cost an average of \$4.69 million. The percentage of companies where ransomware was a factor in the breach was 7.8%.

20%

Share of breaches initially caused by compromised credentials

Compromised credentials was the most common initial attack vector, responsible for 20% of breaches.

Business email compromise (BEC) was responsible for only 4% of breaches, but had the highest average total cost of the 10 initial attack vectors in the study, at \$5.01 million. The second costliest was phishing (\$4.65 million), followed by malicious insiders (\$4.61 million), social engineering (\$4.47 million), and compromised credentials (\$4.37 million).



What Minimum Controls Are Needed?

Cyber Controls

**** The market is demanding certain cybersecurity controls be in place in order to provide full Ransomware coverage or even quote Cyber coverage at all. The requirements are typically required to be in place prior to binding; sometimes 30 days. ****

Quote or No Quote

Multi-Factor Authentication (MFA): Applied for all remote access to the network, remote email, privileged users and off-network back-ups.

Back-Ups: All mission critical data and applications must be backed-up off-network or completely segmented.

- *Insurers are not yet discussing data stored by third parties (applications, vendors, etc.), but this will likely soon be part of the requirement.*
- *Some insurers are requiring some variation of the 3-2-1 Back-Up Rule, which is 3 back-ups, on 2 different types of media and 1 copy must be off-site.*

Endpoint Protection (EPP/EDR): Endpoint protection, detection and response.

- *Just having antivirus security at your endpoints is not enough; you must be able to detect the actual or potential threats in real-time and be able to respond.*

Other Key Underwriting Considerations

Employee Training: Employee training is a must. Insurers have not quite defined it yet, but the standard is 1 hour per year covering malware identification, password construction, identifying security incidents and social engineering attacks, with phishing testing.

Patching: Insurers will look at your patching cadence to see that all security updates (especially critical ones) are quickly applied. Insurers may also ask about your patch management procedures: How are you notified of available patches, and what procedure/timeline is used for implementing? Also be ready to confirm if you have remediated any instances of specific vulnerabilities, such as log4j (CVE-2021-44228).

Virtual Private Network (VPN): Most insurers are requiring VPNs used for remote access. In lieu of VPN, there are certain Remote Desktop Protocol (RDP) providers with strong security in place, but this may be a tough conversation with underwriters as they will have to refer these security questions to their cybersecurity consultants.

Check out the NJCE Cyber Task Force's Cyber Risk Management Program for more details of controls and policies.

Cyber Controls

Additional Minimum Controls

Password Strength: We all understand the importance of complex passwords, but it is critical these are unique from all other passwords each individual uses elsewhere in life.

Access Privilege and Segregation: Simple enough, each employee does not need access to the parts of the network for all other departments. With this in place, attackers may get into Jane Doe's account, but Jane Doe's account will not have access to other parts of the organization.

Encrypt Data: Encrypt your data, especially sensitive (financial, PII, PHI) so if you are breached or accidentally release data, the data is unusable.

Deep Web Scans: Organizations should utilize a service that constantly scans the deep web for your email addresses and passwords in known breaches and your organization's documents containing potentially sensitive information.

Incident Response and Business Continuity: Time is of the essence in attacks and can make all the difference. Have an incident response plan and regularly test it. Develop a business continuity plan to keep operations as high as possible during the event. These will help produce drastic differences in your total loss.

Vulnerability Scanning and Penetration Testing: Periodic Penetration Tests will help test the security you have implemented, while frequent vulnerability scanning will address vulnerabilities in your applications, which are frequently occurring.

Third Party Security Audits: Especially for some of your high-risk vendors (accounting, employee benefits, IT), utilize a security audit to ensure they are protecting your data and network like you would protect it yourself.

Security Operations Center (SOC): A 24/7 staffed security operations center.

Advanced Credential Management: Ensuring different credentials are used for back-ups and certain other segmented areas, different than the normal environment's administrator credentials. Also perform credential integrity checks against known breaches on a regular basis.

Back-Up Testing: Back-ups should also be tested for integrity on a regular basis (every 3 months).

Advanced Security Software: Utilize a network monitoring solution that alerts for suspicious or malicious behavior (such as SIEM).

■ Cyber Controls: Operational Technology (OT / ICS)

Minimum Controls for Operational Technology / Industrial Control Systems (OT / ICS)

Segmentation: OT/ICS environments should be segmented from other environments. This can be done virtually or physically.

Accounts/Credentials: No accounts, usernames or passwords should be the same as what is used on the regular business network.

Email and Web Browser: No web browser should be on the network, if possible. Only email access should be outgoing emails, not incoming.

Border: All network points need to be known and secured. Limit access to known IPs. No direct internet connection. Endpoint detection and response.

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 5/1/2022 To 6/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Bridgeton Board of Education I - Cumberland County	41 Bank Street Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Evidence of insurance for use of facilities throughout the year.	5/2/2022 #3454282	GL AU EX WC OTH
H - Century Savings Bank ISAOA / I - Cumberland County Improvement Authority	ATIMA Attn: Loan Department 1376 W. Sherman Ave. Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2022 - 1/1/2023 ; Policy # ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2022 - 1/1/2023 ; Policy # ERP980616210; Policy Limits: \$110,000,000 RE: 51, 57, & 71 W. Park Ave, Vineland, NJ 08362 Certificate holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability policies and mortgagee / loss payee on the property policy if required by written contract as respects to: 51 W. Park Ave, Vineland, NJ 08362, 57 W. Park Ave, Vineland, NJ 08362 and 71 W. Park Ave, Vineland, NJ 08362.	5/3/2022 #3456738	GL AU EX WC OTH
H - Aetna Life Insurance Company I - Cumberland County	PO Box 981106 El Paso, TX 79998	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Substance Abuse Treatment facility and First Step Clinic Evidence of insurance for the county run Substance Abuse Treatment facility and First Step Clinic.	5/11/2022 #3460797	GL AU EX WC OTH
Total # of Holders: 3				

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 6/1/2022 To 7/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Commercial Township I - Cumberland County	1768 Main Street Port Norris, NJ 08349	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Baseball Field Evidence of insurance for the County Sheriffs Department use of the Townships baseball field located at 1061 Steep Run Road, Millville, NJ .	6/13/2022 #3483508	GL AU EX WC OTH
H - City of Vineland I - Cumberland County	640 East Wood St. PO Box 1508 Vineland, NJ 08362	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Public Safety Equipment The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Shared Services Agreement regarding the installation of Public Safety Communications Equipment.	6/16/2022 #3486925	GL AU EX WC OTH
H - Rowan College of South Jersey I - Cumberland County	3322 College Drive Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Fire Academy Graduation 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 use of facilities for the Fire Academy Graduation.	6/16/2022 #3486930	GL AU EX WC OTH
H - Upper Deerfield Township I - Cumberland County	1325 Highway 77 Seabrook, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for a County Sheriffs event during the current policy period.	6/27/2022 #3491942	GL AU EX WC OTH
H - Greenwich Township I - Cumberland County	420 Washington Street Gibbstown, NJ 08027	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for a County Sheriffs event during the current policy period.	6/27/2022 #3491950	GL AU EX WC OTH
H - Upper Deerfield Township I - Cumberland County	1325 Highway 77 Seabrook, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for a County Sheriffs event during the current policy period.	6/27/2022 #3491951	GL AU EX WC OTH
Total # of Holders: 6				

07/01/2022

1 of 1

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		April 30, 2022			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	310,223	1,240,892	27,215,324	28,456,216
2.	CLAIM EXPENSES				
	Paid Claims	216,728	648,202	9,447,119	10,095,321
	Case Reserves	117,669	194,494	2,439,209	2,633,703
	IBNR	48,491	(31,585)	2,233,213	2,201,628
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(9,064)	(49,744)	(103,659)	(153,403)
	TOTAL CLAIMS	373,825	761,367	14,015,883	14,777,250
3.	EXPENSES				
	Excess Premiums	149,616	598,464	10,692,429	11,290,893
	Administrative	31,564	122,561	3,025,230	3,147,791
	TOTAL EXPENSES	181,180	721,026	13,717,658	14,438,684
4.	UNDERWRITING PROFIT (1-2-3)	(244,782)	(241,501)	(518,217)	(759,718)
5.	INVESTMENT INCOME	918	3,252	184,706	187,958
6.	PROFIT (4 + 5)	(243,865)	(238,249)	(333,511)	(571,760)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	140,092	140,092
9.	DIVIDEND EXPENSE	0	0	(140,092)	(140,092)
10.	INVESTMENT IN JOINT VENTURE	20,829	16,558	726,035	742,593
11.	SURPLUS (6 + 7 + 8 - 9)	(223,035)	(221,691)	394,633	172,942
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	(12)	(9,946)	290,289	280,343
	2013	(436)	(4,946)	240,212	235,266
	2014	(24,000)	(24,220)	170,312	146,092
	2015	(8,974)	52,005	(433,601)	(381,596)
	2016	(444)	5,555	341,008	346,563
	2017	14,276	(5,136)	(562,884)	(568,020)
	2018	(95,429)	(244,878)	(126,031)	(370,909)
	2019	6,993	126,888	484,994	611,882
	2020	(6,183)	83,245	(235,616)	(152,371)
	2021	2,174	(74,400)	225,950	151,550
	2022	(111,002)	(125,858)		(125,858)
	TOTAL SURPLUS (DEFICITS)	(223,035)	(221,691)	394,632	172,941
	TOTAL CASH				4,357,962

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	10,000	0	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	10,000	40,744	50,744
FUND YEAR 2013				
Paid Claims	294	294	1,200,152	1,200,446
Case Reserves	(294)	3,934	7,189	11,123
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	4,228	1,207,341	1,211,569
FUND YEAR 2014				
Paid Claims	0	406	1,349,349	1,349,755
Case Reserves	22,505	22,099	27,174	49,273
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	22,505	22,505	1,376,523	1,399,028
FUND YEAR 2015				
Paid Claims	7,079	144,707	1,666,412	1,811,119
Case Reserves	(7,079)	(174,238)	226,690	52,452
IBNR	0	(31,731)	74,497	42,766
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(0)	(61,263)	1,967,599	1,906,337
FUND YEAR 2016				
Paid Claims	2,076	3,678	996,544	1,000,221
Case Reserves	(2,076)	(3,677)	201,173	197,496
IBNR	0	(6,224)	28,875	22,651
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(6,223)	1,226,592	1,220,368
FUND YEAR 2017				
Paid Claims	17,457	102,664	1,490,895	1,593,560
Case Reserves	(12,081)	(88,466)	614,801	526,335
IBNR	(5,376)	4,667	85,002	89,669
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	21	(2,729)	(2,708)
TOTAL FY 2017 CLAIMS	0	18,886	2,187,969	2,206,855

FUND YEAR 2018				
Paid Claims	31,870	54,525	1,272,361	1,326,886
Case Reserves	163,359	290,539	358,802	649,341
IBNR	(92,105)	(89,179)	145,845	56,666
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(3,741)	(5,115)	(8,856)
TOTAL FY 2018 CLAIMS	103,124	252,144	1,771,893	2,024,037
FUND YEAR 2019				
Paid Claims	8,496	22,603	497,806	520,409
Case Reserves	(8,497)	(2,604)	56,648	54,044
IBNR	0	(141,711)	571,346	429,635
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,561	(10,154)	(8,593)
TOTAL FY 2019 CLAIMS	(1)	(120,151)	1,115,646	995,495
FUND YEAR 2020				
Paid Claims	19,176	65,451	684,516	749,966
Case Reserves	(50,881)	(78,923)	512,698	433,775
IBNR	31,705	(69,964)	624,018	554,054
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(5,575)	(34,919)	(40,494)
TOTAL FY 2020 CLAIMS	0	(89,012)	1,786,313	1,697,301
FUND YEAR 2021				
Paid Claims	25,546	142,486	248,339	390,825
Case Reserves	(26,619)	41,546	434,034	475,580
IBNR	1,074	(100,493)	703,630	603,137
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(7,086)	(50,742)	(57,828)
TOTAL FY 2021 CLAIMS	0	76,452	1,335,262	1,411,713
FUND YEAR 2022				
Paid Claims	104,734	111,390		111,390
Case Reserves	39,333	174,285		174,285
IBNR	113,194	403,051		403,051
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(9,064)	(34,924)		(34,924)
TOTAL FY 2022 CLAIMS	248,197	653,802	0	653,802
COMBINED TOTAL CLAIMS	373,825	761,367	14,015,883	14,777,250

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF May 31, 2022					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	310,223	1,551,115	27,215,324	28,766,438
2.	CLAIM EXPENSES				
	Paid Claims	132,099	780,301	9,447,119	10,227,420
	Case Reserves	(88,557)	105,937	2,439,209	2,545,146
	IBNR	112,431	80,846	2,233,213	2,314,059
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(9,253)	(58,997)	(103,659)	(162,655)
	TOTAL CLAIMS	146,720	908,087	14,015,883	14,923,970
3.	EXPENSES				
	Excess Premiums	149,616	748,080	10,692,429	11,440,509
	Administrative	30,332	152,894	3,025,230	3,178,123
	TOTAL EXPENSES	179,948	900,974	13,717,658	14,618,633
4.	UNDERWRITING PROFIT (1-2-3)	(16,446)	(257,947)	(518,217)	(776,164)
5.	INVESTMENT INCOME	713	3,965	184,706	188,671
6.	PROFIT (4 + 5)	(15,733)	(253,982)	(333,511)	(587,493)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	140,092	140,092
9.	DIVIDEND EXPENSE	0	0	(140,092)	(140,092)
10.	INVESTMENT IN JOINT VENTURE	4,888	21,446	726,035	747,481
11.	SURPLUS (6 + 7 + 8 - 9)	(10,845)	(232,535)	394,633	162,097
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	48	(9,898)	290,289	280,391
	2013	(1,916)	(6,862)	240,212	233,350
	2014	213	(24,006)	170,312	146,305
	2015	227	52,231	(433,601)	(381,369)
	2016	270	5,824	341,008	346,832
	2017	271	(4,864)	(562,884)	(567,749)
	2018	283	(244,595)	(126,031)	(370,626)
	2019	398	127,286	484,994	612,280
	2020	371	83,616	(235,616)	(152,000)
	2021	597	(73,803)	225,950	152,147
	2022	(11,607)	(137,465)		(137,465)
	TOTAL SURPLUS (DEFICITS)	(10,845)	(232,535)	394,632	162,097
	TOTAL CASH				4,230,598

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	10,000	0	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	10,000	40,744	50,744
FUND YEAR 2013				
Paid Claims	0	294	1,200,152	1,200,446
Case Reserves	2,076	6,010	7,189	13,199
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	2,076	6,304	1,207,341	1,213,645
FUND YEAR 2014				
Paid Claims	0	406	1,349,349	1,349,755
Case Reserves	0	22,099	27,174	49,273
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	22,505	1,376,523	1,399,028
FUND YEAR 2015				
Paid Claims	39,958	184,664	1,666,412	1,851,077
Case Reserves	(39,358)	(213,596)	226,690	13,094
IBNR	(600)	(32,331)	74,497	42,166
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(61,263)	1,967,599	1,906,337
FUND YEAR 2016				
Paid Claims	505	4,183	996,544	1,000,726
Case Reserves	(505)	(4,182)	201,173	196,991
IBNR	0	(6,224)	28,875	22,651
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(6,223)	1,226,592	1,220,368
FUND YEAR 2017				
Paid Claims	4,331	106,995	1,490,895	1,597,890
Case Reserves	(66,421)	(154,888)	614,801	459,913
IBNR	62,092	66,759	85,002	151,761
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	21	(2,729)	(2,708)
TOTAL FY 2017 CLAIMS	1	18,887	2,187,969	2,206,856

FUND YEAR 2018				
Paid Claims	6,164	60,689	1,272,361	1,333,050
Case Reserves	(6,164)	284,375	358,802	643,177
IBNR	0	(89,179)	145,845	56,666
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(3,741)	(5,115)	(8,856)
TOTAL FY 2018 CLAIMS	0	252,144	1,771,893	2,024,037
FUND YEAR 2019				
Paid Claims	0	22,603	497,806	520,409
Case Reserves	0	(2,604)	56,648	54,044
IBNR	0	(141,711)	571,346	429,635
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,561	(10,154)	(8,593)
TOTAL FY 2019 CLAIMS	0	(120,151)	1,115,646	995,495
FUND YEAR 2020				
Paid Claims	19,633	85,084	684,516	769,599
Case Reserves	742	(78,181)	512,698	434,517
IBNR	(20,375)	(90,339)	624,018	533,679
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(5,575)	(34,919)	(40,494)
TOTAL FY 2020 CLAIMS	0	(89,012)	1,786,313	1,697,301
FUND YEAR 2021				
Paid Claims	52,172	194,657	248,339	442,997
Case Reserves	(10,112)	31,434	434,034	465,468
IBNR	(42,059)	(142,553)	703,630	561,077
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(7,086)	(50,742)	(57,828)
TOTAL FY 2021 CLAIMS	0	76,452	1,335,262	1,411,713
FUND YEAR 2022				
Paid Claims	9,337	120,727		120,727
Case Reserves	31,185	205,470		205,470
IBNR	113,374	516,425		516,425
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(9,253)	(44,176)		(44,176)
TOTAL FY 2022 CLAIMS	144,643	798,445	0	798,445
COMBINED TOTAL CLAIMS	146,720	908,087	14,015,883	14,923,970

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF June 30, 2022					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	310,223	1,861,338	27,215,324	29,076,661
2.	CLAIM EXPENSES				
	Paid Claims	284,502	1,064,803	9,447,119	10,511,922
	Case Reserves	(32,714)	73,222	2,439,209	2,512,431
	IBNR	(345,593)	(264,747)	2,233,213	1,968,466
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(8,789)	(67,786)	(103,659)	(171,445)
	TOTAL CLAIMS	(102,595)	805,492	14,015,883	14,821,375
3.	EXPENSES				
	Excess Premiums	149,616	897,697	10,692,429	11,590,125
	Administrative	30,600	183,494	3,025,230	3,208,724
	TOTAL EXPENSES	180,216	1,081,191	13,717,658	14,798,849
4.	UNDERWRITING PROFIT (1-2-3)	232,602	(25,345)	(518,217)	(543,562)
5.	INVESTMENT INCOME	716	4,681	184,706	189,387
6.	PROFIT (4 + 5)	233,318	(20,664)	(333,511)	(354,175)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	140,092	140,092
9.	DIVIDEND EXPENSE	0	0	(140,092)	(140,092)
10.	INVESTMENT IN JOINT VENTURE	0	21,446	726,035	747,481
11.	SURPLUS (6 + 7 + 8 - 9)	233,318	782	394,633	395,415
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	31	(9,867)	290,289	280,422
	2013	17	(6,845)	240,212	233,367
	2014	18,736	(5,270)	170,312	165,041
	2015	11,563	63,794	(433,601)	(369,807)
	2016	4,144	9,968	341,008	350,976
	2017	78,471	73,607	(562,884)	(489,278)
	2018	(1,034)	(245,629)	(126,031)	(371,660)
	2019	65,675	192,961	484,994	677,955
	2020	35,773	119,389	(235,616)	(116,227)
	2021	(32,810)	(106,613)	225,950	119,337
	2022	52,752	(84,713)		(84,713)
	TOTAL SURPLUS (DEFICITS)	233,318	782	394,632	395,414
	TOTAL CASH				3,932,597

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	10,000	0	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	10,000	40,744	50,744
FUND YEAR 2013				
Paid Claims	266	560	1,200,152	1,200,712
Case Reserves	(266)	5,744	7,189	12,933
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	6,304	1,207,341	1,213,645
FUND YEAR 2014				
Paid Claims	637	1,043	1,349,349	1,350,392
Case Reserves	(22,207)	(109)	27,174	27,065
IBNR	2,887	2,887	0	2,887
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	(18,683)	3,822	1,376,523	1,380,345
FUND YEAR 2015				
Paid Claims	154	184,818	1,666,412	1,851,231
Case Reserves	1,200	(212,396)	226,690	14,294
IBNR	(12,872)	(45,203)	74,497	29,294
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(11,518)	(72,780)	1,967,599	1,894,819
FUND YEAR 2016				
Paid Claims	105	4,288	996,544	1,000,831
Case Reserves	(105)	(4,287)	201,173	196,886
IBNR	(4,072)	(10,296)	28,875	18,579
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	(4,072)	(10,296)	1,226,592	1,216,296
FUND YEAR 2017				
Paid Claims	153,976	260,971	1,490,895	1,751,866
Case Reserves	(177,996)	(332,884)	614,801	281,917
IBNR	(53,899)	12,859	85,002	97,861
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(532)	(511)	(2,729)	(3,240)
TOTAL FY 2017 CLAIMS	(78,451)	(59,565)	2,187,969	2,128,405

FUND YEAR 2018				
Paid Claims	71,082	131,771	1,272,361	1,404,132
Case Reserves	(77,128)	207,247	358,802	566,049
IBNR	8,537	(80,642)	145,845	65,203
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(1,418)	(5,159)	(5,115)	(10,274)
TOTAL FY 2018 CLAIMS	1,074	253,217	1,771,893	2,025,110
FUND YEAR 2019				
Paid Claims	2,690	25,293	497,806	523,099
Case Reserves	(1,912)	(4,516)	56,648	52,132
IBNR	(66,513)	(208,224)	571,346	363,122
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	176	1,737	(10,154)	(8,417)
TOTAL FY 2019 CLAIMS	(65,559)	(185,709)	1,115,646	929,937
FUND YEAR 2020				
Paid Claims	23,813	108,897	684,516	793,413
Case Reserves	87,077	8,895	512,698	521,593
IBNR	(146,250)	(236,590)	624,018	387,428
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(289)	(5,864)	(34,919)	(40,783)
TOTAL FY 2020 CLAIMS	(35,649)	(124,661)	1,786,313	1,661,652
FUND YEAR 2021				
Paid Claims	22,120	216,777	248,339	465,116
Case Reserves	53,046	84,479	434,034	518,513
IBNR	(41,579)	(184,132)	703,630	519,498
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(645)	(7,732)	(50,742)	(58,473)
TOTAL FY 2021 CLAIMS	32,941	109,393	1,335,262	1,444,654
FUND YEAR 2022				
Paid Claims	9,658	130,385		130,385
Case Reserves	105,578	311,048		311,048
IBNR	(31,832)	484,592		484,592
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,081)	(50,258)		(50,258)
TOTAL FY 2022 CLAIMS	77,322	875,767	0	875,767
COMBINED TOTAL CLAIMS	(102,595)	805,492	14,015,883	14,821,375

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,708,337	13,541,686	216,347,698	229,889,384
2.	CLAIM EXPENSES				
	Paid Claims	501,888	1,760,235	8,997,544	10,757,779
	Case Reserves	(709,610)	(1,267,706)	10,977,439	9,709,733
	IBNR	717,027	1,504,473	11,375,865	12,880,338
	Discounted Claim Value	(80,598)	(163,459)	(1,916,773)	(2,080,232)
	Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
	TOTAL CLAIMS	428,706	1,767,075	28,046,678	29,813,754
3.	EXPENSES				
	Excess Premiums	2,060,721	10,320,080	153,216,375	163,536,455
	Administrative	180,632	890,221	16,354,219	17,244,440
	TOTAL EXPENSES	2,241,354	11,210,301	169,570,594	180,780,895
4.	UNDERWRITING PROFIT (1-2-3)	38,277	564,310	18,730,426	19,294,736
5.	INVESTMENT INCOME	51,225	(180,036)	1,533,106	1,353,069
6.	PROFIT (4+5)	89,502	384,273	20,263,531	20,647,805
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	89,502	384,273	14,405,980	14,790,254
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	294	(1,276)	163,660	162,385
	2011	724	(2,273)	666,797	664,524
	2012	1,130	(4,532)	690,291	685,759
	2013	2,038	(9,287)	1,322,965	1,313,678
	2014	2,848	(31,717)	2,323,116	2,291,399
	2015	3,560	(181,336)	1,637,394	1,456,058
	2016	3,846	(15,403)	1,825,687	1,810,284
	2017	4,834	266,056	1,865,475	2,131,530
	2018	4,451	133,595	2,701,793	2,835,388
	2019	5,305	121,451	2,317,154	2,438,605
	2020	4,783	(118,487)	(1,215,894)	(1,334,381)
	2021	7,423	33,004	107,541	140,545
	2022	48,264	194,480		194,480
	TOTAL SURPLUS (DEFICITS)	89,502	384,273	14,405,980	14,790,253
	TOTAL CASH				26,655,729

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	0	538,401	538,401
Case Reserves	0	0	0	0
IBNR	0	(0)	0	(0)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS	0	0	538,401	538,401
FUND YEAR 2012				
Paid Claims	42	474	1,582,804	1,583,278
Case Reserves	(42)	(474)	65,616	65,141
IBNR	0	(541)	5,318	4,777
Discounted Claim Value	0	169	(7,374)	(7,206)
TOTAL FY 2012 CLAIMS	0	(373)	1,646,363	1,645,991
FUND YEAR 2013				
Paid Claims	5,954	30,179	914,416	944,596
Case Reserves	(5,954)	(32,183)	458,599	426,415
IBNR	0	0	74,752	74,752
Discounted Claim Value	0	2,316	(57,108)	(54,792)
TOTAL FY 2013 CLAIMS	0	312	1,390,659	1,390,972
FUND YEAR 2014				
Paid Claims	120	180,159	476,289	656,448
Case Reserves	(120)	(147,086)	388,283	241,197
IBNR	0	(32,839)	43,550	10,711
Discounted Claim Value	0	18,353	(37,267)	(18,914)
TOTAL FY 2014 CLAIMS	0	18,587	870,855	889,442
FUND YEAR 2015				
Paid Claims	13,269	100,304	1,175,139	1,275,443
Case Reserves	(39,465)	(365,124)	1,460,651	1,095,527
IBNR	26,196	435,360	106,456	541,816
Discounted Claim Value	0	(5,093)	(100,358)	(105,451)
TOTAL FY 2015 CLAIMS	(0)	165,447	2,641,889	2,807,335
FUND YEAR 2016				
Paid Claims	3,185	25,761	844,767	870,528
Case Reserves	10,692	6,693	1,681,779	1,688,473
IBNR	(13,878)	(37,717)	54,558	16,841
Discounted Claim Value	0	3,842	(113,121)	(109,279)
TOTAL FY 2016 CLAIMS	0	(1,421)	2,467,984	2,466,562

FUND YEAR 2017					
	Paid Claims	255,753	263,099	393,930	657,028
	Case Reserves	(255,373)	(248,664)	1,372,320	1,123,656
	IBNR	(380)	(308,755)	1,211,149	902,393
	Discounted Claim Value	0	7,285	(135,864)	(128,579)
	TOTAL FY 2017 CLAIMS	0	(287,036)	2,841,535	2,554,499
FUND YEAR 2018					
	Paid Claims	1,298	7,996	742,774	750,769
	Case Reserves	(1,398)	241,707	384,006	625,714
	IBNR	100	(418,993)	1,013,968	594,975
	Discounted Claim Value	0	16,403	(132,597)	(116,193)
	TOTAL FY 2018 CLAIMS	0	(152,887)	2,008,151	1,855,264
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	(177,288)	(109,556)	590,241	480,685
	IBNR	177,288	(59,514)	1,923,599	1,864,085
	Discounted Claim Value	0	23,061	(263,678)	(240,617)
	TOTAL FY 2019 CLAIMS	0	(144,455)	2,923,280	2,778,825
FUND YEAR 2020					
	Paid Claims	201,423	237,447	636,007	873,454
	Case Reserves	(249,906)	53,753	3,478,036	3,531,789
	IBNR	48,483	(142,528)	3,149,860	3,007,332
	Discounted Claim Value	0	14,151	(547,421)	(533,270)
	Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
	TOTAL FY 2020 CLAIMS	(0)	96,355	5,329,085	5,425,440
FUND YEAR 2021					
	Paid Claims	9,325	901,571	848,061	1,749,632
	Case Reserves	16,062	(843,889)	1,097,909	254,019
	IBNR	(25,387)	(178,205)	3,792,655	3,614,450
	Discounted Claim Value	0	50,772	(521,987)	(471,215)
	Excess Recoveries	0	0		0
	TOTAL FY 2021 CLAIMS	0	(69,751)	5,216,637	5,146,887
FUND YEAR 2022					
	Paid Claims	11,520	11,690		11,690
	Case Reserves	(6,819)	177,115		177,115
	IBNR	504,604	2,248,207		2,248,207
	Discounted Claim Value	(80,598)	(294,716)		(294,716)
	TOTAL FY 2022 CLAIMS	428,706	2,142,297	0	2,142,297
COMBINED TOTAL CLAIMS		428,706	1,767,075	28,046,678	29,813,754

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

	AS OF		May 31, 2022										
COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	0	0	0	0	0	0	3	0	0	6	6	15	
May-22	0	0	0	0	0	0	3	0	0	5	7	15	
NET CHGE	0	0	0	0	0	0	0	0	0	-1	1	0	
Limited Reserves													\$9,642
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$11,587	\$124,402	\$143,718	
May-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$1,102	\$135,802	\$144,633	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$10,485)	\$11,400	\$915	
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$194,749	\$244,922	\$1,698,782	
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	1	0	1	1	1	3	7	4	16	24	3	61	
May-22	1	0	1	0	1	3	7	4	18	24	2	61	
NET CHGE	0	0	0	-1	0	0	0	0	2	0	-1	0	
Limited Reserves													\$18,781
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	\$10,000	\$0	\$22,207	\$39,055	\$62,449	\$413,205	\$367,117	\$11,054	\$123,594	\$184,517	\$1,500	\$1,234,698	
May-22	\$10,000	\$0	\$22,207	\$0	\$62,449	\$349,106	\$366,626	\$11,054	\$137,020	\$186,151	\$1,000	\$1,145,614	
NET CHGE	\$0	\$0	\$0	(\$39,055)	\$0	(\$64,099)	(\$491)	\$0	\$13,426	\$1,635	(\$500)	(\$89,084)	
Ltd Incurred	\$12,796	\$270,541	\$404,189	\$1,087,949	\$379,923	\$861,429	\$467,349	\$291,200	\$200,253	\$221,730	\$1,000	\$4,198,360	
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	0	0	0	0	0	0	0	0	1	1	0	2	
May-22	0	0	0	0	0	0	0	0	1	1	1	3	
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	1	
Limited Reserves													\$767
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,500	\$0	\$1,800	
May-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,500	\$500	\$2,300	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$500	
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$17,815	\$500	\$131,916	
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	0	1	1	3	1	4	5	1	22	22	8	68	
May-22	0	1	1	3	1	4	5	1	22	21	24	83	
NET CHGE	0	0	0	0	0	0	0	0	0	-1	16	15	
Limited Reserves													\$16,042
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	\$0	\$11,123	\$27,065	\$13,397	\$135,047	\$113,130	\$274,495	\$42,990	\$388,787	\$277,976	\$48,383	\$1,332,393	
May-22	\$0	\$13,199	\$27,065	\$13,094	\$134,542	\$110,807	\$268,822	\$42,990	\$376,103	\$276,714	\$68,168	\$1,331,505	
NET CHGE	\$0	\$2,076	\$0	(\$303)	(\$505)	(\$2,323)	(\$5,673)	\$0	(\$12,684)	(\$1,262)	\$19,785	(\$888)	
Ltd Incurred	\$37,947	\$890,279	\$538,906	\$728,006	\$577,504	\$1,113,001	\$1,371,604	\$187,782	\$748,661	\$609,284	\$79,093	\$6,882,069	
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	1	1	2	4	2	7	15	5	39	53	17	146	
May-22	1	1	2	3	2	7	15	5	41	51	34	162	
NET CHGE	0	0	0	-1	0	0	0	0	2	-2	17	16	
Limited Reserves													\$16,198
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	\$10,000	\$11,123	\$49,273	\$52,452	\$197,496	\$526,335	\$649,341	\$54,044	\$512,681	\$475,580	\$174,285	\$2,712,609	
May-22	\$10,000	\$13,199	\$49,273	\$13,094	\$196,991	\$459,913	\$643,177	\$54,044	\$513,423	\$465,468	\$205,470	\$2,624,052	
NET CHGE	\$0	\$2,076	\$0	(\$39,358)	(\$505)	(\$66,421)	(\$6,164)	\$0	\$742	(\$10,112)	\$31,185	(\$88,557)	
Ltd Incurred	\$50,744	\$1,213,646	\$1,399,028	\$1,864,171	\$1,197,717	\$2,057,804	\$1,976,177	\$578,627	\$1,204,120	\$1,043,579	\$325,515	\$12,911,126	

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

	AS OF											June 30, 2022									
COVERAGE LINE - PROPERTY																					
CLAIM COUNT - OPEN CLAIMS																					
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022										TOTAL
May-22	0	0	0	0	0	0	3	0	0	5	7										15
June-22	0	0	0	0	0	0	3	0	0	4	8										15
NET CHGE	0	0	0	0	0	0	0	0	0	-1	1										0
Limited Reserves																					\$9,017
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022										TOTAL
May-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$1,102	\$135,802										\$144,633
June-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$54	\$127,466										\$135,249
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,048)	(\$8,336)										(\$9,384)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$188,701	\$236,586										\$1,684,398
COVERAGE LINE - GENERAL LIABILITY																					
CLAIM COUNT - OPEN CLAIMS																					
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022										TOTAL
May-22	1	0	1	0	1	3	7	4	18	24	2										61
June-22	1	0	0	0	1	0	7	4	16	23	2										54
NET CHGE	0	0	-1	0	0	-3	0	0	-2	-1	0										-7
Limited Reserves																					\$13,425
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022										TOTAL
May-22	\$10,000	\$0	\$22,207	\$0	\$62,449	\$349,106	\$366,626	\$11,054	\$137,020	\$186,151	\$1,000										\$1,145,614
June-22	\$10,000	\$0	\$0	\$0	\$62,449	\$0	\$302,626	\$9,142	\$121,907	\$217,802	\$1,000										\$724,927
NET CHGE	\$0	\$0	(\$22,207)	\$0	\$0	(\$349,106)	(\$64,000)	(\$1,912)	(\$15,113)	\$31,651	\$0										(\$420,687)
Ltd Incurred	\$12,796	\$270,541	\$382,619	\$1,088,103	\$379,923	\$671,180	\$467,349	\$291,978	\$191,475	\$263,761	\$1,000										\$4,020,726
COVERAGE LINE - AUTO LIABILITY																					
CLAIM COUNT - OPEN CLAIMS																					
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022										TOTAL
May-22	0	0	0	0	0	0	0	0	1	1	1										3
June-22	0	0	0	0	0	0	0	0	1	1	1										3
NET CHGE	0	0	0	0	0	0	0	0	0	0	0										0
Limited Reserves																					\$600
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022										TOTAL
May-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,500	\$500										\$2,300
June-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,000	\$500										\$1,800
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$500)	\$0										(\$500)
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$17,815	\$500										\$131,916
COVERAGE LINE - WORKERS COMP.																					
CLAIM COUNT - OPEN CLAIMS																					
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022										TOTAL
May-22	0	1	1	3	1	4	5	1	22	21	24										83
June-22	0	1	1	3	1	4	5	1	21	21	21										79
NET CHGE	0	0	0	0	0	0	0	0	-1	0	-3										-4
Limited Reserves																					\$17,736
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022										TOTAL
May-22	\$0	\$13,199	\$27,065	\$13,094	\$134,542	\$110,807	\$268,822	\$42,990	\$376,103	\$276,714	\$68,168										\$1,331,505
June-22	\$0	\$12,933	\$27,065	\$14,294	\$134,437	\$108,688	\$263,424	\$42,990	\$383,686	\$299,657	\$113,975										\$1,401,149
NET CHGE	\$0	(\$266)	\$0	\$1,200	(\$105)	(\$2,119)	(\$5,398)	\$0	\$7,583	\$22,943	\$45,807										\$69,644
Ltd Incurred	\$37,947	\$890,279	\$538,906	\$729,206	\$577,504	\$1,106,001	\$1,373,288	\$187,782	\$852,629	\$648,467	\$132,467										\$7,074,477
TOTAL ALL LINES COMBINED																					
CLAIM COUNT - OPEN CLAIMS																					
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022										TOTAL
May-22	1	1	2	3	2	7	15	5	41	51	34										162
June-22	1	1	1	3	2	4	15	5	38	49	32										151
NET CHGE	0	0	-1	0	0	-3	0	0	-3	-2	-2										-11
Limited Reserves																					\$14,988
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022										TOTAL
May-22	\$10,000	\$13,199	\$49,273	\$13,094	\$196,991	\$459,913	\$643,177	\$54,044	\$513,423	\$465,468	\$205,470										\$2,624,052
June-22	\$10,000	\$12,933	\$27,065	\$14,294	\$196,886	\$108,688	\$573,779	\$52,132	\$505,893	\$518,513	\$242,941										\$2,263,125
NET CHGE	\$0	(\$266)	(\$22,207)	\$1,200	(\$105)	(\$351,225)	(\$69,398)	(\$1,912)	(\$7,530)	\$53,046	\$37,471										(\$360,927)
Ltd Incurred	\$50,744	\$1,213,646	\$1,377,458	\$1,865,525	\$1,197,717	\$1,860,555	\$1,977,861	\$579,405	\$1,299,310	\$1,118,744	\$370,553										\$12,911,516

RESOLUTION NO. 16-22

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

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

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

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

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000299			
000299	PERMA RISK MANAGEMENT SERVICES	2021 1099 A.ATRIX FILINGS	24.95
			24.95
		Total Payments FY 2021	24.95

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000300			
000300	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATIVE FEE 7/22	4,607.67
000300	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATIVE FEE 6/22	4,607.66
			9,215.33
000301			
000301	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/22	0.53
000301	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATIVE SERVICES - 3RD QTR 2022	26,141.25
			26,141.78
000302			
000302	SG RISK, LLC	2022 ACTUARIAL SERVICES	5,270.00
			5,270.00
000303			
000303	SAFETYFIRST SYSTEMS	10 REPLACEMENT DECALS & SHIPPING 6/22	53.95
			53.95
000304			
000304	SPARK CREATIVE GROUP	WEBSITE HOSTING/DOMAIN MAINTENANCE 5/22	425.00
			425.00
000305			
000305	HARDENBERGH INSURANCE GROUP	CUMB CTY UTIL AUTH - 3RD RMC FEE 2022	1,428.58
000305	HARDENBERGH INSURANCE GROUP	CUMB CTY IMP AUTH - 3RD RMC FEE 2022	6,875.00
000305	HARDENBERGH INSURANCE GROUP	COUNTY OF CUMBERLAND - 3RD RMC FEE 2022	35,000.00
			43,303.58
		Total Payments FY 2022	84,409.64

TOTAL PAYMENTS ALL FUND YEARS 84,434.59

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 29, 2022
DATE OF MEETING: August 4, 2022

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 Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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June – August 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 2:** Attended the CUIC meeting.
- **June 8:** Attended the CUIC Safety Committee meeting.
- **June 16:** Conducted a loss control survey at the CUIC Public Works.
- **June 21:** Attended the CUIC Claims Committee meeting.
- **July 19:** Attended the CUIC Claims Committee meeting.
- **July 26:** One session of Forklift Certification training was conducted for CUIC Public Works.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 4:** Plan to attend the CUIC meeting.
- **August 10:** Plan to attend the CUIC Safety Committee meeting.
- **August 16:** 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 <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - SD Bulletin: Heat Related Illnesses Best Practices – June 6.
- NJCE JIF - SD Bulletin: Permit-Required Confined Space Best Practices – June 10.
- NJCE JIF – Video Briefings posted to the NJCE Site under Safety/Resources: Finding Fentanyl at Recreational Facilities and Permit-Required Confined Space Best Practices – June 2022.
- NJCE JIF - SD Bulletin: Poison Ivy Best Practices – June 21.
- NJCE JIF - SD Bulletin: Tick & Tick-Borne Diseases Best Practices – June 22.
- NJCE JIF - JAMC LE Bulletin: LE Considerations In Light of the SCOTUS Decision Impacting Roe v Wade – June 27.
- NJCE JIF - SD Bulletin: High Visibility Apparel in the Summer Best Practices – July 11.
- NJCE JIF - JAMC Law Enforcement Message: Daniel's Law Portal Open's Today – July 12.
- NJCE JIF - Live Safety Training – September 2022 Registration is Now Open! – July 13.
- NJCE JIF - JAMC Law Enforcement Message: 988 Going Live – Friday – July 14.
- NJCE JIF - JAMC LE Bulletin: Heat Related Health Considerations for Law Enforcement - July 21.
- NJCE JIF - JAMC SD Bulletin: Work Attire Best Practices – July 28.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit [NJCE JIF Media Catalog](#). Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations. There are Two ways to access the streaming on demand videos:

1. Go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
2. The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

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

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

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics.

Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(The August thru September 2022 Live Training schedules and registration links are also attached).*

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

MSI-NJCE EXPOS (In-Person Training)

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

The training EXPO topics will include:

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

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris Co. Fire Academy	500 W Hanover Avenue, Morristown, 07960
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/7/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

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

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

To Register go to the [MSI-NJCE 2022 Expo Schedule](#) click on the selected course name/date. (Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk at publicrisk@jamontqomery.com; 877 398-3046)

NJCE Leadership Academy

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://nice.org/safety/nice-leadership-academy/>.

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.

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



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

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

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

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at publicrisk@jamontgomery.com; 877 398-3046):

NJCE LMS Logon Link: <https://firstnetcampus.com/nice/entities/nice/logon.htm>

J.A. Montgomery

CONSULTING

Please Note: As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website: <https://njce.org/safety/safety-webinars/>.

In-Person training is being held via the MSI/NJCE Expos indicated with an (*). These Expos are scheduled throughout the state in 2022 and are for training programs that are not available virtually. [MSI-NJCE 2022 EXPO Training Schedule](#)

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

DATE	TRAINING TOPIC	TIME
8/1/22	HazCom w/GHS	7:30 - 9:00 am
8/1/22	Hearing Conservation	9:30 - 10:30 am
8/1/22	Fire Safety	11:00 - 12:00 pm
8/2/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/22	Chipper Safety	1:00 - 2:00 pm
8/3/22	Asbestos, Lead, Silica, Overview	7:30 - 8:30 am
8/3/22	Fire Extinguisher	9:00 - 10:00 am
8/4/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/4/22	Hazard Identification / Make Observations Count	1:00 - 3:00 pm
8/5/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
8/5/22	Mower Safety	11:00 - 12:00 pm
8/8/22	Disaster Management	9:00 - 10:30 am
8/8/22	Flagger Skills and Safety	1:00 - 2:00 pm
8/8/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
8/9/22	Preparing for the Unspeakable	9:00 - 10:30 am
8/9/22	Confined Space Entry for Supervisors	8:30 - 11:30 am
8/10/22	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/10/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/10/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
8/11/22	Housing Authority Sensibility	8:30 - 11:30 am
8/11/22	Introduction to Communication Skills	10:00 - 12:00 pm
8/11/22	HazCom w/GHS	1:00 - 2:30 pm
8/12/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
8/12/22	Hearing Conservation	11:00 - 12:00 pm
8/15/22	Implicit Bias in the Workplace	9:00 - 10:30 am
8/15/22	Heavy Equipment: General Safety	1:00 - 3:00 pm
8/16/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
8/16/22	Fall Protection Awareness	1:00 - 3:00 pm
8/17/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
8/17/22	Ethics for NJ Local Government Employees	11:00 - 1:00 pm

8/17/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/18/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/18/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/19/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
8/19/22	Fire Extinguisher	11:00 - 12:00 pm
8/22/22	Sanitation/Recycling Safety	8:30 - 10:30 am
8/22/22	Back Safety / Material Handling	11:00 - 12:00 pm
8/23/22	Fire Safety	8:30 - 9:30 am
8/23/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/24/22	Special Events Management	8:30 - 10:30 am
8/24/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/25/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/22	Flagger Skills and Safety	11:00 - 12:00 pm
8/26/22	Mower Safety	7:30 - 8:30 am
8/26/22	HazCom w/GHS	9:00 - 10:30 am
8/29/22	Shop & Tool Safety	8:30 - 9:30 am
8/29/22	Driving Safety Awareness	10:00 - 11:30 am
8/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/30/22	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
8/31/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
9/1/22	Special Events Management	8:30 - 10:30 am
9/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/1/22	HazCom w/GHS	1:00 - 2:30 pm
9/2/22	Employee Conduct and Violence Prevention in the Workplace	8:30 - 10:00 am
9/2/22	Fire Safety	10:30 - 11:30 am
9/6/22	Hearing Conservation	7:30 - 8:30 am
9/6/22	Fire Extinguisher	9:00 - 10:00 am
9/6/22	Chain Saw Safety	1:00 - 2:00 pm
9/7/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
9/8/22	Flagger Skills and Safety	11:00 - 12:00 pm
9/12/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/12/22	Accident Investigation	1:00 - 3:00 pm
9/13/22	Preparing for First Amendment Audits	9:00 - 11:00 am
9/13/22	Confined Space Entry	8:30 - 11:30 am
9/13/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
9/13/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/14/22	Chipper Safety	7:30 - 8:30 am
9/14/22	Mower Safety	9:00 - 10:00 am
9/14/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/15/22	Designated Employer Representative Training (DER) (see details below)	9:00 - 4:00 pm w/ 1 hour lunch break

9/15/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/15/22	Back Safety / Material Handling	1:00 - 2:00 pm
9/16/22	Implicit Bias in the Workplace	9:00 - 10:30 am
9/16/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
9/16/22	HazCom w/GHS	1:00 - 2:30 pm
9/19/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
9/19/22	Fire Safety	8:00 - 9:00 am
9/19/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
9/19/22	Safety Committee Best Practices	1:00 - 2:30 pm
9/20/22	Public Employers: What You Need to Know	9:00 - 10:30 am
9/20/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
9/20/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
9/20/22	Shop & Tool Safety	11:00 - 12:00 pm
9/20/22	Driving Safety Awareness	1:00 - 2:30 pm
9/21/22	Leaf Collection Safety Awareness	7:30 - 9:30 am
9/21/22	Chain Saw Safety	10:00 - 11:00 am
9/21/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
9/21/22	Ethical Decision Making	11:00 - 1:00 pm
9/22/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
9/22 - 9/23/22	Leadership Skills for Supervisors - Two Day* (must attend both days)	9:00 - 3:30 pm w/lunch break
9/23/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
9/23/22	Flagger Skills and Safety	8:30 - 9:30 am
9/23/22	Mower Safety	10:00 - 11:00 am
9/26/22	Playground Safety Inspections	8:30 - 10:30 am
9/26/22	Fire Extinguisher	11:00 - 12:00 pm
9/26/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
9/27/22	HazCom w/GHS	7:30 - 9:00 am
9/27/22	Bloodborne Pathogens (BBP)	9:30 - 10:30 am
9/27/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/28/22	Wellness for Government Employees	9:00 - 11:30 am
9/28/22	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/29/22	Confined Space Entry	8:30 - 11:30 am
9/29/22	Back Safety / Material Handling	10:30 - 11:30 am
9/29/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/30/22	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
9/30/22	Productive Meetings Best Practices	8:30 - 10:00 am
9/30/22	Chipper Safety	11:00 - 12:00 pm
9/30/22	Hearing Conservation	1:00 - 2:00 pm

***9/15/22 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before August 26, 2022.**
- Registration suggested - 2 employees per agency.
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid 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 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: 8/4/2022
RE: Risk Management Consultant's Report

Safety and Training

- **4/13/2022 Safety and Accident Review Committee Meeting**
Attached are the approved 4/13/2022 Safety and Accident Review Committee Meeting Minutes. The 6/08/2022 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2022 Munich Re Grant**
A third submission for the 2022 NJCE reinsurer safety grant has been provided to J.A. Montgomery from multiple departments of the County. The submission was for 7 AED's and 7 large plastic first aid cabinets. The cost is \$9,800 for the AED's and \$1,310 for the first aid cabinets. The facilities that would receive 1 AED and 1 large plastic first aid cabinet are the Administration building, the CWED building, the Taxation / Superintendent of Schools building, the Elections Office building, the Library / Public Works / Office of Aging building, the IT / Buildings and Grounds building and the Department of Human Services building.

Availability of automatic external defibrillators in the workplace have a proven track record of saving lives in public places as well as in the workplace. Placing AEDs in the workplace, along with providing a proper management system, and training employees on how to use the devices can mean the difference between life and death.

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

- **2023 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.

Insuring Bright Future and Building Lasting Relationships since 1954

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Vineland, NJ 08360

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 April 13, 2022, 10:00 AM
 Via Video Conference Meeting

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

II. Roll Call

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

Alternates:

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

Commission Professionals:

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

- III. Approval of the 2/9/2022 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 2/9/2022 Safety and Accident Review Committee Meeting Minutes.
 Moved: Jennifer Brenner
 Seconded: Robin Haaf
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman’s Report – Paige Desiere
 The Chairwoman began her report with information that Cumberland County is permitting meetings with the public again and has lifted the travel quarantine and mask mandate effective March 7th.

CUMBERLAND COUNTY INSURANCE COMMISSION

She added that unfortunately since these actions were taken there has been an increase in Covid-19 cases and the County Health Department will continue to monitor the situation. No further action was taken.

V. Risk Management Consultant's Report

Mr. Henry provided the accident report for Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County for the time period of February 1, 2022 to March 31, 2022.

He added that the Prosecutor's Office has submitted a 2022 safety grant request for body worn cameras.

The next item discussed was the 2022 wellness grant requests. Ms. Violetti provided a detailed description of each request to the committee. Eight requests were received totaling \$5663.62.

Ms. Desiere requested that Ms. Violetti describe how the wellness grant program operates so the new members of the committee will have a better understanding. Ms. Violetti gave a detailed description of the program adding that she or Mr. Henry are available to assist or answer any questions related to the program.

Dave Dewoody informed Ms. Violetti that Cumberland County has a contract with Crystal Springs to provide water. He mentioned this because one of the wellness grant requests was for a water cooler and water. Ms. Violetti responded that she would be sure to let the requesting department know of the agreement between the County and Crystal Springs.

Dr. Hickman commented that she was thrilled that the County gives the departments the opportunity to invest in wellness and was equally thrilled that so many departments took advantage and submitted requests. Dr. Hickman asked how much grant money was approved. Ms. Violetti said that the Commission approved \$5,000.00. Dr. Hickman was concerned that the total of the requests exceeded the approved \$5,000.00. Mr. Stokes commented that the additional \$663.62 would not be a problem to approve.

All eight wellness grant submissions were approved to recommend to the Cumberland County Insurance Commission. Robin Haaf abstained on the Cumberland County Department of Social Services vote. Ms. Violetti stated that the submissions will be presented at the Commissions June meeting.

Ms. Violetti concluded her report with a safety bulletin from JA Montgomery on catalytic convertor thefts.

Megan Sheppard asked Ms. Violetti if she received a submission from the Health Department. Ms. Violetti responded that she does not recall one but will go back and research. Ms. Sheppard asked if she would like her to send the submission again. Ms. Violetti responded yes it would be helpful. Ms. Violetti will send the submission to the committee for review and approval or denial. Ms. Violetti commented to Mr. Stokes that the dollar amount will now be higher. Mr. Stokes commented that Jerry should be fine with it.

VI. NJCEL Safety Director's Report

Mr. Prince began his report commenting on the catalytic convertor thefts and that there are guards available to deter theft.

At this point Mr. Dewoody asked Ms. Violetti to go back to the wellness grants. He asked if trackers, which were a request in one of the grant requests, were purchased with County grant money the trackers would be property of the County and not personal property. He said if it is tax payer money no one individual should receive something. He said anything purchased with the grant money would be that department's property.

Mr. Prince recommended committee members to visit the website njce.org to view the latest training schedule.

VII. Presentation of Supervisor's Accident Investigation Forms for Review – Chairwoman Desiere

The accident investigation form for the Workers' Compensation claims on Exhibit A were reviewed.

CUMBERLAND COUNTY INSURANCE COMMISSION

VII. Old Business
No old business

IX. New Business
Mr. Dewoody commented that the Right to Know contract was awarded and they are schedule to complete the process.

X. Adjournment
Motion to adjourn.
Moved: Neil Riley
Seconded: Jennifer Brenner
The meeting was adjourned at 10:39 am



**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2022 – 6/30/2022**

2022						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	29	\$29,218.97	\$8,635.94	\$20,583.03	70%	\$2,675.79
February	30	\$32,031.18	\$16,502.34	\$15,528.84	48%	\$2,018.75
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
Grand Total	210	\$304,472.01	\$120,346.59	\$184,125.42	60%	\$23,936.30

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



CUMBERLAND COUNTY INSURANCE COMMISSION

**PPO SAVINGS
1/1/2022 – 6/30/2022**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	203	\$289,536.71	\$111,728.64	\$177,808.07	61%
Hospital	8	\$84,911.85	\$25,741.10	\$59,170.75	70%
Ortho/Neuro Facility	47	\$71,052.71	\$22,477.21	\$48,575.50	68%
Ambulatory Surgical Center	1	\$54,745.70	\$32,847.43	\$21,898.27	40%
Physical Therapy	1	\$19,586.00	\$5,483.00	\$14,103.00	72%
Occ Med/Primary Care	66	\$17,558.00	\$6,140.00	\$11,418.00	65%
Anesthesia	45	\$15,877.11	\$5,549.39	\$10,327.72	65%
MRI/Radiology	5	\$11,266.50	\$6,979.60	\$4,286.90	38%
Behavioral Health	11	\$9,086.95	\$3,279.90	\$5,807.05	64%
Podiatry	8	\$3,410.00	\$1,840.00	\$1,570.00	46%
Durable Medical Equipment	7	\$1,613.00	\$1,162.32	\$450.68	28%
Physician Fees	1	\$156.89	\$75.11	\$81.78	52%
Diagnostic Radiology	1	\$150.00	\$85.40	\$64.60	43%
	2	\$122.00	\$68.18	\$53.82	44%
Out of Network	7	\$14,935.30	\$8,617.95	\$6,317.35	42%
Ortho/Neuro	2	\$7,412.00	\$3,833.00	\$3,579.00	48%
Neurology	1	\$4,783.00	\$2,341.65	\$2,441.35	51%
Durable Medical Equipment	1	\$1,485.00	\$1,188.00	\$297.00	20%
Other	1	\$900.30	\$900.30	\$0.00	0%
Behavioral Health	2	\$355.00	\$355.00	\$0.00	0%
Grand Total	210	\$304,472.01	\$120,346.59	\$184,125.42	60%
QualCare Network Penetration Rate			95%		



CUMBERLAND COUNTY INSURANCE COMMISSION

**TOP 10 PROVIDERS
1/1/2022 – 6/30/2022**

	UNITS OF SERVICE	APPROVED	SPECIALTY
INSPIRA MEDICAL CENTER MULLICA HILL	1	\$32,847.43	Hospital
KENNEDY HEALTH	1	\$19,783.50	Hospital
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	60	\$14,016.40	Occ Med/Ortho
KENNEDY CHERRY HILL SURGICAL CENTER, LLC	1	\$5,483.00	Ambulatory Surgical Center
ROTHMAN ORTHOPAEDICS	3	\$5,428.38	Orthopedics
INSPIRA MEDICAL CENTER VINELAND	6	\$5,289.67	Hospital
KIRSHNER SPINE INSTITUTE	5	\$5,083.42	Orthopedics
REHAB EXCELLENCE CENTER, LLC	44	\$3,987.00	Physical Therapy
RANOCAS ANESTHESIOLOGY, PA	3	\$3,597.60	Anesthesiology
WILDCAT NEUROPHYSIOLOGY PC	1	\$3,499.00	Neuro Monitoring
Grand Total	125	\$99,015.40	

APPENDIX I – MEETING MINUTES
June 2, 2022

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 2, 2022
ELECTRONICALLY
2:00 PM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Gerald Seneski	Present
Jody Hirata	Present

ALTERNATE FUND COMMISSIONER:

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash, Karen Read
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ALSO PRESENT:

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Robert Carlson, Cumberland County Utilities Authority
Jumba Mugwany, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Joseph Henry, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Jennifer Conicella, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF APRIL 7, 2022

Moved: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on April 28, 2022. Included in the agenda on **Pages 3-6** is a written summary of the report. The NJCE is scheduled to meet again on Thursday, June 23, 2022 at 9:30 AM via Zoom.

Executive Director Joseph Hrubash reported the NJCE awarded contract to the auditor, payroll auditor and actuary at the April meeting. The NJCE financial continue to be solid. In the renewal of pollution liability we lost coverage for sewer back up and presented options to those utilities that need the coverage and are waiting for feedback and some of these were revised based on additional underwriting information. Executive Director Hrubash said there is an aggressive renewal timeline for 2023 renewal so the NJCE will have more firm numbers at an earlier time. We are also looking at a new application platform for renewal which should help members with that side of the process.

Certificate of Insurance Issuance Report - Included on **Page 7** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of April 1, 2022 to May 1, 2022. There were 5 certificates of insurance issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

Financial Fast Track – Included on **Pages 8 - 13** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for December. As of **February 28, 2022**, the Commission has a statutory surplus of **\$409,414**. The Investment in Joint Venture in the Counties JIF which is on line 10 is \$721,764. Looking at all fund years there were some tough years in 2017, 2018 and 2020. Everyone had a bad year because of covid but the bad years are offset by the good years in 2019 and 2021 so that is good news.

NJCE Property and Casualty Financial Fast Track – Included in the agenda on **pages 14-16** is the NJCE Financial Fast Track Report as of **February 28, 2022**. The report indicates the Fund has a surplus of **\$14,323,659** which is despite the fact that dividends were issued shown on Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$12,413,800**.

Claims Tracking Report (Page 17) – Included in the agenda is the Claims Activity Report for April that tracks open claims.

Pollution Liability/Sewer Backup: As previously discussed, the 2022 renewal of the pollution liability coverage resulted in an exclusion for sewer backup claims. The Fund office was asked to pursue quotations for this coverage to offer to our member utility authorities (Atlantic, Camden, Cumberland, and Gloucester). A summary of results was presented to the representatives of the Utility Authorities, which included a proposal from Ironshore to cover first party remediation and third-party liability, new conditions only. A revised proposal was presented on May 13, a follow-up Zoom meeting may be needed to further discuss options.

Executive Director said as previously mentioned we have four county utility authorities that are affected by that and we are starting to get back feedback on the revised proposal and once everyone gets back to us a decision will be made on how to proceed.

NJCE Cyber Task Force (Page 18-19) – Included in the agenda on pages 19-20 are two Cyber Bulletins – one on Preventing Cyber Events: Learn from Each Other & the other on the cost of Ransomware. This update outlines two claims experienced by members and the claims process they experienced.

2023 Renewal – Underwriting Data Collection - The Fund office is beginning the data collection process earlier this year for the 2023 renewal in order to provide relevant information to underwriters in a timely manner. 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 2023 renewal process this year will be mid-June through mid-August.

Auto ID Cards and WC Posting Notices – The NJCE Underwriting Team has uploaded the auto ID cards and WC Posting Notices into Origami for members to download on an as-needed basis.

2022 MEL, MRHIF & NJCE JIF Educational Seminar -The 11th annual seminar was conducted virtually on April 29th and May 6th. The Fund Office will submit attendance records to the respective agencies for continuing education credits.

SAFETY COMMITTEE REPORT: Safety Director Glenn Price said the Safety Committee Agenda was sent out for Safety Committee meeting next and a variety of topics will be discussed. Chairwoman Barber asked the commissioners if they were able to review the Safety Committee report. Chairwoman Barber said she did review the report and there were comments regarding the cyber security and the programs available and if there are no questions from commissioners a motion to approve the Safety Committee Report would be in order.

MOTION TO APPROVE THE SAFETY COMMITTEE REPORT.

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

CLAIMS COMMITTEE: Jennifer Conicella said the claims committee met last on previously and we will be discussing claims further in close session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 15-22 JUNE BILLS LIST IN THE AMOUNT OF \$9,215.34

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince Page 21 includes all safety and risk control activities for the month of June. A variety of safety directors bulletins have been distributed, we have been focusing on summer safety such as storms, lifeguarding operations and things of that nature, again, we encourage everyone to visit the cell website at njce.org. where all of the bulletins are available.

RISK MANAGER:

Risk Manager Christina Violetti reviewed the Risk Managers Report and said nine submissions were received for the 2022 Wellness Incentive Grant Program. The total is slightly over the amount requested for allocation of \$5,000. The total received was \$6,005.00. All the submissions are listed on the graph included the report. Ms. Violetti asked if the Commissioners had question regarding the request with no question being heard a motion to approve the 2022 Wellness Grants was requested which is \$1,005 increase from the previous approval.

MOTION TO WELLNESS GRANTS

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

Risk Manager Christina Violetti said a second submission for the NJCE reinsurer safety grant was provided to JA Montgomery from the County Prosecutor's office. The submission was for six body worn cameras associated accessories and evidence data storage for a total cost of \$30,267. Ms. Violetti said she is awaiting approval from the carrier on the submission as well as the other submission that was provided on behalf of the Corrections Department.

Ms. Violetti reported she will be in touch with all members in regard to the 2023 renewal process.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2022 and the PPO Penetration Report.

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

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

Motion: Commissioner Hirata
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001417 IN THE AMOUNT OF \$65,300.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001395 IN THE AMOUNT OF \$122,789.01; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$50,310.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001227 IN THE AMOUNT OF \$20,409.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001326 IN THE AMOUNT OF \$125,708.21

Motion: Commissioner Hirata
Second: Commissioner Seneski

General Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000785 IN THE AMOUNT OF \$158,857.49

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000740 AND 3770001034 IN THE AMOUNT OF \$173,228.45

Motion: Commissioner Hirata
Second: Commissioner Seneski

Auto Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001580 IN THE AMOUNT OF \$500.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT/SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$666,792.16

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

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC COMMENT:

Motion: Commissioner Seneski
Second: Chairman Hirata
Vote: Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE PUBLIC COMMENT:

Motion: Commissioner Seneski
Second: Chairman Hirata
Vote: Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Seneski
Second:	Chairman Hirata
Vote:	Unanimous

MEETING ADJOURNED: 2:55 AM

NEXT MEETING: WILL BE HELD ON AUGUST 4, 2022 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary