

CUMBERLAND COUNTY INSURANCE COMMISSION AGENDA AND REPORTS

AUGUST 5, 2021

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

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

11:00 AM

The Cumberland County Insurance Commission will conduct its August 5, 2021 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 South Jersey Times and the Daily Journal**
- II. Filing advance written notice of this meeting with the Commissioners of the Cumberland County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**
- IV. The meeting is called to order and it is noted that adequate notice was provided in accordance with Chapter 231, Public Law 1975 (Senator Byron M. Bear Open Public Meetings Act)**

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA - OPEN PUBLIC MEETING
August 5, 2021 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: June 3, 2021 Open Minutes.....Appendix I
June 3, 2021 Closed Minutes.....Distributed via Email**

 - CORRESPONDENCE - None**

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

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

 - TREASURER – Anthony Bontempo**
 - Resolution 17-21 August Bill List.....Page 28

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Page 29

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report Page 37

 - MANAGED CARE – Qual Lynx**
 - Monthly Report Page 47

 - CLAIMS SERVICE – Inservco**

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

 - Motion to Return to Open Session**
 - Motion to Approve PARS**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: October 7, 2021 11 AM**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: August 5, 2021

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:** Attached on **Pages 3-10** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of May 1, 2021 to July 31, 2021. There were 30 certificates of insurance issued during this period.
 - Motion to approve the certificate of insurance report.**
- NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on June 24, 2021. A written summary report of the meeting is included in the agenda on pages 11-14. The NJCE will meet again on September 23, 2021 at 9:30 AM.
- Financial Fast Track** – Included on **Pages 15 thru 18** of the agenda are the Financial Fast Tracks reports for the Cumberland County Insurance Commission for March & April. As of April 30, 2021, the Commission has a deficit of \$25,839. The cash amount is \$4,413,963.
- NJ CEL Property and Casualty Financial Fast Track (Pages 19-20)** – Included in the agenda is a copy of the NJCE Financial Fast Track Report for the month of April. As of April 30, 2021, the NJCE has a surplus of \$13,666,627. Line 7 of the report “Dividend” represents the amount of dividends released by the NJCE in the amount of \$5,107,551. The cash amount is \$27,392,708.
- 2021 Property & Casualty Assessments** – The second assessment payments were due July 15, 2021. The Fund Office will send out Statement of Accounts the second week of September.
- NJCE v Commercial Market Webinar** – PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery presented a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. The webinar was held on Friday, July 23, 2021 at 12:30 PM. The presentation is posted on the NJCE website, (njce.org) under the Resource Tab.

- ❑ **NJCE JIF Cyber Task Force (Pages 21-23)** – Included in the agenda is a news alert from the NJCE JIF Cyber Task Force.
- ❑ **2022 Renewal – Underwriting Data Collection** - The Fund office is beginning the data collection process for the 2022 renewal in order 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 2022 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data.

Enclosed on **Pages 24-27** of the agenda is a memorandum from the NJCE Underwriting Manager Team regarding the Underwriting Information needed for the 2022 renewal. The Cyber and Medical Malpractice applications mentioned in the memorandum will be sent by e-mail to the appropriate representative to complete. The memorandum also includes other reminders pertinent to the renewal.

- ❑ **2021 Government Finance Officers Association of NJ (GFOA of NJ)** - J.A. Montgomery has been invited to present at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community.
- ❑ **2021 New Jersey Association of Counties Conference** - The 71st Annual Conference is scheduled to be held from October 11th – October 14th at Caesar’s in Atlantic City. NJAC will also be celebrating its 100 year anniversary. The New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery will be presenting at the NJAC conference in October.
- ❑ **2021 NJLM Annual Conference** - The 106th Annual New Jersey State League of Municipalities Conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City.
- ❑ **Next Meeting** – A reminder that our next meeting is on October 7, 2021.

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 5/1/2021 To 6/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ Div. of Mental I - Cumberland County	Health and Addiction Services P.O. Box 362 Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: the Fee-for-Services grant #21-1050-F 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 Fee-for-Services grant #21-1050	5/12/2021 #2918737	GL AU EX WC OTH
H - The Salvation Army I - Cumberland County	440 West Nyack Road West Nyack, NY 10994	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: administer COVID-19 vaccinations 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 County utilizing the Salvation Army location at 29 W. Commerce Street, Bridgeton, NJ 08302 to administer COVID-19 vaccinations.	5/14/2021 #2918945	GL AU EX WC OTH
H - Komatsu America Corp. I - Cumberland County Improvement Authority	201 Route 73 Cedar Brook, NJ 08018	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: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$110,000,000 RE: all rental equipment Evidence of Insurance regarding all equipment rentals for the current year.	5/19/2021 #2919950	GL AU EX WC OTH
Total # of Holders: 3				

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 6/1/2021 To 7/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Buena Board of Education I - Cumberland County Improvement Authority	914 Main Avenue Richland, NJ 08350	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Evidence of Insurance as respects to Request for Proposal for Construction Service	6/4/2021 #2932316	GL AU EX WC OTH
H - TD Equipment Finance, Inc., I - Cumberland County Improvement Authority	its successors and assigns 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$110,000,000 RE: # 40164401 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability Automobile Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40164401 (4) New Backup Generators : (1) 150 kw, 120/208v, 3ph, 4w, natural gas generator (3) 400 kw, 480/277v, 3ph, 4w diesel generators (3) 400 kw, 480/277v, 3ph, 4w diesel generators with serial numbers: 34MFGMJJD005, 34MFGMJJD006 and 34MFGMJJD004 (1) 150 kw, 120/208v, 3ph, 4w, natural gas generator with serial number 337DGMJG0019 located at: CCIA Lebanon Road Administration Building 745 Lebanon Road, Millville, NJ 08332 CCIA Solid Waste Facility Complex 169 Jesse Bridge Road, Rosenhayn, NJ 08352	6/9/2021 #2932961	GL AU EX WC OTH
H - State of NJ, Dept. of the I - Cumberland County	Treasury, Div. of Purchase & Property, Contract Compliance & Audit Unit PO Box 236 Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: ISP & JISP; Substance Abuse Treatment & Training Services The State of New Jersey, its officers, and employees are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the ISP & JISP; Substance Abuse Treatment & Training Services Request for Quotation.	6/21/2021 #2940396	GL AU EX WC OTH
H - State of NJ Div. of Mental I - Cumberland County	Health and Addiction Services 5 commerce Way Hamilton, NJ 08691	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: the Fee-for-Services grant 22-1050-F 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 Fee-for-Services grant 22-1050-F	6/23/2021 #2943517	GL AU EX WC OTH
Total # of Holders: 4				

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - RetireWell Administrators Inc. I - Cumberland County Improvement Authority	1002 Lincoln Drive West, Suite H Marlton , NJ 08053	Evidence of Insurance ERISA Coverage Crime includes the statutory ERISA coverage for employee benefit plans.	7/6/2021 #2961832	OTH
H - RetireWell Administrators Inc. I - Cumberland County Improvement Authority	1002 Lincoln Drive West, Suite H Marlton , NJ 08053	Evidence of Insurance ERISA Coverage Crime includes the statutory ERISA coverage for employee benefit plans.	7/6/2021 #2961760	OTH
H - City of Vineland I - Cumberland County	640 East Wood Street Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Fire School Graduation Evidence of insurance with respects to the Fire School Graduation being held during the current calendar year.	7/7/2021 #2962786	GL EX WC OTH
H - TD Equipment Finance, Inc., I - Cumberland County Improvement Authority	its successors & assigns ("Lessors") 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$110,000,000 Deductible: \$250,000 RE: Lease #40163644 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease #40163644 Equipment Value: \$1,650,000.00, Equipment is or will be located at: 355 Martin Luther King Way Bridgeton, NJ 08302. Equipment listed below: Order Pickers/Chargers/Forklifts Ride on Pallet Jack (1) Racking - Common Area Refrigeration/CHANK's Bid Interior Sign Exterior Sign (1) CCTV/INTERCOM CHEMICAL STORAGE CABINET BUG Lights (5) Furniture/Lockers Accessories	7/7/2021 #2962796	GL AU EX WC OTH
H - TD Equipment Finance, Inc. its I - Cumberland County Improvement Authority	successors and Assigns 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$110,000,000 RE: Lease #40161069 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies	7/7/2021 #2962797	GL AU EX WC OTH

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Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

		and Loss Payee on the Property Policy if required by written contract as respects to Lease #40161069 totaling \$725,000 for the below equipment: 2009 Caterpillar D8T Crawler Tractor Serial #KPZ03584 - Value \$87,054.41 2013 Caterpillar D6N LGP Crawler Tractor Serial #CAT006NTPB00945 - Value \$32,645.40 2013 Case 850M LPG Crawler Tractor -Serial #NDDC83037 - Value \$21,763.60 2012 Caterpillar TL1055C Telehandler Serial #KDE00180 - Value \$29,924.95 2015 Caterpillar 730C Articulated End Dump Serial #TFF01097 - Value \$84,333.96 2016 Caterpillar 336FL Hydraulic Excavator Serial #TZA00572 - Value \$65,290.81 2017 Caterpillar 730C2 Articulated End Dump Serial #2T400560 - Value \$97,936.21 2017 Case 821G Tool Carrier Wheel Loader Serial #NHF240930 - Value \$65,290.81 2017 Case 1150M Crawler Tractor Serial #NHC105191 - Value \$46,247.66 2018 Case 850M WT Crawler Tractor Serial #JGN850MVC103004 - Value \$51,688.56 2019 Kubota KX057-4 Hydraulic Excavator Serial #JKUKO574V01H30890 - Value \$27,204.50 2019 Caterpillar D6N LGP Crawler Tractor Serial #WVG01278 - Value \$115,619.14		
H - Bridgeton Riverfront I - Cumberland County	Downtown Bridgeton Route 49 (Broad Street & Commerce Street) Bridgeton, NJ 08302	RE: Mobile Vaccine Clinic Evidence of Insurance as respects to the partnership with the New Jersey Department of Health's Mobile Vaccine Clinic to held during the current policy period.	7/7/2021 #2962972	GL EX OTH
H - TD Equipment Finance, Inc. its I - Cumberland County Improvement Authority	successors and Assigns 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 Deductible: \$250,000 RE: Lease #40161069 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease #40161069 totaling \$725,000 for the below equipment: 2009 Caterpillar D8T Crawler Tractor Serial #KPZ03584 - Value \$87,054.41 2013 Caterpillar D6N LGP Crawler Tractor Serial #CAT006NTPB00945 - Value \$32,645.40 2013 Case 850M LPG Crawler Tractor -Serial #NDDC83037 - Value \$21,763.60 2012 Caterpillar TL1055C Telehandler Serial #KDE00180 - Value \$29,924.95 2015 Caterpillar 730C Articulated End Dump Serial #TFF01097 - Value \$84,333.96 2016 Caterpillar 336FL Hydraulic Excavator Serial #TZA00572 - Value \$65,290.81 2017 Caterpillar 730C2 Articulated End Dump Serial #2T400560 - Value \$97,936.21 2017 Case 821G Tool Carrier Wheel Loader Serial #NHF240930 - Value \$65,290.81 2017 Case 1150M Crawler Tractor Serial #NHC105191 - Value \$46,247.66 2018 Case 850M WT Crawler Tractor Serial #JGN850MVC103004 - Value \$51,688.56 2019 Kubota KX057-4 Hydraulic Excavator Serial #JKUKO574V01H30890 - Value \$27,204.50 2019 Caterpillar D6N	7/7/2021 #2962798	GL AU EX WC OTH

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

H - TD Equipment Finance, Inc., its I - Cumberland County Improvement Authority	successors and assigns (Lessor) 2059 Springdale Road Cherry Hill, NJ 08003	LGP Crawler Tractor Serial #WSGG01278 - Value \$115,619.14 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: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$110,000,000 Deductible: \$250,000 RE: RE: Equipment Leased under (2) Lease Agreements #1: Value - \$700,000 & Value - \$3,000,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lenders Loss Payee on the Property Policy if required by written contract as respects to the following equipment which is being leased under two separate lease agreements one in the amount of \$700,000 and one in the amount of \$3,000,000. CNG FILLING EQUIPMENT, ASSET # 40146828 FURNITURE & FIXTURES, ASSET # 40146829 1 CHEVY EQUINOX 2GNAX5EV3L6112778, ASSET # 40157958 1 CHEVY EQUINOX 2GNAX5EV8L6109715, ASSET # 40157956 1 CHEVY EQUINOX 2GNAX5EVXL6112616, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGF3C1116118, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGF3C8C1122139, ASSET # 40157954 CHEVY EXPRESS CARGO VAN1GCWGF3C8K1269277, ASSET # 40157955 CHEVY EXPRESS CARGO VAN1GCWGF3C8K1271238, ASSET # 40157960	7/7/2021 #2962799	GL AU EX WC OTH
H - City of Vineland I - Cumberland County	640 East Wood Street Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Fire School Graduation Evidence of insurance with respects to the Fire School Graduation being held during the current calendar year.	7/7/2021 #2962973	GL AU EX WC OTH
H - Irving Avenue Shopping Center I - Cumberland County	145-147 Irving Avenue Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Mobile Vaccine Clinic Evidence of Insurance as respects to the partnership with the New Jersey Department of Health's Mobile Vaccine Clinic to held during the current policy period.	7/7/2021 #2962974	GL AU EX WC OTH
H - The Lighthouse Church of God I - Cumberland County	1727 East Broad Street Milville, NJ 08332	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Mobile Vaccine Clinic Evidence of Insurance as respects to the partnership with the New Jersey Department of Health's Mobile Vaccine Clinic to held during the current policy period.	7/7/2021 #2962976	GL AU EX WC OTH
H - North High Street Parking Lot I - Cumberland County	between E Depot Street & Powell Street NJ	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Mobile Vaccine Clinic Evidence	7/7/2021 #2962975	GL AU EX WC OTH

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Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

		of Insurance as respects to the partnership with the New Jersey Department of Health's Mobile Vaccine Clinic to held during the current policy period.		
H - Bridgeton Riverfront I - Cumberland County	Downtown Bridgeton Route 49 (Broad Street & Commerce Street) Bridgeton, NJ 08302	RE: Mobile Vaccine Clinic Evidence of Insurance as respects to the partnership with the New Jersey Department of Health's Mobile Vaccine Clinic to held during the current policy period.	7/7/2021 #2962979	GL EX OTH
H - Irving Avenue Shopping Center I - Cumberland County	145-147 Irving Avenue Bridgeton, NJ 08302	RE: Mobile Vaccine Clinic Evidence of Insurance as respects to the partnership with the New Jersey Department of Health's Mobile Vaccine Clinic to held during the current policy period.	7/7/2021 #2962980	GL EX OTH
H - The Lighthouse Church of God I - Cumberland County	1727 East Broad Street Millville, NJ 08332	RE: Mobile Vaccine Clinic Evidence of Insurance as respects to the partnership with the New Jersey Department of Health's Mobile Vaccine Clinic to held during the current policy period.	7/7/2021 #2962982	GL EX OTH
H - North High Street Parking Lot I - Cumberland County	between E Depot Street & Powell Street NJ	RE: Mobile Vaccine Clinic Evidence of Insurance as respects to the partnership with the New Jersey Department of Health's Mobile Vaccine Clinic to held during the current policy period.	7/7/2021 #2962981	GL EX OTH
H - TD Equipment Finance, Inc., its I - Cumberland County Improvement Authority	successors and assigns (Lessor) 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022; Policy #.ERP980616208; Policy Limits: \$15,000,000 Deductible: \$1,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022; Policy #.ERP980616208; Policy Limits: \$110,000,000 Deductible: \$5,000 RE: RE: Equipment Leased under (2) Lease Agreements #1: Value - \$700,000 & Value - \$3,000,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lenders Loss Payee on the Property Policy if required by written contract as respects to the following equipment which is being leased under two separate lease agreements one in the amount of \$700,000 and one in the amount of \$3,000,000. CNG FILLING EQUIPMENT, ASSET # 40146828 FURNITURE & FIXTURES, ASSET # 40146829 1 CHEVY EQUINOX 2GNAX5EV3L6112778, ASSET # 40157958 1 CHEVY EQUINOX 2GNAX5EV8L6109715, ASSET # 40157956 1	7/9/2021 #2964613	GL AU EX WC OTH

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Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

		CHEVY EQUINOX 2GNAX5EVXL6112616, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGF3C1116118, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGF3C8C1122139, ASSET # 40157954 CHEVY EXPRESS CARGO VAN1GCWGF8K1269277, ASSET # 40157955 CHEVY EXPRESS CARGO VAN1GCWGF8K1271238, ASSET # 40157960 FORD TRANSITVAN1FTBW3XM7KKA49141, ASSET # 40157959		
H - TD Equipment Finance, Inc., I - Cumberland County Improvement Authority	its successors & assigns ("Lessors") 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$15,000,000 Deductible: \$1,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$110,000,000 Deductible: \$5,000 RE: Lease #40163644 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease #40163644 Equipment Value: \$1,650,000.00, Equipment is or will be located at: 355 Martin Luther King Way Bridgeton, NJ 08302. Equipment listed below: Order Pickers/Chargers/Forklifts Ride on Pallet Jack (1) Racking - Common Area Refrigeration/CHANK's Bid Interior Sign Exterior Sign (1) CCTV/INTERCOM CHEMICAL STORAGE CABINET BUG Lights (5) Furniture/Lockers Accessories	7/9/2021 #2964615	GL AU EX WC OTH
H - TD Equipment Finance, Inc. its I - Cumberland County Improvement Authority	successors and Assigns 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$15,000,000 Deductible: \$1,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$110,000,000 Deductible: \$5,000 RE: Lease #40161069 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease #40161069 totaling \$725,000 for the below equipment: 2009 Caterpillar D8T Crawler Tractor Serial #KPZ03584 - Value \$87,054.41 2013 Caterpillar D6N LGP Crawler Tractor Serial #CAT006NTPB00945 - Value \$32,645.40 2013 Case 850M LPG Crawler Tractor -Serial #NDDC83037 - Value \$21,763.60 2012 Caterpillar TL1055C Telehandler Serial #KDE00180 - Value \$29,924.95 2015 Caterpillar 730C Articulated End Dump Serial #TFF01097 - Value \$84,333.96 2016 Caterpillar 336FL Hydraulic Excavator Serial #TZA00572 - Value \$65,290.81 2017 Caterpillar 730C2 Articulated End Dump Serial #2T400560 - Value \$97,936.21 2017 Case 821G Tool Carrier Wheel Loader Serial #NHF240930 - Value \$65,290.81 2017 Case 1150M Crawler Tractor Serial #NHC105191 - Value \$46,247.66 2018 Case 850M WT Crawler Tractor Serial #JJGN850MVC103004 - Value \$51,688.56 2019 Kubota KX057-4 Hydraulic Excavator Serial #JKUKO574V01H30890 - Value \$27,204.50 2019 Caterpillar D6N	7/9/2021 #2964612	GL AU EX WC OTH

08/02/2021

1 of 1

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 7/1/2021 To 8/1/2021

		LGP Crawler Tractor Serial #WSGG01278 - Value \$115,619.14		
H - Bridgeton Charter School I - Cumberland County	790 E. Commerce Street Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: bicycle parade Evidence of insurance in regard to the bicycle parade the Cumberland County Library is holding during the current policy period.	7/12/2021 #2965218	GL AU EX WC OTH
H - Maurice River Township I - Cumberland County	590 Main Street Leesburg, NJ 08327	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: COVID-19 vaccinations at National Night Out 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 County Health Department providing COVID-19 vaccinations at the Townships National Night Out during the current calendar year.	7/26/2021 #2973771	GL AU EX WC OTH
H - Maurice River Township I - Cumberland County	590 Main Street Leesburg, NJ 08327	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: COVID-19 vaccinations at National Night Out 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 County Health Department providing COVID-19 vaccinations at the Townships National Night Out during the current calendar year.	7/26/2021 #2973772	GL AU EX WC OTH
H - County of Cumberland I - Cumberland Empowerment Zone Corporation	Attn: David C. DeWoody 164 W. Broad Street Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: RFP #21-11 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 regarding RFP #21-11 for providing One Stop Operator Services to Coordinate New Jersey One Stop Career Centers in Cumberland-Salem-Cape May Workforce Development Area.	7/28/2021 #2981239	GL AU EX WC OTH
Total # of Holders: 23				



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 24, 2021
Memo to: Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: June 24, 2021 Meeting

Correspondence-Excess Property Claims Administrator: QualCare Alliance Networks submitted correspondence announcing plans to be acquired by Mitchell - Genex - Coventry. Mr. Roselli said current staffing will remain in place and said he expects no changes in service.

2021 Amended Budget: Executive Director reported that last month, the Fund introduced a proposed 2021 amended budget as the NJCE Board agreed that the JIF would charge an additional assessment to the premium portion of the 2021 excess renewal delta which totaled \$609,437. Following the public hearing, the Board adopted the 2021 amended budget and certified the additional assessments.

December 31, 2020 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2020 and provided a summary review of the Financial Statements.

Fund Auditor highlighted the following items:

- The *Comparative Statements of Net Position-Exhibit A1* included a new line item *Excess Insurance Recoverable*, which refers to the anticipated recovery of 2020 COVID-19 claims.
- Audit report reflects financials thru date of issuance and the final report to be presented in September may be updated slightly. The draft audit shows Claims Expenses comprised of Reserves and Incurred But Not Reported (IBNR) as of December 31, 2020. The Actuary's loss reserves report as of March 2021 reflected \$1.2 million in claims that existed as of December 31, 2020, which are not reflected as a liability in the draft report; if reflected the year-end financials would result in a break-even financial position. Fund Auditor noted discussion with management was held and based on historical precedent the Actuary's loss reserves as of December 31, 2020 would be relied upon for this audit.
- The *Notes to Financial Statements – Note #7* reflects each Commission and stand-alone County member have equity and interest in the NJCE JIF based on a percentage of assessments paid as of December 31, 2020.

To supplement the Auditor's discussion on the additional \$1.2 million in claim activity, Executive Director reviewed the Financial Fast Tracks as of March 31st and April 30th and noted reductions in the surplus in the 2016, 2020 and 2021 fund years.

Executive Director reported the most significant change is a result of the projected \$10 million that COVID-19 related workers' compensation claims will eventually cost the NJCE. Executive Director reported the NJCE is strengthening its claim and IBNR reserves due to the uncertainty over the recovery from the excess insurer Safety National. Therefore, the strategy is to book \$4 million for COVID claims and IBNR at the NJCE level to relieve the members of this liability. Executive Director reported the MEL JIF is experiencing the same issue with Safety National and a meeting was held with the Insurance Commissioner of NJ Department of Banking & Insurance to put them on notice that the carrier is taking a hard line on providing coverage. Hopefully, the NJCE will be successful in making a full recovery from Safety National so that it can reverse this accrual. In addition to this, the Actuary is strengthening the case reserves and IBNR due to large claims activity in the 2016 fund year.

Fund Auditor concluded review of the audit and reported 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.

Professional Services Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee from last year was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. Executive Director estimated the services for a Technical Writer would not exceed \$25,000. The Board of Fund Commissioners authorized the Fund office to work with the Fund Attorney to procure these services via competitive contract so they are in place for 2022.

NJCE Finance Committee: Executive Director reported the NJCE team (PERMA, JAM and CSB) made a presentation to the Finance Committee on the state of the commercial market and benefits of the insurance commission/joint insurance versus commercial market. The presentation was roughly an hour, generated some good questions and interaction with commissioners and was well received. The Finance Committee has suggested the presentation be made available to all commissioners and key members of their management team. It was also suggested a recorded version be available, as well as, one or two live webinars either Thursday July 22nd and/or Friday July 23rd to promote interaction and allow for questions. The Board of Fund Commissioners agreed with the suggestion to host up to two interactive webinars.

NJCE Cyber Task Force: The task force met on May 17, 2021 to discuss to discuss cyber-related issues and develop a cyber-risk management program; minutes from the meeting were included for information. An additional meeting will be scheduled for July and a draft cyber-risk management program will be reviewed.

Included in the agenda were copies of a news alert focusing on recent cyber-attacks highlighting the importance of reviewing cyber risk management programs and finding ways to better protect your networks.

NJCE Coverage Committee: A meeting of this committee will be scheduled in July to discuss County-related coverage issues.

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests. Closed Session was not required for this action.

Prospective Membership: Executive Director reported the County of Essex and Middlesex County Insurance Commission were renewing mid-2021 and were identified as potential members. The County of Essex chose to remain with their commercially placed program and initial discussions are being held with Middlesex County Insurance Commission for potential membership.

New Members: The Burlington County Special Services School District & Burlington County Institute of Technology have agreed to join the Burlington County Insurance Commission for certain lines of insurance effective July 1, 2021. Included is an updated member chart reflecting a total of 29 entities.

Pollution Liability Coverage: Executive Director reported Zurich had informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will conduct widespread marketing efforts on this line of coverage, which includes the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF).

Learning Management System: J.A. Montgomery provided an update on the status of the online Learning Management System (LMS) and reported the system went live on April 1st. FirstNet, the LMS vendor, has provided instructional webinars on how to navigate the system as a Training Administrator. Safety Director said members may contact his office if additional Training Administrators are requested.

2022 Renewal – Underwriting Data Collection: Deputy Executive Director reported the Fund office is beginning the data collection process for the 2022 renewal in order 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 2022 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.

NJ Sustainable Energy Joint Meeting (NJSEM): Deputy Executive Director reported the NJSEM is offering a webinar on Tuesday, July 20, 2021 at 10:00AM to help educate local government officials on the basics of Electric vehicles ("EVs"), the fast-developing EV market, the State's strategies to reduce carbon emissions from vehicles, and the role that local government can play. NJ SEM has applied to the DCA for approval of this webinar as a Continuing Education Credit course, for up to 2 CEU credits for MFO/CFO, CPWM, RMC and QPA. More information on the NJSEM may be found at www.njsem.org.

Membership Renewal: Deputy Executive Director reported the Commissions of Camden County, Gloucester County and the County of Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Renewal documents were emailed and mailed on 5/25/2021.

2021 Government Finance Officers Association of NJ (GFOA of NJ): Deputy Executive Director reported J.A. Montgomery has been invited to present at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community. Executive Director thanked Commissioner Wood for her assistance in presenting this speaking opportunity.

2021 Financial Disclosures: The Local Finance Board, at its meeting of April 14, 2021 voted to extend the date upon which the Board would take enforcement action against non-filers of the 2021 FDS until June 30, 2021 from the statutory deadline of April 30, 2021. Deputy Executive Director reported the Fund office will follow up with Commissioners that have not completed their filing.

Underwriting Manager Report

Underwriting Manager noted the upcoming Coverage Committee meeting will include review of the upcoming 2022 renewal and marketplace conditions.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from April to July 2021, as well as, upcoming training events.

Safety Director reported Munich Re 2021 Safety Grant Program would be administered differently in that members should submit proposed purchases first and once approved then Munich Re would directly deal with vendors for those safety-related purchases. Safety Director will issue a memorandum and guidelines for members to use as reference on the new process.

Workers Compensation Claims Administrator Report

Claims Administrator submitted a report reflecting the billed amount and percentage of savings as of May 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for September 23, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF March 31, 2021					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	286,653	859,773	23,776,234	24,636,007
2.	CLAIM EXPENSES				
	Paid Claims	5,272	381,731	7,809,592	8,191,322
	Case Reserves	60,386	(79,536)	2,921,173	2,841,637
	IBNR	260,428	157,420	2,222,211	2,379,631
	Excess Insurance Recoverable	(200)	14,858	(58,327)	(43,469)
	Discounted Claim Value	(5,517)	(17,471)	(134,837)	(152,308)
	TOTAL CLAIMS	320,369	457,002	12,759,812	13,216,814
3.	EXPENSES				
	Excess Premiums	127,014	380,868	9,168,958	9,549,825
	Administrative	31,437	91,490	2,667,237	2,758,727
	TOTAL EXPENSES	158,451	472,358	11,836,195	12,308,553
4.	UNDERWRITING PROFIT (1-2-3)	(192,167)	(69,587)	(819,773)	(889,359)
5.	INVESTMENT INCOME	925	2,518	175,162	177,680
6.	PROFIT (4 + 5)	(191,243)	(67,069)	(644,611)	(711,680)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	0	393	754,720	755,113
11.	SURPLUS (6 + 7 + 8 - 9)	(191,243)	(66,676)	112,218	45,542
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	47	129	291,163	291,292
	2013	148	208	246,364	246,571
	2014	1,276	1,435	168,141	169,576
	2015	122,785	122,922	(587,922)	(465,000)
	2016	10,907	11,147	367,380	378,527
	2017	(18,998)	(83,077)	(585,172)	(668,248)
	2018	(61,326)	(61,339)	(19,665)	(81,004)
	2019	2,155	2,564	205,389	207,953
	2020	(70,406)	(85,044)	26,539	(58,505)
	2021	(177,830)	24,379		24,379
	TOTAL SURPLUS (DEFICITS)	(191,243)	(66,676)	112,217	45,542
	TOTAL CASH				4,586,903

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	1,225	1,197,569	1,198,794
Case Reserves	0	(1,225)	9,772	8,547
IBNR	(122)	(122)	977	855
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	(122)	(122)	1,208,318	1,208,196
FUND YEAR 2014				
Paid Claims	469	1,377	1,237,103	1,238,480
Case Reserves	(371)	(1,279)	138,973	137,694
IBNR	(1,292)	(1,292)	4,238	2,946
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	(1,194)	(1,194)	1,380,314	1,379,120
FUND YEAR 2015				
Paid Claims	(149,174)	2,637	1,623,437	1,626,074
Case Reserves	(826)	(169,649)	446,502	276,853
IBNR	27,284	44,296	41,966	86,262
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(122,716)	(122,716)	2,111,906	1,989,190
FUND YEAR 2016				
Paid Claims	2,027	7,464	841,146	848,610
Case Reserves	(2,027)	(16,113)	365,221	349,107
IBNR	(10,718)	(2,069)	34,302	32,233
Discounted Claim Value	(60)	(60)	(1,001)	(1,061)
TOTAL FY 2016 CLAIMS	(10,778)	(10,778)	1,239,667	1,228,889
FUND YEAR 2017				
Paid Claims	43,796	70,436	1,209,921	1,280,357
Case Reserves	(45,490)	20,326	921,790	942,116
IBNR	22,695	(5,570)	60,799	55,229
Discounted Claim Value	(1,953)	(1,953)	(14,262)	(16,215)
TOTAL FY 2017 CLAIMS	19,047	83,239	2,178,248	2,261,487
FUND YEAR 2018				
Paid Claims	78,252	89,242	1,013,288	1,102,530
Case Reserves	(70,336)	(11,151)	523,522	512,371
IBNR	54,798	(15,202)	111,129	95,927
Discounted Claim Value	(1,309)	(1,309)	(12,557)	(13,866)
TOTAL FY 2018 CLAIMS	61,405	61,580	1,635,382	1,696,962
FUND YEAR 2019				
Paid Claims	7,797	27,404	224,190	251,594
Case Reserves	(7,211)	112,430	119,178	231,608
IBNR	(2,725)	(141,973)	1,051,158	909,185
Discounted Claim Value	207	207	(39,306)	(39,099)
TOTAL FY 2019 CLAIMS	(1,932)	(1,932)	1,355,220	1,353,288
FUND YEAR 2020				
Paid Claims	13,525	172,626	422,193	594,820
Case Reserves	(14,829)	(115,811)	396,215	280,404
IBNR	68,476	10,357	917,642	927,999
Excess Insurance Recoverable	(200)	14,858	(58,327)	(43,469)
Discounted Claim Value	3,616	3,616	(67,711)	(64,095)
TOTAL FY 2020 CLAIMS	70,589	85,647	1,610,012	1,695,659
FUND YEAR 2021				
Paid Claims	8,581	9,319		9,319
Case Reserves	201,475	102,936		102,936
IBNR	102,032	268,995		268,995
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,018)	(17,972)		(17,972)
TOTAL FY 2021 CLAIMS	306,070	363,278	0	363,278
COMBINED TOTAL CLAIMS	320,369	457,002	12,759,812	13,216,814

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	286,591	1,146,364	23,776,234	24,922,598
2.	CLAIM EXPENSES				
	Paid Claims	173,872	555,603	7,809,592	8,365,195
	Case Reserves	(44,914)	(124,449)	2,921,173	2,796,724
	IBNR	(45,344)	112,076	2,222,211	2,334,287
	Excess Insurance Recoverable	43,469	58,327	(58,327)	0
	Discounted Claim Value	(4,566)	(22,037)	(134,837)	(156,874)
	TOTAL CLAIMS	122,517	579,519	12,759,812	13,339,331
3.	EXPENSES				
	Excess Premiums	126,956	507,824	9,168,958	9,676,781
	Administrative	30,028	121,480	2,667,276	2,788,755
	TOTAL EXPENSES	156,984	629,304	11,836,233	12,465,537
4.	UNDERWRITING PROFIT (1-2-3)	7,090	(62,459)	(819,811)	(882,270)
5.	INVESTMENT INCOME	932	3,450	175,162	178,612
6.	PROFIT (4 + 5)	8,021	(59,009)	(644,649)	(703,658)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	(84,250)	(83,857)	759,567	675,710
11.	SURPLUS (6 + 7 + 8 - 9)	(76,229)	(142,866)	117,027	(25,839)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	(116)	13	291,181	291,194
	2013	2,418	2,626	246,908	249,533
	2014	1,751	3,186	168,458	171,644
	2015	(298)	122,624	(587,339)	(464,715)
	2016	(25,672)	(14,525)	367,655	353,130
	2017	(3,333)	(86,409)	(584,727)	(671,137)
	2018	5,912	(55,427)	(19,069)	(74,496)
	2019	6,489	9,052	206,092	215,144
	2020	(25,301)	(110,307)	27,868	(82,438)
	2021	(38,078)	(13,699)		(13,699)
	TOTAL SURPLUS (DEFICITS)	(76,229)	(142,866)	117,027	(25,839)
	TOTAL CASH				4,413,963

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	574	1,799	1,197,569	1,199,368
Case Reserves	(574)	(1,799)	9,772	7,973
IBNR	0	(122)	977	855
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	(122)	1,208,318	1,208,196
FUND YEAR 2014				
Paid Claims	182	1,559	1,237,103	1,238,662
Case Reserves	(182)	(1,461)	138,973	137,512
IBNR	0	(1,292)	4,238	2,946
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	(1,194)	1,380,314	1,379,120
FUND YEAR 2015				
Paid Claims	8,242	10,879	1,623,437	1,634,317
Case Reserves	(8,242)	(177,891)	446,502	268,611
IBNR	0	44,296	41,966	86,262
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(122,716)	2,111,906	1,989,190
FUND YEAR 2016				
Paid Claims	5,969	13,433	841,146	854,579
Case Reserves	(5,969)	(22,082)	365,221	343,138
IBNR	0	(2,069)	34,302	32,233
Discounted Claim Value	0	(60)	(1,001)	(1,061)
TOTAL FY 2016 CLAIMS	0	(10,778)	1,239,667	1,228,889
FUND YEAR 2017				
Paid Claims	104,240	174,675	1,209,921	1,384,596
Case Reserves	(98,240)	(77,914)	921,790	843,877
IBNR	(6,000)	(11,570)	60,799	49,229
Discounted Claim Value	0	(1,953)	(14,262)	(16,215)
TOTAL FY 2017 CLAIMS	0	83,239	2,178,248	2,261,487
FUND YEAR 2018				
Paid Claims	11,360	100,602	1,013,288	1,113,890
Case Reserves	(13,038)	(24,189)	523,522	499,333
IBNR	1,678	(13,524)	111,129	97,605
Discounted Claim Value	0	(1,309)	(12,557)	(13,866)
TOTAL FY 2018 CLAIMS	(0)	61,580	1,635,382	1,696,962
FUND YEAR 2019				
Paid Claims	861	28,265	224,190	252,455
Case Reserves	3,576	116,006	119,178	235,184
IBNR	(4,437)	(146,410)	1,051,158	904,748
Discounted Claim Value	0	207	(39,306)	(39,099)
TOTAL FY 2019 CLAIMS	0	(1,932)	1,355,220	1,353,288
FUND YEAR 2020				
Paid Claims	19,749	192,375	422,193	614,568
Case Reserves	(45,813)	(161,624)	396,215	234,591
IBNR	(17,404)	(7,047)	917,642	910,595
Excess Insurance Recoverable	43,469	58,327	(58,327)	0
Discounted Claim Value	0	3,616	(67,711)	(64,095)
TOTAL FY 2020 CLAIMS	0	85,647	1,610,012	1,695,659
FUND YEAR 2021				
Paid Claims	22,696	32,015		32,015
Case Reserves	123,569	226,505		226,505
IBNR	(19,181)	249,814		249,814
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(4,566)	(22,538)		(22,538)
TOTAL FY 2021 CLAIMS	122,517	485,795	0	485,795
COMBINED TOTAL CLAIMS	122,517	579,519	12,759,812	13,339,331

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	May 31, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	2,392,478	11,597,178	188,496,467	200,093,645	
2.	CLAIM EXPENSES					
	Paid Claims	44,458	365,344	7,089,259	7,454,604	
	Case Reserves	38,808	1,790,838	9,041,576	10,832,414	
	IBNR	628,741	2,250,265	9,477,682	11,727,946	
	Discounted Claim Value	(69,217)	(9,956)	(1,855,299)	(1,865,255)	
	Excess Recoveries	0	(388,517)	(1,286,205)	(1,674,722)	
	TOTAL CLAIMS	642,790	4,007,974	22,467,013	26,474,987	
3.	EXPENSES					
	Excess Premiums	1,742,285	8,518,527	132,722,487	141,241,015	
	Administrative	161,664	860,021	14,328,278	15,188,299	
	TOTAL EXPENSES	1,903,949	9,378,549	147,050,765	156,429,314	
4.	UNDERWRITING PROFIT (1-2-3)	(154,261)	(1,789,345)	18,978,689	17,189,344	
5.	INVESTMENT INCOME	10,685	23,822	1,561,013	1,584,835	
6.	PROFIT (4+5)	(143,576)	(1,765,523)	20,539,702	18,774,179	
7.	Dividend	0	0	5,107,551	5,107,551	
8.	SURPLUS (6-7)	(143,576)	(1,765,523)	15,432,151	13,666,628	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	118	311	313,887	314,198	
	2011	191	557	817,021	817,578	
	2012	310	(9,791)	775,737	765,945	
	2013	553	34,790	1,435,473	1,470,262	
	2014	820	30,773	2,370,698	2,401,471	
	2015	995	(5,691)	1,465,627	1,459,936	
	2016	1,050	(496,524)	2,615,331	2,118,806	
	2017	1,210	(62,779)	1,269,126	1,206,347	
	2018	1,243	108,442	2,227,973	2,336,415	
	2019	1,342	119,628	1,617,686	1,737,314	
	2020	863	(492,747)	523,592	30,845	
	2021	(152,270)	(992,491)		(992,491)	
	TOTAL SURPLUS (DEFICITS)	(143,576)	(1,765,523)	15,432,150	13,666,627	
	TOTAL CASH				27,392,708	

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	538,361	538,361
Case Reserves	0	0	100	100
IBNR	0	(64)	65	1
Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS	0	(57)	538,516	538,459
FUND YEAR 2012				
Paid Claims	0	723	1,581,076	1,581,800
Case Reserves	0	10,877	55,743	66,620
IBNR	0	103	6,513	6,615
Discounted Claim Value	0	(1,145)	(6,766)	(7,912)
TOTAL FY 2012 CLAIMS	0	10,557	1,636,566	1,647,123
FUND YEAR 2013				
Paid Claims	5,126	(31,230)	884,946	853,716
Case Reserves	(5,126)	(1,153)	449,993	448,840
IBNR	0	3	74,752	74,755
Discounted Claim Value	0	(1,113)	(55,345)	(56,458)
TOTAL FY 2013 CLAIMS	0	(33,493)	1,354,346	1,320,853
FUND YEAR 2014				
Paid Claims	604	3,644	475,133	478,777
Case Reserves	12,312	28,153	468,318	496,471
IBNR	(12,916)	(64,063)	82,005	17,942
Discounted Claim Value	0	3,478	(50,431)	(46,953)
TOTAL FY 2014 CLAIMS	0	(28,789)	975,025	946,236
FUND YEAR 2015				
Paid Claims	15,460	91,875	879,632	971,507
Case Reserves	(15,460)	(91,877)	1,970,599	1,878,722
IBNR	0	(1,981)	110,856	108,875
Discounted Claim Value	0	10,020	(145,390)	(135,369)
TOTAL FY 2015 CLAIMS	0	8,037	2,815,698	2,823,734
FUND YEAR 2016				
Paid Claims	317	32,220	678,557	710,777
Case Reserves	(318)	557,592	1,006,194	1,563,786
IBNR	1	(79,417)	233,390	153,973
Discounted Claim Value	0	(11,377)	(87,647)	(99,024)
TOTAL FY 2016 CLAIMS	0	499,018	1,830,493	2,329,511
FUND YEAR 2017				
Paid Claims	4,586	114,255	367,768	482,023
Case Reserves	(4,586)	(291,674)	1,687,621	1,395,947
IBNR	0	224,818	1,606,476	1,831,294
Discounted Claim Value	0	18,227	(221,332)	(203,105)
TOTAL FY 2017 CLAIMS	0	65,627	3,440,532	3,506,159
FUND YEAR 2018				
Paid Claims	0	6,938	358,016	364,953
Case Reserves	100	413,581	563,782	977,362
IBNR	(100)	(547,569)	1,803,479	1,255,910
Discounted Claim Value	0	21,524	(240,690)	(219,166)
TOTAL FY 2018 CLAIMS	0	(105,527)	2,484,586	2,379,059
FUND YEAR 2019				
Paid Claims	0	4,506	704,297	708,804
Case Reserves	(1)	119,611	589,734	709,345
IBNR	1	(263,348)	2,688,900	2,425,552
Discounted Claim Value	0	22,756	(357,356)	(334,599)
TOTAL FY 2019 CLAIMS	0	(116,475)	3,625,576	3,509,102
FUND YEAR 2020				
Paid Claims	18,366	142,414	449,634	592,047
Case Reserves	(64,870)	693,704	2,249,493	2,943,198
IBNR	46,504	(226,230)	2,871,245	2,645,014
Discounted Claim Value	0	273,753	(690,332)	(416,578)
Excess Recoveries	0	(388,517)	(1,286,205)	(1,674,722)
TOTAL FY 2020 CLAIMS	(0)	495,124	3,593,835	4,088,958
FUND YEAR 2021				
Paid Claims	0	0		0
Case Reserves	116,756	352,024		352,024
IBNR	595,251	3,208,015		3,208,015
Discounted Claim Value	(69,217)	(346,087)		(346,087)
TOTAL FY 2021 CLAIMS	642,790	3,213,952	0	3,213,952
COMBINED TOTAL CLAIMS	642,790	4,007,974	22,467,013	26,474,987



THERE IS NO SUMMER VACATION FOR CYBERSECURITY

Recent attacks on municipalities should serve as a warning about how important it is to review your cyber risk management programs and find ways to better protect your networks. A simple breach in cyber security can cause a massive disruption to service, financial loss and can impact lives.

I. COLONIAL PIPELINE

A major U.S. oil pipeline was forced to shutdown due to a ransomware incident. The incident shows the typical administrative shutdown due to the malicious network encryption, but also the shutdown of its oil operations, which hits upon many risk management areas, including property damage, product damage, interruption and public relations.

The event boils down to two basic cybersecurity issues:

- 1) A compromised password; and
- 2) An unused remote connection.

Since a single password was compromised with no other evidence of breach, it was most likely due to such employee using the same password and/or email on more than one network (i.e. home and work email).

Takeaways:

- 1) Require strong passwords/passphrases/secrets, which are unique to the work account -- and consider changing them on a regular basis.
- 2) Inventory all remote connections/accounts with remote access -- and have a policy for regularly reviewing and closing unused remote connections.
- 3) There is also a chance the password was compromised in another breach, so consider utilizing deep web scans for previously breached accounts and passwords.

U.S. Pipeline Cyberattack Forces Closure

Colonial Pipeline carries roughly 45% of gasoline and diesel fuel consumed on the East Coast



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



NJCE JIF CYBER TASK FORCE

II. MASSACHUSETTS STEAMSHIP AUTHORITY

“We don’t have cyber exposures like banks or pipelines.” This is a phrase we thought we would not be hearing much of anymore, but new headlines reinforce the fact organizations of all types have cyber exposures and can be greatly affected.

The Massachusetts Steamship Authority, which operates a simple ferry service, is still recovering from a ransomware incident. Aside from the inability to access administrative systems, patrons are forced to pay with cash and bring paper trails of their tickets. The event luckily has not affected the actual ferry electronics and network, but the Authority may not have thought of such a scenario in the past. Imagine engine or navigation systems being affected.

Takeaways:

The cause and extent of the incident is still unknown, but the standard ransomware prevention tactics should be utilized:

- 1) Strong passwords policies
- 2) Remote connection security
- 3) Multi-factor authentication
- 4) Proper back-ups
- 5) Segregation of operational units



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



NJCE JIF CYBER TASK FORCE

III. MULTIPLE HOSPITAL RELATED EVENTS

Numerous hospitals and emergency dispatch networks have been affected and even crippled by cyber incidents over past few years. One emergency department was shutdown due to a ransomware incident, forcing a cardiac arrest patient to be sent to another hospital about an hour away. The delay was a key factor in the patient's passing.

First response organizations must not only properly protect themselves from incidents, but also have contingency plans in place to continue their critical operations.



Takeaways:

In addition to all of the typical cyber event prevention steps, detailed incident response and disaster recovery plans must be in place (and continually practiced and reviewed) to continue operations. Your Continuity of Government (CoG) plans also need to address all of these cyber concerns.

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



Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

The Underwriting Manager wants to release a reminder to all NJCE members and Risk Management Consultants in preparation of the 2022 renewal. Unless otherwise noted, all exposure collection items below are already included in Origami, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE (Occupancy Protection Exposure) information for buildings has never been more valuable 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** –
 - **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.
 - **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. This includes Juvenile Detention.
 - **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 &
BUCKELEW

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 attached Medical Malpractice Application and COVID Supplemental.
- ✓ **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.

Memorandum

NJCE Underwriting Manager Team

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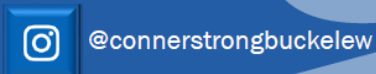
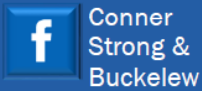
Other Reminders

- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$10m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in December. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com



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RESOLUTION NO. 17-21

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – AUGUST 2021**

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 2018

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000166			
000166	MICHAEL PARMENTER	VOID	-\$1,500.00
000166	MICHAEL PARMENTER	VOID	-\$750.00
000166	MICHAEL PARMENTER	VOID	-\$678.00
			-\$2,928.00
		Total Payments FY 2018	-\$2,928.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000269			
000269	NEW JERSEY COUNTIES EXCESS JIF	NJCE (CEL) - 2ND INSTALLMENT 2021	614,559.13
			614,559.13
000270			
000270	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 7/21	4,473.50
000270	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 6/21	4,473.50
			8,947.00
000271			
000271	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/21	0.51
000271	PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES - 3RD QUARTER 2021	25,628.75
000271	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/21	11.61
			25,640.87
000272			
000272	HARDENBERGH INSURANCE GROUP	CUMB CNTY UT AUTH - 3RD RMC INS 2021	1,346.35
000272	HARDENBERGH INSURANCE GROUP	CUMB CNTY IMP AUTH - 3RD RMC INS 2021	6,875.00
000272	HARDENBERGH INSURANCE GROUP	CNTY OF CUMB - 3RD RMC INS 2021	35,000.00
			43,221.35
		Total Payments FY 2021	692,368.35
		TOTAL PAYMENTS ALL FUND YEARS	689,440.35

Chairperson

Attest: _____

Dated: _____

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

Treasurer



CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: July 30, 2021
DATE OF MEETING: August 5, 2021

CUIC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>
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June – August 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 3:** Attended the CUIC meeting via teleconference.
- **June 9:** Attended the CUIC Safety Committee meeting via teleconference.
- **June 15:** Attended the CUIC Claims Committee meeting via teleconference.
- **July 8:** Conducted an Office Safety training webinar for CUIC DOSS.
- **July 20:** Attended the CUIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **August 5:** Plan to attend the CUIC meeting via teleconference.
- **August 9:** An Office Safety training webinar is scheduled for CUIC DOSS.
- **August 12:** An Office Safety training webinar is scheduled for CUIC DOSS.
- **August 17:** Plan to attend the CUIC Claims Committee meeting via teleconference.
- **August 25:** An Office Safety training webinar is scheduled for CUIC DOSS.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - Live Virtual Safety Training – August Registration Now Open! – June 17.
- NJCE JIF – Live Virtual Safety Training – September Registration Now Open! – July 14.
- NJCE JIF – SD Message: New CDC Mask Recommendation – July 29.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real-time, instructor-led online safety training.

Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The August – September Live Virtual Training schedules and registration links are attached.

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 <https://njce.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

- No videos utilized.

NJCE ONLINE STREAMING VIDEO 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.

To access the streaming “on demand videos”, 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.

The Streaming 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 Welcome page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.



LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS) – A number of Commissions/Counties have been set up with their users uploaded onto the NJCE LMS. J.A. Montgomery Consulting is currently in the process of adding all the Live Virtual Training classes held from January 1, 2021 to date onto the LMS. Once this is completed the Learning History for participants that attended the classes will be recorded into their Transcripts on the LMS. Certificates will be available for LMS Administrators to access to print or save from the website. An email will be sent out to the LMS Training Administrators once this process is completed. Thank you.

J.A. Montgomery CONSULTING

The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

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

Date	Training Topic	Time
8/2/21	HazCom w/GHS	8:30 - 10:00 am
8/2/21	Hearing Conservation	10:30 - 11:30 am
8/2/21	Fire Safety	1:00 - 2:00 pm
8/3/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/3/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/4/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
8/4/21	Fire Extinguisher	10:00 - 11:00 am
8/4/21	Mower Safety	1:00 - 2:00 pm
8/5/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
8/5/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
8/6/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
8/6/21	Back Safety / Material Handling	11:00 - 12:00 pm
8/9/21	Flagger Skills and Safety	8:30 - 9:30 am
8/9/21	CDL: Drivers Safety Regulations	10:00 - 12:00 pm
8/9/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/10/21	Confined Space Entry for Supervisors	8:30 - 11:30 am
8/10/21	Hoists, Cranes and Rigging	1:00 - 3:00 pm
8/11/21	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
8/11/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
8/11/21	HazCom w/GHS	1:00 - 2:30 pm
8/12/21	Dealing with Difficult People	9:00 - 11:00 am
8/12/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
8/13/21	Heavy Equipment - General Safety	8:30 - 10:30 am
8/13/21	Shop & Tool Safety	11:00 - 12:00 pm
8/16/21	Preparing for the Unspeakable	9:00 - 10:30 am
8/16/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
8/17/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/17/21	Fall Protection Awareness	1:00 - 3:00 pm
8/18/21	HazCom w/GHS	8:30 - 10:00 am
8/18/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
8/18/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/19/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
8/19/21	Shop & Tool Safety	11:00 - 12:00 pm
8/19/21	Driving Safety Awareness	1:00 - 2:30 pm
8/20/21	CDL: Drivers Safety Regulations	8:30 - 10:30 am
8/20/21	Fire Extinguisher	11:00 - 12:00 pm
8/23/21	Preparing for First Amendment Audits	9:00 - 11:00 am
8/23/21	Back Safety / Material Handling	11:00 - 12:00 pm

8/24/21	Fire Safety	8:30 - 9:30 am
8/24/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/24/21	HazCom w/GHS	1:00 - 2:30 pm
8/25/21	Special Events Management	8:30 - 10:30 am
8/25/21	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
8/26/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
8/26/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
8/27/21	Implicit Bias in the Workplace	9:00 - 10:30 am
8/27/21	Flagger Skills and Safety	11:00 - 12:00 pm
8/30/21	Playground Safety Inspections	8:30 - 10:30 am
8/30/21	Hearing Conservation	11:00 - 12:00 pm
8/31/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/31/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
9/1/21	Special Events Management	8:30 - 10:30 am
9/1/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/1/21	HazCom w/GHS	1:00 - 2:30 pm
9/2/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/2/21	Accident Investigation	1:00 - 3:00 pm
9/3/21	Hearing Conservation	8:30 - 9:30 am
9/3/21	Fire Extinguisher	10:00 - 11:00 am
9/3/21	Chain Saw Safety	1:00 - 2:00 pm
9/7/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
9/7/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
9/8/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
9/8/21	Back Safety / Material Handling	11:00 - 12:00 pm
9/8/21	Leaf Collection Safety	1:00 - 3:00 pm
9/9/21	Flagger Skills and Safety	8:30 - 9:30 am
9/9/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/9/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/10/21	Employee Conduct and Violence Prevention in the Workplace	8:30 - 10:00 am
9/10/21	Fire Safety	10:30 - 11:30 am
9/10/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
9/13/21	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
9/13/21	Mower Safety	11:00 - 12:00 pm
9/13/21	Shop & Tool Safety	1:00 - 2:00 pm
9/13/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
9/14/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
9/14/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
9/15/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/15/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
9/16/21	Implicit Bias in the Workplace	9:00 - 10:30 am
9/16/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/16/21	HazCom w/GHS	1:00 - 2:30 pm
9/17/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
9/17/21	Back Safety / Material Handling	11:00 - 12:00 pm
9/20/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am

9/20/21	Driving Safety Awareness	1:00 - 2:30 pm
9/21/21	Chipper Safety	8:30 - 9:30 am
9/21/21	Leaf Collection Safety Awareness	10:00 - 12:00 pm
9/21/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/21/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
9/22/21	Fire Safety	8:30 - 9:30 am
9/22/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
9/22/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
9/23/21	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm w/1 hour lunch brk
9/23/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
9/24/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/24/21	Fire Extinguisher	11:00 - 12:00 pm
9/27/21	HazCom w/GHS	8:30 - 10:00 am
9/27/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
9/27/21	Flagger Skills and Safety	11:00 - 12:00 pm
9/27/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
9/28/21	Playground Safety Inspections	8:30 - 10:30 am
9/28/21	Hearing Conservation	11:00 - 12:00 pm
9/28/21	Work Zone Safety for Supervisors	1:00 - 2:00 pm
9/29/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
9/29/21	Chain Saw Safety	11:00 - 12:00 pm
9/29/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
9/30/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
9/30/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

***9/23/21 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 September 10, 2021.**
- Registration suggested - 2 employees per town
- 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.

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.

About Zoom Training:

- 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 cancelations due to low attendance. Once registered you will receive an email with the

webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.

- 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.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar.

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / M,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5 / T - .5 / G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			



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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: 8/5/2021
RE: Risk Management Consultant's Report

Safety and Training

- **4/14/2021 Safety and Accident Review Committee Meeting**
Attached are the approved 4/14/2021 Safety and Accident Review Committee Meeting Minutes. The 6/09/2021 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **Telemedicine for Workers' Compensation Injuries**
Last year, we briefly discussed the option to utilize telemedicine for workers' compensation injuries. Enclosed please find a memo which has been distributed to all members to provide instructions if they elect this option for employees to obtain medical treatment when appropriate.
- **2021 Claims Charter**
Attached is the 2021 Claims Charter. There is one amendment to the Charter:
 - Remove Steven Errickson as the representative for Cumberland County Utilities Authority and add Bob Carlson.

Action Requested: **Motion** to adopt the revised Claims Charter

- **2021 Munich Re Grant**
J.A. Montgomery has received the submission for the Cumberland County Insurance Commission's (County Sheriff's Department) Munich Re Safety Grant for the purchase of 40 body worn cameras, associated accessories and evidence data storage. The total cost is \$124,867.22.

The use of body worn cameras provide documented evidence that can be used to reduce law enforcement legal liability claims, specifically false claims of excessive force or violation of civil rights. Body cameras can also serve as a teaching tool for the department officers.

- **2022 Underwriting Renewal Data**
The renewal applications and schedules will be provided to all members shortly and a meeting will be scheduled to assist each member with their completion.

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 April 14, 2021 10:00 AM
 Via Video Conference Meeting

- I. Call to Order – Ms. Desiere
 Ms. Desiere called the meeting to order at 10:02 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	Absent
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Henrietta Barreras	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Theresa VanSant	Cumberland County – CATS	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Absent
David Dewoody	Cumberland County – Purchasing	Present
Ronald Cusano	Cumberland County – Sheriff’s Department	Absent
Katie Silvers	Cumberland County – 4 –H Extension	Present
James Neher	Cumberland County – Public Works	Absent
Kathy Rodriquez	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
James Matlock	Cumberland County – Consumer Affairs	Absent
Sal DeFrancisco	Cumberland County Improvement Authority	Present
Stephanie Shelton	Cumberland County Improvement Authority	Absent
Steven Errickson	Cumberland County Utilities Authority	Absent
Dr. Cynthia Hickman	Cumberland County – Human Resources	Present

Alternates:

Frank Sabella	Cumberland County – Prosecutor/Administration	Present
Noah Hetzell	Cumberland County – Department of Health	Present
John Knoop	Cumberland County – County Engineer/Public Works	Absent
Craig Johnson	Cumberland County – Sheriff’s Office	Absent
Nathanael Cruz	Cumberland County – Sheriff’s Office	Absent
Betty Rodriquez	Cumberland County – Dept. of Social Services	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Present

Commission Professionals:

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

- III. Approval of the 2/10/2021 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 2/10/2021 Safety and Accident Review Committee Meeting Minutes.
 Moved: Henrietta Barreras
 Seconded: Dr. Cynthia Hickman
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman’s Report – Paige Desiere

The Chairwoman began by reporting that there had been an increase in the number of vaccinations available to County employees and staff. However, currently the Cumberland County website shows there is no vaccine available. Ms. Desiere encouraged everyone to continue to monitor the website to see when the vaccine will be available. The Chairwoman commented that if anyone has employees who have had difficulty getting an appointment for the vaccine to contact her and she will assist them. Ms. Desiere then called on Noah Hetzel for an update on the vaccine clinics. Mr. Hetzel stated that they are starting to see a lower turnout for the vaccine.

CUMBERLAND COUNTY INSURANCE COMMISSION

He added that the Department of Health staff attempts to do 500 vaccine shots every Tuesday. Last night, April 13, 280 vaccine shots were administered. Mr. Hetzel stated that his Department is evaluating instituting different days and time of day to attract more people.

V. Risk Management Consultant's Report

Ms. Violetti provided the accident report for Cumberland County Improvement Authority and Cumberland County Utilities Authority for the first three months of 2021.

Ms. Violetti informed the Committee that there were five Wellness Incentive Program submissions for 2021. All submissions were reviewed by the Committee. Mr. Dewoody commented that the submission by the Department of Social Services could be a problem. He stated that there may be a copyright issue. The Department of Social Services submitted a request for a subscription to Pandora, a music podcast, to be broadcast throughout their department. Ms. Hickman stated that they already have it in place. There was no further discussion.

Mr. Stokes stated that he was very pleased to see such a fantastic response to the Wellness Incentive Program. Ms. Desiere added that the program is a great asset.

Dr. Hickman asked Ms. Violetti what happens if some entities do not submit for Wellness Incentive funds. Ms. Violetti responded that those funds become available for other entities.

There were no objections to any of the submissions. Ms. Violetti reported that all submissions will be presented at the Cumberland County Insurance Committee meeting on June 3, 2021.

Ms. Violetti gave a summary of the Inservco Stewardship Report. The Department of Corrections had the most claims. It was noted that a decrease in claims began in 2019. A deeper study determined that the inmate population decreased significantly beginning in 2019. Along with a decreased inmate population the employee count also decreased. Less inmates and employees reflect the lower number of claims at the jail. The largest claim classification in 2020 was COVID-19 followed by Sprains and Strains and Slips, Trips and Falls.

VI. NJCEL Safety Director's Report

Mr. Prince began his report by encouraging all members to visit the New Jersey Counties Excess Joint Insurance Fund website (njce.org) and review all training classes available. He informed the Committee that April is Distracted Driving month.

Mr. Prince commented that on March 31st two sessions of Blood Borne Pathogens training was presented to the Cumberland County Improvement Authority. He has a Loss Control visit scheduled for the Department of Public Works on April 23rd.

Mr. Prince informed the Committee that the new Learning Management System webinars are in place. Ms. Desiere and Ms. Hickman commented that they found the system to be outstanding and are looking forward to working with it.

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.

VII. Old Business

None

IX. New Business

Dr. Hickman requested that all Committee members be diligent in forwarding the JA Montgomery training schedule issued monthly to all employees. She recommended the Violence in the Workplace video to all members.

Mr. Dewoody reported that the Right to Know program will be completed prior to the July deadline.

Mr. Stokes inquired if the Right to Know contract is an annual contract.

Mr. Dewoody stated that it is an annual contract.

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Mr. Stokes informed Mr. Dewoody that JA Montgomery provides Right to Know service and that they could provide a quote for the service next year. Mr. Dewoody said he would provide the RFQ information next year.

- X. Adjournment
 - Motion to adjourn.
 - Moved: Dr. Cynthia Hickman
 - Seconded: Henrietta Barreras
 - The meeting was adjourned at 10:58



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To: Cumberland County – Kim Wood and Jody Hirata
Cumberland County Improvement Authority – Jerry Velazquez
Cumberland County Utilities Authority – Robert Carlson

Date: August 5, 2021

From: Christina Violetti – Risk Management Consultant

RE: Workers’ Compensation Injuries – Medical Treatment via Telemedicine

What is Telemedicine?

Telemedicine is an option to receive medical treatment by a licensed physician using a device with a camera such as a computer or mobile phone.

Who determines if an injury is eligible for a telemedicine visit?

When an injury is reported to a supervisor, the supervisor will contact the provider. When speaking to the provider, it will be determined if effective medical care can be provided effectively by a telemedicine visit. If so, then a telemedicine visit can be scheduled as opposed to an on-site visit.

When is it appropriate for a telemedicine visit to be conducted?

- When the injury is minor (i.e., insect bite with limited swelling) – Telemedicine is NOT intended to be used for any major or life threatening injuries.
- For follow-up appointments (i.e., to see if a rash has cleared up)
- If an employee is comfortable participating in a telemedicine visit

What are the benefits of a telemedicine visit vs an on-site visit?

A telemedicine visit allows an injured employee to receive medical treatment (when appropriate) in a quick and safe environment, without the risk of exposure to an infectious disease by visiting an on-site medical location. Telemedicine visits have shown success in providing treatment due to the COVID-19 pandemic. In addition, it can reduce employee frustration as they will receive treatment immediately as opposed to driving to a facility and waiting for treatment.

If you want to provide this option to employees (when appropriate), the following must be implemented:

- Determine a place with the employee where they can wait until the scheduled telemedicine calls as you do not want to have the employee do anything to aggravate the injury.

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- Establish a private space for telemedicine calls to be conducted. The space should have a door that can be closed and no visible way for others to view. **This is to ensure compliance regarding HIPAA violations.** A “Meeting in Session” sign should be placed on the door to advise others that the space is occupied.
- Set up technology (i.e., laptop, desktop with monitor, etc.) for telemedicine calls. The technology must include a camera and microphone so the employee can communicate with the physician. If you are comfortable with an employee using their own technology (i.e., employee owned cell phone or computer at home), then an employee can do such.

Please note: You and your employees have a choice. This is an optional service that is available to all members. Telemedicine is NOT to replace on-site medical treatment, especially when an injury necessitates or warrants on-site medical treatment. This is meant to provide convenience to the employee and employer with an added benefit of cost savings.

IF you have any questions or want to discuss further the above requirements for implementation, please do not hesitate to contact me at (856) 890-7100 or cvioletti@hig.net.

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

The Claims Committee will conduct meetings on the following schedule:

Claims Committee Meetings will be held on the third Tuesday of each month at 11 am at the County Administration Building, 164 W. Broad Street, Bridgeton, NJ 08302.

CLAIMS COMMITTEE ASSIGNMENTS

Committee Members

Name	Affiliation
Kim Wood (Chair)	Cumberland County Insurance Commission
Jody Hirata	Cumberland County
Paige Desiere	Cumberland County
Henrietta Barreras	Cumberland County
Jerry Velazquez	Cumberland County Improvement Authority
Janet Heck	Cumberland County Improvement Authority
Bob Carlson	Cumberland County Utilities Authority

Commission Professionals

John Carr	Commission Counsel
Bradford Stokes	Executive Director
Hardenbergh Insurance Group Representatives	
Conner Strong & Buckelew Representatives	
J.A. Montgomery Representatives	
Inservco Insurance Services Representatives	
Qual-Lynx Representatives	
PERMA Representatives	

January 2014 Edition
Amended April 3, 2014
Amended February 3, 2015
Amended February 4, 2016
Amended April 6, 2017
Amended February 1, 2018
Amended April 4, 2019
Amended December 10, 2019
Amended April 9, 2020
Amended August 6, 2020
February 4, 2021
August 5, 2021

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

CLAIMS COMMITTEE CHARTER

The Cumberland County Insurance Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Claims Committee shall be comprised of at least one representative from each member of the Cumberland County Insurance Commission and one Cumberland County Insurance Commissioner. Each representative shall have one vote. As additional members join the Cumberland County Insurance Commission, a representative from the new member entity shall be appointed to the Claims Committee.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the County's Risk Management Consultant's office, a representative from the Third Party Administrator's office, and a representative from the CEL's Safety Director's office.

Authority and Responsibility

1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus ten thousand dollars (\$10,000) for Property, including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability, and fifteen thousand dollars (\$15,000) for Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Cumberland County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.

January 2014 Edition
Amended April 3, 2014
Amended February 3, 2015
Amended February 4, 2016
Amended April 6, 2017
Amended February 1, 2018
Amended April 4, 2019
Amended December 10, 2019
Amended April 9, 2020
Amended August 6, 2020
February 4, 2021
August 5, 2021

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

2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
3. The Claims Committee shall develop and recommend claims cost containment programs.

Claims Committee Bylaws

The Claims Committee of the Cumberland County Insurance Commission was established in February 2013, where the Cumberland County Insurance Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Cumberland County Insurance Commission.

Meetings

The Claims Committee shall meet at least monthly, on the third Tuesday of the month, and as many times as the Committee Chairman deems necessary. Meetings are to be held telephonically. In-person meetings will only be required if deemed necessary by the Chairman.

Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

Specific Duties

In undertaking its responsibilities as outlined above, the Claims Committee is to:

January 2014 Edition
Amended April 3, 2014
Amended February 3, 2015
Amended February 4, 2016
Amended April 6, 2017
Amended February 1, 2018
Amended April 4, 2019
Amended December 10, 2019
Amended April 9, 2020
Amended August 6, 2020
February 4, 2021
August 5, 2021

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

1. Apprise the Commissioners of the Cumberland County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.

2. Review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus ten thousand dollars (\$10,000) for Property, including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability, and ten thousand dollars (\$15,000) for Workers' Compensation inclusive of legal fees, expenses, and such other items to be charged to the Cumberland County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.

3. Review and recommend for approval or denial all settlement payment authorization requests.

4. Recommend to Commissioners of the Cumberland County Insurance Commission any appropriated changes or extensions in the duties of the Committee.

5. Report annually to the Commissioners of the Cumberland County Insurance Commission on the discharge of these responsibilities.

January 2014 Edition
Amended April 3, 2014
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**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2021 - 6/30/2021**

2021						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	38	\$111,001.82	\$28,311.51	\$82,690.31	74%	\$10,749.74
FEBRUARY	35	\$24,088.46	\$9,180.49	\$14,907.97	62%	\$1,938.04
MARCH	55	\$83,519.48	\$24,148.45	\$59,371.03	71%	\$7,718.23
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						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	326	\$375,698.19	\$117,809.33	\$257,888.86	69%	\$33,525.55

2020						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	33	\$97,849.87	\$54,627.09	\$43,222.78	44%	\$5,618.96
FEBRUARY	11	\$4,600.47	\$1,712.05	\$2,888.42	63%	\$375.49
MARCH	41	\$40,038.97	\$17,014.24	\$23,024.73	58%	\$2,993.21
APRIL	42	\$22,878.98	\$9,806.99	\$13,071.99	57%	\$1,699.36
MAY	27	\$13,404.00	\$5,150.26	\$8,253.74	62%	\$1,072.99
JUNE	37	\$15,453.20	\$3,977.73	\$11,475.47	74%	\$1,491.81
JULY	42	\$40,220.78	\$20,289.63	\$19,931.15	50%	\$2,591.05
AUGUST	35	\$40,138.20	\$12,509.90	\$27,628.30	69%	\$3,591.68
SEPTEMBER	58	\$30,755.50	\$11,717.43	\$19,038.07	62%	\$2,474.95
OCTOBER	59	\$174,403.11	\$37,938.69	\$136,464.42	78%	\$17,740.37
NOVEMBER	53	\$86,722.07	\$21,849.76	\$64,872.31	75%	\$5,350.12
DECEMBER	48	\$65,185.59	\$22,359.37	\$42,826.22	66%	\$0.00
Grand Total	486	\$631,650.74	\$218,953.14	\$412,697.60	65%	\$45,000.00



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS
1/1/2021 – 6/30/2021

	UNITS OF SERVICE	APPROVED	% SAVINGS
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	93	\$47,628.08	76%
SURGICAL STUDIOS LLC	2	\$15,770.75	74%
INSPIRA MEDICAL CENTER VINELAND	10	\$11,971.70	40%
NOVACARE REHABILITATION	62	\$6,057.00	68%
REHAB EXCELLENCE CENTER, LLC	70	\$5,670.00	64%
NIGHAT MIRZA MD	9	\$5,285.00	60%
HELIOS INTERVENTIONAL PAIN SPECIALIST	7	\$5,157.50	10%
INSPIRA HEALTH NETWORK URGENT CARE PC	25	\$3,537.85	47%
ONE CALL CARE DIAGNOSTICS	6	\$2,605.00	63%
FUSION HEALTHCARE SOLUTIONS	1	\$1,928.00	20%
Grand Total	285	\$105,610.88	70%

APPENDIX I – MEETING MINUTES

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 3, 2021
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Kim Wood	Present
Gerald Seneski	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Present
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Melissa Strickland, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Karen Beatty, Qual-Lynx
Chris Roselli, Qual-Lynx
Jennifer Conicella, PERMA
Brandon Tracy, PERMA
Jonathan Czarnecki, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN SESSION OF APRIL 1, 2021

Moved:	Commissioner Wood
Second:	Commissioner Seneski
Vote:	Unanimous

CLOSED SESSION OF APRIL 1, 2021

Moved: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Amendments to the 2021 Plan of Risk Management – Since we adopted the Fund’s Plan of Risk Management at our February meeting, there has been several updates. Attached in Appendix III are highlighted changes. Executive Director reviewed the updates to the Risk Management Plan. Pollution coverage was added for the Improvement Authority. The Underwriting Manager made the recommendation to remove the limits for cyber liability coverage from the Plan since this was a target for hackers to look at the Commission’s limits and realize we could have deep pockets because of the coverage. The address for the Food Specialization Redevelopment Corp. was updated to 355 Martin Luther King Jr. Way, Bridgeton, NJ 08032. Cyber coverage was added for the Empowerment Zone and public officials and employment practices liability coverage was added for the Food Specialization Redevelopment Corp. Executive Director asked if there were any questions or comments. With no questions or comments heard a motion to approve the Amended 2021 Plan of Risk Management was requested.

MOTION TO APPROVE RESOLUTION 15-21 AMENDING THE 2021 PLAN OF RISK MANAGEMENT.

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

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:

Attached on **Pages 3-5** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of March 1, 2021 to April 30, 2021. There were 10 certificates of insurance issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT.

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

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE Finance Sub-Committee met on April 9, 2021 to discuss the NJCE budget delta of \$2,535,244 and review procurement responses for various JIF professional services. A copy of the minutes are included in **Appendix II** of the agenda.

The NJCE met on April 22, 2021 and a written summary of the meeting is included in the agenda on **Pages 6-9**. At the meeting, the Finance Sub-Committee recommended an option to declare an additional assessment for the premium portion of the delta of \$609,437. Cumberland County Insurance Commission's share of the delta is \$66,187.

The NJCE met again on May 27 to introduce a budget amendment adding the additional assessment into the 2021 budget. The next meeting of the NJCE will be on June 24th at 9:30 AM.

Executive Director Stokes said CELJIF Executive Director Hrubash will touch on some points from the meetings. Mr. Hrubash said there were a number of options presented to the Finance Committee on how to address the delta, which was approximately \$2.5 million. The Finance Committee recommended for 2021 to bill for the premium portion of the delta of \$609,437 and spread it out amongst the members in a separate and third installment this year just before the counties amend their budgets in the fall. CELJIF Executive Director Hrubash said he thought it was a good resolution and the balance is in loss fund dollars, and if the CEL continues to perform well as in the past it can chew that down and maybe never have to bill for it. This will be reevaluated on an annual basis. Executive Director Stokes said the County's portion of the delta is \$66,187 and will be sent out in November. If the County needs to make any transfers in the budget and if there is a reason to extend the deadline even until next year we can certainly entertain that. In response to Commissioner Barber, Commissioner Seneski said he was fine with billing decision.

Commissioner Wood asked CELJIF Executive Director Hrubash to explain what the hard market means, for members of the public. CELJIF Executive Director Hrubash said the hard market reared its ugly head for the 2020 renewal, and it happened in December of 2019 when our second layer of excess liability carrier decided to get out of the business. In order to replace that layer of coverage, it was going to cost an extra million dollars, so that was the first indication that there were some rough waters ahead. This is a national problem, a lot worse for individual insureds that buy from the commercial market, and a lot less volatile for public entities that are in joint insurance funds or insurance commissions. The delta which was at \$1 million, has already been cut down to \$650,000, which comes back to how well the commissions in the NJCEL are performing with claims management and safety. Mr. Hrubash said moving into the renewal period we know we are in a hard market. This hard market is different from the last one, which goes back into the mid 1980s. This particular hard market affected every line item of coverage. The NJCEL had a couple of issues in the past one being property and the other the liability carrier getting out of the market, and managed to survive with slightly higher than 2% budget where individual risks were going up 50%. The current situation is similar and with being aggressive on the budget the NJCEL chose an 8% budget even though indications were that it was going to be more like 15%. The underwriting manager was charged with doing the best job he could with a combination of negotiating in the commercial markets and with the NJCEL chipping in by increasing the self-insured retention. The CEL is very strong financially and can withstand the higher retention which was not an option back in 2010 and 2011 when the NJCEL was just starting out. Mr. Hrubash said when the finance committee chose to stick with the 8% budget the CEL ended up with a \$2.5 million delta, of that \$600,000 is the commercial piece, which we is going to billed as an additional assessment. The balance of that is all loss fund

related and if we continue to do well the delta will decrease over time. If that does not happen the Finance Committee will need to do another additional assessment that would be payable over 10 years as to not have a major effect on the county budgets. Mr. Hrubash said the next piece the CEL is up against it to adjust the budget to make up for the delta. As we normally try to keep the budget no more than 2%. Next year it will be higher. We are hoping the marketplace will start to improve and start to see signs that it might be coming around again or at least level off. Mr. Hrubash said at the suggestion of Commissioner Wood, the NJCE will set up another Finance Committee meeting to review the benefits of a joint insurance commission vs. being out in the commercial market. This report can help our commissioners going to their county commissioners if necessary, to let them know they are in the right place, and it may not be a good year for the budget but it could have been worse if not in this program. Commissioner Wood thanked Mr. Hrubash and said it does make a difference, and it is important for the Board of Commissioners and the public to see the benefits.

CELJIF Executive Director Hrubash said on behalf of himself and Executive Director Stokes he would like to thank Commissioner Wood because she help the CEL with NJAC Association to get in front of them with presentation on some of the great things our program does and it looks like it is going to work out.

Financial Fast Track – Included on **Pages 10 & 11** of the agenda is the Financial Fast Track reports for the Cumberland County Insurance Commission for February. As of February 28, 2021, the Commission has a statutory surplus of **\$236,784**. Executive Director said the financial fast track appears on page 10. As of February 28th the report shows over \$236,000 in surplus which is a \$84,000 increase from the prior month and over 3.3 million in cash on hand. Executive Director said this was a nice February report and hopefully that trend continues.

NJ CEL Property and Casualty Financial Fast Track (Pages 12-13) – Included in the agenda on pages 18-19 is a copy of the NJCE Financial Fast Track Report for the month of February. As of February 28, 2021 the NJCE has a surplus of \$15,349,550. Line 7 of the report “Dividend” represents the amount of dividends released by the NJCE in the amount of \$5,107,551. The cash amount is \$19,534,623. Executive Director said the financial fast track shows a \$15.3 million surplus a small \$24,000 dip from the prior month but still in very sound financial shape with \$19.5 million in cash.

2021 Property & Casualty Assessments – The second assessment payments will be due July 15, 2021.

2021 MEL, MRHIF & NJCE Educational Seminar – The 10th Annual Educational Seminar was held virtually on May 14 and May 21. There were over 200 attendees for each session. CELJIF Executive Director Hrubash said there was great feedback and many people liked the two half day sessions and we were able to obtain a record amount of attendance as much as we like in person many more people were able to join the virtual format. Many of the attendees though the speakers were relevant and one session was a panel discussion and another had some polling questions which made it interactive. Executive Director Stokes the polling session was a great portion and it kept everyone involved.

Zoom Meeting Access Numbers - Meetings until further notice will be conducted virtually via Zoom using the Call in Number: 929-205-6099 and the Meeting ID: 925 2640 9529 or by video link <https://permainc.zoom.us/j/92526409529>.

Next Meeting – A reminder that our next meeting is on August 5, 2021.

SAFETY COMMITTEE REPORT: Paige Desire said the last safety and accident review committee met on April 14th and reviewed the workers comp claims for February and March. There were 21 new claims reported during that period. Over 40% of those claims were weather or ice related so we are optimistic we will see a decrease in claims for the next period but certainly an area we want to address and develop training and reminders for the winter season. The Committee reviewed five wellness grant submissions for various initiatives within the departments. We received on submission for the Munich Safety grant so far and the deadline for the grant submission is September 1st.

CLAIMS COMMITTEE: Jennifer Conicella said the Claims Committee met on May 18th and reviewed the PARs and SARs that will be discussed today in Executive Session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 16-21 JUNE BILLS LIST IN THE AMOUNT OF \$8,947.00

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

CEL SAFETY DIRECTOR: Safety Consultant Jonathan Czarnecki reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control. and said as always, any member or department that desires to participate in training can do so by going to the website and register by clicking on the link. Mr. Czarnecki said there is a big uptick in PEOSH activities in terms of inspections so please be aware that they are back out and about. In response to Commissioner Barber, Mr. Czarnecki said the inspections were not Covid related.

RISK MANAGER:

Risk Manager Christina Violetti discussed the 2021 Wellness Grant Program Submissions and requested approval of all the submission with the exception of the portion from the Department of Human Services submission that requested to go on a cruise on the Maurice River. Ms. Violetti said from a risk management standpoint we get nervous around water so it may not be something to

include in the program. After discussion, the Commissioners agreed that it would be best to forgo the cruise.

MOTION TO APPROVE WELLNESS GRANT PROGRAM SUBMISSION WITH THE EXCEPTION OF THE CRUISE ON THE MAURICE RIVER OF THE CUMBERLAND COUNTY DEPARTMENT OF HUMAN SERVICES SUBMISSION.

Motion: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

Ms. Violetti reported that it is renewal time once again and the Risk Manager will be reaching out to members to help with the process.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report as of June 2021 and the PPO Penetration Report. Ms. Beatty said in April there were 73 bills repriced for a savings of \$20,060 or 57% year to date there is a 70% savings or \$177,029.

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

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

Motion: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

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

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001309 IN THE AMOUNT OF \$155,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001127 IN THE AMOUNT OF \$21,911.82 AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$12,300.00

Motion: Commissioner Wood
Second: Commissioner Seneski

General Liability PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001344 IN THE AMOUNT OF \$25,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001040 IN THE AMOUNT OF \$52,500.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001316 IN THE AMOUNT OF \$30,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001317 IN THE AMOUNT OF \$20,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

Property PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001431 IN THE AMOUNT OF \$17,561.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE THE PARS AND SARS AS DISCUSSED IN EXECUTIVE SESSION IN THE AMOUNT OF \$321,972.82

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

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC SESSION

Motion: Commissioner Seneski
Second: Chairman Wood
Vote: Unanimous

PUBLIC COMMENT: Nancy Ridgeway was present at the meeting and wished the Commission and nice summer and said she had no questions at this time.

MOTION TO CLOSE PUBLIC SESSION

Motion: Commissioner Seneski
Second: Chairman Wood
Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Seneski
Second: Chairman Wood
Vote: Unanimous

MEETING ADJOURNED: 12:11 PM

NEXT MEETING: WILL BE HELD ON AUGUST 5, 2021 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary