

**CUMBERLAND COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
DECEMBER 1, 2022 – 11 AM**

**MEETING BEING HELD TELEPHONICALLY**

**Call In Number: 929-205-6099**

**Meeting ID: 925 2640 9529#**

**or**

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

**The Cumberland County Insurance Commission will conduct its December 1, 2022 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

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

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

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

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - FLAG SALUTE**
  - ROLL CALL OF COMMISSIONERS**
  - APPROVAL OF MINUTES: October 6, 2022 Open Minutes.....Appendix I  
October 6, 2022 Closed Minutes.....Distributed**
  
  - CORRESPONDENCE - None**
  
  - EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA.....Page 1**
  
  - COMMITTEE REPORTS**
    - Safety Committee Report.....Verbal
    - Claims Committee Report.....Page 27
  
  - TREASURER – Anthony Bontempo**
    - Resolution 22-22 December Bill List.....Page 28
    - Resolution 23-22 Supplemental December Bill List.....Page 29
  
  - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
    - Monthly Report.....Page 30
  
  - RISK MANAGER REPORT – Hardenbergh Insurance Group**
    - Monthly Report.....Page 36
  
  - MANAGED CARE – Qual Lynx**
    - Monthly Report.....Page 45
  
  - CLAIMS SERVICE – Inservco Insurance Services**
  
  - EXECUTIVE SESSION**
    - Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act - PAYMENT AUTHORIZATION REQUEST**
  
    - Motion to Return to Open Session**
    - Motion to Approve PARS**
    - OLD BUSINESS**
    - NEW BUSINESS**
    - PUBLIC COMMENT**
- 
- NEXT SCHEDULED MEETING: FEBRUARY 2, 2023 11 AM**
  - MEETING ADJOURNMENT**

**CUMBERLAND COUNTY INSURANCE COMMISSION**

2 Cooper Street  
Camden, NJ 08102

Date: December 1, 2022  
Memo to: Commissioners of the Cumberland County Insurance Commission  
From: PERMA Risk Management Services  
Subject: Executive Director's Report

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**2023 Property & Casualty Budget Introduction** – Attached on **Page 3** for your review and discussion is the 2023 proposed Property and Casualty Budget in the amount of \$4,012,834. The introductory budget represents a 7.80% increase compared to the 2022 budget. Proposed Assessments will be presented at the meeting.

**Motion to introduce the 2023 Property and Casualty Budget in the amount of \$4,012,834 and schedule a public hearing on February 2, 2023 at 11:00 AM.**

**2023 Professional Contract Renewals** – Several of the Fund's professional services contracts expire at the end of the year. All of the contracts have annual renewals which the Commissioners are desirous to renew for Fund Year 2023. Resolution 21-22 appears on **Page 4** re-appointing the Professionals.

**Motion to Adopt Resolution 21-22 Re-Appointing Fund Professionals**

**NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on October 27, 2022. Attached in the agenda on pages 6-8 is a written summary report. The Finance Sub-Committee met on October 17th to review the 2023 budget and 2022 dividend options, on pages 9-13 is a summary of that meeting. The Finance Committee also met on November 14<sup>th</sup> to further review the budget.

The NJCE met again on November 18th to introduce the 2023 Budget. A Public Hearing and adoption of the 2023 Budget is scheduled for Thursday, December 15<sup>th</sup> at 2:00 PM.

**Certificate of Insurance Issuance Report** - Included on **Pages 14-16** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of September 1, 2022 to November 1, 2022. There were 11 certificates of insurance issued during this period.

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

- ❑ **Financial Fast Track** – Included on **Pages 17-20** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for August & September. As of **September 30, 2022**, the Commission has a statutory deficit of **\$31,277**. Total cash on hand is \$4,812,871.
- ❑ **NJCE Property and Casualty Financial Fast Track** – Included in the agenda on **Pages 21-23** is the NJCE Financial Fast Track Report for August. As of **August 30, 2022**, the report indicates the Fund has a surplus of **\$15,162,108**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$20,384,593**.
- ❑ **Claims Tracking Report (Page 24-26)** – Included in the agenda are the Claims Activity Reports for July, August & September that tracks open claims.

| CUMBERLAND COUNTY INSURANCE COMMISSION      |   |                          |                        |                   |                      |
|---|---|--------------------------|------------------------|-------------------|----------------------|
| 2023 PROPOSED BUDGET :                      |   |                          |                        |                   |                      |
|   |   |                          |                        | Total             |                      |
|   | Proposed Budget SIR                     | ANNUALIZED BUDGET FY2022 | PROPOSED BUDGET FY2023 | Increase/Decrease |                      |
| APPROPRIATIONS                              |   |                          |                        | \$                | %                    |
| <b>I. Claims and Excess Insurance</b>       |   |                          |                        |                   |                      |
| Claims                                      |   |                          |                        |                   |                      |
| 1   | Property                                | 250K                     | 192,855                | 185,000           | (7,855) -4.07%       |
| 2   | Liability                               | 250K                     | 495,913                | 587,000           | 91,087 18.37%        |
| 3   | Auto                                    | 250K                     | 35,422                 | 35,000            | (422) -1.19%         |
| 4   | Workers' Comp.                          | 300K                     | 808,810                | 862,000           | 53,190 6.58%         |
| 5   |   |                          |                        |                   |                      |
| 6   | <b>Subtotal - Claims</b>                |                          | <b>1,533,000</b>       | <b>1,669,000</b>  | <b>136,000 8.87%</b> |
| 7   |   |                          |                        |                   |                      |
| Premiums                                    |   |                          |                        |                   |                      |
| 9   | CEL JIF                                 |                          | 1,416,885              | 1,519,760         | 102,875 7.26%        |
| 10  |   |                          |                        |                   |                      |
| 11  | <b>SubTotal Premiums</b>                |                          | <b>1,416,885</b>       | <b>1,519,760</b>  | <b>102,875 7.26%</b> |
| 12  | <b>Total Loss Fund</b>                  |                          | <b>2,949,885</b>       | <b>3,188,760</b>  | <b>238,875 8.10%</b> |
| 13  |   |                          |                        |                   |                      |
| <b>II. Expenses, Fees &amp; Contingency</b> |   |                          |                        |                   |                      |
| 15  |   |                          |                        |                   |                      |
| 16  | Claims Adjustment                       |                          | 55,292                 | 56,952            | 1,660 3.00%          |
| 17  | Managed Care                            |                          | 0                      | 0                 | 0 0.00%              |
| 18  | General Expense                         |                          |                        |                   |                      |
| 19  | Exec. Director                          |                          | 104,565                | 106,657           | 2,091 2.00%          |
| 20  | Actuary                                 |                          | 5,375                  | 5,483             | 108 2.00%            |
| 21  | Auditor                                 |                          | 10,200                 | 10,404            | 204 2.00%            |
| 22  | Attorney                                |                          | 6,881                  | 7,018             | 138 2.00%            |
| 23  | Treasurer                               |                          | 3,099                  | 3,161             | 62 2.00%             |
| 24  | Secretary                               |                          | 2,390                  | 2,438             | 48 2.00%             |
| 25  |   |                          |                        |                   |                      |
| 26  | Misc. Expense & Contingency             |                          | 18,084                 | 18,084            | 0 0.00%              |
| 27  | Training                                |                          | 15,000                 | 15,000            | 0 0.00%              |
| 28  |   |                          |                        |                   |                      |
| 29  | <b>Total Fund Exp &amp; Contingency</b> |                          | <b>220,886</b>         | <b>225,197</b>    | <b>4,311 1.95%</b>   |
| 30  | <b>Risk Managers</b>                    |                          | <b>173,242</b>         | <b>174,313</b>    | <b>1,071 0.62%</b>   |
| 31  |   |                          |                        |                   |                      |
| 32  |   |                          |                        |                   |                      |
| XS JIF Ancillary Coverage                   |   |                          |                        |                   |                      |
| 34  | POL/EPL                                 |                          | 138,893                | 145,838           | 6,945 5.00%          |
| 35  | Crime Program                           |                          | 14,615                 | 14,615            | 0 0.00%              |
| 36  | Medical Malpractice                     |                          | 51,955                 | 61,088            | 9,133 17.58%         |
| 37  | Pollution Liability                     |                          | 8,475                  | 9,433             | 958 11.30%           |
| 38  | Employed Lawyers Liab                   |                          | 9,381                  | 11,030            | 1,649 17.58%         |
| 39  | Cyber Liability/Special Coverages       |                          | 130,156                | 157,244           | 27,088 20.81%        |
| 40  | Aviation                                |                          | 2,435                  | 2,718             | 283 11.62%           |
| 41  | Marina Operators Liability              |                          | 0                      | 0                 | 0 0.00%              |
| 42  | Active Assailant                        |                          | 22,598                 | 22,598            | (0) 0.00%            |
| 43  | Supplemental Indemnity WC               |                          |                        | 0                 |                      |
| 44  | Fiduciary Liab                          |                          |                        | 0                 |                      |
| 45  | VET Liability                           |                          |                        | 0                 |                      |
| 46  |   |                          |                        |                   |                      |
| 47  | <b>Total Ancillary Coverages</b>        |                          | <b>378,508</b>         | <b>424,564</b>    | <b>46,056 12.17%</b> |
| 48  |   |                          |                        |                   |                      |
| 49  | <b>Total FUND Disbursements</b>         |                          | <b>3,722,521</b>       | <b>4,012,834</b>  | <b>290,313 7.80%</b> |

**RESOLUTION NO. 21-22**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
RE-APPOINTING PROFESSIONAL SERVICES FOR THE FUND**

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

**WHEREAS**, the Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals,

**WHEREAS**, the Commissioners of said Commission resolve to award professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

**WHEREAS**, the CCIC has previously awarded contracts for the positions of Risk Management Consultant, Executive Director, Auditor and Actuary,

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of the CCIC that the following re-appointment awards are hereby made for the 2023 Fund Year:

| <u>Name</u>                                    | <u>Services</u>                 | <u>Amount</u>           |
|--|---------------------------------|-------------------------|
| <b>Hardenbergh Insurance Group</b>             | <b>Risk Management Services</b> |                         |
| <b>Cumberland County</b>                       |                                 | <b>\$140,000.00</b>     |
| <b>Cumberland County Improvement Authority</b> |                                 | <b>\$ 27,500.00</b>     |
| <b>Cumberland County Utilities Authority</b>   |                                 | <b>6% of assessment</b> |
| <b>PERMA Risk Management Services</b>          | <b>Executive Director</b>       | <b>\$106,657.00</b>     |
| <b>Bowman &amp; Company</b>                    | <b>Auditor</b>                  | <b>\$ 10,404.00</b>     |
| <b>SG Risk</b>                                 | <b>Actuary</b>                  | <b>\$ 5,483.00</b>      |

**BE IT FURTHER RESOLVED** by the Commissioners that the CCIC is hereby authorized to execute contracts between the CCIC and approved professionals with the terms and conditions as required by the CCIC.

**BE IT FURTHER RESOLVED** by the Commissioners of said CCIC, approved professionals acting as a “servicing organization” as defined in the CCIC’s rules and regulations shall execute said contract prepared by the CCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of CCIC.

**ADOPTED** by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 1, 2022.

**BY:** \_\_\_\_\_  
**DARLENE BARBER, CHAIRPERSON**

**ATTEST:** \_\_\_\_\_



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive - Suite 216  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** October 27, 2022  
**Memo to:** Fund Commissioners  
Cumberland County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** October 2022 NJCE Meeting

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**Executive Directors Report:** The following items were discussed:

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

**Finance Sub-Committee:** Executive Director reported Commissioners Sheehan, Kessler, Kelly, Shea and O’Connor met on Monday, October 17<sup>th</sup> to review the 2023 NJCE preliminary budget, the budget process, industry factors affecting the budget, as well as the 2022 preliminary dividend options and cyber security options.

**2023 Preliminary Budget** - Enclosed as part of this report is the 2023 Budget Review; the preliminary 2023 budget reflected a total of \$36,022,934 or a 9.9% increase. Executive Director discussed the commercial marketplace and legislative factors driving the 9.9% increase including a state mandated 9.9% increase in Workers’ Compensation weekly benefit rates, the transfer of permanent disability claims from the pension system to workers’ compensation, and COVID claims. In addition, property premiums are impacted by the frequency of natural disasters in the past decade, liability claims have increased due to erosion to Title 59 immunities and cyber liability premiums have significantly increased due to increased claim activity for public entities in New Jersey and nationally. This is in addition to the 24% rate increase of the State Health Plan that some of our members are experiencing. Executive Director said the Finance Sub-Committee is scheduled to meet again Monday, November 14<sup>th</sup> at 3pm to review the 2023 Budget prior to introduction on November 18th.

The Board of Fund Commissioners accepted the recommendation of the Finance Sub-Committee to introduce the 2023 budget on Friday November 18, 2022 at 9:30AM and to schedule a meeting on December 15, 2022 at 2:00PM for the Public Hearing and adoption of the 2023 budget.

**2022 Dividend** - Finance Sub Committee also reviewed the Financial Fast Track as of August 31, 2022, which reflected a statutory surplus of \$15.2 million and a \$20.3 million cash balance. Executive Director said the Fund's current financials and the audit as of 12/31/21 support the release of a dividend. Finance Sub-Committee reviewed dividend options and requested additional options to make a dividend recommendation at the November 18<sup>th</sup> meeting.

**Covid -19** – PERMA Claims Director, Ms. Walcoff provided a brief update on COVID-19 claim activity to date. As of September 30, 2022, for 2020 fund year, there are a total of 1,859 claims with a total incurred of \$8.7 million and total paid of \$2.5 million, for the 2021 fund year, there are a total of 1,505 claims with total incurred of \$6.1 million and total paid of \$1.5 million. For the 2022 fund year, there are a total of 1,056 claims with a total incurred of \$1.4 million and a total paid of \$367,300.

**Safety National** – Ms. Walcoff reported there is ongoing dialogue with the excess insurer on how the 2020 endorsement and how it will be applied with respects to COVID-19 claims noting the MEL is finalizing their settlement negotiations with Safety National on the 2020 COVID claims. The MEL Fund Attorney will collaborate with the NJCE Fund Attorney to obtain a similar result on the 2020 NJCE claims with Safety National in a parallel manner. As a result of the ongoing discussions, the NJCE financials already reflect the anticipated recovery from the excess insurer.

**Cyber Security Expert** - Finance Sub-Committee along with the Fund Attorney reviewed and discussed the feasibility of hiring a cyber security expert and agreed that the NJCE contract with a Cyber Security Expert group prior to the January 1, 2023, renewal. Underwriting Manager is working on obtaining a proposal to present to the Finance Sub-Committee on November 14<sup>th</sup>.

**2022 Safety Grant Program:** Safety Director reported Munich Re agreed to issue a grant in the amount of \$50,000 for 2022 and submitted a memo summarizing the safety grant submissions from eight members. Safety Director said the submissions will be provided to Munich Re and the funds will be distributed to members. The Board of Fund Commissioners approved the safety grant submissions as presented.

**New Membership:** The Ocean County Board of Social Services has accepted a proposal to become a distinct member in the in the Ocean County Insurance Commission effective 10/25/22 for all lines of coverage.

**2023 Renewal Webinar:** Deputy Executive Director reported the Underwriting Manager held a webinar on October 12<sup>th</sup> on the current market conditions affecting the 2023 budget and it was well attended with over 40 attendees. The presentation webinar will be posted to njce.org.

**2022 Assessments:** As a reminder, the 2<sup>nd</sup> installment is due on November 1<sup>st</sup>. Deputy Executive Director reported the Treasurer's address has changed and requested all future assessment payments be sent to the following address starting with the 2022 2<sup>nd</sup> installment: c/o David McPeak - 22 Glenview Ave - Berlin NJ 08009.

**2023 Renewal – Underwriting Data Collection:** Deputy Executive Director thanked members for their cooperation during the 2023 renewal process. The deadline to complete it was August 31<sup>st</sup> and the Fund office is reviewing exposure data for accuracy and completion.

As a reminder most ancillary coverage applications may be completed online via Origami. The Payroll Auditor conducted payroll audits which were uploaded by the Fund office into Origami.

**2022 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 106<sup>th</sup> annual conference is scheduled for November 15<sup>th</sup> through November 17<sup>th</sup> at the Atlantic City Convention Center in Atlantic City. Deputy Executive Director reported the MEL JIF holds its annual elected official's seminar on November 16<sup>th</sup> and this year's program will be "Local Government Risk Management". In addition, the MEL and other entities are co-sponsoring an annual reception on November 16<sup>th</sup> at Bally's VIP Lounge from 6:00-8:00PM for those interested in attending.

**Membership Renewal:** Deputy Executive Director reported and the Commissions of Mercer County, Ocean County, Union County and the County of Hudson have all submitted documentation renewing their three-year membership with the Fund as of January 1, 2023.

**Underwriting Manager Report**

Underwriting Manager reported the 2023 renewal negotiations are progressing well. Underwriting Manager encouraged members and/or risk managers to contact his office for any questions on the 2023 Renewal Webinar.

**Risk Control Report**

Safety Director submitted a report reflecting the risk control activities from September to November 2022.

**WC Claims Administration Report**

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

**Next Meeting**

The next meeting of the NJCE fund is scheduled for Friday November 18, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive - Suite 216  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

**Memo to:** Finance Sub Committee  
New Jersey Counties Excess Joint Insurance Fund

**From:** Joseph Hrubash, Executive Director

**Subject:** 2023 Preliminary Budget Review

**Date:** October 17, 2022 – 2:00 p.m. via Zoom Audio/Video

This memo will serve as a discussion of the 2023 NJCE preliminary budget, the budget process, budget strategy and other factors affecting the budget. We continue to operate in challenging times including but not limited to market conditions unseen since the mid 1980’s, potential claims resulting from sexual molestation, claims resulting from the pandemic and COVID essential worker legislation as well as climate change resulting in property CAT losses nationwide. We often refer to this as the “perfect storm”.

**1. Factors affecting the 2023 NJCE Budget are:**

**Commercial Marketplace and Legislative Factors:** New Jersey governmental entities are facing unprecedented insurance increases because of hard market conditions, as well as legislative and administrative actions in Trenton compounded by inflation. These increases, which touch almost every aspect of insurance from liability and cyber to healthcare and workers’ compensation. It comes at a time when public entity budgets are already under tremendous stress.

- a. **Health Insurance:** By far, the biggest increase is in health insurance. In July, the New Jersey State Health Benefits Commission announced a preliminary 24% rate increase in 2023 for governments in the program. While there was an immediate call to lower the rate action, the outcome will still be a budget buster for public entities. Please note we currently have two insurance commissions which provide health insurance as this should be an option to consider if your insurance is in the State Health Plan.
- b. **Workers’ Compensation:** Workers’ Compensation is the next largest item in governmental insurance budgets. A 2020 study concluded that New Jersey Workers’ Compensation rates are now the third highest in the country. Costs have continued to escalate since the study was conducted in part because the New Jersey Department of Labor (NJ DOL) increased the top weekly benefit rate earlier this year by 9.9%. This is on top of continuing increases in Worker’s Compensation medical costs and indemnity rates.

Another NJ DOL decision will increase workers' compensation by over 10% for government by directing workers' compensation to pay many accidental disability claims that historically were paid by the pension plans before the change. This decision was retroactive to any case that was not finally adjudicated when the change went into effect. As a result, losses also increased for many claims that occurred prior to 2021.

In addition, New Jersey was one of the States to mandate that COVID be presumed as job related for public safety employees and others encountering the public. That law cost New Jersey governmental entities tens of millions.

- c. **Property:** Coverage premiums for fire, flood and windstorm are increasing due to the frequency of natural disasters over the past few years and our own loss experience. Building costs are increasing at a rate of 11% because of supply chain issues and the shortage of labor. Property insurance premiums are directly indexed to replacement values. Property insurance costs are also impacted by the frequency of natural disasters that have increased significantly here in New Jersey over the past decade with Irene in 2011, Sandy in 2012 and Ida in 2021.
- d. **Liability:** Liability claims are increasing at an average rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, public entities are being hit with lawsuits based on allegations going back 40 years. Judges are now reluctant to grant summary judgement dismissing even frivolous claims because of the 2021 New Jersey Supreme Court decision in Gonzalez v. City of Jersey City.

Also, premiums for Cyber Liability are doubling, and deductibles are also increasing. Organizations without strong cyber risk controls are finding it difficult to purchase any coverage.

- e. **Social Inflation:** A rising trend in unexpected insurance claim costs because of societal trends and views toward litigation causing claims costs to increase in ways that were not anticipated.

Government risk management is becoming more complicated because of new laws that have significantly increased the cost of workers' compensation and liability claims. The only long-term answer is a strong risk management program.

**Underwriting Manager** held a webinar on the 2023 renewal efforts and will provide a brief overview on the marketplace and what it means for NJCE's 2023 renewal.

## **2. Preliminary 2023 Budget Discussion:**

**2022 Budget Delta:** As you recall after the 2022 budget was adopted prior to the final marketing of the excess insurance and ancillary coverages which resulted in a delta of \$563,358 for the excess insurance and \$744,455 for the ancillary coverages. The Board of Commissioners, at the recommendation of the Finance Sub Committee, agreed to the following.

- a. To charge an additional assessment in 2022 for the ancillary coverage delta since these coverage lines are not part of the excess program and are elective and commercially insured and a pass-through in the NJCE budget.

- b. Absorb the excess premiums delta. In anticipation of a potential 2022 budget delta for the excess program resulting from the hard market, we budgeted additional loss fund dollars. Additional loss funds of \$557,605, if necessary, can be used towards an offset of the excess program delta. This decision also considered NJCE's strong financial position.

### **2023 Excess Insurance and Ancillary Insurance:**

Although we are seeing some signs of the commercial market stabilizing except for cyber liability, the hard market will continue into 2023. Of course, we do not know the full effects of Ida on the property marketplace. This combined with the 2022 delta has made the 2023 budget challenging.

### **2023 Preliminary Budget:**

1. The attached **2023 Preliminary Budget** of **\$36,022,934** represents an overall increase of **\$3,250,926** or **9.9%** over the 2022 Annualized Assessed Budget. A copy of the budget is attached. The 2023 preliminary budget reflects (a) the expiring program structure, (b) exposure changes as provided by the members, (c) 2023 loss funds as provided by the Actuary, (d) expenses to run the Fund and (e) excess and ancillary premium projections from the Underwriting Manager.
2. The following is a further breakdown of the **2023 preliminary budget**:
  - **Line 8 (Claims/Loss Funds)** the 2023 preliminary budget of **\$7,121,214** is an increase of **\$791,976** or **12.5%** over the 2022 Annualized "Assessed" Budget. The Actuary completes their loss fund analysis and derives a range of reasonable "confidence level" estimates at a low, central, and high all of which would be certified by the Actuary. The preliminary 2023 loss funds reflect the central estimate. These estimates contemplate prior performance and industry trends including factors addressed above.
  - **Line 18 (Premiums)** the 2023 preliminary budget of **\$21,415,062** is an increase of **\$2,118,233** or **11%** over the 2022 Annualized "Assessed" Budget. In addition to projected excess premium increases it also reflects the 2022 delta referenced above. The premiums reflect no potential changes in the expiring program structure.
  - **Line 42 (Total Self-Insured Program)** the preliminary budget of **\$30,756,753** is an increase of **\$2,951,741** or **10.6%** over the 2022 Annualized Assessed Budget.
  - **Line 58 (Ancillary Coverages)** the preliminary budget of **\$5,265,181** is an increase of **\$299,185** or **6%** over the 2022 Annualized Budget. Please note that the Underwriting Manager is working diligently to have sewer backup options (pollution) for our member Utility Authorities.
  - **Line 60 (Total Fund Disbursements)** the preliminary budget of **\$36,022,934** is an increase of **\$3,250,926** or **9.9%** over 2022 Annualized Assessed Budget.

**Budget Introduction:** The Board of Commissioners agreed at the September meeting that due to the continued uncertainty of the commercial marketplace, to delay the 2023 budget process this year by one month with introduction at the meeting on Friday, November 18<sup>th</sup> and adoption on Thursday, December 15<sup>th</sup>. This allows more time for the Underwriting Manager to complete his marketing effort and afford more certainty with their not-to-exceed premium projections.

**Alternative Options:** If necessary, explore the feasibility of the following:

1. Increasing NJCE retention(s) as a potential cost saving measure as we did for 2021 and 2022.
2. Increasing member entity deductibles on ancillary coverage except where mandated by the commercial insurers.
3. Increasing underlying insurance commission and county retentions as a potential cost saving measure. Any savings must be weighed against potential losses and may not make sense for all members. We looked at this last year and found that it did not make sense for all members. We do not consider this a serious option for 2023.
4. Apply a potential 2022 dividend as a credit within the 2023 budget. We discuss the 2022 dividend below.

**3. 2022 NJCE Financials (as of 8/31/22):** The NJCE is in a very strong financial position. The Enclosed financial fast track (FFT) report reflects the fund's overall financial position as of August 31, 2022. The FFT monitors underwriting income, claim expense, premium/administrative expense, underwriting profit and statutory surplus. The report includes changes for the month, year to date, the prior year-end, and the current fund balance for each item. The surplus as of 8/31/22 is **\$15,162,109**. Regardless of where we end up on the marketing of the 2023 renewal, the NJCE JIF is in a strong financial position as we formulate a budget for 2023.

**4. 2022 Dividend Options:** Enclosed are potential dividend options for your consideration based on the allowable dividends per State Regulations at the last audit of 12/31/21. Also, enclosed are the historical dividends issued by NJCE JIF.

In consideration of the preliminary budget, we would like your feedback on a dividend option. No decision on a recommendation needs to be made today. We are a planning at least one more Finance Sub Committee meeting prior to the NJCE meeting on November 18<sup>th</sup> at which time we will need to make a recommendation to the full Board of Commissioners.

Please note once a decision is made, as in the past, the members have an option of taking their dividend as a check, an offset to their 2023 assessment or as stated above as a credit within the 2023 budget.

**5. COVID-19 Workers Compensation Claims:**

As of September 30, 2022:

- a. For 2020 fund year, there are a total of 1,859 claims with a total incurred of \$8.7 million and total paid of \$2.5 million.
- b. For the 2021 fund year, there are a total of 1,505 claims with total incurred of \$6.1 million and total paid of \$1.5 million.
- c. For the 2022 fund year, there are a total of 1,056 claims with a total incurred of \$1.4 million and a total paid of \$367,300.

A review of claims development will be conducted at the appropriate time to evaluate reserves on open claims. There continues to be ongoing dialogue with the excess insurer on how the 2020 endorsement will be applied with respects to COVID-19 claims. The MEL is finalizing their settlement negotiations with Safety National on the 2020 COVID claims. We are going to work with the MEL Fund attorney to obtain

a similar result on the 2020 NJCE Claims with Safety National in a parallel manner once the MEL's claims are finalized. For 2021 and 2022 fund years, each COVID claim is a separate occurrence.

As of the June 30, 2022, Actuarial Report and 6/30/2022, 7/31/2022 and 8/31/2022 Fast Tracks we have recorded a 2020 Fund Year recoverable from Safety National of \$1.37 million which reflects 2/3rds of the calculated amount consistent with our decision to follow a conservative approach.

**6. Contracting with a Cyber Security Expert:** As a reported last month, the Municipal Excess Liability JIF hired a cyber security expert to review minimum risk control standards and make recommendations on how we can make the MEL's membership more marketable with insurers. We hope having an association with a Cyber security expert firm will give the NJCE JIF a better chance to secure the broadest and most cost-effective program coverage. The Board of Commissioners agreed to our recommendation, that in conjunction with the Fund Attorney and Underwriting Manager, to research a procurement method. The Underwriting Manager will provide an update. It is expected that a proposal will be below the bid threshold. The preliminary budget does not contemplate a potential contract for this service.

**Next Meeting:** If you agree, we recommend another Finance Sub-Committee meeting prior to budget introduction to review our options. We suggest meeting on one of the following dates/times:

- a. **Thursday, November 10<sup>th</sup> between 1pm – 4pm** (preferred date)
- b. **Monday, November 14<sup>th</sup> between 9am – 12pm**

## Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 9/1/2022 To 10/1/2022

| Holder (H)/<br>Insured Name (I)  | Holder / Insured Address                                      | Description of Operations  | Issue Date/<br>Cert ID | Coverage           |
|--|---|--|------------------------|--------------------|
| H - to use of the Church for County<br>I - Cumberland County                       | Church<br>9574 Noble Street<br>Mauricetown, NJ 08329          | Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Use of church The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the Church for County event.   | 9/6/2022<br>#3611770   | GL AU EX<br>WC OTH |
| H - Mauricetown United Methodist<br>I - Cumberland County                          | Church<br>9574 Noble Street<br>Mauricetown, NJ 08329          | Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Use of church The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the Church for County event.   | 9/6/2022<br>#3611771   | GL AU EX<br>WC OTH |
| H - NJ Transit<br>I - Cumberland County  | One Penn Plaza E, 4th Fl<br>Newark, NJ 07105                  | RE: SY 2023 NJ-JARC 9 Grant Program NJ Transit and State of New Jersey are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SY 2023 NJ-JARC 9 Grant Program.   | 9/7/2022<br>#3613212   | GL AU EX<br>OTH    |
| H - Township of Downe<br>I - Cumberland County                                     | 288 Main Street<br>Newport, NJ 08345                          | Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Open Play Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to an Open Play Event.   | 9/7/2022<br>#3613219   | GL AU EX<br>WC OTH |
| H - Rowan College of South Jersey -<br>I - Cumberland County Improvement Authority | Cumberland Campus<br>3322 College Drive<br>Vineland, NJ 08360 | Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: State County Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of the Cumberland Campus for a State of the County event during the current calendar year. | 9/30/2022<br>#3644206  | GL AU EX<br>WC OTH |
| <b>Total # of Holders: 5</b>   |   |  |                        |                    |

10/03/2022

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## Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 10/1/2022 To 11/1/2022

| Holder (H)/<br>Insured Name (I)                              | Holder / Insured Address                                      | Description of Operations   | Issue Date/<br>Cert ID | Coverage           |
|--|---|---|------------------------|--------------------|
| H - Rowan College of South Jersey -<br>I - Cumberland County | Cumberland Campus<br>3322 College Drive<br>Vineland, NJ 08360 | Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Use of Campus The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of the Cumberland Campus for a County Department of Health training during the current calendar year.  | 10/7/2022<br>#3654208  | GL AU EX<br>WC OTH |
| H - Penske Truck Leasing Co, LP<br>I - Cumberland County     | Route 10 Green Hills<br>PO Box 563<br>Reading, PA 19603       | Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: Penske Rental 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 all vehicles leased or rented from Penske Truck Leasing Co, LP including substitute, extra, permanent replacement, or interim vehicles. \$120,000 physical damage limit | 10/17/2022<br>#3661033 | GL AU EX<br>WC OTH |
| H - NJ Transit<br>I - Cumberland County                      | One Penn Plaza E<br>Newark, NJ 07105                          | RE: Two Chrysler Braun's Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: 2022 Chrysler Braun VIN #2C4RC1CG8NR118419 Value \$63,454.50 2022 Chrysler Braun VIN #2C4RC1CG8NR118422 Value \$63,454.50  | 10/27/2022<br>#3687647 | GL AU EX<br>OTH    |
| H - Rowan College of South Jersey<br>I - Cumberland County   | Cumberland Campus<br>3322 College Drive<br>Vineland, NJ 08360 | Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the County Sheriffs Department use of facilities during the current calendar year.   | 10/27/2022<br>#3689398 | GL AU EX<br>WC OTH |
| H - Penske Truck Leasing Co, LP<br>I - Cumberland County     | Route 10 Green Hills<br>PO Box 563<br>Reading, PA 19603       | Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: Penske Rental Penske Truck Leasing Co, L.P. and its partners are 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 all vehicles leased or rented from Penske Truck Leasing Co, LP  | 10/28/2022<br>#3690368 | GL AU EX<br>WC OTH |

11/01/2022

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**Cumberland County Ins. Comm.**  
**Certificate of Insurance Monthly Report**

From 10/1/2022 To 11/1/2022

|   |  |   |                            |                    |
|---|--|---|----------------------------|--------------------|
| H - West Park Church<br><br>I - Cumberland County | 625 Shiloh Pike<br>Bridgeton, NJ 08302 | including substitute, extra, permanent replacement, or interim vehicles.<br><br>Company D: XS Worker Compensation Policy Limit: XS WC Statutory ,<br>XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023<br>Policy#: SP4059717 RE: Use of Facilities The Certificate Holder is an<br>Additional Insured on the above-referenced Commercial General<br>Liability and Excess Liability Policies if required by written contract as<br>respect to use of facilities during the current calendar year. | 10/28/2022<br><br>#3690494 | GL AU EX<br>WC OTH |
| <b>Total # of Holders: 6</b>                      |  |   |                            |                    |

| CUMBERLAND COUNTY INSURANCE COMMISSION |                                 |                  |                  |                   |                   |
|--|---------------------------------|------------------|------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT            |                                 |                  |                  |                   |                   |
|  |                                 | AS OF            | August 31, 2022  |                   |                   |
| ALL YEARS COMBINED                     |                                 |                  |                  |                   |                   |
|  |                                 | THIS MONTH       | YTD CHANGE       | PRIOR YEAR END    | FUND BALANCE      |
| 1.                                     | UNDERWRITING INCOME             | 310,120          | 2,481,681        | 27,215,324        | 29,697,004        |
| 2.                                     | CLAIM EXPENSES                  |                  |                  |                   |                   |
|  | Paid Claims                     | 212,648          | 1,643,277        | 9,584,834         | 11,228,110        |
|  | Case Reserves                   | 413,074          | 121,833          | 2,439,209         | 2,561,042         |
|  | IBNR                            | (186,385)        | (300,188)        | 2,233,213         | 1,933,026         |
|  | Excess Insurance Recoverable    | 0                | 0                | 0                 | 0                 |
|  | Discounted Claim Value          | (7,569)          | (62,416)         | (124,702)         | (187,118)         |
|  | <b>TOTAL CLAIMS</b>             | <b>431,769</b>   | <b>1,402,507</b> | <b>14,132,554</b> | <b>15,535,061</b> |
| 3.                                     | EXPENSES                        |                  |                  |                   |                   |
|  | Excess Premiums                 | 149,616          | 1,196,929        | 10,692,429        | 11,889,358        |
|  | Administrative                  | 30,532           | 241,960          | 3,025,230         | 3,267,190         |
|  | <b>TOTAL EXPENSES</b>           | <b>180,148</b>   | <b>1,438,889</b> | <b>13,717,658</b> | <b>15,156,547</b> |
| 4.                                     | UNDERWRITING PROFIT (1-2-3)     | (301,797)        | (359,715)        | (634,888)         | (994,604)         |
| 5.                                     | INVESTMENT INCOME               | 753              | 6,201            | 184,706           | 190,907           |
| 6.                                     | PROFIT (4 + 5)                  | (301,044)        | (353,514)        | (450,182)         | (803,696)         |
| 7.                                     | CEL APPROPRIATION CANCELLATION  | 0                | 0                | 2,109             | 2,109             |
| 8.                                     | DIVIDEND INCOME                 | 0                | 0                | 140,092           | 140,092           |
| 9.                                     | DIVIDEND EXPENSE                | 0                | 0                | (140,092)         | (140,092)         |
| 10.                                    | INVESTMENT IN JOINT VENTURE     | 23,171           | 44,618           | 726,035           | 770,652           |
| 11.                                    | <b>SURPLUS (6 + 7 + 8 - 9)</b>  | <b>(277,873)</b> | <b>(308,897)</b> | <b>277,962</b>    | <b>(30,935)</b>   |
| <b>SURPLUS (DEFICITS) BY FUND YEAR</b> |                                 |                  |                  |                   |                   |
|  | 2012                            | 16               | (9,817)          | 290,289           | 280,472           |
|  | 2013                            | (446)            | (7,272)          | 240,212           | 232,940           |
|  | 2014                            | (791)            | (6,003)          | 170,312           | 164,309           |
|  | 2015                            | (893)            | 62,950           | (433,601)         | (370,651)         |
|  | 2016                            | 3,384            | 13,431           | 341,008           | 354,439           |
|  | 2017                            | (925)            | 72,170           | (562,351)         | (490,182)         |
|  | 2018                            | (298,132)        | (544,204)        | (125,552)         | (669,757)         |
|  | 2019                            | 8,311            | 200,875          | 485,751           | 686,626           |
|  | 2020                            | 2,551            | 111,703          | (225,246)         | (113,543)         |
|  | 2021                            | 3,263            | (109,635)        | 97,139            | (12,496)          |
|  | 2022                            | 5,789            | (93,093)         |                   | (93,093)          |
|  | <b>TOTAL SURPLUS (DEFICITS)</b> | <b>(277,873)</b> | <b>(308,897)</b> | <b>277,961</b>    | <b>(30,936)</b>   |
|  | <b>TOTAL CASH</b>               |                  |                  |                   | <b>3,783,554</b>  |

| CLAIM ANALYSIS BY FUND YEAR  |                |                  |                   |                   |
|------------------------------|----------------|------------------|-------------------|-------------------|
| <b>FUND YEAR 2012</b>        |                |                  |                   |                   |
| Paid Claims                  | 0              | 0                | 40,744            | 40,744            |
| Case Reserves                | 0              | 10,000           | 0                 | 10,000            |
| IBNR                         | 0              | 0                | 0                 | 0                 |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | 0                | 0                 | 0                 |
| <b>TOTAL FY 2012 CLAIMS</b>  | <b>0</b>       | <b>10,000</b>    | <b>40,744</b>     | <b>50,744</b>     |
| <b>FUND YEAR 2013</b>        |                |                  |                   |                   |
| Paid Claims                  | 266            | 826              | 1,200,152         | 1,200,978         |
| Case Reserves                | (266)          | 5,478            | 7,189             | 12,667            |
| IBNR                         | 0              | 0                | (0)               | (0)               |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | 0                | 0                 | 0                 |
| <b>TOTAL FY 2013 CLAIMS</b>  | <b>0</b>       | <b>6,304</b>     | <b>1,207,341</b>  | <b>1,213,645</b>  |
| <b>FUND YEAR 2014</b>        |                |                  |                   |                   |
| Paid Claims                  | 20,800         | 21,843           | 1,349,349         | 1,371,192         |
| Case Reserves                | (27,065)       | (27,174)         | 27,174            | 0                 |
| IBNR                         | 6,265          | 9,153            | 0                 | 9,153             |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | 0                | (0)               | (0)               |
| <b>TOTAL FY 2014 CLAIMS</b>  | <b>(0)</b>     | <b>3,822</b>     | <b>1,376,523</b>  | <b>1,380,345</b>  |
| <b>FUND YEAR 2015</b>        |                |                  |                   |                   |
| Paid Claims                  | 3,150          | 187,968          | 1,666,412         | 1,854,381         |
| Case Reserves                | (258)          | (212,654)        | 226,690           | 14,036            |
| IBNR                         | (2,892)        | (48,095)         | 74,497            | 26,402            |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | 0                | 0                 | 0                 |
| <b>TOTAL FY 2015 CLAIMS</b>  | <b>0</b>       | <b>(72,780)</b>  | <b>1,967,599</b>  | <b>1,894,819</b>  |
| <b>FUND YEAR 2016</b>        |                |                  |                   |                   |
| Paid Claims                  | 5,144          | 9,432            | 996,544           | 1,005,975         |
| Case Reserves                | (5,144)        | (9,431)          | 201,173           | 191,742           |
| IBNR                         | 0              | (10,296)         | 28,875            | 18,579            |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | 0                | 0                 | 0                 |
| <b>TOTAL FY 2016 CLAIMS</b>  | <b>0</b>       | <b>(10,296)</b>  | <b>1,226,592</b>  | <b>1,216,296</b>  |
| <b>FUND YEAR 2017</b>        |                |                  |                   |                   |
| Paid Claims                  | 4,441          | 439,444          | 1,490,895         | 1,930,340         |
| Case Reserves                | (3,699)        | (510,616)        | 614,801           | 104,185           |
| IBNR                         | (742)          | 12,117           | 85,002            | 97,119            |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | 22               | (3,262)           | (3,240)           |
| <b>TOTAL FY 2017 CLAIMS</b>  | <b>(0)</b>     | <b>(59,032)</b>  | <b>2,187,436</b>  | <b>2,128,405</b>  |
| <b>FUND YEAR 2018</b>        |                |                  |                   |                   |
| Paid Claims                  | 18,706         | 191,081          | 1,272,361         | 1,463,443         |
| Case Reserves                | 267,472        | 439,518          | 358,802           | 798,320           |
| IBNR                         | (1,178)        | (87,223)         | 145,845           | 58,622            |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | (4,680)          | (5,594)           | (10,274)          |
| <b>TOTAL FY 2018 CLAIMS</b>  | <b>285,000</b> | <b>538,696</b>   | <b>1,771,414</b>  | <b>2,310,110</b>  |
| <b>FUND YEAR 2019</b>        |                |                  |                   |                   |
| Paid Claims                  | 3,873          | 32,096           | 497,806           | 529,902           |
| Case Reserves                | 79,300         | 73,136           | 56,648            | 129,784           |
| IBNR                         | (83,173)       | (292,912)        | 571,346           | 278,434           |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | 2,494            | (10,911)          | (8,417)           |
| <b>TOTAL FY 2019 CLAIMS</b>  | <b>(0)</b>     | <b>(185,185)</b> | <b>1,114,889</b>  | <b>929,704</b>    |
| <b>FUND YEAR 2020</b>        |                |                  |                   |                   |
| Paid Claims                  | 110,904        | 291,126          | 684,516           | 975,642           |
| Case Reserves                | 40,664         | (88,225)         | 512,698           | 424,473           |
| IBNR                         | (151,568)      | (321,698)        | 624,018           | 302,320           |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | 4,506            | (45,289)          | (40,783)          |
| <b>TOTAL FY 2020 CLAIMS</b>  | <b>0</b>       | <b>(114,291)</b> | <b>1,775,943</b>  | <b>1,661,652</b>  |
| <b>FUND YEAR 2021</b>        |                |                  |                   |                   |
| Paid Claims                  | 17,431         | 283,443          | 386,054           | 669,497           |
| Case Reserves                | (23,519)       | 25,202           | 434,034           | 459,236           |
| IBNR                         | 6,088          | (194,000)        | 703,630           | 509,630           |
| Excess Insurance Recoverable | 0              | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0              | 1,173            | (59,646)          | (58,473)          |
| <b>TOTAL FY 2021 CLAIMS</b>  | <b>(0)</b>     | <b>115,818</b>   | <b>1,464,072</b>  | <b>1,579,890</b>  |
| <b>FUND YEAR 2022</b>        |                |                  |                   |                   |
| Paid Claims                  | 27,933         | 186,016          |                   | 186,016           |
| Case Reserves                | 85,589         | 416,599          |                   | 416,599           |
| IBNR                         | 40,815         | 632,766          |                   | 632,766           |
| Excess Insurance Recoverable | 0              | 0                |                   | 0                 |
| Discounted Claim Value       | (7,569)        | (65,931)         |                   | (65,931)          |
| <b>TOTAL FY 2022 CLAIMS</b>  | <b>146,769</b> | <b>1,169,451</b> | <b>0</b>          | <b>1,169,451</b>  |
| <b>COMBINED TOTAL CLAIMS</b> | <b>431,769</b> | <b>1,402,507</b> | <b>14,132,554</b> | <b>15,535,061</b> |

| CUMBERLAND COUNTY INSURANCE COMMISSION |                                 |                    |                  |                   |                   |
|--|---------------------------------|--------------------|------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT            |                                 |                    |                  |                   |                   |
| AS OF                                  |                                 | September 30, 2022 |                  |                   |                   |
| ALL YEARS COMBINED                     |                                 |                    |                  |                   |                   |
|  |                                 | THIS MONTH         | YTD CHANGE       | PRIOR YEAR END    | FUND BALANCE      |
| 1.                                     | UNDERWRITING INCOME             | 310,210            | 2,791,891        | 27,215,324        | 30,007,214        |
| 2.                                     | CLAIM EXPENSES                  |                    |                  |                   |                   |
|  | Paid Claims                     | 145,150            | 1,788,427        | 9,584,834         | 11,373,261        |
|  | Case Reserves                   | 197,473            | 319,306          | 2,439,209         | 2,758,515         |
|  | IBNR                            | (260,454)          | (560,642)        | 2,233,213         | 1,672,571         |
|  | Excess Insurance Recoverable    | 0                  | 0                | 0                 | 0                 |
|  | Discounted Claim Value          | 51,884             | (10,532)         | (124,702)         | (135,234)         |
|  | <b>TOTAL CLAIMS</b>             | <b>134,053</b>     | <b>1,536,560</b> | <b>14,132,554</b> | <b>15,669,113</b> |
| 3.                                     | EXPENSES                        |                    |                  |                   |                   |
|  | Excess Premiums                 | 149,616            | 1,346,545        | 10,692,429        | 12,038,974        |
|  | Administrative                  | 30,481             | 272,441          | 3,025,230         | 3,297,670         |
|  | <b>TOTAL EXPENSES</b>           | <b>180,097</b>     | <b>1,618,985</b> | <b>13,717,658</b> | <b>15,336,644</b> |
| 4.                                     | UNDERWRITING PROFIT (1-2-3)     | (3,939)            | (363,655)        | (634,888)         | (998,543)         |
| 5.                                     | INVESTMENT INCOME               | 3,598              | 9,799            | 184,706           | 194,505           |
| 6.                                     | PROFIT (4 + 5)                  | (341)              | (353,855)        | (450,182)         | (804,037)         |
| 7.                                     | CEL APPROPRIATION CANCELLATION  | 0                  | 0                | 2,109             | 2,109             |
| 8.                                     | DIVIDEND INCOME                 | 0                  | 0                | 140,092           | 140,092           |
| 9.                                     | DIVIDEND EXPENSE                | 0                  | 0                | (140,092)         | (140,092)         |
| 10.                                    | INVESTMENT IN JOINT VENTURE     | 0                  | 44,618           | 726,035           | 770,652           |
| 11.                                    | <b>SURPLUS (6 + 7 + 8 - 9)</b>  | <b>(341)</b>       | <b>(309,238)</b> | <b>277,962</b>    | <b>(31,276)</b>   |
| <b>SURPLUS (DEFICITS) BY FUND YEAR</b> |                                 |                    |                  |                   |                   |
|  | 2012                            | 168                | (9,649)          | 290,289           | 280,640           |
|  | 2013                            | 92                 | (7,180)          | 240,212           | 233,032           |
|  | 2014                            | 9,426              | 3,422            | 170,312           | 173,734           |
|  | 2015                            | 240                | 63,190           | (433,601)         | (370,411)         |
|  | 2016                            | 60,727             | 74,157           | 341,008           | 415,165           |
|  | 2017                            | 74,786             | 146,956          | (562,351)         | (415,396)         |
|  | 2018                            | 221,319            | (322,885)        | (125,552)         | (448,437)         |
|  | 2019                            | (122,075)          | 78,801           | 485,751           | 564,552           |
|  | 2020                            | (270,345)          | (158,642)        | (225,246)         | (383,888)         |
|  | 2021                            | (20,147)           | (129,782)        | 97,139            | (32,642)          |
|  | 2022                            | 45,467             | (47,626)         |                   | (47,626)          |
|  | <b>TOTAL SURPLUS (DEFICITS)</b> | <b>(341)</b>       | <b>(309,238)</b> | <b>277,961</b>    | <b>(31,277)</b>   |
|  | <b>TOTAL CASH</b>               |                    |                  |                   | <b>4,812,871</b>  |

| CLAIM ANALYSIS BY FUND YEAR  |                  |                  |                   |                   |
|------------------------------|------------------|------------------|-------------------|-------------------|
| <b>FUND YEAR 2012</b>        |                  |                  |                   |                   |
| Paid Claims                  | 0                | 0                | 40,744            | 40,744            |
| Case Reserves                | 0                | 10,000           | 0                 | 10,000            |
| IBNR                         | 0                | 0                | 0                 | 0                 |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0                | 0                | 0                 | 0                 |
| <b>TOTAL FY 2012 CLAIMS</b>  | <b>0</b>         | <b>10,000</b>    | <b>40,744</b>     | <b>50,744</b>     |
| <b>FUND YEAR 2013</b>        |                  |                  |                   |                   |
| Paid Claims                  | 0                | 826              | 1,200,152         | 1,200,978         |
| Case Reserves                | 0                | 5,478            | 7,189             | 12,667            |
| IBNR                         | 0                | 0                | (0)               | (0)               |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0                | 0                | 0                 | 0                 |
| <b>TOTAL FY 2013 CLAIMS</b>  | <b>0</b>         | <b>6,304</b>     | <b>1,207,341</b>  | <b>1,213,645</b>  |
| <b>FUND YEAR 2014</b>        |                  |                  |                   |                   |
| Paid Claims                  | 0                | 21,843           | 1,349,349         | 1,371,192         |
| Case Reserves                | 0                | (27,174)         | 27,174            | 0                 |
| IBNR                         | (9,153)          | 0                | 0                 | 0                 |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0                | 0                | (0)               | (0)               |
| <b>TOTAL FY 2014 CLAIMS</b>  | <b>(9,153)</b>   | <b>(5,331)</b>   | <b>1,376,523</b>  | <b>1,371,192</b>  |
| <b>FUND YEAR 2015</b>        |                  |                  |                   |                   |
| Paid Claims                  | 0                | 187,968          | 1,666,412         | 1,854,381         |
| Case Reserves                | 0                | (212,654)        | 226,690           | 14,036            |
| IBNR                         | 0                | (48,095)         | 74,497            | 26,402            |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0                | 0                | 0                 | 0                 |
| <b>TOTAL FY 2015 CLAIMS</b>  | <b>0</b>         | <b>(72,780)</b>  | <b>1,967,599</b>  | <b>1,894,819</b>  |
| <b>FUND YEAR 2016</b>        |                  |                  |                   |                   |
| Paid Claims                  | 979              | 10,410           | 996,544           | 1,006,954         |
| Case Reserves                | (58,255)         | (67,686)         | 201,173           | 133,487           |
| IBNR                         | (3,065)          | (13,361)         | 28,875            | 15,514            |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 0                | 0                | 0                 | 0                 |
| <b>TOTAL FY 2016 CLAIMS</b>  | <b>(60,341)</b>  | <b>(70,637)</b>  | <b>1,226,592</b>  | <b>1,155,955</b>  |
| <b>FUND YEAR 2017</b>        |                  |                  |                   |                   |
| Paid Claims                  | 3,147            | 442,591          | 1,490,895         | 1,933,487         |
| Case Reserves                | (3,147)          | (513,762)        | 614,801           | 101,039           |
| IBNR                         | (77,920)         | (65,803)         | 85,002            | 19,199            |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 3,240            | 3,262            | (3,262)           | 0                 |
| <b>TOTAL FY 2017 CLAIMS</b>  | <b>(74,680)</b>  | <b>(133,712)</b> | <b>2,187,436</b>  | <b>2,053,725</b>  |
| <b>FUND YEAR 2018</b>        |                  |                  |                   |                   |
| Paid Claims                  | 22,802           | 213,883          | 1,272,361         | 1,486,245         |
| Case Reserves                | (226,428)        | 213,089          | 358,802           | 571,891           |
| IBNR                         | (22,526)         | (109,749)        | 145,845           | 36,096            |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 5,001            | 321              | (5,594)           | (5,273)           |
| <b>TOTAL FY 2018 CLAIMS</b>  | <b>(221,151)</b> | <b>317,545</b>   | <b>1,771,414</b>  | <b>2,088,959</b>  |
| <b>FUND YEAR 2019</b>        |                  |                  |                   |                   |
| Paid Claims                  | 0                | 32,096           | 497,806           | 529,902           |
| Case Reserves                | 101,222          | 174,358          | 56,648            | 231,006           |
| IBNR                         | 19,521           | (273,391)        | 571,346           | 297,955           |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 1,901            | 4,395            | (10,911)          | (6,516)           |
| <b>TOTAL FY 2019 CLAIMS</b>  | <b>122,643</b>   | <b>(62,542)</b>  | <b>1,114,889</b>  | <b>1,052,348</b>  |
| <b>FUND YEAR 2020</b>        |                  |                  |                   |                   |
| Paid Claims                  | 19,822           | 310,948          | 684,516           | 995,464           |
| Case Reserves                | 209,787          | 121,562          | 512,698           | 634,260           |
| IBNR                         | 31,269           | (290,429)        | 624,018           | 333,589           |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 9,861            | 14,367           | (45,289)          | (30,922)          |
| <b>TOTAL FY 2020 CLAIMS</b>  | <b>270,739</b>   | <b>156,448</b>   | <b>1,775,943</b>  | <b>1,932,391</b>  |
| <b>FUND YEAR 2021</b>        |                  |                  |                   |                   |
| Paid Claims                  | 18,423           | 301,866          | 386,054           | 687,919           |
| Case Reserves                | 70,536           | 95,738           | 434,034           | 529,772           |
| IBNR                         | (86,845)         | (280,845)        | 703,630           | 422,785           |
| Excess Insurance Recoverable | 0                | 0                | 0                 | 0                 |
| Discounted Claim Value       | 18,571           | 19,744           | (59,646)          | (39,902)          |
| <b>TOTAL FY 2021 CLAIMS</b>  | <b>20,685</b>    | <b>136,503</b>   | <b>1,464,072</b>  | <b>1,600,574</b>  |
| <b>FUND YEAR 2022</b>        |                  |                  |                   |                   |
| Paid Claims                  | 79,978           | 265,994          |                   | 265,994           |
| Case Reserves                | 103,758          | 520,357          |                   | 520,357           |
| IBNR                         | (111,736)        | 521,030          |                   | 521,030           |
| Excess Insurance Recoverable | 0                | 0                |                   | 0                 |
| Discounted Claim Value       | 13,310           | (52,620)         |                   | (52,620)          |
| <b>TOTAL FY 2022 CLAIMS</b>  | <b>85,311</b>    | <b>1,254,761</b> | <b>0</b>          | <b>1,254,761</b>  |
| <b>COMBINED TOTAL CLAIMS</b> | <b>134,053</b>   | <b>1,536,560</b> | <b>14,132,554</b> | <b>15,669,113</b> |

| NEW JERSEY COUNTIES EXCESS JIF         |                                 |                  |                   |                    |                    |
|--|---------------------------------|------------------|-------------------|--------------------|--------------------|
| FINANCIAL FAST TRACK REPORT            |                                 |                  |                   |                    |                    |
|  |                                 | AS OF            | August 31, 2022   |                    |                    |
| ALL YEARS COMBINED                     |                                 |                  |                   |                    |                    |
|  |                                 | THIS             | YTD               | PRIOR              | FUND               |
|  |                                 | MONTH            | CHANGE            | YEAR END           | BALANCE            |
| 1.                                     | UNDERWRITING INCOME             | 2,742,009        | 21,701,244        | 216,347,698        | 238,048,943        |
| 2.                                     | CLAIM EXPENSES                  |                  |                   |                    |                    |
|  | Paid Claims                     | 23,807           | 2,773,721         | 8,997,544          | 11,771,265         |
|  | Case Reserves                   | 397,620          | (681,325)         | 10,977,439         | 10,296,113         |
|  | IBNR                            | 277,741          | 960,786           | 11,375,865         | 12,336,652         |
|  | Discounted Claim Value          | (76,748)         | (197,702)         | (1,916,773)        | (2,114,475)        |
|  | Excess Recoveries               | 0                | 20,834            | (1,387,397)        | (1,366,563)        |
|  | <b>TOTAL CLAIMS</b>             | <b>622,419</b>   | <b>2,876,314</b>  | <b>28,046,678</b>  | <b>30,922,992</b>  |
| 3.                                     | EXPENSES                        |                  |                   |                    |                    |
|  | Excess Premiums                 | 2,041,706        | 16,398,988        | 153,216,375        | 169,615,363        |
|  | Administrative                  | 184,950          | 1,432,787         | 16,354,219         | 17,787,006         |
|  | <b>TOTAL EXPENSES</b>           | <b>2,226,656</b> | <b>17,831,775</b> | <b>169,570,594</b> | <b>187,402,369</b> |
| 4.                                     | UNDERWRITING PROFIT (1-2-3)     | (107,066)        | 993,155           | 18,730,426         | 19,723,581         |
| 5.                                     | INVESTMENT INCOME               | (22,333)         | (237,027)         | 1,533,106          | 1,296,079          |
| 6.                                     | PROFIT (4+5)                    | (129,398)        | 756,129           | 20,263,531         | 21,019,660         |
| 7.                                     | Dividend                        | 0                | 0                 | (5,857,551)        | (5,857,551)        |
| 8.                                     | <b>SURPLUS (6-7)</b>            | <b>(129,398)</b> | <b>756,129</b>    | <b>14,405,980</b>  | <b>15,162,109</b>  |
| <b>SURPLUS (DEFICITS) BY FUND YEAR</b> |                                 |                  |                   |                    |                    |
|  | 2010                            | (157)            | (1,658)           | 163,660            | 162,002            |
|  | 2011                            | (61,102)         | (65,429)          | 666,797            | 601,368            |
|  | 2012                            | (604)            | (5,478)           | 690,291            | 684,813            |
|  | 2013                            | (1,072)          | (15,870)          | 1,322,965          | 1,307,095          |
|  | 2014                            | (1,523)          | (46,599)          | 2,323,116          | 2,276,517          |
|  | 2015                            | (1,708)          | (199,652)         | 1,637,394          | 1,437,742          |
|  | 2016                            | (1,960)          | 48,585            | 1,825,687          | 1,874,273          |
|  | 2017                            | (2,204)          | 247,990           | 1,865,475          | 2,113,465          |
|  | 2018                            | (2,381)          | (106,604)         | 2,701,793          | 2,595,188          |
|  | 2019                            | (2,838)          | 275,088           | 2,317,154          | 2,592,242          |
|  | 2020                            | (2,692)          | (71,206)          | (1,215,894)        | (1,287,100)        |
|  | 2021                            | (3,967)          | 91,195            | 107,541            | 198,736            |
|  | 2022                            | (47,191)         | 605,765           |                    | 605,765            |
|  | <b>TOTAL SURPLUS (DEFICITS)</b> | <b>(129,398)</b> | <b>756,129</b>    | <b>14,405,980</b>  | <b>15,162,108</b>  |
|  | <b>TOTAL CASH</b>               |                  |                   |                    | <b>20,384,593</b>  |

| <b>CLAIM ANALYSIS BY FUND YEAR</b> |               |                  |                  |                  |
|------------------------------------|---------------|------------------|------------------|------------------|
| <b>FUND YEAR 2010</b>              |               |                  |                  |                  |
| 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                |
| <b>TOTAL FY 2010 CLAIMS</b>        | <b>0</b>      | <b>0</b>         | <b>171,840</b>   | <b>171,840</b>   |
| <b>FUND YEAR 2011</b>              |               |                  |                  |                  |
| Paid Claims                        | 187           | 1,687            | 538,401          | 540,088          |
| Case Reserves                      | 60,536        | 60,536           | 0                | 60,536           |
| IBNR                               | 0             | (0)              | 0                | (0)              |
| Discounted Claim Value             | 0             | 0                | (0)              | (0)              |
| <b>TOTAL FY 2011 CLAIMS</b>        | <b>60,723</b> | <b>62,223</b>    | <b>538,401</b>   | <b>600,624</b>   |
| <b>FUND YEAR 2012</b>              |               |                  |                  |                  |
| Paid Claims                        | 5,037         | 5,990            | 1,582,804        | 1,588,794        |
| Case Reserves                      | (5,037)       | (5,990)          | 65,616           | 59,625           |
| IBNR                               | 0             | (1,339)          | 5,318            | 3,979            |
| Discounted Claim Value             | 0             | 442              | (7,374)          | (6,933)          |
| <b>TOTAL FY 2012 CLAIMS</b>        | <b>0</b>      | <b>(897)</b>     | <b>1,646,363</b> | <b>1,645,466</b> |
| <b>FUND YEAR 2013</b>              |               |                  |                  |                  |
| Paid Claims                        | 4,382         | 55,925           | 914,416          | 970,341          |
| Case Reserves                      | (4,383)       | (57,929)         | 458,599          | 400,670          |
| IBNR                               | 0             | 0                | 74,752           | 74,752           |
| Discounted Claim Value             | 0             | 6,254            | (57,108)         | (50,853)         |
| <b>TOTAL FY 2013 CLAIMS</b>        | <b>(0)</b>    | <b>4,251</b>     | <b>1,390,659</b> | <b>1,394,910</b> |
| <b>FUND YEAR 2014</b>              |               |                  |                  |                  |
| Paid Claims                        | 280           | 180,753          | 476,289          | 657,042          |
| Case Reserves                      | (109,152)     | (256,552)        | 388,283          | 131,731          |
| IBNR                               | 108,872       | 88,118           | 43,550           | 131,668          |
| Discounted Claim Value             | 0             | 17,445           | (37,267)         | (19,821)         |
| <b>TOTAL FY 2014 CLAIMS</b>        | <b>0</b>      | <b>29,765</b>    | <b>870,855</b>   | <b>900,620</b>   |
| <b>FUND YEAR 2015</b>              |               |                  |                  |                  |
| Paid Claims                        | 12,708        | 379,936          | 1,175,139        | 1,555,075        |
| Case Reserves                      | (346,436)     | (541,254)        | 1,460,651        | 919,396          |
| IBNR                               | 333,728       | 346,426          | 106,456          | 452,882          |
| Discounted Claim Value             | 0             | (5,749)          | (100,358)        | (106,106)        |
| <b>TOTAL FY 2015 CLAIMS</b>        | <b>0</b>      | <b>179,359</b>   | <b>2,641,889</b> | <b>2,821,248</b> |
| <b>FUND YEAR 2016</b>              |               |                  |                  |                  |
| Paid Claims                        | 0             | 182,560          | 844,767          | 1,027,327        |
| Case Reserves                      | (249,000)     | (490,492)        | 1,681,779        | 1,191,288        |
| IBNR                               | 249,000       | 225,046          | 54,558           | 279,605          |
| Discounted Claim Value             | 0             | 12,445           | (113,121)        | (100,675)        |
| <b>TOTAL FY 2016 CLAIMS</b>        | <b>0</b>      | <b>(70,440)</b>  | <b>2,467,984</b> | <b>2,397,544</b> |
| <b>FUND YEAR 2017</b>              |               |                  |                  |                  |
| Paid Claims                        | 538           | 760,071          | 393,930          | 1,154,001        |
| Case Reserves                      | 4,363         | (734,911)        | 1,372,320        | 637,410          |
| IBNR                               | (4,900)       | (319,481)        | 1,211,149        | 891,668          |
| Discounted Claim Value             | 0             | 19,456           | (135,864)        | (116,408)        |
| <b>TOTAL FY 2017 CLAIMS</b>        | <b>0</b>      | <b>(274,865)</b> | <b>2,841,535</b> | <b>2,566,670</b> |

|                              |                |                  |                   |                   |
|------------------------------|----------------|------------------|-------------------|-------------------|
| <b>FUND YEAR 2018</b>        |                |                  |                   |                   |
| Paid Claims                  | 13,526         | 25,375           | 742,774           | 768,149           |
| Case Reserves                | 16,574         | 257,370          | 384,006           | 641,377           |
| IBNR                         | (30,100)       | (210,298)        | 1,013,968         | 803,670           |
| Discounted Claim Value       | 0              | 9,076            | (132,597)         | (123,521)         |
| <b>TOTAL FY 2018 CLAIMS</b>  | <b>0</b>       | <b>81,523</b>    | <b>2,008,151</b>  | <b>2,089,674</b>  |
| <b>FUND YEAR 2019</b>        |                |                  |                   |                   |
| Paid Claims                  | 0              | 1,554            | 673,118           | 674,672           |
| Case Reserves                | (1,000)        | 372,407          | 590,241           | 962,648           |
| IBNR                         | 1,000          | (731,104)        | 1,923,599         | 1,192,495         |
| Discounted Claim Value       | 0              | 52,150           | (263,678)         | (211,527)         |
| <b>TOTAL FY 2019 CLAIMS</b>  | <b>0</b>       | <b>(304,993)</b> | <b>2,923,280</b>  | <b>2,618,287</b>  |
| <b>FUND YEAR 2020</b>        |                |                  |                   |                   |
| Paid Claims                  | 1,367          | 238,815          | 636,007           | 874,821           |
| Case Reserves                | (7,661)        | 243,656          | 3,478,036         | 3,721,692         |
| IBNR                         | 6,294          | (505,293)        | 3,149,860         | 2,644,567         |
| Discounted Claim Value       | 0              | 44,517           | (547,421)         | (502,904)         |
| Excess Recoveries            | 0              | 20,834           | (1,387,397)       | (1,366,563)       |
| <b>TOTAL FY 2020 CLAIMS</b>  | <b>0</b>       | <b>42,528</b>    | <b>5,329,085</b>  | <b>5,371,613</b>  |
| <b>FUND YEAR 2021</b>        |                |                  |                   |                   |
| Paid Claims                  | (21,073)       | 847,595          | 848,061           | 1,695,656         |
| Case Reserves                | 798,571        | 10,886           | 1,097,909         | 1,108,795         |
| IBNR                         | (777,498)      | (1,081,108)      | 3,792,655         | 2,711,547         |
| Discounted Claim Value       | 0              | 85,028           | (521,987)         | (436,959)         |
| Excess Recoveries            | 0              | 0                |                   | 0                 |
| <b>TOTAL FY 2021 CLAIMS</b>  | <b>0</b>       | <b>(137,599)</b> | <b>5,216,637</b>  | <b>5,079,039</b>  |
| <b>FUND YEAR 2022</b>        |                |                  |                   |                   |
| Paid Claims                  | 6,856          | 93,458           |                   | 93,458            |
| Case Reserves                | 240,245        | 460,948          |                   | 460,948           |
| IBNR                         | 391,345        | 3,149,819        |                   | 3,149,819         |
| Discounted Claim Value       | (76,748)       | (438,767)        |                   | (438,767)         |
| <b>TOTAL FY 2022 CLAIMS</b>  | <b>561,696</b> | <b>3,265,458</b> | <b>0</b>          | <b>3,265,458</b>  |
| <b>COMBINED TOTAL CLAIMS</b> | <b>622,419</b> | <b>2,876,314</b> | <b>28,046,678</b> | <b>30,922,992</b> |

**Cumberland County Insurance Commission**

**CLAIM ACTIVITY REPORT**

As of July 31, 2022

| <b>COVERAGE LINE - PROPERTY</b>          |          |             |             |             |             |             |             |           |             |             |            |                 |
|--|----------|-------------|-------------|-------------|-------------|-------------|-------------|-----------|-------------|-------------|------------|-----------------|
| <b>CLAIM COUNT - OPEN CLAIMS</b>         |          |             |             |             |             |             |             |           |             |             |            |                 |
| Year                                     | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| June-22                                  | 0        | 0           | 0           | 0           | 0           | 0           | 3           | 0         | 0           | 4           | 8          | 15              |
| July-22                                  | 0        | 0           | 0           | 0           | 0           | 0           | 3           | 0         | 0           | 4           | 8          | 15              |
| NET CHGE                                 | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 0           | 0           | 0          | 0               |
| Limited Reserves                         |          |             |             |             |             |             |             |           |             |             |            | <b>\$7,593</b>  |
| Year                                     | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| June-22                                  | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$7,729     | \$0       | \$0         | \$54        | \$127,466  | \$135,249       |
| July-22                                  | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$7,729     | \$0       | \$0         | \$4         | \$106,156  | \$113,889       |
| NET CHGE                                 | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$0         | (\$50)      | (\$21,310) | (\$21,360)      |
| Ltd Incurred                             | \$0      | \$40,275    | \$402,444   | \$19,974    | \$236,113   | \$81,220    | \$132,984   | \$92,886  | \$253,215   | \$188,651   | \$235,496  | \$1,683,257     |
| <b>COVERAGE LINE - GENERAL LIABILITY</b> |          |             |             |             |             |             |             |           |             |             |            |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>         |          |             |             |             |             |             |             |           |             |             |            |                 |
| Year                                     | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| June-22                                  | 1        | 0           | 0           | 0           | 1           | 0           | 7           | 4         | 16          | 23          | 2          | 54              |
| July-22                                  | 1        | 0           | 0           | 0           | 1           | 0           | 7           | 4         | 20          | 23          | 8          | 64              |
| NET CHGE                                 | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 4           | 0           | 6          | 10              |
| Limited Reserves                         |          |             |             |             |             |             |             |           |             |             |            | <b>\$11,990</b> |
| Year                                     | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| June-22                                  | \$10,000 | \$0         | \$0         | \$0         | \$62,449    | \$0         | \$302,626   | \$9,142   | \$121,907   | \$217,802   | \$1,000    | \$724,927       |
| July-22                                  | \$10,000 | \$0         | \$0         | \$0         | \$62,449    | \$0         | \$301,408   | \$7,262   | \$132,365   | \$219,601   | \$34,298   | \$767,383       |
| NET CHGE                                 | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | (\$1,218)   | (\$1,881) | \$10,458    | \$1,799     | \$33,298   | \$42,456        |
| Ltd Incurred                             | \$12,796 | \$270,541   | \$382,619   | \$1,088,103 | \$379,923   | \$844,409   | \$467,349   | \$293,260 | \$207,475   | \$272,797   | \$34,298   | \$4,253,570     |
| <b>COVERAGE LINE - AUTO LIABILITY</b>    |          |             |             |             |             |             |             |           |             |             |            |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>         |          |             |             |             |             |             |             |           |             |             |            |                 |
| Year                                     | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| June-22                                  | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 1           | 1           | 1          | 3               |
| July-22                                  | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 1           | 1           | 3          | 5               |
| NET CHGE                                 | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 0           | 0           | 2          | 2               |
| Limited Reserves                         |          |             |             |             |             |             |             |           |             |             |            | <b>\$2,310</b>  |
| Year                                     | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| June-22                                  | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$300       | \$1,000     | \$500      | \$1,800         |
| July-22                                  | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$300       | \$9,500     | \$1,750    | \$11,550        |
| NET CHGE                                 | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$0         | \$8,500     | \$1,250    | \$9,750         |
| Ltd Incurred                             | \$0      | \$12,550    | \$53,489    | \$28,241    | \$4,178     | \$2,153     | \$4,239     | \$6,759   | \$1,991     | \$26,315    | \$1,750    | \$141,666       |
| <b>COVERAGE LINE - WORKERS COMP.</b>     |          |             |             |             |             |             |             |           |             |             |            |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>         |          |             |             |             |             |             |             |           |             |             |            |                 |
| Year                                     | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| June-22                                  | 0        | 1           | 1           | 3           | 1           | 4           | 5           | 1         | 21          | 21          | 21         | 79              |
| July-22                                  | 0        | 1           | 1           | 3           | 1           | 4           | 4           | 1         | 21          | 20          | 37         | 93              |
| NET CHGE                                 | 0        | 0           | 0           | 0           | 0           | 0           | -1          | 0         | 0           | -1          | 16         | 14              |
| Limited Reserves                         |          |             |             |             |             |             |             |           |             |             |            | <b>\$14,129</b> |
| Year                                     | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| June-22                                  | \$0      | \$12,933    | \$27,065    | \$14,294    | \$134,437   | \$108,688   | \$263,424   | \$42,990  | \$383,686   | \$299,657   | \$113,975  | \$1,401,149     |
| July-22                                  | \$0      | \$12,933    | \$27,065    | \$14,294    | \$134,437   | \$107,884   | \$221,711   | \$43,223  | \$310,009   | \$253,649   | \$188,806  | \$1,314,012     |
| NET CHGE                                 | \$0      | \$0         | \$0         | \$0         | \$0         | (\$804)     | (\$41,713)  | \$233     | (\$73,677)  | (\$46,007)  | \$74,831   | (\$87,137)      |
| Ltd Incurred                             | \$37,947 | \$890,279   | \$538,906   | \$729,206   | \$577,504   | \$1,106,001 | \$1,371,012 | \$187,782 | \$785,869   | \$644,457   | \$216,868  | \$7,085,832     |
| <b>TOTAL ALL LINES COMBINED</b>          |          |             |             |             |             |             |             |           |             |             |            |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>         |          |             |             |             |             |             |             |           |             |             |            |                 |
| Year                                     | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| June-22                                  | 1        | 1           | 1           | 3           | 2           | 4           | 15          | 5         | 38          | 49          | 32         | 151             |
| July-22                                  | 1        | 1           | 1           | 3           | 2           | 4           | 14          | 5         | 42          | 48          | 56         | 177             |
| NET CHGE                                 | 0        | 0           | 0           | 0           | 0           | 0           | -1          | 0         | 4           | -1          | 24         | 26              |
| Limited Reserves                         |          |             |             |             |             |             |             |           |             |             |            | <b>\$12,468</b> |
| Year                                     | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| June-22                                  | \$10,000 | \$12,933    | \$27,065    | \$14,294    | \$196,886   | \$108,688   | \$573,779   | \$52,132  | \$505,893   | \$518,513   | \$242,941  | \$2,263,125     |
| July-22                                  | \$10,000 | \$12,933    | \$27,065    | \$14,294    | \$196,886   | \$107,884   | \$530,848   | \$50,484  | \$442,675   | \$482,755   | \$331,010  | \$2,206,834     |
| NET CHGE                                 | \$0      | \$0         | \$0         | \$0         | \$0         | (\$804)     | (\$42,931)  | (\$1,648) | (\$63,219)  | (\$35,759)  | \$88,069   | (\$56,291)      |
| Ltd Incurred                             | \$50,744 | \$1,213,646 | \$1,377,458 | \$1,865,525 | \$1,197,717 | \$2,033,783 | \$1,975,584 | \$580,687 | \$1,248,551 | \$1,132,220 | \$488,411  | \$13,164,326    |

**Cumberland County Insurance Commission**

**CLAIM ACTIVITY REPORT**

August 31, 2022

| <b>C O V E R A G E L I N E - P R O P E R T Y</b>                 |          |             |             |             |             |             |             |           |             |             |           |                 |
|--|----------|-------------|-------------|-------------|-------------|-------------|-------------|-----------|-------------|-------------|-----------|-----------------|
| <b>CLAIM COUNT - OPEN CLAIMS</b>                                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| Year   | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022      | TOTAL           |
| July-22  | 0        | 0           | 0           | 0           | 0           | 0           | 3           | 0         | 0           | 4           | 8         | 15              |
| August-22  | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 2           | 5           | 11        | 21              |
| NET CHGE   | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 2           | 1           | 3         | 6               |
| Limited Reserves   |          |             |             |             |             |             |             |           |             |             |           | <b>\$7,387</b>  |
| <b>C O V E R A G E L I N E - P R O P E R T Y</b>                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>                                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| Year   | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022      | TOTAL           |
| July-22  | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$7,729     | \$0       | \$0         | \$4         | \$106,156 | \$113,889       |
| August-22  | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$7,729     | \$0       | \$0         | \$4         | \$147,389 | \$155,123       |
| NET CHGE   | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$0         | \$0         | \$41,233  | \$41,233        |
| Ltd Incurred   | \$0      | \$40,275    | \$402,444   | \$19,974    | \$236,113   | \$81,220    | \$132,984   | \$92,886  | \$253,215   | \$188,651   | \$276,929 | \$1,724,690     |
| <b>C O V E R A G E L I N E - G E N E R A L L I A B I L I T Y</b> |          |             |             |             |             |             |             |           |             |             |           |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>                                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| Year   | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022      | TOTAL           |
| July-22  | 1        | 0           | 0           | 0           | 1           | 0           | 7           | 4         | 20          | 23          | 8         | 64              |
| August-22  | 1        | 0           | 0           | 0           | 1           | 0           | 7           | 4         | 18          | 23          | 9         | 63              |
| NET CHGE   | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | -2          | 0           | 1         | -1              |
| Limited Reserves   |          |             |             |             |             |             |             |           |             |             |           | <b>\$17,635</b> |
| <b>C O V E R A G E L I N E - G E N E R A L L I A B I L I T Y</b> |          |             |             |             |             |             |             |           |             |             |           |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>                                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| Year   | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022      | TOTAL           |
| July-22  | \$10,000 | \$0         | \$0         | \$0         | \$62,449    | \$0         | \$301,408   | \$7,262   | \$132,365   | \$219,601   | \$34,298  | \$767,383       |
| August-22  | \$10,000 | \$0         | \$0         | \$0         | \$57,430    | \$0         | \$574,747   | \$86,794  | \$124,064   | \$218,117   | \$39,831  | \$1,110,983     |
| NET CHGE   | \$0      | \$0         | \$0         | \$0         | (\$5,019)   | \$0         | \$273,339   | \$79,533  | (\$8,302)   | (\$1,484)   | \$5,533   | \$343,600       |
| Ltd Incurred   | \$12,796 | \$270,541   | \$382,619   | \$1,088,103 | \$379,923   | \$844,409   | \$752,349   | \$376,433 | \$202,372   | \$272,797   | \$40,898  | \$4,623,240     |
| <b>C O V E R A G E L I N E - A U T O L I A B I L I T Y</b>       |          |             |             |             |             |             |             |           |             |             |           |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>                                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| Year   | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022      | TOTAL           |
| July-22  | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 1           | 1           | 3         | 5               |
| August-22  | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 1           | 1           | 3         | 5               |
| NET CHGE   | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 0           | 0           | 0         | 0               |
| Limited Reserves   |          |             |             |             |             |             |             |           |             |             |           | <b>\$4,210</b>  |
| <b>C O V E R A G E L I N E - A U T O L I A B I L I T Y</b>       |          |             |             |             |             |             |             |           |             |             |           |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>                                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| Year   | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022      | TOTAL           |
| July-22  | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$300       | \$9,500     | \$1,750   | \$11,550        |
| August-22  | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$300       | \$9,500     | \$11,250  | \$21,050        |
| NET CHGE   | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$0         | \$0         | \$9,500   | \$9,500         |
| Ltd Incurred   | \$0      | \$12,550    | \$53,489    | \$28,241    | \$4,178     | \$2,153     | \$4,239     | \$6,759   | \$1,991     | \$26,315    | \$11,750  | \$151,666       |
| <b>C O V E R A G E L I N E - W O R K E R S C O M P.</b>          |          |             |             |             |             |             |             |           |             |             |           |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>                                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| Year   | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022      | TOTAL           |
| July-22  | 0        | 1           | 1           | 3           | 1           | 4           | 4           | 1         | 21          | 20          | 37        | 93              |
| August-22  | 0        | 1           | 0           | 3           | 1           | 4           | 4           | 1         | 19          | 19          | 38        | 90              |
| NET CHGE   | 0        | 0           | -1          | 0           | 0           | 0           | 0           | 0         | -2          | -1          | 1         | -3              |
| Limited Reserves   |          |             |             |             |             |             |             |           |             |             |           | <b>\$14,154</b> |
| <b>C O V E R A G E L I N E - W O R K E R S C O M P.</b>          |          |             |             |             |             |             |             |           |             |             |           |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>                                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| Year   | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022      | TOTAL           |
| July-22  | \$0      | \$12,933    | \$27,065    | \$14,294    | \$134,437   | \$107,884   | \$221,711   | \$43,223  | \$310,009   | \$253,649   | \$188,806 | \$1,314,012     |
| August-22  | \$0      | \$12,667    | \$0         | \$14,036    | \$134,312   | \$104,185   | \$215,844   | \$42,990  | \$300,110   | \$231,615   | \$218,129 | \$1,273,887     |
| NET CHGE   | \$0      | (\$266)     | (\$27,065)  | (\$258)     | (\$125)     | (\$3,699)   | (\$5,867)   | (\$233)   | (\$9,900)   | (\$22,035)  | \$29,323  | (\$40,124)      |
| Ltd Incurred   | \$37,947 | \$890,279   | \$532,641   | \$732,098   | \$577,504   | \$1,106,743 | \$1,372,190 | \$187,782 | \$942,541   | \$638,370   | \$272,357 | \$7,290,452     |
| <b>TOTAL ALL LINES COMBINED</b>                                  |          |             |             |             |             |             |             |           |             |             |           |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>                                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| Year   | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022      | TOTAL           |
| July-22  | 1        | 1           | 1           | 3           | 2           | 4           | 14          | 5         | 42          | 48          | 56        | 177             |
| August-22  | 1        | 1           | 0           | 3           | 2           | 4           | 14          | 5         | 40          | 48          | 61        | 179             |
| NET CHGE   | 0        | 0           | -1          | 0           | 0           | 0           | 0           | 0         | -2          | 0           | 5         | 2               |
| Limited Reserves   |          |             |             |             |             |             |             |           |             |             |           | <b>\$14,307</b> |
| <b>TOTAL ALL LINES COMBINED</b>                                  |          |             |             |             |             |             |             |           |             |             |           |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>                                 |          |             |             |             |             |             |             |           |             |             |           |                 |
| Year   | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022      | TOTAL           |
| July-22  | \$10,000 | \$12,933    | \$27,065    | \$14,294    | \$196,886   | \$107,884   | \$530,848   | \$50,484  | \$442,675   | \$482,755   | \$331,010 | \$2,206,834     |
| August-22  | \$10,000 | \$12,667    | \$0         | \$14,036    | \$191,742   | \$104,185   | \$798,320   | \$129,784 | \$424,473   | \$459,236   | \$416,599 | \$2,561,042     |
| NET CHGE   | \$0      | (\$266)     | (\$27,065)  | (\$258)     | (\$5,144)   | (\$3,699)   | \$267,472   | \$79,300  | (\$18,202)  | (\$23,519)  | \$85,589  | \$354,208       |
| Ltd Incurred   | \$50,744 | \$1,213,646 | \$1,371,192 | \$1,868,417 | \$1,197,717 | \$2,034,525 | \$2,261,762 | \$663,860 | \$1,400,119 | \$1,126,133 | \$601,934 | \$13,790,048    |

**Cumberland County Insurance Commission**

**CLAIM ACTIVITY REPORT**

September 30, 2022

| <b>COVER AGE LINE - PROPERTY</b>          |          |             |             |             |             |             |             |           |             |             |            |                 |
|---|----------|-------------|-------------|-------------|-------------|-------------|-------------|-----------|-------------|-------------|------------|-----------------|
| <b>CLAIM COUNT - OPEN CLAIMS</b>          |          |             |             |             |             |             |             |           |             |             |            |                 |
| Year                                      | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| August-22                                 | 0        | 0           | 0           | 0           | 0           | 0           | 3           | 0         | 2           | 5           | 11         | 21              |
| September-22                              | 0        | 0           | 0           | 0           | 0           | 0           | 3           | 0         | 0           | 4           | 12         | 19              |
| NET CHGE                                  | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | -2          | -1          | 1          | -2              |
| Limited Reserves                          |          |             |             |             |             |             |             |           |             |             |            | <b>\$7,570</b>  |
| Year                                      | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| August-22                                 | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$7,729     | \$0       | \$0         | \$4         | \$147,389  | \$155,123       |
| September-22                              | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$7,729     | \$0       | \$0         | \$4         | \$136,091  | \$143,825       |
| NET CHGE                                  | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$0         | \$0         | (\$11,298) | (\$11,298)      |
| Ltd Incurred                              | \$0      | \$40,275    | \$402,444   | \$19,974    | \$236,113   | \$81,220    | \$132,984   | \$92,886  | \$253,215   | \$189,051   | \$274,913  | \$1,723,075     |
| <b>COVER AGE LINE - GENERAL LIABILITY</b> |          |             |             |             |             |             |             |           |             |             |            |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>          |          |             |             |             |             |             |             |           |             |             |            |                 |
| Year                                      | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| August-22                                 | 1        | 0           | 0           | 0           | 1           | 0           | 7           | 4         | 18          | 23          | 9          | 63              |
| September-22                              | 1        | 0           | 0           | 0           | 0           | 0           | 6           | 4         | 18          | 22          | 9          | 60              |
| NET CHGE                                  | 0        | 0           | 0           | 0           | -1          | 0           | -1          | 0         | 0           | -1          | 0          | -3              |
| Limited Reserves                          |          |             |             |             |             |             |             |           |             |             |            | <b>\$17,108</b> |
| Year                                      | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| August-22                                 | \$10,000 | \$0         | \$0         | \$0         | \$57,430    | \$0         | \$574,747   | \$86,794  | \$124,064   | \$218,117   | \$39,831   | \$1,110,983     |
| September-22                              | \$10,000 | \$0         | \$0         | \$0         | \$0         | \$0         | \$556,487   | \$86,794  | \$118,218   | \$200,679   | \$54,298   | \$1,026,475     |
| NET CHGE                                  | \$0      | \$0         | \$0         | \$0         | (\$57,430)  | \$0         | (\$18,260)  | \$0       | (\$5,846)   | (\$17,439)  | \$14,467   | (\$84,508)      |
| Ltd Incurred                              | \$12,796 | \$270,541   | \$382,619   | \$1,088,103 | \$322,646   | \$844,409   | \$751,849   | \$376,433 | \$202,372   | \$264,663   | \$55,365   | \$4,571,797     |
| <b>COVER AGE LINE - AUTO LIABILITY</b>    |          |             |             |             |             |             |             |           |             |             |            |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>          |          |             |             |             |             |             |             |           |             |             |            |                 |
| Year                                      | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| August-22                                 | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 1           | 1           | 3          | 5               |
| September-22                              | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 1           | 1           | 2          | 4               |
| NET CHGE                                  | 0        | 0           | 0           | 0           | 0           | 0           | 0           | 0         | 0           | 0           | -1         | -1              |
| Limited Reserves                          |          |             |             |             |             |             |             |           |             |             |            | <b>\$7,233</b>  |
| Year                                      | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| August-22                                 | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$300       | \$9,500     | \$11,250   | \$21,050        |
| September-22                              | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$300       | \$9,500     | \$19,132   | \$28,932        |
| NET CHGE                                  | \$0      | \$0         | \$0         | \$0         | \$0         | \$0         | \$0         | \$0       | \$0         | \$0         | \$7,882    | \$7,882         |
| Ltd Incurred                              | \$0      | \$12,550    | \$53,489    | \$28,241    | \$4,178     | \$2,153     | \$4,239     | \$6,759   | \$1,991     | \$26,315    | \$25,194   | \$165,110       |
| <b>COVER AGE LINE - WORKERS COMP.</b>     |          |             |             |             |             |             |             |           |             |             |            |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>          |          |             |             |             |             |             |             |           |             |             |            |                 |
| Year                                      | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| August-22                                 | 0        | 1           | 0           | 3           | 1           | 4           | 4           | 1         | 19          | 19          | 38         | 90              |
| September-22                              | 0        | 1           | 0           | 3           | 1           | 4           | 3           | 1         | 18          | 19          | 38         | 88              |
| NET CHGE                                  | 0        | 0           | 0           | 0           | 0           | 0           | -1          | 0         | -1          | 0           | 0          | -2              |
| Limited Reserves                          |          |             |             |             |             |             |             |           |             |             |            | <b>\$15,310</b> |
| Year                                      | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| August-22                                 | \$0      | \$12,667    | \$0         | \$14,036    | \$134,312   | \$104,185   | \$215,844   | \$42,990  | \$300,110   | \$231,615   | \$218,129  | \$1,273,887     |
| September-22                              | \$0      | \$12,667    | \$0         | \$14,036    | \$133,487   | \$101,039   | \$208,576   | \$42,990  | \$285,938   | \$228,561   | \$319,968  | \$1,347,262     |
| NET CHGE                                  | \$0      | \$0         | \$0         | \$0         | (\$825)     | (\$3,147)   | (\$7,267)   | \$0       | (\$14,171)  | (\$3,054)   | \$101,839  | \$73,375        |
| Ltd Incurred                              | \$37,947 | \$890,279   | \$532,641   | \$732,098   | \$577,504   | \$1,106,743 | \$1,369,964 | \$187,782 | \$942,346   | \$644,035   | \$437,988  | \$7,459,327     |
| <b>TOTAL ALL LINES COMBINED</b>           |          |             |             |             |             |             |             |           |             |             |            |                 |
| <b>CLAIM COUNT - OPEN CLAIMS</b>          |          |             |             |             |             |             |             |           |             |             |            |                 |
| Year                                      | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| August-22                                 | 1        | 1           | 0           | 3           | 2           | 4           | 14          | 5         | 40          | 48          | 61         | 179             |
| September-22                              | 1        | 1           | 0           | 3           | 1           | 4           | 12          | 5         | 37          | 46          | 61         | 171             |
| NET CHGE                                  | 0        | 0           | 0           | 0           | -1          | 0           | -2          | 0         | -3          | -2          | 0          | -8              |
| Limited Reserves                          |          |             |             |             |             |             |             |           |             |             |            | <b>\$14,892</b> |
| Year                                      | 2012     | 2013        | 2014        | 2015        | 2016        | 2017        | 2018        | 2019      | 2020        | 2021        | 2022       | TOTAL           |
| August-22                                 | \$10,000 | \$12,667    | \$0         | \$14,036    | \$191,742   | \$104,185   | \$798,320   | \$129,784 | \$424,473   | \$459,236   | \$416,599  | \$2,561,042     |
| September-22                              | \$10,000 | \$12,667    | \$0         | \$14,036    | \$133,487   | \$101,039   | \$772,792   | \$129,784 | \$404,456   | \$438,744   | \$529,490  | \$2,546,494     |
| NET CHGE                                  | \$0      | \$0         | \$0         | \$0         | (\$58,255)  | (\$3,147)   | (\$25,527)  | \$0       | (\$20,017)  | (\$20,492)  | \$112,891  | (\$14,548)      |
| Ltd Incurred                              | \$50,744 | \$1,213,646 | \$1,371,192 | \$1,868,417 | \$1,140,441 | \$2,034,525 | \$2,259,037 | \$663,860 | \$1,399,924 | \$1,124,063 | \$793,461  | \$13,919,309    |

**CUMBERLAND COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: November 21, 2022  
Memo to: Commissioners of the Cumberland County Insurance Commission  
From: PERMA Risk Management Services / PERMA Claims  
Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

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As you are aware, certain policies issued to the Cumberland County Insurance Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/22.**

Please conduct a review “sweep” of any **Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime or Pollution claims, suits and/or incidents of which you (or anyone else in your organization) may be aware that have not yet been reported.**

**Such claims must be reported to the insurance carrier prior to 12/31/22.** Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

Please report these claims in the same manner as you have throughout the year. Given the upcoming holidays, we respectfully request that you complete this process as soon as possible so that there are no delays in getting claims reported to the carrier(s).

Please let us know if you have any questions or concerns.

**RESOLUTION NO. 22-22**

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

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

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

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

| <u>FUND YEAR 2021</u> |  |                                      |                      |
|-----------------------|--|--------------------------------------|----------------------|
| <u>CheckNumber</u>    | <u>VendorName</u>                              | <u>Comment</u>                       | <u>InvoiceAmount</u> |
| 000312                |  |                                      |                      |
| 000312                | BOWMAN & COMPANY LLP                           | AUDIT 2021                           | 10,000.00            |
|                       |  |                                      | <b>10,000.00</b>     |
|                       |  | <b>Total Payments FY 2021</b>        | <b>10,000.00</b>     |
| <u>FUND YEAR 2022</u> |  |                                      |                      |
| 000313                |  |                                      |                      |
| 000313                | INSERVCO INSURANCE SERVICES                    | CLAIMS ADMINISTRATION 11/22          | 4,607.67             |
| 000313                | INSERVCO INSURANCE SERVICES                    | CLAIMS ADMINISTRATION FEE 10/22      | 4,607.67             |
|                       |  |                                      | <b>9,215.34</b>      |
| 000314                |  |                                      |                      |
| 000314                | PERMA RISK MANAGEMENT SERVICES                 | POSTAGE 10/22                        | 3.42                 |
|                       |  |                                      | <b>3.42</b>          |
| 000315                |  |                                      |                      |
| 000315                | CUMBERLAND COUNTY DEPARTMENT OF HUMAN SERVICES | WELLNESS REIMBURSEMENT 11/22         | 1,000.00             |
|                       |  |                                      | <b>1,000.00</b>      |
|                       |  | <b>Total Payments FY 2022</b>        | <b>10,218.76</b>     |
|                       |  | <b>TOTAL PAYMENTS ALL FUND YEARS</b> | <b>20,218.76</b>     |

\_\_\_\_\_  
Chairperson

Attest:

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

Dated: \_\_\_\_\_

\_\_\_\_\_  
Treasurer

**RESOLUTION NO. 23-22**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
SUPPLEMENTAL BILLS LIST – DECEMBER 2022**

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

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

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

| <u>FUND YEAR 2022</u> | <u>CheckNumber</u> | <u>VendorName</u>  | <u>Comment</u>                       | <u>InvoiceAmount</u> |
|-----------------------|--------------------|--|--------------------------------------|----------------------|
|                       | 000316             |  |                                      |                      |
|                       | 000316             | CUMBERLAND COUNTY DEPARTMENT OF HUMAN SERVICES                       | WELLNESS REIMBURSEMENT 12/22         | 1,000.00             |
|                       |                    |  |                                      | <b>1,000.00</b>      |
|                       | 000317             |  |                                      |                      |
|                       | 000317             | CUMBERLAND COUNTY DEPARTMENT OF HEALTH                               | WELLNESS REIMBURSEMENT 12/22         | 345.02               |
|                       |                    |  |                                      | <b>345.02</b>        |
|                       | 000318             |  |                                      |                      |
|                       | 000318             | CUMBERLAND COUNTY BOARD OF ELECTIONS                                 | WELLNESS REIMBURSEMENT 12/22         | 242.90               |
|                       |                    |  |                                      | <b>242.90</b>        |
|                       | 000319             |  |                                      |                      |
|                       | 000319             | CUMBERLAND COUNTY VETERAN'S AFFAIR DEPARTMENT                        | WELLNESS REIMBURSEMENT 12/22         | 678.09               |
|                       |                    |  |                                      | <b>678.09</b>        |
|                       | 000320             |  |                                      |                      |
|                       | 000320             | CUMBERLAND COUNTY CENTER FOR WORKFORCE & ECONOMIC DEVELOPMENT        | WELLNESS REIMBURSEMENT 12/22         | 496.06               |
|                       |                    |  |                                      | <b>496.06</b>        |
|                       | 000321             |  |                                      |                      |
|                       | 000321             | CUMBERLAND COUNTY ADMINISTRATION DEPARTMENT                          | WELLNESS REIMBURSEMENT 12/22         | 975.18               |
|                       |                    |  |                                      | <b>975.18</b>        |
|                       | 000322             |  |                                      |                      |
|                       | 000322             | CUMBERLAND COUNTY DEPT OF PLANNING, TOURISM, & COMMUNITY DEVELOPMENT | WELLNESS REIMBURSEMENT 12/22         | 350.59               |
|                       |                    |  |                                      | <b>350.59</b>        |
|                       |                    |  | <b>Total Payments FY 2022</b>        | <b>4,087.84</b>      |
|                       |                    |  | <b>TOTAL PAYMENTS ALL FUND YEARS</b> | <b>4,087.84</b>      |

\_\_\_\_\_  
Chairperson

Attest:

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

Dated: \_\_\_\_\_

\_\_\_\_\_  
Treasurer



**CUMBERLAND COUNTY INSURANCE COMMISSION**

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** November 22, 2022  
**DATE OF MEETING:** December 1, 2022

**CUIC SERVICE TEAM**

|   |   |   |
|---|---|---|
| <p align="center">Paul Shives,<br/> Vice President, Safety Services<br/> <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a><br/> Office: 732-736-5213</p> | <p align="center">Glenn Prince,<br/> Associate Public Sector Director<br/> <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a><br/> Office: 856-552-4744<br/> Cell: 609-238-3949</p> | <p align="center">Natalie Dougherty,<br/> Senior Administrative Coordinator<br/> <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a><br/> Office: 856-552-4738</p> |
|---|---|---|

October – December 2022

**RISK CONTROL ACTIVITIES**

***MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED***

- **October 6:** Attended the CUIC meeting.
- **October 12:** Attended the CUIC Safety Committee meeting.
- **October 18:** Attended the CUIC Claims Committee meeting.
- **November 15:** Attended the CUIC Claims Committee meeting.

***UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED***

- **November 29:** Plan to attend the CUIC Safety Expo planning meeting.
- **December 1:** Plan to attend the CUIC meeting.
- **December 14:** Plan to attend the CUIC Safety Committee meeting.
- **December 20:** Plan to attend the CUIC Claims Committee meeting.

***SAFETY DIRECTOR BULLETINS***

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

- NJCE JIF - JAM SD Bulletin: Job Hazard Analysis (Assessments) – October 12.

- NJCE JIF - JAMSD Bulletin: Fire Extinguisher Best Practices – October 17.
- NJCE JIF - JAMSD Bulletin: Utility Vehicle Operations & Training Best Practices – November 3.
- NJCE JIF - JAMSD Bulletin: Utility Vehicle Operations & Training Best Practices – November 4.
- NJCE JIF - JAMSD Bulletin: Confined Space Definition Explained – November 8.
- NJCE JIF - JAMCLE Bulletin: Firearms Legislative Changes and SCOTUS Decision – Officer Training is Paramount – November 15.
- NJCE JIF - Live Safety Training – January 2023 Registration is Now Open! – November 22.

### ***NJCE MEDIA LIBRARY***

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

No videos utilized.

### ***NJCE ONLINE STREAMING VIDEOS SERVICE***

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

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

### ***NJCE LIVE SAFETY TRAINING***

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

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

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

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

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

### ***NJCE Leadership Academy***

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

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

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



NJCE Learning Management System (LMS) - Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

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

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

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

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

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

# J.A. Montgomery CONSULTING

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

In-Person training is being held via the MSI/NJCE Expos indicated with an (\*). These Expos are scheduled throughout the state in 2023 and are for training programs that are not available virtually.

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

**November thru January 2023 Safety Training Schedule**  
**Click on the Training Topic to Register and for the Course Description**

| DATE     | TRAINING TOPIC   | TIME             |
|----------|--|------------------|
| 11/28/22 | <a href="#">Public Works &amp; Utilities: Safety &amp; Regulatory Awareness Training</a>   | 8:00 - 11:30 am  |
| 11/28/22 | <a href="#">Driving Safety Awareness</a>   | 8:30 - 10:00 am  |
| 11/28/22 | <a href="#">Fall Protection Awareness</a>  | 1:00 - 3:00 pm   |
| 11/29/22 | <a href="#">HazCom w/GHS</a>   | 8:30 - 10:00 am  |
| 11/29/22 | <a href="#">Chipper Safety</a>   | 10:30 - 11:30 am |
| 11/29/22 | <a href="#">Asbestos, Lead, Silica, Overview</a>   | 1:00 - 2:00 pm   |
| 11/30/22 | <a href="#">Personal Protective Equipment (PPE)</a>  | 8:30 - 10:30 am  |
| 11/30/22 | <a href="#">Bloodborne Pathogens (BBP)</a>   | 11:00 - 12:00 pm |
| 12/1/22  | <a href="#">Heavy Equipment: General Safety</a>  | 8:30 - 10:30 am  |
| 12/1/22  | <a href="#">Indoor Air Quality Designated Person Training</a>  | 11:00 - 12:00 pm |
| 12/2/22  | <a href="#">Fire Safety</a>  | 7:30 - 8:30 am   |
| 12/2/22  | <a href="#">Fire Extinguisher</a>  | 9:00 - 10:00 am  |
| 12/2/22  | <a href="#">Snow Plow/Snow Removal Safety</a>  | 1:00 - 3:00 pm   |
| 12/5/22  | <a href="#">Confined Space Entry</a>   | 8:30 - 11:30 am  |
| 12/5/22  | <a href="#">Hearing Conservation</a>   | 1:00 - 2:00 pm   |
| 12/6/22  | <a href="#">Accident Investigation</a>   | 8:00 - 10:00 am  |
| 12/6/22  | <a href="#">HazCom w/GHS</a>   | 10:30 - 12:00 pm |
| 12/6/22  | <a href="#">Productive Meetings Best Practices</a>   | 1:00 - 2:30 pm   |
| 12/7/22  | <a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>   | 8:00 - 11:30 am  |
| 12/7/22  | <a href="#">CDL: Drivers' Safety Regulations</a>   | 1:00 - 3:00 pm   |
| 12/8/22  | <a href="#">Work Zone: Temporary Traffic Control</a>   | 8:30 - 10:30 am  |
| 12/8/22  | <a href="#">Bloodborne Pathogens (BBP)</a>   | 11:00 - 12:00 pm |
| 12/8/22  | <a href="#">CDL: Supervisors' Reasonable Suspicion</a>   | 1:00 - 3:00 pm   |
| 12/9/22  | <a href="#">Snow Plow/Snow Removal Safety</a>  | 8:00 - 10:00 am  |
| 12/9/22  | <a href="#">Chain Saw Safety</a>   | 10:30 - 11:30 am |
| 12/9/22  | <a href="#">Chipper Safety</a>   | 1:00 - 2:00 pm   |
| 12/12/22 | <a href="#">Implicit Bias in the Workplace</a>   | 1:00 - 2:30 pm   |
| 12/13/22 | <a href="#">Wellness for Government Employees</a>  | 9:00 - 11:30 am  |
| 12/13/22 | <a href="#">Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a> | 9:00 - 10:30 am  |
| 12/14/22 | <a href="#">Employee Conduct and Violence Prevention in the Workplace</a>  | 9:00 - 10:30 am  |

|          |   |                                      |
|----------|---|--------------------------------------|
| 12/14/22 | <a href="#">Preparing for the Unspeakable</a>   | 9:00 - 10:30 am                      |
| 12/15/22 | <a href="#">Introduction to Understanding Conflict</a>  | 12:30 - 2:30 pm                      |
|          |   |                                      |
| 1/4/23   | <a href="#">Fire Safety</a>   | 8:30 - 9:30 am                       |
| 1/4/23   | <a href="#">Fire Extinguisher Safety</a>  | 10:00 - 11:00 am                     |
| 1/4/23   | <a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>  | 1:00 - 3:00 pm                       |
| 1/5/23   | <a href="#">Fall Protection Awareness</a>   | 8:30 - 10:30 am                      |
| 1/5/23   | <a href="#">Hearing Conservation</a>  | 11:00 - 12:00 pm                     |
| 1/5/23   | <a href="#">Snow Plow/Snow Removal Safety</a>   | 1:00 - 3:00 pm                       |
| 1/6/23   | <a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>  | 8:30 - 10:30 am                      |
| 1/6/23   | <a href="#">Flagger Skills and Safety</a>   | 11:00 - 12:00 pm                     |
| 1/6/23   | <a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>   | 1:00 - 2:30 pm                       |
| 1/9/23   | <a href="#">Bloodborne Pathogens Administrator Training</a>   | 8:30 - 10:30 am                      |
| 1/9/23   | <a href="#">Employee Conduct and Violence Prevention in the Workplace</a>   | 9:00 - 10:30 am                      |
| 1/9/23   | <a href="#">Personal Protective Equipment</a>   | 1:00 - 3:00 pm                       |
| 1/10/23  | <a href="#">Ethics for NJ Local Government Employees</a>  | 9:00 - 11:00 am                      |
| 1/10/23  | <a href="#">Preparing for First Amendment Audits</a>  | 9:00 - 11:00 am                      |
| 1/10/23  | <a href="#">CDL: Drivers' Safety Regulations</a>  | 1:00 - 3:00 pm                       |
| 1/11/23  | <a href="#">Bloodborne Pathogens</a>  | 8:30 - 9:30 am                       |
| 1/11/23  | <a href="#">Work Zone: Temporary Traffic Controls</a>   | 10:00 - 12:00 pm                     |
| 1/11/23  | <a href="#">Driving Safety Awareness</a>  | 1:00 - 2:30 pm                       |
| 1/12/23  | <a href="#">Confined Space Entry</a>  | 8:30 - 11:30 am                      |
| 1/12/23  | <a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a> | 1:00 - 2:30 pm                       |
| 1/13/23  | <a href="#">Snow Plow/Snow Removal Safety</a>   | 8:30 - 10:30 am                      |
| 1/13/23  | <a href="#">Chainsaw Safety</a>   | 11:00 - 12:00 pm                     |
| 1/13/23  | <a href="#">Chipper Safety</a>  | 1:00 - 2:00 pm                       |
| 1/17/23  | <a href="#">Designated Employer Representative Training (DER) <i>*see Details below</i></a>   | 9:00 - 4:00 pm w/1<br>hour lunch brk |
| 1/17/23  | <a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>  | 8:00 - 11:30 am                      |
| 1/17/23  | <a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>   | 1:00 - 2:30 pm                       |
| 1/18/23  | <a href="#">Implicit Bias in the Workplace</a>  | 9:00 - 10:30 am                      |
| 1/18/23  | <a href="#">Fire Safety</a>   | 11:00 - 12:00 pm                     |
| 1/18/23  | <a href="#">Fire Extinguisher Safety</a>  | 1:00 - 2:00 pm                       |
| 1/19/23  | <a href="#">Personal Protective Equipment</a>   | 7:30 - 9:30 am                       |
| 1/19/23  | <a href="#">Jetter/Vacuum Safety Awareness</a>  | 10:00 - 12:00 pm                     |
| 1/20/23  | <a href="#">Sanitation and Recycling Safety</a>   | 8:30 - 10:30 am                      |
| 1/20/23  | <a href="#">Introduction to Management Skills</a>   | 10:00 - 12:00 pm                     |
| 1/20/23  | <a href="#">Bloodborne Pathogens</a>  | 1:00 - 2:00 pm                       |
| 1/23/23  | <a href="#">Back Safety/Material Handling</a>   | 9:00 - 10:00 am                      |
| 1/23/23  | <a href="#">Flagger Skills and Safety</a>   | 1:00 - 2:00 pm                       |
| 1/24/23  | <a href="#">Shop and Tool Safety</a>  | 7:30 - 8:30 am                       |
| 1/24/23  | <a href="#">Confined Space Entry</a>  | 9:00 - 12:00 pm                      |
| 1/24/23  | <a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>   | 1:00 - 2:30 pm                       |
| 1/25/23  | <a href="#">CDL: Supervisors' Reasonable Suspicion</a>  | 8:30 - 10:30 am                      |
| 1/25/23  | <a href="#">Hearing Conservation</a>  | 11:00 - 12:00 pm                     |
| 1/25/23  | <a href="#">Employee Conduct and Violence Prevention in the Workplace</a>   | 1:00 - 2:30 pm                       |
| 1/25/23  | <a href="#">The Power of Collaboration (JIF 101)</a>  | 9:00 - 1:00 pm                       |

|         |   |                  |
|---------|---|------------------|
| 1/26/23 | <a href="#">Bloodborne Pathogens</a>  | 8:30 - 9:30 am   |
| 1/26/23 | <a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>                              | 10:00 - 12:00 pm |
| 1/26/23 | <a href="#">Safety Committee Best Practices</a>   | 1:00 - 3:00 pm   |
| 1/27/23 | <a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>               | 8:30 - 11:30 am  |
| 1/27/23 | <a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>                                | 1:00 - 3:00 pm   |
| 1/30/23 | <a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a> | 8:30 - 11:30 am  |
| 1/30/23 | <a href="#">Dealing with Difficult People</a>   | 1:00 - 3:00 pm   |
| 1/31/23 | <a href="#">Safety Coordinators' Skills Training</a>  | 8:30 - 12:30 pm  |
| 1/31/23 | <a href="#">CDL: Drivers' Safety Regulations</a>  | 1:00 - 3:00 pm   |

**\*1/17/2023 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 December 15, 2022.**
- Registration suggested - 2 employees per agency.
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

**Zoom Safety Training Guidelines:**

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

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

**Zoom Training Registration:**

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



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TO: Commissioners of the Cumberland County Insurance Commission (CumbCIC)  
CC: Brad Stokes, CumbCIC Executive Director  
FROM: Christopher Powell and Public Entity Team  
DATE: 12/1/2022  
RE: Risk Management Consultant's Report

**Safety and Training**

- **8/10/2022 Safety and Accident Review Committee Meeting Minutes**  
Attached are the approved 8/10/2022 Safety and Accident Review Committee Meeting Minutes. The 10/12/2022 Meeting Minutes will be included in the next agenda packet contingent upon their approval.
- **2023 Safety Expo**  
Previously in 2020, a small committee was formed to organize a 2021 Safety Expo. Unfortunately, the 2021 Safety Expo was unable to move forward. Upon the request of Dr. Cynthia Hickman, a new committee has formed to organize a 2023 Safety Expo. The committee includes Dr. Cynthia Hickman, Paige Desiere, other County supervisors, our office, and J.A. Montgomery. The committee conducted its first meeting on 11/29/2022. We will continue to update the Commissioners.

**Risk Management**

- **2022 Wellness Incentive Grant Program Submissions & 2023 Wellness Incentive Grant Program**  
This year there were nine Wellness Incentive Grant Program submissions received from the County. Two of the departments were unable to complete their wellness activities. We have submitted all documentation for reimbursement to the seven departments who completed their wellness activities.

In addition, the Safety and Accident Review Committee met on 10/12/2022 and respectfully request continued funding for the Wellness Incentive Grant for 2023. Attached are the program details and all remain the same as 2022.

The Safety and Accident Review Committee respectfully requests the Commission approve an amount not to exceed \$5,000 (\$1,000 per grant – total of five grants) for this program. We will discuss further at the meeting.

**Action Requested:** Motion to authorize \$5,000 for the 2023 Wellness Incentive Grant Program.

*Insuring Bright Future and Building Lasting Relationships since 1954*

**Main Office**  
8000 Sagamore Drive, Suite 8101  
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- **2022 Munich Re Safety Grant**

This year three submissions for the 2022 NJCE reinsurer safety grant were provided to J.A. Montgomery. The first submission was from the County Corrections Department for 30 body worn cameras, associated accessories, and evidence data storage. The total cost was \$159,611.68. The second submission was from the County Prosecutor's Office for six body worn cameras, associated accessories, and evidence data storage. The total cost was \$30,267.00. The third submission was from multiple departments of the County for seven AED's and seven large plastic first aid cabinets. The cost was \$9,800 for the AED's and \$1,310 for the first aid cabinets.

The County was awarded a total of \$8,852 for all three submissions with the breakdown as follows: County Corrections Department will receive \$2,213; County Prosecutor's Office will receive \$4,426 and the submission for multiple departments will receive \$2,213. Our office will work closely with the departments to ensure that the documentation is provided to J.A. Montgomery.

Since 2015, the Insurance Commission has received \$59,375.71 from the NJCE reinsurer safety grant.

- **2022 Claims Sweep on Claims Made Policies**

We have contacted all the of the members and reminded them to advise our office if they have any knowledge of an incident which may give a rise to a claim under the "claims made" policies: Public Officials / Employment Practices, Medical Malpractice, Employed Lawyers, Crime, Pollution and Cyber Liability. These policies have strict definitions as to what constitutes "knowledge of a claim" and the time period in which it must be reported to the carrier for coverage to be afforded. As these policies expire on 1/1/2023, we need to report any potential claims that may have been throughout 2022 to the carriers prior to 1/1/2023.

- **2023 Meeting Schedules**

Enclosed are the meeting schedules for the Safety and Accident Review Committee and Claims Committee meetings.

**Action Requested:** Motion to approve both schedules as presented.

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8000 Sagamore Drive, Suite 8101  
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**CUMBERLAND COUNTY INSURANCE COMMISSION**

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

- I. Call to Order – Ms. Desiere  
 Ms. Desiere called the meeting to order at 10:01 am.

II. Roll Call

| <u>Committee Members:</u> | <u>Member</u>  | <u>Present / Absent</u> |
|---------------------------|--|-------------------------|
| Paige Desiere             | Cumberland County Insurance Commission (Chair)             | Present                 |
| Robin Haaf                | Cumberland County - Human Services/Alcohol                 | Present                 |
| Jasmin Calderon           | Cumberland County - Prosecutor/Administration              | Absent                  |
| Megan Sheppard            | Cumberland County – Health Department                      | Present                 |
| Ginger Supernavage        | Cumberland County – Dept. of Workforce Development         | Present                 |
| Henrietta Barreras        | Cumberland County - Human Resources                        | Present                 |
| Dawn Bowen                | Cumberland County - Emergency Services & Public Protection | Present                 |
| Theresa VanSant           | Cumberland County – CATS                                   | Present                 |
| Barbara Nedohon           | Cumberland County – Aging & Disabled                       | Present                 |
| Veronica Surrency         | Cumberland County - Juvenile Detention Center              | Present                 |
| David Dewoody             | Cumberland County – Purchasing                             | Present                 |
| Ronald Cusano             | Cumberland County – Sheriff’s Department                   | Absent                  |
| Katie Silvers             | Cumberland County – 4 –H Extension                         | Absent                  |
| Neil Riley                | Cumberland County – Public Works                           | Present                 |
| Kris Matkowsky            | 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                  |
| Bob Carlson               | Cumberland County Utilities Authority                      | Absent                  |
| Dr. Cynthia Hickman       | Cumberland County – Human Resources                        | Present                 |
| Millie Scholtz            | Cumberland County – Department of Corrections              | Present                 |
| Sandra Sorantino          | Cumberland County - Department of Corrections              | Absent                  |
| Amy Brag                  | Cumberland County - Department of Corrections              | Absent                  |

Alternates:

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

Commission Professionals:

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

- III. Approval of the 6/08/2022 Safety and Accident Review Committee Meeting Minutes.  
 Motion to approve the 6/08/2022 Safety and Accident Review Committee Meeting Minutes.  
 Moved: Dawn Bowen  
 Seconded: Neil Riley  
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman’s Report – Paige Desiere

The Chairwoman began her report requesting the committee members to focus on their Emergency Action Plans. She stressed the importance to confirm all changes that need to be made.

## CUMBERLAND COUNTY INSURANCE COMMISSION

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Since Covid-19 there have been several personnel moves. It is important to have the proper names and contact numbers listed in the plan. Ms. Desiere also recommended to get back to conducting drills as was the norm prior to Covid-19. With staff members back in the buildings it is very important to get them back in the practice of routine drills.

Dr. Hickman will be sending out information to all departments to update their Emergency Action Plans. Mr. Prince said that he is available to assist members in updating their plans.

Ms. Desiere then asked Noah Hetzell to update the committee on Covid-19 and Monkey Pox. Mr. Hetzell reported that Covid-19 cases have been steady. Nothing too high or low. He added that they are expecting a spike in cases in the fall and will continue to monitor them. He added that Monkey Pox is here and it is real and fortunately, the County has not seen many cases of it.

### V. Risk Management Consultant's Report

Mr. Henry delivered the report. He reviewed the workers' compensation graph. He reported that another safety grant request was submitted through by Hardenbergh to Glenn Prince. That brings the total to three grant requests. The most recent request was for AEDs at various County locations.

### VI. NJCEL Safety Director's Report

Mr. Prince began his report with information that he will be conducting a grant committee meeting in the near future and the results of that meeting will be sent to the CEL underwriting manager for review. The underwriting manager will discuss the requests with the insurance carrier's representative and the results will be sent to Glenn.

Mr. Prince encouraged all members to visit the CDC website to get a better understanding of monkey pox and to follow their guidelines. He commented that JA Montgomery has received requests for a safety bulletin on monkey pox as some law enforcement officers have been exposed to the disease. That request is under consideration so a bulletin may be available in the near future.

Mr. Prince reviewed the PEOSH 10 most cited violations. He said the list will be distributed shortly and to use it as a guide to keep your facilities safe and free of hazards. He also touched on catalytic converter thefts which continue to be an issue in the County. He recommended to keep surveillance on vehicle yards when possible.

Mr. Prince concluded his report with news the FirstNet online training system will be replaced with BIS in early 2023. Tutorials and webinars will be available when the change is made. Natalie Dougherty will also be available to assist in person.

Dr. Hickman commented that she recently attended a class called 'Preparing for the Unspeakable' and asked Glenn if it could be offered again as she found it to be very helpful and recommended that all department Supervisors attend the class. Glenn said he would talk to the law enforcement team and request it be offered again.

Ms. Desiere reminded the committee members that Mr. Prince is available to come out to their facilities to complete facility inspections to help prepare for PEOSH inspections. Mr. Prince added that Matt Jenna from JA Montgomery recently conducted a forklift certification program at the Department of Public Works.

### 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

There was no old business.

**CUMBERLAND COUNTY INSURANCE COMMISSION**

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IX. New Business

The Chairwoman brought up the possibility of installing security cameras on top of buildings. Mr. Henry and Mr. Prince commented that it would certainly be an asset as another layer of security. Mr. Prince said it would be important to have a security consultant come out to the facilities to complete a full review so the proper technology is in place. Mr. Henry suggested to include the facilities IT specialist as technology can become obsolete quickly.

Mr. Dewoody commented that the County has a Standard Operating Procedure (SOP) for security equipment. He can make that information available when needed.

Dr. Hickman asked if this idea can be submitted for a safety grant. Ms. Violetti responded since the County has submitted three requests to date, it would be best to save it for a 2023 submission.

X. Adjournment

Motion to adjourn.

Moved: Jen Brenner

Seconded: Neil Riley

The meeting was adjourned at 10:49 am

## **CUMBERLAND COUNTY INSURANCE COMMISSION WELLNESS INCENTIVE PROGRAM**

### **Purpose:**

The Wellness Incentive Program is designed to award five grants (each up to \$1,000) to assist each member in promoting wellness objectives by providing financial reimbursement for wellness and health related items or programs purchased by a members' department. The intended breakdown is \$3,000 for the County, \$1,000 for the Cumberland County Improvement Authority and \$1,000 for the Cumberland County Utilities Authority. If one member does not participate or a submission is not approved, then another member is eligible to utilize the funds.

### **Advantages to the Members:**

A commitment to wellness has many advantages to the member such as helping to retain healthy employees which contributes to fewer absences, improved job performance, greater productivity and a quicker return to the workplace when suffering a workers' compensation injury.

### **Suggested Uses:**

Some suggestions for eligible items could fall under the following categories:

- Physical activity
- Chair massages
- Fresh Fruit Fridays
- Inspirational quote and poster displays
- Proper nutrition i.e. smoothies
- Health Fair
- Lunch n' Learn
- Health screenings i.e. blood pressure, heart rate, skin, glucose, cholesterol
- Health education

### **Inadmissible Reimbursements:**

- Healthcare premiums
- Deductible reimbursements
- Any current benefits in place through the member's health care provider i.e. gym membership reimbursements
- Free services

### **Submission Process:**

All departments from each member are eligible to submit a request for the wellness grant. A submission form and supporting documentation such as photographs and documentation illustrating cost of the item or program will be required. Additional documentation such as testimonials of the item or program will be encouraged. The submission deadline is March 15th. Submissions will be emailed to Joe Henry at [jhenry@hig.net](mailto:jhenry@hig.net). Any submission which did not contain all required pieces stated above will not qualify.

### **Selection Process:**

At the April Safety and Accident Review Committee meeting, all submissions will be reviewed by the Committee. The Committee will vote on which submission from each member entity will move forward. A motion will be required to present five submissions to the Insurance Commission at the June meeting. The Insurance Commission will have final approval.

### **Reimbursement Instructions:**

The departments awarded the grants will be notified. The disbursement of the funds will be provided to the department once evidence that the wellness activity has been completed and paid. The wellness item or

activity must be completed by November 15th. In addition, all documentation (department purchase order, invoice and signed Commission voucher) must be sent to Christina Violetti at [cvioletti@hig.net](mailto:cvioletti@hig.net) by November 15th. No payments will be made to vendors directly.

**Cumberland County Insurance Commission**  
**Safety and Accident Committee**  
**2023 Meeting Schedule**

All meetings will be held at 10:00am  
via video conferencing using Zoom.

February 8, 2023

April 12, 2023

June 14, 2023

August 9, 2023

October 11, 2023

December 13, 2023

**Cumberland County Insurance Commission**  
**Claims Committee**  
**2023 Meeting Schedule**

All meetings will be held in the Board of County Commissioners Conference Room  
164 W. Broad Street, Bridgeton NJ  
at 11:00AM OR via Conference Call

For Meetings Convened via ZOOM Video Conference or Telephonically, the  
Conference information will be provided in the Agenda

January 17, 2023

February 21, 2023

March 21, 2023

April 18, 2023

May 16, 2023

June 20, 2023

July 18, 2023

August 15, 2023

September 19, 2023

October 17, 2023

November 21, 2023

December 19, 2023



**CUMBERLAND COUNTY INSURANCE COMMISSION  
CUMULATIVE SAVINGS SUMMARY  
1/1/2022 – 10/31/2022**

| 2022               |                  |                     |                     |                     |            |                    |
|--------------------|------------------|---------------------|---------------------|---------------------|------------|--------------------|
|                    | UNITS OF SERVICE | BILLED              | APPROVED            | SAVINGS             | % SAVINGS  | MANAGED CARE FEE   |
| January            | 29               | \$29,218.97         | \$8,635.94          | \$20,583.03         | 70%        | \$2,675.79         |
| February           | 30               | \$32,031.18         | \$16,502.34         | \$15,528.84         | 48%        | \$2,018.75         |
| March              | 40               | \$102,600.07        | \$32,532.05         | \$70,068.02         | 68%        | \$9,108.84         |
| April              | 43               | \$44,391.87         | \$12,301.63         | \$32,090.24         | 72%        | \$4,171.73         |
| May                | 41               | \$17,724.37         | \$8,593.45          | \$9,130.92          | 52%        | \$1,187.02         |
| June               | 27               | \$78,505.55         | \$41,781.18         | \$36,724.37         | 47%        | \$4,774.17         |
| July               | 49               | \$91,728.76         | \$24,673.14         | \$67,055.62         | 73%        | \$8,717.23         |
| August             | 83               | \$40,441.39         | \$15,064.45         | \$25,376.94         | 63%        | \$3,299.00         |
| September          | 57               | \$228,944.30        | \$62,941.05         | \$166,003.25        | 73%        | \$11,047.46        |
| October            | 29               | \$10,816.68         | \$4,148.89          | \$6,667.79          | 62%        | \$0.00             |
| <b>Grand Total</b> | <b>428</b>       | <b>\$676,403.14</b> | <b>\$227,174.12</b> | <b>\$449,229.02</b> | <b>66%</b> | <b>\$47,000.00</b> |

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



CUMBERLAND COUNTY INSURANCE COMMISSION

PPO SAVINGS  
1/1/2022 – 10/31/2022

|                               | UNITS OF SERVICE | BILLED              | APPROVED            | SAVINGS             | % SAVINGS  |
|-------------------------------|------------------|---------------------|---------------------|---------------------|------------|
| <b>Participating Provider</b> | <b>413</b>       | <b>\$653,805.84</b> | <b>\$213,206.17</b> | <b>\$440,599.67</b> | <b>67%</b> |
| Ortho/Neuro                   | 140              | \$298,745.53        | \$68,947.50         | \$229,798.03        | 77%        |
| Hospital                      | 16               | \$147,179.30        | \$63,005.05         | \$84,174.25         | 57%        |
| Facility                      | 7                | \$89,076.86         | \$35,169.83         | \$53,907.03         | 61%        |
| Physical Therapy              | 110              | \$31,675.00         | \$10,452.00         | \$21,223.00         | 67%        |
| Occ Med/Primary Care          | 90               | \$30,874.11         | \$11,725.90         | \$19,148.21         | 62%        |
| Ambulatory Surgical Center    | 1                | \$19,586.00         | \$5,483.00          | \$14,103.00         | 72%        |
| MRI/Radiology                 | 16               | \$15,105.65         | \$5,663.91          | \$9,441.74          | 63%        |
| Anesthesia                    | 6                | \$12,421.50         | \$7,803.60          | \$4,617.90          | 37%        |
| Behavioral Health             | 10               | \$3,960.00          | \$2,060.80          | \$1,899.20          | 48%        |
| Podiatry                      | 7                | \$1,613.00          | \$1,162.32          | \$450.68            | 28%        |
| Physician Fees                | 5                | \$1,600.00          | \$807.39            | \$792.61            | 50%        |
| Anesthesia/Pain Management    | 1                | \$1,494.00          | \$755.30            | \$738.70            | 49%        |
| Other                         | 3                | \$318.00            | \$94.46             | \$223.54            | 70%        |
| Durable Medical Equipment     | 1                | \$156.89            | \$75.11             | \$81.78             | 52%        |
| <b>Out of Network</b>         | <b>15</b>        | <b>\$22,597.30</b>  | <b>\$13,967.95</b>  | <b>\$8,629.35</b>   | <b>38%</b> |
| Ortho/Neuro                   | 8                | \$11,856.00         | \$6,447.00          | \$5,409.00          | 46%        |
| Neurology                     | 1                | \$4,783.00          | \$2,341.65          | \$2,441.35          | 51%        |
| Other                         | 2                | \$3,310.30          | \$2,828.30          | \$482.00            | 15%        |
| Durable Medical Equipment     | 1                | \$1,485.00          | \$1,188.00          | \$297.00            | 20%        |
| Facility                      | 1                | \$808.00            | \$808.00            | \$0.00              | 0%         |
| Behavioral Health             | 2                | \$355.00            | \$355.00            | \$0.00              | 0%         |
| <b>Grand Total</b>            | <b>428</b>       | <b>\$676,403.14</b> | <b>\$227,174.12</b> | <b>\$449,229.02</b> | <b>66%</b> |



**CUMBERLAND COUNTY INSURANCE COMMISSION**

**TOP 10 PROVIDERS  
1/1/2022 – 10/31/2022**

|   | UNITS<br>OF<br>SERVICE | APPROVED            | SPECIALTY                 |
|---|------------------------|---------------------|---------------------------|
| PREMIER ORTHOPAEDIC & SPORTS MEDICINE AOSNJ | 155                    | \$60,759.07         | Occ Med/Ortho             |
| INSPIRA MEDICAL CENTER MULLICA HILL         | 2                      | \$34,573.16         | Hospital                  |
| INSPIRA MEDICAL CENTER VINELAND             | 15                     | \$25,776.75         | Hospital                  |
| KENNEDY HEALTH                              | 3                      | \$20,736.89         | Hospital                  |
| PREMIER ORTHO ASSOC SURGERY CENTER          | 1                      | \$14,249.15         | Ambulatory Surgery Center |
| INSPIRA HEALTH NETWORK URGENT CARE PC       | 53                     | \$7,819.46          | Urgent Care Center        |
| NOVACARE REHABILITATION                     | 66                     | \$6,465.00          | Physical Therapy          |
| ROTHMAN ORTHOPAEDICS                        | 4                      | \$5,536.63          | Orthopedics               |
| KENNEDY CHERRY HILL SURGICAL CENTER, LLC    | 1                      | \$5,483.00          | Ambulatory Surgery Center |
| KIRSHNER SPINE INSTITUTE                    | 8                      | \$5,433.11          | Orthopedics               |
| <b>Grand Total</b>                          | <b>308</b>             | <b>\$186,832.22</b> |                           |

***APPENDIX I – MEETING MINUTES***  
***October 6, 2022***

**CUMBERLAND COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – OCTOBER 6, 2022  
ELECTRONICALLY  
11:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

|                |         |
|----------------|---------|
| Darlene Barber | Absent  |
| Jeff Ridgeway  | Present |
| Jody Hirata    | Present |

**ALTERNATE FUND COMMISSIONER:**

**FUND PROFESSIONALS PRESENT:**

|                    |   |
|--------------------|---|
| Executive Director | PERMA Risk Management Services<br><b>Bradford Stokes</b><br><b>Karen Read</b> |
|--------------------|---|

**ALSO PRESENT:**

Anthony Bontempo, Cumberland County  
Paige Desiree, Cumberland County  
John Carr, Cumberland County  
Jumba Mugwanya, Cumberland County  
Robert Carlson, Cumberland County Utilities Authority  
Kathy Doran, Cumberland County  
Scott Brown, SG Risk  
Dennis Skalkowski, Bowman and Company  
Christina Violetti, Hardenbergh Insurance Group  
Danielle Colaianni, Hardenbergh Insurance Group  
Dominique McDuffie, Hardenbergh Insurance Group  
Amy Zeiders, Inservco  
Yvonne Frey, Inservco  
Surretha Hobbs, Inservco  
Chris Roselli, Qual-Lynx  
Karen Beatty, Qual-Lynx  
Scott Brown, SG Risk  
Robyn Walcoff, PERMA  
Jennifer Conicella, PERMA  
Robyn Walcoff, PERMA

Shai McLeod, PERMA  
Brandon Tracy, PERMA  
Glenn Prince, JA Montgomery

**PUBLIC PRESENT:**

Nancy Ridgway

**APPROVAL OF MINUTES: OPEN SESSION OF AUGUST 4, 2022**

|         |                      |
|---------|----------------------|
| Moved:  | Commissioner Ridgway |
| Second: | Commissioner Hirata  |
| Vote:   | Unanimous            |

**CLOSED SESSION OF AUGUST 4, 2022**

|         |                      |
|---------|----------------------|
| Moved:  | Commissioner Ridgway |
| Second: | Commissioner Hirata  |
| Vote:   | Unanimous            |

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:**

**2021 Audit Report** – A draft copy of the 2021 Audit was distributed to Fund Commissioners under separate cover. Representatives of the Commission’s auditor, Bowman & Company, will attend the meeting to formally present the audit. Included in the agenda on **Pages 3-5** is Resolution 17-22, Certification of Annual Audit Report for the Period ending December 31, 2021 along with the Group Affidavit Form.

Mr. Dennis Skalkowski of Bowman and Company reviewed the audit with the Commission. Mr. Skalkowski said this was a clean and unmodified opinion with no findings or recommendations as reflected on the very last page of the audit report. For the year ending December 31, 2021 the Commission had total assets of \$5,374,736 total liability and reserves of \$5,096,826 resulting in the net position of \$277,910 which was an increase of roughly \$169,099 over the previous year. The Commission continues to be in pretty good financial condition. There were no new disclosures in the notes of the financial statements for this year. Mr. Skalkowski thanked the Commission for the opportunity to serve the commission and opened up to any question of the commission members. With no questions or comments Executive Director said a motion would be in order to approve the 2021 Audit Report.

**Motion to approve Resolution 17-22, Certification of Annual Audit Report for Period Ending December 31, 2021**

Moved: Commissioner Hirata  
Second: Commissioner Ridgeway  
Vote: 2 Ayes, 0 Nays

Executive Director thanked Dennis Skalkowski of Bowman and Company for his assistance with the audit.

**Designating Authorized Signers for Commission Bank Accounts** – With two recent departures of County personnel who were fund commissioners and check signers on Commission bank accounts, there is a need to revise Resolution 7-22 previously adopted at our February meeting authorizing signers. Accordingly on **Page 6** is Resolution 18-22 for adoption.

**Motion to Adopt Resolution 18-22, Amending Resolution 7-22 Designating Authorized Signatures on Commission Bank Accounts.**

Moved: Commissioner Hirata  
Second: Commissioner Ridgeway  
Vote: 2 Ayes, 0 Nays

**Designating Commission Secretary** – The previously appointed Secretary to the Insurance Commission has left employment with the County, thereby creating a vacancy in that position. The Commissioners desire to appoint Katherine Doran to fill the vacancy. Included on **Page 7** is Resolution 19-22.

**Motion to Adopt Resolution 19-22, Amending Resolution 5-22 Designating Katherine Doran as Commission Secretary.**

Moved: Commissioner Hirata  
Second: Commissioner Ridgeway  
Vote: 2 Ayes, 0 Nays

**NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on September 22, 2022. Included in the agenda on **Pages 8-11** is a written summary of the report. The NJCE is scheduled to meet again on Thursday, October 27, 2022 at 9:30 AM via Zoom.

**Certificate of Insurance Issuance Report** - Included on **Pages 12-14** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of July 1, 2022 to October 1, 2022. There were 15 certificates of insurance issued during this period.

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

Moved: Commissioner Hirata  
Second: Commissioner Ridgeway  
Vote: Unanimous

**Financial Fast Track** – Included on **Pages 15-17** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for July. As of **July 31, 2022**, the Commission has a statutory surplus of **\$384,652**. Total cash on hand is \$4,681,056.

**NJCE Property and Casualty Financial Fast Track** – Included in the agenda on **Pages 18-23** are the NJCE Financial Fast Track Reports from June & July. As of **June 30, 2022**, the report indicates the Fund has a surplus of **\$15,209,010**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$22,084,249**. The NJCE Financial Fast Track Report as of **July 31, 2022** indicates the Fund has a surplus of **\$15,291,507**. The total cash amount is **\$20,655,233**.

**Claims Tracking Report (Page 24-25)** – Included in the agenda is the Claims Activity Report for May & June that tracks open claims. Executive Director said in May there were 16 more open claims from the prior month and in June there was a nice dip of 11 claims so there was a nice rebound there closing out some claims.

**11<sup>th</sup> Annual Best Practices Workshop – 2023 Virtual Edition** - Following the conclusion of last year’s Best Practices Workshop it was agreed it would be best to push the time between sessions. We will look to host a virtually interactive webinar again in Spring 2023.

**2022 New Jersey State League of Municipalities (NJSLOM) Annual Conference** - The 106<sup>th</sup> annual conference is scheduled for November 15<sup>th</sup> through November 17<sup>th</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 16<sup>th</sup>. We encourage our commissioners to attend.

**NJCE 10<sup>th</sup> Year Anniversary** - The NJCE previously discussed that 2020 marked the 10<sup>th</sup> anniversary of the Fund’s inception, which began with two County members and has grown to ten members and 26 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. We are looking into venues to host the luncheon and JIF meeting on April 27, 2023.

**SAFETY COMMITTEE REPORT:** Paige Desiree said the Safety and Accident Review Committee last met on August 10<sup>th</sup> to review claims from June 1<sup>st</sup> to July 31<sup>st</sup>, there were 18 new claims fortunately 10 were report only, with no time lost by the employees. Most of the claims revolved around trips, slips and falls the county will continue to focus on those two areas with respect to training throughout the departments. There was only one claim that resulted from a strain with time lost of approximately a month but other than that there were no major claims with respect to time lost. The Commission implemented a defensive driving program and codes for the driving course are available and when any of the county employees are involved in any type of motor vehicle accident, they are required to take the defensive driving course and all departments have

been made aware of the defensive driving program. The next Safety and Accident Committee will be on October 12<sup>th</sup>.

**Motion to approve the safety committee report.**

|         |                       |
|---------|-----------------------|
| Moved:  | Commissioner Hirata   |
| Second: | Commissioner Ridgeway |
| Vote:   | Unanimous             |

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

**TREASURER:**

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

**MOTION TO APPROVE RESOLUTION 20-22 AUGUST BILLS LIST IN THE AMOUNT OF \$856,096.03**

|         |                       |
|---------|-----------------------|
| Moved:  | Commissioner Hirata   |
| Second: | Commissioner Ridgeway |
| Vote:   | 2 Ayes, 0 Nays        |

**CEL SAFETY DIRECTOR:** Safety Director Glenn Prince reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said he has been coordinating with Dr. Hickman to provide and in person toolbox talk to the Public Works staff in either early November or December covering an OSHA standard on medical services first aid, and eyewash stations. This is also a great opportunity to talk about inclement weather, slip trips and falls and accident prevention. An additional program for the Mandatory DER training will be November 3<sup>rd</sup>. It covers the Medical Review officer, the Clearing House, and all the CDL drug and alcohol testing regulations from the Federal Motor Carrier Safety Administration. Registration will need to be completed by October 14 so the appropriate course materials can be ordered. The carrier has agreed to the full \$50,000 for the New Jersey County Excess Joint Insurance Fund Safety Program. A notice will go out to the Grant committee to meet and determine how those funds will be allocated to each county for the submissions that were received.

Commissioner Hirata said she has been taking a lot of the courses provided through JA Montgomery and they are very good and specialized in nature and has received a lot of positive feedback from county employees.

**RISK MANAGER:**

Risk Manager Christina Violetti said the Corrections Department has requested training for Officer Wellness and Suicide Prevention for Corrections. This training was taken back in 2017 and the program was well received which addresses traumatic events while on the job. The training has evolved and has more content than it had five years ago.

**MOTION TO APPROVE AMOUNT NOT TO EXCEED \$1,000 TO PURCHASE TRAINING IN 2023 FOR THE COUNTY DEPARTMENT OF CORRECTIONS**

Motion: Commissioner Hirata  
Second: Chairman Ridgeway  
Roll Call Vote: 2 Ayes, 0 Nays

Ms. Violetti reported enclosed in the agenda is a revised claims Charter. This request is to amend the Charter to remove Jerry Seneski as the Committee Chair and to add Jeff Ridgeway as the Committee Chair. A motion to adopt the revised Claims Charter was requested by Ms. Violetti.

**MOTION TO ADOPT THE REVISED CLAIMS CHARTER**

Motion: Commissioner Hirata  
Second: Chairman Ridgeway  
Roll Call Vote: 2 Ayes, 0 Nays

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

**CLAIMS SERVICE:** Executive Director reported there was no report for Open Session.

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

Motion: Commissioner Ridgeway  
Second: Commissioner Hirata  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Ridgeway  
Second: Commissioner Hirata  
Vote: Unanimous

Workers Compensation PAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001685 IN THE AMOUNT OF \$175,500.00**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

General Liability PAR/SAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001284 IN THE AMOUNT OF \$40,000.00**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001317 IN THE AMOUNT OF \$225,000.00**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001259 IN THE AMOUNT OF \$51,865.00**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001514 IN THE AMOUNT OF \$101,110.00**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #37700011147 IN THE AMOUNT OF \$82,000.00**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

Auto Property Damage/SAR

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001777 IN THE AMOUNT OF \$18,234.37**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001695 IN THE AMOUNT OF \$500.00**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

General Liability/SAR

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001047 IN THE AMOUNT OF \$230,531.30**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

Property/PAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM # 2022276872 IN THE AMOUNT OF \$95,000.00**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM # 2023279760 IN THE AMOUNT OF \$11,000.00**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM # 2023280991 IN THE AMOUNT OF \$13,000.00**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$794,475.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$249,255.67 FOR A COMBINED TOTAL OF \$1,043,730.67**

Motion: Commissioner Hirata  
Second: Commissioner Ridgeway  
Roll Call Vote: 2 Ayes, 0 Nays

**OLD BUSINESS: None.**

**NEW BUSINESS: None**

**MOTION TO OPEN PUBLIC COMMENT:**

Motion: Commissioner Ridgeway  
Second: Chairman Hirata  
Vote: Unanimous

**PUBLIC COMMENT:** Mrs. Ridgeway from Upper Deerfield Township said she will see everyone at the next meeting in December.

**MOTION TO CLOSE PUBLIC COMMENT:**

Motion: Commissioner Ridgeway  
Second: Chairman Hirata  
Vote: Unanimous

**MOTION TO ADJOURN:**

Motion: Commissioner Ridgeway  
Second: Chairman Hirata  
Vote: Unanimous

**MEETING ADJOURNED: 12:22 PM**

**NEXT MEETING: WILL BE HELD ON DECEMBER 1, 2022 AT 11:00 AM**

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Minutes prepared by: Karen A. Read, Assisting Secretary