

CUMBERLAND COUNTY INSURANCE COMMISSION AGENDA AND REPORTS

DECEMBER 2, 2021

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

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

11:00 AM

The Cumberland County Insurance Commission will conduct its December 2, 2021 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA - OPEN PUBLIC MEETING
December 2, 2021 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: October 7, 2021 Open Minutes.....Appendix I
October 7, 2021 Closed Minutes.....Distributed via Email
November 4, 2021 Open Minutes.....Appendix I
November 4, 2021 Closed Minutes..Distributed via Email**
 - CORRESPONDENCE - None**
 - EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA.....Page 1**
 - COMMITTEE REPORTS**
 - Safety Committee Report.....Verbal
 - Claims Committee Report.....Page 22
 - TREASURER – Anthony Bontempo**
 - Resolution 20-21 December Bill List.....Page 23
 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Page 24
 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report Page 30
 - MANAGED CARE – Qual Lynx**
 - Monthly Report Page 38
 - CLAIMS SERVICE – Inservco**
 - EXECUTIVE SESSION**
 - Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act - PAYMENT AUTHORIZATION REQUEST**
 - Motion to Return to Open Session**
 - Motion to Approve PARS**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: February 3, 2022 11 AM**

CUMBERLAND COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: December 2, 2021

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **2022 Property & Casualty Budget Introduction** – Attached on **Page 3** for your review and discussion is the 2022 proposed Property and Casualty Budget in the amount of \$3,653,550. The introductory budget represents a 6.24% increase compared to the 2021 budget. Proposed Assessments at the meeting.

❑ **Motion to introduce the 2022 Property and Casualty Budget in the amount of \$3,653,550 and schedule a public hearing on February 3, 2022 at 11:00 AM.**

❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 4-11)** – The NJCE met on October 28, 2021. A written summary report of the meeting is included in the agenda on pages 7-17. The NJCE Finance Committee met on November 15, 2021 to further review the proposed 2022 budget and 2021 dividend options. The NJCE also met again on November 18, 2021 and introduced the 2022 Budget. The NJCE is scheduled to meet on December 16, 2021 at 9:30 AM via Zoom Audio/Video. A Public Hearing for the 2022 Budget will be held at this meeting.

❑ **NJCE Dividend** –The NJCE Board of Commissioners reviewed dividend options and is recommending the Fund release a **\$750,000** dividend. The Commissioners delayed the distribution aspect of the dividend until the NJCE December Board Meeting. Depending on the result of the excess renewal marketing the Commissioners may consider a portion of the dividend to be applied as a credit to the 2021 budget.

Members will have an option of taking their dividend as a check or as an offset to their 2021 assessment. The Fund Office will send a letter to each member entity to find out their preference. **(Page 12 & 13)**

❑ **Professional Services** - The Fund Office issued Request for Proposals for Claims Administration and Managed Care Services that were due back this past Tuesday. As expected, we received multiple responses for Managed Care Services. In order to give our office along with our Claims Team and Risk Manager time to evaluate the responses, we will need to schedule a special meeting to make those appointments.

- ❑ **Proposed Amendment to the Commission’s Rules and Regulations** – At the October meeting, a first reading of proposed changes to the Fund’s Rules & Regulations were discussed. The changes are in response to recent legislation that changes the title of “Chosen Freeholder” to “County Commissioner” and all “Board of Chosen Freeholders” to “Board of County Commissioners. The proposed changes appear in **Appendix II**. This is the public Hearing on the proposed changes.
 - ❑ **Motion to open the Public Hearing of the proposed changes to the Fund’s Rules & Regulations.**
 - ❑ **Discussion of proposed changes – Public Comments**
 - ❑ **Motion to Close the Public Hearing**
 - ❑ **Motion to adopt the changes to the Funds Rules & Regulations.**

- ❑ **Certificate of Insurance Issuance Report:** Attached on **Pages 14-15** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of October 1, 2021 to October 31, 2021. There were 5 certificates of insurance issued during this period.
 - ❑ **Motion to approve the certificate of insurance report.**

- ❑ **Financial Fast Track** – Included on **Pages 16 thru 19** of the agenda are the Financial Fast Tracks reports for the Cumberland County Insurance Commission for August & September. As of September 30, 2021, the Commission has a deficit of \$633,344. The cash amount is \$5,337,786.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 20 & 21)** – Included in the agenda is a copy of the NJCE Financial Fast Track Report for the month of August. As of August 30, 2021, the NJCE has a surplus of \$14,419,676. Line 7 of the report “Dividend” represents the amount of dividends released by the NJCE in the amount of \$5,107,551. The cash amount is \$28,849,936.

- ❑ **Next Meeting** – A reminder that our next meeting is on February 3, 2022 at 11 AM.

CUMBERLAND COUNTY INSURANCE COMMISSION					
2022 PROPOSED BUDGET :					
				Total	
				Increase/Decrease	
APPROPRIATIONS		ANNUALIZED BUDGET FY2021	PROPOSED BUDGET FY2022	\$	%
I. Claims and Excess Insurance					
Claims					
1	Property	206,000	192,855	(13,145)	-6.38%
2	Liability	503,000	495,913	(7,087)	-1.41%
3	Auto	32,000	35,422	3,422	10.69%
4	Workers' Comp.	784,000	808,810	24,810	3.16%
5					
6	Subtotal - Claims	1,525,000	1,533,000	8,000	0.52%
7					
8 Premiums					
9	CEL JIF	1,261,976	1,414,465	152,489	12.08%
10					
11	SubTotal Premiums	1,261,976	1,414,465	152,489	12.08%
12	Total Loss Fund	2,786,976	2,947,465	160,489	5.76%
13					
II. Expenses, Fees & Contingency					
14					
15					
16	Claims Adjustment	53,682	54,756	1,074	2.00%
17	Managed Care	0	0	0	0.00%
18	General Expense				
19	Exec. Director	102,515	104,565	2,050	2.00%
20	Actuary	5,270	5,375	105	2.00%
21	Auditor	10,000	10,200	200	2.00%
22	Attorney	6,746	6,881	135	2.00%
23	Treasurer	3,038	3,099	61	2.00%
24	Secretary	2,343	2,390	47	2.00%
25					
26	Misc. Expense & Contingency	14,585	14,585	0	0.00%
27	Training	15,000	15,000	0	0.00%
28					
29	Total Fund Exp & Contingency	213,179	216,851	3,672	1.72%
30	Risk Managers	177,439	174,622	(2,817)	-1.59%
31					
32					
33 XS JIF Ancillary Coverage					
34	POL/EPL	123,471	129,644	6,173	5.00%
35	Crime Program	14,588	14,589	1	0.01%
36	Medical Malpractice	45,080	51,027	5,947	13.19%
37	Pollution Liability	10,691	7,384	(3,307)	-30.93%
38	Employed Lawyers Liab	3,147	9,642	6,495	206.39%
39	Cyber Liability/Special Coverages	47,561	83,232	35,671	75.00%
40	Aviation	2,214	2,877	663	29.95%
41	Marina Operators Liability	0	0	0	0.00%
42	Active Assailant	14,743	16,217	1,474	10.00%
43					
44	Total Ancillary Coverages	261,495	314,612	53,117	20.31%
45					
46	Total FUND Disbursements	3,439,090	3,653,550	214,460	6.24%



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 28, 2021

Memo to: Cumberland County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September NJCE Report

Finance Committee: Commissioners Sheehan, Wood, Kessler, Shea and Kelly met via teleconference on October 21st to review the 2022 NJCE preliminary budget, the budget process, budget strategy and other factors affecting the budget.

Enclosed as part of this report is the 2022 Budget Review. Executive Director highlighted key items factors affecting the budget: 2020 Excess Liability Renewal, 2021 Budget Delta, the Commercial marketplace and Legislative Factors. Executive Director reported Finance Committee recommended to delay the 2022 budget introduction by one month with budget introduction on November 18th and adoption on December 16th. This will allow more time for the Underwriting Manager to complete his marketing effort and afford more certainty with their not-to-exceed premium projections. Finance Committee is scheduling a meeting in early November to review the budget prior to introduction.

The Board of Fund Commissioners accepted the Finance Committee's recommendation to delay the 2022 budget introduction to November 18, 2021 at 2:00PM and to schedule a special meeting on December 16, 2021 at 9:30AM for the Public Hearing and adoption of the 2022 budget.

Finance Committee also reviewed dividend options based on allowable dividends per State Regulations at the last audit of 12/31/20. Finance Committee will make a recommendation on issuance of a dividend at the November meeting.

Financial Fast Track: Financial Fast Track as of August 31, 2021 reflected a statutory surplus of \$14.4 million.

Professional Services/Competitive Contracts:

Technical Services Writer: Last month, the Board authorized the procurement of Technical Services Writer. This was advertised on October 1st and responses are due November 5th; results will reported at the November meeting and any applicable action will be taken at that time.

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: Executive Director reported these services are set to expire in February 2022; no action was taken as this item was for informational purposes only.

Prospective Membership: Ocean County Utility Authority has accepted membership in the Ocean County Insurance Commission effective 9/30/21 for workers compensation. OCIC is in the process of providing a proposal to Ocean County Board of Health.

Hurricane Ida Claim Update: Ms. Walcoff, PERMA Claims Manager reported Hurricane Ida affected northern New Jersey with a majority of claim activity occurring in Union, Hudson and Mercer counties. Ms. Walcoff noted weekly meetings are held with the carrier's lead adjustor to ensure losses are continually evaluated and advanced payments to members for repairs are being issued on a timely basis.

NJCE Cyber Task Force: The task force began distributing Cyber Security Awareness Month notices. Additional information about the program can be found on the website at <https://njce.org/cyber-risk-control/>. In addition, the Task Force has begun to work on the minimum standards for a Cyber Risk Management Program.

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

2022 Renewal – Underwriting Data Collection: The 2022 renewal process began in mid-July with a deadline to complete by September 17th. The Fund office is reviewing exposure data for accuracy and completion. As a reminder the majority of ancillary coverage applications may be completed online via Origami. In addition, the Payroll Auditor has completed the payroll audits, which have been uploaded by the Fund office into Origami.

2021 New Jersey Association of Counties Conference (NJAC): The 71st Annual Conference was held from October 12th – October 14th at Caesar's in Atlantic City. Deputy Executive Director reported J.A. Montgomery held a workshop on *The Importance of a Public Sector Risk Control Program*, which was well attended.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: This year's Best Practices Workshop will be held virtually via an interactive webinar on November 3rd from 9AM to 12:30PM. An email to register for the event was distributed; 1.5 Ethics CEUs will be available and interested participants should contact the Fund office for more information.

2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year's program will be "Local Government Risk Management" and all commissioners are invited to attend.

Underwriting Manager Report

Underwriting Manager reported the NJCE 2022 renewal program negotiations are underway and will be aggressively marketed to ensure adequate coverage is obtained despite the challenging market.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from September to November 2021, as well as, upcoming training events. Safety Director reported the online streaming training service implemented last year has had a total of 587 training “hits” or uses by members.

In discussions with the Executive Director, Safety Director reported members may benefit from the formation of a NJCE Safety Committee to meet on a quarterly basis to roundtable safety issues and/or best practices. The committee’s composition, authority and responsibility and duties will be submitted for review at the November meeting.

Workers Compensation Claims Administrator Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for November 18, 2021 at 2:00PM 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: 2022 Budget Review

Date: October 21, 2021 – 3:30 p.m. via Zoom Audio/Video

This memo will serve as a discussion of the 2022 NJCE preliminary budget, the budget process, budget strategy and other factors affecting the budget. We are in very 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.

Factors affecting the 2022 NJCE Budget are:

- 1. 2020 Excess Liability Renewal:** We first addressed in late 2019 with this committee and subsequently the NJCE Board of Commissioners at the start of a hard insurance market following the review of the Underwriting Manager's 2020 renewal marketing efforts which resulted in a more expensive replacement of the excess liability insurer. The NJCE absorbed the difference of \$1 million for 2020 and reset the budget for 2021 accordingly.
- 2. 2021 Budget Delta:** The 2021 renewal at the expiring retentions, where available, would have resulted in significantly higher member premiums in excess of 25% increase. Therefore, it was necessary for the NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal. What we learned from the 2021 renewal marketing efforts is that we were in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance.

In consultation with this committee, through various meetings, we recommended and the committee agreed to an 8% budget increase for 2021 in hopes that the NJCE retaining higher retentions would offset potential premium increases. Unfortunately, the final results of our marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67%. Based on the solid financials of NJCE there was no immediate or short term concerns. The committee recommended and the Board of Fund Commissioners approved the declaration of an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and to take no action in 2021 on the balance of the delta. It was agreed we would monitor the claims activity versus loss funding and review on an annual basis with potential action at a future date. The additional assessment for the premium portion of the

delta was billed September 17th as a 3rd separate installment and the balance of the delta is at \$1,925,777.

3. **2022 Excess Insurance and Ancillary Insurance:** The hard market will continue into 2022. The 2022 excess and ancillary insurance renewal projections are in the 10% to 15% range. This combined with the 2021 delta will make the 2022 budget challenging.

4. **Commercial Marketplace and Legislative Factors:**

- a. **Property:** Coverage premiums for fire, flood, and etc. is increasing due to the frequency of natural disasters over the past few years and our loss experience. This has caused a serious increase in prices of up to 20% or greater charged by both the national and international property insurance markets.
- b. **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.
- c. **Workers' Compensation:** In addition to COVID claims, a recent Department of Labor decision will increase workers' compensation on an average by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates.

Ed Cooney will provide an update on the marketplace and what it may mean for NJCE's 2022 renewal.

COVID-19 Workers Compensation Claims: As of September 30, 2021, for 2020 fund year there are a total of 1, 916 claims with a total incurred of \$7.9 million and total paid of \$2 million. For the 2021 fund year there are a total of 693 claims with total incurred of \$670,337 and total paid of \$434,130. 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. As you recall we booked one third of incurred value of our outstanding Covid claims for 2020 totaling \$917,000. For 2021 fund year, each COVID claim is a separate occurrence.

The Fund Attorney provided an overview of the MEL's litigation strategy in regards to the excess workers compensation carrier for reimbursement of Covid claims exceeding our retention during closed session at the September 23rd meeting. The MEL JIF has hired a reputable law firm to assist with the recovery. The NJCE will take a wait and see approach for now and may join in with MEL JIF at a later date. The MEL JIF and NJCE JIF excess workers compensation policies had the same communicable disease endorsement. The excess insurer removed this endorsement for 2021. As stated above this will affect the workers compensation loss funds for 2022 since the pandemic is still active.

Robyn Walcoff will provide an update on the status of the claims discussions and our strategy for reimbursement from the excess insurer.

Also, we are exploring the feasibility of our underlying insurance commissions making submission for Covid WC claim costs to their respective County under the Cares Act and/or ARPA.

Pauline Kontomanolis will provide a report on the Cares Act and ARPA.

NJCE Financials:

The NJCE is in a very strong financial position. The enclosed preliminary financial fast track report reflects the fund's overall financial position as of August 31, 2021. The FFT monitors underwriting income, claim expense, other 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 8/31/21 is **\$14,419,676**. Regardless of where we end up on the marketing of the 2022 renewal, the NJCE JIF is in a strong financial position as we formulate a budget for 2022.

2022 Preliminary Budget:

1. The attached **2022 Preliminary Budget** of **\$31,498,143** represents an overall increase of \$1,559,335 or 5.2% over 2021 Annualized Budget and **\$3,447,381** or **12.3%** over the 2021 Assessed Budget. A copy of the budget is attached.

The 2022 preliminary budget reflects (a) the expiring program structure, (b) the 2021 loss fund delta, (c) 2022 loss funds as provided by the actuary, (d) exposure changes as provided by the members, (e) excess and ancillary premium projections from the Underwriting Manager.

2. The following is a further breakdown of the 2022 preliminary budget:
 - **Line 8 (Claims/Loss Funds)** the preliminary budget of **\$6,241,311** is a decrease of (\$963,965) or (13.4%) over the 2021 Annualized Budget and **an increase of \$924,081** or **17.4%** over the 2021 Assessed Budget. The latter takes into consideration the 2021 delta. The Actuary completes their loss fund analysis and derive not just an actuarial central estimate but also a range of reasonable estimates. The 2022 loss funds reflect the central estimate.
 - **Line 18 (Premiums)** the preliminary budget of **\$19,025,551** is **an increase of \$1,908,887** or **11.2%** over the 2021 Annualized Budget. There was no 2021 premium delta as this was billed in a special installment in 2021. In addition to some of the challenges referenced above there has been adverse loss activity on property, workers compensation and cyber. The premiums reflect no changes in the expiring program structure.
 - **Line 42 (Total Self Insured Program)** the preliminary budget of **\$27,437,386** is an increase of \$970,025 or 3.7% over the 2021 Annualized Budget and **an increase of \$2,858,070** or **11.7%** over the 2021 Assessed Budget.

- **Line 56 (Ancillary Coverages)** the preliminary budget of \$4,123,532 is an increase of \$589,311 or 16.7% over the 2021 Annualized Budget.
- **Line 58 (Total Fund Disbursements)** the preliminary budget of \$31,498,143 is an increase of \$1,559,335 or 5.2% over 2021 Annualized Budget and \$3,447,381 or 12.3% over the 2021 Assessed Budget.

Recommendations:

1. **Budget Introduction:** Due to the continued uncertainty of the commercial marketplace, we can consider a recommendation to delay the 2022 budget process again this year by one month with introduction at the meeting on November 18th and adoption on December 16th. This will allow more time for the Underwriting Manager to complete his marketing effort and afford more certainty with their not-to-exceed premium projections.
2. **Alternative Options:** Explore the feasibility of :
 - a. Increasing NJCE retention(s) as a potential cost saving measure as we did for 2021.
 - b. Increasing member entity deductibles on ancillary coverage such as POL/EPL and cyber. This may be mandated by the commercial insurers.
 - c. 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.
 - d. Implementing a retrospective adjustment program whereas the NJCE collects a discounted assessment (85% of the loss funds). The balance would become payable to NJCE if the member's actual losses exceed the loss fund portion of their assessment but no more than 100%. We would do an annual calculation with an agreed upon payment period such as 10 years following the end of the respective fund year.
 - e. Implementing a premium holiday. In this scenario the last assessment installment for 2022 (25%) would be due with the first assessment installment for 2023. This arrangement would carry forward in future fund years. In affect it is a one year savings.
 - f. Apply some or all of a potential dividend as a credit within the 2022 budget. See discussion below.
3. **2021 Dividend:** Enclosed are potential dividend options for your consideration based on the allowable dividends per State Regulations at the last audit of 12/31/20. Last year, we agreed to hold off on a dividend decision until we had a better idea on what the budget increase

will be for 2021. We recommend the same approach for this year. Attached is a copy of the historical dividends issued by NJCE JIF.

Please note once a decision is made, the members have an option of taking their dividend as a check, an offset to their 2022 assessment or as stated above as a credit within the 2022 budget.

4. Future Considerations:

- a. **Surplus Floor:** We held an informal discussion on the feasibility of exploring the implementation of a surplus floor at the November 18, 2021 Finance Sub-Committee meeting. It was agreed we would defer discussion to a later date. We recommend that this committee discuss this in more detail in 2022.
- b. **Insurance Commission Retentions:** If not for 2022, look at the feasibility of higher underlying insurance commission and county retentions for 2023 fund year.

- 5. Next Meeting:** If you agree, we recommend another Finance Sub-Committee meeting prior to budget introduction to review our options.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
2021 ANNUALIZED vs ASSESSED ANNUALIZED BUDGET**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND									
2022 PROPOSED BUDGET -									
APPROPRIATIONS	(A)	(B)	(A.1)	(B.1)	(C)	(D)	(E)	(F)	(G)
3. Claims and Excess Insurance			(B - A)	(B.1 / B)		(C - B)	(D / B)	(F - A)	(F / A)
Claims	ANNUALIZED ASSESSED BUDGET FY2021	ANNUALIZED BUDGET FY2021	Change \$	Change %	PROPOSED BUDGET FY2022	Change \$	Change %	Change \$	Change %
1. Property	910,261	1,070,643	160,382	17.6%	1,097,129	26,286	2.5%	186,868	20.5%
2. Liability	897,402	1,663,929	766,527	85.4%	1,187,096	(476,894)	-28.7%	289,434	32.2%
3. Auto	311,856	513,978	202,092	64.8%	412,454	(101,523)	-19.8%	100,560	32.2%
4. Workers Comp.	3,150,594	3,622,196	471,602	15.0%	3,156,775	(465,421)	-12.8%	6,181	0.2%
5. SBLTPL	29,943	30,000	57	0.2%	30,000	0	0%	57	0.2%
6. POLITPL	-	256,836	256,836	100.0%	257,917	(921)	-0.4%	257,917	100.0%
7. Cyber	16,363	25,292	8,929	54.6%	100,000	74,708	457.0%	83,645	509.2%
8. Subtotal - Claims	5,317,229	7,205,276	1,888,047	35.5%	6,241,311	(965,965)	-13.4%	924,081	17.4%
9. Premiums									
10.									
11. Property	7,199,767	7,199,767	-	0.0%	8,261,430	1,061,663	14.7%	1,061,663	14.7%
12. Property 100 x 110	635,094	635,094	-	0.0%	733,051	97,957	15.4%	97,957	15.4%
13. XLI Flood to SO	545,528	545,528	-	0.0%	601,939	56,411	10.3%	56,411	10.3%
14. Liability	4,093,800	4,093,800	-	0.0%	4,349,936	256,136	6.3%	256,136	6.3%
15. Excess Liability	2,140,002	2,140,002	-	0.0%	2,300,904	160,902	7.5%	160,902	7.5%
16. Workers Comp (Rate x MLI)	2,502,473	2,502,473	-	0.0%	2,778,261	275,788	11.0%	275,788	11.0%
17.									
18. SubTotal Premiums	17,116,664	17,116,664	-	0.0%	19,025,551	1,908,887	11.2%	1,908,887	11.2%
19. Total Loss Fund	22,433,893	24,321,940	1,888,047	8.4%	25,266,862	944,922	3.9%	2,832,968	12.6%
20.									
21. Expenses, Fees & Contingency									
22.									
23. Claims Adjustment	70,113	70,112	(1)	0.0%	70,500	388	0.6%	387	0.6%
24. Claims Adjustment - Property	17,571	17,571	-	0.0%	19,350	1,779	10.1%	1,809	10.3%
25. Safety Director	424,480	424,480	-	0.0%	429,677	5,197	1.2%	5,197	1.2%
26. General Expense									
27. Exec. Director	705,056	705,056	-	0.0%	709,162	4,106	0.6%	4,106	0.6%
28. Actuary	23,771	23,771	-	0.0%	24,139	368	1.5%	368	1.5%
29. Auditor	15,402	15,402	-	0.0%	17,167	1,765	11.5%	1,765	11.5%
30. Attorney	15,831	15,831	-	0.0%	15,300	(531)	-3.4%	(531)	-3.4%
31. Treasurer	15,830	15,830	1	0.0%	15,300	(530)	-3.3%	(529)	-3.3%
32. Technical Writer	25,000	25,000	-	0.0%	25,000	0	0%	0	0%
33. Underwriting Manager	449,683	449,683	-	0.0%	449,540	(143)	0%	(143)	0%
34. Underwriting Data Consolidation	101,585	101,585	-	0.0%	100,062	(1,523)	-1.5%	(1,523)	-1.5%
35. Payroll Audit	17,004	17,004	-	0.0%	20,704	3,700	21.8%	3,700	21.8%
36. Safety Institute Funding	100,942	100,947	(5)	0.0%	89,690	(11,257)	-11.2%	(11,258)	-11.2%
37.									
38. Misc. Expense & Contingency	(1,780)	(1,780)	-	0.0%	20,004	21,784	100.0%	21,784	100.0%
39. Total Fund Exp & Contingency	1,980,524	1,980,523	(1)	0.0%	2,005,625	25,103	1.3%	25,101	1.3%
40. Risk Management Consultant	102,124	102,124	-	0.0%	102,124	0	0%	0	0%
41.									
42. Total Self Insured Program	24,516,541	26,404,587	1,888,045	7.7%	27,374,611	970,025	3.7%	2,858,070	11.7%
43.									
44. Ancillary Coverages									
45. POLIFL	1,217,786	1,217,786	-	0.0%	1,278,383	60,597	5.0%	60,597	5.0%
46. Crime Program	172,413	172,413	-	0.0%	172,417	4	0%	4	0%
47. Medical Malpractice	955,490	955,490	-	0.0%	1,073,020	117,530	12.3%	117,530	12.3%
48. Pollution Liability	237,214	237,214	-	0.0%	261,155	23,941	10.1%	23,941	10.1%
49. Employed Lawyers Liability	160,623	160,623	-	0.0%	163,914	3,291	2.0%	3,291	2.0%
50. Cyber Liability	644,099	644,099	-	0.0%	1,000,816	356,717	55.4%	356,717	55.4%
51. Aviation	30,284	30,284	-	0.0%	104,370	74,086	24.8%	74,086	24.8%
52. Marine Operators Liability	17,065	17,065	-	0.0%	18,090	1,022	6.0%	1,022	6.0%
53. Active Assistant	23,615	23,615	-	0.0%	25,976	2,361	10.0%	2,361	10.0%
54. Supplemental Indemnity WC	25,629	25,629	-	0.0%	25,390	(239)	-0.9%	(239)	-0.9%
55.									
56. Total Ancillary Coverages	3,534,221	3,534,221	-	0.0%	4,125,532	589,311	16.7%	589,311	16.7%
57.									
58. Total FUND Disbursements	28,050,762	29,938,808	1,888,045	6.7%	31,498,143	1,559,335	5.2%	3,447,381	12.3%

New Jersey Counties Excess JIF - 2021 Dividend Options										
Dividend Option 1	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	\$ 100,000	\$ 100,000	\$ 50,000	\$ 50,000	\$ 100,000		\$ 100,000			\$ 500,000
CCIC	\$ 67,364	\$ 50,513	\$ 19,013	\$ 16,915	\$ 23,721		\$ 22,177			\$ 199,703
GCIC	\$ 32,636	\$ 23,033	\$ 8,355	\$ 7,551	\$ 10,627		\$ 10,313			\$ 92,513
Union County	\$ -	\$ 26,454	\$ 11,182	\$ 10,042	\$ 13,889		\$ 11,960			\$ 73,528
BCIC	\$ -	\$ -	\$ 10,056	\$ 9,318	\$ 11,570		\$ 9,360			\$ 40,303
CUIC	\$ -	\$ -	\$ 667	\$ 3,019	\$ 4,739		\$ 4,304			\$ 12,729
SCIC	\$ -	\$ -	\$ 728	\$ 3,156	\$ 4,166		\$ 2,804			\$ 10,854
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 13,241		\$ 11,919			\$ 25,160
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 12,176		\$ 10,343			\$ 22,519
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 5,872		\$ 9,225			\$ 15,097
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 7,595			\$ 7,595
Totals	\$ 100,000	\$ 100,000	\$ 50,000	\$ 50,000	\$ 100,000	\$ -	\$ 100,000	-	-	\$ 500,000
Dividend Option 2	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	\$ 150,000	\$ 150,000	\$ 75,000	\$ 75,000	\$ 150,000		\$ 150,000			\$ 750,000
CCIC	\$ 101,047	\$ 75,770	\$ 28,520	\$ 25,372	\$ 35,581		\$ 33,265			\$ 299,554
GCIC	\$ 48,953	\$ 34,549	\$ 12,532	\$ 11,326	\$ 15,940		\$ 15,469			\$ 138,769
Union County	\$ -	\$ 39,681	\$ 16,774	\$ 15,062	\$ 20,834		\$ 17,941			\$ 110,292
BCIC	\$ -	\$ -	\$ 15,083	\$ 13,977	\$ 17,354		\$ 14,040			\$ 60,454
CUIC	\$ -	\$ -	\$ 1,000	\$ 4,529	\$ 7,108		\$ 6,456			\$ 19,093
SCIC	\$ -	\$ -	\$ 1,092	\$ 4,734	\$ 6,248		\$ 4,206			\$ 16,280
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 19,862		\$ 17,878			\$ 37,740
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 18,264		\$ 15,515			\$ 33,779
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 8,809		\$ 13,838			\$ 22,646
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 11,392			\$ 11,392
Totals	\$ 150,000	\$ 150,000	\$ 75,000	\$ 75,000	\$ 150,000	\$ -	\$ 150,000	-	-	\$ 750,000
Dividend Option 3	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	\$ 200,000	\$ 200,000	\$ 100,000	\$ 100,000	\$ 200,000		\$ 200,000			\$ 1,000,000
CCIC	\$ 134,729	\$ 101,026	\$ 38,026	\$ 33,830	\$ 47,441		\$ 44,354			\$ 399,406
GCIC	\$ 65,271	\$ 46,065	\$ 16,709	\$ 15,101	\$ 21,253		\$ 20,626			\$ 185,026
Union County	\$ -	\$ 52,909	\$ 22,365	\$ 20,083	\$ 27,779		\$ 23,921			\$ 147,056
BCIC	\$ -	\$ -	\$ 20,111	\$ 18,636	\$ 23,139		\$ 18,720			\$ 80,606
CUIC	\$ -	\$ -	\$ 1,333	\$ 6,038	\$ 9,478		\$ 8,609			\$ 25,457
SCIC	\$ -	\$ -	\$ 1,456	\$ 6,312	\$ 8,331		\$ 5,608			\$ 21,707
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 26,482		\$ 23,837			\$ 50,320
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 24,352		\$ 20,686			\$ 45,038
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 11,745		\$ 18,450			\$ 30,195
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 15,189			\$ 15,189
Totals	\$ 200,000	\$ 200,000	\$ 100,000	\$ 100,000	\$ 200,000	\$ -	\$ 200,000	-	-	\$ 1,000,000

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 10/1/2021 To 11/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rowan College of South Jersey I - Cumberland County Improvement Authority	1400 Tanyard Road Sewell, NJ 08080	Company D: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: use of facilities at Cumberland 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 use of facilities at the Rowan College of South Jersey Cumberland Campus throughout the year	10/15/2021 #3071845	GL AU EX WC OTH
H - County of Gloucester I - Cumberland County	2 South Broad Street P.O. Box 337 Woodbury, NJ 08096	Company D: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Shared Services Agreement for Warden services The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Shared Services Agreement for provision of Warden services.	10/27/2021 #3091428	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Cumberland County Improvement Authority	its successors and assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Comp/Coll - Deductible \$5000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: Lease #40163644 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40163644 Equipment Value: \$1,650,000.00, Equipment is or will be located at: 355 Martin Luther King Way Bridgeton, NJ 08302. Equipment listed below: Order Pickers/Chargers/Forklifts Ride on Pallet Jack (1) Racking - Common Area Refrigeration/CHANK's Bid Interior Sign Exterior Sign (1) CCTV/INTERCOM CHEMICAL STORAGE CABINET BUG Lights (5) Furniture/Lockers Accessories	10/28/2021 #3097391	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Cumberland County Improvement Authority	its successors and assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Comp/Coll - Deductible \$5,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: Lease #40163644 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40163644 Equipment Value: \$1,650,000.00, Equipment is or will be located at: 355 Martin Luther King Way Bridgeton, NJ 08302. Equipment listed below: Order Pickers/Chargers/Forklifts Ride on Pallet Jack (1) Racking - Common Area Refrigeration/CHANK's Bid Interior Sign Exterior Sign (1) CCTV/INTERCOM CHEMICAL	10/28/2021 #3097392	GL AU EX WC OTH

11/01/2021

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Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 10/1/2021 To 11/1/2021

<p>H - TD Equipment Finance, Inc. I - Cumberland County Improvement Authority</p>	<p>its successors and assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054</p>	<p>STORAGE CABINET BUG Lights (5) Furniture/Lockers Accessories Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Deductible - \$1,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$110,000,000 Deductible - \$5,000 RE: Lease 40146485,40146487 & 40157569 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lenders Loss Payee on the Property Policy if required by written contract as respects to the following equipment which is being leased under two separate lease agreements one in the amount of \$700,000 and one in the amount of \$3,000,000. CNG FILLING EQUIPMENT, ASSET #40146828 - Lease 40146485, Location: 169 Jesse Bridge Rd, Rosenhayn, NJ 08352 FURNITURE & FIXTURES, ASSET #40146829 - Lease 40146487, Location: 57-71 Park Avenue, Vineland NJ 08360 Lease #40157569: 2020 CHEVY EQUINOX 2GNAX5EV3L6112778, ASSET # 40157958 2020 CHEVY EQUINOX 2GNAX5EV8L6109715, ASSET # 40157956 2020 CHEVY EQUINOX 2GNAX5EVXL6112616, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGFCB3C1116118, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGFCB8C1122139, ASSET # 40157954 CHEVY EXPRESS CARGO VAN1GCWGAFG8K1269277, ASSET # 40157955</p>	<p>10/28/2021 #3097394</p>	<p>GL AU EX WC OTH</p>
<p>Total # of Holders: 5</p>				

11/01/2021

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CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF August 31, 2021					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	286,591	2,292,726	23,776,234	26,068,961
2.	CLAIM EXPENSES				
	Paid Claims	132,385	917,817	7,809,592	8,727,409
	Case Reserves	14,744	10,104	2,921,173	2,931,277
	IBNR	(34,720)	720,914	2,222,211	2,943,125
	Excess Insurance Recoverable	0	58,327	(58,327)	0
	Discounted Claim Value	(2,993)	(33,839)	(134,837)	(168,676)
	TOTAL CLAIMS	109,415	1,673,323	12,759,812	14,433,135
3.	EXPENSES				
	Excess Premiums	126,956	1,015,648	9,168,958	10,184,605
	Administrative	30,040	238,676	2,667,276	2,905,952
	TOTAL EXPENSES	156,996	1,254,324	11,836,233	13,090,557
4.	UNDERWRITING PROFIT (1-2-3)	20,179	(634,920)	(819,811)	(1,454,731)
5.	INVESTMENT INCOME	619	6,517	175,162	181,679
6.	PROFIT (4 + 5)	20,798	(628,403)	(644,649)	(1,273,052)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	40,027	(51,553)	759,567	708,014
11.	SURPLUS (6 + 7 + 8 - 9)	60,824	(679,956)	117,027	(562,929)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	36	171	291,181	291,352
	2013	1	2,156	246,908	249,064
	2014	(1,745)	4,637	168,458	173,094
	2015	2,549	166,904	(587,339)	(420,435)
	2016	4,902	(6,313)	367,655	361,342
	2017	9,382	(106,086)	(584,727)	(690,813)
	2018	1,760	(134,226)	(19,069)	(153,295)
	2019	10,865	15,412	206,092	221,504
	2020	(8,442)	(595,807)	27,868	(567,938)
	2021	41,517	(26,804)		(26,804)
	TOTAL SURPLUS (DEFICITS)	60,824	(679,956)	117,027	(562,929)
	TOTAL CASH				4,363,216

FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	2,289	1,197,569	1,199,858
Case Reserves	0	(2,289)	9,772	7,483
IBNR	0	452	977	1,429
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	452	1,208,318	1,208,770
FUND YEAR 2014				
Paid Claims	0	2,721	1,237,103	1,239,824
Case Reserves	0	(2,623)	138,973	136,350
IBNR	0	(4,238)	4,238	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	(4,140)	1,380,314	1,376,174
FUND YEAR 2015				
Paid Claims	4,000	24,617	1,623,437	1,648,054
Case Reserves	(1,490)	(187,064)	446,502	259,438
IBNR	(2,510)	(1,777)	41,966	40,189
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(164,224)	2,111,906	1,947,681
FUND YEAR 2016				
Paid Claims	2,973	21,387	841,146	862,532
Case Reserves	(2,973)	(30,036)	365,221	335,185
IBNR	0	(5,427)	34,302	28,875
Discounted Claim Value	0	358	(1,001)	(643)
TOTAL FY 2016 CLAIMS	0	(13,718)	1,239,667	1,225,949
FUND YEAR 2017				
Paid Claims	54,398	248,804	1,209,921	1,458,724
Case Reserves	(46,617)	(166,122)	921,790	755,668
IBNR	(7,782)	28,173	60,799	88,972
Discounted Claim Value	0	1,608	(14,262)	(12,654)
TOTAL FY 2017 CLAIMS	0	112,463	2,178,248	2,290,710
FUND YEAR 2018				
Paid Claims	19,508	159,203	1,013,288	1,172,492
Case Reserves	(15,860)	(12,390)	523,522	511,132
IBNR	(3,649)	706	111,129	111,835
Discounted Claim Value	0	(2,215)	(12,557)	(14,772)
TOTAL FY 2018 CLAIMS	(0)	145,304	1,635,382	1,780,686
FUND YEAR 2019				
Paid Claims	8,914	73,700	224,190	297,891
Case Reserves	(1,783)	90,176	119,178	209,354
IBNR	(7,130)	(163,875)	1,051,158	887,283
Discounted Claim Value	0	3,190	(39,306)	(36,116)
TOTAL FY 2019 CLAIMS	0	3,191	1,355,220	1,358,411
FUND YEAR 2020				
Paid Claims	4,399	226,257	422,193	648,450
Case Reserves	9,251	(6,285)	396,215	389,930
IBNR	(13,650)	279,280	917,642	1,196,922
Excess Insurance Recoverable	0	58,327	(58,327)	0
Discounted Claim Value	0	5,700	(67,711)	(62,011)
TOTAL FY 2020 CLAIMS	0	563,279	1,610,012	2,173,292
FUND YEAR 2021				
Paid Claims	38,194	158,839		158,839
Case Reserves	74,215	326,736		326,736
IBNR	(0)	587,621		587,621
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(2,993)	(42,480)		(42,480)
TOTAL FY 2021 CLAIMS	109,415	1,030,716	0	1,030,716
IBINED TOTAL CLAIMS	109,415	1,673,323	12,759,812	14,433,135

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	286,591	2,579,317	23,776,234	26,355,551
2.	CLAIM EXPENSES				
	Paid Claims	101,620	1,019,437	7,809,592	8,829,028
	Case Reserves	(100,938)	(90,834)	2,921,173	2,830,339
	IBNR	151,962	872,876	2,222,211	3,095,087
	Excess Insurance Recoverable	0	58,327	(58,327)	0
	Discounted Claim Value	47,970	14,131	(134,837)	(120,706)
	TOTAL CLAIMS	200,614	1,873,937	12,759,812	14,633,748
3.	EXPENSES				
	Excess Premiums	126,956	1,142,604	9,168,958	10,311,561
	Administrative	30,028	268,705	2,667,276	2,935,980
	TOTAL EXPENSES	156,984	1,411,308	11,836,233	13,247,541
4.	UNDERWRITING PROFIT (1-2-3)	(71,007)	(705,928)	(819,811)	(1,525,738)
5.	INVESTMENT INCOME	592	7,109	175,162	182,271
6.	PROFIT (4 + 5)	(70,415)	(698,818)	(644,649)	(1,343,467)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	0	(51,553)	759,567	708,014
11.	SURPLUS (6 + 7 + 8 - 9)	(70,415)	(750,371)	117,027	(633,344)
SURPLUS (DEFICITS) BY FUND YEAR					
	2014	46	4,682	168,458	173,140
	2015	86,214	253,118	(587,339)	(334,221)
	2016	(573)	(6,886)	367,655	360,770
	2017	17,656	(88,430)	(584,727)	(673,157)
	2018	20,223	(114,003)	(19,069)	(133,072)
	2019	119,285	134,697	206,092	340,789
	2020	(36,203)	(632,009)	27,868	(604,141)
	2021	(277,786)	(304,590)		(304,590)
	TOTAL SURPLUS (DEFICITS)	(70,415)	(750,371)	117,027	(633,345)
	TOTAL CASH				5,337,786

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2014				
Paid Claims	371	3,092	1,237,103	1,240,195
Case Reserves	(371)	(2,994)	138,973	135,979
IBNR	0	(4,238)	4,238	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	(4,140)	1,380,314	1,376,174
FUND YEAR 2015				
Paid Claims	10,145	34,762	1,623,437	1,658,200
Case Reserves	(85,584)	(272,648)	446,502	173,854
IBNR	(10,737)	(12,514)	41,966	29,452
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(86,175)	(250,400)	2,111,906	1,861,506
FUND YEAR 2016				
Paid Claims	982	22,369	841,146	863,514
Case Reserves	(982)	(31,018)	365,221	334,203
IBNR	0	(5,427)	34,302	28,875
Discounted Claim Value	643	1,001	(1,001)	0
TOTAL FY 2016 CLAIMS	643	(13,075)	1,239,667	1,226,592
FUND YEAR 2017				
Paid Claims	12,320	261,124	1,209,921	1,471,044
Case Reserves	(15,006)	(181,128)	921,790	740,662
IBNR	(24,451)	3,722	60,799	64,521
Discounted Claim Value	9,498	11,106	(14,262)	(3,156)
TOTAL FY 2017 CLAIMS	(17,639)	94,824	2,178,248	2,273,071
FUND YEAR 2018				
Paid Claims	23,519	182,722	1,013,288	1,196,010
Case Reserves	(85,825)	(98,215)	523,522	425,307
IBNR	32,796	33,502	111,129	144,631
Discounted Claim Value	9,324	7,109	(12,557)	(5,448)
TOTAL FY 2018 CLAIMS	(20,186)	125,118	1,635,382	1,760,500
FUND YEAR 2019				
Paid Claims	23,713	97,413	224,190	321,604
Case Reserves	(25,812)	64,364	119,178	183,542
IBNR	(134,782)	(298,657)	1,051,158	752,501
Discounted Claim Value	17,716	20,906	(39,306)	(18,400)
TOTAL FY 2019 CLAIMS	(119,165)	(115,974)	1,355,220	1,239,247
FUND YEAR 2020				
Paid Claims	11,115	237,371	422,193	659,565
Case Reserves	83,299	77,014	396,215	473,229
IBNR	(74,935)	204,345	917,642	1,121,987
Excess Insurance Recoverable	0	58,327	(58,327)	0
Discounted Claim Value	16,842	22,542	(67,711)	(45,169)
TOTAL FY 2020 CLAIMS	36,320	599,599	1,610,012	2,209,612
FUND YEAR 2021				
Paid Claims	19,454	178,294		178,294
Case Reserves	29,344	356,080		356,080
IBNR	364,751	952,372		952,372
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,053)	(48,533)		(48,533)
TOTAL FY 2021 CLAIMS	407,496	1,438,213	0	1,438,213
COMBINED TOTAL CLAIMS	200,614	1,873,937	12,759,812	14,633,748

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,327,032	18,567,486	188,496,467	207,063,953
2.	CLAIM EXPENSES				
	Paid Claims	632,614	913,478	7,089,259	8,002,737
	Case Reserves	(68,258)	970,423	9,041,576	10,011,999
	IBNR	322,885	3,380,963	9,477,682	12,858,645
	Discounted Claim Value	(64,222)	(143,307)	(1,855,299)	(1,998,606)
	Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
	TOTAL CLAIMS	823,019	4,574,835	22,467,013	27,041,848
3.	EXPENSES				
	Excess Premiums	1,716,833	13,693,325	132,722,487	146,415,812
	Administrative	161,572	1,348,549	14,328,278	15,676,827
	TOTAL EXPENSES	1,878,405	15,041,874	147,050,765	162,092,639
4.	UNDERWRITING PROFIT (1-2-3)	(374,392)	(1,049,223)	18,978,689	17,929,466
5.	INVESTMENT INCOME	2,118	36,748	1,561,013	1,597,761
6.	PROFIT (4+5)	(372,274)	(1,012,474)	20,539,702	19,527,227
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	(372,274)	(1,012,474)	15,432,151	14,419,676
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	25	473	313,887	314,360
	2011	40	814	817,021	817,836
	2012	(306,756)	(9,202)	775,737	766,535
	2013	116	34,587	1,435,473	1,470,059
	2014	174	(866)	2,370,698	2,369,832
	2015	210	43,343	1,465,627	1,508,970
	2016	208	(403,257)	2,615,331	2,212,074
	2017	257	116,202	1,269,126	1,385,328
	2018	263	139,868	2,227,973	2,367,841
	2019	287	320,988	1,617,686	1,938,674
	2020	185	(658,619)	523,592	(135,027)
	2021	(67,282)	(596,806)		(596,806)
	TOTAL SURPLUS (DEFICITS)	(372,274)	(1,012,474)	15,432,150	14,419,676
	TOTAL CASH				28,849,936

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	0	538,361	538,361
Case Reserves	0	0	100	100
IBNR	0	(65)	65	0
Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS	0	(58)	538,516	538,458
FUND YEAR 2012				
Paid Claims	307,174	1,401	1,581,076	1,582,477
Case Reserves	(351)	10,199	55,743	65,942
IBNR	0	(125)	6,513	6,388
Discounted Claim Value	0	(1,083)	(6,766)	(7,849)
TOTAL FY 2012 CLAIMS	306,822	10,392	1,636,566	1,646,958
FUND YEAR 2013				
Paid Claims	5,656	(15,771)	884,946	869,175
Case Reserves	(5,656)	(16,668)	449,993	433,325
IBNR	0	(0)	74,752	74,752
Discounted Claim Value	0	(107)	(55,345)	(55,452)
TOTAL FY 2013 CLAIMS	0	(32,546)	1,354,346	1,321,800
FUND YEAR 2014				
Paid Claims	(9,162)	(3,028)	475,133	472,105
Case Reserves	(11,780)	(87,602)	468,318	380,715
IBNR	20,943	95,177	82,005	177,182
Discounted Claim Value	0	(576)	(50,431)	(51,007)
TOTAL FY 2014 CLAIMS	0	3,970	975,025	978,995
FUND YEAR 2015				
Paid Claims	5,180	112,072	879,632	991,704
Case Reserves	(4,990)	(248,558)	1,970,599	1,722,041
IBNR	(190)	75,869	110,856	186,726
Discounted Claim Value	0	20,973	(145,390)	(124,416)
TOTAL FY 2015 CLAIMS	0	(39,643)	2,815,698	2,776,054
FUND YEAR 2016				
Paid Claims	226	282,183	678,557	960,740
Case Reserves	126,439	329,294	1,006,194	1,335,488
IBNR	(126,665)	(206,085)	233,390	27,305
Discounted Claim Value	0	1,617	(87,647)	(86,030)
TOTAL FY 2016 CLAIMS	0	407,009	1,830,493	2,237,503
FUND YEAR 2017				
Paid Claims	1,672	120,918	367,768	488,685
Case Reserves	53,328	(248,336)	1,687,621	1,439,285
IBNR	(55,000)	(27,107)	1,606,476	1,579,369
Discounted Claim Value	0	42,823	(221,332)	(178,509)
TOTAL FY 2017 CLAIMS	0	(111,702)	3,440,532	3,328,830
FUND YEAR 2018				
Paid Claims	88,162	123,312	358,016	481,327
Case Reserves	90,870	283,172	563,782	846,954
IBNR	(179,032)	(584,946)	1,803,479	1,218,534
Discounted Claim Value	0	43,206	(240,690)	(197,484)
TOTAL FY 2018 CLAIMS	0	(135,256)	2,484,586	2,349,330
FUND YEAR 2019				
Paid Claims	153,049	105,610	704,297	809,907
Case Reserves	99,999	143,348	589,734	733,082
IBNR	(253,048)	(612,253)	2,688,900	2,076,647
Discounted Claim Value	0	47,317	(357,356)	(310,039)
TOTAL FY 2019 CLAIMS	0	(315,979)	3,625,576	3,309,597
FUND YEAR 2020				
Paid Claims	76,655	182,752	449,634	632,385
Case Reserves	(505,114)	610,075	2,249,493	2,859,569
IBNR	428,460	196,680	2,871,245	3,067,924
Discounted Claim Value	0	219,412	(690,332)	(470,920)
Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
TOTAL FY 2020 CLAIMS	0	662,197	3,593,835	4,256,032
FUND YEAR 2021				
Paid Claims	4,003	4,031		4,031
Case Reserves	88,998	195,499		195,499
IBNR	487,417	4,443,817		4,443,817
Discounted Claim Value	(64,222)	(516,897)		(516,897)
TOTAL FY 2021 CLAIMS	516,196	4,126,451	0	4,126,451
COMBINED TOTAL CLAIMS	823,019	4,574,835	22,467,013	27,041,848

CUMBERLAND COUNTY INSURANCE COMMISSION
9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: November 29, 2021

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services / PERMA Claims

Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

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 12/31/21.**

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 12/31/21. 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, to Risk Manager Hardenbergh Insurance group, who will work with PERMA claims to ensure that the claims are reported to the carrier prior to policy expiration. 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. 20-21

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

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

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

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

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000280			
000280	BOWMAN & COMPANY LLP	PROF SERV IN CUIC AUDIT FOR YE 12.31.20	6,163.00
			6,163.00
		Total Payments FY 2020	6,163.00

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000281			
000281	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 11/21	4,473.50
000281	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 10/21	4,473.50
			8,947.00
000282			
000282	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/21	3.71
			3.71
000283			
000283	CUMBERLAND COUNTY TREASURER'S OFFICE	WELLNESS INCENTIVE GRANT 12/21	996.96
000283	CUMBERLAND COUNTY TREASURER'S OFFICE	WELLNESS INCENTIVE GRANT 12/21	881.72
000283	CUMBERLAND COUNTY TREASURER'S OFFICE	WELLNESS INCENTIVE GRANT 12/21	610.38
			2,489.06
000284			
000284	CUMBERLAND COUNTY DEPARTMENT OF HUMAN SERVICES	WELLNESS INCENTIVE GRANT 12/21	471.92
			471.92
		Total Payments FY 2021	11,911.69
		TOTAL PAYMENTS ALL FUND YEARS	18,074.69

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 29, 2021
DATE OF MEETING: December 2, 2021

CUIC SERVICE TEAM

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

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 1:** An EAP Safety Training webinar was conducted for CUIC.
- **October 7:** Attended the CUIC meeting via teleconference.
- **October 13:** Attended the CUIC Safety Committee meeting via teleconference.
- **October 19:** Attended the CUIC Claims Committee meeting via teleconference.
- **November 1:** Conducted an EAP Toolbox Talk training for CUIC DPW.
- **November 4:** Conducted an EAP Toolbox Talk training for CUIC DPW.
- **November 8:** Conducted an EAP Toolbox Talk training for CUIC Buildings and Grounds.
- **November 16:** Attended the CUIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **November 29:** One session of Work Zone: Temporary Traffic Controls and one session of Snow Plow/Snow Removal training are scheduled for CUIC.
- **December 1:** One session of Work Zone: Temporary Traffic Controls and one session of Snow Plow/Snow Removal training are scheduled for CUIC.
- **December 2:** Plan to attend the CUIC meeting via teleconference.
- **December 8:** Plan to attend the CUIC Safety Committee meeting via teleconference.

- **December 21:** Plan to attend the CUIC Claims Committee meeting via teleconference.

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

- NJCE JIF - SD Message: Safety Recall Alert – Stihl Cut-Off Saw Recall – October 25, 2021.
- NJCE JIF - SD Bulletin: Leaf Collection Best Practices – October 28, 2021.
- NJCE JIF - SD Bulletin: Winter Ice Activity Best Practices – November 11, 2021.
- NJCE JIF - Safety Recall Alert – 3M DBI-SALA Self Retracting Life Line with Anchor Hook. – November 22, 2021.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

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

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

- The December thru January 2022 Live Virtual Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

- No videos were utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

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

To access the streaming "on demand videos", go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.

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



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

J.A. Montgomery

CONSULTING

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

December thru January 2022 Safety Training Schedule. Click on the Training Topic to Register and for the Course Description.

Date	Training Topic	Time
12/1/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
12/1/21	Heavy Equipment - General Safety	1:00 - 3:00 pm
12/1/21	HazCom w/GHS	3:30 - 5:00 pm
12/2/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
12/2/21	HazCom w/GHS	10:00 - 11:30 am
12/2/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/3/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/6/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
12/6/21	Fire Safety	11:00 - 12:00 pm
12/6/21	Fire Extinguisher	1:00 - 2:00 pm
12/6/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
12/7/21	Accident Investigation	8:30 - 10:30 am
12/7/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
12/7/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
12/7/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
12/8/21	Chain Saw Safety	8:30 - 9:30 am
12/8/21	Chipper Safety	10:00 - 11:00 am
12/8/21	Hearing Conservation	1:00 - 2:00 pm
12/8/21	HazCom w/GHS	3:30 - 5:00 pm
12/9/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
12/10/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
12/10/21	Flagger Skills and Safety	11:00 - 12:00 pm
12/13/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
1/4/22	Employee Conduct and Violence in the Workplace	8:30 - 10:00 am
1/4/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
1/5/22	Fall Protection Awareness	8:30 - 10:30 am
1/5/22	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
1/6/22	Back Safety / Material Handling	8:30 - 9:30 am
1/6/22	Hearing Conservation	10:00 - 11:00 am
1/6/22	Fire Extinguisher	1:00 - 2:00 pm
1/7/22	Fire Safety	8:30 - 9:30 am
1/7/22	HazCom w/GHS	10:00 - 11:30am
1/7/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
1/10/22	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/10/22	Flagger Skills and Safety	11:00 - 12:00 pm
1/10/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
1/10/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
1/11/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am

1/11/22	Preparing for First Amendment Audits	9:00 - 11:00 am
1/12/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
1/12/22	Work Zone: Temporary Traffic Control	10:00 - 12:00 pm
1/12/22	Driving Safety Awareness	1:00 - 2:00 pm
1/13/22	Chain Saw Safety	8:30 - 9:30 am
1/13/22	Chipper Safety	10:00 - 11:00 am
1/13/22	Introduction to Management Skills (Zoom Meeting)	10:00 - 12:00 pm
1/14/22	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/14/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
1/18/22	HazCom w/GHS	8:30 - 10:00 am
1/18/22	Back Safety / Material Handling	10:30 - 11:30 am
1/18/22	Hazard Identification: Making Your Observation Count (Zoom Meeting)	1:00 - 3:00 pm
1/19/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
1/19/22	Fire Safety	8:30 - 9:30 am
1/19/22	Fire Extinguisher	10:00 - 11:00 am
1/19/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
1/20/22	Designated Employer Representative Training (DER) (Zoom Meeting) <i>*see details below</i>	9:00 - 4:00 pm w/1 hour lunch brk
1/20/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
1/21/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
1/21/22	Flagger Skills and Safety	11:00 - 12:00 pm
1/21/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
1/24/22	Safety Coordinator Skills Training (Zoom Meeting)	8:30 - 12:30 pm
1/24/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
1/24/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
1/25/22	Shop & Tool Safety	8:30 - 9:30 am
1/25/22	Confined Space for Entrants & Attendants	10:00 - 12:00 pm
1/25/22	HazCom w/GHS	1:00 - 2:30 pm
1/26/22	Sanitation/Recycling Safety	8:30 - 10:30 am
1/26/22	Hearing Conservation	11:00 - 12:00 pm
1/26/22	Safety Committee Best Practices (Zoom Meeting)	1:00 - 2:30 pm
1/27/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
1/27/22	CDL: Supervisors Reasonable Suspicion (Zoom Meeting)	10:00 - 12:00 pm
1/27/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
1/31/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/31/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
1/31/22	Dealing with Difficult People (Zoom Meeting)	1:00 - 3:00 pm

***1/20/22 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before December 24, 2021.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

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:

- 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. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCIs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. <https://njce.org/wp-content/uploads/2021/11/NJCE-Live-Virtual-Safety-Training-Group-Sign-in-Sheet.pdf>



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

CC: Brad Stokes, CumbCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 12/2/2021

RE: Risk Management Consultant's Report

Safety and Training

- **8/11/2021 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 8/11/2021 Safety and Accident Review Committee Meeting Minutes. The 10/13/2021 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2021 Wellness Incentive Grant Program Submissions & 2022 Wellness Incentive Grant Program**
This year there were five Wellness Incentive Grant Program submissions received from the County. One of the departments were unable to complete their wellness activities. Three submissions had multiple departments requesting different wellness items and activities. Most departments spent less than the approved submission amount.

In addition, the Safety and Accident Review Committee met on October 13th and respectfully request continued funding for the Wellness Incentive Grant for 2022. Attached are the program details and remain the same as 2021.

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

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

- **2022 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.

- **2021 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 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

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policies expire on 1/1/2022, we need to report any potential claims that may have been throughout 2021 to the carriers prior to 1/1/2022.

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 August 11, 2021, 10:00 AM
 Via Video Conference Meeting

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

II. Roll Call

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

Alternates:

Frank Sabella	Cumberland County – Prosecutor/Administration	Present
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
Jonathan Czarniecki	JA Montgomery	Absent
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Karen Read	PERMA	Absent
Veronica George	Inservco Insurance Services	Absent

- III. Approval of the 6/9/2021 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 6/9/2021 Safety and Accident Review Committee Meeting Minutes.
 Moved: Robin Haaf
 Seconded: Dawn Bowen
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman’s Report – Paige Desiere

The Chairwoman began her report by giving a COVID-19 update for County employees and the status of County facilities as it relates to the recent Delta variant. The County has not loosened up on any of the previous released protocols. Buildings that were closed have remained so. There will be no large meetings until further notice. Employees have been instructed to remain 6 feet apart and continue to wear masks as instructed.

Jim Neher commented that his staff continues to disinfect all buildings on a regular basis.

CUMBERLAND COUNTY INSURANCE COMMISSION

Ms. Desiere next commented that she and Dr. Hickman are in the process of developing Emergency Action Plans for County buildings.

Dr. Hickman included that 9 departments have scheduled Non-Practical training. It is her goal to have training and all Emergency Action Plans completed by early winter. Glenn Prince will be assisting Dr. Hickman with building inspections.

The Chairwoman concluded her report informing the Committee that it is very important to complete the incident report form that is on the website after an incident occurs.

V. Risk Management Consultant's Report

Mr. Henry provided the accident report for Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County for the first seven months of 2021. He provided a graph of the claims commenting that pandemic claims are not included in the graph.

Mr. Henry informed the Committee that a submission from the Cumberland County Sheriff's Department was submitted to JA Montgomery for the Munich Re Safety Grant. The submission was for the purchase of 40 body worn cameras. The total cost of the cameras, accessories and evidence data storage was \$124,876.22.

VI. NJCEL Safety Director's Report

Mr. Prince began his report with an update on the Munich Re Safety Grant Process. He confirmed that his office did receive the Cumberland County Sheriff's Department request for body worn cameras and the request has been sent to Munich Re for their review.

Mr. Prince gave an update on the training schedule. There are 51 training programs scheduled in August and 57 scheduled in September. He thanked Dr. Hickman for her continued efforts to promote the training program.

Mr. Prince concluded his report with a PEOSH update. He commented that PEOSH is actively conducting inspections of facilities and are aggressively reviewing policies and housekeeping. He suggested to the Committee to review their current policies and update them if necessary. He stated that if anyone required assistance to contact him and JA Montgomery will be available to assist.

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. Ms. Desiere congratulated the Committee noting that there were only 7 claims since the last meeting.

VII. Old Business

Dave Dewoody informed the Committee that all the Right to Know surveys were completed and the Information has been sent to the State of New Jersey as required prior to the July 15th deadline.

IX. New Business

Brad Stokes reminded Dave Dewoody to send information to he and Glenn Prince for the 2022 Right to Know Request for Quote (RFQ) process for Cumberland County.

X. Adjournment

Motion to adjourn.

Moved: Jim Neher

Seconded: Robin Haaf

The meeting was adjourned at 10:34

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. 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

**CUMBERLAND COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member:

Department:

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Printed Name of Person submitting nomination:

Signature of Person submitting nomination:

Position / Title:

Date:

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053

Email: jhenry@hig.net

Cumberland County Insurance Commission
Safety and Accident Committee
2022 Meeting Schedule

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

February 9, 2022

April 13, 2022

June 8, 2022

August 10, 2022

October 12, 2022

December 14, 2022

Cumberland County Insurance Commission
Claims Committee
2022 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 18, 2022

February 15, 2022

March 15, 2022

April 19, 2022

May 17, 2022

June 21, 2022

July 19, 2022

August 16, 2022

September 20, 2022

October 18, 2022

November 15, 2022

December 20, 2022



**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2021 - 10/31/2021**

2021						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	38	\$111,001.82	\$28,311.51	\$82,690.31	74%	\$10,749.74
FEBRUARY	35	\$24,088.46	\$9,180.49	\$14,907.97	62%	\$1,938.04
MARCH	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						
DECEMBER						
Grand Total	461	\$473,625.30	\$150,641.77	\$322,983.53	68%	\$41,987.86

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



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS
1/1/2021 – 6/30/2021

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

APPENDIX I – MEETING MINUTES

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING OCTOBER 7, 2021
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Kim Wood	Present
Gerald Seneski	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Present
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Robert Carlson, Cumberland County Utility Authority
Christina Violetti, Hardenbergh Insurance Group
Dennis Skalkowski, Bowman & Company
Scott Brown, SGRisk LLC
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Karen Beatty, Qual-Lynx
Chris Roselli, Qual-Lynx
Robyn Walcoff, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN SESSION OF AUGUST 5, 2021

Moved:	Commissioner Hirata
Second:	Commissioner Wood
Vote:	Unanimous

CLOSED SESSION OF AUGUST 5, 2021
Moved: Commissioner Hirata
Second: Commissioner Wood
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

2020 Audit Report – A draft copy of the 2020 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 18-21, Certification of Annual Audit Report for the Period ending December 31, 2020 along with the Group Affidavit Form. Dennis Skalkowski of Bowman & Company reviewed the 2020 Audit and said there were no findings or recommendations noted with a clean opinion. Total assets were \$5,401,891 for the year and the investment in joint venture total was \$789,567, which is the Commission’s investment equity ownership interest in the NJCE. The total liabilities and reserves were \$5,284,471, which was an increase over the last year. The majority of that increase was from estimated claims reserves, which are estimates of case reserves incurred but not reported over the year that resulted in a net position of \$117,020. Mr. Skalkowski reviewed the Statement of Revenues and Expenses, Statement of Cash Flows and Changes in Unpaid Claims Liabilities, which resulted in ending claims liabilities of \$4.9 million for the year. Mr. Skalkowski thanked the Commissioners for the opportunity to serve the Commission and said he would be happy to answer any questions. Commissioner Barber thanked Bowman & Company staff on a great report and for all of their hard work.

Motion to approve Resolution 18-21. Certification of Annual Audit Report for Period Ending December 31, 2020

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

Proposed Amendment to the Commission’s Rules and Regulations – 1st Reading – Governor Murphy signed Senate bill 855 into law on August 21, 2020. The legislation changes the title of “Chosen Freeholder” to “County Commissioner” and all “Board of Chosen Freeholders” to “Board of County Commissioners” effective January 1, 2021. There are several sections of the regulations that reference Board of Chosen Freeholders that should be revised. The proposed changes appear in **Appendix II.**

Motion to approve the first reading of an Amendment to the Commission’s Rules & Regulations and schedule of Public Hearing and adoption at the December 2, 2021 meeting

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

Certificate of Insurance Issuance Report: Attached on **Pages 6-11** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of August 1, 2021 to September 31, 2021. There were 16 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

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

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on September 23, 2021. A summary report of the meeting is included in the agenda on **Pages 12-15**. The NJCE will meet again on October 28, 2021 at 9:30 AM via Zoom. Executive Director Stokes said the audit was formally adopted and approved at that meeting and prospective membership was offered in the Ocean Commission to the Utilities Authorities which we believe will be joining.

Financial Fast Track – Included on **Pages 16 thru 21** of the agenda are the Financial Fast Tracks reports for the Cumberland County Insurance Commission for May, June & July. As of July 31, 2021, the Commission has a deficit of \$623,754. The cash amount is \$5,187,351. Executive Director note the Commission has a very strong cash flow which is obviously very important.

NJ CEL Property and Casualty Financial Fast Track (Pages 22-23) – Included in the agenda is a copy of the NJCE Financial Fast Track Report for the month of July. As of July 31, 2021, the NJCE has a surplus of \$14,791,949. Line 7 of the report “Dividend” represents the amount of dividends released by the NJCE in the amount of \$5,107,551. The cash amount is \$23,110,892.

2021 Property & Casualty Assessments –The Fund Office sent out the Statement of Accounts in August and payments were due back on September 15, 2021. Treasurer Bontempo said all members of the commission are paid current.

NJCE Cyber Task Force - The task force met on July 19, 2021 to discuss cyber-related issues and develop a cyber-risk management framework for members to utilize. In preparation of Cyber Security Awareness month the task force distributed the attached memorandum included in the agenda on **Pages 24-25**. This year’s overall theme is **“Do your Part. #BeCyberSmart.**

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition - This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of workshop is scheduled for 2.5 to 3 hours with adequate breaks. Please save the date and more information will follow shortly. Robyn Walcoff discussed the seminar and said Harry Earle from JA Montgomery will be presenting on a seminar on Implicit Bias, Matthew Giacobbe from Cleary, Giacobbe, Alfieri, Jacobs LLC Law firm will be discussing vaccine mandates and Joseph Luciano of AvaSci will be discussing interesting topics on works comp claims and how to get people back to work. Invitations will be sent out early next week.

2021 New Jersey Association of Counties Conference - The 71st Annual Conference is scheduled to be held from October 12th – October 14th at Caesar’s in Atlantic City. NJAC will also be celebrating its 100 year anniversary. The New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery will be presenting at the NJAC conference in October. Fund Commissioner Kim Wood said everyone is excited to get back in person and to be able to have the opportunity to have conversations with our partners throughout the state. Commissioner Director Joseph Derrella is the Conference Chair this year so we are excited to have Cumberland to have a significant presence at the event this year. This is also a great way to learn more about what NJAC is and what our insurance entity is all about with the NJCE and how we all work together. Safety Director Glenn Prince thanked Kim Wood for advocating for JA Montgomery to present at the conference and said he is looking forward to speak about the importance of an essential risk control program and how it benefits the bottom line and encourages people to participate in the proper standards to perform their essential tasks.

2021 NJLM Annual Conference – The 106th Annual New Jersey State League of Municipalities Conference is scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. The MELJIF holds its annual elected officials seminar on November 18. This year’s program will be “Local Government Risk Management”. We encourage all of our Commissioners to attend. Executive Director said we hold an Elected Official Seminar, which is actually on the 16th and 17th where David Grubb and Fred Semrau from the MEL and they do a great job with that and they have, for many, many years there are usually over 200 people in attendance.

Next Meeting – A reminder that our next meeting is on December 2, 2021.

SAFETY COMMITTEE REPORT: Paige Desiere said the last Safety and Accident Review Committee met on October 11 and reviewed the workers comp claims for June and July. A good couple of months with only 7 claims reported during that period, five of which were determined by the committee to be non-preventable. The County is working toward updating and revising all of the Emergency Action Plans for every building, which has been moving along. It has been a lot of work for everyone involved and kudos to all the departments and thank you to Glenn Prince for his assistance. All but one of the plans has been completed, many of the non-tactical trainings have already taken place, the next step will be tactical trainings and it was a big undertaking. The next Safety and Accident Committee will meet on October 13th. Commissioner Barber said a report to the Commissioner Board would be good advise that the work is still going on and what a major undertaking it is. Ms. Desiere said a resolution will be coming onto the agenda to approve the plans.

CLAIMS COMMITTEE: The PARs and SARs were discussed in Executive Session

TREASURER:

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

MOTION TO APPROVE RESOLUTION 19-21 AUGUST BILLS LIST IN THE AMOUNT OF \$162,051.33

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control and said any member or department that desires to participate in training can do so by going to the website and register by clicking on the link. Mr. Prince said this morning he was coordinating with Jimmy Near to provide the DPW Emergency Action Plan site specific training for those buildings and were provide three dates – November 1st, 4th and 8th. Training will be provided at 7:00 am for those employees so they can be out on the street after the training to perform their essential tasks.

RISK MANAGER:

Risk Manager Christina Violetti said the 2022 underwriting renewal data has been provided by all the members and the documentation has been updated in Origami. Executive Director thanked Christina Violetti and the county for the renewal information in their timely fashion. Cumberland Commission is always the first to have their information complete. Commissioner Barber and Ms. Wood thanked Christina for all her hard work.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report and the PPO Penetration Report. Ms. Beatty said as of August 2021 there was a 70% savings, overall saving the Commission \$306,785. Ms. Beatty said the managed care fee is approaching the cap and is being monitored on a daily basis as to not go over the capped amount.

CLAIMS SERVICE: Claims Manager Veronica George said there was not report for Open Session there are claims to be discussed in Executive Session.

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

Motion: Commissioner Hirata
Second: Commissioner Wood
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Seneski
Second: Commissioner Wood
Roll Call Vote: 4 Ayes, 0 Nays

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001076 IN THE AMOUNT OF \$60,000.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001295 IN THE AMOUNT OF \$137,117.61; AND SETTLEMENT AUTHORIZATION AMOUNT OF \$46,029.84

Motion: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000911 IN THE AMOUNT OF \$30,685.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000934 IN THE AMOUNT OF \$50,000.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

General Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001095 IN THE AMOUNT OF \$161,412.50

Motion: Commissioner Seneski
Second: Commissioner Hirata

Property PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #2021229760 IN THE AMOUNT OF \$118,000.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #202243555 IN THE AMOUNT OF \$14,000.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001474 IN THE AMOUNT OF \$750.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE THE PARS AND SARS AS DISCUSSED IN EXECUTIVE SESSION IN THE TOTAL AMOUNT OF \$571,965.11

Motion: Commissioner Seneski
Second: Commissioner Wood
Roll Call Vote: 4 Ayes, 0 Nays

Ms. Wood made noted a correction in a settlement authorization claim number for the record.

MOTION TO CORRECT SETTLEMENT AUTHORIZATION CLAIM NUMBER FROM #3770001408 TO #37700001474

Motion: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC SESSION

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

PUBLIC COMMENT: Nancy Ridgeway was present at the meeting and had no public comment.

MOTION TO CLOSE PUBLIC SESSION

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Seneski
Second: Chairman Wood
Vote: Unanimous

MEETING ADJOURNED: 12:11 PM

NEXT MEETING: WILL BE HELD ON DECEMBER 2, 2021 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
SPECIAL MEETING – NOVEMBER 4, 20201
ELECTRONICALLY
10:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Kim Wood	Present
Gerald Seneski	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Present
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
John Carr, Cumberland County
Paige Desiere, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Fran Eddis, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Stephen McNamara, Qual-Lynx
Chris Roselli, Qual-Lynx
Robyn Walcoff, PERMA
Paul Shives, JA Montgomery
Edward Cooney, Conner Strong & Buckelew
Jonathon Tavares, Conner Strong & Buckelew

PUBLIC

Nancy Ridgeway
Todd Burich

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Request for Proposals for Professional Services – The contracts for Claims Administrator and Managed Care Provider expire at the end of the year. The Fund Office will advertise Request for Proposals with an award anticipated at the Fund’s December 2nd meeting.

MOTION TO AUTHORIZE THE FUND OFFICE TO ADVERTISE FOR CLAIMS ADMINISTRATION AND MANAGED CARE SERVICES

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

Executive Director Stokes said if the Fund receives multiple responses there may be a need to study them past December 2nd so there may be a need to hold a special meeting in December to award those positions.

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

Motion: Commissioner Hirata
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

General Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000661 IN THE AMOUNT OF \$127,025.63

Motion: Commissioner Seneski
Second: Commissioner Wood

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000828 IN THE AMOUNT OF \$67,500.00

Motion: Commissioner Seneski
Second: Commissioner Wood

**MOTION TO APPROVE THE SARS AS DISCUSSED IN EXECUTIVE SESSION
IN THE TOTAL AMOUNT OF \$194,525.63**

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

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC COMMENT

Motion: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE PUBLIC COMMENT

Motion: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Seneski
Second: Chairman Wood
Vote: Unanimous

MEETING ADJOURNED: 11:23 PM

NEXT MEETING: WILL BE HELD ON DECEMBER 2, 2021 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

APPENDIX II
CUIC RULES AND REGULATIONS