

**CUMBERLAND COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
DECEMBER 4, 2025 – 11 AM**

**MEETING BEING HELD TELEPHONICALLY**

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

**Meeting ID: 922 2189 6242**

**or**

<https://permainc.zoom.us/j/92221896242>

**The Cumberland County Insurance Commission will conduct its December 4, 2025 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.**

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

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

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

**CUMBERLAND COUNTY INSURANCE COMMISSION  
AGENDA - OPEN PUBLIC MEETING  
DECEMBER 4, 2025 – 11:00 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: October 2, 2025 Open Minutes.....Appendix I  
October 2, 2025 Closed Minutes.....Distributed**
  
- ☐ **CORRESPONDENCE - None**
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA.....Page 1**
  
- ☐ **COMMITTEE REPORTS**
  - Safety Committee Report.....Verbal
  - Claims Services - PERMA.....Page 20
  
- ☐ **TREASURER – Anthony Bontempo**
  - Resolution 25-25 December Bill List.....Page 21
  
- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report.....Page 22
  
- ☐ **RISK MANAGER REPORT – Hardenbergh Insurance Group**
  - Monthly Report.....Page 29
  
- ☐ **MANAGED CARE – Qual Lynx**
  - Monthly Report.....Page 33
  
- ☐ **CLAIMS SERVICE – Inservco Insurance Services**
  - Monthly Report.....Verbal
  
- ☐ **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**

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- ☐ **NEXT SCHEDULED MEETING: February 5, 2026 – Via Zoom**
- ☐ **MEETING ADJOURNMENT**

**CUMBERLAND COUNTY INSURANCE COMMISSION**

2 Cooper Street  
Camden, NJ 08102

Date: December 4, 2025

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2026 Property & Casualty Budget Introduction** – Attached on **Page 3** for your review and discussion is the 2026 proposed Property and Casualty Budget in the amount of \$4,311,435. The introductory budget represents a 5.44% increase compared to the 2025 budget.

- ❑ **Motion to introduce the 2026 Property and Casualty Budget in the amount of \$4,311,435 and schedule a public hearing on February 5, 2026 at 11:00 AM.**

Proposed assessments for the member entities are included on **page 4**. The Fund Office will advertise the proposed 2026 budget in the applicable newspapers.

- ❑ **Certificate of Insurance Issuance Report:** Attached on **Pages 5-7** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for September, October and November. There were 9 certificates of insurance issued during this period.

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

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 8-11)** – The NJCE met virtually on Thursday, November 21, 2025. A written summary of the meeting is included in the agenda on pages 8-11. The NJCE is scheduled to meet virtually on January 6, 2026 at 10:00 a.m.

- ❑ **Financial Fast Track** – Included on **Pages 12-14** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for June. As of **June 30, 2025**, the Commission has a deficit of **\$2,014,658**. Total cash on hand is \$3,013,903.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 15-17)** – Included in the agenda on pages 11-13 is the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2025** the NJCE has a surplus of **\$16,420,362**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$45,102,344**.

- ❑ **Claims Tracking Report (Pages 18 & 19)** – Included in the agenda are the Claims Activity Reports for September & October that tracks open claims.

❑ **Informational Items:**

- ❑ **2026 Meeting Schedule** – The next Commission meeting is scheduled for Thursday, February 5, 2026 at 11:00 AM via Zoom.

CUMBERLAND COUNTY INSURANCE COMMISSION					
2026 PROPOSED BUDGET					
				Total	
				Increase/Decrease	
APPROPRIATIONS	ANNUALIZED BUDGET FY2025	PROPOSED BUDGET FY2026		\$	%
<b>I. Claims and Excess Insurance</b>					
<b>Claims</b>					
1 Property	167,224	158,000		(9,224)	-5.52%
2 Liability	764,583	732,000		(32,583)	-4.26%
3 Auto	36,198	51,000		14,802	40.89%
4 Workers' Comp.	859,393	1,057,000		197,607	22.99%
5					
6 <b>Subtotal - Claims</b>	<b>1,827,398</b>	<b>1,998,000</b>		<b>170,602</b>	<b>9.34%</b>
7					
8 <b>Premiums</b>					
9 CEL JIF	1,507,052	1,538,549		31,497	2.09%
10					
11 <b>SubTotal Premiums</b>	<b>1,507,052</b>	<b>1,538,549</b>		<b>31,497</b>	<b>2.09%</b>
12 <b>Total Loss Fund</b>	<b>3,334,450</b>	<b>3,536,549</b>		<b>202,099</b>	<b>6.06%</b>
13					
14 <b>II. Expenses, Fees &amp; Contingency</b>					
15					
16 Claims Adjustment	54,592	56,218		1,626	3.0%
17 Managed Care	0	-		0	0.0%
18 <b>General Expense</b>					
19 Exec. Director	98,604	100,576		1,972	2.0%
20 Actuary	5,393	5,501		108	2.0%
21 Auditor	12,961	13,220		259	2.0%
22 Attorney	7,301	7,447		146	2.0%
23 Treasurer	3,288	3,354		66	2.0%
24 Secretary	2,537	2,588		51	2.0%
25					
26 Misc. Expense & Contingency	7,349	7,349		0	0.0%
27 Training	15,000	15,000		0	0.0%
28					
29 <b>Total Fund Exp &amp; Contingency</b>	<b>207,025</b>	<b>211,253</b>		<b>4,228</b>	<b>2.04%</b>
30 <b>Risk Managers</b>	<b>147,931</b>	<b>147,931</b>		<b>0</b>	<b>0.00%</b>
33					
34 <b>Total Ancilliary Coverages</b>	<b>399,753</b>	<b>415,702</b>		<b>15,949</b>	<b>3.99%</b>
35					
36 <b>Total FUND Disbursements</b>	<b>4,089,159</b>	<b>4,311,435</b>		<b>222,276</b>	<b>5.44%</b>

	2025 ANNUALIZED			2026			Change \$			Change %		
Member Name	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Cumberland County	3,589,273	369,429	3,958,702	3,788,689	385,844	4,174,533	199,416	16,415	215,831	5.56%	4.44%	5.45%
Cumberland County Utility Authority	100,133	30,324	130,457	107,045	29,858	136,903	6,912	(466)	6,446	6.90%	-1.54%	4.94%
Grand Totals:	3,689,406	399,753	4,089,159	3,895,733	415,702	4,311,435	206,327	15,949	222,276	5.59%	3.99%	5.44%

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

From 9/1/2025 To 10/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - Cumberland County	401 East State Street Trenton, NJ 08625	RE: CEHA2026-00018 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 CEHA Grant - grant identifier number (CEHA2026-00018).	9/4/2025 #5653962	GL AU EX WC OTH
H - NJ Transit Local Programs / I - Cumberland County	Community Mobility 283-299 Market Street Suite #1100 Newark, NJ 07102	RE: SY 2026 NJ-JARC Round 12 The Certificate Holder and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to SY 2026 NJ-JARC Round 12 Grant Program and any claims arising out of the SY 2026 NJ JARC Round 12 Grant Program.	9/4/2025 #5653964	GL AU EX OTH
H - County of Bergen I - Cumberland County	One Bergen County Plaza Hackensack, NJ 07601	RE: Shared Services - juveniles at the BCJDC The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Shared Services Agreement pertaining to Cumberland County juveniles at the BCJDC.	9/17/2025 #5669556	GL AU EX WC OTH
<b>Total # of Holders: 3</b>				

# Cumberland County Ins. Comm.

## Certificate of Insurance Monthly Report

From 10/1/2025 To 11/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Stony Brook Regional Sewerage I - Cumberland County Utilities Authority	Authority 290 River Road Princeton, NJ 08540	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	10/2/2025 #5773953	GL AU EX WC OTH
H - Batten Investment Group LLC I - Cumberland County	530 Clarks Pond Road Bridgeton, NJ 08098	RE: Use of Premises Evidence of insurance for the Countys use of premises located at 27 Central Avenue, Bridgeton, NJ.	10/27/2025 #5793714	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office, 215 Crown Point Road West Deptford, NJ 08086	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2025 - 1/1/2026 Policy#: SP4068026 Company D: Crime; Policy Term: 1/1/2025 - 1/1/2026; Policy #21442702 ; Policy Limits: \$1M Deductible: \$25,000 RE: 26ODFR Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to the 26ODFR Grant.	10/29/2025 #5794489	GL AU EX WC OTH
H - State of New Jersey, Dept of I - Cumberland County	Environmental Protection PO Box 400 Trenton, NJ 08625	RE: Equipment Evidence of Insurance. All operations usual to County Governmental Entity as respects to the following: 1985 JD 490 Hydraulic Excavator Serial #CK0490X009353, 1997 Carolina Skiff, 2002 Argo Conquest 8' x 8', 2003 Deande ATV Trailer, 2003 Low Ground Pressure Hydraulic Excavator, 2003 Polaris Ranger ATV, 2004 Load Rite Trailer, 2012 Load Rite Boat Trailer, 2025 Outboard Motor Suzuki 75HP, serial #DF75ATL5 2025 Outboard Motor Suzuki 75HP	10/30/2025 #5794836	GL AU EX WC OTH
H - State of New Jersey, Dept of I - Cumberland County	Environmental Protection PO Box 400 Trenton, NJ 08625	RE: Equipment Evidence of Insurance. All operations usual to County Governmental Entity as respects to the following: 1985 JD 490 Hydraulic Excavator Serial #CK0490X009353, 1997 Carolina Skiff, 2002 Argo Conquest 8' x 8', 2003 Deande ATV Trailer, 2003 Low Ground Pressure Hydraulic Excavator, 2003 Polaris Ranger ATV, 2003 All-Terrain Vehicle Trailer serial #1D931210230028002, 2004 Load Rite Trailer, 2012 Load Rite Boat Trailer, 2025 Outboard Motor Suzuki 75HP, serial #DF75ATL5	10/31/2025 #5795292	GL AU EX WC OTH
<b>Total # of Holders: 5</b>				



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

From 11/1/2025 To 12/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cumberland Regional School I - Cumberland County	District 90 Silver Lake Road Bridgeton, NJ 08302	RE: Use of Premises Evidence of insurance as respect to use of any/all premises throughout the District for training and physical fitness tests during the current calendar year.	11/13/2025 #5846104	GL AU EX WC OTH
<b>Total # of Holders: 1</b>				



## 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:** November 21, 2025

**Memo to:** Commissioners  
Cumberland County Insurance Commission

**From:** Joseph Hrubash, NJCE Executive Director

**Subject:** NJCE JIF November Report

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

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests as presented.

**Finance Sub-Committee:** The Finance Sub-Committee met on November 14<sup>th</sup> to review the 2026 Proposed Budget, 2026 assessments, dividend options and Learning Management System (LMS) fees; a copy of the committee's agenda was submitted for information.

The Finance Sub-Committee initially reviewed a budget in the amount of \$45,352,299 representing an increase of \$1,934,473 or 4.46% over the 2025 Assessed Budget, as well as dividend options of \$250,000, \$500,000 and \$750,000. Sub-Committee recommended a dividend of \$500,000 be issued and that it be applied to the 2026 budget to reduce the overall increase. Presented for introduction was the proposed 2026 budget with the dividend applied (line item #54) resulting in a proposed budget in the amount of \$44,864,236 an increase of \$1,446,410 or 3.33%.

Based on the Finance Sub-Committee recommendations, the Board of Fund Commissioners adopted a resolution authorizing the release of a dividend in the amount of \$500,000 from 2017, 2018 & 2019 fund years; subject to State approval and agreed to introduce the 2026 budget in the amount of \$44,864,236 and to schedule a Public Hearing on Tuesday, January 6, 2026, at 10:30 AM via Zoom.

The 2026 assessments are still under development. The Sub-Committee will review at their next meeting and assessments will be distributed to the full Board prior to year-end.

Sub-Committee also reviewed a proposal from J.A. Montgomery Consulting on the administration of the Learning Management System (LMS) requesting fees for 2026 and 2027 in the amounts of \$20,600 and \$21,218. The Board of Fund Commissioners approved J.A. Montgomery's proposal requesting administrative fees to administer the Learning Management System for 2026 and 2027.

Finance Sub-Committee is scheduled to meet again on Thursday, December 18, 2025 at 1 PM to review any potential changes to the 2026 budget, assessments and excess marketing update from the Underwriting Manager.

**February Reorganization Meeting:** The Fund Office has secured a venue – Forsgate Country Club in Monroe, NJ - to hold the February 26, 2026 Reorganization meeting. The Board of Fund Commissioners agreed to change the JIF meeting time to 10:30AM and location to the Forsgate Country Club and the Claims Review Committee will meet at 10AM.

**Financial Fast Track:** The Financial Fast Track as of August 31, 2025 reflected a statutory surplus of \$16.4 million.

**Claims Management Report:** The Expected Loss Ratio report is under review and will be available for the next agenda.

**2025 Best Practices Workshop:** The NJCE Best Practices Workshop was held virtually on October 30, 2025 and had over 100 attendees. Special thanks to John Geaney, Esq. of Capehart Scatchard as Workers' Compensation keynote speaker, to the Planning Committee members and panelists: Ashley Buono, Esq. (BCIC), Antoinette DePaola (OCIFC) Janette Kessler (ACIC), Edmund Shea (Hudson County), and Tim Sheehan (GCIC). In addition, the professionals that served as panelists/speakers were: Harry Earle, Keith Hummel and Ed Cooney.

**2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 110th annual conference was held on November 18<sup>th</sup> through November 20<sup>th</sup> at the Atlantic City Convention Center in Atlantic City.

**NJCE Committees:**

**Safety Committee:** The Safety Committee is scheduled to meet on Monday December 8th at 10:00 AM via Zoom.

**Underwriting Manager Report**

Underwriting Manager summarized the marketing efforts noting the market has stabilized and as such expects the marketing results to fall within budgeted premium projections.

**Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from September to November 2025, bulletins distributed and available training sessions through December 2025,

**WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, and net savings as of October 2025.

**Executive Session – Potential Claim**

The Board of Fund Commissioners entered Executive Session to discuss a potential claim; no action was needed or taken once executive session concluded.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Tuesday January 6, 2026 at 10AM via Zoom

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2026 PROPOSED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios						
APPROPRIATIONS						
I. Claims and Excess Insurance						
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Proposed Retentions	PROPOSED BUDGET FY2026	Change \$	Change %
1 Property	750K x 250K *	1,209,130	750K x 250K *	1,257,749	48,619	4.0%
2 Liability	1250x250 **	1,446,138	1250x250 **	1,520,508	74,370	5.1%
3 Auto	1250x250 **	502,265	1250x250 **	531,039	28,774	5.7%
4 Workers' Comp.	Various	3,092,545	Various	3,320,159	227,614	7.4%
5 Workers' Comp. Presumption	600K x 1.15MIL	454,345	600K x 1.15MIL	468,632	14,287	3.1%
6 SBL/EPL		33,076		33,903	827	2.5%
7 POL/EPL		366,361		375,519	9,158	2.5%
8 Cyber		422,274		422,274		0.0%
9 Loss Fund Contingency		819,440		819,440		0.0%
10 Subtotal - Claims		8,345,573		8,749,223	403,650	4.8%
11 Premiums						
12						
13 Property		12,521,929		12,617,872	95,943	0.8%
14 Terrorism		98,363		99,328	965	1.0%
15 Equipment Breakdown Cert		459,256		542,791	83,535	18.2%
16 Liability		3,978,052		4,410,164	432,112	10.9%
17 Excess Liability		2,665,026		2,897,771	232,745	8.7%
18 Workers Comp (Stat x 1MIL)		3,176,908		3,447,165	270,257	8.5%
19 Premium Contingency		3,163,300		3,163,298	(2)	0.0%
20						
21 SubTotal Premiums		26,062,834		27,178,389	1,115,555	4.3%
22 Total Loss Fund		34,408,407		35,927,612	1,519,205	4.4%
23						
24 II. Expenses, Fees & Contingency						
25						
26 Claims Adjustment		77,001		78,895	1,894	2.5%
27 Claims Adjustment - Property		204,500		220,000	15,500	7.6%
28 Safety Director		462,809		473,549	10,740	2.3%
29 General Expense						
30 Exec. Director		760,621		778,377	17,756	2.3%
31 Actuary		25,616		26,131	515	2.0%
32 Auditor		19,664		19,664		0.0%
33 Attorney		15,000		15,000		0.0%
34 Treasurer		15,000		15,000		0.0%
35 QPA		6,000		6,000		0.0%
36 Technical Writer		25,499		25,000	(499)	-2.0%
37 Underwriting Manager		500,994		512,690	11,696	2.3%
38 Underwriting Data Consolidation		138,085		151,982	13,897	10.1%
39 Cyber Security Consultant		40,000		40,000		0.0%
40 Payroll Audit		23,727		24,202	475	2.0%
41 Property Appraisals/Reimbursement		102,002		104,045	2,043	2.0%
42 Safety Institute Funding		30,347		20,600	(9,747)	-32.1%
43 Safety Grant Supplement		30,599		31,208	609	2.0%
44						
45 Misc. Expense & Contingency		135,204		137,908	2,704	2.0%
46 Total Fund Exp & Contingency		2,612,668		2,680,251	67,583	2.6%
47 Risk Management Consultant		214,241		228,394	14,153	6.6%
48						
49 Total Self Insured Program		37,235,316		38,836,257	1,600,941	4.3%
50						
51 Ancillary Coverages		6,182,510		6,516,042	333,532	5.4%
52						
53 Total Including Ancillary Coverage		43,417,826		45,352,299	1,934,473	4.46%
54						
55 Dividend				(488,063)		
56 Total Proposed Budget		43,417,826		44,864,236	1,446,410	3.33%
* Monmouth County Property retention	500K x 500K		500K x 500K			
** ACIC GL/AL retention	1MILx500		1MILx500			

<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>					
<b>2026 PROPOSED ANCILLARY ONLY BUDGET</b>					
APPROPRIATIONS					
<b>I. Claims and Excess Insurance</b>					
	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	PROPOSED BUDGET FY2026	Change \$	Change %
<b>Claims</b>					
<b>1 Ancillary Coverages</b>					
2 POL/EPL		1,783,603	1,869,426	85,823	4.8%
3 Crime Program		200,765	201,941	1,176	0.6%
4 Medical Malpractice		1,423,188	1,629,142	205,954	14.5%
5 Pollution Liability		240,592	248,414	7,822	3.3%
6 Employed Lawyers Liability		154,450	162,923	8,473	5.5%
7 Cyber Liability		1,900,614	1,900,176	(438)	0.0%
8 Aviation		98,997	103,754	4,757	4.8%
9 Marina Operators Liability		24,280	24,959	679	2.8%
10 Active Assailant		72,285	75,000	2,715	3.8%
11 Supplemental Indemnity WC		24,422	22,602	(1,820)	-7.5%
12 Fiduciary Liab		3,511	3,511		0.0%
13 VET Liability		421	475	54	12.8%
14 Small Craft		8,580	5,623	(2,957)	-34.5%
15 Volunteers Sup Indemnity		2,211	959	(1,252)	-56.6%
16 A&H Fire Trainers		3,635	3,746	111	3.0%
17 Petty Cash Bond		165	165		0.0%
18 Hull & Protection Indemnity Primary		183,914	200,419	16,505	9.0%
19 Aviation & Heliport		60,593	62,808	2,215	3.7%
20					
21 <b>Total Ancillary Coverages</b>		<b>6,186,226</b>	<b>6,516,042</b>	<b>329,816</b>	<b>5.3%</b>
<b>*Pollution Liability - Monmouth County 3 Year Premium billed in FY2023 renews FY2026. 1/3rd is budgeted</b>					
22					

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF June 30, 2025					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	340,763	2,044,580	39,359,385	41,403,964
2.	CLAIM EXPENSES				
	Paid Claims	135,456	1,081,953	15,403,241	16,485,194
	Case Reserves	271,534	23,507	3,710,511	3,734,017
	IBNR	(44,564)	(36,432)	2,904,701	2,868,269
	Excess Insurance Recoverable	0	(2,186)	(5,947)	(8,133)
	Discounted Claim Value	121,449	296,964	(551,255)	(254,290)
	<b>TOTAL CLAIMS</b>	<b>483,875</b>	<b>1,363,806</b>	<b>21,461,252</b>	<b>22,825,058</b>
3.	EXPENSES				
	Excess Premiums	158,900	953,403	16,624,632	17,578,034
	Administrative	27,780	167,312	4,156,480	4,323,792
	<b>TOTAL EXPENSES</b>	<b>186,680</b>	<b>1,120,714</b>	<b>20,781,112</b>	<b>21,901,827</b>
4.	UNDERWRITING PROFIT (1-2-3)	(329,791)	(439,941)	(2,882,979)	(3,322,920)
5.	INVESTMENT INCOME	8,786	61,108	449,504	510,613
6.	PROFIT (4 + 5)	(321,006)	(378,833)	(2,433,475)	(2,812,307)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	171,783	171,783
9.	DIVIDEND EXPENSE	0	0	(171,783)	(171,783)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	64,593	180,164	615,377	795,541
12.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>(256,413)</b>	<b>(198,669)</b>	<b>(1,815,988)</b>	<b>(2,014,657)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2012	387	2,620	297,365	299,984
	2013	317	2,302	223,583	225,885
	2014	907	5,311	171,384	176,694
	2015	(16,613)	(12,699)	(332,941)	(345,641)
	2016	1,763	19,357	425,644	445,001
	2017	(61,076)	(101,381)	(593,007)	(694,388)
	2018	(26,794)	(17,592)	(636,728)	(654,320)
	2019	946	14,953	643,978	658,931
	2020	5,223	94,948	(409,801)	(314,853)
	2021	(69,997)	(99,328)	(974,268)	(1,073,596)
	2022	(148,075)	(134,966)	(164,860)	(299,826)
	2023	(171,364)	(164,270)	(449,754)	(614,024)
	2024	12,096	(125,419)	(16,583)	(142,001)
	2025	215,867	317,496		317,496
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(256,413)</b>	<b>(198,669)</b>	<b>(1,815,989)</b>	<b>(2,014,658)</b>
	<b>TOTAL CASH</b>				<b>3,013,903</b>

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2012</b>				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>40,744</b>	<b>40,744</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,215,275</b>	<b>1,215,275</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,371,332</b>	<b>1,371,332</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	17,480	17,480	20	17,500
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>17,480</b>	<b>17,480</b>	<b>1,866,150</b>	<b>1,883,630</b>
<b>FUND YEAR 2016</b>				
Paid Claims	912	4,688	1,034,393	1,039,081
Case Reserves	(912)	(4,688)	106,049	101,360
IBNR	(232)	(469)	10,605	10,136
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>(232)</b>	<b>(469)</b>	<b>1,151,046</b>	<b>1,150,577</b>
<b>FUND YEAR 2017</b>				
Paid Claims	1,918	17,920	2,070,452	2,088,373
Case Reserves	67,007	91,228	173,874	265,103
IBNR	5,822	9,123	17,387	26,510
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>74,747</b>	<b>118,272</b>	<b>2,261,714</b>	<b>2,379,985</b>
<b>FUND YEAR 2018</b>				
Paid Claims	0	6,474	2,219,069	2,225,542
Case Reserves	0	(6,661)	13,090	6,429
IBNR	28,331	25,921	42,120	68,041
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>28,331</b>	<b>25,734</b>	<b>2,274,278</b>	<b>2,300,012</b>



<b>FUND YEAR 2019</b>				
Paid Claims	6,504	13,941	787,770	801,711
Case Reserves	(6,504)	(25,396)	174,901	149,504
IBNR	(1,573)	(6,366)	21,604	15,238
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,243	(4,243)	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>(1,573)</b>	<b>(13,578)</b>	<b>980,031</b>	<b>966,453</b>
<b>FUND YEAR 2020</b>				
Paid Claims	1,236	9,999	1,566,929	1,576,928
Case Reserves	(11,867)	(89,714)	413,168	323,454
IBNR	15,032	152	94,329	94,481
Excess Insurance Recoverable	0	(2,186)	(5,947)	(8,133)
Discounted Claim Value	4,942	21,998	(21,998)	0
<b>TOTAL FY 2020 CLAIMS</b>	<b>9,342</b>	<b>(59,751)</b>	<b>2,046,481</b>	<b>1,986,730</b>
<b>FUND YEAR 2021</b>				
Paid Claims	14,241	107,115	1,324,835	1,431,950
Case Reserves	32,963	183,618	864,491	1,048,109
IBNR	7,910	(244,170)	411,410	167,240
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	19,444	66,033	(82,568)	(16,534)
<b>TOTAL FY 2021 CLAIMS</b>	<b>74,558</b>	<b>112,596</b>	<b>2,518,168</b>	<b>2,630,764</b>
<b>FUND YEAR 2022</b>				
Paid Claims	3,893	377,139	831,973	1,209,112
Case Reserves	30,470	(333,094)	652,165	319,071
IBNR	44,498	(4,841)	441,863	437,022
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	26,320	74,981	(95,754)	(20,773)
<b>TOTAL FY 2022 CLAIMS</b>	<b>105,181</b>	<b>114,184</b>	<b>1,830,247</b>	<b>1,944,431</b>
<b>FUND YEAR 2023</b>				
Paid Claims	60,515	193,563	721,359	914,921
Case Reserves	28,622	182,528	632,688	815,216
IBNR	70,660	(218,094)	721,303	503,209
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	20,159	78,687	(133,002)	(54,316)
<b>TOTAL FY 2023 CLAIMS</b>	<b>179,955</b>	<b>236,683</b>	<b>1,942,347</b>	<b>2,179,030</b>
<b>FUND YEAR 2024</b>				
Paid Claims	31,117	158,776	352,981	511,757
Case Reserves	33,359	(203,154)	680,065	476,912
IBNR	(125,323)	56,285	1,144,081	1,200,366
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	42,519	103,470	(213,689)	(110,219)
<b>TOTAL FY 2024 CLAIMS</b>	<b>(18,329)</b>	<b>115,378</b>	<b>1,963,438</b>	<b>2,078,816</b>
<b>FUND YEAR 2025</b>				
Paid Claims	15,120	192,339		192,339
Case Reserves	80,917	211,359		211,359
IBNR	(89,687)	346,028		346,028
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	8,065	(52,448)		(52,448)
<b>TOTAL FY 2025 CLAIMS</b>	<b>14,414</b>	<b>697,278</b>	<b>0</b>	<b>697,278</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>483,875</b>	<b>1,363,806</b>	<b>21,461,252</b>	<b>22,825,058</b>



NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2025		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		3,550,176	28,401,403	326,407,524	354,808,927
2.	CLAIM EXPENSES					
		Paid Claims	2,105,217	5,292,407	23,673,763	28,966,171
		Case Reserves	(1,446,312)	(2,647,954)	15,868,519	13,220,568
		IBNR	122,764	(252,279)	17,187,288	16,935,008
		Discounted Claim Value	(84,565)	(54,080)	(4,295,909)	(4,349,990)
		Excess Recoveries	0	1,056,065	(1,147,062)	(90,997)
	TOTAL CLAIMS		697,103	3,394,160	51,286,599	54,680,760
3.	EXPENSES					
		Excess Premiums	2,424,187	19,407,047	236,578,246	255,985,293
		Administrative	274,807	1,898,998	23,142,827	25,041,825
	TOTAL EXPENSES		2,698,993	21,306,045	259,721,073	281,027,118
4.	UNDERWRITING PROFIT (1-2-3)		154,079	3,701,198	15,399,852	19,101,049
5.	INVESTMENT INCOME		138,775	745,710	3,281,155	4,026,865
6.	PROFIT (4+5)		292,854	4,446,907	18,681,007	23,127,913
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		292,854	4,446,907	11,973,456	16,420,362
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		447	2,675	70,386	73,061
	2011		1,117	8,122	391,132	399,254
	2012		2,158	11,141	486,042	497,183
	2013		3,945	21,948	1,118,179	1,140,127
	2014		5,328	30,797	1,923,686	1,954,483
	2015		4,361	32,767	1,313,021	1,345,788
	2016		(93,272)	169,935	1,508,680	1,678,615
	2017		8,801	308,391	2,562,938	2,871,329
	2018		9,981	144,879	2,445,415	2,590,294
	2019		8,197	(107,047)	2,073,713	1,966,666
	2020		12,389	678,793	167,484	846,277
	2021		9,637	228,369	(672,764)	(444,395)
	2022		10,821	(466,275)	1,243,729	777,454
	2023		14,741	1,230,107	(4,462,718)	(3,232,611)
	2024		(29,531)	(445,079)	1,804,532	1,359,453
	2025		323,735	2,597,383		2,597,383
TOTAL SURPLUS (DEFICITS)			292,854	4,446,907	11,973,455	16,420,362
TOTAL CASH						45,102,344

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2010</b>				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
Paid Claims	0	(1,463)	738,019	736,556
Case Reserves	0	0	105,029	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	35	(10,622)	(10,587)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(1,427)</b>	<b>835,426</b>	<b>833,999</b>
<b>FUND YEAR 2012</b>				
Paid Claims	2,721	27,732	1,785,983	1,813,715
Case Reserves	(2,721)	(27,732)	112,437	84,705
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	1,997	(11,571)	(9,574)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>1,997</b>	<b>1,890,529</b>	<b>1,892,526</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	14,206	1,153,465	1,167,671
Case Reserves	0	(10,909)	434,898	423,989
IBNR	0	(3,297)	17,340	14,043
Discounted Claim Value	0	2,102	(47,302)	(45,200)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>2,101</b>	<b>1,558,401</b>	<b>1,560,502</b>
<b>FUND YEAR 2014</b>				
Paid Claims	1,700	3,200	864,533	867,733
Case Reserves	(1,700)	(1,704)	82,575	80,871
IBNR	0	(697)	21,077	20,380
Discounted Claim Value	0	301	(11,153)	(10,852)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>1,100</b>	<b>957,032</b>	<b>958,132</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	1,774	2,473,703	2,475,477
Case Reserves	2,500	3,226	597,900	601,126
IBNR	(2,500)	(13,745)	49,975	36,230
Discounted Claim Value	0	2,377	(73,534)	(71,157)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(6,368)</b>	<b>3,048,044</b>	<b>3,041,676</b>
<b>FUND YEAR 2016</b>				
Paid Claims	3,905	31,757	1,392,569	1,424,326
Case Reserves	96,094	(178,172)	1,125,747	947,575
IBNR	1	(12,084)	39,497	27,413
Discounted Claim Value	0	29,046	(109,929)	(80,883)
<b>TOTAL FY 2016 CLAIMS</b>	<b>100,000</b>	<b>(129,454)</b>	<b>2,447,884</b>	<b>2,318,430</b>
<b>FUND YEAR 2017</b>				
Paid Claims	0	1,210	1,585,263	1,586,473
Case Reserves	0	(259,039)	605,912	346,874
IBNR	0	(10,671)	43,208	32,537
Discounted Claim Value	0	12,784	(54,120)	(41,336)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(255,715)</b>	<b>2,180,263</b>	<b>1,924,548</b>
<b>FUND YEAR 2018</b>				
Paid Claims	0	2,648	1,620,907	1,623,555
Case Reserves	(4)	(52,653)	440,557	387,904
IBNR	4	(44,295)	227,389	183,094
Discounted Claim Value	0	9,173	(63,964)	(54,791)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(85,127)</b>	<b>2,224,889</b>	<b>2,139,762</b>

<b>FUND YEAR 2019</b>				
Paid Claims	2,725	274,517	1,373,046	1,647,563
Case Reserves	(152,725)	(219,934)	1,250,583	1,030,649
IBNR	150,001	112,055	196,568	308,623
Discounted Claim Value	0	(9,220)	(120,133)	(129,353)
<b>TOTAL FY 2019 CLAIMS</b>	<b>1</b>	<b>157,418</b>	<b>2,700,064</b>	<b>2,857,482</b>
<b>FUND YEAR 2020</b>				
Paid Claims	1,669,535	1,997,614	(181,777)	1,815,837
Case Reserves	(1,260,907)	(2,580,301)	4,808,620	2,228,319
IBNR	(408,628)	(1,393,014)	1,461,677	68,663
Discounted Claim Value	0	315,825	(836,712)	(520,887)
Excess Recoveries	0	1,056,065	(1,147,062)	(90,997)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(0)</b>	<b>(603,812)</b>	<b>4,104,746</b>	<b>3,500,934</b>
<b>FUND YEAR 2021</b>				
Paid Claims	6,121	43,957	3,333,352	3,377,309
Case Reserves	184,811	(44,857)	2,146,382	2,101,525
IBNR	(190,932)	(203,798)	1,107,209	903,411
Discounted Claim Value	0	34,284	(425,157)	(390,873)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(170,414)</b>	<b>6,161,786</b>	<b>5,991,372</b>
<b>FUND YEAR 2022</b>				
Paid Claims	328,080	811,694	1,517,476	2,329,170
Case Reserves	(258,117)	827,487	993,800	1,821,287
IBNR	(69,962)	(1,143,012)	2,943,881	1,800,869
Discounted Claim Value	0	37,997	(478,087)	(440,090)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(0)</b>	<b>534,165</b>	<b>4,977,070</b>	<b>5,511,235</b>
<b>FUND YEAR 2023</b>				
Paid Claims	(33,126)	88,921	5,267,964	5,356,885
Case Reserves	(17,498)	(561,248)	1,324,351	763,103
IBNR	50,624	(792,066)	5,533,584	4,741,518
Discounted Claim Value	0	122,501	(906,005)	(783,504)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(0)</b>	<b>(1,141,892)</b>	<b>11,219,894</b>	<b>10,078,002</b>
<b>FUND YEAR 2024</b>				
Paid Claims	8,805	1,722,067	577,421	2,299,488
Case Reserves	62,143	(239,822)	1,839,730	1,599,908
IBNR	(70,948)	(1,129,122)	5,539,202	4,410,080
Discounted Claim Value	0	144,361	(1,147,621)	(1,003,260)
<b>TOTAL FY 2024 CLAIMS</b>	<b>(0)</b>	<b>497,484</b>	<b>6,808,732</b>	<b>7,306,216</b>
<b>FUND YEAR 2025</b>				
Paid Claims	114,750	272,574		272,574
Case Reserves	(98,188)	697,705		697,705
IBNR	665,106	4,381,467		4,381,467
Discounted Claim Value	(84,565)	(757,642)		(757,642)
<b>TOTAL FY 2025 CLAIMS</b>	<b>597,103</b>	<b>4,594,104</b>	<b>0</b>	<b>4,594,104</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>697,103</b>	<b>3,394,160</b>	<b>51,286,600</b>	<b>54,680,760</b>

**Cumberland County Insurance Commission**

**CLAIM ACTIVITY REPORT**

September 30, 2025

<b>COVERAGE LINE - PROPERTY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
August-25	0	0	0	0	0	0	0	0	2	2	3	7	2		16
September-25	0	0	0	0	0	0	0	0	2	2	3	7	3		17
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	1		1
Limited Reserves															\$7,394
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
August-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$25,664	\$62,043	\$5,415		\$98,124
September-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$25,664	\$62,043	\$32,991		\$125,701
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$27,576		\$27,576
Ltd Incurred	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$100,159	\$151,818	\$7		\$1,996,883
<b>COVERAGE LINE - GENERAL LIABILITY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
August-25	0	0	0	0	0	0	1	5	17	3	4	8	6		44
September-25	0	0	0	0	0	0	1	5	17	2	4	8	6		43
NET CHGE	0	0	0	0	0	0	0	0	0	-1	0	0	0		-1
Limited Reserves															\$19,319
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
August-25	\$0	\$0	\$0	\$0	\$0	\$0	\$104,599	\$60,805	\$561,374	\$33,350	\$72,353	\$26,500	\$3,260		\$862,240
September-25	\$0	\$0	\$0	\$0	\$0	\$0	\$104,486	\$56,108	\$555,814	\$17,493	\$72,353	\$17,000	\$7,460		\$830,714
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$113)	(\$4,697)	(\$5,560)	(\$15,856)	\$0	(\$9,500)	\$4,200		(\$31,526)
Ltd Incurred	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$552,759	\$1,138,364	\$276,969	\$90,075	\$17,154	\$17,154		\$6,414,520
<b>COVERAGE LINE - AUTO LIABILITY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
August-25	0	0	0	0	0	0	0	1	1	1	2	1	4		10
September-25	0	0	0	0	0	0	0	1	1	1	2	1	3		9
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1		-1
Limited Reserves															\$30,794
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
August-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$237,401	\$500	\$21,394	\$10,000	\$14,050		\$283,645
September-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$232,829	\$500	\$16,064	\$10,000	\$17,454		\$277,147
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$4,572)	\$0	(\$5,330)	\$0	\$3,404		(\$6,498)
Ltd Incurred	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$22,500	\$10,250	\$10,250		\$440,925
<b>COVERAGE LINE - WORKERS COMP.</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
August-25	0	0	1	1	3	0	1	7	4	10	21	21	22		91
September-25	0	0	1	0	3	0	1	7	3	9	20	21	23		88
NET CHGE	0	0	0	-1	0	0	0	0	-1	-1	-1	0	1		-3
Limited Reserves															\$25,010
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
August-25	\$0	\$0	\$17,500	\$99,285	\$260,365	\$0	\$42,827	\$212,691	\$228,197	\$343,059	\$629,874	\$360,946	\$303,520		\$2,498,265
September-25	\$0	\$0	\$17,500	\$0	\$259,485	\$0	\$42,827	\$212,636	\$162,108	\$302,363	\$580,399	\$361,295	\$262,252		\$2,200,866
NET CHGE	\$0	\$0	\$0	(\$99,285)	(\$880)	\$0	\$0	(\$54)	(\$66,089)	(\$40,696)	(\$49,475)	\$349	(\$41,268)		(\$297,399)
Ltd Incurred	\$825,489	\$496,703	\$743,452	\$274,985	\$1,388,226	\$1,303,997	\$157,182	\$903,654	\$889,287	\$987,281	\$1,512,962	\$762,723	\$762,723		\$11,046,612
<b>TOTAL ALL LINES COMBINED</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
August-25	0	0	1	1	3	0	2	13	24	16	30	37	34		161
September-25	0	0	1	0	3	0	2	13	23	14	29	37	35		157
NET CHGE	0	0	0	-1	0	0	0	0	-1	-2	-1	0	1		-4
Limited Reserves															\$21,875
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
August-25	\$0	\$0	\$17,500	\$99,285	\$260,365	\$0	\$147,425	\$273,796	\$1,026,975	\$381,910	\$749,284	\$459,489	\$326,245		\$3,742,274
September-25	\$0	\$0	\$17,500	\$0	\$259,485	\$0	\$147,313	\$269,045	\$950,753	\$325,357	\$694,479	\$450,338	\$320,157		\$3,434,428
NET CHGE	\$0	\$0	\$0	(\$99,285)	(\$880)	\$0	(\$113)	(\$4,751)	(\$76,221)	(\$56,553)	(\$54,805)	(\$9,151)	(\$6,087)		(\$307,847)
Ltd Incurred	\$1,148,856	\$1,335,394	\$1,879,771	\$837,922	\$2,316,333	\$2,166,696	\$934,088	\$1,711,620	\$2,479,055	\$1,590,687	\$1,725,696	\$941,945	\$790,134		\$19,898,940

**Cumberland County Insurance Commission**

**CLAIM ACTIVITY REPORT**  
October 31, 2025

<b>COVERAGE LINE - PROPERTY</b>														
<b>CLAIM COUNT - OPEN CLAIMS</b>														
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
September-25	0	0	0	0	0	0	0	0	2	2	3	7	3	17
October-25	0	0	0	0	0	0	0	0	2	2	2	7	1	14
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	0	-2	-3
Limited Reserves														\$6,979
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
September-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$25,664	\$62,043	\$32,991	\$125,701
October-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$20,664	\$62,043	\$10,000	\$97,709
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$5,000)	\$0	(\$22,991)	(\$27,991)
Ltd Incurred	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$95,159	\$151,818	\$7	\$1,991,883
<b>COVERAGE LINE - GENERAL LIABILITY</b>														
<b>CLAIM COUNT - OPEN CLAIMS</b>														
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
September-25	0	0	0	0	0	0	1	5	17	2	4	8	6	43
October-25	0	0	0	0	0	0	1	6	17	2	5	7	4	42
NET CHGE	0	0	0	0	0	0	0	1	0	0	1	-1	-2	-1
Limited Reserves														\$20,056
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
September-25	\$0	\$0	\$0	\$0	\$0	\$0	\$104,486	\$56,108	\$555,814	\$17,493	\$72,353	\$17,000	\$7,460	\$830,714
October-25	\$0	\$0	\$0	\$0	\$0	\$0	\$99,373	\$64,848	\$549,546	\$17,339	\$78,753	\$16,500	\$16,000	\$842,360
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$5,113)	\$8,740	(\$6,268)	(\$154)	\$6,400	(\$500)	\$8,540	\$11,646
Ltd Incurred	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$562,759	\$1,138,364	\$277,011	\$100,075	\$16,654	\$16,654	\$6,433,562
<b>COVERAGE LINE - AUTO LIABILITY</b>														
<b>CLAIM COUNT - OPEN CLAIMS</b>														
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
September-25	0	0	0	0	0	0	0	1	1	1	2	1	3	9
October-25	0	0	0	0	0	0	0	1	1	1	2	1	5	11
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Limited Reserves														\$25,401
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
September-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$232,829	\$500	\$16,064	\$10,000	\$17,454	\$277,147
October-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$230,028	\$500	\$16,064	\$10,000	\$22,524	\$279,416
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,801)	\$0	\$0	\$0	\$5,070	\$2,269
Ltd Incurred	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$22,500	\$10,250	\$10,250	\$440,925
<b>COVERAGE LINE - WORKERS COMP.</b>														
<b>CLAIM COUNT - OPEN CLAIMS</b>														
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
September-25	0	0	1	0	3	0	1	7	3	9	20	21	23	88
October-25	0	0	1	0	3	0	1	7	3	9	20	17	32	93
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-4	9	5
Limited Reserves														\$23,224
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
September-25	\$0	\$0	\$17,500	\$0	\$259,485	\$0	\$42,827	\$212,636	\$162,108	\$302,363	\$580,399	\$361,295	\$262,252	\$2,200,866
October-25	\$0	\$0	\$17,500	\$0	\$257,988	\$0	\$42,827	\$208,759	\$161,059	\$305,177	\$520,324	\$323,875	\$322,329	\$2,159,837
NET CHGE	\$0	\$0	\$0	\$0	(\$1,497)	\$0	\$0	(\$3,877)	(\$1,049)	\$2,814	(\$60,075)	(\$37,421)	\$60,076	(\$41,029)
Ltd Incurred	\$825,489	\$496,703	\$743,452	\$274,985	\$1,388,226	\$1,303,997	\$157,182	\$903,654	\$889,287	\$997,281	\$1,509,610	\$749,876	\$749,876	\$11,027,566
<b>TOTAL ALL LINES COMBINED</b>														
<b>CLAIM COUNT - OPEN CLAIMS</b>														
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
September-25	0	0	1	0	3	0	2	13	23	14	29	37	35	157
October-25	0	0	1	0	3	0	2	14	23	14	29	32	42	160
NET CHGE	0	0	0	0	0	0	0	1	0	0	0	-5	7	3
Limited Reserves														\$21,121
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
September-25	\$0	\$0	\$17,500	\$0	\$259,485	\$0	\$147,313	\$269,045	\$950,753	\$325,357	\$694,479	\$450,338	\$320,157	\$3,434,428
October-25	\$0	\$0	\$17,500	\$0	\$257,988	\$0	\$142,200	\$273,908	\$940,635	\$328,017	\$635,804	\$412,418	\$370,852	\$3,379,322
NET CHGE	\$0	\$0	\$0	\$0	(\$1,497)	\$0	(\$5,113)	\$4,863	(\$10,118)	\$2,660	(\$58,675)	(\$37,921)	\$50,695	(\$55,106)
Ltd Incurred	\$1,148,856	\$1,335,394	\$1,879,771	\$837,922	\$2,316,333	\$2,166,696	\$934,088	\$1,721,620	\$2,479,055	\$1,600,729	\$1,727,345	\$928,598	\$776,787	\$19,893,935

**CUMBERLAND COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: November 14, 2025

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services / PERMA Claims

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

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As you are aware, certain policies issued to the Cumberland County Insurance Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/25.**

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 12/31/25.** Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

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

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



**RESOLUTION NO. 25-25**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
BILLS LIST – DECEMBER 2025**

**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 2024**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
BOWMAN & COMPANY LLP	12/31/24 YEAR END AUDIT INV 128075 12/25	14,300.00 <b>14,300.00</b>
	<b>Total Payments FY 2024</b>	<b>14,300.00</b>

**FUND YEAR 2025**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 11/25- INV 0377-1125	4,504.67
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 10/25- INV 0377-1025	4,504.67 <b>9,009.34</b>
SAFETYFIRST SYSTEMS	REPLACEMENT DECALS INV 131157 12/25	36.95 <b>36.95</b>
	<b>Total Payments FY 2025</b>	<b>9,046.29</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>23,346.29</b>

\_\_\_\_\_  
**Chairperson**

Attest:

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

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

\_\_\_\_\_  
Treasurer



## CUMBERLAND COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** December 1, 2025  
**DATE OF MEETING:** December 4, 2025

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### CUIC SERVICE TEAM

Paul J. Shives, Partner & Sr. Director of Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Risk Operations Analyst <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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**September – December 2025**

### RISK CONTROL ACTIVITIES

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

- **September 29:** Conducted ELDT training for CUIC.
- **October 2:** Attended the CUIC meeting.
- **October 2:** Attended the CUIC Claims Committee meeting.
- **October 6:** Conducted Forklift training for CUIC.
- **October 8:** Attended the CUIC Safety Committee meeting.

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

- **December 4:** Plan to attend the CUIC meeting.
- **December 4:** Plan to attend the CUIC Claims Committee meeting.

### SAFETY DIRECTOR BULLETINS

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

- Tree Risk Awareness - Best Practices
- Black Bears - Best Practices
- Security Measures for Water Wastewater Facilities
- Driving Safety - Buckle Up! It Could Save Your Life!



## **NJCE LIVE and LEARNING ON DEMAND TRAINING**

### **LIVE Safety Training**

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (October through November 2025 Live Training Schedules and Registration Links are attached).

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

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

### **Learning On Demand Training (available on the NJCE LMS)**

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members, on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

### **NJCE LEADERSHIP ACADEMY**

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

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

- [December 1 - 22, 2025 \(Start Date: January 1, 2026\)](#)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

**Please Note:** If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



**Students (Users)** – Contact your Agency's Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty ([ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)).



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

**(\*) In-Person Training:** Is being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

**(\*\*) PLEASE NOTE (Zoom Meeting Format):** No Group Attendance for these training classes. Each Student **MUST** have access to a computer or device with a working **Camera** and **Microphone**.

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

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

**December 2025 Safety Training Schedule**  
Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
12/1/25	<a href="#">Heavy Equipment Safety: General Safety</a>	8:30 - 10:30 am
12/1/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
12/2/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
12/2/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
12/2/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
12/2/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
12/3/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
12/3/25	<a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>	1:00 - 2:30 pm
12/3/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
12/3/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
12/4/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
12/4/25	<a href="#">High Performing Teams (Zoom Meeting)**</a>	9:00 - 11:00 am
12/5/25	<a href="#">Fire Extinguisher Safety</a>	8:00 - 9:00 am
12/5/25	<a href="#">Fire Safety</a>	9:30 - 10:30 am
12/5/25	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
12/5/25	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)</a>	1:00 - 3:00 pm
12/8/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
12/8/25	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
12/8/25	<a href="#">Driving Safety Awareness</a>	10:30 - 12:00 pm
12/8/25	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	12:00 - 1:00 pm
12/8/25	<a href="#">Sanitation and Recycling Safety</a>	1:00 - 3:00 pm
12/9/25	<a href="#">Snow Plow/Snow Removal Safety</a>	8:00 - 10:00 am
12/9/25	<a href="#">Law Enforcement: Work Zone Initial Training</a>	9:00 - 1:00 pm
12/9/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
12/10/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
12/10/25	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
12/10/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	9:30 - 12:30 pm
12/10/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
12/11/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
12/11/25	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
12/11/25	<a href="#">Leaf Collection Safety Awareness</a>	12:00 - 2:00 pm



# J.A. Montgomery

## CONSULTING

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

**(\*) In-Person Training:** Is being held via the [MSI-NJCE Expo \(Schedule\)](#). Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note:** *Registration for in-person\* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below.*

**(\*\*) PLEASE NOTE (Zoom Meeting):** *Starting in January 2026 - INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.*

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

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

### January 2026 Safety Training Schedule

Click on the "Class Topic" to Register and for the Course Description.

DATE	CLASS TOPIC	TIME
1/5/26	<a href="#">Fire Safety</a>	8:30 - 9:30 am
1/5/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
1/5/26	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
1/5/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
1/6/26	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
1/6/26	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting)**</a>	9:00 - 4:00 pm w/1 hour lunch brk
1/6/26	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
1/6/26	<a href="#">Snow Plow/Snow Removal Safety</a>	2:30 - 4:30 pm
1/7/26	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
1/7/26	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
1/7/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	2:30 - 4:30 pm
1/8/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
1/8/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
1/9/26	<a href="#">Work Zone: Flagger</a>	8:30 - 9:30 am
1/9/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
1/9/26	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
1/12/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
1/12/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	9:00 - 10:30 am
1/12/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
1/12/26	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
1/13/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
1/13/26	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
1/13/26	<a href="#">CDL Entry Level Driver Training Train-the-Trainer Program (Zoom Meeting)**</a>	1:00 - 2:30 pm
1/14/26	<a href="#">Snow Removal Safety</a>	7:30 - 9:30 am
1/14/26	<a href="#">Shop &amp; Tool Safety</a>	10:00 - 11:00 am
1/14/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm

1/15/26	<a href="#">Introduction to Management Skills</a>	10:00 - 12:00 pm
1/20/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
1/21/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
1/21/26	<a href="#">Law Enforcement: Violence Prevention &amp; Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
1/22/26	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
1/22/26	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
1/22/26	<a href="#">Law Enforcement: Work Zone Initial Training</a>	9:00 - 1:00 pm
1/22/26	<a href="#">Fire Extinguisher Safety</a>	10:30 - 11:30 am
1/23/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
1/23/26	<a href="#">Excavation, Trenching &amp; Shoring Awareness</a>	11:00 - 12:30 pm
1/23/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
1/26/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
1/26/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
1/27/26	<a href="#">Housing Authority Safety &amp; Regulatory Awareness</a>	8:30 - 12:00 pm
1/27/26	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**</a>	9:00 - 11:00 am
1/27/26	<a href="#">Work Zone: Flagger</a>	2:30 - 3:30 pm
1/28/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
1/28/26	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
1/28/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
1/29/26	<a href="#">Sanitation &amp; Recycling Safety</a>	7:30 - 9:30 am
1/29/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
1/29/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
1/30/26	<a href="#">Dealing with Difficult People &amp; De-Escalation</a>	1:00 - 2:30 pm
1/30/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	2:30 - 5:30 pm

#### **ZOOM SAFETY TRAINING GUIDELINES**

*Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.*

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

#### **Zoom Training Registration:**

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

**Group Training Procedures:**

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.

- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your group's information. *(Please Submit within 24 Hours)*

***Please Note:*** *The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and should Not be completed if the user logged in and viewed the training on their Own.*





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

CC: Brad Stokes, CumbCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 12/4/2025

RE: Risk Management Consultant's Report

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#### **Safety and Training**

- **8/13/2025 Safety and Accident Review Committee Meeting Minutes**

Attached are the approved 8/13/2025 Safety and Accident Review Committee Meeting Minutes. The 10/8/2025 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

#### **Risk Management**

- **2025 Claims Sweep on Claims Made Policies**

We have contacted all the of the members and reminded them to advise our office if they have any knowledge of an incident which may give a rise to a claim under the "claims made" policies: Public Officials / Employment Practices, Medical Malpractice, Employed Lawyers, Crime, Pollution and Cyber Liability. These policies have strict definitions as to what constitutes "knowledge of a claim" and the time period in which it must be reported to the carrier for coverage to be afforded. As these policies expire on 1/1/2026, we need to report any potential claims that may have been throughout 2025 to the carriers prior to 1/1/2026.

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*Insuring Bright Future and Building Lasting Relationships since 1954*

**Main Office**  
8000 Sagamore Drive, Suite 8101  
Marlton, NJ 08053

**Vineland**  
525 E Elmer Street  
Vineland, NJ 08360

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PO Box 40901  
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## CUMBERLAND COUNTY INSURANCE COMMISSION

### Safety and Accident Review Committee Meeting Minutes August 13, 2025, 10:00 AM Via Video Conference Meeting

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

II. Roll Call		
Committee Members	Member	Present / Absent
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Frank Sabella	Cumberland County - Prosecutor/Administration	Present
Megan Sheppard	Cumberland County – Health Department	Present
Angela Chica	Cumberland County – Dept. of Employment and Training	Absent
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Barbara Nedohon	Cumberland County – Aging & Disabled	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Present
Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Terri Carpenter	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Absent
Warden Ronald Riggins	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – CATS	Absent
Niki Kaskabas	Cumberland County – Department of Veterans Affairs	Present
Mathew Goranson	Cumberland County – Public Works / Roads & Bridges	Absent
Melissa Hemple	Cumberland County – Planning Department	Present
Dominic Buirch	Cumberland County Utilities Authority	Present
<u>Alternates:</u>		
Matt Lutz	Cumberland County – Prosecutor's Office	Absent
Noah Hetzell	Cumberland County – Department of Health	Absent
Christopher Gallo	Cumberland County – County Engineer/Public Work	Present
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Absent
Lisa Williams	Cumberland County – Office of Aging	Present
Sarah Kovach	Cumberland County – CATS	Absent
<u>Commission Professionals:</u>		
Brad Stokes	Executive Director	Present
Glenn Prince	NJCE Safety Director / J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Karen Read	PERMA	Present
Veronica George	Inservco Insurance Services	Absent

- III. Approval of the 6/11/2025 Safety and Accident Review Committee Meeting Minutes with the following correction: The workers' compensation claim number 3770002323 was stated to be not preventable and is changed to preventable. Basic gun training was assigned as the corrective measure for the incident.

Motion to approve the 6/11/2025 Safety and Accident Review Committee Meeting Minutes.

Moved: David DeWoody

Seconded: Robin Haaf

Vote: Aye: Unanimous Nay: 0 Abstentions: 0



## CUMBERLAND COUNTY INSURANCE COMMISSION

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IV. Chairwoman's Report – Dr. Hickman

Dr. Hickman began by speaking about the summer weather and thanked Mr. Prince for the J.A. Montgomery bulletins that have been provided.

She continued by speaking about two documents found on the County's intranet. One is the NJCE JIF monthly training schedule. She spoke about the importance of the schedule. In addition, she created a document that assists all County personnel to identify who needs specific training and how often such training is required. The document also states where the employee can take the training. The document was shown to the committee as she explained it. She also stated how training communications have changed regarding whom documentation is being sent to. All trainings need to be coordinated with operations. She spoke about the importance of the required training that PEOSH looks for at the end of the year.

Next, Dr. Hickman stated that Mr. Prince would speak about the most cited PEOSH safety violations when it was time for his report. She stated that there is a link to training and explained the significance of the safety and accident review committee. She stressed the importance of each committee member taking the information learned at the committee meeting and sharing it with their department.

Lastly, she spoke about learning administrators for the Learning Management System. She spoke about the difference between the live class training and the video training. She advised that all employees have access to the system and should be utilizing it.

V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graph, valued as of 8/31/2025, which illustrates the total number of workers' compensation claims for Cumberland County and Cumberland County Utilities Authority, with an exclusion of any pandemic claims.

He continued by advising that the one submission to the 2025 NJCE JIF reinsurer safety grant was provided to J.A. Montgomery, and he is waiting for the carrier's decision on the submission. Mr. Prince provided an update on when the submissions would be reviewed and advised that this year was the greatest number of submissions received.

VI. NJCEL Safety Director's Report

Mr. Prince advised that the New Jersey Counties Excess Safety committee will be meeting and reviewing the PEOSH commonly cited citations, along with the requirement of PEOSH's written programs.

He continued by speaking about the [www.NJCE.org](http://www.NJCE.org) website and the training that is available for the committee members.

Next, he spoke about the quarterly report from the PEOSH Advisory Board. Two members of the J. A. Montgomery office were sent to the meeting to find out what PEOSH is responding to, focusing on and the reasons why. He spoke about the multiple reasons that PEOSH would be required to visit an entity. He continued by speaking in depth of the PEOSH commonly cited citations and Health Department regulations. He encouraged the committee to reach out in the event of a PEOSH citation or visit.

Lastly, he stated that if there is any training needed for a specific hazard, he encouraged committee members to reach out to Dr. Hickman to see if a custom training course can be developed. Dr. Hickman spoke about training and written programs. She advised that the information can be found on the documentation uploaded on the County's intranet. Mr. Prince advised that public entities are being cited in New Jersey for not having a program or training for when employees are exposed to excessive heat. He advised that a written program is available on the website. He stressed the connection between the written programs and training and ensuring that they are providing the same information to employees. He advised where all written programs can be found on the website and can be customized for each department. Dr. Hickman spoke about the training the County has implemented recently. She thanked Mr. Prince for all the education provided to the County.

VII. Presentation of Supervisor's Accident Investigation Forms for Review – Dr. Hickman

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

## CUMBERLAND COUNTY INSURANCE COMMISSION

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Mr. Henry commented on the total cost of all the claims discussed as opposed to the number of claims.

VII. Old Business

Dr. Hickman thanked Mr. DeWoody for all he does regarding compliance with the right to know program. Mr. DeWoody advised that all survey data was certified by the deadline. The surveys have been distributed to all locations. The surveys need to be regularly available to employees. He spoke about how the vendor assisted with the right to know inspectors and the County's compliance. Dr. Hickman explained the right to know program. She spoke about the safety portion of the hazard communication. Mr. DeWoody spoke about the responsibility of completing a safety hazard sheet if new items are brought in. Every department should have one annual training course on right to know about chemicals that are specific to that department as well as new hire training.

IX. New Business

There was no new business.

X. Adjournment

Motion to adjourn.

Moved: Angela Chica

Seconded: Elizabeth Hoffman

The meeting was adjourned at 10:58am



**CUMBERLAND COUNTY INSURANCE COMMISSION  
CUMULATIVE SAVINGS SUMMARY**

<b>2025</b>						
	<b>BILL COUNT</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>	<b>MANAGED CARE FEE</b>
<b>January</b>	78	\$72,422.45	\$28,511.46	\$43,910.99	61%	\$5,571.83
<b>February</b>	90	\$67,761.80	\$25,577.85	\$42,183.95	62%	\$5,456.66
<b>March</b>	39	\$29,243.15	\$13,382.51	\$15,860.64	54%	\$1,949.43
<b>April</b>	31	\$204,232.85	\$71,359.69	\$132,873.16	65%	\$14,628.88
<b>May</b>	62	\$45,786.27	\$21,528.26	\$24,258.01	63%	\$2,996.39
<b>June</b>	35	\$20,531.78	\$7,211.42	\$13,320.36	61%	\$1,731.68
<b>July</b>	45	\$79,559.45	\$31,952.08	\$47,607.37	60%	\$6,083.88
<b>August</b>	60	\$208,771.03	\$118,575.71	\$90,195.32	43%	\$10,400.79
<b>September</b>	25	\$59,669.84	\$23,078.09	\$36,591.75	54%	\$0.00
<b>October</b>	48	\$57,653.93	\$26,647.39	\$31,006.54	61%	\$0.00
<b>November</b>						\$0.00
<b>December</b>						\$0.00
<b>Grand Total</b>	<b>513</b>	<b>\$845,632.55</b>	<b>\$367,824.46</b>	<b>\$477,808.09</b>	<b>61%</b>	<b>\$48,819.54</b>

<b>2024</b>						
	<b>BILL COUNT</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>	<b>MANAGED CARE FEE</b>
<b>January</b>	59	\$77,423.00	\$29,091.61	\$48,331.39	62%	\$6,283.08
<b>February</b>	43	\$55,626.60	\$16,648.25	\$38,978.35	70%	\$5,067.19
<b>March</b>	76	\$30,591.68	\$10,754.17	\$19,837.51	65%	\$2,578.88
<b>April</b>	93	\$33,967.43	\$14,744.85	\$19,222.58	57%	\$2,498.94
<b>May</b>	73	\$32,880.36	\$14,142.06	\$18,738.30	57%	\$2,435.98
<b>June</b>	-	-	-	-	-	-
<b>July</b>	42	\$19,755.25	\$6,757.46	\$12,997.79	66%	\$1,689.76
<b>August</b>	217	\$166,482.02	\$61,859.28	\$104,622.74	63%	\$13,337.09
<b>September</b>	128	\$ 192,433.70	\$74,977.82	\$103,045.34	54%	\$14,410.54
<b>October</b>	75	\$178,262.08	\$52,193.37	\$126,068.71	71%	\$698.54
<b>November</b>	111	\$181,422.55	\$89,753.64	\$91,668.91	51%	\$0.00
<b>December</b>	78	\$62,913.53	\$21,186.57	\$41,726.96	66%	\$0.00
<b>Grand Total</b>	<b>995</b>	<b>\$1,031,758.20</b>	<b>\$392,109.08</b>	<b>\$625,238.58</b>	<b>62%</b>	<b>\$49,000.00</b>



**CUMBERLAND COUNTY INSURANCE COMMISSION  
PPO SAVINGS**

**01/01/2025 – 10/31/2025**

	<b>Bill Count</b>	<b>Billed</b>	<b>\$ Approved</b>	<b>\$ Savings</b>	<b>% of Savings</b>
<b>Qualcare</b>	<b>477</b>	<b>\$602,572.93</b>	<b>\$201,178.30</b>	<b>\$401,394.63</b>	<b>67%</b>
ANESTHESIOLOGY	1	\$3,500.00	\$1,400.00	\$2,100.00	60%
DURABLE MEDICAL EQUIPMENT	5	\$1,800.16	\$527.15	\$1,273.01	71%
HOSPITAL	24	\$135,445.57	\$62,483.01	\$72,962.56	54%
MRI/RADIOLOGY	4	\$273.00	\$161.93	\$111.07	41%
OCCUPATIONAL MEDICINE	96	\$87,996.74	\$22,997.56	\$64,999.18	74%
ORTHOPEDIC SURGERY	72	\$259,043.16	\$68,656.04	\$190,387.12	73%
PHYSICAL THERAPY	204	\$84,749.00	\$24,109.28	\$60,639.72	72%
URGENT CARE CENTER	70	\$28,972.30	\$20,588.48	\$8,383.82	30%
OSTEOPATHIC PHYSICIAN	1	\$793.00	\$254.85	\$538.15	68%
<b>Negotiated</b>	<b>18</b>	<b>\$143,880.41</b>	<b>\$106,798.55</b>	<b>\$37,081.86</b>	<b>26%</b>
ANESTHESIOLOGY	2	\$7,625.00	\$4,990.00	\$2,635.00	35%
DURABLE MEDICAL EQUIPMENT	2	\$4,810.00	\$4,088.50	\$721.50	15%
ORTHOPEDIC SURGERY	12	\$129,269.41	\$96,284.45	\$32,984.96	26%
PAIN MANAGEMENT	1	\$520.00	\$442.00	\$78.00	15%
NEUROLOGY	1	\$1,656.00	\$993.60	\$662.40	40%
<b>Out of Network</b>	<b>18</b>	<b>\$99,179.21</b>	<b>\$59,847.61</b>	<b>\$39,331.60</b>	<b>40%</b>
ANESTHESIOLOGY	3	\$2,891.00	\$2,243.04	\$647.96	22%
DURABLE MEDICAL EQUIPMENT	3	\$1,522.75	\$1,505.42	\$17.33	1%
MEDICAL TRANSPORTATION	3	\$3,409.40	\$3,394.03	\$15.37	0%
OCCUPATIONAL MEDICINE	3	\$59,090.00	\$24,490.00	\$34,600.00	59%
ORTHOPEDIC SURGERY	3	\$7,365.37	\$5,528.02	\$1,837.35	25%
LABORATORY	2	\$500.69	\$478.54	\$22.15	4%
NEUROLOGY	1	\$24,400.00	\$22,208.56	\$2,191.44	9%
<b>Grand Total</b>	<b>513</b>	<b>\$845,632.55</b>	<b>\$367,824.46</b>	<b>\$477,808.09</b>	<b>57%</b>
<b>PPO Penetration Rate 96%</b>					



## CUMBERLAND COUNTY INSURANCE COMMISSION

### TOP 10 PROVIDERS

Top 10 Providers - 01/01/2025 - 10/31/2025			
	BILL COUNT	\$ APPROVED	SPECIALTY
SURGICAL STUDIOS LLC	4	\$91,450.05	Orthopedic Surgery
PREMIER ORTHOPAEDIC ASSOCIATES	151	\$70,375.86	Ortho/Occ Med
INSPIRA MEDICAL CENTER	18	\$35,995.28	Hospital
ACCURATE MONITORING LLC	2	\$24,000.00	Orthopedic Surgery
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$22,208.56	Orthopedic Surgery
KENNEDY UNIVERSITY HOSPITAL	1	\$20,414.71	Hospital
INSPIRA URGENT CARE	69	\$19,526.99	Urgent Care Center
REHAB CLINICS	164	\$18,908.64	Physical Therapy
HAND SURGEONS PC	11	\$10,362.42	Orthopedic Surgery
SURGERY CENTER OF CHERRY HILL	3	\$8,103.80	Orthopedic Surgery
<b>Grand Total</b>	<b>424</b>	<b>\$321,346.31</b>	

***APPENDIX I – MEETING MINUTES***  
***October 2, 2025***

**CUMBERLAND COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – OCTOBER 2, 2025  
ELECTRONICALLY  
11:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

Art Marchand	Present
James Sauro	Absent
Sandra Taylor	Present
Kevin Smaniotto	Present
Christopher Hart	Present

**ALTERNATE FUND COMMISSIONER:**

Antonio Romero	Absent
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**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford Stokes, Karen Read</b>
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**ALSO PRESENT:**

John Carr, Cumberland County  
Anthony Bontempo, Cumberland County  
Paige Desiere, Cumberland County  
Kathy Doran, Cumberland County  
Dominic Buirch, Cumberland County UA  
Kaleigh Sawers, Bowman & Company  
Christina Violetti, Hardenbergh Insurance Group  
Joseph Henry, Hardenbergh Insurance Group  
Danielle Colaianni, Hardenbergh Insurance Group  
Veronica George, Inservco  
Yvonne Frey, Inservco  
Surretha Hobbs, Inservco  
Sarah Mentzer, Vangaurd  
Jon Griglack, SG Risk  
Christine Gallagher, Qual-Lynx  
Kerin Drumheiser, PERMA  
Shai McLeod, PERMA  
Brandon Tracy, PERMA  
Elizabeth Chipman, PERMA  
Glenn Prince, JA Montgomery

**PUBLIC PRESENT:**

Nancy Ridgway

**APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF August 7, 2025**

Moved:	Chairman Marchand
Second:	Commissioner Smaniotto
Vote:	Unanimous

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:**

**2024 Audit Report** – A draft copy of the 2024 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 25-24, Certification of Annual Audit Report for the Period ending December 31, 2024 along with the Group Affidavit Form.

Kaleigh Sawers of Bowman & Company reviewed the 2024 Audit Report. Ms. Sawers said she was happy to report that after completion of the auditing procedures the report is issued as an unmodified opinion with respect to the financial statements as a whole and also the internal controls over financial reporting. This means there were no findings or recommendations listed in the audit report. It is unusual to have findings in these types of entities because they are professionally managed. Ms. Sawers said all of the TPAs do a wonderful job, starting with Executive Director Stokes and his team at PERMA. The comparative statement of net position lists total assets for the year were \$4.3 million. Liabilities and reserves were \$6.1 million resulting in a net position of a negative \$1.8 million. Ms. Sawers reported the reason for the deficit is that the reserves for the years had an increase of 24% from last year to this year and that is like the increase from 2022 to 2023 where there was a 20% increase. Reserves are very much an estimate and is not actual monetary cash that is outgoing or incoming. It is based on the actuary’s projections. A discussion with the claims admin may be helpful to see if there are any specific claims that are driving the increase. Overall, the actual cash position of the Commission is good. Revenues for the year were \$4.4 million, operating expenses \$5.7 million, operating loss of \$1.3 million, which is very much driven by those loss reserves, because they are part of the provision for claims and claims adjustment expenses up at the top of the operating expenses, and the non-operating revenue of \$200,000, which arrives at the ending net deficit of \$1.8 million. There were no new disclosures added to the notes to the financial statements, and the supplementary statutory schedules summarize all of the financial information just presented by fund year and by line of coverage. Ms. Sawers thanked the Commission for the opportunity to serve the Commission once again.

**Motion to approve Resolution 23-25, Certification of Annual Audit Report for Period Ending December 31, 2024**

Moved:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous



**Certificate of Insurance Issuance Report:** Attached on **Pages 6-8** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for July and August. There were 11 certificates of insurance issued during this period.

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

Moved:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous

**Amendment to the 2025 Plan of Risk Management** – There is a need to update the Fund’s Plan of Risk Management adding and correcting some minor details of the Plan. The revised plan with the changes highlighted in yellow appears in **Appendix II**. Executive Director Stokes reviewed the updates which were to add terrorism coverage to the plan and the underinsured motorist liability coverage limits are listed in the plan and so the statutory minimums have been added. On page 4 there were some agencies added to the Med/Mal coverage. There is a correction for the Cumberland County Utilities Authority the retention was corrected from \$50,000 to \$25,000. Executive Director Stokes thanked Christina Violetti for her thorough review of the Plan.

**Motion to approve revisions to the 2025 Plan of Risk Management**

Moved:	Commissioner Taylor
Second:	Chairman Marchand
Vote:	Unanimous

**NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 9-11)** – The NJCE met virtually on Thursday, September 25, 2025. A written summary of the meeting is included in the agenda on pages 9-11. The NJCE is scheduled to meet virtually on Thursday, October 23, 2025 at 9:30 am. Executive Director Stokes reported the 2024 audit was adopted. The Underwriting team previewed the 2026 renewal and Safety Director Glenn Prince discussed the 2025 Safety Grant with accolades going out to him for that.

**2026 Renewal** – The 2026 renewal process began the beginning of August with a deadline to complete by September 5. The Fund Office is following up for any outstanding items.

**2026 Pre-Renewal Webinar** - The NJCE Underwriting Manager held a webinar on the 2026 pre-renewal and the marketplace on September 22<sup>nd</sup>. A copy the presentation will be sent under separate cover, and a recording of the webinar will be uploaded to the NJCE website.

**Financial Fast Track** – Included on **Pages 12-17** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for April & May. As of **May 31, 2025**, the Commission has a deficit of **\$1,758,246**. Total cash on hand is \$3,084,972. Executive Director reported the April report showing a small gain of about \$16,000 in surplus. On page 15 was the May report where another small gain was picked up in additional \$20,000. Deficit is still sitting

at \$1.7 million. As Kylie mentioned, a lot of that is reserve-driven and IBNR-driven. There is over \$3 million in cash, so we are in pretty good financial position there.

**NJ CEL Property and Casualty Financial Fast Track (Pages 18-20)** – Included in the agenda on pages 11-13 is the NJCE Financial Fast Track Report for the month of June. As of June 30, 2025, the NJCE has a surplus of **\$15,741,748**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is \$27,953,511. The June report shows a strong performance with \$1.5 million in surplus, with an overall total of \$15.7 million. The NJCE is doing very well with almost \$28 million in cash.

**Claims Tracking Report (Pages 21-22)** – Included in the agenda are the Claims Activity Reports for July & August that tracks open claims. Executive Director said the July report shows two less open claims and in August there was an increase of three claims.

**Third Installment Assessments** – A reminder that the third installment assessment bills are due by November 3<sup>rd</sup>.

### **Informational Items:**

**2025 NJCE Best Practices Workshop** - As previously reported, the NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. An e-mail invitation was sent out on September 4<sup>th</sup>. A copy of the invitation is included in the agenda on **pages 23 and 24**.

**New Jersey State League of Municipalities Annual Conference** - The 110th annual conference is scheduled for November 18 through November 20 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 19. We encourage our commissioners to attend.

**2025 Meeting Schedule** – The next Commission meeting is scheduled for Thursday, December 4, 2025 at 11:00 AM via Zoom.

**SAFETY COMMITTEE REPORT:** Paige Desiere reported on the workers compensation claims from the time period of June 1, 2025, through July 31, 2025. There were 12 new claims of which three of those claims were deemed non-preventable, with only three days lost time. Slips trips and falls continue to be the top factor with five of the twelve claims in that category.

**CLAIMS COMMITTEE:** Claims Consultant Kerin Drumheiser had no report for open session and PARs and SARs were discussed in closed session.

### **TREASURER:**

**REPORT:** Treasurer Anthony Bontempo reported on the October Bills List.

**MOTION TO APPROVE RESOLUTION 24-25 OCTOBER BILLS LIST IN THE AMOUNT OF \$124,052.36**

Motion: Commissioner Smaniotto  
Second: Chairman Marchand  
Roll Call Vote: 4 Ayes, 0 Nays

**CEL SAFETY DIRECTOR:** Safety Director Glenn Prince reviewed the Safety Directors report and reported on training opportunities, including upcoming Expos in Atlantic County at Atlantic County Cape Community College in Mays Landing on October 23<sup>rd</sup> and in Gloucester County at Rowan College in Sewell NJ on November 7th, and mentioned that the 2026 training schedule is being developed. On September 29<sup>th</sup> Mr. Prince presented the Train the Trainer entry-level driver training program with Commissioner Smaniotto in attendance. It was great opportunity to train our CDL drivers in-house at no cost. Mr. Prince discussed the 2025 safety grant awards, with Cumberland County receiving funding in the amount of \$15,633.50 for surveillance cameras at fueling locations in Vineland and Bridgeton. In approximately 90 days, the 2026 safety grant will open again, and as soon as we hear from the carriers how much funding will be available a memo will be distributed to all members.

**RISK MANAGER:** Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from June 11, 2025, meeting was included in the agenda. Minutes for the August 13th meeting will be provided once they are approved at the next meeting. Ms. Violetti said the 2026 underwriting renewal data has been entered into Broker Buddha, and there are a couple outstanding items for Origami, which will be taken care of immediately. Otherwise, most of the renewal has been completed. Enclosed was the schedule for the 2026 Safety and Accident Review Committee Meetings. A motion to approve the schedule as presented for 2026 was requested.

\ **MOTION TO APPROVE 2026 SAFETY AND ACCIDENT REVIEW  
COMMITTEE MEETINGS**

Moved: Chairman Marchand  
Second: Commissioner Taylor  
Vote: Unanimous

**MANAGED CARE:** Christine Gallagher reviewed the Cumulative Savings report for the period ending August 31, 2025, along with the PPO Savings Report and Top 10 Providers. As of August 31st, there were 440 bills, with total charges of \$728,308.78, with savings of 60%.

**CLAIMS SERVICE:** Claims Manager Veronica George reported there are claims to discuss in Closed Session.

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

Moved: Chairman Marchand  
Second: Commissioner Taylor  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Moved: Chairman Marchand  
Second: Commissioner Taylor  
Vote: Unanimous

Workers Comp PARs/SARs

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001372 IN THE AMOUNT OF \$5,000.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002062 IN THE AMOUNT OF \$5,000.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor

Liability PARs/SARs

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001655 IN THE AMOUNT OF \$10,000.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$20,000.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor  
Roll Call Vote: 4 Ayes, 0 Nays

**OLD BUSINESS: None.**

**NEW BUSINESS: None**

**PUBLIC COMMENT:** Nancy Ridgeway from Upper Deerfield said the audit report presented was great work.

**MOTION TO ADJOURN:**

Moved:	Chairman Marchand
Second:	Commissioner Taylor
Vote:	Unanimous

**MEETING ADJOURNED: 11:31 AM**

**NEXT MEETING: WILL BE HELD ON DECEMBER 4, 2025 AT 11:00 AM**

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Minutes prepared by: Karen A. Read, Assisting Secretary