

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
DECEMBER 7, 2023 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

or

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

The Cumberland County Insurance Commission will conduct its December 7, 2023 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 7, 2023 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: October 5, 2023 Open Minutes.....Appendix I
October 5, 2023 Closed Minutes.....Distributed**

 - CORRESPONDENCE - None**

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

 - COMMITTEE REPORTS**
 - Safety Committee Report.....Verbal
 - Claims Committee Report.....Page 25

 - TREASURER – Anthony Bontempo**
 - Resolution 19-23 December Bill List.....Page 26

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 28

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 34

 - MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 50

 - CLAIMS SERVICE – Inservco Insurance Services**

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

 - Motion to Return to Open Session**
 - Motion to Approve PARS**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- NEXT SCHEDULED MEETING: FEBRUARY 1, 2024 11 AM**
 - MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: December 7, 2023

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **2024 Property & Casualty Budget Introduction** – Attached on **Page 3** for your review and discussion is the 2024 proposed Property and Casualty Budget in the amount of \$4,411,979. The introductory budget represents a 9.94% increase compared to the 2023 budget.

❑ **Motion to introduce the 2024 Property and Casualty Budget in the amount of \$4,411,979 and schedule a public hearing on February 1, 2024 at 11:00 AM.**

Proposed assessments for the member entities are included on **page 4**. The Fund Office will advertise the proposed 2024 budget in the applicable newspapers.

❑ **Request for Proposals for Professional Services** – The County Finance Department, on behalf of the Insurance Commission, issued Request for Proposals for the positions of Risk Management Consultant, Executive Director, Auditor and Actuary. Responses were received earlier this month and all responses will be reviewed and considered. A special meeting may be called later this month to make the appointments.

❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on November 17th, included on **pages 5-9** is a written summary report. The NJCE introduced a proposed budget in the amount of \$41,363,126. A copy of the revised budget is on page 8; a copy of the Ancillary Budget is on page 9. A public hearing is scheduled on January 11, 2024 at 11:00 AM.

The Finance Committee met on earlier this week. A copy of their agenda appears on **pages 10 & 11**.

❑ **Financial Fast Track** – Included on **pages 12-15** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for August and September. As of **September 30, 2023**, the Commission has a deficit of \$366,521. Total cash on hand is \$4,716,189.

❑ **NJCE Property and Casualty Financial Fast Track – (Pages 16-18)** – Included in the agenda on pages 16-18 is a copy of the NJCE Financial Fast Track Report for the month of July. As of **September 30, 2023** there is a statutory surplus of **\$12,379,292**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$34,301,023**.

- ❑ **2024 Meeting Platform** - The Fund Office is expected to eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio & video conferencing beginning in January.

- ❑ **Certificate of Insurance Issuance Report** - Included on **pages 19-22** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of September 1, 2023 to November 1, 2023. There were 12 certificates of insurance issued during this period.
 - ❑ **Motion to approve the certificate of insurance report.**

- ❑ **Claims Tracking Report (Pages 23-24)** – Included in the agenda are the Claims Activity Reports for September & October that tracks open claims.

CUMBERLAND COUNTY INSURANCE COMMISSION					
2024 PROPOSED BUDGET :					
				Total	
		ANNUALIZED BUDGET FY2023	PROPOSED BUDGET FY2024	Increase/Decrease	
APPROPRIATIONS				\$	%
I. Claims and Excess Insurance					
Claims					
1	Property	185,000	190,797	5,797	3.13%
2	Liability	587,000	666,323	79,323	13.51%
3	Auto	35,000	34,246	(754)	-2.15%
4	Workers' Comp.	862,000	924,634	62,634	7.27%
5					
6	Subtotal - Claims	1,669,000	1,816,000	147,000	8.81%
7					
Premiums					
9	CEL JIF	1,562,857	1,795,717	232,860	14.90%
10					
11	SubTotal Premiums	1,562,857	1,795,717	232,860	14.90%
12	Total Loss Fund	3,231,857	3,611,717	379,860	11.75%
13					
II. Expenses, Fees & Contingency					
15					
16	Claims Adjustment	57,488	58,658	1,170	2.0%
17	Managed Care	0	-	0	0.0%
18	General Expense				
19	Exec. Director	106,657	108,790	2,133	2.0%
20	Actuary	5,483	5,593	110	2.0%
21	Auditor	10,404	10,612	208	2.0%
22	Attorney	7,018	7,158	140	2.0%
23	Treasurer	3,161	3,224	63	2.0%
24	Secretary	2,438	2,487	49	2.0%
25					
26	Misc. Expense & Contingency	17,717	17,717	0	0.0%
27	Training	15,000	15,000	0	0.0%
28					
29	Total Fund Exp & Contingency	225,366	229,239	3,873	1.72%
30	Risk Managers	174,256	174,256	0	0.00%
33					
34	Total Ancilliary Coverages	381,468	396,767	15,299	4.01%
35					
36	Total FUND Disbursements	4,012,947	4,411,979	399,032	9.94%

CUMBERLAND COUNTY INSURANCE COMMISSION												
2024 PROPOSED ASSESSMENTS -												
	2023 ANNUALIZED			2024			Change \$			Change %		
Member Name	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Cumberland County	3,023,753	319,174	3,342,927	3,343,700	333,602	3,677,302	319,947	14,428	334,375	10.58%	4.52%	10.00%
Cumberland County Improvement Authority	522,327	35,099	557,426	577,250	35,662	612,912	54,923	563	55,486	10.52%	1.60%	9.95%
Cumberland County Utility Authority	85,399	27,195	112,594	94,262	27,503	121,765	8,863	308	9,171	10.38%	1.13%	8.15%
Grand Totals:	3,631,479	381,468	4,012,947	4,015,212	396,767	4,411,979	383,733	15,299	399,032	10.57%	4.01%	9.94%



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 17, 2023

Memo to: Commissioners
Cumberland County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF November Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests; closed session was not required for this action.

Last month, the Board of Fund Commissioners agreed with the Claims Review Committee's recommendation that all Payment Authorization Requests (PARs) greater than \$500,000 for property claims only be reviewed by the Board of Fund Commissioners in closed session. The change in procedure will provide greater awareness of property risks affecting members given the NJCE's retention is \$2.75 million once a Commission/County Self-Insured Retention (SIR) is pierced. The Board of Fund Commissioners adopted a resolution amending the 2023 Plan of Risk Management to memorialize this action, as well as, amended the Claims Review Committee charter.

Finance Sub-Committee: The Finance Sub-Committee met on November 13th to review and recommend the 2024 Preliminary Budget for introduction to the Board of Commissioners. Copies of the sub-committee's agenda, including the 2024 preliminary budget and a detailed summary, were presented. The Board of Fund Commissioners agreed to a budget timeline for introduction and adoption. The budget was introduced today and will be adopted on January 11, 2024 at 11:00AM.

The Finance sub-committee will meet in early December with the Executive Director and Underwriting Manager to provide ongoing 2024 renewal marking update with results no later than December 27th. The results will be communicated to the full Board of Commissioners.

The following is a summary of the discussion:

2024 Budget: Sub-Committee recommended the introduction of the enclosed 2024 Proposed Budget in the amount of \$41,363,126 which represents an increase of \$4,988,135 or 13.7% over the 2023 Assessed Budget. Executive Director/Administrator's office has been asked to review available surplus to potentially provide a *Surplus Premium Offset* to reduce the overall budget increase.

Fund Actuary provided loss fund projections based on a 7-year loss ratio; the loss fund projections reflect an overall increase of 14.6% with property and liability as the two largest increases of 33.2% and 29.2% respectively due to loss activity on the NJCE program.

Excess Premiums overall are increasing by 17.9% and are based on projections from the Underwriting Manager as well as reflect changes to total insured values (TIV). In particular, the property increase is based on two factors: (1) a mandate by excess insurers to develop regular property appraisal programs and (2) a 5th consecutive year of a “hard” insurance marketplace on a national and global basis, as well as, here in New Jersey. New Jersey has had several major storms since 2011 including tropical storms from Hurricanes Irene (2011), Sandy (2012) and Ida (2021). These catastrophic (CAT) storms continue to impact the market annually and more recently the NJCE program which has also experienced large property losses.

Expenses, fees and contingency are capped at 2% increases and the total ancillary coverages reflect a flat renewal.

Finance sub-committee also reviewed the historical changes to the NJCE JIF’s property retention excess of a Commission/County member self-insured retention (SIR): 2019 it was \$150,000, 2020 it was \$750,000, 2021 and 2022 it was \$1,750,000 and for 2023 it is \$2,750,000 which illustrates the fact that NJCE has had to assume a large share of the property losses. The program retentions are being evaluated annually especially this year with the departure of Zurich, NJCE’s primary property insurer, from the property market effective January 1st. Underwriting Manager is marketing the excess property program to domestic and global markets.

2024 Assessments: The 2024 assessments will be available for the next Finance Sub-Committee meeting on December 4th and will be provided to the full Board of Fund Commissioners.

Financial Fast Track: The report as of August 31, 2023 was submitted for review and reflected a surplus of \$13.3 million. The NJCE JIF has a few large losses in the pipeline, which are not currently reflected in the August financials.

2023 Dividend: Sub-Committee did not act on a dividend recommendation and agreed to hold off on a dividend decision until they meet again on December 4, 2023. The sub-committee will also review the feasibility of a “surplus premium offset” in lieu of a dividend.

Property Appraisal status: Submitted for information was an updated chart as of November 14th, which noted each member’s status with respect to property appraisals; some Insurance Commissions are not expected to be completed until mid to late December. The NJCE JIF has reimbursed or will reimburse for physical appraisals that were begun and/or completed in 2023. The 2024 NJCE budget does not contemplate any funding for trending appraisals in the 2024 proposed budget. The local Commissions budgets will be reviewed to see if funds can be budgeted in the coming year.

Following the comprehensive review, the Board of Fund Commissioners passed a motion to introduce the 2024 budget in the amount of \$41,363,126 and schedule a public hearing on January 11, 2024 at 11:00AM via Zoom.

NJCE Committees:

Cyber Task Force: The Committee met with The Chertoff Group on November 1st. The Chertoff Group has completed the review of the Technology Stack Questionnaire to complete the draft framework for the Cyber Risk Management program. Next steps will be for the Cyber Task Force to review the draft framework for feedback and recommendations.

Safety Committee: The Safety Committee is scheduled to meet again on Monday December 11th at 10:00am via Zoom. Topics on the agenda for discussion are 2024 training requests and the Leadership Academy course.

Claims Update:

Hurricane Ida: Robyn Walcoff of Perma Claims reported there are three open claims from Hurricane Ida left to be closed and/or settled.

2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 107th annual conference was held from November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF held two sessions of its annual elected official's seminar titled "Local Government Risk Management."

2023 New Jersey Association of Counties (NJAC): The Fund office received notification that this annual conference will be held on May 1 – May 3, 2024 at Caesar's, Atlantic City.

January Special Meeting: The Fund is scheduled to meet again on Thursday, January 11, 2024, at 11:00 a.m. via Microsoft Teams to adopt the 2024 budget and discuss any additional matters.

Underwriting Manager Report

Underwriting Manager will continue to market the 2024 renewal program aggressively and will provide additional information at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from October to December 2023, safety bulletins distributed and information on the training schedule through January 31, 2024.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of October 2023.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday January 11, 2024 at 11:00AM via Zoom.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2024 PROPOSED BUDGET - SURPLUS PREMIUM OFFSET OPTION							
PR Loss Pic Confidence HIGH, GL, AL Loss Pic Confidence MID, WC & SBLEPL Loss Pic Confidence LOW							
MID Confidence loss pics All Other							
Property Premium on REPORTED TIV for ACIC Members & Camden County							
Property Premium on TRENDING TIV all other							
Equalized Premiums PR, Liab, WC							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %	
1	Property	2.75Mil x 250K *	1,130,168	2.75Mil x 250K *	1,505,874	375,706	33.2%
2	Liability	1250x250 **	1,065,607	1250x250 **	1,376,901	311,294	29.2%
3	Auto	1250x250 **	367,427	1250x250 **	475,238	107,811	29.3%
4	Workers' Comp.	Various	2,772,005	Various	2,875,893	103,888	3.7%
5	Workers' Comp. Presumption Cvg	600K x 1.15MIL	411,802	600K x 1.15MIL	479,915	68,113	16.5%
6	SBL/EPL		27,594		27,594		0.0%
7	POL/EPL		257,001		294,504	37,503	14.6%
8	Cyber		364,527		426,258	61,731	16.9%
9	Subtotal - Claims		6,396,131		7,462,177	1,066,046	16.7%
10	Premiums						
11							
12	Property		9,839,977		12,049,835	2,209,858	22.5%
13	Property 150 x 110		984,077		1,140,779	156,702	15.9%
14	Terrorism		91,999		110,156	18,157	19.7%
15	XS Flood to 50		1,155,595		1,327,897	172,302	14.9%
16	Liability		5,384,600		5,911,400	526,800	9.8%
17	Excess Liability		2,660,002		2,926,001	265,999	10.0%
18	Workers Comp (Stat x 1MIL)		2,855,782		3,079,987	224,205	7.9%
19	Surplus Premium Offset		(560,119)		(550,004)	10,115	-1.8%
20							
21	SubTotal Premiums		22,411,913		25,996,051	3,584,138	16.0%
22	Total Loss Fund		28,808,044		33,458,228	4,650,184	16.1%
23							
24	II. Expenses, Fees & Contingency						
25							
26	Claims Adjustment		71,911		73,352	1,441	2.0%
27	Claims Adjustment - Property		20,381		20,791	410	2.0%
28	Safety Director		446,761		455,701	8,940	2.0%
29	General Expense						
30	Exec. Director		731,110		745,731	14,621	2.0%
31	Actuary		24,620		25,113	493	2.0%
32	Auditor		17,865		18,223	358	2.0%
33	Attorney		15,297		15,603	306	2.0%
34	Treasurer		15,297		15,603	306	2.0%
35	Technical Writer		25,500		26,011	511	2.0%
36	Underwriting Manager		482,467		492,118	9,651	2.0%
37	Underwriting Data Consolidation		110,623		112,837	2,214	2.0%
38	Payroll Audit		22,687		23,138	451	2.0%
39	Property Appraisals/Reimbursement				-		
40	Safety Institute Funding		92,426		94,273	1,847	2.0%
41							
42	Misc. Expense & Contingency		50,892		51,913	1,021	2.0%
43	Total Fund Exp & Contingency		2,127,837		2,170,407	42,570	2.0%
44	Risk Management Consultant		102,124		102,124		0.0%
45							
46	Total Self Insured Program		31,038,005		35,730,759	4,692,754	15.1%
47							
48	Ancillary Coverages		5,336,986		5,337,116	130	0.0%
49							
50	Total Including Ancillary Coverages		36,374,991		41,067,875	4,692,884	12.90%
51	* Monmouth County Property retention	500K x 500K		500K x 500K			
52	** ACIC GL/AL retention	1MILx500		1MILx500			



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

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

From: Joseph Hrubash, Executive Director

Subject: 2024 Budget Review

Date: December 4, 2023 – 3:00 p.m. via Zoom Audio/Video
Join via Computer Link: [Click here to join the meeting](#)

OR
Dial: +1 469-998-6202, enter **Conference ID:** 73484475#

The NJCE Finance Sub Committee is meeting to discuss the following:

- ❑ **2024 Budget Update** - Last month the NJCE Board of Commissioners introduced the 2024 proposed budget at a 13.7 % increase. The Executive Directors office was to continue to monitor the excess insurance update and determine the feasibility of a surplus offset. Based on our analysis we are recommending a \$550,000 surplus offset. Since the budget introduction the following has changed:
 1. Payroll increases attributed to a member entity in the CCIC resulted in an increase of \$134,205 in the Workers Compensation Loss Fund. The increase will be allocated directly to CCIC.
 2. The same payroll increase resulted in an increase of \$121,000 in the excess workers compensation premium. The increase will be allocated directly to CCIC.
 3. The premium offset represents a reduction of \$550,000. This reduction will be shared amongst the underlying Insurance Commission/County's.

Attached on **page 3** is the revised budget. It reflects a reduction of \$295,251 since introduction. The new budget amount is \$41, 067,875, which is an increase of 12.9%. This is subject to change once the Underwriting Manager completes their renewal marketing, and all property appraisals are completed/uploaded.

- ❑ **Excess Insurance Marketing Update:** Underwriting Manager will provide a verbal update on the status of the renewal marketing.
- ❑ **Financial Fast Track:** Enclosed on **pages 5-6**, for informational purposes, is the financial fast track report which reflects the fund's overall financial position as of September 31, 2023, capturing most of the recent property claim activity. The surplus as of 9/31/23 is \$12,379,844. The Fund continues to operate in a strong financial position.
- ❑ **2023 Dividend Options:** Last month, the sub-committee reviewed three dividend options of \$250,000, \$500,000, and \$750,000 and agreed to hold off on finalizing a decision until the 2024 budget was further along in its development.

As previously noted, DOBI has responded to dividend filings submitted by affiliated joint insurance funds (JIFs) and has either cautioned those JIFs on releasing dividends and/or requested supplemental information before deciding. We are requesting feedback on action this sub-committee would like to take. Our recommendation is not to authorize a dividend since the premium offset accomplishes the same result but does not require it to be filed with DOBI.

- ❑ **2024 Assessments:** Enclosed on **page 7** are the preliminary 2024 assessments based on the latest revised budget. These are subject change upon budget adoption.
- ❑ **December and January Meetings:** We recommend that we schedule a Finance Sub-Committee meeting prior to year-end and January meeting, if necessary, prior to the January 2023 Special Board of Fund Commissioners meeting to review the final budget and assessments.

NJCE FUND YEAR 2024 PROPOSED ASSESSMENTS BY COMMISSION/COUNTY

ANNUALIZED BUDGET FY2023											
	ACIC	BCIC	CCIC	CUIC	GCIC	Hudson	MONC	MCIC	OCIC	Union	Total
Total Self Insured Program	2,411,653	3,845,972	6,479,403	1,562,857	3,359,327	2,303,819	2,212,810	3,034,075	3,316,605	2,511,484	31,038,005
Ancillary Coverages	684,792	351,323	843,139	381,468	1,256,636	181,782	260,175	447,183	434,486	496,002	5,336,986
Total Including Ancillary Coverages	3,096,445	4,197,295	7,322,542	1,944,325	4,615,963	2,485,601	2,472,985	3,481,258	3,751,091	3,007,486	36,374,991
FUND YEAR 2024 PROPOSED BUDGET											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Total Self Insured Program	2,699,602	4,386,376	7,623,287	1,795,717	3,870,054	2,623,020	2,584,110	3,470,706	3,776,833	2,901,054	35,730,759
Ancillary Coverages	722,561	362,291	857,083	396,767	1,316,083	180,008	195,012	456,229	371,035	480,047	5,337,116
Total Including Ancillary Coverages	3,422,163	4,748,667	8,480,370	2,192,484	5,186,137	2,803,028	2,779,122	3,926,935	4,147,868	3,381,101	41,067,875
DIFFERENCE % FY2024 PROPOSED - FY2023 ANNUALIZED											
	ACIC	BCIC	CCIC	CUIC	GCIC	Hudson	MONC	MCIC	OCIC	UCIC	Total
Total Self Insured Program	11.94%	14.05%	17.65%	14.90%	15.20%	13.86%	16.78%	14.39%	13.88%	15.51%	15.1%
Ancillary Coverages	5.52%	3.12%	1.65%	4.01%	4.73%	-0.98%	-25.05%	2.02%	-14.60%	-3.22%	0.00%
Total Including Ancillary Coverages	10.52%	13.14%	15.81%	12.76%	12.35%	12.77%	12.38%	12.80%	10.58%	12.42%	12.90%

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	334,412	2,675,298	30,937,845	33,613,143
2.	CLAIM EXPENSES				
	Paid Claims	242,469	1,013,023	12,054,394	13,067,417
	Case Reserves	267,610	81,368	2,324,941	2,406,309
	IBNR	(370,280)	179,421	1,881,413	2,060,834
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(4,268)	(173,367)	(143,373)	(316,740)
	TOTAL CLAIMS	135,532	1,100,445	16,117,375	17,217,820
3.	EXPENSES				
	Excess Premiums	162,027	1,296,217	12,487,822	13,784,039
	Administrative	30,515	247,072	3,400,241	3,647,313
	TOTAL EXPENSES	192,542	1,543,288	15,888,063	17,431,352
4.	UNDERWRITING PROFIT (1-2-3)	6,338	31,564	(1,067,594)	(1,036,030)
5.	INVESTMENT INCOME	11,732	58,896	205,204	264,099
6.	PROFIT (4 + 5)	18,070	90,460	(862,390)	(771,930)
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.	INVESTMENT IN JOINT VENTURE	0	(96,721)	783,592	686,870
11.	SURPLUS (6 + 7 + 8 - 9)	18,070	(6,261)	(76,690)	(82,951)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	501	(185)	279,608	279,423
	2013	250	(2,138)	218,073	215,935
	2014	816	(8,470)	163,255	154,785
	2015	698	6,202	(352,780)	(346,578)
	2016	1,133	16,808	407,762	424,569
	2017	316	(88,522)	(388,890)	(477,412)
	2018	235	4,720	(652,098)	(647,379)
	2019	1,643	40,334	600,371	640,705
	2020	684	7,972	(389,445)	(381,473)
	2021	1,275	(166,708)	(53,776)	(220,484)
	2022	1,983	94,813	91,229	186,042
	2023	8,535	88,914		88,914
	TOTAL SURPLUS (DEFICITS)	18,070	(6,261)	(76,691)	(82,952)
	TOTAL CASH				3,882,944

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	(10,000)	(10,000)	10,000	0
IBNR	10,000	10,000	0	10,000
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	50,744	50,744
FUND YEAR 2013				
Paid Claims	0	13,807	1,201,468	1,215,275
Case Reserves	0	(10,101)	10,101	(0)
IBNR	0	(2,076)	2,076	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	1,630	1,213,645	1,215,275
FUND YEAR 2014				
Paid Claims	0	140	1,371,192	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)
TOTAL FY 2014 CLAIMS	0	140	1,371,192	1,371,332
FUND YEAR 2015				
Paid Claims	345	9,970	1,855,665	1,865,635
Case Reserves	(345)	(11,791)	12,771	980
IBNR	0	(6,684)	21,797	15,113
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(8,505)	1,890,234	1,881,729
FUND YEAR 2016				
Paid Claims	1,457	5,482	1,013,399	1,018,881
Case Reserves	(1,457)	(5,482)	127,042	121,560
IBNR	0	(2,602)	15,514	12,913
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(2,602)	1,155,955	1,153,354
FUND YEAR 2017				
Paid Claims	16,015	69,261	1,942,904	2,012,165
Case Reserves	(14,974)	27,053	93,621	120,674
IBNR	(1,041)	(1,935)	17,199	15,264
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	(0)	94,379	2,053,725	2,148,103
FUND YEAR 2018				
Paid Claims	24,288	170,748	1,776,365	1,947,114
Case Reserves	(24,288)	(129,798)	404,405	274,606
IBNR	0	(44,534)	101,445	56,910
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	854	(4,248)	(3,393)
TOTAL FY 2018 CLAIMS	0	(2,730)	2,277,967	2,275,237
FUND YEAR 2019				
Paid Claims	20,905	49,627	532,692	582,319
Case Reserves	(14,001)	(22,723)	248,193	225,470
IBNR	(6,904)	(91,455)	221,907	130,452
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(3,556)	(7,467)	(11,022)
TOTAL FY 2019 CLAIMS	0	(68,107)	995,326	927,219
FUND YEAR 2020				
Paid Claims	16,721	165,948	1,102,953	1,268,901
Case Reserves	(17,528)	(230,468)	605,365	374,897
IBNR	808	64,520	291,283	355,803
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(12,060)	(29,796)	(41,856)
TOTAL FY 2020 CLAIMS	(0)	(12,060)	1,969,804	1,957,744
FUND YEAR 2021				
Paid Claims	24,085	130,088	744,192	874,279
Case Reserves	137,865	215,211	455,660	670,872
IBNR	(161,951)	(136,126)	440,070	303,944
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(37,434)	(38,701)	(76,135)
TOTAL FY 2021 CLAIMS	(0)	171,739	1,601,221	1,772,959
FUND YEAR 2022				
Paid Claims	18,220	116,454	472,820	589,274
Case Reserves	(10,441)	(114,502)	357,781	243,279
IBNR	(7,779)	(76,817)	770,122	693,306
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(25,974)	(63,161)	(89,135)
TOTAL FY 2022 CLAIMS	0	(100,839)	1,537,563	1,436,724
FUND YEAR 2023				
Paid Claims	120,432	281,498		281,498
Case Reserves	222,780	373,970		373,970
IBNR	(203,412)	467,130		467,130
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(4,268)	(95,197)		(95,197)
TOTAL FY 2023 CLAIMS	135,532	1,027,401	0	1,027,401
COMBINED TOTAL CLAIMS	135,532	1,100,445	16,117,375	17,217,820

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2023					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	334,412	3,009,710	30,937,845	33,947,555
2.	CLAIM EXPENSES				
	Paid Claims	86,693	1,099,716	12,054,394	13,154,110
	Case Reserves	17,568	98,937	2,324,941	2,423,878
	IBNR	299,639	479,059	1,881,413	2,360,472
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(24,252)	(197,619)	(143,373)	(340,992)
	TOTAL CLAIMS	379,647	1,480,093	16,117,375	17,597,468
3.	EXPENSES				
	Excess Premiums	162,027	1,458,244	12,487,822	13,946,066
	Administrative	31,018	278,089	3,400,241	3,678,331
	TOTAL EXPENSES	193,045	1,736,333	15,888,063	17,624,397
4.	UNDERWRITING PROFIT (1-2-3)	(238,280)	(206,716)	(1,067,594)	(1,274,310)
5.	INVESTMENT INCOME	14,647	73,542	205,204	278,746
6.	PROFIT (4 + 5)	(223,633)	(133,174)	(862,390)	(995,564)
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.	INVESTMENT IN JOINT VENTURE	(59,935)	(156,657)	783,592	626,935
11.	SURPLUS (6 + 7 + 8 - 9)	(283,569)	(289,830)	(76,690)	(366,520)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	10,678	10,492	279,608	290,101
	2013	786	(1,352)	218,073	216,721
	2014	(9,271)	(17,742)	163,255	145,513
	2015	(5,986)	216	(352,780)	(352,564)
	2016	1,894	18,702	407,762	426,463
	2017	4,547	(83,975)	(388,890)	(472,865)
	2018	(3,122)	1,598	(652,098)	(650,500)
	2019	17,156	57,490	600,371	657,861
	2020	(9,803)	(1,831)	(389,445)	(391,276)
	2021	(214,226)	(380,933)	(53,776)	(434,710)
	2022	(17,425)	77,388	91,229	168,617
	2023	(58,797)	30,117		30,117
	TOTAL SURPLUS (DEFICITS)	(283,569)	(289,830)	(76,691)	(366,521)
	TOTAL CASH				4,716,189

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	(10,000)	10,000	0
IBNR	(10,000)	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	(10,000)	(10,000)	50,744	40,744
FUND YEAR 2013				
Paid Claims	0	13,807	1,201,468	1,215,275
Case Reserves	0	(10,101)	10,101	(0)
IBNR	0	(2,076)	2,076	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	1,630	1,213,645	1,215,275
FUND YEAR 2014				
Paid Claims	0	140	1,371,192	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)
TOTAL FY 2014 CLAIMS	0	140	1,371,192	1,371,332
FUND YEAR 2015				
Paid Claims	495	10,465	1,855,665	1,866,130
Case Reserves	(960)	(12,751)	12,771	20
IBNR	(3,430)	(10,114)	21,797	11,684
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(3,895)	(12,400)	1,890,234	1,877,834
FUND YEAR 2016				
Paid Claims	130	5,612	1,013,399	1,019,011
Case Reserves	(130)	(5,612)	127,042	121,430
IBNR	(189)	(2,791)	15,514	12,723
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	(189)	(2,791)	1,155,955	1,153,164
FUND YEAR 2017				
Paid Claims	1,818	71,079	1,942,904	2,013,983
Case Reserves	(1,818)	25,234	93,621	118,856
IBNR	(727)	(2,662)	17,199	14,537
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	(727)	93,652	2,053,725	2,147,376
FUND YEAR 2018				
Paid Claims	12,048	182,797	1,776,365	1,959,162
Case Reserves	(3,429)	(133,227)	404,405	271,178
IBNR	(3,541)	(48,075)	101,445	53,370
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	753	1,607	(4,248)	(2,641)
TOTAL FY 2018 CLAIMS	5,832	3,102	2,277,967	2,281,068
FUND YEAR 2019				
Paid Claims	945	50,572	532,692	583,264
Case Reserves	(945)	(23,668)	248,193	224,525
IBNR	(6,747)	(98,202)	221,907	123,704
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	17	(3,539)	(7,467)	(11,006)
TOTAL FY 2019 CLAIMS	(6,730)	(74,837)	995,326	920,488
FUND YEAR 2020				
Paid Claims	8,337	174,285	1,102,953	1,277,238
Case Reserves	20,353	(210,115)	605,365	395,250
IBNR	(919)	63,602	291,283	354,884
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	745	(11,315)	(29,796)	(41,112)
TOTAL FY 2020 CLAIMS	28,516	16,456	1,969,804	1,986,261
FUND YEAR 2021				
Paid Claims	20,995	151,083	744,192	895,274
Case Reserves	(30,814)	184,397	455,660	640,058
IBNR	218,785	82,658	440,070	522,728
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(14,958)	(52,392)	(38,701)	(91,093)
TOTAL FY 2021 CLAIMS	194,008	365,746	1,601,221	1,966,967
FUND YEAR 2022				
Paid Claims	15,420	131,875	472,820	604,695
Case Reserves	15,262	(99,240)	357,781	258,541
IBNR	(17,332)	(94,149)	770,122	675,973
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	3,552	(22,423)	(63,161)	(85,583)
TOTAL FY 2022 CLAIMS	16,902	(83,937)	1,537,563	1,453,625
FUND YEAR 2023				
Paid Claims	26,504	308,002		308,002
Case Reserves	20,049	394,020		394,020
IBNR	123,738	590,868		590,868
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(14,360)	(109,558)		(109,558)
TOTAL FY 2023 CLAIMS	155,931	1,183,332	0	1,183,332
COMBINED TOTAL CLAIMS	379,647	1,480,093	16,117,375	17,597,468

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2023					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,026,139	27,066,170	248,899,924	275,966,094
2.	CLAIM EXPENSES				
	Paid Claims	123,154	2,502,667	12,514,366	15,017,033
	Case Reserves	1,873,860	3,245,097	12,686,874	15,931,971
	IBNR	(334,057)	2,579,443	11,414,958	13,994,401
	Discounted Claim Value	(276,454)	(657,455)	(2,262,516)	(2,919,971)
	Excess Recoveries	197,251	70,566	(2,167,310)	(2,096,744)
	TOTAL CLAIMS	1,583,754	7,740,319	32,186,372	39,926,691
3.	EXPENSES				
	Excess Premiums	2,350,011	21,174,071	177,502,257	198,676,328
	Administrative	181,660	1,678,479	18,460,731	20,139,210
	TOTAL EXPENSES	2,531,671	22,852,550	195,962,988	218,815,538
4.	UNDERWRITING PROFIT (1-2-3)	(1,089,286)	(3,526,699)	20,750,564	17,223,865
5.	INVESTMENT INCOME	82,048	484,318	1,379,212	1,863,530
6.	PROFIT (4+5)	(1,007,238)	(3,042,381)	22,129,775	19,087,395
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(1,007,238)	(3,042,381)	15,422,224	12,379,844
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	351	2,335	62,481	64,816
	2011	198	6,013	572,420	578,433
	2012	1,630	(214,740)	686,619	471,879
	2013	3,270	(20,044)	1,090,793	1,070,749
	2014	(186,889)	(407,566)	2,077,841	1,670,275
	2015	(215,446)	(329,486)	1,679,406	1,349,919
	2016	(1,072)	160,521	1,710,308	1,870,828
	2017	57,683	144,601	2,614,589	2,759,190
	2018	35,129	57,002	2,321,638	2,378,640
	2019	150,048	(532,159)	2,164,699	1,632,539
	2020	339,582	184,846	(689,222)	(504,376)
	2021	(408,984)	(441,236)	(204,057)	(645,293)
	2022	(65,514)	(385,575)	1,334,709	949,134
	2023	(717,222)	(1,266,892)		(1,266,892)
	TOTAL SURPLUS (DEFICITS)	(1,007,238)	(3,042,381)	15,422,224	12,379,843
	TOTAL CASH				34,301,023

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	5,434	18,642	552,636	571,278
Case Reserves	(5,434)	(18,642)	83,028	64,386
IBNR	0	0	3,000	3,000
Discounted Claim Value	1,085	1,918	(7,983)	(6,065)
TOTAL FY 2011 CLAIMS	1,085	1,918	630,681	632,600
FUND YEAR 2012				
Paid Claims	786	6,562	1,589,807	1,596,369
Case Reserves	(786)	243,438	58,613	302,050
IBNR	0	558	3,122	3,680
Discounted Claim Value	514	(22,683)	(6,056)	(28,738)
TOTAL FY 2012 CLAIMS	514	227,875	1,645,486	1,873,361
FUND YEAR 2013				
Paid Claims	11,864	104,230	995,819	1,100,050
Case Reserves	(8,204)	(63,245)	549,219	485,974
IBNR	(3,957)	(9,872)	29,551	19,679
Discounted Claim Value	220	9,599	(60,165)	(50,565)
TOTAL FY 2013 CLAIMS	(78)	40,712	1,514,426	1,555,138
FUND YEAR 2014				
Paid Claims	478	14,538	659,816	674,354
Case Reserves	241,174	472,443	138,364	610,806
IBNR	(100)	0	21,077	21,077
Discounted Claim Value	(49,861)	(49,394)	(15,330)	(64,724)
TOTAL FY 2014 CLAIMS	191,691	437,588	803,927	1,241,514
FUND YEAR 2015				
Paid Claims	9,414	134,924	1,822,647	1,957,570
Case Reserves	230,586	257,586	734,986	992,572
IBNR	3,429	(17,729)	94,138	76,409
Discounted Claim Value	(23,001)	(13,883)	(67,627)	(81,511)
TOTAL FY 2015 CLAIMS	220,429	360,897	2,584,143	2,945,040
FUND YEAR 2016				
Paid Claims	3,679	268,831	1,030,094	1,298,925
Case Reserves	(3,679)	(405,212)	1,339,694	934,481
IBNR	(1)	(1,371)	42,209	40,838
Discounted Claim Value	7,337	18,065	(94,522)	(76,457)
TOTAL FY 2016 CLAIMS	7,336	(119,687)	2,317,474	2,197,788
FUND YEAR 2017				
Paid Claims	247	114,306	1,181,145	1,295,451
Case Reserves	(39,235)	(209,341)	854,966	645,626
IBNR	(17,892)	(27,796)	114,476	86,680
Discounted Claim Value	6,448	22,958	(78,364)	(55,406)
TOTAL FY 2017 CLAIMS	(50,431)	(99,873)	2,072,224	1,972,352

FUND YEAR 2018					
	Paid Claims	(705)	230,757	987,489	1,218,247
	Case Reserves	13,354	(129,863)	950,586	820,722
	IBNR	(57,067)	(138,884)	552,963	414,078
	Discounted Claim Value	17,586	32,648	(120,565)	(87,917)
	TOTAL FY 2018 CLAIMS	(26,832)	(5,342)	2,370,473	2,365,131
FUND YEAR 2019					
	Paid Claims	0	314,087	684,365	998,452
	Case Reserves	17,135	189,163	1,205,018	1,394,180
	IBNR	(176,428)	(531,333)	1,263,761	732,428
	Discounted Claim Value	16,501	48,288	(198,523)	(150,235)
	TOTAL FY 2019 CLAIMS	(142,791)	20,204	2,954,620	2,974,825
FUND YEAR 2020					
	Paid Claims	0	243,902	881,863	1,125,765
	Case Reserves	(214,412)	240,900	3,856,203	4,097,104
	IBNR	(124,139)	(524,007)	2,706,198	2,182,192
	Discounted Claim Value	(191,691)	(175,056)	(494,451)	(669,507)
	Excess Recoveries	197,251	70,566	(2,167,310)	(2,096,744)
	TOTAL FY 2020 CLAIMS	(332,991)	(143,694)	4,782,503	4,638,809
FUND YEAR 2021					
	Paid Claims	228	410,887	1,705,091	2,115,978
	Case Reserves	294,965	99,473	2,095,279	2,194,751
	IBNR	183,756	4,353	2,146,905	2,151,258
	Discounted Claim Value	(60,833)	(16,968)	(453,414)	(470,382)
	Excess Recoveries	0	0	0	0
	TOTAL FY 2021 CLAIMS	418,115	497,745	5,493,861	5,991,605
FUND YEAR 2022					
	Paid Claims	91,730	432,326	251,754	684,080
	Case Reserves	344,785	236,040	820,919	1,056,959
	IBNR	(409,884)	(530,448)	4,437,558	3,907,109
	Discounted Claim Value	49,652	140,927	(665,517)	(524,590)
	TOTAL FY 2022 CLAIMS	76,282	278,844	4,844,714	5,123,558
FUND YEAR 2023					
	Paid Claims	0	208,674		208,674
	Case Reserves	1,003,610	2,332,360		2,332,360
	IBNR	268,227	4,355,973		4,355,973
	Discounted Claim Value	(50,411)	(653,876)		(653,876)
	TOTAL FY 2023 CLAIMS	1,221,425	6,243,131	0	6,243,131
COMBINED TOTAL CLAIMS		1,583,754	7,740,319	32,186,372	39,926,691

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 9/1/2023 To 10/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ Department of Community Affairs I - Cumberland County	Div. of Housing & Community Resources P.O. Box 0811 Trenton, NJ 08625	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: LIHEAP Admin Grant 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 LIHEAP Admin Grant.	9/14/2023 #4191067	GL AU EX WC
H - Downe Township Elementary School I - Cumberland County	220 Main Street Newport, NJ 08345	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	9/20/2023 #4197499	GL AU EX WC
H - Myron L. Powell School I - Cumberland County	225 Main Street Cedarville, NJ 08311	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	9/22/2023 #4198014	GL AU EX WC
H - NJ Transit I - Cumberland County	Local Programs / Minibus Support One Penn Plaza East Newark, NJ 07105	RE: Additional Insured & Loss Payee Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: 2018 E-450 Elkhart Coach ECII Bus, VIN #1FDFE4FS7JDC36260 2018 E- 450 Elkhart Coach ECII Bus, VIN #1FDFE4FS4JDC36278 2022 Chrysler Voyager Van, VIN #2C4RC1CG8NR118422 2022 Chrysler Voyager Van, VIN #2C4RC1CG8NR118419	9/25/2023 #4235828	GL AU EX
H - Fairfield Township School I - Cumberland County	375 Gouldtown Woodruff Road Bridgeton, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	9/25/2023 #4235869	GL AU EX WC
H - NJ Transit I - Cumberland County	One Penn Plaza E 4th Floor Newark, NJ 07105	RE: SY 2024 NJ-JARC Round 10 Grant Program NJ Transit and State of New Jersey are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SY 2024 NJ-JARC Round 10 Grant Program.	9/28/2023 #4244126	GL AU EX

10/02/2023

1 of 1

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 9/1/2023 To 10/1/2023

Total # of Holders: 6				
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Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 10/1/2023 To 11/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Morris Goodwin School I - Cumberland County	839 Ye Greate Steet Greenwich, NJ 08323	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	10/2/2023 #4249656	GL AU EX WC
H - Cumberland Mall Realty Holding I - Cumberland County	LLC 1010 Northern Blvd., Suite 212 Great Neck, NY 11021	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Use of Premises- Cumberland County Sponsored Events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for any and all Cumberland County sponsored events during the current calendar year.	10/3/2023 #4250246	GL AU EX WC
H - Cumberland Mall Realty Holding I - Cumberland County	LLC 3849 S. Delsea Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Use of Premises- Cumberland County Sponsored Events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for any and all Cumberland County sponsored events during the current calendar year.	10/3/2023 #4250249	GL AU EX WC
H - Cumberland Mall Realty Holding I - Rowan College of South Jersey	LLC 3849 S. Delsea Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Use of Premises- Cumberland County Sponsored Events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for any and all Cumberland County sponsored events during the current calendar year.	10/4/2023 #4250799	GL AU EX WC
H - Cumberland Mall Realty Holding I - Rowan College of South Jersey	LLC 3849 S. Delsea Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Use of Premises- Rowan College of South Jersey The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for any and all Rowan College of South Jersey sponsored events during the current calendar year.	10/4/2023 #4250808	GL AU EX WC
H - Dividing Creek Fire Company I - Cumberland County	529 Church Street Dividing Creek, NJ 08315	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	10/17/2023 #4257205	GL AU EX WC

11/03/2023

1 of 1

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 10/1/2023 To 11/1/2023

Total # of Holders: 6				
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Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

September 30, 2023

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
August-23	0	0	0	0	0	0	0	0	0	0	0	2	7	8	17	
September-23	0	0	0	0	0	0	0	0	0	0	0	2	5	10	17	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-2	2	0	
Limited Reserves															\$4,029	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
August-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$8,944	\$55,016	\$63,962	
September-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,004	\$63,481	\$68,487	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$3,940)	\$8,465	\$4,525	
Ltd Incurred	\$0	\$0	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$184,475	\$279,078	\$5	\$1,714,939	
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
August-23	0	0	0	0	0	0	0	0	3	5	13	16	6	10	53	
September-23	0	0	0	0	0	0	0	0	3	5	13	16	6	9	52	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1	
Limited Reserves															\$20,793	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
August-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$80,373	\$200,740	\$248,362	\$515,721	\$42,392	\$35,585	\$1,123,173	
September-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$69,742	\$199,795	\$243,196	\$499,048	\$38,888	\$30,585	\$1,081,254	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$10,631)	(\$945)	(\$5,166)	(\$16,673)	(\$3,505)	(\$5,000)	(\$41,919)	
Ltd Incurred	\$0	\$0	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$683,732	\$552,155	\$498,496	\$698,523	\$47,122	\$47,122	\$5,438,404	
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
August-23	0	0	0	0	0	0	0	0	0	0	1	1	1	1	4	
September-23	0	0	0	0	0	0	0	0	0	0	1	1	1	2	5	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Limited Reserves															\$3,060	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
August-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$0	\$10,300	
September-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$5,000	\$15,300	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$5,000	
Ltd Incurred	\$0	\$0	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$18,009	\$175,935	
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
August-23	0	0	0	0	0	1	1	5	4	1	11	8	19	27	77	
September-23	0	0	0	0	0	1	1	4	5	1	11	6	16	29	74	
NET CHGE	0	0	0	0	0	0	0	-1	1	0	0	-2	-3	2	-3	
Limited Reserves															\$17,004	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
August-23	\$0	\$0	\$0	\$0	\$0	\$980	\$121,561	\$120,674	\$194,233	\$24,731	\$155,225	\$146,048	\$227,612	\$283,370	\$1,274,434	
September-23	\$0	\$0	\$0	\$0	\$0	\$20	\$121,431	\$118,856	\$201,436	\$24,731	\$152,054	\$131,508	\$214,513	\$293,754	\$1,258,301	
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$960)	(\$130)	(\$1,818)	\$7,202	\$0	(\$3,171)	(\$14,541)	(\$13,099)	\$10,384	(\$16,133)	
Ltd Incurred	\$0	\$0	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,205,057	\$1,417,113	\$160,163	\$890,100	\$622,380	\$514,748	\$514,748	\$8,094,142	
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
August-23	0	0	0	0	0	1	1	5	7	6	25	27	33	46	151	
September-23	0	0	0	0	0	1	1	4	8	6	25	25	28	50	148	
NET CHGE	0	0	0	0	0	0	0	-1	1	0	0	-2	-5	4	-3	
Limited Reserves															\$16,374	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
August-23	\$0	\$0	\$0	\$0	\$0	\$980	\$121,561	\$120,674	\$274,606	\$225,470	\$403,887	\$671,272	\$279,448	\$373,970	\$2,471,869	
September-23	\$0	\$0	\$0	\$0	\$0	\$20	\$121,431	\$118,856	\$271,178	\$224,525	\$395,550	\$640,058	\$258,905	\$392,820	\$2,423,341	
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$960)	(\$130)	(\$1,818)	(\$3,429)	(\$945)	(\$8,337)	(\$31,214)	(\$20,544)	\$18,849	(\$48,528)	
Ltd Incurred	\$0	\$0	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,132,839	\$2,230,339	\$811,963	\$1,643,802	\$1,531,892	\$858,958	\$579,884	\$15,423,420	

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

October 31, 2023

COVERAGE LINE - PROPERTY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	0	0	0	0	0	0	0	0	0	2	5	10	17
October-23	0	0	0	0	0	0	0	0	0	0	0	2	4	8	14
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	-2	-3
Limited Reserves															\$5,220
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,004	\$63,481	\$68,487
October-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,003	\$68,077	\$73,082
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1)	\$4,596	\$4,595
Ltd Incurred	\$0	\$0	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$184,475	\$279,077	\$4	\$1,714,937
COVERAGE LINE - GENERAL LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	0	0	0	0	0	0	3	5	13	16	6	9	52
October-23	0	0	0	0	0	0	0	0	3	5	13	16	6	10	53
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves															\$26,228
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$69,742	\$199,795	\$243,196	\$499,048	\$38,888	\$30,585	\$1,081,254
October-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,346	\$135,147	\$289,034	\$596,081	\$278,888	\$40,585	\$1,390,080
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$19,396)	(\$64,648)	\$45,837	\$97,033	\$240,000	\$10,000	\$308,826
Ltd Incurred	\$0	\$0	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$683,732	\$578,655	\$544,996	\$796,759	\$287,122	\$287,122	\$6,089,641
COVERAGE LINE - AUTO LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	0	0	0	0	0	0	0	0	1	1	1	2	5
October-23	0	0	0	0	0	0	0	0	0	0	1	1	1	2	5
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves															\$3,060
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$5,000	\$15,300
October-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$5,000	\$15,300
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$0	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$18,009	\$175,935
COVERAGE LINE - WORKERS COMP.															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	0	0	0	1	1	4	5	1	11	6	16	29	74
October-23	0	0	0	0	0	1	1	4	5	1	11	7	13	35	78
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	1	-3	6	4
Limited Reserves															\$16,056
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$0	\$0	\$0	\$20	\$121,431	\$118,856	\$201,436	\$24,731	\$152,054	\$131,508	\$214,513	\$293,754	\$1,258,301
October-23	\$0	\$0	\$0	\$0	\$0	\$20	\$120,871	\$118,162	\$189,518	\$24,731	\$151,007	\$138,418	\$201,647	\$308,006	\$1,252,380
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$560)	(\$693)	(\$11,918)	\$0	(\$1,047)	\$6,910	(\$12,866)	\$14,253	(\$5,921)
Ltd Incurred	\$0	\$0	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,205,057	\$1,405,732	\$160,163	\$890,909	\$630,510	\$512,359	\$512,359	\$8,086,921
TOTAL ALL LINES COMBINED															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	0	0	0	1	1	4	8	6	25	25	28	50	148
October-23	0	0	0	0	0	1	1	4	8	6	25	26	24	55	150
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	1	-4	5	2
Limited Reserves															\$18,206
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$0	\$0	\$0	\$20	\$121,431	\$118,856	\$271,178	\$224,525	\$395,550	\$640,058	\$258,905	\$392,820	\$2,423,341
October-23	\$0	\$0	\$0	\$0	\$0	\$20	\$120,871	\$118,162	\$239,864	\$159,877	\$440,341	\$744,001	\$486,038	\$421,668	\$2,730,842
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$560)	(\$693)	(\$31,314)	(\$64,648)	\$44,791	\$103,943	\$227,133	\$28,849	\$307,501
Ltd Incurred	\$0	\$0	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,132,839	\$2,218,957	\$838,463	\$1,691,112	\$1,638,059	\$1,096,567	\$817,494	\$16,067,434

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

Date: November 21, 2023

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services / PERMA Claims

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

As you are aware, certain policies issued to the Cumberland County Insurance Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/23.**

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 12/31/23. 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. 19-23

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – DECEMBER 2023**

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

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

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

<u>FUND YEAR 2020</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000351	NEW JERSEY COUNTIES EXCESS JIF	PROP REFUND CHECKS TO CEL- 2020	18,579.98
			18,579.98
		Total Payments FY 2020	18,579.98
<u>FUND YEAR 2021</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000352	NEW JERSEY COUNTIES EXCESS JIF	PROPERTY REFUND DUE CEL FY 2021	5,000.00
			5,000.00
		Total Payments FY 2021	5,000.00
<u>FUND YEAR 2022</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000353	BOWMAN & COMPANY LLP	2022 Y/E AUDIT- INV 112994	10,200.00
			10,200.00
		Total Payments FY 2022	10,200.00
<u>FUND YEAR 2023</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000354	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE JIF - 2ND INSTALL 2023	777,730.00
			777,730.00
000355	INSERVCO INSURANCE SERVICES	TPA 12/23	4,746.00
000355	INSERVCO INSURANCE SERVICES	TPA 11/23	4,746.00
			9,492.00
000356	CUMBERLAND COUNTY OFFICE ON AGING	23 WELL. GRANT- PO # 23-05060	300.00
			300.00
000357	CUMBERLAND COUNTY DEPARTMENT OF HEALTH	2023 WELLNESS GRANT- POSTERS-23-03996	503.64
			503.64
000358	CUMBERLAND COUNTY CENTER FOR WORKFORCE & ECONOMIC	2023 WELLNESS GRANT-CHAIR MASSAGE	444.34
			444.34
000359	CUMBERLAND COUNTY IMPROVEMENT AUTHORITY	23 WELL. GRANT- PO # 23-02314/23-01578	1,000.00
			1,000.00

000360			
000360	CUMBERLAND COUNTY PROSECUTOR'S OFFICE	WELLNESS GRANT 2023	978.89
			978.89
000361			
000361	CUMBERLAND COUNTY UTILITIES AUTHORITY	23 WELL. GRANT PO # 23-00592/23-00524	930.75
			930.75
000362			
000362	CUMBERLAND CTY OFFICE OF EMPLOYMENT	23 WELLNESS GRANT PO # 23-04348	880.20
			880.20
		Total Payments FY 2023	792,259.82
		TOTAL PAYMENTS ALL FUND YEARS	826,039.80

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer

SAFETY DIRECTOR REPORT

CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: December 1, 2023
DATE OF MEETING: December 7, 2023

CUIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738
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October – December 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 5:** Attended the CUIC meeting.
- **October 5:** Attended the CUIC Claims Committee meeting.
- **October 11:** Attended the CUIC Safety Committee meeting.
- **November 1:** Conducted a Forklift training for CCUA.
- **November 21:** Conducted a Loss Control Survey at the CUIC DOSS.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 7:** Plan to attend the CUIC meeting.
- **December 7:** 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://nice.org/safety/safety-bulletins/>.

- NJCE JIF - JAM SD Bulletin: Ladder Safety Best Practices – October 4.
- NJCE JIF: JAM LE Risk Analysis - Police Licensing Risk Analysis Update – October 5.
- NJCE JIF - JAM SD Bulletin: Mobile Work Zone Traffic Control Best Practices – October 10.

- NJCE JIF - JAM SD Bulletin: Brush Collection Operations – Best Practices – October 11.
- NJCE JIF - Understanding Cannabis: Integral to Injury Prevention and Employee Wellness - Virtual Training Classes – October 20.
- NJCE JIF - JAM SD Bulletin: Space Heater Best Practices – November 2.
- NJCE JIF - JAM SD Bulletin: Winter Ice Activities Best Practices – November 3.
- NJCE JIF - JAM SD Bulletin: High Visibility Apparel Guidance Best Practices. – November 11.

NJCE LIVE SAFETY TRAINING

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

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 Hours)

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(December thru January 2024 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.**

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, 2023 \(Program Start Date: January 1, 2024\)](#)

The Registration Form will be available to download and complete 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 Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.*

(The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.) For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A. Montgomery has uploaded LMS FAQ's, video tutorials and a webinar recording of the new LMS Administrator Overview Training to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

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 (under the Safety tab).

*In-Person training is being held via the MSI-NJCE Expo. These 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.**

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 thru January 2024 Safety Training Schedule Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
12/1/23	Fire Safety	8:30 - 9:30 am
12/1/23	Fire Extinguisher Safety	10:00 - 11:00 am
12/1/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/4/23	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
12/4/23	Chainsaw Safety	10:30 - 11:30 am
12/5/23	Confined Space Entry	8:30 - 11:30 am
12/5/23	Chipper Safety	1:00 - 2:00 pm
12/5/23	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/6/23	Implicit Bias in the Workplace	9:00 - 10:30 am
12/6/23	CDL: Drivers' Safety Regulations	11:00 - 1:00 pm
12/6/23	Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
12/6/23	Introduction to Understanding Conflict	1:00 - 3:00 pm
12/7/23	Accident Investigation	8:30 - 10:30 am
12/7/23	Flagger Skills and Safety	11:00 - 12:00 pm
12/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/8/23	Bloodborne Pathogens	11:00 - 12:00 pm
12/8/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
12/11/23	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/11/23	Indoor Air Quality Designated Person Training	9:00 - 10:00 am
12/11/23	Hearing Conservation	10:30 - 11:30 am
12/11/23	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
12/11/23	Personal Protective Equipment	1:00 - 3:00 pm
12/12/23	Accident Investigation	8:30 - 10:30 am
12/12/23	Ethical Decision Making	9:00 - 11:30 am
12/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
1/3/24	Fire Safety	8:30 - 9:30 am
1/3/24	Implicit Bias in the Workplace	9:00 - 10:30 am
1/3/24	Fire Extinguisher Safety	10:00 - 11:00 am
1/3/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/4/24	Fall Protection Awareness	8:30 - 10:30 am
1/4/24	Hearing Conservation	11:00 - 12:00 pm
1/4/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm

1/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
1/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
1/5/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/8/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
1/8/24	Chipper Safety	11:00 - 12:00 pm
1/9/24	Back Safety/Material Handling	9:00 - 10:00 am
1/9/24	Preparing for First Amendment Audits	9:00 - 11:00 am
1/9/24	Jetter/Vacuum Safety Awareness	10:30 - 12:30 pm
1/9/24	Chainsaw Safety	1:00 - 2:00 pm
1/10/24	Bloodborne Pathogens	8:30 - 9:30 am
1/10/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/10/24	Driving Safety Awareness	1:00 - 2:30 pm
1/11/24	Confined Space Entry	8:30 - 11:30 am
1/11/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
1/11/24	Personal Protective Equipment	1:00 - 3:00 pm
1/16/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
1/16/24	Ethics for NJ Local Government Employees	9:00 - 11:00 am
1/16/24	Protecting Children from Abuse In New Jersey Local Government Programs	1:00 - 3:00 pm
1/17/24	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
1/17/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/17/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/18/24	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
1/18/24	Fire Safety	10:00 - 11:00 am
1/18/24	Fire Extinguisher Safety	1:00 - 2:00 pm
1/19/24	Bloodborne Pathogens	8:30 - 9:30 am
1/19/24	Introduction to Management Skills	9:00 - 11:00 am
1/23/24	Shop and Tool Safety	8:30 - 9:30 am
1/23/24	Flagger Skills and Safety	10:00 - 11:00 am
1/24/24	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
1/24/24	Hearing Conservation	11:00 - 12:00 pm
1/24/24	Bloodborne Pathogens	1:00 - 2:00 pm
1/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:00 - 9:30 am
1/25/24	Personal Protective Equipment	10:00 - 12:00 pm
1/25/24	Safety Committee Best Practices	1:00 - 2:30 pm
1/26/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/29/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/29/24	Dealing with Difficult People	1:00 - 2:30 pm
1/30/24	Confined Space Entry	9:00 - 12:00 pm
1/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/31/24	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/31/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 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 cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating 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 (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early. The same
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)



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TO: Commissioners of the Cumberland County Insurance Commission (CumbCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 12/7/2023
RE: Risk Management Consultant's Report

Safety and Training

- **8/9/2023 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 8/9/2023 Safety and Accident Review Committee Meeting Minutes. The 10/11/2023 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2023 Wellness Incentive Grant Program Submissions & 2024 Wellness Incentive Grant Program**
This year there were eight Wellness Incentive Grant Program submissions received. All entities / departments were able to complete their wellness activities. We have submitted all documentation for reimbursement.

Due to the increased participation as well as the positive feedback received on the program, we respectfully request continued funding for the Wellness Incentive Grant for 2024. Attached are the program details and all remain the same as 2023.

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

Action Requested: Motion to authorize \$5,000 for the 2024 Wellness Incentive Grant Program.

- **Litigation Management Plan**
Attached is the revised Litigation Management Plan. All changes were made by Commission Counsel and only corrected minor grammar issues in the document.

Action Requested: Motion to adopt the revised Litigation Management Plan.

- **2024 Meeting Schedule**
Enclosed is the schedule for the Safety and Accident Review Committee meetings.

Action Requested: Motion to approve the schedule as presented.

Insuring Bright Future and Building Lasting Relationships since 1954

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8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053

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Vineland, NJ 08360

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- **2023 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 1/1/2024, we need to report any potential claims that may have been throughout 2023 to the carriers prior to 1/1/2024.

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 August 9, 2023 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

<u>Committee Members</u>	<u>Member</u>	<u>Present / Absent</u>
Dr. Cynthia Hickman	Cumberland County – Human Services (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Jasmin Calderon	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Absent
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Henrietta Barreras	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Barbara Nedohon	Cumberland County – Aging & Disabled	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Present
Ronald Cusano	Cumberland County – Sheriff’s Department	Present
Katie Silvers	Cumberland County – 4 –H Extension	Absent
Neil Riley	Cumberland County – Public Works	Present
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – Office of Aging	Present
Sal DeFrancisco	Cumberland County Improvement Authority	Present
Stephanie Shelton	Cumberland County Improvement Authority	Absent
Bob Carlson	Cumberland County Utilities Authority	Present
Minerva Scogna	Cumberland County Utilities Authority	Present

Alternates:

Frank Sabella	Cumberland County – Prosecutor/Administration	Present
Noah Hetzell	Cumberland County – Department of Health	Present
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

Commission Professionals:

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

- III. Approval of the 6/14/2023 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 6/14/2023 Safety and Accident Review Committee Meeting Minutes.
 Moved: Ginger Supernavage
 Seconded: Jennifer Brenner
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman’s Report
 Dr. Hickman began by thanking the committee members for attending the meeting. She reminded everyone that it is August and departments that have minimal training requirements must have them completed before the end of the calendar year. She advised that the minimal training requirements can be found on the County intranet and is organized by facility under the personnel tab. In addition, training classes can be found on the new learning management system provided by J.A. Montgomery. She encouraged taking additional training courses as well as the minimal training requirements.

CUMBERLAND COUNTY INSURANCE COMMISSION

She continued by speaking about a new wellness grant. The County would be eligible through the Health Insurance Fund to participate in the grant. She announced that the Human Resources department submitted a grant proposal and received \$25,000. The County is working on organizing events for the County employees to utilize the funds. She advised that one event has already been conducted. She further advised of upcoming webinars and events and encouraged participation.

V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graph valued as of 7/31/2023 which illustrates the total number of workers' compensation claims for the Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County, with an exclusion of any pandemic claims.

Next, he advised that two additional submissions have been provided to J.A. Montgomery for the 2023 Munich Re Safety Grant. One submission was for the Cumberland County Prosecutor's Office for Axon Body Cameras. The total cost for 3 cameras, associated accessories and evidence data storage is \$10,691.40. This cost would span over 2 years. For the first year, the County would be paying \$6,655.31. The employees of the Prosecutor's Office would be utilizing the cameras, at a minimum, for any proactive enforcement actions such as issuing search warrants, arrests and motor vehicle stops. The use of body worn cameras on employees provides documented evidence that can be used to reduce and eliminate law enforcement legal liability claims pertaining to claims of excessive force and violation of civil rights.

The next submission was for the Cumberland County Department of Corrections and the Department of Public Works for GPS Insight devices to be utilized in county-operated vehicles. The total cost to equip 21 Corrections vehicles and 122 Public Works vehicles is approximately \$37,750. Each device would provide the County with real-time oversight of vehicle locations and interior cab monitoring functions. In addition, the key fobs allow for the vehicle to only be accessed by those assigned, but also ensures that, should a key fob be obtained through illegal means, the vehicle would still be tracked and recoverable more quickly. The GPS device in each vehicle provides transparency. It will show the distance traveled and time away and can be useful in the event of an allegation of improper treatment or misconduct of a prisoner. In the event an inmate was to overtake the correction officers and gain control of the vehicle, in real time, the County would be able to locate the vehicle. This would allow for the County to act quickly, providing a time-saving response to the situation to ensure the safety of the public. In addition, the documentation of the routes travelled by the County employees could be used to corroborate testimony on either side in litigation. This could be useful when employees are moving quickly to and from different locations, during bad weather or after major storms.

Lastly, he advised that the Health Department and the Administration Department have provided documentation for the completion of their wellness activity. Ms. Violetti requested an update from the other departments. Ms. Sauro from the Office of Aging advised that the department will be moving forward with the activity. A chiropractic office will come out and provide chair massages to the CATS drivers in October. The only challenge would be ensuring that the drivers can coordinate schedules to receive the massages. She advised that the department would be brainstorming ideas. Ms. Supernavage from the Department of Workforce Development has had an event in June, will be having an event in August and September for the Fresh Fruit Days. She also advised that the chair massages have been scheduled for October. Mr. Sabella from the Prosecutor's Office advised that the Victim Witness Unit, which received the grant, has scheduled five yoga sessions during lunch between August and October. He advised that yoga mats were purchased, and the employee would be utilizing the library for the sessions. Ms. Haaf from the Department of Human Services advised the department has scheduled an event for August 18th. Ms. Carlson from the Cumberland County Utilities Authority began by introducing Ms. Scogna who is overseeing the wellness grant. Ms. Scogna advised that the Authority had smoothies for the staff back in July. She will be submitting the documentation shortly.

Ms. Violetti concluded by thanking all departments and entities for their participation in the wellness grant, both in the submission of the grants and the executing of the activities.

VI. NJCEL Safety Director's Report

Mr. Prince began by reminding the committee that all training opportunities through September 29th can be found on the www.nice.org website. He encouraged all to review the list and participate.

CUMBERLAND COUNTY INSURANCE COMMISSION

He continued by encouraging committee members to review their department's written procedures as there have been increased PEOSH inspection visits occurring throughout the state. He stated that if any department needs any assistance to contact him.

Lastly, he spoke about the Munich Re Safety Grant. He advised that the grant has become popular with many members participating. Due to this, a request has been made to the carrier to provide additional funding for the grant. The request was not accepted. He stated that he will be coordinating a meeting with the grant committee to review all submissions at the beginning of September. Dr. Hickman spoke about the increased participation in the grant.

- 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.
- VII. Old Business
Mr. Dewoody provided an update on the Right to Know survey. He advised that the information has been distributed to departments.
- IX. New Business
Mr. Stokes thanked the committee for their participation.
- X. Adjournment
Motion to adjourn.
Moved: David DeWoody
Seconded: Robin Haaf
The meeting was adjourned at 10:32am

THE CUMBERLAND COUNTY INSURANCE COMMISSION

**Litigation Management Plan
Adopted: October 2013**

Revised: February 4, 2016
August 6, 2020
December 3, 2020
October 24, 2023

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LITIGATION MANAGEMENT GUIDELINES

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I. INTRODUCTION

The Cumberland County Insurance Commission (“CCIC”) was formed in order to secure certain insurance coverage and to provide control over risk management; an important element in this regard is relative to the proactive and effective management of litigation.

To achieve this fundamentally significant strategic goal, CCIC seeks to aggressively defend frivolous claims, promptly settle meritorious claims, and aggressively use all available defenses, including Title 59 immunities in a cost-effective manner.

CCIC approved Defense Attorneys are an important part of a team of professionals who have an impact on the CCIC's long term success. Actuaries, Auditors, Safety and Claims professionals, along with Risk Managers have worked together to properly fund the CCIC, to prevent and control claims and to practice sound risk management principles. The direct and active involvement of our members has and will contribute to CCIC’s success.

The purpose of the Litigation Management Plan is to outline the CCIC's philosophy of claims litigation, describe the roles and relationships of the parties to the litigation process and to supplement its Rules and Regulations and other policies established by the CCIC Commissioners.

The CCIC has previously established via Resolution 15-13 an advisory Claims Committee with a charter via Resolution 15-14. The Claims Committee shall be composed of at least one representative from each member of the CCIC and each representative shall have one vote. The Claims Committee shall review and recommend for approval or denial all payment authorization requests which exceed the total authority of a member’s deductible plus ten thousand (\$10,000) dollars for Property, including Boiler & Machinery, Auto Liability, General Liability including Law Enforcement Legal Liability claims, and fifteen thousand dollars (\$15,000), inclusive of legal fees, expenses and such other items for Workers’ Compensation claims; it being the intent of the CCIC that all members be aware of all claims and have opportunity for meaningful input from inception to ultimate resolution of all claims.

CCIC has established a protocol for litigation management which will serve the best interests of the members and CCIC. The plan will define the parameters within which CCIC's defense counsel and claim personnel will operate during the course of litigation. CCIC believes an active and well-understood relationship between its Claims Administrator, Defense Counsel, and Commission Attorney is essential

to the continued success of CCIC.

The best possible protection for members will be provided when the above parties combine their skills and effectively communicate from the inception of a complaint/petition to its ultimate disposition. It is imperative every expense associated with the defense or resolution of complaints/petitions be reasonable and necessarily incurred. CCIC simply cannot avoid the reality that its "loss experience is composed of two factors it hopes to better control, those being loss and expense."

The CCIC must strive to eliminate the duplication of effort on the part of attorneys and claims specialists. The CCIC expects to identify and clarify pertinent issues at the earliest possible stage of litigation. Thereafter, it is necessary for this "team" to proceed immediately toward an expeditious, efficient, and just conclusion of a complaint/petition. Disposition at the earliest possible date is highly desirable and in most cases is in the best interest of members.

II. CONFLICT OF INTEREST

- A. No Defense Counsel or a member of his/her law firm shall be assigned the defense of a complaint/petition where the Defense Counsel or a member of his/her law firm serves as counsel to the member named in the complaint/petition unless the Commission attorney deems such representation appropriate.
- B. No Defense Counsel or a member of his/her law firm, appointed as Defense Counsel by CCIC shall represent an individual or entity in any matter, whether or not a formalized complaint or petition, against CCIC or any of its members, any other County Insurance Commission who is a member of the New Jersey Counties Excess Liability Fund unless the CCIC Attorney deems such representation appropriate.
- C. All Defense Counsel shall be required to comply with the Rules of Professional Conduct as promulgated and amended from time to time by the Supreme Court of New Jersey.
- D. CCIC shall terminate the appointment of Defense Counsel where the Defense Counsel or a member of his/her law firm has violated the above conflict of interest policy.

III. CLAIMS ADMINISTRATOR

CCIC's designated Claims Administrator is its Claims Manager and is charged with the responsibility to vigilantly and proactively anticipate and initiate all reasonable action needed to

control the claim and its cost for CCIC and its members. Thus, the Claim Administrator will always retain primary responsibility for the management of litigation from inception through final disposition. The Claims Administrator will work closely with CCIC's Attorney and the selected Defense Counsel.

The Claims Administrator will conduct as complete an investigation as is necessary to evaluate the member's exposure and thereafter promptly pursue resolution of the claim and/or complaint/petition. If the Claims Administrator is unable to develop all necessary evidence and information through their investigative efforts, the Commission Attorney will be asked to assist the Claims Administrator.

Upon receipt of Complaint, the Commission Attorney will forward copy to insurer and assign Defense Counsel from the County/CCIC's approved list to handle the member's defense. The assignment will be confirmed in writing by the Commission Attorney with copy to the Claims Administrator.

As to Tort Claims specifically, the Claims Administrator will be responsible for investigating any claims or allegations raised in the Tort Claim notice. Any proposed response to the Tort Claim Notice will be at the discretion and prepared by the Claims Administrator. The Claims Administrator will be responsible for submitting the final version of the response to the claimant and/or his or her attorney. The Claims Administrator will confer with the Commission Attorney on an as needed basis.

IV. DEFENSE COUNSEL

Assigned Defense Counsel owes the CCIC member a fiduciary responsibility, which includes but is not limited to the highest degree of care and good faith during his/her professional representation. CCIC's contractual duty to provide a defense to the member encompasses the expectation Defense Counsel will take whatever measures are necessary to avoid or limit liability and damages. In all matters Defense Counsel shall abide by New Jersey's Rules of Professional Conduct.

Once litigation begins, CCIC expects an aggressive approach to the case. Contact with the member and Plaintiff/Petitioner's Attorney should be made immediately. Indeed, Defense Counsel is urged to seek voluntary cooperation from the member and Plaintiff/Petitioner's Attorney so that essential facts and discovery can be exchanged informally and promptly. Interrogatories, document requests and other written discovery

should routinely be filed. Important evidence should be obtained promptly through the most efficient and cost effective means available. Generally, an aggressive gathering of information by Defense Counsel working with the Claims Administrator and the member will aid the prompt and efficient disposition process. Moreover, copies of all pertinent motions, pleadings, and other court filings which are served by the parties should be forwarded to the Claims Administrator in a timely manner.

It is essential the effort of Defense Counsel be in proportion to the seriousness of the matter in question and that Defense Counsel should confer with the Claims Administrator to determine how to bring each case/claim to a speedy and cost-effective conclusion. Neither the member nor CCIC are well served by exorbitant costs incurred in an easily-defensible matter. By way of example, generally speaking, defense expenditures should not exceed costs of any settlement of the action.

Defense Counsel should forward a proposed litigation budget to the Claims Administrator. Once the budget has been submitted, Defense Counsel will be expected to update for good reason. In such cases, Defense Counsel will be expected to submit a revised proposed budget to the Claims Administrator along with an explanation as to why additional attorney's fees/costs are required.

CCIC directs an attorney with commensurate Title 59/Workers' Compensation experience will handle assigned matters.

In the event the Title 59/Workers' Compensation defense strategy is in question, it is incumbent upon Defense Counsel to discuss said strategy with the Claims Administrator, CCIC Attorney and/or Special Counsel if appropriate.

As soon as the issues are formed, Defense Counsel should seek to move the case forward. Delays in terminating litigation will generally not be in the best economic interest of CCIC and should, therefore, be avoided. However, CCIC understands that there may be delays that may result which are not within the control of defense counsel, such as those that may be attributable to Plaintiff or Petitioner. In such cases, it is incumbent upon Defense Counsel to communicate said rationale with the Claims Administrator.

V. CCIC ATTORNEY

CCIC's Attorney is responsible for the overall legal conduct of CCIC as it relates to *N.J.S.A. 40A:10-1 et. seq.*, Insurance, *N.J.S.A. 40A:11-1 et. seq.* Local Public Contracts Law,

and in general all those bodies of law which affect the CCIC. In addition, the Attorney shall assign and evaluate Defense Counsel.

The CCIC Attorney shall consult with the Claims Administrator on all complex conflict of interest questions. The CCIC Attorney is responsible for assisting the Claims Administrator in monitoring the cost and performance of Defense Counsel, assisting in the coordination of claims in litigation, participating in the planning of pre-trial and trial strategy and be provided settlement and release documents for review on behalf of the Commission. The CCIC Attorney shall attempt to resolve all disputes between the Claims Administrator and Defense Counsel so as to assure the orderly implementation of the policy and guidelines outlined herein. It is anticipated that appointed counsel will keep the Claims Administrator and Commission counsel updated as to all developments as appropriate in all attorney client relationships.

The use of paralegals is encouraged in order to control costs. Whenever there are services that can be performed by a paralegal, then the Commission encourages the use of those services.

VI. SPECIAL COUNSEL

CCIC may elect to appoint an attorney(s) as Special Counsel or may designate the CCIC Attorney as such. Special Counsel is appointed to provide early, proactive and deliberate defense strategy to the Claims Administrator, Defense Counsel, CCIC Attorney and CCIC when in the opinion of CCIC said person(s) possess unique and extensive, specialized experience in a matter relevant to the defense of the complaint/petition.

VII. INTERACTION/PROMPT DISPOSITION

The efficient resolution of claims will depend upon the extent of cooperation and assistance the "Defense Team" extends to each other. Although we expect each professional to be responsible for his/her assigned tasks, these duties cannot be accomplished in a vacuum. The key to success is ongoing and frequent communications between all involved parties.

The Defense Attorney and Claims Administrator share the common goal of prompt disposition of all complaints/petitions. An exchange of views is encouraged in order to identify pertinent issues and outline the most effective course available to resolve the complaints/petitions in the best interest of CCIC and its members. Even though independent

judgment must be exercised by Defense Counsel and Claims Administrator, the obligation to ensure the maintenance of open lines of communication is held equally by Defense Counsel and the Claims Administrator. Each party must be available to receive and exchange views whenever necessary.

Initially, the Claims Administrator and member should gather all investigative evidence and information either prior to or simultaneously with the defense assignment to avoid duplication of effort. Defense Counsel should thereafter promptly advise the Claims Administrator of such matters as the status of the case, any and all areas of legal exposure, the potential for recovery of sanctions for frivolous claims, the possibility of resolving the case on summary judgment, and the anticipated probability of success should the matter ultimately proceed to trial.

VIII. FEES AND EXPENSES

Defense Counsel fees and related charges are the most significant portion of expense in the litigation cycle. Since legal fees are included in a member's "experience", it is essential that all expenses incurred in the defense or resolution of litigation be reasonable and necessary. Defense Counsel may find it necessary to research certain issues of law during the course of a complaint/petition. CCIC expects that Defense Counsel is familiar with most negligence, Title 59, and Workers' Compensation issues and, therefore, research would usually be limited to confirming the law, or exploring unusual nuances on questions of law. Since the cost of research is included in overall expenses, CCIC should receive the conclusions, results and any memoranda produced as a result of this work.

Statements for legal services must comply with CCIC's approved fee schedule which is included in each Defense Counsel's professional services contract. Statements for services must be itemized with expenditures in one-tenth of an hour increments. Routine ministerial tasks such as receipt and review of letters should in most every instance not exceed 1/10th of an hour for review. The Commission also will not accept billing for two lawyers to confer on an assigned matter as an "interoffice" conference. The Commission believes that such activities are appropriate but generally benefit the development and growth of counsel's expertise and accordingly shall not be billed to the Commission. The date, description of the services rendered, and identity of the persons providing such service must be provided for each entry. Appropriate documentation must be provided for out-of-pocket costs and disbursements. If

mileage is billed it will be paid at a rate of .40 per mile; however, if attorney travel time is billed, mileage reimbursement will not apply. Each interim and final statement will reflect current outstanding fees plus cumulative paid fees and expenses from the inception of the legal activities of the file.

Bills for legal services should be generally submitted monthly; provided, however, that no bills for \$100 or less should be submitted monthly. If a file is inactive or bills to date are less than \$100 bills should be submitted on a quarterly basis but not more frequently than that.

County Counsel/Counsel to the Cumberland County Insurance Commission and the Claims Administrator will review all statements for services rendered and make inquiries to Defense Counsel on any items needing clarification.

IX. REVIEW OF LEGAL SERVICES

Occasionally, CCIC may audit and review the legal product of retained Defense Counsel. It is expected that Defense Counsel will cooperate with CCIC and make available all files requested for review.

The review will address the overall quality of the work performed including but not limited to the following:

- 1. Services performed by retained Defense Counsel:**
 - a. Did Counsel promptly contact the CCIC member and Claims Administrator?
 - b. Did Counsel follow the initial instructions and guidelines set forth by the Claims Administrator and/or CCIC Attorney?
 - c. Did Counsel file responsive pleadings in a timely manner?
 - d. Did Counsel timely report to the Claims Administrator?
 - e. Did Counsel properly perform research?
 - f. Did Counsel promptly perform and report all reasonable and necessary discovery?
 - g. Did Counsel effectively communicate with all necessary parties at all stages of the litigation?
 - h. Did Counsel aggressively move the case to a conclusion and was there a constant attempt to seek early disposition?
 - i. Did Counsel submit required on a complete and timely basis?
 - j. Did Counsel anticipate prospective areas of concern?

- k. Did Counsel identify and communicate any areas that would lead to legal exposures?

2. The fees for legal services rendered compared with the work performed:

- a. Generally speaking, were the billings reasonable?
- b. Were the billings within the approved fee schedule?
- c. Were the billings itemized to one-tenth of an hour?
- d. Were the billings submitted at appropriate intervals?
- e. Were the billings reflective of the work performed?
- f. Were the services performed or the fees charged commensurate with the complexity of the case assigned?

X. SUBROGATION

The Claims Administrator, in consultation with the CCIC attorney, will determine whether or not a claim is appropriate for the CCIC to pursue reimbursement for any monies paid by the CCIC to recoup expenses on a loss that has been paid when another party or entity should be liable for paying at least a portion of said claim.

Should it be determined that any particular loss is appropriate for subrogation, the following procedure must be utilized:

The Claims Administrator will communicate with the responsible party seeking reimbursement.

If, however, the Claims Administrator is unable to obtain reimbursement from and/or cooperation of the responsible party, the Claims Administrator shall refer the subrogation to the Commission attorney.

If the CCIC attorney is unable to obtain reimbursement from and/or cooperation of the responsible party, the CCIC attorney, where appropriate, will pursue all legal remedies on behalf of the CCIC, including but not limited to filing a lawsuit. The Commission attorney has the authority to assign this duty to outside counsel.

This Litigation Management Plan is supplemented by insurer's policies and procedures where implicated as they may be updated.

Cumberland County Insurance Commission
Safety and Accident Committee
2024 Meeting Schedule

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

February 14, 2024

April 10, 2024

June 12, 2024

August 14, 2024

October 9, 2024

December 11, 2024

**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2023						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	55	\$20,235.25	\$6,093.76	\$14,141.49	70%	\$1,838.39
February	53	\$21,216.30	\$8,757.84	\$12,458.46	59%	\$1,619.60
March	62	\$31,441.35	\$12,063.17	\$19,378.18	62%	\$2,519.16
April	63	\$75,864.78	\$29,008.89	\$46,855.89	62%	\$6,091.27
May	39	\$54,951.09	\$24,798.17	\$30,152.92	55%	\$3,919.88
June	57	\$134,714.30	\$39,343.36	\$95,370.94	71%	\$12,398.22
July	47	\$35,852.00	\$11,747.65	\$24,104.35	67%	\$3,133.57
August	58	\$241,465.26	\$61,379.69	\$178,765.57	74%	\$16,479.91
September	75	\$40,224.03	\$16,458.02	\$23,106.01	57%	\$0.00
October	52	\$22,430.04	\$8,621.68	\$13,808.36	62%	\$0.00
Grand Total	561	\$678,394.40	\$218,272.23	\$458,142.17	68%	\$48,000.00

2022						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	29	\$29,218.97	\$8,635.94	\$20,583.03	70%	\$2,675.79
February	30	\$32,031.18	\$16,502.34	\$15,528.84	48%	\$2,018.75
March	40	\$102,600.07	\$32,532.05	\$70,068.02	68%	\$9,108.84
April	43	\$44,391.87	\$12,301.63	\$32,090.24	72%	\$4,171.73
May	41	\$17,724.37	\$8,593.45	\$9,130.92	52%	\$1,187.02
June	27	\$78,505.55	\$41,781.18	\$36,724.37	47%	\$4,774.17
July	49	\$91,728.76	\$24,673.14	\$67,055.62	73%	\$8,717.23
August	83	\$40,441.39	\$15,064.45	\$25,376.94	63%	\$3,299.00
September	57	\$228,944.30	\$62,941.05	\$166,003.25	73%	\$11,047.46
October	29	\$10,816.68	\$4,148.89	\$6,667.79	62%	\$0.00
November	40	\$20,868.75	\$10,340.59	\$10,528.16	50%	\$0.00
December	52	\$56,952.62	\$18,932.31	\$38,020.31	67%	\$0.00
Grand Total	520	\$754,224.51	\$256,447.02	\$497,777.49	66%	\$47,000.00



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

1/1/2023 – 10/31/2023

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	544	\$663,631.32	\$208,181.30	\$453,470.02	68%
Ambulatory Surgery Center	3	\$109,391.83	\$31,827.83	\$77,564.00	71%
Anesthesiology	11	\$19,883.00	\$8,578.19	\$9,324.81	47%
Behavioral Health	23	\$3,900.00	\$2,350.93	\$1,549.07	40%
Hospital	28	\$116,345.43	\$54,208.72	\$62,136.71	53%
MRI/Radiology	12	\$1,071.00	\$510.06	\$560.94	52%
Occ Med/Primary Care	70	\$27,222.41	\$9,030.63	\$18,191.78	67%
Ortho/Neuro	108	\$286,797.65	\$69,636.82	\$217,160.83	76%
Other	3	\$1,125.00	\$796.20	\$328.80	29%
Pain Management	2	\$1,162.00	\$305.84	\$856.16	74%
Physical Therapy	272	\$92,378.00	\$29,131.67	\$63,246.33	68%
Physician Fees	5	\$1,498.00	\$842.44	\$655.56	44%
Urgent Care Center	7	\$2,857.00	\$961.97	\$1,895.03	66%
Out of Network	14	\$6,985.08	\$6,367.93	\$617.15	9%
Emergency Medicine	3	\$2,926.00	\$2,926.00	\$0.00	0%
Laboratory Services	5	\$616.70	\$604.00	\$12.70	2%
MRI/Radiology	1	\$247.00	\$247.00	\$0.00	0%
Ortho/Neuro	1	\$500.00	\$250.00	\$250.00	50%
Other	4	\$2,695.38	\$2,340.93	\$354.45	13%
Negotiated	3	\$7,778.00	\$3,723.00	\$4,055.00	52%
Ambulatory Surgery Center	1	\$4,043.00	\$615.00	\$3,428.00	85%
Emergency Medicine	1	\$1,325.00	\$1,180.00	\$145.00	11%
Other	1	\$2,410.00	\$1,928.00	\$482.00	20%
Grand Total	561	\$678,394.40	\$218,272.23	\$458,142.17	68%

QualCare Network Penetration Rate 98%



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

1/1/2023 – 10/31/2023

	UNITS OF SERVICE	APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	134	\$66,869.34	Ortho/Occ Med
PREMIER ORTHO ASSOC SURGERY CENTER	3	\$31,827.83	Ambulatory Surgery Center
NOVACARE REHABILITATION	271	\$28,331.67	Physical Therapy
KENNEDY HEALTH	3	\$19,052.46	Hospital
INSPIRA MEDICAL CENTER VINELAND	19	\$14,605.77	Hospital
SALEM MEDICAL CENTER	1	\$13,126.49	Hospital
RANCOCAS ANESTHESIOLOGY, PA	9	\$7,697.09	Anesthesia/Pain Management
ROTHMAN ORTHOPAEDICS	9	\$6,253.91	Orthopedics
INSPIRA MEDICAL CENTER ELMER	4	\$5,753.74	Hospital
INSPIRA HEALTH NETWORK URGENT CARE PC	35	\$5,406.13	Occ Med/Urgent Care
Grand Total	488	\$198,924.43	

APPENDIX I – MEETING MINUTES
OCTOBER 5, 2023

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – OCTOBER 5, 2023
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Douglas Albrecht	Present
Joseph Sileo	Present
Victoria Lods	Absent
Harold Johnson	Present
Jeffrey Ridgway	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Kathy Doran, Cumberland County
Bob Carlson, Cumberland County Utility Authority
Dennis Skalkowski, Bowman & Company
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Veronica George, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Ben Newville, SG Risk
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Jennifer Conicella, PERMA
Shai McLeod, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF AUGUST 3, 2023

Moved:	Commissioner Johnson	
Second:	Commissioner Ridgway	
Vote:		Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

2022 Audit Report – A draft copy of the 2022 Audit was distributed to Fund Commissioners under separate cover. Representatives of the Commission’s auditor, Bowman & Company, will attend the meeting to formally present the audit. Included in the agenda on **pages 3-5** is Resolution 17-23, Certification of Annual Audit Report for the Period ending December 31, 2022 along with the Group Affidavit Form.

Executive Director said Dennis Skalkowski of Bowman & Company will review the 2022 Audit report. Mr. Skalkowski reported this was a clean unmodified opinion with no findings or recommendations noted. The report on the internal controls which is a Yellow Book report was also a clean unmodified opinion with no findings or recommendations noted. The auditor reviewed the Comparative Statement of Net Position and said total of assets are listed in the amount of \$4,180,215 and within that number is the investment in joint venture which represents the Commission's equity ownership in the NJCE in the amount of \$784,462. Since the Commission is a member of the NJCE it actually owns a portion of the NJCE net position as of December 31, 2022. Total liabilities and reserves totaled \$4,256,031 which is comprised of regular administrative liabilities and also claims reserves. This resulted in an ending net position deficit of \$75,816.

Mr. Skalkowski reviewed the Comparative Statement of Revenues, Expenses, and the change in acquisitions summarizes how the auditor arrived at the ending deficit number. Operating revenues of \$3,722,522 subtracted from that is all operating expenses which comprise of claims expenses, re insurance and administrative expenses, which resulted in operating loss of \$432,651. This loss is basically driven by larger claims payments during the year and the general liability and workers compensation lines for some of the prior years. The auditor said there were some larger settlements this year compared to last year and there was a return of surplus from the NJCE in the amount of \$31,691. The Statement of Cash Flows summarizes the operating cash flows, investing cash flows and also noncapital financing activities which resulted in a decrease in case of \$1.2 million. The driver of that number was the cash claims payments of \$2.5 million in 2022 and \$1.7 million last year which drove the deficit and the decrease of cash over 2022. The ending cash balance is \$3.3 million.

Mr. Skalkowski reviewed the claims development information and supplemental schedules. In response to Chairman Albrecht, Mr. Skalkowski said the Cumberland Commission is comparable to a lot of the other commissions he audits, the number of claims and the activity as well. Fund year

2022 was tough for a lot of the commissions regarding claims. There was nothing off the wall coming out of Covid. Executive Director said some of the other counties are being affected by reopeners and the Cumberland Commission has not seen that here.

Motion to approve Resolution 17-23, Certification of Annual Audit Report for Period Ending December 31, 2022

Moved: Commissioner Sileo
Second: Commissioner Johnson
Vote: 4 Ayes, 0 Nays

Cumberland County 2024 NJCE Membership Renewal – Cumberland County’s three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2024. The Fund Office has received renewal documentation from the County.

2024 Renewal – Underwriting Data Collection – The 2024 renewal process began the end of June. The Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. The ancillary coverage applications may be completed via Broker Buddha. The links for the online platform were sent out on August 3. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami.

Attached on pages 6-8 is a memorandum from the NJCE Underwriting Team noting some critical items for the renewal. The Fund Office will follow up with members and/or Risk Managers to have the exposure data completed.

Executive Director said this process is winding down and thanked all the department heads who are involved in that process, and certainly along with Christina Violetti from Hardenbergh it was a seamless process, and all the applications were in on a timely matter. Executive Director said the Commission approved a contract with Asset Works for property appraisals. They are very busy this fall finishing up some JIF work and the counties are right around the corner so the start date should be in the next couple of weeks, and we will notify the points of contact fairly shortly.

2024 Pre-Renewal Webinar - The NJCE Underwriting Manager held a webinar on the 2024 pre-renewal and the marketplace on August 23rd. A recording of the webinar has been uploaded to the NJCE website.

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on September 27, 2023. Attached in the agenda on **pages 9-12** is a written summary report. The NJCE will meet again on October 26th at 9:30 AM via Zoom.

Financial Fast Track – Included on **pages 13-16** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for June and July. As of **July 31, 2023**, the Commission has a deficit of \$101,022. Total cash on hand is \$3,904,763.

NJCE Property and Casualty Financial Fast Track – (Pages 17-19) – Included in the agenda on pages 13-15 is a copy of the NJCE Financial Fast Track Report for the month of July. As of

July 31, 2023 there is a statutory surplus of **\$13,468,292**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$26,581,202**.

Certificate of Insurance Issuance Report - Included on **pages 20-21** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of July 1, 2023 to September 1, 2023. There were 8 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved:	Commissioner Johnson
Second:	Commissioner Sileo
Vote:	Unanimous

Claims Tracking Report (Pages 22-23) – Included in the agenda is the Claims Activity Reports for July & August that tracks open claims. Executive Director said the report shows open claims from one month to another. The July report indicates 8 less claims open for the month of July. However, there was an increase of 15 claims during August with most of those being work comp there was 11 more open workers comp claims.

11th Annual Best Practices Seminar – October 5, 2023, Virtual Edition – This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on October 5, 2023, from 1:00 pm to 4:30 pm.

Topics include the State of NJCE, Long Haul Neuro-Covid, Property Panel – How to prepare for large losses and weather events; property appraisals, Overview of Daniel’s Law/1st Amendment Audits and Changes to the Open Public Records Act (OPRA). The length of the workshop is scheduled for 3.5 hours with adequate breaks. An e-mail invite was sent on September 14, 2023 to register for the seminar. If anyone needs assistance in registering, please contact the Fund Office.

2023 New Jersey State League of Municipalities (NJLOM) Annual Conference - The 108th annual conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 15th. We encourage our commissioners to attend.

SAFETY COMMITTEE REPORT: Paige Desiere reported the Commission experienced 10 work related injuries during the period of June 1st through July 31, 2023. Of those claims two were determined as non-compensable and one claim was report only. There were five claims with no time lost of the 2 claims that resulted in time lost the total days lost was on five days. It was determined that four of the claims were preventable and four were not preventable. Ms. Desiere said as discussed at the last meeting training through the JA Montgomery website has been assigned to try and teach our employees to slow down.

CLAIMS COMMITTEE: Jennifer Conicella said the PARs and SARs will be reviewed today in Executive Session. Ms. Conicella said the Jennifer Davis is no longer with Perma so if anyone has any questions they can reach out to her or Robyn Walcoff until a replacement is found.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 18-23 OCTOBER BILLS LIST IN THE AMOUNT OF \$97,587.27

Motion:	Commissioner Ridgway
Second:	Commissioner Johnson
Roll Call Vote:	4 Ayes, 0 Nays

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said on September 26th the Grant Committee met for the NJCE all of the proposals have been presented to the committee and we are happy to announce the Committee approved \$5,279 for the County of Cumberland for GPS tracking devices for the Department of Corrections. The purchase invoice and paperwork should be sent to Mr. Prince as soon as the county makes the purchase so the reimbursement process can be expedited.

RISK MANAGER: Risk Manager Christina Violetti was excited to hear that the submission for the Department of Corrections was approved and said since 2015 the County has received \$64,654 in safety grant money through the NJCE liability insurers and will work with Glenn Prince to make sure he receives the documentation needed. Ms. Violetti also reported all the renewal information has been input into Origami and Broker Buddha for all the members of Cumberland County Insurance Commission.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for the period ending August 31, 2023 along with the PPO Savings Report and Top 10 Providers.

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

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

Motion:	Commissioner Johnson
Second:	Commissioner Albrecht
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Sileo
Second: Commissioner Johnson
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000940 IN THE AMOUNT OF \$172,812.37; AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$5,000.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001471 IN THE AMOUNT OF \$21,285.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001401 IN THE AMOUNT OF \$60,000.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001516 IN THE AMOUNT OF \$60,500.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001622 IN THE AMOUNT OF \$250,000.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001655 IN THE AMOUNT OF \$60,500.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001691 IN THE AMOUNT OF \$56,500.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001558 IN THE AMOUNT OF \$35,500.00; AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$10,000.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001640 IN THE AMOUNT OF \$7,500.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001919 IN THE AMOUNT OF \$100.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$696,312.37 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$43,885.00

Motion: Commissioner Ridgway
Second: Commissioner Sileo
Roll Call Vote: 4 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: Mrs. Ridgway for Upper Deerfield and said thank you for a clean audit and wished everyone a Happy Thanksgiving.

MOTION TO ADJOURN:

Motion:	Commissioner Johnson
Second:	Commissioner Sileo
Vote:	Unanimous

MEETING ADJOURNED: 12:08 PM

NEXT MEETING: WILL BE HELD ON DECEMBER 7, 2023 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

