

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
FEBRUARY 1, 2024 – 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 February 1, 2024 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
FEBRUARY 1, 2024 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: December 7, 2023 Open Minutes.....Appendix I**

- CORRESPONDENCE - None**

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

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

- TREASURER – Anthony Bontempo**
 - Resolution 15-24 February Bill List.....Page 47

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 48

- RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 54

- MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 57

- 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: TBD**
- MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: February 1, 2024
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

Election of Chairperson & Vice Chairperson – Executive Director asks for nominations and conducts election.

Reorganizational Resolutions (Pages 4-24) – Listed below are the necessary Reorganizational Resolutions for the Cumberland County Insurance Commission.

- Resolution 1-24 Certifying the Election of Chairperson and Vice Chairperson
- Resolution 2-24 Appointing CEL Commissioner
- Resolution 3-24 Appointing Commission Treasurer
- Resolution 4-24 Appointing Commission Attorney
- Resolution 5-24 Appointing Commission Secretary
- Resolution 6-24 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan
- Resolution 7-24 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-24 Designating Official Newspapers
- Resolution 9-24 Establish Public Meeting Procedures
- Resolution 10-24 2024 Risk Management Plan

Motion to approve Resolutions 1-24 through 10-24

Request for Proposals – The County Purchasing Department solicited and received multiple responses for RFP's for the positions of Risk Management Consultant and Executive Director. Those bids will need to be rejected as changes are needed to the Technical Specifications section of the RFP. **Pages 25 & 27**

Motion to Approve Resolution 11-24 Rejecting RFP's received for Risk Management Consultant, Authorizing the re-advertisement of RFPs and extend the Risk Managers current contract to February 29, 2024.

Motion to Approve Resolution 12-24 Rejecting RFP's received for Executive Director, Authorizing the re-advertisement of RFPs and extend the Executive Director's current contract to February 29, 2024.

❑ **Actuary & Auditor Request for Proposals** – The County Purchasing Department solicited for Request for Proposals for Actuary & Auditor. The current Actuary and Auditor, SG Risk LLC and Bowman & Company, were the only submissions received for each position. **Page 29**

❑ **Motion to Approve Resolution 13-24 Appointing SG Risk as the Fund’s actuary and Bowman & Company as the Fund’s auditor.**

❑ **2024 Property & Casualty Budget** – The 2024 Property & Casualty Budget was introduced at the December 7, 2023 meeting. In accordance with State regulations, the budget has been advertised in the Commission’s official newspaper and posted at the Clerk’s office. The Public Hearing for the budget will be held at this meeting. A copy of the proposed 2024 budget appears on **Page 30**, assessments by member entity are on **Page 31**.

❑ **Motion to open the Public Hearing on the 2024 Budget.**

❑ **Discussion of Budget.**

❑ **Motion to close the Public Hearing.**

❑ **Motion to approve Resolution 14-24 (Page 32) adopting the Budget for the Cumberland County Insurance Commission in the amount of \$4,411,979 as presented for Fund Year 2024 and Certify the Assessments.**

❑ **2024 Property & Casualty Assessments** – In accordance with the Commission’s By Laws, the assessment bills for 2024 for property and casualty will be mailed to member entities now that the budget has been adopted. Assessments will be due as follows: The first payment of 40% will be due on March 15, 2024. The second assessment of 30% is due on June 15, 2024 and the third assessment of 30% is due on September 15, 2024.

❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 33-35)** – The NJCE Finance Subcommittee met several times since the budget introduction, December 4, December 27 and January 5. The NJCE held a special meeting on January 11 to adopt the 2024 Budget.

A written summary report of the meeting is included in the agenda on pages 33-35. The NJCE is scheduled to meet on Thursday, February 24, 2024 at 9:30 am via Teams to conduct the 2024 Reorganization Meeting.

❑ **Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:** Attached on **Pages 36-38** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for November & December. There were 13 certificates of insurance issued during this period.

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

❑ **Financial Fast Track** – Included on **Pages 39-41** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for November. As of **November 30, 2023**, the Commission has a deficit of **\$371,026**. Total cash on hand is \$4,508,631.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 42)** – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2023, the CEL has a surplus of **\$11,246,188** and **\$32,396,522** in cash.
- ❑ **Claims Tracking Report (Pages 45-46)** – Included in the agenda are the Claims Activity Reports for November & December that tracks open claims.

RESOLUTION NO. 1-24

CUMBERLAND COUNTY INSURANCE COMMISSION

**CERTIFYING THE ELECTION OF
CHAIRPERSON AND VICE CHAIRPERSON**

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

BE IT RESOLVED by the CUMBERLAND COUNTY INSURANCE COMMISSION that the following persons have been elected as Chairperson and Vice-Chairperson:

_____	Chairperson
_____	Vice Chairperson

BE IT FURTHER RESOLVED, that the Chairperson and Vice Chairperson shall serve through 2024 CCIC Reorganization.

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 2-24

**CUMBERLAND COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2024**

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

WHEREAS, the New Jersey Counties Excess Joint Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund; and

WHEREAS, the Fund by-laws require each member insurance commission to appoint a commissioner to the Fund; and

WHEREAS, **Harold Johnson** is a member of the Commission and the Commission having deemed it appropriate to designate **Harold Johnson** as commissioner to the Fund; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission that **Harold Johnson** is designated Commissioner to the New Jersey Counties Excess Joint Insurance Fund until the New Jersey Counties Excess Joint Insurance Fund 2025 Reorganization.

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 3-24

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION TREASURER**

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

WHEREAS, the CCIC requires the services of a Treasurer, and

WHEREAS, **Anthony Bontempo** has demonstrated the skill and possesses the qualifications to perform the duties of Treasurer for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of **Anthony Bontempo** as CCIC Treasurer for the term commencing upon adoption of the within resolution through 2025 CCIC Reorganization;

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 4-24

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION ATTORNEY**

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

WHEREAS, the CCIC requires the services of an Attorney, and

WHEREAS, John Carr has demonstrated the skill and possesses the qualifications to perform the duties of Commission Attorney for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of **John Carr** as CCIC Attorney for the term commencing upon adoption of the within resolution through 2025 CCIC Reorganization; and

BE IT FURTHER RESOLVED that **John Carr** shall receive no compensation to serve as Commission Attorney to the CCIC.

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 6-24

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS
AND ESTABLISHING A CASH MANAGEMENT PLAN**

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

BE IT RESOLVED that OceanFirst Bank is hereby designated as the depository for assets of the Fund.

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CUMBERLAND COUNTY INSURANCE COMMISSION

2024 CASH MANAGEMENT AND INVESTMENT POLICY

1) Cash Management and Investment Objectives

The CUMBERLAND COUNTY INSURANCE COMMISSION's (hereinafter referred to as the Commission) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the Commission's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Commission year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds/commissions, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the Commission's economic surplus.

2.) Permissible Investments

Investments shall be limited to the investments authorized under New Jersey Statutes 40A:5-15.1.

3.) Authorized Depositories

In addition to the above, the Commission is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, NJSA 17:9-14 et seq. (GUDPA).

The Commission is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) Authority for Investment Management

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Committee. Such asset managers shall be discretionary trustees of the COMMISSION.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Commission's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the Commission shall be delivered electronically or physically to the Commission's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the Commission.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the Commission shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

If the Commission utilizes the services of asset managers, they will submit written statements to the Treasurer and Executive Director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Commission's portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the Commission's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors and payout factors supplied by the Commission Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with NJSA 40A:5-14.

In the event a check is made payable to the Treasurer rather than the Commission, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Commission and deposits it into the Commission account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Commission.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Committee by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to Commission operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Commission.

RESOLUTION NO. 7-24

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

BE IT RESOLVED by the CUMBERLAND COUNTY INSURANCE COMMISSION (hereinafter the Commission) that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required; and

Joseph Sileo

Jeffrey Ridgway

Anthony Bontempo

BE IT FURTHER RESOLVED that for funds in the amount of \$2,500 or less, withdrawn from the official named depositories by check prepared by the Commission's Claims Administrator for the purposes of satisfying workers compensation claims, such checks shall bear the signature of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

Joseph Sileo

Jeffrey Ridgway

Anthony Bontempo

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 8-24

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING OFFICIAL NEWSPAPER(S) FOR THE COMMISSION**

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

WHEREAS, the CCIC has deemed it necessary and appropriate to formally organize for the 2024 commission year; and

BE IT RESOLVED by the CCIC, the **South Jersey Times** and/or the **Daily Journal** are hereby designated as the official newspapers for the Commission and all official notices required to be published and shall be published in these newspapers.

BE IT FURTHER RESOLVED that the designation of official newspapers shall be effective upon adoption of the within resolution through the 2025 re-organization of the CCIC.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the CCIC shall give notice of said meetings.

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 9-24

**CUMBERLAND COUNTY INSURANCE COMMISSION
ESTABLISHING PUBLIC MEETING PROCEDURES**

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

WHEREAS, the CCIC has deemed it necessary and appropriate to formally establish meeting procedures for the 2024 Fund Year; and

NOW, THEREFORE BE IT RESOLVED, by the Commissioners of the Cumberland County Insurance Commission that the CCIC shall hold public meetings during the year 2024 as follows:

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
11:00 AM	April 4, 2024	Zoom Conference Call	Regular Meeting
11:00 AM	June 6, 2024	“	Regular Meeting
11:00 AM	August 1, 2024	“	Regular Meeting
11:00 AM	October 3, 2024	“	Regular Meeting
11:00 AM	December 5, 2024	“	Regular Meeting
11:00 AM	February 6, 2025	“	Reorganization Meeting

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 10-24

**Cumberland County Insurance Commission
2024 Plan of Risk Management**

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2024 the 2024 Plan of Risk Management shall be:

- 1.) The perils or liability to be insured against.
 - a.) The Insurance Commission insures the following perils or liability:
 - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
 - Property, Auto Physical Damage and Boiler & Machinery.
 - b.) The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):
 - Excess Workers' Compensation
 - Excess Liability
 - Excess Property including Boiler and Machinery
 - Public Officials Liability/School Board Legal/Employment Practices Liability
 - Crime
 - Pollution Liability
 - Medical Professional and General Liability
 - Employed Lawyers Liability
 - Cyber Liability
 - Non-Owned Aircraft Liability

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

- Workers' Compensation: Statutory
- Employer's Liability – \$26,150,000 per occurrence.
- USL&H – Included
- Harbor Marine/Jones Act – Included

b.) Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.

- \$21,500,000 each / \$31,500,000 aggregate (Automobile Liability is unaggregated).
- Subsidence - \$750,000 per occurrence
- Owned Watercraft 35' in length or less - \$750,000.
- Garage Liability - \$750,000
- The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
- The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability for all vehicles part of the Cumberland Area Transit System (CATS)
- The Insurance Commission covers the following Medical Expenses:
 - All vehicles part of Cumberland Area Transit System (CATS): 1) \$250,000 per passenger, per vehicle; and 2) \$10,000 all other.
 - All vehicles part of the Holding Cell Transportation Unit while transporting inmates: \$15,000 Per Person

c.) Public Officials Liability/School Board Legal/Employment Practices Liability

- Limit: \$10,000,000 each claim and in the annual aggregate
- Retentions:
 - Cumberland County - \$100,000 POL/\$250,000 EPL
 - Cumberland County IA - \$25,000 POL/\$50,000 EPL

- Cumberland County UA - \$25,000 POL/\$25,000 EPL

d.) Property/Equipment Breakdown

- a. All Risk: \$260,000,000 Per Occurrence
- b. Flood: \$100,000,000 Aggregate, except
 - i. Flood, High Hazard: \$75,000,000 Aggregate
 - ii. Flood, Unreported: \$10,000,000 Aggregate
- c. Earthquake: \$100,000,000 Aggregate
- d. Vehicles (PD Only): \$10,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)
- e. UAS (Drones) - \$100,000
- f. Working Dogs - \$100,000

Property Deductibles

- All Other: \$250,000
 - Cumberland County - \$5,000 Property and Auto Physical Damage Comprehensive
 - Cumberland County IA- \$5,000 Property and \$1,000 Auto Physical Damage
 - Cumberland County UA - \$1,000 Property and \$1,000 Auto Physical Damage
- The Equipment Breakdown deductible is \$50,000 member entity deductible per occurrence.
- Flood (SFHA), Per Location
 - Building: Maximum Available Limit from NFIP (typically \$500,000)
 - Contents: Maximum Available Limit from NFIP (typically \$500,000)
 - Time Element: \$500,000
- Named Storm:
 - Property Damage: 5% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 - Time Element: 5% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 - Minimum Deductible: \$500,000 per occurrence

- Note: Where there is an underlying Insurance Commission such as exist in Cumberland, the Cumberland County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the excess policy through the NJC JIF), but only for what is not reimbursed by FEMA and less the member entity deductible. The Cumberland County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

e.) Crime

Limit per occurrence:

- Cumberland County – \$1,000,000
- Cumberland County Improvement Authority - \$2,000,000

Deductible per occurrence:

- Cumberland County – \$25,000
- Cumberland County Improvement Authority - \$10,000

f.) Pollution Liability

- Limit of Liability:
 - \$10,000,000 Per Claim / \$25,000,000 Aggregate
- Member Entity Deductible: \$50,000

g) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Deductibles GL and PL:
 - Cumberland County Outpatient Clinic – \$50,000
 - Cumberland County – Department of Human Services – Division of Mental Health & Addiction Services. - \$50,000

h.) Employed Lawyers Professional Liability

- Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
 - Cumberland County \$25,000
 - All Other Entities: Not applicable

i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

- j.) Non-Owned Aircraft.
 - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
 - Medical Expense: \$5,000
 - Rotor Wing: \$5,000,000

- k.) Active Assailant
 - Limit: \$5,000,000 each occurrence/aggregate
 - Deductible: \$25,000
 - Waiting Period: 12 Hours
 - Insured Entities: Cumberland County, Cumberland County Utilities Authority, Cumberland County Improvement Authority

Cumberland Empowerment Zone (CEZ), with an address of 745 Lebanon Road, Millville, NJ 08332, and Food Specialization Redevelopment Corporation (FSRC), with an address of 355 Martin Luther King Jr. Way, Bridgeton, NJ 08302, are added as Named Insureds as part of Cumberland County Improvement Authority on the following policies effective 1/1/19. Cumberland Empowerment Zone (CEZ)'s coverage has ceased effective 01/19/2022.

The Cumberland Empowerment Zone ("CEZ") and Food Specialization Redevelopment Corporation ("FSRC") are members of the Insurance Commission as part of the Cumberland County Improvement Authority. CEZ only receives coverage for Public Officials Liability/Employment Practices Liability, Workers' Compensation, General Liability, Hired/Non-Owned Automobile Liability, Excess Liability, Crime, Cyber and Property. FSRC only receives coverage for General Liability (not including Excess Liability limits), Public Officials/Employment Practices Liability and Property. Cumberland Empowerment Zone (CEZ)'s membership has ceased effective 01/19/2022.

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.

- 3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).
 - a.) Workers' Compensation (all coverages) - \$300,000 CSL

 - b.) Liability (all coverages) - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
 - Medical Expenses (CATS) - \$250,000 CSL

- c.) Public Officials Liability/School Board Legal/Employment Practices Liability – None
 - d.) Property/APD - \$250,000 per occurrence less member deductibles.
 - Flood, SFHA:
 - Building: Max available limit from NFIP (typically \$500,000)
 - Contents: Max available limit from NFIP (typically \$500,000)
 - Equipment Breakdown: \$50,000 excess of \$50,000
 - e.) Crime – None
 - f.) Pollution Liability – None
 - g.) Medical Professional General Liability – None
 - h.) Employed Lawyers Liability – None
 - i.) Cyber Liability – None
 - j.) Active Assailant – None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission’s Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission’s Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
 - b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
 - c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
 - d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
 - e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.
- 6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Munich, Old Republic liability reinsurance; and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.
 - b.) Each member entity is provided with a claims reporting procedure and appropriate forms.
 - c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Commission's claims process.
 - d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.
- 7.) Coverage to be purchased from a commercial insurer, if any.
- The Insurance Commission does not purchase commercial insurance.
- 8.) Reinsurance to be purchased.
- The Insurance Commission does not purchase reinsurance.
- 9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.
- a.) Not applicable at this time.
- 10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.
- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of

ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- \$15,000 for workers compensation claims
- \$7,500 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 1st day of February, 2024.

CUMBERLAND COUNTY INSURANCE COMMISSION

, CHAIRMAN

ATTEST:

, VICE CHARIMAN

RESOLUTION NO. 11-24

CUMBERLAND COUNTY INSURANCE COMMISSION

**A RESOLUTION REJECTING RFP PROPOSALS FOR
A RISK MANAGEMENT CONSULTANT AND AUTHORIZING THE
RE-ADVERTISEMENT, AND TO EXTEND THE CURRENT CONTRACT**

WHEREAS, the County of Cumberland Purchasing Division, on behalf of the Cumberland County Insurance Commission, properly advertised seeking “fair and open” proposals to furnish and deliver services for providing a risk management consultant for the Cumberland County Insurance Commission, RFP #23-51 in accordance with N.J.S.A. 19:44A-20.4 et seq.; and

WHEREAS, sealed proposals were received and read for furnishing and delivering the aforesaid services in accordance with N.J.S.A. 19:44A-20.4 et seq. as follows:

Walter S. Barclay Agency Inc., t/a The Barclay Group, Riverton NJ

Foundation Risk Partners Corp. d/b/a Fairview Agency Associates, Verona, NJ

Hardenbergh Insurance Group, Marlton, NJ

; and

WHEREAS, the County Purchasing Agent has recommended that all proposals be rejected and that the specifications be re-advertised for the receipt of RFP’s because the County desires to revise the specifications in accordance with N.J.S.A. 40A:11-13.2(d); and

WHEREAS, on February 8, 2023 this Board adopted Resolution 21-22 awarding a contract renewal to Hardenbergh Insurance Group for providing a risk management consultant for the Cumberland County Insurance Commission; and

WHEREAS, the County Purchasing Agent has advised that it is necessary to amend to extend the current contract awarded for an additional period not to exceed sixty (60) days from January 1, 2024 to February 29, 2024 as agreed by vendor in writing, to allow time to prepare specifications for resubmission, advertise, receive new proposals and award a contract pursuant to N.J.S.A. 40A:11-15.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE CUMBERLAND COUNTY INSURANCE COMMISSION, as follows:

1. That all RFPs received for the aforesaid services be and the same are hereby rejected for the reasons set forth in the preamble hereto.

2. That the County Purchasing Agent is authorized and directed to re-advertise for and accept proposals at the earliest possible date for proposals to furnish and deliver services for providing a risk management consultant for the Cumberland County Insurance Commission, RFP #23-51.

3. That this Board hereby authorizes an amendment to Resolution 21-22 to extend the current contract awarded for an additional period not to exceed sixty (60) days from January 1, 2024 to February 29, 2024 as aforesaid to allow sufficient time to prepare, advertise, receive proposals and award a new contract. All other terms and conditions of the original contract shall remain unchanged.

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

BY: _____
CHAIRPERSON

ATTEST: _____

RESOLUTION NO. 12-24

CUMBERLAND COUNTY INSURANCE COMMISSION

**A RESOLUTION REJECTING RFP PROPOSALS FOR
EXECUTIVE DIRECTOR AND AUTHORIZING THE
RE-ADVERTISEMENT, AND TO EXTEND THE CURRENT CONTRACT**

WHEREAS, the County of Cumberland Purchasing Division, on behalf of the Cumberland County Insurance Commission, properly advertised seeking “fair and open” proposals to furnish and deliver services for providing an Executive Director for the Cumberland County Insurance Commission, RFP #23-54 in accordance with N.J.S.A. 19:44A-20.4 et seq.; and

WHEREAS, sealed proposals were received and read for furnishing and delivering the aforesaid services in accordance with N.J.S.A. 19:44A-20.4 et seq. as follows:

PERMA, LLC, Camden, NJ

Public Risk Independent Management Executives, LLC (PRIME) Marlton, NJ
; and

WHEREAS, the County Purchasing Agent has recommended that all proposals be rejected and that the specifications be re-advertised for the receipt of RFP’s because the County desires to revise the specifications in accordance with N.J.S.A. 40A:11-13.2(d); and

WHEREAS, on February 8, 2023, this Board adopted Resolution 21-22 awarding a contract renewal to PERMA Risk Management Services for providing Executive Director services for the Cumberland County Insurance Commission; and

WHEREAS, the County Purchasing Agent has advised that it is necessary to amend to extend the current contract awarded for an additional period not to exceed sixty (60) days from January 1, 2024 to February 29, 2024 as agreed by vendor in writing, to allow time to prepare specifications for resubmission, advertise, receive new proposals and award a contract pursuant to N.J.S.A. 40A:11-15.

NOW, THEREFORE, BE IT RESOLVED BY THE BOARD OF COMMISSIONERS OF THE CUMBERLAND COUNTY INSURANCE COMMISSION, as follows:

1. That all RFPs received for the aforesaid services be and the same are hereby rejected for the reasons set forth in the preamble hereto.
2. That the County Purchasing Agent is authorized and directed to re-advertise for and accept proposals at the earliest possible date for proposals to furnish and deliver services for providing an Executive Director for the Cumberland County Insurance Commission, RFP #23-54.

3. That this Board hereby authorizes an amendment to Resolution 21-22 to extend the current contract awarded for an additional period not to exceed sixty (60) days from January 1, 2024 to February 29, 2024 as aforesaid to allow sufficient time to prepare, advertise, receive proposals and award a new contract. All other terms and conditions of the original contract shall remain unchanged.

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

BY: _____
CHAIRPERSON

ATTEST: _____

CUMBERLAND COUNTY INSURANCE COMMISSION					
2024 PROPOSED BUDGET :					
				Total	
		ANNUALIZED	PROPOSED	Increase/Decrease	
	APPROPRIATIONS	BUDGET FY2023	BUDGET FY2024	\$	%
	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					
8	Premiums				
9	CEL JIF	1,562,857	1,789,390	226,533	14.49%
10					
11	SubTotal Premiums	1,562,857	1,789,390	226,533	14.49%
12	Total Loss Fund	3,231,857	3,605,390	373,533	11.56%
13					
14	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%
31					
32					
33					
34	Total Ancillary Coverages	381,468	403,094	21,626	5.67%
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	3,338,495	338,509	3,677,004	314,742	19,335	334,077	10.41%	6.06%	9.99%
Cumberland County Improvement Authority	522,327	35,099	557,426	576,345	36,563	612,908	54,018	1,464	55,482	10.34%	4.17%	9.95%
Cumberland County Utility Authority	85,399	27,195	112,594	94,045	28,022	122,067	8,646	827	9,473	10.12%	3.04%	8.41%
Grand Totals:	3,631,479	381,468	4,012,947	4,008,885	403,094	4,411,979	377,406	21,626	399,032	10.39%	5.67%	9.94%

RESOLUTION NO. 14-24

**RESOLUTION AUTHORIZING AND ADOPTING THE 2024 BUDGET
FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION AND
CERTIFYING MEMBER ASSESSMENTS**

WHEREAS, the CUMBERLAND COUNTY INSURANCE COMMISSION is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$4,411,979** is hereby authorized & approved and assessments for member entities are certified.

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 1, 2024.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON



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: January 11, 2024
Memo to: Commissioners - Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF January 11, 2024 Report

Executive Directors Report: The following items were discussed:

Finance Sub-Committee: The Finance Sub-Committee met three times since the budget introduction on November 17th; twice in December (Monday, December 4th and Wednesday, December 27th) and January 5th to review the Underwriting Manager’s marketing results of the excess insurance program, the Executive Directors update on a surplus premium offset in lieu of a dividend and a revised budget reflecting the final changes. Agendas of all three meetings were submitted for information.

Finance Sub-Committee recommended the following items:

Increased cyber liability limits: Purchase additional excess limits from Great American in the amount of \$5 million excess aggregate shared by all members of the NJCE excess of primary \$5 million per member County Commission/County. This resulted in a premium increase of \$270,000 over the expiring premium and is already reflected in today’s proposed budget for adoption. *All member Commissions/Counties, except for Union County which has a policy outside of the NJCE program, will have a primary cyber liability limit of \$5 million per claim/\$5 million aggregate with the incumbent Cowbell.*

An aggregate limit on the 5% named storm property deductible: Direct the Underwriting Manager to continue negotiations on a \$15million or \$20million aggregate option on the 5% named storm deductible. A quote obtained for a \$10million aggregate option was \$3.5million and would have exceeded the budget parameters. The Fund office will prepare a resolution for members to share in the Named Storm deductible based their respective loss, which would also allow each member to file a claim submission to FEMA for reimbursement of their respective deductible. *The Underwriting Manager will continue to pursue quotes for a capping mechanism on the 5% named storm deductible.*

Underwriting Manager noted the 2024 marketing efforts were challenging, especially with Zurich leaving the property market, however, the final structure of the property program

resulted in the reduction of the NJCE property retention from \$3million to \$1million within the budget parameters.

Property Appraisal Reimbursement Cap: Provide reimbursement to NJCE members for property appraisals in 2024. The requirement for 2024 is to appraise locations between \$500,000 to \$1,000,000 and trending those locations appraised in 2023. *Committee recommended that reimbursements be capped at \$20,000 per member.*

2024 Budget: Adopt the Budget as of 12/26/23, which includes the final marketing results and a surplus premium offset in the amount of \$560,119, reflecting a reduction of \$306,841 from the introduced budget and totaling \$41,056,285 or a 12.87% increase over the 2023 annualized assessed budget. Copies of the 2024 assessments were distributed separately. *Committee recommended adoption of the 2024 budget in the amount of \$41,056,285.*

Following the public hearing, the NJCE Board of Fund Commissioners adopted the 2024 Budget totaling \$41,056,285 and certify the 2024 Assessments. In addition, the NJCE Board of Fund Commissioners unanimously approved all noted recommendations of the Finance Sub-Committee.

Once certified, the budget will be amended to show separate line items for the additional-cyber limits, the property appraisal reimbursement, the Equipment Breakdown stand-alone policy and for certificates/final expenses related to this policy. Any carryover amounts will be transferred to a contingency line to be utilized for purchase of named storm aggregate limit or will become surplus. The NJCE will absorb the difference if any of these result in a deficient and will not affect members' 2024 assessments.

Financial Fast Track: The November Financial Fast Track as of November 30, 2023 was submitted for review and reflected a surplus of \$11.2 million, which is inclusive of a large property claim that occurred in November. Claim activity for Fund Year 2023 will continue to be monitored and the NJCE continues to operate in a strong financial position.

NJCE Claims Review Committee: The Claims Review Committee did not have a need to meet prior to the Fund's meeting; however, the Board entered Closed Session to discuss an emergent property claim. Once back in open, the Board of Fund Commissioners approved a payment authorization request for file #2024317806 in the amount of \$1.3million.

2024 Renewal Overview Webinar: The Underwriting Manager will be scheduling a webinar to provide a high-level overview of the changes in the 2024 renewal in the coming weeks.

2024 Reorganization February Meeting: The Fund is scheduled to meet again on Thursday, February 22, 2024, at 9:30am via Microsoft Teams to conduct the 2024 Reorganization.

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 TRENDED 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	750K x 250K *	1,166,408	36,240	3.2%
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		7,122,711	726,580	11.4%
10 Premiums						
11						
12 Property ***		9,839,977		12,247,306	2,407,329	24.5%
13 Property 150 x 110		984,077		1,166,585	182,508	18.5%
14 Terrorism		91,999		112,646	20,647	22.4%
15 XS Flood to 50		1,155,595		1,357,805	202,210	17.5%
16 Liability		5,384,600		5,911,399	526,799	9.8%
17 Excess Liability		2,660,002		2,924,313	264,311	9.9%
18 Workers Comp (Stat x TMIL)		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		26,250,037	3,838,124	17.1%
22 Total Loss Fund		28,808,044		33,372,748	4,564,704	15.8%
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		25,114	494	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		112,838	2,215	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		2,170,409	42,572	2.0%
44 Risk Management Consultant		102,124		102,124		0.0%
45						
46 Total Self Insured Program		31,038,005		35,645,281	4,607,276	14.8%
47						
48 Ancillary Coverages		5,336,986		5,411,004	74,018	1.4%
49						
50 Total Including Ancillary Coverages		36,374,991		41,056,285	4,681,294	12.87%
51 * Monmouth County Property retention	500K x 500K		500K x 500K			
52 ** ACIC GL/AL retention	1MILx500		1MILx500			
53 *** Includes Equipment Breakdown & Certificate fees						

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 11/1/2023 To 12/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office 215 Crown Point Road West Deptford, NJ 08086	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company E: Crime; Policy Term: 1/1/2023 - 1/1/2024; Policy #063813057; Policy Limits: \$1M Deductible: \$25,000 RE: Child Advocacy 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 Child Advocacy Grant.	11/2/2023 #4277159	GL AU EX WC
H - State of NJ Department of I - Cumberland County	Children and Families 50 East State Street, Floor 3, POB 717 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: Child Advocacy Grant- Contract #S00387 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 Child Advocacy Grant contract #S00387	11/6/2023 #4278907	GL AU EX WC
H - State of NJ Dept of Community I - Cumberland County	Affairs 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	11/6/2023 #4285257	GL AU EX WC
H - State of New Jersey I - Cumberland County	DCF-SBO 215 Crown Point Road West Deptford, NJ 08086	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company E: Crime; Policy Term: 1/1/2023 - 1/1/2024; Policy #063813057; Policy Limits: \$1M Deductible: \$25,000 RE: Child Advocacy 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 Child Advocacy Grant.	11/8/2023 #4295160	GL AU EX WC
H - DCF-SBO I - Cumberland County	215 Crown Point Road West Deptford, NJ 08086	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company E: Crime; Policy Term: 1/1/2023 - 1/1/2024; Policy #063813057; Policy Limits: \$1M Deductible: \$25,000 RE: Child Advocacy Grant- Contract #S00387 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 Child Advocacy Grant- Contract #S00387	11/9/2023 #4296400	GL AU EX WC
H - U.S. Bank National Association I - Cumberland County Improvement Authority	Corporate Trust Administration 21 South Street - 3rd Floor Morristown, NJ 07960	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company D: Auto Physical Damage; Policy Term: 1/1/2023 - 1/1/2024 ; Policy #ERP980616211; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 1/1/2023 - 1/1/2024 ; Policy #ERP980616211; Policy	11/13/2023 #4299046	GL AU EX WC

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 11/1/2023 To 12/1/2023

		Limits: \$110,000,000 Evidence of insurance as respects the new addition at the Cumberland County Technical Education Center.		
H - Township of Fairfield I - Cumberland County	P.O. Box 240 Fairton, NJ 08320	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: Shared Services Agreement The certificate holder is an Additional Insured on the General Liability policy regarding the Shared Services agreement for sharing street cleaning services.	11/16/2023 #4307111	GL AU EX WC
H - c & Ceres Partners I - Cumberland County	LLC 806 Howard Street Suite 200 South Bend, IN	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: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	11/17/2023 #4312707	GL AU EX WC
H - Ceres Farms LLC & Ceres Partners I - Cumberland County	LLC 806 Howard Street Suite 200 South Bend, IN	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: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	11/17/2023 #4312710	GL AU EX WC
H - NJ Transit I - Cumberland County	One Penn Plaza East Newark, NJ 07105	RE: 2024 Ford Champion Challenger vin# 1FD4E4FN7RDD34954 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2024 Ford Champion Challenger vin# 1FD4E4FN7RDD34954, value \$126,900. Liability: 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured. Property: 90 days notice of cancellation (except 10 days for non-payment of premium).	11/27/2023 #4314778	GL AU EX
H - TD Equipment Finance, Inc. I - Cumberland County Improvement Authority	its successors & assigns 12000 Horizon Way, 4th Floor Mt. Laurel, NJ 08054	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company D: Auto Physical Damage; Policy Term: 1/1/2023 - 1/1/2024; Policy # ERP980616211; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 1/1/2023 - 1/1/2024; Policy # ERP980616211; Policy Limits: \$110,000,000 RE: Lease #50000394 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #50000394.	11/28/2023 #4315048	GL AU EX WC
Total # of Holders: 11				

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 12/1/2023 To 1/1/2024

H - Rowan College of South Jersey- I - Cumberland County	Cumberland Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Facilities at the Cumberland Campus The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the use of facilities at the Cumberland Campus by the Cumberland County Department of Planning, Tourism & Community Affairs in connection with the Cumberland County Recreation Department for sponsored events during the current calendar year.	12/13/2023 #4340261	GL AU EX WC
H - Rowan College of South Jersey- I - Cumberland County	Cumberland Campus 3322 College Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Facilities at the Cumberland Campus The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the use of facilities at the Cumberland Campus by the Cumberland County Department of Planning, Tourism & Community Affairs in connection with the Cumberland County Recreation Department for sponsored events during the current calendar year.	12/13/2023 #4340270	GL AU EX WC

Total # of Holders: 2

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		November 30, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	668,824	3,678,535	30,937,845	34,616,379
2.	CLAIM EXPENSES				
	Paid Claims	85,639	1,328,462	12,054,394	13,382,856
	Case Reserves	(89,356)	298,109	2,324,941	2,623,050
	IBNR	147,371	338,619	1,881,413	2,220,032
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(12,640)	(223,638)	(143,373)	(367,011)
	TOTAL CLAIMS	131,014	1,741,551	16,117,375	17,858,926
3.	EXPENSES				
	Excess Premiums	324,054	1,782,298	12,487,822	14,270,120
	Administrative	61,030	339,120	3,400,241	3,739,361
	TOTAL EXPENSES	385,084	2,121,418	15,888,063	18,009,481
4.	UNDERWRITING PROFIT (1-2-3)	152,726	(184,434)	(1,067,594)	(1,252,028)
5.	INVESTMENT INCOME	14,504	102,685	205,204	307,888
6.	PROFIT (4 + 5)	167,230	(81,749)	(862,390)	(944,140)
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	(52,994)	(212,586)	783,592	571,006
11.	SURPLUS (6 + 7 + 8 - 9)	114,236	(294,335)	(76,690)	(371,025)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	589	11,668	279,608	291,276
	2013	543	(290)	218,073	217,783
	2014	1,230	(15,311)	163,255	147,944
	2015	1,086	2,364	(352,780)	(350,415)
	2016	1,624	21,919	407,762	429,681
	2017	805	(82,406)	(388,890)	(471,296)
	2018	801	415	(652,098)	(651,683)
	2019	2,197	64,553	600,371	664,924
	2020	1,124	383	(389,445)	(389,062)
	2021	1,916	(377,150)	(53,776)	(430,926)
	2022	2,721	82,876	91,229	174,105
	2023	99,599	(3,355)		(3,355)
	TOTAL SURPLUS (DEFICITS)	114,236	(294,335)	(76,691)	(371,026)
	TOTAL CASH				4,508,631

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	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	(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	0	10,465	1,855,665	1,866,130
Case Reserves	0	(12,751)	12,771	20
IBNR	0	(10,114)	21,797	11,684
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(12,400)	1,890,234	1,877,834
FUND YEAR 2016				
Paid Claims	710	6,881	1,013,399	1,020,280
Case Reserves	(710)	(6,881)	127,042	120,161
IBNR	0	(2,791)	15,514	12,723
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(2,791)	1,155,955	1,153,164
FUND YEAR 2017				
Paid Claims	1,565	73,337	1,942,904	2,016,241
Case Reserves	(1,586)	22,955	93,621	116,577
IBNR	21	(2,641)	17,199	14,558
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	93,652	2,053,725	2,147,376
FUND YEAR 2018				
Paid Claims	10,419	213,148	1,776,365	1,989,513
Case Reserves	(10,419)	(174,960)	404,405	229,444
IBNR	0	(36,693)	101,445	64,751
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,607	(4,248)	(2,641)
TOTAL FY 2018 CLAIMS	0	3,102	2,277,967	2,281,068

FUND YEAR 2019				
Paid Claims	4,046	145,766	532,692	678,458
Case Reserves	(14,320)	(102,636)	248,193	145,558
IBNR	10,274	(114,429)	221,907	107,478
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(3,539)	(7,467)	(11,006)
TOTAL FY 2019 CLAIMS	0	(74,837)	995,326	920,488
FUND YEAR 2020				
Paid Claims	9,539	186,343	1,102,953	1,289,296
Case Reserves	(18,265)	(212,279)	605,365	393,086
IBNR	8,725	53,707	291,283	344,990
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(11,315)	(29,796)	(41,112)
TOTAL FY 2020 CLAIMS	(0)	16,456	1,969,804	1,986,261
FUND YEAR 2021				
Paid Claims	24,109	177,616	744,192	921,807
Case Reserves	(19,109)	269,231	455,660	724,892
IBNR	(5,000)	(28,708)	440,070	411,362
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(52,392)	(38,701)	(91,093)
TOTAL FY 2021 CLAIMS	0	365,746	1,601,221	1,966,967
FUND YEAR 2022				
Paid Claims	5,669	136,785	472,820	609,605
Case Reserves	(6,802)	132,008	357,781	489,790
IBNR	1,132	(330,309)	770,122	439,814
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(22,423)	(63,161)	(85,583)
TOTAL FY 2022 CLAIMS	0	(83,937)	1,537,563	1,453,625
FUND YEAR 2023				
Paid Claims	29,582	364,173		364,173
Case Reserves	(18,146)	403,522		403,522
IBNR	132,218	812,671		812,671
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(12,640)	(135,577)		(135,577)
TOTAL FY 2023 CLAIMS	131,014	1,444,790	0	1,444,790
COMBINED TOTAL CLAIMS	131,014	1,741,551	16,117,375	17,858,926

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF November 30, 2023						
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	2,857,062	32,949,370	248,899,924	281,849,294	
2.	CLAIM EXPENSES					
	Paid Claims	1,962,577	4,681,845	12,514,366	17,196,211	
	Case Reserves	(1,125,976)	1,653,349	12,686,874	14,340,223	
	IBNR	666,520	4,362,359	11,414,958	15,777,317	
	Discounted Claim Value	23,968	(767,400)	(2,262,516)	(3,029,917)	
	Excess Recoveries	0	70,566	(2,167,310)	(2,096,744)	
	TOTAL CLAIMS	1,527,088	10,000,719	32,186,372	42,187,091	
3.	EXPENSES					
	Excess Premiums	2,185,109	25,709,191	177,502,257	203,211,448	
	Administrative	222,246	2,084,267	18,460,731	20,544,998	
	TOTAL EXPENSES	2,407,355	27,793,458	195,962,988	223,756,446	
4.	UNDERWRITING PROFIT (1-2-3)	(1,077,382)	(4,844,807)	20,750,564	15,905,757	
5.	INVESTMENT INCOME	95,142	668,771	1,379,212	2,047,982	
6.	PROFIT (4+5)	(982,239)	(4,176,036)	22,129,775	17,953,739	
7.	Dividend	0	0	(6,707,551)	(6,707,551)	
8.	SURPLUS (6-7)	(982,239)	(4,176,036)	15,422,224	11,246,188	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	422	3,140	62,481	65,621	
	2011	1,512	(91,979)	572,420	480,441	
	2012	2,573	(209,830)	686,619	476,789	
	2013	3,784	(12,804)	1,090,793	1,077,989	
	2014	5,772	(396,555)	2,077,841	1,681,286	
	2015	6,165	(317,622)	1,679,406	1,361,783	
	2016	7,259	174,383	1,710,308	1,884,691	
	2017	8,723	161,238	2,614,589	2,775,827	
	2018	9,850	25,913	2,321,638	2,347,552	
	2019	8,745	(465,494)	2,164,699	1,699,204	
	2020	7,928	199,968	(689,222)	(489,254)	
	2021	10,983	(420,288)	(204,057)	(624,344)	
	2022	11,104	(362,934)	1,334,709	971,774	
	2023	(1,067,058)	(2,463,171)		(2,463,171)	
	TOTAL SURPLUS (DEFICITS)	(982,239)	(4,176,036)	15,422,224	11,246,187	
	TOTAL CASH				32,396,522	

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	6,189	30,949	552,636	583,585
Case Reserves	(6,189)	69,943	83,028	152,971
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	1,918	(7,983)	(6,065)
TOTAL FY 2011 CLAIMS	0	102,810	630,681	733,491
FUND YEAR 2012				
Paid Claims	21	7,748	1,589,807	1,597,555
Case Reserves	(21)	242,252	58,613	300,865
IBNR	0	558	3,122	3,680
Discounted Claim Value	0	(22,683)	(6,056)	(28,738)
TOTAL FY 2012 CLAIMS	0	227,875	1,645,486	1,873,361
FUND YEAR 2013				
Paid Claims	5,636	119,413	995,819	1,115,233
Case Reserves	(5,636)	(78,428)	549,219	470,791
IBNR	0	(9,872)	29,551	19,679
Discounted Claim Value	0	9,599	(60,165)	(50,565)
TOTAL FY 2013 CLAIMS	0	40,712	1,514,426	1,555,138
FUND YEAR 2014				
Paid Claims	140,333	155,801	659,816	815,617
Case Reserves	(140,333)	331,180	138,364	469,543
IBNR	0	0	21,077	21,077
Discounted Claim Value	0	(49,394)	(15,330)	(64,724)
TOTAL FY 2014 CLAIMS	0	437,588	803,927	1,241,514
FUND YEAR 2015				
Paid Claims	21,534	196,308	1,822,647	2,018,954
Case Reserves	(21,534)	196,201	734,986	931,187
IBNR	0	(17,729)	94,138	76,409
Discounted Claim Value	0	(13,883)	(67,627)	(81,511)
TOTAL FY 2015 CLAIMS	0	360,897	2,584,143	2,945,040
FUND YEAR 2016				
Paid Claims	6,218	282,076	1,030,094	1,312,169
Case Reserves	(6,218)	(385,947)	1,339,694	953,746
IBNR	0	(33,880)	42,209	8,329
Discounted Claim Value	0	18,065	(94,522)	(76,457)
TOTAL FY 2016 CLAIMS	0	(119,687)	2,317,474	2,197,788
FUND YEAR 2017				
Paid Claims	17,072	131,379	1,181,145	1,312,524
Case Reserves	(17,072)	(226,314)	854,966	628,652
IBNR	0	(27,895)	114,476	86,581
Discounted Claim Value	0	22,958	(78,364)	(55,406)
TOTAL FY 2017 CLAIMS	0	(99,873)	2,072,224	1,972,352

FUND YEAR 2018					
	Paid Claims	5,789	256,292	987,489	1,243,782
	Case Reserves	(9,835)	(196,946)	950,586	753,640
	IBNR	4,046	(97,337)	552,963	455,626
	Discounted Claim Value	0	32,648	(120,565)	(87,917)
	TOTAL FY 2018 CLAIMS	0	(5,342)	2,370,473	2,365,131
FUND YEAR 2019					
	Paid Claims	2,456	360,337	684,365	1,044,702
	Case Reserves	(2,457)	141,298	1,205,018	1,346,316
	IBNR	1	(529,719)	1,263,761	734,042
	Discounted Claim Value	0	48,288	(198,523)	(150,235)
	TOTAL FY 2019 CLAIMS	0	20,204	2,954,620	2,974,825
FUND YEAR 2020					
	Paid Claims	306	244,208	881,863	1,126,071
	Case Reserves	(77,309)	61,079	3,856,203	3,917,282
	IBNR	77,003	(344,492)	2,706,198	2,361,707
	Discounted Claim Value	0	(175,056)	(494,451)	(669,507)
	Excess Recoveries	0	70,566	(2,167,310)	(2,096,744)
	TOTAL FY 2020 CLAIMS	0	(143,694)	4,782,503	4,638,809
FUND YEAR 2021					
	Paid Claims	1,473	412,690	1,705,091	2,117,781
	Case Reserves	(50,574)	47,168	2,095,279	2,142,447
	IBNR	49,101	54,855	2,146,905	2,201,760
	Discounted Claim Value	0	(16,968)	(453,414)	(470,382)
	Excess Recoveries	0	0	0	0
	TOTAL FY 2021 CLAIMS	0	497,745	5,493,861	5,991,605
FUND YEAR 2022					
	Paid Claims	25,621	546,042	251,754	797,796
	Case Reserves	(27,829)	(280,940)	820,919	539,979
	IBNR	2,208	(127,185)	4,437,558	4,310,373
	Discounted Claim Value	0	140,927	(665,517)	(524,590)
	TOTAL FY 2022 CLAIMS	(0)	278,844	4,844,714	5,123,558
FUND YEAR 2023					
	Paid Claims	1,729,928	1,938,602		1,938,602
	Case Reserves	(760,968)	1,732,804		1,732,804
	IBNR	534,160	5,495,055		5,495,055
	Discounted Claim Value	23,968	(763,821)		(763,821)
	TOTAL FY 2023 CLAIMS	1,527,088	8,402,639	0	8,402,639
COMBINED TOTAL CLAIMS		1,527,088	10,000,719	32,186,372	42,187,091

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

November 30, 2023

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	0	0	0	0	0	0	0	0	0	2	4	8	14
November-23	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	1	2	3
Limited Reserves													\$4,165
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,003	\$68,077	\$73,082
November-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,003	\$65,798	\$70,803
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,279)	(\$2,279)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$184,475	\$276,265	\$5	\$1,712,126
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	0	0	0	0	0	0	3	5	13	16	6	10	53
November-23	0	0	0	0	0	0	3	4	12	16	5	12	52
NET CHGE	0	0	0	0	0	0	0	-1	-1	0	-1	2	-1
Limited Reserves													\$25,690
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	\$0	\$0	\$0	\$0	\$0	\$0	\$50,346	\$135,147	\$289,034	\$596,081	\$278,888	\$40,585	\$1,390,080
November-23	\$0	\$0	\$0	\$0	\$0	\$0	\$41,744	\$120,827	\$276,233	\$579,810	\$271,179	\$46,085	\$1,335,877
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$8,603)	(\$14,320)	(\$12,800)	(\$16,271)	(\$7,709)	\$5,500	(\$54,202)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$683,732	\$568,381	\$536,403	\$801,759	\$282,122	\$282,122	\$6,065,774
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	0	0	0	0	0	0	0	0	1	1	1	2	5
November-23	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
Limited Reserves													\$3,060
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$5,000	\$15,300
November-23	\$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
Ltd Incurred	\$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	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	0	0	0	1	1	4	5	1	11	7	13	35	78
November-23	0	0	0	1	1	4	5	1	10	7	13	30	72
NET CHGE	0	0	0	0	0	0	0	0	-1	0	0	-5	-6
Limited Reserves													\$16,954
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	\$0	\$0	\$0	\$20	\$120,871	\$118,162	\$189,518	\$24,731	\$151,007	\$138,418	\$201,647	\$308,006	\$1,252,380
November-23	\$0	\$0	\$0	\$20	\$120,161	\$116,598	\$187,701	\$24,731	\$143,886	\$135,559	\$205,366	\$286,640	\$1,220,661
NET CHGE	\$0	\$0	\$0	\$0	(\$710)	(\$1,565)	(\$1,817)	\$0	(\$7,122)	(\$2,859)	\$3,720	(\$21,367)	(\$31,719)
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,205,036	\$1,405,732	\$160,163	\$890,777	\$630,510	\$519,038	\$519,038	\$8,100,127
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	0	0	0	1	1	4	8	6	25	26	24	55	150
November-23	0	0	0	1	1	4	8	5	23	26	24	54	146
NET CHGE	0	0	0	0	0	0	0	-1	-2	0	0	-1	-4
Limited Reserves													\$18,100
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
October-23	\$0	\$0	\$0	\$20	\$120,871	\$118,162	\$239,864	\$159,877	\$440,341	\$744,001	\$486,038	\$421,668	\$2,730,842
November-23	\$0	\$0	\$0	\$20	\$120,161	\$116,598	\$229,444	\$145,558	\$420,419	\$724,871	\$482,048	\$403,522	\$2,642,641
NET CHGE	\$0	\$0	\$0	\$0	(\$710)	(\$1,565)	(\$10,419)	(\$14,320)	(\$19,922)	(\$19,130)	(\$3,989)	(\$18,146)	(\$88,201)
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,132,818	\$2,218,957	\$828,189	\$1,682,386	\$1,643,059	\$1,095,435	\$819,175	\$16,053,962

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

December 31, 2023

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
November-23	0	0	0	0	0	0	0	0	0	2	5	10	17
December-23	0	0	0	0	0	0	0	0	0	2	2	10	14
NET CHGE	0	0	0	0	0	0	0	0	0	0	-3	0	-3
Limited Reserves													\$5,353
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
November-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,003	\$65,798	\$70,803
December-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$69,934	\$74,937
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2)	\$4,137	\$4,135
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$184,475	\$281,888	\$2	\$1,717,746
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
November-23	0	0	0	0	0	0	3	4	12	16	5	12	52
December-23	0	0	0	0	0	0	3	4	12	17	5	11	52
NET CHGE	0	0	0	0	0	0	0	0	0	1	0	-1	0
Limited Reserves													\$25,274
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
November-23	\$0	\$0	\$0	\$0	\$0	\$0	\$41,744	\$120,827	\$276,233	\$579,810	\$271,179	\$46,085	\$1,335,877
December-23	\$0	\$0	\$0	\$0	\$0	\$0	\$34,675	\$119,280	\$276,842	\$582,234	\$271,179	\$30,050	\$1,314,260
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,069)	(\$1,547)	\$609	\$2,424	\$0	(\$16,035)	(\$21,618)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$683,732	\$569,277	\$541,403	\$806,759	\$282,122	\$282,122	\$6,076,670
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
November-23	0	0	0	0	0	0	0	0	1	1	1	2	5
December-23	0	0	0	0	0	0	0	0	1	1	1	3	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves													\$2,675
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
November-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$5,000	\$15,300
December-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$5,750	\$16,050
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$750	\$750
Ltd Incurred	\$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	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
November-23	0	0	0	1	1	4	5	1	10	7	13	30	72
December-23	0	0	0	1	1	4	5	1	10	8	13	36	79
NET CHGE	0	0	0	0	0	0	0	0	0	1	0	6	7
Limited Reserves													\$17,277
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
November-23	\$0	\$0	\$0	\$20	\$120,161	\$116,598	\$187,701	\$24,731	\$143,886	\$135,559	\$205,366	\$286,640	\$1,220,661
December-23	\$0	\$0	\$0	\$20	\$119,448	\$114,868	\$187,169	\$24,731	\$143,329	\$130,228	\$161,102	\$483,972	\$1,364,865
NET CHGE	\$0	\$0	\$0	\$0	(\$713)	(\$1,730)	(\$532)	\$0	(\$557)	(\$5,331)	(\$44,264)	\$197,332	\$144,204
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,205,036	\$1,405,732	\$160,163	\$892,377	\$626,982	\$475,819	\$475,819	\$8,011,760
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
November-23	0	0	0	1	1	4	8	5	23	26	24	54	146
December-23	0	0	0	1	1	4	8	5	23	28	21	60	151
NET CHGE	0	0	0	0	0	0	0	0	0	2	-3	6	5
Limited Reserves													\$18,345
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
November-23	\$0	\$0	\$0	\$20	\$120,161	\$116,598	\$229,444	\$145,558	\$420,419	\$724,871	\$482,048	\$403,522	\$2,642,641
December-23	\$0	\$0	\$0	\$20	\$119,448	\$114,868	\$221,844	\$144,011	\$420,470	\$721,964	\$437,782	\$589,706	\$2,770,112
NET CHGE	\$0	\$0	\$0	\$0	(\$713)	(\$1,730)	(\$7,601)	(\$1,547)	\$51	(\$2,907)	(\$44,266)	\$186,184	\$127,471
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,132,818	\$2,218,957	\$829,085	\$1,888,986	\$1,644,531	\$1,057,838	\$775,952	\$15,982,110

RESOLUTION NO. 15-24

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST –FEBRUARY 2024**

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

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

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

<u>FUND YEAR 2023</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000363			
000363	PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/23	3.15
			3.15
		Total Payments FY 2023	3.15
<u>FUND YEAR 2024</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000364			
000364	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 01/24	4,888.16
			4,888.16
		Total Payments FY 2024	4,888.16
		TOTAL PAYMENTS ALL FUND YEARS	4,891.31

Chairperson

Attest:

Dated: _____

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

Treasurer



CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: January 25, 2024
DATE OF MEETING: February 1, 2024

CUIC SERVICE TEAM

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

December – February 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 7:** Attended the CUIC meeting.
- **December 15:** Attended the CUIC Claims Committee meeting.
- **January 18:** Attended the CUIC meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 1:** Plan to attend the CUIC meeting.
- **February 1:** Plan to attend the CUIC Claims Committee meeting.
- **February 14:** Plan to attend the CUIC Safety Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Winter Slip/Fall Prevention Best Practices – December 5.
- NJCE JIF - JAM SD Message: Reminder – Black Bear Best Practices – December 12.
- NJCE JIF - JAM SD Bulletin: Crane Truck Regulations – December 20.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording and Reporting Occupational Injuries and Illnesses – January 11.

- NJCE JIF - JAM SD Bulletin: Snowstorm Operations Best Practices – January 19.
- NJCE JIF - JAM SD Bulletin: Lithium-Ion Batteries Hazards & Best Practices – January 24.

NJCE LIVE SAFETY TRAINING

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey - [2024 MSI-NJCE Expo Flyer.pdf](#).

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

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

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

- June 1 - 22, 2024 (Start Date: July 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://nice.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 Training 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> and for a direct link to the Monthly Training Schedules go to: [NJCE LIVE Monthly Training Schedules](#)

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.

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

DATE	TRAINING TOPIC	TIME
2/1/24	Bloodborne Pathogens	7:30 - 8:30 am
2/1/24	Personal Protective Equipment	9:00 - 11:00 am
2/1/24	Hearing Conservation	1:00 - 2:00 pm
2/2/24	Asbestos Awareness	8:30 - 10:30 am
2/2/24	Fire Safety	11:00 - 12:00 pm
2/2/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/5/24	Disaster Management	9:00 - 10:30 am
2/5/24	Shop and Tool Safety	11:00 - 12:00 pm
2/5/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
2/6/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
2/6/24	Driving Safety Awareness	10:00 - 11:30 am
2/6/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/7/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/24	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
2/7/24	Flagger Skills and Safety	10:30 - 11:30 am
2/7/24	Productive Meetings Best Practices	1:00 - 2:30 pm
2/8/24	Fire Extinguisher Safety	8:30 - 9:30 am
2/8/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
2/9/24	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
2/9/24	Bloodborne Pathogens	10:30 - 11:30 am
2/12/24	Chipper Safety	8:30 - 9:30 am
2/12/24	Hearing Conservation	10:00 - 11:00 am
2/12/24	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
2/13/24	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
2/13/24	Ethical Decision Making	9:00 - 11:30 am
2/13/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/14/24	Safety Committee Best Practices	8:30 - 10:00 am
2/14/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/15/24	Confined Space Entry	7:30 - 10:30 am
2/15/24	Fire Extinguisher Safety	11:00 - 12:00 pm
2/15/24	Chainsaw Safety	1:00 - 2:00 pm

2/20/24	Fire Safety	8:30 - 9:30 am
2/20/24	Introduction to Communication Skills	9:00 - 11:00 am
2/20/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/20/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/21/24	Preparing for the Unspeakable	9:00 - 10:30 am
2/21/24	Bloodborne Pathogens	1:00 - 2:00 pm
2/22/24	Housing Authority Sensibility	8:30 - 12:00 pm
2/22/24	Playground Safety Inspections	1:00 - 3:00 pm
2/22/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/23/24	Sanitation and Recycling Safety	7:30 - 9:30 am
2/23/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/23/24	Flagger Skills and Safety	11:00 - 12:00 pm
2/23/24	Personal Protective Equipment	1:00 - 3:00 pm
2/26/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
2/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/27/24	Confined Space Entry	8:30 - 11:30 am
2/27/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/24	Microlearning Theory and Practice	8:30 - 10:30 am
2/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/29/24	Public Employers: What You Need to Know	8:30 - 10:00 am
2/29/24	Fall Protection Awareness	1:00 - 3:00 pm
3/1/24	Personal Protective Equipment	8:30 - 10:30 am
3/1/24	Bloodborne Pathogens	11:00 - 12:00 pm
3/1/24	Fire Safety	1:00 - 2:00 pm
3/4/24	Hoists, Cranes, and Rigging	8:30 - 10:30 am
3/4/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/5/24	Safety Committee Best Practices	8:30 - 10:30 am
3/5/24	Hearing Conservation	11:00 - 12:00 pm
3/5/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
3/6/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
3/6/24	Mower Safety	11:00 - 12:00 pm
3/6/24	Chainsaw Safety	1:00 - 2:00 pm
3/7/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
3/7/24	Playground Safety Inspections	1:00 - 3:00 pm
3/8/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
3/8/24	Implicit Bias in the Workplace	9:00 - 10:30 am
3/11/24	Fire Safety	8:00 - 9:00 am
3/11/24	Fire Extinguisher Safety	9:30 - 10:30 am
3/11/24	Flagger Skills and Safety	1:00 - 2:00 pm
3/12/24	Confined Space Entry	8:30 - 11:30 am
3/12/24	Preparing for First Amendment Audits	9:00 - 11:00 am
3/12/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/13/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm

3/13/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
3/14/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
3/15/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
3/15/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
3/18/24	Hearing Conservation	8:30 - 9:30 am
3/18/24	Bloodborne Pathogens	10:00 - 11:00 am
3/18/24	Introduction to Understanding Conflict	1:00 - 3:00 pm
3/19/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/19/24	Flagger Skills and Safety	11:00 - 12:00 pm
3/19/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20/24	Shop and Tool Safety	7:30 - 8:30 am
3/20/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/20/24	Personal Protective Equipment	1:00 - 3:00 pm
3/21/24	Accident Investigation	9:00 - 11:00 am
3/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
3/22/24	Driving Safety Awareness	1:00 - 2:30 pm
3/25/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
3/25/24	Fall Protection Awareness	1:00 - 3:00 pm
3/26/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Middlesex)*	9:00 - 11:00 am
3/26 - 3/27/24	NJCE: Leadership Skills for Supervisors Workshop - 2 DAY (Ocean County) *	9:00 - 3:30 pm
3/26/24	Confined Space Entry	8:30 - 11:30 am
3/26/24	Fire Extinguisher Safety	1:00 - 2:00 pm
3/27/24	Mower Safety	8:30 - 9:30 am
3/27/24	Chipper Safety	10:00 - 11:00 am
3/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/24	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
3/28/24	Special Event Management	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 cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.

- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating 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*](#)

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes

October 11, 2023 10:00 AM
Via Video Conference Meeting

- I. Call to Order – David Dewoody
Davide Dewoody 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)	Absent
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Frank Sabella	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Absent
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Absent
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Barbara Nedohon	Cumberland County – Aging & Disabled	Present
Veronica Surrency	Cumberland County – Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Present
Elizabeth Hoffman	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
LizBeth Hernandez	Cumberland County – Board of Elections	Present
Sal DeFrancisco	Cumberland County Improvement Authority	Absent
Stephanie Shelton	Cumberland County Improvement Authority	Absent
Bob Carlson	Cumberland County Utilities Authority	Absent

Alternates:

Noah Hetzell	Cumberland County – Department of Health	Absent
Christopher Gallo	Cumberland County – County Engineer/Public Work	Present
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Present

Commission Professionals:

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

- III. Approval of the 8/9/2023 Safety and Accident Review Committee Meeting Minutes.
Motion to approve the 8/9/2023 Safety and Accident Review Committee Meeting Minutes.

Moved: Jennifer Brenner
Seconded: Barbara Nedohon
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman's Report
There was no report provided.

- V. Risk Management Consultant's Report
Mr. Henry reviewed the claims experience graph valued as of 9/30/2023 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. He provided praise to the Cumberland County Utilities Authority for remaining claims free since last year.

CUMBERLAND COUNTY INSURANCE COMMISSION

Next, he advised three submissions were provided to J.A. Montgomery for the 2023 Munich Re Safety Grant from the County. The submission from the Department of Corrections and Public Works department for the GPS Insight Devices to equip the county-operated vehicles was revised to focus only on the corrections department 21 vehicles. Due to the responsibilities of the officers of transporting inmates to different facilities, there is increased liability to the County. In concentrating on the corrections department vehicles, the submission amount decreased to \$5,279. He announced that the grant has been awarded to the department of corrections for the revised submission. Since 2015, the County has received \$64,654.71 in safety grant money from the NJCE JIF liability reinsurers.

He continued by updating the committee on the 2023 Wellness Incentive grants. To date, the Health Department, the Administration Department, and the Cumberland County Utilities Authority have provided documentation for the completion of their wellness activity. The Office of Aging, Department of Workforce Development, Prosecutor's Office, Department of Human Services and Cumberland County Improvement Authority have not provided documentation yet. He encouraged the departments to submit the required documentation for reimbursement.

Mr. Henry concluded by stating that two safety bulletins from J.A. Montgomery were provided for committee members to share with their departments. They were Tornado Warning Bulletin and Flash Flood Preparedness Bulletin.

VI. NJCEL Safety Director's Report

Mr. Prince began by reminding the committee of the details of the Munich Re Safety Grant. He advised of items the carrier had previously approved for the grant funds. He encouraged the committee to think of ideas for submissions to the 2024 Safety Grant.

He continued by advising that all training opportunities through December 30th can be found on the www.njce.org website. He encouraged all to review the list and participate.

He continued by recommending 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 announced that there will be upcoming loss control visits scheduled throughout the County to walk through County buildings and ensure there are no safety hazards. He invited Mr. Henry to accompany him on the visits and will reach out to Mr. Henry once they are scheduled.

Mr. Riley inquired if he could reach out to Mr. Prince regarding specific training needed for the Public Works department. Mr. Prince stated that he will contact Mr. Riley to discuss the training needed for the department at the conclusion of the meeting.

VII. Presentation of Supervisor's Accident Investigation Forms for Review – David Dewoody

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

There was a brief discussion regarding how claims affect the premium. Mr. Dewoody requested a three-year graph of workers' compensation claims to review at the next meeting. Mr. Stokes advised that this committee is one of the biggest committees of the Insurance Commission committees. Mr. Prince commented that a basic graph illustrating only the number of claims may not provide the information needed. Mr. Dewoody stated that he could wait for the stewardship report.

VII. Old Business

Mr. Dewoody advised that the County's MSDS online is moving to a new platform. A new set of passwords will be sent out to departments due to the new platform. Departments will be provided additional information shortly.

IX. New Business

There was no new business.

X. Adjournment

Motion to adjourn.

CUMBERLAND COUNTY INSURANCE COMMISSION

Moved: Neil Riley
Seconded: Dawn Bowen
The meeting was adjourned at 10:40am

**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
November	54	\$56,632.40	\$25,463.65	\$31,168.75	55%	\$0.00
December	61	\$59,993.50	\$17,673.61	\$42,319.89	71%	\$0.00
Grand Total	676	\$795,020.30	\$261,409.49	\$531,630.81	67%	\$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 – 12/31/2023

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	655	\$776,528.22	\$248,172.56	\$526,375.66	68%
Ambulatory Surgery Center	4	\$142,463.83	\$37,911.83	\$104,552.00	73%
Anesthesiology	13	\$20,708.00	\$9,258.82	\$9,469.18	46%
Behavioral Health	26	\$4,700.00	\$2,837.78	\$1,862.22	40%
Hospital	30	\$145,229.36	\$71,539.07	\$73,690.29	51%
MRI/Radiology	14	\$4,086.00	\$2,262.07	\$1,823.93	45%
Occ Med/Primary Care	93	\$34,149.28	\$11,519.32	\$22,629.96	66%
Ortho/Neuro	132	\$308,028.75	\$75,453.36	\$232,575.39	76%
Other	3	\$1,125.00	\$796.20	\$328.80	29%
Pain Management	6	\$2,632.00	\$658.20	\$1,973.80	75%
Physical Therapy	320	\$108,511.00	\$33,935.85	\$74,575.15	69%
Physician Fees	7	\$2,038.00	\$1,038.09	\$999.91	49%
Urgent Care Center	7	\$2,857.00	\$961.97	\$1,895.03	66%
Out of Network	17	\$8,520.08	\$7,648.93	\$871.15	10%
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	2	\$1,484.00	\$980.00	\$504.00	34%
Other	4	\$2,695.38	\$2,340.93	\$354.45	13%
Pain Management	2	\$551.00	\$551.00	\$0.00	0%
Negotiated	4	\$9,972.00	\$5,588.00	\$4,384.00	44%
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%
Pain Management	1	\$2,194.00	\$1,865.00	\$329.00	15%
Grand Total	676	\$795,020.30	\$261,409.49	\$531,630.81	67%

QualCare Network Penetration Rate 98%



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

1/1/2023 – 12/31/2023

	UNITS OF SERVICE	APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	175	\$74,024.01	Ortho/Occ Med
NOVACARE REHABILITATION	319	\$33,135.85	Physical Therapy
INSPIRA MEDICAL CENTER VINELAND	21	\$31,936.12	Hospital
PREMIER ORTHO ASSOC SURGERY CENTER	3	\$31,827.83	Ambulatory Surgery Center
KENNEDY HEALTH	3	\$19,052.46	Hospital
SALEM MEDICAL CENTER	1	\$13,126.49	Hospital
RANOCAS ANESTHESIOLOGY, PA	11	\$8,377.72	Anesthesiology
INSPIRA HEALTH NETWORK URGENT CARE PC	42	\$6,487.42	Occ Med/Urgent Care
ROTHMAN ORTHOPAEDICS	9	\$6,253.91	Orthopedics
MILLENNIUM SURGICALCENTER, LLC	1	\$6,084.00	Ambulatory Surgery Center
Grand Total	585	\$230,305.81	

APPENDIX I – MEETING MINUTES
December 7, 2023

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – DECEMBER 7, 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	Absent
Victoria Lods	Absent
Harold Johnson	Present
Jeffrey Ridgway	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Present
----------------	---------

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes, Joseph Hrubash, Karen Read
--------------------	--

ALSO PRESENT:

Anthony Bontempo, Cumberland County
John Carr, Cumberland County
Bob Carlson, Cumberland County Utility Authority
Christina Violetti, Hardenbergh Insurance Group
Christopher Powell, Hardenbergh Insurance Group
Joseph Henry, Hardenbergh Insurance Group
Amy Zeiders, Inservco
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 OCTOBER 5, 2023

Moved: Commissioner Ridgway
Second: Chairman Albrecht
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR 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. Executive Director reviewed the 2024 budget and started with the loss funding where the actuary gives three levels, low, mod and high. We typically hover around the mod to try to get as fully funded as possible. This is a little bit below that, but it's pretty much on target from the actuary. The loss funds general liabilities are going up 13.5% and workers comp is up 7%. Overall, there is an increase of 8.8% on the loss funds. The NJCE is at a 14.9% increase.

NJCE JIF Executive Director Joseph Hrubash touched on the NJCE budget and said the NJCE report is on page 5 of the agenda and goes into detail on the discussion at the county excess level, but in terms of the commercial market the worker's comp and liability are finally stabilizing. The wild card is the property renewal and our property insurer is non renewing for 2024. Mr. Cooney and his underwriting team have been meeting in London and in Atlanta with a lot of different underwriters and that has gone fairly well. Executive Director Hrubash said he believes their projections are going hold up on the property line. The other factor is the insurance marketplace is requiring physical appraisals and the commissions are working to get those appraisals completed. Every public entity in New Jersey is doing appraisals because they are all under the same mandate. Those commissions that were not able to have their appraisals completed in time for marketing buffer of 9% was put into the NJCE budget and once the final appraisals are in, we will take a closer look at that. The NJCE budget in on page 10 and there is a surplus premium offset where the surplus from older years in the administrative account were transferred forward to help offset the budget. The NJCE budget is at 12.9% which is a pretty good budget considering everything going on around us. Executive Director Hrubash said the Finance Committee has met on a regular basis at the NJCE level and in the latter part of December an update will be given to the Board of Commissioners. The budget is scheduled to be adopted in early January at a special meeting just to make sure we capture any potential changes.

In response to Chairman Albrecht, Commissioner Ridgway said he has been in touch with Executive Director Stokes to get an indication of where the NJCE is at with their increases and we are still waiting to see where the overall Insurance Commission budget is going to be. In response to Commissioner Ridgway, Executive Director Hrubash said from the County Commission perspective if it continues with good aggressive claims management and good loss control, the Cumberland County Commission is comparable to other commissions. The County has been doing a good job so let's keep that up into 2024.

Executive Director Stokes continued with the Cumberland Commission budget and said contractual increases are plugged in at 2% but are subject to change as RFPs just came in. Total fund expense and contingencies at 1.72% and ancillary coverages are coming in at 4%. Overall the 2024 proposed budget is at 9.94% in the amount of \$4,411,979. Proposed assessments for the member entities are included on **Page 4**. Executive Director Stokes asked if there were any questions or comments on the budget. In response to Commissioner Ridgway, Executive Director Stokes said the Wellness Grants are funded and included in this budget under miscellaneous expenses and this expense was suggested and approved five years ago with a cap at \$5,000. Commissioner Ridgway suggested that the Commission defer the introduction of the 2024 until the special meeting when the Fund Professionals are awarded at the special meeting. Executive Director said the Commission could do that and asked if there were any other comments or thoughts from other Commissioners, with none being heard.

MOTION TO TABLE THE INTRODUCTION OF THE 2024 BUDGET

Moved:	Commissioner Johnson
Second:	Chairman Albrecht
Vote:	Unanimous

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.

NJCE Executive Director Hrubash said the Counties JIF are reimbursing the cost to for physical appraisals being done by our member commissions. When Cumberland has their appraisals completed and they know the costs, a voucher can be submitted voucher to the Counties JIF for reimbursement. Executive Director Stokes said the appraisals will begin shortly as the appraiser has just finished with the municipal JIFs a status report with be given at our next meeting.

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.

Motion: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

Claims Tracking Report (Pages 23-24) – Included in the agenda are the Claims Activity Reports for September & October that tracks open claims. Executive Director Stokes said there are three less open claims which are all worker’s comp for September and in October there are two more open claims. We will keep an eye on these moving forward.

Executive Director wished everyone a great holiday season, and will see everyone at the special meeting.

SAFETY COMMITTEE REPORT: Safety Director Glenn Prince said he will consolidate the Safety Committee report with the Safety Director’s report.

CLAIMS COMMITTEE: Jennifer Conicella said the PARs and SARs will be reviewed today in Executive Session. Ms. Conicella said the mandatory year end claims reporting letter was sent to members to make sure that any ancillary claims, public officials, employment practices, employed lawyers, cyber, medical mal, crime and pollution claims are all reported as soon as possible prior to the end of the year because they are claims made policies. Any questions can be addressed by Ms. Conicella.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 19-23 OCTOBER BILLS LIST IN THE AMOUNT OF \$826,039.80

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 he spoke to Doctor Hickman regarding the changes on our website njce.org which includes a lot of our video safety briefings, all of our training opportunities and all of our written programs that are commonly cited by PEOSH and the New Jersey Department of Labor, such as indoor air quality, blood borne pathogens just to name a few. Cumberland County has done a phenomenal job with updating their emergency action plans department wide which was an initiative that was taken up a couple of years ago. We just followed up recently with the Department of Social Services to look at that as well as some facilities issues. So again, a lot of changes on the website, and all the resources are available for review on njce.org.

Mr. Prince said the Safety Committee last met on October 11th a variety of claims were reviewed, including corrective action and the training opportunities that are available.

RISK MANAGER: Risk Manager Christina Violetti reported the eight 2023 wellness grant submissions have submitted. All of the submissions that were provided did follow through and all departments and entities were able to complete their wellness activity. Ms. Violetti said they continue to get increased positive feedback regarding this grant, respectfully requested continued funding for 2024. Funding comes from the miscellaneous expense line item in the budget and Ms. Violetti requested a motion to authorize \$5,000 for the 2024 Wellness Grant program for next year. Commissioner Johnson requested to table the vote on the Wellness Grant so the commissioners have time to discuss before the next meeting.

MOTION TO TABLE 2024 WELLNESS GRANT AUTHORIZATION

Moved: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

Ms. Violetti said the Revised Litigation Management Plan was included on pages 39-48. There were some minor updates made that were done by County Council's office. A motion to adopt the revised Litigation Management Plan was requested.

MOTION TO ADOPT THE REVISED LITIGATION MANAGEMENT PLAN

Moved: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

The 2024 meeting schedule for the Safety and Accident Review Committee meetings for 2024 were provided in the agenda. Ms. Violetti requested a motion to approve the schedule as presented.

MOTION TO APPROVE THE SAFETY AND ACCIDENT COMMITTEE SCHEDULE

Moved: Chairman Albrecht
Second: Commissioner Johnson
Vote: Unanimous

Ms. Violetti said her office did provide an email to all of the entities, in regard to the types of policies that are claims made and ensuring that all claims or potential claims are provided to the risk managers office so they can be filed immediately.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for the period ending October 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 ACCOURDANCE WITH THE OPEN PUBLIC MEETINGS ACT - PAYMENT AUTHORIZATION REQUESTS

Motion: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001948 IN THE AMOUNT OF \$93,500.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001976 IN THE AMOUNT OF \$50,000.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

General Liability PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001401 IN THE AMOUNT OF \$10,000.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001447 IN THE AMOUNT OF \$15,000.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001661 IN THE AMOUNT OF \$25,000.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001662 IN THE AMOUNT OF \$15,000.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001663 IN THE AMOUNT OF \$5,000.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

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

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$143,500.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$70,000.00

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: Mrs. Ridgway from Upper Deerfield wished the Commission a nice holiday season and is look forward to hearing about the special meeting.

MOTION TO ADJOURN:

Motion: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

MEETING ADJOURNED: 12:10 PM

NEXT MEETING: WILL BE HELD ON FEBRUARY 1, 2024 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary