

**CUMBERLAND COUNTY INSURANCE COMMISSION
SPECIAL MEETING
FEBRUARY 11, 2021 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 962 2696 1133#

or

<https://permainc.zoom.us/j/96226961133>

The Cumberland County Insurance Commission will conduct its February 11, 2021 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

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 -SPECIAL MEETING
FEBRUARY 11, 2021 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: December 3, 2020 Open Minutes.....Appendix I
December 3, 2020 Closed Minutes.....To be Distributed
December 29, 2020 Open Minutes.....Appendix II**

 - CORRESPONDENCE - None**

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

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

 - TREASURER – Anthony Bontempo**
 - Resolution 13-21 February Bill List.....Page 45**

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly ReportPage 47

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly ReportPage 53

 - MANAGED CARE – Qual Lynx**
 - Monthly ReportPage 62

 - 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**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: APRIL 1, 2021 11 AM**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: February 11, 2021
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 3-27) – Listed below are the necessary Reorganizational Resolutions for the Cumberland County Insurance Commission.

- Resolution 1-21 Certifying the Election of Chairperson and Vice Chairperson
- Resolution 2-21 Appointing CEL Commissioner
- Resolution 3-21 Appointing Commission Treasurer
- Resolution 4-21 Appointing Commission Attorney
- Resolution 5-21 Appointing Commission Secretary
- Resolution 6-21 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan
- Resolution 7-21 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-21 Appointing Agent for Service of Process and Designating Custodian of Commission Records
- Resolution 9-21 Designating Official Newspapers
- Resolution 10-21 Establish Public Meeting Procedures
- Resolution 11-21 2021 Risk Management Plan

Motion to approve Resolutions 1-21 through 11-21

2021 Property & Casualty Budget – The 2021 Property & Casualty Budget was introduced at the December 3, 2021 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 2021 budget appears on **Page 28**, assessments by member entity are on **Page 29**.

- Motion to open the Public Hearing on the 2021 Budget.**
- Discussion of Budget.**
- Motion to close the Public Hearing.**

- ❑ **Motion to approving Resolution 12-21 (Page 30) adopting the Budget for the Cumberland County Insurance Commission in the amount of \$3,361,250 as presented for the Commission Year 2021 and Certify the Assessments.**

- ❑ **2021 Property & Casualty Assessments** – In accordance with the Commission’s By Laws, the assessment bills for 2021 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, 2021. The second assessment of 30% is due on June 15, 2021 and the third assessment of 30% is due on September 15, 2021.

- ❑ **NJ Excess Counties Insurance Fund (CELJIF)** – The NJCE met on December 29, 2020 and approved the 2021 budget in the amount of \$27,088,278. A summary report of the meeting is included in the agenda on **Pages 31-32** and a copy of the NJCE budget is on **Page 33**. The NJCE will hold its Reorganization Meeting on February 25, 2021 via Zoom audio/video.

- ❑ **Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:** Attached on **Pages 34 - 40** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of November 1, 2020 to February 1, 2021. There were 36 certificates of insurance issued during this period.
 - ❑ **Motion to approve the certificate of insurance report.**

- ❑ **Financial Fast Track** – Included on **Page 41** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for November. As of **November 30, 2020**, the Commission has a statutory surplus of **\$227,968**.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 43)** – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2020, the CEL has a surplus of **\$17,552,341**.

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 2021 CCIC Reorganization.

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 11, 2021.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 2-21

**CUMBERLAND COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2021**

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, **Kim Wood** is a member of the Commission and the Commission having deemed it appropriate to designate **Kim Wood** as commissioner to the Fund; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission that **Kim Wood** is designated Commissioner to the New Jersey Counties Excess Joint Insurance Fund until the New Jersey Counties Excess Joint Insurance Fund 2022 Reorganization.

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 11, 2021.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 3-21

**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 2022 CCIC Reorganization;

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 11, 2021.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 5-21

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION SECRETARY**

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 Secretary, and

WHEREAS, **Michelle Key** has demonstrated the skill and possesses the qualifications to perform the duties of Commission Secretary for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of **Michelle Key** as CCIC Secretary for the term commencing upon adoption of the within resolution through 2022 CCIC Reorganization; and

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 11, 2021.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 6-21

**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 11, 2021.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

CUMBERLAND COUNTY INSURANCE COMMISSION

2021 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 Statues 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. 8-21

**CUMBERLAND COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION FOR THE YEAR 2021**

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 2021 commission year; and

NOW THEREFORE be it resolved by the Cumberland County Insurance Commission that **PERMA Risk Management Services** is hereby appointed as agent for service of process upon the CCIC, at its offices located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054 and at 2 Cooper Street, Camden, NJ 08102 for the year 2021 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the CCIC.

BE IT FURTHER RESOLVED that **PERMA Risk Management Services** shall also be the Custodian of Records at no cost to the CCIC.

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 11, 2021.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 9-21

**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 2021 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 2022 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 11, 2021.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 10-21

**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 2021 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 2021 as follows:

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
11:00 AM	April 1, 2021	Zoom Conference Call <i>(until further notice)</i>	Regular Meeting
11:00 AM	June 3, 2021	“	Regular Meeting
11:00 AM	August 5, 2021	“	Regular Meeting
11:00 AM	October 7, 2021	“	Regular Meeting
11:00 AM	December 2, 2021	“	Regular Meeting
11:00 AM	February 3, 2022	“	Reorganization Meeting

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 11, 2021.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 11-21

**Cumberland County Insurance Commission
2021 Plan of Risk Management**

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2021 the 2021 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 coverage are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJCF).
 - 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.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits, Sexual Abuse Liability) limits.

- \$20,000,000 each / \$30,000,000 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: \$110,000,000 Per Occurrence with Zurich American Insurance Company
 - b. Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m) with various insurers on a quota share basis
 - c. Flood: \$50,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis, except
 - i. Flood, SFHA: \$25,000,000 Aggregate
 - d. Earthquake: \$100,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis
 - e. Vehicles (PD Only): \$15,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)

- f. UAS (Drones) - \$100,000
- g. 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)
 - Building: \$500,000
 - Contents: \$500,000
 - Time Element: \$500,000
- Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
 - Property Damage: 1% 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: 1% 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
 - Maximum Deductible: \$5,000,000

- 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 Zurich policy through the NJC JIF), but only for what is not reimbursed by FEMA 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:

- Cumberland County UA: \$1,000,000 per claim and \$1,000,000 annual aggregate
- Cumberland County: \$10,000,000 per claim and \$25,000,000 annual aggregate

- Member Entity Deductible: \$25,000

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
 - Department of Corrections - \$100,000

- 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
 - Limits per claim and annual aggregate:
 - Policy Each Incident/Aggregate: \$5,000,000
 - Cumberland County Utilities Authority: \$1,000,000
 - Retention per member entity:
 - All Other: \$75,000
 - Time Element: 12 Hours
 - Incident Response Coach: \$10,000
 - Participating member entities are:
 - Cumberland County
 - Cumberland County Improvement Authority
 - Cumberland County Utilities Authority

- 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: \$2,500,000 each occurrence/aggregate

- Deductible: \$25,000
- Waiting Period: 12 Hours
- Insured Entities: Cumberland County, Cumberland County Utilities 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 100 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.

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, and Property. FSRC only receives coverage for General Liability (not including Excess Liability limits).

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: \$500,000
 - Named Storm, High Hazard: \$500,000
- 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 for excess liability; 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 ___ day of _____, 2021.

CUMBERLAND COUNTY INSURANCE COMMISSION

, **CHAIRPERSON**

ATTEST:

, **VICE CHAIRPERSON**

CUMBERLAND COUNTY INSURANCE COMMISSION					
2021 PROPOSED BUDGET :					
				Total	
				Increase/Decrease	
APPROPRIATIONS		ANNUALIZED	PROPOSED	\$	%
BUDGET FY2020		BUDGET FY2021			
I. Claims and Excess Insurance					
Claims					
1	Property	242,297	206,000	(36,297)	-14.98%
2	Liability	538,100	503,000	(35,100)	-6.52%
3	Auto	42,000	32,000	(10,000)	-23.81%
4	Workers' Comp.	760,000	784,000	24,000	3.16%
5					
6	Subtotal - Claims	1,582,397	1,525,000	(57,397)	-3.63%
7					
Premiums					
9	CEL JIF	928,438	903,430	(25,008)	-2.69%
10					
11	SubTotal Premiums	928,438	903,430	(25,008)	-2.69%
12	Total Loss Fund	2,510,835	2,428,430	(82,405)	-3.28%
13					
II. Expenses, Fees & Contingency					
15					
16	Claims Adjustment	52,118	53,682	1,564	3.00%
17	Managed Care	0	0	0	0.00%
18	General Expense				
19	Exec. Director	100,505	102,515	2,010	2.00%
20	Actuary	5,170	5,270	100	1.93%
21	Auditor	6,747	10,000	3,253	48.20%
22	Attorney	6,613	6,746	132	2.00%
23	Treasurer	2,979	3,038	60	2.00%
24	Secretary	2,297	2,343	46	2.00%
25					
26	Misc. Expense & Contingency	14,585	14,585	0	0.00%
27	Training	15,000	15,000	0	0.00%
28					
29	Total Fund Exp & Contingency	206,015	213,179	7,164	3.48%
30	Risk Managers	165,000	172,769	7,769	4.71%
31					
32					
33	XS JIF Ancillary Coverage				
34	Excess Liability	94,128	261,612	167,484	177.93%
35	Property 150 x 110	32,993	30,398	(2,595)	-7.87%
36	POL/EPL	126,807	134,999	8,192	6.46%
37	Crime Program	13,860	14,830	970	7.00%
38	Medical Malpractice	40,415	44,741	4,326	10.70%
39	Pollution Liability	6,491	6,491	0	0.00%
40	Employed Lawyers Liab	3,147	3,304	157	4.99%
41	Cyber Liability/Special Coverages	39,995	47,994	7,999	20.00%
42	Aviation	3,500	2,503	(997)	-28.49%
43	Marina Operators Liability	0	0	0	0.00%
44					
45	Total Ancillary Coverages	361,336	546,872	185,536	51.35%
46					
47	Total FUND Disbursements	3,243,186	3,361,250	118,065	3.64%

CUMBERLAND COUNTY INSURANCE COMMISSION				
2021 PROPOSED ASSESSMENTS -				
	2020 ANNUALIZED	2021	Change \$	Change %
Member Name	Total	Total	Total	Total
Cumberland County	2,707,952	2,807,502	99,550	3.68%
Cumberland County Improvement Authority	450,119	465,948	15,828	3.52%
Cumberland County Utility Authority	85,115	87,800	2,686	3.16%
Grand Totals:	3,243,186	3,361,250	118,064	3.64%

RESOLUTION NO. 12-21

**RESOLUTION AUTHORIZING AND ADOPTING THE 2021 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 **\$3,361,250** 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 11, 2021.

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: December 29, 2020
To: Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Excess Insurance Marketing Update: Executive Director reported the Finance Committee met on December 28th to review the status of the 2021 renewal and any changes from their last meeting. As previously reported, significant increases in excess premiums are being driven by current market conditions, adverse loss experience and exposure increases. The “hard” market, conditions are the worst since the mid-1980s. Executive Director said the current delta is in the \$1.3 million range, however, the Underwriting Manager will continue to negotiate with carriers over the next 24 hours to further reduce the delta for 2021.

Underwriting Manager provided a summary report of negotiations with excess carriers highlighting the following:

- Excess Property – Zurich offered a \$1 million deductible option, but at significant premium increase consistent with the market. A second option with a \$2 million deductible provided favorable pricing and overall savings. The Underwriting Manager recommended the latter option.
- Excess Liability – Reviewed several quotes with carriers including the incumbent BRIT. Munich Re provided best quote option providing the \$10 million limit but with increased retention of \$1.5 million. None of the other insurers could provide the expiring \$10 million limit. Executive Director stated the MEL JIF, whose membership pool is largely NJ municipalities, has a long standing relationship with Munich Re. Munich Re is the leader in excess and reinsurance for public entity pools in the country.
- Excess Workers’ Compensation – Reviewed several quotes and Safety National provided best pricing with only a moderate increase based on loss experience and potential COVID-19 claim activity.
- Ancillary Coverages – These are optional commercially placed coverage purchased by member entities are in the Fund’s budget as a pass through. Underwriting Manager continues to negotiate these coverage on behalf of membership.

2021 Budget: Executive Director reported that last month the Fund introduced a proposed 2021 budget based on certain assumptions of renewal negotiations. Executive Director and that the

Finance Committee recommended the NJCE adopt the 2021 budget as introduced on November 19, 2020 meeting.

Executive Director reiterated that the final marketing will still result in a delta for 2021 but as previously mentioned the Underwriting Manager was still in negotiations. It was agreed that any delta would again be absorbed by NJCE.

Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2021 budget and certified the assessments. In addition, the Board of Fund Commissioners authorized the Underwriting Manager to bind and enter into the required agreements for the 2021 excess and ancillary coverages; a resolution formalizing the action will be included in the 2021 Reorganization agenda.

2020 Dividend: Last month, the Fund authorized a dividend in the amount of up to \$2 million. Executive Director reported the Finance Committee is now recommending the Fund release a \$1.5 million dividend to be distributed. The Board of Fund Commissioners adopted a resolution amending the dividend to be released and the Fund office will submit the necessary filings with the State.

Risk Control: Safety Director submitted a summary report of webinar trainings through January 2021.

WC Claims Administration: AmeriHealth provided a verbal report of provider billed amounts, paid amount and net savings as of November 2020.

Closed Session: Executive Director reported there was an emergent settlement authority request to review. The Board entered into Closed Session as authorized via resolution; approval of the settlement authority request was conducted during Open Session.

Next Meeting Schedule:

- February 25, 2021 at 9:30AM via Zoom audio/video - *2021 Reorganization Meeting*

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2021 PROPOSED BUDGET - INTRODUCED 11/19/2020					
APPROPRIATIONS	(A)	(C)	(D)	(E)	
I. Claims and Excess Insurance			(C - A)	(D / A)	
Claims	ANNUALIZED BUDGET FY2020	PROPOSED BUDGET FY2021	Change \$	Change %	
1 Property	836,999	910,261	73,262	8.8%	
2 Liability	997,334	897,602	(99,732)	-10.0%	
3 Auto	258,435	232,593	(25,842)	-10.0%	
4 Workers' Comp.	2,683,444	2,282,295	(401,149)	-14.9%	
5 WC 150 x 1K (7720)	136,422	122,780	(13,642)	-10.0%	
6 Subtotal - Claims	4,912,634	4,445,531	(467,103)	-9.5%	
7 Premiums					
8					
9 Property	6,119,498	7,202,167	1,082,669	17.7%	
10 XS Flood to 50	501,164	596,498	95,334	19.0%	
11 Liability (Brit)	3,924,402	3,924,402	(0)	0.0%	
12 Workers Comp (450 x 550) *	1,045,289	964,203	(81,086)	-7.8%	
13 Workers Comp (Stat x 1MIL/ x 3MIL Mc	2,080,846	2,199,012	118,166	5.7%	
14					
15 SubTotal Premiums	13,671,199	14,886,282	1,215,083	8.9%	
16 Total Loss Fund	18,583,833	19,331,813	747,980	4.0%	
17					
18 II. Expenses, Fees & Contingency					
19					
20 Claims Adjustment	68,190	69,553	1,364	2.0%	
21 Claims Adjustment - Property	17,000	17,340	340	2.0%	
22 Safety Director	412,378	420,625	8,247	2.0%	
23 General Expense					
24 Exec. Director	683,641	697,313	13,672	2.0%	
25 Actuary	23,045	23,505	461	2.0%	
26 Auditor	14,930	15,229	299	2.0%	
27 Attorney	15,654	15,654	0	0.0%	
28					
29 Treasurer	15,653	15,653	0	0.0%	
30 Underwriting Manager	435,096	443,798	8,702	2.0%	
31 Underwriting Data Consolidation	98,110	100,073	1,962	2.0%	
32 Payroll Audit	16,423	16,751	328	2.0%	
33 Safety Institute Funding	100,004	100,004	0	0.0%	
34					
35 Misc. Expense & Contingency	12,220	20,000	7,780	63.7%	
36 Total Fund Exp & Contingency	1,912,343	1,955,499	43,156	2.3%	
37 Risk Management Consultant	102,124	102,124	0	0.0%	
38					
39 Total Self Insured Program	20,598,299	21,389,435	791,136	3.8%	
40					
41 Ancillary Coverages					
42 Excess Liability	611,653	1,700,000	1,088,347	177.9%	
43 Property 150 x 110	554,779	500,341	(54,438)	-9.8%	
44 PDL/EPL	1,211,835	1,305,838	94,003	7.8%	
45 Crime Program	163,805	175,281	11,476	7.0%	
46 Medical Malpractice	855,364	940,860	85,496	10.0%	
47 Pollution Liability	283,750	298,896	10,578	4.8%	
48 Employed Lawyers Liability	154,198	161,913	7,715	5.0%	
49 Cyber Liability	426,060	511,273	85,213	20.0%	
50 Aviation	119,274	87,327	(3,548)	-3.9%	
51 Marina Operators Liability	11,971	17,114	5,143	43.0%	
52					
53 Total Ancillary Coverages	4,392,689	5,698,843	1,306,154	29.7%	
54					
55 Total FUND Disbursements	24,990,988	27,088,278	2,097,290	8.4%	

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 11/1/2020 To 12/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Equipment Finance, Inc., I - Cumberland County Improvement Authority	its successors & assigns ("Lessors") 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: Lease #40163644 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease #40163644 Equipment Value: \$1,650,000.00, Equipment is or will be located at: 355 Martin Luther King Way Bridgeton, NJ 08302. Equipment listed below: Order Pickers/Chargers/Forklifts Ride on Pallet Jack (1) Racking - Common Area Refrigeration/CHANK's Bid Interior Sign Exterior Sign (1) CCTV/INTERCOM CHEMICAL STORAGE CABINET BUG Lights (5) Furniture/Lockers Accessories Self-Luminous Exit Signs (6) TEAM REED	11/2/2020 #2664317	GL AU EX WC OTH
H - Cumberland County Department of I - Cumberland County	Human Services 70 W. Broad Street, 2nd Floor Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: Grant Award 21-528-ADA-0 and 21-958-ADA-0 Evidence of Insurance with respects to Grant Award 21-528-ADA-0 and 21-958-ADA-0	11/10/2020 #2671641	GL AU EX WC OTH
H - Komatsu America Corp. I - Cumberland County Improvement Authority	201 Route 73 Cedar Brook, NJ 08018	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: 2018 Morooka MST1500VDR, Serial #AR1506013, value \$210,000 Evidence of insurance regarding the rental of 2018 Morooka MST1500VDR, Serial #AR1506013, value \$210,000	11/11/2020 #2671937	GL AU EX WC OTH
H - NJ Department of Health I - Cumberland County	Division of Mental Health & Addiction Services 5 Commerce Way, Suite 100 Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: Grant Award 21-528-ADA-0 and 21-958-ADA-0 Evidence of Insurance with respects to Grant Award 21-528-ADA-0 and 21-958-ADA-0	11/13/2020 #2672609	GL AU EX WC OTH
Total # of Holders: 4				

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 12/1/2020 To 1/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Equipment Finance, Inc., I - Cumberland County Improvement Authority	its successors and assigns 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage, Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$110,000,000 RE: # 40164401 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 Lease #40164401 (4) New Backup Generators : (1) 150 kw, 120/208v, 3ph, 4w, natural gas generator (3) 400 kw, 480/277v, 3ph, 4w diesel generators located at: CCIA Lebanon Road Administration Building 745 Lebanon Road, Millville, NJ 08332 CCIA Solid Waste Facility Complex 169 Jesse Bridge Road, Rosenhayn, NJ 08352	12/10/2020 #2683735	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Cumberland County	its Successors and Assigns 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage, Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$15,000,000, Deductible Comp/Coll: \$5,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$110,000,000 RE: 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 with a value of \$32,907.48 for Lease #40160453.	12/17/2020 #2689734	GL AU EX WC OTH
H - City of Bridgeton I - Cumberland County	181 E. Commerce Street Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: Code Blue Shelter The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with regards to the Code Blue Shelter	12/22/2020 #2696979	GL AU EX WC OTH
H - City of Millville I - Cumberland County	12 South High St. Millville, NJ 08332	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: Code Blue Shelter The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with regards to the Code Blue Shelter	12/22/2020 #2696980	GL AU EX WC OTH
H - City of Vineland I - Cumberland County	640 East Wood Street Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717	12/22/2020 #2696981	GL AU EX WC OTH

02/04/2021

1 of 1

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 12/1/2020 To 1/1/2021

		RE: Code Blue Shelter The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with regards to the Code Blue Shelter		
H - DFA - Dairy Brands I - Cumberland County Utilities Authority	Cumberland Dairy 5 Hampshire Street, Suite 120 Mansfield, MA 02048	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Evidence of Insurance.	12/22/2020 #2696975	GL AU EX WC OTH
H - TD Equipment Finance, Inc., I - Cumberland County Improvement Authority	its successors and assigns 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: # 40164401 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability Automobile Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40164401 (4) New Backup Generators : (1) 150 kw, 120/208v, 3ph, 4w, natural gas generator (3) 400 kw, 480/277v, 3ph, 4w diesel generators located at: CCIA Lebanon Road Administration Building 745 Lebanon Road, Millville, NJ 08332 CCIA Solid Waste Facility Complex 169 Jesse Bridge Road, Rosenhayn, NJ 08352	12/22/2020 #2696976	GL AU EX WC OTH
H - Borough of Glassboro I - County of Gloucester	1 South Main Street Glassboro, NJ 08028	Evidence of Insurance. Law Enforcement Legal Liability is included in the above listed General Liability and Excess Liability Policies.	12/23/2020 #2707009	GL EX OTH
Total # of Holders: 8				

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 1/7/2021 To 2/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rowan College of South Jersey - I - Cumberland County	Cumberland Campus 1400 Tanyard Road Sewell, NJ 08080	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Vaccinations Evidence of insurance pertaining to the County Health Department utilizing the Cumberland Campus location to provide health services to the public when needed.	1/7/2021 #2758756	GL AU EX WC OTH
H - NJ Transit Local Programs and I - Cumberland County	Minibus Support One Penn Plaza East Newark, NJ 07105	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 following vehicles: 2016 Ford E450 VIN #1FDEE3FS4GDC56779 2013 Ford E350 VIN #1FDFF4FS9DDB04931 2013 Ford E350 VIN #1FDFF4FS9DDA20799 2013 Ford E350 VIN #1FDFF4FS0DDB00248 2014 Mobility Ventures VIN #57WMD1A64EM101214 2013 Ford E350 VIN #1FDFF4FS7DDB04930 2016 Ford E350 VIN #1FDEE3FS4GDC57193	1/8/2021 #2761263	GL AU EX OTH
H - NJ Transit Local Programs and I - Cumberland County	Minibus Support One Penn Plaza East Newark, NJ 07105	RE: 2016 Ford E-350 VIN #1FDEE3FS4GDC57906 Certificate Holder is Additional Insured and Loss Payee if required by written contract as respects to the 2016 Ford E-350 VIN #1FDEE3FS4GDC57906.	1/8/2021 #2761264	GL AU EX OTH
H - Downe Township I - Cumberland County	288 Main Street Newport, NJ 08345	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: NJDOT Transportation Alternatives Set Aside Program	1/8/2021 #2761347	GL AU EX WC OTH
H - Salem County Youth Services I - Cumberland County	Commission	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 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 to the Youth Services Commission Contract	1/8/2021 #2761366	GL AU EX WC OTH
H - State of New Jersey, Dept of I - Cumberland County	Environmental Protection PO box 400 Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: 1997 Carolina Skiff Evidence of Insurance. All operations usual to County Governmental Entity as respects to 1997 Carolina Skiff, 2007 60 HP Mercury Outboard Motor, 2012 Load Rite Boat Trailer, 2002 Low Ground Pressure Hydraulic Excavator, 1995 Turbine Sprayer (Buffalo), 2003 Polaris Ranger ATV, 2004 Load Rite Trailer, 2002 Argo Conquest 8' x 8',	1/8/2021 #2761367	GL AU EX WC OTH

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 1/7/2021 To 2/1/2021

		2002 Deande ATV Trailer, 1985 JD 490 Hydraulic Excavator Serial #CK0490X009353		
H - Cumberland County Technical I - Cumberland County	Education Center 3400 College Drive Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respects to use of the facility for the County Prosecutors Office during the current year.	1/8/2021 #2761369	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: Child Advocacy Center Treatment Contract #20EHFS 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 Center Treatment Contract #20EHFS	1/8/2021 #2761375	GL AU EX WC OTH
H - Ocean County I - Cumberland County	101 Hooper Avenue PO Box 2191 Toms River, NJ 08754	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Juvenile Detention at Ocean County Certificate holder is additional insured on general liability with regards to housing of juvenile residents of Cumberland County at the Ocean County Juvenile Detention Center.	1/8/2021 #2761402	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern Southern Business Office, 4 Echelon Plaza 1st Fl., 201 Laurel Rd Voorhees, NJ 08043	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: Child Advocacy Center Treatment Contract #20EHFS 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 Center Treatment Contract #20EHFS	1/8/2021 #2761406	GL AU EX WC OTH
H - Salem County Inter Agency I - Cumberland County	Council 98 Market Street Salem, NJ 08079	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Youth Services Commission Contract 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 Youth Services Commission Contract	1/8/2021 #2761413	GL AU EX WC OTH
H - City of Vineland I - Cumberland County	640 E. Wood Street Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Vaccinations	1/8/2021 #2761492	GL AU EX WC OTH

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Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 1/7/2021 To 2/1/2021

H - U.S. Bank National Association I - Cumberland County Improvement Authority	Corporate Trust Administration 21 South Street - 3rd Floor Morristown, NJ 07960	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: Cumberland County Correctional Facility Project Builder's Risk Coverage is included within the property policy at a limit of: \$5.8 million Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Cumberland County Correctional Facility Project. Address: 622 Buckshutem Road, Bridgeton, NJ 08302	1/29/2021 #2780941	GL AU EX WC OTH
H - New Jersey State Council on the I - Cumberland County	Arts PO Box 306 Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Grant #2113A060011 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 Grant #2113A060011	1/29/2021 #2781281	GL AU EX WC OTH
H - New Jersey Historical Commission I - Cumberland County	P.O. Box 305 225 W. State Street Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: FY2021 County History Partnership Program 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 FY2021 County History Partnership Program Grant	1/29/2021 #2781282	GL AU EX WC OTH
H - Amerigroup Health Solutions I - Cumberland County Improvement Authority	P.O. Box 27647 Richmond, VA 23261	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Evidence of insurance for Shady Lane Nursing Home	1/29/2021 #2781285	GL AU EX WC OTH
H - Vineland Police Department I - Cumberland County	Training Academy Attn: Lt. Thomas Riordan 111 N. 6th Street Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: use of holder's fire range The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of holder's fire range throughout the year.	1/29/2021 #2781300	GL AU EX WC OTH
H - Cumberland County Fairgrounds I - Cumberland County	3301 Carmel Road Milville, NJ 08332	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: utilizing the location Evidence	1/29/2021 #2781710	GL AU EX WC OTH

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Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 1/7/2021 To 2/1/2021

		of insurance pertaining to the County Health Department utilizing the location to provide health services to the public when needed.		
H - Rowan College of South Jersey I - Cumberland County	Cumberland Campus 1400 Tanyard Road Sewell, NJ 08080	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: utilizing the location Evidence of insurance pertaining to the County Health Department utilizing the Cumberland Campus location to provide health services to the public when needed.	1/29/2021 #2781711	GL AU EX WC OTH
H - The Cumberland County Department I - Cumberland County	of Health 309 Buck Street Milville, NJ 08332	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: utilizing the location Evidence of insurance pertaining to the County Health Department utilizing the location to provide health services to the public when needed.	1/29/2021 #2781712	GL AU EX WC OTH
H - The Cumberland County Fire and I - Cumberland County	Rescue Training Center 637 Bridgeton Ave Bridgeton, NJ 08302	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: utilizing the location Evidence of insurance pertaining to the County Health Department utilizing the location to provide health services to the public when needed.	1/29/2021 #2781713	GL AU EX WC OTH
H - The Marino Center I - Cumberland County	11 Washington Street Bridgeton, NJ 08302	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: utilizing the location Evidence of insurance pertaining to the County Health Department utilizing the location to provide health services to the public when needed.	1/29/2021 #2781714	GL AU EX WC OTH
H - The New Jersey Motorsports Park I - Cumberland County	8000 Dividing Creek Road Milville, NJ 08332	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: utilizing the location Evidence of insurance pertaining to the County Health Department utilizing the location to provide health services to the public when needed.	1/29/2021 #2781715	GL AU EX WC OTH
H - West Park United Methodist I - Cumberland County	Church 625 Shiloh Pike Bridgeton, NJ 08302	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: utilizing the location Evidence of insurance pertaining to the County Health Department utilizing the location to provide health services to the public when needed.	1/29/2021 #2781716	GL AU EX WC OTH
Total # of Holders: 24				

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2020					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	270,265	2,972,920	20,533,048	23,505,969
2.	CLAIM EXPENSES				
	Paid Claims	167,019	1,343,936	6,303,589	7,647,526
	Case Reserves	(107,894)	298,179	2,532,113	2,830,292
	IBNR	97,457	660,696	1,681,595	2,342,291
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(4,637)	(75,606)	(124,026)	(199,632)
	TOTAL CLAIMS	151,946	2,227,206	10,393,271	12,620,477
3.	EXPENSES				
	Excess Premiums	107,481	1,182,293	7,879,184	9,061,476
	Administrative	28,420	314,891	2,322,120	2,637,011
	TOTAL EXPENSES	135,901	1,497,184	10,201,304	11,698,487
4.	UNDERWRITING PROFIT (1-2-3)	(17,581)	(751,469)	(61,527)	(812,996)
5.	INVESTMENT INCOME	1,384	33,290	140,488	173,778
6.	PROFIT (4 + 5)	(16,197)	(718,180)	78,962	(639,218)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	84,697	84,697
9.	DIVIDEND EXPENSE	0	0	(84,697)	(84,697)
10.	INVESTMENT IN JOINT VENTURE	0	111,261	753,818	865,078
11.	SURPLUS (6 + 7 + 8 - 9)	(16,197)	(606,919)	834,888	227,969
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	65	2,674	293,056	295,730
	2013	37	78,657	150,626	229,283
	2014	115	(13,517)	203,361	189,844
	2015	96	(186,000)	(437,506)	(623,506)
	2016	184	(132,993)	531,897	398,904
	2017	95	(178,134)	(242,070)	(420,203)
	2018	118	(200,659)	188,401	(12,258)
	2019	320	85,837	147,121	232,958
	2020	(17,227)	(62,785)		(62,785)
	TOTAL SURPLUS (DEFICITS)	(16,197)	(606,919)	834,887	227,968
	TOTAL CASH				4,722,960

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	74,597	1,122,972	1,197,569
Case Reserves	0	(147,634)	157,406	9,772
IBNR	0	(19,845)	29,268	9,423
Discounted Claim Value	0	6,298	(6,298)	0
TOTAL FY 2013 CLAIMS	0	(86,583)	1,303,348	1,216,764
FUND YEAR 2014				
Paid Claims	5,834	39,937	1,195,904	1,235,841
Case Reserves	(5,834)	(31,480)	175,561	144,081
IBNR	0	(4,514)	9,764	5,250
Discounted Claim Value	0	9,915	(9,915)	(0)
TOTAL FY 2014 CLAIMS	0	13,858	1,371,313	1,385,171
FUND YEAR 2015				
Paid Claims	3,503	185,122	1,435,031	1,620,153
Case Reserves	(24,784)	(13,935)	463,721	449,787
IBNR	21,282	(8,538)	76,038	67,500
Discounted Claim Value	0	25,732	(27,857)	(2,125)
TOTAL FY 2015 CLAIMS	0	188,381	1,946,933	2,135,315
FUND YEAR 2016				
Paid Claims	658	38,249	782,684	820,933
Case Reserves	(658)	52,543	319,701	372,244
IBNR	0	11,669	23,609	35,278
Discounted Claim Value	0	11,751	(15,856)	(4,105)
TOTAL FY 2016 CLAIMS	0	114,211	1,110,138	1,224,350
FUND YEAR 2017				
Paid Claims	45,109	217,373	942,512	1,159,886
Case Reserves	(27,517)	51,850	793,167	845,017
IBNR	(17,590)	(89,578)	119,576	29,998
Discounted Claim Value	0	(1,925)	(23,665)	(25,590)
TOTAL FY 2017 CLAIMS	1	177,720	1,831,590	2,009,310
FUND YEAR 2018				
Paid Claims	16,606	319,026	687,631	1,006,657
Case Reserves	21,505	86,250	454,600	540,849
IBNR	(38,111)	(181,175)	293,384	112,209
Discounted Claim Value	0	(4,576)	(18,029)	(22,605)
TOTAL FY 2018 CLAIMS	0	219,524	1,417,585	1,637,110
FUND YEAR 2019				
Paid Claims	5,165	107,040	96,111	203,152
Case Reserves	(3,965)	(34,158)	167,957	133,799
IBNR	(1,200)	(72,380)	1,129,956	1,057,576
Discounted Claim Value	0	(34,837)	(22,405)	(57,242)
TOTAL FY 2019 CLAIMS	(0)	(34,334)	1,371,619	1,337,285
FUND YEAR 2020				
Paid Claims	90,144	362,592		362,592
Case Reserves	(66,640)	334,744		334,744
IBNR	133,077	1,025,057		1,025,057
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(4,637)	(87,965)		(87,965)
TOTAL FY 2020 CLAIMS	151,945	1,634,429	0	1,634,429
COMBINED TOTAL CLAIMS	151,946	2,227,206	10,393,271	12,620,477

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2020					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,082,582	22,908,404	163,505,481	186,413,885
2.	CLAIM EXPENSES				
	Paid Claims	321,887	1,474,233	4,975,775	6,450,007
	Case Reserves	(409,117)	2,522,558	5,846,623	8,369,181
	IBNR	539,979	306,345	9,810,443	10,116,788
	Discounted Claim Value	(51,354)	(251,568)	(1,471,830)	(1,723,398)
	TOTAL CLAIMS	401,394	4,051,568	19,161,011	23,212,579
3.	EXPENSES				
	Excess Premiums	2,978,508	15,673,426	113,746,590	129,420,017
	Administrative	141,689	1,772,158	12,402,903	14,175,062
	TOTAL EXPENSES	3,120,197	17,445,585	126,149,494	143,595,078
4.	UNDERWRITING PROFIT (1-2-3)	(1,439,009)	1,411,251	18,194,976	19,606,227
5.	INVESTMENT INCOME	9,615	433,181	1,120,484	1,553,665
6.	PROFIT (4+5)	(1,429,395)	1,844,432	19,315,460	21,159,892
7.	Dividend	0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)	(1,429,395)	1,844,432	15,707,909	17,552,341
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	189	19,687	543,904	563,590
	2011	280	137,001	836,289	973,290
	2012	(89,536)	(29,996)	1,013,486	983,490
	2013	550	(28,430)	1,438,925	1,410,495
	2014	968	(35,652)	2,887,430	2,851,778
	2015	1,022	147,322	1,229,755	1,377,077
	2016	85,238	(349,194)	3,388,065	3,038,871
	2017	1,324	(160,256)	1,257,423	1,097,167
	2018	1,252	283,055	2,119,126	2,402,181
	2019	1,342	757,664	993,507	1,751,171
	2020	(1,432,023)	1,103,230		1,103,230
	TOTAL SURPLUS (DEFICITS)	(1,429,395)	1,844,432	15,707,909	17,552,341
	TOTAL CASH				29,333,208

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	(10,295)	10,466	170
Discounted Claim Value	0	970	(983)	(13)
TOTAL FY 2010 CLAIMS	0	(9,325)	181,322	171,997
FUND YEAR 2011				
Paid Claims	0	19,133	519,228	538,361
Case Reserves	(91,620)	(212,190)	214,527	2,337
IBNR	91,620	45,529	46,091	91,620
Discounted Claim Value	0	24,653	(24,930)	(277)
TOTAL FY 2011 CLAIMS	0	(122,875)	754,916	632,042
FUND YEAR 2012				
Paid Claims	24,441	29,344	1,551,733	1,581,076
Case Reserves	75,558	80,653	75,090	155,743
IBNR	(10,061)	(64,097)	64,097	0
Discounted Claim Value	0	4,508	(12,804)	(8,296)
TOTAL FY 2012 CLAIMS	89,938	50,408	1,678,116	1,728,523
FUND YEAR 2013				
Paid Claims	8,207	253,953	646,873	900,826
Case Reserves	(8,207)	(188,602)	644,280	455,678
IBNR	0	(30,320)	105,073	74,753
Discounted Claim Value	0	24,303	(76,642)	(52,338)
TOTAL FY 2013 CLAIMS	0	59,335	1,319,585	1,378,919
FUND YEAR 2014				
Paid Claims	22,733	32,024	442,532	474,556
Case Reserves	(22,733)	136,179	332,716	468,895
IBNR	0	(77,868)	178,256	100,388
Discounted Claim Value	0	(7,734)	(42,871)	(50,604)
TOTAL FY 2014 CLAIMS	0	82,601	910,633	993,234
FUND YEAR 2015				
Paid Claims	7,240	98,474	763,735	862,209
Case Reserves	(11,247)	90,272	1,897,750	1,988,021
IBNR	4,007	(313,247)	511,194	197,948
Discounted Claim Value	0	27,866	(172,551)	(144,685)
TOTAL FY 2015 CLAIMS	0	(96,635)	3,000,129	2,903,494
FUND YEAR 2016				
Paid Claims	11,102	(24,831)	320,211	295,380
Case Reserves	(150,942)	694,107	647,770	1,341,877
IBNR	55,846	(249,412)	305,258	55,846
Discounted Claim Value	0	(17,407)	(69,661)	(87,068)
TOTAL FY 2016 CLAIMS	(83,994)	402,457	1,203,578	1,606,035
FUND YEAR 2017				
Paid Claims	247,697	248,314	68,152	316,466
Case Reserves	(248,956)	503,214	1,525,070	2,028,284
IBNR	1,259	(557,635)	2,088,218	1,530,582
Discounted Claim Value	0	28,363	(292,128)	(263,765)
TOTAL FY 2017 CLAIMS	0	222,255	3,389,312	3,611,567
FUND YEAR 2018				
Paid Claims	467	79,943	243,786	323,729
Case Reserves	(3,668)	405,221	161,698	566,918
IBNR	3,201	(768,456)	2,419,495	1,651,039
Discounted Claim Value	0	58,374	(290,608)	(232,234)
TOTAL FY 2018 CLAIMS	0	(224,918)	2,534,370	2,309,452
FUND YEAR 2019				
Paid Claims	0	452,845	247,685	700,529
Case Reserves	(797)	(112,327)	347,722	235,395
IBNR	797	(1,171,643)	4,082,295	2,910,653
Discounted Claim Value	0	136,673	(488,652)	(351,979)
TOTAL FY 2019 CLAIMS	0	(694,452)	4,189,050	3,494,598
FUND YEAR 2020				
Paid Claims	0	285,035		285,035
Case Reserves	53,495	1,126,031		1,126,031
IBNR	393,310	3,503,789		3,503,789
Discounted Claim Value	(51,354)	(532,138)		(532,138)
TOTAL FY 2020 CLAIMS	395,451	4,382,717	0	4,382,717
COMBINED TOTAL CLAIMS	401,394	4,051,568	19,161,011	23,212,579

**CUMBERLAND COUNTY INSURANCE FUND COMMISSION
BILLS LIST**

Resolution No. 13-21

FEBRUARY 2021

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

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

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

<u>FUND YEAR 2012</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000249			
000249	COUNTY OF CUMBERLAND	NJCE DIVIDEND 2/21	3,939.00
			3,939.00
000250			
000250	CUMBERLAND COUNTY IMPROVEMENT AUTHORITY	NJCE DIVIDEND 2/21	60.00
			60.00
		Total Payments FY 2012	3,999.00
<u>FUND YEAR 2014</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000251			
000251	COUNTY OF CUMBERLAND	NJCE DIVIDEND 2/21	19,529.00
			19,529.00
000252			
000252	CUMBERLAND COUNTY IMPROVEMENT AUTHORITY	NJCE DIVIDEND 2/21	2,414.00
			2,414.00
000253			
000253	CUMBERLAND COUNTY UTILITIES AUTHORITY	NJCE DIVIDEND 2/21	1,751.00
			1,751.00
		Total Payments FY 2014	23,694.00
<u>FUND YEAR 2016</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000254			
000254	CUMBERLAND COUNTY UTILITIES AUTHORITY	NJCE DIVIDEND 2/21	598.00
			598.00
000255			
000255	CUMBERLAND COUNTY IMPROVEMENT AUTHORITY	NJCE DIVIDEND 2/21	994.00
			994.00
000256			
000256	COUNTY OF CUMBERLAND	NJCE DIVIDEND 2/21	7,017.00
			7,017.00
		Total Payments FY 2016	8,609.00
<u>FUND YEAR 2020</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000257			
000257	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 12/20	4,343.16
			4,343.16
000258			
000258	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/20	8.75
000258	PERMA RISK MANAGEMENT SERVICES	1099 AATRIX FILING 2020	14.95
000258	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/20	3.50
			27.20
		Total Payments FY 2020	4,370.36
<u>FUND YEAR 2021</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>

000259			
000259	NEW JERSEY COUNTIES EXCESS JIF	CEL - 1ST INSTALLMENT 2021	842,724.99
			842,724.99
000260			
000260	PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES - 1ST QTR 2021	25,628.75
			25,628.75
000261			
000261	HARDENBERGH INSURANCE GROUP	CUMB CTY UT AUTH - 1ST INS 21 RMC	1,317.18
000261	HARDENBERGH INSURANCE GROUP	CUMB CTY IMP AUTH - 1ST INS 21 RMC	6,875.00
000261	HARDENBERGH INSURANCE GROUP	CTY OF CUMB - 1ST INS 21 RMC	35,000.00
			43,192.18
		Total Payments FY 2021	911,545.92
		TOTAL PAYMENTS ALL FUND YEARS	952,218.28

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 29, 2021
DATE OF MEETING: February 4, 2021

CUIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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December 2020 - February 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 3:** Attended the CUIC meeting via teleconference.
- **December 9:** Attended the CUIC Safety Committee meeting via teleconference.
- **December 15:** Attended the CUIC Claims Committee meeting via teleconference.
- **December 29:** Attended the CUIC Meeting via teleconference.
- **January 11:** Conducted a job site observation of Meals on Wheels.
- **January 19:** Attended the CUIC Claims Committee via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 4:** Plan to attend the CUIC meeting via teleconference.
- **February 10:** Plan to attend the CUIC Safety Committee meeting via teleconference.
- **February 16:** Plan to attend the CUIC Claims Committee meeting via teleconference.

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/covid-19-updates/> or <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - New Fire Service Resource – Seatbelts – December 3.
- NJCE JIF - New Bulletin: PEOSH Reporting and Recording COVID-Related Illness Guidance – December 11.
- NJCE JIF - ATTENTION Employers of CDL Holders- Designated Employer Representative Training 2021 – December 17.
- NJCE JIF - Live Safety Training Webinars – January & February Registration Now Open! – January 4.
- NJCE JJIF - Law Enforcement Bulletin – New Jersey Use of Force Revised Guidelines – January 25.
- NJCE JIF - Live Safety Training Webinars – March Registration Now Open! - January 27.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with the utmost concern for our public employers and employees NJCE is offering online live safety training webinars.

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

- The February and March Live Training Webinar schedules and registration links are attached.

NJCE MEDIA LIBRARY

The NJCE DVD Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2018/10/2018-NJCE-JIF-Media-Catalog.pdf> or email the video library at melvideolibrary@jamontgomery.com.

CUIC Usage:

- 2020 – 10 videos utilized.
- 2021 – No videos utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

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

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

J.A. Montgomery CONSULTING

The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) continues our live-instructor virtual safety training. Our upcoming schedule of online webinars is provided below, with links to register.

February & March Webinar Training Schedule – Click on Webinar Topic to Register and for the Course Description

Click on Topic to Register

Date	Webinar Topic	Time
2/1/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/1/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/1/21	Hearing Conservation	1:00 - 2:00 pm
2/2/21	Shop & Tool Safety	8:30 - 9:30 am
2/2/21	HazCom w/GHS	10:00 - 11:30 am
2/2/21	Traffic Control in Work Zones	1:00 - 3:00 pm
2/3/21	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
2/3/21	Flagger Skills and Safety Considerations	10:00 - 11:00 am
2/3/21	Safety Committee Best Practices	1:00 - 2:30 pm
2/4/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/4/21	Fire Safety	11:00 - 12:00 pm
2/4/21	Fire Extinguisher	1:00 - 2:00 pm
2/5/21	Back Safety / Material Handling	8:30 - 9:30 am
2/5/21	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
2/8/21	HazCom w/GHS	8:30 - 10:00 am
2/8/21	Shop & Tool Safety	10:30 - 11:30 am
2/9/21	Preparing for First Amendment Audits	9:00 - 11:00 am
2/9/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/10/21	Hazard Identification / Make Observations Count	8:30 - 10:30 am
2/10/21	Shift Briefing Essentials	1:00 - 2:30 pm
2/11/21	Fire Safety	8:30 - 9:30 am
2/11/21	Fire Extinguisher	10:00 - 11:00 am
2/11/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/12/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
2/12/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/12/21	Driving Safety Awareness	1:00 - 2:30 pm
2/16/21	Confined Space for Entrants & Attendants	8:30 - 10:30 am
2/16/21	Hearing Conservation	11:00 - 12:00 pm
2/17/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
2/17/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
2/17/21	CDL-Supervisors Reasonable Suspicion	10:00 - 12:00 pm
2/18/21	Flagger Skills and Safety Considerations	8:30 - 9:30 am
2/18/21	HazCom w/GHS	1:00 - 2:30 pm
2/19/21	Dealing with Difficult People	9:00 - 11:00 am
2/19/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	12:00 - 2:00 pm
2/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/21	Safety Committee Best Practices	1:00 - 2:30 pm

Date	Webinar Topic	Time
2/23/21	Fall Protection Awareness	8:30 - 10:30 am
2/23/21	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/21	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
2/24/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/24/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/25/21	Confined Space Entry for Supervisors	9:00 - 12:00 pm
2/25/21	Playground Inspections	1:00 - 3:00 pm
2/26/21	Safety Coordinator Skills	8:30 - 12:30 pm
2/26/21	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/1/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/1/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/1/21	Hearing Conservation	1:00 - 2:00 pm
3/2/21	Shop & Tool Safety	8:30 - 9:30 am
3/2/21	HazCom w/GHS	10:00 - 11:30 am
3/3/21	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
3/3/21	Flagger Skills and Safety Considerations	10:00 - 11:00 am
3/4/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/4/21	Fire Safety	11:00 - 12:00 pm
3/5/21	Back Safety / Material Handling	8:30 - 9:30 am
3/5/21	Fire Extinguisher	10:00 - 11:00 am
3/8/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/8/21	Shop & Tool Safety	11:00 - 12:00 pm
3/8/21	HazCom w/GHS	1:00 - 2:30 pm
3/9/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
3/9/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
3/10/21	Fire Safety	8:30 - 9:30 am
3/10/21	Fire Extinguisher	10:00 - 11:00 am
3/10/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/11/21	Playground Safety Inspections	8:30 - 10:30 am
3/11/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/12/21	Hazard Identification / Make Observations Count	8:30 - 10:30 am
3/12/21	Shift Briefing Essentials	1:00 - 2:30 pm
3/15/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
3/15/21	Dealing with Difficult People	1:00 - 3:00 pm
3/16/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
3/16/21	CDL-Reasonable Suspicion for Supervisors	10:00 - 12:00 pm
3/17/21	Flagger Skills and Safety Considerations	8:30 - 9:30 am
3/17/21	HazCom w/GHS	1:00 - 2:30 pm
3/18/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/18/21	Hearing Conservation	11:00 - 12:00 pm
3/18/21	Special Events Management	1:00 - 3:00 pm
3/19/21	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/19/21	Traffic Control in Work Zones	1:00 - 3:00 pm

Date	Webinar Topic	Time
3/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/22/21	Safety Committee Best Practices	1:00 - 2:30 pm
3/23/21	Fall Protection Awareness	8:30 - 10:30 am
3/23/21	Preparing for First Amendment Audits	10:00 - 12:00 pm
3/23/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
3/24/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/24/21	Employee Conduct & Violence Prevention in the Workplace	9:00 - 10:30 am
3/24/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/25/21	Confined Space Entry for Supervisors	9:00 - 12:00 pm
3/25/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
3/26/21	Safety Coordinators' Skills Training	8:30 - 12:30 pm
3/26/21	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/29/21	Housing Authority Sensibility #1: Employee Conduct/Violence Prevention in the Workplace	8:30 - 10:00 am
3/29/21	Housing Authority Sensibility #3: Stress and Stress Management	10:30 - 11:30 am
3/29/21	Housing Authority Sensibility #2: Conflict Resolution	1:00 - 3:00 pm
3/30/21	Back Safety / Material Handling	8:30 - 9:30 am
3/30/21	Playground Safety Inspections	1:00 - 3:00 pm
3/30/21	Employee Conduct & Violence Prevention in the Workplace	1:00 - 2:30 pm
3/31/21	Safety Committee Best Practices	8:30 - 10:00 am
3/31/21	Driving Safety Awareness	1:00 - 2:30 pm

Live Webinar Guidelines:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in excessively late or leave early.
- Please [click here](#) for informative Zoom operation details.
- To maintain the integrity of MSI classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**
- Group Training procedures:
 - Please have one person register for the safety training webinar.
 - Please complete the Group sign in sheet and send it to ndougherty@iamontgomery.com within 24 hours of training completion.

Questions?

Please send an email to Natalie Dougherty ndougherty@iamontgomery.com.

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Ethics for NJ Officials and Employees	2 / E	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5 / T -.5 / G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,M		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
Ethics for NJ Officials and Employees	2 / E,P	Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Ethics for NJ Officials and Employees	2 / E	Ethics for NJ Officials and Employees	2 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Ethics for NJ Officials and Employees	2 / E
Heavy Equipment	3 / CRP	Dealing With Difficult People	1 / OFF
Sanitation and Recycling Safety	2 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			



Post Office Box 8000 • 8000 Sagamore Drive, Suite 8101 • Marlton, New Jersey 08053
856.489.9100 • 856.489.9101 Fax • www.hig.net

TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 2/4/2021
RE: Risk Management Consultant's Report

Safety and Training

- **10/14/2020 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 10/14/2020 Safety and Accident Review Committee Meeting Minutes. The 12/9/2020 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2021 NJCEL reinsurer Change**
Effective 1/1/2021, the NJCEL excess carrier has changed from BRIT to Munich Re. The new carrier will be offering a safety grant that will be similar to the BRIT Safety Grant. The Munich Re Safety Grant will offer \$50,000 to be divided between the 10 New Jersey Counties Excess Liability members. We hope to have more information regarding the grant eligibility requirements by the next meeting.

- **NJCEL – New Budget Line Item – New Optional Coverage**
NJCEL has been able to secure Active Assailant coverage for its members effective 1/1/2021. In the event an individual or individuals threatens and / or inflict harm to an employee or other individuals at a covered location, this policy would pay for the costs incurred for crisis management public relations, additional security measures and employee relocation, training and recruitment.

The coverage is optional for all Commission members and written on a master policy for all. This is similar to all of the NJCEL ancillary policies. The Cumberland County Insurance Commission nor the NJCEL assume any risk for this new line of coverage. Currently two Cumberland County Insurance Commission members have elected the coverage.

We are available to answer questions on this coverage.

- **2021 Claims Charter**
Attached is the 2021 Claims Charter. There is one amendment to the Charter:
 - o Remove Craig Atkinson as a Committee Member for Cumberland County and add Paige Desiere as a Committee Member for Cumberland County.

Action Requested: **Motion** to adopt the revised Claims Charter.

Insuring Bright Futures and Building Lasting Relationships since 1954

Main Office 8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053
Gibbstown 618 E. Broad Street
Gibbstown, NJ 08027
Mount Holly 2 Mill Street
Mount Holly, NJ 08060
Philadelphia PO Box 40901
Philadelphia, PA 19107



Post Office Box 8000 • 8000 Sagamore Drive, Suite 8101 • Marlton, New Jersey 08053
856.489.9100 • 856.489.9101 Fax • www.hig.net

- **2020 Recoveries on Property Damage Claims (i.e. Auto and Traffic Light) under County's \$5,000 Deductible**

The County has recovered \$225.00 for one auto property claim to which a third party was at fault. In addition, the County has recovered \$25,356.93 for traffic signal knockdowns to which a third party was at fault. To date, there are two property damage claims that remain open to which one claim County Counsel's office is pursuing and one claim Qual-Lynx is pursuing payment. If a Commissioner would like the details for any of the claims, please contact our office.

Insuring Bright Futures and Building Lasting Relationships since 1954

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

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

Mount Holly
2 Mill Street
Mount Holly, NJ 08060

Philadelphia
PO Box 40901
Philadelphia, PA 19107

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 October 14, 2020 – 10:00am
 Via Video Conference Meeting

- I. Call to Order – Mr. Atkinson
 Mr. Atkinson called the meeting to order at 10:02 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	<u>Present / Absent</u>
Craig Atkinson	Cumberland County Insurance Commission (Chair)	Present
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Jasmin Calderon	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard (A-10:19am)	Cumberland County – Health Department	Present
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Absent
Henrietta Barreras	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Theresa VanSant	Cumberland County – CATS	Present
Veronica Surrency	Cumberland County - Juvenile Detention Center	Absent
David Dewoody	Cumberland County – Purchasing	Present
Ronald Cusano	Cumberland County – Sheriff’s Department	Present
MaryAnn Maslanik	Cumberland County – 4 –H Extension	Present
James Neher	Cumberland County – Public Works	Absent
Kathy Rodriquez	Cumberland County – Dept. of Social Services	Present
Christina Campbell	Cumberland County – Library	Absent
James Matlock	Cumberland County – Consumer Affairs	Absent
Sal DeFrancisco	Cumberland County Improvement Authority	Absent
Stephanie Shelton	Cumberland County Improvement Authority	Present
Steven Errickson	Cumberland County Utilities Authority	Absent
Dr. Cynthia Hickman	Cumberland County – Human Resources	Present

Alternates:

Frank Sabella	Cumberland County – Prosecutor/Administration	Present
Noah Hetzell (A-10:30am)	Cumberland County – Department of Health	Present
John Knoop	Cumberland County – County Engineer/Public Works	Absent
Craig Johnson	Cumberland County – Sheriff’s Office	Absent
Natanael Cruz	Cumberland County – Sheriff’s Office	Present
Betty Rodriquez	Cumberland County – Dept. of Social Services	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Absent

Commission Professionals:

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

- III. Approval of the 8/12/2020 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 8/12/2020 Safety and Accident Review Committee Meeting Minutes.
 Moved: David Dewoody
 Seconded: Dr. Cynthia Hickman
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairman’s Report – Craig Atkinson

The Chairman began by providing a review of the County’s Accident Statistics for the first nine months of 2020.

Next, he advised the Committee that Dr. Hickman has been providing the J.A. Montgomery training schedule to the department supervisors to ensure that employees are receiving safety trainings.

CUMBERLAND COUNTY INSURANCE COMMISSION

Lastly, he advised that Barbara Nedohon, the Executive Director for the County's Department of Aging and Disabled, was required by Federal Law to publish a Safety Management Plan for the County CATS Department. The plan engages employees in reporting safety hazards by having employees complete hazard assessment forms and participating in meetings. The plan will be available to view shortly and will go into effect once approved through the required process. The Chairman suggested that all department supervisors consider executing a similar plan for their department once the plan is implemented and the document is available to review.

Dr. Hickman had a question regarding training. She had been asked by a department supervisor how trainings were mandated. She was looking for guidance on how to determine what trainings would be required for each department. Mr. Prince advised that he would provide the New Jersey Department of Labor's work settings page which contains the minimum recommended training for all work settings. In addition, he stated that each department should have completed a job hazard assessment that would determine any hazards present, which could require additional trainings. He explained the importance of a job hazard assessment. The Chairman advised that each department could have different required trainings. Dr. Hickman concluded by advising she would correspond directly with Mr. Prince.

Mr. Dewoody inquired as to the publishing of the Safety Management Plan. The Chairman explained the process.

V. Risk Management Consultant's Report

Ms. Violetti provided the accident report for Cumberland County Improvement Authority and Cumberland County Utilities Authority for the nine months of 2020.

Next, she spoke about the Wellness Grant. At the upcoming December Cumberland County Insurance Commission meeting, she would like to present a request to continue the Wellness Incentive Grant in 2021. She requested feedback from the Committee as to how the program could be improved. The Chairman advised that the program has been well received by the County department supervisors as many have provided positive comments on the wellness activities or items purchased. Dr. Hickman also expressed gratitude and inquired as to the distribution of the grant funding. Ms. Violetti explained the original intent of how the funding was structured. Upon discussion, a request was made to increase the funding specifically for the County due to its size. Ms. Violetti suggested increasing the overall funding to \$5,000 with the breakdown of \$3,000 for the County, \$1,000 for the Improvement Authority and \$1,000 Utilities Authority. She advised that if one entity does not utilize the funds, the other two entities would be eligible for them. It was the Committee's consensus to request the increased funding to the Insurance Commission for the 2021 Wellness Grant Incentive Program. Ms. Violetti advised that she will update the Committee on the outcome at the December Safety and Accident Review Committee meeting.

She continued by addressing the J.A. Montgomery Ladder Safety Bulletin which had been provided to the Committee. Due to the number of accidents which occurred between February and August that involved a ladder, the bulletin was provided to encourage departments which utilize ladders to review with their employees.

Next, Mr. Henry reviewed the Inservco Stewardship Report with the Committee.

Lastly, the 2021 Safety and Accident Review Committee Schedule was provided to the Committee.

VI. NJCEL Safety Director's Report

Mr. Prince began by advising that J.A. Montgomery's November training schedule has been released.

Next, he spoke about J.A. Montgomery's 2021 Initiatives. He advised the previous Work Zone Safety Program that had been four hours in duration will be broken out to 1 hour of instruction providing the following trainings: temporary traffic control, temporary traffic control for supervisors and flagger work zone best practices. In addition, the landscape safety program will work the same with 1 hour of instruction providing the following trainings: mower safety, chainsaw safety, chipper safety, and utility cart operation safety. He advised that Coaching the Emergency Vehicle Operator training will be added in 2021 and conducted via webinar. Due to the current circumstances, J.A. Montgomery is striving to convert their entire safety training catalog into a webinar based program.

Dr. Hickman provided a compliment to J.A. Montgomery on how they were able to transition from in-person training to virtual training during the pandemic.

CUMBERLAND COUNTY INSURANCE COMMISSION

- VII. Presentation of Supervisor's Accident Investigation Forms for Review – Chairman Atkinson
The accident investigation form for the Workers' Compensation claims on Exhibit A were reviewed.

- VII. Old Business
There was no old business to discuss.

- IX. New Business
Mr. Dewoody advised that the purchasing department has worked closely with the County Health Department and the Office of Emergency Management to provide employees with required personal protective equipment.

Ms. Violetti advised the Committee the next meeting is scheduled for December 9, 2020.

- X. Adjournment
Motion to adjourn
Moved: David Dewoody
Seconded: Dr. Cynthia Hickman
The meeting was adjourned at 11:16 am.

**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

The Claims Committee will conduct meetings on the following schedule:

Claims Committee Meetings will be held on the third Tuesday of each month at 11 am at the County Administration Building, 164 W. Broad Street, Bridgeton, NJ 08302.

CLAIMS COMMITTEE ASSIGNMENTS

Committee Members

Name	Affiliation
Kim Wood (Chair)	Cumberland County Insurance Commission
Jody Hirata	Cumberland County
Paige Desiere	Cumberland County
Henrietta Barreras	Cumberland County
Jerry Velazquez	Cumberland County Improvement Authority
Janet Heck	Cumberland County Improvement Authority
Steven Errickson	Cumberland County Utilities Authority

Commission Professionals

John Carr	Commission Counsel
Bradford Stokes	Executive Director
Hardenbergh Insurance Group Representatives	
Conner Strong & Buckelew Representatives	
J.A. Montgomery Representatives	
Inservco Insurance Services Representatives	
Qual-Lynx Representatives	
PERMA Representatives	

January 2014 Edition
Amended April 3, 2014
Amended February 3, 2015
Amended February 4, 2016
Amended April 6, 2017
Amended February 1, 2018
Amended April 4, 2019
Amended December 10, 2019
Amended April 9, 2020
Amended August 6, 2020
February 4, 2021

**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

CLAIMS COMMITTEE CHARTER

The Cumberland County Insurance Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Claims Committee shall be comprised of at least one representative from each member of the Cumberland County Insurance Commission and one Cumberland County Insurance Commissioner. Each representative shall have one vote. As additional members join the Cumberland County Insurance Commission, a representative from the new member entity shall be appointed to the Claims Committee.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the County's Risk Management Consultant's office, a representative from the Third Party Administrator's office, and a representative from the CEL's Safety Director's office.

Authority and Responsibility

1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus ten thousand dollars (\$10,000) for Property, including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability, and fifteen thousand dollars (\$15,000) for Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Cumberland County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.

January 2014 Edition
Amended April 3, 2014
Amended February 3, 2015
Amended February 4, 2016
Amended April 6, 2017
Amended February 1, 2018
Amended April 4, 2019
Amended December 10, 2019
Amended April 9, 2020
Amended August 6, 2020
February 4, 2021

**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

3. The Claims Committee shall develop and recommend claims cost containment programs.

Claims Committee Bylaws

The Claims Committee of the Cumberland County Insurance Commission was established in February 2013, where the Cumberland County Insurance Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Cumberland County Insurance Commission.

Meetings

The Claims Committee shall meet at least monthly, on the third Tuesday of the month, and as many times as the Committee Chairman deems necessary. Meetings are to be held telephonically. In-person meetings will only be required if deemed necessary by the Chairman.

Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

Specific Duties

In undertaking its responsibilities as outlined above, the Claims Committee is to:

1. Apprise the Commissioners of the Cumberland County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.

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February 4, 2021

**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

2. Review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus ten thousand dollars (\$10,000) for Property, including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability, and ten thousand dollars (\$15,000) for Workers' Compensation inclusive of legal fees, expenses, and such other items to be charged to the Cumberland County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
3. Review and recommend for approval or denial all settlement payment authorization requests.
4. Recommend to Commissioners of the Cumberland County Insurance Commission any appropriated changes or extensions in the duties of the Committee.
5. Report annually to the Commissioners of the Cumberland County Insurance Commission on the discharge of these responsibilities.

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Amended February 3, 2015
Amended February 4, 2016
Amended April 6, 2017
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Amended August 6, 2020
February 4, 2021



CUMBERLAND COUNTY INSURANCE COMMISSION
Cumulative Savings Report
1/1/2020 - 12/31/2020

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

2019						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	33	\$110,004.18	\$35,581.97	\$74,422.21	68%	\$9,674.89
FEBRUARY	16	\$36,031.21	\$34,348.58	\$1,682.63	5%	\$218.74
MARCH	28	\$28,681.02	\$16,374.42	\$12,306.60	43%	\$1,599.86
APRIL	29	\$43,382.24	\$10,100.05	\$33,282.19	77%	\$4,326.68
MAY	13	\$21,781.60	\$11,094.44	\$10,687.16	49%	\$1,389.33
JUNE	8	\$19,188.95	\$8,812.68	\$10,376.27	54%	\$1,348.92
JULY	14	\$5,401.50	\$3,995.59	\$1,405.91	26%	\$182.77
AUGUST	8	\$2,282.24	\$965.68	\$1,316.56	58%	\$171.15
SEPTEMBER	7	\$3,483.50	\$1,461.97	\$2,021.53	58%	\$452.86
OCTOBER	15	\$8,329.16	\$3,345.57	\$4,983.59	60%	\$1,082.79
NOVEMBER	11	\$28,722.86	\$7,873.51	\$20,849.35	73%	\$2,710.42
DECEMBER	32	\$68,902.28	\$21,366.77	\$47,535.51	69%	\$6,179.62
Grand Total	214	\$376,190.74	\$155,321.23	\$220,869.51	59%	\$29,338.02



TOP 10 PROVIDERS REPORT
January 1, 2020 – December 31, 2020

	UNITS OF SERVICE	APPROVED	% SAVINGS
INSPIRA MEDICAL CENTER VINELAND	7	\$62,390.74	40%
PREMIER ORTHOPAEDIC ASSOCIATES OF SOUTHERN NJ	91	\$45,243.57	79%
NOVACARE REHABILITATION	139	\$16,351.00	71%
PREMIER ORTHO ASSOC SURGERY CENTER	2	\$15,283.25	69%
COMP X MEDICAL MANAGEMENT	44	\$14,015.00	49%
SURGICAL STUDIOS LLC	1	\$12,852.75	78%
INSPIRA HEALTH NETWORK URGENT CARE	51	\$6,646.41	54%
ONE CALL CARE DIAGNOSTICS	18	\$6,630.00	63%
IVY REHAB NETWORK, INC	46	\$4,074.00	84%
VANTAGE SURGICAL CENTER	1	\$3,998.50	71%
Grand Total	400	\$187,485.22	68%

The Top 10 Providers represent 86% of total approved in 2020.

APPENDIX I – MEETING MINUTES
December 3, 2020

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – DECEMBER 3, 2020
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Jack Surrency	Absent
Darlene Barber	Present
Gerald Seneski	Present
Kim Wood	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Present
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Craig Atkinson, Cumberland County
John Carr, Cumberland County
Melissa Strickland, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Karen Beatty, Qual-Lynx
Chris Roselli, Qual-Lynx
Robyn Walcoff, PERMA
Jennifer Conicella, PERMA
Glenn Prince, JA Montgomery
Edward Cooney, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF OCTOBER 1, 2020

Moved: Commissioner Wood
Second: Commissioner Seneski
Vote: 2 Ayes, 0 Nays, 1 Abstain – Commissioner Barber

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

2021 Property & Casualty Budget Introduction – Attached on **Page 3** for your review and discussion is the 2021 proposed Property and Casualty Budget in the amount of \$3,361,748. The introductory budget represents a 3.66% increase compared to the 2020 budget. Proposed Assessments at the meeting.

Executive Director said on the claims front the Commission received good news from the actuary and favorable trends for the last few years. The loss funds went down \$57,000 which is always a good way to start the budget. The CEL JIF premium, started out as what has been a very long process, initially at plus 8% but with the hard work of Joe Hrubash, Ed Cooney and staff the Commission was very fortunate to see a decrease on the CEL premium. Most of the other counties had an increase. The decrease there was very helpful. Overall, the total loss funds are going down 3.28%. On to fees and expenses - claims adjustment has a contractual increase of 3% the others have been plugged in with 2%. Realizing that the RFPs are coming in this week so these are subject to change and some revisions could be made at adoption time. Ancillary coverages are all over the place with excess liability at a tremendous increase of 177% about half of that was from the effect of last year on the Ancillary line for the liability, which came in after the adoption of the CEL budget. At that time the CEL Commissioners decided to absorb the increase in their budget instead passing to the local commissions pay. However, the consequences of that is the credit card comes due the next year, which is where we are now and this is reason for the large increase. Executive Director said Ed Cooney will talk about the liability, which is a very volatile market which is reflected in an increase in the POL, crime and med mal. Cyber liability has a large 20% increase, another volatile market. The municipal side faced a 100% increase, so the county program was very fortunate. Executive Director said, overall the budget is not as severe with a 3.66% increase.

Executive Director asked Mr. Cooney to talk about the renewal and what the CEL faced in getting to this point. Mr. Cooney said last year was the beginning of a real hard market hitting every single industry out there that the insurance marketplace handles and certain lines of coverage were the hottest targets. For many years there have been issues with property and has been steadily increasing. Although, because of our program, the CEL has avoided a lot of that, even though there have been a lot of losses. The liability marketplace is upside down at the current time and that started in December of last year, which is the reason for the increase. This year is not any better, much worse, in fact. In actuality, most insurers that are still willing to quote different industries, including public entity, are cutting back their limits to \$5 million max which is the most they are willing to offer on a single account. Limits in the past of \$10 to \$15 million from a single insurance

company, are long gone and with limit cuts the insurers are also not returning much money for reducing the limits. On top of that, the rates for every single \$5 million layer are going through the roof. Therefore, accounts that are not in pools or JIFs as successful as ours are easily going to see an increase of 100%, 200% or 300%. It is an extremely rough marketplace right now. It will eventually turn around but this is probably the worst we have seen in 30 years. This is an example of why the JIFs were started back in the mid to late 80s.

Mr. Cooney said by using heavy marketing and maturity of the a program looking at all the different options, such as higher retentions, quota shares and a couple other interesting options out there, the CEL was able to return these results. Back in August, we predicted the MEL was going to be at a worst case scenario at a 15% increase. Mr. Cooney said public entities across the country would be in tears of happiness to have that little of increase. Mr. Cooney said as for this program, the CEL going to keep driving this down to have it as low as possible. Right now the CEL's overall budget is around 8% or 9% and hope to have it even lower once the renewal process is finalized.

Executive Director said hopefully the Commission will be amending the budget down in February. A great job by Mr. Cooney, underwriting folks and of course, Joe Hrubash who was very hands on during the entire process. Executive Director said Commissioner Wood was on the Finance Committee that met many, many times, along with the CEL. Commissioner Wood thanked the professional staff for lifting up all the rocks to find savings, and for providing a very detailed, easy to understand reasoning behind why increases occurred. Commissioner Wood said it is nice to know that the Commission has folks who can work with professionals to make sure that the message is clear and provides a positive result at the end.

Motion to introduce the 2021 Property and Casualty Budget in the amount of \$3,361,748 and schedule a public hearing on February 11, 2021 at 11:00 AM.

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

NJCE Dividend –The NJCE Board of Commissioners reviewed dividend options and is recommending the Fund release a **\$2 million** dividend. The Commissioners delayed the distribution aspect of the dividend until the NJCE December Board Meeting. Depending on the result of the excess renewal marketing the Commissioners may consider a portion of the dividend to be applied as a credit to the 2021 budget.

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

Professional Services - The County issued Request for Proposals for Executive Director and Auditor that are due back today. An RFP was also issued for Risk Management Consultant that is due tomorrow and one for the Actuary that is now due back on December 15th. We will need to schedule a special meeting after the 15th to make those appointments.

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:

Attached on **Page 4** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of September 1, 2020 to September 31, 2020. There were 5 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Motion:	Commissioner Wood
Second:	Commissioner Seneski
Vote:	Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – NJ Counties Excess Joint Insurance Fund (CELJIF) - The NJCE met on October 22, 2020 and November 19, 2020 via zoom conference. A summary report of both meetings are included in the agenda on **Pages 5-11**. The next NJCE meeting is scheduled for December 18, 2020 at 9:30 AM.

Financial Fast Track – Included on **Pages 12-13** of the agenda is the Financial Fast Track report for the Cumberland County Insurance Commission for August. As of **August 31, 2020**, the Commission has a statutory surplus of **\$233,963**.

NJ CEL Property and Casualty Financial Fast Track (Pages 14-15) – Included in the agenda is the NJ CEL Financial Fast Track Report for August. As of **August 31, 2020**, the CEL has a surplus of **\$18,073,415**.

MANDATORY YEAR END CLAIMS: Executive Director asked Jennifer Conicella of PERMA to touch base on the memo on page 16 of the agenda. Ms. Conicella said the Claims Sweep memo is provided to make sure that all of the claims from the ancillary lines, not workers comp or general liability, are reported on the claims made basis. These claims must be reported within the same policy year. Please be sure to have all of those claims reported before the end of the year.

Next Meeting – A reminder that our next meeting is on February 11, 2021.

SAFETY COMMITTEE:

Mr. Atkinson reported on the statistical analysis for this year with 17 at property damage accidents; nine at fault which is a 53% average. In 2020 the County suffered 15 lost time personal injury accidents to date. The County is continuing with virtual training conducted by the Training and Development office as well as making use of the virtual training offered by J.A. Montgomery, which is going very well. The next Safety and Accident Review Committee meeting will be held virtually on December 9 2020 at 10:00 am.

CLAIMS COMMITTEE: Jennifer Conicella reported the claims Committee met on November 17 and we will be discussing those claims further in closed session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 21-20 DECEMBER BILLS LIST IN THE AMOUNT OF \$10,471.97 AND RESOLUTION 22-20 DECEMBER BILLS LIST IN THE AMOUNT OF \$6,613.00

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

CEL SAFETY DIRECTOR: The Safety Directors Report for October through December begins on page 19. Safety Director Glenn Prince said as Mr. Atkinson pointed out earlier, JA Montgomery has converted all of the instructor led training programs to a webinar format, due to the Covid 19 pandemic. Once the pandemic ends all of the instructor led programs will resume. Instructions are on the website and njce.org for any individual that desires to participate in any of the training programs. To register, simply click on the link and an email confirmation will be forwarded, which also provides the link to participate in the webinar training program. The Commission previously participated in the BRIT safety grant and an additional submission has been received for a truck-mounted attenuator. Mr. Prince said this is a very important piece of equipment for all DPW employees assigned to work in work zones on the highway. The price of the truck mounted attenuator is \$16,984 and Cumberland County will be receiving \$8,492 in return from the BRIT Safety Grant, which is a 50% cost sharing.

In response to Commissioner Seneski, Mr. Prince said at this time, the, the CEL is working on a learning management system for all members through First Net and the system should be coming in the very near future. The purchase was approved at the CEL level, which is similar to the MEL program utilized by municipalities and more information will be provided the very near future.

RISK MANAGER:

Christina Violetti said the Risk Managers report begins on page 24 along with the approved August 12th Safety and Accident Review Committee meeting minutes. As Mr. Prince mentioned we are so excited the County was awarded the \$8,492 from the BRIT Safety Grant for the traffic attenuator. Since 2015 the Insurance Commission has received \$40,004.69 cents from the BRIT Safety Grants. That is a tremendous number and the Committee will continue to encourage those submissions as the grant hopefully will continue. Moving on to the wellness incentive program there were two wellness incentive grants that were submitted for 2020. Unfortunately, with Covid 19 some of the county departments were not able to complete their wellness activities. The original amount for one of the submissions, which had multiple county departments on it, was for \$998.61. Three of those departments, were not able to complete their activities so the actual amount spent for the remaining departments was \$464.65.

The Safety and Accident Review Committee met back on October 14th and discussed whether to have this grant continue to be funded through the insurance commission for 2021 and they were in agreement, in the hopes that the Commissioners would be agreeable. There were some changes in aspects of the program. One request to increase the number of grants awarded from three to five. This was upon discussion of the County being such a large entity and the hopes that more departments would feel more comfortable in providing a submission if they knew that there were more grants available. In addition, to increasing the number of grants another request was to increase the amount from \$3,000 to \$5,000. The intended breakdown would be \$3,000 for the County, \$1,000 for the Improvement Authority and \$1,000 Utilities Authority. There would be a stipulation that if a member does not participate or have a submission which is not approved, then any other member would be eligible to utilize the funds. All other parts of the program will remain the same. With no questions being heard, Ms. Violetti requested a motion to authorized \$5,000 for the Wellness Incentive Program for 2021.

MOTION TO AUTHORIZE \$5,000.00 FOR THE WELLNESS INCENTIVE PROGRAM

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

Ms. Violetti said she was able to meet with Commission Council and to review the Litigation Management Plan. The revised plan was included in the agenda. The changes are administrative to reflect the current practices. Ms. Violetti requested a motion to adopt the revised Litigation Management Plan.

MOTION TO APPROVE THE REVISED LITIGATION MANAGEMENT PLAN

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

Ms. Violetti said the meeting schedule for both the Safety and Accident Review Committee and the Claims Committee for 2021 are included in the agenda and requested the motion to approve both schedules, as presented.

MOTION TO APPROVE THE MEETING SCHEDULES FOR THE SAFETY AND ACCIDENT REVIEW COMMITTEE AND THE CLAIMS COMMITTEE FOR 2021

Motion: Commissioner Seneski
Second: Chairman Wood
Vote: Unanimous

Ms. Violetti said as Jen Conicella mentioned the claim sweep on claims made policies, our office has issued an email letting the entities, know that there are specific policies which are made on a claims made basis. Any claim or potential claim needs to be reported before the end of the policy period, which is December 31, 2020. An email was sent out to all members and the Risk Manager is waiting responses back.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2020 and the PPO Penetration Report. The Cumulative Savings Report shows that so far this year the Commission saved 64% and the bills repriced to the savings of \$304,000 to the Commission.

UNDERWRITING MANAGER:

CLAIMS SERVICE: Claims Manager Veronica George said the Claims report will be in Executive Session

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

Motion: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

General Liability PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001034 IN THE AMOUNT OF \$80,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001095 IN THE AMOUNT OF \$250,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001047 IN THE AMOUNT OF \$35,000.00

Motion: Commissioner Surrency
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001062 IN THE AMOUNT OF \$65,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000972 IN THE AMOUNT OF \$85,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

Property PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002069 IN THE AMOUNT OF \$36,398.12

Motion: Commissioner Wood
Second: Commissioner Seneski

Auto Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001320 IN THE AMOUNT OF \$544.23

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001315 IN THE AMOUNT OF \$500.00

Motion: Commissioner Wood
Second: Commissioner Seneski

Workers Comp PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001308 IN THE AMOUNT OF \$40,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001326 IN THE AMOUNT OF \$88,500.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000564 IN THE AMOUNT OF \$30,004.80; AND SETTLEMENT AUTHORITY IN THE AMOUNT OF \$18,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000807 IN THE AMOUNT OF \$29,918.36; AND SETTLEMENT AUTHORITY IN THE AMOUNT OF \$29,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001067 IN THE AMOUNT OF \$28,476.20; AND SETTLEMENT AUTHORITY IN THE AMOUNT OF \$18,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORITY REQUEST IN THE AMOUNT OF \$108,225.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO AMEND THE SPELLING OF LAST NAME ON CLAIM #1047 TO CHANGE THE LETTER "L" TO "K"

Motion: Commissioner Barber
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO APPROVE THE PARS/SARS

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

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN THE PUBLIC PORTION OF THE MEETING

Motion: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

PUBLIC COMMENT: Mrs. Ridgway requested the amounts for the PARs and SARs. In response, Commissioner Wood said the amount of the PARs were \$904,898 and the SARs were \$89,443.59. Mrs. Ridgway wished everyone Happy Holidays.

Commissioner Barber thanked Craig Atkinson for his hard work with the Commission. Commissioner Barber wished Mr. Atkinson a happy retirement and said the Commissioners and the Board truly appreciate all of the hard work by Mr. Atkinson over the years.

MOTION TO CLOSE THE PUBLIC PORTION OF THE MEETING

Motion: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

MEETING ADJOURNED: 12:25 PM

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

Minutes prepared by: Karen A. Read, Assisting Secretary

APPENDIX II – MEETING MINUTES
December 29, 2020

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
SPECIAL MEETING – DECEMBER 29, 2020
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Jack Surrency	Absent
Darlene Barber	Present
Gerald Seneski	Present
Kim Wood	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Present
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Craig Atkinson, Cumberland County
John Carr, Cumberland County
Bonnie Ridolfino, Hardenbergh Insurance Group
Fran Eddis, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Karen Beatty, Qual-Lynx
Chris Roselli, Qual-Lynx
Jennifer Conicella, PERMA
Glenn Prince, JA Montgomery

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

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 were reviewed and considered. The Executive Director will give a report.

Executive Director said the only order business for today is to approve the contracts for Professional Services for Fund Year 2021. A synopsis of the Professional Services awarded are listed on Resolution 22-20.

<u>Name</u>	<u>Services</u>	<u>Amount</u>
Hardenbergh Insurance Group	Risk Management Services	
Cumberland County		\$140,000.00
Cumberland County Improvement Authority		\$ 27,500.00
Cumberland County Utilities Authority		6% of assessment
PERMA Risk Management Services	Executive Director	\$102,515.00
Bowman & Company	Auditor	\$ 10,000.00
SG Risk	Actuary	\$ 5,270.00

Executive Director said the County did receive multiple responses for the Actuary position. The Professional Service contract was awarded to the incumbent SG Risk. A former actuary did submit which was substantially higher and two others that were rejected because they came in late. With no questions being heard on the appointments a motion was to approved Resolution 22-20 was in order.

Motion to approve Resolution 22-20 Designating the Risk Management Consultant, Executive Director, Auditor and Actuary for the Fund Year 2021.

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

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC COMMENT

Motion: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE PUBLIC COMMENT

Motion: Commissioner Wood

Second: Commissioner Seneski
Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Senski
Second: Chairman Wood
Vote: Unanimous

MEETING ADJOURNED: 12:25 PM

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

Minutes prepared by: Karen A. Read, Assisting Secretary