

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
FEBRUARY 3, 2022 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

or

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

The Cumberland County Insurance Commission will conduct its February 3, 2022 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA -OPEN PUBLIC MEETING
FEBRUARY 3, 2022 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: December 2, 2021 Open Minutes.....Appendix I
December 29, 2021 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 13-22 February Bill List.....Page 41

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 42

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 49

 - MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 59

 - CLAIMS SERVICE – Inservco Insurance Services**

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

 - Motion to Return to Open Session**
 - Motion to Approve PARS**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- NEXT SCHEDULED MEETING: APRIL 7, 2022 11 AM**
 - MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: February 3, 2022
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 3-25) – Listed below are the necessary Reorganizational Resolutions for the Cumberland County Insurance Commission.

- Resolution 1-22 Certifying the Election of Chairperson and Vice Chairperson
- Resolution 2-22 Appointing CEL Commissioner
- Resolution 3-22 Appointing Commission Treasurer
- Resolution 4-22 Appointing Commission Attorney
- Resolution 5-22 Appointing Commission Secretary
- Resolution 6-22 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan
- Resolution 7-22 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-22 Appointing Agent for Service of Process and Designating Custodian of Commission Records
- Resolution 9-22 Designating Official Newspapers
- Resolution 10-22 Establish Public Meeting Procedures
- Resolution 11-22 2022 Risk Management Plan

Motion to approve Resolutions 1-22 through 11-22

2022 Property & Casualty Budget – The 2022 Property & Casualty Budget was introduced at the December 2, 2022 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 2022 budget appears on **Page 26**, assessments by member entity are on **Page 27**.

Motion to open the Public Hearing on the 2022 Budget.

Discussion of Budget.

Motion to close the Public Hearing.

❑ **Motion to approving Resolution 12-22 (Page 30) adopting the Budget for the Cumberland County Insurance Commission in the amount of \$3,652,126 as presented for the Commission Year 2022 and Certify the Assessments.**

❑ **2022 Property & Casualty Assessments** – In accordance with the Commission’s By Laws, the assessment bills for 2022 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, 2022. The second assessment of 30% is due on June 15, 2022 and the third assessment of 30% is due on September 15, 2022.

❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 29)** – The NJCE met on December 16, 2021 and adopted the 2022 budget. A written summary report of the meeting is included in the agenda on pages 15-16. The NJCE is scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

❑ **2022 NJCE Excess Renewal Overview and Changes (Appendix III)** – The Underwriting Manager has completed the 2022 Renewal marketing and there are a number of changes which are summarized in the renewal overview in Appendix III. The Underwriting Manager will provide an overview of changes. The NJCE held two zoom meetings for CSB to review changes with the membership, which were held January 26th and February 2nd.

❑ **Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:** Attached on **Page 31** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of November 1, 2021 to December 31, 2021. There were 10 certificates of insurance issued during this period.

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

❑ **Financial Fast Track** – Included on **Pages 35-38** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for October & November. As of **November 30, 2021**, the Commission has a statutory deficit of **\$629,279**. Total cash on hand is \$4,562,279.

❑ **NJ CEL Property and Casualty Financial Fast Track (Page 39)** – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2021, the CEL has a surplus of **\$12,987,213**.

RESOLUTION NO. 1-22

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 2023 CCIC Reorganization.

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 3, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 2-22

**CUMBERLAND COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2022**

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 2023 Reorganization.

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 3, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 3-22

**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 2023 CCIC Reorganization;

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 3, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 4-22

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION ATTORNEY**

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

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

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

WHEREAS, the Commission authorizes the appointment of **John Carr** as CCIC Attorney for the term commencing upon adoption of the within resolution through 2023 CCIC Reorganization; and

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

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 3, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 5-22

**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 2023 CCIC Reorganization; and

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 3, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 6-22

**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 3, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CUMBERLAND COUNTY INSURANCE COMMISSION

2022 CASH MANAGEMENT AND INVESTMENT POLICY

1.) **Cash Management and Investment Objectives**

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

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

2.) **Permissible Investments**

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

3.) **Authorized Depositories**

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

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

4.) **Authority for Investment Management**

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

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

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

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

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

8.) **Reporting**

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

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

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

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

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

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

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

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

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

RESOLUTION NO. 7-22

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

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

Darlene Barber

Gerald Seneski

Kim Wood

Anthony Bontempo

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

Darlene Barber

Gerald Seneski

Kim Wood

Anthony Bontempo

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 3, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 8-22

**CUMBERLAND COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION FOR THE YEAR 2022**

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 2022 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 2022 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 3, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 9-22

**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 2022 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 2023 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 3, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 10-22

**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 2022 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 2022 as follows:

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
11:00 AM	April 7, 2022	Zoom Conference Call <i>(until further notice)</i>	Regular Meeting
11:00 AM	June 2, 2022	“	Regular Meeting
11:00 AM	August 4, 2022	“	Regular Meeting
11:00 AM	October 6, 2022	“	Regular Meeting
11:00 AM	December 1, 2022	“	Regular Meeting
11:00 AM	February 2, 2023	“	Reorganization Meeting

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 3, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 11-22

**Cumberland County Insurance Commission
2022 Plan of Risk Management**

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2022 the 2022 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 (NJC).
 - Excess Workers' Compensation
 - Excess Liability
 - Excess Property including Boiler and Machinery
 - Public Officials Liability/School Board Legal/Employment Practices Liability
 - Crime
 - Pollution Liability
 - Medical Professional and General Liability
 - Employed Lawyers Liability
 - Cyber Liability

- Non-Owned Aircraft Liability
- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

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

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

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

- Limit: \$10,000,000 each claim and in the annual aggregate
- Retentions:

- Cumberland County - \$100,000 POL/\$250,000 EPL
- Cumberland County IA - \$25,000 POL/\$50,000 EPL
- Cumberland County UA - \$25,000 POL/\$25,000 EPL

d.) Property/Equipment Breakdown

- All Risk: \$110,000,000 Per Occurrence
- Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m)
- Flood: \$50,000,000 Aggregate, except
 - Flood, High Hazard: \$25,000,000 Aggregate
 - Flood, Unreported: \$5,000,000 Aggregate
- Earthquake: \$100,000,000 Aggregate
- Vehicles (PD Only): \$10,000,000
 - Time Element/Extra Expense: \$500,000 (NJCE/Member)
- UAS (Drones) - \$100,000
- Working Dogs - \$100,000

Property Deductibles

- All Other: \$250,000
 - Cumberland County - \$5,000 Property and Auto Physical Damage Comprehensive
 - Cumberland County IA- \$5,000 Property and \$1,000 Auto Physical Damage
 - Cumberland County UA - \$1,000 Property and \$1,000 Auto Physical Damage
- The Equipment Breakdown deductible is \$50,000 member entity deductible per occurrence.
- Flood (SFHA), Per Location
 - Building: Maximum Available Limit from NFIP (typically \$500,000)
 - Contents: Maximum Available Limit from NFIP (typically \$500,000)
 - Time Element: \$500,000
- Named Storm 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 excess policy through the NJC JIF), but only for what is not reimbursed by FEMA and less the member entity deductible. The Cumberland County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

e.) Crime

Limit per occurrence:

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

Deductible per occurrence:

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

f.) Pollution Liability

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

g) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Deductibles GL and PL:
 - Cumberland County Outpatient Clinic – \$50,000
 - 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

Please consult your Executive Director or Risk Manager

j.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
- Medical Expense: \$5,000
- Rotor Wing: \$5,000,000

k.) Active Assailant

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

Cumberland Empowerment Zone (CEZ), with an address of 745 Lebanon Road, Millville, NJ 08332, and Food Specialization Redevelopment Corporation (FSRC), with an address of 355 Martin Luther King Jr. Way, Bridgeton, NJ 08302, are added as Named Insureds as part of Cumberland County Improvement Authority on the following policies effective 1/1/19. Cumberland Empowerment Zone (CEZ)'s coverage has ceased effective 01/18/2022.

The Cumberland Empowerment Zone (“CEZ”) and Food Specialization Redevelopment Corporation (“FSRC”) are members of the Insurance Commission as part of the Cumberland County Improvement Authority. CEZ only receives coverage for Public Officials Liability/Employment Practices Liability, Workers’ Compensation, General Liability, Hired/Non-Owned Automobile Liability, Excess Liability, Crime, Cyber and Property. FSRC only receives coverage for General Liability (not including Excess Liability limits), Public Officials/Employment Practices Liability and Property. Cumberland Empowerment Zone (CEZ)'s membership has ceased effective 01/18/2022.

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

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).

a.) Workers' Compensation (all coverages) - \$300,000 CSL

- b.) Liability (all coverages) - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
 - Medical Expenses (CATS) - \$250,000 CSL
 - c.) Public Officials Liability/School Board Legal/Employment Practices Liability – None
 - d.) Property/APD - \$250,000 per occurrence less member deductibles.
 - Flood, SFHA:
 - Building: Max available limit from NFIP (typically \$500,000)
 - Contents: Max available limit from NFIP (typically \$500,000)
 - 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 supplemental 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 3rd day of February, 2022

CUMBERLAND COUNTY INSURANCE COMMISSION

, CHAIRMAN

ATTEST:

, VICE CHAIRMAN

CUMBERLAND COUNTY INSURANCE COMMISSION					
2022 PROPOSED BUDGET :					
				Total	
APPROPRIATIONS		ANNUALIZED BUDGET FY2021	PROPOSED BUDGET FY2022	Increase/Decrease	
				\$	%
I. Claims and Excess Insurance					
Claims					
1	Property	206,000	192,855	(13,145)	-6.38%
2	Liability	503,000	495,913	(7,087)	-1.41%
3	Auto	32,000	35,422	3,422	10.69%
4	Workers' Comp.	784,000	808,810	24,810	3.16%
5					
6	Subtotal - Claims	1,525,000	1,533,000	8,000	0.52%
7					
8 Premiums					
9	CEL JIF	1,261,976	1,414,465	152,489	12.08%
10					
11	SubTotal Premiums	1,261,976	1,414,465	152,489	12.08%
12	Total Loss Fund	2,786,976	2,947,465	160,489	5.76%
13					
14 II. Expenses, Fees & Contingency					
15					
16	Claims Adjustment	53,682	54,756	1,074	2.00%
17	Managed Care	0	0	0	0.00%
18	General Expense				
19	Exec. Director	102,515	104,565	2,050	2.00%
20	Actuary	5,270	5,375	105	2.00%
21	Auditor	10,000	10,200	200	2.00%
22	Attorney	6,746	6,881	135	2.00%
23	Treasurer	3,038	3,099	61	2.00%
24	Secretary	2,343	2,390	47	2.00%
25					
26	Misc. Expense & Contingency	14,585	14,585	0	0.00%
27	Training	15,000	15,000	0	0.00%
28					
29	Total Fund Exp & Contingency	213,179	216,851	3,672	1.72%
30	Risk Managers	177,439	173,198	(4,241)	-2.39%
31					
32					
33 XS JIF Ancilliary Coverage					
34	POL/EPL	123,471	129,644	6,173	5.00%
35	Crime Program	14,588	14,589	1	0.01%
36	Medical Malpractice	45,080	51,027	5,947	13.19%
37	Pollution Liability	10,691	7,384	(3,307)	-30.93%
38	Employed Lawyers Liab	3,147	9,642	6,495	206.39%
39	Cyber Liability/Special Coverages	47,561	83,232	35,671	75.00%
40	Aviation	2,214	2,877	663	29.95%
41	Marina Operators Liability	0	0	0	0.00%
42	Active Assailant	14,743	16,217	1,474	10.00%
43					
44	Total Ancilliary Coverages	261,495	314,612	53,117	20.31%
45					
46	Total FUND Disbursements	3,439,090	3,652,126	213,036	6.19%

CUMBERLAND COUNTY INSURANCE COMMISSION				
2022 PROPOSED ASSESSMENTS -				
	2021 ANNUALIZED	2022	Change \$	Change %
Member Name	Total	Total	Total	Total
Cumberland County	2,869,398	3,053,328	183,930	6.41%
Cumberland County Improvement Authority	479,398	503,101	23,704	4.94%
Cumberland County Utility Authority	90,295	95,696	5,402	5.98%
Grand Totals:	3,439,090	3,652,126	213,035	6.19%

RESOLUTION NO. 12-22

**RESOLUTION AUTHORIZING AND ADOPTING THE 2022 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 **\$3,652,126** 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 3, 2022.

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 16, 2021
Memo to: Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: December NJCE Report

2022 Budget & Excess Insurance Marketing Update: Executive Director reported the Finance Committee met on December 13th to review the status of the 2021 renewal and any changes to the 2022 budget from their last meeting. Underwriting Manager is finalizing the marketing and negotiation of the NJCE excess insurance renewal and provided an update to the Finance Committee, as well as, the full Board of Fund Commissioners.

Executive Director reported that last month the Fund introduced a proposed 2022 budget based on certain assumptions of renewal negotiations. Executive Director reported the Finance Committee has recommended the NJCE adopt the 2022 budget that was introduced at the November 18th Board of Commissioners committee meeting with one amendment. The amendment comes from *Line item 14, Liability*, which decreased by \$104,994.

The Finance Committee recommended the adoption of the amended budget representing a total increase of \$3,342,387 or an 11.9% increase over the 2021 Assessed Budget. Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2022 budget and certified the assessments. In addition, the Board of Fund Commissioners empowered the Finance Committee to authorize the Underwriting Manager to bind and enter into the required agreements for the 2022 excess and ancillary coverages; a resolution formalizing the action will be included in the 2022 Reorganization agenda.

The Finance Committee will meet one more time with the Executive Director and Underwriting Manager prior to year-end to review the final marketing results to determine a final program structure and program insurers.

Financial Fast Track: The October Financial Fast Track reflected a statutory surplus of \$13.3 million.

Dividend: Last month, the Board of Commissioners, based on the recommendation of the Finance Committee authorized the release of a \$750,000 dividend. A filing was made on 11/30/2021 and we are awaiting a response from the regulatory agencies; if no response is received after 30 days of the filing date then the dividends will be distributed as requested. The member Insurance Commissions will

receive their dividend as a check; County members may opt for a check or apply the dividend as a credit to offset the 2022 assessment. The member Insurance Commissions will have the option to issue checks to their membership or use as an offset to their 2022 member assessment. Executive Director reported the dividend amount/allocation provided last month was based on a \$500,000 dividend in error. The NJCE Board of Fund Commissioners adopted a resolution correcting the refund amounts.

Workers' Compensation/Pension Offsets for Accidental Disability Claims: Executive Director reported in February, the NJ Department of Labor adopted a temporary rule reversing a 2006 rule that made the pension plan the primary payer of compensation for accidental disability retirements for "on-the-job" injuries. The Board of Fund Commissioners adopted a resolution to urge the rule change not be retroactive and further, asking legislatures to adopt amendments to cap the law so that property & casualty insurance costs are outside the cap for the next three years.

New Membership: Executive Director reported Ocean County Board of Health has accepted membership in the Ocean County Insurance Commission effective 12/31/21.

Professional Services/Competitive Contracts:

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: As reported last meeting, the following services are set to expire in February 2022. This is being provided for informational purposes only.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from November to December 2021, as well as, upcoming training events through February 2022.

Workers Compensation Claims Administrator Report

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

2022 Reorganization February Meeting: The Fund is scheduled to meet on Thursday, February 24, 2022 at 9:30am via Zoom to conduct the 2022 Reorganization.

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 11/1/2021 To 12/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Equipment Finance, Inc. its I - Cumberland County Improvement Authority	successors and Assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage, Policy Term: 1/1/2021 - 1/1/2022 ; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$110,000,000 Deductible - \$5,000 RE: Lease #40161069, Equip Loc: 169 Jesse Bridge Rd Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40161069 totaling \$725,000 for the below equipment: 2009 Caterpillar D8T Crawler Tractor Serial #KPZ03584 - Value \$87,054.41 2013 Caterpillar D6N LGP Crawler Tractor Serial #CAT006NTPB00945 - Value \$32,645.40 2013 Case 850M LPG Crawler Tractor -Serial #NDDC83037 - Value \$21,763.60 2012 Caterpillar TL1055C Telehandler Serial #KDE00180 - Value \$29,924.95 2015 Caterpillar 730C Articulated End Dump Serial #TFF01097 - Value \$84,333.96 2016 Caterpillar 336FL Hydraulic Excavator Serial #TZA00572 - Value \$65,290.81 2017 Caterpillar 730C2 Articulated End Dump Serial #2T400560 - Value \$97,936.21 2017 Case 821G Tool Carrier Wheel Loader Serial #NHF240930 - Value \$65,290.81 2017 Case 1150M Crawler Tractor Serial #NHC105191 - Value \$46,247.66 2018 Case 850M WT Crawler Tractor Serial #JJGN850MVC103004 - Value \$51,688.56 2019 Kubota KX057-4 Hydraulic Excavator Serial #JKUKO574V01H30890 - Value \$27,204.50 2019 Caterpillar D6N LGP Crawler Tractor Serial #WSGG01278 - Value \$115,619.14	11/2/2021 #3103123	GL AU EX WC OTH
H - Cumberland County Board of I - Cumberland County	Vocational Education 3400 College Drive 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 facility 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 County utilizing the facility during the current calendar year	11/10/2021 #3115957	GL AU EX WC OTH
H - ALMS Center I - Cumberland County	1 Martin Luther King Jr Way Bridgeton, NJ 08302	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: Christmas Dance Party The Certificate Holder and Temple Vision Corporation are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Christmas Dance Party for Individuals with Disabilities of Cumberland County held during the current calendar year.	11/10/2021 #3118572	GL AU EX WC OTH
Total # of Holders: 3				

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 12/1/2021 To 12/31/2021

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 ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #ERP980616210; Policy Limits: \$110,000,000 RE: Lease #40161069, Equip Loc: 169 Jesse Bridge Rd Deductible - \$5,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40161069 totaling \$725,000 for the below equipment: 2009 Caterpillar D8T Crawler Tractor Serial #KPZ03584 - Value \$87,054.41 2013 Caterpillar D6N LGP Crawler Tractor Serial #CAT006NTPB00945 - Value \$32,645.40 2013 Case 850M LPG Crawler Tractor -Serial #NDDC83037 - Value \$21,763.60 2012 Caterpillar TL1055C Telehandler Serial #KDE00180 - Value \$29,924.95 2015 Caterpillar 730C Articulated End Dump Serial #TFF01097 - Value \$84,333.96 2016 Caterpillar 336FL Hydraulic Excavator Serial #TZA00572 - Value \$65,290.81 2017 Caterpillar 730C2 Articulated End Dump Serial #2T400560 - Value \$97,936.21 2017 Case 821G Tool Carrier Wheel Loader Serial #NHF240930 - Value \$65,290.81 2017 Case 1150M Crawler Tractor Serial #NHC105191 - Value \$46,247.66 2018 Case 850M WT Crawler Tractor Serial #JJGN850MVC103004 - Value \$51,688.56 2019 Kubota KX057-4 Hydraulic Excavator Serial #JKUKO574V01H30890 - Value \$27,204.50 2019 Caterpillar D6N LGP Crawler Tractor Serial #WSGG01278 - Value \$115,619.14	12/21/2021 #3184272	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Cumberland County Improvement Authority	its successors and assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #ERP980616210; Policy Limits: \$15,000,000 Deductible - \$1,000 Company E: Property; Policy Term: 1/1/2022 - 1/1/2023 ; Policy #ERP980616210; Policy Limits: \$110,000,000 RE: Lease 40146485,40146487 & 40157569 Deductible - \$5,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lenders Loss Payee on the Property Policy if required by written contract as respects to the following equipment which is being leased under two separate lease agreements one in the amount of \$700,000 and one in the amount of \$3,000,000. CNG FILLING EQUIPMENT, ASSET #40146828 - Lease 40146485, Location: 169 Jesse Bridge Rd, Rosenhayn, NJ 08352 FURNITURE & FIXTURES, ASSET #40146829 - Lease 40146487, Location: 57-71 Park Avenue, Vineland NJ 08360 Lease #40157569: 2020 CHEVY EQUINOX 2GNAX5EV3L6112778, ASSET # 40157958 2020 CHEVY EQUINOX 2GNAX5EV8L6109715, ASSET # 40157958 2020 CHEVY	12/21/2021 #3184348	GL AU EX WC OTH

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 12/1/2021 To 12/31/2021

		Commercial General Liability policy with regards to the Code Blue Shelter		
Total # of Holders: 7				

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		October 31, 2021			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	286,591	2,865,908	23,776,234	26,642,142
2.	CLAIM EXPENSES				
	Paid Claims	162,395	1,181,832	7,809,592	8,991,423
	Case Reserves	(227,416)	(318,250)	2,921,173	2,602,923
	IBNR	100,236	973,112	2,222,211	3,195,323
	Excess Insurance Recoverable	0	58,327	(58,327)	0
	Discounted Claim Value	(12,716)	1,415	(134,837)	(133,422)
	TOTAL CLAIMS	22,499	1,896,436	12,759,812	14,656,247
3.	EXPENSES				
	Excess Premiums	126,956	1,269,560	9,168,958	10,438,517
	Administrative	30,090	298,795	2,667,276	2,966,070
	TOTAL EXPENSES	157,046	1,568,354	11,836,233	13,404,587
4.	UNDERWRITING PROFIT (1-2-3)	107,046	(598,882)	(819,811)	(1,418,693)
5.	INVESTMENT INCOME	823	7,932	175,162	183,094
6.	PROFIT (4 + 5)	107,868	(590,950)	(644,649)	(1,235,599)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	(53,942)	(105,494)	759,567	654,073
11.	SURPLUS (6 + 7 + 8 - 9)	53,927	(696,444)	117,027	(579,417)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	23	221	291,181	291,402
	2013	126	2,978	246,908	249,886
	2014	6,832	11,514	168,458	179,972
	2015	2,953	256,071	(587,339)	(331,268)
	2016	(4,611)	(11,497)	367,655	356,159
	2017	14,863	(73,567)	(584,727)	(658,294)
	2018	4,246	(109,757)	(19,069)	(128,826)
	2019	1,394	136,091	206,092	342,182
	2020	(14,110)	(646,119)	27,868	(618,251)
	2021	42,211	(262,379)		(262,379)
	TOTAL SURPLUS (DEFICITS)	53,927	(696,444)	117,027	(579,418)
	TOTAL CASH				4,883,411

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	294	2,583	1,197,569	1,200,152
Case Reserves	(294)	(2,583)	9,772	7,189
IBNR	0	(229)	977	748
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	(229)	1,208,318	1,208,089
FUND YEAR 2014				
Paid Claims	107,429	110,522	1,237,103	1,347,624
Case Reserves	(107,429)	(110,424)	138,973	28,550
IBNR	0	(4,238)	4,238	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	(0)	(4,140)	1,380,314	1,376,174
FUND YEAR 2015				
Paid Claims	3,671	38,433	1,623,437	1,661,870
Case Reserves	(42,601)	(315,249)	446,502	131,253
IBNR	38,930	26,416	41,966	68,382
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(1)	(250,401)	2,111,906	1,861,505
FUND YEAR 2016				
Paid Claims	4,194	26,563	841,146	867,709
Case Reserves	(4,195)	(35,212)	365,221	330,008
IBNR	(0)	(5,427)	34,302	28,875
Discounted Claim Value	0	1,001	(1,001)	0
TOTAL FY 2016 CLAIMS	(0)	(13,075)	1,239,667	1,226,592
FUND YEAR 2017				
Paid Claims	3,548	264,672	1,209,921	1,474,593
Case Reserves	(2,058)	(183,186)	921,790	738,604
IBNR	(1,491)	2,231	60,799	63,030
Discounted Claim Value	0	11,106	(14,262)	(3,156)
TOTAL FY 2017 CLAIMS	(0)	94,823	2,178,248	2,273,071
FUND YEAR 2018				
Paid Claims	13,722	196,444	1,013,288	1,209,733
Case Reserves	(5,993)	(104,208)	523,522	419,314
IBNR	(7,730)	25,772	111,129	136,901
Discounted Claim Value	0	7,109	(12,557)	(5,448)
TOTAL FY 2018 CLAIMS	(0)	125,118	1,635,382	1,760,500
FUND YEAR 2019				
Paid Claims	1,052	98,465	224,190	322,655
Case Reserves	43,448	107,812	119,178	226,990
IBNR	(44,499)	(343,156)	1,051,158	708,002
Discounted Claim Value	0	20,906	(39,306)	(18,400)
TOTAL FY 2019 CLAIMS	1	(115,973)	1,355,220	1,239,247
FUND YEAR 2020				
Paid Claims	6,893	244,264	422,193	666,457
Case Reserves	(45,307)	31,707	396,215	427,922
IBNR	38,414	242,759	917,642	1,160,401
Excess Insurance Recoverable	0	58,327	(58,327)	0
Discounted Claim Value	0	22,542	(67,711)	(45,169)
TOTAL FY 2020 CLAIMS	0	599,599	1,610,012	2,209,612
FUND YEAR 2021				
Paid Claims	21,592	199,886		199,886
Case Reserves	(62,988)	293,092		293,092
IBNR	76,611	1,028,983		1,028,983
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(12,716)	(61,249)		(61,249)
TOTAL FY 2021 CLAIMS	22,500	1,460,713	0	1,460,713
COMBINED TOTAL CLAIMS	22,499	1,896,436	12,759,812	14,656,247

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2021					
ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	286,591	3,152,499	23,776,234	26,928,733
2.	CLAIM EXPENSES				
	Paid Claims	345,981	1,527,813	7,809,592	9,337,405
	Case Reserves	(398,063)	(716,313)	2,921,173	2,204,860
	IBNR	218,049	1,191,161	2,222,211	3,413,372
	Excess Insurance Recoverable	0	58,327	(58,327)	0
	Discounted Claim Value	(6,751)	(5,335)	(134,837)	(140,172)
	TOTAL CLAIMS	159,217	2,055,653	12,759,812	14,815,464
3.	EXPENSES				
	Excess Premiums	126,956	1,396,515	9,168,958	10,565,473
	Administrative	30,028	328,823	2,667,276	2,996,099
	TOTAL EXPENSES	156,984	1,725,338	11,836,233	13,561,572
4.	UNDERWRITING PROFIT (1-2-3)	(29,610)	(628,492)	(819,811)	(1,448,303)
5.	INVESTMENT INCOME	816	8,748	175,162	183,910
6.	PROFIT (4 + 5)	(28,794)	(619,744)	(644,649)	(1,264,393)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	(21,592)	(127,087)	759,567	632,480
11.	SURPLUS (6 + 7 + 8 - 9)	(50,387)	(746,831)	117,027	(629,804)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	32	253	291,181	291,434
	2013	18	2,996	246,908	249,904
	2014	55	11,569	168,458	180,026
	2015	(10,701)	245,369	(587,339)	(341,970)
	2016	85	(11,411)	367,655	356,244
	2017	20	(73,547)	(584,727)	(658,274)
	2018	44	(109,713)	(19,069)	(128,782)
	2019	143	136,234	206,092	342,326
	2020	(116)	(646,235)	27,868	(618,367)
	2021	(39,966)	(302,345)		(302,345)
	TOTAL SURPLUS (DEFICITS)	(50,387)	(746,831)	117,027	(629,804)
	TOTAL CASH				4,562,279

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	2,583	1,197,569	1,200,152
Case Reserves	0	(2,583)	9,772	7,189
IBNR	0	(229)	977	748
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	(229)	1,208,318	1,208,089
FUND YEAR 2014				
Paid Claims	770	111,292	1,237,103	1,348,394
Case Reserves	(770)	(111,194)	138,973	27,780
IBNR	0	(4,238)	4,238	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	(4,140)	1,380,314	1,376,174
FUND YEAR 2015				
Paid Claims	4,010	42,443	1,623,437	1,665,880
Case Reserves	(4,010)	(319,259)	446,502	127,243
IBNR	0	26,416	41,966	68,382
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(250,401)	2,111,906	1,861,505
FUND YEAR 2016				
Paid Claims	127,733	154,296	841,146	995,441
Case Reserves	(127,733)	(162,945)	365,221	202,276
IBNR	0	(5,427)	34,302	28,875
Discounted Claim Value	0	1,001	(1,001)	0
TOTAL FY 2016 CLAIMS	0	(13,075)	1,239,667	1,226,592
FUND YEAR 2017				
Paid Claims	6,228	270,900	1,209,921	1,480,820
Case Reserves	(111,728)	(294,914)	921,790	626,877
IBNR	105,500	107,731	60,799	168,530
Discounted Claim Value	0	11,106	(14,262)	(3,156)
TOTAL FY 2017 CLAIMS	(0)	94,823	2,178,248	2,273,071
FUND YEAR 2018				
Paid Claims	11,204	207,648	1,013,288	1,220,937
Case Reserves	(11,204)	(115,412)	523,522	408,110
IBNR	0	25,772	111,129	136,901
Discounted Claim Value	0	7,109	(12,557)	(5,448)
TOTAL FY 2018 CLAIMS	0	125,118	1,635,382	1,760,500
FUND YEAR 2019				
Paid Claims	173,238	271,703	224,190	495,893
Case Reserves	(173,430)	(65,618)	119,178	53,560
IBNR	192	(342,964)	1,051,158	708,194
Discounted Claim Value	0	20,906	(39,306)	(18,400)
TOTAL FY 2019 CLAIMS	0	(115,973)	1,355,220	1,239,247
FUND YEAR 2020				
Paid Claims	11,929	256,193	422,193	678,386
Case Reserves	5,267	36,975	396,215	433,189
IBNR	(17,196)	225,563	917,642	1,143,205
Excess Insurance Recoverable	0	58,327	(58,327)	0
Discounted Claim Value	0	22,542	(67,711)	(45,169)
TOTAL FY 2020 CLAIMS	0	599,599	1,610,012	2,209,612
FUND YEAR 2021				
Paid Claims	10,870	210,756		210,756
Case Reserves	25,544	318,636		318,636
IBNR	129,553	1,158,537		1,158,537
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,751)	(67,999)		(67,999)
TOTAL FY 2021 CLAIMS	159,217	1,619,930	0	1,619,930
COMBINED TOTAL CLAIMS	159,217	2,055,653	12,759,812	14,815,464

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,320,936	25,530,295	188,496,467	214,026,762
2.	CLAIM EXPENSES				
	Paid Claims	590,807	1,783,316	7,089,259	8,872,575
	Case Reserves	(582,691)	1,986,805	9,041,576	11,028,381
	IBNR	885,763	4,700,081	9,477,682	14,177,762
	Discounted Claim Value	(43,138)	(293,626)	(1,855,299)	(2,148,925)
	Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
	TOTAL CLAIMS	850,741	7,271,051	22,467,013	29,738,064
3.	EXPENSES				
	Excess Premiums	1,714,096	18,853,597	132,722,487	151,576,084
	Administrative	163,506	1,845,414	14,328,278	16,173,692
	TOTAL EXPENSES	1,877,602	20,699,011	147,050,765	167,749,776
4.	UNDERWRITING PROFIT (1-2-3)	(407,407)	(2,439,767)	18,978,689	16,538,922
5.	INVESTMENT INCOME	(30)	(5,170)	1,561,013	1,555,843
6.	PROFIT (4+5)	(407,437)	(2,444,936)	20,539,702	18,094,765
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	(407,437)	(2,444,936)	15,432,151	12,987,214
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(1)	13	313,887	313,900
	2011	(0)	91	817,021	817,113
	2012	(1)	(9,773)	775,737	765,964
	2013	(1)	36,128	1,435,473	1,471,600
	2014	(2)	118,795	2,370,698	2,489,492
	2015	(210,002)	(109,900)	1,465,627	1,355,727
	2016	(3)	(493,970)	2,615,331	2,121,361
	2017	(3)	400,011	1,269,126	1,669,137
	2018	(3)	216,539	2,227,973	2,444,512
	2019	(4)	344,425	1,617,686	1,962,111
	2020	(3)	(939,741)	523,592	(416,149)
	2021	(197,413)	(2,007,555)		(2,007,555)
	TOTAL SURPLUS (DEFICITS)	(407,437)	(2,444,936)	15,432,150	12,987,213
	TOTAL CASH				31,395,191

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	0	538,361	538,361
Case Reserves	(100)	(100)	100	0
IBNR	100	35	65	100
Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS	0	(58)	538,516	538,458
FUND YEAR 2012				
Paid Claims	326	1,727	1,581,076	1,582,804
Case Reserves	(326)	9,522	55,743	65,265
IBNR	0	(610)	6,513	5,903
Discounted Claim Value	0	(883)	(6,766)	(7,650)
TOTAL FY 2012 CLAIMS	0	9,756	1,636,566	1,646,321
FUND YEAR 2013				
Paid Claims	5,275	22,872	884,946	907,818
Case Reserves	38,671	4,897	449,993	454,890
IBNR	(43,947)	(65,513)	74,752	9,240
Discounted Claim Value	0	1,544	(55,345)	(53,801)
TOTAL FY 2013 CLAIMS	(0)	(36,200)	1,354,346	1,318,146
FUND YEAR 2014				
Paid Claims	0	1,156	475,133	476,289
Case Reserves	0	(195,280)	468,318	273,037
IBNR	0	62,055	82,005	144,060
Discounted Claim Value	0	13,192	(50,431)	(37,239)
TOTAL FY 2014 CLAIMS	0	(118,878)	975,025	856,147
FUND YEAR 2015				
Paid Claims	11,218	275,883	879,632	1,155,515
Case Reserves	203,972	(295,856)	1,970,599	1,674,742
IBNR	(5,190)	96,580	110,856	207,437
Discounted Claim Value	0	33,160	(145,390)	(112,229)
TOTAL FY 2015 CLAIMS	210,000	109,767	2,815,698	2,925,465
FUND YEAR 2016				
Paid Claims	1,660	157,843	678,557	836,400
Case Reserves	(1,626)	481,011	1,006,194	1,487,205
IBNR	(34)	(151,106)	233,390	82,283
Discounted Claim Value	0	6,169	(87,647)	(81,479)
TOTAL FY 2016 CLAIMS	(0)	493,916	1,830,493	2,324,409
FUND YEAR 2017				
Paid Claims	3,551	24,490	367,768	392,258
Case Reserves	(3,551)	(315,300)	1,687,621	1,372,321
IBNR	0	(172,980)	1,606,476	1,433,496
Discounted Claim Value	0	63,581	(221,332)	(157,751)
TOTAL FY 2017 CLAIMS	0	(400,208)	3,440,532	3,040,324
FUND YEAR 2018				
Paid Claims	251,476	385,348	358,016	743,364
Case Reserves	(406,011)	(77,199)	563,782	486,582
IBNR	154,535	(600,085)	1,803,479	1,203,394
Discounted Claim Value	0	75,091	(240,690)	(165,599)
TOTAL FY 2018 CLAIMS	(0)	(216,846)	2,484,586	2,267,741
FUND YEAR 2019				
Paid Claims	59,371	(32,507)	704,297	671,790
Case Reserves	(278,511)	(9,164)	589,734	580,570
IBNR	219,140	(360,183)	2,688,900	2,328,717
Discounted Claim Value	0	57,354	(357,356)	(300,002)
TOTAL FY 2019 CLAIMS	0	(344,501)	3,625,576	3,281,075
FUND YEAR 2020				
Paid Claims	900	181,133	449,634	630,767
Case Reserves	(148,080)	1,203,844	2,249,493	3,453,337
IBNR	147,180	319,028	2,871,245	3,190,272
Discounted Claim Value	0	139,655	(690,332)	(550,677)
Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
TOTAL FY 2020 CLAIMS	(0)	938,136	3,593,835	4,531,970
FUND YEAR 2021				
Paid Claims	257,028	765,371		765,371
Case Reserves	12,872	1,180,431		1,180,431
IBNR	413,979	5,572,861		5,572,861
Discounted Claim Value	(43,138)	(682,496)		(682,496)
TOTAL FY 2021 CLAIMS	640,741	6,836,167	0	6,836,167
COMBINED TOTAL CLAIMS	850,741	7,271,051	22,467,013	29,738,064

RESOLUTION NO. 13-22

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST –FEBRUARY 2022**

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 2016</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000285			
000285	CUMBERLAND COUNTY UTILITIES AUTHORITY	NJCE DIVIDEND 2/22	974.00
			974.00
000286			
000286	CUMBERLAND COUNTY IMPROVEMENT AUTHORITY	NJCE DIVIDEND 2/22	1,877.00
			1,877.00
000287			
000287	COUNTY OF CUMBERLAND	NJCE DIVIDEND 2/22	16,242.00
			16,242.00
		Total Payments FY 2016	19,093.00
<u>FUND YEAR 2021</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000288			
000288	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 12/21	4,473.50
			4,473.50
000289			
000289	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/21	2.65
			2.65
		Total Payments FY 2021	4,476.15
<u>FUND YEAR 2022</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000290			
000290	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 1/22	4,607.67
			4,607.67
000291			
000291	PERMA RISK MANAGEMENT SERVICES	ADMIN - 1ST QTR 2022	26,141.25
			26,141.25
000292			
000292	HARDENBERGH INSURANCE GROUP	CUMB CTY UT AUTH - 1ST INS 22 RMC	1,456.25
000292	HARDENBERGH INSURANCE GROUP	CUMB CTY IMP AUTH - 1ST INS 22 RMC	6,875.00
000292	HARDENBERGH INSURANCE GROUP	CTY OF CUMB - 1ST INS 22 RMC	35,000.00
			43,331.25
		Total Payments FY 2022	74,080.17
		TOTAL PAYMENTS ALL FUND YEARS	97,649.32

Chairperson

Attest:

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

Dated:

Treasurer



CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: January 28, 2022
DATE OF MEETING: February 3, 2022

CUIC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>
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November - February 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **November 29:** One session of Work Zone: Temporary Traffic Controls and one session of Snow Plow/Snow Removal training were conducted for CUIC.
- **December 1:** One session of Work Zone: Temporary Traffic Controls and one session of Snow Plow/Snow Removal training were conducted for CUIC.
- **December 2:** Attended the CUIC meeting via teleconference.
- **December 8:** Attended the CUIC Safety Committee meeting via teleconference.
- **January 18:** Attended the CUIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 3:** Plan to attend the CUIC meeting via teleconference.
- **February 9:** Plan to attend the CUIC Safety Committee meeting via teleconference.
- **February 15:** 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/safety/safety-bulletins/>.

- NJCE JIF - SD Bulletin: Managing Slip & Fall Risks During Winter Months – December 16.
- NJCE JIF - SD Bulletin: Best Practices for Snow Emergencies – December 21.
- MSI-NJCE Expo 2022 – January 7.
- NJCE JIF - JAMC LE Bulletin - Winter Weather Considerations for the Law Enforcement Leader – January 10.
- NJCE JIF - JAMC LE Message: Resource Considerations for Reducing Officer Involved Motor Vehicle Crashes – January 11.
- NJCE JIF - Live Safety Training – March 2022 Registration Now Open! – January 12.
- NJCE JIF - SD Bulletin: Executive Order No. 280 & No. 281 Reinstating Public Health Emergency – January 18.
- NJCE JIF - JAMC LE Message: Roll Call Training Video for Law Enforcement on Flammable Liquids and the use of CEDs – January 20.
- NJCE JIF - SD Bulletin: Guidance for Reporting and Recording Covid-Related Illnesses – January 25.
- NJCE JIF - SD Bulletin: Space Heater Safety – January 28.
- NJCE JIF - SD Bulletin: NJ PEOOSH Recordkeeping Annual Reminder – January 28.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Please Note: New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led Virtual classes and starting in February 2022 In-Person classes will be offered via MSI-NJCE Expos and the NJCE Leadership Academy (In-Person Classes noted with (*)).

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

- The February thru March 2022 Live Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

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

- No videos 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://nice.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.

The Streaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the Learning On-Demand Workplace College located on the Welcome page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.



NJCE Learning Management System (LMS) - The learning history for the participants that attended the 2021 Live Virtual Training classes has been recorded in the users Transcripts on the NJCE LMS. Certificates are available for LMS Administrators to print or save from the website.

The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded, Thank you.

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Personal Protective Equipment (1 hour)
 - Fire Safety (1 hour)
- NJCE Leadership Academy consists of two sessions. These courses can be taken individually.
 - Ethics for NJ Local Government Employees (2 hours)
 - Practical Leadership – 21 Irrefutable Laws (2 hours)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris County Public Safety Training Academy	500 W Hanover Avenue, Morris Plains, 07950
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
5/4/22	Cumberland - TBD	
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/21/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

All courses will be held from 8:30 a.m. to 12:30 p.m.
Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status.

Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register and for course descriptions and locations, go to the [MSI-NJCE Expo Schedule](#)

J.A. Montgomery

CONSULTING

Please Note: The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led virtual via Zoom and In-Person classes through MSI-NJCE Expos ([2022 MSI-NJCE Expo Schedule](#)) and the NJCE Leadership Academy (*In-Person Classes noted below with (*)*).

Links for the “In-Person*” class registrations will take you to the NJCE Learning Management System (LMS) to Enroll in the class. If you have not been set-up with a User Account on the NJCE LMS please click on the “New User Registration” button at the bottom of the login page. Once on the NJCE LMS Home Page click on the appropriate College (one of the 7 Departmental Named boxes). The location of the class is included within the description of these courses. **Registration is Required and walk-ins will not be permitted due to classroom size restrictions.**

February thru March 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

Date	Training Topic	Time
2/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/1/22	Hearing Conservation	1:00 - 2:00 pm
2/2/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
2/3/22	Asbestos, Lead, Silica Industrial Health Overview	8:30 - 9:30 am
2/3/22	Shop & Tool Safety	10:00 - 11:00 am
2/3/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/4/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
2/4/22	Fire Safety	11:00 - 12:00 pm
2/7/22	Back Safety / Material Handling	8:30 - 9:30 am
2/7/22	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
2/7/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
2/8/22	HazCom w/GHS	8:30 - 10:00 am
2/8/22	Preparing for the Unspeakeable	9:00 - 10:30 am
2/8/22	Flagger Skills and Safety	10:30 - 11:30 am
2/9/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
2/9/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/9/22	Heavy Equipment - General Safety	1:00 - 3:00 pm
2/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
2/10/22	Safety Committee Best Practices	1:00 - 2:30 pm
2/11/22	Driving Safety Awareness	8:30 - 9:30 am
2/11/22	Fire Safety	10:00 - 11:00 am
2/11/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/14/22	Housing Authority Sensibility	8:30 - 11:30 am
2/14/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
2/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm

2/15/22	Power of Collaboration (JIF 101)*	9:00 - 2:00 pm w/lunch brk
2/15/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
2/15/22	Introduction to Communication Skills	10:00 - 12:00 pm
2/15/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/16/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
2/16/22	Hearing Conservation	11:00 - 12:00 pm
2/16/22	Chain Saw Safety	1:00 - 2:00 pm
2/17/22	Public Employers: What You Need to Know	8:30 - 10:00 am
2/17/22	Employee Conduct and Violence in the Workplace	10:30 - 12:00 pm
2/17/22	Shift Briefing Essentials	1:00 - 3:00 pm
2/18/22	Chipper Safety	8:30 - 9:30 am
2/18/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
2/18/22	HazCom w/GHS	1:00 - 2:30 pm
2/22/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/22	Fire Department Risk Management	9:00 - 11:00 am
2/22/22	Playground Safety Inspections	1:00 - 3:00 pm
2/23/22	Fall Protection Awareness	8:30 - 10:30 am
2/23/22	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
2/24/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/22	Ethical Decision Making	9:00 - 11:30 am
2/24/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/25/22	HazCom w/GHS	8:30 - 10:00 am
2/25/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/28/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
2/28/22	Shop & Tool Safety	8:30 - 9:30 am
2/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/1/22	Hearing Conservation	1:00 - 2:00 pm
3/2/22	Hoists, Cranes and Rigging Safety	8:30 - 10:30 am
3/2/22	Playground Safety Inspections	1:00 - 3:00 pm
3/3/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
3/4/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
3/4/22	Fire Safety	11:00 - 12:00 pm
3/4/22	Mower Safety	1:00 - 2:00 pm
3/7/22	Back Safety / Material Handling	8:30 - 9:30 am
3/7/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/7/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am

3/8/22	HazCom w/GHS	1:00 - 2:30 pm
3/9/22	Fire Safety	8:30 - 9:30 am
3/9/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/9/22	Flagger Skills and Safety	1:00 - 2:00 pm
3/10/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
3/10/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
3/11/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/11/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/14/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
3/15/22	Accident Investigation	9:00 - 11:30 am
3/15/22	Safety Committee Best Practices	1:00 - 2:30 pm
3/16/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
3/16/22	CDL: Supervisors Reasonable Suspicion	10:00 - 12:00 pm
3/16/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
3/17/22	Flagger Skills and Safety	8:30 - 9:30 am
3/17/22	Chain Saw Safety	10:00 - 11:00 am
3/17/22	HazCom w/GHS	1:00 - 2:30 pm
3/18/22	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/18/22	Hearing Conservation	11:00 - 12:00 pm
3/18/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
3/22/22	Mower Safety	8:30 - 9:30 am
3/22/22	Chipper Safety	10:00 - 11:00 am
3/22/22	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
3/23/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/23/22	Fall Protection Awareness	1:00 - 3:00 pm
3/24/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/24/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
3/25/22	Shop & Tool Safety	8:30 - 9:30 am
3/25/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/28/22	Law Enforcement Work Zone Refresher Training	8:30 - 10:30 am
3/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/29/22	Safety Coordinator Skills	8:30 - 12:30 pm
3/29/22	Special Events Management	1:00 - 3:00 pm
3/30/22	Back Safety / Material Handling	8:30 - 9:30 am
3/30/22	HazCom w/GHS	10:00 - 11:30 am
3/30/22	Productive Meetings Best Practices	1:00 - 2:30 pm
3/31/22	Driving Safety Awareness	1:00 - 2:30 pm

Zoom Safety Training Guidelines:

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

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

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar.
Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar.
[NJCE Live Virtual Training Group Sign in Sheet](#)



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TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 2/3/2022
RE: Risk Management Consultant's Report

Safety and Training

- **10/13/2021 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 10/13/2021 Safety and Accident Review Committee Meeting Minutes. The 12/8/2021 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **Cumberland Empowerment Zone Corporation**
For information purposes, effective 1/19/2022 the Cumberland Empowerment Zone Corporation is no longer insured under the Cumberland County Insurance Commission.
- **2021 NJCEL Reinsurer Safety Grant**
The County provided two submissions for the 2021 NJCE reinsurer Safety Grant. The Sheriff's department provided a submission for body worn cameras. The quote for the cameras totaled \$124,867.22. The department received \$6,530.99 from the Safety Grant. The second submission was provided by the Veterans Affairs office for security enhancements. The quote totaled \$3,988.03 and the department received the full amount of \$3,988.03 from the Safety Grant.

We have inquired about a 2022 NJCE reinsurer Safety Grant and are awaiting a response.

- **NJCEL – Active Assailant Coverage and Available Services**
Effective 1/1/2022, all members of the Cumberland County Insurance Commission have purchased the active assailant coverage. 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.

All members now have security risk management services available through the carrier's preferred vendor S-RM. Services are a la carte and members will be billed directly by S-RM. Attached is a memo outlining the services.

- **Claims Charter**
Attached is the Claims Charter. There is one amendment to the Charter:
 - Remove Steven Errickson as a Committee Member for Cumberland County Utilities Authority and add Bob Carlson as a Committee Member for Cumberland County Utilities Authority.

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

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 October 13, 2021, 10:00 AM
 Via Video Conference Meeting

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

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	<u>Present / Absent</u>
Paige Desiere	Cumberland County Insurance Commission (Chair)	Present
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Jasmin Roman	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	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	Absent
Ronald Cusano	Cumberland County – Sheriff’s Department	Absent
Katie Silvers	Cumberland County – 4 –H Extension	Absent
James Neher	Cumberland County – Public Works	Present
Kathy Rodriguez	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
James Matlock	Cumberland County – Consumer Affairs	Absent
Sal DeFrancisco	Cumberland County Improvement Authority	Absent
Stephanie Shelton	Cumberland County Improvement Authority	Absent
Bob Carlson	Cumberland County Utilities Authority	Present
Dr. Cynthia Hickman	Cumberland County – Human Resources	Present

Alternates:

Frank Sabella	Cumberland County – Prosecutor/Administration	Absent
Noah Hetzell	Cumberland County – Department of Health	Absent
Christopher Gallo	Cumberland County – County Engineer/Public Works	Present
Nathanael Cruz	Cumberland County – Sheriff’s Office	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Absent

Commission Professionals:

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

- III. Approval of the 8/11/2021 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 8/11/2021 Safety and Accident Review Committee Meeting Minutes.

Moved: Bob Carlson
 Seconded: Jennifer Brenner
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman’s Report – Paige Desiere

The Chairwoman began her report by informing the Committee that the County is in the middle of two large safety initiatives led by Dr. Hickman. One of these initiatives is employee training on the Learning Management System with safety consultants JA Montgomery. The goal is to have employees compliant with PEOSH requirements through these training programs. Ms. Desiere complimented Dr. Hickman for her efforts and assembling a page-by-page instruction guide for users.

CUMBERLAND COUNTY INSURANCE COMMISSION

The second initiative underway is the formation of Emergency Action Plans. Ms. Desiere reported that all departments have completed their plans. In addition, many departments have completed Non Practical Training. It is expected this training will be completed by the end of 2021. The next step will be Practical Training which will begin sometime in 2022.

Dr. Hickman added that she has developed methodologies with the IT department to assist employees which takes them through a step-by-step process in the LMS system. This is available in a PDF form. She added that she is very pleased with the amount of use and that it has increased greatly.

The Chairwoman concluded her report with a recommendation to view all the information available on the LMS system. She commented that there are many classes available on a multitude of subjects which can be very useful.

Dr. Hickman expressed her gratitude to Ms. Desiere, Glenn Prince, and all of the department supervisors for their contributions in developing the Emergency Action Plans. It was a large project that was made possible through the cooperation of all involved.

V. Risk Management Consultant's Report

Mr. Henry provided the accident report for Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County for the first nine months of 2021. He provided a graph of the claims commenting that pandemic claims are not included in the graph. Mr. Henry announced that it was another outstanding two months for the claim count. There were only 7 claims reported for the months of August and September. The Improvement Authority and Utilities Authority did not report any claims in this period.

The next item Mr. Henry reported on was the Wellness Grants. Documentation was received from the Department of Health and the Department of Workforce Development. He reminded all who submitted grant requests to submit their purchase orders, invoices, and signed vouchers prior to November 15th, 2021. Those requests will be submitted by Christina Violetti at the Cumberland County Insurance Commission meeting on December 2nd, 2021.

Mr. Henry reported on the Munich Re Grant process. He stated that he spoke to Glenn Prince and Mr. Prince said that Munich Re has yet to confirm what the reimbursement process will be in 2021. Mr. Henry concluded that in 2022 Munich Re will not pay any Departments directly. If approved for a safety grant Munich Re will pay the grant directly to the vendor. Mr. Prince expects to provide updates at the Safety & Accident December meeting.

Ms. Violetti gave a detailed report on the timeline and process of the Wellness Grant program.

VI. NJCEL Safety Director's Report

Jonathan Czarnecki gave the Safety Director's report. Mr. Czarnecki reported that JA Montgomery has seen an increase in bee stings. He recommended employees take precautions to avoid swarms of bees.

VII. Presentation of Supervisor's Accident Investigation Forms for Review – Chairwoman Desiere

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

VII. Old Business

None

IX. New Business

Joe Henry spoke about the tornadoes that struck Gloucester County recently and the devastation they left behind. He cautioned everyone to pay attention to any foul weather reports and to act immediately when these warnings are issued.

CUMBERLAND COUNTY INSURANCE COMMISSION

- X. Adjournment
 - Motion to adjourn.
 - Moved: Dawn Bowen
 - Seconded: Robin Haaf
 - The meeting was adjourned at 10:38



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TO: Cumberland County
Cumberland County Improvement Authority
Cumberland County Utilities Authority
Rowan College of South Jersey
Gloucester County Improvement Authority
Gloucester County Utilities Authority
Gloucester County Library Commission

CC: Brad Stokes, CumbCIC Executive Director
Joe Hrubash, GCIC Executive Director

FROM: Christina Violetti, Risk Management Consultant

DATE: 1/10/2022

RE: Active Assailant Policy – Available Services through the Carrier

The Active Assailant carrier, Indian Harbor Insurance Company through AXA EL, is partnered with S-RM, a security risk management expert firm. S-RM offers specialist advisory services to compliment the insurance policy.

The following services are available for no charge:

- Introductory Phone Call with S-RM – the call is to provide information and guidance on the Active Assailant threat, preparation, response, and follow-up to an incident and discuss further services available from the company. The call would be no longer than one hour.
- 'Active Assailant: Preparation and Response': Information Handbook – Enclosed

The following services are available for a charge:

- S-RM's Active Assailant Workshop – consultancy package designed to provide detailed advice and guidance for staff on what an active assailant threat is, how to prevent a threat, how to prepare for a threat, how to respond to a threat and how to recover from an attack.
- E-Learning – video based training that is designed to increase personal safety and security, raise awareness, and prepare individuals to respond to an Active Assailant event.
- Additional Consulting Services – risk assessment and audit, scenario modelling, crisis management consulting and post-event review.

If you are interested in any services that will incur a charge, please contact me via email and I will advise of the information needed for S-RM to provide a proposal outlining the cost.

If you are interested in the Introductory Phone Call, please contact me via email and I will assist in coordinating the call.

If you have any questions or wish to discuss further, please do not hesitate to contact me at (856) 890 – 7100 or cvioletti@hig.net.

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**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
Bob Carlson	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
February 3, 2022

**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.

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
February 3, 2022

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

2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
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:

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
February 3, 2022

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

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.
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.

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
February 3, 2022



**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2021 - 12/31/2021**

2021						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	38	\$111,001.82	\$28,311.51	\$82,690.31	74%	\$10,684.81
FEBRUARY	35	\$24,088.46	\$9,180.49	\$14,907.97	62%	\$1,938.04
MARCH	54	\$24,431.88	\$8,917.70	\$15,514.18	63%	\$2,016.84
APRIL	73	\$35,251.40	\$15,191.34	\$20,060.06	57%	\$2,607.81
MAY	74	\$103,564.08	\$32,882.37	\$70,681.71	68%	\$9,188.62
JUNE	51	\$18,272.95	\$8,095.17	\$10,177.78	56%	\$1,323.11
JULY	17	\$5,979.50	\$2,032.11	\$3,947.39	66%	\$513.16
AUGUST	59	\$117,488.47	\$28,681.99	\$88,806.48	76%	\$11,544.84
SEPTEMBER	33	\$16,856.91	\$7,139.64	\$9,717.27	58%	\$1,263.25
OCTOBER	27	\$16,689.83	\$10,209.45	\$6,480.38	39%	\$842.45
NOVEMBER	26	\$15,483.05	\$9,523.03	\$5,960.02	38%	\$774.80
DECEMBER	32	\$57,357.20	\$23,620.36	\$33,736.94	59%	\$2,302.27
Grand Total	498	\$546,465.55	\$183,785.06	\$362,680.49	66%	\$45,000.00

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



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS
1/1/2021 – 12/31/2021**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	470	\$505,990.05	\$154,890.06	\$351,099.99	69%
Ambulatory Surgery Center	7	\$133,925.00	\$34,476.37	\$99,448.63	74%
Anesthesiology	15	\$12,831.00	\$8,133.70	\$4,697.30	37%
Hospital	21	\$37,352.94	\$22,411.82	\$14,941.12	40%
MRI/Radiology	15	\$15,050.27	\$5,587.09	\$9,463.18	63%
Occ Med/Primary Care	115	\$40,326.93	\$13,917.82	\$26,409.11	65%
Ortho/Neuro	95	\$206,628.91	\$50,274.35	\$156,354.56	76%
Other	4	\$3,282.00	\$1,358.00	\$1,924.00	59%
Physical Therapy	192	\$55,121.00	\$17,571.00	\$37,550.00	68%
Physician Fees	4	\$1,172.00	\$1,026.39	\$145.61	12%
Podiatry	2	\$300.00	\$133.52	\$166.48	55%
Negotiated	9	\$21,717.00	\$12,844.50	\$8,872.50	41%
Behavioral Health	4	\$9,375.00	\$3,784.00	\$5,591.00	60%
Durable Medical Equipment	1	\$2,410.00	\$1,928.00	\$482.00	20%
Ortho/Neuro	1	\$4,322.00	\$2,744.00	\$1,578.00	37%
Other	1	\$1,016.00	\$943.00	\$73.00	7%
Pain Management	2	\$4,594.00	\$3,445.50	\$1,148.50	25%
Out Of Network	40	\$18,758.50	\$16,050.50	\$2,708.00	14%
Ambulatory Surgery Center	1	\$540.00	\$540.00	\$0.00	0%
Behavioral Health	14	\$5,350.00	\$3,026.00	\$2,324.00	43%
Emergency Medicine	3	\$2,415.00	\$2,415.00	\$0.00	0%
Ortho/Neuro	3	\$1,320.00	\$947.00	\$373.00	28%
Other	3	\$1,183.50	\$1,172.50	\$11.00	1%
Pain Management	15	\$6,950.00	\$6,950.00	\$0.00	0%
Physician Fees	1	\$1,000.00	\$1,000.00	\$0.00	0%
Grand Total	519	\$546,465.55	\$183,785.06	\$362,680.49	66%

**TOP 10 PROVIDERS
1/1/2021 – 12/31/2021**

	UNITS OF SERVICE	APPROVED	% SAVINGS
PREMIER ORTHOPAEDIC & SPORTS MEDICINE	119	\$51,811.69	76%
MILLENNIUM SURGICALCENTER, LLC	5	\$20,633.87	79%
INSPIRA MEDICAL CENTER VINELAND	15	\$15,622.79	40%
PREMIER ORTHO ASSOCSURG	1	\$11,907.50	65%
HELIOS INTERVENTIONAL PAIN SPECIALIST	17	\$10,395.50	10%
REHAB EXCELLENCE CENTER, LLC	110	\$9,582.00	62%
INSPIRA HEALTH NETWORK URGENT CARE PC	55	\$7,767.70	49%
RANCOCAS ANESTHESIOLOGY, PA	11	\$6,738.00	20%
NOVACARE REHABILITATION	68	\$6,645.00	68%
ONE CALL CARE DIAGNOSTICS	12	\$5,485.00	63%
Grand Total	413	\$146,589.05	69%

APPENDIX I – MEETING MINUTES
December 2, 2021

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – DECEMBER 2, 2021
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Kim Wood	Present
Gerald Seneski	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Present
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Robert Carlson, Cumberland County Utility Authority
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Scott Brown, SGRisk LLC
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Karen Beatty, Qual-Lynx
Chris Roselli, Qual-Lynx
Jennifer Conicella, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery
Edward Cooney, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN SESSION OF OCTOBER 7, 2021 AND NOVEMBER 4, 2021

Moved: Commissioner Hirata
Second: Commissioner Wood
Vote: Unanimous

CLOSED SESSION OF OCTOBER 7, 2021 AND NOVEMBER 4, 2021

Moved: Commissioner Hirata
Second: Commissioner Wood
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

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

Executive Director reviewed the budget and said the loss funds have been reviewed by the actuary and after a lengthy review the increase in loss funds are at .50%. Property and liability went down and auto liability is up 10.5%. Overall, the loss funds are at an \$8,000 increase. The CEL Finance Committee met numerous times to go over the numbers. Executive Director said Edward Cooney CEL Underwriting Manager will touch on the renewal process in his report. The renewal season has been difficult with the pandemic and hurricanes which is why the increase is at 12.08% on the CEL side. On the MEL side the situation was similar with a 10% increase. The total loss funds are at 5.76% and expense and contingency shows a 2% contractual increase for professionals. Ancillary coverages show cyber is up 75%, which was expected. On the municipal side the increase was 100%. Employed lawyers is up significantly and pollutions is down 30%. Total ancillary coverages are up over 20%, details on this will be discussed later in the report. Overall, the budget is at 6.24%. Executive Director also reviewed the assessments.

Underwriting Manager Edward Cooney discussed the renewal process and said marketing over the last two years have been problematic. Although it is hard to tell the market is somewhat leaning towards stabilizing it doesn't mean prices are going down but it does mean less dramatic swings. Changes the areas that are still problematic is cyber. There are problems in liability and property driven by more immediate loss claim trends, such as the hurricane back in the fall, but otherwise cyber has been the most problematic area. In response to Fund Commissioner Kim Wood, Mr. Cooney said the insurance companies do look at the safeguards a client has in place for cyber. The application completed by members during the renewal process ask for all the safeguards in place and there is a supplemental questionnaire application that all the insurers are requiring, very specific to ransomware controls. Mr. Cooney said the cyber will balance out eventually as these things happen in different coverages. The CEL Task Force has stepped up with the cyber risk

management program back in the fall and the municipalities have been working those controls for five years so we are really ahead of the game.

With no comments or questions, the Executive Director said a motion to introduce the 2022 budget and schedule a public hearing would be in order.

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

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

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

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

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

Professional Services - The Fund Office issued Request for Proposals for Claims Administration and Managed Care Services that were due back this past Tuesday. As expected, we received multiple responses for Managed Care Services. In order to give our office along with our Claims Team and Risk Manager time to evaluate the responses, we will need to schedule a special meeting to make those appointments. Executive Director said the fund office will send proposed dates to schedule the special meeting most likely the last week in December.

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

Motion to open the Public Hearing of the proposed changes to the Fund’s Rules & Regulations.

Moved: Commissioner Wood
Second: Commissioner Barber
Vote: Unanimous

Discussion of proposed changes – Public Comments: None

Motion to Close the Public Hearing

Moved: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

Motion to adopt the changes to the Funds Rules & Regulations.

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

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

Motion to approve the certificate of insurance report.

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

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

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

Next Meeting – A reminder that our next meeting is on February 3, 2022 at 11 AM, which is the Reorganization Meeting. Executive Director also reminded members the need for a Special Meeting the endo of December.

SAFETY COMMITTEE REPORT: Paige Desiere said the last Safety and Accident Review Committee met on October 13th and reviewed the workers comp claims for August and September. The workers comp claims were low again with only 8 claims reported during that period, five of which were from the Public Works Department and three within law enforcement. All of the law enforcement claims were not preventable. Any preventable claims were discussed by the Committee to come up with an action plan and corrective action. Six of the eight claims were no time loss and two did have days out attached to them for a total of 24 days.

Emergency action plans and policies for each department and building have been developed. All non-tactical training has been completed, and tactical training will begin in 2022. The learning management system training continues for updates to the mandatory and statutory requirements. Information has been sent to all departments and training is underway. The next Safety and Accident meeting is scheduled for December 8th.

CLAIMS COMMITTEE: Jennifer Conicella of PERMA Claims said the claims will be discussed in Executive Session. Ms. Conicella discussed the Claims Sweep letter on page 22 of the agenda and reminded members to make sure any claims for ancillary lines of coverage are reported since they must be reported within the policy year before it expires.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 20-21 DECEMBER BILLS LIST IN THE AMOUNT OF \$18,074.69

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control and said any member or department that desires to participate in virtual training can do so by coordinating with your training coordinator Dr. Hickman. Mr. Prince said Paige and her team have done a phenomenal job with updating the emergency action plans and getting that that project completed and we continue to work closely with Paige and her team for other written programs.

RISK MANAGER: Risk Manager Christina Violetti discussed the Wellness Incentive Grant Program and said so far in 2021 there were five wellness grant submissions received from the county. One department was not able to complete their activity. All other departments were able to complete their items and activities and for most departments the cost was slightly less than what was approved. Ms. Violetti said all bills were provided and will make sure they are paid this month to reimburse each department. In addition, when the safety and Accident Review Committee met on October 13th it was discussed whether this grant should be continued for 2022. It was

unanimous that the Committee would like to continue the program if the Insurance Commission would be willing to continue to fund the wellness grant for 2022. The cost would remain the same. Ms. Violetti respectfully requested a motion to authorize \$5,000 for the wellness incentive program for 2022.

MOTION TO AUTHORIZE \$5,000 FOR WELLNESS INCENTIVE PROGRAM FOR 2022

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

Ms. Violetti said the 2022 meeting schedules for both the safety review Committee and the Claims Committee were included in the agenda.

MOTION TO APPROVE THE ACCIDENT AND SAFETY REVIEW COMMITTEE AND CLAIMS COMMITTEE MEETING SCHEDULES FOR 2022

Motion: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report and the PPO Penetration Report. Ms. Beatty said as of October 2021 there was a 68% savings, overall saving the Commission \$322,983. Ms. Beatty said they are closely monitoring the managed care fee as it is approaching the cap of \$45,000.

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

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

Motion: Commissioner Wood
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

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

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001471 IN THE AMOUNT OF \$85,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001000 IN THE AMOUNT OF \$13,664.70

Motion: Commissioner Wood
Second: Commissioner Seneski

Auto Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001460 IN THE AMOUNT OF \$4,237.81

Motion: Commissioner Wood
Second: Commissioner Seneski

General Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001485 IN THE AMOUNT OF \$500.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001501 IN THE AMOUNT OF \$2,584.59

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000653 IN THE AMOUNT OF \$10,000.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000514 IN THE AMOUNT OF \$129,350.00

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE THE PARS AND SARS AS DISCUSSED IN EXECUTIVE SESSION IN THE TOTAL AMOUNT OF \$245,337.10

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

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC SESSION

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

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

MOTION TO CLOSE PUBLIC SESSION

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Seneski
Second: Chairman Wood
Vote: Unanimous

MEETING ADJOURNED: 12:14 PM

NEXT MEETING: WILL BE HELD ON FEBRUARY 2, 2022 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

APPENDIX II – MEETING MINUTES
December 29, 2021

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – DECEMBER 29, 2021
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Kim Wood	Present
Gerald Seneski	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Absent
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
John Carr, Cumberland County
Robert Carlson, Cumberland County Utility Authority
Christina Violetti, Hardenbergh Insurance Group
Amy Zeiders, Inservco
Karen Beatty, Qual-Lynx
Chris Roselli, Qual-Lynx
Jennifer Conicella, PERMA
Brandon Tracy, PERMA
Edward Cooney, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

EXECUTIVE DIRECTOR REPORT:

Request for Proposals for Professional Services – The Insurance Commission issued Request for Proposals for the positions of Claims Administrator and Managed Care Provider that were received on November 30th; all responses were reviewed and considered. Executive Director will said two responses were received for both positions. Inservco the incumbent claims administrator the annual fee is lower than the submittal from Highland Claims so our recommendation is to stick with our incumbent Inservco. On the Managed Care side Qual Lynx came in at 13% of savings no to exceed \$47,000. FMCO came in at 15% of savings not to

exceed \$59,000 so there again the lower price was from the incumbent and our recommendation is to stick with Qual-Lynx. With no questions, Executive Director said a motion to approve Resolution 21-21 would be in order.

Motion to approve Resolution 21-21 Designating Claims Administrator and Managed Care Provider for the Commission for Fund Year 2022.

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

2022 Professional Contract Renewals – Several of the Fund’s professional services contracts expire at the end of the year. All of the contracts have annual renewals which the Commissioners are desirous to renew for Fund Year 2022. Resolution 21-22 appears on **Page 3** re-appointing the Professionals. Executive Director said the remaining fund professionals are in their second year but due to contract stipulations the Commissioners will need to approve every year and Resolution 21-22 is reporting those fund professionals.

Motion to Adopt Resolution 21-22 Re-Appointing Fund Professionals

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

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC SESSION

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

PUBLIC COMMENT: Nancy Ridgeway was present at the meeting and wished everyone a Happy New Year. Amy Zieders of Inservco thanked the Commission on behalf of Inservco for the reappointment and look forward to continuing the working relationship. Karen Beatty of Qual-Lynx also thanked the Commission for the reappointment and wished everyone a Happy New Year.

MOTION TO CLOSE PUBLIC SESSION

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Seneski
Second: Chairman Wood
Vote: Unanimous

MEETING ADJOURNED: 11:15 AM

NEXT MEETING: WILL BE HELD ON FEBRUARY 2, 2022 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

Appendix III

NJCE 2022 Renewal Presentation