

**CUMBERLAND COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
FEBRUARY 5, 2026 – 11 AM**

**MEETING BEING HELD TELEPHONICALLY**

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

**Meeting ID: 922 2189 6242#**

**or**

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

The Cumberland County Insurance Commission will conduct its February 5, 2026 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 5, 2026 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: December 4, 2025 Open Minutes.....Appendix I**
- CORRESPONDENCE - None**
- EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA.....Page 1**
- COMMITTEE REPORTS**
  - Safety Committee Report.....Verbal
  - Claims Services – PERMA.....Verbal
- TREASURER – Anthony Bontempo**
  - Resolution 16-26 February Bill List.....Page 48
- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report.....Page 49
- RISK MANAGER REPORT – Hardenbergh Insurance Group**
  - Monthly Report.....Page 56
  - Claims Committee Charter and Litigation Management Plan.....Appendix II
- MANAGED CARE – Qual Lynx**
  - Monthly Report.....Page 60
- 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 2, 2026 – Via Zoom**
  - MEETING ADJOURNMENT**

**CUMBERLAND COUNTY INSURANCE COMMISSION**

2 Cooper Street  
Camden, NJ 08102

Date: February 5, 2026

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

---

**Reorganizational Resolutions (Pages 4-25)** – Listed below are the necessary Reorganizational Resolutions for the Cumberland County Insurance Commission.

- Resolution 1-26 Certifying the Appointment of Chairperson and Vice Chairperson
- Resolution 2-26 Appointing CEL Commissioner
- Resolution 3-26 Appointing Commission Treasurer
- Resolution 4-26 Appointing Commission Attorney
- Resolution 5-26 Appointing Commission Secretary
- Resolution 6-26 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan
- Resolution 7-26 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-26 Designating Official Newspapers
- Resolution 9-26 Designating Agent for Service of Process & Custodian of Records
- Resolution 10-26 Establish Public Meeting Procedures
- Resolution 11-26 2026 Risk Management Plan

**Motion to approve Resolutions 1-26 through 11-26**

**2026 Property & Casualty Budget** – The 2026 Property & Casualty Budget was introduced at the December 4, 2025 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.

The proposed budget has been reduced by \$23,389 as the successful marketing efforts for the NJCE's 2026 renewal came in lower than expected. The revised budget in the amount of \$4,288,046 is included in the agenda on **Page 26**; a copy of the assessments is on **Page 27**.

- Motion to open the Public Hearing on the 2026 Budget.**
- Discussion of Budget.**
- Motion to close the Public Hearing.**
- Motion to approve Resolution 13-26 (Page 28) adopting the Budget for the Cumberland County Insurance Commission in the amount of \$4,746,719 as presented for Fund Year 2026 and Certify the Assessments.**

- **2026 Professional Contract Renewals** – Professional service contracts for the Fund’s Risk Management Consultant and Executive Director expire at the end of the month. Both contracts have annual renewals which the Commissioners are desirous to renew for Fund Year 2026. Resolution 14-26 appears on **Page 29** re-appointing the professionals.

- **Motion to Adopt Resolution 14-26 Re-Appointing Fund Professionals**

- **Actuary Request for Price Quotes** - The Fund Office solicited price quotes from two vendors for Actuarial Services. Quotes were obtained instead of issuing an RFP as the expected pricing would be well below the bidding threshold of \$17,500. Quotes were received from the fund’s current Actuary, SGRisk and from Pinnacle Actuarial Resources. Pricing was received as follows:

<b>SGRisk</b>	<b>\$4,050.00</b>
<b>Pinnacle</b>	<b>\$16,000.00</b>

- **Motion to Award a one-year contract to SGRisk as the Insurance Commission’s Actuary**

- **Amending Contract with Inservco Insurance Services** – As discussed earlier, coverage for the Commission member entities for Public Officials and Employment Practices lines of coverage has moved from Chubb into the NJCE Program. This will require Inservco to administer those coverages. The fund office negotiated a flat fee for this service for \$7,500.

- **Motion to Amend Inservco Insurance Services contract**

- **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 30-34)** – The NJCE held a special meeting on January 6th to formally adopt their 2026 Budget. A summary of that meeting appears on pages 30-34. The NJCE is scheduled to meet again on Thursday, February 26, 2026 and will conduct their reorganization meeting in person in Monroe Twp.

- **NJCE JIF – 2026 Renewal Webinar** – The Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF will be conducting the 2026 Renewal Overview Webinar on Tuesday, February 24<sup>th</sup> at 11:00 a.m. The NJCE Underwriting Manager will detail the successes of the marketing of the NJCE program and coverage changes and enhancements to be aware of for 2026. An invitation was sent with the link to register. If you need the link or have trouble registering, please reach out to the Fund Office.

- **2026 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

- **2026 Property & Casualty Assessments** – In accordance with the Commission’s By Laws, the assessment bills for 2026 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, 2026. The second assessment of 30% is due on June 15, 2026 and the third assessment of 30% is due on September 15, 2026.

- ❑ **Certificate of Insurance Issuance Report:** Attached on **Page 35** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for January 2026. There were 2 certificates of insurance issued during this period.
- ❑ **2026 MEL, MRHIF & NJCE JIF Educational Seminar:** Enclosed please find a flyer announcing the 16th annual seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM.

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents.

There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar. (**Page 36**)

- ❑ **Financial Fast Track** – Included on **Pages 37-42** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for September & October. As of **October 31, 2025**, the Commission has a deficit of **\$1,352,663**. Total cash on hand is \$3,913,323.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 43-45)** – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2024, the CEL has a surplus of **\$9,491,565** and **\$34,165,619** in cash.
- ❑ **Claims Tracking Report (Pages 46-47)** – Included in the agenda are the Claims Activity Reports for November & December that tracks open claims.

**RESOLUTION NO. 1-26**

**CUMBERLAND COUNTY INSURANCE COMMISSION**

**CERTIFYING THE APPOINTMENT 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 appointed as Chairperson and Vice-Chairperson:

**Arthur Marchand** **Chairperson**

**Sandra Taylor** **Vice Chairperson**

**BE IT FURTHER RESOLVED**, that the Chairperson and Vice Chairperson shall serve through 2026 CCIC Reorganization.

**ADOPTED** by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 5, 2026.

**BY:** \_\_\_\_\_  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**

**RESOLUTION NO. 2-26**

**CUMBERLAND COUNTY INSURANCE COMMISSION APPOINTING A  
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE  
FUND FOR FUND YEAR 2026**

**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**, **Kevin Smaniotto** is a member of the Commission and the Commission having deemed it appropriate to designate **Kevin Smaniotto** as Commissioner to the Fund; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Commission that **Kevin Smaniotto** is designated Commissioner to the New Jersey Counties Excess Joint Insurance Fund until the New Jersey Counties Excess Joint Insurance Fund 2027 Reorganization.

**ADOPTED** by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 5, 2026.

**BY:** \_\_\_\_\_  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**

---

**RESOLUTION NO. 3-26**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
APPOINTING 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 2027 CCIC Reorganization;

**ADOPTED** by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 5, 2026.

**BY:** \_\_\_\_\_  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**

---

**RESOLUTION NO. 4-26**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
APPOINTING 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 2027 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 5, 2026.

**BY:** \_\_\_\_\_  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**

---

**RESOLUTION NO. 5-26**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
APPOINTING 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, Kathy Doran** 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 **Kathy Doran** as CCIC Secretary for the term commencing upon adoption of the within resolution through 2027 CCIC Reorganization; and

**ADOPTED** by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 5, 2026.

**BY:** \_\_\_\_\_  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**

---

**RESOLUTION NO. 6-26**

**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 5, 2026.

**BY:** \_\_\_\_\_  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**

---

## CUMBERLAND COUNTY INSURANCE COMMISSION

### 2026 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 Commissions 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. 7-26**

**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

Art Marchand

Kimberly Codispoti

Kevin Smaniotto

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.

Art Marchand

Kimberly Codispoti

Kevin Smaniotto

Anthony Bontempo

**ADOPTED** by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 5, 2026.

**BY: \_\_\_\_\_**  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**

**RESOLUTION NO. 8-26**

**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 2025 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 2027 re-organization of the CCIC.

**BE IT FURTHER RESOLVED** that effective March 1, 2026, the Insurance Fund Commission will publish all legal notices on its webpage designated for official notices – [www.cumberlandcic.org](http://www.cumberlandcic.org) and said webpage will include a hyperlink to the Secretary of State’s legal notices webpage.

**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 5, 2026.

**BY:** \_\_\_\_\_  
ARTHUR MARCHAND, CHAIRPERSON

**ATTEST:**

---

**RESOLUTION NO. 9-26**

**CUMBERLAND COUNTY INSURANCE COMMISSION**

**APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS  
FOR THE COMMISSION FOR THE YEAR 2026**

**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 2025 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 2 Cooper Street, Camden, NJ 08102 and at 9 Campus Drive, Suite 216, Parsippany, NJ 07054 for the year 2026 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 5, 2026.

**BY:** \_\_\_\_\_  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**

---

**RESOLUTION NO. 10-26**

**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 2026 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 2026 as follows:

TIME	DATE	LOCATION	PURPOSE
11:00 AM	April 2, 2026	Zoom Conference Call	Regular Meeting
11:00 AM	June 4, 2026	“	Regular Meeting
11:00 AM	August 6, 2026	“	Regular Meeting
11:00 AM	October 1, 2026	“	Regular Meeting
11:00 AM	December 3, 2025	“	Regular Meeting
11:00 AM	February 4, 2027	“	Reorganization Meeting

**ADOPTED** by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 5, 2026.

**BY:** \_\_\_\_\_  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**

---

**Cumberland County Insurance Commission  
2026 Plan of Risk Management**

BE IT RESOLVED by the Insurance Commission's governing body that effective **01/01/2026** the **2026** Plan of Risk Management shall be:

1.) The perils or liability to be insured against.

a.) The Insurance Commission insures the following perils or liability:

- Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
- General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
- Property, Auto Physical Damage and Boiler & Machinery.

b.) The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJC):

- Excess Workers' Compensation
- Excess Liability
- Excess Property including Boiler and Machinery
- Public Officials Liability/School Board Legal/Employment Practices Liability
- Crime
- Pollution Liability
- Medical Professional and General Liability
- Employed Lawyers Liability
- Cyber Liability
- Non-Owned Aircraft Liability

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

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

- **\$22,000,000 each / \$22,000,000 aggregate** (Automobile Liability is unaggregated).
- Subsidence - \$750,000 per occurrence
- Owned Watercraft 35' in length or less - \$750,000.
- Garage Liability - \$750,000
- The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
- The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability for all vehicles part of the Cumberland Area Transit System (CATS)
- The Insurance Commission covers the following Medical Expenses:
  - All vehicles part of Cumberland Area Transit System (CATS):  
1) \$250,000 per passenger, per vehicle; and 2) \$10,000 all other.
  - All vehicles part of the Holding Cell Transportation Unit while transporting inmates: \$15,000 Per Person

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

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

d.) Property/Equipment Breakdown

a. All Risk: \$260,000,000 Per Occurrence

- b. Flood: \$100,000,000 Aggregate, except
  - i. Flood, High Hazard: \$75,000,000 Aggregate
  - ii. Flood, Unreported: \$10,000,000 Aggregate
- c. Earthquake: \$150,000,000 Aggregate
- d. Vehicles (PD Only): \$10,000,000
  - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)
- e. UAS (Drones) - \$100,000
- f. Working Dogs - \$100,000

#### Property Deductibles

- All Other: \$250,000
  - Cumberland County - \$5,000 Property and Auto Physical Damage Comprehensive
  - Cumberland County UA - \$1,000 Property and \$1,000 Auto Physical Damage
- The Equipment Breakdown deductible is \$50,000 member entity deductible per occurrence.
- Flood (SFHA), Per Location
  - Building: Maximum Available Limit from NFIP (typically \$500,000)
  - Contents: Maximum Available Limit from NFIP (typically \$500,000)
  - Time Element: \$500,000
- Named Storm:
  - Property Damage: 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
  - The NJCE provides 4% x 1%, subject to a \$10M aggregate
- 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

Deductible per occurrence:

- Cumberland County – \$25,000

f.) Pollution Liability

- Limit of Liability:

- \$10,000,000 Per Claim / \$25,000,000 Aggregate

- Member Entity Deductible: \$50,000

g) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000

- Excess Limit annual aggregate: \$20,000,000/\$20,000,000

- Member Entity Deductibles GL and PL:

- Cumberland County Outpatient Clinic – \$50,000

- Cumberland County – Department of Human Services – Division of Mental Health & Addiction Services. - \$50,000

h.) Employed Lawyers Professional Liability

- Limit per claim and annual aggregate: \$5,000,000/\$10,000,000

- Member Entity Self Insured Retentions:

- Cumberland County \$25,000

- All Other Entities: Not applicable

i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

j.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability

- Medical Expense: \$5,000

- Rotor Wing: \$5,000,000

k.) Active Assailant

- Limit: \$5,000,000 each occurrence/aggregate

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

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

- 3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).
  - a.) Workers' Compensation (all coverages) - \$300,000 CSL
  - b.) Liability (all coverages) - \$250,000 CSL
    - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
    - Personal Injury Protection - \$250,000 CSL
    - Medical Expenses (CATS) - \$250,000 CSL
  - c.) Public Officials Liability/School Board Legal/Employment Practices Liability – None
  - d.) Property/APD - \$250,000 per occurrence less member deductibles.
    - Flood, SFHA:
      - Building: Max available limit from NFIP (typically \$500,000)
      - Contents: Max available limit from NFIP (typically \$500,000)
    - Equipment Breakdown: \$50,000 excess of \$50,000
  - e) Crime – None
  - f) Pollution Liability – None
  - g) Medical Professional General Liability – None
  - h) Employed Lawyers Liability – None
  - i) Cyber Liability – None
  - j) Active Assailant – None
- 4.) The amount of unpaid claims to be established.

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance

Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.

- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Safety National, Munich, Berkley, Old Republic, Bowhead and Obsidian for liability reinsurance; 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 5<sup>th</sup> day of February 2026.

**CUMBERLAND COUNTY INSURANCE COMMISSION**

**BY:** ARTHUR MARCHAND, CHAIRPERSON

**ATTEST:**

---

CUMBERLAND COUNTY INSURANCE COMMISSION 2026 PROPOSED BUDGET		ANNUALIZED BUDGET FY2025	PROPOSED BUDGET FY2026	Total Increase/Decrease
APPROPRIATIONS			\$	%
<b>I. Claims and Excess Insurance</b>				
<b>Claims</b>				
1 Property	167,224	158,000	(9,224)	-5.52%
2 Liability	764,583	732,000	(32,583)	-4.26%
3 Auto	36,198	51,000	14,802	40.89%
4 Workers' Comp.	859,393	1,057,000	197,607	22.99%
5 POLEPL	0	74,353	74,353	100.00%
6				
<b>7 Subtotal - Claims</b>	<b>1,827,398</b>	<b>2,072,353</b>	<b>244,955</b>	<b>13.40%</b>
8				
<b>9 Premiums</b>				
10 CEL JIF	1,507,052	1,608,216	101,164	6.71%
11				
<b>12 SubTotal Premiums</b>	<b>1,507,052</b>	<b>1,608,216</b>	<b>101,164</b>	<b>6.71%</b>
<b>13 Total Loss Fund</b>	<b>3,334,450</b>	<b>3,680,569</b>	<b>346,119</b>	<b>10.38%</b>
14				
<b>15 II. Expenses, Fees &amp; Contingency</b>				
16				
17 Claims Adjustment	54,592	63,718	9,126	16.7%
18 Managed Care	0	-	0	0.0%
19 General Expense				
20 Exec. Director	98,604	100,576	1,972	2.0%
21 Actuary	5,393	5,501	108	2.0%
22 Auditor	12,961	13,220	259	2.0%
23 Attorney	7,301	7,447	146	2.0%
24 Treasurer	3,288	3,354	66	2.0%
25 Secretary	2,537	2,588	51	2.0%
26				
27 Misc. Expense & Contingency	7,349	7,349	0	0.0%
28 Training	15,000	15,000	0	0.0%
29				
<b>30 Total Fund Exp &amp; Contingency</b>	<b>207,025</b>	<b>218,753</b>	<b>11,728</b>	<b>5.67%</b>
31 Risk Managers	147,931	148,037	106	0.07%
32				
<b>35 Total Ancillary Coverages</b>	<b>399,753</b>	<b>240,687</b>	<b>(159,066)</b>	<b>-39.79%</b>
36				
<b>37 Total FUND Disbursements</b>	<b>4,089,159</b>	<b>4,288,046</b>	<b>198,887</b>	<b>4.86%</b>

**CUMBERLAND COUNTY INSURANCE COMMISSION**
**2026 PROPOSED ASSESSMENTS -**

Member Name	2025 ANNUALIZED			2026			Change \$			Change %		
	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Cumberland County	3,589,273	369,429	3,958,702	3,936,801	227,722	4,164,523	347,528	(141,707)	205,821	9.68%	-38.36%	5.20%
Cumberland County Utility Authority	100,133	30,324	130,457	110,555	12,965	123,520	10,422	(17,359)	(6,937)	10.41%	-57.25%	-5.32%
<b>Grand Totals:</b>	<b>3,689,406</b>	<b>399,753</b>	<b>4,089,159</b>	<b>4,047,355</b>	<b>240,687</b>	<b>4,288,042</b>	<b>357,949</b>	<b>(159,066)</b>	<b>198,883</b>	<b>9.70%</b>	<b>-39.79%</b>	<b>4.86%</b>

**RESOLUTION NO. 13-26**

**RESOLUTION AUTHORIZING AND ADOPTING THE 2026 BUDGET  
FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION AND  
CERTIFYING MEMBER ASSESSMENTS**

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

**NOW THEREFORE BE IT RESOLVED** the appropriations in the total amount of **\$4,288,046** 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 5, 2026.

**ADOPTED:**

**BY:** \_\_\_\_\_  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**

**RESOLUTION NO. 14-26**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
RE-APPOINTING PROFESSIONAL SERVICES FOR THE FUND**

**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 Commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals,

**WHEREAS**, the Commissioners of said Commission resolve to award professional service and agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44a-20.4 et. Seq.: and

**WHEREAS**, the CCIC has previously awarded contracts for the positions of Risk Management Consultant and Executive Director,

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of the CCIC that the following re-appointment awards are hereby made for the 2026 Fund Year:

<u>Name</u>	<u>Services</u>
<b>Hardenbergh Insurance Group</b>	<b>Risk Management Consultant</b>
<b>PERMA Risk Management Services</b>	<b>Executive Director</b>

**BE IT FURTHER RESOLVED** by the Commissioners that the CCIC is hereby authorized to execute contracts between the CCIC and approved professionals with the terms and conditions as required by the CCIC.

**BE IT FURTHER RESOLVED** by the Commissioners of said CCIC, approved professionals acting as a "servicing organization" as defined in the CCIC's rules and regulations shall execute said contract prepared by the CCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of CCIC.

**ADOPTED** by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 5, 2026.

**BY:** \_\_\_\_\_  
**ARTHUR MARCHAND, CHAIRPERSON**

**ATTEST:**



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

**Date:** January 6, 2026

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

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

**Subject:** NJCE JIF January Report

---

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

**Finance Sub-Committee:** The Finance Sub-Committee met on December 18<sup>th</sup> following the budget introduction on November 21<sup>st</sup>:

1. For updates on the excess renewal marketing,
2. Review program enhancements,
3. Provide authorization for the Underwriting Manager to bind coverage effective 1/1/26, and
4. Based on the marketing results to make a recommendation to the Board on a final 2026 budget for adoption.

Copies of the committee's December meeting minutes were submitted for information. Also submitted was the Underwriting Manager's presentation on the excess insurance marketing results.

The Board of Fund Commissioners accepted the recommendations of the Finance Sub-Committee and ratified the following changes/actions made by the Underwriting Manager:

**Property:** Reduction in the Named Windstorm deductible and cap from 5% and \$10M cap to 2.5% and \$5M cap in the property program.

**Excess Liability Structure:** Increase in excess liability limits from \$10M x \$12M to \$10M x \$22M. The layer will be on a quota share basis with four carriers.

**Cyber:** Increased limits from AIG increasing the program limits from \$5M x \$5M to \$5M x \$10M for total limits of \$15M. The additional limit also comes with enhancements such as Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate excess \$1,000,000 per claim / \$2,000,000 aggregate.

**Active Assailant Coverage:** Addition of Active Assailant Coverage for all members and member entities of the Fund as applicable, which resulted in an additional premium of \$80,000 (\$155,000 less \$75,000).

The Board of Fund Commissioners accepted all the recommendations of the Finance Sub-Committee and took action to ratify the changes as presented, authorized the Underwriting Manager to bind coverage for 2026 and adopted a resolution authorizing the purchase of excess and ancillary coverages.

**2026 Budget:** Based on the comprehensive marketing results, the Finance Sub-Committee reviewed and recommended an amended 2026 budget for adoption that included enhanced coverage and various sublimit improvements. The amended 2026 budget reflects a total of \$43,528,710 or a 0.26% increase over the 2025 annualized assessed budget. Following the public hearing, the NJCE Board of Fund Commissioners adopted the 2026 Budget totaling \$43,528,710 and certified the assessments.

**2026 Renewal Overview Webinar:** The Underwriting Manager will hold a webinar to provide a high-level overview of the changes in the 2026 renewal on Tuesday, February 24<sup>th</sup> at 11am; a link to register will be distributed.

**2026 Reorganization February Meeting:** The Fund is scheduled to meet again in-person on Thursday, February 26, 2026, at 10:30am at the Forsgate Country Club in Monroe, NJ to conduct the 2026 Reorganization.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2026 AMENDED INTRODUCED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios							
APPROPRIATIONS		ANNUALIZED ASSESSED BUDGET FY2025		Amended Introduced Retentions		Amended Introduced Budget FY2026	
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Amended Retentions	Amended Retentions	Change \$	Change %	
1. Property	750K x 250K *	1,209,130	750K x 250K *	1,132,749	(76,381)	-6.3%	
2. Liability	1750x250 **	1,446,138	1750x250 **	1,520,508	74,370	5.1%	
3. Auto	1750x250 **	502,265	1750x250 **	531,039	28,774	5.7%	
4. Workers Comp	Various	3,092,545	Various	3,320,159	227,614	7.4%	
5. Workers Comp Presumption	600K x 1.15MIL	454,345	600K x 1.15MIL	468,632	14,287	3.1%	
6. SBL/EPL		33,076		33,903	827	2.5%	
7. PD/EPL		366,361		436,084	69,723	19.0%	
8. Cyber		422,274		422,274		0.0%	
9. Loss Fund Contingency		813,440		819,440		0.0%	
10. Subtotal - Claims		8,345,573		8,084,788	339,715	4.1%	
11. Premiums							
12.							
13. Property		12,521,929		10,909,507	(1,612,422)	-12.9%	
14. Terrorism		98,363		93,350	(5,013)	-5.1%	
15. Equipment Breakdown Cost		458,256		519,534	60,278	13.1%	
16. Liability	7MIL x 2MIL	1,378,052	7MIL x 2MIL	4,448,147	470,005	11.8%	
17. Excess Liability	10MIL x 10MIL	2,665,020	20MIL x 10MIL	3,948,833	1,283,807	48.2%	
18. Workers Comp (Stat x 1MIL)		3,176,908		3,447,165	270,257	8.5%	
19. Premium Contingency		3,163,300		3,000,000	(163,300)	-5.2%	
20.							
21. SubTotal Premiums		26,062,834		26,366,536	303,702	1.2%	
22. Total Loss Fund		34,408,407		35,051,324	642,917	1.9%	
23.							
24. II. Expenses, Fees & Contingency							
25.							
26. Claim Adjustment		77,001		78,895	1,894	2.5%	
27. Claim Adjustment - Property		204,500		220,000	15,500	7.0%	
28. Safety Director		462,809		473,549	10,740	2.3%	
29. General Expense							
30. Exec Director		260,621		278,377	17,756	2.3%	
31. Actuary		25,516		26,131	515	2.0%	
32. Auditor		19,464		19,604	0.0%		
33. Attorney		15,000		15,000		0.0%	
34. Treasurer		15,000		15,000		0.0%	
35. QPs		6,000		6,000		0.0%	
36. Technical Writer		25,499		25,000	(499)	-2.0%	
37. Underwriting Manager		500,954		512,690	11,696	2.3%	
38. Underwriting Data Consolidation		138,085		151,982	13,897	10.1%	
39. Cyber Security Consultant		40,000		40,000		0.0%	
40. Payroll Audit		23,727		24,202	475	2.0%	
41. Property Appraisals/Reimbursement		102,002		104,045	2,043	2.0%	
42. Safety Institute Funding		30,547		20,600	(9,747)	-32.1%	
43. Safety Grant Supplement		30,599		31,208	609	2.0%	
44.							
45. Misc. Expense & Contingency		135,204		137,908	2,704	2.0%	
46. Total Fund Exp & Contingency		2,612,668		2,680,251	67,583	2.6%	
47. Risk Management Consultant		214,241		220,062	5,821	2.7%	
48.							
49. Total Self Insured Program		37,235,316		37,951,637	716,321	1.9%	
50.							
51. Ancillary Coverages		6,182,510		6,065,136	(117,374)	-1.9%	
52.							
53. Total Including Ancillary Coverages		43,417,826		44,016,772	598,946	1.38%	
54. Dividend				(488,063)			
55. Total Proposed Budget		43,417,826		43,528,710	110,884	0.26%	
56. * Monmouth County Property retention	500K x 500K		500K x 500K				
57. ** ACIC GL/AL retention	1.5MILx500		1.5MILx500				

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2026 AMENDED INTRODUCED ANCILLARY ONLY BUDGET						
APPROPRIATIONS						
I. Claims and Excess Insurance						
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Amended Introduced Retentions	Amended Introduced BUDGET FY2026	Change \$	Change %
<b>1 Ancillary Coverages</b>						
2 POL/EPL		1,783,603		1,728,700	(54,903)	-3.1%
3 Crime Program		200,765		201,941	1,176	0.6%
4 Medical Malpractice		1,423,188		1,612,120	188,932	13.3%
5 Pollution Liability		240,592		247,367	6,775	2.8%
6 Employed Lawyers Liability		154,450		153,630	(820)	-0.5%
7 Cyber Liability	5MIL x 5MIL	1,900,614	10MIL x 5MIL	1,531,662	(368,952)	-19.4%
8 Aviation		98,997		95,097	(3,900)	-3.9%
9 Marina Operators Liability		24,280		24,959	679	2.8%
10 Active Assailant		72,285		155,000	82,715	114.4%
11 Supplemental Indemnity WC		24,422		22,602	(1,820)	-7.5%
12 Fiduciary Liab		3,511		3,511		0.0%
13 VET Liability		421		475	54	12.8%
14 Small Craft		8,580		5,623	(2,957)	-34.5%
15 Volunteers Sup Indemnity		2,211		959	(1,252)	-56.6%
16 A&H Fire Trainers		3,635		3,746	111	3.0%
17 Petty Cash Bond		165		165		0.0%
18 Hull & Protection Indemnity Primary		183,914		199,772	15,858	8.6%
19 Aviation & Heliport		60,593		62,808	2,215	3.7%
20 Ancillary Admin		-		15,000	15,000	100.0%
21						
<b>22 Total Ancillary Coverages</b>		<b>6,186,226</b>		<b>6,065,136</b>	<b>(121,090)</b>	<b>-2.0%</b>
*Pollution Liability - Monmouth County 3 Year Premium billed in FY2023 renews FY2026. 1/3rd is budgeted						
23						

New Jersey Counties Excess Joint Insurance Fund Fund Year 2026 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Claims	468,851	1,087,243	1,778,377	373,762	1,171,251	591,189	547,263	914,963	871,768	880,121	8,684,788
Premiums	2,114,860	3,018,756	5,501,111	1,138,945	2,605,919	2,599,767	1,916,698	2,545,677	2,908,196	2,016,607	26,366,536
Expenses, Fee & Contingency	199,581	311,278	571,631	118,831	244,291	256,684	116,149	294,685	304,543	262,578	2,680,251
Total Self-Insured Program	2,783,292	4,417,277	7,851,119	1,631,538	4,023,461	3,667,702	2,580,110	3,755,325	4,084,507	3,159,306	37,951,637
Total Ancillary Coverages	888,273	350,850	894,365	240,687	1,409,015	533,707	222,336	513,341	477,814	534,748	6,065,136
<b>Total Fund Disbursements</b>	<b>3,671,565</b>	<b>4,768,127</b>	<b>8,745,484</b>	<b>1,872,225</b>	<b>5,430,476</b>	<b>4,201,409</b>	<b>2,802,445</b>	<b>4,268,666</b>	<b>4,562,321</b>	<b>3,694,054</b>	<b>44,016,772</b>

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

From 1/1/2026 To 2/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Department of I - Cumberland County	Veterans Affairs P.O. Box 340 Trenton, NJ 08625	RE: Grant No. VL24T74 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the Transportation Grant- Grant No. VL24T74.	1/16/2026 #5964373	GL AU EX WC OTH
H - New Life World Outreach I - Cumberland County	Ministries, Inc. 201 Bluebird Lane Millville, NJ 08332	RE: Use of Facilities Evidence of insurance as respects use of facilities by the County during the current calendar year.	1/22/2026 #5967888	GL AU EX WC OTH
<b>Total # of Holders: 2</b>				



## 16TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

### SAVE THE DATES

FRIDAY, APRIL 24 ▶ 9:00 AM – 12:00 PM

FRIDAY, MAY 1 ▶ 9:00 AM – 12:00 PM

### Available Online at No Cost to Members

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

This online seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

### SPONSORED BY



**MEL**



**MRHIF**  
Municipal Reinsurance Health Insurance Fund



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

[njmel.org](http://njmel.org)

### AGENDA

#### FRIDAY, APRIL 24

- Local Government Health Benefits Crisis
- Police Accreditation Plus Initiative
- Controlling Workers Compensation Costs

#### FRIDAY, MAY 1

- Anti-Harassment Programs for Volunteer Organizations
- Cyber JIF at 3
- Local Government Ethics Act

#### TO REGISTER

Connect to [njmel.org](http://njmel.org)  
or email Jaine Testa at [jainet@permainc.com](mailto:jainet@permainc.com)

### THE POWER OF COLLABORATION

CUMBERLAND COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	340,763	3,066,869	39,359,385	42,426,254
2. CLAIM EXPENSES				
Paid Claims	219,897	1,533,207	15,403,241	16,936,448
Case Reserves	(215,349)	(256,370)	3,710,511	3,454,141
IBNR	(373,327)	(261,938)	2,904,701	2,642,763
Excess Insurance Recoverable	0	(2,186)	(5,947)	(8,133)
Discounted Claim Value	48,574	323,753	(551,255)	(227,502)
<b>TOTAL CLAIMS</b>	<b>(320,204)</b>	<b>1,336,466</b>	<b>21,461,252</b>	<b>22,797,717</b>
3. EXPENSES				
Excess Premiums	158,900	1,430,104	16,624,632	18,054,736
Administrative	27,655	254,355	4,156,480	4,410,836
<b>TOTAL EXPENSES</b>	<b>186,555</b>	<b>1,684,459</b>	<b>20,781,112</b>	<b>22,465,571</b>
4. UNDERWRITING PROFIT (1-2-3)	474,412	45,944	(2,882,979)	(2,837,035)
5. INVESTMENT INCOME	8,700	87,303	449,504	536,808
6. PROFIT (4 + 5)	483,113	133,248	(2,433,475)	(2,300,227)
7. CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8. DIVIDEND INCOME	0	0	171,783	171,783
9. DIVIDEND EXPENSE	0	0	(171,783)	(171,783)
10. SURPLUS TRANSFER	0	0	0	0
11. INVESTMENT IN JOINT VENTURE	0	210,377	615,377	825,754
<b>12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>483,113</b>	<b>343,624</b>	<b>(1,815,988)</b>	<b>(1,472,364)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>				
2012	356	3,791	297,365	301,156
2013	177	3,360	223,583	226,943
2014	580	7,677	171,384	179,061
2015	495	(10,742)	(332,941)	(343,683)
2016	1,054	17,527	425,644	443,172
2017	786	(99,287)	(593,007)	(692,294)
2018	68,927	52,677	(636,728)	(584,051)
2019	4,217	22,343	643,978	666,320
2020	20,030	116,479	(409,801)	(293,322)
2021	(6,855)	(104,751)	(974,268)	(1,079,020)
2022	142,823	10,189	(164,860)	(154,671)
2023	73,096	(87,572)	(449,754)	(537,326)
2024	116,864	(7,003)	(16,583)	(23,585)
2025	60,563	418,936		418,936
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>483,113</b>	<b>343,624</b>	<b>(1,815,989)</b>	<b>(1,472,365)</b>
<b>TOTAL CASH</b>				<b>3,000,926</b>

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2012</b>				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>40,744</b>	<b>40,744</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,215,275</b>	<b>1,215,275</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,371,332</b>	<b>1,371,332</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	17,480	20	17,500
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>17,480</b>	<b>1,866,150</b>	<b>1,883,630</b>
<b>FUND YEAR 2016</b>				
Paid Claims	714	7,477	1,034,393	1,041,870
Case Reserves	(714)	(7,477)	106,049	98,571
IBNR	(279)	(748)	10,605	9,857
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>(279)</b>	<b>(748)</b>	<b>1,151,046</b>	<b>1,150,298</b>
<b>FUND YEAR 2017</b>				
Paid Claims	880	23,538	2,070,452	2,093,990
Case Reserves	(880)	85,611	173,874	259,485
IBNR	(562)	8,561	17,387	25,949
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>(562)</b>	<b>117,710</b>	<b>2,261,714</b>	<b>2,379,424</b>
<b>FUND YEAR 2018</b>				
Paid Claims	0	12,184	2,219,069	2,231,252
Case Reserves	0	(13,090)	13,090	0
IBNR	(68,760)	(42,120)	42,120	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>(68,760)</b>	<b>(43,026)</b>	<b>2,274,278</b>	<b>2,231,252</b>
<b>FUND YEAR 2019</b>				
Paid Claims	113	16,133	787,770	803,903
Case Reserves	(113)	(27,588)	174,901	147,313
IBNR	(3,106)	(9,473)	21,604	12,131
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,243	(4,243)	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>(3,106)</b>	<b>(16,684)</b>	<b>980,031</b>	<b>963,347</b>

FUND YEAR 2020				
Paid Claims	6,395	30,921	1,566,929	1,597,850
Case Reserves	(15,051)	(154,423)	413,168	258,745
IBNR	(11,216)	24,067	94,329	118,396
Excess Insurance Recoverable	0	(2,186)	(5,947)	(8,133)
Discounted Claim Value	0	21,998	(21,998)	0
<b>TOTAL FY 2020 CLAIMS</b>	<b>(19,873)</b>	<b>(79,624)</b>	<b>2,046,481</b>	<b>1,966,857</b>
FUND YEAR 2021				
Paid Claims	75,099	210,456	1,324,835	1,535,291
Case Reserves	(76,221)	86,260	864,491	950,751
IBNR	590	(250,685)	411,410	160,724
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	7,608	73,641	(82,568)	(8,927)
<b>TOTAL FY 2021 CLAIMS</b>	<b>7,076</b>	<b>119,672</b>	<b>2,518,168</b>	<b>2,637,840</b>
FUND YEAR 2022				
Paid Claims	34,909	444,508	831,973	1,276,480
Case Reserves	(51,901)	(322,157)	652,165	330,007
IBNR	(138,391)	(238,529)	441,863	203,334
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	13,120	88,101	(95,754)	(7,653)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(142,263)</b>	<b>(28,078)</b>	<b>1,830,247</b>	<b>1,802,168</b>
FUND YEAR 2023				
Paid Claims	47,585	316,395	721,359	1,037,753
Case Reserves	(54,805)	47,127	632,688	679,816
IBNR	(78,925)	(291,671)	721,303	429,632
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	14,005	92,692	(133,002)	(40,310)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(72,139)</b>	<b>164,544</b>	<b>1,942,347</b>	<b>2,106,891</b>
FUND YEAR 2024				
Paid Claims	1,869	155,433	352,981	508,414
Case Reserves	(9,576)	(288,270)	680,065	391,795
IBNR	(121,288)	15,750	1,144,081	1,159,830
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	13,837	117,307	(213,689)	(96,382)
<b>TOTAL FY 2024 CLAIMS</b>	<b>(115,158)</b>	<b>220</b>	<b>1,963,438</b>	<b>1,963,657</b>
FUND YEAR 2025				
Paid Claims	52,333	316,163		316,163
Case Reserves	(6,087)	320,157		320,157
IBNR	48,609	522,910		522,910
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	4	(74,229)		(74,229)
<b>TOTAL FY 2025 CLAIMS</b>	<b>94,859</b>	<b>1,085,001</b>	<b>0</b>	<b>1,085,001</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(320,204)</b>	<b>1,336,466</b>	<b>21,461,252</b>	<b>22,797,717</b>

CUMBERLAND COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF October 31, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	340,763	3,407,633	39,359,385	42,767,017
2. CLAIM EXPENSES				
Paid Claims	150,165	1,683,371	15,403,241	17,086,613
Case Reserves	(48,993)	(305,363)	3,710,511	3,405,148
IBNR	53,853	(208,085)	2,904,701	2,696,616
Excess Insurance Recoverable	(26,091)	(28,277)	(5,947)	(34,224)
Discounted Claim Value	(8,372)	315,381	(551,255)	(235,873)
TOTAL CLAIMS	120,562	1,457,028	21,461,252	22,918,279
3. EXPENSES				
Excess Premiums	158,900	1,589,004	16,624,632	18,213,636
Administrative	27,658	282,014	4,156,480	4,438,494
TOTAL EXPENSES	186,559	1,871,018	20,781,112	22,652,130
4. UNDERWRITING PROFIT (1-2-3)	33,643	79,587	(2,882,979)	(2,803,392)
5. INVESTMENT INCOME	8,103	95,406	449,504	544,911
6. PROFIT (4 + 5)	41,745	174,993	(2,433,475)	(2,258,482)
7. CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8. DIVIDEND INCOME	0	0	171,783	171,783
9. DIVIDEND EXPENSE	0	0	(171,783)	(171,783)
10. SURPLUS TRANSFER	0	0	0	0
11. INVESTMENT IN JOINT VENTURE	77,957	288,334	615,377	903,711
12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	119,702	463,327	(1,815,988)	(1,352,662)
SURPLUS (DEFICITS) BY FUND YEAR				
2012	372	4,163	297,365	301,527
2013	508	3,868	223,583	227,450
2014	1,067	8,745	171,384	180,129
2015	681	(10,062)	(332,941)	(343,003)
2016	1,969	19,496	425,644	445,140
2017	1,240	(98,046)	(593,007)	(691,053)
2018	1,281	53,958	(636,728)	(582,770)
2019	13,018	35,361	643,978	679,338
2020	30,638	147,118	(409,801)	(262,683)
2021	(6,333)	(111,084)	(974,268)	(1,085,353)
2022	6,437	16,625	(164,860)	(148,234)
2023	3,106	(84,465)	(449,754)	(534,220)
2024	(30,722)	(37,724)	(16,583)	(54,307)
2025	96,440	515,375		515,375
TOTAL SURPLUS (DEFICITS)	119,702	463,327	(1,815,989)	(1,352,663)
TOTAL CASH				3,913,323

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2012</b>				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>40,744</b>	<b>40,744</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,215,275</b>	<b>1,215,275</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,371,332</b>	<b>1,371,332</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	17,480	20	17,500
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>17,480</b>	<b>1,866,150</b>	<b>1,883,630</b>
<b>FUND YEAR 2016</b>				
Paid Claims	1,223	8,700	1,034,393	1,043,093
Case Reserves	(1,223)	(8,700)	106,049	97,348
IBNR	0	(748)	10,605	9,857
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(748)</b>	<b>1,151,046</b>	<b>1,150,298</b>
<b>FUND YEAR 2017</b>				
Paid Claims	1,497	25,035	2,070,452	2,095,487
Case Reserves	(1,497)	84,114	173,874	257,988
IBNR	0	8,561	17,387	25,949
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>117,710</b>	<b>2,261,714</b>	<b>2,379,424</b>
<b>FUND YEAR 2018</b>				
Paid Claims	0	12,184	2,219,069	2,231,252
Case Reserves	0	(13,090)	13,090	0
IBNR	0	(42,120)	42,120	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(43,026)</b>	<b>2,274,278</b>	<b>2,231,252</b>

FUND YEAR 2019				
Paid Claims	5,113	21,245	787,770	809,015
Case Reserves	(5,113)	(32,700)	174,901	142,200
IBNR	0	(9,473)	21,604	12,131
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,243	(4,243)	0
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(16,684)</b>	<b>980,031</b>	<b>963,347</b>
FUND YEAR 2020				
Paid Claims	5,137	36,058	1,566,929	1,602,987
Case Reserves	13,641	(140,783)	413,168	272,386
IBNR	7,313	31,380	94,329	125,709
Excess Insurance Recoverable	(26,091)	(28,277)	(5,947)	(34,224)
Discounted Claim Value	0	21,998	(21,998)	0
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(79,624)</b>	<b>2,046,481</b>	<b>1,966,857</b>
FUND YEAR 2021				
Paid Claims	10,118	220,574	1,324,835	1,545,409
Case Reserves	(10,118)	76,142	864,491	940,633
IBNR	0	(250,685)	411,410	160,724
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	73,641	(82,568)	(8,927)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>119,672</b>	<b>2,518,168</b>	<b>2,637,840</b>
FUND YEAR 2022				
Paid Claims	7,382	451,890	831,973	1,283,862
Case Reserves	3,118	(319,039)	652,165	333,125
IBNR	(10,500)	(249,029)	441,863	192,834
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	88,101	(95,754)	(7,653)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>(28,078)</b>	<b>1,830,247</b>	<b>1,802,168</b>
FUND YEAR 2023				
Paid Claims	60,324	376,718	721,359	1,098,077
Case Reserves	(64,675)	(17,548)	632,688	615,140
IBNR	4,352	(287,319)	721,303	433,984
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	92,692	(133,002)	(40,310)
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>164,544</b>	<b>1,942,347</b>	<b>2,106,891</b>
FUND YEAR 2024				
Paid Claims	28,457	183,890	352,981	536,871
Case Reserves	(41,421)	(329,691)	680,065	350,375
IBNR	12,964	28,714	1,144,081	1,172,794
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	117,307	(213,689)	(96,382)
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>220</b>	<b>1,963,438</b>	<b>1,963,657</b>
FUND YEAR 2025				
Paid Claims	30,915	347,077		347,077
Case Reserves	58,295	378,452		378,452
IBNR	39,724	562,634		562,634
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(8,372)	(82,601)		(82,601)
<b>TOTAL FY 2025 CLAIMS</b>	<b>120,562</b>	<b>1,205,563</b>	<b>0</b>	<b>1,205,563</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>120,562</b>	<b>1,457,028</b>	<b>21,461,252</b>	<b>22,918,279</b>

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT					
	AS OF	October 31, 2025			
	ALL YEARS COMBINED				
	THIS MONTH		YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>1. UNDERWRITING INCOME</b>	<b>3,550,175</b>		<b>35,501,753</b>	<b>326,407,524</b>	<b>361,909,277</b>
<b>2. CLAIM EXPENSES</b>					
Paid Claims	543,642		6,055,487	23,673,763	29,729,251
Case Reserves	457,113		(3,844,778)	15,868,519	12,023,743
IBNR	(47,857)		1,131,281	17,187,288	18,318,568
Discounted Claim Value	(120,319)		94,708	(4,295,909)	(4,201,202)
Excess Recoveries	(211,819)		288,470	(1,147,062)	(858,592)
<b>TOTAL CLAIMS</b>	<b>620,760</b>		<b>3,725,168</b>	<b>51,286,599</b>	<b>55,011,768</b>
<b>3. EXPENSES</b>					
Excess Premiums	2,421,378		24,227,124	236,578,246	260,805,370
Administrative	233,368		2,369,371	23,142,827	25,512,198
<b>TOTAL EXPENSES</b>	<b>2,654,746</b>		<b>26,596,495</b>	<b>259,721,073</b>	<b>286,317,568</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>274,670</b>		<b>5,180,090</b>	<b>15,399,852</b>	<b>20,579,941</b>
<b>5. INVESTMENT INCOME</b>	<b>116,814</b>		<b>993,623</b>	<b>3,281,155</b>	<b>4,274,778</b>
<b>6. PROFIT (4+5)</b>	<b>391,484</b>		<b>6,173,713</b>	<b>18,681,007</b>	<b>24,854,719</b>
<b>7. Dividend</b>	<b>0</b>		<b>0</b>	<b>(6,707,551)</b>	<b>(6,707,551)</b>
<b>8. SURPLUS (6-7)</b>	<b>391,484</b>		<b>6,173,713</b>	<b>11,973,456</b>	<b>18,147,168</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
2010		362	3,428	70,386	73,814
2011		880	9,949	391,132	401,081
2012		1,734	13,461	486,042	499,503
2013		3,167	26,759	1,118,179	1,144,938
2014		4,316	39,856	1,923,686	1,963,542
2015		3,522	36,816	1,313,021	1,349,837
2016		5,437	193,656	1,508,680	1,702,336
2017		7,134	328,000	2,562,938	2,890,938
2018		8,088	165,341	2,445,415	2,610,756
2019		6,629	117,041	2,073,713	2,190,754
2020		9,786	1,269,639	167,484	1,437,123
2021		7,787	109,698	(672,764)	(563,066)
2022		8,522	(358,554)	1,243,729	885,175
2023		12,021	1,271,134	(4,462,718)	(3,191,584)
2024		12,703	(1,055,416)	1,804,532	749,116
2025		299,396	4,002,903		4,002,903
<b>TOTAL SURPLUS (DEFICITS)</b>	<b>391,484</b>		<b>6,173,713</b>	<b>11,973,455</b>	<b>18,147,168</b>
<b>TOTAL CASH</b>					<b>41,497,475</b>

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2010</b>				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
Paid Claims	0	(1,463)	738,019	736,556
Case Reserves	0	0	105,029	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	35	(10,622)	(10,587)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(1,427)</b>	<b>835,426</b>	<b>833,999</b>
<b>FUND YEAR 2012</b>				
Paid Claims	3,792	36,252	1,785,983	1,822,235
Case Reserves	(3,792)	(36,252)	112,437	76,185
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	3,289	(11,571)	(8,282)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>3,289</b>	<b>1,890,529</b>	<b>1,893,818</b>
<b>FUND YEAR 2013</b>				
Paid Claims	2,911	25,356	1,153,465	1,178,821
Case Reserves	(2,911)	(22,059)	434,898	412,839
IBNR	0	(3,297)	17,340	14,043
Discounted Claim Value	0	3,893	(47,302)	(43,409)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>3,893</b>	<b>1,558,401</b>	<b>1,562,294</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	3,221	864,533	867,754
Case Reserves	10,000	8,275	82,575	90,850
IBNR	(10,000)	(11,197)	21,077	9,880
Discounted Claim Value	0	704	(11,153)	(10,449)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>1,003</b>	<b>957,032</b>	<b>958,035</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	1,774	2,473,703	2,475,477
Case Reserves	0	5,726	597,900	603,626
IBNR	0	(13,211)	49,975	36,764
Discounted Claim Value	0	2,610	(73,534)	(70,924)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(3,101)</b>	<b>3,048,044</b>	<b>3,044,943</b>
<b>FUND YEAR 2016</b>				
Paid Claims	3,484	39,722	1,392,569	1,432,291
Case Reserves	(5,984)	(186,138)	1,125,747	939,609
IBNR	2,500	(13,948)	39,497	25,549
Discounted Claim Value	0	18,487	(109,929)	(91,442)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(141,876)</b>	<b>2,447,884</b>	<b>2,306,008</b>
<b>FUND YEAR 2017</b>				
Paid Claims	0	1,744	1,585,263	1,587,007
Case Reserves	0	(259,572)	605,912	346,340
IBNR	0	(16,343)	43,208	26,865
Discounted Claim Value	0	13,663	(54,120)	(40,457)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>(260,509)</b>	<b>2,180,263</b>	<b>1,919,754</b>
<b>FUND YEAR 2018</b>				
Paid Claims	0	4,600	1,620,907	1,625,507
Case Reserves	0	(54,705)	440,557	385,852
IBNR	0	(49,420)	227,389	177,969
Discounted Claim Value	0	10,735	(63,964)	(53,229)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(88,789)</b>	<b>2,224,889</b>	<b>2,136,100</b>

FUND YEAR 2019					
Paid Claims	95,100	315,120	1,373,046	1,688,166	
Case Reserves	(95,100)	(321,518)	1,250,583	929,065	
IBNR	0	(50,677)	196,568	145,891	
Discounted Claim Value	0	4,183	(120,133)	(115,950)	
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(52,893)</b>	<b>2,700,064</b>	<b>2,647,171</b>	
FUND YEAR 2020					
Paid Claims	298,966	2,574,419	(181,777)	2,392,642	
Case Reserves	280,887	(3,720,312)	4,808,620	1,088,308	
IBNR	(368,033)	(947,772)	1,461,677	513,905	
Discounted Claim Value	0	630,857	(836,712)	(205,855)	
Excess Recoveries	(211,819)	288,470	(1,147,062)	(858,592)	
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(1,174,337)</b>	<b>4,104,746</b>	<b>2,930,409</b>	
FUND YEAR 2021					
Paid Claims	6,121	56,199	3,333,352	3,389,551	
Case Reserves	(210,320)	(260,400)	2,146,382	1,885,982	
IBNR	204,199	150,592	1,107,209	1,257,801	
Discounted Claim Value	0	18,050	(425,157)	(407,107)	
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(35,558)</b>	<b>6,161,786</b>	<b>6,126,228</b>	
FUND YEAR 2022					
Paid Claims	106	751,977	1,517,476	2,269,453	
Case Reserves	(5,106)	722,509	993,800	1,716,309	
IBNR	5,000	(1,118,064)	2,943,881	1,825,817	
Discounted Claim Value	0	87,644	(478,087)	(390,443)	
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>444,065</b>	<b>4,977,070</b>	<b>5,421,135</b>	
FUND YEAR 2023					
Paid Claims	31,050	106,471	5,267,964	5,374,435	
Case Reserves	572	(560,876)	1,324,351	763,475	
IBNR	(31,623)	(865,903)	5,533,584	4,667,681	
Discounted Claim Value	0	162,351	(906,005)	(743,654)	
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>(1,157,957)</b>	<b>11,219,894</b>	<b>10,061,937</b>	
FUND YEAR 2024					
Paid Claims	72,378	1,815,943	577,421	2,393,364	
Case Reserves	688,122	672,283	1,839,730	2,512,013	
IBNR	(760,500)	(1,455,269)	5,539,202	4,083,933	
Discounted Claim Value	0	101,312	(1,147,621)	(1,046,309)	
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>1,134,270</b>	<b>6,808,732</b>	<b>7,943,002</b>	
FUND YEAR 2025					
Paid Claims	29,734	324,152		324,152	
Case Reserves	(199,255)	168,261		168,261	
IBNR	910,600	5,525,790		5,525,790	
Discounted Claim Value	(120,319)	(963,106)		(963,106)	
<b>TOTAL FY 2025 CLAIMS</b>	<b>620,760</b>	<b>5,055,097</b>	<b>0</b>	<b>5,055,097</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>620,760</b>	<b>3,725,168</b>	<b>51,286,600</b>	<b>55,011,768</b>	

**Cumberland County Insurance Commission**  
**CLAIM ACTIVITY REPORT**  
November 30, 2025

<b>COVERAGE LINE - PROPERTY</b>																
<b>CLAIM COUNT - OPEN CLAIMS</b>																
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>	
October-25	0	0	0	0	0	0	0	0	0	0	1	0	1	2	4	
November-25	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>-1</b>	<b>-2</b>	
Limited Reserves																<b>\$41,680</b>
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>	
October-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,600	
November-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$83,361	
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$60,761</b>	
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,087	\$308,427	\$92,432	\$97,512	\$0	\$1,934,839	
<b>COVERAGE LINE - GENERAL LIABILITY</b>																
<b>CLAIM COUNT - OPEN CLAIMS</b>																
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>	
October-25	0	0	0	0	0	0	0	1	6	17	2	5	7	5	43	
November-25	0	0	0	0	0	0	0	1	6	17	2	5	7	7	45	
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	<b>2</b>	
Limited Reserves																<b>\$18,362</b>
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>	
October-25	\$0	\$0	\$0	\$0	\$0	\$0	\$99,373	\$64,848	\$549,546	\$17,339	\$78,753	\$16,500	\$16,000	\$842,360		
November-25	\$0	\$0	\$0	\$0	\$0	\$0	\$99,373	\$64,848	\$508,776	\$17,339	\$78,753	\$16,500	\$16,000	\$826,290		
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$16,070)</b>	
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$562,759	\$1,138,364	\$277,361	\$100,075	\$16,654	\$16,654	\$6,433,912	
<b>COVERAGE LINE - AUTO LIABILITY</b>																
<b>CLAIM COUNT - OPEN CLAIMS</b>																
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>	
October-25	0	0	0	0	0	0	0	0	1	1	1	2	1	5	11	
November-25	0	0	0	0	0	0	0	0	1	1	1	3	1	6	13	
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>2</b>	
Limited Reserves																<b>\$21,894</b>
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>	
October-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$230,028	\$500	\$16,064	\$10,000	\$22,524	\$279,416	
November-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$230,028	\$500	\$19,767	\$10,000	\$24,024	\$284,619	
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$5,203</b>	
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$28,000	\$10,250	\$10,250	\$446,425	
<b>COVERAGE LINE - WORKERS COMP.</b>																
<b>CLAIM COUNT - OPEN CLAIMS</b>																
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>	
October-25	0	0	0	1	1	3	0	1	7	3	10	20	17	32	95	
November-25	0	0	0	0	1	1	0	1	7	2	10	19	16	30	90	
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>-1</b>	<b>-1</b>	<b>-2</b>	<b>-5</b>	<b>\$23,939</b>	
Limited Reserves																<b>\$23,939</b>
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>	
October-25	\$0	\$0	\$0	\$17,500	\$97,348	\$257,988	\$0	\$42,827	\$208,759	\$161,059	\$310,286	\$520,324	\$323,875	\$322,329	\$2,262,295	
November-25	\$0	\$0	\$0	\$17,500	\$96,579	\$192,558	\$0	\$42,827	\$206,899	\$144,996	\$308,987	\$377,196	\$310,380	\$456,608	\$2,154,531	
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$769)</b>	<b>(\$865,430)</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$1,861)</b>	<b>(\$16,063)</b>	<b>(\$1,299)</b>	<b>(\$143,128)</b>	<b>(\$13,495)</b>	<b>\$134,280</b>	<b>(\$107,764)</b>	
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$747,312	\$577,504	\$1,360,934	\$1,368,553	\$178,483	\$1,058,929	\$876,594	\$1,025,051	\$1,421,055	\$783,169	\$783,169	\$11,643,250	
<b>TOTAL ALL LINES COMBINED</b>																
<b>CLAIM COUNT - OPEN CLAIMS</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>	
October-25	0	0	0	1	1	3	0	2	14	21	14	27	26	44	153	
November-25	0	0	0	1	1	3	0	2	14	20	14	27	24	44	150	
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>0</b>	<b>0</b>	<b>-2</b>	<b>0</b>	<b>-3</b>	
Limited Reserves																<b>\$22,325</b>
<b>Year</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>	
October-25	\$0	\$0	\$0	\$17,500	\$97,348	\$257,988	\$0	\$142,200	\$273,908	\$940,633	\$333,125	\$615,140	\$350,375	\$378,452	\$3,406,670	
November-25	\$0	\$0	\$0	\$17,500	\$96,579	\$192,558	\$0	\$142,200	\$272,047	\$883,800	\$331,827	\$475,715	\$336,880	\$599,693	\$3,348,800	
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$769)</b>	<b>(\$865,430)</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$1,861)</b>	<b>(\$16,063)</b>	<b>(\$1,299)</b>	<b>(\$13,495)</b>	<b>\$221,240</b>	<b>(\$57,871)</b>		
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,883,630	\$1,140,441	\$2,289,041	\$2,231,252	\$955,389	\$1,876,895	\$2,466,360	\$1,628,849	\$1,641,562	\$907,584	\$810,072	\$20,458,427	

Cumberland County Insurance Commission CLAIM ACTIVITY REPORT December 31, 2025																		
COVERAGE LINE-PROPERTY CLAIM COUNT - OPEN CLAIMS		2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL	
Year																		
November-25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	2	
December-25	0	0	0	0	0	0	0	0	0	0	1	1	2	2	3	9		
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	0	2	2	2	7	\$1,667	
Limited Reserves																	TOTAL	
Year																		
November-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$0	\$78,361	\$83,361		
December-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$0	\$10,000	\$15,000		
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$68,361)	(\$68,361)		
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,087	\$308,427	\$92,432	\$97,512	\$2	\$1,934,641			
COVERAGE LINE-GENERAL LIABILITY CLAIM COUNT - OPEN CLAIMS																		
Year																		
November-25	0	0	0	0	0	0	0	0	1	6	17	2	5	7	7	45		
December-25	0	0	0	0	0	0	0	0	1	5	19	2	2	5	10	44		
NET CHGE	0	0	0	0	0	0	0	0	-1	2	0	-3	-2	3	-1	\$18,552		
Limited Reserves																	TOTAL	
Year																		
November-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$99,373	\$64,848	\$508,776	\$17,339	\$78,753	\$16,500	\$40,700	\$826,290			
December-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$99,373	\$54,848	\$518,084	\$16,989	\$58,253	\$16,000	\$52,743	\$816,290			
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$10,000)	\$9,308	(\$350)	(\$20,500)	(\$500)	\$12,043	(\$9,999)			
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$555,686	\$1,158,364	\$277,361	\$79,575	\$16,154	\$16,154	\$6,425,339			
COVERAGE LINE-AUTO LIABILITY CLAIM COUNT - OPEN CLAIMS																		
Year																		
November-25	0	0	0	0	0	0	0	0	0	1	1	1	3	1	6	13		
December-25	0	0	0	0	0	0	0	0	1	1	1	1	2	1	4	10		
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	-2	-3	\$26,573	
Limited Reserves																	TOTAL	
Year																		
November-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$230,028	\$500	\$19,767	\$10,000	\$24,024	\$284,619		
December-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$230,028	\$500	\$6,875	\$10,000	\$18,024	\$265,727		
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$12,892)	\$0	(\$6,000)	(\$18,892)		
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$28,000	\$10,250	\$10,250	\$446,425			
COVERAGE LINE-WORKERS COMP. CLAIM COUNT - OPEN CLAIMS																		
Year																		
November-25	0	0	0	0	1	1	3	0	1	7	2	10	19	16	30	90		
December-25	0	0	0	0	1	1	3	0	1	7	2	10	19	16	32	92		
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2		\$24,047	
Limited Reserves																	TOTAL	
Year																		
November-25	\$0	\$0	\$0	\$0	\$17,500	\$96,579	\$192,558	\$0	\$42,827	\$206,899	\$144,996	\$308,987	\$377,196	\$310,380	\$456,608	\$2,154,531		
December-25	\$0	\$0	\$0	\$0	\$17,500	\$95,524	\$140,468	\$0	\$42,827	\$201,703	\$144,996	\$304,736	\$420,555	\$308,541	\$353,479	\$2,212,331		
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$1,055)	(\$52,090)	\$0	\$0	(\$5,196)	\$0	(\$4,251)	\$43,359	(\$1,839)	\$78,871	\$57,800		
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$747,312	\$577,504	\$1,310,934	\$1,368,553	\$178,483	\$1,058,929	\$876,762	\$1,030,103	\$1,476,246	\$789,813	\$789,813	\$11,666,948			
TOTAL ALL LINES COMBINED CLAIM COUNT - OPEN CLAIMS																		
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL		
Year																		
November-25	0	0	0	1	1	3	0	2	14	20	14	27	24	44	150			
December-25	0	0	0	1	1	3	0	2	13	23	14	25	24	49	155			
NET CHGE	0	0	0	0	0	0	0	0	-1	3	0	-2	0	5	5		\$21,351	
Limited Reserves																	TOTAL	
Year																		
November-25	\$0	\$0	\$0	\$17,500	\$96,579	\$192,558	\$0	\$142,200	\$272,047	\$883,800	\$331,827	\$475,715	\$336,880	\$599,693	\$3,348,800			
December-25	\$0	\$0	\$0	\$17,500	\$95,524	\$140,468	\$0	\$142,200	\$256,851	\$893,109	\$327,226	\$485,683	\$334,541	\$616,246	\$3,309,348			
NET CHGE	\$0	\$0	\$0	\$0	(\$1,055)	(\$52,090)	\$0	\$0	(\$15,196)	\$9,308	(\$4,601)	\$9,967	(\$2,339)	\$16,553	(\$39,452)			
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,883,630	\$1,140,441	\$2,239,041	\$2,231,252	\$955,389	\$1,869,822	\$2,486,528	\$1,633,900	\$1,676,253	\$913,728	\$816,218	\$20,473,553			

**RESOLUTION NO. 15-26**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
BILLS LIST – FEBRUARY 2026**

**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 2025</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 12/25- INV 0377-1225	4,504.66 4,504.66
	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/25	14.12
	PERMA RISK MANAGEMENT SERVICES	2025 AATRIX 1099 FILING 02/25	19.99 34.11
	SAFETYFIRST SYSTEMS	VEHICLE DECAL INV 131589 02/26	16.95 16.95
	SPARK CREATIVE GROUP	WEB HOST/MGMT THRU 5/25 INV 6730 2/26	425.00 425.00
		<b>Total Payments FY 2025</b>	<b>4,980.72</b>
<u>FUND YEAR 2026</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE- 1ST INSTALL 2026 02/26	1,100,012.59 1,100,012.59
	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 01/26 INV 0377-0126	4,684.83 4,684.83
	PERMA RISK MANAGEMENT SERVICES	ADMIN FEES- Q1 2026 02/26	25,144.00 25,144.00
	SAFETYFIRST SYSTEMS	VEHICLE DECALS INV INV 131913 02/26	26.95 26.95
	SPARK CREATIVE GROUP	WEB HOST/MGMT THRU 5/26 INV 6730 02/26	425.00 425.00
	HARDENBERGH INSURANCE GROUP	RMC- Q1 2026 CTY OF CUMBERLAND 02/26	35,000.00
	HARDENBERGH INSURANCE GROUP	RMC- Q1 2026 CUMB CTY UTIL AUTH 02/26	2,009.25 37,009.25
		<b>Total Payments FY 2026</b>	<b>1,167,302.62</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>1,172,283.34</b>

---

**Chairperson**

Attest:

---

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

---

Treasurer

# SAFETY DIRECTOR REPORT

## CUMBERLAND COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** January 28, 2026  
**DATE OF MEETING:** February 5, 2026

### CUIC SERVICE TEAM

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

December 2025 – February 2026

### RISK CONTROL ACTIVITIES

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

- **December 4:** Attended the CUIC meeting.
- **December 4:** Attended the CUIC Claims Committee meeting.
- **December 10:** Attended the CUIC Safety Committee meeting.
- **January 14:** Conducted loss control visits at the County playgrounds.

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

- **January 28:** Plan to conduct a loss control visit at the County Administration Building.
- **February 5:** Plan to attend the CUIC meeting.
- **February 5:** Plan to attend the CUIC Claims Committee meeting.

### SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at [Safety Director Bulletins](#).

- Shooting Range Regulations - Best Practices
- CDL- Maintaining Entry Level Driver Training (ELDT) - Training Provider Status
- Crane Inspections - Best Practices
- CDL Drivers Annual Record Checks, Program Review - Best Practices

- High Visibility Apparel Guidance - Best Practices
- Snow & Ice Removal - Best Practices

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

##### **LIVE Safety Training**

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2026 (schedule to be released).

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

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

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

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

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

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

#### **NJCE LEADERSHIP ACADEMY**

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

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

- June 1 - 22, 2026 (Start Date: July 1, 2026)
- December 1 - 22, 2026 (Start Date – January 1, 2027)

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

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

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



**NJCE Learning Management System (LMS)**

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

# J.A. Montgomery CONSULTING

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

(\*) **In-Person Training:** Is being held via the **MSI-NJCE Expo**. Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note: Registration for in-person\* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below. (The Expo 2026 schedule will be released soon).**

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

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

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

**February through March 2026 Safety Training Schedule**  
Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
2/2/26	<a href="#">Snow Removal Safety</a>	8:30 - 10:30 am
2/2/26	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
2/2/26	<a href="#">Hearing Conservation</a>	2:30 - 3:30 pm
2/3/26	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
2/3/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
2/4/26	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
2/4/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	9:00 - 10:30 am
2/4/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
2/5/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
2/5/26	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
2/5/26	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
2/6/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
2/6/26	<a href="#">Work Zone: Flagger</a>	10:30 - 11:30 am
2/6/26	<a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>	1:00 - 2:30 pm
2/9/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
2/9/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
2/10/26	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/10/26	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/10/26	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/11/26	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
2/11/26	<a href="#">Chipper Safety</a>	10:30 - 11:30 am
2/11/26	<a href="#">Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program</a>	1:00 - 2:30 pm
2/11/26	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
2/12/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
2/12/26	<a href="#">Introduction to Understanding Conflict (Zoom Meeting)**</a>	10:00 - 12:00 pm
2/12/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/18/26	<a href="#">Heavy Equipment Safety</a>	8:00 - 10:00 am

2/18/26	<a href="#">Fire Extinguisher Safety</a>	10:30 - 11:30 am
2/18/26	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/18/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
2/19/26	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/19/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/19/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	1:00 - 3:00 pm
2/19/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
2/20/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
2/20/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
2/23/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	8:00 - 9:30 am
2/23/26	<a href="#">Playground Safety Inspections</a>	10:00 - 12:00 pm
2/23/26	<a href="#">Public Employers: What You Need to Know (Zoom Meeting)**</a>	9:00 - 10:30 am
2/24/26	<a href="#">Snow Removal Safety</a>	8:30 - 10:30 am
2/24/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
2/24/26	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
2/25/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
2/25/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/26/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/26/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
2/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
2/27/26	<a href="#">Asbestos Awareness</a>	10:00 - 12:00 pm
3/2/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/2/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors</a>	9:00 - 11:00 am
3/2/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/2/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/3/26	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
3/3/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
3/3/26	<a href="#">Law Enforcement: Work Zone Initial Training</a>	1:00 - 5:00 pm
3/4/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
3/4/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
3/4/26	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/5/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/5/26	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
3/6/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/6/26	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
3/6/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	11:30 - 1:00 pm
3/6/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
3/9/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
3/9/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	1:00 - 2:30 pm
3/10/26	<a href="#">Work Zone: Flagger</a>	7:30 - 8:30 am
3/10/26	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/11/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/12/26	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	9:00 - 11:00 am
3/12/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
3/12/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
3/13/26	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/13/26	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/13/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
3/16/26	<a href="#">The Power of Collaboration Parts (Camden)*</a>	9:00 - 12:00 pm
3/17/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
3/17/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	9:00 - 11:00 am
3/17/26	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
3/18/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am

3/18/26	<a href="#">Introduction to Communication Skills (Zoom Meeting)**</a>	10:00 - 12:00 pm
3/18/26	<a href="#">Ethics for NJ Local Government Employees (Ocean)*</a>	9:00 - 11:00 am
3/18/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*</a>	11:30 - 1:00 pm
3/18/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
3/19/26	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
3/19/26	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
3/19/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
3/20/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
3/20/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
3/23/26	<a href="#">Asbestos Awareness</a>	8:30 - 10:30 am
3/23/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/23/26	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
3/25/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/25/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/25/26	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
3/26/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/26/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Atlantic)*</a>	9:00 - 11:00 am
3/26/26	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/26/26	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/27/26	<a href="#">Hazard Communication/NJ Right to Know</a>	7:30 - 9:00 am
3/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:30 am
3/30/26	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
3/30/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/31/26	<a href="#">Sanitation and Recycling Safety</a>	8:30 - 10:30 am
3/31/26	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm

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

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

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

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

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

**Group Training Procedures:**

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

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code  and complete the form with your group's information. *(Please Submit within 24 Hours)*



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



8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053 • 228 W Landis Ave, Vineland, NJ 08360  
656.489.9100 • 856.489.9101 • [www.hig.net](http://www.hig.net)

**TO:** Commissioners of the Cumberland County Insurance Commission (CCIC)  
**CC:** Brad Stokes, CumbCIC Executive Director  
**FROM:** Christopher Powell and Public Entity Team  
**DATE:** 2/5/2026  
**RE:** Risk Management Consultant's Report

**Safety and Training**

• **10/8/2025 Safety and Accident Review Committee Meeting Minutes**

Attached are the approved 10/8/2025 Safety and Accident Review Committee Meeting Minutes.  
The 12/10/2025 Meeting Minutes will be included in the next agenda packet.

**Risk Management**

• **Cumberland County Insurance Commission Claims Charter**

Attached is the Claims Charter. There are several amendments to the Charter, as outlined below:

- There will be no meetings conducted unless requested by the Cumberland County Insurance Commission Chairperson.
- The removal of specific committee members and professionals.
- The committee no longer recommends the approval or denial of all payment authority requests and settlement authority requests. The Third-Party Administrator now prepares and presents for the Insurance Commission's approval all payment authority requests and settlement authority requests.
- The Third-Party Administrator will now prepare documentation for discussion purposes for all Employment Practices Legal Liability / Public Officials Legal Liability claims which may exceed 50% of the member's deductible. A payment authority request will be presented for all such claims which exceed the member's deductible.
- The Third-Party Administrator and Risk Management Consultant's office shall develop and recommend claims cost containment programs when appropriate in the place of the claims committee.
- The Risk Management Consultant will now report to the Insurance Commission any changes or extensions of the committee as well as the discharge of any responsibilities in the place of the claims committee.

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

*Insuring Bright Future and Building Lasting Relationships since 1954*

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

**Vineland**  
228 W Landis Ave  
Vineland, NJ 08360

**Philadelphia**  
PO Box 46901  
Philadelphia, PA 19107



8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053 • 228 W Landis Ave, Vineland, NJ 08360  
656.489.9100 • 656.489.9101 • [www.hig.net](http://www.hig.net)

- **Cumberland County Insurance Commission Litigation Management Plan**

Attached is the Litigation Management Plan. There is one amendment to the Plan.

- Page 9 – In the event Chubb charges fees for processing legal billing to any counsel assigned work by any member of the Cumberland County Insurance Commission which are not covered under the policy, those fees will be paid by the member upon presentation of proofs.

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

- **2026 NJCE JIF Coverage Amendments**

There is a scheduled meeting on February 24<sup>th</sup> for discussion of coverage changes effective 1/1/2026. We will reach out to all members to discuss any changes once the meeting is concluded.

*Insuring Bright Future and Building Lasting Relationships since 1954*

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

**Vineland**  
228 W Landis Ave  
Vineland, NJ 08360

**Philadelphia**  
PO Box 46901  
Philadelphia, PA 19107

## CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes  
October 8, 2025, 10:00 AM  
Via Video Conference Meeting

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

II. Roll Call

<u>Committee Members</u>	<u>Member</u>	<u>Present / Absent</u>
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Absent
Frank Sabella	Cumberland County - Prosecutor/Administration	Present
Megan Sheppard	Cumberland County – Health Department	Absent
Angela Chica (A: 10:05am)	Cumberland County – Dept. of Employment and Training	Present
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Barbara Nedohon	Cumberland County – Aging & Disabled	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Present
Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Kristopher Matkowsky (A: 10:12am)	Cumberland County – Dept. of Social Services	Present
Nicole Gardner	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Absent
Warden Floyd Cossaboon	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Absent
Susan Sauro	Cumberland County – CATS	Present
Niki Kaskabas	Cumberland County – Department of Veterans Affairs	Absent
Brian Curley	Cumberland County – Public Works / Roads & Bridges	Present
Melissa Hemplie (A: 10:07am)	Cumberland County – Planning Department	Present
Dominic Buirch	Cumberland County Utilities Authority	Present

Alternates:

Matt Lutz	Cumberland County – Prosecutor's Office	Absent
Noah Hetzell (A: 10:08am)	Cumberland County – Department of Health	Present
Christopher Gallo	Cumberland County – County Engineer/Public Work	Present
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Katelyn Hatfield	Cumberland County – Emergency Services & Public Protection	Absent
Lisa Williams	Cumberland County – Office of Aging	Absent
Sarah Kovach	Cumberland County – CATS	Absent

Commission Professionals:

Brad Stokes	Executive Director	Present
Glenn Prince	NJCE Safety Director / J.A. Montgomery	Present
Jazmyn Copeland	J.A. Montgomery	Present
Christina Violette	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Karen Read	PERMA	Present

III. Approval of the 8/13/2025 Safety and Accident Review Committee Meeting Minutes  
Motion to approve the 8/13/2025 Safety and Accident Review Committee Meeting Minutes.  
Moved: Christian Luciano  
Seconded: Elizabeth Hoffman  
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report – Dr. Hickman  
Dr. Hickman began by introducing the new committee members.

*Insuring Bright Futures and Building Lasting Relationships since 1954*

**Main Office**  
 8000 Sagemore Drive, Suite R101  
 Marlton, NJ 08053

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

**Philadelphia**  
 P.O. Box 40901  
 Philadelphia, PA 19107

## CUMBERLAND COUNTY INSURANCE COMMISSION

---

She continued by stating she oriented new hires recently and provided a reminder that all new hires must receive training on the emergency action plan for their facility. This will ensure that the new hire knows what to do in the event of an emergency. She stated that she must receive documentation that the new hire has received this training. She also stated that if there have been any changes to an emergency action plan, that the new information must be provided to all employees and sign-in sheets must be provided.

Next, Dr. Hickman stated that fire drills should also be conducted within the next month for all departments that have not done so. She thanked those departments that have provided the documentation evidencing that the training has been completed.

Lastly, she spoke about the monthly training updates from J.A. Montgomery that she is distributing to departments. She encouraged taking training, especially the PEOSH required training monthly.

V.

Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graph, valued as of 9/30/2025, which illustrates the total number of workers' compensation claims for Cumberland County and Cumberland County Utilities Authority, with an exclusion of any pandemic claims.

He continued by advising that the one submission to the 2025 NJCE JIF reinsurer safety grant was provided to J.A. Montgomery. The submission was from the County Public Works department for the installation of six cameras at the Bridgeton and Vineland fueling facility. The cost of six cameras and corresponding accessories is \$46,900. The County has been awarded \$15,633.50, which will cover one camera at each fueling facility. Since 2015, the County has received \$88,380.76 in safety grant money from the NJCE JIF liability insurers.

VI.

NJCEL Safety Director's Report

Mr. Prince spoke about the 2025 NJCE JIF reinsurer safety grant. He advised that the JIF Commissioners authorized additional funding from the JIF so that more entities would be able to fulfill their safety requests. He encouraged new submissions for the 2026 grant.

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

Lastly, he spoke about the loss control visit that was conducted at the Bridgeton yard. He advised that the Public Works Department had forklift training on Monday and provided details on how it was conducted and what was learned.

Dr. Hickman advised that committee that the J.A. Montgomery training schedule is also found on the County's intranet. She thanked Mr. Prince for the forklift training.

VII.

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

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

VIII.

Old Business

There was no old business.

IX.

New Business

There was no new business.

X.

Adjournment

Motion to adjourn.

Moved: Elizabeth Hoffman

Seconded: Christian Luciano

The meeting was adjourned at 10:30am

*Insuring Bright Futures and Building Lasting Relationships since 1954*

**Main Office**  
8000 Sagemore Drive, Suite R101  
Marlton, NJ 08053

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

**Philadelphia**  
P.O. Box 40901  
Philadelphia, PA 19107



**CUMBERLAND COUNTY INSURANCE COMMISSION  
CUMULATIVE SAVINGS SUMMARY**

2025						
	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
<b>January</b>	78	\$72,422.45	\$28,511.46	\$43,910.99	61%	\$5,571.83
<b>February</b>	90	\$67,761.80	\$25,577.85	\$42,183.95	62%	\$5,456.66
<b>March</b>	39	\$29,243.15	\$13,382.51	\$15,860.64	54%	\$1,949.43
<b>April</b>	31	\$204,232.85	\$71,359.69	\$132,873.16	65%	\$14,628.88
<b>May</b>	62	\$45,786.27	\$21,528.26	\$24,258.01	63%	\$2,996.39
<b>June</b>	35	\$20,531.78	\$7,211.42	\$13,320.36	61%	\$1,731.68
<b>July</b>	45	\$79,559.45	\$31,952.08	\$47,607.37	60%	\$6,083.88
<b>August</b>	60	\$208,771.03	\$118,575.71	\$90,195.32	43%	\$10,400.79
<b>September</b>	25	\$59,669.84	\$23,078.09	\$36,591.75	54%	\$0.00
<b>October</b>	48	\$57,653.93	\$26,647.39	\$31,006.54	61%	\$0.00
<b>November</b>	36	\$141,303.33	\$34,580.29	\$106,723.04	76%	\$0.00
<b>December</b>	66	\$30,978.00	\$14,359.57	\$16,618.43	54%	\$0.00
<b>Grand Total</b>	<b>615</b>	<b>\$1,017,913.88</b>	<b>\$416,764.32</b>	<b>\$601,149.56</b>	<b>60%</b>	<b>\$48,819.54</b>

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



**CUMBERLAND COUNTY INSURANCE COMMISSION  
PPO SAVINGS**

**01/01/2025 – 12/31/2025**

	<b>Bill Count</b>	<b>Billed</b>	<b>\$ Approved</b>	<b>\$ Savings</b>	<b>% of Savings</b>
<b>Qualcare</b>	<b>576</b>	<b>\$769,578.09</b>	<b>\$246,201.99</b>	<b>\$523,376.10</b>	<b>68%</b>
ANESTHESIOLOGY	1	\$3,500.00	\$1,400.00	\$2,100.00	60%
DURABLE MEDICAL EQUIPMENT	5	\$1,800.16	\$527.15	\$1,273.01	71%
HOSPITAL	26	\$145,211.73	\$69,174.57	\$76,037.16	52%
MRI/RADIOLOGY	8	\$1,203.00	\$693.21	\$509.79	42%
OCCUPATIONAL MEDICINE	116	\$164,494.49	\$34,015.34	\$130,479.15	79%
ORTHOPEDIC SURGERY	79	\$320,356.41	\$87,072.71	\$233,283.70	73%
PAIN MANAGEMENT	3	\$681.00	\$320.00	\$361.00	71%
PHYSICAL THERAPY	250	\$99,281.00	\$29,231.15	\$70,049.85	71%
URGENT CARE CENTER	88	\$33,050.30	\$23,767.86	\$9,282.44	28%
<b>Negotiated</b>	<b>20</b>	<b>\$149,080.41</b>	<b>\$110,638.55</b>	<b>\$38,441.86</b>	<b>26%</b>
ANESTHESIOLOGY	3	\$10,425.00	\$6,670.00	\$3,755.00	36%
DURABLE MEDICAL EQUIPMENT	3	\$7,210.00	\$6,248.50	\$961.50	13%
ORTHOPEDIC SURGERY	12	\$129,269.41	\$96,284.45	\$32,984.96	26%
PAIN MANAGEMENT	1	\$520.00	\$442.00	\$78.00	15%
NEUROLOGY	1	\$1,656.00	\$993.60	\$662.40	40%
<b>Out of Network</b>	<b>19</b>	<b>\$99,255.38</b>	<b>\$59,923.78</b>	<b>\$39,331.60</b>	<b>40%</b>
ANESTHESIOLOGY	3	\$2,891.00	\$2,243.04	\$647.96	22%
DURABLE MEDICAL EQUIPMENT	3	\$1,522.75	\$1,505.42	\$17.33	1%
MEDICAL TRANSPORTATION	3	\$3,409.40	\$3,394.03	\$15.37	0%
OCCUPATIONAL MEDICINE	3	\$59,090.00	\$24,490.00	\$34,600.00	59%
ORTHOPEDIC SURGERY	3	\$7,365.37	\$5,528.02	\$1,837.35	25%
NEUROLOGY	1	\$24,400.00	\$22,208.56	\$2,191.44	9%
LABORATORY SERVICES	3	\$576.86	\$554.71	\$22.15	9%
<b>Grand Total</b>	<b>615</b>	<b>\$1,017,913.88</b>	<b>\$416,764.32</b>	<b>\$601,149.56</b>	<b>59%</b>
<b>PPO Penetration Rate 98%</b>					



## CUMBERLAND COUNTY INSURANCE COMMISSION

### TOP 10 PROVIDERS

<b>Top 10 Providers - 01/01/2025 - 12/31/2025</b>			
	<b>BILL COUNT</b>	<b>\$ APPROVED</b>	<b>SPECIALTY</b>
PREMIER ORTHOPAEDIC ASSOCIATES	173	\$98,238.81	Orthopedic Surgery
SURGICAL STUDIOS LLC	4	\$91,450.05	Orthopedic Surgery
INSPIRA MEDICAL CENTER	23	\$43,817.88	Hospital
REHAB CLINICS	210	\$24,030.51	Physical Therapy
ACCURATE MONITORING LLC	2	\$24,000.00	Orthopedic Surgery
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$22,208.56	Orthopedic Surgery
INSPIRA URGENT CARE	76	\$21,784.48	Urgent Care Center
KENNEDY UNIVERSITY HOSPITAL	1	\$20,414.71	Hospital
HAND SURGEONS PC	11	\$10,362.42	Orthopedic Surgery
RESOLUTE PERIOPERATIVE SERVICE	5	\$8,247.04	Anesthesiology
<b>Grand Total</b>	<b>506</b>	<b>\$364,554.46</b>	

***APPENDIX I – MEETING MINUTES***  
*December 4, 2025*

**CUMBERLAND COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – DECEMBER 4, 2025  
ELECTRONICALLY  
11:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**ALTERNATE FUND COMMISSIONER:**

Antonio Romero	Absent
----------------	--------

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services
	<b>Bradford Stokes, Karen Read</b>

**ALSO PRESENT:**

John Carr, Cumberland County  
Anthony Bontempo, Cumberland County  
Paige Desiere, Cumberland County  
Kathy Doran, Cumberland County  
Dominic Buirch, Cumberland County UA  
Christina Violetti, Hardenbergh Insurance Group  
Danielle Colaianni, Hardenbergh Insurance Group  
Amy Zeiders, Inservco  
Veronica George, Inservco  
Yvonne Frey, Inservco  
Kelly Guerriero, Inservco  
Surretha Hobbs, Inservco  
Sarah Mentzer, Vangaurd  
Benjamin Newville, SG Risk  
Jon Griglack, SG Risk  
Christine Gallagher, Qual-Lynx  
Robyn Walcoff, PERMA  
Zareena Majeed, PERMA  
Shai McLeod, PERMA  
Brandon Tracy, PERMA  
Elizabeth Chipman, PERMA

Glenn Prince, JA Montgomery

**PUBLIC PRESENT:**

Nancy Ridgway

**APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF October 2, 2025**

Moved:	Commissioner Smaniotto
Second:	Commissioner Taylor
Vote:	Unanimous

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:**

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

Executive Director reported the main focus of the meeting was the introduction of the 2026 Property and Casualty Budget, proposed at \$4,311,435, representing a 5.44% increase compared to the 2025 budget. The Actuary gives us three levels of lost funding, low, mid, and high. The recommendation is at the mid-level. Auto liability increased by 40% The budget includes a 9.34% increase in lost funding, with workers' compensation increased by 23% accounting for the largest portion of the increase. The NJ CEL front showed a 2.09% increase, with a \$23,000 dividend offsetting some costs. Expenses and contingencies reflected mostly 2-3% increases, with ancillary coverages coming in at 3.99%. Overall, the 2026 budget increase is at 5.44%. Last year 2025, we were at 9.86% so we are trending in the right direction. The assessments for two members, the County at 5.45% and the Utilities Authority at 4.94%, varied slightly due to different ancillary coverage costs, which are the coverages placed outside the fund, the public officials, crime, MedMal, pollution and cyber. In response to Commissioner Smaniotto, Executive Director said historical data shows last year the increase was over 9% and the year prior to that there was an increase of 7.5% so this is a nice renewal for 2026.

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

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

Moved:	Chairman Marchand
Second:	Commissioner Taylor
Vote:	Unanimous

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

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

Moved:	Chairman Marchand
Second:	Commissioner Taylor
Vote:	Unanimous

**NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 8-11)** – The NJCE met virtually on Thursday, November 21, 2025. A written summary of the meeting is included in the agenda on pages 8-11. The NJCE is scheduled to meet virtually on January 6, 2026 at 10:00 a.m. Executive Director reported the Finance Subcommittee met twice and recommended the budget amount of \$43,352,299. That represents an average increase of 4.46% over the 2025 budget. There were some variations on the insurance commissions. Our Commission was on the lower side there, down at 2%, some of the other commissions did not fare as well as the Cumberland Commission. A dividend of \$500,000 was approved for the members. The underwriting manager summarized the marketing efforts, noting the markets have stabilized, and the market results fell within budget projections.

**Financial Fast Track** – Included on **Pages 12-14** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for June. As of **June 30, 2025**, the Commission has a deficit of **\$2,014,658**. Total cash on hand is \$3,013,903. Executive Director reported the financial fast track report shows increased case reserves of over \$271,000, bringing the deficit a little over \$2 million. The cash on hand is at \$3.2 million which is higher than the deficit. Executive Director said we will continue to monitor this and hopefully we can buck the trend.

**NJ CEL Property and Casualty Financial Fast Track (Pages 15-17)** – Included in the agenda on pages 11-13 is the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2025** the NJCE has a surplus of **\$16,420,362**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJ CEL of **\$6,707,551**. The cash amount is **\$45,102,344**. Executive Director said the August report shows a nice increase in surplus for the NJCEL over \$290,000. Year-to-date increase in surplus is \$4.4 million, for a really had a good year. Executive Director said as mentioned before fund year 2023 has three large losses when the NJ CEL had a retention of over \$3 million for property losses. That has since been reduced with that retention down to \$1.5 million now so it is a little more in control and that is why we see a really good rebound on the NJ CEL surplus.

**Claims Tracking Report (Pages 18 & 19)** – Included in the agenda are the Claims Activity Reports for September & October that tracks open claims. Executive Director said in September, we had 4 less open claims than the prior month and in October, we picked a few back up with 3 more open claims than the prior month.

**Informational Items:**

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

**SAFETY COMMITTEE REPORT:** Paige Desiere reported on the workers compensation claims from the time period of August and September, 2025. There were 11 new work-related claims resulting in medical treatment, 10 of those claims were deemed non-preventable and one claim was deemed preventable. Slip trip and fall training was assigned to the preventable claim as well as training for 4 other injuries that were preventable.

**CLAIMS COMMITTEE:** Claims Consultant Robyn Walcoff reminded members to report any claims or notices of claim or, potential claims that would fall under the claims made and reported policies such as POL/EPL claims and pollution claims.

**TREASURER:**

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

**MOTION TO APPROVE RESOLUTION 25-25 DECEMBER BILLS LIST IN THE AMOUNT OF \$23,346.29**

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

**CEL SAFETY DIRECTOR:** Safety Director Glenn Prince reviewed the Safety Directors report and reported on safety and risk control activities from September through December. On page 23, information on our Leadership Academy was included. Open enrollment began on December 1st through December 22nd, with a start date of January 1, 2026. There is a dedicated page on the NJCE.org website, encouraging members to review that, looking at the criteria, the mandatory and elective curriculum. Employees that desire to participate have 2 years to complete the requirements will receive a plaque at the successful completion of the course. Any employee that would like to participate in any training can review the training opportunities available on the website and they can direct their questions to Dr. Hickman, who aggressively advocates for all the training opportunities for our county employees, which is very much appreciated. Mr. Prince said Paige Desiere and her team do a great job advocating for all of the training opportunities and the special programs that are offered. The NJCE Safety Grant has wrapped up for 2025. The vouchers will be going out soon, please have those signed and returned to PERMA, so that the money can be distributed to the counties. The award for 2025 was \$15,633.50 for cameras and upgrades to your camera system at specific locations. So that was a great opportunity. In talking to the underwriting team they have spoken to our carriers who have committed additional funding for 2026

**RISK MANAGER:** Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from August 13, 2025, meeting was included in the agenda. Minutes for the October 8th meeting will be provided once they are approved at the next meeting. Ms. Violetti said

she sent out the email to all of the Commission members, to remind them to send Hardenbergh any of any claims or potential claims for the claims-made policies.

**MANAGED CARE:** Christine Gallagher reviewed the Cumulative Savings report for the period ending October 31, 2025, along with the PPO Savings Report and Top 10 Providers. As of October 31st, there were 512 bills, with total charges of \$845,632.55, with savings of 61%. The managed care fees have been met for this year, and we collected \$48,819.54.

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

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

Moved: Chairman Marchand  
Second: Commissioner Smaniotto  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Moved: Chairman Marchand  
Second: Commissioner Taylor  
Vote: Unanimous

Workers Comp PARs/SARs

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000814 IN THE AMOUNT OF \$18,858.85**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE SETTLEMENT AUTHORIZATIN REQUEST FOR CLAIM #3770001827 IN THE AMOUNT OF \$40,240.50**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001934 IN THE AMOUNT OF \$48,004.75**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR  
CLAIM #3770002021 IN THE AMOUNT OF \$3,576.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR  
CLAIM #3770002111 IN THE AMOUNT OF \$12,350.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM  
#3770002359 IN THE AMOUNT OF \$112,000.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM  
#3770000079 IN THE AMOUNT OF \$68,360.72**

Moved: Chairman Marchand  
Second: Commissioner Taylor

*Liability SAR*

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR  
CLAIM #3770002441 IN THE AMOUNT OF \$5,000.00**

Moved: Chairman Marchand  
Second: Commissioner Taylor

**MOTION TO APPROVE PAYMENT AUTHORIZATION IN THE AMOUNT OF  
\$180,360.72 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE  
AMOUNT OF \$128,030.10**

Moved: Chairman Marchand  
Second: Commissioner Taylor  
Vote: Unanimous

**OLD BUSINESS: None.**

**NEW BUSINESS: None**

**PUBLIC COMMENT: None**

**MOTION TO ADJOURN:**

Moved:	Chairman Marchand
Second:	Commissioner Taylor
Vote:	Unanimous

**MEETING ADJOURNED: 11:56 AM**

**NEXT MEETING: WILL BE HELD ON February 5, 2026 AT 11:00 AM**

---

**Minutes prepared by: Karen A. Read, Assisting Secretary**

## ***APPENDIX II***

### ***Claims Committee Charter and Litigation Management Plan***

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

**CLAIMS COMMITTEE CHARTER**

The Cumberland County Insurance Commission hereby authorizes that a Claims Committee can be established by the Commission's rules and regulations. The Committee will not conduct meetings unless requested by the Cumberland County Insurance Commission Chairperson, who must also be a Cumberland County Insurance Commissioner.

**Composition**

In the event of any meetings, 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. If any 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 Third-Party Administrator shall prepare and present for approval or denial by the Cumberland County Insurance Commission all payment authority requests which exceed the total authority of a members' 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,

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  
April 7, 2022  
October 6, 2022  
February 5, 2026

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

expenses, and such other items to be charged to the Cumberland County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.

2. The Third-Party Administrator shall prepare for the Cumberland County Insurance Commission documentation on all Employment Practices Legal Liability and Public Officials Legal Liability claims which may exceed 50% of the members' deductible. This will be for discussion purposes only. A payment authority request will be presented by the Third-Party Administrator for all claims which exceed the members' deductible.
3. The Third-Party Administrator shall prepare and present for approval or denial of the Cumberland County Insurance Commission all settlement authority requests.
4. The Third-Party Administrator and Risk Management Consultant's office shall develop and recommend claims cost containment programs when appropriate.

**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, 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.

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
April 7, 2022
October 6, 2022
February 5, 2026

# **CUMBERLAND COUNTY INSURANCE COMMISSION**

## **CLAIMS COMMITTEE MEETING SCHEDULE,**

## **ASSIGNMENTS AND CLAIMS CHARTER**

### **Meetings**

The Claims Committee shall not meet unless requested by the Cumberland County Insurance Commission Chairperson. In the event of a meeting, it will be held telephonically.

### **Attendance**

A representative from each member of the Cumberland County Insurance Commission, along with the Chairman, shall be present at any requested 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**

1. The Third-Party Administrator will apprise the Commissioners of the Cumberland County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibilities.
2. The Third-Party Administrator shall prepare and present for approval or denial by the Cumberland County Insurance Commission all payment authority requests which exceed the total authority of a members' 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,

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  
April 7, 2022  
October 6, 2022  
February 5, 2026

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

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. The Third-Party Administrator shall prepare for the Cumberland County Insurance Commission documentation on all Employment Practices Legal Liability and Public Officials Legal Liability claims which may exceed 50% of the members' deductible. This will be for discussion purposes only. A payment authority request will be presented by the Third-Party Administrator for all claims which exceed the members' deductible.
4. The Third-Party Administrator shall prepare and present for approval or denial by the Cumberland County Insurance Commission all settlement payment authorization requests.
5. The Risk Management Consultant will report to the Commissioners of the Cumberland County Insurance Commission on any appropriate changes or extensions of the committee as well as the discharge of any 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  
April 7, 2022  
October 6, 2022  
February 5, 2026

**THE CUMBERLAND COUNTY INSURANCE COMMISSION**

**Litigation Management Plan**  
**Adopted: October 2013**

Revised: February 4, 2016  
August 6, 2020  
December 3, 2020  
October 24, 2023  
February 5, 2026

## **TABLE OF CONTENTS**

### **LITIGATION MANAGEMENT GUIDELINES**

- I. Introduction
- II. Conflict of Interest
- III. Claims Administrator
- IV. Defense Counsel
- V. CCIC Attorney
- VI. Special Counsel
- VII. Interaction/Prompt Dispositions
- VIII. Fees and Expenses
- IX. Review of Legal Services
- X. Subrogation

## **I. INTRODUCTION**

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

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

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

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

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

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

to the continued success of CCIC.

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

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

## **II. CONFLICT OF INTEREST**

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

## **III. CLAIMS ADMINISTRATOR**

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

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

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

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

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

#### **IV. DEFENSE COUNSEL**

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

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

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

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

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

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

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

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

## **V. CCIC ATTORNEY**

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

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

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

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

## **VI. SPECIAL COUNSEL**

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

## **VII. INTERACTION/PROMPT DISPOSITION**

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

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

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

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

## **VIII. FEES AND EXPENSES**

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

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

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

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

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

To the extent CHUBB charges fees for processing legal bills to any counsel assigned work by any member of the Cumberland County Insurance Commission which are not covered under the policy, those fees will be paid by the member upon presentation of proofs.

## **IX. REVIEW OF LEGAL SERVICES**

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

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

### **1. Services performed by retained Defense Counsel:**

- a. Did Counsel promptly contact the CCIC member and Claims Administrator?
- b. Did Counsel follow the initial instructions and guidelines set forth by the Claims Administrator and/or CCIC Attorney?
- c. Did Counsel file responsive pleadings in a timely manner?
- d. Did Counsel timely report to the Claims Administrator?
- e. Did Counsel properly perform research?
- f. Did Counsel promptly perform and report all reasonable and necessary discovery?
- g. Did Counsel effectively communicate with all necessary parties at all stages of the litigation?

- h. Did Counsel aggressively move the case to a conclusion and was there a constant attempt to seek early disposition?
- i. Did Counsel submit required on a complete and timely basis?
- j. Did Counsel anticipate prospective areas of concern?
- k. Did Counsel identify and communicate any areas that would lead to legal exposures?

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

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

**X. SUBROGATION**

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

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

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

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

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

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