

**CUMBERLAND COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
FEBRUARY 6, 2025 – 11 AM**

**MEETING BEING HELD TELEPHONICALLY**

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

**Meeting ID: 925 2640 9529#**

**or**

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

**The Cumberland County Insurance Commission will conduct its February 6, 2025 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 6, 2025 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
  - FLAG SALUTE**
  - ROLL CALL OF COMMISSIONERS**
  - APPROVAL OF MINUTES: December 5, 2024 Open Minutes.....Appendix I**
  
  - CORRESPONDENCE - None**
  
  - EXECUTIVE DIRECTOR/ADMINISTRATOR – PERMA.....Page 1**
  
  - COMMITTEE REPORTS**
    - Safety Committee Report.....Verbal
    - Claims Committee Report.....Verbal
  
  - TREASURER – Anthony Bontempo**
    - Resolution 16-25 February Bill List.....Page 51
  
  - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
    - Monthly Report.....Page 52
  
  - RISK MANAGER REPORT – Hardenbergh Insurance Group**
    - Monthly Report.....Page 60
  
  - MANAGED CARE – Qual Lynx**
    - Monthly Report.....Page 62
  
  - CLAIMS SERVICE – Inservco Insurance Services**
  
  - EXECUTIVE SESSION**
    - Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act - PAYMENT AUTHORIZATION REQUEST**
  
    - Motion to Return to Open Session**
    - Motion to Approve PARS**
    - OLD BUSINESS**
    - NEW BUSINESS**
    - PUBLIC COMMENT**
- 
- NEXT SCHEDULED MEETING: April 3, 2025 – Via Zoom**
  - MEETING ADJOURNMENT**

**CUMBERLAND COUNTY INSURANCE COMMISSION**  
2 Cooper Street  
Camden, NJ 08102

Date: February 6, 2025

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 1-25 Certifying the Appointment of Chairperson and Vice Chairperson
- Resolution 2-25 Appointing CEL Commissioner
- Resolution 3-25 Appointing Commission Treasurer
- Resolution 4-25 Appointing Commission Attorney
- Resolution 5-25 Appointing Commission Secretary
- Resolution 6-25 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan
- Resolution 7-25 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-25 Designating Official Newspapers
- Resolution 9-25 Designating Agent for Service of Process & Custodian of Records
- Resolution 10-25 Establish Public Meeting Procedures
- Resolution 11-25 2025 Risk Management Plan

**☐ Motion to approve Resolutions 1-25 through 11-25**

**☐ Claims Administration Request for Proposals** – The County Purchasing Department solicited and received three responses for the position of Claims Administrator. Two responsive bids were received from Inservco Insurance Services and Claims Resolution Corporation. A submission from PMA Group will need to be rejected as it was not properly labeled per RFP instructions. The responsive bids were reviewed and scored; the recommendation is to appoint the incumbent firm of Inservco Insurance Services.

**☐ Actuary Request for Proposals** – The County Purchasing Department solicited for Request for Proposals for Actuary. Two responses were received; the current Actuary, SG Risk LLC and Pinnacle Actuarial Resources. Both bids were reviewed and scored, the recommendation is to re-appoint the incumbent firm of SG Risk, LLC.

**Resolution 12-25 Appears on page 26.**

- ❑ **Motion to Approve Resolution 12-25 appointing Inservco Insurance Services as Claims Administrator for a one-year term with two one-year renewals at the Fund's discretion and SG Risk as Actuary for a one-year term.**
  
- ❑ **Auditor Request for Proposal** - The County Purchasing Department solicited for Request for Proposals for Auditor. One response was received from the incumbent Auditor, Bowman & Company. In reviewing the response, Bowman altered and removed exhibits in the submission which is cause to consider it as non-responsive. Accordingly, their submission will need to be rejected, and the Purchasing Department be authorized to re-advertise. Resolution 13-25 appears on page 27
  - ❑ **Motion to Reject an RFP's submission received for Auditor and authorize to re-advertise**
  
- ❑ **2025 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 2025. Resolution 14-25 appears on **Page 29** re-appointing the professionals.
  - ❑ **Motion to Adopt Resolution 14-25 Re-Appointing Fund Professionals**
  
- ❑ **Managed Care Contract Extension** – While the Purchasing Department re-issues the RFP for Managed Care Services, there is a need to extend the contract of our current vendor Qual Lynx, for two additional months.
  - ❑ **Motion to extend the contract with Qual Lynx for Managed Care Services until April 30, 2025.**
  
- ❑ **2025 Property & Casualty Budget** – The 2025 Property & Casualty Budget was introduced at the December 7, 2024 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 \$54,818 as the successful marketing efforts for the NJCE's 2025 renewal came in lower than expected. The revised budget in the amount of \$4,746,719 is included in the agenda on **Page 30**; a copy of the assessments is on **Page 31**.

  - ❑ **Motion to open the Public Hearing on the 2025 Budget.**
  - ❑ **Discussion of Budget.**
  - ❑ **Motion to close the Public Hearing.**
  - ❑ **Motion to approve Resolution 15-25 (Page 32) adopting the Budget for the Cumberland County Insurance Commission in the amount of \$4,746,719 as presented for Fund Year 2025 and Certify the Assessments.**
  
- ❑ **Amendment to the Adopted Budget** – With the Cumberland County Improvement Authority leaving the Insurance Commission, we will need to amend the adopted budget and conduct a public hearing as the reduction is over 10% of the budget.

The public hearing on the amended budget will be held at our April meeting. The departure of the Authority does not affect the assessments of the County or the Utilities Authority. The amended budget appears on **page 33**.

**❑ Motion to Amend the 2025 Adopted Budget and schedule a Public Hearing on April 3, 2025 at 11:00 AM.**

- ❑ **2025 Property & Casualty Assessments** – In accordance with the Commission’s By Laws, the assessment bills for 2025 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, 2025. The second assessment of 30% is due on June 15, 2025 and the third assessment of 30% is due on September 15, 2025.
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 34-38)** – The NJCE held a special meeting on January 7th to formally adopt their 2025 Budget. A summary of that meeting appears on pages 34-38. The NJCE is scheduled to meet again on Thursday, February 27, 2025 and will conduct their reorganization meeting.
- ❑ **Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:** Attached on **Pages 39-42** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for December. There were 21 certificates of insurance issued during this period.

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

- ❑ **Financial Fast Track** – Included on **Pages 43-45** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for November. As of **November 30, 2024**, the Commission has a deficit of **\$1,449,857**. Total cash on hand is \$3,820,585.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 46-48)** – 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 49-50)** – Included in the agenda are the Claims Activity Reports for November & December that tracks open claims.

**RESOLUTION NO. 1-25**

**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**

**James Sauro**

**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 6, 2025.

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

**ATTEST:**

\_\_\_\_\_

**RESOLUTION NO. 2-25**

**CUMBERLAND COUNTY INSURANCE COMMISSION APPOINTING A  
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE  
FUND FOR FUND YEAR 2025**

**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 2026 Reorganization.

**ADOPTED** by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_

**RESOLUTION NO. 3-25**

**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 2026 CCIC Reorganization;

**ADOPTED** by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_



**RESOLUTION NO. 4-25**

**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 2026 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 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_

**RESOLUTION NO. 5-25**

**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 2026 CCIC Reorganization; and

**ADOPTED** by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_

**RESOLUTION NO. 6-25**

**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 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_

## CUMBERLAND COUNTY INSURANCE COMMISSION

### 2025 CASH MANAGEMENT AND INVESTMENT POLICY

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

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

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

#### 2.) Permissible Investments

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

#### 3.) Authorized Depositories

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

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

#### 4.) Authority for Investment Management

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

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

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

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

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

8.) **Reporting**

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

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

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

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

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

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

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

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

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

**RESOLUTION NO. 7-25**

**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

James Sauro

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.

James Sauro

Kimberly Codispoti

Kevin Smaniotto

Anthony Bontempo

**ADOPTED** by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_

**RESOLUTION NO. 8-25**

**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 2026 re-organization of the CCIC.

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

**ADOPTED** by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_



**RESOLUTION NO. 9-25**

**CUMBERLAND COUNTY INSURANCE COMMISSION**

**APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS  
FOR THE COMMISSION FOR THE YEAR 2025**

**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 2025 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 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_

**RESOLUTION NO. 10-25**

**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 2025 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 2025 as follows:

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
11:00 AM	April 3, 2025	Zoom Conference Call	Regular Meeting
11:00 AM	June 5, 2025	“	Regular Meeting
11:00 AM	August 7, 2025	“	Regular Meeting
11:00 AM	October 2, 2025	“	Regular Meeting
11:00 AM	December 4, 2025	“	Regular Meeting
11:00 AM	February 5, 2026	“	Reorganization Meeting

**ADOPTED** by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_

**RESOLUTION NO. 11-25**

**Cumberland County Insurance Commission  
2025 Plan of Risk Management**

BE IT RESOLVED by the Insurance Commission's governing body that effective **01/01/2025** the **2025** 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 (NJCF):
    - Excess Workers' Compensation
    - Excess Liability
    - Excess Property including Boiler and Machinery
    - Public Officials Liability/School Board Legal/Employment Practices Liability
    - Crime
    - Pollution Liability
    - Medical Professional and General Liability
    - Employed Lawyers Liability
    - Cyber Liability
    - Non-Owned Aircraft Liability

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

b.) 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 6<sup>th</sup> day of February 2025.

**CUMBERLAND COUNTY INSURANCE COMMISSION**

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

**ATTEST:**  
\_\_\_\_\_

**RESOLUTION NO. 12-25**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
DESIGNATING PROFESSIONAL SERVICES OF CLAIMS ADMINISTRATOR  
AND ACTUARY**

**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; and

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

**WHEREAS**, the County’s Purchasing Department has advertised and published RFP’s on behalf of the Commission for the positions of Claims Administrator and Actuary and the Commission having duly reviewed, scored and considered all responses to said RFP’s; and

**NOW, THEREFORE, BE IT RESOLVED** by the Commissioners of the Cumberland County Insurance Commission that the following appointment awards are hereby made:

<u>Name</u>	<u>Services</u>	<u>Term</u>
Inservco Insurances Services	Claims Administrator	1-year w/two 1 yr. Commission options
SG Risk	Actuary	1 year

**BE IT FURTHER RESOLVED** by the Commissioners that the CCIC is hereby authorized to execute contracts between the CCIC and the 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 the CCIC.

**ADOPTED** by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_

**RESOLUTION NO. 13-25**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
A RESOLUTION REJECTING AN RFP PROPOSAL FOR AUDITOR AND  
AUTHORIZING TO RE-ADVERTISE**

**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, and

**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 Cumberland County Purchasing Department, on behalf of the Insurance Commission, issued RFP # CCIC 24-71 for the position of Auditor; and

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

**Bowman & Company, Voorhees, NJ**

**WHEREAS**, upon reviewing the response, Bowman & Company altered and removed exhibits in the RFP submission; and

**WHEREAS**, the RFP states under General Instructions and Conditions, Section 4, Official RFP Sheet, that Bidders are hereby strongly cautioned against changing, altering or modifying the format of the Official RFP Sheet. All requested information shall be provided in the format established therein. Bidders who change, alter or modify the Official RFP Sheet may have their RFP rejected as non-responsive, and

**WHEREAS**, the Purchasing Department has precedent set wherein such action makes their submission non- responsive, and

**WHEREAS**, the Commissioners feel it is in the best interest of the Insurance Commission to reject all submissions; and

**NOW, THEREFORE BE IT RESOLVED**, by the Board of Commissioners that it authorizes the rejection of proposal received for Auditor based on the aforementioned reasons and that the County’s Department of Purchasing is hereby authorized to re-advertise pursuant to NJSA 40A:11-13.2(d) and re-issue an RFP for Auditing Services and

**ADOPTED** by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_

**RESOLUTION NO. 14-25**

**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 2025 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 6, 2025.

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

**ATTEST:**  
\_\_\_\_\_

<b>CUMBERLAND COUNTY INSURANCE COMMISSION</b>					
<b>2025 Proposed Budget</b>					
				<b>Total</b>	
		<b>ANNUALIZED</b>	<b>PROPOSED</b>	<b>Increase/Decrease</b>	
<b>APPROPRIATIONS</b>		<b>BUDGET FY2024</b>	<b>BUDGET FY2025</b>	<b>\$</b>	<b>%</b>
<b>I. Claims and Excess Insurance</b>					
<b>Claims</b>					
1	Property	190,482	211,456	20,974	11.01%
2	Liability	665,223	796,188	130,965	19.69%
3	Auto	34,189	42,688	8,499	24.86%
4	Workers' Comp.	923,106	990,768	67,662	7.33%
5					
6	<b>Subtotal - Claims</b>	<b>1,813,000</b>	<b>2,041,100</b>	<b>228,100</b>	<b>12.58%</b>
7					
8	<b>Premiums</b>				
9	CEL JIF	1,764,650	1,860,485	95,835	5.43%
10					
11	<b>SubTotal Premiums</b>	<b>1,764,650</b>	<b>1,860,485</b>	<b>95,835</b>	<b>5.43%</b>
12	<b>Total Loss Fund</b>	<b>3,577,650</b>	<b>3,901,585</b>	<b>323,935</b>	<b>9.05%</b>
13					
14	<b>II. Expenses, Fees &amp; Contingency</b>				
15					
16	Claims Adjustment	59,194	60,378	1,184	2.0%
17	Managed Care	0	-	0	0.0%
18	General Expense				
19	Exec. Director	108,790	110,966	2,176	2.0%
20	Actuary	5,950	6,069	119	2.0%
21	Auditor	14,300	14,586	286	2.0%
22	Attorney	7,158	7,301	143	2.0%
23	Treasurer	3,224	3,288	64	2.0%
24	Secretary	2,487	2,537	50	2.0%
25					
26	Misc. Expense & Contingency	12,181	12,181	0	0.0%
27	Training	15,000	15,000	0	0.0%
28					
29	<b>Total Fund Exp &amp; Contingency</b>	<b>228,284</b>	<b>232,306</b>	<b>4,022</b>	<b>1.76%</b>
30	Risk Managers	174,824	175,431	607	0.35%
33					
34	<b>Total Ancilliary Coverages</b>	<b>427,835</b>	<b>437,397</b>	<b>9,562</b>	<b>2.23%</b>
35					
36	<b>Total FUND Disbursements</b>	<b>4,408,593</b>	<b>4,746,719</b>	<b>338,126</b>	<b>7.67%</b>



**CUMBERLAND COUNTY INSURANCE COMMISSION  
2025 PROPOSED ASSESSMENTS -**

Member Name	2024 ANNUALIZED			2025			Change \$			Change %		
	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Cumberland County	3,316,140	358,135	3,674,275	3,589,274	369,429	3,958,703	273,134	11,294	284,428	8.24%	3.15%	7.74%
Cumberland County Improvement Authority	572,914	39,428	612,342	619,916	37,644	657,560	47,002	(1,784)	45,218	8.20%	-4.52%	7.38%
Cumberland County Utility Authority	91,704	30,272	121,976	100,132	30,324	130,456	8,428	52	8,480	9.19%	0.17%	6.95%
<b>Grand Totals:</b>	<b>3,980,758</b>	<b>427,835</b>	<b>4,408,593</b>	<b>4,309,322</b>	<b>437,397</b>	<b>4,746,719</b>	<b>328,564</b>	<b>9,562</b>	<b>338,126</b>	<b>8.25%</b>	<b>2.23%</b>	<b>7.67%</b>

**RESOLUTION NO. 15-25**

**RESOLUTION AUTHORIZING AND ADOPTING THE 2025 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 **\$4,746,719** 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 6, 2025.

**ADOPTED:**

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

**ATTEST:**

\_\_\_\_\_

<b>CUMBERLAND COUNTY INSURANCE COMMISSION</b>				
<b>2025 AMENDED BUDGET</b>				
	<b>CERTIFIED BUDGET</b>	<b>CUIA - Terminate Membership</b>	<b>Revised</b>	
<b>APPROPRIATIONS</b>				
<b>I. Claims and Excess Insurance</b>				
<b>Claims</b>				
1	Property	211,456	(44,232)	167,224
2	Liability	796,188	(31,605)	764,583
3	Auto	42,688	(6,490)	36,198
4	Workers' Comp.	990,768	(131,375)	859,393
5				
6	<b>Subtotal - Claims</b>	<b>2,041,100</b>	<b>(213,702)</b>	<b>1,827,398</b>
7				
8	<b>Premiums</b>			
9	CEL JIF	1,860,485	(353,433)	1,507,052
10				
11	<b>SubTotal Premiums</b>	<b>1,860,485</b>	<b>(353,433)</b>	<b>1,507,052</b>
12	<b>Total Loss Fund</b>	<b>3,901,585</b>	<b>(567,135)</b>	<b>3,334,450</b>
13				
14	<b>II. Expenses, Fees &amp; Contingency</b>			
15				
16	Claims Adjustment	60,378	(6,322)	54,056
17	Managed Care	-		-
18	General Expense			-
19	Exec. Director	110,966	(12,362)	98,604
20	Actuary	6,069	(676)	5,393
21	Auditor	14,586	(1,625)	12,961
22	Attorney	7,301		7,301
23	Treasurer	3,288		3,288
24	Secretary	2,537		2,537
25				
26	Misc. Expense & Contingency	12,181	(4,296)	7,885
27	Training	15,000		15,000
28				
29	<b>Total Fund Exp &amp; Contingency</b>	<b>232,306</b>	<b>(25,281)</b>	<b>207,025</b>
30	Risk Managers	175,431	(27,500)	147,931
31				
32				
33				
34	CEL JIF Ancillary Coverage	437,397	(37,644)	399,753
35				
36	<b>Total FUND Disbursements</b>	<b>4,746,719</b>	<b>(657,560)</b>	<b>4,089,159</b>



## 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 7, 2025  
**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 twice since the budget introduction on November 15<sup>th</sup>; both in December (Tuesday, December 17<sup>th</sup> and Monday, December 30<sup>th</sup>) for the following items:

1. For updates on the excess renewal marketing,
2. Consider a change in insurers for excess liability and cyber programs,
3. Review alternative program structures,
4. Provide authorization for the Underwriting Manager to bind coverage effective 1/1/25,
5. Based on the marketing results to make a recommendation to the Board on a final 2025 budget for adoption.

Copies of the committee's December meeting minutes were submitted for information. Also submitted, was the Underwriting Manager's memorandum 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:

**Excess Cyber Carrier:** Ratified the action of the Underwriting Manager to move the Excess Cyber coverage to Cowbell from the incumbent Great American. The key advantage of the Cowbell quote was a premium savings and a drop-down provision for coverage over the primary policy sub-limits. This resulted in a premium decrease of \$108,143 from the Great American 2025 premium quote and is reflected in the ancillary budget.

**Excess Liability Structure:** Safety National provide the \$5m x \$2m layer for \$2.8 million replacing Munich Re and Munich Re to reduce its participation and will provide a \$5m x \$7m layer for \$1.2 million for a total premium of \$4 million. The third layer is restructured to a \$10m x \$12m layer.

**Extraordinary Unspecifiable Services (EUS):** Bind coverage for the 2025 renewal program. Copies of the Extraordinary Unspecifiable Services (EUS) statement binding the

coverage, as well as, a resolution authorizing the purchase of insurances were submitted for information.

The Board of Fund Commissioners accepted all the recommendations of the Finance Subcommittee and took action to ratify the change in excess cyber carrier, ratify the change in excess liability insurers and structure and adopted a resolution authorizing the purchase of excess and ancillary coverages.

**2025 Budget:** Amended the “introduced budget” by reducing the property premium line by \$750,000 and to reflect changes in certain ancillary premiums since introduction. The amended budget resulted in a modest reduction in the underlying commission budgets and stand-alone county budgets ranging from .5% to 1.5%. The amended budget reflects a reduction of \$1,015,394 from the introduced budget. The amended budget totals \$43,632,226 and represents a 4.37% increase over the 2024 annualized assessed budget. Submitted for information were the 2025 assessments.

Following the public hearing, the NJCE Board of Fund Commissioners adopted the 2025 Budget totaling \$43,632,226 and certified the 2025 Assessments.

**JIF Performance vs. the Marketplace Study:** Underwriting Manager provided an analysis of the JIFs performance vs. the marketplace; the study was submitted separately for information. The study used sample data of three county members to review the insurance marketplace, including development of trends over a decade as well as a comparative review of the commercial market versus savings realized through a joint insurance fund.

**Financial Fast Track:** Submitted for information was the October Financial Fast Track which reflected a statutory surplus of \$9.5 million.

**2025 Renewal Overview Webinar:** The Underwriting Manager will be scheduling a webinar to provide a high-level overview of the changes in the 2025 renewal in the coming weeks.

**2025 Reorganization February Meeting:** The Fund is scheduled to meet virtually on Thursday, February 27, 2025, at 9:30am to conduct the 2025 Reorganization.

**New Business – Professional Staff:** Effective January 6, 2025, Kerin Drumheiser would be joining PERMA’s Claims department as Senior Associate Claim Consultant and involved in the County and Commission accounts.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2025 PROPOSED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2024	ACTUAL PREMIUMS FY2023	Proposed Retentions	PROPOSED BUDGET FY2025	Change \$	Change %
1	Property 750K x 200K *	1,228,210		700K x 200K *	1,250,704	22,494	1.8%
2	Liability 1250x250 **	1,376,901		1250x250 **	1,301,324	(75,577)	-5.5%
3	Auto 1250x250 **	475,288		1250x250 **	452,307	(22,981)	-4.8%
4	Workers' Comp. Various	2,875,893		Various	3,105,020	229,127	8.0%
5	Workers' Comp. Prescription Cvg. 800K x 1.15MIL	479,915		800K x 1.15MIL	455,371	(24,544)	-5.1%
6	SBL/EPL	27,594			27,594		0.0%
7	PCU/EPL	294,504			305,640	11,136	3.8%
8	Cyber	426,258			426,258		0.0%
9	<b>Subtotal - Claims</b>	<b>7,184,513</b>			<b>7,324,418</b>	<b>139,905</b>	<b>1.9%</b>
10	<b>Premiums</b>						
11							
12	Property	12,453,640	11,401,590		12,155,453	(298,187)	-2.4%
13	Property 150 x 110	1,228,762	1,198,014		1,388,738	159,976	13.0%
14	Tenonin	118,640	118,858		95,094	(23,546)	-19.8%
15	X3 Flood to 50	1,430,469	1,394,534		1,616,345	186,076	13.0%
16	Equipment Breakdown Cert	299,325	118,858		465,972	166,647	55.7%
17	Liability	5,669,796	5,665,500		5,948,780	278,984	4.9%
18	Excess Liability	2,666,359	2,575,000		2,705,001	38,642	1.4%
19	Workers' Comp (Sbl x 1MIL)	3,079,987	3,039,927		3,186,143	106,156	3.4%
20	Surplus Premium Offset	(530,003)			-	530,003	-100.0%
21	Premium Contingency	-			240,000	240,000	100.0%
22							
23	<b>Sub Total Premiums</b>	<b>26,396,975</b>	<b>25,512,281</b>		<b>27,801,726</b>	<b>1,404,751</b>	<b>5.3%</b>
24	<b>Total Loss Fund</b>	<b>33,581,488</b>			<b>35,126,144</b>	<b>1,544,656</b>	<b>4.6%</b>
25							
26	<b>II. Expenses, Fees &amp; Contingency</b>						
27							
28	Claims Adjustment	74,625			76,119	1,494	2.0%
29	Claims Adjustment - Property	21,464			21,894	430	2.0%
30	Safety Director	454,047			463,130	9,083	2.0%
31	General Expense						
32	Exec. Director	745,707			760,621	14,914	2.0%
33	Actuary	25,115			25,616	501	2.0%
34	Auditor	19,664			20,057	393	2.0%
35	Attorney	15,000			15,303	303	2.0%
36	Treasurer	15,000			15,301	301	2.0%
37	QPA	6,000			6,120	120	2.0%
38	Technical Writer	25,000			25,499	499	2.0%
39	Underwriting Manager	492,109			501,952	9,843	2.0%
40	Underwriting Data Consolidation	112,838			115,094	2,256	2.0%
41	Cyber Security Consultant	40,000			40,800	800	2.0%
42	Payroll Audit	23,277			23,742	465	2.0%
43	Property Appraisals/Reimbursement	100,000			102,000	2,000	2.0%
44	Safety Institute Funding	94,273			96,157	1,884	2.0%
45	Safety Grant Supplement	30,000			30,599	599	2.0%
46							
47	Misc. Expense & Contingency	56,707			99,861	41,174	70.1%
48	<b>Total Fund Exp &amp; Contingency</b>	<b>2,352,826</b>			<b>2,439,887</b>	<b>87,061</b>	<b>3.7%</b>
49	Risk Management Consultant	130,975			130,975		0.0%
50							
51	<b>Total Self Insured Program</b>	<b>36,065,289</b>			<b>37,697,006</b>	<b>1,631,717</b>	<b>4.5%</b>
52							
53	<b>Ancillary Coverages</b>	<b>5,741,611</b>			<b>5,935,220</b>	<b>193,609</b>	<b>3.4%</b>
54							
55	<b>Total Including Ancillary Coverages</b>	<b>41,806,900</b>			<b>43,632,226</b>	<b>1,825,326</b>	<b>4.37%</b>
56	* Monmouth County Property retention 500K x 500K			500K x 500K			
57	** ACIC GL/LAL retention 1MILx500			1MILx500			

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2025 PROPOSED ANCILLARY ONLY BUDGET - FY2025 Ancillary Only Budget - December Estimates					
APPROPRIATIONS					
I. Claims and Excess Insurance					
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2024	PROPOSED BUDGET FY2025	Change \$	Change %
<b>1 Ancillary Coverages</b>					
2 POL/EPL		1,566,577	1,513,654	(52,923)	-3.4%
3 Crime Program		197,039	200,765	3,726	1.9%
4 Medical Malpractice		1,325,730	1,423,188	97,458	7.4%
5 Pollution Liability		222,931	240,592	17,661	7.9%
6 Employed Lawyers Liability		154,469	154,450	(19)	0.0%
7 Cyber Liability		1,850,000	1,916,558	66,558	3.6%
8 Aviation		99,092	98,997	(95)	-0.1%
9 Marina Operators Liability		22,740	24,280	1,540	6.8%
10 Active Assailant		76,580	79,000	2,420	3.2%
11 Supplemental Indemnity WC		24,422	24,422		0.0%
12 Fiduciary Liab		5,327	3,511	(1,816)	-34.1%
13 VET Liability		359	421	62	17.3%
14 Small Craft		5,638	8,580	2,942	52.2%
15 Volunteers Sup Indemnity		2,211	2,211		0.0%
16 A&H Fire Trainers		3,619	3,635	16	0.4%
17 Petty Cash Bond		275	165	(110)	-40.0%
18 Hull & Protection Indemnity Primary		184,602	218,645	34,043	18.4%
19 Aviation & Heliport		-	22,146	22,146	100.0%
15					
<b>16 Total Ancillary Coverages</b>		<b>5,741,611</b>	<b>5,935,220</b>	<b>193,609</b>	<b>3.4%</b>
*Pollution Liability - Monmouth County 3 Year Premium was billed in FY2023					
**Aviation & Heliport - OCIC 3 Year Premium expires 4/1/2025. FY2025 is budgeted at 1/3rd of expiring 3 year premium					
17					

New Jersey Counties Excess Joint Insurance Fund											
Fund Year 2025 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Claims	378,201	956,725	1,412,471	305,687	966,303	609,002	435,826	794,921	724,605	740,677	7,324,418
Premiums	2,217,830	3,317,534	5,910,000	1,448,626	2,813,113	2,504,211	2,000,269	2,576,622	2,980,254	2,033,267	27,801,726
Expenses, Fee & Contingency	173,570	272,750	502,898	106,172	212,625	243,227	119,311	270,433	286,229	252,672	2,439,887
Total Self-Insured Program	2,769,601	4,547,009	7,825,369	1,860,485	3,992,041	3,487,415	2,555,406	3,641,976	3,991,088	3,026,616	37,697,006
Total Ancillary Coverages	833,921	435,585	897,099	437,397	1,361,340	246,926	216,569	516,825	473,250	515,808	5,935,220
<b>Total Fund Disbursements</b>	<b>3,603,522</b>	<b>4,982,594</b>	<b>8,722,968</b>	<b>2,297,882</b>	<b>5,353,381</b>	<b>3,734,341</b>	<b>2,771,975</b>	<b>4,158,801</b>	<b>4,464,338</b>	<b>3,542,424</b>	<b>43,632,226</b>



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

From 12/1/2024 To 1/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office, 215 Crown Point Road West Deptford, NJ 08086	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2025 - 1/1/2026 Policy#: SP4068026 Company D: Crime; Policy Term: 1/1/2025 - 1/1/2026; Policy #21442702 ; Policy Limits: \$1M Deductible: \$25,000 RE: 25ODFR Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Names Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to the 25ODFR Grant.	12/4/2024 #4977838	GL AU EX WC OTH
H - State of New Jersey I - Cumberland County	P.O. Box 700 Trenton, NJ 08625	RE: Grant #25-958-ADA-0 Evidence of Insurance as respects to Grant #25-958-ADA-0	12/4/2024 #4977835	GL AU EX WC OTH
H - State of New Jersey (DCF-SBO) I - Cumberland County	215 Crown Point Road West Deptford, NJ 08086	RE: 25S00387 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant contract number 25S00387	12/4/2024 #4977836	GL AU EX WC OTH
H - New Jersey Department of Family I - Cumberland County	Development 6 Quakerbridge Plaza Trenton, NJ 08625	RE: Contract TS25006 Evidence of Insurance with respects to Contract Number TS25006	12/4/2024 #4977834	GL AU EX WC OTH
H - The Southwest Council Prevention I - Cumberland County	HUB Conference & Training Center 1338 N. Delsea Drive Vineland, NJ 08360	RE: Evidence of Insurance	12/4/2024 #4977712	GL AU EX WC OTH
H - NJ Transit Local Programs and I - Cumberland County	Minibus Support One Penn Plaza East Newark, NJ 07105	RE: SCDRTAP VIN 1FDES8PM1KKB87629, VIN 1FDES8PM0KKB72930, VIN 1FDES8PM9KKB87720, VIN 1FD4E4FS4HDC42978, VIN 1FD4E4FS4HDC23265, VIN 1FD4E4FS6HDC23266, VIN 1FD4E4FN8PDD25845, VIN 1FD4E4FN8PDD24009 New Jersey Transit, the State of New	12/4/2024 #4977694	GL AU EX OTH

01/02/2025

1 of 1

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

From 12/1/2024 To 1/1/2025

		Jersey, and any other party of interest designated by New Jersey Transit shall be included as an Additional Insured on the above-referenced General/Excess Liability but only with respect to the named insured's activities or operations for claims arising out of their SCDRTAP written agreement with the named insured, requiring such coverage.		
H - Camden County College I - Cumberland County	200 College Drive Camden, NJ 08102	RE: Cumberland County Law Enforcement Officers Training	12/4/2024 #4977709	GL AU EX WC OTH
H - NJ Dept. of Human Services I - Cumberland County	Division of Family Development PO Box 306 Trenton, NJ 08625	RE: SH25006 Homeless Grant	12/4/2024 #4977710	GL AU EX WC OTH
H - Rowan College of South Jersey I - Cumberland County	1400 Tanyard Road Sewell, NJ 08080	RE: Cumberland County Law Enforcement Officers Training	12/4/2024 #4977711	GL AU EX WC OTH
H - NJ Transit Local Programs I - Cumberland County	One Penn Plaza East Newark, NJ 07105	RE: 2018 Ford E-450, VIN #1FD4E4FS7JDC36260; 2018 Ford E-450 VIN#1FD4E4FS4JDC36278, 2022 Chrysler Voyager Van VIN #2C4RC1CG8NR118422, 2022 Chrysler Voyager Van VIN #2C4RC1CG8NR118419 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the 2018 Ford E-450, VIN #1FD4E4FS7JDC36260	12/4/2024 #4977693	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office, 215 Crown Point Road West Deptford, NJ 08086	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2025 - 1/1/2026 Policy#: SP4068026 Company D: Crime; Policy Term: 1/1/2025 - 1/1/2026; Policy #21442702 ; Policy Limits: \$1M Deductible: \$25,000 RE: 25ODFR Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Names Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to the 24DDFR Grant.	12/4/2024 #4977690	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2025 - 1/1/2026 Policy#: SP4068026	12/4/2024	GL AU EX WC OTH

01/02/2025

1 of 1

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

From 12/1/2024 To 1/1/2025

I - Cumberland County	215 Crown Point Road West Deptford, NJ 08086	Company D: Crime; Policy Term: 1/1/2025 - 1/1/2026; Policy #21442702 ; Policy Limits: \$1M Deductible: \$25,000 RE: Grant #25S00042 and Grant #25SF0170 The Certificate Holder is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Grant #S00042 and Grant #SF0170	#4977689	
H - State of New Jersey (DCF-SBO) I - Cumberland County	215 Crown Point Road West Deptford, NJ 08086	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2025 - 1/1/2026 Policy#: SP4068026 Company D: Crime; Policy Term: 1/1/2025 - 1/1/2026; Policy #21442702 ; Policy Limits: \$1M Deductible: \$25,000 RE: grant contract number 25S00387 The Certificate Holder is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant contract number 23EHFS	12/4/2024 #4977688	GL AU EX WC OTH
H - State of New Jersey (DCF-SBO) I - Cumberland County	215 Crown Point Road West Deptford, NJ 08086	RE: 25S00387 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant contract number 23ELFP	12/4/2024 #4977687	GL AU EX WC OTH
H - State of New Jersey I - Cumberland County	P.O. Box 700 Trenton, NJ 08625	RE: Grant #25-958-ADA-0 Evidence of Insurance as respects to Grant #24-958-ADA-0	12/4/2024 #4977686	GL AU EX WC OTH
H - NJ Department of Health I - Cumberland County	Division of Mental Health & Addiction Services 5 Commerce Way, Suite 100 Trenton, NJ 08625	RE: Grant Award 25-528-ADA-0 and 25-958-ADA-0 Evidence of Insurance with respects to Grant Award 25-528-ADA-0 and 25-958-ADA-0	12/4/2024 #4977684	GL AU EX WC OTH
H - New Jersey Department of Family I - Cumberland County	Development 6 Quakerbridge Plaza Trenton, NJ 08625	RE: Contract TS25006 Evidence of Insurance with respects to Contract Number TS24006	12/4/2024 #4977685	GL AU EX WC OTH
H - Aetna Life Insurance Company I - Cumberland County	PO Box 981106 El Paso, TX 79998	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy #: NJCE20243-10 RE: Substance Abuse Treatment Facility and First Step Clinic Evidence of Insurance for the County run Substance Abuse Treatment Facility and First Step Clinic located at 70 W. Broad	12/5/2024 #4978192	GL AU EX WC OTH

01/02/2025

1 of 1

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

From 12/1/2024 To 1/1/2025

		Street, Bridgeton, NJ 08302.		
H - Delcora I - Cumberland County Utilities Authority	100 East Fifth Street Chester, PA 19013	RE: Transportation of Sludge The Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and as respect to the transportation of sludge.	12/5/2024 #4978190	GL AU EX WC OTH
H - Magellan Health, Inc. I - Cumberland County	Attn: Network Services 14100 Magellan Plaza Maryland Heights, MO 63043	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy #: NJCE20243-10 RE: Evidence of Insurance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	12/5/2024 #4978196	GL AU EX WC OTH
H - State of New Jersey I - Cumberland County	401 East State Street Trenton, NJ 08625		12/11/2024 #4988432	GL AU EX WC OTH
<b>Total # of Holders: 21</b>				

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	367,383	4,041,210	34,950,792	38,992,002
2.	CLAIM EXPENSES				
	Paid Claims	355,252	1,867,116	13,429,594	15,296,710
	Case Reserves	(373,773)	904,643	2,759,312	3,663,956
	IBNR	165,692	(188,367)	2,616,954	2,428,587
	Excess Insurance Recoverable	0	(5,767)	0	(5,767)
	Discounted Claim Value	(15,096)	(88,788)	(495,915)	(584,703)
	<b>TOTAL CLAIMS</b>	<b>132,075</b>	<b>2,488,837</b>	<b>18,309,945</b>	<b>20,798,782</b>
3.	EXPENSES				
	Excess Premiums	182,707	2,009,778	14,432,147	16,441,925
	Administrative	22,340	349,891	3,775,104	4,124,995
	<b>TOTAL EXPENSES</b>	<b>205,047</b>	<b>2,359,669</b>	<b>18,207,251</b>	<b>20,566,920</b>
4.	UNDERWRITING PROFIT (1-2-3)	30,261	(807,295)	(1,566,405)	(2,373,699)
5.	INVESTMENT INCOME	15,131	117,523	320,685	438,208
6.	PROFIT (4 + 5)	45,392	(689,772)	(1,245,719)	(1,935,492)
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	2,557	(57,697)	541,223	483,526
12.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>47,949</b>	<b>(747,469)</b>	<b>(702,387)</b>	<b>(1,449,857)</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2012	608	4,978	291,965	296,943
	2013	491	4,541	219,505	224,045
	2014	1,162	11,344	145,499	156,843
	2015	877	10,488	(344,645)	(334,157)
	2016	1,542	4,156	420,767	424,923
	2017	1,641	(129,351)	(473,803)	(603,154)
	2018	650	(8,236)	(635,150)	(643,387)
	2019	2,176	(15,631)	690,378	674,747
	2020	815	(73,985)	(346,810)	(420,795)
	2021	1,289	(380,437)	(547,406)	(927,843)
	2022	2,494	(339,031)	281,233	(57,798)
	2023	(1,188)	(63,417)	(403,921)	(467,338)
	2024	35,392	227,112		227,112
<b>TOTAL SURPLUS (DEFICITS)</b>		<b>47,949</b>	<b>(747,469)</b>	<b>(702,388)</b>	<b>(1,449,857)</b>
<b>TOTAL CASH</b>					<b>3,820,585</b>

<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<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	0	20	20
IBNR	0	(8,763)	8,763	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>(8,763)</b>	<b>1,874,913</b>	<b>1,866,150</b>
<b>FUND YEAR 2016</b>				
Paid Claims	606	9,713	1,020,993	1,030,707
Case Reserves	(606)	(9,713)	119,448	109,734
IBNR	0	(1,296)	12,494	11,199
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>(1,296)</b>	<b>1,152,936</b>	<b>1,151,640</b>
<b>FUND YEAR 2017</b>				
Paid Claims	2,743	51,517	2,017,972	2,069,489
Case Reserves	(2,418)	70,194	114,868	185,061
IBNR	(325)	3,143	14,138	17,281
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>124,854</b>	<b>2,146,978</b>	<b>2,271,831</b>
<b>FUND YEAR 2018</b>				
Paid Claims	10,059	221,801	1,997,114	2,218,915
Case Reserves	(15,675)	(204,100)	221,844	17,744
IBNR	5,616	(3,247)	46,027	42,780
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,874	(1,874)	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>16,328</b>	<b>2,263,111</b>	<b>2,279,439</b>

<b>FUND YEAR 2019</b>				
Paid Claims	60,000	106,485	680,901	787,386
Case Reserves	(25,000)	31,274	144,011	175,284
IBNR	(35,000)	(103,417)	95,719	(7,697)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,271	(8,479)	(7,208)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>35,613</b>	<b>912,153</b>	<b>947,766</b>
<b>FUND YEAR 2020</b>				
Paid Claims	15,159	268,186	1,295,849	1,564,034
Case Reserves	(16,306)	(3,275)	410,170	406,895
IBNR	1,148	(183,758)	310,207	126,449
Excess Insurance Recoverable	0	(5,767)	0	(5,767)
Discounted Claim Value	0	16,520	(48,505)	(31,984)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>91,905</b>	<b>1,967,722</b>	<b>2,059,627</b>
<b>FUND YEAR 2021</b>				
Paid Claims	147,763	372,773	926,186	1,298,959
Case Reserves	(167,979)	167,274	721,964	889,238
IBNR	20,216	(186,542)	581,926	395,385
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	17,143	(127,172)	(110,029)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>370,649</b>	<b>2,102,904</b>	<b>2,473,553</b>
<b>FUND YEAR 2022</b>				
Paid Claims	80,474	202,327	610,650	812,977
Case Reserves	(87,270)	233,054	437,282	670,336
IBNR	6,796	(61,621)	420,462	358,841
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(14,771)	(95,208)	(109,980)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>358,989</b>	<b>1,373,185</b>	<b>1,732,175</b>
<b>FUND YEAR 2023</b>				
Paid Claims	10,038	321,198	386,448	707,646
Case Reserves	(11,908)	35,912	589,706	625,618
IBNR	1,870	(369,609)	1,127,216	757,607
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	57,311	(214,678)	(157,367)
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>44,811</b>	<b>1,888,693</b>	<b>1,933,504</b>
<b>FUND YEAR 2024</b>				
Paid Claims	28,410	313,116		313,116
Case Reserves	(46,610)	584,025		584,025
IBNR	165,372	726,742		726,742
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(15,096)	(168,136)		(168,136)
<b>TOTAL FY 2024 CLAIMS</b>	<b>132,075</b>	<b>1,455,747</b>	<b>0</b>	<b>1,455,747</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>132,075</b>	<b>2,488,837</b>	<b>18,309,945</b>	<b>20,798,782</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,492,751	38,420,263	284,494,510	322,914,773
2.	CLAIM EXPENSES				
	Paid Claims	378,940	7,959,698	17,153,869	25,113,568
	Case Reserves	(547,903)	751,611	15,710,957	16,462,568
	IBNR	916,725	978,070	16,261,220	17,239,290
	Discounted Claim Value	(73,931)	(557,951)	(4,212,682)	(4,770,633)
	Excess Recoveries	0	(453,880)	(1,930,205)	(2,384,085)
	<b>TOTAL CLAIMS</b>	<b>673,831</b>	<b>8,677,549</b>	<b>42,983,159</b>	<b>51,660,708</b>
3.	EXPENSES				
	Excess Premiums	2,697,959	29,694,652	205,538,373	235,233,025
	Administrative	199,780	2,243,548	20,746,720	22,990,268
	<b>TOTAL EXPENSES</b>	<b>2,897,739</b>	<b>31,938,199</b>	<b>226,285,093</b>	<b>258,223,292</b>
4.	UNDERWRITING PROFIT (1-2-3)	(78,819)	(2,195,485)	15,226,258	13,030,773
5.	INVESTMENT INCOME	103,210	1,009,224	2,159,119	3,168,343
6.	PROFIT (4+5)	24,391	(1,186,261)	17,385,377	16,199,116
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	<b>SURPLUS (6-7)</b>	<b>24,391</b>	<b>(1,186,261)</b>	<b>10,677,826</b>	<b>9,491,565</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	305	3,792	66,109	69,901
	2011	(24,236)	(97,060)	478,587	381,526
	2012	1,536	(2,908)	491,515	488,608
	2013	2,813	29,016	1,098,961	1,127,977
	2014	3,636	56,077	1,623,920	1,679,996
	2015	1,182	(102,418)	1,404,062	1,301,645
	2016	4,652	(161,037)	1,686,719	1,525,682
	2017	24,306	(146,436)	2,714,322	2,567,885
	2018	6,812	104,671	2,317,319	2,421,990
	2019	6,417	81,130	1,991,211	2,072,341
	2020	8,628	256,387	(41,975)	214,412
	2021	7,740	(343,362)	(288,075)	(631,437)
	2022	8,840	28,980	1,403,700	1,432,680
	2023	10,051	(656,940)	(4,268,549)	(4,925,489)
	2024	(38,290)	(236,154)		(236,154)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>24,391</b>	<b>(1,186,261)</b>	<b>10,677,825</b>	<b>9,491,564</b>
	<b>TOTAL CASH</b>				<b>34,165,619</b>



<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<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	17,875	720,144	738,019
Case Reserves	25,000	88,617	16,412	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	248	(2,480)	(2,232)
<b>TOTAL FY 2011 CLAIMS</b>	<b>25,000</b>	<b>106,740</b>	<b>737,076</b>	<b>843,816</b>
<b>FUND YEAR 2012</b>				
Paid Claims	4,574	184,213	1,598,341	1,782,554
Case Reserves	(4,574)	(184,213)	300,079	115,866
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	23,920	(40,489)	(16,568)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>23,920</b>	<b>1,861,611</b>	<b>1,885,531</b>
<b>FUND YEAR 2013</b>				
Paid Claims	1,305	33,438	1,120,027	1,153,465
Case Reserves	(1,305)	(31,098)	465,996	434,898
IBNR	0	(2,339)	19,679	17,340
Discounted Claim Value	0	5,608	(67,176)	(61,568)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>5,608</b>	<b>1,538,527</b>	<b>1,544,135</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	44,446	820,087	864,533
Case Reserves	(250,000)	(345,935)	428,510	82,575
IBNR	250,000	250,000	21,077	271,077
Discounted Claim Value	0	41,288	(64,534)	(23,246)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>(10,202)</b>	<b>1,205,140</b>	<b>1,194,938</b>
<b>FUND YEAR 2015</b>				
Paid Claims	1,945	302,271	2,170,225	2,472,496
Case Reserves	(21)	(149,368)	750,401	601,033
IBNR	2	2	76,409	76,411
Discounted Claim Value	0	(8,192)	(87,264)	(95,456)
<b>TOTAL FY 2015 CLAIMS</b>	<b>1,926</b>	<b>144,713</b>	<b>2,909,770</b>	<b>3,054,483</b>
<b>FUND YEAR 2016</b>				
Paid Claims	5,226	48,203	1,340,882	1,389,085
Case Reserves	(5,326)	201,697	925,034	1,126,731
IBNR	100	(132)	40,838	40,707
Discounted Claim Value	0	(29,983)	(103,043)	(133,026)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>219,786</b>	<b>2,203,711</b>	<b>2,423,497</b>
<b>FUND YEAR 2017</b>				
Paid Claims	3,324	271,260	1,313,614	1,584,874
Case Reserves	(3,324)	(21,261)	627,562	606,301
IBNR	0	(16,850)	76,572	59,723
Discounted Claim Value	0	7,006	(73,852)	(66,846)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>240,155</b>	<b>1,943,897</b>	<b>2,184,052</b>
<b>FUND YEAR 2018</b>				
Paid Claims	614	372,593	1,247,927	1,620,520
Case Reserves	(1,614)	(309,534)	750,478	440,944
IBNR	1,000	(120,114)	375,153	255,039
Discounted Claim Value	0	37,789	(116,810)	(79,020)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(19,265)</b>	<b>2,256,747</b>	<b>2,237,482</b>

<b>FUND YEAR 2019</b>					
	Paid Claims	15,023	143,178	1,224,373	1,367,551
	Case Reserves	(92,764)	162,519	1,093,759	1,256,278
	IBNR	77,741	(344,910)	551,533	206,623
	Discounted Claim Value	0	37,554	(176,738)	(139,185)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>(1,660)</b>	<b>2,692,927</b>	<b>2,691,267</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	604	251,888	1,126,067	1,377,955
	Case Reserves	(165,640)	901,729	3,919,181	4,820,910
	IBNR	165,037	(841,867)	1,974,978	1,133,111
	Discounted Claim Value	0	(14,473)	(889,320)	(903,794)
	Excess Recoveries	0	(453,880)	(1,930,205)	(2,384,085)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>(156,604)</b>	<b>4,200,701</b>	<b>4,044,097</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	603,252	1,207,294	2,119,936	3,327,230
	Case Reserves	(298,432)	243,176	2,159,327	2,402,503
	IBNR	(304,820)	(1,066,969)	2,041,187	974,217
	Discounted Claim Value	0	58,115	(652,413)	(594,297)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>441,616</b>	<b>5,668,037</b>	<b>6,109,654</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	9,928	676,158	839,542	1,515,700
	Case Reserves	231,284	152,217	848,359	1,000,576
	IBNR	(242,646)	(894,604)	3,693,684	2,799,081
	Discounted Claim Value	0	136,999	(675,990)	(538,991)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>(1,434)</b>	<b>70,771</b>	<b>4,705,595</b>	<b>4,776,366</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	(495,500)	3,887,279	1,340,865	5,228,144
	Case Reserves	(572)	(2,102,140)	3,425,859	1,323,719
	IBNR	496,072	(1,264,319)	7,383,429	6,119,110
	Discounted Claim Value	0	258,282	(1,262,574)	(1,004,292)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>779,103</b>	<b>10,887,578</b>	<b>11,666,681</b>
<b>FUND YEAR 2024</b>					
	Paid Claims	228,646	519,603		519,603
	Case Reserves	19,385	2,145,205		2,145,205
	IBNR	474,240	5,280,173		5,280,173
	Discounted Claim Value	(73,931)	(1,112,112)		(1,112,112)
	<b>TOTAL FY 2024 CLAIMS</b>	<b>648,340</b>	<b>6,832,869</b>	<b>0</b>	<b>6,832,869</b>
	<b>COMBINED TOTAL CLAIMS</b>	<b>673,831</b>	<b>8,677,549</b>	<b>42,983,159</b>	<b>51,660,708</b>

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 824,353 due from the reinsurer for COVID-19 WC claims.

**Cumberland County Insurance Commission**

CLAIM ACTIVITY REPORT

November 30, 2024

<b>COVERAGE LINE - PROPERTY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
October-24	0	0	0	0	0	0	0	0	2	2	6	10	20
November-24	0	0	0	0	0	0	0	0	2	2	5	8	17
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	-2	-3
Limited Reserves													<b>\$4,009</b>
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
October-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,228	\$23,406	\$62,637
November-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,228	\$28,916	\$68,148
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,510	\$5,510
Ltd Incurred	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$90,438	\$70,022	\$1,905,357
<b>COVERAGE LINE - GENERAL LIABILITY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
October-24	0	0	0	0	0	0	2	8	14	4	6	5	39
November-24	0	0	0	0	0	0	2	8	12	4	5	6	37
NET CHGE	0	0	0	0	0	0	0	0	-2	0	-1	1	-2
Limited Reserves													<b>\$34,856</b>
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
October-24	\$0	\$0	\$0	\$0	\$0	\$0	\$157,457	\$345,023	\$613,369	\$267,037	\$26,000	\$12,000	\$1,420,887
November-24	\$0	\$0	\$0	\$0	\$0	\$0	\$132,457	\$335,055	\$517,115	\$267,037	\$26,000	\$12,000	\$1,289,664
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$25,000)	(\$9,968)	(\$96,255)	\$0	\$0	\$0	(\$131,223)
Ltd Incurred	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$688,716	\$782,383	\$1,006,609	\$287,456	\$39,575	\$12,154	\$6,461,677
<b>COVERAGE LINE - AUTO LIABILITY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
October-24	0	0	0	0	0	0	0	1	1	1	2	1	6
November-24	0	0	0	0	0	0	0	1	1	1	2	1	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves													<b>\$44,361</b>
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
October-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$245,580	\$500	\$19,286	\$500	\$266,166
November-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$245,580	\$500	\$19,286	\$500	\$266,166
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$500	\$418,425
<b>COVERAGE LINE - WORKERS COMP.</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
October-24	0	0	1	1	4	3	1	10	6	14	27	50	117
November-24	0	0	1	1	4	2	1	9	7	12	25	38	100
NET CHGE	0	0	0	0	0	-1	0	-1	1	-2	-2	-12	-17
Limited Reserves													<b>\$20,670</b>
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
October-24	\$0	\$0	\$20	\$110,341	\$187,480	\$33,419	\$42,827	\$104,053	\$198,266	\$485,749	\$558,180	\$594,729	\$2,315,064
November-24	\$0	\$0	\$20	\$109,735	\$185,061	\$17,744	\$42,827	\$97,715	\$126,541	\$398,480	\$546,272	\$542,608	\$2,067,004
NET CHGE	\$0	\$0	\$0	(\$606)	(\$2,418)	(\$15,675)	\$0	(\$6,338)	(\$71,724)	(\$87,270)	(\$11,908)	(\$52,121)	(\$248,060)
Ltd Incurred	\$891,909	\$532,641	\$729,832	\$577,504	\$1,326,422	\$1,373,959	\$178,483	\$932,778	\$726,565	\$879,508	\$1,183,251	\$809,466	\$10,180,265
<b>TOTAL ALL LINES COMBINED</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
October-24	0	0	1	1	4	3	3	19	23	21	41	66	182
November-24	0	0	1	1	4	2	3	18	22	19	37	53	160
NET CHGE	0	0	0	0	0	-1	0	-1	-1	-2	-4	-13	-22
Limited Reserves													<b>\$23,069</b>
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
October-24	\$0	\$0	\$20	\$110,341	\$187,480	\$33,419	\$200,284	\$449,376	\$1,057,217	\$758,287	\$637,695	\$630,635	\$4,064,754
November-24	\$0	\$0	\$20	\$109,735	\$185,061	\$17,744	\$175,284	\$433,070	\$889,238	\$671,018	\$625,787	\$584,025	\$3,690,981
NET CHGE	\$0	\$0	\$0	(\$606)	(\$2,418)	(\$15,675)	(\$25,000)	(\$16,306)	(\$167,979)	(\$87,270)	(\$11,908)	(\$46,610)	(\$373,773)
Ltd Incurred	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,254,529	\$2,236,658	\$966,844	\$1,970,367	\$2,184,578	\$1,493,401	\$1,333,264	\$892,141	\$18,965,725

**Cumberland County Insurance Commission**

CLAIM ACTIVITY REPORT

December 31, 2024

COVERAGE LINE - PROPERTY CLAIM COUNT - OPEN CLAIMS													
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	0	0	0	0	0	0	0	0	2	2	5	8	17
December-24	0	0	0	0	0	0	0	0	2	2	5	13	22
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	5	5
Limited Reserves													<b>\$6,011</b>
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,228	\$28,916	\$68,148
December-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,228	\$93,000	\$132,231
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$64,083	\$64,083
Ltd Incurred	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$313,377	\$115,753	\$144,097	\$2,009,697
COVERAGE LINE - GENERAL LIABILITY CLAIM COUNT - OPEN CLAIMS													
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	0	0	0	0	0	0	2	8	12	4	5	6	37
December-24	0	0	0	0	0	0	2	8	12	4	5	8	39
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	2	2
Limited Reserves													<b>\$32,575</b>
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	\$0	\$0	\$0	\$0	\$0	\$0	\$132,457	\$335,055	\$517,115	\$267,037	\$26,000	\$12,000	\$1,289,664
December-24	\$0	\$0	\$0	\$0	\$0	\$0	\$132,074	\$334,551	\$498,409	\$266,378	\$26,000	\$13,000	\$1,270,412
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$384)	(\$504)	(\$18,706)	(\$659)	\$0	\$1,000	(\$19,252)
Ltd Incurred	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$688,716	\$782,383	\$1,007,588	\$287,456	\$39,575	\$13,154	\$6,463,656
COVERAGE LINE - AUTO LIABILITY CLAIM COUNT - OPEN CLAIMS													
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	0	0	0	0	0	0	0	1	1	1	2	1	6
December-24	0	0	0	0	0	0	0	1	1	1	2	1	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves													<b>\$43,708</b>
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$245,580	\$500	\$19,286	\$500	\$266,166
December-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$241,912	\$500	\$19,286	\$250	\$262,248
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$3,668)	\$0	\$0	(\$250)	(\$3,918)
Ltd Incurred	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$500	\$418,425
COVERAGE LINE - WORKERS COMP. CLAIM COUNT - OPEN CLAIMS													
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	0	0	1	1	4	2	1	9	7	12	25	38	100
December-24	0	0	1	1	4	2	1	9	5	11	25	43	102
NET CHGE	0	0	0	0	0	0	0	0	-2	-1	0	5	2
Limited Reserves													<b>\$20,151</b>
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	\$0	\$0	\$20	\$109,735	\$185,061	\$17,744	\$42,827	\$97,715	\$126,541	\$398,480	\$546,272	\$542,608	\$2,067,004
December-24	\$0	\$0	\$20	\$106,049	\$173,874	\$13,090	\$42,827	\$88,617	\$124,168	\$380,785	\$553,174	\$572,816	\$2,055,420
NET CHGE	\$0	\$0	\$0	(\$3,686)	(\$11,187)	(\$4,654)	\$0	(\$9,098)	(\$2,373)	(\$17,694)	\$6,901	\$30,208	(\$11,584)
Ltd Incurred	\$891,909	\$532,641	\$729,832	\$577,504	\$1,316,198	\$1,369,459	\$178,483	\$952,808	\$726,715	\$880,151	\$1,203,865	\$879,259	\$10,276,771
TOTAL ALL LINES COMBINED CLAIM COUNT - OPEN CLAIMS													
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	0	0	1	1	4	2	3	18	22	19	37	53	160
December-24	0	0	1	1	4	2	3	18	20	18	37	65	169
NET CHGE	0	0	0	0	0	0	0	0	-2	-1	0	12	9
Limited Reserves													<b>\$22,014</b>
Year	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
November-24	\$0	\$0	\$20	\$109,735	\$185,061	\$17,744	\$175,284	\$433,070	\$889,238	\$671,018	\$625,787	\$584,025	\$3,690,981
December-24	\$0	\$0	\$20	\$106,049	\$173,874	\$13,090	\$174,901	\$423,468	\$864,491	\$652,665	\$632,688	\$679,065	\$3,720,311
NET CHGE	\$0	\$0	\$0	(\$3,686)	(\$11,187)	(\$4,654)	(\$384)	(\$9,602)	(\$24,747)	(\$18,353)	\$6,901	\$95,041	\$29,330
Ltd Incurred	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,244,305	\$2,232,158	\$966,844	\$1,990,397	\$2,185,707	\$1,498,993	\$1,379,193	\$1,037,010	\$19,168,550

**RESOLUTION NO. 16-25**

**CUMBERLAND COUNTY INSURANCE COMMISSION  
BILLS LIST –FEBRUARY 2025**

**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.

**FUND YEAR 2024**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 12/24 0377- 1224	4,888.16
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 11/24 0377- 1124	4,888.16
		<b>9,776.32</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/24	2.76
PERMA RISK MANAGEMENT SERVICES	2024 AATRIX 1099 FILING	17.99
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/24	2.07
		<b>22.82</b>
	<b>Total Payments FY 2024</b>	<b>9,799.14</b>

**FUND YEAR 2025**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES Q1 2025	24,651.00
		<b>24,651.00</b>
HARDENBERGH INSURANCE GROUP	RMC- Q1 2025 COUNTY CUMBERLAND 02/25	35,000.00
HARDENBERGH INSURANCE GROUP	RMC- Q1 2025 CUMB CTY UTL AUTH 2/25	1,983.00
		<b>36,983.00</b>
	<b>Total Payments FY 2025</b>	<b>61,634.00</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>71,433.14</b>

\_\_\_\_\_  
**Chairperson**

Attest:

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

Dated: \_\_\_\_\_

\_\_\_\_\_  
Treasurer





**CUMBERLAND COUNTY INSURANCE COMMISSION**

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** February 3, 2025  
**DATE OF MEETING:** February 6, 2025

**CUIC SERVICE TEAM**

Paul Shives, Vice President, 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 – February 2025**

**RISK CONTROL ACTIVITIES**

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

- **December 5:** Attended the CUIC Meeting.
- **December 5:** Attended the CUIC Claims Committee meeting.
- **December 11:** Attended the CUIC Safety Committee meeting.
- **December 16:** Conducted a Loss Control visit at the Rutgers Cooperative Extension 4-H Buildings.
- **December 16:** Conducted a Loss Control visit at the County Administration Building.

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

- **February 6:** Plan to attend the CUIC Meeting.
- **February 6:** Plan to attend the CUIC Claims Committee meeting.
- **February 12:** Plan to attend the CUIC Safety Committee meeting

***SAFETY DIRECTOR BULLETINS***

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

- NJCE JIF - JAM SD Bulletin: Cold Stress - Best Practices – December 5.

- NJCE JIF - JAM SD Message: Holiday Stress and Depression – December 19.
- NJCE Training Announcement: NJ PEOSH Injury Reporting & Recording (Virtual) – December 31.
- NJCE JIF - Training Announcement: NEW NJCE Live Group Sign in Sheet Submission for 2025! – January 2.
- NJCE JIF - JAM SD Message: NJOSH 300 Log of Work-Related Injuries and Illnesses – January 6.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording and Reporting Occupational Injuries and Illnesses – January 13.
- NJCE JIF – JAM SD Bulletin: CDL Drivers: Checking Driving Histories and Annual Program Review - Best Practices - February 3.

### **NJCE LIVE SAFETY TRAINING**

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 (*Announcement with the dates and locations will be released in early 2025*).

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (*February thru April 2025 Live Training Schedules and Registration Links are attached*).

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

### **NEW! NJCE LIVE GROUP SIGN IN SHEET SUBMISSION FOR 2025:**

NJCE LMS Training Administrators and Supervisors: NJCE and JA Montgomery Consulting are excited to announce the New, streamlined process for submitting NJCE LIVE Group Sign-in Sheets following the completion of a course via Zoom.

**Starting January 1, 2025**

**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 on their own and viewed the training.

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**

In addition, the [NJCE LIVE Group Sign-in Sheet](#) link and QR Code are available on the [NJCE LIVE Monthly Training Schedules](#) and in the [NJCE Learning Management System](#) (click the Folders tab, and then the Group Sign-in Sheet folder).

### **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, 2025 (Start Date: July 1, 2025)

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 Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.

The 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](#).



#### **New NJCE Learning Management System (LMS)**

The New NJCE LMS (BIS) launched on May 1<sup>st</sup>. J.A. Montgomery has uploaded LMS FAQ's, video tutorials to <https://njce.org/safety/>. If you have any questions or need further assistance, 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 website ([NJCE LIVE Monthly Training Schedules](https://njce.org/Training-Schedules)).

**\* In-Person Training:** 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 (Zoom Meeting Format): NO Group Attendance for these training classes. Each Student MUST have access to a computer or device with a working Camera and Microphone.**

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 thru April 2025 Safety Training Schedule**  
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
2/3/25	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
2/3/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
2/3/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
2/4/25	<a href="#">Designated Employer Representative Training (DER)**</a>	9:00 - 4:00 pm w/ 1 hour lunch brk
2/4/25	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
2/4/25	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	12:00 - 2:00 pm
2/4/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
2/5/25	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
2/5/25	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
2/5/25	<a href="#">Disaster Management</a>	1:00 - 2:30 pm
2/5/25	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
2/6/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
2/6/25	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
2/6/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
2/7/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
2/7/25	<a href="#">Flagger Skills and Safety</a>	10:30 - 11:30 am
2/7/25	<a href="#">Productive Meetings Best Practices**</a>	1:00 - 2:30 pm
2/10/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
2/10/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
2/10/25	<a href="#">High Performing Teams**</a>	1:00 - 3:00 pm
2/11/25	<a href="#">Heavy Equipment Safety: General Safety</a>	8:00 - 10:00 am
2/11/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/11/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/12/25	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
2/12/25	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
2/12/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	1:00 - 2:30 pm
2/12/25	<a href="#">Hearing Conservation</a>	1:00 - 2:30 pm
2/13/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
2/13/25	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm

2/13/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
2/18/25	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/18/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	12:30 - 2:30 pm
2/19/25	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/19/25	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
2/19/25	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
2/19/25	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
2/20/25	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/20/25	<a href="#">Introduction to Communication Skills**</a>	10:00 - 12:00 pm
2/20/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/20/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/21/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
2/21/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
2/24/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
2/24/25	<a href="#">Public Employers: What You Need to Know**</a>	9:00 - 10:30 am
2/24/25	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/25/25	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
2/25/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
2/25/25	<a href="#">Personal Protective Equipment</a>	2:30 - 4:30 pm
2/26/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
2/26/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
2/26/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/27/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/27/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/28/25	<a href="#">Microlearning Theory and Practice**</a>	8:30 - 10:30 am
2/28/25	<a href="#">Indoor Air Quality Designated Person Training**</a>	11:00 - 12:00 pm
2/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
3/3/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/3/25	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/3/25	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/4/25	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
3/4/25	<a href="#">CDL Entry Level Driver Training Train-the-Trainer Program**</a>	9:00 - 10:30 am
3/4/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	2:30 - 4:00 pm
3/5/25	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
3/5/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
3/5/25	<a href="#">First Responders: Traffic Incident Management</a>	1:00 - 5:00 pm
3/6/25	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am
3/6/25	<a href="#">Mower Safety</a>	10:00 - 11:00 am
3/6/25	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
3/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/10/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:00 - 10:00 am
3/10/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/11/25	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/11/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
3/12/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/12/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	9:00 - 10:30 am
3/12/25	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/13 - 3/14/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop – TWO DAY (Cape May)*</a>	9:00 - 3:30 pm w/lunch brk
3/13/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
3/13/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
3/14/25	<a href="#">Fire Safety</a>	8:00 - 9:00 am

3/14/25	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/14/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
3/17/25	<a href="#">NJCE Expo 2025: Excavation, Trenching, and Shoring (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Flagger and Work Zone Safety (Cape May) *</a>	8:30 - 12:30 pm
3/17/25	<a href="#">NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Cape May) *</a>	8:30 - 11:30 am
3/18/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
3/18/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
3/18/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
3/18/25	<a href="#">Introduction to Understanding Conflict**</a>	1:00 - 3:00 pm
3/19/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/19/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
3/19/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/20 - 3/21/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop – TWO DAY (Union)*</a>	9:00 - 3:30 pm w/lunch brk
3/20/25	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
3/20/25	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
3/21/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
3/21/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	2:30 - 4:30 pm
3/24/25	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
3/25/25	<a href="#">Accident Investigation**</a>	9:00 - 11:00 am
3/25/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/26/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/26/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/26/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
3/27/25	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/27/25	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/27/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/28/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
3/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:30 am
3/28/25	<a href="#">Special Event Management**</a>	1:00 - 3:00 pm
3/31/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/1/25	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
4/1/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 pm
4/1/25	<a href="#">Microlearning Theory and Practice (Zoom Meeting)**</a>	1:00 - 3:00 pm
4/2/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Excavation, Trenching, and Shoring (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Fast Track to Safety(HazCom, BBP, Fire Safety, Driving Safety) (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Flagger and Work Zone Safety (Morris)*</a>	8:30 - 12:30 pm
4/2/25	<a href="#">NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Morris)*</a>	8:30 - 11:30 am
4/2/-4/3/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - TWO DAY (Middlesex)*</a>	9:00 - 3:30 pm
4/3/25	<a href="#">Mower Safety</a>	7:30 - 8:30 am
4/3/25	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
4/4/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
4/4/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/4/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
4/7/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/7/25	<a href="#">Change: Embracing New Opportunities</a>	1:00 - 2:30 pm
4/7/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/8/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
4/9/25	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
4/9/25	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
4/9/25	<a href="#">First Responders: Traffic Incident Management</a>	9:00 - 1:00 pm



4/9/25	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm
4/10/25	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
4/10/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
4/11/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/11/25	<a href="#">Shop and Tool Safety</a>	10:30 - 11:30 am
4/11/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/14/25	<a href="#">Fire Safety</a>	7:30 - 8:30 am
4/14/25	<a href="#">Fire Extinguisher Safety</a>	9:00 - 10:00 am
4/14/25	<a href="#">Dealing with Difficult People and De-Escalation</a>	10:30 - 12:00 pm
4/15/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/15/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/15/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/15/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
4/16/25	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/16/25	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
4/16/25	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
4/17/25	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/17/25	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/17/25	<a href="#">CDL: Supervisors' Reasonable Suspicion**</a>	1:00 - 3:00 pm
4/22/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/22/25	<a href="#">NJCE The Power of Collaboration Parts 1 &amp; 2 (Ocean)*</a>	9:00 - 1:00 pm
4/22/25	<a href="#">Fall Protection Awareness</a>	2:30 - 4:30 pm
4/23/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/23/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/23/25	<a href="#">Introduction to Management Skills**</a>	1:00 - 3:00 pm
4/24/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/24/25	<a href="#">Protecting Children from Abuse in NJ Local Government</a>	9:00 - 11:00 am
4/24/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/24/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
4/24 - 4/25/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - (TWO DAY) (Monmouth)*</a>	9:00 - 3:30 pm w/lunch brk
4/25/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
4/25/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
4/25/25	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
4/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:00 - 10:00 am
4/28/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/28/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	2:30 - 5:30 pm
4/30/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
4/30/25	<a href="#">Fire Safety</a>	1:00 - 2:00 pm

**Zoom Safety Training Guidelines:**

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

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

**Zoom Training Registration:**

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs 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.
  - **NEW - NJCE LIVE GROUP SIGN IN SHEET SUBMISSION FOR 2025:**  
NJCE LMS Training Administrators and Supervisors: NJCE and JA Montgomery Consulting are excited to announce the New, streamlined process for submitting NJCE LIVE Group Sign-in Sheets following the completion of a course via Zoom.

**Starting January 1, 2025**

**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 on their Own and viewed the training.

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**

**CUMBERLAND COUNTY INSURANCE COMMISSION**

Safety and Accident Review Committee Meeting Minutes  
 October 9, 2024, 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 (L-10:18am)        | Cumberland County - Prosecutor/Administration              | Present                 |
| Megan Sheppard                   | Cumberland County – Health Department                      | Present                 |
| Ginger Supernavage               | Cumberland County – Dept. of Workforce Development         | 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              | Absent                  |
| David Dewoody                    | Cumberland County – Purchasing                             | Present                 |
| Elizabeth Hoffman                | Cumberland County – Sheriff's Department                   | Present                 |
| Kristopher Matkowsky             | Cumberland County – Dept. of Social Services               | Present                 |
| Jennifer Brenner                 | Cumberland County – Library                                | Present                 |
| Amy Brag                         | Cumberland County – Department of Corrections              | Absent                  |
| Warden Ronald Riggins            | Cumberland County – Department of Corrections              | Absent                  |
| Ricardo Martinez                 | Cumberland County – Department of Corrections              | Absent                  |
| Susan Sauro                      | Cumberland County – CATS                                   | Present                 |
| Nikki Kaskabas                   | Cumberland County – Department of Veterans Affairs         | Present                 |
| Kevin Smaniotto                  | Cumberland County – Public Works / Roads & Bridges         | Present                 |
| Melissa Hemple                   | Cumberland County – Planning Department                    | Present                 |
| Sal DeFrancisco                  | Cumberland County Improvement Authority                    | Present                 |
| Stephanie Shelton                | Cumberland County Improvement Authority                    | Absent                  |
| Bob Carlson                      | Cumberland County Utilities Authority                      | Absent                  |
| <u>Alternates:</u>               |  |                         |
| Matt Lutz                        | Cumberland County – Prosecutor's Office                    | Absent                  |
| Noah Hetzell                     | Cumberland County – Department of Health                   | Absent                  |
| Christopher Gallo                | Cumberland County – County Engineer/Public Work            | Present                 |
| Nathanael Cruz                   | Cumberland County – Sheriff's Office                       | Absent                  |
| Gabe Scarpa                      | Cumberland County – Emergency Services & Public Protection | Absent                  |
| Lisa Williams                    | Cumberland County – Aging and Disabled                     | Present                 |
| <u>Commission Professionals:</u> |  |                         |
| Brad Stokes                      | Executive Director   | Present                 |
| Glenn Prince                     | NJCE Safety Director / J.A. Montgomery                     | Absent                  |
| Christina Violetti               | RMC / Hardenbergh Insurance Group                          | Present                 |
| Joe Henry                        | RMC / Hardenbergh Insurance Group                          | Present                 |
| Karen Read                       | PERMA  | Present                 |
| Djamal Kirby                     | PERMA  | Absent                  |
| Veronica George                  | Inservco Insurance Services                                | Absent                  |
- III. Approval of the 8/14/2024 Safety and Accident Review Committee Meeting Minutes.  
 Motion to approve the 8/14/2024 Safety and Accident Review Committee Meeting Minutes.  
 Moved: Ginger Supernavage  
 Seconded: Kevin Smaniotto  
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

## CUMBERLAND COUNTY INSURANCE COMMISSION

---

### IV. Chairwoman's Report – Dr. Hickman

Dr. Hickman began by speaking about the destructive weather conditions predicted to impact Florida.

Next, she spoke about the County's emergency action plans. She stressed the importance of reviewing and updating them and once complete, providing training to employees on the updates. She also stated that it is important for new hires to be trained on emergency action plans one on one. She advised that all training sign in sheets are due to her by December 1<sup>st</sup>.

She continued by emphasizing the importance of having fire drills twice a year. She advised that a checklist was provided to all departments for such drills. She requested that all are completed by April of 2025 and checklists are submitted to her. She also stated that all employees must watch the Run, Hide, Fight video yearly.

Next, she spoke about J.A. Montgomery's Learning Management System and reminded the committee that training is recommended monthly to departments. She emphasized the importance of utilizing the system. She also spoke about training coordinators and their assistance role in managing the system. She requested support from the coordinators.

Lastly, she thanked the committee on attending the meetings and being active on any safety endeavor such as any grants available.

### V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graph, valued as of 9/31/2024 which illustrates the total number of workers' compensation claims for the Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County, with an exclusion of any pandemic claims.

Three submissions were provided to J.A. Montgomery for the 2024 Munich Re Safety Grant from the County. One submission was from the County Public Works department for bucket truck and chipper safety training for a total request of \$4,250. The second submission was from the County Veteran's Affairs department for automatic external defibrillators (AEDs) and accessories for a total request amount of \$1,842.55. The final submission was from the County Corrections Department for the defensive tactics program training for a total amount of \$2,000. Mr. Henry announced that the grant has been awarded to all the above departments per their submissions. Since 2015, the County has received \$72,747.26 in safety grant money from the NJCE JIF liability reinsurers.

### VI. NJCEL Safety Director's Report

There was no report.

Dr. Hickman thanked J.A. Montgomery for the Munich Re Safety Grant awards. She continued by speaking about the Fast Track Training for the Corrections Department.

She concluded by stating that if any departments need any training that are unique or not found through J.A. Montgomery to contact her and she will coordinate the training needed.

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

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

### VII. Old Business

There was no old business.

### IX. New Business

There was no new business.

### X. Adjournment

Motion to adjourn.

Moved: Jennifer Brenner

Seconded: Christian Luciano

The meeting was adjourned at 10:44am



**CUMBERLAND COUNTY INSURANCE COMMISSION  
CUMULATIVE SAVINGS SUMMARY**

<b>2024</b>						
	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>	<b>MANAGED CARE FEE</b>
<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>

<b>2023</b>						
	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>	<b>MANAGED CARE FEE</b>
January	55	\$20,235.25	\$6,093.76	\$14,141.49	70%	\$1,838.39
February	53	\$21,216.30	\$8,757.84	\$12,458.46	59%	\$1,619.60
March	62	\$31,441.35	\$12,063.17	\$19,378.18	62%	\$2,519.16
April	63	\$75,864.78	\$29,008.89	\$46,855.89	62%	\$6,091.27
May	39	\$54,951.09	\$24,798.17	\$30,152.92	55%	\$3,919.88
June	57	\$134,714.30	\$39,343.36	\$95,370.94	71%	\$12,398.22
July	47	\$35,852.00	\$11,747.65	\$24,104.35	67%	\$3,133.57
August	58	\$241,465.26	\$61,379.69	\$178,765.57	74%	\$16,479.91
September	75	\$40,224.03	\$16,458.02	\$23,106.01	57%	\$0.00
October	52	\$22,430.04	\$8,621.68	\$13,808.36	62%	\$0.00
November	54	\$56,632.40	\$25,463.65	\$31,168.75	55%	\$0.00
December	61	\$59,993.50	\$17,673.61	\$42,319.89	71%	\$0.00
<b>Grand Total</b>	<b>676</b>	<b>\$795,020.30</b>	<b>\$261,409.49</b>	<b>\$531,630.81</b>	<b>67%</b>	<b>\$48,000.00</b>





**CUMBERLAND COUNTY INSURANCE COMMISSION  
PPO SAVINGS**

**01/01/2024 – 12/31/2024**

	<b>Units of Service</b>	<b>Billed</b>	<b>\$ Approved</b>	<b>\$ Savings</b>	<b>% of Savings</b>
<b>Participating Provider</b>	<b>613</b>	<b>\$749,200.01</b>	<b>\$264,958.21</b>	<b>\$484,241.80</b>	<b>65%</b>
MEDICAL TRANSPORTATION	2	\$796.00	\$0.00	\$796.00	100%
MRI/RADIOLOGY	6	\$658.00	\$390.46	\$267.54	41%
PAIN MANAGEMENT	1	\$500.00	\$171.71	\$328.29	66%
PHYSICAL THERAPY	345	\$152,789.00	\$51,374.22	\$101,414.78	66%
OCCUPATIONAL MEDICINE	38	\$19,911.55	\$4,562.27	\$15,349.28	77%
ORTHOPEDIC SURGERY	117	\$374,756.11	\$95,610.87	\$279,145.24	74%
URGENT CARE CENTER	60	\$16,946.00	\$11,679.91	\$5,266.09	31%
ANESTHESIOLOGY	10	\$5,857.50	\$3,835.14	\$2,022.36	35%
PHYSICIAN FEES	5	\$2,000.00	\$684.73	\$1,315.27	66%
BEHAVIORAL HEALTH	9	\$3,780.00	\$1,530.00	\$2,250.00	60%
OUTPATIENT SURGICAL FACILITY	5	\$40,881.31	\$16,859.25	\$24,022.06	59%
<b>Out of Network</b>	<b>37</b>	<b>\$37,521.37</b>	<b>\$31,586.50</b>	<b>\$5,934.87</b>	<b>16%</b>
MEDICAL TRANSPORTATION	13	\$4,594.00	\$4,532.08	\$61.92	1%
PAIN MANAGEMENT	9	\$8,139.00	\$7,255.80	\$883.20	11%
ORTHOPEDIC SURGERY	9	\$17,768.37	\$14,192.51	\$3,575.86	20%
ANESTHESIOLOGY	6	\$7,020.00	\$5,606.11	\$1,413.89	20%
<b>Negotiated</b>	<b>1</b>	<b>\$14,547.75</b>	<b>\$10,183.43</b>	<b>\$4,364.32</b>	<b>30%</b>
ORTHOPEDIC SURGERY	1	\$14,547.75	\$10,183.43	\$4,364.32	30%
<b>Total 06/01/24 - 12/31/24</b>	<b>651</b>	<b>\$801,269.13</b>	<b>\$306,728.14</b>	<b>\$494,540.99</b>	<b>62%</b>
<b>Total 01/01/24 - 12/31/24</b>	<b>995</b>	<b>\$1,031,758.20</b>	<b>\$392,109.08</b>	<b>\$639,649.12</b>	<b>58%</b>
<b>PPO Penetration Rate</b>	<b>98%</b>				



**CUMBERLAND COUNTY INSURANCE COMMISSION**

**TOP 10 PROVIDERS**

**01/01/2024 – 12/31/2024**

<b>Top 10 Providers - Year End 2024</b>			
	<b>Units of Service</b>	<b>\$ APPROVED</b>	<b>SPECIALTY</b>
PREMIER ORTHOPAEDIC ASSOCIATES	193	\$90,008.95	Ortho/Occ Med
INSPIRA MEDICAL CENTER	88	\$15,608.61	Hospital
REHABCLINICS/NOVACARE	434	\$60,948.00	Physical Therapy
MILLENNIUM SURGICAL CENTER	6	\$28,740.80	Orthopedic Surgery
INSPIRA HEALTH NETWORK URGENT CARE	88	\$15,608.61	Urgent Care Center
HELIOS PAIN MANAGEMENT	24	\$13,609.12	Pain Management
WILLS SURGERY CENTER	7	\$12,567.50	Orthopedic Surgery
SURGERY CENTER OF CHERRY HILL	59	\$11,341.71	Orthopedic Surgery
SURGICAL STUDIOS LLC	1	\$10,183.43	Orthopedic Surgery
IVYREHAB	72	\$6,130.00	Physical Therapy
<b>Grand Total</b>	<b>972</b>	<b>\$264,746.73</b>	

***APPENDIX I – MEETING MINUTES***  
***December 5, 2024***

**CUMBERLAND COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – DECEMBER 5, 2024  
ELECTRONICALLY  
11:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

Joseph Sileo	Present
Art Marchand	Present
Sandra Taylor	Absent
Harold Johnson	Absent
Kim Codispoti	Present

**ALTERNATE FUND COMMISSIONER:**

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

**FUND PROFESSIONALS PRESENT:**

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

**ALSO PRESENT:**

Anthony Bontempo, Cumberland County  
Paige Desiere, Cumberland County  
John Carr, Cumberland County  
Kathy Doran, Cumberland County  
Christina Violetti, Hardenbergh Insurance Group  
Danielle Colaianni, Hardenbergh Insurance Group  
Benjamin Newville, SG Risk  
Christine Gallagher, Qual-Care  
Chris Roselli, Qual-Lynx  
John Griglack, SG Risk  
Yvonne Frey, Inservco  
Veronica Geroe, Inservco  
Amy Zeiders, Inservco  
Sureatha Hobbs, Inservco  
Brandon Tracy, PERMA  
Jennifer Conicella, PERMA  
Robyn Walcoff, PERMA  
Shai McLeod, PERMA  
Glenn Prince, JA Montgomery

**PUBLIC PRESENT:**

Nancy Ridgway

**APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF OCTOBER 3, 2024**

Moved:	Chairman Sileo	
Second:	Commissioner Codispoti	
Vote:		Unanimous

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:**

**2025 Property & Casualty Budget Introduction** – Attached on **Page 3** for your review and discussion is the 2025 proposed Property and Casualty Budget in the amount of \$4,801,537. The introductory budget represents an 8.91% increase compared to the 2025 budget. Executive Director said the primary focus of the meeting is the introduction of the 2025 Budget. Executive Director reviewed the budget starting with the loss funds. The fund actuary gives three levels, low, central and high. The central number is the recommended number. Liability is leading the way with a fairly large increase of over \$130,000 and these are the actuary’s loss funds at 12.58%. On the CEL side the increase is 7.9% last year the increase was at 14.5% so the CEL came in well this year which helps keeping things down a bit. On the professional fees the Commission is out for RFQs for various positions so 2% increase has been put in for a placeholder. Risk Managers, expenses and ancillary coverages came in at 4.45%. Overall, the 2025 Budget is at 8.91% for a total of \$4,801,537. Proposed assessments for the member entities are included on **page 4**. Executive Director said last year the Fund was at 9.5% so the budget is decreasing a bit and hopefully that trend will continue.

With no questions or comments being heard a motion to introduce the 2025 budget was in order.

**Motion to introduce the 2025 Property and Casualty Budget in the amount of \$4,801,537 and schedule a public hearing on February 6, 2025, at 11:00 AM.**

Moved:	Commissioner Codispoti	
Second:	Chairman Sileo	
Vote:		Unanimous

The Fund Office will advertise the proposed 2025 budget in the applicable newspapers.

**Designating Authorized Signers for Commission Bank Accounts** – With a recent departure of a County employee who was a fund commissioner and check signer on Commission bank accounts, there is a need to amend Resolution 6-24 previously adopted at our February meeting authorizing signers. Accordingly, on **Page 5** is Resolution 26-24 for adoption.

**Motion to Adopt Resolution 25-24, Amending Resolution 6-24 Designating Authorized Signatures on Commission Bank Accounts.**

Moved: Commissioner Codispoti  
Second: Chairman Sileo  
Vote: Unanimous

**Membership Renewal** – Cumberland County and the Cumberland County Improvement Authority are scheduled to renew their membership in the Insurance Commission as of January 1, 2025. Membership documents were sent to both entities on September 9<sup>th</sup>. The Improvement Authority has since notified the fund office that it is reserving its rights to withdraw from the Fund as it is seeking alternate quotes for coverage. Executive Director provided an update and asked members to return their membership renewal documents to the Fund office.

**NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE board held its regularly scheduled meetings on October 24<sup>th</sup> and November 15<sup>th</sup>. The meeting report for October 24<sup>th</sup> is enclosed on **pages 6-8**. Executive Director reported the NJCE did introduce their budget, and adoption will be in January.

**Commission Financial Fast Track** – Included on **pages 9-14** of the agenda are the Financial Fast Track Reports for the Cumberland County Insurance Commission for July & August. As of **August 30, 2024**, the Commission has a deficit of \$1,212,263. Total cash on hand is \$3,353,465. Executive Director reported the July report shows the case reserves have gone down a bit and picked up \$158,000 in surplus which reduced the overall deficit to \$966,000. August was not as good with the reserves back up \$246,000 and case reserves went up \$788,000 but the IBNR went down \$437,000. The deficit now stands at \$1.2 million.

**NJCE Property and Casualty Financial Fast Track – (Pages 15-17)** – Included in the agenda is the NJCE Financial Fast Track Report for the month of August. As of **August 30, 2024**, there is a statutory surplus of **\$9,756,876**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$26,097,892**. Executive Director said the September report is showing a nice gain of \$676,000 with \$9.7 million in surplus and \$26 million in cash.

**Certificate of Insurance Issuance Report** - Included on **pages 18-19** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for October 1, 2024, through November 31, 2024. There were three certificates of insurance issued during this period.

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

Moved: Commissioner Codispoti  
Second: Chairman Sileo  
Vote: Unanimous

**Claims Tracking Report (Pages 20-21)** – Included in the agenda are the Claims Activity Reports for September and October that tracks open claims. Executive Director said there were 12 less open claims in September which is great news and even in October, so no change there. The last two months have been good news for the Commission.

**Request for Proposals** – The County Purchasing Division has issued Request for Proposals for Claims Administration, Managed Care services, Actuary & Auditor. All contracts expire at the end of the year. A special meeting will be needed to make the appointments. Executive Director said there may be a need for a special meeting at some point to make those appointments. Three of the firms did not properly complete the stockholder ownership form, which is a fatal flaw. The State issued a new form and that was included in the RFP which clearly listed the requirements to fill out the form. The fourth firm estimated a fee three to four times more than what has been appropriated so that was rejected as well. There was an add on Resolution #27-24 Reject Managed Care RFP Responses. This resolution is rejecting the RFP proposal from Managed Care services and authorized to re-advertise them and also extends the current contract of Qual-Lynx for two months through the end of February 2025. Attorney John Carr said the purchasing methodology was appropriate. It came in way over budget and there were at least several frustrated parties that did not get the ownership information correct, which is something that cannot be waived pursuant to the State of New Jersey policy on their form.

**Motion to Adopt Resolution 25-24 to Reject Managed Care RFP Responses**

Moved: Commissioner Codispoti  
Second: Chairman Sileo  
Vote: Unanimous

**SAFETY COMMITTEE REPORT:** Paige Desiere reported on the workers compensation claims for August and September, for that period there were 18 claims 6 were deemed preventable and 12 were non-preventable, of those claims 11 were in law enforcement of which ten were non-preventable. The reasons for the claims were exposures to substance and all of those claims were out of law enforcement. Five safety trainings were assigned to employees who incurred preventable injuries. Two claims were report only and nine sought medical treatment with no lost time. There were seven claims with time loss and six of those claims totaled 18 days. There is one claim that is currently at 25 days due to surgery. Three employees with previous claims remain on light duty but have returned to work.

**CLAIMS COMMITTEE:** NONE

**TREASURER:**

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

**MOTION TO APPROVE RESOLUTION 26-24 DECEMBER BILLS LIST IN THE AMOUNT OF \$22,114.62**

Motion: Chairman Sileo  
Second: Commissioner Codispoti  
Roll Call Vote: 3 Ayes, 0 Nays

**CEL SAFETY DIRECTOR:** Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince

reported open enrollment will be held from December 1<sup>st</sup> through December 22<sup>nd</sup> with a January 1, 2025 start date.

**RISK MANAGER:** Risk Manager Christina Violetti reported the Safety and Action Review Committee meeting minutes for the August 18, 2024, meeting and the minutes from the October 9th meeting will be provided upon their approval. Ms. Violetti requested approval of the 2025 Safety and Accident Review Committee Meetings for 2025

**MOTION TO APPROVE THE SAFETY AND ACCIDENT REVIEW COMMITTEE MEETINGS FOR 2025**

Moved: Commissioner Codispoti  
Second: Chairman Sileo  
Vote: Unanimous

Ms. Violetti reported her office has contacted all members regarding the 2024 Claims Sweep letter and reminded them to notify her office if they have any knowledge of any incidents that may give a rise to a claim un the specific claims made policies, such as public officials, employment practices, medical malpractice, employed lawyers, crime, pollution, and cyber liability to make sure that any claims or potential notices of an incident are provided to the carrier prior to the end of the policy period.

**MANAGED CARE:** Christine Gallagher reviewed the Cumulative Savings report for the period ending October 31, 2024 along with the PPO Savings Report and Top 10 Providers.

**CLAIMS SERVICE:** Claims Manager Jennifer Conicella reported to please make sure that we get report of any ancillary coverages prior to the end of the year which includes cyber, healthcare, professionals, crime and pollution, as well as your EPL and POL claims and employed lawyers. Ms. Conicella said Hardenberg is great about getting those reports over to us and if there are any problems any questions feel free to contact her.

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

Motion: Commissioner Codispoti  
Second: Commissioner Marchand  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Chairman Sileo  
Second: Commissioner Codispoti  
Vote: Unanimous



Workers Comp PARs/SARs

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001417 IN THE AMOUNT OF \$29,436.56**

Motion: Chairman Sileo  
Second: Commissioner Marchand

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002156 IN THE AMOUNT OF \$83,000.00**

Motion: Chairman Sileo  
Second: Commissioner Marchand

**MOTION TO APPROVE PAUMENT AUTHORIZATION REQUEST FOR CLAIM #3770001891 IN THE AMOUNT OF \$175,876.41, SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$64,650.00**

Motion: Chairman Sileo  
Second: Commissioner Marchand

Auto Liability PARs/SARs

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002186 IN THE AMOUNT OF \$250.00;**

Motion: Chairman Sileo  
Second: Commissioner Marchand

General Liability PARs/SARs

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001447 IN THE AMOUNT OF \$7,500.00**

Motion: Chairman Sileo  
Second: Commissioner Marchand

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$258,876.41 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$101,836.56**

Motion: Chairman Sileo  
Second: Commissioner Marchand  
Roll Call Vote: 3 Ayes, 0 Nays

**OLD BUSINESS: None.**

**NEW BUSINESS: None**

**PUBLIC COMMENT: None**

**MOTION TO ADJOURN:**

Motion: Commissioner Codispoti  
Second: Commissioner Marchand  
Vote: Unanimous

**MEETING ADJOURNED: 11:31 AM**

**NEXT MEETING: WILL BE HELD ON FEBRUARY 6, 2025 AT 11:00 AM**

---

Minutes prepared by: Karen A. Read, Assisting Secretary