

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
FEBRUARY 8, 2023 – 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 8, 2023 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 8, 2023 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: December 1, 2022 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 13-23 February Bill List.....Page 53

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 54

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 62

 - MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 68

 - 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 6, 2023 11 AM**
 - MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: February 8, 2023
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

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

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

- Resolution 1-23 Certifying the Election of Chairperson and Vice Chairperson
- Resolution 2-23 Appointing CEL Commissioner
- Resolution 3-23 Appointing Commission Treasurer
- Resolution 4-23 Appointing Commission Attorney
- Resolution 5-23 Appointing Commission Secretary
- Resolution 6-23 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan
- Resolution 7-23 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-23 Appointing Agent for Service of Process and Designating Custodian of Commission Records
- Resolution 9-23 Designating Official Newspapers
- Resolution 10-23 Establish Public Meeting Procedures
- Resolution 11-23 2023 Risk Management Plan

Motion to approve Resolutions 1-23 through 11-23

2023 Property & Casualty Budget – The 2023 Property & Casualty Budget was introduced at the December 1, 2022 meeting. In accordance with State regulations, the budget has been advertised in the Commission's official newspaper and posted at the Clerk's office. The Public Hearing for the budget will be held at this meeting. A copy of the proposed 2023 budget appears on **Page 26**, assessments by member entity are on **Page 27**.

- Motion to open the Public Hearing on the 2023 Budget.**
- Discussion of Budget.**
- Motion to close the Public Hearing.**

☐ **Motion to approve Resolution 12-23 (Page 28) adopting the Budget for the Cumberland County Insurance Commission in the amount of \$4,012,947 as presented for the Commission Year 2023 and Certify the Assessments.**

☐ **2023 Professional Contract Appointments** - At our December 1st meeting, Resolution 21-22 Appointing Fund Professionals was tabled. It is being presented for approval at today's meeting. **(Page 29)**

☐ **Motion to approve Resolution 21-22 Re-Appointing Fund Professionals**

☐ **Proposed Amendment to the Commission's Rules and Regulations – 1st Reading –** The County Board of Commissioners have appointed four Insurance Fund Commissioners and one alternate. The make-up of the board will now be five Fund Commissioners and one alternate. There is a need to revise the Fund's Rules & Regulations to accommodate this change. The proposed changes appear on page 31.

☐ **Motion to approve the first reading of an Amendment to the Commission's Rules & Regulations and schedule of Public Hearing and adoption at the April 6, 2023 meeting**

☐ **2023 Property & Casualty Assessments** – In accordance with the Commission's By Laws, the assessment bills for 2023 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, 2023. The second assessment of 30% is due on June 15, 2023 and the third assessment of 30% is due on September 15, 2023.

☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 32-35)** – The NJCE Finance Committee met on January 10th to review and finalize the 2023 NJCE JIF Budget for adoption based on the final marketing results and their 2022 dividend recommendation to the Board of Fund Commissioners. The NJCE met on January 12th and based on the finance committee recommendations adopted the 2023 budget and authorized a 2022 dividend.

A written summary report of the meeting is included in the agenda on pages 17-18. The NJCE is scheduled to meet on Thursday, February 23, 2023 at 9:30 am via Zoom to conduct the 2023 Reorganization Meeting. Some key items discussed include:

- **Property Appraisals:** Considering the issues with property insurers and the need for insurance to value, the NJCE will procure a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price.

- **Cyber Security Expert:** The NJCE will procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. NJCE Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior at the next NJCE meeting.
- **2023 Renewal Overview Webinar:** NJCE Underwriting Manager will be scheduling a webinar in the coming weeks to provide a high-level overview of the changes in the 2023 renewal. Please hold the tentative date of January 31, 2023 at 11AM via Zoom for this webinar; an invitation will be distributed.
- **NJCE 10th Year Anniversary:** 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023 at the Forsgate Country Club in Monroe, NJ.

Please save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

- ❑ **NJCE 2022 Dividend – (Page 36)** The NJCE Finance Committee recommended the JIF authorize a \$850,000 dividend from various years. The Fund Commissioners accepted the recommendation and adopted a resolution on January 12th authorizing the release of a dividend in the amount of \$850,000 from various fund years, subject to State approval. The Insurance Commission's share of the dividend is \$31,691. On page 36 is a breakdown by member entity.
- ❑ **Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:** Attached on **Page 37** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of November 1, 2022 to January 31, 2023. There were 19 certificates of insurance issued during this period.
 - ❑ **Motion to approve the certificate of insurance report.**
- ❑ **Financial Fast Track –** Included on **Pages 42-47** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for October & November. As of **November 30, 2022**, the Commission has a deficit of **\$69,594**. Total cash on hand is \$3,453,742.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Page 48) –** Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2022, the CEL has a surplus of **\$15,299,522**.
- ❑ **Claims Tracking Report (Page 51-52) –** Included in the agenda are the Claims Activity Reports November & December that tracks open claims.

RESOLUTION NO. 1-23

CUMBERLAND COUNTY INSURANCE COMMISSION

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

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

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

_____ Chairperson

_____ Vice Chairperson

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

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 8, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 2-23

**CUMBERLAND COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2023**

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

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission that _____ is designated Commissioner to the New Jersey Counties Excess Joint Insurance Fund until the New Jersey Counties Excess Joint Insurance Fund 2024 Reorganization.

ADOPTED by THE CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 8, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 3-23

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION TREASURER**

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

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

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

WHEREAS, the Commission authorizes the appointment of **Anthony Bontempo** as CCIC Treasurer for the term commencing upon adoption of the within resolution through 2024 CCIC Reorganization;

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 8, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 4-23

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION ATTORNEY**

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

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

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

WHEREAS, the Commission authorizes the appointment of **John Carr** as CCIC Attorney for the term commencing upon adoption of the within resolution through 2024 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 8, 2022.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 5-23

**CUMBERLAND COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION SECRETARY**

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

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

WHEREAS, **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 2024 CCIC Reorganization; and

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 8, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 6-23

**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 8, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE-CHAIRPERSON

CUMBERLAND COUNTY INSURANCE COMMISSION

2023 CASH MANAGEMENT AND INVESTMENT POLICY

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

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

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

2.) **Permissible Investments**

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

3.) **Authorized Depositories**

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

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

4.) **Authority for Investment Management**

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

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

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

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

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

8.) **Reporting**

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

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

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

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

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

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

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

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

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

RESOLUTION NO. 7-23

**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

Douglas Albrecht

Joseph Sileo

Jeffrey Ridgway

Anthony Bontempo

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

Douglas Albrecht

Joseph Sileo

Jeffrey Ridgway

Anthony Bontempo

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 8, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 8-23

**CUMBERLAND COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION FOR THE YEAR 2023**

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 2023 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 2023 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 8, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 9-23

**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 2023 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 2024 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 8, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 10-23

**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 2023 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 2023 as follows:

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
11:00 AM	April 6, 2023	Zoom Conference Call <i>(until further notice)</i>	Regular Meeting
11:00 AM	June 1, 2023	“	Regular Meeting
11:00 AM	August 3, 2023	“	Regular Meeting
11:00 AM	October 5, 2023	“	Regular Meeting
11:00 AM	December 7, 2023	“	Regular Meeting
11:00 AM	February 1, 2024	“	Reorganization Meeting

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 8, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 11-23

**Cumberland County Insurance Commission
2023 Plan of Risk Management**

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2023 the 2023 Plan of Risk Management shall be:

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

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

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

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

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

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

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

d.) Property/Equipment Breakdown

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

Property Deductibles

- All Other: \$250,000
 - Cumberland County - \$5,000 Property and Auto Physical Damage Comprehensive
 - Cumberland County IA- \$5,000 Property and \$1,000 Auto Physical Damage
 - Cumberland County UA - \$1,000 Property and \$1,000 Auto Physical Damage
- The Equipment Breakdown deductible is \$100,000 member entity deductible per occurrence.
- Flood (SFHA), Per Location
 - Building: Maximum Available Limit from NFIP (typically \$500,000)
 - Contents: Maximum Available Limit from NFIP (typically \$500,000)
 - Time Element: \$500,000
- Named Storm:
 - Property Damage: 5% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 - Time Element: 5% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 - Minimum Deductible: \$500,000 per occurrence

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

e.) Crime

Limit per occurrence:

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

Deductible per occurrence:

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

f.) Pollution Liability

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

g) Medical Professional General Liability/Excess Medical Professional

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

h.) Employed Lawyers Professional Liability

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

i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

- j.) Non-Owned Aircraft.
 - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
 - Medical Expense: \$5,000
 - Rotor Wing: \$5,000,000
- k.) Active Assailant
 - Limit: \$5,000,000 each occurrence/aggregate
 - Deductible: \$25,000
 - Waiting Period: 12 Hours
 - Insured Entities: Cumberland County, Cumberland County Utilities Authority, Cumberland County Improvement Authority

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

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

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

- 3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).
 - a.) Workers' Compensation (all coverages) - \$300,000 CSL
 - b.) Liability (all coverages) - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
 - Medical Expenses (CATS) - \$250,000 CSL

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

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

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

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

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

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

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

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

Adopted by the Governing Body this 8th day of February, 2023

CUMBERLAND COUNTY INSURANCE COMMISSION

, **CHAIRMAN**

ATTEST:

, **VICE CHARIMAN**

	Loss Fund Confidence Level at Recommended					
	CUMBERLAND COUNTY INSURANCE COMMISSION					
	2023 PROPOSED BUDGET :					
					Total	
					Increase/Decrease	
	APPROPRIATIONS	Proposed Budget SIR	ANNUALIZED BUDGET FY2022	PROPOSED BUDGET FY2023	\$	%
	I. Claims and Excess Insurance					
	Claims					
1	Property	250K	192,855	185,000	(7,855)	-4.07%
2	Liability	250K	495,913	587,000	91,087	18.37%
3	Auto	250K	35,422	35,000	(422)	-1.19%
4	Workers' Comp.	300K	808,810	862,000	53,190	6.58%
5						
6	Subtotal - Claims		1,533,000	1,669,000	136,000	8.87%
7						
8	Premiums					
9	CEL JIF		1,416,885	1,562,857	145,972	10.30%
10						
11	SubTotal Premiums		1,416,885	1,562,857	145,972	10.30%
12	Total Loss Fund		2,949,885	3,231,857	281,972	9.56%
13						
14	II. Expenses, Fees & Contingency					
15						
16	Claims Adjustment		55,292	56,952	1,660	3.00%
17	Managed Care		0	0	0	0.00%
18	General Expense					
19	Exec. Director		104,565	106,657	2,091	2.00%
20	Actuary		5,375	5,483	108	2.00%
21	Auditor		10,200	10,404	204	2.00%
22	Attorney		6,881	7,018	138	2.00%
23	Treasurer		3,099	3,161	62	2.00%
24	Secretary		2,390	2,438	48	2.00%
25						
26	Misc. Expense & Contingency		18,084	18,253	169	0.93%
27	Training		15,000	15,000	0	0.00%
28						
29	Total Fund Exp & Contingency		220,886	225,366	4,480	2.03%
30	Risk Managers		173,242	174,256	1,014	0.59%
31						
32						
33	XS JIF Ancillary Coverage					
34	POL/EPL		138,893	144,977	6,084	4.38%
35	Crime Program		14,615	14,615	0	0.00%
36	Medical Malpractice		51,955	60,115	8,160	15.71%
37	Pollution Liability		8,475	6,297	(2,178)	-25.70%
38	Employed Lawyers Liab		9,381	10,401	1,020	10.87%
39	Cyber Liability/Special Coverages		130,156	119,901	(10,255)	-7.88%
40	Aviation		2,435	2,564	129	5.30%
41	Marina Operators Liability		0	0	0	0.00%
42	Active Assailant		22,598	22,598	(0)	0.00%
43	Supplemental Indemnity WC			0		
44	Fiduciary Liab			0		
45	VET Liability			0		
46						
47	Total Ancillary Coverages		378,508	381,468	2,960	0.78%
48						
49	Total FUND Disbursements		3,722,521	4,012,947	290,426	7.80%

CUMBERLAND COUNTY INSURANCE COMMISSION												
2023 PROPOSED ASSESSMENTS -												
	2022 ANNUALIZED			2023			Change \$			Change %		
Member Name	NICE & Commission	Ancillary	Total	NICE & Commission	Ancillary	Total	NICE & Commission	Ancillary	Total	NICE & Commission	Ancillary	Total
Cumberland County	2,784,395	318,236	3,102,631	3,023,754	319,174	3,342,928	239,359	938	240,296	8.60%	0.29%	7.74%
Cumberland County Improvement Authority	480,979	35,937	516,917	522,326	35,099	557,425	41,347	(838)	40,509	8.60%	-2.33%	7.84%
Cumberland County Utility Authority	78,639	24,335	102,973	85,399	27,195	112,594	6,760	2,860	9,621	8.60%	11.75%	9.34%
Grand Totals:	3,344,013	378,508	3,722,521	3,631,479	381,468	4,012,947	287,466	2,960	290,426	8.60%	0.78%	7.80%

RESOLUTION NO. 12-23

**RESOLUTION AUTHORIZING AND ADOPTING THE 2023 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 **\$4,012,947** 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 8, 2023.

ADOPTED:

BY: _____
CHAIRPERSON

ATTEST:

VICE CHAIRPERSON

RESOLUTION NO. 21-22

**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, Executive Director, Auditor and Actuary,

NOW THEREFORE BE IT RESOLVED by the Commissioners of the CCIC that the following re-appointment awards are hereby made for the 2023 Fund Year:

<u>Name</u>	<u>Services</u>	<u>Amount</u>
Hardenbergh Insurance Group	Risk Management Services	
Cumberland County		\$140,000.00
Cumberland County Improvement Authority		\$ 27,500.00
Cumberland County Utilities Authority		6% of assessment
PERMA Risk Management Services	Executive Director	\$106,657.00
Bowman & Company	Auditor	\$ 10,404.00
SG Risk	Actuary	\$ 5,483.00

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 8, 2023.

BY: _____
CHAIRPERSON

ATTEST: _____
ATTEST

**PROPOSED AMENDMENT TO ARTICLE III OF THE FUNDS
RULES & REGULATIONS**

**ARTICLE III –
ORGANIZATION**

A. Commissioners:

1. The Board of County Commissioners having the power to make appointments shall appoint ~~three~~ five (35) officials of the County, to serve as Insurance Commissioners. In addition to the five Commissioners, the Board of County Commissioners may appoint one (1) alternate Commissioner. The alternate Commissioner shall serve at meetings and undertake the duties of the regular Commissioners when any current Commissioner is unavailable to serve due to sickness, other incapacity, or in cases where one or more Commission member(s) cannot participate in any official Commission action by reason of recusal on such subject matter where a quorum as set forth in Article V, Section D would be jeopardized. The alternate Commissioner shall be subject to all of the provisions of Article III of the Commission's rules and regulations.



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 12, 2023

Memo to: Commissioners
Cumberland County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: Special Meeting of the NJCE JIF

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

Finance Sub-Committee: The Finance Sub-Committee met on January 10th to review and finalize the 2023 NJCE JIF Budget for budget adoption based on the final marketing results and their 2022 dividend recommendation to the Board of Fund Commissioners.

The Finance Sub Committee was presented with two budget options:

- Option A was a proposed 2023 budget of \$36,354,049 representing an increase of 10.9% over the 2022 Annualized Assessed Budget and an increase of \$331,384 over the budget introduced on November 18th.
- Option B was a proposed 2023 budget of \$35,835,927 representing a budget increase of \$3,063,925. It represents no change over the budget introduced on November 18th aside from the addition of a Surplus Premium Offset in the amount of \$560,119 (*line 19*). The reduction of \$186,738 is a direct savings to Monmouth County for choosing a higher property retention.

Executive Director reported the Finance Sub-Committee recommended the adoption of Budget Option B. Executive Director reported adoption of this budget will have no impact on the member insurance commission budgets introduced in December and the NJCE assessments for the "stand alone" member counties.

Following the public hearing, the NJCE Board of Fund Commissioners adopted a 2023 Budget totaling \$35,835,933 and certified the 2023 Assessments. Attached to this report is a copy of the 2023 Budget and Assessments.

2022 Dividend: The Finance Sub-Committee reviewed three available dividend options of \$1,150,000, \$850,000, and \$550,000; these amounts were considered based on the Fund's strong financial position. Executive Director reported the Finance Sub-Committee is recommending the release of a dividend in the

amount of \$850,000. The NJCE Board of Fund Commissioners accepted the recommendation and adopted a resolution authorizing the release of a \$850,000 from various fund years subject to State approval.

Property Appraisals: Considering the issues with property insurers and the need for insurance to value, Executive Director reported the Finance Sub-Committee is recommending that the NJCE look at procuring a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price. The NJCE Board of Fund Commissioners accepted the recommendation to pursue quotes from vendors.

Cyber Security Expert: In October, the Board authorized the Underwriting Manager, in conjunction with the Fund Attorney, to procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior to the next Fund meeting.

Financial Fast Track: The Financial Fast Track as of November 30th was submitted for information and reflected a surplus of \$15,299,523. The Fund continues to operate in a strong financial position.

2023 Renewal Overview Webinar: Underwriting Manager will be scheduling a webinar in the coming weeks to provide a high-level overview of the changes in the 2023 renewal. Please hold the tentative date of January 31, 2023 at 11AM via Zoom for this webinar; an invitation will be distributed.

NJCE 10th Year Anniversary: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023 at the Forsgate Country Club in Monroe, NJ. Please save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

Next Meeting: The next meeting of the NJCE JIF is the 2023 Reorganization on Thursday, February 23, 2023 at 9:30am via Zoom; please contact the Fund office for meeting access information.

2023 PROPOSED BUDGET -Loss Fund Confidence LOW | Increased Property Retention 2.75MIL| WC Presumption Coverage 850K

APPROPRIATIONS

I. Claims and Excess Insurance

OPTION B : WITH SURPLUS PREMIUM OFFSET

Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2022	FY2023 BUDGET AS OF NOVEMBER 2022	Change vs ANNUALIZED \$	Change vs ANNUALIZED %	FY2023 Retentions	FY2023 BUDGET AS OF JANUARY 2023	Change vs ANNUALIZED \$	Change vs ANNUALIZED %
1 Property	1.75Mil x 250K *	1,101,120	1,223,549	122,429	11.1%	2.75Mil x 250K *	1,125,835	24,715	2.2%
2 Liability	1250x250 **	1,236,839	1,284,164	47,325	3.8%	1250x250 **	1,064,544	(172,295)	-13.9%
3 Auto	1250x250 **	420,355	457,868	37,513	8.9%	1250x250 **	367,427	(52,928)	-12.6%
4 Workers' Comp.	Various	3,158,673	3,434,482	275,809	8.7%	Various	2,746,807	(411,866)	-13.0%
5 Workers' Comp. Presumption Cvg						600K x 1.15MIL	409,707	409,707	100.0%
6 SBL/EPL		30,000	27,594	(2,406)	-8.0%		27,594	(2,406)	-8.0%
7 POL/EPL		279,744	257,001	(22,743)	-8.1%		257,001	(22,743)	-8.1%
8 Cyber		102,507	413,309	310,802	303.2%		364,527	262,020	255.6%
9 Subtotal - Claims		6,329,238	7,097,967	768,730	12.1%		6,363,442	34,205	0.5%
10 Premiums									
11									
12 Property		8,354,064	9,061,265	707,201	8.5%		9,824,398	1,470,334	17.6%
13 Property 150 x 110		628,311	803,846	175,535	27.9%		982,336	354,025	56.3%
14 Terrorism							91,999	91,999	100.0%
15 XS Flood to 50		515,932	702,612	186,680	36.2%		1,153,554	637,622	123.6%
16 Liability		4,582,904	5,124,549	541,645	11.8%		5,384,600	801,696	17.5%
17 Excess Liability		2,412,229	2,725,462	313,233	13.0%		2,660,002	247,773	10.3%
18 Workers Comp (Stat x 1MIL)		2,803,389	2,997,324	193,935	6.9%		2,781,856	(21,533)	-0.8%
19 Surplus Premium Offset							(560,119)	(560,119)	100.0%
20									
21 SubTotal Premiums		19,296,829	21,415,058	2,118,229	11.0%		22,318,626	3,021,797	15.2%
22 Total Loss Fund		25,626,067	28,513,025	2,886,959	11.3%		28,682,068	3,056,002	11.9%
23									
24 II. Expenses, Fees & Contingency									
25									
26 Claims Adjustment		70,499	71,911	1,412	2.0%		71,911	1,412	2.0%
27 Claims Adjustment - Property		19,984	20,381	397	2.0%		20,381	397	2.0%
28 Safety Director		438,002	446,761	8,759	2.0%		446,761	8,759	2.0%
29 General Expense									
30 Exec. Director		716,775	731,110	14,335	2.0%		731,110	14,335	2.0%
31 Actuary		24,139	24,620	481	2.0%		24,620	481	2.0%
32 Auditor		17,516	17,865	349	2.0%		17,865	349	2.0%
33 Attorney		14,997	15,297	300	2.0%		15,297	300	2.0%
34 Treasurer		14,997	15,297	300	2.0%		15,297	300	2.0%
35 Technical Writer		25,000	25,500	500	2.0%		25,500	500	2.0%
36 Underwriting Manager		473,006	482,467	9,461	2.0%		482,467	9,461	2.0%
37 Underwriting Data Consolidation		108,455	110,623	2,168	2.0%		110,623	2,168	2.0%
38 Payroll Audit		22,239	22,687	448	2.0%		22,687	448	2.0%
39 Safety Institute Funding		90,614	92,426	1,812	2.0%		92,426	1,812	2.0%
40									
41 Misc. Expense & Contingency		40,598	41,774	1,176	2.9%		41,775	1,177	2.9%
42 Total Fund Exp & Contingency		2,076,821	2,118,719	41,898	2.0%		2,118,720	41,899	2.0%
43 Risk Management Consultant		102,124	102,124	-	0.0%		102,124	-	0.0%
44									
45 Total Self Insured Program		27,805,012	30,733,868	2,928,856	10.5%		30,902,912	3,097,900	11.1%
46									
47 Ancillary Coverages									
48 POL/EPL		1,276,010	1,339,813	63,803	5.0%		1,398,730	122,720	9.6%
49 Crime Program		182,421	190,618	8,197	4.5%		189,795	7,374	4.0%
50 Medical Malpractice		1,154,461	1,265,964	111,503	9.7%		1,254,087	99,626	8.6%
51 Pollution Liability		291,931	321,189	29,258	10.0%		296,381	4,450	1.5%
52 Employed Lawyers Liability		163,180	162,697	(483)	-0.3%		153,412	(9,768)	-6.0%
53 Cyber Liability		1,693,734	1,790,876	97,142	5.7%		1,420,900	(272,834)	-16.1%
54 Aviation		89,987	95,709	5,722	6.4%		92,601	2,614	2.9%
55 Marina Operators Liability		18,070	19,899	1,829	10.1%		21,055	2,985	16.5%
56 Active Assailant		65,618	68,868	3,250	5.0%		75,619	10,001	15.2%
57 Supplemental Indemnity WC		25,390	26,660	1,270	5.0%		24,431	(959)	-3.8%
58 Fiduciary Liab		5,835	6,127	292	5.0%		5,633	(202)	-3.5%
59 VET Liability		359	377	18	5.0%		377	18	5.0%
60									
61 Total Ancillary Coverages		4,966,996	5,288,797	321,801	6.5%		4,933,021	(33,975)	-0.7%
62									
63 Total FUND Disbursements		32,772,008	36,022,665	3,250,657	9.9%		35,835,933	3,063,925	9.3%
* Monmouth County Property retention	200K x 50K		200K x 50K			500K x 500K			
** Monmouth County GL/LAL retention	1250x250		1250x250			1250K x 250K			
** ACIC GL/LAL retention	1MILx500		1MILx500			1MILx500			

New Jersey Counties Excess Joint Insurance Fund											
Fund Year 2023 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Claims	345,153	854,688	1,281,039	282,644	825,210	437,516	388,490	697,145	601,649	649,908	6,363,442
Premiums	1,909,789	2,749,415	4,640,410	1,187,323	2,324,531	1,603,016	1,714,515	2,085,882	2,471,207	1,632,538	22,318,626
Expenses, Fee & Contingency	156,711	241,869	449,059	92,890	183,388	161,163	109,805	251,048	243,749	229,038	2,118,720
Total Self-Insured Program	2,411,653	3,845,972	6,370,508	1,562,857	3,333,129	2,303,819	2,212,810	3,034,075	3,316,605	2,511,484	30,902,912
Total Ancillary Coverages	684,792	351,323	843,139	381,468	1,256,636	181,782	260,175	447,183	199,598	326,925	4,933,021
Total Fund Disbursements	3,096,445	4,197,295	7,213,647	1,944,325	4,589,765	2,485,601	2,472,985	3,481,258	3,516,203	2,838,409	35,835,933

NJ CEL 2022 DIVIDEND ALLOCATED BY MEMBER

Member Name	FUND YEAR								Total
	2012	2013	2014	2015	2016	2017	2018	2019	
Cumberland County	-	5,045	10,817	-	7,117	-	-	3,265	26,244
Cumberland County Improvement Authority	-	600	1,273	-	704	-	-	556	3,133
Cumberland County Bd of Social Services	-	187	395	-	-	-	-	-	582
Cumberland County Utility Authority	-	-	884	-	548	-	-	300	1,732
Cumberland County Insurance Commission	-	5,832	13,369	-	8,369	-	-	4,121	31,691

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 11/1/2022 To 12/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Stow Creek Township I - Cumberland County	963 Columbia Hwy Stow Creek, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities during the current calendar year.	11/3/2022 #3725792	GL AU EX WC OTH
H - Bureau of Planning and Licensing I - Cumberland County Improvement Authority	Dept. of Env. Protection State of New Jersey PO Box 420, Mail Code 401-02C Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Evidence of insurance with respects to Grant ID REA-2021-CCIA-00003.	11/17/2022 #3753493	GL AU EX WC OTH
Total # of Holders: 2				

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 12/1/2022 To 12/30/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Kinsley Power I - Cumberland County Improvement Authority	14 Connecticut South Drive East Granby, CT 06026	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company D: Auto Physical Damage; Policy Term: 1/1/2023 - 1/1/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 1/1/2023 - 1/1/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: Generator Rental Agreement 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 a generator rental agreement.	12/13/2022 #3768946	GL AU EX WC
H - Cumberland County Improvement Authority I - Cumberland County	745 Lebanon Road Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of insurance with respects to Use of facilities by the Cumberland County Prosecutor's Office	12/15/2022 #3769621	GL AU EX WC
H - West Park United Methodist Church I - Cumberland County	625 Shiloh Pike Bridgeton, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities during the current calendar year.	12/15/2022 #3769622	GL AU EX WC
H - NJ Transit Corporation I - Cumberland County	One Penn Plaza East Newark, NJ 07105	RE: 2017 Ford E-450 VIN #1FD4E4FS9HDC61932 Certificate holder is an additional insured and loss payee if required by written contract as respects to the 2017 Ford E-450 VIN #1FD4E4FS9HDC61932 with a cost of \$66,659	12/15/2022 #3769623	GL AU EX
H - NJ Transit, Local Programs & I - Cumberland County	Minibus Support One Penn Plaza East Newark, NJ 07105	RE: (7) Vehicles Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the following vehicles: 2016 Ford E450 VIN #1FDEE3FS4GDC56779, 2013 Ford E350 VIN #1FD4E4FS9DDA20799, 2013 Ford E350 VIN #1FD4E4FS0DDB00248, 2014 Mobility Ventures VIN #57WMD1A64EM101214, 2013 Ford E350 VIN #1FD4E4FS7DDB04930, 2016 Ford E350 VIN #1FDEE3FS4GDC57193	12/15/2022 #3769628	GL AU EX
H - Century Savings Bank ISAOA / I - Cumberland County Improvement	ATIMA Attn: Loan Department 1376 W. Sherman Ave. Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company D: Auto	12/15/2022 #3770347	GL AU EX WC

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 12/1/2022 To 12/30/2022

Authority		Physical Damage; Policy Term: 1/1/2023 - 1/1/2024 ; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 1/1/2023 - 1/1/2024 ; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: 51, 57, & 71 W. Park Ave, Vineland, NJ 08362 Certificate holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability policies and mortgagee / loss payee on the property policy if required by written contract as respects to: 51 W. Park Ave, Vineland, NJ 08362, 57 W. Park Ave, Vineland, NJ 08362 and 71 W. Park Ave, Vineland, NJ 08362.		
H - Cumberland County Improvement I - Cumberland County	Authority 745 Lebanon Road Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of insurance with respects to Use of facilities by the Cumberland County Prosecutor's Office	12/28/2022 #3797420	GL AU EX WC
H - Rowan College of South Jersey I - Cumberland County	Cumberland Campus 3322 College Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities.	12/28/2022 #3797458	GL AU EX WC
H - NJ Transit Corporation I - Cumberland County	One Penn Plaza East Newark, NJ 07105	RE: VIN #1FD4E4FS9HDC61932 & VIN #1FD4E4FS7HDC61931 Certificate holder is an additional insured and loss payee if required by written contract as respects to the 2017 Ford E-450 VIN #1FD4E4FS9HDC61932 with a cost of \$66,659 and VIN #1FD4E4FS7HDC61931 with a cost of \$66,659	12/28/2022 #3799302	GL AU EX
Total # of Holders: 9				

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 1/1/2023 To 2/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Fairfield Township School I - Cumberland County	District 375 Gouldtown Woodruff Road Bridgeton, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities.	1/6/2023 #3843527	GL AU EX WC
H - NJ Transit Local Programs I - Cumberland County	One Penn Plaza East Newark, NJ 07105	RE: VIN #1FD4E4FN8PDD24009 & VIN #1FD4E4FN5PDD25845 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 2023 Ford El Dorado Advantage VIN #1FD4E4FN8PDD24009 and the 2023 Ford El Dorado Advantage VIN #1FD4E4FN5PDD25845 .	1/9/2023 #3843833	GL AU EX
H - Mauricetown United Methodist I - Cumberland County	Church 9574 Noble Street Mauricetown, NJ 08329	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities throughout the year.	1/12/2023 #3845254	GL AU EX WC
H - Maurice River Township I - Cumberland County	Elementary School 3593 Rt 47 Port Elizabeth, NJ 08348	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities throughout the year	1/12/2023 #3845255	GL AU EX WC
H - Cumberland Mall Realty Holding I - Cumberland County	LLC 1010 Northern Blvd., Suite 212 Great Neck, NY 11021	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: County store at the Cumberland Mall Certificate holder is an additional insured where obligated by virtue of a written contract or written mutual aid agreement with the Named 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 mutual aid agreement or written agreement as respects to the County Store at the Cumberland Mall.	1/23/2023 #3853843	GL AU EX WC
H - Cumberland Mall Realty Holding I - Cumberland County	LLC 1010 Northern Blvd., Suite 212 Great Neck, NY 11021	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: County store at the Cumberland Mall Certificate holder is an additional insured where obligated by virtue of a written contract or written mutual aid agreement with the Named 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	1/23/2023 #3853859	GL AU EX WC

02/01/2023

1 of 1

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 1/1/2023 To 2/1/2023

		any such written contract or mutual aid agreement or written agreement as respects to the County Store at the Cumberland Mall. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract		
H - TD Equipment Finance, Inc. I - Cumberland County Improvement Authority	its successors & assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company D: Auto Physical Damage; Policy Term: 1/1/2023 - 1/1/2024 ; Policy #.ERP980616211; Policy Limits: \$15,000,000 Company D: Property; Policy Term: 1/1/2023 - 1/1/2024 ; Policy #.ERP980616211; Policy Limits: \$110,000,000 RE: Lease #40164058 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40164058 Equipment: FFE, FORKLIFTS, HVAC ,SIGNS & COSTS OF ISSUANCE 355 MARTIN LUTHER KING WA) BRIDGETON NJ 08302 40164058 FFE, FORKLIFTS, HVAC ,SIGNS & COSTS OF ISSUANCE 355 MARTIN LUTHER KING WA) BRIDGETON NJ 08302 40164058 FFE, FORKLIFTS, HVAC ,SIGNS & COSTS OF ISSUANCE 355 MARTIN LUTHER KING WA) BRIDGETON NJ 08302 40164058	1/23/2023 #3853872	GL AU EX WC
H - Bureau of Planning and Licensing I - Cumberland County Improvement Authority	Dept. of Env. Protection State of New Jersey PO Box 420, Mail Code 401-02C Trenton, NJ 08625	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of insurance with respects to Grant ID REA-2021-CCIA-00003.	1/25/2023 #3855015	GL AU EX WC
Total # of Holders: 8				

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		October 31, 2022			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	310,210	3,102,101	27,215,324	30,317,424
2.	CLAIM EXPENSES				
	Paid Claims	151,968	1,940,395	9,584,834	11,525,228
	Case Reserves	(287,001)	32,305	2,439,209	2,471,514
	IBNR	297,790	(262,852)	2,233,213	1,970,361
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(3,511)	(14,043)	(124,702)	(138,745)
	TOTAL CLAIMS	159,245	1,695,805	14,132,554	15,828,359
3.	EXPENSES				
	Excess Premiums	149,616	1,496,161	10,692,429	12,188,590
	Administrative	37,197	309,638	3,025,230	3,334,867
	TOTAL EXPENSES	186,813	1,805,799	13,717,658	15,523,457
4.	UNDERWRITING PROFIT (1-2-3)	(35,848)	(399,503)	(634,888)	(1,034,391)
5.	INVESTMENT INCOME	3,926	13,725	184,706	198,431
6.	PROFIT (4 + 5)	(31,923)	(385,778)	(450,182)	(835,960)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	140,092	140,092
9.	DIVIDEND EXPENSE	0	0	(140,092)	(140,092)
10.	INVESTMENT IN JOINT VENTURE	(2,395)	42,222	726,035	768,257
11.	SURPLUS (6 + 7 + 8 - 9)	(34,318)	(343,556)	277,962	(65,594)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	(1,387)	(11,036)	290,289	279,253
	2013	(11,841)	(19,021)	240,212	221,191
	2014	5,650	9,072	170,312	179,384
	2015	16,615	79,805	(433,601)	(353,795)
	2016	5,200	79,357	341,008	420,365
	2017	31,798	178,753	(562,351)	(383,598)
	2018	(14,705)	(337,590)	(125,552)	(463,143)
	2019	(11,132)	67,669	485,751	553,420
	2020	(21,556)	(180,198)	(225,246)	(405,444)
	2021	(200)	(129,981)	97,139	(32,842)
	2022	(32,760)	(80,387)		(80,387)
	TOTAL SURPLUS (DEFICITS)	(34,318)	(343,556)	277,961	(65,595)
	TOTAL CASH				3,922,720

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	10,000	0	10,000
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	10,000	40,744	50,744
FUND YEAR 2013				
Paid Claims	0	826	1,200,152	1,200,978
Case Reserves	(2,076)	3,402	7,189	10,591
IBNR	2,076	2,076	(0)	2,076
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	6,304	1,207,341	1,213,645
FUND YEAR 2014				
Paid Claims	0	21,843	1,349,349	1,371,192
Case Reserves	0	(27,174)	27,174	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	(5,331)	1,376,523	1,371,192
FUND YEAR 2015				
Paid Claims	0	187,968	1,666,412	1,854,381
Case Reserves	0	(212,654)	226,690	14,036
IBNR	0	(48,095)	74,497	26,402
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(72,780)	1,967,599	1,894,819
FUND YEAR 2016				
Paid Claims	525	10,935	996,544	1,007,479
Case Reserves	(525)	(68,211)	201,173	132,962
IBNR	0	(13,361)	28,875	15,514
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(70,637)	1,226,592	1,155,955
FUND YEAR 2017				
Paid Claims	3,301	445,892	1,490,895	1,936,788
Case Reserves	(1,301)	(515,063)	614,801	99,738
IBNR	(2,000)	(67,803)	85,002	17,199
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	3,262	(3,262)	0
TOTAL FY 2017 CLAIMS	(0)	(133,712)	2,187,436	2,053,725
FUND YEAR 2018				
Paid Claims	4,359	218,242	1,272,361	1,490,604
Case Reserves	(67,646)	145,444	358,802	504,246
IBNR	63,287	(46,462)	145,845	99,383
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	321	(5,594)	(5,273)
TOTAL FY 2018 CLAIMS	0	317,545	1,771,414	2,088,959

FUND YEAR 2019				
Paid Claims	637	32,733	497,806	530,539
Case Reserves	(637)	173,721	56,648	230,369
IBNR	0	(273,391)	571,346	297,955
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,395	(10,911)	(6,516)
TOTAL FY 2019 CLAIMS	0	(62,542)	1,114,889	1,052,348
FUND YEAR 2020				
Paid Claims	5,464	316,412	684,516	1,000,928
Case Reserves	(61,790)	59,772	512,698	572,470
IBNR	56,326	(234,104)	624,018	389,914
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	14,367	(45,289)	(30,922)
TOTAL FY 2020 CLAIMS	(0)	156,448	1,775,943	1,932,391
FUND YEAR 2021				
Paid Claims	(1,154)	300,711	386,054	686,765
Case Reserves	(47,849)	47,889	434,034	481,923
IBNR	49,003	(231,842)	703,630	471,788
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	19,744	(59,646)	(39,902)
TOTAL FY 2021 CLAIMS	0	136,503	1,464,072	1,600,574
FUND YEAR 2022				
Paid Claims	138,836	404,830		404,830
Case Reserves	(105,178)	415,179		415,179
IBNR	129,099	650,129		650,129
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(3,511)	(56,132)		(56,132)
TOTAL FY 2022 CLAIMS	159,245	1,414,007	0	1,414,007
COMBINED TOTAL CLAIMS	159,245	1,695,805	14,132,554	15,828,359

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2022					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	310,210	3,412,311	27,215,324	30,627,635
2.	CLAIM EXPENSES				
	Paid Claims	451,725	2,392,119	9,584,834	11,976,953
	Case Reserves	(54,030)	(21,725)	2,439,209	2,417,484
	IBNR	(250,883)	(513,735)	2,233,213	1,719,478
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(5,115)	(19,158)	(124,702)	(143,860)
	TOTAL CLAIMS	141,697	1,837,502	14,132,554	15,970,055
3.	EXPENSES				
	Excess Premiums	149,616	1,645,777	10,692,429	12,338,206
	Administrative	31,082	340,720	3,025,230	3,365,949
	TOTAL EXPENSES	180,698	1,986,497	13,717,658	15,704,155
4.	UNDERWRITING PROFIT (1-2-3)	(12,184)	(411,687)	(634,888)	(1,046,576)
5.	INVESTMENT INCOME	2,049	15,774	184,706	200,480
6.	PROFIT (4 + 5)	(10,135)	(395,913)	(450,182)	(846,095)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	140,092	140,092
9.	DIVIDEND EXPENSE	0	0	(140,092)	(140,092)
10.	INVESTMENT IN JOINT VENTURE	6,136	48,358	726,035	774,393
11.	SURPLUS (6 + 7 + 8 - 9)	(3,999)	(347,555)	277,962	(69,593)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	111	(10,924)	290,289	279,364
	2013	224	(18,796)	240,212	221,416
	2014	351	9,423	170,312	179,735
	2015	335	80,140	(433,601)	(353,461)
	2016	449	79,806	341,008	420,814
	2017	326	179,080	(562,351)	(383,272)
	2018	390	(337,201)	(125,552)	(462,753)
	2019	669	68,338	485,751	554,089
	2020	547	(179,652)	(225,246)	(404,898)
	2021	793	(129,188)	97,139	(32,049)
	2022	(8,194)	(88,581)		(88,581)
	TOTAL SURPLUS (DEFICITS)	(3,999)	(347,555)	277,961	(69,594)
	TOTAL CASH				3,453,742

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	10,000	0	10,000
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	10,000	40,744	50,744
FUND YEAR 2013				
Paid Claims	490	1,316	1,200,152	1,201,468
Case Reserves	(490)	2,912	7,189	10,101
IBNR	0	2,076	(0)	2,076
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	6,304	1,207,341	1,213,645
FUND YEAR 2014				
Paid Claims	0	21,843	1,349,349	1,371,192
Case Reserves	0	(27,174)	27,174	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	(5,331)	1,376,523	1,371,192
FUND YEAR 2015				
Paid Claims	2,055	190,023	1,666,412	1,856,436
Case Reserves	(1,055)	(213,709)	226,690	12,981
IBNR	(1,000)	(49,095)	74,497	25,402
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(72,780)	1,967,599	1,894,819
FUND YEAR 2016				
Paid Claims	676	11,611	996,544	1,008,155
Case Reserves	(676)	(68,887)	201,173	132,286
IBNR	0	(13,361)	28,875	15,514
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(70,637)	1,226,592	1,155,955
FUND YEAR 2017				
Paid Claims	4,701	450,594	1,490,895	1,941,489
Case Reserves	(4,468)	(519,532)	614,801	95,269
IBNR	(233)	(68,036)	85,002	16,966
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	3,262	(3,262)	0
TOTAL FY 2017 CLAIMS	0	(133,712)	2,187,436	2,053,725
FUND YEAR 2018				
Paid Claims	279,557	497,799	1,272,361	1,770,161
Case Reserves	(49,521)	95,923	358,802	454,725
IBNR	(230,037)	(276,499)	145,845	(130,654)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	321	(5,594)	(5,273)
TOTAL FY 2018 CLAIMS	(0)	317,545	1,771,414	2,088,959
FUND YEAR 2019				
Paid Claims	515	33,248	497,806	531,054
Case Reserves	19,462	193,183	56,648	249,831
IBNR	(19,977)	(293,368)	571,346	277,978
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,395	(10,911)	(6,516)
TOTAL FY 2019 CLAIMS	0	(62,542)	1,114,889	1,052,348

FUND YEAR 2020					
	Paid Claims	93,208	409,621	684,516	1,094,137
	Case Reserves	1,861	61,634	512,698	574,332
	IBNR	(95,070)	(329,174)	624,018	294,845
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	14,367	(45,289)	(30,922)
	TOTAL FY 2020 CLAIMS	0	156,448	1,775,943	1,932,391
FUND YEAR 2021					
	Paid Claims	23,336	324,047	386,054	710,101
	Case Reserves	15,846	63,735	434,034	497,769
	IBNR	(39,182)	(271,024)	703,630	432,606
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	19,744	(59,646)	(39,902)
	TOTAL FY 2021 CLAIMS	0	136,503	1,464,072	1,600,574
FUND YEAR 2022					
	Paid Claims	47,186	452,016		452,016
	Case Reserves	(34,990)	380,189		380,189
	IBNR	134,616	784,745		784,745
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(5,115)	(61,247)		(61,247)
	TOTAL FY 2022 CLAIMS	141,697	1,555,703	0	1,555,703
COMBINED TOTAL CLAIMS		141,697	1,837,502	14,132,554	15,970,055

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,712,655	29,839,211	216,347,698	246,186,909
2.	CLAIM EXPENSES				
	Paid Claims	172,720	3,486,138	8,997,544	12,483,682
	Case Reserves	496,669	814,766	10,977,439	11,792,205
	IBNR	(175,725)	(194,522)	11,375,865	11,181,344
	Discounted Claim Value	(67,689)	(276,136)	(1,916,773)	(2,192,909)
	Excess Recoveries	0	360,398	(1,387,397)	(1,026,999)
	TOTAL CLAIMS	425,976	4,190,644	28,046,678	32,237,323
3.	EXPENSES				
	Excess Premiums	2,049,801	22,564,276	153,216,375	175,780,651
	Administrative	179,098	1,970,512	16,354,219	18,324,731
	TOTAL EXPENSES	2,228,899	24,534,788	169,570,594	194,105,382
4.	UNDERWRITING PROFIT (1-2-3)	57,781	1,113,779	18,730,426	19,844,204
5.	INVESTMENT INCOME	57,361	(220,236)	1,533,106	1,312,870
6.	PROFIT (4+5)	115,142	893,543	20,263,531	21,157,074
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	115,142	893,543	14,405,980	15,299,523
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	366	(1,582)	163,660	162,078
	2011	863	(94,078)	666,797	572,719
	2012	1,395	(5,040)	690,291	685,251
	2013	2,466	(182,912)	1,322,965	1,140,053
	2014	3,535	52,224	2,323,116	2,375,340
	2015	3,949	124,569	1,637,394	1,761,963
	2016	4,553	146,630	1,825,687	1,972,317
	2017	5,121	859,266	1,865,475	2,724,741
	2018	5,530	(372,065)	2,701,793	2,329,728
	2019	6,656	63,164	2,317,154	2,380,318
	2020	6,525	(489,263)	(1,215,894)	(1,705,157)
	2021	9,193	87,720	107,541	195,261
	2022	64,991	704,911		704,911
	TOTAL SURPLUS (DEFICITS)	115,142	893,543	14,405,980	15,299,522
	TOTAL CASH				33,218,329

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	5,719	10,034	538,401	548,435
Case Reserves	(5,719)	87,229	0	87,229
IBNR	0	3,000	0	3,000
Discounted Claim Value	0	(9,224)	(0)	(9,224)
TOTAL FY 2011 CLAIMS	0	91,039	538,401	629,440
FUND YEAR 2012				
Paid Claims	0	6,526	1,582,804	1,589,330
Case Reserves	0	(6,526)	65,616	59,090
IBNR	0	(2,196)	5,318	3,122
Discounted Claim Value	0	1,151	(7,374)	(6,224)
TOTAL FY 2012 CLAIMS	0	(1,045)	1,646,363	1,645,318
FUND YEAR 2013				
Paid Claims	2,057	70,234	914,416	984,651
Case Reserves	(2,057)	93,843	458,599	552,441
IBNR	0	0	74,752	74,752
Discounted Claim Value	0	7,712	(57,108)	(49,396)
TOTAL FY 2013 CLAIMS	0	171,789	1,390,659	1,562,448
FUND YEAR 2014				
Paid Claims	208	182,193	476,289	658,482
Case Reserves	(208)	(249,585)	388,283	138,698
IBNR	0	(21,473)	43,550	22,077
Discounted Claim Value	0	20,540	(37,267)	(16,727)
TOTAL FY 2014 CLAIMS	0	(68,325)	870,855	802,530
FUND YEAR 2015				
Paid Claims	257,049	644,330	1,175,139	1,819,469
Case Reserves	(257,050)	(805,648)	1,460,651	655,003
IBNR	1	6,911	106,456	113,367
Discounted Claim Value	0	10,367	(100,358)	(89,990)
TOTAL FY 2015 CLAIMS	0	(144,040)	2,641,889	2,497,849
FUND YEAR 2016				
Paid Claims	1,450	185,120	844,767	1,029,887
Case Reserves	(908)	(342,486)	1,681,779	1,339,294
IBNR	(542)	(26,318)	54,558	28,240
Discounted Claim Value	0	16,145	(113,121)	(96,976)
TOTAL FY 2016 CLAIMS	0	(167,539)	2,467,984	2,300,445
FUND YEAR 2017				
Paid Claims	23,128	783,140	393,930	1,177,070
Case Reserves	(18,143)	(753,280)	1,372,320	619,041
IBNR	(4,985)	(983,783)	1,211,149	227,366
Discounted Claim Value	0	68,846	(135,864)	(67,017)
TOTAL FY 2017 CLAIMS	0	(885,076)	2,841,535	1,956,459
FUND YEAR 2018				
Paid Claims	(57,361)	244,423	742,774	987,196
Case Reserves	57,361	530,372	384,006	914,379
IBNR	0	(428,271)	1,013,968	585,697
Discounted Claim Value	0	1,608	(132,597)	(130,989)
TOTAL FY 2018 CLAIMS	0	348,132	2,008,151	2,356,283

FUND YEAR 2019					
	Paid Claims	1,204	10,043	673,118	683,161
	Case Reserves	249,895	615,982	590,241	1,206,222
	IBNR	(251,099)	(776,208)	1,923,599	1,147,391
	Discounted Claim Value	0	58,564	(263,678)	(205,114)
	TOTAL FY 2019 CLAIMS	0	(91,619)	2,923,280	2,831,660
FUND YEAR 2020					
	Paid Claims	952	245,756	636,007	881,763
	Case Reserves	(12,858)	367,163	3,478,036	3,845,199
	IBNR	11,906	(564,988)	3,149,860	2,584,872
	Discounted Claim Value	0	53,829	(547,421)	(493,592)
	Excess Recoveries	0	360,398	(1,387,397)	(1,026,999)
	TOTAL FY 2020 CLAIMS	0	462,157	5,329,085	5,791,242
FUND YEAR 2021					
	Paid Claims	1,685	855,451	848,061	1,703,512
	Case Reserves	498,425	999,225	1,097,909	2,097,134
	IBNR	(500,111)	(2,084,127)	3,792,655	1,708,528
	Discounted Claim Value	0	97,219	(521,987)	(424,769)
	Excess Recoveries	0	0		0
	TOTAL FY 2021 CLAIMS	0	(132,233)	5,216,637	5,084,405
FUND YEAR 2022					
	Paid Claims	(63,371)	248,887		248,887
	Case Reserves	(12,070)	278,476		278,476
	IBNR	569,105	4,682,933		4,682,933
	Discounted Claim Value	(67,689)	(602,892)		(602,892)
	TOTAL FY 2022 CLAIMS	425,975	4,607,404	0	4,607,404
	COMBINED TOTAL CLAIMS	425,976	4,190,644	28,046,678	32,237,323

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

November 30, 2022

COVERAGE LINE - PROPERTY												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	0	0	0	0	0	3	0	0	4	13	20
November-22	0	0	0	0	0	0	3	0	0	4	12	19
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	-1
Limited Reserves												\$1,573
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$4	\$29,228	\$36,962
November-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$4	\$22,153	\$29,887
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,075)	(\$7,075)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$189,051	\$284,127	\$1,732,289
COVERAGE LINE - GENERAL LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	1	0	0	0	0	0	4	4	17	22	7	55
November-22	1	0	0	0	0	0	4	5	17	21	6	54
NET CHGE	0	0	0	0	0	0	0	1	0	-1	-1	-1
Limited Reserves												\$21,902
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$10,000	\$0	\$0	\$0	\$0	\$0	\$290,926	\$187,379	\$347,718	\$291,315	\$47,500	\$1,174,838
November-22	\$10,000	\$0	\$0	\$0	\$0	\$0	\$247,680	\$206,916	\$370,951	\$314,681	\$32,500	\$1,182,728
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$43,246)	\$19,537	\$23,234	\$23,366	(\$15,000)	\$7,890
Ltd Incurred	\$12,796	\$270,541	\$382,619	\$1,088,103	\$322,646	\$844,409	\$717,699	\$507,155	\$531,976	\$395,191	\$33,567	\$5,106,702
COVERAGE LINE - AUTO LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	0	0	0	0	0	0	0	1	1	2	4
November-22	0	0	0	0	0	0	0	0	1	1	2	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves												\$4,450
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$19,447	\$29,247
November-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$8,000	\$17,800
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$11,447)	(\$11,447)
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$25,509	\$165,425
COVERAGE LINE - WORKERS COMP.												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	1	0	3	1	4	3	1	18	16	40	87
November-22	0	1	0	3	1	4	3	1	17	14	42	86
NET CHGE	0	0	0	0	0	0	0	0	-1	-2	2	-1
Limited Reserves												\$14,413
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$10,591	\$0	\$14,036	\$132,962	\$99,738	\$205,590	\$42,990	\$280,619	\$181,104	\$319,003	\$1,286,834
November-22	\$0	\$10,101	\$0	\$12,981	\$132,286	\$95,269	\$199,316	\$42,915	\$255,546	\$173,585	\$317,536	\$1,239,535
NET CHGE	\$0	(\$490)	\$0	(\$1,055)	(\$676)	(\$4,468)	(\$6,275)	(\$75)	(\$25,072)	(\$7,520)	(\$1,468)	(\$47,098)
Ltd Incurred	\$37,947	\$888,203	\$532,641	\$733,098	\$577,504	\$1,108,976	\$1,369,964	\$178,259	\$881,290	\$598,674	\$486,979	\$7,393,535
TOTAL ALL LINES COMBINED												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	1	1	0	3	1	4	10	5	36	43	62	166
November-22	1	1	0	3	1	4	10	6	35	40	62	163
NET CHGE	0	0	0	0	0	0	0	1	-1	-3	0	-3
Limited Reserves												\$15,153
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$10,000	\$10,591	\$0	\$14,036	\$132,962	\$99,738	\$504,246	\$230,369	\$628,636	\$481,923	\$415,179	\$2,527,680
November-22	\$10,000	\$10,101	\$0	\$12,981	\$132,286	\$95,269	\$454,725	\$249,831	\$626,798	\$497,769	\$380,189	\$2,469,950
NET CHGE	\$0	(\$490)	\$0	(\$1,055)	(\$676)	(\$4,468)	(\$49,521)	\$19,462	(\$1,839)	\$15,846	(\$34,990)	(\$57,730)
Ltd Incurred	\$50,744	\$1,211,569	\$1,371,192	\$1,869,417	\$1,140,441	\$2,036,758	\$2,224,886	\$785,059	\$1,668,472	\$1,209,230	\$830,183	\$14,397,952

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

December 31, 2022

COVER AGE LINE - PROPERTY												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
November-22	0	0	0	0	0	0	3	0	0	4	12	19
December-22	0	0	0	0	0	0	3	0	0	3	10	16
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-2	-3
Limited Reserves												\$1,758
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
November-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$4	\$22,153	\$29,887
December-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$3	\$20,401	\$28,133
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1)	(\$1,753)	(\$1,754)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$185,090	\$264,500	\$1,708,701
COVER AGE LINE - GENERAL LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
November-22	1	0	0	0	0	0	4	5	17	21	6	54
December-22	1	0	0	0	0	0	3	5	14	18	8	49
NET CHGE	0	0	0	0	0	0	-1	0	-3	-3	2	-5
Limited Reserves												\$22,642
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
November-22	\$10,000	\$0	\$0	\$0	\$0	\$0	\$247,680	\$208,916	\$370,951	\$314,681	\$32,500	\$1,182,728
December-22	\$10,000	\$0	\$0	\$0	\$0	\$0	\$211,087	\$205,278	\$360,886	\$279,188	\$43,000	\$1,109,439
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$36,594)	(\$1,638)	(\$10,065)	(\$35,493)	\$10,500	(\$73,289)
Ltd Incurred	\$12,796	\$270,541	\$382,619	\$1,088,103	\$322,646	\$844,409	\$682,472	\$507,155	\$525,976	\$373,312	\$44,067	\$5,054,097
COVER AGE LINE - AUTO LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
November-22	0	0	0	0	0	0	0	0	1	1	2	4
December-22	0	0	0	0	0	0	0	0	1	1	2	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves												\$2,700
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
November-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$8,000	\$17,800
December-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$1,000	\$10,800
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,000)	(\$7,000)
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,509	\$158,425
COVER AGE LINE - WORKERS COMP.												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
November-22	0	1	0	3	1	4	3	1	17	14	42	86
December-22	0	1	0	3	1	4	3	1	15	9	33	70
NET CHGE	0	0	0	0	0	0	0	0	-2	-5	-9	-16
Limited Reserves												\$16,901
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
November-22	\$0	\$10,101	\$0	\$12,981	\$132,286	\$95,269	\$199,316	\$42,915	\$255,546	\$173,585	\$317,536	\$1,239,535
December-22	\$0	\$10,101	\$0	\$12,771	\$127,043	\$93,621	\$193,318	\$42,915	\$244,479	\$166,970	\$291,834	\$1,183,052
NET CHGE	\$0	\$0	\$0	(\$210)	(\$5,244)	(\$1,648)	(\$5,998)	\$0	(\$11,067)	(\$6,615)	(\$25,701)	(\$56,483)
Ltd Incurred	\$37,947	\$888,203	\$532,641	\$732,118	\$577,504	\$1,108,743	\$1,368,804	\$178,259	\$927,439	\$611,495	\$466,383	\$7,429,537
TOTAL ALL LINES COMBINED												
CLAIM COUNT - OPEN CLAIMS												
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
November-22	1	1	0	3	1	4	10	6	35	40	62	163
December-22	1	1	0	3	1	4	9	6	30	31	53	139
NET CHGE	0	0	0	0	0	0	-1	0	-5	-9	-9	-24
Limited Reserves												\$16,773
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
November-22	\$10,000	\$10,101	\$0	\$12,981	\$132,286	\$95,269	\$454,725	\$249,831	\$626,798	\$497,789	\$380,189	\$2,469,950
December-22	\$10,000	\$10,101	\$0	\$12,771	\$127,043	\$93,621	\$412,134	\$248,193	\$605,665	\$455,660	\$356,235	\$2,331,424
NET CHGE	\$0	\$0	\$0	(\$210)	(\$5,244)	(\$1,648)	(\$42,591)	(\$1,638)	(\$21,132)	(\$42,109)	(\$23,954)	(\$138,526)
Ltd Incurred	\$50,744	\$1,211,569	\$1,371,192	\$1,868,436	\$1,140,441	\$2,036,525	\$2,188,499	\$785,059	\$1,708,622	\$1,196,212	\$793,460	\$14,350,760

RESOLUTION NO. 13-23

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST –FEBRUARY 2023**

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 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000323			
000323	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION 12/22	4,607.66
			4,607.66
000324			
000324	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/22	6.27
			6.27
000325			
000325	SG RISK, LLC	BALANCE OF ACTUARIAL SERVICES 2022	105.00
			105.00
		Total Payments FY 2022	4,718.93

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000326			
000326	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE JIF - 1ST INSTALL 2023	1,166,595.00
			1,166,595.00
000327			
000327	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 01/23	4,746.00
			4,746.00
000328			
000328	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATIVE - 1ST QTR 2023	26,141.25
			26,141.25
000329			
000329	HARDENBERGH INSURANCE GROUP	CUMB CTY UT AUTH RMC - 1ST QTR 2023	1,688.50
000329	HARDENBERGH INSURANCE GROUP	CUMB CTY IMP AUTH RMC - 1ST QTR 2023	6,875.00
000329	HARDENBERGH INSURANCE GROUP	COUNTY OF CUMB RMC - 1ST QTR 2023	35,000.00
			43,563.50
		Total Payments FY 2023	1,241,045.75
		TOTAL PAYMENTS ALL FUND YEARS	1,245,764.68

Chairperson

Attest:

Dated: _____

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

Treasurer



CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: January 27, 2023
DATE OF MEETING: February 2, 2023

CUIC SERVICE TEAM

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

November – February 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **November 29:** Attended the CUIC Safety Expo planning meeting.
- **December 1:** Attended the CUIC meeting.
- **December 14:** Attended the CUIC Safety Committee meeting.
- **January 17:** Attended the CUIC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **February 2:** Plan to attend the CUIC meeting.
- **February 13:** Plan to attend a Risk Assessment meeting for CUIC.
- **February 21:** Plan to attend the CUIC Claims Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Driving Safety Buckle Up! It Could Save Your Life! – December 2.
- NJCE SD Message: NJCE Leadership Academy Open Enrollment until December 22 – December 2.

- NJCE JIF - JAM SD Bulletin: Winter Weather Building Preparation Best Practices -December 6.
- NJCE JIF - JAM SD Bulletin: Snow Salt Removal Best Practices – December 8.
- NJCE JIF - Live Safety Training – February 2023 Registration is Now Open! - December 9.
- NJCE JIF - JAM SD Bulletin: Space Heater Safety – December 15.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording & Reporting Occupational Injuries & Illnesses – January 4.
- NJCE JIF - JAM SD Bulletin: CDL Federal Motor Carrier Safety Administration (FMCSA) Drug and Alcohol Clearinghouse – January 10.
- NJCE JIF - Live Safety Training – March 2023 Registration is Now Open! – January 11.
- NJCE Leadership Skills Classes (2 Full Days) Training Schedule- January 12.
- NJCE JIF - JAM SD Bulletin: CDL-Drivers Annual Record Checks & Program Review Best Practices – January 19.
- NJCE JIF - JAM SD Bulletin: Motor Vehicle Record Checks: Non-CDL Drivers Best Practices – January 23.
- 2023 MSI-NJCE EXPOS – January 26.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit [NJCE JIF Media Catalog](#). Email the video library at melvideolibrary@iamontgomery.com or call 856-552-4900.

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

1. Go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
2. The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos). Expos will begin in March 2023 ([2023 MSI-NJCE EXPO Training Schedule](#)):

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *The February thru March 2023 Live Training schedules and registration links are also 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 importantly 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.**

CUIC/CUIA/CUUA 2022 Learning History – Live and On-Demand

CUIC	
County Proper	1903
CUIA	78
CUUA	60
Total Attendees	2041

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, 2023 (Program Start Date: July 1, 2023)
- December 1-22, 2023 (Program Start Date: January 1, 2024)

The Registration Form will be available to download and complete during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet, so please check back.

(Note: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)

For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NJCE Learning Management System (LMS) - Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.
- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at publicrisk@jamontgomery.com; 877 398-3046):

NJCE LMS Logon Link: <https://firstnetcampus.com/njce/entities/njce/logon.htm>

J.A. Montgomery CONSULTING

Please Note: 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: <https://njce.org/safety/safety-webinars/>.

In-Person* training is being held via the MSI-NJCE Expos indicated with an (*). These Expos are scheduled throughout the state starting in March 2023 and are for training programs that are not available virtually ([2023 MSI-NJCE EXPO Training Schedule](#)).

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

February thru March 2023 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
2/1/23	Personal Protective Equipment	8:30 - 10:30 am
2/1/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/1/23	Hearing Conservation	1:00 - 2:00 pm
2/2/23	Asbestos Awareness	8:30 - 10:30 am
2/2/23	Fire Safety	11:00 - 12:00 pm
2/2/23	Fire Extinguisher Safety	1:00 - 2:00 pm
2/3/23	Disaster Management	9:00 - 10:30 am
2/3/23	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
2/3/23	Shop and Tool Safety	11:00 - 12:00 pm
2/3/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
2/6/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
2/6/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/7/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/23	Flagger Skills and Safety	10:30 - 11:30 am
2/7/23	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/8/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
2/8/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/8/23	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
2/9/23	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
2/9/23	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
2/9/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/9/23	Driving Safety Awareness	1:00 - 2:30 pm
2/10/23	Safety Committee Best Practices	8:30 - 10:00 am
2/10/23	Chipper Safety	10:30 - 11:30 am
2/10/23	Hearing Conservation	1:00 - 2:00 pm
2/13/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
2/14/23	Ethical Decision Making	9:00 - 11:30 am
2/14/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/15/23	Confined Space Entry	7:30 - 10:30 am
2/15/23	Fire Extinguisher Safety	11:00 - 12:00 pm
2/15/23	Chainsaw Safety	1:00 - 2:00 pm

2/16/23	Public Employers: What You Need to Know	8:30 - 10:00 am
2/16/23	Fire Department Risk Management	9:00 - 11:00 am
2/16/23	Fall Protection Awareness	1:00 - 3:00 pm
2/17/23	Fire Safety	8:30 - 9:30 am
2/17/23	Introduction to Communication Skills	10:00 - 12:00 pm
2/17/23	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/23	Preparing for the Unspeakable	9:00 - 10:30 am
2/21/23	Playground Safety Inspections	1:00 - 3:00 pm
2/22/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/22/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/22/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/23/23	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/23/23	Flagger Skills and Safety	11:00 - 12:00 pm
2/24/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
2/24/23	Wellness for Government Employees	9:00 - 11:30 am
2/24/23	Personal Protective Equipment	1:00 - 3:00 pm
2/27/23	Confined Space Entry	8:30 - 11:30 am
2/27/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/23	Microlearning Theory and Practice	1:00 - 3:00 pm
2/28/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
3/1/23	Personal Protective Equipment	8:30 - 10:30 am
3/1/23	Bloodborne Pathogens	11:00 - 12:00 pm
3/1/23	Fire Safety	1:00 - 2:00 pm
3/2/23	Hoists, Cranes, and Rigging	8:30 - 10:30 am
3/2/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/3/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/3/23	Hearing Conservation	11:00 - 12:00 pm
3/6/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/6/23	Mower Safety	11:00 - 12:00 pm
3/7/23	Implicit Bias in the Workplace	9:00 - 10:30 am
3/7/23	Playground Safety Inspections	1:00 - 3:00 pm
3/8/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
3/8/23	Work Zone: Temporary Traffic Controls	11:00 - 1:00 pm
3/9/23	Fire Safety	8:00 - 9:00 am
3/9/23	Fire Extinguisher Safety	9:30 - 10:30 am
3/9/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
3/13/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/13/23	Safety Committee Best Practices	1:00 - 2:30 pm
3/14/23	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
3/14/23	Preparing for First Amendment Audits	9:00 - 11:00 am
3/14/23	Chainsaw Safety	1:00 - 2:00 pm
3/15/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
3/15/23	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
3/16/23	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
3/16/23	Flagger Skills and Safety	10:00 - 11:00 am

3/16/23	Bloodborne Pathogens	1:00 - 2:00 pm
3/16/23	Introduction to Understanding Conflict	1:00 - 3:00 pm
3/17/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/17/23	Hearing Conservation	11:00 - 12:00 pm
3/17/23	Protecting Children from Abuse In New Jersey Local Government Programs	2:00 - 4:00 pm
3/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20/23	Shop and Tool Safety	7:30 - 8:30 am
3/20/23	Personal Protective Equipment	9:00 - 11:00 am
3/21/23	Accident Investigation	9:00 - 11:00 am
3/21/23	Productive Meetings Best Practices	1:00 - 2:30 pm
3/22/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/22/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
3/23/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)*	8:30 - 11:30 am
3/23/23	Fall Protection Awareness	1:00 - 3:00 pm
3/24/23	Special Event Management	8:30 - 10:30 am
3/24/23	Fire Extinguisher Safety	11:00 - 12:00 pm
3/27/23	Mower Safety	8:30 - 9:30 am
3/27/23	Chipper Safety	10:00 - 11:00 am
3/27/23	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/23	Ladder Safety/Walking & Working Surfaces	9:30 - 11:00 am
3/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/29/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/29/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
3/29/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/29/23	Safety Coordinators' Skills Training	8:30 - 12:30 pm
3/29/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
3/30/23	Confined Space Entry	8:30 - 11:30 am
3/30/23	Flagger Skills and Safety	1:00 - 2:00 pm
3/31/23	Driving Safety Awareness	1:00 - 2:30 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- **Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).**
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating 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 also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)



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

TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 2/8/2023
RE: Risk Management Consultant's Report

Safety and Training

- **10/12/2022 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 10/12/2022 Safety and Accident Review Committee Meeting Minutes. The 12/14/2022 Meeting Minutes will be included in the next agenda packet.

Risk Management

- **2023 Wellness Incentive Grant Program**
At the 12/1/2022 Insurance Commission meeting, a concern was raised regarding departments receiving approval for the wellness incentive grant but encountering challenges that hinder their ability to fulfill the approved wellness activity. The request to continue the grant in 2023 was approved with a contingency that the program deadlines be amended to allow the departments additional time.

The Safety and Accident Review Committee, which developed the grant program, determined that amending the program deadlines would not be the best way to assist departments. Instead, the 2023 Incentive Grant Program will be discussed at every Safety and Accident Review Committee meeting with a requirement that any department that is approved for a grant, provide the committee with an update on their progress. This will allow the committee to be updated on each department's progress and assist any that are not on track.

The Safety and Accident Review Committee appreciates the Insurance Commission's continued support of this grant and will assist departments in completing the approved wellness activity.

- **Request for Additional Training for County Department of Corrections**
At the 10/6/2022 Insurance Commission meeting, a request was presented and approved for the County Department of Corrections officers to attend two sessions of a program called *Officer Wellness and Suicide Prevention for Corrections*. The program provides training and resources to the officers to address experiencing a traumatic event while on the job. The program was presented to the department back in 2017 and was well received by the officers.

The Warden has requested two additional sessions of the program be conducted this year. Enclosed is a flyer about the program for your review.

Insuring Bright Future and Building Lasting Relationships since 1954

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

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107



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

Action Requested: Motion to approve an amount not to exceed an additional \$1,000 (\$2,000 in total for the year) to purchase training in 2023 for the County Department of Corrections.

- **2023 NJCE JIF Coverage Amendments**
On 1/31/2023, the NJCE JIF Underwriter held a virtual meeting to communicate the 2023 coverage amendments. We will communicate any material changes to the members within the next two weeks.

Insuring Bright Future and Building Lasting Relationships since 1954

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

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 October 12, 2022, 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>
Paige Desiere	Cumberland County Insurance Commission (Chair)	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Jasmin Calderon	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Absent
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Absent
Henrietta Barreras	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Theresa VanSant	Cumberland County – CATS	Absent
Barbara Nedohon	Cumberland County – Aging & Disabled	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Present
Ronald Cusano	Cumberland County – Sheriff’s Department	Absent
Katie Silvers	Cumberland County – 4 –H Extension	Absent
Neil Riley	Cumberland County – Public Works	Present
Kris Matkowsky	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
James Matlock	Cumberland County – Consumer Affairs	Absent
Sal DeFrancisco	Cumberland County Improvement Authority	Present
Stephanie Shelton	Cumberland County Improvement Authority	Absent
Bob Carlson	Cumberland County Utilities Authority	Present
Dr. Cynthia Hickman	Cumberland County – Human Resources	Present
Millie Scholtz	Cumberland County – Department of Corrections	Absent
Sandra Sorantino	Cumberland County - Department of Corrections	Absent
Amy Brag	Cumberland County - Department of Corrections	Present

Alternates:

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

Commission Professionals:

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

- III. Approval of the 8/10/2022 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 8/10/2022 Safety and Accident Review Committee Meeting Minutes.
 Moved: Robin Haaf
 Seconded: Dawn Bowen
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman’s Report – Chairwoman Paige Desiere was not present at the meeting. Dr. Cynthia assumed the responsibilities of the Chairwoman’s position at the direction of Ms. Desiere.

CUMBERLAND COUNTY INSURANCE COMMISSION

Dr. Hickman began her report stressing the importance of emergency action plans. She also mentioned that there have been a lot of new employees hired recently. Dr. Hickman encouraged all supervisors to be sure to train all new employees on the department's emergency action plan procedures. New employees are given a list of classes they are required to complete as part of their orientation. Dr. Hickman reminded all supervisors to confirm that these classes are completed in a timely manner. Another item Dr. Hickman highlighted was the Run, Hide, Fight training video that is on the Cumberland County website. She said it is important that all new employees view this video in their first week of employment. It is a short five minute video demonstrating what to do if an active shooter enters a building. Dr. Hickman added that she will in the near future send an email to all county employees to view the video.

Dr. Hickman shared with the committee that the county employment assistance program has updated their website and have created an application. Dr. Hickman encouraged all to take advantage of the services provided and be sure to share the information with their employees. These services can be very helpful in the current stressful environment we are experiencing. There is an employee assistance orientation section available on the county website.

Wellness grant award approval notices have been sent to the respective departments. The deadline to submit required documents is November 15, 2022. Any questions can be directed to Christina Violetti at Hardenbergh Insurance Group.

- V. Risk Management Consultant's Report was given by Christina Violetti. Ms. Violetti began her report with the workers' compensation results for Cumberland County, Cumberland County Utility Authority and Cumberland County Improvement Authority. Cumberland County has 60 claims. Cumberland County Improvement Authority has 10 claims and Cumberland County Improvement Authority has 0 claims. All as of September 30, 2022.

Ms. Violetti provided an update on the Wellness Grant procedures. She commented that she will request at the December Cumberland County Insurance Commission meeting the wellness grant program be approved for 2023. The structure of the program will remain the same. Ms. Violetti asked the committee members if there were any suggestions to change the program. There were no suggestions made.

Ms. Violetti reported that a training request was made by the Department of Corrections to conduct Officer Suicide Wellness for Corrections. This training program was provided in 2017. Funding for this program was approved by the Cumberland County Insurance Commission. The training will be provided by Lt. William Walsh of the Voorhees Twp. Police Department. Lt. Walsh conducted the training in 2017.

Ms. Violetti concluded her report announcing the last meeting of 2022 will be December 14, 2022.

- VI. NJCEL Safety Director's Report was given by Mr. Glenn Prince. His report began with announcing the \$50,000 safety grants have been approved. The grant committee will meet on November 4th to determine how the funds will be awarded. Mr. Prince will report back with the results at the December meeting.

Training: The training schedule through December has been listed on njce.org
Mr. Prince ended his report by reminding members to contact him if any instructor led training classes would be requested in 2023.

Dr. Hickman also asked the members to contact her if there is training outside of the classes offered by JA Montgomery they would like to have. She said she will investigate the request and do her best to accommodate it.

- 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.

CUMBERLAND COUNTY INSURANCE COMMISSION

- IX. New Business
There was no new business.

- X. Adjournment
Motion to adjourn.
Moved: Jennifer Brenner
Seconded: Neil Riley
The meeting was adjourned at 10:33 am



WELLNESS IN CORRECTIONS

This training program will provide correctional officers and professional staff with the most up-to-date information and research on:

- Self-care & resiliency
- Healthy coping skills
- Post-traumatic growth
- Warning signs of excessive distress
- Moral injury
- Evidence-based treatments
- Resources for officers and their families

Walsh Public Safety Consulting & Training, LLC

Lt. Bill Walsh has developed and coordinates his agency's health and wellness program and Multi-Agency Police Peer Support Team. He holds a master's degree in administrative science along with several graduate certificates. He is currently working towards his second master's degree, this one in clinical mental health counseling. His research passion is officer health and wellness. He is a National Institute of Justice LEADS Scholar and prior recipient of the IACP's 40 Under 40 award. He is a member of the National Consortium on Preventing Law Enforcement Officer Suicides. He provides consultation to the International Association of Chiefs of Police, the National Policing Institute, the Institute for Intergovernmental Research, the United States Department of Justice and several of their agencies, Leidos, the New Jersey Joint Insurance Fund, and Lexipol.

Walsh Public Safety Consulting & Training, LLC | 609.685.3115 | WalshPublicSafetyConsulting@gmail.com

**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2022 – 12/31/2022**

2022						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	29	\$29,218.97	\$8,635.94	\$20,583.03	70%	\$2,675.79
February	30	\$32,031.18	\$16,502.34	\$15,528.84	48%	\$2,018.75
March	40	\$102,600.07	\$32,532.05	\$70,068.02	68%	\$9,108.84
April	43	\$44,391.87	\$12,301.63	\$32,090.24	72%	\$4,171.73
May	41	\$17,724.37	\$8,593.45	\$9,130.92	52%	\$1,187.02
June	27	\$78,505.55	\$41,781.18	\$36,724.37	47%	\$4,774.17
July	49	\$91,728.76	\$24,673.14	\$67,055.62	73%	\$8,717.23
August	83	\$40,441.39	\$15,064.45	\$25,376.94	63%	\$3,299.00
September	57	\$228,944.30	\$62,941.05	\$166,003.25	73%	\$11,047.46
October	29	\$10,816.68	\$4,148.89	\$6,667.79	62%	\$0.00
November	40	\$20,868.75	\$10,340.59	\$10,528.16	50%	\$0.00
December	52	\$56,952.62	\$18,932.31	\$38,020.31	67%	\$0.00
Grand Total	520	\$754,224.51	\$256,447.02	\$497,777.49	66%	\$47,000.00

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



CUMBERLAND COUNTY INSURANCE COMMISSION

PPO SAVINGS
1/1/2022 – 12/31/2022

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	503	\$725,174.21	\$240,267.07	\$484,907.14	67%
Ortho/Neuro	170	\$312,067.03	\$73,060.94	\$239,006.09	77%
Hospital	22	\$189,948.26	\$83,046.53	\$106,901.73	56%
Ambulatory Surgical Center	5	\$96,937.90	\$33,556.65	\$63,381.25	65%
Physical Therapy	145	\$43,623.00	\$13,882.00	\$29,741.00	68%
Occ Med/Primary Care	102	\$34,828.98	\$13,521.69	\$21,307.29	61%
Anesthesia/Pain Management	9	\$18,346.50	\$8,865.85	\$9,480.65	52%
MRI/Radiology	16	\$15,105.65	\$5,663.91	\$9,441.74	63%
Anesthesia	2	\$4,769.00	\$3,382.00	\$1,387.00	29%
Behavioral Health	10	\$3,960.00	\$2,060.80	\$1,899.20	48%
Physician Fees	11	\$3,500.00	\$1,894.81	\$1,605.19	46%
Podiatry	7	\$1,613.00	\$1,162.32	\$450.68	28%
Other	3	\$318.00	\$94.46	\$223.54	70%
Durable Medical Equipment	1	\$156.89	\$75.11	\$81.78	52%
Out of Network	17	\$29,050.30	\$16,179.95	\$12,870.35	44%
Ortho/Neuro	8	\$11,856.00	\$6,447.00	\$5,409.00	46%
Other	3	\$5,720.30	\$4,756.30	\$964.00	17%
Neurology	1	\$4,783.00	\$2,341.65	\$2,441.35	51%
Ambulatory Surgical Center	1	\$4,043.00	\$284.00	\$3,759.00	93%
Durable Medical Equipment	1	\$1,485.00	\$1,188.00	\$297.00	20%
Facility	1	\$808.00	\$808.00	\$0.00	0%
Behavioral Health	2	\$355.00	\$355.00	\$0.00	0%
Grand Total	520	\$754,224.51	\$256,447.02	\$497,777.49	66%

QualCare Network Penetration Rate 96%



CUMBERLAND COUNTY INSURANCE COMMISSION

**TOP 10 PROVIDERS
1/1/2022 – 12/31/2022**

	UNITS OF SERVICE	APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC & SPORTS MED ASSOC OF SNJ	183	\$63,305.22	Occ Med/Ortho
INSPIRA MEDICAL CENTER MULLICA HILL	2	\$34,573.16	Hospital
INSPIRA MEDICAL CENTER VINELAND	15	\$25,776.75	Hospital
PREMIER ORTHO ASSOC SURGERY CENTER	2	\$22,436.65	Ambulatory Surgery Center
KENNEDY HEALTH	3	\$20,736.89	Hospital
NOVACARE REHABILITATION	101	\$9,895.00	Physical Therapy
INSPIRA HEALTH NETWORK URGENT CARE PC	63	\$9,400.72	Urgent Care Center
RANOCAS ANESTHESIOLOGY, PA	8	\$8,110.55	Anesthesia/Pain Management
CHERRY HILL AMBULATORY SURGICAL CTR	2	\$5,637.00	Ambulatory Surgery Center
ROTHMAN ORTHOPAEDICS	4	\$5,536.63	Orthopedics
Grand Total	383	\$205,408.57	

APPENDIX I – MEETING MINUTES
December 1, 2022

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – DECEMBER 1, 2022
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Jeff Ridgway	Present
Jody Hirata	Present

ALTERNATE FUND COMMISSIONER:

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Jumba Mugwany, Cumberland County
Kathy Doran, Cumberland County
Jerry Velazquez, Cumberland County Improvement Authority
Robert Carlson, Cumberland County Utilities Authority
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Christopher Powell, Hardenbergh Insurance Group
Amy Zeiders, Inservco
Veronica George, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Ben Newville, SG Risk
Robyn Walcoff, PERMA
Jennifer Conicella, PERMA
Jennifer Davis, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN SESSION OF OCTOBER 6, 2022

Moved:	Commissioner Hirata
Second:	Commissioner Ridgway
Vote:	Unanimous

CLOSED SESSION OF AUGUST 4, 2022

Moved:	Commissioner Hirata
Second:	Commissioner Ridgway
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

2023 Property & Casualty Budget Introduction – Attached on **Page 3** for your review and discussion is the 2023 proposed Property and Casualty Budget in the amount of \$4,012,834. The introductory budget represents a 7.80% increase compared to the 2022 budget. Proposed Assessments will be presented at the meeting.

Executive Director said the primary focus of the meeting is the introduction of the 2023 Budget. The early indication for the 2023 Budget was a double-digit increase, but after meeting with the actuary several times the budget was reduced to a 7.8% increase. The Executive Director reviewed the actuary’s projections which gives a range from low, mid to high. In the current state of the insurance industry the actuary recommended the middle loss funds, which is what the budget has been built around.

The Executive Director reviewed the 2023 budget and said the loss funding is at \$1.69 million which is an 8.8% increase, driving that is the liability side, which is up to 18% and workers comp is up 6.5%. The CEL JIF is at 7.26% which is a little below the average for other members. NJCE Executive Director Joseph Hrubash reviewed the CEL JIF budget and said the CEL introduced the budget at 9.9% increase with a lot of factors affecting the CEL budget such as covid as the weekly benefit has gone up 9.9% on workers comp, along with other factors. There have been fewer summary judgements due to the attitude change in the New Jersey courts with respect to workers comp. On the property side, there has been one hurricane after another, even though our state may have only been affected by some of those storms, when it effects the entire country, it also affects the carriers the CEL does business with and is the reason for the increases.

Executive Director revised expenses and contractual increases which most are at 2%, claims administration is at 3% per their RFP a few years back. The ancillary coverages are placed outside

of the Commission. Cyber is up almost 21% and Med Mal is at 17.5%. Overall, the 2023 budget is at 7.8% increase which is \$4,012,834. Executive Director reviewed the 2023 assessments and asked if there were any questions or comments on the 2023 Budget. In response to Commissioner Ridgway, CEL Executive Director Hrubash said the driving factor on the cyber increase is that public entities right now are one of the top three or four targets for cyber-crimes. There has been a lot of activity in the country where carriers are dropping out of the marketplace leaving only a handful of carriers left and those carriers are looking for significant increases. Executive Director Hrubash said it has been more severe on the municipal side the MEL is forming a Cyber JIF. It is very unique and probably the only one in the country that will begin operation on January 1, 2023 and is being offered to MEL member JIFs. However, we anticipate if the by-laws allow this can be opened up to other JIFs in the State of New Jersey including the County JIFs, so this is something to look at down the road. The Cyber JIF is a combination of sharing loss, training and education that is built into the assessment and a cyber security expert the Chertoff Group was hired and carriers look at them as being experts in this area. Executive Director Hrubash the last time the MEL did something similar was when the Environmental Joint Insurance Fund was created, which today is still cutting edge and very successful. This Insurance Commission could receive anywhere from \$35,000 to \$50,000 in dividends depending on the option chosen, so there is a little more relief coming.

Motion to introduce the 2023 Property and Casualty Budget in the amount of \$4,012,834 and schedule a public hearing on February 2, 2023 at 11:00 AM.

Moved: Commissioner Ridgway
Second: Commissioner Hirata
Roll Call Vote: 3 Ayes, 0 Nays

2023 Professional Contract Renewals – Several of the Fund’s professional services contracts expire at the end of the year. All of the contracts have annual renewals if the Commissioners are desirous to renew for Fund Year 2023. Resolution 21-22 appears on **Page 4** re-appointing the Professionals. Chairwoman Barber said the County is having a major change in party for management of the County. Commissioner Ridgway said since there is such a drastic change in the makeup of the Commission since Chairwoman Barber and Deputy Administrator Jody Hirata are leaving it would be appropriate to table this resolution for the next meeting in 2023. Executive Director Stokes said PERMA and some of the other partners would be glad to attend any meetings that Commissioners feel necessary.

Motion to Table Resolution 21-22 until the next 2023 Commission Meeting

Moved: Commissioner Ridgway
Second: Commissioner Hirata
Roll Call Vote: 3 Ayes, 0 Nays

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on October 27, 2022. Attached in the agenda on pages 6-8 is a written summary report. The Finance Sub-Committee met on October 17th to review the 2023 budget and 2022 dividend options. On pages 9-13 there

is a summary of that meeting. The Finance Committee also met on November 14th to further review the budget.

The NJCE met again on November 18th to introduce the 2023 Budget. A Public Hearing and adoption of the 2023 Budget is scheduled for Thursday, December 15th at 2:00 PM.

NJCE Executive Director Hrubash said these documents would be helpful with the transitioning of the new leadership.

Certificate of Insurance Issuance Report - Included on **Pages 14-16** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of September 1, 2022 to November 1, 2022. There were 11 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved:	Commissioner Ridgway
Second:	Commissioner Hirata
Vote:	Unanimous

Financial Fast Track – Included on **Pages 17-20** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for August & September. As of **September 30, 2022**, the Commission has a statutory deficit of **\$31,277**. Executive Director said there was a big reserve change in 2018 of approximately \$250,000 that was a big hit for August. In September things levelled out somewhat with a small loss of \$341 as well as some reserve changes and some positive IBNR that help offset those reserve changes. Total cash on hand is \$4,812,871.

NJCE Property and Casualty Financial Fast Track – Included in the agenda on **Pages 21-23** is the NJCE Financial Fast Track Report for August. As of **August 30, 2022**, the report indicates the Fund has a surplus of **\$15,162,108**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$20,384,593**. Executive Director said there was a slight decrease of approximately \$129,000, all of the years showed a slight decrease and small reserve change with a very sound \$15.1 million in surplus and over \$20 million in cash.

Claims Tracking Report (Page 24-26) – Included in the agenda are the Claims Activity Reports for July, August & September that tracks open claims. Executive Director said claims activity reports showing open claims from one month to the next June through July with 26 more open claims of which 14 were workers comp. The August report shows two more open claims than the previous month and a good trend for September with eight less open claims than the previous month.

Executive Director Stokes wished everyone a great holiday season. Since it is the last scheduled meeting of the year Executive Director Stokes thanked Director Barber and Commissioner Hirata for their service on the Commission and said it was a pleasure working with both Commissioners and their support and dedication to the Board is greatly appreciated and wished both Commissioners the best in the future.

SAFETY COMMITTEE REPORT: Paige Desiree said the Safety and Accident Review Committee last met on October 12 to review claims for August and September, there were 10 new claims two of which were not preventable, two were report only. Overall time lost was only eight days for the two-month time frame. The main leading cause of the workplace injuries were due to trips, slips and falls. The County will continue to focus on those two areas and intends to increase training in this area to reminding people to slow down and be cautious of their surroundings. Two additional claims were from an individual that was in the Police Academy

CLAIMS COMMITTEE: Jennifer Davis said the claims committee met last on November 15th and we will be discussing claims further in closed session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 22-22 DECEMBER BILLS LIST IN THE AMOUNT OF \$20,218.67 AND BILLS LIST 23-33 SUPPLEMENTAL BILLS LIST IN THE AMOUNT OF \$4,087.84

Moved:	Commissioner Hirata
Second:	Commissioner Ridgway
Vote:	3 Ayes, 0 Nays

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reported earlier the Executive Director focused on some financials which involved a lot of workers comp claims. In 2023 the focus again will be on reducing those claims and continuing with in-person training. Mr. Prince said he was at Public Works to talk about safety showers, eye wash stations, first aid kits, and eye protection. The class was well attended and a lot of interaction. Mr. Prince also met with Paige Desiree regarding the 2023 training opportunities which will include six in person classes for public works, confined space, flag work on safety excavation, trenching and ensuring. These programs are important to employees people safe while performing their job duties. The County has submitted several submissions for the Munich RE safety grant and has been awarded \$8,852.00 and funding for three different agencies. Chairperson Barber thanked the Safety Director for the award and said it is very important to have the cameras up and running and it will definitely help to reduce claims.

RISK MANAGER:

Risk Manager Christina Violetti said there was a meeting on Tuesday to discuss the possibility of a 2023 Safety Expo and is working with Dr. Hickman and Paige Desiree on the Expo and will keep Commissioners updated. There were nine submissions for the 2022 Wellness Incentive Program. Two departments were unable to complete their wellness activities. All documentation and been submitted for reimbursement to the seven departments that completed their activities. At the October Safety and Accident View Committee meeting the Wellness Incentive Grant was discussed

and the amount of \$5,000 with \$1,000 per grant was requested for 2023. A motion to approve and authorize the \$5,000 was requested. Commissioner Hirata made the motion to approve the amount of \$5,000 with the condition that the dates be reviewed earlier in the year so every department completes the submission.

MOTION TO APPROVE AMOUNT NOT TO EXCEED \$5,000 FOR 2023 WELLNESS INCENTIVE TRAINING

Motion: Commissioner Hirata
Second: Chairman Ridgway
Roll Call Vote: 3 Ayes, 0 Nays

Ms. Violetti said information was provided to the departments that received funding for the safety grants and since 2015 the Insurance Commission has received \$59,375.71 from the NJCE. Ms. Violetti said the members have been reminded to advise the Risk Manager's office with any knowledge of any claims or possible claims that may arise under the claims made policies.

Ms. Violetti reported the 2023 Safety and Accident Committee and Claims Committee meeting schedules were included in the agenda and a motion to approve those schedules was requested.

MOTION TO APPROVE CLAIMS COMMITTEE AND SAFETY AND ACCIDENT COMMITTEE MEETING SCHEDULES.

Motion: Commissioner Hirata
Second: Chairman Ridgway
Roll Call Vote: 3 Ayes, 0 Nays

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2022 and the PPO Penetration Report.

CLAIMS SERVICE: Executive Director reported there was no report for Open Session.

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

Motion: Commissioner Ridgway
Second: Commissioner Hirata
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Ridgway
Second: Commissioner Hirata

Vote: Unanimous

General Liability PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001229 IN THE AMOUNT OF \$35,782.40

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001479 IN THE AMOUNT OF \$40,000.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001447 IN THE AMOUNT OF \$85,000.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001515 IN THE AMOUNT OF \$50,000.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001476 IN THE AMOUNT OF \$38,007.70 AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$27,864.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001217 IN THE AMOUNT OF \$31,058.30 AND SETTLEMENT AUTHORIZATION OF \$12,500.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

Auto Property Damage/PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001731 IN THE AMOUNT OF \$33,572.67

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$313,421.07

Motion: Commissioner Ridgway
Second: Commissioner Hirata
Roll Call Vote: 3 Ayes, 0 Nays

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$40,468.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway
Roll Call Vote: 3 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: In response to Chairwoman Barber, Executive Director said the League of Municipalities convention was very productive and there was a great turn out.

MOTION TO OPEN PUBLIC COMMENT:

Motion: Commissioner Ridgway
Second: Chairman Hirata
Vote: Unanimous

PUBLIC COMMENT: Mrs. Ridgway from Upper Deerfield Township said Happy Holidays to everyone and always invites the public to attend meetings with her.

Chairwoman Barber wished Mrs. Ridgway happy holidays on behalf of the Commission and thanked the Insurance Commission for working hard for the county to keep insurance rates as low

as possible and surely will continue to do so. Chairwoman Barber thanked Jody Hirata for her hard work and a wonderful job for the County.

MOTION TO CLOSE PUBLIC COMMENT:

Motion:	Commissioner Ridgway
Second:	Chairman Hirata
Vote:	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Ridgway
Second:	Chairman Hirata
Vote:	Unanimous

MEETING ADJOURNED: 12:04 PM

NEXT MEETING: WILL BE HELD ON FEBRUARY 8, 2023 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary