

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
JUNE 1, 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 June 1, 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
JUNE 1, 2023 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: April 6, 2023 Open Minutes.....Appendix I
April 6, 2023 Closed Minutes.....Distributed**

- CORRESPONDENCE - None**

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

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

- TREASURER – Anthony Bontempo**
 - Resolution 15-23 June Bill List.....Page 23

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 24

- RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 30

- MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 34

- 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: AUGUST 3, 2023 11 AM**
- MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: June 1, 2023
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- Certificate of Insurance Issuance Report** - Included on **pages 3-5** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of March 1, 2023 to May 1, 2023. There were 11 certificates of insurance issued during this period.
 - Motion to approve the certificate of insurance report.**
- NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on Thursday, April 27, 2023 and a written summary is included in the agenda on **pages 6-9**. A well-attended luncheon followed at the Forsgate Country Club to commemorate the 10th anniversary of the Fund's inception. The NJCE is scheduled to meet again on June 22, 2023 at 9:30 AM via zoom.
- Financial Fast Track** – Included on **pages 10-15** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for February & March. As of **March 31, 2023**, the Commission has a surplus of 32,086. Total cash on hand is \$3,374,376.
- NJCE Property and Casualty Financial Fast Track – (Pages 16-18)** – Included in the agenda on pages 10-12 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2023** the NJCE has a surplus of **\$14,399,035**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$15,278,217**.
- Claims Tracking Report (Pages 19-20)** – Included in the agenda is the Claims Activity Reports for March & April that tracks open claims.
- Cyber Incident Reporting Information (Pages 21-22)** – Included in the agenda is some important information to follow if you experience a cyber incident. The flyer provides instructions on how to report the claim along with the policy number.

- ❑ **2023 MEL, MRHIF & NJCE Educational Seminar** - The 12th Annual Educational Seminar was held virtually again this year. There were 2 sessions held, April 21st and April 28th. Both sessions were well attended, and the seminar qualified for Continuing Education Credits.

- ❑ **2023 Best Practices Seminar** - PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 3/1/2023 To 4/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hopewell Crest Elementary School I - Cumberland County	122 Sewall 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 Certificate holder is named as an Additional Insured on the General Liability policy regarding use of facilities throughout the year	3/2/2023 #3899947	GL AU EX WC
H - Niquole Primiani I - Rowan College of South Jersey	New Jersey Historical Commission Dept. of State P.O. Box 305 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 RE: RE: 2023 NJHC County History Partnership Program Grant Evidence of insurance	3/2/2023 #3900015	GL AU EX WC
H - County Of Camden I - Rowan College of South Jersey	Theo Primas WDB Program Evaluator 1111 Markkress Rd, Suite 101 Cherry Hill, NJ 08003	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: Career & Technical Education Career Training Programs 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 Career & Technical Education Career Training Programs, coverage for sites	3/2/2023 #3900024	GL AU EX WC
H - NJDCF I - Cumberland County	50 East State Street, Floor 3, POB 717 Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company E: Crime; Policy Term: 1/1/2023 - 1/1/2024; Policy #063813057; Policy Limits: \$1M Deductible: \$25,000 RE: grant contract number 23EHFS The Certificate Holder is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant contract number 23EHFS	3/9/2023 #3903844	GL AU EX WC
H - State of New Jersey (DCF-SBO) I - Cumberland County	215 Crown Point Road West Deptford, NJ 08086	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company E: Crime; Policy Term: 1/1/2023 - 1/1/2024; Policy #063813057; Policy Limits: \$1M Deductible: \$25,000 RE: grant contract number 23EHFS The Certificate Holder is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant contract number 23EHFS	3/13/2023 #3905010	GL AU EX WC
H - Delcora I - Cumberland County Utilities Authority	100 East Fifth Street Chester, PA 19013	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	3/28/2023 #3963973	GL AU EX WC

04/03/2023

1 of 1

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 3/1/2023 To 4/1/2023

H - Delcora I - Cumberland County Improvement Authority	100 East Fifth Street Chester, PA 19013	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	3/28/2023 #3964303	GL AU EX WC
Total # of Holders: 7				

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 4/1/2023 To 5/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office 215 Crown Point Road West Deptford, NJ 08086	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company E: Crime; Policy Term: 1/1/2023 - 1/1/2024; Policy #063813057; Policy Limits: \$1M Deductible: \$25,000 RE: Grant #23OFS and Grant #23ZCFP The Certificate Holder is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Grant #23OFS and Grant #23ZCFP	4/3/2023 #3974822	GL AU EX WC
H - Rowan College of South Jersey I - Cumberland County	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: Corrections Department 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 respects to the Corrections Department's use of facilities throughout the year	4/6/2023 #3980919	GL AU EX WC
H - TD Equipment Finance, Inc. I - Cumberland County	its Successors and Assigns 12000 Horizon Way 4th FL 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: 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 with a value of \$32,907.48 for Lease #40160453.	4/7/2023 #3981567	GL AU EX WC
H - TD Equipment Finance, Inc. I - Cumberland County	its Successors and Assigns 12000 Horizon Way 4th FL 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 Comp Deductible \$5,000 and Collision Deductible \$5,000 Company D: Property; Policy Term: 1/1/2023 - 1/1/2024 ; Policy #ERP980616211; Policy Limits: \$110,000,000 RE: 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 with a value of \$32,907.48 for Lease #40160453.	4/7/2023 #3981568	GL AU EX WC
Total # of Holders: 4				



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: April 27, 2023

Memo to: Board of Commissioners
Cumberland County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: April Meeting of the NJCE JIF

NJCE JIF 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 twenty-four affiliated entities. The occasion was marked with a luncheon held on April 27, 2023 at the Forsgate Country Club. Opening remarks on the program’s inception and success to date was provided by Joseph Hrubash, NJCE Executive Director, David Grubb, MEL Executive Director and Joseph Buckelew, Chairman Conner Strong & Buckelew.

Executive Directors Report: The following items were discussed:

Finance Sub-Committee: The Sub-Committee met on April 21, 2023, to review the procurement responses for the services of the Actuary, Auditor, Payroll Auditor and Litigation Manager and responses to the Property Appraisal Competitive Contract Request for Proposal (CCRFP).

Executive Director reported the sub-committee’s recommendations for contract awards as follows:

Actuary – Award Actuarial Advantage for a 1-year contract in the amount of \$24,866.

Auditor – Award Bowman & Company for a 1-year contract in the amount of \$18,900.

Chertoff Group – Award The Chertoff Group for a 1-year contract in the amount of \$40,000.

Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract in the amount of \$295 per hour.

Payroll Auditor - Award Bowman & Company for a 1-year contract in the amount of \$22,820.

The Board of Fund Commissioners adopted resolutions and authorized services as noted.

Executive Director reported the Finance Sub-Committee also reviewed two responses for the Property Appraisal CCRFP, which were due March 30th. Fund Attorney reported the two responders failed to meet certain specifications included in the CCRFP. The Board of Fund Commissioners adopted a resolution rejecting the proposals. Executive Director reported the Fund office will work with the Fund Attorney to re-advertise.

Qualified Purchasing Agent: Based on discussions with the Fund Attorney on recent procurement, Executive Director recommended the appointment of a Qualified Purchasing Agent (QPA) to manage and assist with the procurement of various services. The Board of Fund Commissioners agreed with the recommendation and made a motion to appoint Anne Marie Wright as the NJCE Qualified Purchasing Agent for an annual fee of \$6,000. Fund Attorney will prepare the resolution to memorialize the action taken.

Financial Fast Track: Submitted for information were the Financial Fast Tracks as of December 31, 2022 and as of February 28, 2023. The statutory surplus as of February 28th reflected \$14.3 million.

Financial Outlook: The Executive Director submitted a memorandum on the 2022-year end results which noted the various factors that affected the 2023 renewal and how the Fund will be impacted going forward. Executive Director said despite the outside factors and a difficult renewal, the NJCE JIF maintains a \$14.3 million surplus.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported that FEMA is requesting member-related coverage documents and schedules of insurance to settle outstanding FEMA grants.

Safety National: Executive Director reported progress in negotiations with Safety National on 2020 COVID Claims and requested Closed Session to provide additional detail. During Open Session, the Board of Fund Commissioners adopted a motion to authorize and approve the settlement negotiation with Safety National as respects the Covid-19 claims incurred during Fund Year 2020. Additionally, the Board of Fund Commissioners adopted a motion to authorize and approve Covid-19 claim settlement and payment structure.

Covid-19 Working Group: Jennifer Conicella of PERMA Claims reported a Covid-19 working group of MEL and NJCE professionals is being formed. The goal of the working group is to pool Covid-19 information and experiences each entity has had in litigating these claims across the State to help both programs successfully manage the settlements.

NJCE JIF TPA Summit: Jennifer Conicella also reported a summit was last held in early 2022. PERMA Claims will plan for an updated summit in early 2024 as we anticipate several policy changes this coming renewal.

NJCE Committees:

Cyber Task Force: A meeting of this task force will be scheduled to introduce The Chertoff Group, discuss joining the Cyber JIF as part of the Fund's 2024 marketing effort and any other cyber-related matters. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the office. Those Commissioners that currently serve are Commissioner Sheehan and Commissioner Marion.

Coverage Committee: This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee will be scheduled in May to

review the draft policies, which were submitted to the Underwriting Manager. The Commissioners that currently serve are Commissioner Sheehan, Commissioner O'Connor, Commissioner Marion, Commissioner Shea, Commissioner Kelly, and Commissioner Kessler.

Safety Committee: The Safety Committee held a meeting on March 13th; minutes of the meeting were submitted for information. The Committee is scheduled to meet again on Monday June 12th at 10:00am.

Membership Renewal: The Counties of Burlington, Cumberland and Atlantic are scheduled to renew their three-year membership with the Fund as of January 1, 2024. Renewal documents will be sent to each respective County following the meeting.

Learning Management System: This online platform was introduced in 2021 to provide online training (Live and On-Demand) to members and has since been used by over 10,000 members. The new LMS (BIS) is expected to launch May 1st. More Details to follow.

Certifical: As previously discussed, this program was the next initiative to be introduced to create efficiencies and streamline the certificate issuance including the annual renewal process by using real-time data to ensure our members have continuous, compliant insurance certificates. Members will also receive a live feed of coverages through the Underwriting Managers office. The NJCE JIF data is being migrated to the Certifical program.

Workers Compensation Coverage: The Camden County College requested a quote for Workers Compensation coverage in April 2022 and has since accepted a revised proposal. As a member of the Camden County Insurance Commission their coverage will be extended to include Workers' Compensation coverage effective July 1st.

2023 MEL, MRHIF & NJCE Educational Seminar: The 12th Annual Educational Seminar will be held virtually again this year. The first session took place Friday, April 21st with over 250 participants and the second session is set to take place Friday, April 28th, 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2023 Best Practices Seminar: PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

2023 Financial Disclosures: Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th and the Local Finance Board has issued fines in the past.

2023 New Jersey Association of Counties Conference: The 72nd Annual Conference was held from May 3rd to May 5th at Caesar's in Atlantic City. The Underwriting Manager presented a workshop titled *State of Cybersecurity for Public Entities and Effective Cyber Risk Management Approaches* as part of the conference.

NJCE Claims Review Committee: The Claims Review Committee was not able to meet prior to the Fund's meeting. The Board of Fund Commissioners entered Closed Session to review payment or settlement authority requests. During Open Session, the Board of Fund Commissioners approved the payment and/or settlement authority requests as presented.

Underwriting Manager Report

Underwriting Manager reported a meeting of the NJCE Coverage Committee would be scheduled to review the policy forms drafted by the Technical Writer.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from February to April 2023, Safety Director bulletins and information on a training schedule through June 2023.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of March 2023.

Next Meeting: The next meeting of the NJCE JIF is scheduled for June 22, 2023 at 9:30AM via Zoom.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		February 28, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	334,412	668,824	30,937,845	31,606,669
2.	CLAIM EXPENSES				
	Paid Claims	136,604	297,505	12,054,394	12,351,899
	Case Reserves	(7,938)	(201,162)	2,324,941	2,123,779
	IBNR	10,417	181,824	1,881,413	2,063,237
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(6,997)	(14,325)	(143,373)	(157,698)
	TOTAL CLAIMS	132,086	263,842	16,117,375	16,381,217
3.	EXPENSES				
	Excess Premiums	162,027	324,054	12,487,822	12,811,876
	Administrative	30,515	61,030	3,400,241	3,461,272
	TOTAL EXPENSES	192,542	385,084	15,888,063	16,273,148
4.	UNDERWRITING PROFIT (1-2-3)	9,784	19,898	(1,067,594)	(1,047,695)
5.	INVESTMENT INCOME	7,029	10,482	205,204	215,686
6.	PROFIT (4 + 5)	16,813	30,381	(862,390)	(832,010)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	171,783	171,783
9.	DIVIDEND EXPENSE	0	0	(171,783)	(171,783)
10.	INVESTMENT IN JOINT VENTURE	7,373	7,373	725,548	732,921
11.	SURPLUS (6 + 7 + 8 - 9)	24,187	37,754	(134,733)	(96,979)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	366	533	279,608	280,142
	2013	373	465	218,073	218,538
	2014	793	1,065	163,255	164,321
	2015	678	917	(352,780)	(351,863)
	2016	1,056	1,436	407,762	409,198
	2017	512	618	(388,890)	(388,272)
	2018	516	594	(652,098)	(651,504)
	2019	(28,305)	(27,740)	600,371	572,632
	2020	1,034	1,351	(447,488)	(446,137)
	2021	1,576	2,066	(53,776)	(51,711)
	2022	3,137	3,885	91,229	95,113
	2023	42,449	52,563		52,563
	TOTAL SURPLUS (DEFICITS)	24,187	37,754	(134,734)	(96,980)
	TOTAL CASH				1,828,546

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	10,000	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	0	50,744	50,744
FUND YEAR 2013				
Paid Claims	602	13,807	1,201,468	1,215,275
Case Reserves	(856)	(10,101)	10,101	(0)
IBNR	254	(3,706)	2,076	(1,630)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	(0)	0	1,213,645	1,213,645
FUND YEAR 2014				
Paid Claims	0	140	1,371,192	1,371,332
Case Reserves	0	0	0	0
IBNR	0	(140)	0	(140)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,371,192	1,371,192
FUND YEAR 2015				
Paid Claims	(4,176)	7,885	1,855,665	1,863,550
Case Reserves	(6,409)	(9,706)	12,771	3,065
IBNR	10,585	1,821	21,797	23,618
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	1,890,234	1,890,234
FUND YEAR 2016				
Paid Claims	530	1,695	1,013,399	1,015,094
Case Reserves	(530)	(1,695)	127,042	125,347
IBNR	0	0	15,514	15,514
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	1,155,955	1,155,955
FUND YEAR 2017				
Paid Claims	2,855	42,018	1,942,904	1,984,922
Case Reserves	11,206	(20,715)	93,621	72,907
IBNR	(14,062)	(21,304)	17,199	(4,104)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	0	2,053,725	2,053,725
FUND YEAR 2018				
Paid Claims	23,090	90,803	1,776,365	1,867,168
Case Reserves	(22,782)	(82,765)	404,405	321,639
IBNR	(308)	(8,037)	101,445	93,407
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(4,248)	(4,248)
TOTAL FY 2018 CLAIMS	0	0	2,277,967	2,277,967

FUND YEAR 2019				
Paid Claims	17,465	17,465	532,692	550,157
Case Reserves	(2,465)	2,535	248,193	250,729
IBNR	(15,000)	(20,000)	221,907	201,907
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(7,467)	(7,467)
TOTAL FY 2019 CLAIMS	(0)	0	995,326	995,326
FUND YEAR 2020				
Paid Claims	36,458	46,338	1,102,953	1,149,290
Case Reserves	(42,247)	(85,267)	605,365	520,099
IBNR	5,789	38,929	291,283	330,212
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(29,796)	(29,796)
TOTAL FY 2020 CLAIMS	(0)	0	1,969,804	1,969,804
FUND YEAR 2021				
Paid Claims	28,086	40,301	744,192	784,492
Case Reserves	39,503	12,886	455,660	468,546
IBNR	(67,589)	(53,187)	440,070	386,883
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(38,701)	(38,701)
TOTAL FY 2021 CLAIMS	0	0	1,601,221	1,601,221
FUND YEAR 2022				
Paid Claims	23,699	28,259	472,820	501,079
Case Reserves	(19,263)	(59,540)	357,781	298,241
IBNR	(4,437)	31,280	770,122	801,403
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(63,161)	(63,161)
TOTAL FY 2022 CLAIMS	0	0	1,537,563	1,537,563
FUND YEAR 2023				
Paid Claims	7,995	8,794		8,794
Case Reserves	35,905	53,206		53,206
IBNR	95,183	216,167		216,167
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,997)	(14,325)		(14,325)
TOTAL FY 2023 CLAIMS	132,086	263,842	0	263,842
COMBINED TOTAL CLAIMS	132,086	263,842	16,117,375	16,381,217

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		March 31, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	334,412	1,003,237	30,937,845	31,941,081
2.	CLAIM EXPENSES				
	Paid Claims	100,537	398,041	12,054,394	12,452,436
	Case Reserves	18,451	(182,711)	2,324,941	2,142,230
	IBNR	7,758	189,581	1,881,413	2,070,995
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(107,858)	(122,183)	(143,373)	(265,556)
	TOTAL CLAIMS	18,887	282,729	16,117,375	16,400,104
3.	EXPENSES				
	Excess Premiums	162,027	486,081	12,487,822	12,973,903
	Administrative	30,515	91,545	3,400,241	3,491,787
	TOTAL EXPENSES	192,542	577,627	15,888,063	16,465,690
4.	UNDERWRITING PROFIT (1-2-3)	122,983	142,881	(1,067,594)	(924,713)
5.	INVESTMENT INCOME	6,084	16,566	205,204	221,770
6.	PROFIT (4 + 5)	129,066	159,447	(862,390)	(702,943)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	171,783	171,783
9.	DIVIDEND EXPENSE	0	0	(171,783)	(171,783)
10.	INVESTMENT IN JOINT VENTURE	0	7,373	725,548	732,921
11.	SURPLUS (6 + 7 + 8 - 9)	129,066	166,820	(134,733)	32,087
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	303	837	279,608	280,445
	2013	(1,479)	(1,014)	218,073	217,060
	2014	353	1,418	163,255	164,674
	2015	4,330	5,248	(352,780)	(347,532)
	2016	687	2,124	407,762	409,885
	2017	(21,631)	(21,014)	(388,890)	(409,904)
	2018	(10,269)	(9,675)	(652,098)	(661,773)
	2019	38,045	10,305	600,371	610,676
	2020	16,753	18,104	(447,488)	(429,385)
	2021	24,905	26,970	(53,776)	(26,806)
	2022	55,995	59,880	91,229	151,109
	2023	21,074	73,638		73,638
	TOTAL SURPLUS (DEFICITS)	129,066	166,820	(134,734)	32,086
	TOTAL CASH				3,374,376

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	10,000	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	0	50,744	50,744
FUND YEAR 2013				
Paid Claims	0	13,807	1,201,468	1,215,275
Case Reserves	0	(10,101)	10,101	(0)
IBNR	1,630	(2,076)	2,076	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	1,630	1,630	1,213,645	1,215,275
FUND YEAR 2014				
Paid Claims	0	140	1,371,192	1,371,332
Case Reserves	0	0	0	0
IBNR	140	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	140	140	1,371,192	1,371,332
FUND YEAR 2015				
Paid Claims	105	7,990	1,855,665	1,863,655
Case Reserves	(105)	(9,811)	12,771	2,960
IBNR	(3,906)	(2,085)	21,797	19,712
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(3,906)	(3,906)	1,890,234	1,886,328
FUND YEAR 2016				
Paid Claims	550	2,245	1,013,399	1,015,644
Case Reserves	(550)	(2,245)	127,042	124,797
IBNR	0	0	15,514	15,514
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	1,155,955	1,155,955
FUND YEAR 2017				
Paid Claims	3,732	45,750	1,942,904	1,988,654
Case Reserves	(3,732)	(24,447)	93,621	69,175
IBNR	21,822	519	17,199	17,718
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	21,822	21,822	2,053,725	2,075,547
FUND YEAR 2018				
Paid Claims	15,098	105,901	1,776,365	1,882,266
Case Reserves	9,555	(73,211)	404,405	331,194
IBNR	(14,218)	(22,255)	101,445	79,190
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(23)	(23)	(4,248)	(4,271)
TOTAL FY 2018 CLAIMS	10,412	10,412	2,277,967	2,288,379

FUND YEAR 2019				
Paid Claims	1,510	18,974	532,692	551,667
Case Reserves	(1,510)	1,026	248,193	249,219
IBNR	(32,446)	(52,446)	221,907	169,461
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(4,593)	(4,593)	(7,467)	(12,059)
TOTAL FY 2019 CLAIMS	(37,039)	(37,039)	995,326	958,287
FUND YEAR 2020				
Paid Claims	32,879	79,217	1,102,953	1,182,170
Case Reserves	24,056	(61,211)	605,365	544,154
IBNR	(56,935)	(18,006)	291,283	273,276
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(16,228)	(16,228)	(29,796)	(46,024)
TOTAL FY 2020 CLAIMS	(16,228)	(16,228)	1,969,804	1,953,577
FUND YEAR 2021				
Paid Claims	17,613	57,914	744,192	802,105
Case Reserves	(16,743)	(3,857)	455,660	451,803
IBNR	(3,761)	(56,948)	440,070	383,122
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(21,171)	(21,171)	(38,701)	(59,872)
TOTAL FY 2021 CLAIMS	(24,062)	(24,062)	1,601,221	1,577,159
FUND YEAR 2022				
Paid Claims	8,901	37,161	472,820	509,981
Case Reserves	404	(59,136)	357,781	298,645
IBNR	(28,279)	3,001	770,122	773,124
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(35,704)	(35,704)	(63,161)	(98,865)
TOTAL FY 2022 CLAIMS	(54,678)	(54,678)	1,537,563	1,482,885
FUND YEAR 2023				
Paid Claims	20,149	28,943		28,943
Case Reserves	7,076	60,282		60,282
IBNR	123,711	339,878		339,878
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(30,140)	(44,465)		(44,465)
TOTAL FY 2023 CLAIMS	120,796	384,637	0	384,637
COMBINED TOTAL CLAIMS	18,887	282,729	16,117,375	16,400,104

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2023					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	2,986,328	5,972,656	248,899,924	254,872,579
2.	CLAIM EXPENSES				
	Paid Claims	252,576	670,922	12,514,366	13,185,288
	Case Reserves	95,970	323,676	12,686,874	13,010,550
	IBNR	181,741	65,977	11,414,958	11,480,935
	Discounted Claim Value	(76,112)	(134,227)	(2,262,516)	(2,396,743)
	Excess Recoveries	0	0	(1,042,640)	(1,042,640)
	TOTAL CLAIMS	454,175	926,347	33,311,042	34,237,389
3.	EXPENSES				
	Excess Premiums	2,317,902	4,651,114	177,502,257	182,153,371
	Administrative	181,512	363,432	18,460,731	18,824,163
	TOTAL EXPENSES	2,499,414	5,014,546	195,962,988	200,977,534
4.	UNDERWRITING PROFIT (1-2-3)	32,739	31,763	19,625,894	19,657,657
5.	INVESTMENT INCOME	5,697	69,717	1,379,212	1,448,929
6.	PROFIT (4+5)	38,435	101,480	21,005,105	21,106,586
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	38,435	101,480	14,297,554	14,399,035
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	35	427	62,481	62,909
	2011	81	991	572,420	573,411
	2012	134	1,625	686,619	688,243
	2013	234	2,858	1,090,793	1,093,651
	2014	340	4,126	2,077,841	2,081,968
	2015	324	3,946	1,679,406	1,683,351
	2016	438	5,316	1,710,308	1,715,624
	2017	462	5,643	2,614,589	2,620,231
	2018	532	6,460	2,321,638	2,328,098
	2019	619	(552,368)	2,164,699	1,612,330
	2020	628	7,620	(1,813,892)	(1,806,272)
	2021	876	10,725	(204,057)	(193,332)
	2022	994	12,230	1,334,709	1,346,939
	2023	32,739	591,882		591,882
	TOTAL SURPLUS (DEFICITS)	38,435	101,480	14,297,554	14,399,034
	TOTAL CASH				15,278,217

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF February 28, 2023				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
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	2,571	7,462	552,636	560,098
Case Reserves	(2,571)	(7,462)	83,028	75,567
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	0	(7,983)	(7,983)
TOTAL FY 2011 CLAIMS	0	0	630,681	630,681
FUND YEAR 2012				
Paid Claims	115	2,391	1,589,807	1,592,198
Case Reserves	(115)	(2,391)	58,613	56,222
IBNR	0	0	3,122	3,122
Discounted Claim Value	0	0	(6,056)	(6,056)
TOTAL FY 2012 CLAIMS	0	0	1,645,486	1,645,486
FUND YEAR 2013				
Paid Claims	8,763	18,135	995,819	1,013,954
Case Reserves	(8,493)	(17,865)	549,219	531,355
IBNR	(270)	(270)	29,551	29,281
Discounted Claim Value	0	0	(60,165)	(60,165)
TOTAL FY 2013 CLAIMS	0	0	1,514,426	1,514,426
FUND YEAR 2014				
Paid Claims	396	766	659,816	660,582
Case Reserves	(396)	(666)	138,364	137,697
IBNR	0	(100)	21,077	20,977
Discounted Claim Value	0	0	(15,330)	(15,330)
TOTAL FY 2014 CLAIMS	0	0	803,927	803,927
FUND YEAR 2015				
Paid Claims	6,080	8,699	1,822,647	1,831,345
Case Reserves	(6,083)	(8,699)	734,986	726,287
IBNR	3	0	94,138	94,138
Discounted Claim Value	0	0	(67,627)	(67,627)
TOTAL FY 2015 CLAIMS	0	0	2,584,143	2,584,143
FUND YEAR 2016				
Paid Claims	0	867	1,030,094	1,030,961
Case Reserves	0	(15,083)	1,339,694	1,324,611
IBNR	0	14,216	42,209	56,425
Discounted Claim Value	0	0	(94,522)	(94,522)
TOTAL FY 2016 CLAIMS	0	0	2,317,474	2,317,474

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2023					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
Paid Claims	7,779	30,622	1,181,145	1,211,767	
Case Reserves	(9,463)	(32,305)	854,966	822,661	
IBNR	1,684	1,683	114,476	116,159	
Discounted Claim Value	0	0	(78,364)	(78,364)	
TOTAL FY 2017 CLAIMS	0	(0)	2,072,224	2,072,224	
FUND YEAR 2018					
Paid Claims	29,683	37,016	987,489	1,024,505	
Case Reserves	10,266	(44)	950,586	950,542	
IBNR	(39,950)	(36,972)	552,963	515,991	
Discounted Claim Value	0	0	(120,565)	(120,565)	
TOTAL FY 2018 CLAIMS	0	0	2,370,473	2,370,473	
FUND YEAR 2019					
Paid Claims	37,747	38,951	684,365	723,316	
Case Reserves	(61,603)	132,197	1,205,018	1,337,214	
IBNR	23,855	(171,148)	1,263,761	1,092,613	
Discounted Claim Value	0	0	(198,523)	(198,523)	
TOTAL FY 2019 CLAIMS	(0)	0	2,954,620	2,954,620	
FUND YEAR 2020					
Paid Claims	(1,848)	(1,060)	881,863	880,802	
Case Reserves	172,892	160,308	3,856,203	4,016,512	
IBNR	(171,044)	(159,248)	2,706,198	2,546,951	
Discounted Claim Value	0	0	(494,451)	(494,451)	
Excess Recoveries	0	0	(1,042,640)	(1,042,640)	
TOTAL FY 2020 CLAIMS	0	0	5,907,173	5,907,173	
FUND YEAR 2021					
Paid Claims	26,693	287,268	1,705,091	1,992,359	
Case Reserves	(26,175)	(275,851)	2,095,279	1,819,427	
IBNR	(518)	(11,417)	2,146,905	2,135,488	
Discounted Claim Value	0	0	(453,414)	(453,414)	
Excess Recoveries	0	0	0	0	
TOTAL FY 2021 CLAIMS	0	0	5,493,861	5,493,861	
FUND YEAR 2022					
Paid Claims	134,597	239,805	251,754	491,559	
Case Reserves	27,606	391,434	820,919	1,212,353	
IBNR	(162,203)	(631,239)	4,437,558	3,806,319	
Discounted Claim Value	0	0	(665,517)	(665,517)	
TOTAL FY 2022 CLAIMS	0	0	4,844,714	4,844,714	
FUND YEAR 2023					
Paid Claims	0	0		0	
Case Reserves	103	103		103	
IBNR	530,184	1,060,471		1,060,471	
Discounted Claim Value	(76,112)	(134,227)		(134,227)	
TOTAL FY 2023 CLAIMS	454,175	926,347	0	926,347	
COMBINED TOTAL CLAIMS	454,175	926,347	33,311,042	34,237,389	

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,042,640 due from the reinsurer for COVID-19 WC claims.

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

March 31, 2023

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	0	0	0	0	0	3	0	0	2	9	1	15
March-23	0	0	0	0	0	0	0	0	0	2	12	2	16
NET CHGE	0	0	0	0	0	0	-3	0	0	0	3	1	1
Limited Reserves													\$3,184
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$2	\$14,213	\$2,500	\$24,445
March-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$37,233	\$13,714	\$50,949
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,729)	\$0	\$0	\$0	\$23,019	\$11,214	\$26,504
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$184,475	\$306,309	\$12	\$1,742,177
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	1	0	0	0	0	0	3	5	15	17	6	0	47
March-23	1	0	0	0	0	0	3	5	16	17	7	1	50
NET CHGE	0	0	0	0	0	0	0	0	1	0	1	1	3
Limited Reserves													\$20,145
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$127,489	\$207,814	\$332,121	\$309,868	\$36,500	\$0	\$1,023,791
March-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$118,237	\$206,304	\$337,947	\$299,090	\$30,692	\$5,000	\$1,007,270
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$9,251)	(\$1,510)	\$5,826	(\$10,778)	(\$5,808)	\$5,000	(\$16,521)
Ltd Incurred	\$12,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$682,472	\$527,155	\$538,529	\$434,068	\$32,067	\$32,067	\$5,167,614
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	0	0	0	0	0	0	0	1	1	1	0	3
March-23	0	0	0	0	0	0	0	0	1	1	1	1	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves													\$2,875
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$0	\$10,300
March-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$1,200	\$11,500
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,200	\$1,200
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$18,009	\$175,935
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	0	0	2	1	5	4	1	14	8	27	12	74
March-23	0	0	0	1	1	5	4	1	12	8	23	10	65
NET CHGE	0	0	0	-1	0	0	0	0	-2	0	-4	-2	-9
Limited Reserves													\$16,493
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$0	\$0	\$3,065	\$125,347	\$72,907	\$186,421	\$42,915	\$232,260	\$149,177	\$247,028	\$50,706	\$1,109,827
March-23	\$0	\$0	\$0	\$2,960	\$124,798	\$69,175	\$212,957	\$42,915	\$204,955	\$143,212	\$230,721	\$40,368	\$1,072,059
NET CHGE	\$0	\$0	\$0	(\$105)	(\$550)	(\$3,732)	\$26,535	\$0	(\$27,305)	(\$5,965)	(\$16,307)	(\$10,338)	(\$37,768)
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$730,297	\$577,504	\$1,130,047	\$1,401,494	\$178,259	\$931,640	\$605,411	\$448,099	\$448,099	\$7,913,347
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	1	0	0	2	1	5	10	6	30	28	43	13	139
March-23	1	0	0	1	1	5	7	6	29	28	43	14	135
NET CHGE	0	0	0	-1	0	0	-3	0	-1	0	0	1	-4
Limited Reserves													\$15,865
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$10,000	\$0	\$0	\$3,065	\$125,347	\$72,907	\$321,639	\$250,729	\$564,682	\$468,546	\$298,241	\$53,206	\$2,168,362
March-23	\$10,000	\$0	\$0	\$2,960	\$124,798	\$69,175	\$331,194	\$249,219	\$543,202	\$451,803	\$299,145	\$60,282	\$2,141,777
NET CHGE	\$0	\$0	\$0	(\$105)	(\$550)	(\$3,732)	\$9,555	(\$1,510)	(\$21,480)	(\$16,743)	\$904	\$7,076	(\$26,585)
Ltd Incurred	\$50,744	\$1,215,275	\$1,371,332	\$1,866,615	\$1,140,441	\$2,057,829	\$2,213,460	\$805,059	\$1,725,376	\$1,250,269	\$804,485	\$498,188	\$14,999,072

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

April 30, 2023

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	0	0	0	0	0	0	0	0	2	12	2	16
April-23	0	0	0	0	0	0	0	0	0	2	9	3	14
NET CHGE	0	0	0	0	0	0	0	0	0	0	-3	1	-2
Limited Reserves													\$1,719
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$37,233	\$13,714	\$50,949
April-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$19,061	\$5,001	\$24,064
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$18,172)	(\$8,713)	(\$26,885)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$184,875	\$328,570	\$9	\$1,764,835
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	1	0	0	0	0	0	3	5	16	17	7	1	50
April-23	1	0	0	0	0	0	4	5	17	17	6	3	53
NET CHGE	0	0	0	0	0	0	1	0	1	0	-1	2	3
Limited Reserves													\$20,853
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$118,237	\$206,304	\$337,947	\$299,090	\$30,692	\$5,000	\$1,007,270
April-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$117,993	\$201,708	\$389,264	\$341,466	\$29,768	\$15,000	\$1,105,199
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$244)	(\$4,596)	\$51,317	\$42,376	(\$924)	\$10,000	\$97,929
Ltd Incurred	\$12,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$692,472	\$527,155	\$595,829	\$483,068	\$32,067	\$32,067	\$5,283,914
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	0	0	0	0	0	0	0	1	1	1	1	4
April-23	0	0	0	0	0	0	0	0	1	1	1	1	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves													\$2,875
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$1,200	\$11,500
April-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$1,200	\$11,500
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$18,009	\$175,935
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	0	0	0	1	1	5	4	1	12	8	23	10	65
April-23	0	0	0	1	1	5	4	1	13	9	19	15	68
NET CHGE	0	0	0	0	0	0	0	0	1	1	-4	5	3
Limited Reserves													\$19,490
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$0	\$0	\$0	\$2,960	\$124,798	\$69,175	\$212,957	\$42,915	\$204,955	\$143,212	\$230,721	\$40,368	\$1,072,059
April-23	\$0	\$0	\$0	\$2,960	\$124,268	\$135,881	\$206,705	\$42,915	\$200,585	\$181,391	\$306,045	\$124,581	\$1,325,330
NET CHGE	\$0	\$0	\$0	\$0	(\$530)	\$66,706	(\$6,252)	\$0	(\$4,370)	\$38,179	\$75,324	\$84,214	\$253,271
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$730,297	\$577,504	\$1,199,430	\$1,401,494	\$178,259	\$932,766	\$646,402	\$526,619	\$526,619	\$8,181,887
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	1	0	0	1	1	5	7	6	29	28	43	14	135
April-23	1	0	0	1	1	5	8	6	31	29	35	22	139
NET CHGE	0	0	0	0	0	0	1	0	2	1	-8	8	4
Limited Reserves													\$17,742
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
March-23	\$10,000	\$0	\$0	\$2,960	\$124,798	\$69,175	\$331,194	\$249,219	\$543,202	\$451,803	\$299,145	\$60,282	\$2,141,777
April-23	\$10,000	\$0	\$0	\$2,960	\$124,268	\$135,881	\$324,698	\$244,623	\$590,149	\$532,358	\$355,374	\$145,782	\$2,466,093
NET CHGE	\$0	\$0	\$0	\$0	(\$530)	\$66,706	(\$6,496)	(\$4,596)	\$46,947	\$80,555	\$56,228	\$85,501	\$324,315
Ltd Incurred	\$50,744	\$1,215,275	\$1,371,332	\$1,866,615	\$1,140,441	\$2,127,212	\$2,223,460	\$805,059	\$1,783,802	\$1,340,660	\$905,266	\$576,705	\$15,406,571

WHAT TO DO IF YOU HAVE A CYBER EVENT



Did You Just Experience a Cyber Incident?

Call [\(833\) 633-8666](tel:8336338666) or

Email claims@cowbellcyber.ai

Talk to dedicated insurance and cybersecurity professionals—available 24/7, 365 days a year.

**Be sure to provide the 2022-2023 Policy Number
OBD-CB-S8JGD6XJX**



What to do after you discover a cyber incident

Scenario

An employee clicked on a malicious email link. The email originated from a threat actor and clicking on the link installed malware into the organization's network and encrypted data and files.

A message has now appeared on the employee's computer demanding that \$100,000 be paid in Bitcoin within 48 hours to regain access to the company's data and files, otherwise, the threat actor will publish the sensitive data on the internet.



Next Steps

Report to Cowbell at (833)-633-8666 or email claims@cowbellcyber.ai



Immediately report the incident to Cowbell and your broker. You should never try to resolve the issue on your own; do not engage with the threat actor. We are available 24-7, 365 days a year. An incident response team will be immediately deployed to address the cyber incident.

Prepare for a scoping call



To the extent possible, please create a brief summary of what systems or data may be impacted. Have the organization's leadership on standby to attend a scoping call with Cowbell's incident response experts.

Our Claims Process

Report: As soon as a claim is filed, our cyber claims specialists will swiftly deploy appropriate incident response teams to immediately assist.

Review: A policy review and coverage investigation is conducted and the policyholder is informed of the resources available.

Respond: Cowbell's incident response team includes breach counsel, digital forensic and incident response investigators, professional ransom negotiators, public relations, and others. These teams have been vetted for expertise and efficiency and will address the incident to minimize the impact to your organization.

RESOLUTION NO. 15-23

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – JUNE 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.

<u>FUND YEAR 2023</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000338			
000338	INSERVCO INSURANCE SERVICES	TPA 05/23	4,746.00
000338	INSERVCO INSURANCE SERVICES	TPA 04/23	4,746.00
			9,492.00
000339			
000339	SAFETYFIRST SYSTEMS	2 DECALS VEH #S OP637C-OP638C 04/23	37.95
000339	SAFETYFIRST SYSTEMS	DECALS-ADD. POWERED VEHICLES 04/23	23.95
			61.90
000340			
000340	WILLIAM WALSH, WALSH PUBLIC SAFETY	4 HEALTH CLASSES 4/11/23- 4/27/23	2,000.00
			2,000.00
		Total Payments FY 2023	11,553.90
		TOTAL PAYMENTS ALL FUND YEARS	11,553.90

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: May 26, 2023
DATE OF MEETING: June 1, 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 Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738
---	---	--

April - June 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 5:** Conducted a Loss Control Survey at the Count Tax Office.
- **April 6:** Attended the CUIC meeting.
- **April 12:** Attended the CUIC Safety Committee meeting.
- **May 18:** Conducted one session of Office Safety training for the CUIC.
- **May 19:** Conducted one session of ELDT Training for the CUIC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 1:** Plan to attend the CUIC meeting.
- **June 1:** Plan to attend the CUIC Claims Committee meeting.
- **June 1:** One session of Office Safety training is scheduled for DOSS.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Fall Protection at Treatment Plants, Pump Stations & Wells - Best Practices. - April 4.

- NJCE JIF - JAM SD Bulletin: Tornado Best Practices – April 15.
- NJCE JIF - Live Safety Training – June 2023 Registration is Now Open! – April 17.
- NJCE JIF - JAM SD Bulletin: Salt Shed & Salt Dome Best Practices – April 25.
- NJCE JIF - JAM SD Bulletin: National Bike Safety Month – May 8.
- NJCE JIF - JAM SD Bulletin: 15 Passenger Vans Best Practices – May 11.
- NJCE JIF - JAM SD Message: Transitional Duty Resources – May 16.
- NJCE JIF - JAM SD Bulletin: Mark Out Best Practices – May 22.
- NJCE JIF - Live Safety Training – July 2023 Registration is Now Open! – May 22.
- NJCE JIF - JAM SD Bulletin: Batting Cages Best Practices – May 23.

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).

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 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 June thru July 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.**

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](#).



PLEASE NOTE: The NJCE JIF is excited to announce that the New NJCE Learning Management System (BIS) will be launching on ***MAY 1st***. The new LMS has similar features to the current LMS along with new technology.

- The current NJCE LMS will be unavailable and no longer accessible for use due to finalizing the system conversion starting on Monday April 17th.
- More information on the New LMS (BIS) and FAQ's are available on the NJCE.org site (<https://njce.org/safety/>).

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 Expo indicated with an (*). These Expos are scheduled throughout the state and are for training programs that are not available virtually. (***Please Note: During the month of June, registration for in-person classes will be completed through Eventbrite, by clicking on the Class Topic registration links below.***)

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

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

DATE	TRAINING TOPIC	TIME
6/1/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/1/23	Hearing Conservation	10:30 - 11:30 am
6/2/23	Productive Meetings Best Practices	8:30 - 10:00 am
6/2/23	Playground Safety Inspections	1:00 - 3:00 pm
6/5/23	Heavy Equipment Safety: General Safety	8:30 - 10:30 am
6/5/23	Bloodborne Pathogens	11:00 - 12:00 pm
6/5/23	Microlearning Theory and Practice	1:00 - 3:00 pm
6/6/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/6/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/7/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/7/23	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
6/8/23	Mower Safety	8:30 - 9:30 am
6/8/23	Personal Protective Equipment	1:00 - 3:00 pm
6/8/23	CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Monmouth)	9:00 - 10:30 am
6/9/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
6/9/23	Shop and Tool Safety	11:00 - 12:00 pm
6/9/23	Flagger Skills and Safety	1:00 - 2:00 pm
6/12/23	Fall Protection Awareness	8:30 - 10:30 am
6/12/23	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/13/23	The Power of Collaboration (JIF 101)	9:00 - 1:00 pm
6/13/23	Ethical Decision Making	9:00 - 11:30 am
6/13/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
6/13/23	Introduction to Understanding Conflict	12:30 - 2:30 pm
6/14/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
6/14/23	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/14/23	Fire Safety	1:00 - 2:00 pm
6/15/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
6/15/23	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/15/23	CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Essex)	9:00 - 10:30 am
6/16/23	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
6/16/23	Special Event Management	1:00 - 3:00 pm

6/20/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
6/20/23	Fire Extinguisher Safety	11:00 - 12:00 pm
6/21/23	MSI-NICE Expo 2023: Confined Space Entry	8:30 - 11:30 am
6/21/23	MSI-NICE Expo 2023: Excavation, Trenching, and Shoring	8:30 - 12:30 pm
6/21/23	MSI-NICE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)	8:30 - 12:30 pm
6/21/23	MSI-NICE Expo 2023: Flagger Work Zone Safety	8:30 - 12:30 pm
6/21/23	MSI-NICE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)	8:30 - 11:30 am
6/22/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/23/23	Bloodborne Pathogens	7:30 - 8:30 am
6/23/23	Driving Safety Awareness	9:00 - 10:30 am
6/23/23	Personal Protective Equipment	10:30 - 12:30 pm
6/26/23	Chipper Safety	7:30 - 8:30 am
6/26/23	Chainsaw Safety	9:00 - 10:00 am
6/26/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
6/28/23	Hazard Communication/Globally Harmonized System (GHS)	11:00 - 12:30 pm
6/28/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/29/23	Fire Safety	8:30 - 9:30 am
6/29/23	Fire Extinguisher Safety	10:00 - 11:00 am
6/29/23	Bloodborne Pathogens	1:00 - 2:00 pm
6/30/23	Confined Space Entry	9:00 - 12:00 pm
6/30/23	Mower Safety	1:00 - 2:00 pm
7/6/23	Mower Safety	8:30 - 9:30 am
7/6/23	Hearing Conservation	10:00 - 11:00 am
7/6/23	Bloodborne Pathogens	1:00 - 2:00 pm
7/7/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
7/7/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/7/23	Flagger Skills and Safety	1:00 - 2:00 pm
7/10/23	Fire Safety	7:30 - 8:30 am
7/10/23	Implicit Bias in the Workplace	9:00 - 10:30 am
7/10/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
7/11/23	Back Safety/Material Handling	9:00 - 10:00 am
7/11/23	Preparing for First Amendment Audits	9:00 - 11:00 am
7/12/23	Confined Space Entry	8:30 - 11:30 am
7/12/23	Shop and Tool Safety	1:00 - 2:00 pm
7/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/13/23	Driving Safety Awareness	1:00 - 2:30 pm
7/14/23	Bloodborne Pathogens	7:30 - 8:30 am
7/14/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
7/17/23	Personal Protective Equipment	7:30 - 9:30 am
7/17/23	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
7/18/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/19/23	Safety Committee Best Practices	8:30 - 10:00 am
7/19/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/20/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/20/23	Fire Extinguisher Safety	1:00 - 2:00 pm
7/21/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
7/21/23	Introduction to Management Skills	9:00 - 11:00 am
7/24/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am

7/24/23	Fire Safety	10:00 - 11:00 am
7/24/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/25/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/23	Bloodborne Pathogens	10:30 - 11:30 am
7/25/23	Personal Protective Equipment	1:00 - 3:00 pm
7/26/23	Hearing Conservation	8:30 - 9:30 am
7/26/23	Dealing with Difficult People	11:00 - 12:30 pm
7/27/23	Confined Space Entry	8:30 - 11:30 am
7/27/23	Chainsaw Safety	1:00 - 2:00 pm
7/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/28/23	Fire Extinguisher Safety	11:00 - 12:00 pm
7/31/23	Mower Safety	8:30 - 9:30 am
7/31/23	Fall Protection Awareness	1:00 - 3:00 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 Sagemore 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: 6/1/2023

RE: Risk Management Consultant's Report

Safety and Training

- **2/8/2023 Safety and Accident Review Committee Meeting**
Attached are the approved 2/8/2023 Safety and Accident Review Committee Meeting Minutes. The 4/12/2023 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2023 Wellness Incentive Grant Program Submissions**
We are excited to announce that eight submissions have been received for the 2023 Wellness Incentive Program Grant totaling \$6,184.68.

Entity - Department	Wellness Submission	Amount on Submission
Cumberland County – Dept. of Health	Purchase inspirational quotes and poster displays	\$507.84
Cumberland County Improvement Authority	A family fun and wellness day for all employees with various vendors that are related to a healthy lifestyle alternative.	\$1,000.00
Cumberland County – Administration Building	Purchase air purifiers, Keurig commercial coffee maker and k pod cups	\$932.00
Cumberland County – Office of Aging	Chair massages	\$300.00
Cumberland County – Dept. of Workforce Development	Fresh fruit and yogurt Fridays and chair massages	\$444.84
Cumberland County Utilities Authority	Fresh fruit Fridays and smoothies	\$1,000.00
Cumberland County – Prosecutor's Office / Office of Victim Witness Advocacy	Lunch yoga sessions and Fresh Fruit Fridays	\$1,000.00
Cumberland County – Dept. of Human Services	Healing Sound Bowl Yoga & Educational session, aromatherapy education session, drumming session, chair massage and lunch and learn	\$1,000.00

Insuring Bright Future and Building Lasting Relationships since 1954

Main Office
8000 Sagemore 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 Sagemore Drive, Suite 8101 • Marlton, New Jersey 08053
856.489.9100 • 856.489.9101 Fax • www.hig.net

Enclosed please find the submissions for review. The Safety and Accident Review Committee reviewed the submissions and believe they all promote wellness.

We request and recommend approval of all submissions.

Action Requested: *Motion* to approve all the Wellness Incentive Program Grants.

- **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.

At the 2/8/2023 Insurance Commission meeting, the Warden requested two additional sessions of the program. All four training sessions have been conducted. One more session of training has been requested by the department. This will ensure that all officers receive the training. Enclosed is a flyer about the program for your review.

Action Requested: Motion to approve an amount not to exceed an additional \$500 (\$2,500 in total for the year) to purchase training in 2023 for the County Department of Corrections.

- **2024 Underwriting Renewal Data**

The NJCEL will begin the 2024 Underwriting Renewal Process and in turn, we will be reaching out to members to obtain updated exposure information.

Insuring Bright Future and Building Lasting Relationships since 1954

Main Office
8000 Sagemore 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
 February 8, 2023, 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
Dr. Cynthia Hickman	Cumberland County – Human Resources	Present
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	Present
Henrietta Barreras	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Barbara Nedohon	Cumberland County – Aging & Disabled	Present
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	Absent
Amy Brag	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – Office of Aging	Present
Sal DeFrancisco	Cumberland County Improvement Authority	Present
Stephanie Shelton	Cumberland County Improvement Authority	Absent
Bob Carlson	Cumberland County Utilities Authority	Absent

Alternates:

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

Commission Professionals:

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

- III. Approval of the 12/14/2022 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 12/14/2022 Safety and Accident Review Committee Meeting Minutes.
 Moved: David Dewoody
 Seconded: Robin Haaf
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

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

CUMBERLAND COUNTY INSURANCE COMMISSION

Dr. Hickman began with the County's emergency action plans and the importance of ensuring they are updated to keep employees safe. She noted that departments may have had recent changes including buildings and / or personnel and advised that the plans must be updated immediately. In addition, she stated that departments should provide proof of training of all employees on the plan to her office.

She continued by stating that emergency action plan drills must be completed, and evidence of training should also be provided to her office by April. She reminded the committee that when such drills are being scheduled, the department must advise the fire department, Office of Emergency Management, and the County. Mr. Prince confirmed how important the annual review of the plan and the drills are. Dr. Hickman also spoke of new hires and the inclusion of training on the emergency action plans. Ms. Sauro advised of the plans for the Office of Aging and requested assistance from Dr. Hickman. Dr. Hickman stated she would assist the department.

Lastly, she commended the County on the dedication to safety training. She advised that there has been a lot training executed within the past two years. She reminded the committee of upcoming J.A. Montgomery trainings.

- V. Risk Management Consultant's Report
Mr. Henry reviewed two claims experience graphs, one valued as of 12/30/2022 and one valued as of 1/31/2023 which illustrates the total number of workers' compensation claims for the Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County, with an exclusion of any pandemic claims.

Lastly, he reminded the committee of the upcoming deadline for the 2023 Wellness Grants and encouraged submissions.

- VI. NJCEL Safety Director's Report
Mr. Prince began by encouraging committee members to review NJCE.org for trainings in February and March.

He continued by advising that documentation for the 2023 Munich Re Safety Grant will be forthcoming in April. He encouraged ideas for submissions by speaking of previous approved submissions.

Lastly, he spoke about an entry level program for potential CDL drivers to participate in, prior to obtaining a CDL license. He advised that links for training would be established, along with a power point presentation, test questions and other program items. He further advised that there will be a Train the Trainer program established as well so that an employee with a valid CDL license could become a trainer. He concluded by stating that the program was only for individuals who would be obtaining a new CDL license.

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

- VII. Old Business
There was no old business.

- IX. New Business
Mr. Dewoody advised that the RFQ for the annual Right to Know survey has been prepared and the County will be obtaining quotes for the project.

He further advised of an incident that had occurred at the County's 220 N. Laurel Street location. A dock plate needed to be repaired. A vendor was contacted, and the repair was made prior to any individual sustaining any injuries.

- X. Adjournment
Motion to adjourn.
Moved: Robin Haaf
Seconded: Neil Riley
The meeting was adjourned at 10:38am

**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2023						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	55	\$20,235.25	\$6,093.76	\$14,141.49	70%	\$1,838.39
February	53	\$21,216.30	\$8,757.84	\$12,458.46	59%	\$1,619.60
March	62	\$31,441.35	\$12,063.17	\$19,378.18	62%	\$2,519.16
April	63	\$75,864.78	\$29,008.89	\$46,855.89	62%	\$6,091.27
Grand Total	233	\$148,757.68	\$55,923.66	\$92,834.02	62%	\$12,068.42

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



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

1/1/2023 – 4/30/2023

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	226	\$143,868.68	\$51,631.66	\$92,237.02	64%
Anesthesiology	4	\$7,748.00	\$3,764.42	\$3,983.58	51%
Behavioral Health	11	\$1,950.00	\$1,161.82	\$788.18	40%
Hospital	12	\$21,132.60	\$16,536.59	\$4,596.01	22%
MRI/Radiology	10	\$887.00	\$418.04	\$468.96	53%
Occ Med/Primary Care	9	\$5,752.18	\$1,277.69	\$4,474.49	78%
Ortho/Neuro	72	\$68,284.90	\$16,184.35	\$52,100.55	76%
Other	1	\$385.00	\$56.20	\$328.80	85%
Physical Therapy	100	\$34,872.00	\$11,270.58	\$23,601.42	68%
Urgent Care Center	7	\$2,857.00	\$961.97	\$1,895.03	66%
Out of Network	7	\$4,889.00	\$4,292.00	\$597.00	12%
Emergency Medicine	1	\$1,602.00	\$1,602.00	\$0.00	0%
Laboratory Services	2	\$350.00	\$350.00	\$0.00	0%
MRI/Radiology	1	\$247.00	\$247.00	\$0.00	0%
Ortho/Neuro	1	\$500.00	\$250.00	\$250.00	50%
Other	2	\$2,190.00	\$1,843.00	\$347.00	16%
Grand Total	233	\$148,757.68	\$55,923.66	\$92,834.02	62%

QualCare Network Penetration Rate 97%



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

1/1/2023 – 4/30/2023

	UNITS OF SERVICE	APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	74	\$16,155.11	Ortho/Occ Med
SALEM MEDICAL CENTER	1	\$13,126.49	Hospital
NOVACARE REHABILITATION	99	\$10,470.58	Physical Therapy
INSPIRA MEDICAL CENTER VINELAND	10	\$3,295.64	Hospital
RANOCAS ANESTHESIOLOGY, PA	2	\$2,883.32	Anesthesia/Pain Management
BRIDGETON FIRE DEPARTMENT EMS	2	\$1,843.00	Ambulance
EMERGENCY CARE SERVICES OF NJ	1	\$1,602.00	Emergency Medicine
RITA R. KAMMIEL MD AND ASSOCIATES	11	\$1,161.82	Behavioral Health
INSPIRA HEALTH NETWORK URGENT CARE PC	7	\$961.97	Urgent Care Center
SOUTH JERSEY ANESTHESIA & PAIN PHYSIAN	2	\$881.10	Anesthesia/Pain Management
Grand Total	209	\$52,381.03	

APPENDIX I – MEETING MINUTES
April 6, 2023

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – APRIL 6, 2023
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Douglas Albrecht	Present
Joseph Sileo	Present
Victoria Lods	Absent
Harold Johnson	Present
Jeffrey Ridgway	Present

ALTERNATE FUND COMMISSIONER:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Bob Carlson, Cumberland County Utility Authority
Jerry Velazquez, Cumberland County Improvement Authority
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Scott Brown, SG Risk
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Jennifer Davis, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery
Edward Cooney, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN SESSION OF DECEMBER 1, 2022

Moved: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Proposed Amendment to the Fund’s Rules and Regulations – At the April Commission meeting, a first reading of proposed changes to the Fund’s Rules & Regulations were discussed and formally read into the record. The proposed changes appear on **page 3**. This is the public hearing on the proposed changes.

MOTION TO OPEN THE PUBLIC HEARING OF THE PROPOSED CHANGES TO THE FUND’S RULES AND REGULATIONS

Moved: Commissioner Albrecht
Second: Commissioner Ridgway
Vote: Unanimous

DISCUSSION:

Executive Director said on page 3 is the proposed changes which increases the amount of Commissioners from 3 to 5 in addition adding an alternate with a description of the alternate fund commissioner duties listed. Executive Director asked if there were any questions, with none being heard a motion to close the public meeting was requested.

MOTION TO CLOSE THE PUBLIC HEARING AND ADOPT CHANGES TO THE FUND’S RULES AND REGULATIONS

Moved: Commissioner Johnson
Second: Commissioner Albrecht
Vote: 3 Ayes, 0 Nays

Certificate of Insurance Issuance Report - Included on **pages 4-5** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of February 1, 2023 to March 1, 2023. There were 9 certificates of insurance issued during this period.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Johnson
Second: Commissioner Albrecht
Vote: Unanimous

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE conducted their Reorganization Meeting on February 25, 2023. Included in the agenda on **pages 6-10** is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 27, 2023 at 11:00 AM. This meeting will be held at Forsgate Country Club, Monroe Twp., NJ. A luncheon will follow to commemorate the 10th anniversary of the Fund’s inception. The invite appears on **pages 11-12**.

Executive Director said Ross Angelo from Camden County was elected Chairman and Timothy Sheehan from Gloucester County Insurance Commission was elected Secretary. Executive Director noted on page 9 the reference of property appraisals. The NJCE is looking to hire a vendor to conduct property appraisals for those counties or entities that have not conducted them. Executive Director asked Underwriting Manager Edward Cooney to discuss that item briefly. Mr. Cooney said the property insurance marketplace has been extremely difficult as discussed in recent presentations over the past just a few months. The market is in a tough space because of all the natural disaster claims across the world, and within the United States and New Jersey. Mr. Cooney said part of the issue for the insurance companies is they've had values under reported by for many years which haven't fluctuated or increased with inflation and other cost of construction. Over the past year insurance companies have been demanding up to date property values or the insured will be subject to restriction in coverage. Mr. Cooney explained the NJCE is stepping up in regards to property appraisals and making the recommendation to all the insurance commissions have property appraisals completed and to begin with larger properties.

Executive Director said Cumberland County has a lot of their COPE information fairly up to date with construction type, material and square footage, giving credit to Christina Violetti. Any property values over \$500,000 is what the appraisers will be looking at. Cumberland has not completed property appraisals in a while so more information will be forthcoming. In response to Chairman Albrecht, Executive Director said property values in Cumberland should be verified and this service will go out for RFP thorough our sister JIF the MEL and there are several firms in the area for appraisal work and one firm we have worked with in the past is Asset Works who does a lot of work in South Jersey.

2023 MEL, MR HIF & NJCE JIF Educational Seminar: The 12th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 21st and Friday, April 28th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

Enclosed on **page 13** is the latest in a series of the MEL Power of Collaboration advertisement to be published in the League of Municipalities magazine and highlights the educational seminar.

Financial Fast Track – Included on **pages 14-19** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for December & January. As of **January 31, 2023**, the Commission has a deficit of \$89,460. Total cash on hand is \$1,954,062. Executive Director said the December Year End Report, which shows the fourth quarter actuarial numbers reflects a slight decrease of about \$33,000 with these changes we have deficit of \$103,000 and over \$3.5 million in cash. The January 2023 report shows a slight increase \$13,500 which brings our deficit down to \$89,000. Last month there was a discussion that about a year ago the Commission was running close to a \$900,000 deficit so we are closing that gap.

NJCE Property and Casualty Financial Fast Track – Included in the agenda on **pages 20-22** is the NJCE Financial Fast Track Report as of **December 31, 2022**. The report indicates the Fund has a surplus of **\$14,297,554**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$34,166,053**. Executive Director reported the January 2023 Financial Fast Track is showing a \$14.3 million surplus with a slight gain of about \$63,000 and showing over \$12 million in cash.

Claims Tracking Report (pages 23-24) – Included in the agenda is the Claims Activity Reports for January & February that tracks open claims. Executive Director said the January report showing 5 more open claims than the prior month. The February report shows 5 less claims so the two months combined is a wash.

2023 Property & Casualty Assessments - The first assessment payments were due on March 15, 2023. The second assessment is due on July 15, 2023. Payments should be sent to the Commission Treasurer. Treasurer Bontempo payments are up to date.

2023 New Jersey Association of Counties Conference - The 72nd Annual NJAC Conference is scheduled to be held from May 3rd to May 5th at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will have an exhibit at the conference.

SAFETY COMMITTEE REPORT: Paige Desiere reported the Safety and Accident Committee last met on February 8, 2023. The Commission experienced 10 new claims during the period of December 22nd through January 23, 2023. Three claims resulted in time off of 59 days. All three claims were due to strains, and this is an area we have to remain vigilant. Two of those claims were deemed preventable so we continue to work with the departments and ensure proper training on bending lifting and the like to cut down on the strain claims.

CLAIMS COMMITTEE: Jennifer Davis said the PARs and SARs will be reviewed today in Executive Session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 14-23 APRIL BILLS LIST IN THE AMOUNT OF \$11,098.85

Motion: Chairman Albrecht
Second: Commissioner Ridgway
Roll Call Vote: 4 Ayes, 0 Nays

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said the website has been updated on njce.org and all virtual training opportunities have been added to the website through May 31st. Mr. Prince reported yesterday he visited the tax office to review their emergency action plan and made a couple of recommendations. Mr. Prince thanked Page Desiree and her team for coordinating that effort. Mr. Prince had a discussion with Neil Riley from Public Works regarding the Federal motor Carrier Safety Administration mandated program for entry level driver training for all CDL applicants. JA Montgomery has developed a program and has been conducting a train the trainer programs around the State to assist our members with compliance with that federally mandated program. After speaking with Mr. Reilly, Safety Director Prince said he will be conducting a class at the public works building for the Commission and feels it is a huge benefit around the State.

RISK MANAGER: Risk Manager Christina Violetti reviewed the Risk Managers Report and said the NJCE 2023 reinsurer safety grant submissions were sent to JA Montgomery on behalf of multiple departments. The submission for Cumberland County was for automatic external defibrillators and accessories. The cost for 8 AEDs and accessories totaled \$14,374.00. Multiple facilities will be receiving the AEDs. Ms. Violetti said she is waiting for the carrier’s decision with regard to the grant submission.

Ms. Violetti said for informational purposes the Claims Committee will no longer be meeting, and all payment authorization requests and settlement authorization requests will be presented at the Insurance Commission for approval.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for the period ending February 28, 2023 along with the Cumulative Summary Report.

CLAIMS SERVICE: Claims Manager Veronica George 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 Johnson
Second: Chairman Albrecht
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Sileo
Second: Commissioner Ridgway
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #377000778 IN THE AMOUNT OF \$230,000.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001803 IN THE AMOUNT OF \$110,000.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001852 IN THE AMOUNT OF \$58,865.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001463 IN THE AMOUNT OF \$20,388.70; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$12,075.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001356 IN THE AMOUNT OF \$6,000.00; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$2,500.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001518 IN THE AMOUNT OF \$49,000.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001640 IN THE AMOUNT OF \$35,600.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001479 IN THE AMOUNT OF \$40,000.00; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$10,000.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001813 IN THE AMOUNT OF \$10,000.00; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$3,500.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001662 IN THE AMOUNT OF \$31,700.00

Motion: Commissioner Johnson
Second: Chairman Albrecht

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$591,553.70 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$28,075.00

Motion: Commissioner Johnson
Second: Chairman Albrecht
Roll Call Vote: 4 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Johnson
Second: Chairman Albrecht
Vote: Unanimous

MEETING ADJOURNED: 12:04 PM

NEXT MEETING: WILL BE HELD ON JUNE 1, 2023 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

