

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
JUNE 4, 2026 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 922 2189 6242#

or

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

The Cumberland County Insurance Commission will conduct its June 4, 2026 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA -OPEN PUBLIC MEETING
JUNE 4, 2026 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: April 2, 2026 Open Minutes.....Appendix I
April 2, 2026 Closed Minutes...Distributed Separately**

- CORRESPONDENCE - None**

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

- COMMITTEE REPORTS**
 - Safety Committee Report.....Verbal
 - Claims Services – PERMA.....Verbal

- TREASURER – Anthony Bontempo**
 - Resolution 17-26 June Bill List.....Page 19

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 20

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

- MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 35

- CLAIMS SERVICE – Inservco Insurance Services**
 - Stewardship Report.....Appendix II

- 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 6, 2026 – Via Zoom**
- MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: June 4, 2026
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** - The NJCE met virtually on Monday, April 23, 2026 at 11:00 a.m. Included in the agenda on **pages 3-5** is a summary report of the meeting. The NJCE is scheduled to meet on Friday, June 26, 2026 at 9:30 a.m.
- ❑ **Certificate of Insurance Issuance Report:** Attached on **pages 7-8** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for March. There were 6 certificates of insurance issued during this period.
- ❑ **Financial Fast Track** – Included on **pages 9-14** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for February & March. As of **March 31, 2026**, the Commission has a deficit of **\$1,440,534**. Total cash on hand is \$3,863,022.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (pages 15-17)** – Included in the agenda is the NJ CEL Financial Fast Track Report for February. As of February 28, 2026, the CEL has a surplus of **\$17,938,022** and **\$31,199,182** in cash.
- ❑ **Claims Tracking Report (page 18)** – Included in the agenda is the Claims Activity Report for March that tracks open claims.
- ❑ **Cumberland County 2027 NJCE Membership Renewal** – Cumberland County's three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2027. The Fund Office sent a sample resolution and agreement to the County to adopt and confirm their intent to renew their membership with the NJCE.
- ❑ **NJCE Claims Summit & Coverage Review** - PERMA Claims and the NJCE Underwriting Manager held a TPA Summit on April 8th for local affiliated Insurance Commission Claims Administrators to outline 2026 coverage changes and discuss best practices. It was well attended.
- ❑ **2026 MEL, MRHIF & NJCE JIF Educational Seminar** - The 16th Annual Education Seminar was held virtually again this year. Two sessions were conducted, both of which were well attended. The seminar qualified for Continuing Education Credits and certificates are expected to be issued within 30 days. Copies of the Power Point presentations are available upon request from the Fund Office.

- ❑ **2026 New Jersey Association of Counties Conference** - NJAC held their 75th annual conference several weeks ago at Caesar's in Atlantic City and the New Jersey Counties Excess Joint Insurance Fund was among one of its many exhibitors.

The annual conference hosts variety of educational sessions and forums relevant to counties and their operations. Conner Strong & Buckelew conducted two workshops: *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* paneled by Edward Cooney, Partner, Conner Strong & Buckelew and *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* paneled by William Green, PERMA Fair President & CEO and Joseph DiBella, Co-President, Executive Partner, Conner Strong & Buckelew. Additional information on either workshop can be provided upon request and we look forward to exhibiting at next year's annual conference.



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 23, 2026
Memo to: Commissioners
Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF April Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee did not meet prior to the Fund meeting; however, as per the Claims Committee Charter, the Fund entered closed session to discuss two property claims in excess of \$500,000.

2026 Meeting Dates: The Board of Fund Commissioners accepted a request to amend three meeting dates as follows: Friday June 26, 2026 at 9:30a.m., Friday September 18, 2026 at 9:30am and October 23, 2026 at 1:30; all meetings will remain virtual.

Legacy Claims - Finances: Executive Director met with the Fund Attorney and Treasurer to discuss the feasibility of collapsing Fund Years 2010 – 2019 and establishing a NJ Counties Excess Legacy Account within the FUND to transfer the outstanding liabilities (case reserves and IBNR) of 2010 – 2019. The Finance Sub-Committee was notified and approved the introduction of this initiative; submitted for information was a memorandum outlining the action and objectives.

The Board of Fund Commissioners accepted the recommendation, as approved by the Finance Sub-Committee, and adopted a resolution authorizing transfer of outstanding liabilities for NJCE Fund Years 2010 through 2019 and establishing the Residual Legacy Account (“RLA”) and Closed Years Account.

Funding for Property Claims Adjusting: At the February meeting, the Board of Fund Commissioners approved the Executive Director’s proposal to change the funding of the property claims adjustment (not including Auto Physical Damage) to eliminate the duplication in claims with respect to financial reporting. After approval, PERMA Claims worked through the potential loss funding change and determined there were additional challenges to this process.

Submitted for information was an amended recommendation and proposed workflow for consideration. The recommendation is that the NJCE will not fund the primary insurance commission layer and instead will adjust the claim and forward all bills and payment instructions to the Insurance Commission for processing. This process is currently in place for PERMA managed JIFs within the Municipal Excess Liability JIF. In addition, this would eradicate the duplication effect of the billback process while concurrently allowing the current first-dollar model to stay in place. Vanguard, the Excess Property Third-Party Administrator (TPA), will no longer issue payments within the commission layer but rather instruct the local TPA who and what to pay. The Board of Fund Commissioners accepted the amended recommendation and authorized the NJCE Excess Property TPA to continue to handle property claims from dollar one and the Local Commission pay until the Local Commission retention is satisfied.

Landfill Roundtable Meeting: A virtual round-table discussion on was held on March 25th and was well attended by representatives from County JIF members, non-member Counties members and various professionals. The meeting focused on the ongoing challenges faced by Atlantic County Utility Authority (ACUA) regarding odor-related claims, fee shifting and exclusions in pollution liability insurance policies. Other New Jersey counties operating landfills expressed their concerns and shared their experiences and best practices.

Kevin Hagan from Princeton Public Affairs outlined a potential legislative strategy and proposed developing both state and federal legislation to address fee-shifting concerns and regulatory requirements. The group agreed to continue discussions and explore the possibility of filing an amicus brief in support of ACUA's case. The Municipal Excess Liability JIF would be agreeable to filing an Amicus Brief.

Lastly, based on this discussion, a recommendation was made that the Fund should consider contracting with a lobbyist to help with legislative initiatives; the Board of Fund Commissioners agreed with the recommendation.

Cyber Risks: Submitted for information was a copy of a cyber risk alert email on behalf of Edward Cooney. Stemming from the Iran war, Iran affiliated actors are targeting infrastructure via cyber-attacks focusing on industrial control systems with a heavy focus on utilities, but this could also impact transportation, manufacturing and more. This is a timely and strong reminder for insureds to focus on operational technology systems controlling real-world equipment.

Professional Services:

Cyber Security Services: The fund's contract with the Chertoff Group expires June 13, 2026. Fund Office will review their scope of services with the Underwriting Manager and coordinate with the Fund Attorney and Qualified Purchasing Agent to re-procure these services.

Third Party Claims (TPA) Administrator: In 2024, the Board of Fund Commissioners authorized its acceptance of the assignment of contract with CompServices In., t/a AmeriHealth Casualty Services to Claims Resolution Corporation for the Claims Administration services effective September 1, 2024. The fund's contract with Claims Resolution Corporation CompServices t/a AmeriHealth Casualty Services will expire on 9/25/26. The fund office will coordinate with the Fund Attorney and Qualified Purchasing Agent to re-procure these services.

Claims Update:

Best Practices Seminar: PERMA held a virtual interactive webinar on October 30, 2025 which addressed trends in workers' compensation, how to mitigate motor vehicle crashes and challenges faced by County Risk Manager. The next best practices seminar is anticipated to be held in 2027.

2026 NJCE Claims Reporting Requirements: PERMA Claims finalized the 2026 claims reporting requirements and distributed it to Third-Party Administrators; a copy of the requirements was submitted for information.

Claims Summit: The NJCE TPA Summit & Coverage Overview was presented by CSB Underwriting and PERMA Claims on Wednesday, April 8, 2026 in Camden with a total of 45 attendees. Ed Cooney and Jonathon Tavares detailed the changes in coverage within all lines of business and highlighted reporting triggers. Kerin Drumheiser along with the Claims team, dove into many topics including Financial Reporting, Claim File Maintenance, Reporting Requirements and more.

NJCE Committees:

Safety Committee: The Safety Committee met on March 9th; submitted for information were the minutes of that meeting. The committee is scheduled to meet next on Monday June 8th at 10AM via Zoom.

Membership Inquiry: Executive Director and Underwriting Manager are in contact with Essex County on prospective new membership.

Tracking Reports: Submitted for information was the Financial Fast Track as of January 31, 2026 reflecting a statutory surplus of \$18 million. Also submitted was the Expected Loss Ratio as of January 31, 2026. Due to the high frequency and severity of property claims in Fund Years 2025 and 2026, PERMA Claims is conducting an analysis on the large property claims.

Regulatory Compliance Checklist – as of 4/21/2026: Submitted for information was a checklist that tracks contracts, compliance and other Fund business.

2026 MEL, MRHIF & NJCE Educational Seminar: As a reminder, the 16th Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 24th and May 1st, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2026 New Jersey Association of Counties Conference: The 75th Annual Conference is scheduled from May 6th to May 8th at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

For those attending the conference, Conner Strong & Buckelew will be conducting two workshops on Thursday May 7th - *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* (at 11:15 A.M.) and *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* (at 4:00

P.M.). Joseph Hrubash and Edward Cooney will be the presenting the cyber workshop. Submitted for information was the NJAC workshop announcement outlining the courses.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are scheduled to renew their three-year membership with the Fund as of January 1, 2027. Renewal documents will be sent to each respective County following the meeting.

2026 Financial Disclosures: The Local Finance Board has issued notification, 2026-07, that the online system is open for Financial Disclosure filings. 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. To date, 7 of the 10 JIF Commissioners have filed.

Next Meeting: The NJCE JIF is scheduled to meet next on Friday June 26, 2026 at 9:30AM virtually.

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 3/1/2026 To 4/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Orege North America, Inc. I - Cumberland County Utilities Authority	100 Chamisa Road Covington, GA	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: 1/1/2026 - 1/1/2027 Policy #: SP4068026 Company D: Property; Policy Term: 1/1/2026 - 1/1/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: Equipment Rentals The Certificate Holder is Loss Payee on the Property Policy if required by written contract as respects to the rental of (1) skid mounted 2.0-meter belt filter press with SLG sludge conditioning with 15 conveyor equipment.	3/10/2026 #6042492	GL AU EX WC OTH
H - State of New Jersey Department I - Cumberland County Utilities Authority	of Environmental Protection 428 East State Street PO Box 420 Trenton, NJ 08625	RE: Grant Application The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the grant application.	3/10/2026 #6042455	GL AU EX WC OTH
H - NJ Transit Local I - Cumberland County	Programs/Community Mobility 283-299 Market Street, Suite #1100 Newark, NJ 07102	RE: Grant #5311 NJ-18-X033 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects Grant #5311 NJ-18-X033 (formerly NJ-16-X012).	3/17/2026 #6052805	GL AU EX OTH
H - State of New Jersey, Dept of I - Cumberland County	Environmental Protection PO Box 400 Trenton, NJ 08625	RE: Equipment Evidence of Insurance. All operations usual to County Governmental Entity as respects to the following: 1997 Carolina Skiff, 2002 All-Terrain Argo Conquest VIN #V89938000CB19447 2003 All-Terrain Vehicle Trailer VIN #1D931210230028002 2003 Low Ground Pressure Hydraulic Excavator 2003 Polaris Ranger ATV 2004 Load Rite Trailer 2012 Load Rite Boat Trailer 2025 Outboard Motor Suzuki 75HP, serial #DF75ATL5	3/20/2026 #6147897	GL AU EX WC OTH
H - Miller Auto Leasing I - Cumberland County	Meadowlands Group, LLC 1824 Route 38 Lumberton, NJ 08048	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: 1/1/2026 - 1/1/2027 Policy #: SP4068026 Company D: Property; Policy Term: 1/1/2026 - 1/1/2027; Policy #:NJCE20263-10; Policy Limits: \$260,000,000 RE: All Leased, Rented, or Substituted Vehicles Miller Auto Leasing Company dba Miller Truck Leasing Company and its assigns are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to all leased, rented, or substituted vehicles. Comprehensive & Collision Deductible- \$5,000	3/23/2026 #6183040	GL AU EX WC OTH
H - Cumberland Regional School I - Cumberland County	District 90 Silver Lake Road Bridgeton, NJ 08302	RE: Use of Premises Evidence of insurance as respect to use of any/all premises throughout the District for training and physical fitness tests during the current calendar year.	3/30/2026 #6204979	GL AU EX WC OTH

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 3/1/2026 To 4/1/2026

Total # of Holders: 6				

CUMBERLAND COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		February 28, 2026		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	361,224	718,561	43,448,544	44,167,104
2. CLAIM EXPENSES				
Paid Claims	170,936	212,182	17,486,879	17,699,061
Case Reserves	(210,714)	(116,156)	3,298,969	3,182,813
IBNR	206,270	234,354	2,924,779	3,159,132
Excess Insurance Recoverable	8	(604)	(28,473)	(29,077)
Discounted Claim Value	(16,813)	(33,962)	(331,222)	(365,184)
TOTAL CLAIMS	149,687	295,814	23,350,930	23,646,745
3. EXPENSES				
Excess Premiums	154,075	308,151	18,531,439	18,839,589
Administrative	29,137	57,821	4,494,538	4,552,359
TOTAL EXPENSES	183,212	365,972	23,025,977	23,391,948
4. UNDERWRITING PROFIT (1-2-3)	28,324	56,775	(2,928,363)	(2,871,589)
5. INVESTMENT INCOME	6,087	14,577	563,566	578,143
6. PROFIT (4 + 5)	34,411	71,352	(2,364,797)	(2,293,445)
7. CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8. DIVIDEND INCOME	0	0	198,393	198,393
9. DIVIDEND EXPENSE	0	0	(198,393)	(198,393)
10. SURPLUS TRANSFER	0	0	0	0
11. INVESTMENT IN JOINT VENTURE	(5,827)	(36,202)	927,018	890,816
12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	28,584	35,150	(1,435,670)	(1,400,521)
SURPLUS (DEFICITS) BY FUND YEAR				
2012	266	(146)	302,295	302,149
2013	312	631	228,234	228,865
2014	609	1,328	181,080	182,408
2015	496	1,092	(341,596)	(340,504)
2016	773	1,700	448,276	449,976
2017	463	928	(576,700)	(575,772)
2018	489	947	(596,355)	(595,408)
2019	1,047	2,342	668,614	670,956
2020	421	2,038	(242,612)	(240,574)
2021	459	876	(1,058,498)	(1,057,622)
2022	748	1,536	(198,786)	(197,249)
2023	1,178	2,480	(502,028)	(499,549)
2024	1,670	5,678	(35,042)	(29,364)
2025	2,195	4,434	287,447	291,880
2026	17,459	9,287		9,287
TOTAL SURPLUS (DEFICITS)	28,584	35,150	(1,435,671)	(1,400,521)
TOTAL CASH				2,249,836

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,215,275	1,215,275
FUND YEAR 2014				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,371,332	1,371,332
FUND YEAR 2015				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	0	17,500	17,500
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	1,883,630	1,883,630
FUND YEAR 2016				
Paid Claims	439	1,242	1,044,917	1,046,160
Case Reserves	(439)	(1,242)	95,524	94,281
IBNR	0	0	9,552	9,552
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	1,149,994	1,149,994
FUND YEAR 2017				
Paid Claims	1,747	2,961	2,098,593	2,101,554
Case Reserves	(1,747)	(1,961)	140,468	138,508
IBNR	0	(1,000)	14,047	13,047
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	(0)	2,253,109	2,253,109

FUND YEAR 2018				
Paid Claims	0	0	2,231,252	2,231,252
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2018 CLAIMS	0	0	2,231,252	2,231,252
FUND YEAR 2019				
Paid Claims	0	0	809,015	809,015
Case Reserves	0	0	142,200	142,200
IBNR	0	0	11,407	11,407
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2019 CLAIMS	0	0	962,622	962,622
FUND YEAR 2020				
Paid Claims	14,267	21,175	1,612,970	1,634,145
Case Reserves	(12,267)	(10,142)	246,551	236,409
IBNR	(2,007)	(11,653)	100,291	88,638
Excess Insurance Recoverable	8	(604)	(28,473)	(29,077)
Discounted Claim Value	0	0	0	0
TOTAL FY 2020 CLAIMS	0	(1,224)	1,931,340	1,930,116
FUND YEAR 2021				
Paid Claims	25,079	32,394	1,597,039	1,629,432
Case Reserves	(33,583)	(84,617)	893,109	808,491
IBNR	8,504	52,224	149,083	201,307
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(17,161)	(17,161)
TOTAL FY 2021 CLAIMS	0	0	2,622,069	2,622,069
FUND YEAR 2022				
Paid Claims	4,040	8,372	1,296,587	1,304,959
Case Reserves	(4,041)	(12,981)	326,726	313,745
IBNR	1	4,609	249,385	253,994
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(16,518)	(16,518)
TOTAL FY 2022 CLAIMS	0	0	1,856,179	1,856,179
FUND YEAR 2023				
Paid Claims	50,139	63,491	1,194,283	1,257,774
Case Reserves	(49,169)	(3,890)	485,683	481,792
IBNR	(970)	(59,601)	455,692	396,091
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(47,845)	(47,845)
TOTAL FY 2023 CLAIMS	(0)	(0)	2,087,813	2,087,813
FUND YEAR 2024				
Paid Claims	14,151	14,908	558,242	573,150
Case Reserves	(87,526)	(20,812)	334,541	313,730
IBNR	73,376	3,903	1,145,638	1,149,542
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(109,852)	(109,852)
TOTAL FY 2024 CLAIMS	0	(2,000)	1,928,570	1,926,570
FUND YEAR 2025				
Paid Claims	56,751	62,618	550,498	613,116
Case Reserves	(44,418)	(64,784)	616,667	551,883
IBNR	(12,333)	2,166	789,683	791,850
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(139,847)	(139,847)
TOTAL FY 2025 CLAIMS	0	0	1,817,002	1,817,002
FUND YEAR 2026				
Paid Claims	4,324	5,021		5,021
Case Reserves	22,476	84,273		84,273
IBNR	139,700	243,706		243,706
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(16,813)	(33,962)		(33,962)
TOTAL FY 2026 CLAIMS	149,687	299,038	0	299,038
COMBINED TOTAL CLAIMS	149,687	295,814	23,350,930	23,646,745

CUMBERLAND COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		March 31, 2026		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	359,280	1,077,841	43,448,544	44,526,385
2. CLAIM EXPENSES				
Paid Claims	116,928	329,111	17,486,879	17,815,989
Case Reserves	(10,522)	(126,678)	3,298,969	3,172,290
IBNR	1,635	235,989	2,924,779	3,160,767
Excess Insurance Recoverable	(9)	(613)	(28,473)	(29,086)
Discounted Claim Value	113,796	79,834	(331,222)	(251,389)
TOTAL CLAIMS	221,827	517,642	23,350,930	23,868,572
3. EXPENSES				
Excess Premiums	154,075	462,226	18,531,439	18,993,665
Administrative	28,684	86,505	4,494,538	4,581,042
TOTAL EXPENSES	182,759	548,731	23,025,977	23,574,707
4. UNDERWRITING PROFIT (1-2-3)	(45,306)	11,469	(2,928,363)	(2,916,895)
5. INVESTMENT INCOME	5,293	19,870	563,566	583,436
6. PROFIT (4 + 5)	(40,013)	31,339	(2,364,797)	(2,333,458)
7. CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8. DIVIDEND INCOME	0	0	198,393	198,393
9. DIVIDEND EXPENSE	0	0	(198,393)	(198,393)
10. SURPLUS TRANSFER	0	0	0	0
11. INVESTMENT IN JOINT VENTURE	0	(36,202)	927,018	890,816
12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(40,013)	(4,863)	(1,435,670)	(1,440,533)
SURPLUS (DEFICITS) BY FUND YEAR				
2012	216	70	302,295	302,366
2013	108	738	228,234	228,972
2014	352	1,681	181,080	182,760
2015	301	1,392	(341,596)	(340,203)
2016	653	2,353	448,276	450,629
2017	1,043	1,971	(576,700)	(574,729)
2018	1,102	2,048	(596,355)	(594,307)
2019	102,106	104,448	668,614	773,062
2020	(67,304)	(65,266)	(242,612)	(307,878)
2021	36,279	37,155	(1,058,498)	(1,021,343)
2022	17,807	19,344	(198,786)	(179,442)
2023	(97,743)	(95,263)	(502,028)	(597,292)
2024	14,390	20,068	(35,042)	(14,974)
2025	(67,144)	(62,710)	287,447	224,736
2026	17,821	27,108		27,108
TOTAL SURPLUS (DEFICITS)	(40,013)	(4,863)	(1,435,671)	(1,440,534)
TOTAL CASH				3,863,022

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,215,275	1,215,275
FUND YEAR 2014				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,371,332	1,371,332
FUND YEAR 2015				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	0	17,500	17,500
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	1,883,630	1,883,630
FUND YEAR 2016				
Paid Claims	613	1,855	1,044,917	1,046,773
Case Reserves	(613)	(1,855)	95,524	93,669
IBNR	(186)	(186)	9,552	9,367
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	(186)	(186)	1,149,994	1,149,808
FUND YEAR 2017				
Paid Claims	19,854	22,815	2,098,593	2,121,408
Case Reserves	(19,604)	(21,565)	140,468	118,903
IBNR	(1,156)	(2,156)	14,047	11,890
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	(907)	(907)	2,253,109	2,252,202
FUND YEAR 2018				
Paid Claims	(1,000)	(1,000)	2,231,252	2,230,252
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2018 CLAIMS	(1,000)	(1,000)	2,231,252	2,230,252
FUND YEAR 2019				
Paid Claims	105	105	809,015	809,120
Case Reserves	(99,373)	(99,373)	142,200	42,827
IBNR	(2,163)	(2,163)	11,407	9,244
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2019 CLAIMS	(101,431)	(101,431)	962,622	861,191

FUND YEAR 2020				
Paid Claims	1,540	22,715	1,612,970	1,635,685
Case Reserves	73,548	63,406	246,551	309,958
IBNR	(7,688)	(19,341)	100,291	80,950
Excess Insurance Recoverable	(9)	(613)	(28,473)	(29,086)
Discounted Claim Value	0	0	0	0
TOTAL FY 2020 CLAIMS	67,391	66,167	1,931,340	1,997,506
FUND YEAR 2021				
Paid Claims	6,914	39,308	1,597,039	1,636,346
Case Reserves	(37,665)	(122,283)	893,109	770,826
IBNR	(22,605)	29,618	149,083	178,701
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	17,161	17,161	(17,161)	0
TOTAL FY 2021 CLAIMS	(36,195)	(36,195)	2,622,069	2,585,873
FUND YEAR 2022				
Paid Claims	37,973	46,345	1,296,587	1,342,931
Case Reserves	(44,141)	(57,121)	326,726	269,604
IBNR	(22,648)	(18,039)	249,385	231,346
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	11,302	11,302	(16,518)	(5,216)
TOTAL FY 2022 CLAIMS	(17,514)	(17,514)	1,856,179	1,838,666
FUND YEAR 2023				
Paid Claims	5,974	69,466	1,194,283	1,263,749
Case Reserves	87,191	83,301	485,683	568,983
IBNR	(19,750)	(79,351)	455,692	376,341
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	24,876	24,876	(47,845)	(22,969)
TOTAL FY 2023 CLAIMS	98,291	98,291	2,087,813	2,186,104
FUND YEAR 2024				
Paid Claims	4,117	19,026	558,242	577,267
Case Reserves	18,303	(2,509)	334,541	332,032
IBNR	(76,985)	(73,082)	1,145,638	1,072,557
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	41,127	41,127	(109,852)	(68,725)
TOTAL FY 2024 CLAIMS	(13,438)	(15,438)	1,928,570	1,913,132
FUND YEAR 2025				
Paid Claims	15,455	78,072	550,498	628,571
Case Reserves	(20,225)	(85,009)	616,667	531,657
IBNR	41,369	43,536	789,683	833,219
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	31,517	31,517	(139,847)	(108,329)
TOTAL FY 2025 CLAIMS	68,116	68,116	1,817,002	1,885,117
FUND YEAR 2026				
Paid Claims	25,384	30,405		30,405
Case Reserves	32,057	116,331		116,331
IBNR	113,447	357,153		357,153
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(12,188)	(46,150)		(46,150)
TOTAL FY 2026 CLAIMS	158,700	457,738	0	457,738
COMBINED TOTAL CLAIMS	221,827	517,642	23,350,930	23,868,572

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 anticipated recoverable amounts from the CEL of \$1,725 for COVID 19 Workers Compensation claims.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2026		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,668,064	7,336,129	369,829,068	377,165,197
2.	CLAIM EXPENSES				
	Paid Claims	(236,298)	(316,871)	29,596,460	29,279,589
	Case Reserves	1,164,689	3,641,968	12,305,536	15,947,504
	IBNR	595,916	473,846	19,408,209	19,882,055
	Discounted Claim Value	(253,046)	(606,831)	(4,230,960)	(4,837,791)
	Excess Recoveries	(6,010)	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS	1,265,251	3,088,412	56,910,426	59,998,838
3.	EXPENSES				
	Excess Premiums	2,426,457	4,882,060	265,518,954	270,401,014
	Administrative	232,995	465,146	25,830,190	26,295,337
	TOTAL EXPENSES	2,659,452	5,347,206	291,349,144	296,696,351
4.	UNDERWRITING PROFIT (1-2-3)	(256,639)	(1,099,489)	21,569,498	20,470,009
5.	INVESTMENT INCOME	96,371	170,947	4,500,045	4,670,992
6.	PROFIT (4+5)	(160,268)	(928,542)	26,069,543	25,141,001
7.	Dividend	0	0	(7,207,551)	(7,207,551)
8.	SURPLUS (6-7)	(160,268)	(928,542)	18,861,992	17,938,022
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	312	554	74,531	75,085
	2011	757	1,346	402,937	404,283
	2012	1,466	(55,037)	501,927	446,890
	2013	2,691	4,799	1,150,864	1,155,663
	2014	3,683	6,553	1,959,174	1,965,727
	2015	3,020	5,375	1,357,359	1,362,733
	2016	4,648	8,273	1,726,171	1,734,444
	2017	5,884	10,662	2,653,339	2,664,001
	2018	6,822	12,237	2,356,572	2,368,809
	2019	5,229	9,519	1,933,109	1,942,628
	2020	6,216	11,093	1,131,810	1,142,902
	2021	6,653	11,841	(365,013)	(353,172)
	2022	7,441	13,149	928,915	942,063
	2023	10,331	18,380	(2,982,758)	(2,964,378)
	2024	10,866	19,236	385,652	404,888
	2025	19,173	34,141	5,647,404	5,686,117
	2026	(255,462)	(1,040,663)		(1,040,663)
	TOTAL SURPLUS (DEFICITS)	(160,268)	(928,542)	18,861,992	17,938,022
	TOTAL CASH				31,199,182

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	35,317	35,317	736,556	771,873
Case Reserves	(31,056)	(55,413)	105,029	49,617
IBNR	(4,261)	20,095	3,000	23,095
Discounted Claim Value	0	0	(10,702)	(10,702)
TOTAL FY 2011 CLAIMS	0	0	833,883	833,883
FUND YEAR 2012				
Paid Claims	3,792	6,513	1,829,038	1,835,551
Case Reserves	(3,792)	54,816	69,382	124,198
IBNR	0	(3,680)	3,680	0
Discounted Claim Value	0	0	(7,298)	(7,298)
TOTAL FY 2012 CLAIMS	0	57,650	1,894,802	1,952,452
FUND YEAR 2013				
Paid Claims	11,175	16,915	1,178,908	1,195,823
Case Reserves	(11,175)	(16,915)	415,252	398,337
IBNR	0	0	11,543	11,543
Discounted Claim Value	0	0	(43,097)	(43,097)
TOTAL FY 2013 CLAIMS	0	0	1,562,605	1,562,605
FUND YEAR 2014				
Paid Claims	0	0	881,155	881,155
Case Reserves	0	0	80,850	80,850
IBNR	0	0	19,380	19,380
Discounted Claim Value	0	0	(10,475)	(10,475)
TOTAL FY 2014 CLAIMS	0	0	970,909	970,909
FUND YEAR 2015				
Paid Claims	1,645	1,842	2,475,738	2,477,580
Case Reserves	(1,645)	(9,342)	603,511	594,169
IBNR	0	7,500	35,764	43,264
Discounted Claim Value	0	0	(70,632)	(70,632)
TOTAL FY 2015 CLAIMS	0	(0)	3,044,381	3,044,381
FUND YEAR 2016				
Paid Claims	3,736	7,220	1,441,001	1,448,221
Case Reserves	(3,736)	(12,220)	919,123	906,903
IBNR	0	5,000	23,020	28,020
Discounted Claim Value	0	0	(90,241)	(90,241)
TOTAL FY 2016 CLAIMS	0	0	2,292,903	2,292,903
FUND YEAR 2017				
Paid Claims	0	457	1,640,498	1,640,955
Case Reserves	0	(457)	345,734	345,277
IBNR	0	0	25,386	25,386
Discounted Claim Value	0	0	(40,157)	(40,157)
TOTAL FY 2017 CLAIMS	0	0	1,971,460	1,971,460

FUND YEAR 2018				
Paid Claims	0	430	1,627,847	1,628,277
Case Reserves	0	(430)	633,512	633,083
IBNR	0	0	117,327	117,327
Discounted Claim Value	0	0	(72,411)	(72,411)
TOTAL FY 2018 CLAIMS	0	0	2,306,275	2,306,275
FUND YEAR 2019				
Paid Claims	7,926	21,732	1,762,769	1,784,501
Case Reserves	(37,726)	(52,648)	915,993	863,346
IBNR	29,800	30,916	137,880	168,796
Discounted Claim Value	0	0	(99,127)	(99,127)
TOTAL FY 2019 CLAIMS	(0)	(0)	2,717,515	2,717,515
FUND YEAR 2020				
Paid Claims	11,400	19,957	2,059,147	2,079,104
Case Reserves	(3,522)	9,193	952,692	961,885
IBNR	(1,868)	74,549	604,550	679,099
Discounted Claim Value	0	0	(193,474)	(193,474)
Excess Recoveries	(6,010)	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS	0	0	3,254,096	3,254,096
FUND YEAR 2021				
Paid Claims	2,274	6,729	3,403,434	3,410,163
Case Reserves	145,828	380,303	1,880,569	2,260,873
IBNR	(148,102)	(387,032)	1,035,311	648,279
Discounted Claim Value	0	0	(375,778)	(375,778)
TOTAL FY 2021 CLAIMS	0	(0)	5,943,537	5,943,537
FUND YEAR 2022				
Paid Claims	0	(90,976)	2,273,066	2,182,090
Case Reserves	462,827	858,116	1,716,601	2,574,716
IBNR	(462,827)	(767,139)	1,784,444	1,017,305
Discounted Claim Value	0	0	(379,863)	(379,863)
TOTAL FY 2022 CLAIMS	0	(0)	5,394,248	5,394,248
FUND YEAR 2023				
Paid Claims	(78,472)	(110,178)	5,375,202	5,265,024
Case Reserves	(58,379)	(64,590)	694,406	629,816
IBNR	136,851	174,769	4,501,726	4,676,495
Discounted Claim Value	0	0	(694,458)	(694,458)
TOTAL FY 2023 CLAIMS	0	0	9,876,877	9,876,877
FUND YEAR 2024				
Paid Claims	(220,591)	(357,510)	2,203,383	1,845,873
Case Reserves	(551,657)	(110,753)	2,414,779	2,304,026
IBNR	772,248	468,263	4,710,250	5,178,512
Discounted Claim Value	0	0	(982,534)	(982,534)
TOTAL FY 2024 CLAIMS	0	0	8,345,877	8,345,877
FUND YEAR 2025				
Paid Claims	(16,968)	122,214	536,878	659,092
Case Reserves	261,188	64,773	558,103	622,876
IBNR	(244,220)	(186,987)	6,394,948	6,207,961
Discounted Claim Value	0	0	(1,160,711)	(1,160,711)
TOTAL FY 2025 CLAIMS	0	0	6,329,218	6,329,218
FUND YEAR 2026				
Paid Claims	2,468	2,468		2,468
Case Reserves	997,533	2,597,533		2,597,533
IBNR	518,296	1,037,592		1,037,592
Discounted Claim Value	(253,046)	(606,831)		(606,831)
TOTAL FY 2026 CLAIMS	1,265,251	3,030,762	0	3,030,762
COMBINED TOTAL CLAIMS	1,265,251	3,088,412	56,910,426	59,998,838

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

March 31, 2026

COVERAGE LINE - PROPERTY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
February-26	0	0	0	0	0	0	0	0	0	1	1	1	0	3	0	6	
March-26	0	0	0	0	0	0	0	0	0	1	1	0	0	3	0	5	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	0	0	-1	
Limited Reserves																	\$3,994
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
February-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$0	\$29,353	\$0	\$34,353	
March-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$0	\$14,970	\$0	\$19,970	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$14,383)	\$0	(\$14,383)	
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,087	\$308,427	\$74,321	\$97,087	\$110,755	\$0	\$2,027,057	
COVERAGE LINE - GENERAL LIABILITY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
February-26	0	0	0	0	0	0	0	1	5	16	2	1	4	14	1	44	
March-26	0	0	0	0	0	0	0	0	5	14	2	1	5	13	3	43	
NET CHGE	0	0	0	0	0	0	0	-1	0	-2	0	0	1	-1	2	-1	
Limited Reserves																	\$13,725
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
February-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$99,373	\$51,983	\$442,541	\$16,107	\$47,240	\$11,000	\$51,419	\$0	\$719,664	
March-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$51,829	\$408,670	\$15,897	\$47,240	\$21,000	\$44,400	\$1,125	\$590,161	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$99,373)	(\$154)	(\$33,871)	(\$210)	\$0	\$10,000	(\$7,019)	\$1,125	(\$129,503)	
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$577,992	\$555,686	\$1,075,711	\$277,361	\$70,261	\$21,154	\$53,653	\$1,125	\$6,277,729	
COVERAGE LINE - AUTO LIABILITY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
February-26	0	0	0	0	0	0	0	0	1	1	1	2	1	3	0	9	
March-26	0	0	0	0	0	0	0	0	1	1	1	2	1	2	1	9	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	1	0	
Limited Reserves																	\$31,759
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
February-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$222,363	\$500	\$47,112	\$10,000	\$9,904	\$0	\$290,179	
March-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$218,486	\$500	\$45,000	\$14,543	\$6,000	\$1,000	\$285,828	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$3,878)	\$0	(\$2,112)	\$4,543	(\$3,904)	\$1,000	(\$4,351)	
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$71,000	\$15,078	\$14,098	\$1,000	\$499,102	
COVERAGE LINE - WORKERS COMP.																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
February-26	0	0	0	1	1	3	0	1	7	2	10	16	15	24	10	90	
March-26	0	0	0	1	1	2	0	1	7	2	9	16	16	20	18	93	
NET CHGE	0	0	0	0	0	-1	0	0	0	0	-1	0	1	-4	8	3	
Limited Reserves																	\$24,591
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
February-26	\$0	\$0	\$0	\$17,500	\$94,282	\$138,508	\$0	\$42,827	\$185,393	\$143,586	\$292,138	\$387,441	\$292,730	\$461,206	\$84,273	\$2,139,883	
March-26	\$0	\$0	\$0	\$17,500	\$93,669	\$118,903	\$0	\$42,827	\$268,129	\$143,586	\$248,707	\$476,744	\$296,401	\$466,288	\$114,206	\$2,286,959	
NET CHGE	\$0	\$0	\$0	\$0	(\$613)	(\$19,604)	\$0	\$0	\$82,736	\$0	(\$43,431)	\$89,303	\$3,671	\$5,081	\$29,932	\$147,077	
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$747,312	\$577,504	\$1,312,183	\$1,367,553	\$178,483	\$1,114,698	\$876,356	\$1,019,326	\$1,613,438	\$796,926	\$981,634	\$144,611	\$12,192,520	
TOTAL ALL LINES COMBINED																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
February-26	0	0	0	1	1	3	0	2	13	20	14	20	20	44	11	149	
March-26	0	0	0	1	1	2	0	1	13	18	13	19	22	38	22	150	
NET CHGE	0	0	0	0	0	-1	0	-1	0	-2	-1	-1	2	-6	11	1	
Limited Reserves																	\$21,219
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
February-26	\$0	\$0	\$0	\$17,500	\$94,282	\$138,508	\$0	\$142,200	\$237,675	\$808,491	\$313,745	\$481,792	\$313,730	\$551,883	\$84,273	\$3,184,079	
March-26	\$0	\$0	\$0	\$17,500	\$93,669	\$118,903	\$0	\$42,827	\$320,258	\$770,742	\$270,104	\$568,983	\$331,944	\$531,657	\$116,331	\$3,182,918	
NET CHGE	\$0	\$0	\$0	\$0	(\$613)	(\$19,604)	\$0	(\$99,373)	\$82,582	(\$37,749)	(\$43,641)	\$87,191	\$18,214	(\$20,225)	\$32,057	(\$1,160)	
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,883,630	\$1,140,441	\$2,240,290	\$2,230,252	\$856,121	\$1,925,591	\$2,403,469	\$1,623,123	\$1,829,019	\$930,245	\$1,160,140	\$146,736	\$20,996,408	

RESOLUTION NO. 17-26

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

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Cumberland County Insurance Fund Commission, hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2026

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INSERVCO INSURANCE SERVICES, INC	CLAIMS ADMIN FOR 0526 INV 0377-0526	5,309.83
INSERVCO INSURANCE SERVICES, INC	CLAIMS ADMIN BAL FOR 01/26-03/26	1,875.00
INSERVCO INSURANCE SERVICES, INC	CLAIMS ADMIN FOR 04/26 INV 0377-0426	5,309.83
		12,494.66
	Total Payments FY 2026	12,494.66
	TOTAL PAYMENTS ALL FUND YEARS	12,494.66

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 29, 2026
DATE OF MEETING: June 4, 2026

CUIC SERVICE TEAM

<p>Paul J. Shives, Partner & Sr. Director of Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Account Manager ndougherty@jamontgomery.com Office: 856-552-4738</p>
--	--	--

April - June 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 2:** Attended the CUIC meeting.
- **April 2:** Attended the CUIC Claims Committee meeting.
- **April 8:** Attended the CUIC Safety Committee meeting.
- **April 14:** Conducted two training classes for the CAT's department.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 1:** Plan to conduct training for the CAT's department.
- **June 4:** Plan to attend the CUIC meeting.
- **June 4:** Plan to attend the CUIC Claims Committee meeting.
- **June 10:** Plan to attend the CUIC Safety Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- Distracted Driving Awareness Month
- Tree Work Near Electrical Hazards - Best Practices
- Spray Park - Best Practices

- Chainsaw - Best Practices
- Head Protection Selection - Best Practices

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

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

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

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

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

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

Learning On Demand Training (available on the NJCE LMS)

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

NJCE LEADERSHIP ACADEMY

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

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

- [June 1 - 22, 2026 \(Start Date: July 1, 2026\)](#)
- December 1 - 22, 2026 (Start Date - January 1, 2027)

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

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

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



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS)

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

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 (real-time) are on the [NJCE LIVE](#) website ([NJCE LIVE Monthly Training Schedules](#)).

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

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

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

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

June through July 2026 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
6/1/26	Work Zone: Flagger	8:30 - 9:30 am
6/1/26	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/1/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/2/26	Hearing Conservation	8:30 - 9:30 am
6/2/26	Heavy Equipment Safety	10:00 - 12:00 pm
6/2/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/3/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
6/3/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
6/3/26	Fire Safety	10:30 - 11:30 am
6/3/26	Protecting Children from Abuse in New Jersey Local Government Programs	11:30 - 1:00 pm
6/5/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/5/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
6/8/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
6/8/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors	9:00 - 11:00 am
6/8/26	Personal Protective Equipment	10:00 - 12:00 pm
6/8/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/9/26	Bloodborne Pathogens	7:30 - 8:30 am
6/9/26	Ethical Decision Making	9:00 - 11:30 am
6/9/26	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
6/10/26	Productive Meetings Best Practices (Zoom Meeting)**	8:30 - 10:00 am
6/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
6/10/26	Fire Extinguisher Safety	1:00 - 2:00 pm
6/11/26	Confined Space Entry	8:00 - 11:00 am
6/11/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/11/26	Introduction to Communication Skills (Zoom Meeting)**	1:00 - 3:00 pm
6/12/26	Work Zone: Flagger	8:30 - 9:30 am
6/12/26	Fall Protection Awareness	10:00 - 12:00 pm

6/12/26	Mower Safety	1:00 - 2:00 pm
6/15/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
6/15/26	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/16/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
6/16/26	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
6/16/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
6/16/26	Bloodborne Pathogens	1:00 - 2:00 pm
6/16/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
6/17/26	Playground Safety Inspections	9:00 - 11:00 am
6/17/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	1:00 - 2:00 pm
6/17/26	Personal Protective Equipment	1:00 - 3:00 pm
6/18/26	Shop and Tool Safety	11:00 - 12:00 pm
6/23/26	Confined Space Entry	8:30 - 11:30 am
6/23/26	Hearing Conservation	1:00 - 2:00 pm
6/24/26	Driving Safety Awareness	9:00 - 10:30 am
6/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/24/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Work Zone Safety (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Cape May)*	8:30 - 11:30 am
6/25/26	Chipper Safety	7:30 - 8:30 am
6/25/26	Chainsaw Safety	9:00 - 10:00 am
6/25/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/25/26	Mower Safety	10:30 - 11:30 am
6/26/26	Fire Extinguisher Safety	8:30 - 9:30 am
6/26/26	Bloodborne Pathogens	10:00 - 11:00 am
6/26/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
6/29/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
6/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/30/26	Fire Safety	8:30 - 9:30 am
7/7/26	Back Safety/Material Handling	9:00 - 10:00 am
7/7/26	Hearing Conservation	1:00 - 2:00 pm
7/8/26	Bloodborne Pathogens	8:30 - 9:30 am
7/8/26	Work Zone: Flagger	10:00 - 11:00 am
7/8/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
7/9/26	Confined Space Entry	8:30 - 11:30 am
7/9/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
7/10/26	Personal Protective Equipment	8:30 - 10:30 am
7/10/26	Fire Safety	11:00 - 12:00 pm
7/13/26	Mower Safety	8:30 - 9:30 am
7/13/26	Shop and Tool Safety	10:00 - 11:00 am
7/13/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/14/26	Preparing for First Amendment Audits	9:00 - 11:00 am
7/14/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/15/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
7/15/26	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
7/15/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
7/16/26	Bloodborne Pathogens	7:30 - 8:30 am
7/16/26	Asbestos Awareness	9:00 - 11:00 am
7/16/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm

7/16/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
7/17/26	CDL: Drivers' Safety Regulations	8:00 - 10:00 am
7/17/26	Driving Safety Awareness	10:30 - 12:00 pm
7/20/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/21/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
7/21/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
7/22/26	Sanitation and Recycling Safety	7:30 - 9:30 am
7/22/26	Personal Protective Equipment	10:00 - 12:00 pm
7/22/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/23/26	Fire Extinguisher Safety	8:30 - 9:30 am
7/23/26	Fire Safety	10:00 - 11:00 am
7/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
7/24/26	Bloodborne Pathogens	10:30 - 11:30 am
7/27/26	Hoists, Cranes, and Rigging	7:30 - 9:30 am
7/27/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
7/28/26	Hearing Conservation	8:30 - 9:30 am
7/28/26	Dealing with Difficult People and De-Escalation	10:00 - 11:30 am
7/29/26	Confined Space Entry	8:30 - 11:30 am
7/29/26	Chainsaw Safety	1:00 - 2:00 pm
7/30/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
7/30/26	Mower Safety	11:00 - 12:00 pm
7/31/26	Fire Extinguisher Safety	8:30 - 9:30 am
7/31/26	Fall Protection Awareness	10:00 - 12:00 pm

ZOOM SAFETY TRAINING GUIDELINES

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

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


Zoom Training Registration:

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

Group Training Procedures:

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

- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

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

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



2026 MSI-NJCE EXPO

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

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
 - Lockout/Tagout – Control of Hazardous Energy
 - Personal Protective Equipment
 - Ladder Safety
 - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations[^])

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10 th	Middlesex Co. Fire Academy [^]	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16 th	Morris County Public Safety Training Academy [^]	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19 th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24 th	Atlantic Cape Community College [^]	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16 th	Burlington Co. Emergency Training Center [^]	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15 th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22 nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 5 th	Rowan College of South Jersey [^]	Gloucester	1400 Tanyard Rd., Sewell, NJ

[^] Practical Leadership Offered

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the LIVE Monthly Training Schedules link located on [NJCE LIVE](#) webpage. ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

(Please Note: Registration Links are available two months prior to the class date. So please check back.)

Please see attached for the course descriptions and CEU & TCH information.

Questions: Please contact Natalie Dougherty at ndougherty@jamontgomery.com



2026 MSI-NJCE EXPO

2026 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

4 Hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

Work Zone Safety

4 Hours - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)

4 Hours - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:

CPWM 4.0 Technical CEU Credits

Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

Practical Leadership - 21 Irrefutable Laws

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management



8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053 • 228 W Landis Ave, Vineland, NJ 08360
856.489.9100 • 856.489.9101 • 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: 6/4/2026
RE: Risk Management Consultant’s Report

Safety and Training

- **2/11/2026 Safety and Accident Review Committee Meeting**

Attached are the approved 2/11/2026 Safety and Accident Review Committee Meeting Minutes. The 4/8/2026 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

- **Active Assailant Policy Review**

On 4/9/2026, our office provided a review of the Active Assailant Policy. As all members of the NJCE JIF now have the coverage, the review explained all the coverages included and what to do in the event a claim would need to be filed.

Risk Management

- **2026 NJCE Reinsurer Safety Grant**

Two submissions have been provided to J.A. Montgomery for the 2026 NJCE reinsurer safety grant. The first submission was from the County Administration Department. The department requested funding for the installation of 15 security cameras, a new server to support the technology and new glass and bullet proof protective covering for the reception desk and front door at the desk of the County Administration building located at 164 W. Broad Street, Bridgeton, NJ 08302. The total cost for all items is \$49,420.00.

The County Administration building houses approximately 30 personnel and a seven-member County Commissioner board. In addition, the building regularly hosts several high-profile meetings open to the public. The installation of the cameras will mitigate risk by deterring criminal activity and reducing liability claims by keeping the public safe, as there is less likely of a claim being made due to bodily injury or property damage while attending a public meeting. In addition, if an incident were to occur, there is unbiased evidence to show what occurred.

Insuring Bright Future and Building Lasting Relationships since 1954

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

Vineland
228 W Landis Ave
Vineland, NJ 08360

Philadelphia
PO Box 46901
Philadelphia, PA 19107



8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053 • 228 W Landis Ave, Vineland, NJ 08360
856.489.9100 • 856.489.9101 • www.hig.net

The second submission was from the County’s Planning, Tourism and Community Affairs department. The department requested funding for three automatic external defibrillators (AEDs) and corresponding accessories. The total cost for all items is \$4,371.78.

The AEDs would be installed at the County Fairgrounds, the County Office building located at 291 Morton Ave and the 4-H Klem building located on the same property as the County offices. These County locations host a high volume of public visitors, community programs, educational events, agricultural activities, meetings and large gatherings throughout the year. The purchase of the AED will keep the public protected.

We are waiting for the response from the carrier regarding all submissions.

- **2027 Underwriting Renewal Data**

The NJCEL will begin the 2027 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 Sagamore Drive, Suite 8101
Marlton, NJ 08053

Vineland
228 W Landis Ave
Vineland, NJ 08360

Philadelphia
PO Box 46901
Philadelphia, PA 19107

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
February 11, 2026, 10:00 AM
Via Video Conference Meeting

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

II. Roll Call

<u>Committee Members</u>	<u>Member</u>	<u>Present / Absent</u>
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Frank Sabella	Cumberland County - Prosecutor/Administration	Present
Megan Sheppard	Cumberland County – Health Department	Absent
Angela Chica	Cumberland County – Dept. of Employment and Training	Absent
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Barbara Nedohon	Cumberland County – Aging & Disabled	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Present
David Dewoody (A: 10:04am)	Cumberland County – Purchasing	Present
Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Nichole Gardner	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Absent
Warden Floyd Cossaboon	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – CATS	Present
Niki Kaskabas	Cumberland County – Department of Veterans Affairs	Present
Brian Curley	Cumberland County – Public Works / Roads & Bridges	Present
Melissa Hemple	Cumberland County – Planning Department	Present
Dominic Buirch	Cumberland County Utilities Authority	Present

Alternates:

Noah Hetzell	Cumberland County – Department of Health	Present
Christopher Gallo	Cumberland County – County Engineer/Public Work	Present
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Katelyn Hatfield	Cumberland County – Emergency Services & Public Protection	Present
Lisa Williams	Cumberland County – Office of Aging	Absent
Sarah Kovach	Cumberland County – CATS	Present

Commission Professionals:

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

- III. Approval of the 12/10/2025 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 12/10/2025 Safety and Accident Review Committee Meeting Minutes.
Moved: Robin Haaf
Seconded: Niki Kaskabas
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman's Report – Dr. Hickman
She started by thanking the Public Works department for their hard work during the storms. She stated that there were some slip and fall claims that occurred, which tends to increase with winter weather. She provided some safety advice for employees arriving at work to prevent those claims.

Next, Dr. Hickman spoke about the emergency action plans and the importance of checking those plans and providing training to all department personnel on any changes that have occurred. She advised that

Insuring Bright Futures and Building Lasting Relationships since 1954

Main Office
8000 Sagerose Drive, Suite R101
Maitles, NJ 08053

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

CUMBERLAND COUNTY INSURANCE COMMISSION

for any training conducted, she will need documentation from the department. She encouraged training to all departments on the plan. She emphasized that all department personnel must know how to respond in the event of an emergency on any given day.

Lastly, she advised that she is working to recruit Learning Management System power users. These individuals would manage their department's personnel with training needs, along with the department administrators. She spoke about the departments she is reaching out to.

V. Risk Management Consultant's Report

Mr. Henry reviewed the claims experience graphs, valued as of 12/31/2025 and 1/31/2026, which illustrates the total number of workers' compensation claims for Cumberland County and Cumberland County Utilities Authority, with an exclusion of any pandemic claims.

He continued by speaking about the 2026 NJCE JIF reinsurer safety grant. He reviewed a memo from J.A. Montgomery which was distributed to the committee. He advised that the Health Department provided an idea for a submission as the department is currently exploring contracts with a fleet management software vendor. It would involve the installation of a device within Health department vehicles which would gather information such as the speed of a vehicle. He is waiting for the quote information from the department. He also encouraged submissions from other departments.

He concluded by speaking about the current temperatures. As the weather has remained cold for a consistent period, he encouraged diligence with salting locations and all departments being conscious of melting and freeze overs happening at all locations. He provided safety recommendations to prevent slip and fall claims as a result of freeze over conditions.

VI. NJCEL Safety Director's Report

Mr. Prince spoke regarding ice damming. A condition where water re-freezes on the roofs. He recommended the use of J.A. Montgomery's building inspection checklist and increasing the frequency of utilizing the checklist. He acknowledged the challenges associated due to the current weather conditions.

He advised that the safety training schedule has been updated on the www.NJCE.org website up to the end of April. He encouraged participation. He also advised that written programs and safety bulletins are also found on the website. He recommended departments to review all written programs.

Lastly, he spoke about 2026 NJCE JIF Safety Grant. He provided details regarding the grant and encouraged submissions. He advised that submissions are currently being accepted.

Mr. Stokes commended the County for their consistent participation in the NJCE JIF safety grant. Dr. Hickman inquired about when submissions are going to begin to be accepted. Mr. Prince advised the deadline is August 1st. Dr. Hickman expressed her appreciation for the grant and encouraged submissions.

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.

Dr. Hickman stated that for claims involving the Corrections Department in which inmates are involved, the committee will not spend time discussing it as it is understood that it is a part of the job and is unpreventable.

There was a discussion due to an increase in workers' compensation claims for law enforcement personnel due to the requirement of training from the Attorney General's office. Mr. Henry explained that an increase in claims was expected. Dr. Hickman encouraged conversation regarding providing additional information on the training. She continued by explaining why these specific claims can be preventable. She spoke about the physical things that can be done prior to training to prevent claims, including a warm-up. It was advised that there is no warm-up with the required training. Mr. Prince spoke about the importance of warming up before participating in any physical activity. Dr. Hickman recommended any departments required to complete any training which includes physical activity is to review the curriculum and ensure there is a warm-up. Her additional recommendation is that the trainer follows the curriculum, including a warm-up. She spoke about the importance of being conditioned for such training. She advised that the purpose of the training is to prevent injuries to employees when they are performing their job duties. She spoke about how

Insuring Bright Futures and Building Lasting Relationships since 1954

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

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

CUMBERLAND COUNTY INSURANCE COMMISSION

employees can ensure their own safety while training. She wanted the departments to think about ways that the employees can prevent injuries during such training.

- VII. Old Business
There was no old business.
- IX. New Business
Mr. DeWoody advised that the request for qualifications has been released for the Right to Know Surveys. Once it is awarded, vendors will be at the County facilities.
- X. Adjournment
Motion to adjourn.
Moved: Elizabeth Hoffman
Seconded: Robin Haaf
The meeting was adjourned at 10:44am

Insuring Bright Futures and Building Lasting Relationships since 1954

Main Office
8000 Sagamore Drive, Suite R101
Maitles, NJ 08053

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107



**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2026						
	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	56	\$128,617.65	\$63,526.53	\$65,091.12	51%	\$6,614.04
February	45	\$43,936.71	\$17,443.78	\$26,492.93	60%	\$3,444.12
March	85	\$36,126.37	\$16,522.31	\$19,604.06	54%	\$2,490.02
April	68	\$94,162.26	\$30,690.74	\$63,471.52	67%	\$8,251.38
May						
June						
July						
August						
September						
October						
November						
December						
Grand Total	254	\$302,842.99	\$128,183.36	\$174,659.63	58%	\$20,799.56

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



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

01/01/2026 – 4/30/2026

	BILL COUNT	BILLED	\$ APPROVED	\$ SAVINGS	% of Savings
Qualcare	249	\$252,628.83	\$92,183.53	\$160,445.30	64%
ANESTHESIOLOGY	2	\$5,100.00	\$2,134.00	\$2,966.00	58%
HOSPITAL	4	\$35,290.67	\$21,174.39	\$14,116.28	40%
MRI/RADIOLOGY	3	\$560.00	\$372.64	\$187.36	33%
OCCUPATIONAL MEDICINE	7	\$7,350.00	\$2,976.15	\$4,373.85	60%
OCCUPATIONAL THERAPIST	1	\$326.00	\$107.09	\$218.91	67%
ORTHO/NEURO	75	\$151,290.16	\$42,782.03	\$108,508.13	72%
PHYSICAL THERAPY	120	\$42,639.00	\$14,485.92	\$28,153.08	66%
URGENT CARE CENTER	37	\$10,073.00	\$8,151.31	\$1,921.69	19%
Out of Network	3	\$2,738.40	\$2,738.40	\$0.00	0%
AMBULANCE	2	\$2,188.40	\$2,188.40	\$0.00	0%
ORTHO/NEURO	1	\$550.00	\$550.00	\$0.00	0%
Negotiated	2	\$47,475.76	\$33,261.43	\$14,214.33	30%
ORTHO/NEURO	2	\$47,475.76	\$33,261.43	\$14,214.33	30%
Grand Total	254	\$302,842.99	\$128,183.36	\$174,659.63	58%
PPO Penetration Rate: 97%					



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

Top 10 Providers - 01/01/2026 - 04/30/2026			
	BILL COUNT	\$ APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC ASSOCIATES	62	\$33,989.28	ORTHO/NEURO
SURGICAL STUDIOS LLC	1	\$33,034.23	ORTHO/NEURO
INSPIRA MEDICAL CENTER	4	\$21,174.39	HOSPITAL
REHAB CLINICS	120	\$13,793.01	PHYSICAL THERAPY
INSPIRA URGENT CARE	37	\$8,151.31	URGENT CARE CENTER
PREMIER ORTHOPAEDIC SURGERY CENTER	2	\$6,107.50	ORTHO/NEURO
SHREWSBURY AMBULATORY ANESTHESIA	2	\$2,134.00	ANESTHESIOLOGY
NEW JERSEY HEALTHCARE SPECIALIASTS	2	\$1,556.63	OCCUPATIONAL MEDICINE
KIRSHNER SPINE INSTITUTE	6	\$1,355.00	ORTHO/NEURO
CITY OF BRIDGETON FIRE DEPT EM	1	\$1,170.00	AMBULANCE
Grand Total	237	\$122,465.35	

APPENDIX I – MEETING MINUTES
April 2, 2026

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – APRIL 2, 2026
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Art Marchand	Present
Sandra Taylor	Present
James Sauro	Absent
Kevin Smaniotto	Present
Kimberly Codispoti	Present

ALTERNATE FUND COMMISSIONER:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Jeffrey DiLazzero, Cumberland County
Anthony Bontempo, Cumberland County
Cindy Hickman, Cumberland County
Kathy Doran, Cumberland County
Dominic Buirch, Cumberland County UA
Chris Powell, Hardenbergh Insurance Group
Christina Violetti, Hardenbergh Insurance Group
Veronica George, Inservco
Yvonne Frey, Inservco
Kelly Guerriero, Inservco
Surretha Hobbs, Inservco
Christine Gallagher, Qual-Lynx
Kerin Drumheiser, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF February 5, 2026

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Auditor Request for Price Quotes - The Fund Office solicited price quotes from two vendors for Auditor Services. Quotes were obtained instead of issuing an RFP as the expected pricing would be below the bidding threshold of \$17,500. One quote was received from the fund's current Auditor, PKF O'Connor Davies (formerly Bowman & Co.) Pricing was received as follows:

PKF O'Connor Davies \$13,740.00

Motion to Award a one-year contract to PKF O'Connor Davies as the Insurance Commission's Auditor

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

NJ Counties Excess Joint Insurance Fund (NJCE) The NJCE held the Reorganization Meeting on February 26, 2026. Included in the agenda on **pages 5-8** is a summary report of the meeting. The NJCE is scheduled to meet in-person at Forsgate Country Club on Thursday, April 23, 2026 at 10:30 a.m. Executive Director reported the NJCE held its reorganization meeting on February 26th, with Ross Angelello returning as Chairman and Tim Sheehan as Secretary.

Certificate of Insurance Issuance Report: Attached on **Page 9** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for February. There were 5 certificates of insurance issued during this period.

2026 MEL, MRHIF & NJCE JIF Educational Seminar: Enclosed please find a flyer announcing the 16th annual seminar to be conducted virtually on 2 half-day sessions: Friday April 24th and Friday May 1st from 9AM to 12PM.

The seminar is pending approval for Continuing Educational Credits including CFO/CMFO, Public Works and Clerks, Insurance Producers, Accountants, Lawyers, Water Supply and Wastewater Licensed Operators, Registered Public Purchasing Officials and Qualified Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). The Fund office will distribute a notice to all members and risk managers, which will include a registration link for the educational seminar. **(Page 10)**

Financial Fast Track – Included on **Pages 11-13** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for December. As of **December 31, 2025**, the Commission has a deficit of **\$1,435,671**. Total cash on hand is \$3,649,185. Executive Director said the Financial Fast Track report shows a slight decrease in surplus of \$47,000 in the fourth quarter, resulting in a \$1.4 million deficit, however over \$3.6 million in cash. Executive Director said the last couple of years have seemed to level out a bit and hopefully that trend will continue.

NJ CEL Property and Casualty Financial Fast Track (Pages 14-16) – Included in the agenda is the NJ CEL Financial Fast Track Report for December. As of December 31, 2025, the NJCEL has a surplus of **\$18,861,992** and **\$38,891,840** in cash. Executive Director said this is the year-end report, showing a slight dip in surplus of \$97,000. However, year-to-date gain of \$6.8 million for the NJCE. They had a very good year, with over \$18.8 million in surplus. On a side note, this year has not started off well on the property side with approximately 7 or 8 property losses. Kerin Drumheiser said there were a couple CATs losses totaling approximately \$9 million so far.

Claims Tracking Report (Pages 17-18) – Included in the agenda are the Claims Activity Reports for January & February that tracks open claims. Executive Director said the January report showed 14 more open claims than the prior month. However, we regained that in February. There are 20 less claims open which is a quick rebound in February which is great news.

2026 New Jersey Association of Counties Conference: The 75th Annual Conference is scheduled from May 6th to May 8th at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

Conner Strong & Buckelew submitted a workshop proposal focusing on *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*. This session was selected and is scheduled for Thursday, May 7th at 4pm. Ed Cooney and Joe Hrusbash will be the panelists.

SAFETY COMMITTEE REPORT: Dr. Cindy Hickman reported for the period of December 2025 through January 2026, the County reported 16 new work-related injury claims. Of these ten were preventable and six were non-preventable. Four claims had medical treatment but no lost time and eight were report only. However, four were medical treatment with some time loss, anywhere from one day to perhaps a six-week surgery. Dr. Hickman outlined various training approaches for preventing future injuries, including videos, webinars, and toolbox talks and also announced coordination of PPE training with JA Montgomery, specifically customized for bus drivers in the CATS division under the Disability and Aging Department, with in-person training scheduled for later in the month.

TREASURER:

REPORT: Treasurer Anthony Bontempo reported on the April Bills List.

**MOTION TO APPROVE RESOLUTION 16-26 APRIL BILLS LIST IN
THE AMOUNT OF \$72,566.65**

Motion: Commissioner Codispoti
Second: Commissioner Taylor
Vote: Unanimous

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Directors report and reported on safety and risk control activities from January through April. A variety of safety director bulletins were electronically distributed during that time period for hazards associated with the weather conditions and exposures that are normally seen during that time period. All of the training opportunities through May 28th are included in the agenda packet. Training is coordinated closely with Dr. Hickman and the training opportunities are reviewed and assigned to the appropriate departments that will benefit from the training. The Expo schedule is included on Page 27 which is a great opportunity for employees to receive live training around the State. These are normally geared towards public works, and for those participating in the Leadership Academy. This is a great opportunity for them to obtain some of the required curriculum topics such as 21 Irrefutable Laws, which is usually taught by retired Police Chief Keith Hummel from the JA Montgomery staff. As Dr. Hickman indicated, a PowerPoint presentation has been developed, which will be presented live for the CATS drivers on April 14th and April 27th. This will cover a variety of topics, such as PPE, safe vehicle operation, if their vehicle breaks down or becomes disabled and what should they do to keep not only themselves and their occupants safe.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from December 10, 2025, meeting was included in the agenda. Minutes for the February meeting will be provided once they are approved at the next meeting. Ms. Violetti said she is working with the County for potential submissions for 2026 the NJCE Reinsurer Safety Grants. Ms. Violetti said she has communicated to all of the members of the Insurance Commission all important 2026 NJCE coverage modifications that may have impacted them.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending February 28, 2026, along with the PPO Savings Report and Top 10 Providers. As of February 28th there were 101 bills, with total charges of \$172,554.36, with savings of \$91,584.05 or 53%.

CLAIMS SERVICE: Kerin Drumheiser reported there are five claims to discuss in Closed Session.

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

Moved: Commissioner Codispoti
Second: Chairman Marchand
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved: Chairman Marchand
Second: Commissioner Codispoti
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001355 IN THE AMOUNT OF \$3,500.00

General Liability PAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002436 IN THE AMOUNT OF \$5,000.00

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002313 IN THE AMOUNT OF \$53,000.00

Auto Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002442 IN THE AMOUNT OF \$6,534.29

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002442 IN THE AMOUNT OF \$24,402.94

MOTION TO APPROVE PAYMENT AUTHORIZATION IN THE AMOUNT OF \$80,902.94 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$11,534.29

Moved: Commissioner Codispoti
Second: Commissioner Taylor
Vote: Unanimous – Chairman Marchand abstained on claim #3770002436

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved:	Commissioner Codispoti
Second:	Chairman Marchand
Vote:	Unanimous

MEETING ADJOURNED: 11:29 AM

NEXT MEETING: WILL BE HELD ON June 4, 2026 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

***APPENDIX II – Stewardship Report
as of December 31, 2025***



INSERVCO
INSURANCE SERVICES, INC.

***Stewardship
Report***

for

CCIC

As Of

December 31, 2025

*Inservco Insurance Services, Inc.
101 Grovers Mill Road
Lawrenceville, NJ 08648
(800) 334-1348*

EXECUTIVE SUMMARY

Introduction:

Inservco Insurance Services, Inc. is pleased to present the 2025 Stewardship Report. We understand that the client needs to be aware of pertinent claim information in order to better manage your program. We trust you will find the data found within this report to be meaningful and enable you to continue to make wise decisions that impact the various aspects of your organization's financial outlook, operational challenges, and the workforce.

We also wanted you to be aware that Inservco is constantly striving to improve our services to you and we have invested heavily in new technology and services that enable us to efficiently interface with you and the vendor service providers that perform services for you. As you may already know, we have an ownership interest in a pharmacy benefit management company. We believe KeyScripts provides a cost effective pharmacy benefit management program. By using the KeyScripts program it enables your self-insured program to obtain savings below the fee schedule. Most importantly, Inservco's claim systems and billing systems interface with the KeyScripts program thereby making the process seamless to you and your employees who utilize the KeyScripts program. Savings reports are sent to you quarterly. Should you need more frequent reporting, please don't hesitate to contact Inservco.

Additionally, Inservco has partnered with certain vendors that perform services on your behalf in an attempt to reduce your self-insured program costs. Please note that Inservco may have business agreements, including cost sharing arrangements, with these vendor service providers. As part of these business agreements, there may be financial considerations paid by the vendor service provider to Inservco for the resources and services that Inservco may provide, which could include marketing, personnel, information technology, system access, and various administrative services. The amounts, which may be material that Inservco may receive from a vendor provider may vary depending upon the types and quantity of resources and services Inservco provides to each respective vendor. It is important to note that you are under no obligation to utilize any vendor provider that is recommended by Inservco and if you elect not to utilize the services of a recommended vendor provider, then you can select a vendor service provider you choose to perform such services. You always have control over the types of and amounts of services a vendor service provider performs for your program, whether recommended by Inservco or selected by you. Therefore, we are always looking for input from you, our customer, to determine if there is anything that we can do to enhance your existing program and to enable you to make your job as a risk manager more efficient.

Should you have questions or need clarification regarding any information contained within this report, please feel free to contact, Staci L. Ulp, AIC, President & CEO at 800-356-0438 extension 4057.

Observations, Conclusions, Suggestions:

- Location 759000 - CC - The Jail had the most claims of any location for all policy years included in this report with 194 claims. This is 55.0% of the total number of claims reported for the County. However, 159 of the claims reported by this location involved only medical payments and no wage loss benefits. There were 35 claims involving wage benefits. Location 804400- CC- Dept of Social Services-had the second most claims with 32 claims. This is 9.1% of the total number of claims reported for the County. (Pages 4 & 5)

- The number of claims has fluctuated for all policy years included in this report. The total number of claims per year was the highest in the 1/1/24 to 12/31/24 policy period with 130 claims. Of these claims, 19 were lost time and 111 were medical only claims. (Page 6)
- The highest net incurred is \$1,476,245.79 for the policy period 1/1/23 to 12/31/23. This represents 46.2% of the total net incurred of \$3,195,094.13. Please note that the losses are still developing for all policy years included in this report. (Page 7)
- The location with the highest net incurred to date is Location 759000 – CC - Jail with \$1,663,533.17 this represents 52.1% of the total net incurred. Location 765101 – CC – Roads & Bridges had the second highest net incurred by location with \$604,106.99 or 18.9% of the total net incurred. (Page 8)
- When grouped by the day of the week on which the injury occurred, the highest number of claims occurred on Tuesdays with a total of 70 claims. This was followed by Wednesdays with 68 claims. The highest number of indemnity claims occurred on Wednesdays with 12 claims and the highest number of medical only claims occurred on Tuesdays with 60 claims. (Page 9)
- When grouped by the time of day the injury occurred, the most claims occurred between the hours of 8 am to 4 pm with a total of 220 claims, followed by midnight - 8 am with a total of 74 claims. The highest number of indemnity claims occurred between the hours of 8 am to 4 pm with 30 claims and the highest number of medical only claims also occurred between the hours of 8 am to 4 pm with 190 claims. (Pages 10 – 12)
- The average number of days to report a claim has decreased over the policy years included in this report ranging from 13.91 days during the policy year beginning 1/1/23 to 1.72 days during the policy year beginning 1/1/25. It is important to report claims timely as it has been shown that early intervention has a significant impact on the final net incurred of a claim. (Pages 13 – 18)
- The most frequently reported cause of injury was “Pandemic” with 47 claims or 24.4 % of the top 5 claims reported. This was followed by “Struck/Injured By-Fellow Worke” with 43 claims or 22.3% of the top 5 claims. (Page 19)
- The cause of injury with the highest net incurred was “Struck/Injured By-Misc” at \$640,884.12 or 28.7% of the top 5 total net incurred. This was followed by “Struck/Injured By-Fellow Worke” at \$542,623.38 or 24.3% of the top 5 total net incurred. (Page 20)
- The most frequent type of injury was “Contusion/Bruise ” with 114 claims or 37.8% of the top 5 total claims reported. “Strain or Tear” had the second highest frequency by type of injury with 86 claims or 28.5% of the top 5 total claims reported. (Page 21)
- The type of injury with the highest net incurred was “Strain or Tear” at \$1,427,072.07 or 47.3% of the top 5 total net incurred. This was also followed by “Contusion/Bruise” at \$1,080,343.57 or 35.8% of the top 5 total net incurred. (Page 22)
- The most frequently injured part of body was “Body Syst & Multi Body Syst” with 84 or 46.2% of the top 5 claims. The second most frequently injured body part was “Knee” with 29 or 15.9% of the top 5 claims. (Page 23)
- The highest net incurred for part of body injured was “Shoulder(s) armpit, clavicle” at \$815,657.31 or 38.8% of the top 5 total net incurred. This was followed by “Multiple Body Parts” at \$521,361.01 or 24.8% of the top 5 total net incurred. (Page 24)

Report Terminology

Term	Definition
Gross Paid To Date Total	All payments transacted plus all offsets of voids and refunds through the report end date for all buckets
Indemnity	WC claim added this period where Gross Incurred Indemnity bucket >0
Medical	WC claim added this period where Gross Incurred Indemnity bucket = 0 and sum of Gross Incurred all other buckets >0
Net Incurred Total	Gross Incurred Total + Recovery ToDate Total all buckets
Outstanding Reserve Total	Outstanding monies expected to be paid for all financial buckets added together
Recoveries To Date Total	Recoveries added into the system through report end date all buckets
Total Claims	Count of pending and closed claims
Average Days to Receive	Average number of days between occurrence date and date received at Inservco



Claim Summary By Policy Period Indemnity vs Medical Only By Location Past 3 Years

01/27/2026

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2023	12/31/2023			
400100 - CCIA-SOLID WASTE COMPLEX		0	3	3
704100 - CC-COUNTY CLERK		0	1	1
711100 - CC-BOARD OF ELECTIONS		0	1	1
755000 - CC-SHERIFF'S DEPARTMENT		3	5	8
757000 - CC-PROSECUTOR'S OFFICE		0	7	7
759000 - CC-JAIL		15	51	66
765101 - CC-ROADS & BRIDGES		3	7	10
772100 - CC-BUILDING & GROUNDS MAINT		0	5	5
797100 - CC-VETERANS AFFAIRS		0	1	1
798000 - DEPT OF WORKFORCE DEVELOPMENT		0	1	1
804300 - CC-CATS		0	1	1
804400 - CC-DEPT OF SOCIAL SERVICES		4	8	12
		25	91	116
01/01/2024	12/31/2024			
400000 - CCIA-ADMINISTRATION		0	3	3
400100 - CCIA-SOLID WASTE COMPLEX		0	3	3
704100 - CC-COUNTY CLERK		0	4	4
705100 - CC-FINANCE & ADMINISTRATION		0	3	3
746100 - CC-911 EMERGENCY		0	1	1
755000 - CC-SHERIFF'S DEPARTMENT		1	5	6
757000 - CC-PROSECUTOR'S OFFICE		0	1	1
759000 - CC-JAIL		16	64	80
765101 - CC-ROADS & BRIDGES		1	4	5
772100 - CC-BUILDING & GROUNDS MAINT		1	5	6
785000 - CC-HEALTH DEPARTMENT		0	1	1
787000 - CC-AGING & DISABLED OFFICE		0	3	3
798000 - DEPT OF WORKFORCE DEVELOPMENT		0	3	3
800101 - CC-COUNTY LIBRARY		0	1	1
804400 - CC-DEPT OF SOCIAL SERVICES		0	9	9
900100 - CC UTILITIES AUTHORITY-ALL WC		0	1	1
		19	111	130



**Claim Summary By Policy Period
Indemnity vs Medical Only By Location
Past 3 Years**

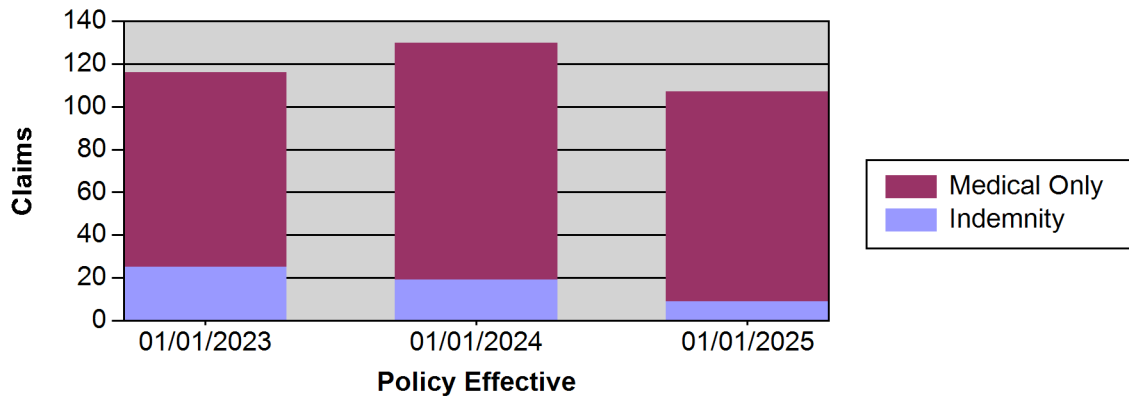
01/27/2026

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2025	12/31/2025			
704100 - CC-COUNTY CLERK		0	1	1
705100 - CC-FINANCE & ADMINISTRATION		0	2	2
755000 - CC-SHERIFF'S DEPARTMENT		0	11	11
757000 - CC-PROSECUTOR'S OFFICE		1	4	5
759000 - CC-JAIL		4	44	48
765101 - CC-ROADS & BRIDGES		2	8	10
768100 - CC-ENGINEERING		0	1	1
772100 - CC-BUILDING & GROUNDS MAINT		1	1	2
785000 - CC-HEALTH DEPARTMENT		0	4	4
787000 - CC-AGING & DISABLED OFFICE		1	3	4
798000 - DEPT OF WORKFORCE DEVELOPMENT		0	2	2
800101 - CC-COUNTY LIBRARY		0	4	4
802100 - CC-EXTENSION SERVICES		0	1	1
804400 - CC-DEPT OF SOCIAL SERVICES		0	11	11
900100 - CC UTILITIES AUTHORITY-ALL WC		0	1	1
		9	98	107
Total:		53	300	353

Claim Summary By Policy Period Indemnity vs Medical Only Past 3 Years

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2023	12/31/2023	25	91	116
01/01/2024	12/31/2024	19	111	130
01/01/2025	12/31/2025	9	98	107
		53	300	353

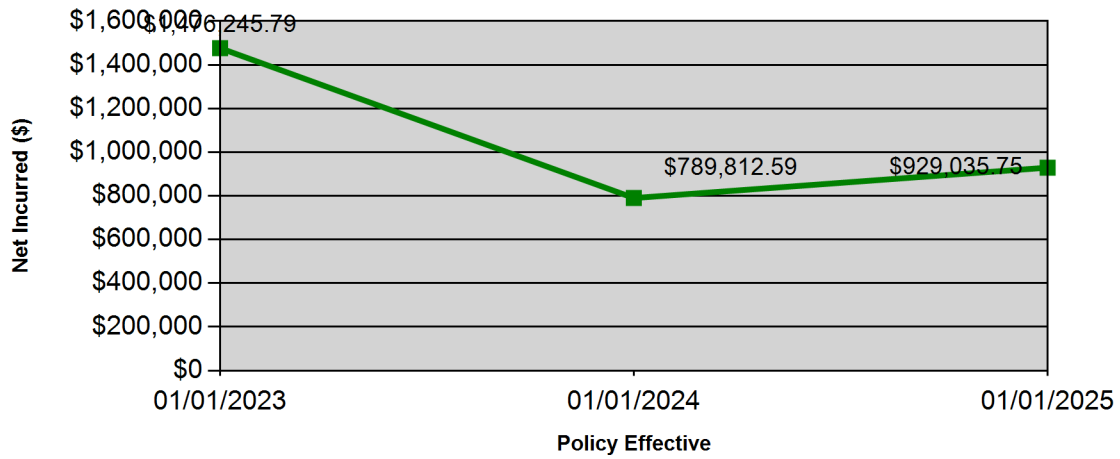
Claim Summary by Policy Period - Indemnity vs. Medical Only



Loss Summary By Policy Period Past 3 Years

Policy Effective	Policy Expiration	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
01/01/2023	12/31/2023	116	\$420,555.18	\$1,055,690.61	\$0.00	\$1,476,245.79
01/01/2024	12/31/2024	130	\$308,541.34	\$481,271.25	\$0.00	\$789,812.59
01/01/2025	12/31/2025	107	\$535,900.21	\$393,135.54	\$0.00	\$929,035.75
		353	\$1,264,996.73	\$1,930,097.40	\$0.00	\$3,195,094.13

Loss Summary By Policy Period (Net Incurred)





01/27/2026

Loss Summary By Location Past 3 Years

Location Code	Location Name	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
400000	CCIA-ADMINISTRATION	3	\$0.00	\$26,531.71	\$0.00	\$26,531.71
400100	CCIA-SOLID WASTE COMPLEX	6	\$0.00	\$11,079.23	\$0.00	\$11,079.23
704100	CC-COUNTY CLERK	6	\$0.00	\$2,124.93	\$0.00	\$2,124.93
705100	CC-FINANCE & ADMINISTRATION	5	\$0.00	\$8,256.50	\$0.00	\$8,256.50
711100	CC-BOARD OF ELECTIONS	1	\$0.00	\$329.78	\$0.00	\$329.78
746100	CC-911 EMERGENCY	1	\$0.00	\$0.00	\$0.00	\$0.00
755000	CC-SHERIFF'S DEPARTMENT	25	\$96,091.86	\$181,600.67	\$0.00	\$277,692.53
757000	CC-PROSECUTOR'S OFFICE	13	\$67,319.48	\$10,227.65	\$0.00	\$77,547.13
759000	CC-JAIL	194	\$614,607.16	\$1,048,926.01	\$0.00	\$1,663,533.17
765101	CC-ROADS & BRIDGES	25	\$250,809.39	\$353,297.60	\$0.00	\$604,106.99
768100	CC-ENGINEERING	1	\$0.00	\$449.29	\$0.00	\$449.29
772100	CC-BUILDING & GROUNDS MAINT	13	\$71,182.37	\$164,609.77	\$0.00	\$235,792.14
785000	CC-HEALTH DEPARTMENT	5	\$0.00	\$1,296.95	\$0.00	\$1,296.95
787000	CC-AGING & DISABLED OFFICE	7	\$111,351.58	\$41,750.23	\$0.00	\$153,101.81
797100	CC-VETERANS AFFAIRS	1	\$0.00	\$169.21	\$0.00	\$169.21
798000	DEPT OF WORKFORCE DEVELOPMENT	6	\$3,031.41	\$12,336.33	\$0.00	\$15,367.74
800101	CC-COUNTY LIBRARY	5	\$3,271.00	\$4,635.59	\$0.00	\$7,906.59
802100	CC-EXTENSION SERVICES	1	\$0.00	\$581.00	\$0.00	\$581.00
804300	CC-CATS	1	\$0.00	\$283.01	\$0.00	\$283.01
804400	CC-DEPT OF SOCIAL SERVICES	32	\$45,832.48	\$53,505.59	\$0.00	\$99,338.07
900100	CC UTILITIES AUTHORITY-ALL WC	2	\$1,500.00	\$8,106.35	\$0.00	\$9,606.35
		353	\$1,264,996.73	\$1,930,097.40	\$0.00	\$3,195,094.13

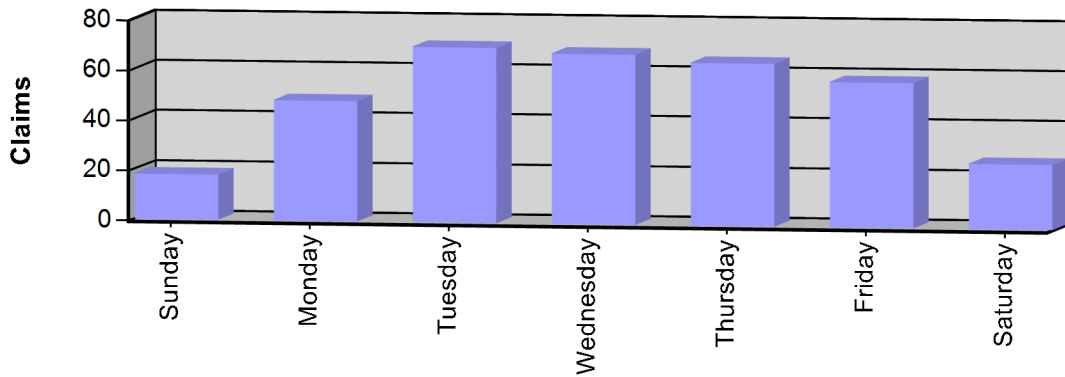


Claim Occurrence by Day of Week Indemnity vs Medical Only Past 3 Years

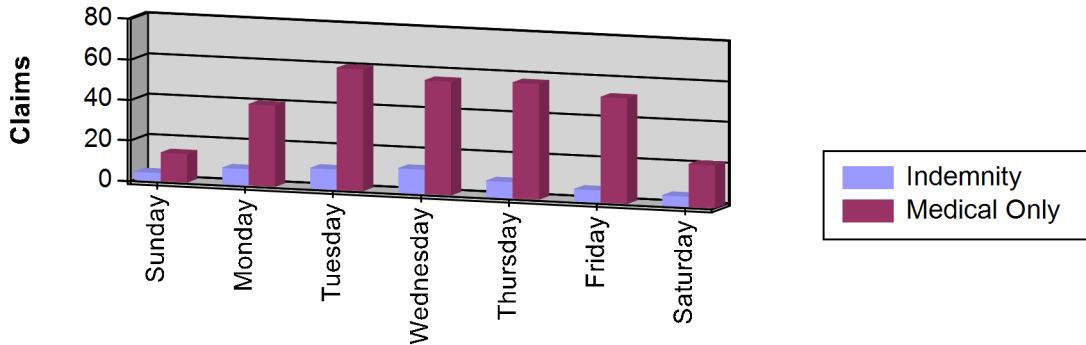
01/27/2026

Day of Week	Indemnity	Medical Only	Total Claims
Sunday	4	14	18
Monday	8	40	48
Tuesday	10	60	70
Wednesday	12	56	68
Thursday	8	57	65
Friday	6	52	58
Saturday	5	21	26
	53	300	353

Claim Occurrence by Day of Week (Total Claims)



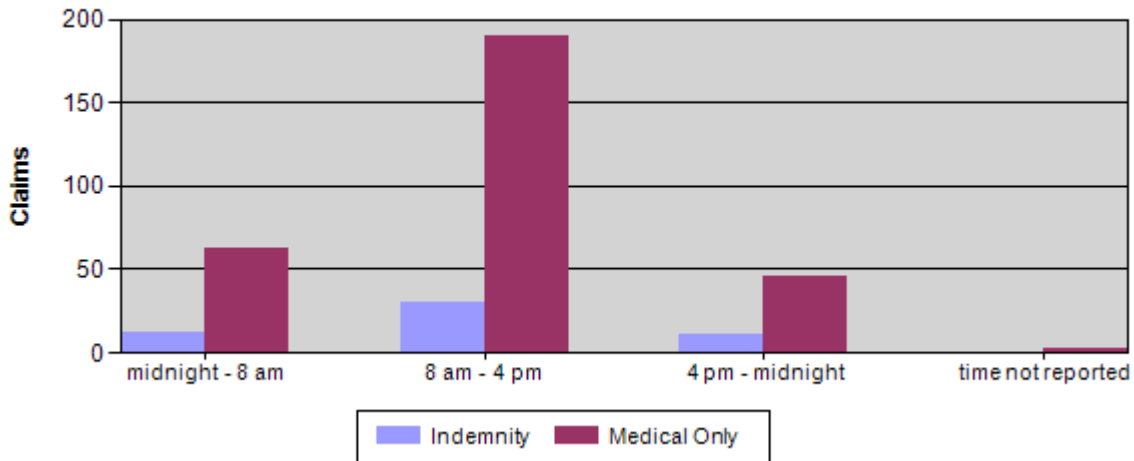
Claim Occurrence by Day of Week (Indemnity vs Medical Only)



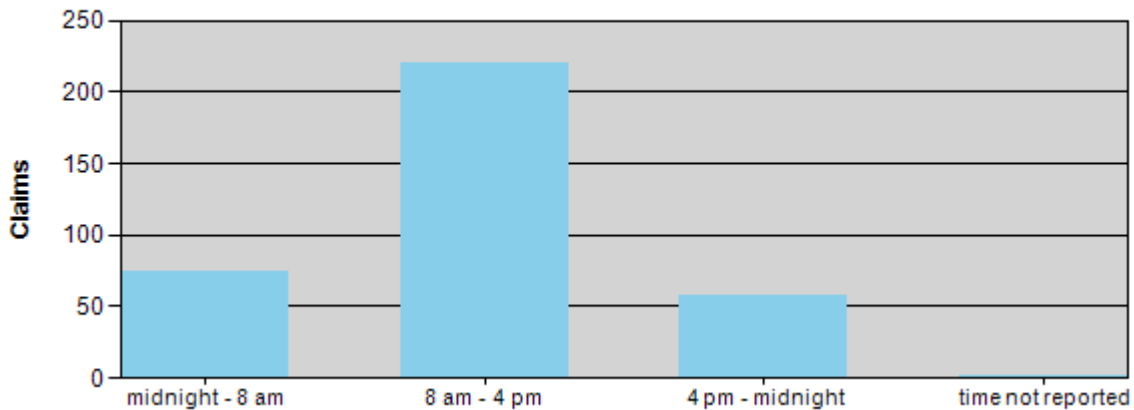
Claim Occurrence by Time Of Day Indemnity vs Medical Only Past 3 Years

Time Of Day	Indemnity	Medical Only	Total Claims
midnight - 8 am	12	62	74
8 am - 4 pm	30	190	220
4 pm - midnight	11	46	57
time not reported	0	2	2
	53	300	353

Claim Occurrence by Time Of Day - Indemnity vs Medical Only



Claim Occurrence by Time Of Day - Total Claims



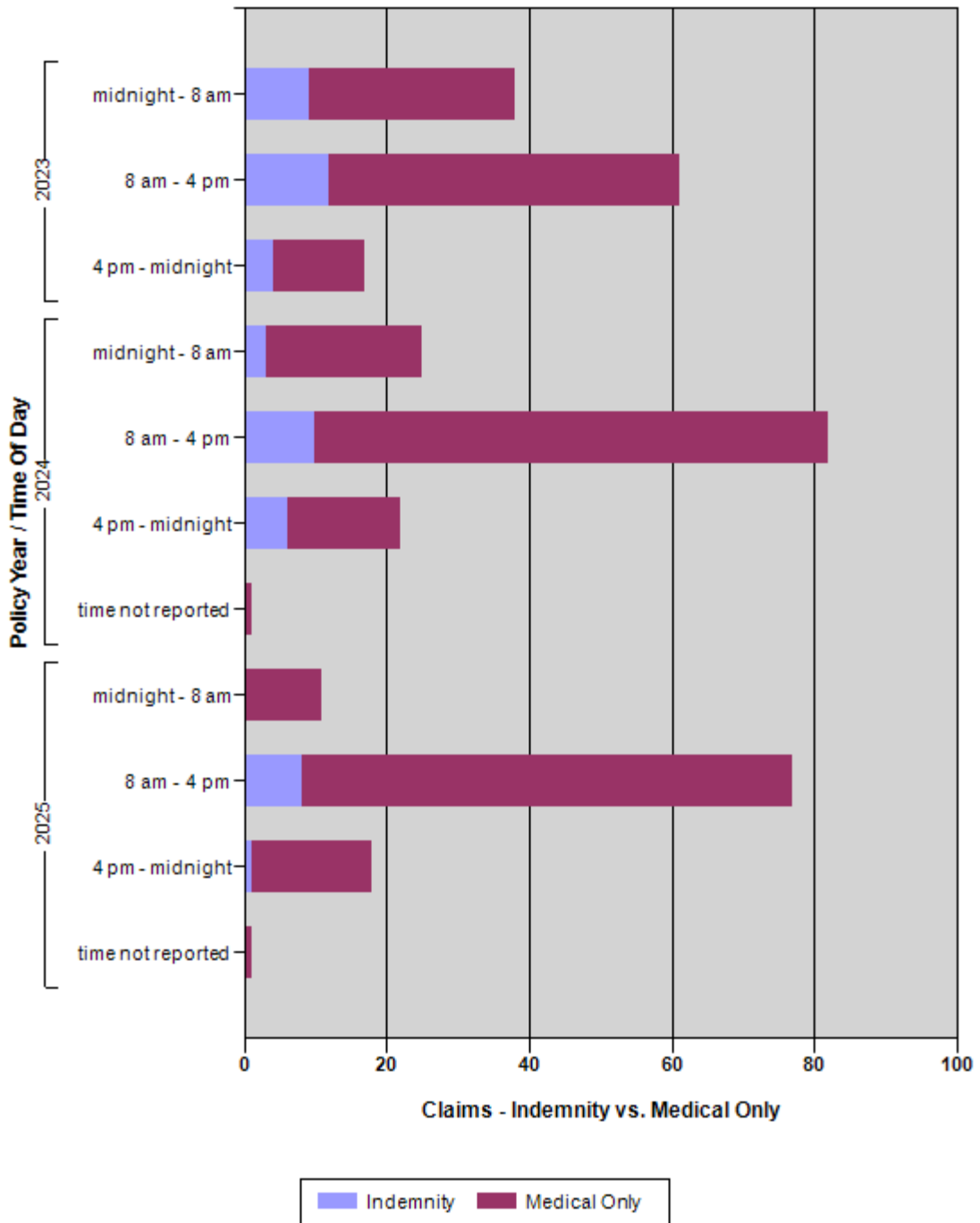


**Claim Occurrence By Policy Year
By Time Of Day
Indemnity vs Medical Only
Past 3 Years**

01/27/2026

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2023	12/31/2023			
midnight - 8 am		9	29	38
8 am - 4 pm		12	49	61
4 pm - midnight		4	13	17
		25	91	116
01/01/2024	12/31/2024			
midnight - 8 am		3	22	25
8 am - 4 pm		10	72	82
4 pm - midnight		6	16	22
time not reported		0	1	1
		19	111	130
01/01/2025	12/31/2025			
midnight - 8 am		0	11	11
8 am - 4 pm		8	69	77
4 pm - midnight		1	17	18
time not reported		0	1	1
		9	98	107
Total:		53	300	353

Claim Occurrence by Policy Year By Time Of Day





Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

01/27/2026

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
01/01/2023	12/31/2023			
400100 - CCIA-SOLID WASTE COMPLEX				
		Indemnity	0	0.00
		Medical Only	3	23.67
		Location Total:	3	23.67
704100 - CC-COUNTY CLERK				
		Indemnity	0	0.00
		Medical Only	1	34.00
		Location Total:	1	34.00
711100 - CC-BOARD OF ELECTIONS				
		Indemnity	0	0.00
		Medical Only	1	0.00
		Location Total:	1	0.00
755000 - CC-SHERIFF'S DEPARTMENT				
		Indemnity	3	0.33
		Medical Only	5	2.00
		Location Total:	8	1.38
757000 - CC-PROSECUTOR'S OFFICE				
		Indemnity	0	0.00
		Medical Only	7	11.14
		Location Total:	7	11.14
759000 - CC-JAIL				
		Indemnity	15	3.47
		Medical Only	51	11.06
		Location Total:	66	9.33
765101 - CC-ROADS & BRIDGES				
		Indemnity	3	1.33
		Medical Only	7	3.14
		Location Total:	10	2.60
772100 - CC-BUILDING & GROUNDS MAINT				
		Indemnity	0	0.00
		Medical Only	5	3.00
		Location Total:	5	3.00



Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

01/27/2026

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
797100 - CC-VETERANS AFFAIRS				
		Indemnity	0	0.00
		Medical Only	1	2.00
		Location Total:		2.00
798000 - DEPT OF WORKFORCE DEVELOPMENT				
		Indemnity	0	0.00
		Medical Only	1	7.00
		Location Total:		7.00
804300 - CC-CATS				
		Indemnity	0	0.00
		Medical Only	1	6.00
		Location Total:		6.00
804400 - CC-DEPT OF SOCIAL SERVICES				
		Indemnity	4	178.25
		Medical Only	8	4.38
		Location Total:		62.33
		Policy Period Total:		13.91
<hr/>				
01/01/2024	12/31/2024			
400000 - CCIA-ADMINISTRATION				
		Indemnity	0	0.00
		Medical Only	3	5.67
		Location Total:		5.67
400100 - CCIA-SOLID WASTE COMPLEX				
		Indemnity	0	0.00
		Medical Only	3	1.00
		Location Total:		1.00
704100 - CC-COUNTY CLERK				
		Indemnity	0	0.00
		Medical Only	4	3.75
		Location Total:		3.75
705100 - CC-FINANCE & ADMINISTRATION				
		Indemnity	0	0.00
		Medical Only	3	3.33



Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

01/27/2026

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
	Location Total:		3	3.33
<hr/>				
746100 - CC-911 EMERGENCY				
		Indemnity	0	0.00
		Medical Only	1	5.00
	Location Total:		1	5.00
<hr/>				
755000 - CC-SHERIFF'S DEPARTMENT				
		Indemnity	1	0.00
		Medical Only	5	2.80
	Location Total:		6	2.33
<hr/>				
757000 - CC-PROSECUTOR'S OFFICE				
		Indemnity	0	0.00
		Medical Only	1	0.00
	Location Total:		1	0.00
<hr/>				
759000 - CC-JAIL				
		Indemnity	16	3.50
		Medical Only	64	3.83
	Location Total:		80	3.76
<hr/>				
765101 - CC-ROADS & BRIDGES				
		Indemnity	1	0.00
		Medical Only	4	2.75
	Location Total:		5	2.20
<hr/>				
772100 - CC-BUILDING & GROUNDS MAINT				
		Indemnity	1	4.00
		Medical Only	5	1.40
	Location Total:		6	1.83
<hr/>				
785000 - CC-HEALTH DEPARTMENT				
		Indemnity	0	0.00
		Medical Only	1	1.00
	Location Total:		1	1.00
<hr/>				
787000 - CC-AGING & DISABLED OFFICE				
		Indemnity	0	0.00
		Medical Only	3	1.33
	Location Total:		3	1.33
<hr/>				



Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

01/27/2026

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
798000 - DEPT OF WORKFORCE DEVELOPMENT				
		Indemnity	0	0.00
		Medical Only	3	4.00
		Location Total:	3	4.00
800101 - CC-COUNTY LIBRARY				
		Indemnity	0	0.00
		Medical Only	1	5.00
		Location Total:	1	5.00
804400 - CC-DEPT OF SOCIAL SERVICES				
		Indemnity	0	0.00
		Medical Only	9	0.44
		Location Total:	9	0.44
900100 - CC UTILITIES AUTHORITY-ALL WC				
		Indemnity	0	0.00
		Medical Only	1	59.00
		Location Total:	1	59.00
		Policy Period Total:	130	3.63
01/01/2025	12/31/2025			
704100 - CC-COUNTY CLERK				
		Indemnity	0	0.00
		Medical Only	1	0.00
		Location Total:	1	0.00
705100 - CC-FINANCE & ADMINISTRATION				
		Indemnity	0	0.00
		Medical Only	2	0.00
		Location Total:	2	0.00
755000 - CC-SHERIFF'S DEPARTMENT				
		Indemnity	0	0.00
		Medical Only	11	2.55
		Location Total:	11	2.55
757000 - CC-PROSECUTOR'S OFFICE				
		Indemnity	1	0.00
		Medical Only	4	0.25



Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

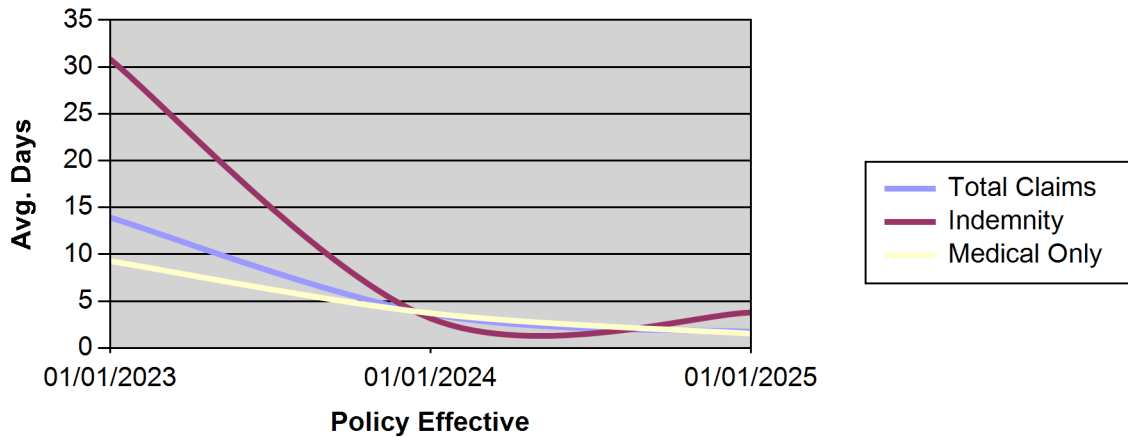
01/27/2026

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
	Location Total:		5	0.20
759000 - CC-JAIL		Indemnity	4	5.75
		Medical Only	44	1.23
	Location Total:		48	1.60
765101 - CC-ROADS & BRIDGES		Indemnity	2	3.00
		Medical Only	8	3.75
	Location Total:		10	3.60
768100 - CC-ENGINEERING		Indemnity	0	0.00
		Medical Only	1	0.00
	Location Total:		1	0.00
772100 - CC-BUILDING & GROUNDS MAINT		Indemnity	1	0.00
		Medical Only	1	1.00
	Location Total:		2	0.50
785000 - CC-HEALTH DEPARTMENT		Indemnity	0	0.00
		Medical Only	4	0.75
	Location Total:		4	0.75
787000 - CC-AGING & DISABLED OFFICE		Indemnity	1	5.00
		Medical Only	3	0.00
	Location Total:		4	1.25
798000 - DEPT OF WORKFORCE DEVELOPMENT		Indemnity	0	0.00
		Medical Only	2	2.00
	Location Total:		2	2.00
800101 - CC-COUNTY LIBRARY		Indemnity	0	0.00
		Medical Only	4	2.00
	Location Total:		4	2.00

Timely Reporting - Average Days to Receive Indemnity vs Medical Only By Location Past 3 Years

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
802100 - CC-EXTENSION SERVICES				
		Indemnity	0	0.00
		Medical Only	1	1.00
		Location Total:	1	1.00
804400 - CC-DEPT OF SOCIAL SERVICES				
		Indemnity	0	0.00
		Medical Only	11	1.18
		Location Total:	11	1.18
900100 - CC UTILITIES AUTHORITY-ALL WC				
		Indemnity	0	0.00
		Medical Only	1	7.00
		Location Total:	1	7.00
		Policy Period Total:	107	1.72

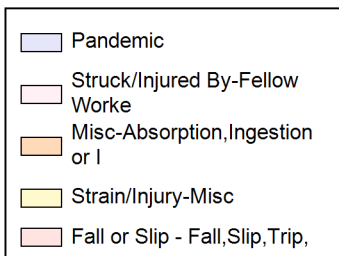
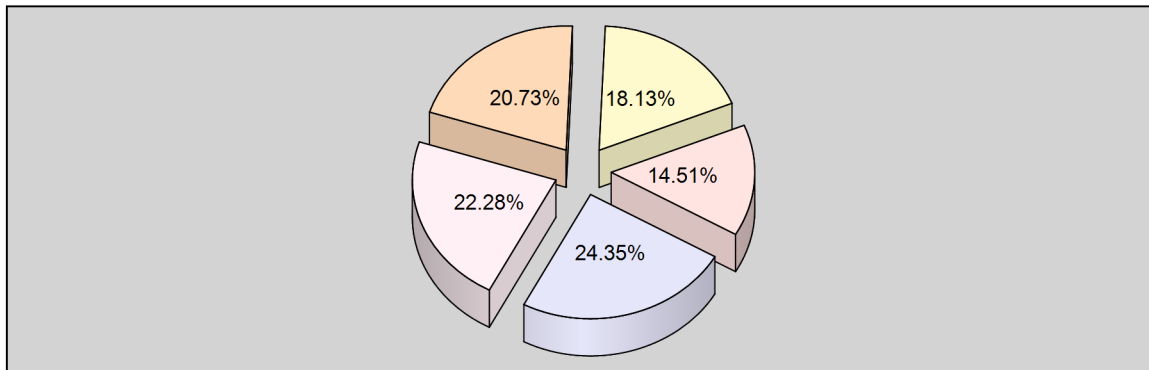
Timely Reporting - Average Days to Receive (Total Claims)



Top 5 - Cause of Injury - Frequency Past 3 Years

Cause of Injury Code	Cause of Injury Description	Number of Injuries
83	Pandemic	47
74	Struck/Injured By-Fellow Worke	43
82	Misc-Absorption,Ingestion or I	40
60	Strain/Injury-Misc	35
31	Fall or Slip - Fall,Slip,Trip,	28

Percentage of Top 5 - Cause of Injury - Frequency

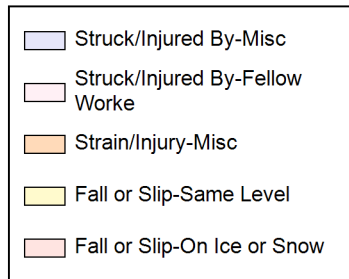
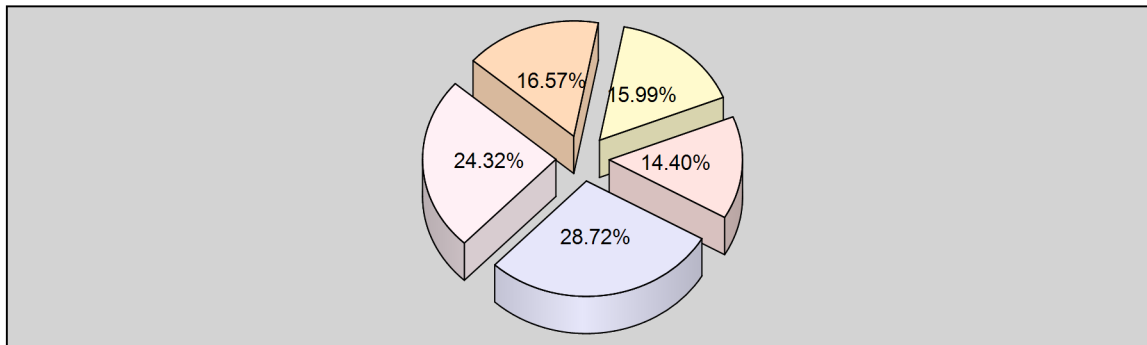


Top 5 - Cause of Injury - Net Incurred Past 3 Years

01/27/2026

Cause of Injury Code	Cause of Injury Description	Net Incurred
81	Struck/Injured By-Misc	\$640,884.12
74	Struck/Injured By-Fellow Worke	\$542,623.38
60	Strain/Injury-Misc	\$369,775.43
29	Fall or Slip-Same Level	\$356,709.19
32	Fall or Slip-On Ice or Snow	\$321,316.37

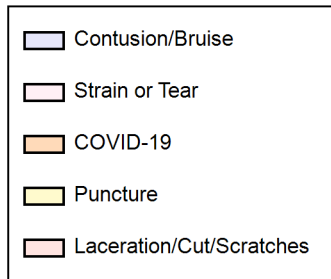
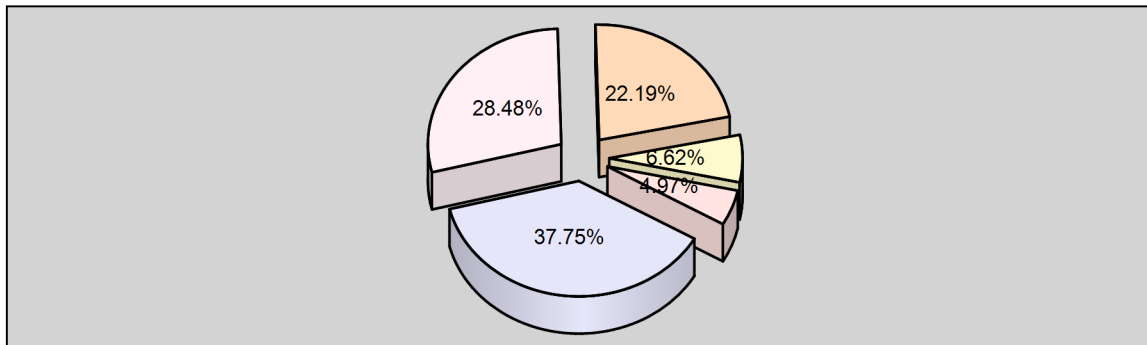
Percentage of Top 5 - Cause of Injury - Net Incurred



Top 5 - Type of Injury - Frequency Past 3 Years

Type of Injury Code	Type of Injury Description	Number of Injuries
10	Contusion/Bruise	114
52	Strain or Tear	86
83	COVID-19	67
43	Puncture	20
40	Laceration/Cut/Scratches	15

Percentage of Top 5 - Type of Injury - Frequency

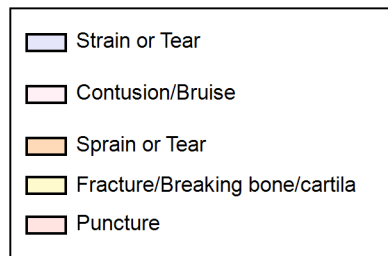
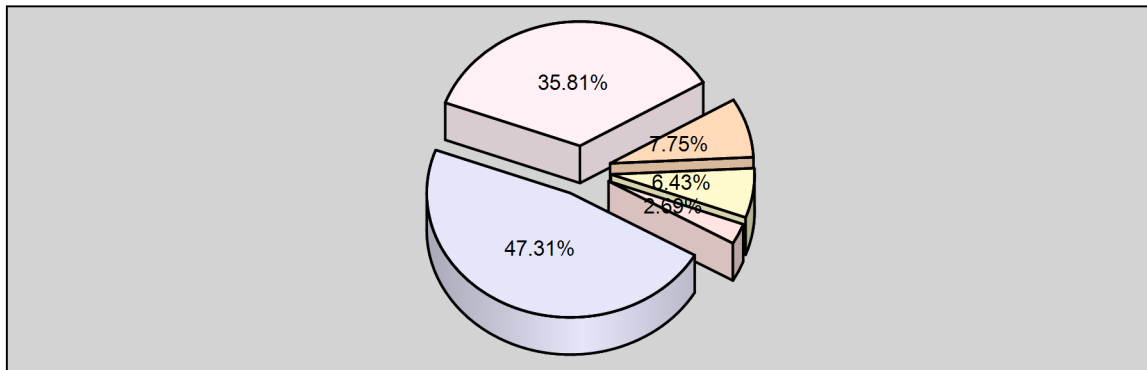


Top 5 - Type of Injury - Net Incurred Past 3 Years

01/27/2026

Type of Injury Code	Type of Injury Description	Net Incurred
52	Strain or Tear	\$1,427,072.07
10	Contusion/Bruise	\$1,080,343.57
49	Sprain or Tear	\$233,898.42
28	Fracture/Breaking bone/cartila	\$194,115.48
43	Puncture	\$81,237.85

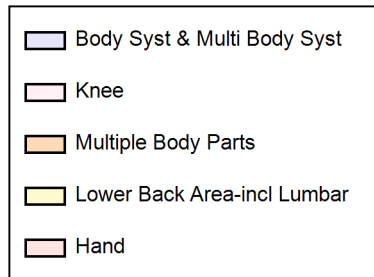
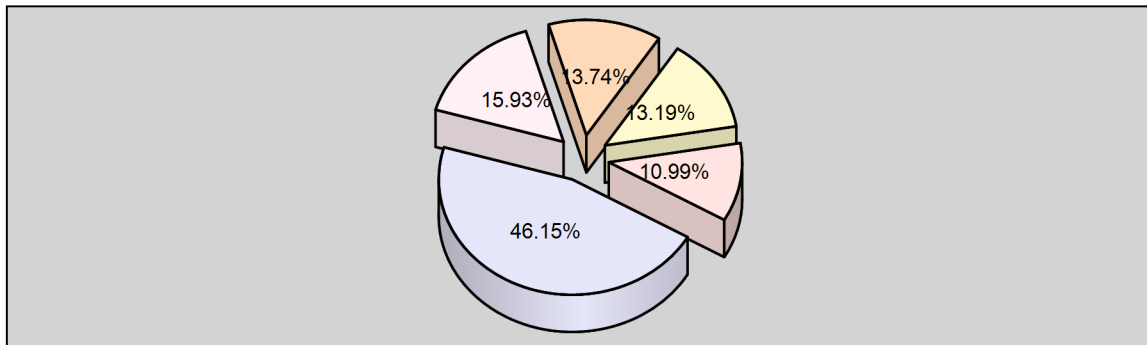
Percentage of Top 5 - Type of Injury - Net Incurred



Top 5 - Part of Body - Frequency Past 3 Years

Part of Body Code	Part of Body Description	Number of Occurrences
91	Body Syst & Multi Body Syst	84
53	Knee	29
90	Multiple Body Parts	25
42	Lower Back Area-incl Lumbar	24
35	Hand	20

Percentage of Top 5 - Part of Body - Frequency



Top 5 - Part of Body - Net Incurred Past 3 Years

01/27/2026

Part of Body Code	Part of Body Description	Net Incurred
38	Shoulder(s), armpit, clavicle	\$815,657.31
90	Multiple Body Parts	\$521,361.01
53	Knee	\$367,359.75
34	Wrist	\$216,059.71
10	Multiple Head Injury	\$179,654.55

Percentage of Top 5 - Part of Body - Net Incurred

