

CUMBERLAND COUNTY INSURANCE COMMISSION AGENDA AND REPORTS

JUNE 3, 2021

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

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

11:00 AM

The Cumberland County Insurance Commission will conduct its June 3, 2021 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

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 South Jersey Times and the Daily Journal**
- 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 3, 2021 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: April 1, 2021 Open Minutes.....Appendix I
April 1, 2021 Closed Minutes.....Distributed via Email**

 - CORRESPONDENCE - None**

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

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

 - TREASURER – Anthony Bontempo**
 - Resolution 16-21 June Bill List.....Page 14**

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Page 15

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report Page 22

 - MANAGED CARE – Qual Lynx**
 - Monthly Report Page 53

 - CLAIMS SERVICE – Inservco**

 - 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**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: August 5, 2021 11 AM**

CUMBERLAND COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: June 3, 2021

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

Amendments to the 2021 Plan of Risk Management – Since we adopted the Fund's Plan of Risk Management at our February meeting, there has been several updates. Attached in Appendix III are highlighted changes.

Motion to approve Resolution 15-21 amending the 2021 Plan of Risk Management.

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report: Attached on **Pages 3-5** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of March 1, 2021 to April 30, 2021. There were 10 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE Finance Sub-Committee met on April 9, 2021 to discuss the NJCE budget delta of \$2,535,244 and review procurement responses for various JIF professional services. A copy of the minutes are included in **Appendix II** of the agenda.

The NJCE met on April 22, 2021 and a written summary of the meeting is included in the agenda on **Pages 6-9**. At the meeting, the Finance Sub-Committee recommended an option to declare an additional assessment for the premium portion of the delta of \$609,437. Cumberland County Insurance Commission's share of the delta is \$66,187.

The NJCE met again on May 27 to introduce a budget amendment adding the additional assessment into the 2021 budget. The next meeting of the NJCE will be on June 24th at 9:30 AM.

Financial Fast Track – Included on **Pages 10 & 11** of the agenda is the Financial Fast Track reports for the Cumberland County Insurance Commission for February. As of February 28, 2021, the Commission has a statutory surplus of **\$236,784**.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 12-13)** – Included in the agenda on pages 18-19 is a copy of the NJCE Financial Fast Track Report for the month of February. As of February 28, 2021 the NJCE has a surplus of \$15,349,550. Line 7 of the report “Dividend” represents the amount of dividends released by the NJCE in the amount of \$5,107,551. The cash amount is \$19,534,623.
- ❑ **2021 Property & Casualty Assessments** – The second assessment payments will be due July 15, 2021.
- ❑ **2021 MEL, MRHIF & NJCE Educational Seminar** – The 10th Annual Educational Seminar was held virtually on May 14 and May 21. There were over 200 attendees for each session.
- ❑ **Zoom Meeting Access Numbers** - Meetings until further notice will be conducted virtually via Zoom using the Call in Number: 929-205-6099 and the Meeting ID: 925 2640 9529 or by video link <https://permainc.zoom.us/j/92526409529>.
- ❑ **Next Meeting** – A reminder that our next meeting is on August 5, 2021.

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 3/1/2021 To 4/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - South Jersey Economic I - Cumberland County	Development District 782 South Brewster Road, Unit B6 Vineland, NJ 08361	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: ED20PHI3070015 Grant Evidence of insurance with respects to the ED20PHI3070015 Grant.	3/1/2021 #2810020	GL AU EX WC OTH
H - South Jersey Economic I - Cumberland County Improvement Authority	Development District, Inc. 782 S. Brewster Rd, Unit B6 Vineland, NJ 08361	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Evidence of insurance with respects to to all operations performed.	3/11/2021 #2816214	GL AU EX WC OTH
H - TD Equipment Finance, Inc I - Cumberland County	Attn: Lisa Brach, AIM: NJ5-001-151 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$110,000,000 Re: Lease #40160453 to lease (1) (1) 2020 FORD F150 XL 4 WD SUPERCREW1FTEW1E54LKE74802 TD Equipment Finance, Inc. is additional insured and Lenders Loss Payee regarding lease #40160453 to lease (1) 2020 FORD F150 XL 4 WD SUPERCREW1FTEW1E54LKE74802 30 days notice of cancellation is provided to the First Named Insured.	3/12/2021 #2816577	GL AU EX WC OTH
H - City of Vineland I - Cumberland County Improvement Authority	640 Wood Street Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Vineland Municipal Electric Utility Distribution Garage project The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Shared Services Agreement with the City pertaining to the Vineland Municipal Electric Utility Distribution Garage project.	3/16/2021 #2818292	GL AU EX WC OTH
H - Millville Housing Authority I - Cumberland County	122 East Main Street Millville, NJ 08332	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Locations: 309 Buck Street & 1 East Vine Street The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to locations 309 Buck Street, Millville, NJ 08332 and 1 East Vine Street, Millville, NJ 08332 The building value insured for 309 Buck Street, Millville, NJ 08332 is \$2,431,450 and the building value insured for 1 East Vine Street, Millville, NJ 08332 is \$711,550. Waiver of Subrogation on the General Liability and Property insurance regarding the above Lease Agreement	3/18/2021 #2821554	GL AU EX WC OTH

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 3/1/2021 To 4/1/2021

H - TD Equipment Finance, Inc. I - Cumberland County	its Successors and Assigns 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy # ERP980616208; Policy Limits: \$110,000,000 RE: 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 with a value of \$32,907.48 for Lease #40160452.	3/24/2021 #2822737	GL AU EX WC OTH
Total # of Holders: 6				

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 4/1/2021 To 5/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - City of Vineland I - Cumberland County	640 East Wood Street Vineland, NJ 08360	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Volunteers provided through Medical Reserve Corps Evidence of insurance regarding the Countys Health Department volunteers provided through Medical Reserve Corps.	4/12/2021 #2895378	GL AU EX WC OTH
H - City of Vineland I - Cumberland County	640 East Wood Street Vineland, NJ 08360	RE: Volunteers provided through Medical Reserve Corps Evidence of insurance regarding the Countys Health Department volunteers provided through Medical Reserve Corps.	4/12/2021 #2895541	GL EX OTH
H - Greenwich Township Board of I - Cumberland County	Education 839 Ye Greate Street Greenwich, NJ 08343	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Greenwich Township School District operating a COVID-19 Vaccine site Evidence of insurance regarding Greenwich Township School District operating a COVID-19 Vaccine site through the Cumberland County Department of Health.	4/30/2021 #2907227	GL AU EX WC OTH
H - TD Equipment Finance, Inc., I - Cumberland County Improvement Authority	its successors and assigns 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$110,000,000 RE: # 40164401 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability Automobile Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40164401 (4) New Backup Generators : (1) 150 kw, 120/208v, 3ph, 4w, natural gas generator (3) 400 kw, 480/277v, 3ph, 4w diesel generators (3) 400 kw, 480/277v, 3ph, 4w diesel generators with serial numbers: 34MFGMJD005, 34MFGMJD006 and 34MFGMJD004 located at: CCIA Lebanon Road Administration Building 745 Lebanon Road, Millville, NJ 08332 CCIA Solid Waste Facility Complex 169 Jesse Bridge Road, Rosenhayn, NJ 08352	4/30/2021 #2907028	GL AU EX WC OTH
Total # of Holders: 4				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: April 22, 2021
To: Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

NJCE Financial Fast Track: Executive Director reviewed the revised Financial Fast Tracks (FFT) as of December 31, 2020 and February 28, 2021. Executive Director reported the Financial Fast Tracks were amended to reflect an anticipated recoverable amount from Safety National, the excess workers compensation insurer, for 2020 Covid-19 workers compensation claims.

COVID-19: Ms. Robyn Walcoff of PERMA provided an update on COVID-19 claim activity noting that as of March 31, 2021 for 2020 there were a total of 1,751 claims and 279 for 2021; total paid for both years was \$1.7 million. Ms. Walcoff reported a review of claims development will be conducted to evaluate if reserves on open claims may be reduced and/or closed.

Executive Director reported there is ongoing dialogue with Safety National on how the 2020 endorsement will be applied with respects to COVID-19 claims. Executive Director reported Safety National removed this endorsement for 2021 so each COVID-19 claim will be considered a single occurrence; however, the NJCE JIF is committed to applying one retention to its Commission and County members for any 2021 COVID-19 claims and seeking reimbursement from the carrier.

Finance Sub-Committee: Executive Director reported the Finance sub-committee met on April 9, 2021 to discuss on the 2021 NJCE budget delta of \$2,535,244 and review procurement responses for various JIF professional services. Copies of the meeting minutes were submitted for information.

Budget delta

Executive Director reported the budget delta was first addressed in late 2019 due to the hard insurance market and replacement of excess liability insurer; the NJCE absorbed the difference of \$1 million for 2020 which has already improved as of 12/31/20. Executive Director reported the 2021 renewal at expiring retentions would have resulted in significantly higher member premiums in excess of 25% increase and a number of changes in the excess program structure were done to control that pricing. Executive Director reported the NJCE adopted a 2021 budget with an 8% increase; however, the final results of the marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67% increase. Executive Director reported the budget delta is comprised of approximately \$600K in excess premium and the balance related to short fall in the loss funds.

Executive Director reported the fund is currently financially stable and there was no emergent need to take action; however, the Finance sub-committee met to review options to address the delta for 2021 fund year.

Finance sub-committee recommended the option of C1 to declare an additional assessment for the premium portion of delta of \$609,437; this will be billed in mid-September as a 3rd separate installment and due on November 1st. Included with the agenda was an exhibit of premium delta by member. No action to be taken at this time on the balance of the delta of \$1,925,777, which represents the short fall in the loss funds. Executive Director reported PERMA in conjunction with the Finance sub-committee, will monitor and re-evaluate the development of the balance of the delta on an annual basis. Executive Director reported, that based on prior history, the reserves and claims may improve over time, which would ultimately reduce the balance of the delta. Executive Director reported surplus may be gained as older years mature and the Finance sub-committee could consider an inter-fund transfer of that surplus to offset deficit years to close out the remaining delta. The Board of Fund Commissioners accepted the recommendation of the Finance sub-committee to declare an additional assessment in the total amount of \$609,437.

Professional Services/Procurement

Executive Director reported the Finance sub-committee reviewed responses to professional services, which were procured with the guidance of the Fund Attorney.

Finance sub-committee made the following recommendations:

- Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract.
- Auditor – Award Bowman & Company for a 1-year contract.
- Payroll Auditor - Award Bowman & Company for a 1-year contract.
- Actuary – Award The Actuarial Advantage for a 1-year contract.

The Board of Fund Commissioners accepted the recommendations of the Finance sub-committee as noted; action was taken via Motion for Litigation Manager and Auditor and via adoption of Resolutions for Payroll Auditor and Actuary.

2021 Plan of Risk Management Amendment: Based on the recommendation of the Fund Underwriting Manager, the cyber coverage limits should be removed from the Plan of Risk Management. The Plan of Risk Management is posted to the NJCE JIF website and could serve as an incentive for cyber hacker attacks by identifying coverage limits. The Board of Fund Commissioners adopted a Resolution to amend the 2021 Plan of Risk Management as presented.

Prospective Membership: The County of Essex and Middlesex County Insurance Commission are renewing mid-2021 and have been identified as potential members for the NJCE program. Executive Director reported initial membership efforts are being taken now so as not to miss an opportunity to increase NJCE membership. The Board of Fund Commissioners adopted Resolutions to offer membership to County of Essex and Middlesex County Insurance Commission.

Membership Renewal: The Commissions of Camden County, Gloucester County and the County of Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Renewal documents will be sent to each respective County following the meeting.

NJ Senate Bill 3375: Executive Director reported proposed legislation S3775, which if passed would weaken the rights of employers to direct and control medical care including nurse case management as respects workers' compensation. Executive Director reported there has been considerable opposition to this bill and more information will be provided at future meetings.

Pollution Liability Coverage: As last reported, Zurich had informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will conduct widespread marketing efforts on this line of coverage, which includes the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF). Executive Director reported any additional information will be reported at future meetings.

NJCE Cyber Task Force: A meeting of this task force will be scheduled in May to discuss cyber-related issues. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the office. Commissioners that currently serve are Commissioner Sheehan and Commissioner Block.

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

Marijuana Legislation and Effects on the Workplace & Mandatory Vaccinations: Submitted as part of the agenda were copies of memorandums drafted by the Municipal Excess Liability Joint Insurance Fund Attorney Fred Semrau, Esq. for our municipal clients. Executive Director reported these were included for informational purposes as they are also pertinent to NJCE membership.

Dividend: Deputy Executive Director reported this Board authorized the release of a \$1.5 million dividend, which was distributed in late January.

December 31, 2020 Audit: Deputy Executive Director reported following today's appointment, the Fund office will work with the Auditor to provide necessary report to complete the 2020 Audit. As in the past, a draft report is expected to be presented at the June meeting and the final at the September meeting.

2021 New Jersey Association of Counties Conference: The 71st Annual Conference is scheduled to be held from October 11th – October 14th at Caesar's in Atlantic City. NJAC will also be celebrating its 100 year anniversary.

2021 MEL, MRHIF and NJCE JIF Educational Seminar: For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MRHIF) – and most recently the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) have sponsored an Educational Seminar on property/casualty and health insurance matters. The session provided members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits.

Deputy Executive Director reported this seminar will be conducted virtually over 2 half days – the morning of Friday, May 14th and Friday, May 21st. The agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers' Compensation law and a discussion of proposed changes to the Affordable Care Act.

2021 Financial Disclosures: Deputy Executive Director reported Commissioners should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. It is expected the Division of Local Government Services will distribute a notice with filing instructions. As of 4/14/21 the Local Finance Board voted to extend the enforcement date to take action against non-filers until June 30, 2021 from the statutory deadline of April 30, 2021.

Underwriting Manager Report

Underwriting Manager provided a brief report on benefits of JIF membership versus commercial market especially during a hard market. Underwriting Manager reported while there may have been higher renewal costs for 2021, the NJCE and other JIFs are outpacing the commercial market in terms of comparing premium dollars. Underwriting Manager said an analysis report would be presented at the June meeting; Executive Director noted this analysis was suggested by Commissioner Wood at the Finance sub-committee meeting.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from February to May 2021. Safety Director reported the NJCE online Learning Management System (LMS) is in the final stages of implementation; each Commission and County has been asked to designate an LMS Training Administrator(s) and an instructional webinar on how to navigate the LMS will be provided for members. Safety Director reported the 2021 safety grant program with Munich Re is modeled similar to the expiring program with two noted changes: 1) funding pool increased to \$50,000 to share among members that submit and 2) is applicable to efforts related to general liability, auto liability and law enforcement liability.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of March 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for June 24, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	292,800	573,120	23,776,234	24,349,354
2.	CLAIM EXPENSES				
	Paid Claims	92,479	376,458	7,809,592	8,186,050
	Case Reserves	4,747	(139,922)	2,921,173	2,781,251
	IBNR	(66,808)	(103,008)	2,222,211	2,119,203
	Excess Insurance Recoverable	20,033	15,058	(58,327)	(43,269)
	Discounted Claim Value	(5,967)	(11,954)	(134,837)	(146,791)
	TOTAL CLAIMS	44,484	136,633	12,759,812	12,896,444
3.	EXPENSES				
	Excess Premiums	132,792	253,854	9,168,958	9,422,811
	Administrative	30,401	60,053	2,667,237	2,727,290
	TOTAL EXPENSES	163,193	313,906	11,836,195	12,150,101
4.	UNDERWRITING PROFIT (1-2-3)	85,123	122,581	(819,773)	(697,192)
5.	INVESTMENT INCOME	706	1,593	175,162	176,755
6.	PROFIT (4 + 5)	85,829	124,174	(644,611)	(520,437)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	(1,267)	393	754,720	755,113
11.	SURPLUS (6 + 7 + 8 - 9)	84,562	124,567	112,218	236,785
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	35	82	291,163	291,245
	2013	16	59	246,364	246,423
	2014	56	159	168,141	168,300
	2015	47	137	(587,922)	(587,785)
	2016	91	240	367,380	367,620
	2017	(64,160)	(64,079)	(585,172)	(649,250)
	2018	53	(13)	(19,665)	(19,678)
	2019	163	409	205,389	205,798
	2020	(19,868)	(14,637)	26,539	11,902
	2021	168,129	202,210		202,210
	TOTAL SURPLUS (DEFICITS)	84,562	124,567	112,217	236,784
	TOTAL CASH				3,326,431

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	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744	
FUND YEAR 2013					
Paid Claims	0	1,225	1,197,569	1,198,794	
Case Reserves	0	(1,225)	9,772	8,547	
IBNR	0	0	977	977	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2013 CLAIMS	0	0	1,208,318	1,208,318	
FUND YEAR 2014					
Paid Claims	124	908	1,237,103	1,238,011	
Case Reserves	(124)	(908)	138,973	138,065	
IBNR	0	0	4,238	4,238	
Discounted Claim Value	0	0	(0)	(0)	
TOTAL FY 2014 CLAIMS	0	0	1,380,314	1,380,314	
FUND YEAR 2015					
Paid Claims	994	151,811	1,623,437	1,775,248	
Case Reserves	(994)	(168,823)	446,502	277,679	
IBNR	0	17,012	41,966	58,978	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2015 CLAIMS	0	(0)	2,111,906	2,111,906	
FUND YEAR 2016					
Paid Claims	501	5,437	841,146	846,583	
Case Reserves	(9,150)	(14,086)	365,221	351,135	
IBNR	8,649	8,649	34,302	42,951	
Discounted Claim Value	0	0	(1,001)	(1,001)	
TOTAL FY 2016 CLAIMS	0	0	1,239,667	1,239,667	
FUND YEAR 2017					
Paid Claims	13,134	26,640	1,209,921	1,236,561	
Case Reserves	77,822	65,816	921,790	987,607	
IBNR	(26,765)	(28,265)	60,799	32,534	
Discounted Claim Value	0	0	(14,262)	(14,262)	
TOTAL FY 2017 CLAIMS	64,192	64,192	2,178,248	2,242,440	
FUND YEAR 2018					
Paid Claims	5,387	10,990	1,013,288	1,024,279	
Case Reserves	(5,387)	59,185	523,522	582,706	
IBNR	0	(70,000)	111,129	41,129	
Discounted Claim Value	0	0	(12,557)	(12,557)	
TOTAL FY 2018 CLAIMS	0	175	1,635,382	1,635,557	
FUND YEAR 2019					
Paid Claims	18,269	19,607	224,190	243,797	
Case Reserves	121,031	119,641	119,178	238,819	
IBNR	(139,300)	(139,248)	1,051,158	911,910	
Discounted Claim Value	0	0	(39,306)	(39,306)	
TOTAL FY 2019 CLAIMS	0	0	1,355,220	1,355,220	
FUND YEAR 2020					
Paid Claims	53,458	159,101	422,193	581,295	
Case Reserves	(91,986)	(100,982)	396,215	295,233	
IBNR	38,528	(58,119)	917,642	859,523	
Excess Insurance Recoverable	20,033	15,058	(58,327)	(43,269)	
Discounted Claim Value	0	0	(67,711)	(67,711)	
TOTAL FY 2020 CLAIMS	20,033	15,058	1,610,012	1,625,070	
FUND YEAR 2021					
Paid Claims	612	738		738	
Case Reserves	(86,466)	(98,540)		(98,540)	
IBNR	52,079	166,963		166,963	
Excess Insurance Recoverable	0	0		0	
Discounted Claim Value	(5,967)	(11,954)		(11,954)	
TOTAL FY 2021 CLAIMS	(39,741)	57,208	0	57,208	
COMBINED TOTAL CLAIMS	44,484	136,633	12,759,812	12,896,444	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,257,045	4,514,613	188,496,467	193,011,080
2.	CLAIM EXPENSES				
	Paid Claims	111,731	393,278	7,089,259	7,482,537
	Case Reserves	(312,732)	351,912	9,041,576	9,393,488
	IBNR	653,692	160,192	9,477,682	9,637,873
	Discounted Claim Value	(58,670)	(117,339)	(1,764,902)	(1,882,241)
	Excess Recoveries			(1,286,205)	(1,286,205)
	TOTAL CLAIMS	394,021	788,043	22,557,410	23,345,453
3.	EXPENSES				
	Excess Premiums	1,676,854	3,352,874	132,722,487	136,075,361
	Administrative	209,203	369,892	14,328,097	14,697,989
	TOTAL EXPENSES	1,886,056	3,722,766	147,050,585	150,773,350
4.	UNDERWRITING PROFIT (1-2-3)	(23,033)	3,805	18,888,472	18,892,277
5.	INVESTMENT INCOME	(946)	3,811	1,561,013	1,564,824
6.	PROFIT (4+5)	(23,978)	7,616	20,449,485	20,457,101
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	(23,978)	7,616	15,341,934	15,349,550
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(12)	80	313,887	313,967
	2011	(21)	115	817,020	817,134
	2012	(31)	160	774,598	774,758
	2013	(55)	214	1,427,740	1,427,954
	2014	(92)	378	2,365,101	2,365,479
	2015	(101)	395	1,454,230	1,454,624
	2016	(106)	438	2,610,015	2,610,453
	2017	(124)	478	1,260,627	1,261,105
	2018	(126)	481	2,217,096	2,217,577
	2019	(135)	519	1,604,522	1,605,041
	2020	(144)	552	497,098	497,650
	2021	(23,032)	3,806		3,806
	TOTAL SURPLUS (DEFICITS)	(23,978)	7,616	15,341,934	15,349,550
	TOTAL CASH				19,534,623

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF February 28, 2021				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	0	538,361	538,361
Case Reserves	0	0	100	100
IBNR	0	0	65	65
Discounted Claim Value	0	0	(9)	(9)
TOTAL FY 2011 CLAIMS	0	0	538,517	538,517
FUND YEAR 2012				
Paid Claims	23	372	1,581,076	1,581,449
Case Reserves	(10,023)	(10,372)	55,743	45,371
IBNR	10,000	10,000	6,513	16,513
Discounted Claim Value	0	0	(5,628)	(5,628)
TOTAL FY 2012 CLAIMS	0	0	1,637,704	1,637,704
FUND YEAR 2013				
Paid Claims	5,251	16,392	884,946	901,338
Case Reserves	(31,143)	(42,284)	449,993	407,709
IBNR	25,892	25,892	74,752	100,644
Discounted Claim Value	0	0	(47,613)	(47,613)
TOTAL FY 2013 CLAIMS	0	0	1,362,078	1,362,078
FUND YEAR 2014				
Paid Claims	733	1,037	475,133	476,170
Case Reserves	(21,834)	(22,139)	468,318	446,179
IBNR	21,101	21,102	82,005	103,107
Discounted Claim Value	0	0	(44,834)	(44,834)
TOTAL FY 2014 CLAIMS	0	0	980,622	980,622
FUND YEAR 2015				
Paid Claims	13,493	66,955	879,632	946,587
Case Reserves	(13,493)	(66,957)	1,970,599	1,903,642
IBNR	0	2	110,856	110,858
Discounted Claim Value	0	0	(133,992)	(133,992)
TOTAL FY 2015 CLAIMS	0	0	2,827,095	2,827,095
FUND YEAR 2016				
Paid Claims	16	31,829	678,557	710,386
Case Reserves	82	(74,436)	1,006,194	931,758
IBNR	(98)	42,607	233,390	275,997
Discounted Claim Value	0	0	(82,331)	(82,331)
TOTAL FY 2016 CLAIMS	0	0	1,835,809	1,835,809
FUND YEAR 2017				
Paid Claims	91,179	103,734	367,768	471,502
Case Reserves	(253,302)	(330,402)	1,687,621	1,357,219
IBNR	162,122	226,668	1,606,476	1,833,143
Discounted Claim Value	0	0	(212,833)	(212,833)
TOTAL FY 2017 CLAIMS	(0)	(0)	3,449,032	3,449,032
FUND YEAR 2018				
Paid Claims	1,036	4,053	358,016	362,069
Case Reserves	72,954	85,130	563,782	648,911
IBNR	(73,990)	(89,183)	1,803,479	1,714,297
Discounted Claim Value	0	0	(229,814)	(229,814)
TOTAL FY 2018 CLAIMS	0	0	2,495,463	2,495,463
FUND YEAR 2019				
Paid Claims	0	4,506	704,297	708,804
Case Reserves	35,133	89,624	589,734	679,358
IBNR	(35,133)	(94,130)	2,688,900	2,594,770
Discounted Claim Value	0	0	(344,192)	(344,192)
TOTAL FY 2019 CLAIMS	0	(0)	3,638,740	3,638,740
FUND YEAR 2020				
Paid Claims	0	164,399	449,634	614,032
Case Reserves	(90,307)	723,749	2,249,493	2,973,242
IBNR	90,307	(888,148)	2,871,245	1,983,097
Discounted Claim Value	0	0	(663,657)	(663,657)
Excess Recoveries	0	0	(1,286,205)	(1,286,205)
TOTAL FY 2020 CLAIMS	0	0	3,620,510	3,620,510
FUND YEAR 2021				
Paid Claims	0	0	0	0
Case Reserves	(800)	0	0	0
IBNR	453,491	905,382	0	905,382
Discounted Claim Value	(58,670)	(117,339)	0	(117,339)
TOTAL FY 2021 CLAIMS	394,021	788,043	0	788,043
COMBINED TOTAL CLAIMS	394,021	788,043	22,557,410	23,345,453

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,286,205 due from the reinsurer for COVID-19 WC claims.

RESOLUTION NO. 16-21

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – JUNE 2021**

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

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

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

<u>FUND YEAR 2021</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000268			
000268	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 5/21	4,473.50
000268	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 4/21	4,473.50
			8,947.00
		Total Payments FY 2021	8,947.00
		TOTAL PAYMENTS ALL FUND YEARS	8,947.00

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 28, 2021
DATE OF MEETING: June 3, 2021

CUIC SERVICE TEAM

<p>Paul Shives, Vice President, 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 Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>
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March - June 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **March 31:** Conducted two sessions of Bloodborne Pathogen training for CUIA.
- **April 1:** Attended the CUIC meeting via teleconference.
- **April 14:** Attended the CUIC Safety Committee meeting via teleconference.
- **April 23:** Conducted a loss control survey of all CUIC DPW Facilities and Buildings and Grounds.
- **April 23:** Conducted a loss control survey of the Cumberland Area Transit System Facility (CATS).
- **May 7:** Attended a Client meeting to discuss DOSS training via teleconference.
- **May 18:** Attended the CUIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 3:** Plan to attend the CUIC meeting via teleconference.
- **June 9:** Plan to attend the CUIC Safety Committee meeting via teleconference.
- **June 15:** Plan to attend the CUIC Claims Committee meeting via teleconference.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF – SD Message - National Stand-Down to Prevent Falls – April 21.
- NJCE JJIF - SD Bulletin: National Stand-Down for Fall Prevention Resources – April 27.
- NJCE JJIF - SD Bulletin: FD Training in Acquired Structures – April 28.
- NJCE JIF - Day 1 – Day 5 National Safety Stand-Down to Prevent Falls – May 3 – May 7.
- NJCE JJIF - SD Bulletin: Latest Reopening New Jersey Limits, Restrictions & Guidance – May 5.
- NJCE JJIF - SD Bulletin: May 19 Reopening Indoor and Outdoor Guidelines – May 18.
- NJCE JJIF - SD Bulletin: 2021 Hurricane Season Preparedness – May 26.
- NJCE JJIF - SD Bulletin: May 28 & June 4 Reopening Guidelines – May 28.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with out of the utmost concern for our public employers and employees, the New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The June – July Live Virtual Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

- No videos were utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

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

To access the streaming "on demand videos", go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.



NJCE Learning Management System (LMS) - The County has been setup on the NJCE LMS. The Users (County Employees) have been uploaded onto the LMS site by Department. Please contact your County Training Administrator for access to the NJCE LMS. Thank you.

J.A. Montgomery CONSULTING

Out of the utmost concern for our public employers and employees, The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

June and July Safety Training Schedules – Click on the Training Topic to Register and for the Course Descriptions.

Date	Training Topic	Time
6/1/21	Flagger Skills and Safety	8:30 - 9:30 am
6/1/21	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
6/2/21	Housing Authority Sensibility	8:30 - 11:30 am
6/2/21	Hazard Identification: Making Your Observations Count	1:00 - 3:00 pm
6/3/21	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
6/3/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
6/4/21	Heavy Equipment - General Safety	8:30 - 10:30 am
6/4/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/7/21	HazCom w/GHS	8:30 - 10:00 am
6/7/21	Hearing Conservation	10:30 - 11:30 am
6/8/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
6/8/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
6/8/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
6/9/21	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
6/9/21	Employee Conduct & Violence Prevention in the Workplace	10:00 - 11:30 am
6/10/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
6/10/21	Shop & Tool Safety	10:00 - 11:00 am
6/10/21	Shift Briefing Essentials	1:00 - 2:30 pm
6/11/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
6/11/21	Back Safety / Material Handling	11:00 - 12:00 pm
6/14/21	Fire Safety	8:30 - 9:30 am
6/14/21	Fire Extinguisher	10:00 - 11:00 am
6/14/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
6/15/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/15/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
6/16/21	HazCom w/GHS	11:00 - 12:30 pm
6/16/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
6/17/21	Preparing for First Amendment Audits	9:00 - 11:00 am
6/17/21	Confined Space Entry for Supervisors	1:00 - 3:00 pm
6/18/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
6/18/21	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
6/21/21	Implicit Bias in the Workplace	9:00 - 10:30 am
6/21/21	Fall Protection Awareness	1:00 - 3:00 pm
6/22/21	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
6/22/21	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/23/21	Fire Safety	8:30 - 9:30 am
6/23/21	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
6/23/21	Shop & Tool Safety	1:00 - 2:00 pm

6/24/21	Driving Safety Awareness	8:30 - 10:00 am
6/24/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
6/25/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/25/21	Back Safety / Material Handling	11:00 - 12:00 pm
6/28/21	Flagger Skills and Safety	8:30 - 9:30 am
6/28/21	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/29/21	Hearing Conservation	11:00 - 12:00 pm
6/29/21	HazCom w/GHS	1:00 - 2:30 pm
6/30/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/30/21	Fire Extinguisher	11:00 - 12:00 pm
7/1/21	HazCom w/GHS	8:30 - 10:00 am
7/1/21	Hearing Conservation	10:30 - 11:30 am
7/1/21	Fire Safety	1:00 - 2:00 pm
7/6/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
7/6/21	HazCom w/GHS	11:00 - 12:30 pm
7/6/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
7/7/21	Heavy Equipment - Tractor Safety	8:30 - 9:30 am
7/7/21	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
7/7/21	Fire Extinguisher	1:00 - 2:00 pm
7/8/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
7/8/21	Back Safety / Material Handling	11:00 - 12:00 pm
7/8/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
7/9/21	Flagger Skills and Safety	8:30 - 9:30 am
7/9/21	Implicit Bias in the Workplace	9:00 - 10:30 am
7/9/21	CDL-Drivers Safety Regulations	10:00 - 12:00 pm
7/12/21	Preparing for the Unspeakable	9:00 - 10:30 am
7/12/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/13/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
7/13/21	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
7/13/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
7/13/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
7/14/21	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
7/14/21	HazCom w/GHS	1:00 - 2:30 pm
7/15/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
7/15/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
7/15/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/16/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/16/21	Shop & Tool Safety	11:00 - 12:00 pm
7/19/21	HazCom w/GHS	8:30 - 10:00 am
7/19/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
7/19/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
7/20/21	Fire Safety	8:30 - 9:30 am
7/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/20/21	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
7/21/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/21/21	Fall Protection Awareness	1:00 - 3:00 pm
7/22/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am

7/22/21	Fire Extinguisher	11:00 - 12:00 pm
7/22/21	Driving Safety Awareness	1:00 - 2:30 pm
7/23/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
7/23/21	Back Safety / Material Handling	11:00 - 12:00 pm
7/26/21	Fire Safety	8:30 - 9:30 am
7/26/21	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
7/26/21	HazCom w/GHS	1:00 - 2:30 pm
7/27/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/27/21	Shop & Tool Safety	11:00 - 12:00 pm
7/27/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/28/21	Housing Authority Sensibility	8:30 - 11:30 am
7/28/21	Work Zone Safety for Supervisors	1:00 - 2:00 pm
7/29/21	Asbestos, Lead, Silica, Overview	1:00 - 2:00 pm
7/30/21	Playground Safety Inspections	8:30 - 10:30 am
7/30/21	Hearing Conservation	11:00 - 12:00 pm
7/30/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm

Safety Training Guidelines:

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

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

Zoom Training:

Registration Tips:

- Once registered you will receive an email with the webinar link. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- Your confirmation email is sent to the first name, last name & email address provided including links to Join, Add to Calendar & Cancel.
- We recommend saving the event to your calendar. Email reminders are sent 1 day & 1 hour prior for all LIVE virtual training classes.

About Zoom:

A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.

- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures: Please have one person register for the safety training webinar.

- Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar.

CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
Defensive Driving-6-Hour	6 / M	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Driving Safety Awareness	1.5 / T	Sanitation and Recycling Safety	2 / T
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Committee Best Practices	1.5 / M
Excavation Trenching & Shoring	2 / T,M	Safety Coordinator's Skills Training	2 / I,G
Fall Protection Awareness	2 / T,M	Shop and Tool Safety	1 / T
Fast Track to Safety	4 / T	Seasonal Public Works Operations	3 / T
Fire Extinguisher	1 / T	Snow Plow Safety	2 / T
Fire Safety	.5 / T - .5 / G	Special Events Management	2 / M
Flagger / Workzone Safety	2 / T,M	Shift Briefing Essentials	1 / M
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
Bloodborne Pathogens Training	1 / P	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Dealing With Difficult People	1 / P	Safety Committee Best Practices	1.5 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	4 / P
		Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
Heavy Equipment	3 / CRP	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			



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TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
 CC: Brad Stokes, CumbCIC Executive Director
 FROM: Christopher Powell and Public Entity Team
 DATE: 6/3/2021
 RE: Risk Management Consultant's Report

Safety and Training

- **2/10/2021 Safety and Accident Review Committee Meeting**
 Attached are the approved 2/10/2021 Safety and Accident Review Committee Meeting Minutes. The 4/14/2021 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2021 Wellness Incentive Grant Program Submissions**
 We are excited to announce that two submissions have been received for the 2021 Wellness Incentive Program Grant.

Entity - Department	Wellness Submission	Amount on Submission
Cumberland County – Library, Public Works, Office of Aging	800 E. Commerce Step It Up Challenge – Each employee who works within the building will be provided a pedometer and would log their steps within a specific time frame. The department with the highest average will receive a healthy lunch and trophy.	\$999.60
Cumberland County – Department of Human Services	Lunch and Learn with Shoprite, cruise on the Maurice River, indoor plants, and services of a certified massage therapist.	\$1,000.00
Cumberland County – Office of Emergency Management & Public Protection and Health Department	Custom graphic water bottles, massage seat cushion, Keurig K-Café coffee maker, coffee, mugs, and coffee holder.	\$1,000.00
Cumberland County - Multiple Departments	County Clerk's Office - 3 Yoga Classes Division of Social Services – Music subscription and plants Dept. of Workforce Development – Motivational wall décor and a water cooler.	\$225.00 \$252.00 \$498.00
Cumberland County - Multiple Departments	Administration Building – Fruit Salad Event, Healthy Hot Chocolate Event, Apple Cider Event. Board of Elections – 2 Yoga Sessions and Ninja blender to enjoy a fruit smoothie after the sessions.	\$255.00 \$242.45

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Main Office 8000 Sagamore Drive, Suite 8101 Marlton, NJ 08053	Gibbstown 618 E. Broad Street Gibbstown, NJ 08027	Mount Holly 2 Mill Street Mount Holly, NJ 08060	Philadelphia PO Box 40901 Philadelphia, PA 19107
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 856.489.9100 • 856.489.9101 Fax • www.hig.net

Department of IT – Fish and other supplies to make an aquarium for the employees to enjoy. Department of Veteran’s Affairs – Ninja system and cups to make smoothies and neck and back massagers.	\$244.00
--	----------

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

We request and recommend approval of all submissions with the exception of the cruise on the Maurice River portion of the Cumberland County Department of Human Services submission due to the increased liability to the County.

Action Requested: *Motion* to approve all the Wellness Incentive Program Grants with the exception of the cruise on the Maurice River portion of the Cumberland County Department of Human Services submission.

- 2022 Underwriting Renewal Data**
 The NJCEL will begin the 2022 Underwriting Renewal Process and in turn, we will be reaching out to members to obtain updated exposure information.

Insuring Bright Futures and Building Lasting Relationships since 1954

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 February 10, 2021 10:00 AM
 Via Video Conference Meeting

- I. Call to Order – Ms. Desiere
 Ms. Desiere called the meeting to order at 10:02 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	<u>Present / Absent</u>
Paige Desiere	Cumberland County Insurance Commission (Chair)	Present
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Jasmin Calderon	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Absent
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Henrietta Barreras	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Theresa VanSant	Cumberland County – CATS	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Present
Ronald Cusano	Cumberland County – Sheriff’s Department	Present
Katie Silvers	Cumberland County – 4 –H Extension	Present
James Neher	Cumberland County – Public Works	Present
Kathy Rodriguez	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
James Matlock	Cumberland County – Consumer Affairs	Absent
Sal DeFrancisco	Cumberland County Improvement Authority	Present
Stephanie Shelton	Cumberland County Improvement Authority	Present
Steven Errickson	Cumberland County Utilities Authority	Absent
Dr. Cynthia Hickman	Cumberland County – Human Resources	Present

Alternates:

Frank Sabella	Cumberland County – Prosecutor/Administration	Present
Noah Hetzell	Cumberland County – Department of Health	Absent
John Knoop	Cumberland County – County Engineer/Public Works	Absent
Craig Johnson	Cumberland County – Sheriff’s Office	Present
Nathanael Cruz	Cumberland County – Sheriff’s Office	Absent
Betty Rodriguez	Cumberland County – Dept. of Social Services	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Absent

Commission Professionals:

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

- III. Approval of the 12/9/2020 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 12/9/2020 Safety and Accident Review Committee Meeting Minutes.

Moved: Dr. Cynthia Hickman
 Seconded: Dave Dewoody
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman’s Report – Paige Desiere

The Chairwoman began by stating that most employee injuries are in slips, trips, falls, and strains. By remaining diligent there is no reason we can not reduce the number of claims. Strains account for 34% of injuries and slips, trips, and falls account for 27% of injuries. Typically, there are preventable measures to be taken to prevent these injuries. Often, these injuries are caused by improper body mechanics, rushing, not paying attention, fatigue or going through the motions. The Chairwoman asked that everyone continues to be observant, make changes where needed and train employees where applicable.

CUMBERLAND COUNTY INSURANCE COMMISSION

The Chairwoman then asked Dr. Hickman if she had anything to add regarding training. Dr. Hickman responded that she reviewed the safety training attendance reports since training went online with JA Montgomery in June 2020. She commented that she noticed a pattern of activity from those who prioritize safety. However, the overall attendance rate was only 12%. Dr. Hickman's priority this year is to increase training in Departments who are currently lacking. She will work with and regularly communicate with Department Heads to promote training in their departments. She concluded by asking all in attendance to seek her out for any training programs they need.

Glenn Prince added that if a Department needs specialized training due to a unique exposure JA Montgomery may be able to craft a training class to fit their needs. Mr. Prince said to contact him directly to discuss and he will do his best to accommodate the request.

Mr. Prince also commented on the Wheels on Meals program. He completed a recent loss control report on the operation and made some recommendations to help prevent injuries.

V. Risk Management Consultant's Report

Mr. Henry provided the accident report for the Cumberland County Improvement Authority and Cumberland County Utilities Authority for all of 2020. There were no changes to the report since the previous meeting in December.

Mr. Henry reminded the Committee that the Wellness Grant requests are due by March 15th.

Next, he informed the Committee that the Commission's Excess Insurance Carrier has been changed from BRIT to Munich Reinsurance. Munich Re will be continuing the safety grant program. Good news that the grant will be increased from \$45,000 to \$50,000.

Mr. Henry commented on the safety bulletins included in the agenda packet referring to exiting vehicles safely using three points of contact.

He concluded his report by stating the next meeting will be held on April 14th via Zoom.

VI. NJCEL Safety Director's Report

Mr. Prince began by asking all members to view the CELL website at NJCE.org. All training on the website can be coordinated through Dr. Hickman.

Mr. Prince commented on the changes to the safety grant with Munich Re. Auto liability, general liability and law enforcement liability will now be eligible for inclusion when requesting grant money. He encouraged all Departments to submit requests. There is a change to the selection process. All submissions must go to the Munich Re for review and approval.

Next Mr. Prince stated that JA Montgomery has several law enforcement training classes available. They have several qualified retired law enforcement officers on their staff conducting the training sessions.

Dr. Hickman inquired about the training. Mr. Prince said he will forward a list of available classes for her review. Dr. Hickman will forward the information to the proper departments.

Ms. Desiere recommended that all individuals complete the Implicit Bias training. She said it is an outstanding class.

VII. Presentation of Supervisor's Accident Investigation Forms for Review – Chairwoman Desiere

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

CUMBERLAND COUNTY INSURANCE COMMISSION

Mr. Prince spoke about his inspection of the loading area for the Meals on Wheels program. There have been several injuries at this location. Mr. Prince believes changes to the current operation will make it a safer operation. Those recommendations as previously noted will be in his loss control report. Mr. Neher commented that the area being used is not an ideal situation. It is not a user-friendly area based on the configuration of the loading dock.

VII. Old Business

There was no old business discussed.

IX. New Business

Mr. Neher will be conducting facility inspections with Mr. Prince to help identify any possible PEOSH violations and to improve the overall safety and housekeeping at the facilities. They have been doing this for several years and Mr. Neher has found it to be very helpful. Mr. Neher extended his thanks to JA Montgomery and Hardenbergh Insurance Group for all of their assistance.

Ms. Hickman requested to be copied on any reports that recommended training. Mr. Prince will comply.

Mr. Dewoody brought NJ Bill #771 to the Committee's attention. This bill extends worker's compensation coverage to employees when leaving work up to entering their vehicles.

Mr. Dewoody mentioned that an RFQ for New Jersey Right to Know has been issued.

X. Adjournment

Motion to adjourn

Moved: Kathy Rodriguez

Seconded: Jennifer Brenner

The meeting was adjourned at 10:44 am.

**CUMBERLAND COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: Jen Brenner, John Knoop, Barbara Nedohon

Department: Library, Public Works, Office of Aging

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Program name: "800 E. Commerce Step It Up Challenge"

The Cumberland County Library, Office of Public Works, and Office of Aging all reside in the same building located at 800 E. Commerce St. in Bridgeton. The department heads felt that this program would be a good way to encourage more employees to get up and move as well as provide some incentive for team bonding among departments.


Program Description:

Each employee that works inside the 800 E. Commerce Building will be given a pedometer. Everyone would log their steps from June 1st until August 31st, 2021. The department with the highest average (total steps divided by total employees) will win a healthy lunch for their department as well as bragging rights as "800 E. Commerce Champs".

Budget:

Pedometers	<u>40@\$9.99</u>	399.60
Lunch		300.00
T-shirts (winners)		200.00
Trophy engraved		100.00

Printed Name of Person submitting nomination: Jen Brenner

Signature of Person submitting nomination: 

Position / Title: Library Director

Date: 2/8/2021

Submit this form by

March 15th to:

**Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net**



Shopping Cart

Deselect all items



FUELUS Multi-Functional Fitness Tracker, Heart Rate Monitor Fitness Watch Has IP68 Waterproof, Motion Tracker and Sleep Monitor, Intelligent Bracelet Pedometer Wristband and A Variety of Motion Modes.

Price
\$9.99

Only 18 left in stock - order soon.

This is a gift [Learn more](#)

Qty: 1

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Unisex Fitness Tracker Waterproof Smart Bracelet USB Rechargeable Activity Tracker Watch & Heart Rate Monitor Step Calorie Counter Pedometer Call Notification Message Reminder

\$9.90

In stock on April 6, 2021.

Prime FREE Delivery & FREE Returns

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Qty: 1

Delete

Save for later

[Compare with similar items](#)

**CUMBERLAND COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: Robin Haaf

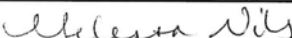
Department: Cumberland County Department of Human Services

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Cumberland County Department of Human Services proposes to implement the following:

- 1.) Lunch & Learn - Healthy lunch will be provided by a county vendor (i.e. Wheat Road Cold Cuts or Shop Rite) and enjoyed while the staff participate in a Lunch N Learn that will focus on to-be-determined wellness topics. If awarded, the staff will be queried and asked to vote for which topic(s) they would like to learn about. The presentation will be provided free-of-charge. Lunch= \$10 per person x 20 = \$200
- 2.) All Aboard! Human Services staff of twenty will set sail on the Maurice River, rejuvenating their well-being while being immersed in nature. "The cruise begins at Union Lake, Millville, NJ, proceeding downriver 1hr, turning around in return for 1h... The river is "wild & scenic," declared protected from commercialism/development. Captain Dave provides binoculars for each guest, which include opportunities to see Ospreys, Eagles, and other wildlife. Sharing Maurice River facts & stories of life on the river are opportunities to learn about Cumberland County vast history and landscape. COST : \$22.00 per adult x 20 staff - \$440. The boat will be chartered; preferably at 3:00pm on a Friday (end of the work day). <https://mauricerivercruises.com/>
- 3.) Plants brighten up the workplace and also help clean the air through photosynthesis, passively collecting pollutants onto its leaves and root systems. Plants also humidify the air by transpiring water vapor through microscopic leaf pores. We will budget \$160 to purchase indoor and outdoor plants.
- 4.) Brooke Barry, Certified Massage Therapist has over 15 years experience. She will provide chair massage for 20 staff and will be onsite for two hours. Her phone number is 856-285-4774.

Printed Name of Person submitting nomination: Robin Haaf / [Melissa Niles]

Signature of Person submitting nomination: 

Position / Title: Department Head Human Services

Date: 03.11.2021

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

**CUMBERLAND COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: Member: Cumberland County Government

Dr. Cindy Hickman, Ed.D., Director of Training and Development, Department of Personnel and Human Resources.

Multiple County Department Submission:

Office of Emergency Management	\$540.00
Public Protection and Health Department	<u>\$487.00</u>
Total	\$1027.00

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Department of Emergency Services and Public Protection

As you know, our office, Department of Emergency Services & Public Protection is a constantly moving and at times stressful office. I was very excited to submit items for the Wellness Grant which I believe would *help* in our new quest with our staff.

The first item is from Custom Graphics, water bottles. A great article I had come across when I started researching what would best apply to our staff needs: hydration. Please see the following article:

<https://www.webmd.com/diet/features/water-stress-reduction#1>

Although we do have bottled water supplied to our Department through the County, we only provide small drinking cups. Since at times our Dispatchers and OEM staff are not always able to continuously retrieve water, a larger bottle would do the trick to keep everyone hydrated throughout the day.

The next item is a massage seat cushion (item# 45EU66) through Grainger. The Dispatchers are seated in their chairs for 12-18 hours during their shift. Although we encourage them to periodically get up and walk around,

that is not always easy due to call volume and staffing. The massage cushion would serve two purposes, relax them during a stress filled shift as well as provide benefits to their back muscles.

Both items are sold through County vendors.

Putting together items for this grant has also opened our eyes for other items/services we would like to offer the staff throughout the year, budget appropriate of course. One of which is to have a nutritionist/registered dietician speak with the entire staff regarding healthy food choices. Our Staff is constantly eating "on the go". Fast food=comfort food as well as, quick. We want to help encourage reprograming their minds.

We have also looked at putting up motivational quotes throughout the building. This will encourage a sense of reassurance.

1 Customer Name
CC OEM
 Address _____
 City & State _____

2 **INK/ THREAD/ VINYL :**

3

4

5 FRONT: # _____ BACK: # _____

6

7

8

9

DATE: 1/11/21
 QUOTE

Customer Name
 Address
 City & State

Product #
856-495-8526 X 783

Art #
 Add #

Print #

Color: _____

Brand: **PRIME LINE**
 Style: **M6695**

Item: 15 oz. Legacy Matte Road Vacuum Bottle

Color: _____

Brand: _____
 Style: _____

YXL = _____
 YL = _____
 YS = _____
 AS = _____
 AM = _____
 AL = _____
 AXL = _____

XXL = _____
 XXXL = _____
 XXXXL = _____

OTHER = _____
 IMPRINT AREA = 2.5"W X 2"H

FRSA- _____
 BRAND: _____
 STYLE: _____

YXL = _____
 AXL = _____

QTY. RATE AMOUNT
 30 \$10.02 \$300.70

TOTAL: \$300.70
 DEP: _____
 DUE: _____

1 Customer Name
CC OEM
 Address _____
 City & State _____

2 **INK/ THREAD/ VINYL :**

3

4

5 FRONT: # _____ BACK: # _____

6

7

8

9

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4

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FRSA- _____
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 STYLE: _____

YXL = _____
 AXL = _____

QTY. RATE AMOUNT
 30 \$10.02 \$300.70

TOTAL: \$300.70
 DEP: _____
 DUE: _____

1 Customer Name
CC OEM
 Address _____
 City & State _____

2 **INK/ THREAD/ VINYL :**

3

4

5 FRONT: # _____ BACK: # _____

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9

DATE: 1/11/21
 QUOTE

Customer Name
 Address
 City & State

Product #
856-495-8526 X 783

Art #
 Add #

Print #

Color: _____

Brand: **PRIME LINE**
 Style: **M6695**

Item: 15 oz. Legacy Matte Road Vacuum Bottle

Color: _____

Brand: _____
 Style: _____

YXL = _____
 YL = _____
 YS = _____
 AS = _____
 AM = _____
 AL = _____
 AXL = _____

XXL = _____
 XXXL = _____
 XXXXL = _____

OTHER = _____
 IMPRINT AREA = 2.5"W X 2"H

FRSA- _____
 BRAND: _____
 STYLE: _____

YXL = _____
 AXL = _____

QTY. RATE AMOUNT
 30 \$10.02 \$300.70

TOTAL: \$300.70
 DEP: _____
 DUE: _____

Custom Graphics Water Bottles	300.70
Grainer Quote Massage Seat Cushion, PU/Mesh, Shiatsu #60-2890	<u>240.00</u>
Total	540.00

Cumberland County Department of Health

Our coffee café will give us benefits beyond an energy boost. Here are the top ways coffee can positively impact our employee's health:

1. You could live longer.

Recent studies found that coffee drinkers are less likely to die from some of the leading causes of death in women: coronary heart disease, stroke, diabetes and kidney disease.

2. Your body may process glucose (or sugar) better.

That's the theory behind studies that found that people who drink more coffee are less likely to get type 2 diabetes.

3. You're less likely to develop heart failure.

Drinking one to two cups of coffee a day may help ward off heart failure, when a weakened heart has difficulty pumping enough blood to the body.

4. You are less likely to develop Parkinson's disease.

Caffeine is not only linked to a lower chance of developing Parkinson's disease, but it may also help those with the condition better control their movements.

5. Your liver will thank you.

Both regular and decaf coffee seem to have a protective effect on your liver. Research shows that coffee drinkers are more likely to have liver enzyme levels within a healthy range than people who don't drink coffee.

6. Your DNA will be stronger.

Dark roast coffee decreases breakage in DNA strands, which occur naturally but can lead to cancer or tumors if not repaired by your cells.

7. Your odds of getting colon cancer will go way down.

One in 23 women develop colon cancer. But researchers found that coffee drinkers — decaf or regular — were 26 percent less likely to develop colorectal cancer.

8. You may decrease your risk of getting Alzheimer's disease.

Almost two-thirds of Americans living with Alzheimer's disease are women. But the caffeine in two cups of coffee may provide significant protection against developing the condition. In fact, researchers found that women age 65 and older who drank two to three cups of coffee a day were less likely to develop dementia in general.

9. You're not as likely to suffer a stroke.

For women, drinking at least one cup of coffee a day is associated with lowered stroke risk, which is the fourth leading cause of female deaths.

<https://www.hopkinsmedicine.org/health/wellness-and-prevention/9-reasons-why-the-right-amount-of-coffee-is-good-for-you>



Keurig K-Cafe Special Edition Single Serve K-Cup Pod Coffee, Latte and Cappuccino Maker,

Nickel

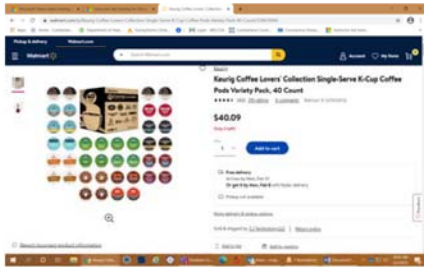
Average Rating:(4.4) stars out of 5 stars1249 ratings, based on1249reviews

103 comments

Keurig

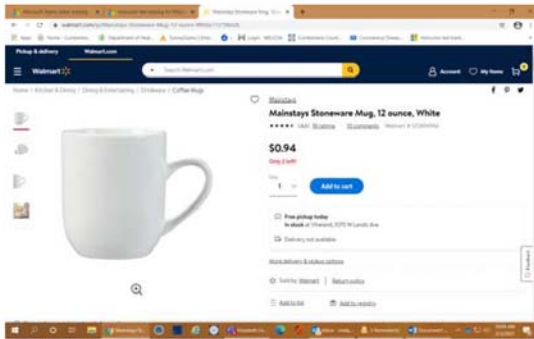
Walmart # 576130997

\$242.95



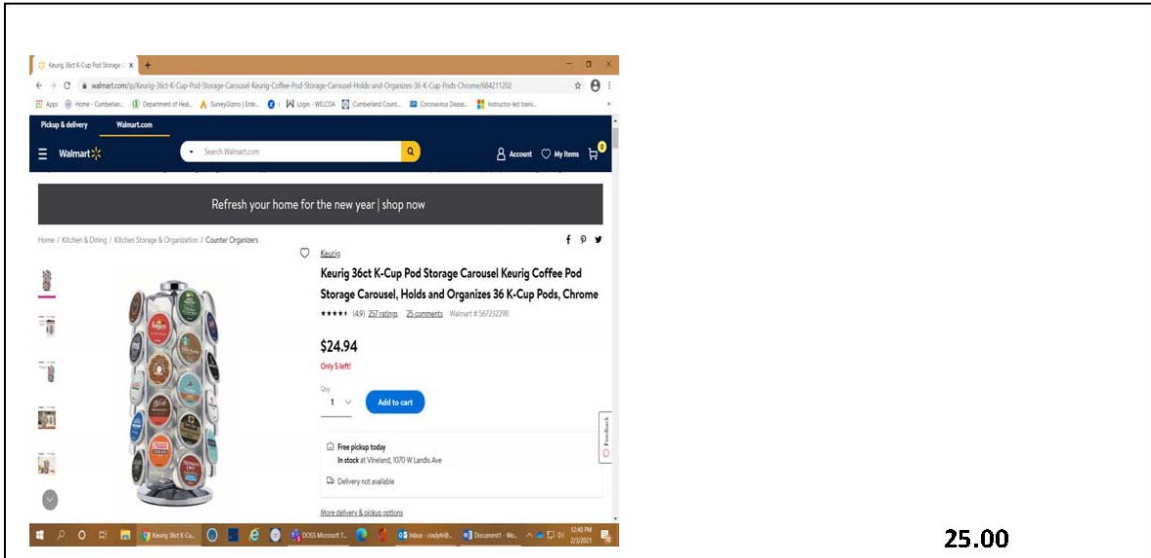
5 boxes @ \$40.09

200.00



20 @ .94

19.00



25.00

Total

487.00 plus tax.

Printed Name of Person submitting nomination: Dr. Cynthia M. Hickman, Ed.D.

Cindy Hickman Ed.D.

Signature of Person submitting nomination:

Position / Title: Division Director of Training and Development

Date: 3.12.2021

Submit this form by
March 15th to:
Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

**CUMBERLAND COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: Cumberland County Government

Dr. Cindy Hickman, Ed.D., Director of Training and Development, Department of Personnel and Human Resources

Department: Multiple County Department Submission in (Cumberland W.E.L.L.). See below:

Clerk's Office	\$225.00
Division of Social Services	\$498.00
Department of Workforce Education	<u>\$252.00</u>
Total	\$975.00

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Cumberland County Department of Workforce Development

ITEM	DESCRIPTION	COST
WATER COOLER RENTAL	\$1 PER MONTH FOR 12 MTHS	\$ 12
WATER BOTTLES	\$5 PER BOTTLE x 12 MTHS	\$ 60
MOTIVATIONAL WALL DÉCOR	2 SETS OF 3 POSTERS @ \$90	\$ 180
TOTAL COST		\$ 252

BACKGROUND INFORMATION:

Motivational Wall Décor: A recent [University of Texas study](#) found that bland gray, beige and white offices induced feelings of sadness and depression, especially in women.

Similar scientific studies have shown that colors don't just change our moods, they also profoundly impact our [productivity](#), for better and for worse. That's why it's best to decorate your workplace with a vibrant medley of stimulating hues that increase output and spark creativity.

Resource for above information: <https://www.entrepreneur.com/article/243749>

We cannot easily change the color of the walls in our workspace but we can incorporate color by hanging inspirational quotes in hallways and common spaces to brighten our environment. The inspirational quotes will give another layer of wellness by reminding us of simple truths that are so easy to forget.

Link to University of Texas study:

<https://www.researchgate.net/publication/229586737> Work week productivity visual complexity and individual environmental sensitivity in three offices of different color interiors

Water Cooler/Water Bottles:

Each day humans must consume a certain amount of water to survive. Of course, this varies according to age and gender, and also by where someone lives. Generally, an adult male needs about 3 liters (3.2 quarts) per day while an adult female needs about 2.2 liters (2.3 quarts) per day.

Water serves a number of essential functions to keep us all going

- A vital nutrient to the life of every cell, acts first as a building material.
- It regulates our internal body temperature by sweating and respiration
- The carbohydrates and proteins that our bodies use as food are metabolized and transported by water in the bloodstream;
- It assists in flushing waste mainly through urination
- acts as a shock absorber for brain, spinal cord, and fetus
- forms saliva
- lubricates joints

Source: https://www.usgs.gov/special-topic/water-science-school/science/water-you-water-and-human-body?qt-science_center_objects=0#qt-science_center_objects



Motivational Wall Decor, Inspirational Home, Office, Classroom Posters (3 Pack)

Visit the wallsthatSpeak Store
 ★★★★★ 7 ratings

Was: \$99.99
 Business Price **\$89.95 & FREE Shipping**
 You Save: \$10.04 (10%)

Brand	WallsThatSpeak
Color	Blue
Material	Paper
Theme	Nature
Shape	Rectangular

About this item

- **BE INSPIRED:** These beautiful posters feature breathtaking scenes from nature. This set of 3 prints includes scenic mountains, lakes, oceans, waves, sunsets, and a bald eagle. Each decorative picture has a word and phrase/quote that can help motivate students, colleagues, and employees. This set mentions possibilities, opportunity, and excellence.
- **GREAT FOR ANY ROOM:** WallsThatSpeak inspirational nature-themed prints are the perfect wall decorations for your classroom, dorm, or HR office. Hang these posters from any wall in your dining room, living room, bathroom, kitchen, or other space as well. They also make cute gifts. Whether your wall is large or small, you'll love the inspiring feelings that these images and phrases can bring!
- **CLASSROOM & OFFICE DECOR:** When you put these motivational outdoor scenes above your desk at work or in your classroom, it can fill

Share

\$89.95
 & **FREE Shipping**
 Arrives: **March 4 - 9**
 Fastest delivery: **March 3 - 8**

In stock.
 Usually ships within 2 to 3 days.

Qty: 1

Add to Cart

Secure transaction
 Ships from WallsThatSpeak
 Sold by WallsThatSpeak

Deliver to Jaime - Vineland 08560

Add to List

Add to Wedding Registry

Add to Registry & Gifting

Have one to sell?
 Sell on Amazon





Total Cost

\$252.

Cumberland County Clerk's Office

Benefits of Yoga in The Workplace

Alleviates Common **Pain** from Desk Jobs. Office workers often spend long hours slouching over their desk and unknowingly stretch their neck forward as they stare at the computer screen...

Increases **Energy** & Reduced Fatigue

Improves Concentration & Focus

Promotes Team Spirit & Morale

<https://www.livestrong.com/article/360372-what-are-the-benefits-of-yoga-in-the-workplace/>

Yoga Classes conducted by Eastern Sky Coop. Requesting 3 classes at \$75 per class

Total Costs

\$225.

Department of Social Services

#1.

The Division of Social Services would like to use the Wellness Grant to provide music to employees during the workday via our intercom sound system. Music increases the wellness of our staff, it increases the productivity of the staff, and it is beneficial to the overall morale in the office. Our Employee Fund Committee purchased a subscription to Pandora Business a few years ago to play music in the office. The committee raised money by sponsoring “Jeans Days” and the money raised by this initiative paid for the subscription. Since COVID, the Division of Social Services has implemented a relaxed dress code and jeans are acceptable attire every day. The mechanism for the Employee Fund Committee to raise money for the subscription no longer exists, the fund has been depleted, the music was turned off, and the employees desperately want it back!

The monthly cost of the subscription is \$30.00 and our annual budget proposal is \$360.00. There are many studies that discuss the benefit of music in the workplace, and I have attached one from Corporate Wellness Magazine.com. According to the article, music improves learning and memory, improves focus, improves task accuracy, and relieves stress.

#2.

To utilize the remaining \$140.00, the agency is requesting to purchase potted plants and succulents for the agency. Please see breakdown below:

1. Costa Farms 4-oz Aloe Barbadosensis in Planter (Av04) \$17.12 per plant.	Quantity: 4	subtotal \$68.48
2. Lucky Bamboo (L20953hp) in Planter \$19.98 per plant.	Quantity: 1	Subtotal \$19.98
3. Costa Farms 4-in Multicolor Scarlet Star Bromeliad \$29.57 per plant. in Ceramic Planter (Bro4gp)	Quantity: 1	Subtotal \$29.57
4. 11-oz Succulent Combo in Planter \$9.98 per plant.	Quantity: 2	<u>Subtotal \$19.96</u>

Total Plant Cost		\$138.00
Pandora Business Subscription	\$30 per month	<u>\$360.00 per year</u>
Total Cost	:	\$ 498.00

**(Aloe Barbadensis, Lucky Bamboo,
Multicolor Scarlet Star Bromeliad,
& Succulent combo)**



\$17.12

★★★★★ 3
View Q&A

Costa Farms 4-oz Aloe Barbadensis in Planter (Av04)

Item #1184807 Model #CO_AV04.1.CR.YEL

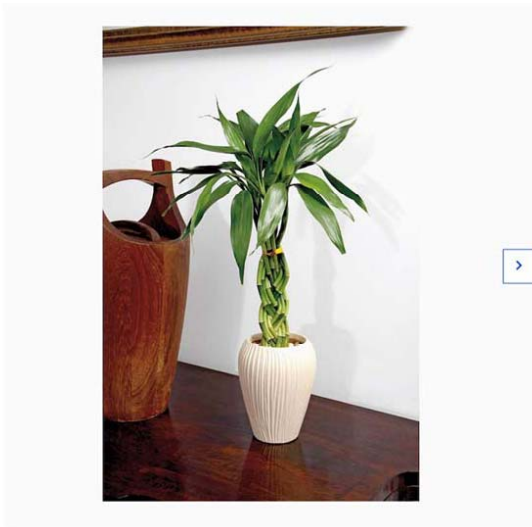
- Aloe Vera is a thick, toothed Succulent that is great for the home Or office, a great housewarming gift for a new home Or apartment owner
- The Costa Farms Aloe Vera plant is shipped in a 4 In. ceramic decor pot; the plant itself measures 13 In. to 15 In. tall from the bottom of...
- Keep in bright light for at least 4 to 6 hours a day

— 1 +
Qty

Add to Cart

Free Store Pickup
Pickup Estimated: Tue, Feb 16, 2021

Delivery
Delivery Estimate: Tue, Feb 16, 2021



\$19.98

★★★★★ 56
View Q&A

Lucky Bamboo (L20953hp)

Item #156329 Model #NURSERY

- Lucky bamboo house plant is perfect for use in Feng Shui, bringing texture and a lively chi energy to your home
- Grows well in low-light settings that receive 1-3 hours of indirect light per day
- Upright growth habit produces a vertical stalk that can be straight, curly or spiraled for a versatile look

This item is unavailable for purchase online

In Store Only



\$29⁵⁷

☆☆☆☆☆ 0
[View Q&A](#)

Costa Farms 4-in Multicolor Scarlet Star Bromeliad in Ceramic Planter (B104pp)
Item #1326933 Model #CO BR04GP 1 CR GLD

- Adds a tropical flourish to your home, porch, or office
- Bromeliads have colorful, long lasting blooms that stand tall in the strappy green leaves
- Bromeliads grow best in medium or bright light

1 +
Qty

[Add to Cart](#)

Free Store Pickup
Pickup Estimated: Tue, Feb 16, 2021

Delivery
Delivery Estimate: Tue, Feb 16, 2021

Printed Name of Person submitting nomination: Dr. Cynthia M. Hickman, Ed.D.

Signature of Person submitting nomination:

Cindy Hickman Ed.D.

Position / Title: Division Director Training and Development

Date 3.12.2021

Submit this form by
March 15th to:
Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

**CUMBERLAND COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: Cumberland County Government

Dr. Cindy Hickman, Ed.D., Director of Training and Development, Department of Personnel and Human Resources

Departments:

Administration Building	\$255.00
Elections	\$242.45
Information Technology	\$244.00
Veterans Affairs	<u>\$242.34</u>
Total	\$984.00

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

2021 Strive Events for Administration Building

The Strive Committee in the Administration proposes three nutritional events for 2021 as detailed below.

Fruit Salad Event

It seems that all of us are challenged in getting the vitamins and fiber that is recommended for good health. This is doubly troubling in Cumberland County, where we are surrounded with Jersey Fresh fruits. So, for this event, the Strive Committee will create and distribute a fruit salad during lunch hour comprised of fruits grown in Cumberland County. An informational flier will not only detail the health benefits of each fruit, but also provide information on where the fruits were sourced, encouraging participants to buy local.

Subtotal Cost: **\$190**

Healthy Hot Chocolate Event

Our 2020 healthy shake event was a huge success, and people enjoyed trying different types of milks. Working off of this event, the Strive Committee proposes a seasonal event that promotes the health benefits of dark chocolate (in moderation). Again during lunch hour, healthy hot chocolate will be made and distributed to order, offering different types of milks, including 2%, almond, oat, coconut, and soy. Dark chocolate will be used along with locally-sourced honey with a flier describing the health benefits of dark chocolate for the cardiovascular system and the benefits of local honey on allergies.

Subtotal Cost: **\$45**

Apple Cider Event

A local farm, Sunny Slope Orchards, is known regionally for its fresh apple cider. The Strive Committee will work with Sunny Slope to distribute fresh apple cider with a description of apple’s health benefits.

Subtotal Cost **\$20**

Total Cost: **\$255**

The Cumberland County Board of Elections

Board of Elections would like to use \$120.00 to pay for two (2) \$60.00 yoga sessions to be held either before or after work hours for our six (6) full-time staff. With the remaining funds, a Ninja blender will be purchased which is currently on sale for \$79.99, regular price \$99.99, at BJs Wholesale Club. Wyman’s frozen fruit for Smoothies at a cost 5 bags of \$8.49 @ 42.45 at BJs Wholesale Club will be purchased with the leftover amount. After our yoga sessions, the staff will enjoy a healthy fruit smoothie.

Total Costs: **\$242.45**





Department: Department of Information Technology

Workplace Stress is at an all-time high especially since the onset of the pandemic. We are looking to add fish to an aquarium that was donated to our department. Each employee enjoys taking a few minutes to relax, feed the fish and watch them swim. This pet benefits both the American home and workplace.

The Top Health Benefits of Home Aquariums

Though cats and dogs are seen as the typical pets, the [2019 National Pet Owners Survey](#) shows that aquarium fish are kept as household pets in over 13 million American homes. This makes them the third most popular type of pet, after dogs and cats, of course. Keeping a home aquarium is a big responsibility, but it does have its benefits.

Here are the top 6 benefits associated with keeping a home aquarium:

1. Reduced levels of stress.
2. Improvements in sleep quality.
3. Lowered blood pressure and heart rate.
4. Decreased pain and anxiety.
5. Improved focus and creativity.

<https://www.ratemyfishtank.com/blog/the-surprising-health-benefits-of-a-home-aquarium>

We are looking to add fish to an aquarium that was donated to our department. Each employee enjoys taking a few minutes to relax, feed the fish and watch them swim.

CF - LiveAquaria® Premium Plant Safe Freshwater Fish Packs - 45 Gallons – 175.00

Item #: SE-113539

<https://www.liveaquaria.com/product/7465/liveaquaria-reg-premium-plant-safe-freshwater-fish-packs?pcatid=7465&c=830+6842+7465>

Aquarium Cleaner \$27.00

https://www.amazon.com/gp/product/B0836LCGT1/ref=crt_ewc_title_dp_2?ie=UTF8&psc=1&smid=A2PWY7FBR1NSMJ

Aquarium Air tubing \$4.00

https://www.amazon.com/gp/product/B0002563MM/ref=crt_ewc_title_dp_5?ie=UTF8&psc=1&smid=ATVPDKIKIXODER

Air Pump \$18.00

https://www.amazon.com/gp/product/B0009YJ4NG/ref=crt_ewc_title_dp_1?ie=UTF8&psc=1&smid=ATVPDKIKIXODER

Bottom Filter \$20.00

https://www.amazon.com/gp/product/B01MRNRJ84/ref=crt_ewc_title_dp_6?ie=UTF8&psc=1&smid=AF517S5HMCVOZ

TOTAL Cost 244.00

DEPARTMENT OF VETERAN'S AFFAIRS

Our department would like to concentrate on nutrition and physical wellness this year. Workplace stress grows during this time and we would like to purchase a massager for our neck and back. Tension is stored in these physical locations during stressful work days and this can help.

We all struggle to eat healthy in that taking the time to cook, prepare, etc., at home can be difficult. By having the Ninja system and Ninja cups in our department, we will share bringing in fruits and vegetables that we can make healthy smoothies in. Separate cups work with the system and allow for good hygiene and less waste.

We also like to purchase a massagers for the neck and back which can help alleviate muscle aches and pains.

Our Goal: Eat healthy, work hard, feel good!


13:50 Mon Mar 1 94%

The 2019 h Movie Guide 2 https://cdn.cro Amazon.com Amazon.com Amazon.com

amazon.com

Delivery date: Mar. 4, 2021 If you order in the next 9 hours and 54 minutes
(Details)

Items shipped from Amazon.com




Massagers for Neck and Back with Heat - Deep Tissue 3D Kneading Pillow, Electric Shiatsu Back Neck and Shoulder Massage, Shoulders, Foot, Legs, Body - Relieve Muscle Pain - Office, Home & Car
\$44.95

Includes Prime savings
✓prime & FREE Returns

Qty: 2

Sold by: RESTECK
Add a gift receipt
and see other gift options




Ninja Professional Countertop Blender with 1100-Watt Base, 72 Oz Total Crushing Pitcher and (2) 16 Oz Cups for Frozen Drinks and Smoothies (BL660), Gray
\$117.39 ✓prime & FREE Returns

Qty: 1

Sold by: Amazon.com Services LLC
Add gift options

Item arrives in packaging that shows what's inside. To hide it, choose Ship in Amazon packaging.
Ship in Amazon packaging



Ninja Pro Replacement Nutri Ninja 24 oz Cup with Sip & Seal Lid - For Blender BL450 BL454 Auto-iQ BL480 BL481 BL482 BL687 (2-Pack)
\$19.99 ✓prime & FREE Returns

Qty: 1

Sold by: Andromeda Global Trade LLC
Add gift options

Place your order

By placing your order, you agree to Amazon's [privacy notice and conditions of use.](#)

Order Summary

Items (4):	\$227.28
Shipping & handling:	\$0.00
Total before tax:	\$227.28
Estimated tax to be collected:	\$15.06
Order total:	\$242.34

How are shipping costs calculated?
Prime shipping benefits have been applied to your order.

Place your order

Order total: \$242.34

By placing your order, you agree to Amazon's [privacy notice and conditions of use.](#)

Printed Name of Person submitting nomination: Dr. Cynthia M. Hickman, Ed.D.

Cindy Hickman Ed.D.

Signature of Person submitting nomination:

Position / Title: Division Director Training and Development

Date: 3.12.2021

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053

Email: jhenry@hig.net



**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2021 - 4/30/2021**

2021						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	38	\$111,001.82	\$28,311.51	\$82,690.31	74%	\$10,749.74
FEBRUARY	35	\$24,088.46	\$9,180.49	\$14,907.97	62%	\$1,938.04
MARCH	55	\$83,519.48	\$24,148.45	\$59,371.03	71%	\$7,718.23
APRIL	73	\$35,251.40	\$15,191.34	\$20,060.06	57%	\$2,607.81
MAY						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	201	\$253,861.16	\$76,831.79	\$177,029.37	70%	\$23,013.82

2020						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	33	\$97,849.87	\$54,627.09	\$43,222.78	44%	\$5,618.96
FEBRUARY	11	\$4,600.47	\$1,712.05	\$2,888.42	63%	\$375.49
MARCH	41	\$40,038.97	\$17,014.24	\$23,024.73	58%	\$2,993.21
APRIL	42	\$22,878.98	\$9,806.99	\$13,071.99	57%	\$1,699.36
MAY	27	\$13,404.00	\$5,150.26	\$8,253.74	62%	\$1,072.99
JUNE	37	\$15,453.20	\$3,977.73	\$11,475.47	74%	\$1,491.81
JULY	42	\$40,220.78	\$20,289.63	\$19,931.15	50%	\$2,591.05
AUGUST	35	\$40,138.20	\$12,509.90	\$27,628.30	69%	\$3,591.68
SEPTEMBER	58	\$30,755.50	\$11,717.43	\$19,038.07	62%	\$2,474.95
OCTOBER	59	\$174,403.11	\$37,938.69	\$136,464.42	78%	\$17,740.37
NOVEMBER	53	\$86,722.07	\$21,849.76	\$64,872.31	75%	\$5,350.12
DECEMBER	48	\$65,185.59	\$22,359.37	\$42,826.22	66%	\$0.00
Grand Total	486	\$631,650.74	\$218,953.14	\$412,697.60	65%	\$45,000.00



CUMBERLAND COUNTY INSURANCE COMMISSION

PPO SAVINGS 1/1/2021 – 4/30/2021

	UNITS OF SERVICE	CHARGES	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
Participating Provider	184	\$177,473.56	\$52,698.04	\$124,775.52	70%	\$16,220.82
Ortho/Neuro	47	\$112,969.93	\$26,441.67	\$86,528.26	77%	\$11,248.67
Physical Therapy	78	\$24,270.00	\$7,233.00	\$17,037.00	70%	\$2,214.81
Facility	9	\$17,064.38	\$10,238.65	\$6,825.73	40%	\$887.34
Occ Med/Primary Care	40	\$14,000.25	\$4,344.55	\$9,655.70	69%	\$1,255.24
MRI/Radiology	4	\$4,046.00	\$1,633.92	\$2,412.08	60%	\$313.57
Other	3	\$2,790.00	\$1,300.00	\$1,490.00	53%	\$193.70
Anesthesia/Pain Management	1	\$1,815.00	\$1,133.00	\$682.00	38%	\$88.66
Physician Fees	2	\$518.00	\$373.25	\$144.75	28%	\$18.82
Negotiated	6	\$70,872.60	\$20,942.75	\$49,929.85	70%	\$6,490.88
Facility	1	\$59,087.60	\$15,230.75	\$43,856.85	74%	\$5,701.39
Physician Fees	4	\$9,375.00	\$3,784.00	\$5,591.00	60%	\$726.83
Other	1	\$2,410.00	\$1,928.00	\$482.00	20%	\$62.66
Out Of Network	11	\$5,515.00	\$3,191.00	\$2,324.00	42%	\$302.12
Physician Fees	7	\$4,904.00	\$2,580.00	\$2,324.00	47%	\$302.12
Other	3	\$395.00	\$395.00	\$0.00	0%	\$0.00
Anesthesia/Pain Management	1	\$216.00	\$216.00	\$0.00	0%	\$0.00
Grand Total	201	\$253,861.16	\$76,831.79	\$177,029.37	70%	\$23,013.82

TOP 10 PROVIDERS 1/1/2021 – 4/30/2021

	UNITS OF SERVICE	APPROVED	% SAVINGS
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	67	\$28,175.28	77%
SURGICAL STUDIOS LLC	1	\$15,230.75	74%
INSPIRA MEDICAL CENTER VINELAND	8	\$9,546.60	40%
NIGHAT MIRZA MD	9	\$5,285.00	60%
NOVACARE REHABILITATION	52	\$5,107.00	69%
INSPIRA HEALTH NETWORK URGENT CARE PC	15	\$2,015.80	53%
FUSION HEALTHCARE SOLUTIONS	1	\$1,928.00	20%
REHAB EXCELLENCE CENTER, LLC	21	\$1,701.00	61%
ONE CALL CARE DIAGNOSTICS	3	\$1,560.00	60%
COMP X MEDICAL MANAGEMENT	3	\$1,300.00	53%
Grand Total	180	\$71,849.43	71%

APPENDIX I – MEETING MINUTES

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – APRIL 1, 2021
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Kim Wood	Present
Gerald Seneski	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Absent
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FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes, Karen Read
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ALSO PRESENT:

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Melissa Strickland, Cumberland County
Michelle Key, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Bonnie Ridolfino, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Karen Beatty, Qual-Lynx
Robyn Walcoff, PERMA
Jennifer Conicella, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF FEBRUARY 11, 2021

Moved: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:

Attached on **Page 4** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of February 1, 2021 to February 28, 2021. There were 2 certificates of insurance issued during this period.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – NJ Counties Excess Joint Insurance Fund (CELJIF) - The NJCE held its re-organizational meeting on February 25th via zoom conference. A summary report of the meeting is included in the agenda on **Pages 4-8**. The next NJCE meeting is scheduled for April 22, 2001 at 9:30 via Zoom.

Executive Director Stokes said Ross Angilella was elected as Chair of the CELJIF and our friend Tim Sheehan was elected as Secretary, and our own Kim Wood will be serving on the Finance Committee. CELJIF Executive Director, Joseph Hurbash will be touching on the renewal and the impact on the 2021 budget.

Mr. Hrubash, said this is a very hard commercial market and probably the worst market since the mid 1980's and as a result, the CELJIF introduced the 2021 budget, not knowing where the numbers in the structure of the program would end up. On December 31 the budget was adopted at an 8% increase overall. However, the results of the marketing and changing structure developed a much higher delta than anticipated. There is no immediate concerns because the CELJIF is in great financial condition. The CELJIF Finance Committee will meet next week to discuss how to proceed with the delta. Mr. Hrubash said there was a delta of a million dollars from the 2020 renewal and that was because a carrier dropped out of the business last minute and it cost a lot more money to replace the excess liability layer. In the case of 2021, it was not just one line of coverage; it was every line of coverage. Regardless of whether in a standalone commercial market, in a JIF or an insurance commission everyone has experienced problems with this last renewal.

Executive Director said Senate bill 3375 was also discussed at the last meeting which if passed would weaken the rights to the employers to direct and control the medical care. There have been meetings with the sponsor on this, and the League of Municipalities has gotten involved as well as NJAC. Behind the scenes, a lot has been going on and as everyone may know, if passed this could be very detrimental. Executive Director asked Ronnie George to touch on this matter. Ms. George said there was an update yesterday that the Senator will be meeting with them in the next two weeks and the Bill will probably be flushed. Ms. George said if the bill passes the employer will not have control of the medical care, except for the initial visit. Mr. Hrubash said there were over 100 people that group phone call. The approach here, has been in conjunction with the MEL and Mr. Hrubash and David Grubb met with the Sponsors office on the bill and went through the issues with it. In that meeting it was indicated that we were not the only ones that have reached out to them that there have been a lot of people. Mr. Hrubash said it looks as though this bill is not going to get off the ground and it may resurface at a later time, however, is confident that this will not become an issue for our JIFs or insurance commissions.

Executive Director Stokes said one other piece of good news out of the CELJIF is Ocean County has joined the Fund. Mr. Hrubash worked hard to bring them on and that is a great thing.

Financial Fast Track – Included on **Pages 9-12** of the agenda are the Financial Fast Track reports for the Cumberland County Insurance Commission for December and January. As of January 31, 2021, the Commission has a statutory surplus of **\$20,364**.

NJ CEL Property and Casualty Financial Fast Track (Pages 13-16) – Included in the agenda are the NJ CEL Financial Fast Track Reports for December and January. As of January 31, 2021, the CEL has a surplus of **\$14,087,324**.

Executive Director asked Underwriting Manager Edward Cooney to touch on the 2021 renewal. Underwriting Manager Edward Cooney said to further to what Joe Hrubash was mentioning the renewal is very difficult due to the market and there are many issues going on right now. The marketplace is in what is called a hard market and it has not been this bad since the 80s, which prompted the creation of the insurance funds in the first place. Nonetheless, the joint insurance funds that are well managed like ourselves, are in the best position to battle the hard marketplace. Mr. Cooney said outside of pools such as ours, public entities are suffering greatly from the effects of the marketplace right now, so overall the CELJIF actually had very good results.

2021 Excess Insurance and Ancillary Coverage Policies – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website they should contact the Fund Office.

2021 MEL, MRHIF & NJCE Educational Seminar (Page 17) – As a reminder the 10th Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers

and Purchasing Agents. Attached on page 17 is more information and you can register for the seminars using the below link:

https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

2021 Property & Casualty Assessments - The first assessment payment were due on March 15, 2021. Since the bills were a few weeks late, members were given a grace period to make their payment. The second assessment is due on May 15, 2021.

Zoom Meeting Access Numbers - Meetings until further notice will be conducted virtually via Zoom using the Call in Number: 929-205-6099 and the Meeting ID: 925 2640 9529 or by video link <https://permainc.zoom.us/j/92526409529>. Executive Director said the meeting ID, phone number and Zoom link will remain the same and have been advertised. The Commission will most likely be meeting virtually in June but hopes to meet in person possibly in August.

Next Meeting – A reminder that our next meeting is on June 3, 2021. Executive Director said we will be amending Risk Management Plan at the June meeting just to update a couple of the retention changes that we had and some additional entities that face some minor changes.

SAFETY COMMITTEE REPORT: Safety Director Glenn Prince of JA Montgomery Consulting said the Safety Committee met and discussed a variety of safety topics. Mr. Prince said the next meeting is scheduled for April 14 at 10am via zoom the topics that we will be discussing will be the implementation of our new Learning Management System and scheduled training through May, future loss control visits and a discussion on the new Munich RE safety grant provisions. Mr. Prince said they are encouraging departments to consider submissions for the 2021 fund year. With no questions Mr. Prince concluded the safety committee report.

MOTION TO APPROVE SAFETY COMMITTEE REPORT

Moved:	Commissioner Seneski
Second:	Commissioner Wood
Vote:	Unanimous

CLAIMS COMMITTEE: Jennifer Conicella said the PARs and SARs that were reviewed at the claims meetings will be discussed in Executive Session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 14-21 APRIL BILLS LIST IN THE AMOUNT OF \$83,675.50

Motion:	Commissioner Seneski
Second:	Chairman Wood

Roll Call Vote: 3 Ayes, 0 Nays

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said as always, any member or department that desires to participate in training can do so by going to the website and register by clicking on the link. Mr. Prince discussed the letter on page 27 describing the Munich Re safety grant provisions for 2021 and the scheduled loss control visits on April 23 for the DPW and for the CATs location on Sherman Avenue. These visits are coordinated with Jimmy Near of DPW and he will be providing an escorted tour of all the DPW locations for those visits unless there's any questions that concludes my report. In response to Chairperson Barber, Mr. Prince said the visits will be starting at 8:00 am at the main DPW building in Bridgeton.

RISK MANAGER:

Risk Manager Christina Violetti discussed the Certificate of Insurance Training that was developed called Vendors’ Evidence of Insurance – How to Determine if it Complies with the Insurance Requirements in Your bid Specification/Contract. This training can be presented on site or via Zoom. Any member interested in scheduling a session should contact Christina Violetti.

Ms. Violetti said the Board for the Food Specialization Redevelopment Corporation is now in place and should be added as an insured under the Improvement Authority’s Public Officials Legal Liability Policy through the Commission. The new building construction is complete and should be added to the Improvement Authority’s policy through the Commission. Both coverages would be effective March 1, 2021. Ms. Violetti said this was discussed previously at the December Insurance Commission meeting and requested authorization to include Food Specialization Redevelopment Corp as an insured under the Improvement Authorities general liability and public officials legal liability policies. Ms. Violetti said there is no financial threat and does not compromise the coverage for other Commission members, and we do request the authority to add the above coverages effective March 1, 2021. In response to Commissioner Wood, Ms. Violetti said the Board is made up of Cumberland County Improvement Authority and Cumberland Empowerment Zone Corporation members.

MOTION TO AUTHORIZE THE ADDITION OF PUBLIC OFFICIALS LEGAL LIABILITY AND PROPERTY COVERAGE FOR THE BOARD OF FOOD SPECIALIZATION REDEVELOPMENT CORPORATION

Motion: Commissioner Seneski
Second: Chairman Wood
Roll Call Vote: 3 Ayes, 0 Nays

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report as of February 28, 2021 and the PPO Penetration Report. Ms. Beatty said February there were 35 bills repriced for total charges of \$24,088 and the savings on those bills was \$14,908 or 62% savings so far this year at a 72% savings or \$97,598.

CLAIMS SERVICE: Claims Manager Amy Ziders reported on the 2020 Stewardship Report. The Stewardship report for fund years 2018, 2019 and 2020 and comparing the claim to each year. In 2020 claims were a bit higher than the previous year. Last year there were 98 claims in comparison to the previous year, when there were 61. However, looking at the indemnity claims overall for a total of 251 claims for the three year period, this is only at 14.7%. With claims broken down by the different departments, the jail does have the most by the number of claims, as well as the top netting incurred. In response to Commissioner Wood, Ms. George said if a claimant reported they have Covid-19 Inservco will look at the claimant's job description. The claimant must complete a questionnaire and every claim is reviewed thoroughly. Ms. George said there have been a lot claims denied and there are claims that say they contracted Covid-19 at work and based on the Governor putting through the presumption, we have to presume that most essential workers are covered but then we dig deeper and complete social media checks. Ms. George said if a claim petitions is filed Inservco will dig deeper as well, the claimant will have to produce a positive Covid-19 test and the claims are not just blanket covered.

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

Motion: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Seneski
Second: Commissioner Wood
Roll Call Vote: 3 Ayes, 0 Nays

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001127 IN THE AMOUNT OF \$19,436.82 AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$9,901.50

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001395 IN THE AMOUNT OF \$89,500.00

Motion: Commissioner Wood
Second: Commissioner Seneski

General Liability SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001424 IN THE AMOUNT OF \$7,290.83

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION AND SETTLEMENT AUTHORIZATION DISCUSSED IN EXECUTIVE SESSION FOR A TOTAL OF \$116,227.65

Motion: Commissioner Seneski
Second: Commissioner Wood
Roll Call Vote: 3 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC SESSION

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE PUBLIC SESSION

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

MOTION TO ADJOURN:

Motion: Commissioner Wood
Second: Chairman Seneski
Vote: Unanimous

MEETING ADJOURNED: 11:49 AM

NEXT MEETING: WILL BE HELD ON JUNE 3, 2020 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

APPENDIX II

NJCE Finance Sub-Committee Meeting Minutes



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Finance Sub-Committee Minutes

April 9, 2021 – 1:00PM via Zoom

Attendees:

Tim Sheehan, Committee Chairman, Commissioner Gloucester County
Jack Kelly, Commissioner Ocean County
Kim Wood, Commissioner Cumberland County
Edmund Shea, Commissioner Hudson County
Janette Kessler, Commissioner Atlantic County
Laura J. Paffenroth, Esq., Fund Attorney
Joseph Hrubash, Executive Director, PERMA
Bradford Stokes, Executive Director PERMA
Nancy Ghani, Account Executive, PERMA
Pauline Kontomanolis, Chief Accounting Officer PERMA
Robyn Walcoff, Claims Manager PERMA
Edward Cooney, Underwriting Manager Conner Strong & Buckelew
Brandon Tracy, Account Analyst, PERMA

The purpose of this meeting is to have a discussion on the 2021 NJCE budget delta and review procurement responses for various JIF professional services.

2021 Budget Delta Review:

Executive Director Hrubash reported the budget delta was first addressed in late 2019, with this committee and subsequently the NJCE Board of Commissioners, with the start of a hard insurance market following the review of the Underwriting Manager's 2020 renewal marketing efforts which resulted in a more expensive replacement of the excess liability insurer. Executive Director Hrubash said the NJCE absorbed the difference of \$1 million for 2020 and reset the budget for 2021 accordingly.

Executive Director Hrubash said the 2021 renewal at the expiring retentions, where available, would have resulted in significantly higher member premiums in excess of 25% increase. Therefore, it was necessary for the NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal.

In addition, Executive Director Hrubash said what we learned from the 2021 renewal marketing efforts is that we are in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance. In consultation with this committee through various meetings, an 8% budget increase was recommended for 2021 in hopes that the NJCE retaining higher retentions would offset potential premium increases.

Executive Director Hrubash said unfortunately, the final results of the marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67%. Executive Director Hrubash highlighted the NJCE's statutory surplus is \$14,058,330 with a cash balance of \$28,740,251 as reflected in the Financial Fast Track as of December 31, 2020. Executive Director Hrubash noted that based on the solid financials of NJCE there are no immediate or short term concerns.

Executive Director Hrubash said it would be appropriate to develop a strategy for the 2021 fund year to address the delta, which can be initiated now or at a later date based on the committee's review and recommendation. Executive Director Hrubash said that we can expect an increase of 10% to 15% or more to reset the budget for the 2022 depending on the market conditions.

Executive Director Hrubash presented the following options for the committee to consider to address the delta for 2021 fund year:

- **Option A** – Take no action now, monitor the claims activity versus loss funding on an annual basis with potential action at a future date. Potential action may include (1) declare an additional assessment payable over a 5 or 10 year period and/or (2) consider issuing a dividend(s) from certain fund years in a surplus position at the appropriate time and in compliance with State mandated formulas to cover some or all of the delta.

- **Option B**
 1. Recommend to the Board of Commissioners to declare an additional assessment for the entire delta but payable over a 5 year period.
 - OR
 2. Recommend to the Board of Commissioners to declare an additional assessment for the entire delta but payable over a 10 year period.

- **Option C**
 1. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and take no action now on the balance of the delta, monitor the claims activity versus loss funding on an annual basis with potential action at a future date.
 2. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and declare an additional assessment for the balance of the delta but payable over a 5 year period.
 - OR
 3. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta due in 2021 and declare an additional assessment for the balance of the delta but payable over a 10 year period.

Enclosed with the committee agenda was an exhibit which noted assessments by County/County Commission for Options B1, B2 and Options C1, C2 and C3. For the purposes of making a strategic recommendation, the attachment did not identify each County. Executive Director Hrubash said if any of these options were recommended then exhibit would be updated to identify County/County Commission and their respective additional assessment. *See attached exhibit.*

A lengthy discussion ensued. Commissioner Sheehan inquired if the 2022 budget would include increase premiums despite the higher retentions and deductibles that were implemented this year. In response, Executive Director Hrubash reiterated that we can expect an increase to reset the budget for 2022; however, noted it is hard to estimate additional increases at this time since it will depend on the commercial insurance marketplace. Executive Director Hrubash said this finance committee meeting was scheduled now to get a head start on the 2022 renewal; Commissioner Sheehan agreed that the NJCE JIF should take action now in preparation of next year.

Underwriting Manager said current marketplace trends have not changed much so far in 2021. Despite this, Underwriting Manager said from a global view it is beneficial to analyze our actual loss

experience versus the market adjustments. Underwriting Manager said the program structure changes to the NJCE program in 2020 and 2021 were necessary to offset rate increases due to the hard market conditions exacerbated by excess liability carrier changes, reduced capacity affecting liability limits and the impact of natural disasters on property, but does not expect another major adjustment to the program structure for 2022. In addition, Underwriting Manager said the retention changes made to the excess property program for 2021 has put the NJCE JIF in a more advantageous position for the 2022 renewal. Underwriting Manager said at this point we can expect rate increases for 2022; however, pending claim activity Underwriting Manager does not foresee any significant adjustment or carrier changes for the upcoming renewal.

Executive Director Hrubash said if an additional assessment is eventually implemented for the entire 2021 delta and paid over a 5 or 10 year period that his hope is that surplus continues to accumulate in older fund years that can be used to offset some of the additional assessment. Executive Director Hrubash referred to the Financial Fast Track as of 12/31/20; Fund Year 2020 started off with a \$1 million delta and as of 12/31/20 that deficit was down to \$786,000. Ms. Kontomanolis noted the NJCE JIF is currently financially stable and referred to the recent \$1.5 million dividend issued to members; however, noted it is too early to forecast how the 2020 and 2021 fund years will end.

Commissioner Wood said while this review is at the NJCE level, it would be important to understand the impact at the County/member level and suggested a report be provided on savings in areas, such as, accident prevention and loss control efforts. Executive Director Hrubash said that report could be developed and noted the NJCE surplus and strong financial position is a direct result of risk control and claims management working effectively. Underwriting Manager said he could provide a review of marketplace impact comparing an entity within a JIF versus a self-insured in the marketplace.

Commissioner Sheehan asked Executive Director Hrubash if there was any one option to recommend; in response Executive Director Hrubash said they are all viable group options. Commissioner Kelly said he would be in favor of taking some action now to protect the Fund from potential issues at next renewal; Commissioner Kessler agreed and noted it would be better to take some action versus no action.

Based on Commissioner comments, Executive Director Hrubash recommended Option C1 which would declare an additional assessment for the premium portion of the delta of \$609,437 to be due in 2021 and take no action on the balance of the delta and instead monitor the claims activity versus loss funding on an annual basis with potential action at a future date. Commissioners agreed with this course of action. Discussion ensued on appropriate due date and committee agreed to issue a 3rd separate assessment on/about mid-September to provide ample notice for November 1st budget transfers. Executive Director Hrubash said the exhibit showing the delta portions due from each County will be shared at next JIF meeting when recommendations are considered.

Professional Services Procurement Results:

Executive Director Hrubash reported the contract for services for Auditor will expire on April 23, 2021, the contract services for the Litigation Manager will expire on May 1st and the contract for services for Payroll Auditor and the Actuary expire June 25th. Executive Director Hrubash noted the respective expiring contract amounts were as follows: Auditor \$16,500, Litigation Manager \$195 per hour, Payroll Auditor \$19,500 and Actuary \$23,431. Fund Attorney advised these services be solicited by obtaining quotes for each position in lieu of a Request for Qualifications, which were due back on March 31st.

Executive Director Hrubash referred to the attached summary of quotes received for each position and reviewed each for action:

1. The firm of Citta, Holzapfel & Zabarsky responded to Litigation Manager. Executive Director Hrubash noted the hourly fee is slightly higher than the average as compared to other JIFs; however, the overall paid to date over 6 years is reasonable. Ms. Walcoff agreed and said Judge Millard is a real asset and good conduit for defense counsel especially considering the complex litigation that he has helped settle; Fund Attorney agreed. Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to Citta, Holzapfel & Zabarsky at the next JIF meeting; no objections were noted.
2. The position of Actuary received three responses and Executive Director Hrubash reviewed each briefly. Fund Attorney confirmed that the lowest quote is not automatically selected with this procurement and the committee may select the vendor based on other qualifications. Commissioner Wood expressed she would be in favor of awarding the contract to the incumbent over a firm that may sub-contract work out to other firms; Commissioner Sheehan agreed. Mr. Stokes noted the incumbent has provided actuarial services to the Fund since its inception and Executive Director Hrubash said the firm's database of loss funds is comprehensive, as well as, knowledge of the Fund's risks are detailed. Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to The Actuarial Advantage at the next JIF meeting; no objections were noted.
3. The position of Auditor received two responses – one from Bowman & Company (incumbent) and one from Holman Frenia Allison P.C. Executive Director Hrubash said both firms are qualified to provide audit services. In addition, Executive Director Hrubash noted Bowman & Company also submitted for Payroll Auditor. The Fund Attorney noted that the Auditor and Payroll Auditor may not be awarded to one firm as the aggregate fees would exceed the bid limit of \$17,500, which is calculated by vendor and not by position. Fund Attorney said the dual appointment to Bowman & Company may only be done if they are able to execute pay-to-play forms. Alternatively, the committee may recommend the incumbent for Auditor and issue a RFP for Payroll Auditor, which may require a special meeting to be scheduled in order to meet the 2021 renewal deadlines to start the payroll collection process as soon as possible.

Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to Bowman & Company for Auditor at the next JIF meeting; no objections were noted. Executive Director Hrubash said the next step is to contact Bowman & Company to ask if they are able to execute pay-to-play forms in order to also be awarded a contract for Payroll Auditor. If they are not able to, then the recommendation by this committee will be to issue an RFP for these services; committee agreed with the next steps as outlined.

Executive Director Hrubash thanked the Commissioners and the professionals for their time today and said the minutes would be distributed for the committee's review.

Meeting adjourned: 1:45PM

APPENDIX III

2021 Amended Plan of Risk Management

RESOLUTION NO. 15-21
Cumberland County Insurance Commission
2021 Plan of Risk Management

BE IT RESOLVED by the Insurance Commission's governing body that effective /06/032021 the 2021 Plan of Risk Management shall be:

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

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

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

- \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
- Subsidence - \$750,000 per occurrence
- Owned Watercraft 35' in length or less - \$750,000.
- Garage Liability - \$750,000
- The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
- The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability for all vehicles part of the Cumberland Area Transit System (CATS)
- The Insurance Commission covers the following Medical Expenses:
 - All vehicles part of Cumberland Area Transit System (CATS): 1) \$250,000 per passenger, per vehicle; and 2) \$10,000 all other.
 - All vehicles part of the Holding Cell Transportation Unit while transporting inmates: \$15,000 Per Person

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

- Limit: \$10,000,000 each claim and in the annual aggregate
- Retentions:

- Cumberland County - \$100,000 POL/\$250,000 EPL
- Cumberland County IA - \$25,000 POL/\$50,000 EPL
- Cumberland County UA - \$25,000 POL/\$25,000 EPL

d.) Property/Equipment Breakdown

- a. All Risk: \$110,000,000 Per Occurrence with Zurich American Insurance Company
- b. Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m) with various insurers on a quota share basis
- c. Flood: \$50,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis, except
 - i. Flood, SFHA: \$25,000,000 Aggregate
- d. Earthquake: \$100,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis
- e. Vehicles (PD Only): \$15,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)
- f. UAS (Drones) - \$100,000
- g. Working Dogs - \$100,000

Property Deductibles

- All Other: \$250,000
 - Cumberland County - \$5,000 Property and Auto Physical Damage Comprehensive
 - Cumberland County IA- \$5,000 Property and \$1,000 Auto Physical Damage
 - Cumberland County UA - \$1,000 Property and \$1,000 Auto Physical Damage
- The Equipment Breakdown deductible is \$50,000 member entity deductible per occurrence.
- Flood (SFHA)
 - Building: \$500,000
 - Contents: \$500,000
 - Time Element: \$500,000
- Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
 - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings

where the direct physical loss or damage occurred,
per occurrence

- Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
- Minimum Deductible: \$500,000 per occurrence
- Maximum Deductible: \$5,000,000

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

e.) Crime

Limit per occurrence:

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

Deductible per occurrence:

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

f.) Pollution Liability

● Limit of Liability:

- Cumberland County UA: \$1,000,000 per claim and \$1,000,000 annual aggregate
- Cumberland County: \$10,000,000 per claim and \$25,000,000 annual aggregate
- Cumberland County IA: \$10,000,000 per claim and \$25,000,000 annual aggregate

- Member Entity Deductible: \$25,000

g) Medical Professional General Liability/Excess Medical Professional

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

- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Deductibles GL and PL:
 - Cumberland County Outpatient Clinic – \$50,000
 - Department of Corrections - \$100,000
 - Cumberland County – Department of Human Services – Division of Mental Health & Addiction Services. - \$50,000

h.) Employed Lawyers Professional Liability

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

i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Underwriting Manager, Executive Direction or Risk Manager

- --
- -

j.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
- Medical Expense: \$5,000
- Rotor Wing: \$5,000,000

k.) Active Assailant

- Limit: \$2,500,000 each occurrence/aggregate
- Deductible: \$25,000
- Waiting Period: 12 Hours
- Insured Entities: Cumberland County, Cumberland County Utilities Authority

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

The Cumberland Empowerment Zone (“CEZ”) and Food Specialization Redevelopment Corporation (“FSRC”) are members of the Insurance Commission as part of the Cumberland County Improvement Authority.

CEZ only receives coverage for Public Officials Liability/Employment Practices Liability, Workers' Compensation, General Liability, Hired/Non-Owned Automobile Liability, Excess Liability, Crime, Cyber and Property. FSRC only receives coverage for General Liability (not including Excess Liability limits), Public Officials/Employment Practices Liability and Property

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

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) Liability (all coverages) - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
 - Medical Expenses (CATS) - \$250,000 CSL
- c.) 'Public Officials Liability/School Board Legal/Employment Practices Liability – None
- d.) Property/APD - \$250,000 per occurrence less member deductibles.
 - Flood, SFHA: \$500,000
 - Named Storm, High Hazard: \$500,000
- e.) Crime – None
- f.) Pollution Liability – None
- g.) Medical Professional General Liability – None
- h.) Employed Lawyers Liability – None
- i.) Cyber Liability – None
- j.) Active Assailant – None

4.) The amount of unpaid claims to be established.

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
 - b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
 - c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.

- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
 - e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.
- 6.) Procedures governing loss adjustment and legal expenses.
- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Munich, Old Republic for excess liability; and Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.
 - b.) Each member entity is provided with a claims reporting procedure and appropriate forms.
 - c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Commission's claims process.

- d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.
- 7.) Coverage to be purchased from a commercial insurer, if any.
The Insurance Commission does not purchase commercial insurance.
- 8.) Reinsurance to be purchased.
The Insurance Commission does not purchase reinsurance.
- 9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.
a.) Not applicable at this time.
- 10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.
a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
 - Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.

- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.
- 11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.
- \$15,000 for workers compensation claims
 - \$7,500 for liability claims
 - With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this ___ day of _____, 2021.

CUMBERLAND COUNTY INSURANCE COMMISSION

, CHAIRMAN

ATTEST:

, VICE CHARIMAN