

CUMBERLAND COUNTY INSURANCE COMMISSION AGENDA AND REPORTS

JUNE 4, 2020

MEETING BEING HELD TELEPHONICALLY

Call In Number: 646 876 9923

Meeting ID: 533 283 2714

11:00 AM

The Cumberland County Insurance Commission will conduct its June 4, 2020 meeting electronically, 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**
- II. Filing advance written notice of this meeting with the Commissioners of the Cumberland County Insurance Commission; and**
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk**
- IV. The meeting is called to order and it is noted that adequate notice was provided in accordance with Chapter 231, Public Law 1975 (Senator Byron M. Bear Open Public Meetings Act)**

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA -OPEN PUBLIC MEETING
JUNE 4, 2020 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: April 9, 2020 Open Minutes.....Appendix I
April 9, 2020 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 15-20 June Bill List.....Page 15

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly ReportPage 16

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly ReportPage 33

 - MANAGED CARE – Qual Lynx**
 - Monthly ReportPage 47

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

 - EXECUTIVE SESSION**
 - Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act - PAYMENT AUTHORIZATION REQUEST**

 - Motion to Return to Open Session**
 - Motion to Approve PARS**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: August 6, 2020 11 AM**

CUMBERLAND COUNTY INSURANCE COMMISSION
9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: June 4, 2020

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- 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, 2020 to May 1, 2020. There were 8 certificates of insurance issued during this period.

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

- NJ Excess Counties Insurance Fund (CELJIF)** – The NJCE last met on April 23, 2020. Attached on **Pages 6-8** is a written summary of the meeting. The Counties of Essex and Sussex are renewing 6/1/20 and 1/1/21 respectively and have been identified as potential members for the program The next meeting is scheduled for Thursday, June 25, 2020 at 9:30 AM via teleconference.

This year marks the 10th anniversary of the Fund's inception which began with two County members and has grown to ten members. The Board of Fund Commissioners were in agreement to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue, however that event is on hold until hopefully later in the year.

- Financial Fast Track** – Included on **Pages 9-12** of the agenda are the Financial Fast Track reports for the Cumberland County Insurance Commission for February and March. As of **March 31, 2020**, the Commission has a statutory surplus of **\$614,683**.
- NJ CEL Property and Casualty Financial Fast Track (Pages 13-14)** – Included in the agenda is the NJ CEL Financial Fast Track Report for January. As of **March 31, 2020**, the CEL has a surplus of **\$16,112,207**.
- 2020 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.

- ❑ **2020 Property & Casualty Assessments** - The second assessment payment will be mailed shortly with a due date of July 15, 2020.
- ❑ **Next Meeting** – A reminder that our next meeting is on August 6th.

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 3/1/2020 To 4/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rowan College of South Jersey - I - Cumberland County Improvement Authority	Cumberland Campus 3322 College Drive Vineland, NJ 08360	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: The Bankers and Realtors Roundtable Event 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 Bankers and Realtors Roundtable Event on May 01, 2020	3/16/2020 #2464965	GL AU EX WC OTH
H - State of New Jersey I - Cumberland County	Department of Environmental Protection 401 East State Street Mail Code 401-04N Trenton, NJ 08625	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Evidence of insurance regarding FY 2021 CEHA Grant	3/19/2020 #2466392	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office 4 Echelon Plaza, 1st Floor 201 Laurel Road Voorhees, NJ 08043	Company D: WC & Emp Liab Policy Limit: \$450,000; Policy Term: 1/1/2020 - 1/1/2021; Policy#: PK1019020 Company E: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: SSBG Grant 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 SSBG Grant.	3/24/2020 #2474972	GL AU EX WC OTH
H - Cumberland County Health I - Cumberland County	Department 309 Buck Street Millville, NJ 08332	Company D: WC & Emp Liab Policy Limit: \$450,000; Policy Term: 1/1/2020 - 1/1/2021; Policy#: PK1019020 Company E: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Evidence of insurance. All operations usual to County Governmental Entity.	3/24/2020 #2474974	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office, 4 Echelon Plaza, 1st Floor 201 Laurel Road Voorhees, NJ 08043	Company D: WC & Emp Liab Policy Limit: \$450,000; Policy Term: 1/1/2020 - 1/1/2021; Policy#: PK1019020 Company E: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: Child Advocacy Center Treatment Contract 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 Child Advocacy Center Treatment Contract #21EHFS	3/24/2020 #2474975	GL AU EX WC OTH
H - Salem County Inter Agency I - Cumberland County	Council 98 Market Street Salem, NJ 08079	Company D: WC & Emp Liab Policy Limit: \$450,000; Policy Term: 1/1/2020 - 1/1/2021; Policy#: PK1019020 Company E: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: Youth Services Commission Contract 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 Youth	3/24/2020 #2474976	GL AU EX WC OTH

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 3/1/2020 To 4/1/2020

		Services Commission Contract		
H - Millville Housing Authority I - Cumberland County	122 East Main Street Millville, NJ 08332	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: 1/1/2020 - 1/1/2021 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	3/26/2020 #2476597	GL AU EX WC OTH
Total # of Holders: 7				

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 4/1/2020 To 5/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Equipment Finance, Inc. its I - Cumberland County Improvement Authority	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: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #ERP980616208; Policy Limits: \$110,000,000 RE: Lease #40161069 Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease #40161069 totaling \$725,000 for the below equipment: 2009 Caterpillar D8T Crawler Tractor Serial #KPZ03584 - Value \$87,054.41 2013 Caterpillar D6N LGP Crawler Tractor Serial #CAT006NTPB00945 - Value \$32,645.40 2013 Case 850M LPG Crawler Tractor -Serial #NDDC83037 - Value \$21,763.60 2012 Caterpillar TL1055C Telehandler Serial #KDE00180 - Value \$29,924.95 2015 Caterpillar 730C Articulated End Dump Serial #TFF01097 - Value \$84,333.96 2016 Caterpillar 336FL Hydraulic Excavator Serial #TZA00572 - Value \$65,290.81 2017 Caterpillar 730C2 Articulated End Dump Serial #2T400560 - Value \$97,936.21 2017 Case 821G Tool Carrier Wheel Loader Serial #NHF240930 - Value \$65,290.81 2017 Case 1150M Crawler Tractor Serial #NHC105191 - Value \$46,247.66 2018 Case 850M WT Crawler Tractor Serial #JGN850MVC103004 - Value \$51,688.56 2019 Kubota KX057-4 Hydraulic Excavator Serial #JKUKO574V01H30890 - Value \$27,204.50 2019 Caterpillar D6N LGP Crawler Tractor Serial #WSGG01278 - Value \$115,619.14	4/24/2020 #2489310	GL AU EX WC OTH
Total # of Holders: 1				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: April 23, 2020
To: Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund’s meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests.

Litigation Manager provided a summary report on immunities available to public entities based on review of current tort immunities and those granted by recent emergency orders issued by Governor Murphy in response to COVID-19. Ms. Walcoff, Claims Manager, reported the Fund office is tracking COVID-19 work-related exposure claims noting there are under 200 cases for NJCE.

Executive Director reported that:

COVID-19 Notices & Resources: Executive Director report notices were distributed to NJCE members regarding guidance on COVID-19 claims. A memo was also distributed advising that local members’ third-party administrators and managed care providers report any COVID-19 work-related exposure to the NJCE excess carriers. In addition, the NJCE website (www.njce.org) includes a section on Safety Bulletins and Shift Briefings as it relates to COVID-19 information.

Prospective Membership: The Counties of Essex and Sussex are renewing 6/1/20 and 1/1/21 respectively and have been identified as potential members for the NJCE program. Underwriting summaries prepared by the Underwriting Manager were included in the agenda for review and discussion. The Board of Fund Commissioner adopted resolutions offering members to both Counties allowing negotiations to continue and bind coverage when appropriate.

Membership Renewal: The Commissions of Atlantic County, Burlington County and Cumberland County are scheduled to renew their membership with the Fund as of January 1, 2021. Renewal documents will be sent to each respective County following the meeting. The agenda included a membership chart showing each County member and their respective autonomous agencies currently in the NJCE JIF.

Financial Fast Track: The Financial Fast Track as of February 29, 2020 reflected a statutory surplus of \$15.9 million, \$3.6 million in total dividends distributed to members and an overall profit of \$19.5 million.

Professional Contracts/Services/Competitive Contracts:

Learning Management System – Competitive Contract Request for Proposals (CCRFP): A dedicated safety institute of instructor-led and online training programs will be provided to members of the NJCE JIF through a Learning Management System. A CCRFP was issued for this system and was scheduled to be opened on April 2nd, but due to the health crisis was cancelled. A 2nd CCRFP will be re-advertised in time for approval of a vendor at the June Executive Committee meeting.

Workers’ Compensation Claims Administration Request for Proposals (RFP): The contract for this service expires on 7/31/20. The Fund office is working with the Fund Attorney in reviewing the scope of services prior to issuing an RFP.

Litigation Manager: The contract for Citta, Holzapfel & Zabarsky, the Litigation Manager, expires on April 31, 2020; Fund Attorney requested a proposal since the total historical cost is below \$17,500 annually. Copies of a proposal from Citta, Holzapfel & Zabarsky were distributed for review and provided for two fee structures – an hourly fee of \$195 or a monthly flat rate of \$1,500; recommendation was made to award based on the hourly fee. The Board of Fund Commissioners authorized the award of contract for Litigation Manager to Citta, Holzapfel & Zabarsky at the hourly fee of \$195 for services noted in their proposal.

Auditor, Payroll Auditor and Actuary: The contracts for these services have expired. The Fund office requested price quotes for Auditor and the sole response from Bowman and Company was distributed for review; their proposal noted a fee of \$16,500. The Board of Fund Commissioners authorized the award of contract for Auditor services to Bowman and Company at a fee not to exceed \$16,500. The price quotes for Payroll Auditor and Actuary will be issued in time to take action at the June Executive Committee meeting.

Sexual Abuse Molestation Legislation: The Fund opted to participate in the MEL training initiative and begin scheduling in-person training sessions as it relates to sexual abuse/molestation legislation passed in late 2019. Executive Director reported due to the current health emergency the in-person training sessions are on hold; however, the Fund office is working with J.A. Montgomery on options for the NJCE membership to access the MEL’s Protection of Children online training and other resources.

Safety Director reported a link will be added to the NJCE website directing individuals to a 20-minute training video, as well as, a model policies and procedures document to address the protection and safe treatment of minors.

NJCE Cyber Task Force: The task force held their first meeting on April 20, 2020 to discuss cyber-related issues as respects County operations. Underwriting Manager commented that the task force began introductory discussions regarding development of a Cyber Risk Management

Program, as well as, act a shared resource pool among County members. Copies of a Cyber News Update was included in the agenda for information.

Digital Streaming Library: At the request of the Executive Director, the Safety Director has identified a viable alternative to replace the DVD library, which is grossly underutilized, with a digital streaming video library with over 500 possible safety videos from Atlantic Training. The cost structure and catalog with available videos was included in the agenda for review; cost structure is based on number of “hits” or “views” with any unutilized hits can be rolled over to the ensuing year. J.A. Montgomery reviewed the catalog to identify and ensure compliance standards for 150 videos and will distribute access and login information to members once the program is implemented.

Deputy Executive Director reported that:

NJCE 10th Year Anniversary: This year marks the 10th anniversary of the Fund’s inception, which began with two County members and has grown to 10 County members and 26 affiliated entities. In February, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend. Deputy Executive Director said the luncheon is scheduled for June 25, 2020 at noon to coincide with a Fund meeting and requested the date/time be held until further notice; invitations will be distributed with more information.

2020 New Jersey Association of Counties Conference: This annual conference originally scheduled for May has been rescheduled for October 27th - October 29th.

2020 MEL & MRHIF & NJCE Educational Seminar: The 10th annual seminar originally scheduled for May 1st has been cancelled and will be rescheduled for a date later in the year. The seminar will include continuing education credits and a notice will be distributed once rescheduled.

2020 Financial Disclosures: The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30th for Commissioners, as well as, any other municipal/county related positions that require filing. Emails were sent to Fund Commissioners and Professionals; please note the deadline to file is April 30th and the Local Finance Board has issued violations in the past for not filing.

2020 Assessment Schedule: The 2nd installment 2020 assessments will be issued on/about June 15th and are due August 1st.

Risk Control

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from February 2020 thru May 2020. Safety Director reported that all instructor led courses have been suspended until May 15th and encouraged members to utilize online training resources in the interim.

Next Meeting: The next meeting of the NJCE fund is scheduled for June 25, 2020 at noon; location to be determined.

CUMBERLAND COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF February 29, 2020				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	269,972	539,944	20,533,048	21,072,992
2. CLAIM EXPENSES				
Paid Claims	101,963	259,388	6,303,589	6,562,978
Case Reserves	182,417	62,880	2,532,113	2,594,993
IBNR	(152,564)	(64,185)	1,681,595	1,617,410
Discounted Claim Value	(2,250)	(4,526)	(124,026)	(128,552)
TOTAL CLAIMS	129,566	253,557	10,393,271	10,646,828
3. EXPENSES				
Excess Premiums	107,187	214,375	7,879,184	8,093,558
Administrative	28,452	56,905	2,322,120	2,379,025
TOTAL EXPENSES	135,640	271,280	10,201,304	10,472,584
4. UNDERWRITING PROFIT (1-2-3)	4,765	15,107	(61,527)	(46,420)
5. INVESTMENT INCOME	6,387	13,470	140,488	153,958
6. PROFIT (4 + 5)	11,153	28,577	78,962	107,538
7. CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8. DIVIDEND INCOME	0	0	84,697	84,697
9. DIVIDEND EXPENSE	0	0	(84,697)	(84,697)
10. INVESTMENT IN JOINT VENTURE	(5,495)	(5,495)	756,111	750,616
11. SURPLUS (6 + 7 + 8 - 9)	5,658	23,082	837,182	860,264
SURPLUS (DEFICITS) BY FUND YEAR				
2012	507	888	293,056	293,943
2013	1,411	7,224	150,626	157,850
2014	1,734	2,453	203,361	205,814
2015	1,665	2,344	(437,506)	(435,162)
2016	(6,147)	(5,022)	531,897	526,875
2017	2,151	2,948	(242,070)	(239,122)
2018	2,463	3,663	189,595	193,257
2019	(11,314)	(9,344)	148,222	138,877
2020	13,187	17,929		17,929
TOTAL SURPLUS (DEFICITS)	5,658	23,082	837,181	860,263
TOTAL CASH				3,903,572

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	1,281	2,116	1,122,972	1,125,088
Case Reserves	(1,281)	(2,116)	157,406	155,290
IBNR	0	(5,499)	29,268	23,769
Discounted Claim Value	0	0	(6,298)	(6,298)
TOTAL FY 2013 CLAIMS	0	(5,499)	1,303,348	1,297,849
FUND YEAR 2014				
Paid Claims	4,596	13,466	1,195,904	1,209,370
Case Reserves	1,404	(7,966)	175,561	167,595
IBNR	(6,000)	(5,500)	9,764	4,264
Discounted Claim Value	0	0	(9,915)	(9,915)
TOTAL FY 2014 CLAIMS	0	0	1,371,313	1,371,314
FUND YEAR 2015				
Paid Claims	8,561	22,246	1,435,031	1,457,277
Case Reserves	58,549	46,242	463,721	509,963
IBNR	(67,110)	(68,488)	76,038	7,550
Discounted Claim Value	0	0	(27,857)	(27,857)
TOTAL FY 2015 CLAIMS	0	0	1,946,933	1,946,934
FUND YEAR 2016				
Paid Claims	6,032	8,545	782,684	791,229
Case Reserves	(6,032)	(8,545)	319,701	311,156
IBNR	0	(1)	23,609	23,608
Discounted Claim Value	0	0	(15,856)	(15,856)
TOTAL FY 2016 CLAIMS	0	(1)	1,110,138	1,110,138
FUND YEAR 2017				
Paid Claims	14,114	49,201	942,512	991,713
Case Reserves	(504)	(38,591)	793,167	754,576
IBNR	(13,610)	(10,610)	119,576	108,966
Discounted Claim Value	0	0	(23,665)	(23,665)
TOTAL FY 2017 CLAIMS	(0)	(0)	1,831,590	1,831,590
FUND YEAR 2018				
Paid Claims	65,428	136,677	687,631	824,308
Case Reserves	(4,924)	(74,726)	454,600	379,873
IBNR	(60,554)	(62,101)	293,384	231,283
Discounted Claim Value	0	0	(18,029)	(18,029)
TOTAL FY 2018 CLAIMS	(50)	(150)	1,417,585	1,417,435
FUND YEAR 2019				
Paid Claims	430	25,615	96,111	121,726
Case Reserves	106,622	107,000	167,957	274,956
IBNR	(107,052)	(132,615)	1,129,956	997,341
Discounted Claim Value	0	0	(22,405)	(22,405)
TOTAL FY 2019 CLAIMS	0	(0)	1,371,619	1,371,618
FUND YEAR 2020				
Paid Claims	1,522	1,522		1,522
Case Reserves	28,583	41,583		41,583
IBNR	101,762	220,628		220,628
Discounted Claim Value	(2,250)	(4,526)		(4,526)
TOTAL FY 2020 CLAIMS	129,616	259,206	0	259,206
COMBINED TOTAL CLAIMS	129,566	253,557	10,393,271	10,646,828

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	276,861	816,805	20,533,048	21,349,853
2.	CLAIM EXPENSES				
	Paid Claims	163,394	422,783	6,303,589	6,726,372
	Case Reserves	(44,498)	18,382	2,532,113	2,550,495
	IBNR	303,513	239,328	1,681,595	1,920,923
	Discounted Claim Value	(18,156)	(22,682)	(124,026)	(146,708)
	TOTAL CLAIMS	404,254	657,811	10,393,271	11,051,082
3.	EXPENSES				
	Excess Premiums	114,077	328,452	7,879,184	8,207,635
	Administrative	28,453	85,357	2,322,120	2,407,478
	TOTAL EXPENSES	142,529	413,809	10,201,304	10,615,113
4.	UNDERWRITING PROFIT (1-2-3)	(269,922)	(254,815)	(61,527)	(316,342)
5.	INVESTMENT INCOME	7,057	20,527	140,488	161,015
6.	PROFIT (4 + 5)	(262,865)	(234,288)	78,962	(155,326)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	84,697	84,697
9.	DIVIDEND EXPENSE	0	0	(84,697)	(84,697)
10.	INVESTMENT IN JOINT VENTURE	17,285	11,790	756,111	767,901
11.	SURPLUS (6 + 7 + 8 - 9)	(245,579)	(222,498)	837,182	614,684
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	526	1,414	293,056	294,470
	2013	(23,648)	(16,424)	150,626	134,202
	2014	(19,438)	(16,986)	203,361	186,375
	2015	(117,074)	(114,730)	(437,506)	(552,236)
	2016	(10,059)	(15,081)	531,897	516,816
	2017	17,337	20,285	(242,070)	(221,785)
	2018	(161,597)	(157,935)	189,595	31,660
	2019	73,097	63,752	148,222	211,974
	2020	(4,722)	13,207		13,207
	TOTAL SURPLUS (DEFICITS)	(245,579)	(222,498)	837,181	614,683
	TOTAL CASH				4,901,805

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	234	2,350	1,122,972	1,125,322
Case Reserves	(90)	(2,206)	157,406	155,200
IBNR	5,278	(221)	29,268	29,047
Discounted Claim Value	6,298	6,298	(6,298)	0
TOTAL FY 2013 CLAIMS	11,720	6,222	1,303,348	1,309,569
FUND YEAR 2014				
Paid Claims	6,185	19,651	1,195,904	1,215,555
Case Reserves	(5,685)	(13,651)	175,561	161,909
IBNR	1,135	(4,365)	9,764	5,399
Discounted Claim Value	9,915	9,915	(9,915)	(0)
TOTAL FY 2014 CLAIMS	11,550	11,550	1,371,313	1,382,864
FUND YEAR 2015				
Paid Claims	72,767	95,013	1,435,031	1,530,044
Case Reserves	(72,767)	(26,525)	463,721	437,196
IBNR	99,381	30,893	76,038	106,931
Discounted Claim Value	24,241	24,241	(27,857)	(3,616)
TOTAL FY 2015 CLAIMS	123,622	123,622	1,946,933	2,070,555
FUND YEAR 2016				
Paid Claims	1,713	10,259	782,684	792,943
Case Reserves	(1,713)	(10,259)	319,701	309,442
IBNR	(12,413)	(12,414)	23,609	11,195
Discounted Claim Value	10,130	10,130	(15,856)	(5,726)
TOTAL FY 2016 CLAIMS	(2,283)	(2,284)	1,110,138	1,107,854
FUND YEAR 2017				
Paid Claims	14,920	64,121	942,512	1,006,633
Case Reserves	(13,758)	(52,348)	793,167	740,819
IBNR	(25,177)	(35,787)	119,576	83,789
Discounted Claim Value	474	474	(23,665)	(23,191)
TOTAL FY 2017 CLAIMS	(23,540)	(23,540)	1,831,590	1,808,050
FUND YEAR 2018				
Paid Claims	21,361	158,039	687,631	845,670
Case Reserves	118,060	43,334	454,600	497,934
IBNR	37,707	(24,394)	293,384	268,990
Discounted Claim Value	(8,163)	(8,163)	(18,029)	(26,192)
TOTAL FY 2018 CLAIMS	168,966	168,816	1,417,585	1,586,401
FUND YEAR 2019				
Paid Claims	41,332	66,947	96,111	163,058
Case Reserves	(99,351)	7,648	167,957	175,605
IBNR	58,523	(74,092)	1,129,956	1,055,864
Discounted Claim Value	(38,255)	(38,255)	(22,405)	(60,660)
TOTAL FY 2019 CLAIMS	(37,751)	(37,752)	1,371,619	1,333,867
FUND YEAR 2020				
Paid Claims	4,881	6,403		6,403
Case Reserves	30,806	72,389		72,389
IBNR	139,080	359,708		359,708
Discounted Claim Value	(22,797)	(27,323)		(27,323)
TOTAL FY 2020 CLAIMS	151,971	411,177	0	411,177
COMBINED TOTAL CLAIMS	404,254	657,811	10,393,271	11,051,082

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF March 31, 2020						
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	2,125,148	6,253,755	163,505,481	169,759,236	
2.	CLAIM EXPENSES					
	Paid Claims	332,500	714,025	4,975,775	5,689,799	
	Case Reserves	(181,895)	886,516	5,846,623	6,733,139	
	IBNR	424,466	391,461	9,810,443	10,201,903	
	Discounted Claim Value	16,053	(80,668)	(1,471,830)	(1,552,498)	
	TOTAL CLAIMS	591,124	1,911,333	19,161,011	21,072,344	
3.	EXPENSES					
	Excess Premiums	1,311,911	3,814,062	113,746,590	117,560,652	
	Administrative	157,790	473,203	12,402,903	12,876,106	
	TOTAL EXPENSES	1,469,701	4,287,265	126,149,494	130,436,758	
4.	UNDERWRITING PROFIT (1-2-3)	64,323	55,157	18,194,976	18,250,133	
5.	INVESTMENT INCOME	155,466	349,141	1,120,484	1,469,625	
6.	PROFIT (4+5)	219,789	404,298	19,315,460	19,719,759	
7.	Dividend	0	0	3,607,551	3,607,551	
8.	SURPLUS (6-7-8)	219,789	404,298	15,707,909	16,112,208	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	2,205	7,701	543,904	551,605	
	2011	119,208	126,825	836,289	963,115	
	2012	8,309	18,332	1,013,486	1,031,818	
	2013	(174,714)	(158,788)	1,438,925	1,280,137	
	2014	(152,359)	(133,266)	2,887,430	2,754,164	
	2015	114,296	134,614	1,229,755	1,364,369	
	2016	(260,602)	(399,329)	3,388,065	2,988,736	
	2017	(133,015)	(105,123)	1,257,423	1,152,299	
	2018	116,085	142,925	2,119,126	2,262,051	
	2019	341,016	371,105	993,507	1,364,612	
	2020	239,360	399,302		399,302	
	TOTAL SURPLUS (DEFICITS)	219,789	404,298	15,707,909	16,112,207	
	TOTAL CASH				29,318,877	

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	1,061	1,061	10,466	11,527
Discounted Claim Value	(77)	(77)	(983)	(1,060)
TOTAL FY 2010 CLAIMS	985	985	181,322	182,306
FUND YEAR 2011				
Paid Claims	1,900	96,693	519,228	615,921
Case Reserves	(104,700)	(199,495)	214,527	15,032
IBNR	(34,690)	(34,688)	46,091	11,402
Discounted Claim Value	22,501	22,501	(24,930)	(2,428)
TOTAL FY 2011 CLAIMS	(114,989)	(114,989)	754,916	639,927
FUND YEAR 2012				
Paid Claims	225	1,119	1,551,733	1,552,852
Case Reserves	(225)	(1,120)	75,090	73,969
IBNR	(1,770)	(1,769)	64,097	62,328
Discounted Claim Value	276	276	(12,804)	(12,528)
TOTAL FY 2012 CLAIMS	(1,495)	(1,495)	1,678,116	1,676,621
FUND YEAR 2013				
Paid Claims	24,943	140,123	646,873	786,997
Case Reserves	130,181	34,999	644,280	679,279
IBNR	33,913	13,914	105,073	118,987
Discounted Claim Value	(4,333)	(4,333)	(76,642)	(80,975)
TOTAL FY 2013 CLAIMS	184,703	184,703	1,319,585	1,504,288
FUND YEAR 2014				
Paid Claims	672	2,502	442,532	445,034
Case Reserves	(674)	178,626	332,716	511,342
IBNR	188,707	10,451	178,256	188,707
Discounted Claim Value	(19,960)	(19,960)	(42,871)	(62,831)
TOTAL FY 2014 CLAIMS	168,745	171,619	910,633	1,082,252
FUND YEAR 2015				
Paid Claims	18,310	54,952	763,735	818,688
Case Reserves	(99,984)	(102,569)	1,897,750	1,795,180
IBNR	(28,801)	(59,593)	511,194	451,601
Discounted Claim Value	14,163	14,163	(172,551)	(158,387)
TOTAL FY 2015 CLAIMS	(96,312)	(93,046)	3,000,129	2,907,082
FUND YEAR 2016				
Paid Claims	(6,229)	3,342	320,211	323,553
Case Reserves	805	459,456	647,770	1,107,226
IBNR	305,258	0	305,258	305,258
Discounted Claim Value	(20,758)	(20,758)	(69,661)	(90,419)
TOTAL FY 2016 CLAIMS	279,076	442,040	1,203,578	1,645,617
FUND YEAR 2017				
Paid Claims	(4,471)	(2,966)	68,152	65,185
Case Reserves	244,394	189,888	1,525,070	1,714,958
IBNR	(71,664)	(18,659)	2,088,218	2,069,558
Discounted Claim Value	(12,888)	(12,888)	(292,128)	(305,016)
TOTAL FY 2017 CLAIMS	155,371	155,375	3,389,312	3,544,686
FUND YEAR 2018				
Paid Claims	4	11,103	243,786	254,888
Case Reserves	(3)	56,286	161,698	217,984
IBNR	(104,932)	(172,320)	2,419,495	2,247,175
Discounted Claim Value	10,328	10,328	(290,608)	(280,280)
TOTAL FY 2018 CLAIMS	(94,603)	(94,603)	2,534,370	2,439,768
FUND YEAR 2019				
Paid Claims	165,622	275,632	247,685	523,317
Case Reserves	(229,244)	(175,663)	347,722	172,059
IBNR	(323,156)	(486,747)	4,082,295	3,595,548
Discounted Claim Value	69,501	69,501	(488,652)	(419,152)
TOTAL FY 2019 CLAIMS	(317,278)	(317,278)	4,189,050	3,871,772
FUND YEAR 2020				
Paid Claims	131,525	131,525		131,525
Case Reserves	(122,444)	446,108		446,108
IBNR	460,541	1,139,811		1,139,811
Discounted Claim Value	(42,701)	(139,421)		(139,421)
TOTAL FY 2020 CLAIMS	426,921	1,578,023	0	1,578,023
COMBINED TOTAL CLAIMS	591,124	1,911,333	19,161,011	21,072,344

RESOLUTION NO. 15 – 20

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – JUNE 2020**

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 2016</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000227			
000227	CUMBERLAND COUNTY UTILITIES AUTHORITY	BALANCE OF NJCE DIVIDEND 6/20	1,807.21
			1,807.21
000228			
000228	CUMBERLAND COUNTY IMPROVEMENT AUTHORITY	NJCE DIVIDEND BALANCE 6/20	4,472.51
			4,472.51
000229			
000229	COUNTY OF CUMBERLAND	BALANCE OF NJCE DIVIDEND 6/20	42,493.94
			42,493.94
		Total Payments FY 2016	48,773.66
<u>FUND YEAR 2016</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000230			
000230	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 4/20	4,343.16
			4,343.16
		Total Payments FY 2020	4,343.16
		TOTAL PAYMENTS ALL FUND YEARS	\$53,116.82

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: June 4, 2020

CUIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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April - June 2020

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 9:** Attended the CUIC meeting via conference call.
- **April 21:** Attended the CUIC Claims Committee meeting via conference call.
- **April 28:** Attended a Client meeting to discuss the Wellness Grant submissions via conference call.
- **May 19:** Attended the CUIC Claims Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 4:** Plan to attend the CUIC meeting via conference call.
- **June 16:** Plan to attend the CUIC Claims Committee meeting via conference call.
- NJCE JIF in-classroom training programs will continue to be suspended until further notice.
- Live Safety Training Webinars will begin on June 2 (Training schedule and registration links attached).

CEL MEDIA LIBRARY

- Six videos were utilized in 2020.
- Online Streaming Videos Service available - <https://njce.org/safety-training-videos-registration/>

Safety Director Bulletins

- New Bulletin - COVID-19 Exposures to First Responders – April 3.
- New Bulletin – FBI Warns of Child Exploitation During COVID – April 7.
- New Bulletin – COVID-19 and Solid Waste Collection – April 9.
- Updated Bulletin – Firefighter / EMT Exposure to COVID-19 – April 15.
- New Bulletin – Taking Employees' Temperatures for Return-to-Work – April 22.
- Updated Bulletin – EO # 133 Updating Park Re-Openings – April 30.
- NEW Online Streaming Videos Service! – May 11.
- Live Safety Training Webinars – Registration Now Open! - May 18.
- Safety Director Message - Summer Activities – May 26.

Fire & EMS Exposure to COVID-19 Guidance

The Centers for Disease Control and Prevention (CDC), with input from the National Institutes for Occupation Safety and Health (NIOSH), is working to add the novel coronavirus, SARS-CoV-2, which causes the COVID-19 disease, to the list of diseases that are subject to the emergency responder notification requirements of the Ryan White HIV/AIDS Treatment Extension Act of 2009. The Act requires medical facilities and the Designated Officers of emergency response agencies communicate with each other to notify police officers, firefighters, and emergency medical personnel of potential exposures to certain, specified infectious diseases.

The Safety Director recommends every fire and EMS agency identify a Designated Officer and have the Officer file their name and contact information with all local hospitals. All first responders in the agency should know the identity and contact information for their agency's Designated Officer. The information should be predominantly posted in the station.

Notifications about an exposure can occur in one of two ways:

1. An Emergency Response Employee (ERE) can initiate a request based on a potential exposure to a listed infectious disease by a victim during an emergency (i.e. needlestick, contact with body fluids, or suspicion of exposure to an airborne or aerosolized infectious disease), if the victim was transported to a medical facility, and the ERE was directly involved in patient care. The ERE submits a request to the agency's Designated Officer.
 - The Designated Officer determines whether the ERE may have been involved in a potential exposure under the facts presented. The determination shall be made in accordance with NIOSH guidelines at <https://www.cdc.gov/niosh/topics/ryanwhite/background.html>
 - If a potential exposure is determined, the Designated Officer submits a written request to the medical facility to which the victim was transported or determined the cause of death.
 - Once the medical facility receives the request, it has 48 hours to respond.
 - The medical facility reviews its records to determine if the ERE was exposed to a potentially life-threatening infectious disease.
 - In receiving a request from a Designated Officer, the medical facility shall:
 - i. evaluate the facts in the request; and
 - ii. make a determination of whether the ERE was exposed to an infectious disease included on NIOSH's List of Potentially Life-Threatening Infectious Diseases to Which Emergency Response Employees May Be Exposed based on the medical information possessed by the facility regarding the victim, and within NIOSH's guidelines.
 - The medical facility will make one of four determinations in response to the request:
 - i. Notification of exposure
 - ii. Finding of no exposure

- iii. Insufficient information submitted by Designated Officer – If the medical facility determines that “insufficient information” was provided by the Designated Officer, the Designated Officer can request the assistance of the local public health officer.
 - iv. Possesses no information – If the medical facility finds that it possesses no information on whether the victim has an infectious disease included on NIOSH’s list, the medical facility shall send written notification to the Designated Officer informing him of the insufficiency of such medical information.
- The medical facility reports this information to the Designated Officer.
 - The Designated Officer informs the employee(s).
2. The medical facility will initiate notification if it determines that the victim of an emergency has a potentially life-threatening airborne or aerosolized infectious disease that an agency transported to the facility.
- The medical facility notifies the Designated Officer of the emergency response agency involved within 48 hours, providing the name of the infectious disease, and the date when the emergency victim was transported by the agency’s employees to the facility.
 - The Designated Officer informs the affected employee(s).

OSHA Recordkeeping Requirements for COVID-19 Occupational Illnesses

The Occupational Safety and Health Administration (OSHA) recently issued guidance to employers by providing recordkeeping requirements and guidelines to address how OSHA logs should be maintained with regards to occupational illnesses related to COVID-19:

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. Employers are only responsible for recording cases of COVID-19 if all three of the following conditions are met:

1. The case is a **confirmed** case of COVID-19 (see CDC information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19);
2. The case is work-related, as defined by 29 CFR 1904.5; and
3. The case involves one or more of the general recording criteria such as requiring medical treatment beyond first-aid, or days away from work) as set forth in 29 CFR 1904.7.

Public employers must record most work-related injuries and illnesses on their OSHA 300 log.

Are COVID-19 fatal illnesses considered line of duty death?

National Fallen Firefighter Foundation worked with the Public Safety Officers’ Benefits Program (PSOB) at the Department of Justice to ensure that COVID-19-related deaths will be considered Line of Duty Deaths (LODD).

To establish eligibility for a public safety officer’s death or disability due to COVID-19, the PSOB regulations require that the evidence show that it is more likely than not that the virus resulted from the officer’s exposure while performing a line of duty activity or action. Read the full DOJ COVID-19 update at: https://www.iafc.org/docs/default-source/lems/doi_psobprogramandcovid-19_march2020.pdf

As the PSOB Office receives claims based on COVID-19 exposure, they report they will work closely with survivors, officers, and agencies to seek evidence of the exposure and causation through all available evidence, including incident reports and related documents.

The Safety Director recommends every fire and EMS agency review and strengthen their post-incident documentation. Your written records should include detailed descriptions of the actions taken by each responder as a part of patient care, moving, and transporting. Discuss the heightened importance to the lives of the crews and their families of comprehensive narratives with all persons who complete incident reports.

For questions regarding the PSOB Program or filing a claim, visit PSOB's online portal at www.psob.gov

Contact the Safety Director for more information or questions. You can also visit the NJCE COVID-19 page at <https://njce.org/covid-19-updates/>.

April 2020

COVID-19 Presents Potential for Increased Risk of Child Exploitation

As parents are doing double duty – home schooling children and working full time jobs remotely – the FBI warns schools, caregivers and parents to be extra vigilant against online sexual exploitation and signs of child abuse. Here are some recommendations from the FBI to help keep your children safe:

- Discuss Internet safety with children of all ages when they engage in online activity.
- Review and approve games and apps before they are downloaded.
- Make sure privacy settings are set to the strictest level possible for online gaming systems and electronic devices.
- Monitor your children's use of the Internet; keep electronic devices in an open, common room of the house.
- Check your children's profiles and what they post online.
- Explain to your children that images posted online will be permanently on the Internet.
- Make sure children know that anyone who asks a child to engage in sexually explicit activity online should be reported to a parent, guardian, or other trusted adult and law enforcement.
- Remember that victims should not be afraid to tell law enforcement if they are being sexually exploited. It is not a crime for a child to send sexually explicit images to someone if they are compelled or coerced to do so.

The Boston Division of the FBI also reported video-conferencing hijacking, also called Zoom-bombing, is emerging nationwide. The FBI has received multiple reports of conferences being disrupted by pornographic and/or hate images and threatening language.

As a result, the FBI warns schools against making classrooms on zoom public. As a parent of a child participating in a Zoom-based classroom, if you are not sure if your school's zoom classroom is private, contact the school and inquire.

1

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.366.3646.

Control and Prevention of COVID-19 Exposures During Municipal Solid Waste and Wastewater Operations

Public employers must maintain a level of continuity of services to their residents while protecting them and their staff. The Occupational Safety and Health Administration (OSHA) recently published guidance for solid waste and wastewater management workers and employers.

According to OSHA, generally, handling waste that is suspected or known to contain or be contaminated with COVID-19 does not require additional precautions beyond those already used to protect workers from the hazards they encounter during their routine job tasks in solid waste and wastewater management.

Preventing infections while handling solid waste follows the typical hierarchy of controls, using engineering and safe work practices to protect workers from potential exposure to COVID-19, and providing personal protective equipment (PPE) as a last resort. Depending on work tasks and potential exposures, appropriate PPE for protecting workers from the virus may include gloves, gowns, masks, goggles or face shields, and/or respirators.

Municipal Waste and Recycling

Workers and employers should manage municipal (e.g., household, business) solid waste and recycling with potential or known COVID-19 contamination like any other non-contaminated municipal waste.

Use typical engineering and administrative controls, safe work practices, and PPE, such as puncture-resistant gloves and face and eye protection, to prevent worker exposure to the waste streams (or types of wastes), including any contaminants in the materials, they manage. Such measures can help protect workers from sharps and other items that can cause injuries or exposures to infectious materials.

Employers should consider requiring employees to drive separately in trucks to encourage employee distancing.

The Solid Waste Association of North America (SWANA) also released COVID-19 guidance for its members. SWANA recommends some of the following strategies for waste and recycling industry employers:

- Actively encourage sick employees to stay home and separate sick employees.
- Perform routine environmental cleaning in the workplace. Wipe commonly used surfaces like telephones, doorknobs, and handles with disinfectants. Advise employees before traveling to take certain steps.
- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations.
- Advise employees to check themselves for symptoms of acute respiratory illness before traveling.
- Ensure employees who become sick while traveling notifies their supervisor and promptly call a healthcare provider for advice if needed.
- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for how to conduct a risk assessment of their potential exposure.

- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act.

Wastewater

Coronaviruses are susceptible to the same disinfection processes as other viruses, so current disinfection conditions in wastewater treatment facilities are expected to be sufficient. This includes conditions for practices such as oxidation with hypochlorite (i.e., chlorine bleach) and peracetic acid, as well as inactivation through the use of ultraviolet irradiation.

According to OSHA, there is no evidence to suggest that additional, COVID-19-specific protections are needed for employees involved in wastewater management operations, including those at wastewater treatment facilities. Wastewater treatment plant operations should ensure workers follow routine practices to prevent exposure to wastewater, including using the engineering and administrative controls, safe work practices, and PPE normally required for work tasks when handling untreated wastewater.

The CDC also stated that “Wastewater and sewage workers should use standard practices, practice basic hygiene precautions, and wear personal protective equipment (PPE) as prescribed for current work tasks.”

SAFETY DIRECTOR BULLETIN

April 2020

Fire & EMS Exposure to COVID-19 Guidance - UPDATED

The Centers for Disease Control and Prevention (CDC), added the novel coronavirus, SARS-CoV-2, which causes the COVID-19 disease, to the list of diseases that are subject to the emergency responder notification requirements of the Ryan White HIV/AIDS Treatment Extension Act of 2009. Read the notice at <https://www.federalregister.gov/documents/2020/03/27/2020-06458/ryan-white-hiv-aids-treatment-extension-act-of-2009-update-to-the-list-of-potentially>. The Act requires medical facilities and the Designated Officers of emergency response agencies communicate with each other to notify police officers, firefighters, and emergency medical personnel of potential exposures to certain, specified infectious diseases.

The Safety Director recommends every fire and EMS agency identify a Designated Officer and have the Officer file their name and contact information with all local hospitals. All first responders in the agency should know the identity and contact information for their agency's Designated Officer. The information should be predominantly posted in the station.

Notifications about an exposure can occur in one of two ways:

1. An Emergency Response Employee (ERE) can initiate a request based on a potential exposure to a listed infectious disease by a victim during an emergency (i.e. needlestick, contact with body fluids, or suspicion of exposure to an airborne or aerosolized infectious disease), if the victim was transported to a medical facility, and the ERE was directly involved in patient care. The ERE submits a request to the agency's Designated Officer.
 - The Designated Officer determines whether the ERE may have been involved in a potential exposure under the facts presented. The determination shall be made in accordance with NIOSH guidelines at <https://www.cdc.gov/niosh/topics/ryanwhite/background.html>
 - If a potential exposure is determined, the Designated Officer submits a written request to the medical facility to which the victim was transported or determined the cause of death.
 - Once the medical facility receives the request, it has 48 hours to respond.
 - The medical facility reviews its records to determine if the ERE was exposed to a potentially life-threatening infectious disease.
 - In receiving a request from a Designated Officer, the medical facility shall:
 - i. evaluate the facts in the request, and
 - ii. make a determination of whether the ERE was exposed to an infectious disease included on NIOSH's List of Potentially Life-Threatening Infectious Diseases to Which Emergency Response Employees May Be Exposed based on the medical information possessed by the facility regarding the victim, and within NIOSH's guidelines.
 - The medical facility will make one of four determinations in response to the request:
 - i. Notification of exposure
 - ii. Finding of no exposure

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- iii. Insufficient information submitted by Designated Officer – If the medical facility determines that “insufficient information” was provided by the Designated Officer, the Designated Officer can request the assistance of the local public health officer.
 - iv. Possesses no information – If the medical facility finds that it possesses no information on whether the victim has an infectious disease included on NIOSH’s list, the medical facility shall send written notification to the Designated Officer informing him of the insufficiency of such medical information.
 - The medical facility reports this information to the Designated Officer.
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- The medical facility notifies the Designated Officer of the emergency response agency involved within 48 hours, providing the name of the infectious disease, and the date when the emergency victim was transported by the agency’s employees to the facility.
 - The Designated Officer informs the affected employee(s).

OSHA Recordkeeping Requirements for COVID-19 Occupational Illnesses – UPDATED

On April 10, the Occupational Safety and Health Administration (OSHA) updated their recordkeeping guidance for determining how a COVID-19 illness of a public safety responder should be addressed on OSHA Injury and Illness Logs.

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. Employers are only responsible for recording cases of COVID-19 if all three of the following conditions are met:

1. The case is a **confirmed** case of COVID-19; and
 A confirmed case of COVID-19 means an individual with at least one respiratory specimen that tested positive for SARS-CoV-2, or per CDC’s information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19
2. The case is work-related, as defined by 29 CFR 1904.5; and
 An illness is considered work-related if an event or exposure in the work environment either caused or contributed to the resulting condition or significantly aggravated a pre-existing injury or illness. This could include, for example, if the employer was aware of a number of cases developing among workers who work closely together without an alternative explanation.
 Work-relatedness is presumed for injuries and illnesses resulting from events or exposures occurring in the work environment, unless an exception in 29 CFR § 1904.5(b)(2) specifically applies.
3. The case involves one or more of the general recording criteria such as requiring medical treatment beyond first-aid, or days away from work) as set forth in 29 CFR 1904.7.

Public employers must record most work-related injuries and illnesses on their OSHA 300 log. Because this is an illness, if an employee voluntarily requests that his or her name not be entered on the log, the employer must comply as specified under 29 CFR § 1904.29(b)(7)(vi).

Are COVID-19 fatal illnesses considered line of duty death?

National Fallen Firefighter Foundation worked with the Public Safety Officers' Benefits Program (PSOB) at the Department of Justice to ensure that COVID-19-related deaths will be considered Line of Duty Deaths (LODD).

To establish eligibility for a public safety officer's death or disability due to COVID-19, the PSOB regulations require that the evidence show that it is more likely than not that the virus resulted from the officer's exposure while performing a line of duty activity or action. Read the full DOJ COVID-19 update at: https://www.iafc.org/docs/default-source/lems/doj_psobprogramandcovid-19_march2020.pdf

As the PSOB Office receives claims based on COVID-19 exposure, they report they will work closely with survivors, officers, and agencies to seek evidence of the exposure and causation through all available evidence, including incident reports and related documents.

The Safety Director recommends every fire and EMS agency review and strengthen their post-incident documentation. Your written records should include detailed descriptions of the actions taken by each responder as a part of patient care, moving, and transporting. Discuss the heightened importance to the lives of the crews and their families of comprehensive narratives with all persons who complete incident reports.

For questions regarding the PSOB Program or filing a claim, visit PSOB's online portal at www.psob.gov

Return to Work: Can Employers Take Workers' Temperatures?

Due to the severity of the COVID-19 outbreak, the U.S. Equal Employment Opportunity Commission (EEOC) issued guidance for employers considering taking the temperature of workers re-entering the workplace and if this could lawfully be done. The EEOC issued guidelines on temperature taking as being permissible back in 2009 as a result of the H1N1 outbreak. More recently, the EEOC re-issued its guidance confirming that the COVID-19 pandemic permits employers to measure employees' temperatures before allowing them to enter the workplace.

Per the EEOC guidelines, such screening should be implemented on a non-discriminatory basis and all information obtained should be treated as highly confidential medical information under the Americans with Disabilities Act (ADA). Specifically, the identity of workers exhibiting a fever or other COVID-19 symptoms should only be shared with members of company management with a true "need to know". Additionally, employers should understand that screening employees' temperatures is just one of the screening techniques that may be utilized and that it will not completely mitigate the risk of contagion since many people with COVID-19 may not have a fever. People without a fever could also be contagious without experiencing any symptoms. Given the increased focus on taking temperatures, it is important for employers to ensure that when they take employees' temperatures they do so safely. As of this date, the EEOC, CDC or the Occupational Safety and Health Administration (OSHA) have yet to issue guidelines or requirements specific to temperature checks. Since some employers are already required by state and local orders to institute temperature checks, below are general best practices in place by many and specific compliance approaches that employers may consider if they implement temperature checks when workers come back to the office:

- Communicate clearly in advance with their workforces regarding temperature checks and related implications (e.g., where, how, being sent home, etc).
- Set a temperature screening threshold over which employees will not be permitted to enter the workplace. The CDC considers a person to have a fever when he or she has a measured temperature of at least 100.4° Fahrenheit; many employers have adopted screening thresholds in the 100-100.4°F range.
- Seek to facilitate testing in the least invasive way possible, including by attempting to procure devices that can register temperature without exposure to bodily fluids (e.g., no-contact thermometers).
- Select an external testing firm to take temperatures; perhaps a wellness vendor or local community provider, to take the temperatures using appropriate steps and procedures. By selecting an external firm, the employer can outsource related other obligations like those from OSHA that will be the responsibility of the vendor to address and comply with.
- Maintain social distancing (e.g., by establishing multiple temperature check stations to minimize crowding), clean and disinfect medical equipment, and take other COVID-19 related precautions.
- Employers may also consider alternate means for temperature screenings. For example, allowing employees to self-test at home and report their results to their employer on a daily basis before entering the facility.

Employers will need to individually consider a host of procedures when evaluating “return to work” measures to protect employees. The possible taking of temperatures may be one of many possibilities to consider. It is expected that as the country begins to “open” and employees return to work federal agencies will issue further guidance on temperature taking. Employers should check with their legal and other safety professionals before adopting any procedures.

2

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 677.346.3046.

SAFETY DIRECTOR BULLETIN

April 30, 2020

Executive Order #133 – Updating Park Re-Openings

On April 29, 2020, New Jersey Governor Phil Murphy issued Executive Order #133, which updated and altered the restrictions on State, county, and municipal parks and golf courses. *Effective at 6:00 am on Saturday, May 2, 2020, State parks will be open for passive recreational activities in which social distancing can be readily achieved*, including golfing, fishing and hunting, boating and canoeing, hiking and walking, running or jogging, and biking and horseback riding. County and municipal parks may follow the same guidelines if approved by the local governing authority.

The following areas shall remain closed to the public at all State, county and municipal parks and forests: a) picnic areas; b) playgrounds; c) exercise stations and equipment; d) chartered watercraft services and rentals; e) swimming; f) pavilions; g) restrooms; and h) other buildings or facilities, including, but not limited to, visitor centers, interpretive centers, and interior historical sites.

The following recommendations and policies shall apply to all State, county, and municipal Parks and Forests:

- Consistent with Paragraph 3 of Executive Order No. 107 (2020), visitors must practice social distancing and stay six feet apart whenever practicable, excluding immediate family members, caretakers, household members, or romantic partners;
- Employees and visitors should wear cloth face coverings in settings where other social distancing measures are difficult to maintain, except where doing so would inhibit that individual's health or where the individual is under two years of age;
- Available parking must be limited at 50% of the maximum capacity at one time, and visitors shall be prohibited from parking in undesignated areas, including in roadways;
- No picnicking shall be allowed, including on picnic blankets in signed picnic areas, and no picnic blankets, chairs, coolers, and other such personal property shall be carried into parks;
- *No organized or contact activities or sports shall be allowed*, and
- Consistent with Paragraph 5 of Executive Order No. 107 (2020), gatherings of individuals, including in parks, are prohibited.

County and municipal authorities **may not** supersede listed prohibited areas and activities.

The Safety Director recommends park owners evaluate their community, their COVID-19 experience, and their parks' layout and amenities to determine if your parks can be opened in accordance with the Governor's revised guidelines.

The full text of Executive Order 133 can be read at <https://nj.gov/infobank/eo/056murphy/pdf/EO-133.pdf>



A Message from the Safety Director

BIG NEWS, the NJCE JIF now has a **New Video Streaming Service**. The new video which is an “on demand” service, has about 130 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/> and then click on the **Streaming Safety Videos** button to the right on the home page or select **Safety Training Videos Registration** from the **Safety** tab dropdown menu. Complete the Registration Form, click submit and the following screen will provide the URL and password to access the streaming videos.

The NJCE DVD Media Library remains unavailable during the COVID outbreak while J.A. Montgomery staff is working from home. However, when operations return to normal, the Library's list of more than 600 titles will be available again.

We must also announce that due to the COVID-19 crisis, the instructor-led classes will continue to be suspended until further notice. We will be announcing future training opportunities soon. **Please share this information and the attached accessing streaming videos instructions widely throughout your organization.*

Please note the e-mail is being sent “bcc” to Fund Commissioners, Safety Coordinators, Risk Managers and Training Administrators.

Thank you and please stay safe and well.

J.A. Montgomery

CONSULTING

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training, and with the utmost concern for our public employers and employees, MSI and NJCE announces online safety training starting on June 2, 2020. Instruction will be 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 our in-person classes, but with the flexibility and safety of online delivery.

June Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
6/2/20	Bloodborne Pathogens (BBP)	10:00 – 11:00 am
6/3/20	HazCom w/GHS	10:00 – 11:30 am
6/4/20	Driving Safety Awareness	10:00 – 11:30 am
6/9/20	Fire Safety	10:00 – 11:00 am
6/10/20	Fall Protection Awareness	10:00 – 12:00 pm
6/11/20	CDL-Drivers Safety Regulations	10:00 – 12:00 pm
6/16/20	Hearing Conservation	10:00 – 11:00 am
6/17/20	Asbestos, Lead, Silica Overview	10:00 – 11:00 am
6/18/20	Bloodborne Pathogens (BBP)	10:00 – 11:00 am
6/23/20	Mower Safety	10:00 – 11:00 am
6/24/20	HazCom w/GHS	10:00 – 11:30 am
6/25/20	Fire Safety	10:00 – 11:00 am

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- It is required that each student registers for the class. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Going forward, announcements will be sent with the future months' schedule of classes. Additional MSI and NJCE classes will be added in phases over the coming months.
- Please [click here](#) for informative Zoom operation details.

Questions?

- NJCE JIF members contact Natalie Dougherty at ndougherty@jamontgomery.com or (856) 552-4738

The MSI and NJCE are committed to delivering high-quality safety training safely and efficiently to our members. With the additions of the NJCE online streaming safety video service, and Zoom in-person training webinars, we believe we can meet the safety needs of public employers and employees so that our workforces can continue to best serve our communities. Thank you.

SAFETY DIRECTOR MESSAGE

A Message from the Safety Director

The Safety Director's office has received many requests for information and updates on the reopening of **public pools, summer camps, sports leagues, and recreation programs**. Governor Murphy has not yet eased the restrictions on any of these uses, and therefore, municipalities are not permitted to open these facilities or conduct these programs at this time. The CDC recently issued documents to assist municipal entities **WHEN** these facilities are allowed to be open again, but that does not change or alter the current status. Copies of all of Governor Murphy's Executive Orders can be found at:

https://nj.gov/infobank/eo/056murphy/approved/eo_archive.html.

Please note the e-mail is being sent "bcc" to Fund Commissioners, Safety Coordinators, Risk Managers and Training Administrators.



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

TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 6/4/2020
RE: Risk Management Consultant's Report

Safety and Training

- **NJCEL Online Digital Streaming Library**
The NJCEL has a new way to provide members with training! An Online Digital Streaming Library that contains 115 streaming training videos for members to utilize. Attached is a list of the streaming videos offered. There is no cost to the members.

Members must go to the NJCE website <https://njce.org/> to access the Streaming Safety Videos. There is a registration form which must be completed. Once the form is submitted, a URL will be provided with a password to access the video selected.
- **NJCEL Online Instructional Webinars**
Beginning June 2nd, in lieu of in-person training sessions, NJCEL has announced online training instructional webinars. Many of the trainings offered will satisfy PEOSH requirements for employees who require them. The training schedule for June has been distributed to all members of the Insurance Commission along with instructions on how to register.
- **6/10/2020 Safety and Accident Review Committee Meeting**
The June Safety and Accident Review Committee meeting has been cancelled. The next meeting is scheduled for August 12th.

Risk Management

- **2020 BRIT Safety Grant**
J.A. Montgomery has received the submission for the Cumberland County Insurance Commission's (County Public Works Department) BRIT Safety Grant for the purchase of one traffic attenuator. The total cost is \$16,984. The BRIT Safety Grant Committee will be meeting shortly to discuss all submissions received.

A traffic attenuator is a yellow with black striped piece of equipment that gets secured to a dump truck and is intended to make a roadway work zone more visible. By doing so, it hopefully will reduce auto accidents as statistics show, drivers are more distracted than ever before.

Insuring Bright Futures and Building Lasting Relationships since 1954

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

- 2020 Wellness Incentive Grant Program Submissions**
 We are excited to announce that two submissions have been received for the 2020 Wellness Incentive Program Grant.

Entity - Department	Wellness Submission	Amount on Submission
Cumberland County – Sheriff's Department	Fresh Vegetable and Fresh Fruit	\$952.50
Cumberland County - Multiple Departments	Administration Building - Shake Shack County Clerk's Office / Board of Elections - 2 Yoga Classes Dept. of Information Technology - Plants Division of Social Services - Fresh Fruit Day Consumer Affairs - Live Fish w/ Aquarium Dept. of Public Health - Lime Trees Dept. of Workforce Development & Veterans Affairs - Plants Human Resources (CWED) - Plant	\$200 \$150 \$79.80 \$202.50 \$150 \$150 \$49.62 \$16.99 Total: \$998.91

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

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

- 2021 Underwriting Renewal Data**
 The NJCEL will begin the 2021 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

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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Title
Vehicle & Driving Safety
Driving in Extreme Weather Conditions
Distracted Driving; English/Spanish
Distracted Driving
On the Road Safety
Vehicle Inspection
Backhoe/Loader Operations
Dump Truck Safety
Front End Loader Safety & Operations
Front End Loader Safety
Loading and Unloading Trailers
Space Management around Your Truck
Employee Conduct
Bullying and Other Disruptive Behavior for Employees
Diversity in the Workplace for Employees
Diversity in the Workplace for Managers and Supervisors
Drug and Alcohol Abuse for Managers and Supervisors; English/Spanish
Preventing Workplace Discrimination for Employees
Preventing Workplace Discrimination for Managers and Supervisors
Violence on the Job; English/Spanish
Workplace Harassment in Industrial Facilities; English/Spanish
Workplace Violence; English/Spanish
Fire Safety & Extinguishers
Evacuation Procedures; English/Spanish
Hot Works Safety and the Permitting Process; English/Spanish
Using Fire Extinguishers; English/Spanish
Fire Prevention in the Office; English/Spanish
Emergency Planning; English/Spanish
Lifting and Material Handling
Chains, Cranes, Hoists and Slings
Forklift & Powered Industrial Truck Safety
Forklift Operator Training
Forklift Safety Video
Manual Pallet Jack Safety Training
Operating Electric Pallet Jacks
Overhead Pendant Hoist Safety
Safe Operation of Cranes and Hoists (Machinery)
Laboratory Ergonomics
Safe Lifting; English/Spanish
Back Safety in Office Environments; English/Spanish
EMS Patient Lifting - Preventing Back Injuries

General Safety

Hazard Recognition
Safety Housekeeping and Accident Prevention
Safety Leadership: An Essential Safety Element
Safety Showers & Eye Washes: English/Spanish
Safety Showers & Eye Washes in the Laboratory
Site Safety & Health Plan; English/Spanish
Unsafe Acts - Human Behavior Details
Winter Safety; English/Spanish
Fighting Fatigue in the Workplace
Workplace Stress; English/Spanish
Computer Workstation Safety; English/Spanish
Conflict Resolution in the Office; English/Spanish
Protecting Yourself Against COVID-19 and Other Contagious Illnesses
Real Story About Hand Washing and Bacteria
Universal Precautions - Infection Control Procedures
Supervisor Leadership Excellence - Hiring and Firing
Accident Investigation; English/Spanish

HazCom& Chemical Safety

Hazard Communication in Cleaning & Maintenance Operations; English/Spanish
Dealing with the Media in Emergency Situations; English/Spanish
DOT HazMat General Safety Awareness; English/Spanish
DOT HazMat Safety Training Video; English/Spanish
Laboratory Hoods
Laboratory Safety Training Twelve Part Series
Personal Protective Equipment & Decontamination Procedures
Planning for Laboratory Emergencies
Preventing Contamination in the Laboratory
Working Safely with Compresses Air (Gory)
Asbestos Awareness
Crystalline Silica Safety

LOTO & Electrical Safety

Hazardous Energy Source - Lockout / Tagout Affected & Authorized Persons
Lock Out Tag Out; English/Spanish
Six Steps to Lock Out/Tag Out
The New Lockout/Tagout Program
Arc Flash NFPA 70E Video; English/Spanish
Basic Electrical Safety in the Workplace
Electrical Safety; English/Spanish
Electrocution Hazards Part 1: Worksite Safety
Ground Fault Circuit Interrupter (GFCI)
NFPA 70E Electrical Safety - Arc Flash Safety for Employees
Safe Electrical Wwork Practices & The 2018 NFPA 70E

Personal Protective Equip.

Personal Protective Equipment PPE; English/Spanish
PPE: Are You Covered
An Effective Respiratory Protection Program
How to Fit-Test Respirators
Respiratory Protection and Safety; English/Spanish
Self-Contained Breathing Apparatus SCBA
Hearing Conservation and Safety
Eye Safety; English/Spanish

Shop & Tool Safety

Compressed Gas Cylinders - Handling and Storage
Compressed Gas Cylinders; English/Spanish
Fleet Shop Safety and Hazardous Materials (Trucking)
Hand & Power Tool Safety; English/Spanish
Hand and Power Tool Safety (Machinery)
Hand, Wrist & Finger Safety; English/Spanish
Machine Guard Safety; English/Spanish
Machine Guarding Responsibility (Machinery)
Power Saw Safety (Machinery)
Welding Safety; English/Spanish

Specific Job Safety

Meter Reader Safety
Stormwater Pollution Prevention Plan General Awareness
Water and Sewer Treatment Plant Safety
Back Injury Prevention (Waste Management)
Heat Stress Awareness and Prevention (Waste Management)
Rear Loader Safety and Operations
Road Rage (Waste Management)
Roll Offs and Safety Operations
Route Safety Analysis
Side Loader Operations and Safety
Work Zone Safety
Trench Safety Basics for Field Personnel
Trenching and Shoring Safety in Construction Environments
Aerial Lift Safety
Ladder Safety; English/Spanish
Scaffolding Safety for Employees
Scissor Lifts; English/Spanish
Truck Mounted Articulating Knuckle Boom Cranes
Indoor Air Quality; English/Spanish

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

Member: Sgt Ron Cusano

Department: Cumberland County Sheriff's Office

"Fresh Vegetable and Fresh Fruit Fridays"

Every 1st and third Friday will consist fresh vegetable trays and Fruit Trays. 4 fruit trays (2 for courthouse and 2 for Field Operations and clerical downtown) and 3 Vegetable trays (2 for Courthouse and 1 for downtown since most officers are on the road until the end of their shift). 4 Fruit trays will be \$38.00 (4 X \$9.50 each) and 3 Vegetable trays will be \$25.50 (3 X 8:50 each) totaling \$63.50 for all 7 trays. Total is 7 trays X 63.50 equals \$952.50 (15 days that we can do this). These trays will be purchased Thursday from the Amish Market which is considerably less than any grocery store, plus it is made that day which makes it as fresh as it could be.

Printed Name of Person submitting nomination: Ron Cusano

Signature of Person submitting nomination:

Position / Title: Sergeant/Internal Affairs

Date: 3/6/2020

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, Human Resources

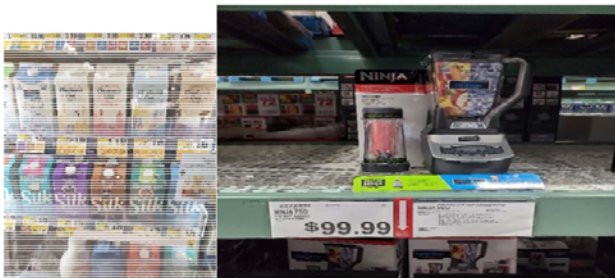
Department: Multiple County Departments in (Cumberland W.E.L.L.). See below: Administration, Board of Elections, Clerk's Office, Division of Social Services, Health Department and Department of Information Technology, Department of Workforce Education/Veteran Affairs/Human Resource (CWED Building).

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.

For Administration Building – 164 Broad Street

Shake Shack

The committee proposes purchasing a Ninja blender for the building along with fruit and green packs and a variety of milks (images above). On the day of the event, each staff person in the building will receive a coupon for one free shake. The committee members will take shifts throughout the work day in the office kitchen with the blender and serve the staff as they come in throughout the day for their shake. The committee person making the shake will discuss the health benefits of the ingredients and talk about the direction of the committee and its plans for future programming. The event not only promotes healthy consumption and dietary education, but also builds rapport between the committee members and the building personnel. The blender purchased for this event will remain in the office kitchen for general use and as a new nutritional asset in the office.





Ninja blender: \$100

Fruit and greens packs (for 35): \$8 (6 pack) x 6 = \$48

Variety of milks 12 ½ gallons: \$48

Plastic cups: \$4

Total	\$200.00
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Clerk's Office and Board of Elections joint grant

Yoga Instructor for staff during lunch or before or after work.

Total 2 classes @ \$75	\$150.00
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Department of Information Technology

These plants will add a wellness touch to our department.

Indoor Plants for Office



\$24.81



\$26.49



28.50

Total 3 Indoor Plants (Walmart)

\$79.80

Division of Social Services
DoSS Fresh Fruit Day

Vendor:

Santori's Produce
868 N. Main Rd.
Vineland, NJ 08360
856-563-1221
Contact: Nancy

<u>Per Case:</u>		<u>Quantity:</u>	<u>Total:</u>
Bananas	\$15.50 ea.	3	= \$46.50
Apples(Red Delicious)	\$29.00 ea.	3	= \$87.00
Oranges(Naval)	\$23.00 ea.	3	= \$69.00

Grand Total = \$202.50

****Note: Prices reflect current date; may fluctuate by \$1**

Total for entire staff	\$202.50
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Consumer Affairs

We would like to add live fish with an aquarium to add wellness to our department.



10-gallon tank (20" x 10") 1-3 fish some accessories

Total	\$150.00
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Department of Public Health

We would like to add lime trees to add wellness to our department.

G&M Nursery
1135 Shiloh Pike
Bridgeton, NJ 08302
609-774-5470



Lime Trees

Total 5 for	\$150.00
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Department of Workforce Development and Veteran Affairs (CWED building)



2 @ \$24.81 = 49.62

Total	\$49.62
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Human Resources – CWED



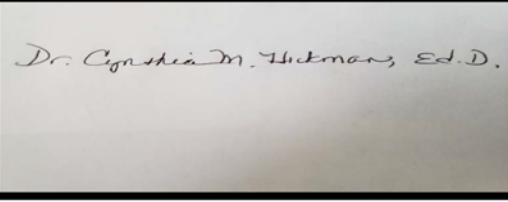
WALMART ORCHID

TOTAL	\$16.99
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GRAND TOTAL	= \$998.91
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Printed Name of Person submitting nomination: Dr. Cynthia M. Hickman, Ed.D.

Signature of Person submitting nomination:



Dr. Cynthia M. Hickman, Ed.D.

Position / Title: Director of Training and Development Cumberland County Government

Date: 3/11/20

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 Report
1/1/2020 - 4/30/2020**

2020						
	UNIITS 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						
JUNE						
JULY						
AUGUST						
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	127	\$165,368.29	\$83,160.37	\$82,207.92	50%	\$10,687.09

2019						
	UNIITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	33	\$110,004.18	\$35,581.97	\$74,422.21	67.7%	\$9,674.89
FEBRUARY	16	\$36,031.21	\$34,348.58	\$1,682.63	4.7%	\$218.74
MARCH	28	\$28,681.02	\$16,374.42	\$12,306.60	42.9%	\$1,599.86
APRIL	29	\$43,382.24	\$10,100.05	\$33,282.19	76.7%	\$4,326.68
MAY	13	\$21,781.60	\$11,094.44	\$10,687.16	49.1%	\$1,389.33
JUNE	8	\$19,188.95	\$8,812.68	\$10,376.27	54.1%	\$1,348.92
JULY	14	\$5,401.50	\$3,995.59	\$1,405.91	26.0%	\$182.77
AUGUST	8	\$2,282.24	\$965.68	\$1,316.56	57.7%	\$171.15
SEPTEMBER	7	\$3,483.50	\$1,461.97	\$2,021.53	58.0%	\$452.86
OCTOBER	15	\$8,329.16	\$3,345.57	\$4,983.59	59.8%	\$1,082.79
NOVEMBER	11	\$28,722.86	\$7,873.51	\$20,849.35	72.6%	\$2,710.42
DECEMBER	32	\$68,902.28	\$21,366.77	\$47,535.51	69.0%	\$6,179.62
	214	\$376,190.74	\$155,321.23	\$220,869.51	58.7%	\$29,338.02



CUMBERLAND COUNTY INSURANCE COMMISSION

PPO SAVINGS AND PENETRATION REPORT
January 1, 2020 – April 30, 2020

	UNITS OF SERVICE	CHARGES	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
Participating Provider	120	\$163,219.29	\$81,255.37	\$81,963.92	50%	\$10,655.31
Hospital	6	\$88,751.53	\$53,250.94	\$35,500.59	40%	\$4,615.08
Physical Therapy	35	\$24,546.00	\$6,138.00	\$18,408.00	75%	\$2,393.04
Medical Transportation	25	\$18,920.00	\$9,943.00	\$8,977.00	47%	\$1,167.01
Orthopedic Surgery	17	\$8,890.70	\$3,810.37	\$5,080.33	57%	\$660.44
MRI/Radiology	8	\$6,544.87	\$2,240.00	\$4,304.87	66%	\$559.63
Ambulatory Surgery Center	1	\$5,100.00	\$900.00	\$4,200.00	82%	\$546.00
Occ Med/Primary Care	12	\$3,303.00	\$1,745.13	\$1,557.87	47%	\$202.52
Urgent Care Center	9	\$2,619.00	\$1,336.85	\$1,282.15	49%	\$166.68
Sports Medicine	3	\$2,046.97	\$773.15	\$1,273.82	62%	\$165.60
Emergency Medicine	1	\$1,278.00	\$559.75	\$718.25	56%	\$93.37
Anesthesiology	1	\$660.00	\$412.00	\$248.00	38%	\$32.24
Physical Medicine & Rehabilitation	1	\$506.10	\$123.67	\$382.43	76%	\$49.72
Durable Medical Equipment	1	\$53.12	\$22.51	\$30.61	58%	\$3.98
Out Of Network	7	\$2,149.00	\$1,905.00	\$244.00	11%	\$31.72
Physical Medicine & Rehabilitation	1	\$1,118.00	\$874.00	\$244.00	22%	\$31.72
Behavioral Health	3	\$440.00	\$440.00	\$0.00	0%	\$0.00
Physician Fees	2	\$350.00	\$350.00	\$0.00	0%	\$0.00
Laboratory Services	1	\$241.00	\$241.00	\$0.00	0%	\$0.00
Grand Total	127	\$165,368.29	\$83,160.37	\$82,207.92	50%	\$10,687.03

TOP 10 PROVIDER REPORT
January 1, 2020 – April 30, 2020

	UNITS OF SERVICE	APPROVED
INSPIRA MEDICAL CENTER VINELAND	4	\$49,519.96
COMP X MEDICAL MANAGEMENT	25	\$9,943.00
NOVACARE REHABILITATION	35	\$6,138.00
INSPIRA MEDICAL CENTER ELMER	2	\$3,730.98
INSPIRA HEALTH NETWORK URGENT CARE	20	\$2,941.21
PREMIER ORTHOPAEDIC ASSOC OF SOUTHERN NJ	14	\$2,651.90
ONE CALL CARE DIAGNOSTICS	8	\$2,240.00
SPRAINS, STRAINS & FRACTURES	3	\$1,124.81
PREMIER ORTHO ASSOC SURGERY CENTER	1	\$900.00
SYNERGY JOINT & SPINE, LLC	1	\$874.00
Grand Total	113	\$80,063.86



EASY ACCESS TO PROVIDERS

In response to the unprecedented health crisis of the COVID-19 outbreak, QualCare introduces the Virtual Care Initiative. Virtual Care includes streamlined access to medical providers who offer tele-medicine and tele-therapy services. Patients can be seen by physicians, safely and securely, and continue their medical treatment plan from their homes, workplaces or on the go.

WHO PROVIDES VIRTUAL CARE?

WHO Virtual Care is available through the QualCare Provider Network for many of the most utilized specialties in Workers' Compensation. Provider partners are offering secure virtual treatment after normal hours, in conjunction with their traditional office-based services, and in the event of emergencies like COVID-19.

WHAT SERVICES ARE AVAILABLE?

WHAT Virtual Care providers offer patients many of the same in-office services via secure telephone, video and live chats. Initial treatment and evaluation of minor injuries, re-checks and follow up visits, physical therapy via interactive tele-rehab, and psychiatric care are some of the most useful virtual care deployments for your workers' compensation program.

WHERE DO VIRTUAL CARE VISITS TAKE PLACE?

WHERE Virtual Care visits can take place at home, work or on the go. If a patient has secure access to a smartphone, tablet or computer connected to Wi-Fi, Virtual Care visits can be a useful, safe, efficient method of receiving high-quality medical treatment for work-related injuries.

WHEN CAN VIRTUAL CARE BE USED?

WHEN Virtual Care can be deployed when a patient is unable to go to a provider's office due to transportation or safety constraints, when care is needed after hours or during times of emergency. Virtual Care can serve our community under normal AND extenuating circumstances.

WHY USE VIRTUAL CARE?

WHY Virtual Care allows patients to receive or continue necessary medical treatment quickly and safely, without the risk of exposure to, or exposing medical staff to, infectious disease. With a continuity of care achieved through virtual treatment, claimants return to health and meaningful work sooner.

**INTERACTIVE, EFFECTIVE CARE
FOR WORKERS' COMPENSATION**

Nurse Case Managers, Claims Adjusters and Providers
working together to safely treat injured workers anywhere.

HOW

**DOES VIRTUAL CARE WORK FOR
WORKERS' COMPENSATION?**

Qual-Lynx Nurse Case Managers and/or Claims Adjusters work closely with healthcare providers to determine whether a claimant would benefit from Virtual Care. This determination depends on the type of injury/illness, treatment needed and current status of claimant.

- Qual-Lynx Nurse Case Managers and Claims Adjusters:
 - contact providers to determine the technology being utilized by the provider for Virtual Care.
 - outreach to claimant to ensure they have access to the necessary technology.
- Provider's office sends the claimant a secure email with login information as needed and the appointment is scheduled.
- Nurses and adjusters follow-up with the claimant to ensure they were able to connect with the provider virtually.
- Qual-Lynx works with the QualCare provider within the same workflows established for in office care.
- Qual-Lynx nurses and adjusters continue their focus on quality care, return to work, treatment timelines, thorough documentation, and secured passing of information.
- Qual-Lynx reviews work status, transitional duty opportunities and estimated Maximum Medical Improvement with providers using the Virtual Care model in the same manner they would using in office care.



APPENDIX I – MEETING MINUTES

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – APRIL 9, 2020
ELECTRONICALLY
2:00 PM**

Meeting called to order by Chairman Jack Surrency. Open Public Meetings notice read into record

ROLL CALL OF COMMISSIONERS:

Jack Surrency	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 A. Read
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ALSO PRESENT:

Anthony Bontempo, Cumberland County
Craig Atkinson, Cumberland County
Melissa Strickland, Cumberland County
Steve Erickson, Cumberland County Utility Authority
Gerald Velaquez, Cumberland County Improvement Authority
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
Chris Roselli, Qual-Lynx
Scott Brown, SG Risk
Robyn Walcoff, PERMA
Jennifer Conicella, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF FEBRUARY 6, 2020

Moved: Commissioner Surrency
Second: Commissioner Seneski
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Cyber COVID-19 Bulletin – Included in the agenda on **Pages 2 & 3** is information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams. Copies of this correspondence was also e-mailed to everyone. We recommend you share this information with your staff.

The NJCE website, <https://njce.org/> includes resource information on COVID-19 along with copies of NJCE Safety Bulletins issued by the NJCE Safety Director.

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:
Attached on **Pages 4 thru 11** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of January 1, 2020 to March 1, 2020. There were 25 certificates of insurance issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Surrency
Second: Commissioner Seneski
Vote: Unanimous

2020 MEL, MR HIF & NJCE Educational Seminar: The 10th annual educational seminar has been postponed and hopefully re-scheduled for later in the year.

NJ Excess Counties Insurance Fund (CELJIF) – The NJCE held its Re-Organization Meeting on February 27, 2020. A summary report of the meeting is included in the agenda on **Pages 12-14**. The Board of Fund Commissioners amended the meeting schedule to meet at **9:30 AM** instead of 1:00 PM. The next meeting is scheduled for Thursday, April 23, 2020.

Financial Fast Track – Included on **Pages 15-18** of the agenda are the Financial Fast Track reports for the Cumberland County Insurance Commission for December and January. As of **January 31, 2020**, the Commission has a statutory surplus of **\$840,394**.

NJ CEL Property and Casualty Financial Fast Track (Pages 19-20) – Included in the agenda is the NJ CEL Financial Fast Track Report for January. As of **January 31, 2020**, the CEL has a surplus of **\$16,227,772**.

Executive Director reviewed two add on items and said the NJCE renewal policies received so far to date are available online through the Conner Strong & Buckelew Egnyte Connect system for authorized users. The next Commission meeting will be held on June 4, 2020 and the hope is that it will be in person. Executive Director said hopefully everyone will stay safe and we will see everyone soon.

SAFETY COMMITTEE: Craig Atkinson reported before the virus the County was making good progress on their cyber security training through the IT Department. Mr. Atkinson said department heads have completed the training and they are currently working on training division heads and supervisors. During the February Freehold meeting the Employee Assistance Program through Charles Nextum was approved effective March 1st and that is in full swing at this point and an Affirmative Action Plan was also approved, which Melissa Strickland had written on March 1st as well, a new security cell phone policy was also approved. This morning the County did a Zoom training through virtual training through the Training and Development Division with the Cumberland County Library staff, which was well received.

Mr. Atkinson said in 2020 the County suffered 1 lost time personal injury accidents and suffered a total of 6 total lost days. Mr. Atkinson discussed details of the lost time accident cases. There were 2 total modified duty personal injury accidents for a total of 14 modified duty days.

Mr. Atkinson said the next Safety and Accident Review Committee will meet on February 12, 2020.

CLAIMS COMMITTEE: Jennifer Conicella said the PARs and SARs that were reviewed at the claims meetings will be discussed in Executive Session. On pages 21 and 22 you will find reports that were sent out from the NJCEL where we are talking about Covid-19 cases and how they are being reported to PERMA. We want to make sure all cases are being reported, any potential exposures along with anyone that has tested positive. Ms. Conicella said we would like keep continuity and these claims are getting special attention since they are a hot button right now.

Robyn Walcoff said in addition to reporting to PERMA any Covid-19 cases should be reported to the NJCE our excess carrier has put out new reporting requirements that all positive claims should be reported along with all the exposure information. Each claims will be evaluated on an individual basis. Even including a report only case should be reported as well. In response to Commissioner Wood, any Covid-19 case should be reported and we will make an investigation until compensability is determined.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 14-20 APRIL BILLS LIST IN THE AMOUNT OF \$781,140.46

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report as well as Safety Director Bulletins that have been issued during this time by JA Montgomery Risk Control. Training has been suspended until May 18th and we will continue to monitor should we would have to extend that date or resume training.

RISK MANAGER:

Christina Violetti reviewed the Risk Managers Report and discussed the Claims Charter Revision to replace PERMA with Executive Director next to Brad Stokes name and to add PERMA Representative under Professionals.

MOTION TO ADOPTED THE REVISED CLAIMS CHARTER

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

Ms. Violetti reported on the 2020 BRIT Safety Grant which is for a total of \$45,000 to be split between 10 New Jersey County Excess Joint Insurance Fund members. Cumberland County Public Works Department are purchasing another traffic attenuator and the documentation will be providing a submission to JA Montgomery for this purchase before the end of the month.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2020 and the PPO Penetration Report. Ms. Beatty reported on the telemedicine that has been going on right now and efforts to take care of all our members.

CLAIMS SERVICE: Claims Manager Veronica George reported there was no report for Open Session.

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

Motion: Commissioner Surrency
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Surrency
Second: Commissioner Seneski
Vote: Unanimous

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000827 IN THE AMOUNT OF \$24,935.60; SETTLEMENT AUTHORITY IN THE AMOUNT OF \$12,435.60

Motion: Commissioner Surrency
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000871 IN THE AMOUNT OF \$24,935.00

Motion: Commissioner Surrency
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #377000934 IN THE AMOUNT OF \$300,000.00

Motion: Commissioner Surrency
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001026 IN THE AMOUNT OF \$106,000.00

Motion: Commissioner Surrency
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000793 IN THE AMOUNT OF \$7,500.00

Motion: Commissioner Surrency
Second: Commissioner Seneski

General Liability PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000549 IN THE AMOUNT OF \$32,958.56

Motion: Commissioner Surrency
Second: Commissioner Seneski

Auto Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001222 IN THE AMOUNT OF \$500.00

Motion: Commissioner Surrency
Second: Commissioner Seneski

Property PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #2020194642 IN THE AMOUNT OF \$17,500.00

Motion: Commissioner Surrency
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #2020192170 IN THE AMOUNT OF \$23,000.00

Motion: Commissioner Surrency
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #2020197279 IN THE AMOUNT OF \$67,000.00

Motion: Commissioner Surrency
Second: Commissioner Seneski

MOTION TO APPROVE THE PAYMENT AUTHORIZATION REQUESTS AND SETTLEMENT AUTHORIZATION REQUEST AS PRESENTED

Motion: Commissioner Surrency
Second: Commissioner Seneski
Roll Call Vote: 3 Ayes, 0 Nay

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: Mrs. Ridgway said everyone stay safe and hopes to see everyone in two months.

MOTION TO ADJOURN:

Motion:	Commissioner Surrency
Second:	Chairman Seneski
Vote:	Unanimous

MEETING ADJOURNED: 2:52 PM

NEXT MEETING: WILL BE HELD ON JUNE 4, 2020 AT 11:00 AM

MEETING ADJOURNED: 12:30 PM

NEXT MEETING: Will be held on April 9, 2020 at 2:00 PM

Minutes prepared by: Karen A. Read, Assisting Secretary

APPENDIX II

INSERVCO STEWARDSHIP REPORT



INSERVCO
INSURANCE SERVICES, INC.

***Stewardship
Report***

for

CCIC

As Of

December 31, 2019

*Inservco Insurance Services, Inc.
Crossroads Corporate Center
3150 Brunswick Pike
Lawrenceville, NJ 08648
(800) 334-1348*

EXECUTIVE SUMMARY

Introduction:

Inservco Insurance Services, Inc. is pleased to present the 2019 Stewardship Report. We understand that the client needs to be aware of pertinent claim information in order to better manage your program. We trust you will find the data found within this report to be meaningful and enable you to continue to make wise decisions that impact the various aspects of your organization's financial outlook, operational challenges, and the workforce.

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

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

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

Observations, Conclusions, Suggestions:

- Location 759000 - CC - Jail had the most claims of any location for all policy years included in this report with 86 claims. This is 34.5% of the total number of claims reported for the County. However, 69 of the claims reported by this location involved only medical payments and no wage loss benefits. There were 17 claims involving wage benefits. Location 755000 – CC - Sheriff's

Department had the second most claims with 27 claims. This is 10.8% of the total number of claims reported for the County. (Pages 4 & 5)

- The number of claims in the 1/1/19 to 12/31/19 policy period in comparison to the 1/1/17 to 12/31/17 and the 1/1/18 to 12/31/18 policy periods has decreased by 38.1%. There were 97 claims in the 1/1/17 to 12/31/17 policy period and 92 claims in the 1/1/18 to 12/31/18 policy period. There were 60 total claims in the 1/1/19 to 12/31/19 policy period. (Page 6)
- The net incurred in the 1/1/19 to 12/31/19 policy period in comparison to the 1/1/17 to 12/31/17 and the 1/1/18 to 12/31/18 policy periods has significantly decreased by 84.0%. The net incurred is \$1,016,634.47 for the policy period 1/1/17 to 12/31/17. This represents 47.7% of the total net incurred of \$2,130,598.58. The net incurred is \$162,363.93 for the policy period 1/1/19 – 12/31/19. This represents only 7.6% of the total net incurred. Please note that the losses are still developing for all policy years included in this report. (Page 7)
- The location with the highest net incurred to date is Location 759000 – CC - Jail with \$749,507.17. This represents 35.2% of the total net incurred. Location 755000 – CC - Sheriff's Department had the second highest net incurred by location with \$439,992.69 or 20.7% of the total net incurred. (Page 8)
- When grouped by the day of the week on which the injury occurred, the highest number of claims occurred on Tuesdays and Wednesdays with a total of 58 claims each. This was followed by Mondays with 42 claims. The highest number of indemnity claims occurred on Tuesdays with 10 claims and the highest number of medical only claims occurred on Wednesdays with 53 claims. (Page 9)
- When grouped by the time of day the injury occurred, the most claims occurred between the hours of 8 am to 4 pm with a total of 180 claims, followed by 4 pm to midnight with a total of 41 claims. The highest number of indemnity claims occurred between the hours of 8 am to 4 pm with 30 claims and the highest number of medical only claims also occurred between the hours of 8 am to 4 pm with 150 claims. (Pages 10 – 12)
- The average number of days to report a claim has decreased over the policy years included in this report ranging from 18.12 days during the policy year beginning 1/1/17 to 8.52 days during the policy year beginning 1/1/19. It is important to report claims timely as it has been shown that early intervention has a significant impact on the final net incurred of a claim. (Pages 13 – 18)
- The most frequently reported cause of injury was “Strain/Injury-Misc” with 29 claims reported. This was followed by “Misc – Other Than Physical Cause” with 19 claims. (Page 19)
- The cause of injury with the highest net incurred was “Strain/Injury Misc” at \$581,752.26 or 43.0% of the total net incurred. This was followed by “Fall or Slip – Fall, Slip, Trip” at \$206,738.33 or 15.3% of the total net incurred. (Page 20)
- The most frequent type of injury was “Strain or Tear” with 78 claims or 37.3% of the total claims reported. “Contusion/Bruise” had the second highest frequency by type of injury with 59 claims or 28.2% of the total claims reported. (Page 21)
- The type of injury with the highest net incurred was also “Strain or Tear” at \$1,186,304.76 or 58.7% of the total net incurred. This was also followed by “Contusion/Bruise” at \$506,551.27 or 25.1% of the total net incurred. (Page 22)
- The most frequently injured part of body was “No Physical Injury” with 28 claims. The second most frequently injured body part was “Knee” with 27 claims. (Page 23)
- The highest net incurred for part of body injured was “Knee” at \$547,878.12 or 33.7% of the total net incurred. This was followed by “Multiple Body Parts” at \$394,352.95 or 24.3% of the total net incurred.

Report Terminology

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



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

02/20/2020

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2017	12/31/2017			
400100 - CCIA-Solid Waste Complex		2	3	5
746100 - CC-911 Emergency		0	3	3
755000 - CC-Sheriff's Department		3	10	13
757000 - CC-Prosecutor's Office		0	2	2
759000 - CC-Jail		12	29	41
765101 - CC-Roads & Bridges		1	9	10
772100 - CC-Building & Grounds Maint		1	6	7
787000 - CC-Aging & Disabled Office		0	5	5
791000 - CC-Human Services		0	1	1
798000 - Dept of Workforce Development		0	1	1
800101 - CC-County Library		0	2	2
804300 - CC-CATS		0	1	1
804400 - CC-Dept of Social Services		0	2	2
900100 - CC Utilities Authority-All WC		2	2	4
		21	76	97
01/01/2018	12/31/2018			
400100 - CCIA-Solid Waste Complex		1	6	7
705100 - CC-Finance & Administration		0	2	2
746100 - CC-911 Emergency		0	1	1
755000 - CC-Sheriff's Department		1	5	6
757000 - CC-Prosecutor's Office		0	3	3
759000 - CC-Jail		3	30	33
765101 - CC-Roads & Bridges		2	6	8
772100 - CC-Building & Grounds Maint		1	10	11
785000 - CC-Health Department		0	4	4
787000 - CC-Aging & Disabled Office		0	7	7
800101 - CC-County Library		0	1	1
804400 - CC-Dept of Social Services		3	4	7
900100 - CC Utilities Authority-All WC		1	1	2
		12	80	92
01/01/2019	12/31/2019			
400000 - CCIA-Administration		1	0	1



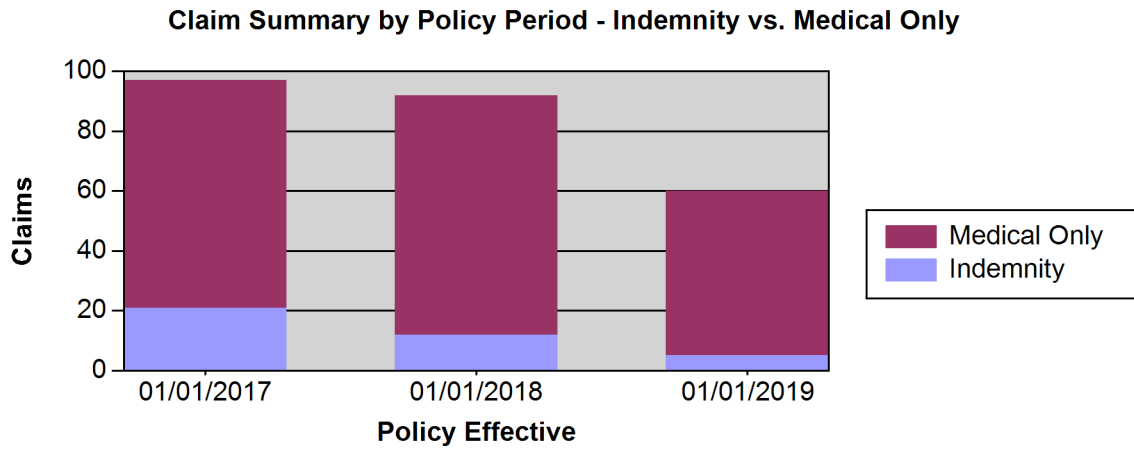
Claim Summary By Policy Period Indemnity vs Medical Only By Location Past 3 Years

02/20/2020

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
400100 - CCIA-Solid Waste Complex		0	8	8
704100 - CC-County Clerk		0	1	1
705100 - CC-Finance & Administration		1	0	1
714100 - CC-Adjuster		0	1	1
726100 - CC-Consumer Affairs		0	1	1
755000 - CC-Sheriff's Department		1	7	8
757000 - CC-Prosecutor's Office		0	3	3
759000 - CC-Jail		2	10	12
765101 - CC-Roads & Bridges		0	5	5
772100 - CC-Building & Grounds Maint		0	5	5
785000 - CC-Health Department		0	3	3
787000 - CC-Aging & Disabled Office		0	4	4
798000 - Dept of Workforce Development		0	1	1
800101 - CC-County Library		0	1	1
804400 - CC-Dept of Social Services		0	5	5
		5	55	60
Total:		38	211	249

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

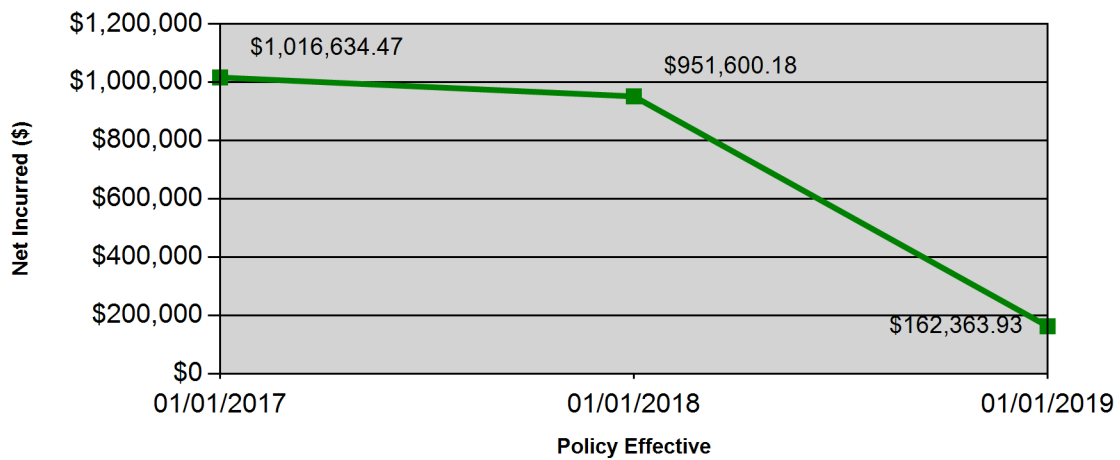
Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2017	12/31/2017	21	76	97
01/01/2018	12/31/2018	12	80	92
01/01/2019	12/31/2019	5	55	60
		38	211	249



Loss Summary By Policy Period Past 3 Years

Policy Effective	Policy Expiration	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
01/01/2017	12/31/2017	97	\$309,692.13	\$706,942.34	\$0.00	\$1,016,634.47
01/01/2018	12/31/2018	92	\$402,493.98	\$549,106.20	\$0.00	\$951,600.18
01/01/2019	12/31/2019	60	\$104,213.60	\$58,150.33	\$0.00	\$162,363.93
		249	\$816,399.71	\$1,314,198.87	\$0.00	\$2,130,598.58

Loss Summary By Policy Period (Net Incurred)





02/20/2020

Loss Summary By Location Past 3 Years

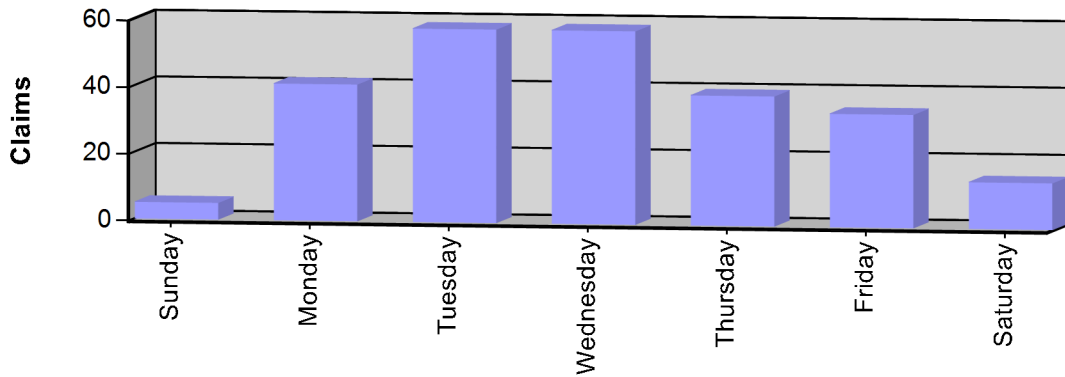
Location Code	Location Name	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
400000	CCIA-Administration	1	\$12,910.40	\$2,089.60	\$0.00	\$15,000.00
400100	CCIA-Solid Waste Complex	20	\$11,825.00	\$67,607.74	\$0.00	\$79,432.74
704100	CC-County Clerk	1	\$0.00	\$0.00	\$0.00	\$0.00
705100	CC-Finance & Administration	3	\$59,305.95	\$18,979.44	\$0.00	\$78,285.39
714100	CC-Adjuster	1	\$0.00	\$2,723.78	\$0.00	\$2,723.78
726100	CC-Consumer Affairs	1	\$614.27	\$3,298.70	\$0.00	\$3,912.97
746100	CC-911 Emergency	4	\$0.00	\$2,163.90	\$0.00	\$2,163.90
755000	CC-Sheriff's Department	27	\$84,637.92	\$355,354.77	\$0.00	\$439,992.69
757000	CC-Prosecutor's Office	8	\$0.00	\$7,650.96	\$0.00	\$7,650.96
759000	CC-Jail	86	\$295,066.43	\$454,440.74	\$0.00	\$749,507.17
765101	CC-Roads & Bridges	23	\$79,724.96	\$138,990.65	\$0.00	\$218,715.61
772100	CC-Building & Grounds Maint	23	\$46,765.65	\$81,467.13	\$0.00	\$128,232.78
785000	CC-Health Department	7	\$0.00	\$359.28	\$0.00	\$359.28
787000	CC-Aging & Disabled Office	16	\$6,200.00	\$6,232.97	\$0.00	\$12,432.97
791000	CC-Human Services	1	\$0.00	\$228.89	\$0.00	\$228.89
798000	Dept of Workforce Development	2	\$0.00	\$277.77	\$0.00	\$277.77
800101	CC-County Library	4	\$0.00	\$2,687.67	\$0.00	\$2,687.67
804300	CC-CATS	1	\$0.00	\$1,135.97	\$0.00	\$1,135.97
804400	CC-Dept of Social Services	14	\$161,224.14	\$121,629.31	\$0.00	\$282,853.45
900100	CC Utilities Authority-All WC	6	\$58,124.99	\$46,879.60	\$0.00	\$105,004.59
		249	\$816,399.71	\$1,314,198.87	\$0.00	\$2,130,598.58

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

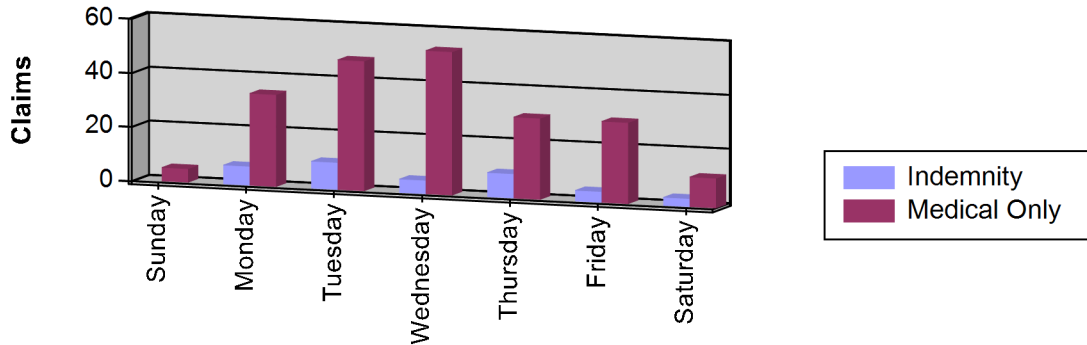
02/20/2020

Day of Week	Indemnity	Medical Only	Total Claims
Sunday	0	5	5
Monday	8	34	42
Tuesday	10	48	58
Wednesday	5	53	58
Thursday	8	30	38
Friday	4	30	34
Saturday	3	11	14
	38	211	249

Claim Occurrence by Day of Week (Total Claims)



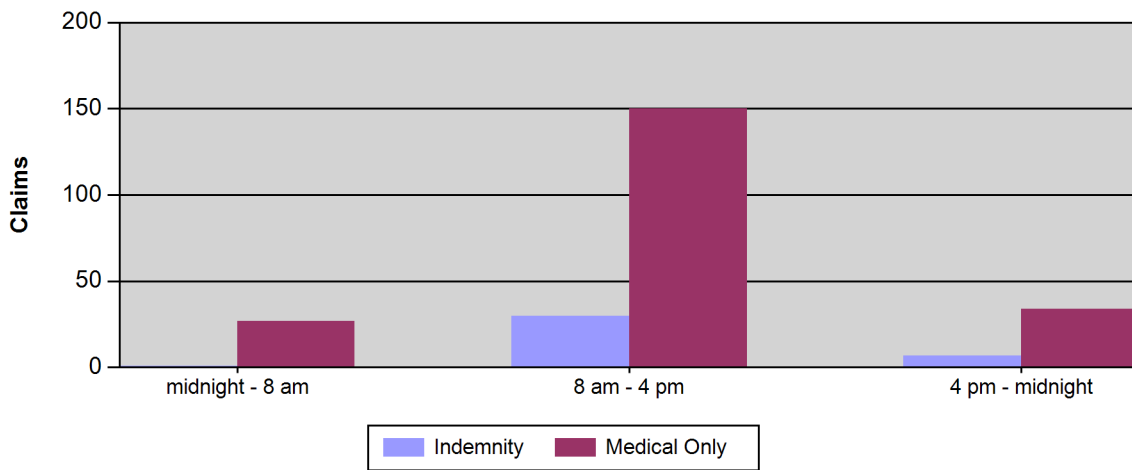
Claim Occurrence by Day of Week (Indemnity vs Medical Only)



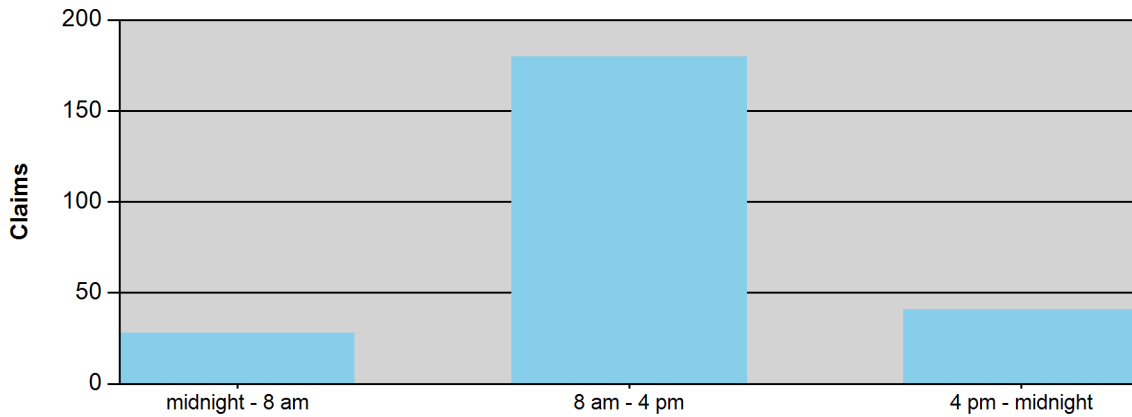
Claim Occurrence by Time Of Day Indemnity vs Medical Only Past 3 Years

Time Of Day	Indemnity	Medical Only	Total Claims
midnight - 8 am	1	27	28
8 am - 4 pm	30	150	180
4 pm - midnight	7	34	41
	38	211	249

Claim Occurrence by Time Of Day - Indemnity vs Medical Only



Claim Occurrence by Time Of Day - Total Claims





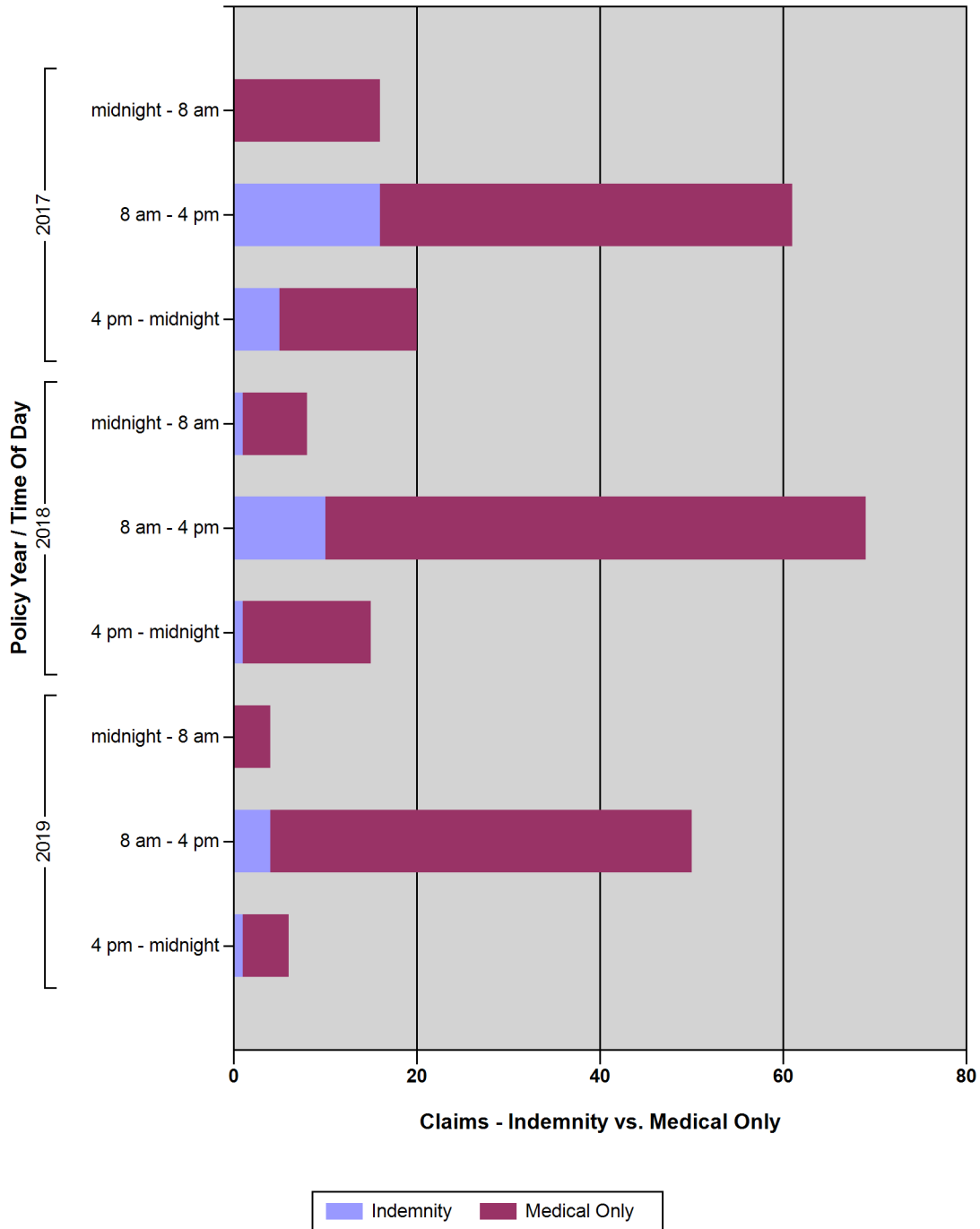
**Claim Occurrence By Policy Year
By Time Of Day
Indemnity vs Medical Only
Past 3 Years**

02/20/2020

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2017	12/31/2017			
midnight - 8 am		0	16	16
8 am - 4 pm		16	45	61
4 pm - midnight		5	15	20
		<hr/>	<hr/>	<hr/>
		21	76	97
01/01/2018	12/31/2018			
midnight - 8 am		1	7	8
8 am - 4 pm		10	59	69
4 pm - midnight		1	14	15
		<hr/>	<hr/>	<hr/>
		12	80	92
01/01/2019	12/31/2019			
midnight - 8 am		0	4	4
8 am - 4 pm		4	46	50
4 pm - midnight		1	5	6
		<hr/>	<hr/>	<hr/>
		5	55	60
Total:		<hr/>	<hr/>	<hr/>
		38	211	249

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

Claim Occurrence by Policy Year By Time Of Day





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

02/20/2020

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
01/01/2017	12/31/2017			
400100 - CCIA-Solid Waste Complex				
		Indemnity	2	613.00
		Medical Only	3	16.00
		Location Total:	5	254.80
746100 - CC-911 Emergency				
		Indemnity	0	0.00
		Medical Only	3	22.33
		Location Total:	3	22.33
755000 - CC-Sheriff's Department				
		Indemnity	3	0.67
		Medical Only	10	0.40
		Location Total:	13	0.46
757000 - CC-Prosecutor's Office				
		Indemnity	0	0.00
		Medical Only	2	3.00
		Location Total:	2	3.00
759000 - CC-Jail				
		Indemnity	12	7.42
		Medical Only	29	5.79
		Location Total:	41	6.27
765101 - CC-Roads & Bridges				
		Indemnity	1	1.00
		Medical Only	9	3.22
		Location Total:	10	3.00
772100 - CC-Building & Grounds Maint				
		Indemnity	1	33.00
		Medical Only	6	2.00
		Location Total:	7	6.43
787000 - CC-Aging & Disabled Office				
		Indemnity	0	0.00
		Medical Only	5	7.40
		Location Total:	5	7.40



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

02/20/2020

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
791000 - CC-Human Services				
		Indemnity	0	0.00
		Medical Only	1	2.00
		Location Total:	1	2.00
798000 - Dept of Workforce Development				
		Indemnity	0	0.00
		Medical Only	1	2.00
		Location Total:	1	2.00
800101 - CC-County Library				
		Indemnity	0	0.00
		Medical Only	2	1.00
		Location Total:	2	1.00
804300 - CC-CATS				
		Indemnity	0	0.00
		Medical Only	1	0.00
		Location Total:	1	0.00
804400 - CC-Dept of Social Services				
		Indemnity	0	0.00
		Medical Only	2	0.50
		Location Total:	2	0.50
900100 - CC Utilities Authority-All WC				
		Indemnity	2	14.00
		Medical Only	2	0.50
		Location Total:	4	7.25
		Policy Period Total:	97	18.12
01/01/2018	12/31/2018			
400100 - CCIA-Solid Waste Complex				
		Indemnity	1	1.00
		Medical Only	6	7.67
		Location Total:	7	6.71
705100 - CC-Finance & Administration				
		Indemnity	0	0.00
		Medical Only	2	9.00



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

02/20/2020

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
	Location Total:		2	9.00
746100 - CC-911 Emergency		Indemnity	0	0.00
		Medical Only	1	2.00
	Location Total:		1	2.00
755000 - CC-Sheriff's Department		Indemnity	1	1.00
		Medical Only	5	0.60
	Location Total:		6	0.67
757000 - CC-Prosecutor's Office		Indemnity	0	0.00
		Medical Only	3	1.00
	Location Total:		3	1.00
759000 - CC-Jail		Indemnity	3	189.67
		Medical Only	30	6.20
	Location Total:		33	22.88
765101 - CC-Roads & Bridges		Indemnity	2	17.50
		Medical Only	6	1.83
	Location Total:		8	5.75
772100 - CC-Building & Grounds Maint		Indemnity	1	2.00
		Medical Only	10	1.80
	Location Total:		11	1.82
785000 - CC-Health Department		Indemnity	0	0.00
		Medical Only	4	2.25
	Location Total:		4	2.25
787000 - CC-Aging & Disabled Office		Indemnity	0	0.00
		Medical Only	7	1.14
	Location Total:		7	1.14



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

02/20/2020

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
800101 - CC-County Library				
		Indemnity	0	0.00
		Medical Only	1	2.00
		Location Total:		2.00
804400 - CC-Dept of Social Services				
		Indemnity	3	5.67
		Medical Only	4	0.50
		Location Total:		2.71
900100 - CC Utilities Authority-All WC				
		Indemnity	1	1.00
		Medical Only	1	1.00
		Location Total:		1.00
		Policy Period Total:		10.16
<hr/>				
01/01/2019	12/31/2019			
400000 - CCIA-Administration				
		Indemnity	1	67.00
		Medical Only	0	0.00
		Location Total:		67.00
400100 - CCIA-Solid Waste Complex				
		Indemnity	0	0.00
		Medical Only	8	3.25
		Location Total:		3.25
704100 - CC-County Clerk				
		Indemnity	0	0.00
		Medical Only	1	25.00
		Location Total:		25.00
705100 - CC-Finance & Administration				
		Indemnity	1	1.00
		Medical Only	0	0.00
		Location Total:		1.00
714100 - CC-Adjuster				
		Indemnity	0	0.00
		Medical Only	1	5.00



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

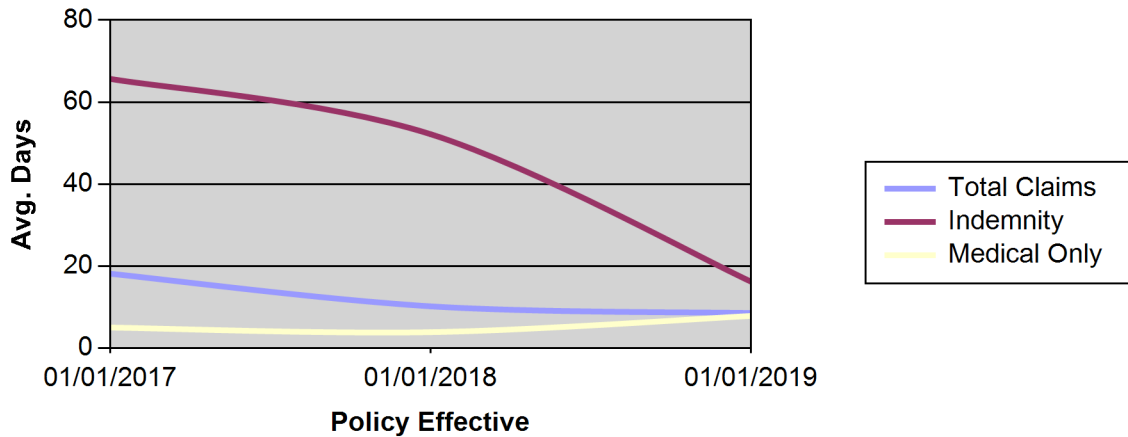
02/20/2020

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
	Location Total:		1	5.00
<hr/>				
726100 - CC-Consumer Affairs				
		Indemnity	0	0.00
		Medical Only	1	1.00
	Location Total:		1	1.00
<hr/>				
755000 - CC-Sheriff's Department				
		Indemnity	1	0.00
		Medical Only	7	0.43
	Location Total:		8	0.38
<hr/>				
757000 - CC-Prosecutor's Office				
		Indemnity	0	0.00
		Medical Only	3	1.67
	Location Total:		3	1.67
<hr/>				
759000 - CC-Jail				
		Indemnity	2	6.50
		Medical Only	10	5.90
	Location Total:		12	6.00
<hr/>				
765101 - CC-Roads & Bridges				
		Indemnity	0	0.00
		Medical Only	5	7.40
	Location Total:		5	7.40
<hr/>				
772100 - CC-Building & Grounds Maint				
		Indemnity	0	0.00
		Medical Only	5	4.00
	Location Total:		5	4.00
<hr/>				
785000 - CC-Health Department				
		Indemnity	0	0.00
		Medical Only	3	79.00
	Location Total:		3	79.00
<hr/>				
787000 - CC-Aging & Disabled Office				
		Indemnity	0	0.00
		Medical Only	4	1.75
	Location Total:		4	1.75
<hr/>				

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

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
798000 - Dept of Workforce Development				
		Indemnity	0	0.00
		Medical Only	1	0.00
Location Total:			1	0.00
800101 - CC-County Library				
		Indemnity	0	0.00
		Medical Only	1	1.00
Location Total:			1	1.00
804400 - CC-Dept of Social Services				
		Indemnity	0	0.00
		Medical Only	5	0.80
Location Total:			5	0.80
Policy Period Total:			60	8.52

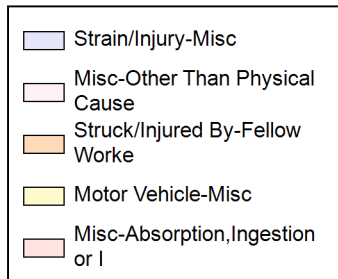
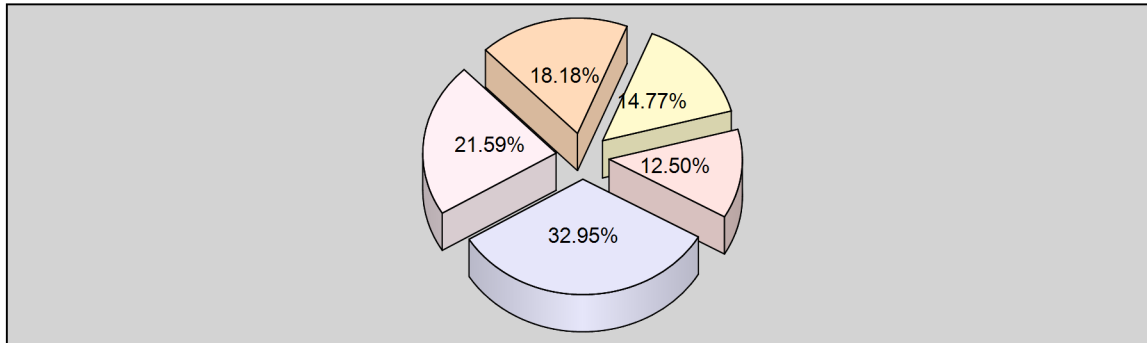
Timely Reporting - Average Days to Receive (Total Claims)



Top 5 - Cause of Injury - Frequency Past 3 Years

Cause of Injury Code	Cause of Injury Description	Number of Injuries
60	Strain/Injury-Misc	29
90	Misc-Other Than Physical Cause	19
74	Struck/Injured By-Fellow Worke	16
50	Motor Vehicle-Misc	13
82	Misc-Absorption,Ingestion or I	11

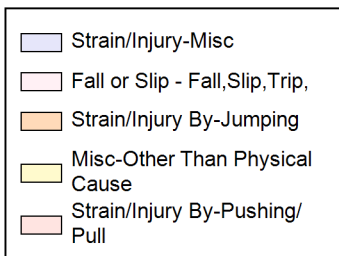
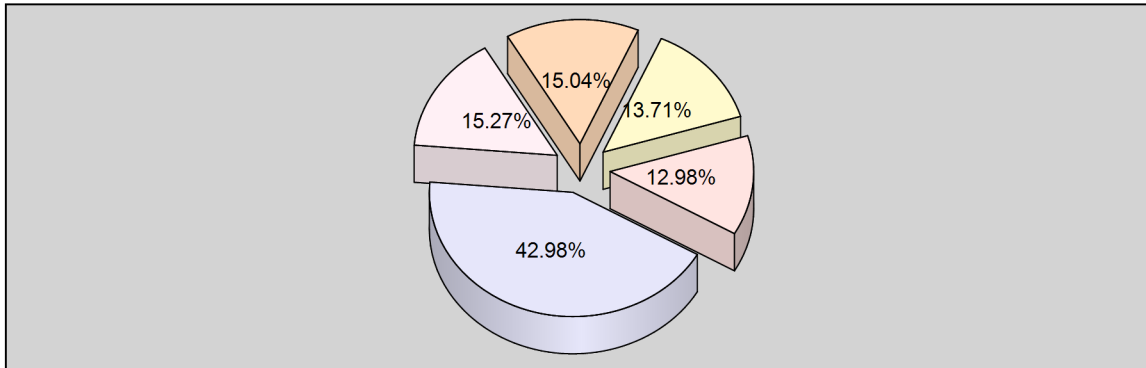
Percentage of Top 5 - Cause of Injury - Frequency



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

Cause of Injury Code	Cause of Injury Description	Net Incurred
60	Strain/Injury-Misc	\$581,752.26
31	Fall or Slip - Fall,Slip,Trip,	\$206,738.33
54	Strain/Injury By-Jumping	\$203,626.63
90	Misc-Other Than Physical Cause	\$185,599.08
57	Strain/Injury By-Pushing/ Pull	\$175,747.16

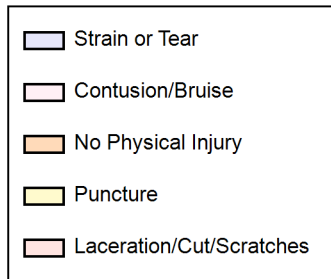
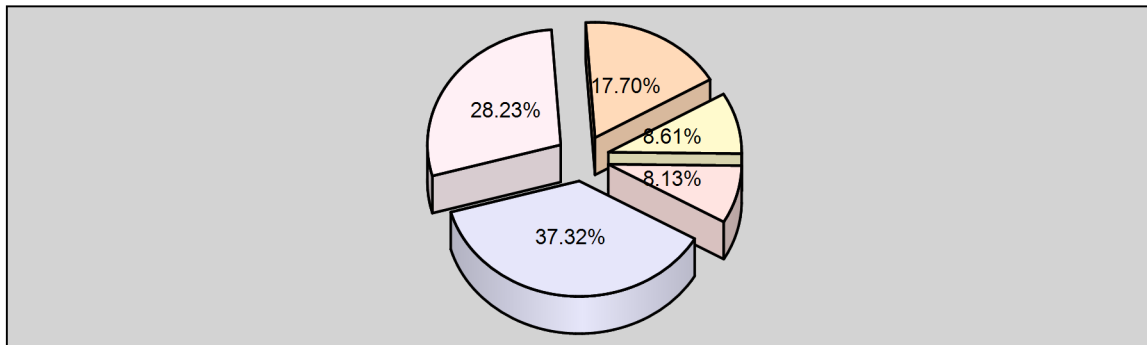
Percentage of Top 5 - Cause of Injury - Net Incurred



Top 5 - Type of Injury - Frequency Past 3 Years

Type of Injury Code	Type of Injury Description	Number of Injuries
52	Strain or Tear	78
10	Contusion/Bruise	59
01	No Physical Injury	37
43	Puncture	18
40	Laceration/Cut/Scratches	17

Percentage of Top 5 - Type of Injury - Frequency

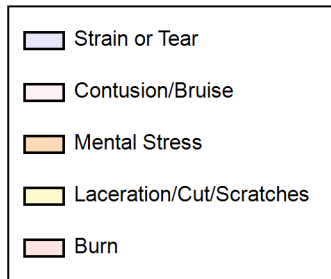
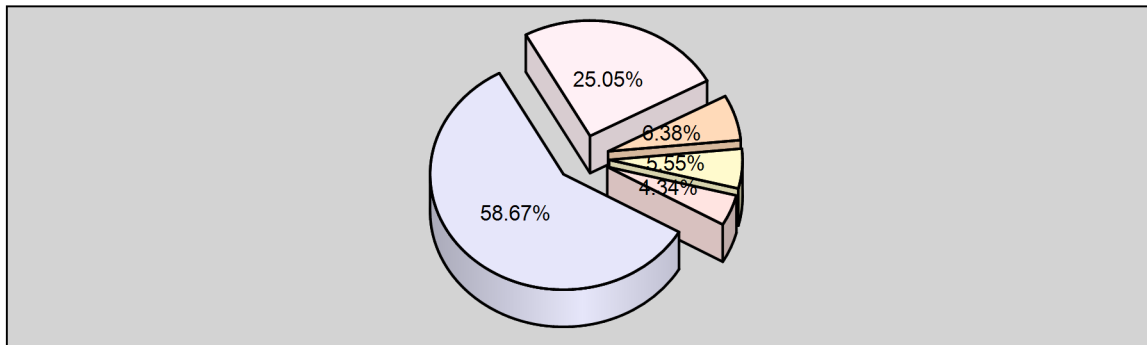


Top 5 - Type of Injury - Net Incurred Past 3 Years

02/20/2020

Type of Injury Code	Type of Injury Description	Net Incurred
52	Strain or Tear	\$1,186,304.76
10	Contusion/Bruise	\$506,551.27
77	Mental Stress	\$129,074.96
40	Laceration/Cut/Scratches	\$112,245.54
04	Burn	\$87,734.89

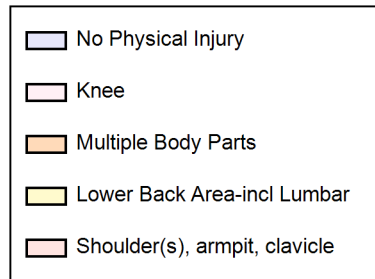
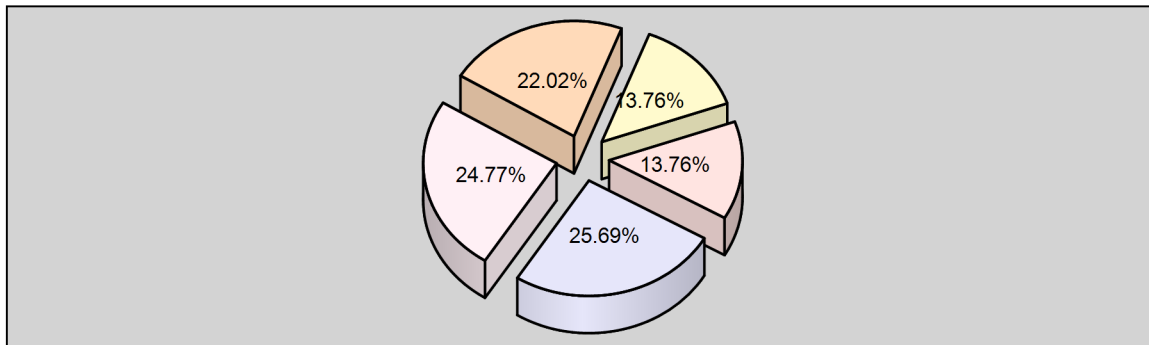
Percentage of Top 5 - Type of Injury - Net Incurred



Top 5 - Part of Body - Frequency Past 3 Years

Part of Body Code	Part of Body Description	Number of Occurrences
66	No Physical Injury	28
53	Knee	27
90	Multiple Body Parts	24
42	Lower Back Area-incl Lumbar	15
38	Shoulder(s), armpit, clavicle	15

Percentage of Top 5 - Part of Body - Frequency



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

Part of Body Code	Part of Body Description	Net Incurred
53	Knee	\$547,878.12
90	Multiple Body Parts	\$394,352.95
38	Shoulder(s), armpit, clavicle	\$308,457.63
54	Lower Leg	\$203,431.19
66	No Physical Injury	\$170,999.33

Percentage of Top 5 - Part of Body - Net Incurred

