

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
JUNE 2, 2022 – 2 PM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

or

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

The Cumberland County Insurance Commission will conduct its June 2, 2022 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA -OPEN PUBLIC MEETING**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: April 7, 2022 Open Minutes.....Appendix I
April 7, 2022 Closed Minutes.....Distributed**

- CORRESPONDENCE - None**

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

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

- TREASURER – Anthony Bontempo**
 - Resolution 15-22 June Bill List.....Page 20

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 21

- RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 29
 - 2022 Wellness Grants.....Appendix II

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

- CLAIMS SERVICE – Inservco Insurance Services**

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

 - Motion to Return to Open Session**
 - Motion to Approve PARS**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**

- NEXT SCHEDULED MEETING: AUGUST 4, 2022 11 AM**
- MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: June 2, 2022

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on April 28, 2022. Included in the agenda on **Pages 3-6** is a written summary of the report. The NJCE is scheduled to meet again on Thursday, June 23, 2022 at 9:30 AM via Zoom.
- Certificate of Insurance Issuance Report** - Included on **Page 7** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of April 1, 2022 to May 1, 2022. There were 5 certificates of insurance issued during this period.
 - Motion to approve the certificate of insurance report.**
- Financial Fast Track** – Included on **Pages 8 - 13** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for December. As of **January 31, 2022**, the Commission has a statutory surplus of **\$400,971**. Total cash on hand is \$4,515,469. As of **February 28, 2022**, the Commission has a statutory surplus of **\$409,414**. Total cash on hand is \$4,217,253.
- NJCE Property and Casualty Financial Fast Track** – Included in the agenda on **pages 14-16** is the NJCE Financial Fast Track Report as of **February 28, 2022**. The report indicates the Fund has a surplus of **\$14,323,659**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$12,413,800**.
- Claims Tracking Report (Page 17)** – Included in the agenda is the Claims Activity Report for April that tracks open claims.
- Pollution Liability/Sewer Backup:** As previously discussed, the 2022 renewal of the pollution liability coverage resulted in an exclusion for sewer backup claims. The Fund office was asked to pursue quotations for this coverage to offer to our member utility authorities (Atlantic, Camden, Cumberland, and Gloucester). A summary of results was presented to the representatives of the Utility Authorities, which included a proposal from Ironshore to cover first party remediation and third-party liability, new conditions only. A revised proposal was presented on May 13, a follow-up Zoom meeting may be needed to further discuss options.

- ❑ **NJCE Cyber Task Force (Page 18-19)** – Included in the agenda on pages 19-20 are two Cyber Bulletins – one on Preventing Cyber Events: Learn from Each Other & the other on the cost of Ransomware. This update outlines two claims experienced by members and the claims process they experienced.
- ❑ **2023 Renewal – Underwriting Data Collection** - The Fund office is beginning the data collection process earlier this year for the 2023 renewal in order to provide relevant information to underwriters in a timely manner. Members and/or risk managers will manage the renewal via Origami, the online platform where members’ exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2023 renewal process this year will be mid-June through mid-August.

- ❑ **Auto ID Cards and WC Posting Notices** – The NJCE Underwriting Team has uploaded the auto ID cards and WC Posting Notices into Origami for members to download on an as-needed basis.
- ❑ **2022 MEL, MRHIF & NJCE JIF Educational Seminar** -The 11th annual seminar was conducted virtually on April 29th and May 6th. The Fund Office will submit attendance records to the respective agencies for continuing education credits.



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 28, 2022
Memo to: Commissioners of the Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: April 28, 2022 NJCE Meeting

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

Finance Sub-Committee: Executive Director reported the committee met on April 26, 2022, to review the procurement responses for the services of the Actuary, Auditor, Payroll Auditor and Litigation Manager. All positions received one response except for Actuary, which received two responses from The Actuarial Advantage Inc (*incumbent*) and SG Risk LLC. The Fund office provided an analysis comparing the scope and hours of each firm; a memorandum was distributed and the Finance committee recommended an award be made to The Actuarial Advantage.

The Board of Fund Commissioners accepted the Finance Committee’s recommendations for contract awards as follows:

Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract via a motion.

Auditor – Award Bowman & Company for a 1-year contract via a motion.

Payroll Auditor - Award Bowman & Company for a 1-year contract via Resolution 20-22

Actuary – Award The Actuarial Advantage Inc a 1-year contract via Resolution 21-22

In addition, Commissioner O’Connor volunteered to serve on the Finance Committee to fill the vacancy of Commissioner Wood’s recent retirement.

Financial Fast Track: The Financial Fast Track as of December 31, 2021 and February 28, 2022 were submitted for information. Executive Director reported the statutory surplus as of February 28th is \$14.3 million.

NJCE Committees:

Cyber Task Force: The task force met Friday, March 11, 2022, to discuss cyber-related issues such as the State of Cyber, Member Communications, Employee Cyber Training, and the formation of a Cyber JIF. Copies of the meeting minutes were submitted for information.

Executive Director reported the MEL JIF formed a special committee to review the feasibility of creating a Cyber JIF to manage the rising exposure of cyber incidents. Executive Director said membership would consist of local JIFs and additional review is needed to determine if the NJCE JIF and/or its members may participate.

The Executive Director also asked any Fund Commissioner and/or a designated representative is interested in serving on the task force, to contact the office. The Executive Director noted that Commissioners that currently serve are Commissioner Sheehan, Commissioner Block and Commissioner Marion.

Coverage Committee: The Committee met Thursday, March 17, 2022, to discuss the status of the Manuscript Policies, Pollution/Sewer Backup update, State of Cyber and the possibility of implementing an appraisal program. Copies of the meeting minutes were submitted for information.

Underwriting Manager reported the Fund's initiative to draft manuscript policies will improve pricing, flexibility, and the management of claims with the NJCE JIF program as well as also allow the Fund to access the reinsurance market.

The committee discussed new technologies to obtain property appraisal data. Executive Director noted the MEL JIF is reviewing a pilot program with a vendor that provides this service, which may be beneficial and assist with obtaining accurate property valuations. The Board of Fund Commissioners granted authority to the Fund office to pursue quotes for a vendor to provide property appraisals.

Safety Committee: A draft copy of the Safety Committee Charter was presented for the Board's review in February. Submitted as part of the agenda was the final Safety Charter for approval. Safety Director reported Commissioner Kessler expressed interest to Chair the committee and encouraged all member entities designate a representative to serve. The first meeting of the Safety Committee will be scheduled for mid-May and other meetings will be scheduled quarterly throughout the year. The Board of Fund Commissioners adopted a motion approving the Safety & Education Committee Charter as presented.

Prospective Membership: The Fund office is working to provide Camden County College a requested quote for Workers Compensation coverage. No action is required at this time.

Membership Renewal: The Counties of Union County, Hudson County, Ocean County and Mercer County are scheduled to renew their three-year membership with the Fund as of January 1, 2023. Renewal documents will be sent to each respective County following the meeting.

Pollution Liability/Sewer Backup: The Executive Director indicated, as previously discussed, the 2022 renewal of the pollution liability coverage resulted in an exclusion for sewer backup claims. The Fund office was asked to pursue quotations for this coverage to offer to our member utility authorities (Atlantic, Camden, Cumberland, and Gloucester). A summary of results was presented to the representatives of the Utility Authorities, which included a proposal from Ironshore to cover first party remediation and third-party liability, new conditions only. Due to the hard market conditions the best proposal was at a \$1 million per incident limit subject to a \$1 million policy aggregate with a \$500,000 per incident retention. There are also options to buy a higher aggregate limit at \$2 million, \$3 million, and \$4 million.

Executive Director reported due to the size of the Insurer retention, the Actuary provided loss funding at the NJCE level and Insurance Commission level so we can offer our members a proposal at various deductible options. Proposals involving the NJCE JIF and/or the Insurance Commissioners would require prior approval from their respective Board of Commissioners

A final decision has not been made by the four utility authorities. They have asked for clarification on loss fund allocation based upon review of specific exposures information for each entity and what affect that may have on pricing.

Executive Director reported action at this point is to seek authority for NJCE to offer the coverage for one year at either \$250 x \$250 or \$400 x \$100. Should the members authorities decide to purchase coverage then the additional assessment will be charged directly back to the respective authorities. The Board of Fund Commissioners approved a request to provide coverage subject to acceptance by the member utility authorities for the balance of 2022.

Hurricane Ida and Covid-19 Claims Update: Ms. Walcoff reported there have been 4,000 reported claims with \$3.2 million paid and \$9.5 million incurred to date. Ms. Walcoff stated the Fund office is working closely with the carrier to obtain a recovery and expects to report more information at future meetings.

Ms. Walcoff reported several NJCE members were affected by Hurricane Ida and to date claim activity is \$5 million incurred and approximately \$630,000 paid to date. Ms. Walcoff noted Zurich, the Fund's excess property carrier, has appointed Mike Trump to assist with management of those claims.

2022 MEL, MRHIF & NJCE Educational Seminar: The 11th Annual Educational Seminar will be held virtually over two sessions on Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Jacquelyn Suarez, Director NJ Division of Local Governmental Services, will be the Keynote speaker for the April 29th Seminar and will be discussing The Local Government Ethics Law. Interested participants may contact the Fund office to register.

NJCE JIF Renewal Timeline: At the February meeting there was a thorough discussion on the 2022 premium delta. The Board of Commissioners, understanding the current hard market conditions, asked what can be done to have a more affirmative premium indications in time for budget introduction but no later than budget adoption to avoid post budget renewal reconciliations. In response, the Fund office submitted a suggested timeline for the NJCE which assumes an earlier start to the renewal process and with specific target dates.

2022 Financial Disclosures: The Local Finance Board issued notification, 2022-06, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. The deadline to file is April 30th.

NJAC 2022 May Conference: Representatives from PERMA will be attending and exhibiting at the NJAC 2022 May 4-6 conference in Atlantic City at Caesar's.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from February to May 2022.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of March 2022.

Next Meeting: The next meeting of the NJCE fund is scheduled for June 23, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 4/1/2022 To 5/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Bridgeton Board of Education I - Cumberland County	41 Bank Street Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Walk for Wellness The certificate holder, the Board of Education, its administration, employees and agents are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the Districts facilities for the Walk for Wellness Health Fair and Exercise Event.	4/6/2022 #3433866	GL AU EX WC OTH
H - NJSP RERP Unit I - Cumberland County	Attn: Laura Forrest P.O. Box 7068	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Evidence of Insurance	4/12/2022 #3440629	GL AU EX WC OTH
H - Hopewell Municipal Building I - Cumberland County	590 Shiloh Pike Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: polling location Evidence of insurance as respects to use of property as a polling location during the elections.	4/27/2022 #3452452	GL AU EX WC OTH
H - Hopewell Senior Center I - Cumberland County	2 Cassidy Ct. Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: polling location Evidence of insurance as respects to use of property as a polling location during the elections.	4/27/2022 #3452453	GL AU EX WC OTH
H - City of Bridgeton I - Cumberland County	181 E. Commerce Street Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: construction work 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 Shared Services Agreement for ongoing construction work at the intersection of West Commerce Street and Atlantic Street in the City of Bridgeton	4/29/2022 #3453762	GL AU EX WC OTH
Total # of Holders: 5				

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	310,223	310,223	27,215,324	27,525,547
2.	CLAIM EXPENSES				
	Paid Claims	133,720	133,720	9,447,119	9,580,839
	Case Reserves	76,505	76,505	2,439,209	2,515,714
	IBNR	(82,473)	(82,473)	2,233,213	2,150,740
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(6,292)	(6,292)	(103,659)	(109,951)
	TOTAL CLAIMS	121,459	121,459	14,015,883	14,137,342
3.	EXPENSES				
	Excess Premiums	149,616	149,616	10,692,429	10,842,045
	Administrative	30,332	30,332	3,025,230	3,055,562
	TOTAL EXPENSES	179,948	179,948	13,717,658	13,897,607
4.	UNDERWRITING PROFIT (1-2-3)	8,815	8,815	(518,217)	(509,402)
5.	INVESTMENT INCOME	784	784	184,706	185,490
6.	PROFIT (4 + 5)	9,599	9,599	(333,511)	(323,912)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	140,092	140,092
9.	DIVIDEND EXPENSE	0	0	(140,092)	(140,092)
10.	INVESTMENT IN JOINT VENTURE	(3,260)	(3,260)	726,035	722,775
11.	SURPLUS (6 + 7 + 8 - 9)	6,339	6,339	394,633	400,972
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	8	8	290,289	290,296
	2013	(212)	(212)	240,212	240,000
	2014	(214)	(214)	170,312	170,097
	2015	(246)	(246)	(433,601)	(433,847)
	2016	(239)	(239)	341,008	340,769
	2017	(380)	(380)	(562,884)	(563,265)
	2018	(340)	(340)	(126,031)	(126,371)
	2019	(313)	(313)	484,994	484,681
	2020	128	128	(235,616)	(235,488)
	2021	(2,156)	(2,156)	225,950	223,794
	2022	10,303	10,303		10,303
TOTAL SURPLUS (DEFICITS)		6,339	6,339	394,632	400,971
TOTAL CASH					4,515,469

CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2012					
Paid Claims	0	0	40,744	40,744	
Case Reserves	0	0	0	0	
IBNR	0	0	0	0	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744	
FUND YEAR 2013					
Paid Claims	0	0	1,200,152	1,200,152	
Case Reserves	0	0	7,189	7,189	
IBNR	0	0	(0)	(0)	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2013 CLAIMS	0	0	1,207,341	1,207,341	
FUND YEAR 2014					
Paid Claims	0	0	1,349,349	1,349,349	
Case Reserves	1	1	27,174	27,175	
IBNR	0	0	0	0	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	(0)	(0)	
TOTAL FY 2014 CLAIMS	1	1	1,376,523	1,376,524	
FUND YEAR 2015					
Paid Claims	1,950	1,950	1,666,412	1,668,363	
Case Reserves	(1,845)	(1,845)	226,690	224,845	
IBNR	(105)	(105)	74,497	74,392	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2015 CLAIMS	0	0	1,967,599	1,967,600	
FUND YEAR 2016					
Paid Claims	125	125	996,544	996,669	
Case Reserves	(124)	(124)	201,173	201,049	
IBNR	0	0	28,875	28,875	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2016 CLAIMS	1	1	1,226,592	1,226,592	
FUND YEAR 2017					
Paid Claims	72,711	72,711	1,490,895	1,563,607	
Case Reserves	(93,408)	(93,408)	614,801	521,393	
IBNR	20,698	20,698	85,002	105,700	
Excess Insurance Recoverable	0	0	0	0	
Discounted Claim Value	0	0	(2,729)	(2,729)	
TOTAL FY 2017 CLAIMS	1	1	2,187,969	2,187,970	

FUND YEAR 2018				
Paid Claims	11,258	11,258	1,272,361	1,283,619
Case Reserves	148,305	148,305	358,802	507,107
IBNR	(159,564)	(159,564)	145,845	(13,719)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(5,115)	(5,115)
TOTAL FY 2018 CLAIMS	(0)	(0)	1,771,893	1,771,893
FUND YEAR 2019				
Paid Claims	1,352	1,352	497,806	499,158
Case Reserves	8,647	8,647	56,648	65,295
IBNR	(10,000)	(10,000)	571,346	561,346
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(10,154)	(10,154)
TOTAL FY 2019 CLAIMS	(1)	(1)	1,115,646	1,115,645
FUND YEAR 2020				
Paid Claims	9,090	9,090	684,516	693,605
Case Reserves	(81,309)	(81,309)	512,698	431,389
IBNR	72,219	72,219	624,018	696,237
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(34,919)	(34,919)
TOTAL FY 2020 CLAIMS	0	0	1,786,313	1,786,313
FUND YEAR 2021				
Paid Claims	37,233	37,233	248,339	285,573
Case Reserves	76,938	76,938	434,034	510,972
IBNR	(114,172)	(114,172)	703,630	589,459
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(50,742)	(50,742)
TOTAL FY 2021 CLAIMS	(0)	(0)	1,335,262	1,335,261
FUND YEAR 2022				
Paid Claims	0	0		0
Case Reserves	19,300	19,300		19,300
IBNR	108,450	108,450		108,450
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,292)	(6,292)		(6,292)
TOTAL FY 2022 CLAIMS	121,458	121,458	0	121,458
COMBINED TOTAL CLAIMS	121,459	121,459	14,015,883	14,137,342

CUMBERLAND COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	310,223	620,446	27,215,324	27,835,770	
2.	CLAIM EXPENSES					
	Paid Claims	201,272	334,991	9,447,119	9,782,111	
	Case Reserves	(14,195)	62,310	2,439,209	2,501,519	
	IBNR	(59,327)	(141,800)	2,233,213	2,091,413	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	(6,223)	(12,515)	(103,659)	(116,173)	
	TOTAL CLAIMS	121,527	242,987	14,015,883	14,258,869	
3.	EXPENSES					
	Excess Premiums	149,616	299,232	10,692,429	10,991,661	
	Administrative	30,332	60,665	3,025,230	3,085,894	
	TOTAL EXPENSES	179,948	359,897	13,717,658	14,077,555	
4.	UNDERWRITING PROFIT (1-2-3)	8,747	17,562	(518,217)	(500,655)	
5.	INVESTMENT INCOME	706	1,490	184,706	186,196	
6.	PROFIT (4 + 5)	9,453	19,052	(333,511)	(314,459)	
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109	
8.	DIVIDEND INCOME	0	0	140,092	140,092	
9.	DIVIDEND EXPENSE	0	0	(140,092)	(140,092)	
10.	INVESTMENT IN JOINT VENTURE	(1,010)	(4,271)	726,035	721,764	
11.	SURPLUS (6 + 7 + 8 - 9)	8,443	14,782	394,633	409,414	
SURPLUS (DEFICITS) BY FUND YEAR						
	2012	19	27	290,289	290,316	
	2013	(92)	(303)	240,212	239,908	
	2014	(72)	(287)	170,312	170,025	
	2015	(95)	(341)	(433,601)	(433,941)	
	2016	(77)	(316)	341,008	340,692	
	2017	(171)	(551)	(562,884)	(563,436)	
	2018	(142)	(481)	(126,031)	(126,513)	
	2019	(91)	(403)	484,994	484,591	
	2020	126	254	(235,616)	(235,362)	
	2021	1,851	(305)	225,950	225,645	
	2022	7,187	17,489		17,489	
	TOTAL SURPLUS (DEFICITS)	8,443	14,782	394,632	409,414	
	TOTAL CASH				4,217,253	

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	0	1,200,152	1,200,152
Case Reserves	4,228	4,228	7,189	11,417
IBNR	(4,228)	(4,228)	(0)	(4,228)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,207,341	1,207,341
FUND YEAR 2014				
Paid Claims	0	0	1,349,349	1,349,349
Case Reserves	0	1	27,174	27,175
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	1	1,376,523	1,376,524
FUND YEAR 2015				
Paid Claims	129,888	131,838	1,666,412	1,798,251
Case Reserves	(129,888)	(131,733)	226,690	94,957
IBNR	0	(105)	74,497	74,392
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	1,967,599	1,967,600
FUND YEAR 2016				
Paid Claims	525	650	996,544	997,193
Case Reserves	(525)	(649)	201,173	200,524
IBNR	0	0	28,875	28,875
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	1	1,226,592	1,226,592
FUND YEAR 2017				
Paid Claims	8,160	80,872	1,490,895	1,571,767
Case Reserves	21,360	(72,049)	614,801	542,752
IBNR	(29,520)	(8,822)	85,002	76,180
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(2,729)	(2,729)
TOTAL FY 2017 CLAIMS	0	1	2,187,969	2,187,970
FUND YEAR 2018				
Paid Claims	4,120	15,378	1,272,361	1,287,740
Case Reserves	(4,120)	144,185	358,802	502,987
IBNR	(0)	(159,564)	145,845	(13,719)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(5,115)	(5,115)
TOTAL FY 2018 CLAIMS	(0)	(0)	1,771,893	1,771,893

FUND YEAR 2019				
Paid Claims	409	1,761	497,806	499,567
Case Reserves	9,591	18,238	56,648	74,886
IBNR	(10,000)	(20,000)	571,346	551,346
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(10,154)	(10,154)
TOTAL FY 2019 CLAIMS	0	(1)	1,115,646	1,115,645
FUND YEAR 2020				
Paid Claims	30,122	39,212	684,516	723,727
Case Reserves	(30,642)	(111,951)	512,698	400,747
IBNR	520	72,740	624,018	696,758
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(34,919)	(34,919)
TOTAL FY 2020 CLAIMS	0	0	1,786,313	1,786,313
FUND YEAR 2021				
Paid Claims	26,488	63,721	248,339	312,061
Case Reserves	40,353	117,291	434,034	551,325
IBNR	(66,841)	(181,012)	703,630	522,618
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(50,742)	(50,742)
TOTAL FY 2021 CLAIMS	0	(0)	1,335,262	1,335,261
FUND YEAR 2022				
Paid Claims	1,559	1,559		1,559
Case Reserves	75,449	94,749		94,749
IBNR	50,742	159,192		159,192
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,223)	(12,515)		(12,515)
TOTAL FY 2022 CLAIMS	121,527	242,985	0	242,985
COMBINED TOTAL CLAIMS	121,527	242,987	14,015,883	14,258,869

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,770,490	5,416,674	216,347,698	221,764,372
2.	CLAIM EXPENSES				
	Paid Claims	41,985	133,409	8,997,544	9,130,953
	Case Reserves	(146,729)	(462,392)	10,977,439	10,515,047
	IBNR	627,093	1,365,883	11,375,865	12,741,749
	Discounted Claim Value	(55,752)	(111,504)	(1,916,773)	(2,028,277)
	Excess Recoveries	0	0	(1,387,397)	(1,387,397)
	TOTAL CLAIMS	466,597	925,396	28,046,678	28,972,074
3.	EXPENSES				
	Excess Premiums	2,159,435	4,137,557	153,216,264	157,353,820
	Administrative	173,321	347,297	16,354,219	16,701,516
	TOTAL EXPENSES	2,332,756	4,484,854	169,570,483	174,055,336
4.	UNDERWRITING PROFIT (1-2-3)	(28,863)	6,425	18,730,537	18,736,962
5.	INVESTMENT INCOME	(28,650)	(88,856)	1,533,106	1,444,249
6.	PROFIT (4+5)	(57,514)	(82,432)	20,263,643	20,181,211
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	(57,514)	(82,432)	14,406,092	14,323,660
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(223)	(690)	163,660	162,970
	2011	(411)	(1,280)	666,797	665,517
	2012	(855)	(2,653)	690,291	687,638
	2013	(1,562)	(4,853)	1,322,965	1,318,112
	2014	(2,263)	(7,109)	2,323,116	2,316,007
	2015	(2,759)	(8,574)	1,637,394	1,628,820
	2016	(2,942)	(9,132)	1,825,687	1,816,555
	2017	(3,660)	(11,351)	1,865,475	1,854,124
	2018	(3,366)	(10,436)	2,701,793	2,691,357
	2019	(4,013)	(12,443)	2,317,154	2,304,711
	2020	(223)	(690)	(1,215,894)	(1,216,584)
	2021	(6,372)	(11,849)	107,652	95,804
	2022	(28,863)	(1,373)		(1,373)
	TOTAL SURPLUS (DEFICITS)	(57,514)	(82,432)	14,406,091	14,323,659
	TOTAL CASH				12,413,800

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	0	538,401	538,401
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS	0	0	538,401	538,401
FUND YEAR 2012				
Paid Claims	359	408	1,582,804	1,583,212
Case Reserves	(359)	(408)	65,616	65,207
IBNR	0	0	5,318	5,318
Discounted Claim Value	0	0	(7,374)	(7,374)
TOTAL FY 2012 CLAIMS	(0)	(0)	1,646,363	1,646,363
FUND YEAR 2013				
Paid Claims	2,760	8,046	914,416	922,463
Case Reserves	(4,764)	(10,050)	458,599	448,548
IBNR	2,004	2,004	74,752	76,756
Discounted Claim Value	0	0	(57,108)	(57,108)
TOTAL FY 2013 CLAIMS	(0)	(0)	1,390,659	1,390,659
FUND YEAR 2014				
Paid Claims	125	51,546	476,289	527,835
Case Reserves	(37,407)	(113,993)	388,283	274,290
IBNR	37,282	62,447	43,550	105,997
Discounted Claim Value	0	0	(37,267)	(37,267)
TOTAL FY 2014 CLAIMS	0	(0)	870,855	870,855
FUND YEAR 2015				
Paid Claims	6,828	17,686	1,175,139	1,192,825
Case Reserves	(105,069)	(107,748)	1,460,651	1,352,902
IBNR	98,241	90,062	106,456	196,519
Discounted Claim Value	0	0	(100,358)	(100,358)
TOTAL FY 2015 CLAIMS	0	0	2,641,889	2,641,889
FUND YEAR 2016				
Paid Claims	3,991	9,582	844,767	854,349
Case Reserves	(3,990)	5,951	1,681,779	1,687,730
IBNR	(1)	(15,533)	54,558	39,026
Discounted Claim Value	0	0	(113,121)	(113,121)
TOTAL FY 2016 CLAIMS	0	0	2,467,984	2,467,984

FUND YEAR 2016					
	Paid Claims	3,991	9,582	844,767	854,349
	Case Reserves	(3,990)	5,951	1,681,779	1,687,730
	IBNR	(1)	(15,533)	54,558	39,026
	Discounted Claim Value	0	0	(113,121)	(113,121)
	TOTAL FY 2016 CLAIMS	0	0	2,467,984	2,467,984
FUND YEAR 2017					
	Paid Claims	1,844	3,516	393,930	397,446
	Case Reserves	(1,944)	(303,617)	1,372,320	1,068,703
	IBNR	100	300,101	1,211,149	1,511,250
	Discounted Claim Value	0	0	(135,864)	(135,864)
	TOTAL FY 2017 CLAIMS	0	0	2,841,535	2,841,535
FUND YEAR 2018					
	Paid Claims	204	789	742,774	743,563
	Case Reserves	11,798	3,914	384,006	387,920
	IBNR	(12,002)	(4,703)	1,013,968	1,009,265
	Discounted Claim Value	0	0	(132,597)	(132,597)
	TOTAL FY 2018 CLAIMS	0	0	2,008,151	2,008,151
FUND YEAR 2019					
	Paid Claims	0	0	673,118	673,118
	Case Reserves	100	74,102	590,241	664,343
	IBNR	(100)	(74,102)	1,923,599	1,849,497
	Discounted Claim Value	0	0	(263,678)	(263,678)
	TOTAL FY 2019 CLAIMS	0	0	2,923,280	2,923,280
FUND YEAR 2020					
	Paid Claims	0	0	636,007	636,007
	Case Reserves	0	0	3,478,036	3,478,036
	IBNR	0	0	3,149,860	3,149,860
	Discounted Claim Value	0	0	(547,421)	(547,421)
	Excess Recoveries	0	0	(1,387,397)	(1,387,397)
	TOTAL FY 2020 CLAIMS	0	0	5,329,085	5,329,085
FUND YEAR 2021					
	Paid Claims	25,874	41,835	848,061	889,896
	Case Reserves	(5,495)	(13,344)	1,097,909	1,084,565
	IBNR	(20,378)	(36,288)	3,792,655	3,756,367
	Discounted Claim Value	0	0	(521,987)	(521,987)
	Excess Recoveries	0	0		0
	TOTAL FY 2021 CLAIMS	1	(7,797)	5,216,637	5,208,840
FUND YEAR 2022					
	Paid Claims	0	0		0
	Case Reserves	402	2,802		2,802
	IBNR	521,947	1,041,896		1,041,896
	Discounted Claim Value	(55,752)	(111,504)		(111,504)
	TOTAL FY 2022 CLAIMS	466,597	933,193	0	933,193
COMBINED TOTAL CLAIMS		466,597	925,396	28,046,678	28,972,074

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

	AS OF											April 30, 2022							
COVERAGE LINE - PROPERTY																			
CLAIM COUNT - OPEN CLAIMS																			
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL							
March-22	0	0	0	0	0	0	3	0	0	7	2	12							
April-22	0	0	0	0	0	0	3	0	0	6	6	15							
NET CHGE	0	0	0	0	0	0	0	0	0	-1	4	3							
Limited Reserves													\$9,581						
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL							
March-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$19,259	\$78,637	\$105,626							
April-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$11,587	\$124,402	\$143,718							
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,673)	\$45,765	\$38,092							
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$207,834	\$229,500	\$1,696,445							
COVERAGE LINE - GENERAL LIABILITY																			
CLAIM COUNT - OPEN CLAIMS																			
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL							
March-22	1	0	1	1	1	3	6	4	16	26	3	62							
April-22	1	0	1	1	1	3	7	4	16	24	3	61							
NET CHGE	0	0	0	0	0	0	1	0	0	-2	0	-1							
Limited Reserves													\$20,241						
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL							
March-22	\$10,000	\$0	\$22,207	\$46,134	\$63,919	\$425,279	\$376,960	\$19,463	\$124,049	\$193,083	\$1,500	\$1,282,594							
April-22	\$10,000	\$0	\$22,207	\$39,055	\$62,449	\$413,205	\$367,117	\$11,054	\$123,594	\$184,517	\$1,500	\$1,234,698							
NET CHGE	\$0	\$0	\$0	(\$7,079)	(\$1,470)	(\$12,074)	(\$9,843)	(\$8,408)	(\$455)	(\$8,566)	\$0	(\$47,896)							
Ltd Incurred	\$12,796	\$270,541	\$404,189	\$1,087,949	\$379,923	\$924,409	\$467,349	\$291,200	\$180,253	\$212,230	\$1,500	\$4,232,339							
COVERAGE LINE - AUTO LIABILITY																			
CLAIM COUNT - OPEN CLAIMS																			
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL							
March-22	0	0	0	0	0	0	0	0	1	1	0	2							
April-22	0	0	0	0	0	0	0	0	1	1	0	2							
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0							
Limited Reserves													\$900						
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL							
March-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,500	\$0	\$1,800							
April-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,500	\$0	\$1,800							
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0							
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$17,815	\$0	\$131,416							
COVERAGE LINE - WORKERS COMP.																			
CLAIM COUNT - OPEN CLAIMS																			
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL							
March-22	0	1	1	3	1	6	5	1	22	25	13	78							
April-22	0	1	1	3	1	4	5	1	22	22	8	68							
NET CHGE	0	0	0	0	0	-2	0	0	0	-3	-5	-10							
Limited Reserves													\$19,594						
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL							
March-22	\$0	\$11,417	\$4,561	\$13,397	\$135,653	\$113,137	\$111,022	\$43,078	\$360,607	\$288,356	\$52,534	\$1,133,763							
April-22	\$0	\$11,123	\$27,065	\$13,397	\$135,047	\$113,130	\$274,495	\$42,990	\$388,787	\$277,976	\$48,383	\$1,332,393							
NET CHGE	\$0	(\$294)	\$22,504	\$0	(\$606)	(\$8)	\$163,473	(\$88)	\$28,179	(\$10,380)	(\$4,151)	\$198,630							
Ltd Incurred	\$37,947	\$888,203	\$538,906	\$727,406	\$577,504	\$1,112,112	\$1,371,604	\$187,782	\$748,286	\$566,240	\$53,993	\$6,809,984							
TOTAL ALL LINES COMBINED																			
CLAIM COUNT - OPEN CLAIMS																			
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL							
March-22	1	1	2	4	2	9	14	5	39	59	18	154							
April-22	1	1	2	4	2	7	15	5	39	53	17	146							
NET CHGE	0	0	0	0	0	-2	1	0	0	-6	-1	-8							
Limited Reserves													\$18,580						
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL							
March-22	\$10,000	\$11,417	\$26,769	\$59,531	\$199,572	\$538,417	\$495,711	\$62,540	\$484,956	\$502,198	\$132,671	\$2,523,783							
April-22	\$10,000	\$11,123	\$49,273	\$52,452	\$197,496	\$526,335	\$649,341	\$54,044	\$512,681	\$475,580	\$174,285	\$2,712,609							
NET CHGE	\$0	(\$294)	\$22,504	(\$7,079)	(\$2,076)	(\$12,082)	\$153,630	(\$8,496)	\$27,725	(\$26,619)	\$41,614	\$188,826							
Ltd Incurred	\$50,744	\$1,211,569	\$1,399,028	\$1,863,571	\$1,197,717	\$2,119,894	\$1,976,177	\$578,627	\$1,183,745	\$1,004,119	\$284,993	\$12,870,184							



Prevent Cyber Events: Learn from Each Other

The NJCE's Risk Management programs are shaped based on the events we have experienced, as well as those of our peers. This simple principle also applies to our Cyber framework. We are, and need to be, constantly learning from each other. In this update, we present two claims experienced by our members and the claims process they experienced.



RANSOMWARE Cost a local Police Department nearly 3 months and \$600K.

A police department clicked on a malicious file in a phishing email, allowing the attacker access to the network and eventually deploying the ransomware. The department remained encrypted for about 10 days, with no access to anything on network; just think, no employee data, payroll, investigation records, CJIS, etc. The event was noticed on a Saturday and the insurance company, cyber breach counsel, and forensic vendors were engaged by Monday. Two response tracts were running at the same time: 1) *Identify where the attackers are/were in the network*; and 2) *Secure the network and get operational*.

Forensics worked with the police's outsourced IT vendor in identifying nearly 1.1M data files, while discovering backup copies of body cam footage were deleted. This turned out to be a double-extortion event, which means that not only is the system encrypted, but the attacker gains access to the system and exfiltrates data, demanding a second ransom to not release such data onto the deep web. They demanded a nearly \$1,000,000 ransom and the attacker gave sample proof of data exfiltration. Data seen and exfiltrated included payroll, thousands of police reports, victim/witness statements, Megan's Law PII (personally Identifying information), employee PII, employee psychological reports, internal affairs reports, disciplinary records, employee PHI (protected health information), youth academy PII, police candidate removal evidence, mugshots, and more. It is expected the attacker was in the system for much time. During this time, forensics also recommended security measures to the police and implemented defensive software to protect the network.

END RESULT: Attacker negotiations initiated due to exfiltrated data, and such went on for nearly six weeks. The township was faced with deciding whether it should pay the ransom in a best effort to protect all this data or to rely on just notifying all impacted individuals. Although not frequent, there is the chance regardless of decision made of a lawsuit against the township for failing to protect the data. Ransom paid, nearly three months of interruption and credit monitoring.

For details, contact the NJCE Underwriting Manager or your local Commission Executive Director

The NJCE logo features a circular emblem with a map of New Jersey inside, surrounded by the text "NJCE" at the top and "NEW JERSEY COUNTIES UNDERWRITERS ASSOCIATION" at the bottom.

NJCE JIF CYBER TASK FORCE



RANSOMWARE Cost a local Municipality nearly 3 months \$300K

A municipality was breached via an unprotected remote connection, which allowed the attacker to physically enter the network. The attacker was able to exfiltrate sensitive data and encrypt the network via ransomware, which allowed them to make this a double-extortion, whereby ransom was demanded to decrypt the network and a second ransom to prevent the exfiltrated data from being released. About \$100,000 in ransom was demanded.

The insurer, breach counsel and forensics were brought in within two days. The municipality setup dual off-network back-ups, but *both were found to be corrupted*. This emphasizes the need to not only have back-ups but set them up correctly and check them. In review of the files accessed and exfiltrated, there was sensitive employee and third-party data. This left the municipality with the decision of whether to pay the ransom or not or to just setup credit monitoring for affected individuals.

END RESULT: The municipality was eventually able to recover much of their data within a few weeks. Ransom was not paid and credit monitoring was setup for those affected. It took many weeks to review all potentially affected files and send proper notices to those compromised.

WHAT CAN WE LEARN?

First, if you think this cannot happen to you – think again. It is estimated that nearly three quarters of organizations saw a cyber event last year and the national ransomware claim average is over \$4.5M. Most of our claims are in the \$300K - \$500K range, which is bad enough, but we have luckily not had to pay a large ransom over \$1 Million, nor have we seen follow-on lawsuits.

Second, various security control failures in both of these events are glaring:

- 1) Not reviewing back-ups;
- 2) Credential integrity and password policies;
- 3) Encrypting and managing sensitive data; and
- 4) Securing remote connections.

For details, contact the NJCE Underwriting Manager or your local Commission Executive Director



RESOLUTION NO. 15-22

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – JUNE 2022**

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 2022</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000298			
000298	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 5/22	4,607.67
000298	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 4/22	4,607.67
			9,215.34
		Total Payments FY 2022	9,215.34
		TOTAL PAYMENTS ALL FUND YEARS	9,215.34

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer



CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: May 26, 2022
DATE OF MEETING: June 2, 2022

CUIC SERVICE TEAM

<p align="center">Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p align="center">Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p align="center">Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>
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April - June 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 7:** Attended the CUIC meeting via teleconference.
- **April 13:** Attended the CUIC Safety Committee meeting via teleconference.
- **April 19:** Attended the CUIC Claims Committee meeting via teleconference,
- **May 17:** Attended the CUIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 2:** Plan to attend the CUIC meeting via teleconference.
- **June 8:** Plan to attend the CUIC Safety Committee meeting via teleconference.
- **June 21:** Plan to attend the CUIC Claims Committee meeting via teleconference.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - SD Bulletin: Catalytic Converter Theft – April 1.
- NJCE JIF - SD Bulletin: Take Our Kids to Work Day Best Practices – April 11.
- NJCE JIF - JAMC LE Bulletin: Naloxone, Syringe, and Fentanyl Test Strip Legislation Impacting Law Enforcement – April 11.

- NJCE JIF - Live Safety Training – June 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – April 13.
- NJCE JIF - Safety Recall Alert – Craftsman 30" Mini and Troy-Bilt TB30 Riding Lawn Mowers – April 18.
- NJCE JIF - SD Message: New Jersey Youth Camps – April 27.
- NJCE JIF - SD Bulletin: Workplace Violence Prevention – May 2.
- NJCE JIF - SD Message: National Safety Stand-Down to Prevent Falls in Construction - May 2 through May 6, 2022 – May 4.
- NJCE JIF - Training Announcement: Public Works and Utilities - Safety and Regulatory Awareness Live Virtual Training – May 9.
- NJCE JIF - Live Safety Training – July 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – May 9.
- NJCE JIF - SD Message: Risk Management Strategies for Lifeguard Operations – May 13.
- NJCE JIF - SD Bulletin: Lightning Safety Best Practices – May 18.
- NJCE JIF - SD Bulletin: Crane Truck Regulations – May 24.
- NJCE JIF - SD Message: Heat Related Illnesses – May 25.
- NJCE JIF - SD Message: Violence in the Workplace Training and Resources – May 26.

NJCE MEDIA LIBRARY

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

- No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

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

NJCE LIVE SAFETY TRAINING

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

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

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

The live virtual monthly training schedules and registration links are available on the <https://njce.org/> website under the "Safety" tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(The May thru June 2022 Live Training schedules and registration links are also attached).* To maintain

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

MSI-NJCE EXPOS (In-Person Training)

The MSI/NJCE Expos (In-Person training) scheduled throughout the state in 2022 for training programs not available virtually.

The training EXPO topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Personal Protective Equipment (1 hour)
 - Fire Safety (1 hour)
- NJCE Leadership Academy consists of two sessions. There can be taken individually.
 - Ethics for NJ Government Employees (2 hour)
 - Practical Leadership – 21 Irrefutable Laws (2 hour)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris County Public Safety Training Academy	500 W Hanover Avenue, Morris Plains, 07950
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/21/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

All courses will be held from 8:30 a.m. to 12:30 p.m.
Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register go to the: [MSI-NJCE 2022 EXPO Schedule](#) click on the selected course name/date.

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

NJCE Leadership Academy

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://nice.org/safety/nice-leadership-academy/>

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



NJCE Learning Management System (LMS) - The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

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

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

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

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

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

J.A. Montgomery CONSULTING

Please Note: As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a live Virtual platform through Zoom via the MSI/NJCE Expos as mentioned below. ([NJCE Live Virtual and In-Person \(Expos\) Training Announcement](#))

In-Person training is being held via the MSI/NJCE Expos (*). These Expos are scheduled throughout the state in 2022 and for training programs that are not available virtually. **To Register** go to the: [MSI-NJCE 2022 EXPO Schedule](#) click on the selected course name/date.

June thru July 2022 Safety Training Schedule

Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
6/1/22	HazCom w/GHS	8:30 - 10:00 am
6/1/22	Employee Conduct and Violence Prevention in the Workplace	9:30 - 11:00 am
6/1/22	Hearing Conservation	10:30 - 11:30 am
6/1/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/2/22	Productive Meetings Best Practices	8:30 - 10:00 am
6/2/22	Playground Safety Inspections	1:00 - 3:00 pm
6/6/22	Heavy Equipment - General Safety	8:30 - 10:30 am
6/6/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
6/6/22	Employee Conduct and Violence Prevention in the Workplace	11:00 - 12:30 pm
6/6/22	Shift Briefing Essentials	1:00 - 2:30 pm
6/7/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
6/7/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
6/7/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
6/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
6/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
6/8/22	Wellness for Government Employees	9:00 - 11:30 am
6/8/22	Mower Safety	11:00 - 12:00 pm
6/8/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
6/9/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
6/9/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	8:30 - 10:00 am
6/9/22	Introduction to Understanding Conflict	12:30 - 2:30 pm
6/9/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
6/10/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
6/10/22	Shop & Tool Safety	11:00 - 12:00 pm
6/13/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
6/13/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
6/13/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/13/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
6/14/22	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
6/14/22	Preparing for the Unspeakable	9:00 - 10:30 am
6/14/22	Fire Safety	11:00 - 12:00 pm

6/14/22	Fire Extinguisher Safety	1:00 - 2:00 pm
6/15/22	HazCom w/GHS	8:30 - 10:00 am
6/16/22	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
6/17/22	CDL: Supervisors Reasonable Suspicion	8:30 - 10:30 am
6/17/22	Special Events Management	1:00 - 3:00 pm
6/20/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
6/20/22	Chipper Safety	11:00 - 12:00 pm
6/20/22	Chain Saw Safety	1:00 - 2:00 pm
6/21/22	Mower Safety	8:30 - 9:30 am
6/21/22	Implicit Bias in the Workplace	9:00 - 10:30 am
6/21/22	Fall Protection Awareness	1:00 - 3:00 pm
6/22/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
6/23/22	Power of Collaboration - Middlesex Fire Academy*	9:00 - 2:00 pm w/lunch brk
6/23/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/24/22	Driving Safety Awareness	8:30 - 10:00 am
6/24/22	Personal Protective Equipment (PPE)	10:30 - 12:30 pm
6/27/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/27/22	Back Safety / Material Handling	11:00 - 12:00 pm
6/28/22	Flagger Skills and Safety	8:30 - 9:30 am
6/28/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
6/28/22	Safety Coordinator Skills Training	8:30 - 12:30 pm
6/29/22	Fire Safety	8:30 - 9:30 am
6/29/22	Fire Extinguisher Safety	10:00 - 11:00 am
6/30/22	Confined Space Entry for Supervisors	9:00 - 12:00 pm
6/30/22	HazCom w/GHS	1:00 - 2:30 pm
7/1/22	Mower Safety	8:30 - 9:30 am
7/1/22	Hearing Conservation	10:00 - 11:00 am
7/6/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
7/6/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
7/6/22	Fire Extinguisher Safety	11:00 - 12:00 pm
7/6/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
7/7/22	Back Safety / Material Handling	7:30 - 8:30 am
7/7/22	HazCom w/GHS	9:00 - 10:30 am
7/8/22	Fire Safety	7:30 - 8:30 am
7/8/22	Fall Protection Awareness	9:00 - 11:00 am
7/11/22	Flagger Skills and Safety	8:30 - 9:30 am
7/11/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
7/12/22	Preparing for First Amendment Audits	9:00 - 11:00 am
7/12/22	Introduction to Management Skills	10:00 - 12:00 pm
7/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
7/13/22	Personal Protective Equipment (PPE)	7:30 - 9:30 am
7/13/22	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
7/14/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/14/22	Driving Safety Awareness	1:00 - 2:30 pm
7/15/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am

7/15/22	Shop & Tool Safety	9:00 - 10:00 am
7/18/22	Confined Space Entry for Entrants & Attendants	7:30 - 9:30 am
7/18/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
7/18/22	HazCom w/GHS	1:00 - 2:30 pm
7/19/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/19/22	Jetter/Vacuum Safety Awareness	8:00 - 10:00 am
7/19/22	Hearing Conservation	10:30 - 11:30 am
7/19/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
7/20/22	Safety Committee Best Practices	8:30 - 10:00 am
7/20/22	Implicit Bias in the Workplace	11:00 - 12:30 pm
7/21/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/21/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
7/22/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
7/22/22	Fire Extinguisher Safety	11:00 - 12:00 pm
7/25/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
7/25/22	Fire Safety	10:00 - 11:00 am
7/26/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
7/26/22	HazCom w/GHS	10:00 - 11:30 am
7/27/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/27/22	Dealing with Difficult People	9:00 - 10:30 am
7/28/22	Mower Safety	7:30 - 8:30 am
7/28/22	Chain Saw Safety	9:00 - 10:00 am

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

- Group Training procedures:

Please have one person register for the safety training webinar.

- Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [*NICE Live Virtual Training Group Sign in Sheet*](#)



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TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
 CC: Brad Stokes, CumbCIC Executive Director
 FROM: Christopher Powell and Public Entity Team
 DATE: 6/2/2022
 RE: Risk Management Consultant's Report

Safety and Training

- **2/9/2022 Safety and Accident Review Committee Meeting**
 Attached are the approved 2/9/2022 Safety and Accident Review Committee Meeting Minutes. The 4/13/2022 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2022 Wellness Incentive Grant Program Submissions**
 We are excited to announce that nine submissions have been received for the 2022 Wellness Incentive Program Grant totaling \$6,005.00

Entity - Department	Wellness Submission	Amount on Submission
Cumberland County – Board of Elections	Two yoga sessions and healthy snacks after the sessions	\$247.82
Cumberland County – Department of Human Services	Healing Sound Bowl Yoga & Educational Session, Aromatherapy Education Session, Drumming Session, Chair Massage and Lunch and Learn	\$1,000.00
Cumberland County – Administration Building	Air purifiers and fluorescent light covers	\$1,000.00
Cumberland County – Dept. of Workforce Development	Water cooler and water bottles	\$493.00
Cumberland County – Veteran Affairs	Plants and 4-tier desktop water fountains	\$651.80
Cumberland County – Dept. of Planning, Tourism & Community Affairs	Fruit Salad Event, Apple Cider Event, Fruit Smoothie Event, Summer Walking Event	\$271.00
Cumberland County – Prosecutor's Office	Engage Tri-State Canine Response Team to visit the CCPO's office with two crisis counselors and two CRT dogs	\$1,000.00
Cumberland County – Office of Aging and Disabled and Library	Walk for Wellness Program – provide fitness trackers, personal journals, and water bottles.	\$1,000.00

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Cumberland County – Dept. of Health	Purchase a Keurig K-Café coffee maker, coffee, and hot chocolate	\$341.93
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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.

- **2022 NJCE Reinsurer Safety Grant**

A second submission for the 2022 NJCE reinsurer safety grant has been provided to J.A. Montgomery from the County Prosecutor’s Office. The submission was for 6 body worn cameras, associated accessories, and evidence data storage. The total cost is \$30,267.00.

The use of body worn cameras on provide documented evidence that can be used to reduce law enforcement legal liability claims, specifically false claims of excessive force or violation of civil rights. Body cameras can also serve as a teaching tool for the department officers.

We are awaiting the carrier’s decision on both submissions.

- **2023 Underwriting Renewal Data**

The NJCEL will begin the 2023 Underwriting Renewal Process and in turn, we will be reaching out to members to obtain updated exposure information.

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 February 9, 2022, 10:00 AM
 Via Video Conference Meeting

- I. Call to Order – Ms. Desiere
 Ms. Desiere called the meeting to order at 10:00 am.

II. Roll Call

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

Alternates:

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

Commission Professionals:

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

- III. Approval of the 12/8/2021 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 12/8/2021 Safety and Accident Review Committee Meeting Minutes.
 Moved: Jennifer Brenner
 Seconded: Dr. Cindy Hickman
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman’s Report – Paige Desiere

The Chairwoman report began with her announcing that she sent via email yesterday the CDC’s most recent information related to Covid-19. Also, the County included information related to employee travel policy as it relates to Covid-19.

CUMBERLAND COUNTY INSURANCE COMMISSION

Ms. Desiere reminded all Department Supervisors to submit employee vaccination status.

The Chairwoman requested an update on Covid-19 in Cumberland County from Megan Sheppard. Ms. Sheppard reported the following: There was a large increase in Covid-19 cases in January totaling 8000. February has shown a sharp decrease in cases and hospitalizations. The vaccination rate over the age of 12 stands at 79.1% with at least one shot. The Omicron Variant accounts for 98% of all current Covid-19 cases. The unvaccinated have a 68% chance of serious illness and possibly death from Covid-19 versus the vaccinated. Ms. Sheppard added that it is flu season and that flu symptoms mimic Covid-19 symptoms so it is important to get tested to find out if you have the flu or Covid-19. If it is determined the cause is Covid-19 it is important to follow the quarantine protocols. Whereas there are still some deaths attributed to Covid-19, the death rate is falling.

Ms. Desiere thanked Ms. Sheppard for her report and pointing out that it is flu season. The Chairwoman added that it is important for employees to stay home if they are stricken with the flu until they have fully recovered.

V. Risk Management Consultant's Report

Mr. Henry provided the accident report for Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County for all of 2021 and January 2022.

Mr. Henry announced that the Cumberland County Sheriff's Department was awarded a Munich Re Safety Grant for body cameras in the amount of \$6530.00 and Cumberland County Department of Veteran Affairs was awarded \$3988.03 for safety enhancement to the building. Dr. Hickman added that the submission by the Department of Veteran Affairs was for the Cumberland County Center for Workforce & Economic Development building, second floor.

Mr. Henry reminded the Committee that the deadline for the Wellness Grant submissions is March 15th and encouraged all departments to make submissions as soon as possible.

Mr. Henry concluded his report by briefly discussing the safety bulletins from JA Montgomery that were included in the agenda packet.

VI. NJCEL Safety Director's Report

Mr. Prince began his report by thanking Mr. Henry for including the safety bulletins. He said with the inclement weather we have been experiencing it is extra important to remain diligent to remain safe and help to reduce slips, trips, and falls. He encouraged all members to visit the website at NJCE.org and click on the safety tab for training updates and safety bulletins.

Mr. Prince announced that the Munich Re safety grant will be available in 2022. There will be \$50,000. available to be shared through 10 Counties. Not all counties submit for the grant so there may be additional funds available for those counties that do make submissions. Mr. Prince encouraged the members to contact Joe Henry or Christina Violetti at Hardenbergh Insurance Group for assistance.

Mr. Henry asked Mr. Prince if Munich Re has given him written instructions and procedures on the program. Mr. Prince responded that they have not given him any instructions. Mr. Henry then asked how the funds will be dispersed in 2022. Mr. Prince responded that the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) will receive the grant funding from Munich RE and will disperse the awarded amounts to the respective member. Mr. Henry then asked Mr. Prince if Munich Re has changed their position in 2022 requiring that Munich Re pay the vendor directly. Mr. Prince responded that Munich Re said that they would like to continue that policy also in some cases. Munich Re would like to be consulted in all cases prior to approval to decide if they will pay the vendor directly. Mr. Prince strongly recommended all departments to make submissions early due to the lengthy process. The deadline has been moved up to September 1, 2022.

Dr. Hickman asked for a clarification on payment if she gets a question on reimbursement procedures. Mr. Prince gave the following explanation: For 2021, Munich Re approved the two submissions. He notified the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) that the awards had been approved. The NJCE JIF then contacts Munich Re for the amount of the awards to be sent to them. Munich Re will then send a check for the amounts awarded to the Cumberland County Insurance Commission. The Commission will then send the awarded amount to the respective departments.

CUMBERLAND COUNTY INSURANCE COMMISSION

Mr. Henry mentioned that there still remains confusion in the 2022 process and members will find difficulty in purchasing products with Munich Re safety grant funds if they have to wait months to find out if they have qualified for the award money.

Executive Director Brad Stokes commented that he will attempt to streamline the process. He added that Munich Re has a different way of administering the program from the previous insurance carrier.

Mr. Prince next commented that he received a request from the Cumberland County Improvement Authority for Defensive Driver training codes. He recommended that the Improvement Authority make a request to the Cumberland County Insurance Commission to purchase the appropriate amount of codes needed. Mr. Prince said JA Montgomery has received positive feedback from other NJCE JIF members on this training.

Mr. Stokes recommended that Mr. Prince introduce the recommendation at the next Cumberland County Insurance Commission meeting for approval.

Millie Scholtz asked Mr. Prince if the Department of Corrections would be able to put the program in their computer system and have all of her staff attend the course. Mr. Prince explained the training is done per code number assigned so the training has to be done individually. Group training is not an option. He stated that once the Cumberland County Insurance Commission approves the purchase of the codes Ms. Scholtz can contact him and let him know how many officers she would like to have the training. Ms. Scholtz responded that she would probably be interested in approximately 100 officers. Mr. Prince added that there are individuals with JA Montgomery that can do the training in person but have not done it since Covid-19 struck. He is hopeful that when the pandemic is over the live training will resume.

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

- VII. Old Business
Ms. Desiere reminded the committee to share the JA Montgomery safety bulletins with their staff.

- IX. New Business
No new business

- X. Adjournment
Motion to adjourn.
Moved: Jim Neher
Seconded: Dr. Cindy Hickman
The meeting was adjourned at 10:46 pm



**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2022 – 4/30/2022**

2022						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	29	\$29,218.97	\$8,635.94	\$20,583.03	70%	\$2,675.79
February	30	\$32,031.18	\$16,502.34	\$15,528.84	48%	\$2,018.75
March	40	\$102,600.07	\$32,532.05	\$70,068.02	68%	\$9,108.84
April	43	\$44,391.87	\$12,301.63	\$32,090.24	72%	\$4,171.73
Grand Total	142	\$208,242.09	\$69,971.96	\$138,270.13	66%	\$17,975.12

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



CUMBERLAND COUNTY INSURANCE COMMISSION

**PPO SAVINGS
1/1/2022 – 4/30/2022**

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	137	\$194,652.09	\$62,588.31	\$132,063.78	68%
Hospital	8	\$84,911.85	\$25,741.10	\$59,170.75	70%
Ortho/Neuro	25	\$47,170.68	\$14,025.39	\$33,145.29	70%
Ambulatory Surgical Center	1	\$19,586.00	\$5,483.00	\$14,103.00	72%
Occ Med/Primary Care	31	\$11,755.11	\$3,987.00	\$7,768.11	66%
Physical Therapy	45	\$11,321.00	\$3,812.00	\$7,509.00	66%
MRI/Radiology	11	\$9,086.95	\$3,279.90	\$5,807.05	64%
Anesthesia/Pain Management	3	\$6,497.50	\$3,597.60	\$2,899.90	45%
Behavioral Health	6	\$2,710.00	\$1,500.00	\$1,210.00	45%
Physician Fees	7	\$1,613.00	\$1,162.32	\$450.68	28%
Out of Network	5	\$13,590.00	\$7,383.65	\$6,206.35	46%
Ortho/Neuro	1	\$6,967.00	\$3,499.00	\$3,468.00	50%
Neurology	1	\$4,783.00	\$2,341.65	\$2,441.35	51%
Other	1	\$1,485.00	\$1,188.00	\$297.00	20%
Behavioral Health	2	\$355.00	\$355.00	\$0.00	0%
Grand Total	142	\$208,242.09	\$69,971.96	\$138,270.13	66%
QualCare Network Penetration Rate			93%		

**TOP 10 PROVIDERS
1/1/2022 – 4/30/2022**

	UNITS OF SERVICE	APPROVED	SPECIALTY
KENNEDY HEALTH	1	\$19,783.50	Hospital
KENNEDY CHERRY HILL SURGICAL CENTER, LLC	1	\$5,483.00	Ambulatory Surgical Center
ROTHMAN ORTHOPAEDICS	2	\$5,320.13	Orthopedics
INSPIRA MEDICAL CENTER VINELAND	6	\$5,289.67	Hospital
KIRSHNER SPINE INSTITUTE	4	\$4,934.42	Orthopedics
RANOCOCAS ANESTHESIOLOGY, PA	3	\$3,597.60	Anesthesiology
WILDCAT NEUROPHYSIOLOGY PC	1	\$3,499.00	Neuromonitoring
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	21	\$3,184.12	Occ Med/Ortho
ONE CALL CARE DIAGNOSTICS	6	\$2,900.00	MRI/Radiology
REHAB EXCELLENCE CENTER, LLC	35	\$2,835.00	Physical Therapy
Grand Total	80	\$56,826.44	

APPENDIX I – MEETING MINUTES
April 7, 2022

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – APRIL 7, 2022
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Gerald Seneski	Present
Jody Hirata	Present

ALTERNATE FUND COMMISSIONER:

FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Robert Carlson, Cumberland County Utilities Authority
Jerry Velazquez, Cumberland County Improvement Authority
Janet Heck, Cumberland County Improvement Authority
Christina Violetti, Hardenbergh Insurance Group
Bonnie Ridolfino, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Ben Newville, SG Risk LLC
Jennifer Conicella, PERMA
Jackie Cardenoza, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery
Tom Reilly, JA Montgomery
Edward Cooney, Conner Strong & Buckelew
Jonathan Tavares, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF FEBRUARY 3, 2022

Moved:	Commissioner Seneski
Second:	Commissioner Hirata
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Insurance Commission Actuarial Report – SGRisk, the Commission’s Actuary, submitted their year-end actuarial report that indicated some positive developments in older fund years. Ben Newville from SGRisk will provide a report.

Mr. Newville said the Cumberland Commission experience has mostly good years and more recent years have been even more favorable. Overall, reserves are very close to the year-end reserves. In terms of total reserves, undiscounted only had an increase in total reserves of 1.6% and discounted an increase of 1.2% with the IBNR going down and case reserves going up. In terms of the general liability there is an increase in the 2018 year due to one claim. The 2015 to 2017 years are adverse, however not much more is expected, due to the age of claims in those years. Mr. Newville said the last three years have been favorable for workers compensation. The 2019 year continued with favorable development. At first for 2021, reserves were increasing based upon the historic patterns, but the actuary moderated the IBNR due to the more recent 2020 years, with the thinking that those years are just too immature to cause such an increase and moderated the 2021 year so that the overall reserves would be very close to the year-end reserves. Mr. Newville said he does not have property numbers yet but does anticipate that the overall reserves will be very close to the preliminary report. In general, the actuary has continued to use Cumberland Commission’s own experience which increases the accuracy of the overall reserves. In recent years, the actuary has used Cumberland experience more, rather than the industry factors. Mr. Newville said he believes the Commission will continue to see stability, as well as increased accuracy going forward.

Executive Director Stokes thanked Mr. Newville and said the report was submitted by the actuary really affected the Commission financials in a positive way and this will be discussed more when we report on the Financial Fast Track.

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE conducted their Reorganization Meeting on February 24, 2022. Included in the agenda on pages 3-8 is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 28, 2022 at 9:30 AM via Zoom. NJCE Executive Director Joseph Hrubash said the NJCE did reorganize their February meeting they also approved an additional premium for the budget delta for the ancillary coverages and that was the recommendation of the finance subcommittee.

Executive Director Hrubash said on other thing that was discussed was with respect to sewer back up coverage was not included on the renewal so the CEL is working separately through Ed Cooney and his team at Conner Strong to get quotes for the four utilities affected by that.

Certificate of Insurance Issuance Report - Included on **Pages 9 & 10** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of February 1, 2022 to April 1, 2022. There were 6 certificates of insurance issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

2022 MEL, MR HIF & NJCE JIF Educational Seminar: The 11th annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 29th and Friday, May 6th from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers, as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MEL JIF), Municipal Reinsurance Health Insurance Fund (MR HIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Enclosed on **page 11** is the latest in a series of the MEL Power of Collaboration advertisement to be published in the League of Municipalities magazine and highlights the educational seminar.

Financial Fast Track – Included on **Pages 12 & 15** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for December. As of **December 31, 2021**, the Commission has a statutory surplus of **\$432,824**. Total cash on hand is \$4,491,597. Executive Director said this is fantastic news and most of the years are in the positive.

NJCE Property and Casualty Financial Fast Track – Included in the agenda on **pages 16-18** is the NJCE Financial Fast Track Report as of **January 31, 2022**. The report indicates the Fund has a surplus of **\$14,343,424**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$16,183,236**.

Claims Tracking Report (Pages 19 & 20) – Included in the agenda is the Claims Activity Report for January & February that tracks open claims. Executive Director said the January showing open claims from December into January with 33 less open claims from the month prior month which is great news. Of those claims 23 were workers compensation claims. February shows 13 more claims from the prior month which could be related to the recent storms.

2022 Property & Casualty Assessments - The first assessment payment were due on March 15, 2022. The second assessment is due on July 15, 2022. Payments should be sent to the Commission Treasurer. Treasurer Bontempo said the March 15th payments have been received.

June Meeting - Executive Director said he did email the Commissioners early yesterday to possibly moving the meeting time for the June 2nd meeting to 1:00 pm. Executive Director Stokes will be traveling that day and NJCE Executive Director will be covering the meeting for Mr. Stokes. If the Commissioner's schedules permit Executive Director requested the approval to move the meeting to 1:00 pm if that works with everyone's schedule.

MOTION TO MOVE THE JUNE 2 MEETING TIME FROM 11:00 AM TO 1:00 PM

Moved:	Commissioner Seneski
Second:	Commissioner Hirata
Vote:	Unanimous

Due to a scheduling conflict the meeting time was changed from 1:00 pm to 2:00 pm and was advertised in the South Jersey Times and Courier Times.

SAFETY COMMITTEE REPORT: Paige Desiere reported the Safety and Accident Committee last met on February 9, 2022. The Commission experienced 13 new claims for the months of December 1, 2021 through January 31, 2022. There were 11 new workers comp claims reported two of which were report only there were seven that were attributed to strains or contusions, two of which were slip and falls on ice. Ms. Desiere said with moving into spring hopefully the Commission will not see anymore of those claims. There was one motor vehicle incident and one absorption, which was due to inmate interaction or contact within the department of corrections. Of the 11 new claims, there were 16 days of time loss.

CLAIMS COMMITTEE: Jennifer Conicella said the claims committee met last on March 15 and we will be discussing claims further in close session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 14-22 FEBRUARY BILLS LIST IN THE AMOUNT OF \$117,338.30

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince Page 24 included is the Expo announcement. Mr. Prince said the Expo is an opportunity to host several programs and one day. The programs are excavation trenching ensuring for those individuals who have to be assigned to a task of excavation flag and work zone safety. There will be a fast track for regulatory compliance programs, which are often cited by OSHA and the New Jersey Leadership

Academy Ethics for New Jersey government employees and practical leadership. Employees will receive all of this training in one day opposed to spreading it out through the year. Mr. Prince discussed defensive driver codes for employees to participate in an online complete defensive driver program. The cost is \$22.95 per code and after speaking to the Risk Manager various departments are looking for these types of training opportunities. Mr. Prince recommended the training requested approval for the purchase of 300 driving codes. Executive Director said the cost would equate to \$6,885 and there is sufficient funds in the miscellaneous line item to cover the cost. The program is very successful and other county programs have certainly recommended the program.

MOTION TO APPROVE DEFENSIVE DRIVING TRAINING CODES

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

Risk Manager Christina Violetti thanked the Committee and said the codes will be available for the County and the Utilities Authority as well as the Improvement Authority.

RISK MANAGER:

Risk Manager Christina Violetti reviewed the Risk Managers Report and said in February we conducted meetings with all of the insurance Commission members to communicate the 2022 and NJCE coverage modifications that impacted them and follow up with an email as well. Ms. Violetti said she provided the submission for the NJCE Safety Grants to JA Montgomery from the County's Corrections Department. The submission was for 30 body worn cameras associated accessories and evidence data storage. The total cost of the purchase was \$159,611.68 and waiting on the carriers decision in regard to the submission.

Ms. Violetti said the Claims Charter was enclosed in the agenda and there is one amendment to the Charter, to remove Kim Wood, as a Committee Chair and to Gerald Seneski as the Committee Chair.

MOTION TO ADOPT THE REVISED CLAIMS CHARTER

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

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

CLAIMS SERVICE: 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 Hirata
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

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

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001499 IN THE AMOUNT OF \$59,500.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000327 IN THE AMOUNT OF \$137,879.32; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$20,000.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001428 IN THE AMOUNT OF \$36,063.97; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$17,500.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001040 IN THE AMOUNT OF \$5,000.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001163 IN THE AMOUNT OF \$300,000.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001283 IN THE AMOUNT OF \$14,118.64

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #2022265824 IN THE AMOUNT OF \$186,000.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT/SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$738,561.93

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: Nancy Ridgeway thanked the Commission for the information provided at the meeting and said she will hear everyone again at the next commission meeting on June 2nd.

MOTION TO ADJOURN:

Motion: Commissioner Seneski
Second: Chairman Hirata
Vote: Unanimous

MEETING ADJOURNED: 11:47 AM

NEXT MEETING: WILL BE HELD ON JUNE 2, 2022 AT 2:00 PM

Minutes prepared by: Karen A. Read, Assisting Secretary

Appendix II

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

Member: CUMBERLAND COUNTY

Department: BOARD OF ELECTIONS

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.

WE WOULD LIKE TO HAVE TWO (2) DAYS OF YOGA SESSIONS AND HEALTHY SNACKS AFTER THE YOGA SESSION. EACH YOGA SESSION COST \$60.00 FOR A TOTAL OF \$120.00. THE HEALTHY SNACKS CONSIST OF FRUIT TRAY (\$21.99), VEGETABLE TRAY (\$15.99), VARIETY OF HUMMUS (\$3.99 EACH, WOULD LIKE TO GET THREE (3)), AND VARIETY OF PRETZEL CRISPS (3.49 EACH, WOULD LIKE TO GET FOUR (4)). THE TOTAL FOR THE HEALTHY SNACKS IS \$63.91. FOR BOTH YOGA SESSIONS, THE TOTAL FOR HEALTHY SNACKS WILL BE \$127.82. THE GRAND TOTAL FOR TWO (2) YOGA SESSIONS AND HEALTHY SNACKS WILL BE \$247.82.

Printed Name of Person submitting nomination: LIZBETH HERNANDEZ

Signature of Person submitting nomination:



Position / Title: ADMINISTRATOR

Date: MARCH 14, 2022

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

activity must be completed by November 15th. In addition, all documentation (department purchase order, invoice and signed Commission voucher) must be sent to Christina Violetti at cvioletti@hig.net by November 15th. No payments will be made to vendors directly.



LIFFORD
FRUIT TRAY W/ Dip Sauce
Nutrition Facts
Serving Size 190g
Amount Per Serving
Calories 190
% Daily Value
Total Fruit 100%

LG FRUIT TRAY W/ DIP
LIMIT 1 PER CUSTOMER
6.28 **YOU PAY 21.99**
6000725
Savings every day.



CP VEGG TRY W DIP
YOU PAY
6.40 15.99
9401917772 62023093
Savings every day.

Savings every day.

We're All About Food.
We're All About Savings.
We're All About You.

Savings every day.

Savings every day.



SABRA GARLIC HUMMUS
YOU PAY 6.38 3.99
Gluten Free

SABRA RST RED PEP HM
YOU PAY 6.38 3.99
Gluten Free

SABRA CLASSIC HUMMUS
YOU PAY 6.39 3.99
Gluten Free





UNIT PRICE PER POUND: **7.76** | **3.49** | TOTAL
049904 00600 035584 PK 12 7.2 OZ
4077

ShopRite
We're All About Food.
We're All About Savings.
We're All About You.®





PACKAGING... UNIT PRICE 7.76... UNIT PRICE 3.49

Slurpee
We're All About Food.
We're All About Savings.
We're All About You.



PACKAGING... UNIT PRICE 7.76... UNIT PRICE 3.49

Slurpee
We're All About Food.
We're All About Savings.
We're All About You.





COMPARE AT REGULAR PRICE YOU PAY
7.76 3.49
SAVINGS
We're All About Food.
We're All About Savings.
We're All About You.SM

7.76 3.49
SAVINGS
We're All About Food.
We're All About Savings.
We're All About You.SM

ALMOND
\$5.00
\$1.49



Cumberland County
Department of Human Services
70 West Broad Street, Bridgeton, NJ 08302
Phone (856) 459-3080 • Fax (856) 455-5756

Melissa J. Niles LPC, LCADC, CCS, DRCC
Department Head

March 14, 2022

APPLICATION: WELLNESS INCENTIVE PROGRAM

Purpose: Proposed activities are designed to bolster Cumberland County Department of Human Services commitment to support staff in implementing healthy lifestyle practices. Doing so will help create/sustain healthy employees, improve job performance, increase productivity and overall wellness within the Department of Human Services staff. To accomplish the above, Cumberland County Department of Human Services proposes the following (Brochures/Testimonials/Pictures Attached):

- **Healing Sound Bowl Yoga & Educational Session** (Can be done in chair and accommodates all fitness levels)- Introduction to Tibetan Sound Bowl Baths and the Centering Power of Yoga w/Instructor Achmed "The Lung."
\$200.00

 - **Aromatherapy Education Session** (Using our senses to help us "Ground")
Each participant will be offered a customized aromatic essential oil blend
Services Provided by Tony Mascara
\$100.00

 - **Drumming Session** (Rhythm promotes health, wellness, and teamwork)
Services Provided by Tony Mascara
\$100.00

 - **Chair massage** (10 minutes per staff = 3 hours @ \$100 per) Provided by Brooke Barry from South Jersey Muscle Therapy ([14](#)) [South Jersey Muscle Therapy | Facebook](#)
\$300.00

 - **Lunch and Learn** (Healthy Lunch and a Wellness Topic - \$15.00 per Person x 20 staff =
\$300.00
- TOTAL \$1,000.00**

Attached are brochures and/or client testimonials.



Cumberland County
Department of Human Services

70 West Broad Street, Bridgeton, NJ 08302
Phone (856) 459-3080 • Fax (856) 455-5756

Melissa J. Niles LPC, LCADC, CCS, DRCC
Department Head

If you have any questions, or if you need anything else, please do not hesitate to contact me at 856-459-3080. Thank you.

Sincerely,

Melissa Niles LPC, LCADC, CCS, DRCC
Department Head

Testimonials:

Judith Adams – I wanted to thank you for your amazing Sound Healing/Singing Bowls yoga classes. I have been so lucky to have been a part of this beautiful journey. Singing Bowls were new to me, but week after week, you opened my heart, my mind and my spirit to the healing effects of the Bowls. Your knowledge and dedication to your craft shined through each week. Your ability to use the Singing Bowls to bring comfort, peace, and joy back into my life after some profound losses in my life is absolutely incredible. I will forever be grateful to you for all you have taught me through your classes.

Kathleen Burris – Ahmad's classes are very soothing to the soul. His energy is uplifting, and I come out of his class with a sense of purpose and love for myself and others around me.

Cheryl Davenport – Ahmad's yoga classes are often very meditative. He combines yoga asana (the poses) and meditation beautifully by describing the philosophy behind the poses. Sound bowl healing is usually included in each class. You will leave each class with a renewed and overall sense of well-being.

Patti Schmid – Ahmad Graves-El, The Lung, is a kind and caring yoga guide who consistently wants you to grow within your practice. He is aware of the different levels of practice within the class and offers pose modifications for novices while offering the freedom of utilizing advanced poses "if it is in your practice." Ahmad guides yoga through a spiritual approach and includes Hindu, Kemetic and African poses along with snippets of stories and mythologies that reveal the poses. Ahmad also plays crystal sound bowls for a transformative and holistic vibrational savasana. I love taking classes with Ahmad!







Tony Mascara, Jr. - World Drum Workshop

Tony brings audiences an interactive show highlighting the many styles of drums and rhythms from around the globe. Participants will be given a brief history on how certain drums are made, their original purpose and reason for being created, and where the drums have migrated to in our musical world today. The goal of these sessions is to make sure that everyone works together to create a percussion jam session that brings communication and unity to the entire group. A question and answer session is conducted at the end of each session.

WORLD DRUM WORKSHOP:

45 MINS TO 1 HOUR	250
1 HOUR 30 MINS TO 2 HOURS.	450

*DAILY WORKSHOP RATES AVAILABLE UPON REQUEST, WE CAN ACCOMMODATE UP TO 25 PEOPLE PER SESSION.

WORLD DRUM WORKSHOP
THE AUDIO LAB PRODUCTIONS
TONY MASCARA, JR. 609-364-7801
TONY@THEAUDIOLAB.NET

Group drumming can reduce depression and anxiety and improve social resilience in mental health service users over a 6- and 10-week spans. Changes in psychological profiles were found in parallel with reductions in inflammatory response and a shift towards an anti-inflammatory immune profile, in keeping with other successful mental health interventions. The study also demonstrated a longitudinal impact of drumming, both opening new avenues for research and highlighting the practicality and potentially cost-effectiveness of community drumming interventions for mental health patients. Overall, this suggests the therapeutic potential of group drumming interventions with implications for other music-based psycho-social interventions to be explored in future research. Further work will be needed to reveal a more complete picture of the viability of group drumming in clinical practice and ascertain more about the underlying mechanisms.



DRUM WORKSHOP BENEFITS

- ❖ Drum Circles lead to improved state of well-being for everybody. It energizes, elevates the group and leaves the participants with a positive and happy feeling.
- ❖ Makes you happy. Drumming releases endorphins, encephalin and Alpha waves in the brain, which are associated with general feelings of well-being and euphoria.
- ❖ Drumming increases concentration and focus. Drumming is a means to integrate mind, body and spirit.
- ❖ Induces deep relaxation. In one study, blood samples from participants who participated in an hour-long drumming session revealed a reversal in stress hormones.
- ❖ Releases negative feelings. Drumming is a self-expression tool. You can literally drum out your feelings. When held, negative emotions can form energy blockages. The physical stimulation of hitting the drums can help remove those blockages. Drumming is used therapeutically to help addicts deal with their emotions.



- ❖ Improves communication skills. Encourages people to listen and communicate effectively with each other.
- ❖ Drum Circle brings everyone together, Breaking all the barriers of age, gender, ability, language, religion.
- ❖ Therapeutic Benefits of Drum Circles are tremendous. Group Drumming has positive effects on our health and has helps to improve conditions of stress, fatigue and anxiety, hypertension, autism, needs of challenged individuals, asthma, chronic pain, arthritis, mental illness, addiction and even cancer. Drum circle's therapies are widely used across the world as interventions for Alzheimer's, Dementia, treating specially abled kids and a lot more....
- ❖ Boosts your immune system. Studies show that drumming circles boost the immune system. Dr. Barry Bittman, MD, neurologist and President of the Yamaha Music & Wellness Institute, has shown that group drumming actually increases natural T-cells, which help the body combat cancer as well as other viruses.

WORLD DRUM WORKSHOP
THE AUDIO LAB PRODUCTIONS
TONY MASCARA, JR.
609-364-7801
TONY@THEAUDIOLAB.NET

- ❖ Reduces Stress Levels. Researches on drumming have shown that Drumming Reduces blood pressure and stress hormones.
- ❖ Boosts Confidence. Playing drums spreads positive vibrations, helps people Boosts Confidence.
- ❖ Creates a sense of connectedness. Drumming circles and group drumming classes provide an opportunity for “synchronicity” in that you connect with your own spirit at a deeper level while also connecting with other like-minded people.
- ❖ Aligns your body and mind with the natural world. The Greek origin of the word “rhythm” is “to flow.” Drumming allows you to flow with the rhythms of life by simply feeling the beat.
- ❖ Puts you in the PRESENT MOMENT. While drumming you are moving your awareness toward the flow of life. When you are flowing with the rhythm of life you cannot be caught up in your past or worrying about your future.
- ❖ Allows for personal transformation. Drumming stimulates creative expression. When you drum in a group, you get to express your-self. It is a great way for people to explore their creativity, which leads to greater bonding, understanding of themselves and others.



CUMBERLAND COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: Cumberland County Government

Department: Administration Building 164 Broad Street. Bridgeton NJ

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

1. Air quality should be a high priority in maintaining workplace wellness. According to the Environmental Protection Agency (EPA), the average American spends **93%** of their life indoors. 87% of their life is inside buildings. Air purifiers can help improve our indoor air quality by. Air purifiers help kill chemical and organic allergy causing microorganisms such as mold spores, fungus, dust mites, bacteria, viruses, pollen. These purifiers can help us live in a healthier manner.

https://www.amazon.com/Airfree-Iris-3000-Purifier-Small/dp/B014UPR24M/ref=sr_1_1_sspa?crd=3DS83J7Q55WWS&keywords=air+free+air+purifier&qid=1647278812&refinements=p_72%3A1248915011&rnid=1248913011&s=home-garden&sprefix=airfree+air+p%2Caps%2C54&sr=1-1-spons&psc=1&spLa=ZW5jcnlwdGVkUXVhbGlmaWVyPUEyNlc3OVhVMEIMNzJBmVuY3J5cHRlZElkPUExMDM2NjlxMUU1SEYwMkVNVUILOCZlbnNyeXB0ZWZlZElkPUExMjk0MjYzN0k4R0FFWINLU0hQJndpZGdldE5hbWU9c3BfYXRmJmFjdGlvbj1jbGlja1JlZGlyZWNOJmRvTm90TG9nQ2xpY2s9dHJlZQ==

Amazon

3 @272.14 = 817.00



2. Calming light filters create a calm and pleasant environment for buildings who have fluorescent lighting. It helps reduce glares that cause headaches, eye strain, eye blurriness and even anxiety which can affect productivity and wellness at work. This product is heat resistant and safe.

OCTO LIGHTS Fluorescent Light Covers for Classroom Office - Eliminate Harsh Glare Causing Eyestrain and Headaches. Office & Classroom Decorations - Cloud 001

https://www.amazon.com/Cloud-Flexible-Fluorescent-Light-Cover/dp/B01MSG3X4/ref=sr_1_30?crid=XOKM1CTIOLTB&keywords=fluorescent%2Bglare%2Bshade%2Blight%2Bcovers&qid=1647277956&srefix=fluorescent%2Bglare%2Bshade%2Blight%2Bcovers%2B%2Caps%2C66&sr=8-30&th=1

Amazon

12@ 34.99= 420.00



TOTAL

\$1,237.00

Printed Name of Person submitting nomination: Dr. Cindy Hickman

Signature of Person submitting nomination: *Dr. Cindy Hickman, Ed.D.*

Position / Title: Director of Training and Development

Date: 3.15.2022

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: *County of Cumberland*

Department: *Workforce Development*

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.

Please see attached.

Printed Name of Person submitting nomination: *Allison Spinelli*

Signature of Person submitting nomination: *Allison Spinelli*

Position / Title: *Department Head / Director*

Date: *3/15/22*

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 DEPARTMENT OF WORKFORCE DEVELOPMENT
WELLNESS INCENTIVE PROGRAM GRANT SUBMISSION**

Prepared: March 15, 2022

GRANT REQUEST:

ITEM	DESCRIPTION	COST
WATER COOLER RENTAL	\$1.07 PER MONTH FOR 12 MTHS	\$ 13
WATER BOTTLES	\$4 PER x10 BOTTLES x 12 MTHS	\$ 480
TOTAL COST		\$ 493

BACKGROUND INFORMATION:

Water Cooler/Water Bottles:

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

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

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

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

PHOTOS:



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

Member: County of Cumberland
Diana M. Pitman, BSN, RN, Director

Department: Veteran Affairs

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.

10ea - Sansevieria Plants - Easy Care & work well as indoor Purifiers.
(closed circulation in building with no windows that open can contribute to stale, still air. Plants will help and also provide greenery to instill relaxation; will be placed throughout 2nd floor.)

10ea - 4-tier Desktop Water Fountains.
(safe and easy to operate; can be placed strategically throughout 2nd floor [to include breakroom] to provide relaxing ambiance).

Printed Name of Person submitting nomination: Diana M. Pitman

Signature of Person submitting nomination: Diana M. Pitman

Position / Title: Director / Dept. Head

Date: 15 March 2022

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

DEPARTMENT OF PLANTS
Vineland 08360

Garden & Outdoor ▾

Enter keyword

Departments

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Gift Cards

EN

Hello, Diana

Account for County of Cunt...

Lists

Try Business Prime

20

Amazon Home

Shop by Room

Discover

Shop by Style

Home Décor

Furniture

Kitchen & Dining

Bed & Bath

Garden & Outdoor

Home Improver

Shop the Kids' Store by age

0-24 months

2-4 years

5-7 years

8-12+ years

Send item +

Patio, Lawn & Garden > Gardening & Lawn Care > Plants, Seeds & Bulbs > Cacti & Succulents



Click image to open expanded view



AMERICAN PLANT EXCHANGE

Sansevieria Zeylanica

Easy Care Live Plant, 6" Pot, Indoor Air Purifier

Visit the American Plant Exchange Store
303 ratings

| 9 answered questions

2 Price Changes

Price: \$26.19

Don't forget to checkout with Pay by Invoice - with no interest or fees.

Plant or Animal Shrub & Hedge
Product Type

Indoor/Outdoor Indoor

Usage

Brand American Plant Exchange

Color Indoor Air Purifier

Sunlight Partial Shade

Exposure

Unit Count 1 Count

Moisture Needs Little To No Watering

About this item

- Sansevieria are native to Africa and have elegant green and black upright sword-like leaves. They are also called Snake plant & Mother-In-Law's tongue
- They are very low maintenance and thrive on neglect in tight spaces with little water in very low light or direct sun. Only feed them twice a year.
- A NASA study identified Sansevieria as one of the top air-purifying plants to remove harmful chemicals from the air in your home.

Share

\$26.19

\$11.74 delivery March 21 - 29

Deliver to Department - Vineland 08360

Usually ships within 3 to 5 days.

Qty: 1

Total Count: 1

\$26.19 Subtotal

Add to Cart

Secure transaction

Ships from and sold by Amazon.com.

Add to List

Have one to sell?

Sell on Amazon

Deliver to Vineland 08360

Home & Kitchen

Enter keyword

Departments Buy Again Today's Deals Gift Cards

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Lists Try Business Prime

20

Amazon Home Shop by Room Discover Shop by Style Home Décor Furniture Kitchen & Dining Bed & Bath Garden & Outdoor Home Improver

Shop the Kids' Store by age 0-24 months 2-4 years 5-7 years 8-12+ years Shop now

Home & Kitchen > Home Décor Products > Indoor Fountains & Accessories > Tabletop Fountains



Roll over image to zoom in



VIDEO

SunJet 4-Tier Desktop Water Fountain Submersible Pump Indoor Decoration – Portable Tabletop Decorative Waterfall Kit - Soothing Relaxation, Zen Meditation Ambient Office Home (10" H-Right)

\$38.99

FREE delivery March 18 - 22. Details

Deliver to Department - Vineland 08360

In Stock.

Qty: 1

Add to Cart

Secure transaction

Ships from and sold by SunJet-A.

Add to List

Share

Have one to sell?

Sell on Amazon

Visit the SunJet Store

809 ratings

Best Seller

Price: \$38.99

Don't forget to checkout with Pay by Invoice - with no interest or fees.

Size: 10inch

9inch

10inch

10.6inch

11inch

Color: Gray



Color Gray

Material Resin

Brand SunJet

Item 9.45 x 7.09 x

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

Member: *COUNTY OF CUMBERLAND*

Department: *DEPT. OF PLANNING, TOURISM & COMMUNITY AFFAIRS*

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.

THE FOLLOWING FOUR EVENTS WOULD BE OPEN TO ALL COUNTY EMPLOYEES IN THE COUNTY'S ADMINISTRATION BUILDING (APPROXIMATELY 40 EMPLOYEES):

1. FRUIT SALAD EVENT - A VARIETY OF FRESH FRUIT WILL BE CUT UP AND MADE AVAILABLE FOR THE MEMBERS OF THE ADMINISTRATION BUILDING WITH EXPLANATIONS OF THE HEALTH BENEFITS OF EACH. A SIMILAR EVENT WAS HELD IN NOVEMBER 2021 AND WE RAN OUT! THE 2021 EVENT COST \$49 - WE ARE PROJECTING THE NEED FOR MORE FRUIT SO PROJECT A BUDGET OF \$75.

2. APPLE CIDER EVENT - PURCHASE LOCAL APPLES IN SEASON FROM SUNNY SLOPE ORCHARDS ALONG WITH FRESH APPLE CIDER. HEAT THE APPLE CIDER WITH ORANGE SLICES AND CINNAMON STICKS TO MAKE A MULLED CIDER FOR THE ADMIN BUILDING. INCLUDE A HEALTH BENEFITS OF APPLES FLIER. THIS WAS DONE IN OCT. 2021 TO HAVE RESPONSE. TOTAL COST OF \$66.

3. FRUIT SMOOTHIE EVENT - A PINJA BLENDER WAS PURCHASED WITH THIS GRANT IN 2020 AND A SIMILAR SMOOTHIE EVENT WAS HELD AND WAS VERY SUCCESSFUL. IT IS PROPOSED TO HOLD THIS EVENT AGAIN - INCLUDING A FLIER ON THE HEALTH BENEFITS OF THE FRUIT AND A VARIETY OF MILK OPTIONS, INCLUDING VEGAN AND GRASS-FED VARIETIES. PROJECTED COST - \$80.

4. (SEE NEXT PAGE)

Printed Name of Person submitting nomination: *MATTHEW E. PISARSKI*

Signature of Person submitting nomination: *Matthew Pisarski*

Position / Title: *Dept Head - Planning, Tourism & Community Affairs*

Date: *3/15/22*

Submit this form by
March 15th to:

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

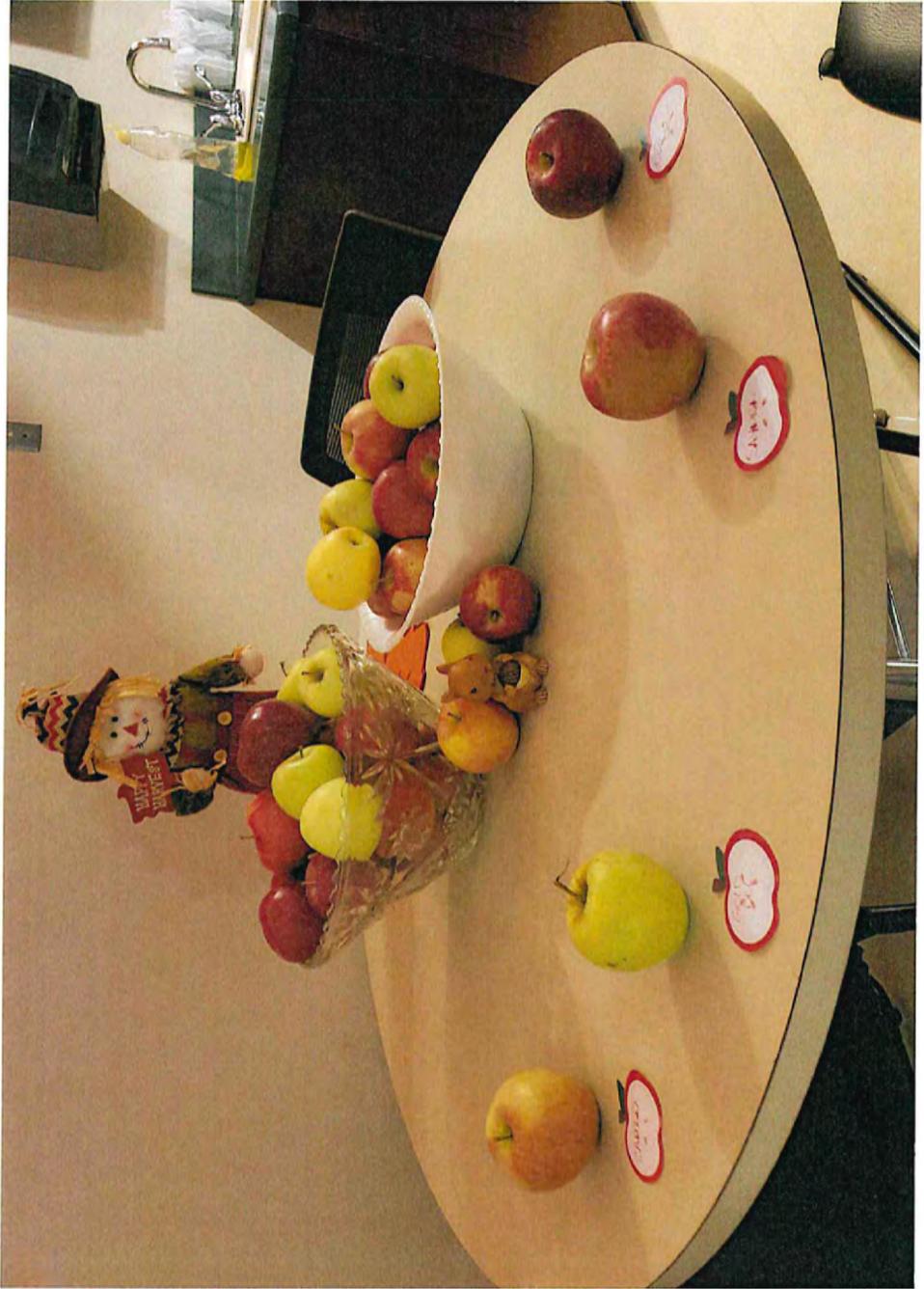
activity must be completed by November 15th. In addition, all documentation (department purchase order, invoice and signed Commission voucher) must be sent to Christina Violetti at cvioletti@hig.net by November 15th. No payments will be made to vendors directly.

4. HOLD A SUMMER WALKING EVENT. THE COUNTY ADMINISTRATION BUILDING IS IN THE HEART OF BRIDGETON. WHILE SOME EMPLOYEES WALK REGULARLY, MANY DO NOT, NOR DO THEY KNOW OF THE MANY NEIGHBORHOODS AROUND THE ADMINISTRATION BUILDING WHICH ARE GREAT WALKING DESTINATIONS. THE STRIVE COMMITTEE WILL MAP 3 WALKING TOURS FROM THE ADMIN. BLDG. ONE THROUGH THE CITY PARK, ONE THROUGH THE MAIN STREET COMMERCIAL DISTRICT, AND ONE THROUGH THE COURTHOUSE HILL NEIGHBORHOOD. EACH WILL BE ALONG SIDEWALKS OR TRAILS WHICH ARE ALL HANDICAPPED ACCESSIBLE - THE ROUTES WILL VARY IN LENGTH. ON AN HONOR SYSTEM, FOR THOSE WHO COMPLETE ALL THREE WALKS, THEY WILL BE ENTERED INTO RAFFLE TO WIN A \$50 DICK'S SPORTING GOODS GIFT CARD. TOTAL PROJECT COST - \$50.

TOTAL COST OF ALL 4 EVENTS: \$771

GRANT REQUEST: \$771

THANK YOU ~~to~~ ^{FOR} YOUR
CONSIDERATION!





STAY SAFE ONLINE

WHEN YOUR DATA GETS KEPT
SAFE HACKERS CAN
LIKE A HUNGRY BEAR THAT
WANTS TO STEAL YOUR PICNIC
BASKET, AND NO, IT'S NOT A
FIGURE OF SPEECH.

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CYBERSECURITY IS OUR
SHARED RESPONSIBILITY



THE RIGHT TO KNOW
24/7 ACCESS INSTRUCTIONS FOR
ONLINE STRIKE FOR HELP CENTER
... AND MORE FROM THE...

Help yourself to
some hot cider!
There's cold cider in
the fridges too!
-STRIVE

BENEFITS OF FRUIT

Blueberries contain several minerals and vitamins that contribute to building and maintaining bone health, like iron, phosphorous, calcium, zinc, and vitamin K. Low vitamin K levels have been linked to a higher risk of bone fracture, as vitamin K intake improves calcium absorption.

Blackberries are one of several types of berries believed to have a positive impact on insulin resistance and triglyceride levels. As such, researchers view blackberries as beneficial for diabetes management, especially if eaten fresh or frozen.

One cup of raspberries provides over 50% of the minimum daily target for vitamin C, which supports immunity and skin health and helps produce collagen. Raspberries also contain manganese and vitamin K, which both play a role in bone health. And they supply smaller amounts of vitamin E, B vitamins, magnesium, copper, iron, and potassium.

Red grapes contain compounds such as rutin, quercetin, and resveratrol which are powerful antioxidants.¹ How do this help? Antioxidants can protect your body from the harmful effects of free radicals. As we all know, free radicals can have a damaging effect on your cells and DNA and are implicated in conditions such as heart disease, diabetes, and cancer. Free radicals also play a role in aging. These compounds are produced by the body while converting food into energy and are present in environmental toxins, alcohol, and processed foods too.

Green grapes contain strong antioxidant substance that can slightly prevent cancer. Cancer is genetic disease where the cells growth out of control. Still there is no exact cure for cancer and therefore preventing is better that curing. The anticancer effect of green grape products is considered due to their unique mixture of polyphenolic compounds with various biological activities' Flavonoids are the main group of active anticancer constituents in most of grape products including green grapes.

Researchers found that grape skin extract can possesses chemotherapeutic efficacy against breast cancer. Recently, a study show that green grape and extracts of raisins have curing effect on human colon cancer cell. It is found that resveratrol and other flavonoids in green grape significantly reduced cancer cell viability and induced apoptosis.

We all know that bananas are a prime source of potassium. Because it's an electrolyte, potassium helps your muscles recover from a workout, strengthens their development, and allows you to work out more.

Pears are rich in essential antioxidants, plant compounds, and dietary fiber.

Pineapple is high in vitamin C, which helps your immune system -- the body's defense against germs -- keep you healthy. It also has: Vitamins A, B6, E, and K. Calcium.

Oranges are rich in antioxidants that work to eliminate free radicals, keeping skin healthy and free of cancer. Vitamin C and folate (Vitamin B9) improve blood flow to the skin, delivering nutrients, water, and oxygen to the body's largest organ.

Apples may lower high cholesterol and blood pressure. Eating foods with fiber, including apples can aid digestion and the antioxidants they contained in apples may play a role in cancer prevention.

Green apple is a better source of vitamin A, vitamin B, vitamin C, vitamin E and vitamin K as compared to its counterpart. Moreover, it contains **more iron, potassium and protein than the red apple**. ... Red apples, on the other hand, contain more antioxidants and are more delicious.



<https://timesofindia.indiatimes.com/life-style/health-fitness/diet/red-vs-green-apple-which-one-is-healthier/photostory/79431249.cms>

CUMBERLAND COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member:

COUNTY OF CUMBERLAND

Department:

CUMBERLAND COUNTY PROSECUTOR'S OFFICE

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.

The Cumberland County Prosecutor's C.A.R.E. Program (Canine-Assisted Resiliency Effort)

Every day, the staff at the Cumberland County Prosecutor's Office (CCPO) handle the details of a victim's worst day. They see the worst of what humanity is capable of, over and over again. They continuously endure secondary or vicarious trauma because of this work. Today, we know that more mental health supports are needed for law enforcement agencies like the Prosecutor's office. Thus, the Prosecutor seeks \$5,000 (if no other awardees; or in the alternative a minimum of \$1,000 if there are other awardees) to engage Tri-State Canine Response Team (Cherry Hill, NJ) to visit the CCPO's office with two crisis counselors and two CRT dogs to provide services various units of the CCPO. During each two-hour visit, Tri-state's crisis counselors will offer direct mental health first aid services to staff members (in groups of 20 or less) with support of their CRT dogs. Each visit will include casual group discussions on topics that emphasize the importance of seeking mental health services to achieve and maintain resiliency, and how to acknowledge one's own mental health needs as a regular part of self-care. At the amount of \$250 per visit, \$5,000 yields 20 visits, whereas \$1,000 yields 4 visits.

Tri-State Canine Response team is an award-winning New Jersey-based non-profit organization run completely by volunteers. Tri-State serves locally (NJ, PA, & DE), as well as MD & FL, but can respond nationally. It costs Tri-state \$250 per dog on-boarded and "vested" at graduation as a certified response animal. Not only will the \$5,000 support the mental health resiliency of our staff, but it will also fund the equivalent of on-boarding 20 CRT dogs to support others in need in NJ and beyond.

See attached Program Summary and photos.

Printed Name of Person submitting nomination:

Jennifer Webb-McRae

Signature of Person submitting nomination:

Jennifer Webb-McRae

Position / Title: Cumberland County Prosecutor

Date: 3/15/2022

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

The Cumberland County Prosecutor's C.A.R.E. Program (Canine-Assisted Resiliency Effort)

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C.A.R.E. Program Summary:

1. Two disaster relief crisis counselors
 - a. Offering direct mental health first aid services⁷
 - b. Discussion topics include self-care, resiliency, and self-assessment of mental health needs
2. Two certified crisis response team dogs
3. Two hours per visits
4. One unit per visit (up to 20 people in a room)
5. Budget (\$5,000 request; or in the alternative if there are other applicants/awardees, minimum \$1,000)
 - a. **Request: \$5,000 (if there are no other awardees)**
 - i. 20 visits (\$250 per visit*):
 1. 2 visits with Criminal Investigations Bureau (Group A)
 2. 2 visits with Criminal Investigations Bureau (Group B)
 3. 2 visits with Legal Bureau (Group A)
 4. 2 visits with Legal Bureau (Group B)
 5. 2 visits with Legal Bureau (Group C)
 6. 2 visits with Criminal Investigation Bureau
 7. 2 visits with Administration Bureau (incl. Evidence Unit)
 8. 2 visits with Organized Crime Bureau & Support staff (Bookeeping, Records, Transcription, Front Desk)
 9. 2 visits with Prosecutor with staff & 1st AP with staff
 10. 2 visits for CAC, or other (makeup sessions for staff that missed)
 - b. **Alternative Request \$1,000 (if there are other awardees)**
 - i. 4 visits (\$250 per visit*):
 1. Special Victims Unit
 2. Victim/Witness & Megan's Law Unit & ICAC
 3. Major Crimes Unit & Lt. Chopek
 4. Trial-Juvenile Unit & Trial - SVU

*Amount per visit was provided telephonically by Janice Campbell at Tri-State Canine Response (609-828-0684) Janice@tri-statecanineresponse.org.



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

Member:

Cumberland County

Department:

Aging & Library

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.

See attached.

Printed Name of Person submitting nomination:

Barbara Nedohan

Signature of Person submitting nomination:

Barbara Nedohan

Position / Title:

Dept. Head - Aging

Date:

3/15/22

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

**Wellness Incentive Program Proposal for
Cumberland County Office on Aging & Cumberland County Library**

The Office on Aging, Senior Services Programs, and the County Library will team up for a Walk for Wellness Program which will run from June 1, 2022 October 31, 2022 outlined as follows:

1. Staff members wishing to participate but don't have a fitness tracker, will be provided one.
2. All participants will receive a personal journal, to at a minimum, record their daily steps.
3. All participants will be given a water bottle
4. All participants will set personal weekly goals.
5. Department Heads will allow participants extra break time for scheduled group walks around the Library Complex. At least 2 per week.
6. The group will meet bi-weekly to discuss how each is doing to meet the goals set for themselves (to the extent they feel comfortable).
7. During each group meeting, an Aging Dept. staff member who is a certified personal trainer, will make healthy smoothies or other healthy snacks and supply recipe to encourage participants to make at home.
8. Final luncheon meeting to close program at the end of October.

Funding requested is \$1,000 as outlined below.

1. \$300 allocated for fitness trackers, type of tracker will be based on the number needed
2. \$200 for personal journals and water bottles per participant (based on 20 participants).
3. 12 bi-weekly group meetings @ \$30 per meeting for healthy refreshments = \$360
4. \$140 for final program meeting to include a healthy luncheon

Note, since the number of participants is unknown, the departments are willing to pick up overage expenses as needed; therefore, the totals in each of the 4 categories is estimated.

If the program is a success and participants are willing to continue the program on their own, financial support from the departments is possible to support group meetings.

Amazon.com: Fitness Tracker - Activity Tracker Watch with Heart Rate Blood Pressure Sleep Monitor

Brand: Krevi

★ ★ ★ ★ ★ 857 ratings

\$29.99

& FREE Returns

Get 60% off instantly: Day ~~\$59.99~~ **\$19.99** upon approval for the Amazon Prime Store Card. No annual fee.

Size: **Fitness Tracker**

Brand: Krevi

Battery Life: 7 days

Sensor Type: Temperature

About this item

- Heart Rate and Sleep Monitor Watch & Alarm Clock - We are always looking for products that can help us make life easier and smarter. Amazon's Fitness tracker is a great product to monitor you or your kids daily real-time heart rate and track through the night effective sleeping times. This watch can wake up you or your kid without disturbing others.
- Accurately records All-day activities - Our health tracker watch can track your steps, distance, calories burned and active minutes. The precise algorithm make you know well your activity in real time (like walking, running, cycling, and hiking). You can set the reminder interval and the fitness tracker will remind you when you sit for a long time. Our activity watch helps you stay motivated and maintain a healthy lifestyle.
- Smart Notification Watch Fitness Watch: Receive call and message notifications and alarms on your wrist so that you never miss things that matter (Facebook, WhatsApp, LinkedIn, Instagram, Twitter etc.). When meeting or dealing with other things. Hang up the phone call directly or mute through the smart watch.
- Waterproof Fitness Tracker - With IP67 high-grade waterproof performance, you can wear it in rainy, snowy, windy, or windy conditions. It's suitable for swimming, surfing, and other water sports.

\$29.99 & FREE Returns

FREE delivery Monday, March 21

Or fastest delivery Tomorrow, March 16. Order within 2 hrs 12 mins

Select delivery location

In Stock.

Qty: 1

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Return policy: Eligible for Return, Refund or Replacement

Support: Free Amazon product support included

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Amazon.com: Fitbit Inspire Fitness Tracker included (sp/807MMSWMPF/ref=as_1_14?crd=3LM08K1QG0Y26&keywords=fitbit&id=154727878?refinements=p...

Fitbit Charge 5 Advanced Fitness & Health Tracker with Built-in...

★ ★ ★ ★ ★ 9,086 ratings

\$129.95 ~~\$199.95~~ prime

Fitbit Inspire Fitness Tracker, One Size (S and L Bands Included)

Visit the Fitbit Store

★ ★ ★ ★ ★ 16,942 ratings | 301 answered questions

\$98.00 (\$98.00 / Count)

& FREE Returns

Get 60% off instantly: Day ~~\$129.99~~ **\$42.99** upon approval for the Amazon Prime Store Card. No annual fee.

Brand: Fitbit

Color: Black (Non-Heart Rate)

Special Feature: Sleep Monitor, Sedentary Reminder, Alarm Clock, Pedometer, Calorie Tracker

Compatible Devices: Smartphone

Age Range (Description): Adult

See more

About this item

- Track all day activity, including steps, distance, hourly activity, active minutes and calories burned
- Automatically track your sleep & set silent alarms that wake you by buzzing on your wrist. Operating temperature: -10° to 45° C
- Enjoy up to 5 days of battery for daily progress without constant charging. Varies with use & other factors
- Automatically and conveniently record workouts like walks, swimming & bike rides with smart track
- The spacious, dual-band, large, high-resolution, 0.76" display with a 1.2" screen

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Or fastest delivery Thursday, March 17. Order within 10 hrs 32 mins

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Qty: 1

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Ships from: Amazon

Sold by: Next Generation Tech Packaging Shows what's inside. Details

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https://www.amazon.com/Training-Healthy-Life-Fitness-Journal/dp/0593196597/ref=sr_1_1?crid=P1QMJAGCTH5D&keywords=Zeitgeist+%E2%80%98%E2%80%98Wellness... 17.99

Beyond Bigger Leaner Stronger: The Advanced Guide to

Training for a Healthy Life: A Daily Food and Fitness Journal
Paperback – December 24, 2019
by Zeitgeist Wellness (Author)
★★★★★ 2,375 ratings
#1 Best Seller in Geniatrics

Look inside



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Open this fitness journal and start your journey to a healthy new you! This easy-to-use book will help you record your everyday stats in order to solidify healthy eating and exercise habits. Whether your goal is losing weight, exercising more, or changing your self-care routines, this handy journal will keep you on track as you set out on a healthy new path.

Training for a Healthy Life features easy ways to:

- Record important daily stats. Write down your weight, what you ate, how much you exercised, and how well you took care of yourself every day.
- Review your progress. Weekly check-ins help you chart your progress and adjust your habits moving forward.
- Track your goals. Set your goals as you start your journey, record daily goals, and evaluate your success at the end of the book.

Print length Language Publisher Publication date Dimensions ISBN-10

128 pages English Zeitgeist December 24, 2019 6 x 0.44 x 9 inches 0593196597

Book picks for Easter baskets

The 15 Best Fitness Journals and... | Custom Water Bottles, Best Bra... | Amazon.com | MILTON Water B... | Post Attendee - Zoom | +

https://www.amazon.com/Reusable-Leakproof-Plastic-Carrier-Cycling/dp/B08STRXPRJ/ref=sr_1_7?crid=2WK712NNKNCRV&keywords=plastic%2Bwater%2Bbottles%2Bbuik8... 19.54 prime

Venture Pal 32oz Insulated Water Bottle with Spout Lids &...

MILTON Water Bottle Kids Reusable Leakproof 12 Oz Plastic Wide Mouth Large Big Drink Bottle BPA & Leak Free with Handle Strap Carrier for Cycling Camping Hiking Gym Yoga
Visit the Milton Store
★★★★★ 3,914 ratings | 25 answered questions

\$15.99
Get Fast, Free Shipping with Amazon Prime & FREE Returns

Get \$60 off instantly: Pay \$0.00 \$15.99 upon approval for the Amazon Prime Store Card. No annual fee.

Color: Set of 6

	\$15.99		\$17.99		\$13.50		\$13.50
	\$15.99		\$17.99		\$15.99		

Material Plastic
Brand MILTON
Capacity 12 Ounces
Color Set of 6
Sport Type Cycling, Exercise, Running, Yoga, Camping, Hiking

About this item

- EASY DRINKING AND AFFORDABLE PRICE: EASY DRINKING With The EASY TO OPEN CAP, Makes These Bottles GREAT FOR KIDS. Send It Along To SCHOOL, Sports, Workout, EXERCISE, And Other Activities. Get 6 BOTTLES FOR THE PRICE OF ONE! 6 Piece Multicolor Pack. Add ICE CUBES EASILY For A Cold Drink With Its WIDE MOUTH Opening.
- DURABLE, SAFE, AND ATTRACTIVE: These Drink Bottles Are CHILD FRIENDLY Consisting Of LIGHTWEIGHT BPA FREE High Quality UNBREAKABLE Plastic That Gives The Same Pure TASTE OF GLASS Bottles. Yet WITHSTANDS HEAVY

12 oz. 17 oz.

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Or fastest delivery Tomorrow, March 16. Order within 3 hrs 34 mins
Select delivery location

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

Member:

Cumberland County

Department:

Department of Health

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

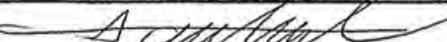
Cumberland County Department of Health would like to continue with the Morning Pick Me Up Coffee Bar. Since the very start of the COVID-19 pandemic, the department has been tasked with providing essential public health services and responding to the challenging and changing needs of our residents. While the staff were hyper-focused on their responsibilities, there was much less mingling in the office--and rightly so! As we look forward to emerging from the COVID-19 pandemic, we'd like to continue with the coffee bar to focus on fostering our sense of comraderie and community within the department.

We can all appreciate how the term "wellness" incorporates everything from physical health to mental and emotional health-which impacts how we are able to perform at our jobs. Promoting the socialization aspect of the Coffee Bar has led employees to start (or power-through!) their day on a positive note. Staff have mentioned how much they appreciate having the Coffee Bar, specifically on those stressful mornings or long days as we all have experienced.

The department would love to buy more K-cups (4 boxes of sampler and 2 boxes of hot cocoa) as well as a Keurig for another kitchen area. Staff are spread throughout two buildings. The Coffee Bar continues to be well-visited and serves as a great place for social interaction and bonding between staff.

Please see attachments for descriptions and costs associated with items listed above.

Printed Name of Person submitting nomination: DONALD FAUERBACH

Signature of Person submitting nomination: 

Position / Title: DIRECTOR - CUMBERLAND COUNTY DEPT. HEALTH

Date: 3/15/22

Submit this form by

March 15th to:

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



Back to results

Last purchased Jul 7, 2021.

Flavor Name: Coffee Lovers' | Size: 40 Count | View order

Set reminder



Includes 2 of each variety below



VARIETY PACK

40 K-Cup® Pods

Roll over image to zoom in

Keurig Coffee Lovers' Collection Sampler Pack, Single-Serve K-Cup Pods, Compatible with all Keurig 1.0/Classic, 2.0 and K-Café Coffee Makers, Variety Pack, 40 Count

Visit the Keurig Store

63,468 ratings

| 362 answered questions

Amazon's Choice for "keurig machine"

Price: \$25.49 (\$0.64 / Count)

Don't forget to checkout with Pay by Invoice - with no interest or fees.

Flavor Name: Coffee Lovers'

Decaf Coffee Variety

Bold Roast Variety

Coffee Lovers'

Entertainers' Collection Variety

Flavored Variety

Green Mountain Favorites

Green Mountain Single Origin Collection

McCafé Classic Collection

Coffee Variety

Size: 40 Count

22 Count

40 Count

60 Count

72 Count

Item Form K-cups

Brand Keurig

Flavor Coffee Lovers'

Caffeine Caffeinated

Content

Roast Level Dark_roast

About this item

Buy new:

\$25.49 (\$0.64 / Count)

FREE delivery Monday, March 21

Or fastest delivery Tomorrow, March 16. Order within 11 hrs 59 mins

Deliver to Department - Milville 08332

In Stock.

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Quantity: 1

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Department: Supplies Department: Kitchen & Dining

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Shop the Kids' Store by age 0-24 months 2-4 years 5-7 years 8-12+ years Shop now

Back to results

Last purchased Jul 7, 2021.

Color: Charcoal

View order | Helpful information

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ig K-Cafe
e-Serve K-
Coffee Maker,
: Maker and
: Muccino
er, Comes
Dishwasher
Milk Frother,
e Shot
bility,
patible With
eurig K-Cup
, Dark
coal

Keurig Store
24,650

Buy new: \$189.99

& FREE Returns

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Or fastest delivery Tomorrow, March 16. Order within 9 hrs 57 mins

Deliver to Department - Millville 08332

In Stock.

Qty: 1

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Save with Used - Good

\$130.99

FREE delivery: Monday, March 21

Ships from: Amazon

Sold by: 718 Sold It

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6 VIDEOS

Choice for "latte ...

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Available at a lower price from other sellers that may not offer free Prime shipping.

Color: Charcoal

\$189.99

\$231.93 (\$3.22 / Count)

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