

**CUMBERLAND COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
JUNE 5, 2025 – 11 AM**

**MEETING BEING HELD TELEPHONICALLY**

**Call In Number: 929-205-6099**

**Meeting ID: 922 2189 6242**

**or**

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

**The Cumberland County Insurance Commission will conduct its June 5, 2025 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

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

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

**CUMBERLAND COUNTY INSURANCE COMMISSION  
AGENDA - OPEN PUBLIC MEETING  
JUNE 5, 2025 – 11:00 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: April 3, 2025 Open Minutes.....Appendix I  
April 3, 2025 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 21-25 June Bill List.....Page 22
  
- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  - Monthly Report.....Page 23
  
- ☐ **RISK MANAGER REPORT – Hardenbergh Insurance Group**
  - Monthly Report.....Page 32
  
- ☐ **MANAGED CARE – Qual Lynx**
  - Monthly Report.....Page 36
  
- ☐ **CLAIMS SERVICE – Inservco Insurance Services**
  - Stewardship Report.....Appendix II
  
- ☐ **EXECUTIVE SESSION**
  - ☐ **Motion for Executive Session for Certain Specified Purposes for Personnel, Safety, Public Property or Litigation in accordance with the Open Public Meeting Act - PAYMENT AUTHORIZATION REQUEST**
  
  - ☐ **Motion to Return to Open Session**
  - ☐ **Motion to Approve PARS**
  - ☐ **OLD BUSINESS**
  - ☐ **NEW BUSINESS**
  - ☐ **PUBLIC COMMENT**

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- ☐ **NEXT SCHEDULED MEETING: August 7, 2025 – Via Zoom**
- ☐ **MEETING ADJOURNMENT**

## CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street  
Camden, NJ 08102

Date: June 5, 2025

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Certificate of Insurance Issuance Report:** Attached on **Pages 3-4** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for March and April. There were 7 certificates of insurance issued during this period.
- ☐ **Motion to approve the certificate of insurance report.**
- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 5-8)** – The NJCE met virtually on Monday, April 21, 2025 at 9:30 a.m. Included in the agenda on pages 5-7 is a summary report of the meeting. The NJCE is scheduled to meet virtually on Friday, June 13, 2025 at 9:30 a.m.
- ☐ **Vanguard Claims Administration (Page 9)** – Included in the agenda on page 9 is reporting information to report property claims to Vanguard, the NJCE JIF's Claims Administrator.
- ☐ **Financial Fast Track** – Included on **Pages 10-15** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for January and February. As of **February 28, 2025** the Commission has a deficit of **\$1,776,115**. Total cash on hand is \$3,243,621.
- ☐ **NJ CEL Property and Casualty Financial Fast Track (Pages 16-18)** – Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2025** the NJCE has a surplus of **\$12,374,694**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$21,226,323**.
- ☐ **Claims Tracking Report (Pages 19-20)** – Included in the agenda are the Claims Activity Reports for March & April that tracks open claims.
- ☐ **Property Appraisals** – Field work has been completed and are under review by the vendor. Final reports should be delivered next week.
- ☐ **Boiler & Machinery (Page 21)** – Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. They are offering free training for Boiler Control and Water Treatment. Included in the agenda on page 22 is a flyer outlining the training. If anyone has any questions or issues with registering, they should contact the Fund Office.

- ❑ **2025 MEL, MRHIF & NJCE Educational Seminar** – The 15<sup>th</sup> Annual Educational Seminar was held virtually again this year with two well attended sessions taking place on April 25 and May 2. The seminars qualified for Continuing Education Credits.
- ❑ **Best Practices Seminar – October 30, 2025** - The Best Practices Seminar will be taking place virtually on Thursday, October 30, 2025, 9:30 a.m. to 12:30 p.m. this year. Please mark your calendars and save the date. Additional details will be shared closer to the event.

**Cumberland County Ins. Comm.**  
**Certificate of Insurance Monthly Report**

From 3/1/2025 To 4/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Department of Children and I - Cumberland County	Families 50 East State Street, 3rd Floor PO Box 717 Trenton, NJ 08625	RE: Grant 25ODFR CIACC The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant 25ODFR CIACC.	3/4/2025 #5131326	GL AU EX WC OTH
H - Department of Children and I - Cumberland County	Families 50 East State Street, 3rd Floor PO Box 717 Trenton, NJ 08625	RE: Grant 25NJFR The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant 25NJFR.	3/4/2025 #5131330	GL AU EX WC OTH
H - City of Vineland I - Cumberland County	640 E. Wood Street Vineland, NJ 08360	RE: Use of Premises- Anthony Campanella Park The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with regards to use of premises- Anthony Campanella Park- for County sponsored events during the current calendar year.	3/26/2025 #5272674	GL AU EX WC OTH
<b>Total # of Holders: 3</b>				

**Cumberland County Ins. Comm.**  
**Certificate of Insurance Monthly Report**

From 4/1/2025 To 5/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Millville Elks Lodge I - Cumberland County	1815 E. Broad Street Millville, NJ 08332	Evidence of insurance as respects the use of facilities during the current calendar year.	4/7/2025 #5295832	GL AU EX WC OTH
H - Cumberland County Improvement I - Cumberland County	Authority 745 Lebanon Road Millville, NJ 08332	Evidence of insurance with respects to use of facilities during the current calendar year.	4/7/2025 #5295807	GL AU EX WC OTH
H - Upper Deerfield Township School I - Cumberland County	District 1385 Highway 77 Seabrook, NJ 08302	RE: Use of Facilities- County Sheriffs Department The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Sheriff's Department use of any/all facilities during the current calendar year.	4/29/2025 #5335569	GL AU EX WC OTH
H - Upper Deerfield Township I - Cumberland County	1325 Highway 77 Seabrook, NJ 08302	RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Sheriff's Department use of any/all facilities during the current calendar year.	4/29/2025 #5335566	GL AU EX WC OTH
<b>Total # of Holders: 4</b>				



## 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 21, 2025

**Memo to:** Commissioners  
Camden County Insurance Commission

**From:** Joseph Hrubash, NJCE Executive Director

**Subject:** NJCE JIF April Meeting

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**Executive Directors Report:** The following items were discussed:

**2025 New Jersey Association of Counties (NJAC) Conference:** The 74<sup>th</sup> Annual Conference is scheduled from May 7<sup>th</sup> to May 9<sup>th</sup> at Caesar's in Atlantic City. In lieu of exhibiting, the Board of Fund Commissioners authorized the expenditure for the NJCE JIF to sponsor one of the conference's coffee stations, which includes easel signage and a half-page ad in the Conference Directory. In addition, J.A. Montgomery will conduct a workshop on *Artificial Intelligence and Risk Considerations for Local Government* on Thursday May 8<sup>th</sup> at 11:30AM.

**Counties Cyber JIF initiative:** At the request of NJAC's Executive Director John Donnadio, the Executive Director and Underwriting Manager will present on the feasibility of starting Cyber JIF for the Counties at their IT meeting session scheduled for Thursday May 8<sup>th</sup> as part of the NJAC conference.

**Professional Services:** The Fund Office in conjunction with the Qualified Purchasing Agent (QPA) and Fund Attorney re-procured the services of Actuary, Auditor, Payroll Auditor and Litigation Manager via non-fair and open contracts with the incumbent professionals, for a term ending December 31, 2025. The Board of Fund Commissioners adopted a motion awarding the following services at the noted fees and terms. These services will be re-procured in October 2025 for a one-year term beginning January 1, 2026.

- **Actuary** – Award Actuarial Advantage for a 6-month contract in the amount of \$12,936.
- **Auditor** – Award Bowman & Company for an 8-month contract in the amount of \$19,664.
- **Litigation Manager** - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky an 8-month contract in the amount of \$295 per hour.
- **Payroll Auditor** - Award Bowman & Company for a 6-month contract in the amount of \$23,727.

The Fund Office is awaiting a proposal from Chertoff Group to provide continued Cyber Security Consulting Services. Upon receipt and review and if below the QPA threshold we will also re-procure their contract via non-fair and open contract.

**NJCE – Boiler & Machinery:** Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. Below are some summary items from their 2024 Stewardship Report.

- From January 1st through December 31, 2024, Chubb risk engineers dedicated 519 hours visiting 199 NJCE JIF locations and inspecting 655 boilers and pressure vessels.
- While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 58 hazardous code violations. 62% of said violations have been closed
- In 2024 Chubb risk engineers issued 7 risk engineering recommendations of which none have been complied with and closed.
- Chubb outlined a power surge claim which occurred in 2024.

Chubb has addressed all code violations and recommendations with the applicable member and the member's Risk Management Consultant (where applicable). In addition, Chubb is providing boiler control and water treatment courses free of charge to members; a copy of the flyer on the courses was submitted for information and will also be distributed to members.

**MEL JIF A-2145 Position Paper:** As previously reported, the New Jersey League of Municipalities and Municipal Excess Liability JIF issued a position paper on A-2145 opposing the legislation that provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. PERMA has since met with bill sponsors and outlined opposition to the bill.

#### **Claims Update:**

**2025 NJCE Claims Reporting Requirements:** PERMA Claims finalized the 2025 claims reporting requirements and distributed to Third-Party Administrators via email on February 28<sup>th</sup>. A copy of the reporting requirements was submitted for information.

**2025 NJCE Best Practices Workshop:** As previously reported, the NJCE Best Practices Workshop is scheduled to be hosted this Fall 2025 in person, at Triad 1828 Centre in Camden, New Jersey. PERMA Claims distributed a survey to all NJCE Fund Commissioners at the end of February for suggested topics, dates and volunteers for the Planning Committee and will be resending the survey to obtain additional feedback.

Proposed workshop topics include Cyber Security, Artificial Intelligence and Risk Management, preventing auto claims (liability, property damage and workers' compensation) and facilitating round table discussions between members to share best practices. To date, Janette Kessler (ACUA), Toni DePaola (Ocean County), Ashley Buono (BCIC) and Tim Sheehan (GCIC) have volunteered to serve on the Planning Committee.

#### **NJCE Committees:**

**Safety Committee:** The Safety Committee met on March 10<sup>th</sup>; minutes of the meeting were submitted for information. The Committee's remaining 2025 meeting dates are as follows: *Monday June 16<sup>th</sup>, Monday September 15<sup>th</sup> and Monday December 8<sup>th</sup> via Zoom at 10am.*



**Membership Renewal:** The Counties of Union, Hudson, Mercer and Ocean are scheduled to renew their three-year membership with the Fund as of January 1, 2026. Renewal documents will be sent to each respective County following the meeting.

**Tracking Reports:** Submitted for information was the revised year-end Financial Fast Track (FFT) as of December 31, 2024 and as of January 31, 2025; the year-end reflected a statutory surplus of \$11.9 million and the January FFT reflected a statutory surplus of \$12.1 million. Also submitted for information was the Expected Loss Ratio as of December 31, 2024 as well as the Regulatory Compliance Checklist as of 4/17/2025 which tracks contracts, compliance and other Fund business.

**2025 MEL, MRHIF & NJCE Educational Seminar:** As a reminder, the 15<sup>th</sup> Annual Educational Seminar will be held virtually over two sessions on Friday, April 25<sup>th</sup> and May 2<sup>nd</sup> from 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

**NJGMIS:** The Fund exhibited at the NJ GMIS conference on Wednesday April 9<sup>th</sup> at the Palace in Somerset, NJ. GMIS is an association of New Jersey government IT professionals and a state chapter of GMIS International, and their mission is to provide a forum for the exchange of ideas, information and experiences that foster members' knowledge of technology developments to better serve their organizations.

**2025 Financial Disclosures:** The Local Finance Board has issued notification, 2025-07, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline for filing is April 30<sup>th</sup> and the Local Finance Board has issued fines in the past. To date, 7 of the 10 JIF Commissioners have filed.

#### **Risk Control Report**

Safety Director submitted a report noting the Risk Control Activities from February 2025 to May 2025, bulletins that were distributed and training sessions through June 2025. .

#### **WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of March 2025.

#### **Property Claims Administration Report**

**2025 Property Claims Administrator Transition:** As a reminder, effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration Services. A notice with contact information and property claim reporting requirements will be distributed to members.

**NJCE Claims Review Committee & Closed Session:** The Claims Review Committee met prior to the Fund's meeting to review workers' compensation payment or settlement authority requests. Closed Session was requested so the full Board of Fund Commissioners could review a sizable workers' compensation claim as well as review property PARs greater than \$500,000 as per procedure adopted in October 2023. Closed Session invited participants were the Fund Commissioners, the Fund Attorney and professional staff.

During open session, the Board of Fund Commissioners approved the workers' compensation claims as amended as well as two property claims.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Friday June 13, 2025 at 9:30AM virtually.

## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE JIF)

### CLAIM REPORTING SHEET

*\*Effective March 1, 2025, the Vanguard Claims Administration became the NJCE JIF's Third Party Administrator (TPA).*

VANGUARD STAFF	TITLE	PHONE	EMAIL
Sarah Mentzer	Claims Supervisor	888-601-3200 Ext. 314	<a href="mailto:sarah.mentzer@vanguardclaims.com">sarah.mentzer@vanguardclaims.com</a>
Erica Harmeyer	Property Claims Examiner	888-601-3200 Ext. 324	<a href="mailto:erica.harmeyer@vanguardclaims.com">erica.harmeyer@vanguardclaims.com</a>
Melissa Weber-Dominguez	Property Claims Examiner	888-601-3200 Ext. 325	<a href="mailto:melissa.weber-dominguez@vanguardclaims.com">melissa.weber-dominguez@vanguardclaims.com</a>
Madelyn Winter	Property Claims Examiner	888-601-3200 Ext. 317	<a href="mailto:Madelyn.Winter@vanguardclaims.com">Madelyn.Winter@vanguardclaims.com</a>

1. **Cyber Claims:** All cyber claims should be *immediately* reported to the Cowbell Cyber Breach Hotline at (833) 633-8666, *then* submitted to the Vanguard Claims Administration at [claims@vanguardclaims.com](mailto:claims@vanguardclaims.com).
2. **Property Damage Claims:**
  - a. All commission members (except Union) should report their property damage claims directly to the Vanguard Claims Administration at [claims@vanguardclaims.com](mailto:claims@vanguardclaims.com).
  - b. All non-commission members (including Union) should report their property damage claims to their County Claims Administrator, who will report the claim to the Vanguard Claims Administration if needed.
3. **Auto Property Damage Claims:** All commission and non-commission members should report their auto property damage claims to their Insurance Commission/County Claims Administrator, who will then report the claim to the Vanguard Claims Administration if needed.
4. **Equipment Breakdown Damage Claims:** All commission and non-commission members should report their equipment breakdown damage claims to their Insurance Commission/County Claims Administrator, who will then report the claim to the Vanguard Claims Administration if needed.
5. **Crime Claims:** All crime claims should be reported directly to AIG at [c-claim@aig.com](mailto:c-claim@aig.com).

If you need emergency assistance, please contact Zareena Majeed ([zmajeed@permainc.com](mailto:zmajeed@permainc.com)) at 203 – 721 – 5014 as well as Sarah Mentzer ([sarah.mentzer@vanguardclaims.com](mailto:sarah.mentzer@vanguardclaims.com)) at 888-601-3200 Ext. 314.

CUMBERLAND COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	January 31, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	340,763	340,763	39,359,385	39,700,148	
2.	CLAIM EXPENSES					
	Paid Claims	197,910	197,910	15,403,241	15,601,151	
	Case Reserves	(121,143)	(121,143)	3,710,511	3,589,368	
	IBNR	93,325	93,325	2,904,701	2,998,026	
	Excess Insurance Recoverable	0	0	(5,947)	(5,947)	
	Discounted Claim Value	(21,403)	(21,403)	(551,255)	(572,658)	
	TOTAL CLAIMS	148,689	148,689	21,461,252	21,609,940	
3.	EXPENSES					
	Excess Premiums	158,900	158,900	16,624,632	16,783,532	
	Administrative	27,655	27,655	4,156,257	4,183,911	
	TOTAL EXPENSES	186,555	186,555	20,780,889	20,967,444	
4.	UNDERWRITING PROFIT (1-2-3)	5,519	5,519	(2,882,755)	(2,877,236)	
5.	INVESTMENT INCOME	10,880	10,880	449,504	460,385	
6.	PROFIT (4 + 5)	16,400	16,400	(2,433,251)	(2,416,851)	
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109	
8.	DIVIDEND INCOME	0	0	171,783	171,783	
9.	DIVIDEND EXPENSE	0	0	(171,783)	(171,783)	
10.	SURPLUS TRANSFER	0	0	0	0	
11.	INVESTMENT IN JOINT VENTURE	10,361	10,361	615,377	625,739	
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	26,761	26,761	(1,815,765)	(1,789,004)	
SURPLUS (DEFICITS) BY FUND YEAR						
	2012	476	476	297,365	297,840	
	2013	476	476	223,583	224,059	
	2014	995	995	171,384	172,379	
	2015	827	827	(332,941)	(332,114)	
	2016	1,296	1,296	425,644	426,940	
	2017	684	684	(593,007)	(592,323)	
	2018	687	687	(636,728)	(636,041)	
	2019	1,837	1,837	643,978	645,815	
	2020	835	835	(409,801)	(408,966)	
	2021	857	857	(974,268)	(973,412)	
	2022	1,872	1,872	(164,860)	(162,987)	
	2023	2,249	2,249	(449,754)	(447,506)	
	2024	3,268	3,268	(16,359)	(13,091)	
	2025	10,403	10,403		10,403	
TOTAL SURPLUS (DEFICITS)		26,761	26,761	(1,815,766)	(1,789,005)	
TOTAL CASH					3,498,123	

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2012</b>				
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
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>40,744</b>	<b>40,744</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,215,275</b>	<b>1,215,275</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,371,332</b>	<b>1,371,332</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	0	20	20
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,866,150</b>	<b>1,866,150</b>
<b>FUND YEAR 2016</b>				
Paid Claims	742	742	1,034,393	1,035,134
Case Reserves	(742)	(742)	106,049	105,307
IBNR	0	0	10,605	10,605
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,151,046</b>	<b>1,151,046</b>
<b>FUND YEAR 2017</b>				
Paid Claims	3,654	3,654	2,070,452	2,074,106
Case Reserves	6,570	6,570	173,874	180,444
IBNR	(10,224)	(10,224)	17,387	7,164
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,261,714</b>	<b>2,261,714</b>
<b>FUND YEAR 2018</b>				
Paid Claims	204	204	2,219,069	2,219,273
Case Reserves	796	796	13,090	13,886
IBNR	(1,000)	(1,000)	42,120	41,120
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,274,278</b>	<b>2,274,278</b>

<b>FUND YEAR 2019</b>				
Paid Claims	7,170	7,170	787,770	794,939
Case Reserves	(7,170)	(7,170)	174,901	167,731
IBNR	0	0	21,604	21,604
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(4,243)	(4,243)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>980,031</b>	<b>980,031</b>
<b>FUND YEAR 2020</b>				
Paid Claims	(42,081)	(42,081)	1,566,929	1,524,849
Case Reserves	(41,465)	(41,465)	413,168	371,703
IBNR	83,545	83,545	94,329	177,874
Excess Insurance Recoverable	0	0	(5,947)	(5,947)
Discounted Claim Value	0	0	(21,998)	(21,998)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,046,481</b>	<b>2,046,481</b>
<b>FUND YEAR 2021</b>				
Paid Claims	65,807	65,807	1,324,835	1,390,642
Case Reserves	(45,803)	(45,803)	864,491	818,688
IBNR	(20,004)	(20,004)	411,410	391,406
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(82,568)	(82,568)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,518,168</b>	<b>2,518,168</b>
<b>FUND YEAR 2022</b>				
Paid Claims	102,863	102,863	831,973	934,835
Case Reserves	(92,931)	(92,931)	652,165	559,234
IBNR	(9,931)	(9,931)	441,863	431,932
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(95,754)	(95,754)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,830,247</b>	<b>1,830,247</b>
<b>FUND YEAR 2023</b>				
Paid Claims	25,943	25,943	721,359	747,301
Case Reserves	(16,739)	(16,739)	632,688	615,949
IBNR	(9,204)	(9,204)	721,303	712,099
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(133,002)	(133,002)
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,942,347</b>	<b>1,942,347</b>
<b>FUND YEAR 2023</b>				
Paid Claims	31,592	31,592	352,981	384,573
Case Reserves	15,665	15,665	680,065	695,730
IBNR	(47,257)	(47,257)	1,144,081	1,096,824
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(213,689)	(213,689)
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,963,438</b>	<b>1,963,438</b>
<b>FUND YEAR 2024</b>				
Paid Claims	2,018	2,018		2,018
Case Reserves	60,675	60,675		60,675
IBNR	107,399	107,399		107,399
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(21,403)	(21,403)		(21,403)
<b>TOTAL FY 2024 CLAIMS</b>	<b>148,688</b>	<b>148,688</b>	<b>0</b>	<b>148,688</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>148,689</b>	<b>148,689</b>	<b>21,461,252</b>	<b>21,609,940</b>

CUMBERLAND COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	340,763	681,527	39,359,385	40,040,911	
2.	CLAIM EXPENSES					
	Paid Claims	170,567	368,477	15,403,241	15,771,718	
	Case Reserves	(65,311)	(186,454)	3,710,511	3,524,056	
	IBNR	66,691	160,016	2,904,701	3,064,717	
	Excess Insurance Recoverable	(1,855)	(1,855)	(5,947)	(7,802)	
	Discounted Claim Value	(20,652)	(42,056)	(551,255)	(593,310)	
	TOTAL CLAIMS	149,439	298,128	21,461,252	21,759,380	
3.	EXPENSES					
	Excess Premiums	158,900	317,801	16,624,632	16,942,433	
	Administrative	37,454	65,108	4,156,257	4,221,365	
	TOTAL EXPENSES	196,354	382,909	20,780,889	21,163,798	
4.	UNDERWRITING PROFIT (1-2-3)	(5,030)	489	(2,882,755)	(2,882,266)	
5.	INVESTMENT INCOME	9,218	20,098	449,504	469,603	
6.	PROFIT (4 + 5)	4,188	20,587	(2,433,251)	(2,412,664)	
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109	
8.	DIVIDEND INCOME	0	0	171,783	171,783	
9.	DIVIDEND EXPENSE	0	0	(171,783)	(171,783)	
10.	SURPLUS TRANSFER	0	0	0	0	
11.	INVESTMENT IN JOINT VENTURE	8,701	19,062	615,377	634,440	
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	12,889	39,650	(1,815,765)	(1,776,115)	
SURPLUS (DEFICITS) BY FUND YEAR						
	2012	409	884	297,365	298,249	
	2013	349	825	223,583	224,408	
	2014	800	1,795	171,384	173,179	
	2015	668	1,496	(332,941)	(331,446)	
	2016	1,050	2,346	425,644	427,990	
	2017	491	1,175	(593,007)	(591,832)	
	2018	474	1,161	(636,728)	(635,567)	
	2019	1,376	3,213	643,978	647,191	
	2020	577	1,411	(409,801)	(408,389)	
	2021	547	1,403	(974,268)	(972,865)	
	2022	1,378	3,250	(164,860)	(161,609)	
	2023	1,748	3,997	(449,754)	(445,757)	
	2024	(7,278)	(4,010)	(16,359)	(20,369)	
	2025	10,299	20,702		20,702	
TOTAL SURPLUS (DEFICITS)		12,889	39,650	(1,815,766)	(1,776,116)	
TOTAL CASH					3,243,621	

CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2012</b>				
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
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>40,744</b>	<b>40,744</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,215,275</b>	<b>1,215,275</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,371,332</b>	<b>1,371,332</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	0	20	20
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,866,150</b>	<b>1,866,150</b>
<b>FUND YEAR 2016</b>				
Paid Claims	857	1,598	1,034,393	1,035,991
Case Reserves	(857)	(1,598)	106,049	104,450
IBNR	0	0	10,605	10,605
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,151,046</b>	<b>1,151,046</b>
<b>FUND YEAR 2017</b>				
Paid Claims	1,383	5,036	2,070,452	2,075,488
Case Reserves	(1,383)	5,187	173,874	179,062
IBNR	0	(10,224)	17,387	7,164
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,261,714</b>	<b>2,261,714</b>
<b>FUND YEAR 2018</b>				
Paid Claims	0	204	2,219,069	2,219,273
Case Reserves	0	796	13,090	13,886
IBNR	0	(1,000)	42,120	41,120
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,274,278</b>	<b>2,274,278</b>



<b>FUND YEAR 2019</b>				
Paid Claims	128	7,297	787,770	795,067
Case Reserves	(128)	(7,297)	174,901	167,603
IBNR	0	0	21,604	21,604
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(4,243)	(4,243)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>980,031</b>	<b>980,031</b>
<b>FUND YEAR 2020</b>				
Paid Claims	34,430	(7,650)	1,566,929	1,559,279
Case Reserves	(38,922)	(80,387)	413,168	332,781
IBNR	6,347	89,892	94,329	184,221
Excess Insurance Recoverable	(1,855)	(1,855)	(5,947)	(7,802)
Discounted Claim Value	0	0	(21,998)	(21,998)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>2,046,481</b>	<b>2,046,481</b>
<b>FUND YEAR 2021</b>				
Paid Claims	11,815	77,621	1,324,835	1,402,456
Case Reserves	33,317	(12,486)	864,491	852,006
IBNR	(45,132)	(65,136)	411,410	346,274
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(82,568)	(82,568)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,518,168</b>	<b>2,518,168</b>
<b>FUND YEAR 2022</b>				
Paid Claims	14,566	117,428	831,973	949,401
Case Reserves	(24,612)	(117,543)	652,165	534,622
IBNR	10,046	115	441,863	441,978
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(95,754)	(95,754)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,830,247</b>	<b>1,830,247</b>
<b>FUND YEAR 2023</b>				
Paid Claims	56,393	82,336	721,359	803,694
Case Reserves	(35,001)	(51,740)	632,688	580,948
IBNR	(21,392)	(30,596)	721,303	690,707
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(133,002)	(133,002)
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,942,347</b>	<b>1,942,347</b>
<b>FUND YEAR 2023</b>				
Paid Claims	42,121	73,713	352,981	426,694
Case Reserves	(33,949)	(18,284)	680,065	661,782
IBNR	(8,172)	(55,429)	1,144,081	1,088,652
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(213,689)	(213,689)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(0)</b>	<b>0</b>	<b>1,963,438</b>	<b>1,963,438</b>
<b>FUND YEAR 2024</b>				
Paid Claims	8,876	10,894		10,894
Case Reserves	36,223	96,897		96,897
IBNR	124,993	232,392		232,392
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(20,652)	(42,056)		(42,056)
<b>TOTAL FY 2024 CLAIMS</b>	<b>149,439</b>	<b>298,128</b>	<b>0</b>	<b>298,128</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>149,439</b>	<b>298,128</b>	<b>21,461,252</b>	<b>21,759,380</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF February 28, 2025						
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	3,611,214	7,222,427	326,407,524	333,629,951	
2.	CLAIM EXPENSES					
	Paid Claims	1,121,516	1,562,802	25,233,496	26,796,298	
	Case Reserves	(1,031,794)	(2,891,435)	15,868,519	12,977,086	
	IBNR	539,046	2,584,580	17,187,288	19,771,867	
	Discounted Claim Value	(97,543)	(195,086)	(4,295,909)	(4,490,996)	
	Excess Recoveries	0	0	(2,706,795)	(2,706,795)	
	<b>TOTAL CLAIMS</b>	<b>531,225</b>	<b>1,060,861</b>	<b>51,286,599</b>	<b>52,347,460</b>	
3.	EXPENSES					
	Excess Premiums	2,752,412	5,518,180	236,578,246	242,096,426	
	Administrative	203,786	408,618	23,142,827	23,551,445	
	<b>TOTAL EXPENSES</b>	<b>2,956,198</b>	<b>5,926,798</b>	<b>259,721,073</b>	<b>265,647,871</b>	
4.	UNDERWRITING PROFIT (1-2-3)	123,790	234,768	15,399,852	15,634,620	
5.	INVESTMENT INCOME	62,243	166,471	3,281,155	3,447,626	
6.	PROFIT (4+5)	186,032	401,238	18,681,007	19,082,245	
7.	Dividend	0	0	(6,707,551)	(6,707,551)	
8.	<b>SURPLUS (6-7)</b>	<b>186,032</b>	<b>401,238</b>	<b>11,973,456</b>	<b>12,374,694</b>	
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	2010	236	625	70,386	71,011	
	2011	592	1,568	391,132	392,700	
	2012	1,177	3,119	486,042	489,161	
	2013	2,177	5,761	1,118,179	1,123,940	
	2014	2,820	7,460	1,923,686	1,931,146	
	2015	2,390	6,348	1,313,021	1,319,369	
	2016	3,591	9,508	1,508,680	1,518,188	
	2017	4,655	12,319	2,562,938	2,575,257	
	2018	5,282	13,972	2,445,415	2,459,387	
	2019	2,788	10,930	2,073,713	2,084,643	
	2020	6,689	17,697	167,484	185,181	
	2021	5,140	13,606	(672,764)	(659,158)	
	2022	6,301	16,017	1,243,729	1,259,746	
	2023	7,795	20,621	(4,462,718)	(4,442,097)	
	2024	8,721	25,032	1,804,532	1,829,564	
	2025	125,679	236,658		236,658	
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>186,032</b>	<b>401,238</b>	<b>11,973,455</b>	<b>12,374,693</b>	
	<b>TOTAL CASH</b>				<b>21,226,323</b>	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2025					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	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
	<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	(1,463)	(1,463)	738,019	736,556
	Case Reserves	0	0	105,029	105,029
	IBNR	1,463	1,463	3,000	4,463
	Discounted Claim Value	0	0	(10,622)	(10,622)
	<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>835,426</b>	<b>835,426</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	2,720	5,441	1,785,983	1,791,424
	Case Reserves	(2,720)	(5,441)	112,437	106,996
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	0	(11,571)	(11,571)
	<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,890,529</b>	<b>1,890,529</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	2,867	3,882	1,153,465	1,157,347
	Case Reserves	(2,867)	(585)	434,898	434,313
	IBNR	0	(3,297)	17,340	14,043
	Discounted Claim Value	0	0	(47,302)	(47,302)
	<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,558,401</b>	<b>1,558,401</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	304	304	864,533	864,837
	Case Reserves	0	(1)	82,575	82,574
	IBNR	(304)	(303)	21,077	20,774
	Discounted Claim Value	0	0	(11,153)	(11,153)
	<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>957,032</b>	<b>957,032</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	588	588	2,473,703	2,474,291
	Case Reserves	(588)	(588)	597,900	597,312
	IBNR	0	0	49,975	49,975
	Discounted Claim Value	0	0	(73,534)	(73,534)
	<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,048,044</b>	<b>3,048,044</b>
<b>FUND YEAR 2016</b>					
	Paid Claims	3,738	7,222	1,392,569	1,399,791
	Case Reserves	(3,738)	(7,222)	1,125,747	1,118,526
	IBNR	0	0	39,497	39,497
	Discounted Claim Value	0	0	(109,929)	(109,929)
	<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,447,884</b>	<b>2,447,884</b>
<b>FUND YEAR 2017</b>					
	Paid Claims	640	1,210	1,585,263	1,586,473
	Case Reserves	(640)	(1,310)	605,912	604,602
	IBNR	0	100	43,208	43,308
	Discounted Claim Value	0	0	(54,120)	(54,120)
	<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,180,263</b>	<b>2,180,263</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2025					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2018</b>					
Paid Claims	0	0	1,620,907	1,620,907	
Case Reserves	0	(50,000)	440,557	390,557	
IBNR	0	50,000	227,389	277,389	
Discounted Claim Value	0	0	(63,964)	(63,964)	
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,224,889</b>	<b>2,224,889</b>	
<b>FUND YEAR 2019</b>					
Paid Claims	4,049	242,693	1,373,046	1,615,739	
Case Reserves	(102,456)	(348,167)	1,250,583	902,416	
IBNR	100,000	107,066	196,568	303,634	
Discounted Claim Value	0	0	(120,133)	(120,133)	
<b>TOTAL FY 2019 CLAIMS</b>	<b>1,593</b>	<b>1,592</b>	<b>2,700,064</b>	<b>2,701,657</b>	
<b>FUND YEAR 2020</b>					
Paid Claims	0	647	1,377,955	1,378,602	
Case Reserves	(495,373)	(455,184)	4,808,620	4,353,436	
IBNR	495,373	454,537	1,461,677	1,916,214	
Discounted Claim Value	0	0	(836,712)	(836,712)	
Excess Recoveries	0	0	(2,706,795)	(2,706,795)	
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>4,104,745</b>	<b>4,104,745</b>	
<b>FUND YEAR 2021</b>					
Paid Claims	6,121	13,097	3,333,352	3,346,449	
Case Reserves	(6,123)	(88,199)	2,146,382	2,058,183	
IBNR	0	75,101	1,107,209	1,182,310	
Discounted Claim Value	0	0	(425,157)	(425,157)	
<b>TOTAL FY 2021 CLAIMS</b>	<b>(2)</b>	<b>(1)</b>	<b>6,161,786</b>	<b>6,161,785</b>	
<b>FUND YEAR 2022</b>					
Paid Claims	128,830	168,622	1,517,476	1,686,098	
Case Reserves	(129,134)	(519,022)	993,800	474,778	
IBNR	304	350,400	2,943,881	3,294,281	
Discounted Claim Value	0	0	(478,087)	(478,087)	
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>4,977,070</b>	<b>4,977,070</b>	
<b>FUND YEAR 2023</b>					
Paid Claims	577,372	121,772	5,267,964	5,389,736	
Case Reserves	(36,821)	(558,842)	1,324,351	765,509	
IBNR	(540,551)	437,070	5,533,584	5,970,654	
Discounted Claim Value	0	0	(906,005)	(906,005)	
<b>TOTAL FY 2023 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>11,219,894</b>	<b>11,219,894</b>	
<b>FUND YEAR 2024</b>					
Paid Claims	395,752	998,787	577,421	1,576,208	
Case Reserves	(301,835)	(907,374)	1,839,730	932,356	
IBNR	(93,917)	(91,413)	5,539,202	5,447,789	
Discounted Claim Value	0	0	(1,147,621)	(1,147,621)	
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>6,808,732</b>	<b>6,808,732</b>	
<b>FUND YEAR 2025</b>					
Paid Claims	0	0		0	
Case Reserves	50,500	50,500		50,500	
IBNR	576,678	1,203,856		1,203,856	
Discounted Claim Value	(97,543)	(195,086)		(195,086)	
<b>TOTAL FY 2025 CLAIMS</b>	<b>529,635</b>	<b>1,059,270</b>	<b>0</b>	<b>1,059,270</b>	
<b>COMBINED TOTAL CLAIMS</b>	<b>531,225</b>	<b>1,060,861</b>	<b>51,286,599</b>	<b>52,347,460</b>	

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$1,147,062 due from the reinsurer for COVID-19 WC claims.

**Cumberland County Insurance Commission**

**CLAIM ACTIVITY REPORT**

March 31, 2025

<b>COVERAGE LINE - PROPERTY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	0	0	0	0	0	0	0	2	2	4	10	3	21
March-25	0	0	0	0	0	0	0	0	0	2	2	5	14	5	28
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	1	4	2	7
Limited Reserves															\$5,208
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,989	\$81,853	\$22,700	\$144,544
March-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$6,651	\$20,990	\$67,063	\$51,105	\$145,811
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,650	(\$13,999)	(\$14,790)	\$28,405	\$1,266
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$310,078	\$95,485	\$148,302	\$14	\$1,990,349
<b>COVERAGE LINE - GENERAL LIABILITY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	0	0	0	0	0	2	8	14	4	4	7	1	40
March-25	0	0	0	0	0	0	0	1	8	16	4	4	9	5	47
NET CHGE	0	0	0	0	0	0	0	-1	0	2	0	0	2	4	7
Limited Reserves															\$26,763
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$124,776	\$271,683	\$544,263	\$267,433	\$25,500	\$12,500	\$500	\$1,246,655
March-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$113,182	\$271,431	\$560,444	\$267,433	\$25,500	\$17,500	\$2,360	\$1,257,849
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$11,595)	(\$252)	\$16,181	\$0	\$0	\$5,000	\$1,860	\$11,194
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$749,027	\$1,093,956	\$294,195	\$39,075	\$17,654	\$17,654	\$6,533,606
<b>COVERAGE LINE - AUTO LIABILITY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	0	0	0	0	0	0	1	1	1	2	1	0	6
March-25	0	0	0	0	0	0	0	0	1	1	1	2	1	1	7
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves															\$38,733
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$0	\$270,134
March-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$1,000	\$271,134
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$1,000
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$10,250	\$10,250	\$438,425
<b>COVERAGE LINE - WORKERS COMP.</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	0	1	0	4	2	1	8	5	10	24	30	15	100
March-25	0	0	0	1	0	4	1	1	8	5	10	23	27	21	101
NET CHGE	0	0	0	0	0	0	-1	0	0	0	0	-1	-3	6	1
Limited Reserves															\$17,114
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	\$0	\$0	\$0	\$20	\$0	\$179,062	\$13,886	\$42,827	\$78,044	\$67,300	\$257,260	\$469,575	\$449,861	\$73,697	\$1,631,532
March-25	\$0	\$0	\$0	\$20	\$0	\$206,887	\$6,429	\$42,827	\$76,360	\$65,512	\$246,913	\$466,285	\$445,228	\$172,025	\$1,728,486
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$27,825	(\$7,457)	\$0	(\$1,684)	(\$1,788)	(\$10,347)	(\$3,290)	(\$4,633)	\$98,328	\$96,954
Ltd Incurred	\$37,947	\$825,489	\$496,703	\$725,972	\$274,985	\$1,319,301	\$1,299,641	\$157,182	\$749,931	\$721,684	\$846,862	\$1,245,348	\$823,035	\$823,035	\$10,347,115
<b>TOTAL ALL LINES COMBINED</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	0	0	0	1	0	4	2	3	17	22	17	34	48	19	167
March-25	0	0	0	1	0	4	1	2	17	24	17	34	51	32	183
NET CHGE	0	0	0	0	0	0	-1	-1	0	2	0	0	3	13	16
Limited Reserves															\$18,597
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
February-25	\$0	\$0	\$0	\$20	\$0	\$179,062	\$13,886	\$167,603	\$350,027	\$852,006	\$530,193	\$548,957	\$554,214	\$96,897	\$3,292,865
March-25	\$0	\$0	\$0	\$20	\$0	\$206,887	\$6,429	\$156,008	\$348,091	\$866,398	\$521,497	\$531,668	\$539,791	\$226,490	\$3,403,280
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$27,825	(\$7,457)	(\$11,595)	(\$1,936)	\$14,393	(\$8,697)	(\$17,289)	(\$14,423)	\$129,593	\$110,414
Ltd Incurred	\$40,744	\$1,148,856	\$1,335,394	\$1,862,291	\$837,922	\$2,247,408	\$2,162,340	\$934,088	\$1,754,164	\$2,267,044	\$1,469,144	\$1,399,909	\$999,240	\$850,953	\$19,309,494

**Cumberland County Insurance Commission**

**CLAIM ACTIVITY REPORT**

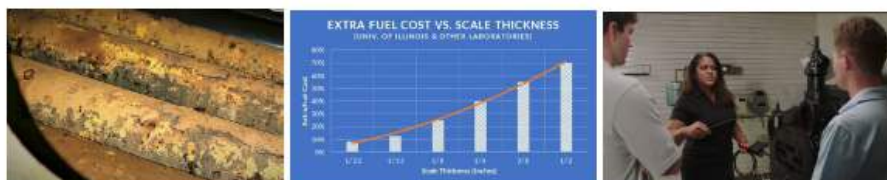
April 30, 2025

<b>COVERAGE LINE - PROPERTY</b>																
<b>CLAIM COUNT - OPEN CLAIMS</b>																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
March-25	0	0	0	0	0	0	0	0	0	2	2	5	14	5		28
April-25	0	0	0	0	0	0	0	0	0	2	2	4	9	3		20
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	-5	-2		-8
Limited Reserves																\$6,359
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
March-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$6,651	\$20,990	\$67,063	\$51,105		\$145,811
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,989	\$77,674	\$9,523		\$127,188
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,650)	\$13,999	\$10,610	(\$41,582)		(\$18,623)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$109,484	\$158,912	\$9		\$2,013,303
<b>COVERAGE LINE - GENERAL LIABILITY</b>																
<b>CLAIM COUNT - OPEN CLAIMS</b>																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
March-25	0	0	0	0	0	0	0	1	8	16	4	4	9	5		47
April-25	0	0	0	0	0	0	0	1	8	16	4	5	8	4		46
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	1	-1	-1		-1
Limited Reserves																\$22,403
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
March-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$113,182	\$271,431	\$560,444	\$267,433	\$25,500	\$17,500	\$2,360		\$1,257,849
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$113,182	\$268,197	\$553,280	\$41,026	\$35,500	\$17,500	\$1,860		\$1,030,544
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$3,234)	(\$7,164)	(\$226,407)	\$10,000	\$0	(\$500)		(\$227,305)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$749,027	\$1,093,956	\$294,195	\$49,075	\$17,654	\$17,654		\$6,543,606
<b>COVERAGE LINE - AUTO LIABILITY</b>																
<b>CLAIM COUNT - OPEN CLAIMS</b>																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
March-25	0	0	0	0	0	0	0	0	1	1	1	2	1	1		7
April-25	0	0	0	0	0	0	0	0	1	1	1	2	1	1		7
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Limited Reserves																\$38,733
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
March-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$1,000		\$271,134
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$1,000		\$271,134
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		\$0
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$10,250	\$10,250		\$438,425
<b>COVERAGE LINE - WORKERS COMP.</b>																
<b>CLAIM COUNT - OPEN CLAIMS</b>																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
March-25	0	0	0	1	0	4	1	1	8	5	10	23	27	21		101
April-25	0	0	0	1	0	3	1	1	7	5	10	23	23	23		97
NET CHGE	0	0	0	0	0	-1	0	0	-1	0	0	0	-4	2		-4
Limited Reserves																\$22,719
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
March-25	\$0	\$0	\$0	\$20	\$0	\$206,887	\$6,429	\$42,827	\$76,360	\$65,512	\$246,913	\$466,285	\$445,228	\$172,025		\$1,728,486
April-25	\$0	\$0	\$0	\$20	\$0	\$268,253	\$6,429	\$42,827	\$216,100	\$67,749	\$342,464	\$687,526	\$441,423	\$130,998		\$2,203,790
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$61,366	\$0	\$0	\$139,740	\$2,237	\$95,552	\$221,242	(\$3,805)	(\$41,027)		\$475,304
Ltd Incurred	\$37,947	\$825,489	\$496,703	\$725,972	\$274,985	\$1,388,226	\$1,304,716	\$157,182	\$894,712	\$726,664	\$946,862	\$1,476,887	\$822,524	\$822,524		\$10,901,393
<b>TOTAL ALL LINES COMBINED</b>																
<b>CLAIM COUNT - OPEN CLAIMS</b>																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
March-25	0	0	0	1	0	4	1	2	17	24	17	34	51	32		183
April-25	0	0	0	1	0	3	1	2	16	24	17	34	41	31		170
NET CHGE	0	0	0	0	0	-1	0	0	-1	0	0	0	-10	-1		-13
Limited Reserves																\$21,369
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
March-25	\$0	\$0	\$0	\$20	\$0	\$206,887	\$6,429	\$156,008	\$348,091	\$866,398	\$521,497	\$531,668	\$539,791	\$226,490		\$3,403,280
April-25	\$0	\$0	\$0	\$20	\$0	\$268,253	\$6,429	\$156,008	\$484,597	\$861,472	\$388,991	\$776,909	\$546,596	\$143,381		\$3,632,656
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$61,366	\$0	\$0	\$136,506	(\$4,926)	(\$132,505)	\$245,241	\$6,805	(\$83,109)		\$229,377
Ltd Incurred	\$40,744	\$1,148,856	\$1,335,394	\$1,862,291	\$837,922	\$2,316,333	\$2,167,415	\$934,088	\$1,898,945	\$2,272,024	\$1,567,494	\$1,655,446	\$1,009,340	\$850,437		\$19,896,727





## Boiler Control and Water Treatment Courses Free for MEL JIF and NJCE JIF Members



### Free Boiler Safety Training!

Don't let faulty controls and poor water treatment lead to costly boiler breakdowns! Join Chubb's free courses on boiler controls, safety devices, and water treatment, taught by expert risk engineers at our advanced Chubb Risk Engineering Center (in-person or virtual options available).

Ideal for low-pressure boiler operators and facilities management staff, these 3-hour sessions will help you improve maintenance practices to prevent accidents and boiler downtime.

### Register now and empower your team!

[Click here to register for any of the sessions](#)

Topic	2025 Course Dates
<b>Boiler Controls and Safety Devices - In Person</b>	May 28 (9 AM ET), September 30 <sup>th</sup> (1 PM ET)
<b>Water Treatment - In Person</b>	May 28 (1 PM ET), September 30 <sup>th</sup> (9 AM ET)
<b>Boiler Controls and Safety Devices - Virtual</b>	December 9th (1 PM ET)
<b>Water Treatment - Virtual</b>	December 9th (9 AM ET)
<b>Boiler Controls and Safety Devices (Spanish) - Virtual</b>	June 24th (9 AM ET), October 9th (1 PM ET)

**Boiler Controls and Safety Devices** - Learn boiler control and safety device functions, their failure mechanism, proper testing and preventative maintenance, and NJ boiler operator requirements.

**Water Treatment** - Learn the fundamentals and importance of an effective water treatment program to better communicate with your chemical treatment vendor, internal management, boiler and HVAC system maintenance vendors.

<b>RESOLUTION NO. 21-25</b>
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**CUMBERLAND COUNTY INSURANCE COMMISSION  
BILLS LIST – JUNE 2025**

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

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

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

**FUND YEAR 2025**

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INSERVO INSURANCE SERVICES	CLAIMS ADMIN FOR 05/25- INV 0377-0525	4,504.67
INSERVO INSURANCE SERVICES	CLAIMS ADMIN FOR 4/25 - INV 0377-0425	4,504.67
		<b>9,009.34</b>
SPARK CREATIVE GROUP	2025 SITE PREP/SITE UPDATE INV 6154	125.00
		<b>125.00</b>
	<b>Total Payments FY 2025</b>	<b>9,134.34</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>9,134.34</b>

\_\_\_\_\_  
**Chairperson**

Attest:

Dated: \_\_\_\_\_

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

\_\_\_\_\_  
Treasurer





## CUMBERLAND COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** May 29, 2025  
**DATE OF MEETING:** June 5, 2025

### CUIC SERVICE TEAM

Paul J. Shives, Partner & Sr. Director of Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Risk Operations Analyst <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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April - June 2025

### RISK CONTROL ACTIVITIES

#### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 3:** Attended the CUIC Meeting.
- **April 3:** Attended the CUIC Claims Committee meeting.
- **April 9:** Attended the CUIC Safety Committee meeting

#### UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 5:** Plan to attend the CUIC Meeting.
- **June 5:** Plan to attend the CUIC Claims Committee meeting.
- **June 11:** Plan to attend the CUIC Safety Committee meeting.

### SAFETY DIRECTOR BULLETINS

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

- Entering an Occupied Residence - Best Practices
- Work Zones - Short Term Stationary
- CDL Fentanyl Added to the Drug Testing Panel
- Playground Unitary Surfacing Contracts - Best Practices

## **NJCE LIVE and LEARNING ON DEMAND TRAINING**

### **LIVE Safety Training**

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (June through July 2025 Live Training Schedules and Registration Links are attached).

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

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

### **Learning On Demand Training (available on the NJCE LMS)**

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

### **NJCE LEADERSHIP ACADEMY**

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

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

- [June 1 - 22, 2025 \(Start Date: July 1, 2025\)](#)

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

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

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



**NEW JERSEY COUNTIES**  
EXCESS JOINT INSURANCE FUND

**LEARNING MANAGEMENT SYSTEM (LMS)**

**NJCE Learning Management System (LMS)**

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



As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org/safety)).

**(\*) In-Person Training:** Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

**(\*\*) PLEASE NOTE (Zoom Meeting Format): No Group Attendance for these training classes. Each Student MUST have access to a computer or device with a working Camera and Microphone.**

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

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

June thru July 2025 Safety Training Schedule  
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
6/2/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/2/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
6/3/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
6/3/25	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
6/3/25	<a href="#">Heavy Equipment Safety: General Safety</a>	1:00 - 3:00 pm
6/4/25	<a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>	8:30 - 10:00 am
6/4/25	<a href="#">Fire Safety</a>	10:30 - 11:30 am
6/4/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
6/6/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
6/9/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
6/9/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
6/10/25	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
6/10/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
6/11/25	<a href="#">Mower Safety</a>	8:30 - 9:30 am
6/11/25	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/12/25	<a href="#">Confined Space Entry</a>	8:00 - 11:00 am
6/12/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
6/12/ - 6/13/25	<a href="#">NJCE Leadership Skills for Supervisors Workshop - (2 Day) (Middlesex)*</a>	9:00 - 3:30 pm w/lunch brk
6/13/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/13/25	<a href="#">Fall Protection Awareness</a>	10:00 - 12:00 pm
6/16/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
6/16/25	<a href="#">CDL: Drivers' Safety Regulations</a>	9:30 - 11:30 am
6/16/25	<a href="#">Introduction to Understanding Conflict (Zoom Meeting)**</a>	1:00 - 3:00 pm
6/17/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
6/17/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/17/25	<a href="#">Law Enforcement: Work Zone Initial Training</a>	1:00 - 5:00 pm
6/18/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am



6/18/25	<a href="#">NJCE EXPO 2025: Excavation, Trenching, and Shoring (Middlesex)*</a>	8:30 - 12:30 pm
6/18/25	<a href="#">NJCE EXPO 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)*</a>	8:30 - 12:30 pm
6/18/25	<a href="#">NJCE EXPO 2025: Flagger Work Zone Safety (Middlesex)*</a>	8:30 - 12:30 pm
6/18/25	<a href="#">NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Middlesex)*</a>	8:30 - 11:30 am
6/20/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program</a>	9:00 - 10:30 am
6/20/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
6/23/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
6/23/25	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
6/23/25	<a href="#">Special Event Management (Zoom Meeting)</a>	1:00 - 3:00 pm
6/24/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
6/24/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
6/24/25	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
6/25/25	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
6/25/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
6/26/25	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
6/26/25	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am
6/26/25	<a href="#">Mower Safety</a>	10:30 - 11:30 am
6/26/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
6/27/25	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/27/25	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/27/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/30/25	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting) **</a>	8:30 - 10:30 am
6/30/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
7/7/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
7/8/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
7/8/25	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
7/8/25	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
7/9/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
7/9/25	<a href="#">Flagger Skills and Safety</a>	10:00 - 11:00 am
7/9/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
7/10/25	<a href="#">Confined Space Entry</a>	8:30 - 12:30 pm
7/10/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
7/11/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
7/11/25	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
7/14/25	<a href="#">Mower Safety</a>	8:30 - 9:30 am
7/14/25	<a href="#">Shop and Tool Safety</a>	10:00 - 11:00 am
7/14/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
7/15/25	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
7/15/25	<a href="#">Microlearning Theory and Practice (Zoom Meeting)**</a>	1:00 - 3:00 pm
7/16/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
7/16/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 2:30 pm
7/17/25	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
7/17/25	<a href="#">Asbestos Awareness</a>	9:00 - 11:00 am
7/17/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
7/18/25	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
7/21/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
7/22/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
7/22/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
7/23/25	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am
7/23/25	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
7/23/25	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm

7/24/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:00 - 10:00 am
7/24/25	<a href="#">Fire Safety</a>	10:30 - 11:30 am
7/25/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
7/25/25	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
7/28/25	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
7/28/25	<a href="#">Dealing with Difficult People and De-Escalation</a>	10:00 - 11:30 am
7/29/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
7/29/25	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
7/29/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
7/30/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
7/30/25	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
7/31/25	<a href="#">Fire Extinguisher Safety</a>	8:30 - 9:30 am
7/31/25	<a href="#">Fall Protection Awareness</a>	10:00 - 12:00 pm

#### **ZOOM SAFETY TRAINING GUIDELINES**

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

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

#### **Zoom Training Registration:**

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

#### **Group Training Procedures:**

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

#### **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION:**

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



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



# 2025 MSI-NJCE EXPO

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

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety \*Must attend all four sessions to receive CEUs.
  - Hazard Communications with GHS (1 hour)
  - Bloodborne Pathogens (1 hour)
  - Driver Safety Awareness (1 hour)
  - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

*\*Tentatively Scheduled*

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

To Register: Go to the Monthly Safety Training Schedules located on [NJCE.org/Safety](https://njce.org/Safety) ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

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

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) with any questions.





NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

# NJCE LEADERSHIP ACADEMY

The New Jersey Counties Excess Joint Insurance Fund (NJCE) has created the "NJCE Leadership Academy" for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding their managerial skills. The program's goal is to enhance our leadership skills by offering varied, in-depth managerial training, as more fully described below. Individuals who complete the program's requirements within two years will receive plaques commemorating their graduation of the NJCE Leadership Academy.

Open Enrollment will be December 1-22 and June 1-22. Classes will be offered through [NJCE LIVE](#) and will be a combination of virtual and in-person at various locations throughout New Jersey. The student will complete the mandatory and elective within the two-years from your start date. If you have taken any of the classes before your enrollment, you will need to retake the class to complete the academy.



## Complete within Two Years & Receive an NJCE Leadership Academy Plaque

### MANDATORY

- The Power of Collaboration (JIF 101)\*
- Ethics for NJ Local Government Employees\*\*
- Practical Leadership – 21 Irrefutable Laws\*
- Implicit Bias in the Workplace
- Protecting Children from Abuse in New Jersey Government Programs\*\*
- Leadership Skills for Supervisors Workshop\*
- Harassment in the Workplace for Elected Officials, Managers, & Supervisors\*

### ELECTIVES (4)

- Accident Investigation
- Building a Constitutionally Sound Police Department Through Training
- Career Survival for Managers, Administrators and Assistants
- CDL: Supervisors' Reasonable Suspicion
- Dealing with Difficult People
- Ethical Decision-Making
- Employee Conduct and Violence Prevention in the Workplace
- Fire Department Risk Management
- LE: Below 100
- LE: Career Survival for First Line Supervisor
- LE: Violence Prevention and Risk Considerations for Law Enforcement Officers When Interacting with Mental Health Consumers
- Microlearning Theory & Practices
- Preparing for First Amendment Audits
- Preparing for the Unspeakable
- Productive Meeting Best Practices
- Public Employers: What You Need to Know

Please note all the courses must be taken via the [LIVE training](#) (i.e., Zoom or in-person). Any online course modules offered on the NJCE LMS will not count towards completing the requirements of the Leadership Academy.

*\*In-Person - Must attend an in-person session to receive credit for the Leadership Academy.*

*\*\* Hybrid - Sessions held in-person and virtually throughout the year.*





# LEADERSHIP SKILLS FOR SUPERVISORS WORKSHOP

## 2025 Schedule & Locations

CLICK THE **"DATE"** BELOW TO REGISTER!  
(THIS IS A TWO - DAY WORKSHOP)

**March 13 & 14** | 9:00 AM to 3:30 PM  
Atlantic Cape Community College (Mays Landing)

**March 20 & 21** | 9:00 AM to 3:30 PM  
Scotch Plains Fire Department (Union)

**April 2 & 3** | 9:00 AM to 3:30 PM  
Piscataway Community Center (YMCA) (Middlesex)

**April 24 & 25** | 9:00 AM to 3:30 PM  
Middletown Municipal Building (Monmouth)

**May 21 & 22** | 9:00 AM to 3:30 PM  
TRIAD1828 Centre (Camden)

**June 12 & 13** | 9:00 AM to 3:30 PM  
East Brunswick Library (Middlesex)

**September 18 & 19** | 9:00 AM to 3:30 PM  
Burlington County Emergency Training Center (Burlington)

**October 7 & 8** | 9:00 AM to 3:30 PM  
Hillsborough Township Municipal Building (Somerset)

**November 13 & 14** | 9:00 AM to 3:30 PM  
Toms River Fire Academy (Ocean)



This Two-Day Workshop is designed for new or experienced supervisors and managers. The highly interactive learning experience provides instruction, insight, and group exercises in:

- Communicating for results
- Conflict resolution strategies
- Using influence effectively
- Managing organizational stress

Continuing education credits have been awarded for financial officers, public works managers, clerks, purchasing agents, tax collectors, fire service instructors and enforcement officials. Full attendance is required for CEUs.

This is a mandatory class for the NJCE Leadership Academy AND with a Program Start Date of 1/1/2023 and after.

**Class size is limited.**

Questions?  
Natalie Dougherty  
[ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)

**NJCE LIVE Monthly Training Schedules**



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

TO: Commissioners of the Cumberland County Insurance Commission (CCIC)

CC: Brad Stokes, CumbCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 6/5/2025

RE: Risk Management Consultant's Report

#### **Safety and Training**

- **2/12/2025 Safety and Accident Review Committee Meeting**

Attached are the approved 2/12/2025 Safety and Accident Review Committee Meeting Minutes. The 4/9/2025 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

- **Defensive Driving Training Request**

The Cumberland County Utilities Authority and Cumberland County have both requested defensive driving training for their employees. The Authority has requested training for 20 employees, and the County has requested training for 50 employees. The total cost for the training is approximately \$2,873.50. We request funding for the training from the Insurance Commission's Training line on the budget.

**Action Requested:** Motion to authorize \$3,000 for Defensive Driving Training.

#### **Risk Management**

- **2025 NJCE Reinsurer Safety Grant**

A submission has been provided to J.A. Montgomery for the 2025 NJCE reinsurer safety grant. The submission was from the County Public Works Department.

The Public Works department requested funding for the installation of six cameras at the Bridgeton and Vineland fueling facility. The total cost for six cameras and corresponding accessories is \$46,900. The fueling facility is utilized by both County employees as well as employees from other entities, including many municipalities. The cameras would provide full coverage of all pumps at both fueling facilities.

The installation of the cameras will mitigate risk by deterring criminal activity, monitoring compliance with operational procedures and will reduce liability claims. We are waiting to hear back from the carrier on the submission.

*Insuring Bright Future and Building Lasting Relationships since 1954*

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

**Vineland**  
525 E Elmer Street  
Vineland, NJ 08360

**Philadelphia**  
PO Box 40901  
Philadelphia, PA 19107

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856.489.9100 • 856.489.9101 Fax • [www.hig.net](http://www.hig.net)

- **2026 Underwriting Renewal Data**

The NJCEL will begin the 2026 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 12, 2025, 11:00 AM Via Video Conference Meeting

- I. Call to Order – Dr. Cynthia Hickman  
Dr. Cindy Hickman called the meeting to order at 11:00 am.

II. Roll Call

Committee Members	Member	Present / Absent
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Absent
Frank Sabella	Cumberland County - Prosecutor/Administration	Present
Megan Sheppard	Cumberland County – Health Department	Present
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Barbara Nedohon	Cumberland County – Aging & Disabled	Present
Veronica Surrency(A: 11:33am)	Cumberland County - Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Present
Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Terri Carpenter	Cumberland County – Library	Absent
Amy Brag	Cumberland County – Department of Corrections	Present
Warden Ronald Riggins	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Absent
Susan Sauro	Cumberland County – CATS	Present
Niki Kaskabas	Cumberland County – Department of Veterans Affairs	Present
Mathew Goranson	Cumberland County – Public Works / Roads & Bridges	Present
Melissa Hemple(A: 11:05am)	Cumberland County – Planning Department	Present
Bob Carlson	Cumberland County Utilities Authority	Absent
<u>Alternates:</u>		
Matt Lutz	Cumberland County – Prosecutor's Office	Absent
Noah Hetzell	Cumberland County – Department of Health	Absent
Christopher Gallo	Cumberland County – County Engineer/Public Work	Present
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Present
Lisa Williams	Cumberland County – Aging and Disabled	Absent
Thomas Ayars	Cumberland County – Library	Present
<u>Commission Professionals:</u>		
Brad Stokes	Executive Director	Present
Glenn Prince	NJCE Safety Director / J.A. Montgomery	Absent
Thomas Reilly	J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Karen Read	PERMA	Present
Veronica George	Inservco Insurance Services	Absent

- III. Approval of the 12/11/2024 Safety and Accident Review Committee Meeting Minutes.  
Motion to approve the 12/11/2024 Safety and Accident Review Committee Meeting Minutes.  
Moved: Ginger Supernavage  
Seconded: Christian Luciano  
Vote: Aye: Unanimous      Nay: 0      Abstentions: 0

## CUMBERLAND COUNTY INSURANCE COMMISSION

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- IV. Chairwoman's Report – Dr. Hickman  
Dr. Hickman began by advising that J.A. Montgomery is available for on-site loss control visits for any department that would like one completed. She will coordinate any requests.
- Next, she spoke about the safety bulletin received by J.A. Montgomery on PEOSH's Most Cited Standards. She spoke about potential visits and ensuring that the employees have a safe workplace. She emphasized the importance of being prepared for such a visit. She went over the top two citations, what they mean and the J.A. Montgomery training courses available.
- She advised the committee that the April training courses are available from J.A. Montgomery on the [www.njce.org](http://www.njce.org) website. She continued by speaking of the importance of training coordinators.
- V. Risk Management Consultant's Report  
Mr. Henry reviewed the claims experience graph, valued as of 12/30/2024, which illustrates the total number of workers' compensation claims for the Cumberland County Improvement Authority, Cumberland County, Cumberland County Utilities Authority, with an exclusion of any pandemic claims. He also reviewed the claims experience graph valued as of 1/31/2025. He advised that the Cumberland County Improvement Authority is no longer a member of the Insurance Commission.
- He continued by reviewing the three-year graphs provided to the committee. He advised that the Inservco Insurance Services Stewardship Report will provide additional information once received. Dr. Hickman inquired if a report can be provided with bar graphs for the most frequent types of claims. Ms. Violetti advised that the Stewardship report will provide the information Dr. Hickman is requesting. Ms. Stokes advised that the report would have a lot of information pertaining to the claims.
- VI. NJCEL Safety Director's Report  
Mr. Reilly spoke about the 2025 Safety Expos and advised of the dates and locations. He also advised of the courses that will be presented.
- Dr. Hickman encouraged employees to attend the expos and training sessions.
- VII. Presentation of Supervisor's Accident Investigation Forms for Review – Dr. Hickman  
The accident investigation form for the Workers' Compensation claims on Exhibit A were reviewed.
- Mr. Henry thanked the committee members for reaching out to Ms. Violetti when the claims discussed are not recorded for the correct department.
- VII. Old Business  
There was no old business.
- IX. New Business  
Mr. DeWoody advised that the County renewed the SDS online program. The Right to Know program will go out at the end of the month. Dr. Hickman thanked Mr. DeWoody for his work on the program.
- X. Adjournment  
Motion to adjourn.  
Moved: Megan Sheppard  
Seconded: Ginger Supernavage  
The meeting was adjourned at 11:40am



**CUMBERLAND COUNTY INSURANCE COMMISSION  
CUMULATIVE SAVINGS SUMMARY**

<b>2025</b>						
	<b>Units of Service</b>	<b>Billed</b>	<b>\$ Approved</b>	<b>Total Savings</b>	<b>Managed Care Fees</b>	<b>% Savings</b>
January	78	\$72,422.45	\$28,511.46	\$43,910.99	\$5,571.83	61%
February	90	\$67,761.80	\$25,577.85	\$42,183.95	\$5,456.66	62%
March	39	\$29,243.15	\$13,382.51	\$15,860.64	\$1,949.43	54%
April	31	\$204,232.85	\$71,359.69	\$132,873.16	\$14,628.88	65%
<b>Grand Total</b>	<b>238</b>	<b>\$373,660.25</b>	<b>\$138,831.51</b>	<b>\$234,828.74</b>	<b>\$27,606.80</b>	<b>63%</b>

<b>2024</b>						
	<b>UNITS OF SERVICE</b>	<b>BILLED</b>	<b>APPROVED</b>	<b>SAVINGS</b>	<b>% SAVINGS</b>	<b>MANAGED CARE FEE</b>
<b>January</b>	59	\$77,423.00	\$29,091.61	\$48,331.39	62%	\$6,283.08
<b>February</b>	43	\$55,626.60	\$16,648.25	\$38,978.35	70%	\$5,067.19
<b>March</b>	76	\$30,591.68	\$10,754.17	\$19,837.51	65%	\$2,578.88
<b>April</b>	93	\$33,967.43	\$14,744.85	\$19,222.58	57%	\$2,498.94
<b>May</b>	73	\$32,880.36	\$14,142.06	\$18,738.30	57%	\$2,435.98
<b>June</b>	-	-	-	-	-	-
<b>July</b>	42	\$19,755.25	\$6,757.46	\$12,997.79	66%	\$1,689.76
<b>August</b>	217	\$166,482.02	\$61,859.28	\$104,622.74	63%	\$13,337.09
<b>September</b>	128	\$ 192,433.70	\$74,977.82	\$103,045.34	54%	\$14,410.54
<b>October</b>	75	\$178,262.08	\$52,193.37	\$126,068.71	71%	\$698.54
<b>November</b>	111	\$181,422.55	\$89,753.64	\$91,668.91	51%	\$0.00
<b>December</b>	78	\$62,913.53	\$21,186.57	\$41,726.96	66%	\$0.00
<b>Grand Total</b>	<b>995</b>	<b>\$1,031,758.20</b>	<b>\$392,109.08</b>	<b>\$625,238.58</b>	<b>62%</b>	<b>\$49,000.00</b>





**CUMBERLAND COUNTY INSURANCE COMMISSION  
PPO SAVINGS**

**01/01/2025 –4/30/2025**

	Units of Service	Billed	\$ Approved	\$ Savings	% of Savings
<b>Participating Provider</b>	<b>220</b>	<b>\$284,861.92</b>	<b>\$75,171.85</b>	<b>\$209,690.07</b>	<b>74%</b>
DURABLE MEDICAL EQUIPMENT	4	\$1,460.16	\$187.15	\$1,273.01	87%
HOSPITAL	7	\$10,456.51	\$6,273.89	\$4,182.62	40%
MRI/RADIOLOGY	1	\$183.00	\$103.76	\$79.24	43%
OCCUPATIONAL MEDICINE	36	\$31,836.95	\$12,755.44	\$19,081.51	60%
ORTHOPEDIC SURGERY	33	\$183,512.30	\$36,599.78	\$146,912.52	80%
PHYSICAL THERAPY	114	\$49,362.00	\$13,557.83	\$35,804.17	80%
URGENT CARE CENTER	25	\$8,051.00	\$5,694.00	\$2,357.00	73%
<b>Out of Network</b>	<b>13</b>	<b>\$11,887.52</b>	<b>\$10,026.09</b>	<b>\$1,861.43</b>	<b>63%</b>
AMBULANCE	1	\$1,059.40	\$1,059.40	\$0.00	80%
DURABLE MEDICAL EQUIPMENT	2	\$1,366.75	\$1,350.96	\$15.79	0%
ANESTHESIOLOGY	1	\$800.00	\$791.71	\$8.29	80%
<b>Negotiated</b>	<b>5</b>	<b>\$76,910.81</b>	<b>\$53,633.57</b>	<b>\$23,277.24</b>	<b>16%</b>
ORTHOPEDIC SURGERY	3	\$71,965.81	\$50,441.57	\$21,524.24	80%
PAIN MANAGEMENT	1	\$520.00	\$442.00	\$78.00	80%
ANESTHESIOLOGY	1	\$4,425.00	\$2,750.00	\$1,675.00	80%
<b>GRAND TOTAL</b>	<b>238</b>	<b>\$373,660.25</b>	<b>\$138,831.51</b>	<b>\$234,828.74</b>	<b>63%</b>
<b>PPO Penetration Rate</b>	<b>90%</b>				



## CUMBERLAND COUNTY INSURANCE COMMISSION

### TOP 10 PROVIDERS

Top 10 Providers - 01/01/2025 - 04/30/2025			
	Units of Service	\$ APPROVED	SPECIALTY
SURGICAL STUDIOS LLC	2	\$49,917.57	Orthopedic Surgery
PREMIER ORTHOPAEDIC ASSOCIATES	67	\$34,849.70	Ortho/Occ Med
REHAB CLINICS	77	\$8,715.19	Physical Therapy
SURGERY CENTER OF CHERRY HILL	3	\$8,103.80	Orthopedic Surgery
INSPIRA URGENT CARE	31	\$6,990.00	Urgent Care Center
PREMIER ORTHOPAEDIC SURGERY CENTER	1	\$6,355.00	Orthopedic Surgery
INSPIRA MEDICAL CENTER	7	\$6,273.89	Hospital
HAND SURGEONS PC	4	\$6,052.02	Orthopedic Surgery
RESOLUTE PERIOPERATIVE SERVICE	2	\$3,541.71	Anesthesiology
IVY REHAB	31	\$2,990.64	Physical Therapy
<b>Grand Total</b>	<b>225</b>	<b>\$133,789.52</b>	



***APPENDIX I – MEETING MINUTES***  
***April 3, 2025***

**CUMBERLAND COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – APRIL 3, 2025  
ELECTRONICALLY  
11:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

Art Marchand	Present
James Sauro	Absent
Sandra Taylor	Present
Kevin Smaniotto	Present
Christopher Hart	Present

**ALTERNATE FUND COMMISSIONER:**

Antonio Romero	Absent
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**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford Stokes, Karen Read</b>
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**ALSO PRESENT:**

Anthony Bontempo, Cumberland County  
John Carr, Cumberland County  
Paige Desiere, Cumberland County  
Kathy Doran, Cumberland County  
Christina Violetti, Hardenbergh Insurance Group  
Amy Zeiders, Inservco  
Veronica George, Inservco  
Yvonne Frey, Inservco  
Surretha Hobbs, Inservco  
Sarah Mentzer, Vangaurd  
Ben Newville, SG Risk  
Jon Griglack, SG Risk  
Christine Gallagher, Qual-Lynx  
Jennifer Conicella, PERMA  
Kerin Drumheiser, PERMA  
Shai McLeod, PERMA  
Glenn Prince, JA Montgomery

**PUBLIC PRESENT:**

Nancy Ridgway

**APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF February 6, 2025**

Moved:	Commissioner Smaniotto	
Second:	Chairman Marchand	
Vote:		Unanimous

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:**

**2025 Property & Casualty Amended Budget** – At the February 6<sup>th</sup> meeting of the Commission, the 2025 Amended Property & Casualty Budget was introduced. In accordance with State regulations, the budget has been advertised in the Commission’s official newspaper and posted at the Clerk’s office. The Public Hearing for the budget will be held at this meeting.

As a result of the Cumberland County Improvement Authority leaving the Commission, the adopted budget was required to be amended; the proposed amended budget has been reduced by \$657,560. The revised budget in the amount of \$4,089,159 is included in the agenda on **Page 3**. This amended budget does not affect the assessments of the County or the Utilities Authority.

**Motion to open the Public Hearing on the 2025 Amended Budget.**

Moved:	Commissioner Smaniotto	
Second:	Chairman Marchand	
Vote:		Unanimous

**Discussion of Budget:** Executive Director said page 3 shows the amended budget which reflects the termination of membership for the Improvement Authority with the reduction and loss funds noted, the NJCE reduction of \$353,000, professional fees reduced as a result and the ancillary coverages over \$37,000, therefore \$657,560 was reduced from the budget, resulting in a new budget total of \$4,089,159. Executive Director asked if there were any questions from the Commissioners or the public. With questions being heard a motion to close the Public Hearing and a adopt Resolution 17-25 were in order.

**Motion to close the Public Hearing**

Moved:	Commissioner Smaniotto	
Second:	Chairman Marchand	
Vote:	Unanimous	

**Motion to approve Resolution 17-25 (Page 4) adopting the Amended Budget for the Cumberland County Insurance Commission in the amount of \$4,089,159 as presented for Fund Year 2025.**

Moved:	Chairman Marchand	
Second:	Commissioner Smaniotto	
Vote:	Unanimous	

**Designating Authorized Signers for Commission Bank Accounts** – With the appointment of CFO Christopher Hart as a fund commissioner, there is a need to amend Resolution 7-25 previously adopted at our February meeting designating authorized signers on Commission bank accounts. Accordingly on **Page 5** is resolution 18-25 for adoption.

**Motion to Adopt Resolution 18-25, Amending Resolution 7-25  
Designating Authorized Signatures on Commission Bank Accounts.**

Moved:	Chairman Marchand
Second:	Commissioner Smaniotto
Vote:	Unanimous

**Managed Care Request for Proposals** – The County Purchasing Department issued a resubmission RFP for the position of Managed Care Provider. Four responsive bids were received from Qual Lynx, Medlogix, First MCO & Innovative Claims Strategies. The responses were reviewed and scored; the recommendation is to appoint the incumbent firm of Qual Lynx.

**Auditor Request for Proposals** – The County Purchasing Department issued a resubmission RFP for the position of Actuary. One responsive was received from the incumbent auditor Bowman & Company. Their bid was reviewed and scored; the recommendation is to re-appoint the firm of Bowman & Company. **Resolution 19-25 appears on page 6.**

**Motion to Approve Resolution 19-25 appointing Qual-Lynx as Managed Care Provider for an eight-month term with two one-year renewals at the Fund's discretion and Bowman & Company as Auditor for a one-year term.**

Moved:	Chairman Marchand
Second:	Commissioner Smaniotto
Vote:	Unanimous

Executive Director thanked the Cumberland County Purchasing Division of the Finance Department for their assistance on the RFP process. This was a very trying process and we had to rebid several times on some of the positions. Special thanks to Dave DeWoody and the staff at Purchasing whom we were in constant communication during this process, and it was great to work with them and their assistance was greatly appreciated in this process.

**NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 7-11)** – The NJCE held the Reorganization Meeting on February 27, 2025. Included in the agenda on pages 5-9 is a summary report of the meeting. The NJCE is scheduled to meet virtually on April 21, 2025.

**NJCE 2025 Renewal Overview** – The NJCE Underwriting Manager and Executive Director of the NJCE held a webinar on Monday, February 24. A copy of the renewal presentation was included as an attachment with the agenda. A recording of the webinar will be posted to njce.org. If you have any questions, please contact the Underwriting Office.

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

Attached on **Pages 12-13** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for January and February. There were 2 certificates of insurance issued during this period.

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

Moved:	Chairman Marchand
Second:	Commissioner Smaniotto
Vote:	Unanimous

**Financial Fast Track** – Included on **Pages 14-16** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for December. As of **December 31, 2024**, the Commission has a deficit of **\$1,871,082**. Total cash on hand is \$3,685,153. Executive Director discussed a tough fourth quarter with reserve changes of 421,000 and a year-to-date increase in reserves of \$1.1 million, resulting in a \$1.8 million dollar deficit. Executive Director said there are various lines of coverage such as workers comp and general liability. Inservco will be providing a stewardship report which will pinpoint exactly where the losses were. Veronica George of Inservco said that report should be available at the June meeting. Executive Director noted that despite the losses, the cash position is strong, with \$4.7 million in cash as of March.

**NJ CEL Property and Casualty Financial Fast Track (Page 17-19)** – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of December 31, 2024, the CEL has a surplus of **\$10,922,231** and **\$34,304,464** in cash. Executive Director reported the CEL side shows better performance with a \$10.9 million dollar surplus and over \$34 million in cash

**Claims Tracking Report (Page 20)** – Included in the agenda is the Claims Activity Report for January that tracks open claims.

**Property Appraisals** – The next phase of property appraisals is set to begin this week. Representatives from Centurisk (formerly AssetWorks) will be reaching out to points of contacts to perform appraisals on building with values between \$500,000 and \$1,000,000. Last year, properties valued over \$1,000,000 were appraised.

**SAFETY COMMITTEE REPORT:** Paige Desiere reported on the workers compensation claims from the period of December 1, 2024 through January 31, 2025 where there were 17 new claims and 13 of those claims were report only or initial medical treatment cases, and 25 days lost to date for claims with time loss. Six of the 17 claims were deemed non-preventable. All of the other employees were assigned. Safety trainings with respect to their to their incident or injury. The breakdown of those claims is 10 slips, trips and falls, five struck or injured by an object, one motor vehicle, crash, and one exposure to foreign substance. There were six claims out of the Department of Corrections.

**CLAIMS COMMITTEE:** Jennifer Conicella said claims committee will meet in Executive Session to discuss claims. Ms. Conicella introduced Kerin Drumheiser, Senior Associate Claims

Consultant who has joined PERMA in January from the NJCE TPA side and she will be working on the Cumberland program. Sarah Mentzer is joining us today from Vanguard who is the new Property TPA handling the Property program for the NJCE as well.

**TREASURER:**

**REPORT:** Executive Director reported the April bills list was included in the agenda. The lions share of the bills is for the NJCE 1<sup>st</sup> installment of a little over \$1.1 million.

**MOTION TO APPROVE RESOLUTION 21-25 FEBRUARY BILLS LIST IN THE AMOUNT OF \$1,223,528.14**

Motion:	Commissioner Smaniotto
Second:	Chairman Marchand
Roll Call Vote:	4 Ayes, 0 Nays

**CEL SAFETY DIRECTOR:** Safety Director Glenn Prince reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said Dr. Hickman and Paige and their team do a great job with advocating for the training programs that are appropriate for the various departments within the county of Cumberland. The expo schedule, which is live training held around State is an opportunity for newer employees to get in person training for the appropriate topics consistent with their job functions. On page 30 the Leadership Skills for Supervisors Workshop is continuing in 2025. This is a two-day program for up and coming supervisor and provide appropriate communication skills, conflict resolution skills and managing stress within their departments.

**RISK MANAGER:** Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from the December 11, 2024, meeting were included in the agenda. Minutes for the February 12th meeting will be provided once they are approved at the next meeting. Ms. Violetti reported they are working with the County for a potential submission for the 2025 NJCE Reinsurer Safety Grant and will send the documentation to JA Montgomery when the information documentation is complete. The NJCE coverage modifications that impact the members directly have been communicated respectively.

**MANAGED CARE:** Christine Gallagher reviewed the Cumulative Savings report for the period ending February 28, 2025, along with the PPO Savings Report and Top 10 Providers. Ms Gallagher provided an update on the overpayment of the Managed Care fee from 2024. Qual Care finance department submitted the reimbursement, and they are waiting to find out if the check was cut. As soon as they get that confirmation, they will email Ms. George at Inservco with the reconciliation.

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



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

Moved: Chairman Marchand  
Second: Commissioner Smaniotto  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Moved: Chairman Marchand  
Second: Commissioner Smaniotto  
Vote: Unanimous

*Workers Comp PARs/SARs*

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001679 IN THE AMOUNT OF \$5,000.00**

Motion: Commissioner Smaniotto  
Second: Chairman Marchand

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002266 IN THE AMOUNT OF \$101,000.00**

Motion: Commissioner Smaniotto  
Second: Chairman Marchand

*General Liability PARs/SARs*

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001556 IN THE AMOUNT OF \$11,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$5,000.00**

Motion: Commissioner Smaniotto  
Second: Chairman Marchand

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002205 IN THE AMOUNT OF \$2,500.00**

Motion: Commissioner Smaniotto  
Second: Chairman Marchand

Auto Property Damage PAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM  
#3770002276 IN THE AMOUNT OF \$24,244.50**

Motion: Commissioner Smaniotto  
Second: Chairman Marchand

Property PAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM  
#2025352830 IN THE AMOUNT OF \$38,332.45**

Motion: Commissioner Smaniotto  
Second: Chairman Marchand

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE  
AMOUNT OF \$174,576.95 AND SETTLEMENT AUTHORIZATION REQUESTS  
IN THE AMOUNT OF \$12,500.00**

Motion: Commissioner Smaniotto  
Second: Chairman Marchand  
Roll Call Vote: 4 Ayes, 0 Nays

**OLD BUSINESS: None.**

**NEW BUSINESS: None**

**PUBLIC COMMENT: None**

**MOTION TO ADJOURN:**

Moved: Chairman Marchand  
Second: Commissioner Smaniotto  
Vote: Unanimous

**MEETING ADJOURNED: 11:42 AM**

**NEXT MEETING: WILL BE HELD ON JUNE 5, 2025 AT 11:00 AM**

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Minutes prepared by: Karen A. Read, Assisting Secretary

## **Appendix II**



**INSERVCO**  
**INSURANCE SERVICES, INC.**

# ***Stewardship Report***

for

***CCIC***

As Of

***December 31, 2024***

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

## Report Terminology

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

# EXECUTIVE SUMMARY

## Introduction:

Inservco Insurance Services, Inc. is pleased to present the 2024 Stewardship Report. We understand that the client needs to be aware of pertinent claim information in order to better manage your program. We trust you will find the data found within this report to be meaningful and enable you to continue to make wise decisions that impact the various aspects of your organization's financial outlook, operational challenges, and the workforce.

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

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

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

## Observations, Conclusions, Suggestions:

- Location 759000 - CC - The Jail had the most claims of any location for all policy years included in this report with 208 claims. This is 55.2% of the total number of claims reported for the County. However, 168 of the claims reported by this location involved only medical payments and no wage loss benefits. There were 40 claims involving wage benefits. Location 804400- CC- Dept of Social Services--had the second most claims with 27 claims. This is 7.2% of the total number of claims reported for the County. (Pages 4 & 5)



- The number of claims has fluctuated for all policy years included in this report. The total number of claims per year was the highest in the 1/1/22 to 12/31/22 policy period with 132 claims. Of these claims, 17 were lost time and 115 were medical only claims. (Page 6)
- The highest net incurred is \$1,204,034.14 for the policy period 1/1/23 to 12/31/23. This represents 40.6% of the total net incurred of \$2,964,125.22. Please note that the losses are still developing for all policy years included in this report. (Page 7)
- The location with the highest net incurred to date is Location 759000 – CC - Jail with \$1,713,300.94 this represents 57.8% of the total net incurred. Location 765101 – CC – Roads & Bridges had the second highest net incurred by location with \$460,364.67 or 15.5% of the total net incurred. (Page 8)
- When grouped by the day of the week on which the injury occurred, the highest number of claims occurred on Wednesdays with a total of 82 claims. This was followed by Mondays with 67 claims. The highest number of indemnity claims occurred on Wednesdays with 15 claims and the highest number of medical only claims also occurred on Wednesdays with 67 claims. (Page 9)
- When grouped by the time of day the injury occurred, the most claims occurred between the hours of 8 am to 4 pm with a total of 217 claims, followed by midnight - 8 am with a total of 107 claims. The highest number of indemnity claims occurred between the hours of 8 am to 4 pm with 31 claims and the highest number of medical only claims also occurred between the hours of 8 am to 4 pm with 186 claims. (Pages 10 – 12)
- The average number of days to report a claim has decreased over the policy years included in this report ranging from 13.91 days during the policy year beginning 1/1/23 to 3.19 days during the policy year beginning 1/1/24. It is important to report claims timely as it has been shown that early intervention has a significant impact on the final net incurred of a claim. (Pages 13 – 18)
- The most frequently reported cause of injury was “Pandemic” with 98 claims or 46.0 % of the top 5 claims reported. This was followed by “Misc-Absorption, Ingestion or I” and “Strain/Injury Misc” each with 34 claims or 16% each of the top 5 claims. (Page 19)
- The cause of injury with the highest net incurred was “Fall or Slip-Same Level” at \$657,953.41 or 31.6% of the top 5 total net incurred. This was followed by “Struck/Injured By-Misc” at \$449,957.86 or 21.6% of the top 5 total net incurred. (Page 20)
- The most frequent type of injury was “COVID-19” with 118 claims or 36.2% of the top 5 total claims reported. “Contusion/Bruise” had the second highest frequency by type of injury with 98 claims or 30.1% of the top 5 total claims reported. (Page 21)
- The type of injury with the highest net incurred was “Strain or Tear” at \$1,402,702.91 or 49.6% of the top 5 total net incurred. This was also followed by “Contusion/Bruise” at \$907,497.32 or 32.1% of the top 5 total net incurred. (Page 22)
- The most frequently injured part of body was “Body Syst & Multi Body Syst” with 122 or 56.7% of the top 5 claims. The second most frequently injured body part was “Multiple Body Parts” with 33 or 15.4% of the top 5 claims. (Page 23)
- The highest net incurred for part of body injured was “Shoulder(s) armpit, clavicle” at \$659,029.30 or 32.8% of the top 5 total net incurred. This was followed by “Knee” at \$500,583.76 or 24.9% of the top 5 total net incurred. (Page 24)



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

03/27/2025

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2022	12/31/2022			
400100 - CCIA-SOLID WASTE COMPLEX		2	5	7
755000 - CC-SHERIFF'S DEPARTMENT		0	12	12
757000 - CC-PROSECUTOR'S OFFICE		0	11	11
758000 - CC-JUVENILE DETENTION CENTER		1	1	2
759000 - CC-JAIL		11	51	62
765101 - CC-ROADS & BRIDGES		0	7	7
772100 - CC-BUILDING & GROUNDS MAINT		1	6	7
785000 - CC-HEALTH DEPARTMENT		0	7	7
787000 - CC-AGING & DISABLED OFFICE		1	4	5
791000 - CC-HUMAN SERVICES		0	1	1
798000 - DEPT OF WORKFORCE DEVELOPMENT		0	1	1
800101 - CC-COUNTY LIBRARY		0	2	2
804100 - CC-SCHOOL SUPERINTENDENT		0	1	1
804300 - CC-CATS		0	1	1
804400 - CC-DEPT OF SOCIAL SERVICES		1	5	6
		17	115	132
01/01/2023	12/31/2023			
400100 - CCIA-SOLID WASTE COMPLEX		0	3	3
704100 - CC-COUNTY CLERK		0	1	1
711100 - CC-BOARD OF ELECTIONS		0	1	1
755000 - CC-SHERIFF'S DEPARTMENT		3	5	8
757000 - CC-PROSECUTOR'S OFFICE		0	7	7
759000 - CC-JAIL		15	51	66
765101 - CC-ROADS & BRIDGES		3	7	10
772100 - CC-BUILDING & GROUNDS MAINT		0	5	5
797100 - CC-VETERANS AFFAIRS		0	1	1
798000 - DEPT OF WORKFORCE DEVELOPMENT		0	1	1
804300 - CC-CATS		0	1	1
804400 - CC-DEPT OF SOCIAL SERVICES		4	8	12
		25	91	116
01/01/2024	12/31/2024			
400000 - CCIA-ADMINISTRATION		0	3	3



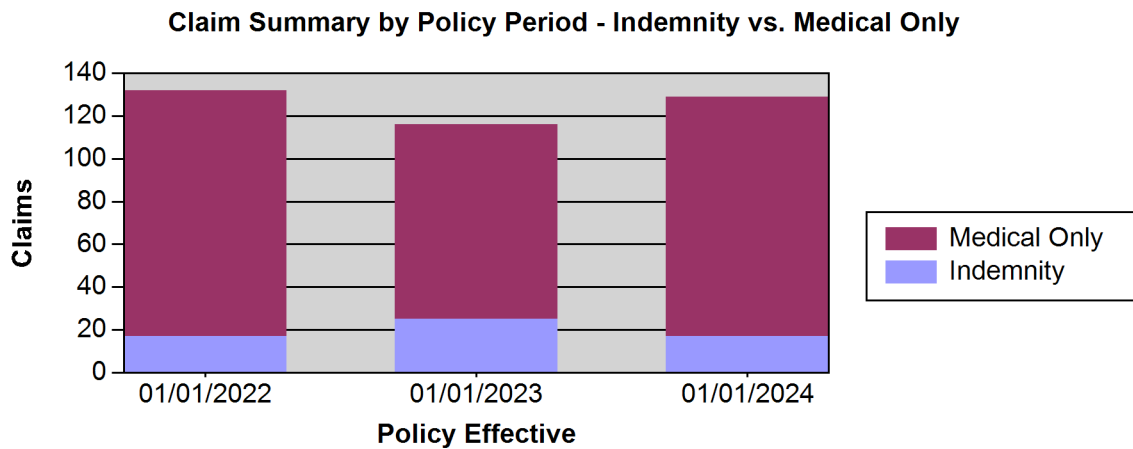
**Claim Summary By Policy Period  
Indemnity vs Medical Only By Location  
Past 3 Years**

03/27/2025

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
400100 - CCIA-SOLID WASTE COMPLEX		0	3	3
704100 - CC-COUNTY CLERK		0	4	4
705100 - CC-FINANCE & ADMINISTRATION		0	3	3
746100 - CC-911 EMERGENCY		0	1	1
755000 - CC-SHERIFF'S DEPARTMENT		1	5	6
757000 - CC-PROSECUTOR'S OFFICE		0	1	1
759000 - CC-JAIL		14	66	80
765101 - CC-ROADS & BRIDGES		1	4	5
772100 - CC-BUILDING & GROUNDS MAINT		1	5	6
785000 - CC-HEALTH DEPARTMENT		0	1	1
787000 - CC-AGING & DISABLED OFFICE		0	3	3
798000 - DEPT OF WORKFORCE DEVELOPMENT		0	3	3
800101 - CC-COUNTY LIBRARY		0	1	1
804400 - CC-DEPT OF SOCIAL SERVICES		0	9	9
		17	112	129
<b>Total:</b>		<b>59</b>	<b>318</b>	<b>377</b>

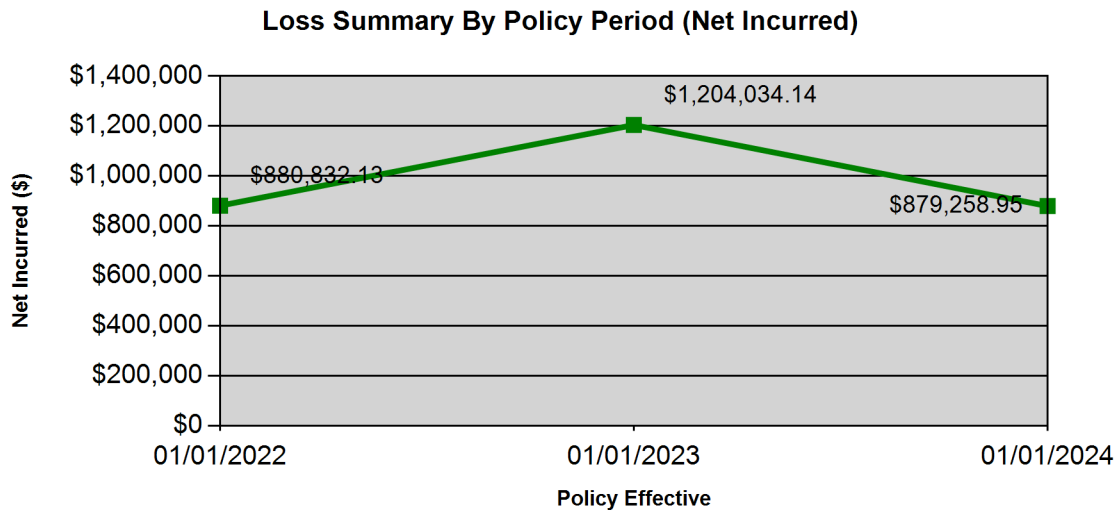
## Claim Summary By Policy Period Indemnity vs Medical Only Past 3 Years

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2022	12/31/2022	17	115	132
01/01/2023	12/31/2023	25	91	116
01/01/2024	12/31/2024	17	112	129
		59	318	377



## Loss Summary By Policy Period Past 3 Years

Policy Effective	Policy Expiration	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
01/01/2022	12/31/2022	132	\$380,785.40	\$508,972.73	(\$8,926.00)	\$880,832.13
01/01/2023	12/31/2023	116	\$553,173.82	\$650,860.32	\$0.00	\$1,204,034.14
01/01/2024	12/31/2024	129	\$572,815.88	\$306,443.07	\$0.00	\$879,258.95
		<b>377</b>	<b>\$1,506,775.10</b>	<b>\$1,466,276.12</b>	<b>(\$8,926.00)</b>	<b>\$2,964,125.22</b>





03/27/2025

## Loss Summary By Location Past 3 Years

Location Code	Location Name	Claims	O/S Reserve	Gross Paid to Date	Recovery to Date	Net Incurred
400000	CCIA-ADMINISTRATION	3	\$0.00	\$27,097.24	\$0.00	\$27,097.24
400100	CCIA-SOLID WASTE COMPLEX	13	\$26,003.56	\$25,116.68	\$0.00	\$51,120.24
704100	CC-COUNTY CLERK	5	\$0.00	\$193.88	\$0.00	\$193.88
705100	CC-FINANCE & ADMINISTRATION	3	\$16,923.89	\$3,276.11	\$0.00	\$20,200.00
711100	CC-BOARD OF ELECTIONS	1	\$0.00	\$329.78	\$0.00	\$329.78
746100	CC-911 EMERGENCY	1	\$0.00	\$0.00	\$0.00	\$0.00
755000	CC-SHERIFF'S DEPARTMENT	26	\$93,317.76	\$125,264.24	\$0.00	\$218,582.00
757000	CC-PROSECUTOR'S OFFICE	19	\$11.91	\$4,855.42	\$0.00	\$4,867.33
758000	CC-JUVENILE DETENTION CENTER	2	\$0.00	\$17,442.26	\$0.00	\$17,442.26
759000	CC-JAIL	208	\$836,612.54	\$876,688.40	\$0.00	\$1,713,300.94
765101	CC-ROADS & BRIDGES	22	\$250,866.61	\$209,498.06	\$0.00	\$460,364.67
772100	CC-BUILDING & GROUNDS MAINT	18	\$216,713.82	\$71,788.85	\$0.00	\$288,502.67
785000	CC-HEALTH DEPARTMENT	8	\$0.00	\$826.95	\$0.00	\$826.95
787000	CC-AGING & DISABLED OFFICE	8	\$12,038.06	\$36,510.26	(\$8,926.00)	\$39,622.32
791000	CC-HUMAN SERVICES	1	\$0.00	\$0.00	\$0.00	\$0.00
797100	CC-VETERANS AFFAIRS	1	\$0.00	\$169.21	\$0.00	\$169.21
798000	DEPT OF WORKFORCE DEVELOPMENT	5	\$9,356.00	\$4,487.41	\$0.00	\$13,843.41
800101	CC-COUNTY LIBRARY	3	\$0.00	\$365.29	\$0.00	\$365.29
804100	CC-SCHOOL SUPERINTENDENT	1	\$0.00	\$681.39	\$0.00	\$681.39
804300	CC-CATS	2	\$0.00	\$1,993.26	\$0.00	\$1,993.26
804400	CC-DEPT OF SOCIAL SERVICES	27	\$44,930.95	\$59,691.43	\$0.00	\$104,622.38
		<b>377</b>	<b>\$1,506,775.10</b>	<b>\$1,466,276.12</b>	<b>(\$8,926.00)</b>	<b>\$2,964,125.22</b>

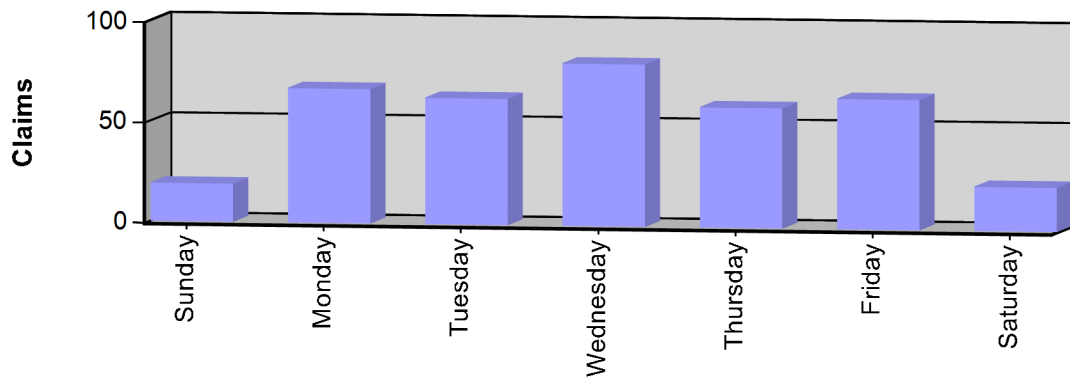


## Claim Occurrence by Day of Week Indemnity vs Medical Only Past 3 Years

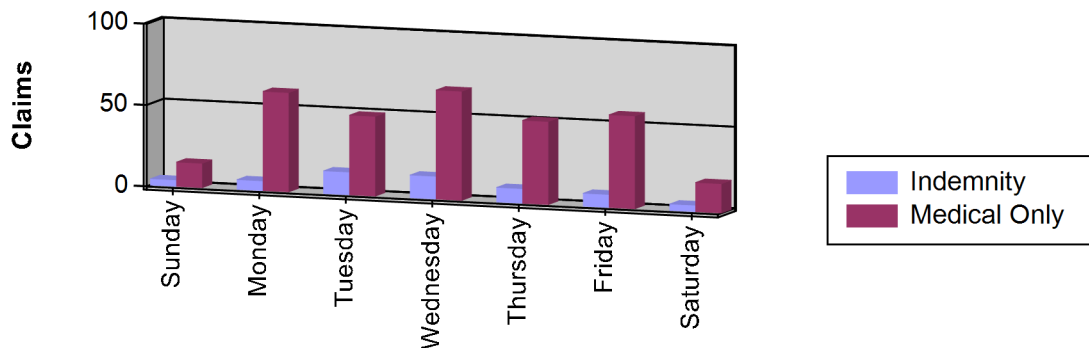
03/27/2025

Day of Week	Indemnity	Medical Only	Total Claims
Sunday	4	15	19
Monday	6	61	67
Tuesday	14	49	63
Wednesday	15	67	82
Thursday	8	51	59
Friday	8	57	65
Saturday	4	18	22
	59	318	377

### Claim Occurrence by Day of Week (Total Claims)



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

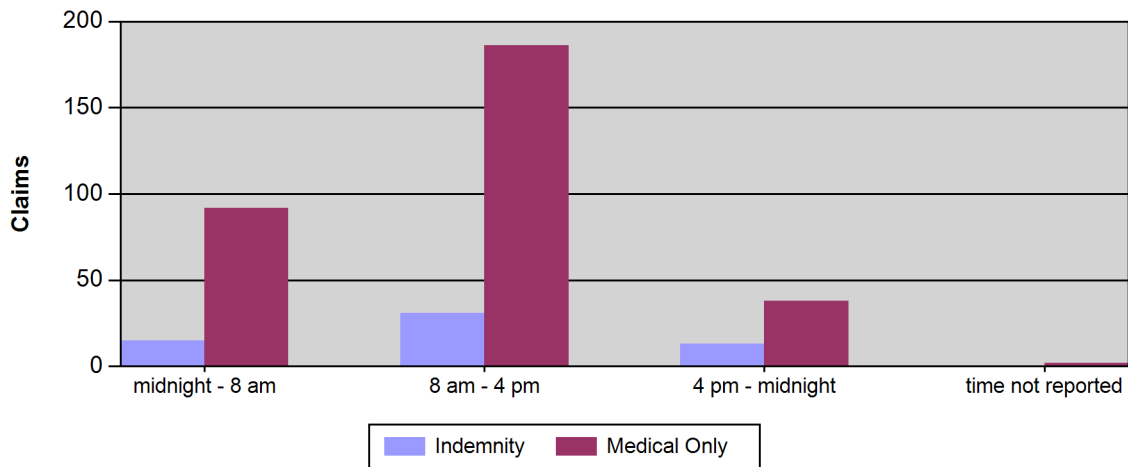


## Claim Occurrence by Time Of Day Indemnity vs Medical Only Past 3 Years

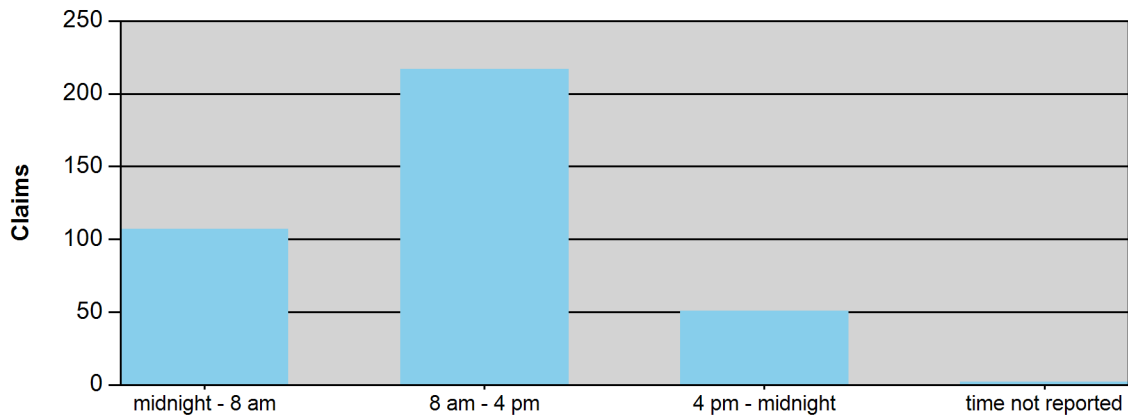
03/27/2025

Time Of Day	Indemnity	Medical Only	Total Claims
midnight - 8 am	15	92	107
8 am - 4 pm	31	186	217
4 pm - midnight	13	38	51
time not reported	0	2	2
	59	318	377

### Claim Occurrence by Time Of Day - Indemnity vs Medical Only



### Claim Occurrence by Time Of Day - Total Claims





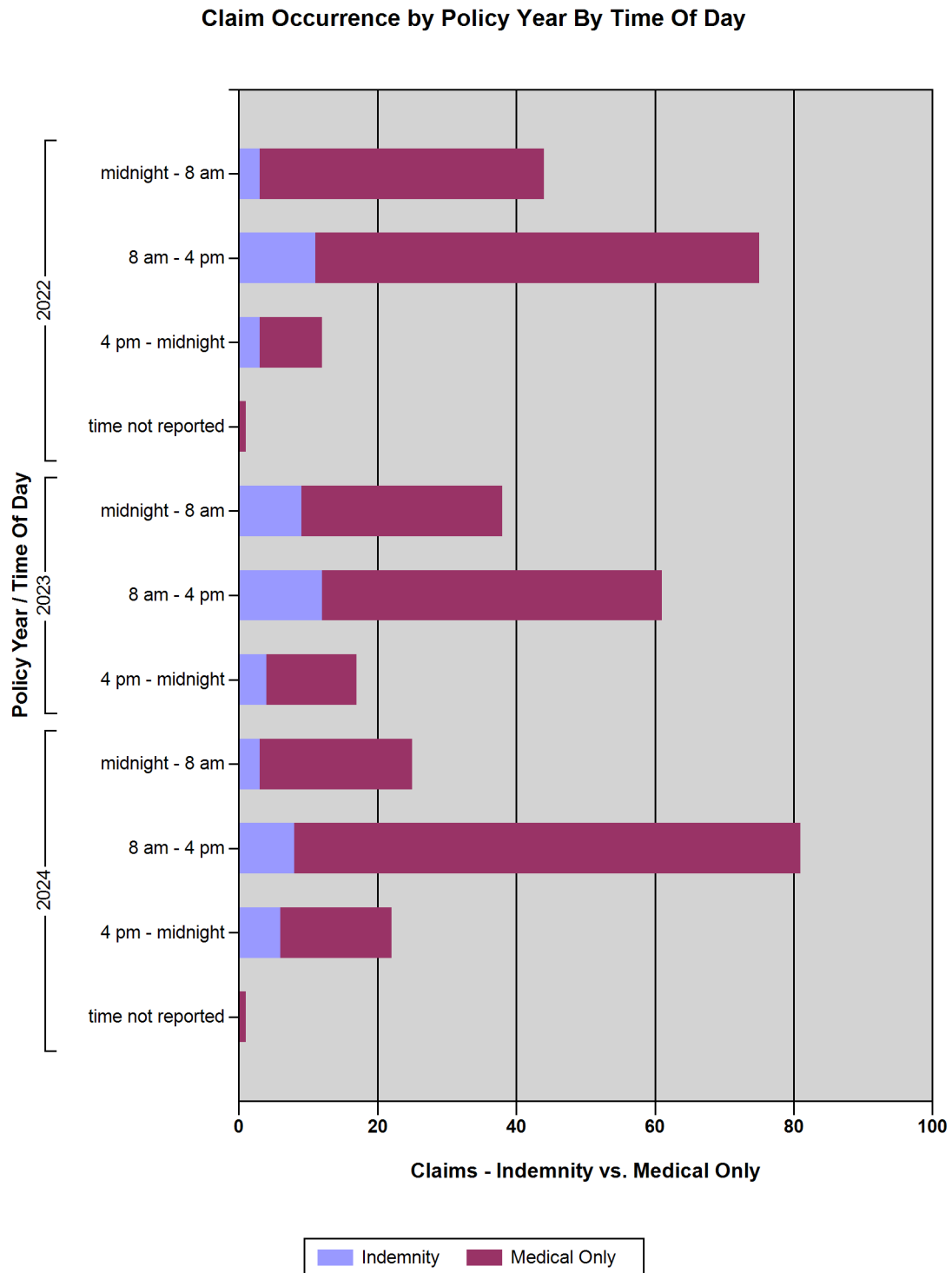
**Claim Occurrence By Policy Year  
By Time Of Day  
Indemnity vs Medical Only  
Past 3 Years**

03/27/2025

Policy Effective	Policy Expiration	Indemnity	Medical Only	Total Claims
01/01/2022	12/31/2022			
midnight - 8 am		3	41	44
8 am - 4 pm		11	64	75
4 pm - midnight		3	9	12
time not reported		0	1	1
		17	115	132
01/01/2023	12/31/2023			
midnight - 8 am		9	29	38
8 am - 4 pm		12	49	61
4 pm - midnight		4	13	17
		25	91	116
01/01/2024	12/31/2024			
midnight - 8 am		3	22	25
8 am - 4 pm		8	73	81
4 pm - midnight		6	16	22
time not reported		0	1	1
		17	112	129
<b>Total:</b>		<b>59</b>	<b>318</b>	<b>377</b>

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

03/27/2025



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

03/27/2025

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
01/01/2022	12/31/2022			
400100 - CCIA-SOLID WASTE COMPLEX				
		Indemnity	2	5.50
		Medical Only	5	12.20
		Location Total:	7	10.29
755000 - CC-SHERIFF'S DEPARTMENT				
		Indemnity	0	0.00
		Medical Only	12	8.17
		Location Total:	12	8.17
757000 - CC-PROSECUTOR'S OFFICE				
		Indemnity	0	0.00
		Medical Only	11	6.18
		Location Total:	11	6.18
758000 - CC-JUVENILE DETENTION CENTER				
		Indemnity	1	1.00
		Medical Only	1	10.00
		Location Total:	2	5.50
759000 - CC-JAIL				
		Indemnity	11	9.00
		Medical Only	51	21.25
		Location Total:	62	19.08
765101 - CC-ROADS & BRIDGES				
		Indemnity	0	0.00
		Medical Only	7	1.86
		Location Total:	7	1.86
772100 - CC-BUILDING & GROUNDS MAINT				
		Indemnity	1	2.00
		Medical Only	6	9.33
		Location Total:	7	8.29
785000 - CC-HEALTH DEPARTMENT				
		Indemnity	0	0.00
		Medical Only	7	21.57
		Location Total:	7	21.57

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

03/27/2025

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
787000 - CC-AGING & DISABLED OFFICE				
		Indemnity	1	5.00
		Medical Only	4	3.00
		Location Total:	5	3.40
791000 - CC-HUMAN SERVICES				
		Indemnity	0	0.00
		Medical Only	1	0.00
		Location Total:	1	0.00
798000 - DEPT OF WORKFORCE DEVELOPMENT				
		Indemnity	0	0.00
		Medical Only	1	1.00
		Location Total:	1	1.00
800101 - CC-COUNTY LIBRARY				
		Indemnity	0	0.00
		Medical Only	2	16.50
		Location Total:	2	16.50
804100 - CC-SCHOOL SUPERINTENDENT				
		Indemnity	0	0.00
		Medical Only	1	1.00
		Location Total:	1	1.00
804300 - CC-CATS				
		Indemnity	0	0.00
		Medical Only	1	1.00
		Location Total:	1	1.00
804400 - CC-DEPT OF SOCIAL SERVICES				
		Indemnity	1	0.00
		Medical Only	5	7.60
		Location Total:	6	6.33
		Policy Period Total:	132	13.22
01/01/2023	12/31/2023			
400100 - CCIA-SOLID WASTE COMPLEX				
		Indemnity	0	0.00
		Medical Only	3	23.67

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

03/27/2025

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
Location Total:			3	23.67
704100 - CC-COUNTY CLERK				
		Indemnity	0	0.00
		Medical Only	1	34.00
Location Total:			1	34.00
711100 - CC-BOARD OF ELECTIONS				
		Indemnity	0	0.00
		Medical Only	1	0.00
Location Total:			1	0.00
755000 - CC-SHERIFF'S DEPARTMENT				
		Indemnity	3	0.33
		Medical Only	5	2.00
Location Total:			8	1.38
757000 - CC-PROSECUTOR'S OFFICE				
		Indemnity	0	0.00
		Medical Only	7	11.14
Location Total:			7	11.14
759000 - CC-JAIL				
		Indemnity	15	3.47
		Medical Only	51	11.06
Location Total:			66	9.33
765101 - CC-ROADS & BRIDGES				
		Indemnity	3	1.33
		Medical Only	7	3.14
Location Total:			10	2.60
772100 - CC-BUILDING & GROUNDS MAINT				
		Indemnity	0	0.00
		Medical Only	5	3.00
Location Total:			5	3.00
797100 - CC-VETERANS AFFAIRS				
		Indemnity	0	0.00
		Medical Only	1	2.00
Location Total:			1	2.00





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

03/27/2025

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive	
798000 - DEPT OF WORKFORCE DEVELOPMENT					
		Indemnity	0	0.00	
		Medical Only	1	7.00	
		Location Total:		1	7.00
804300 - CC-CATS					
		Indemnity	0	0.00	
		Medical Only	1	6.00	
		Location Total:		1	6.00
804400 - CC-DEPT OF SOCIAL SERVICES					
		Indemnity	4	178.25	
		Medical Only	8	4.38	
		Location Total:		12	62.33
		Policy Period Total:		116	13.91
01/01/2024	12/31/2024				
400000 - CCIA-ADMINISTRATION					
		Indemnity	0	0.00	
		Medical Only	3	5.67	
		Location Total:		3	5.67
400100 - CCIA-SOLID WASTE COMPLEX					
		Indemnity	0	0.00	
		Medical Only	3	1.00	
		Location Total:		3	1.00
704100 - CC-COUNTY CLERK					
		Indemnity	0	0.00	
		Medical Only	4	3.75	
		Location Total:		4	3.75
705100 - CC-FINANCE & ADMINISTRATION					
		Indemnity	0	0.00	
		Medical Only	3	3.33	
		Location Total:		3	3.33
746100 - CC-911 EMERGENCY					
		Indemnity	0	0.00	
		Medical Only	1	5.00	



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

03/27/2025

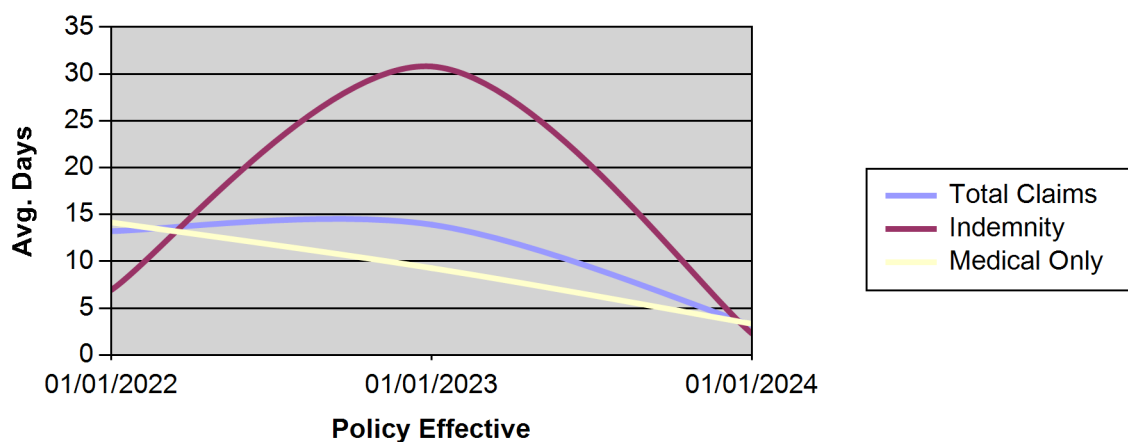
Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
Location Total:			1	5.00
755000 - CC-SHERIFF'S DEPARTMENT				
		Indemnity	1	0.00
		Medical Only	5	2.80
Location Total:			6	2.33
757000 - CC-PROSECUTOR'S OFFICE				
		Indemnity	0	0.00
		Medical Only	1	0.00
Location Total:			1	0.00
759000 - CC-JAIL				
		Indemnity	14	2.50
		Medical Only	66	4.02
Location Total:			80	3.75
765101 - CC-ROADS & BRIDGES				
		Indemnity	1	0.00
		Medical Only	4	2.75
Location Total:			5	2.20
772100 - CC-BUILDING & GROUNDS MAINT				
		Indemnity	1	4.00
		Medical Only	5	1.40
Location Total:			6	1.83
785000 - CC-HEALTH DEPARTMENT				
		Indemnity	0	0.00
		Medical Only	1	1.00
Location Total:			1	1.00
787000 - CC-AGING & DISABLED OFFICE				
		Indemnity	0	0.00
		Medical Only	3	1.33
Location Total:			3	1.33
798000 - DEPT OF WORKFORCE DEVELOPMENT				
		Indemnity	0	0.00
		Medical Only	3	4.00
Location Total:			3	4.00

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

03/27/2025

Policy Effective	Policy Expiration	Claim Type	Claims	Average Days to Receive
800101 - CC-COUNTY LIBRARY				
		Indemnity	0	0.00
		Medical Only	1	5.00
		Location Total:	1	5.00
804400 - CC-DEPT OF SOCIAL SERVICES				
		Indemnity	0	0.00
		Medical Only	9	0.44
		Location Total:	9	0.44
		Policy Period Total:	129	3.19

### Timely Reporting - Average Days to Receive (Total Claims)

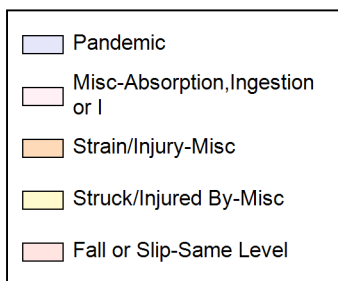
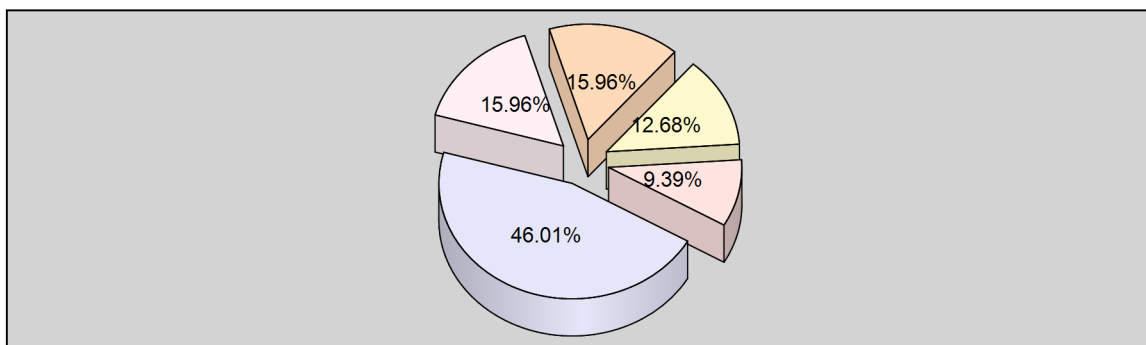


## Top 5 - Cause of Injury - Frequency Past 3 Years

03/27/2025

Cause of Injury Code	Cause of Injury Description	Number of Injuries
83	Pandemic	98
82	Misc-Absorption, Ingestion or I	34
60	Strain/Injury-Misc	34
81	Struck/Injured By-Misc	27
29	Fall or Slip-Same Level	20

**Percentage of Top 5 - Cause of Injury - Frequency**

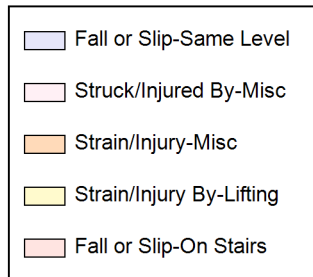
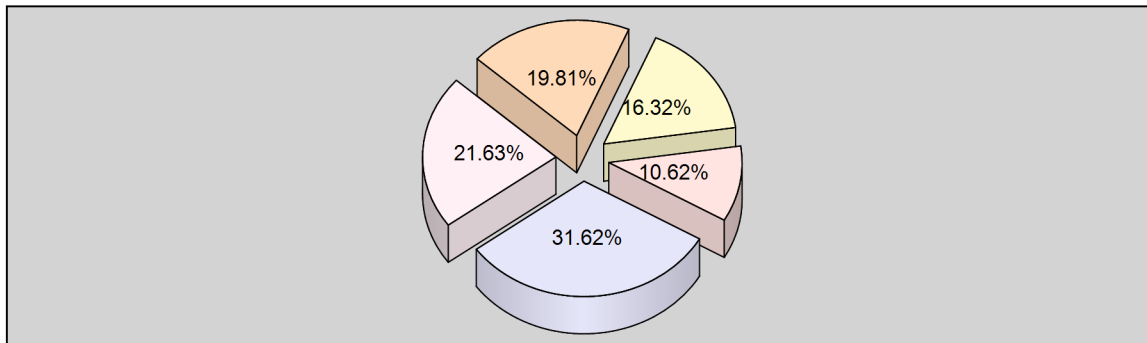


## Top 5 - Cause of Injury - Net Incurred Past 3 Years

03/27/2025

Cause of Injury Code	Cause of Injury Description	Net Incurred
29	Fall or Slip-Same Level	\$657,953.41
81	Struck/Injured By-Misc	\$449,957.86
60	Strain/Injury-Misc	\$412,129.55
56	Strain/Injury By-Lifting	\$339,655.66
33	Fall or Slip-On Stairs	\$221,018.94

### Percentage of Top 5 - Cause of Injury - Net Incurred

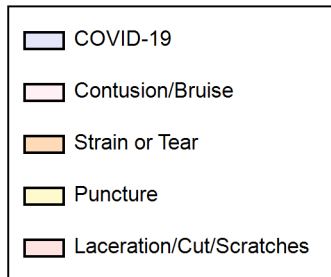
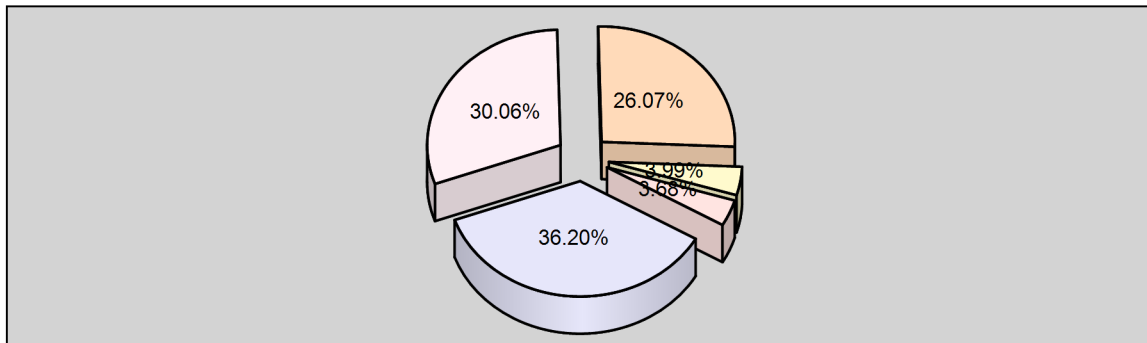


## Top 5 - Type of Injury - Frequency Past 3 Years

03/27/2025

Type of Injury Code	Type of Injury Description	Number of Injuries
83	COVID-19	118
10	Contusion/Bruise	98
52	Strain or Tear	85
43	Puncture	13
40	Laceration/Cut/Scratches	12

### Percentage of Top 5 - Type of Injury - Frequency

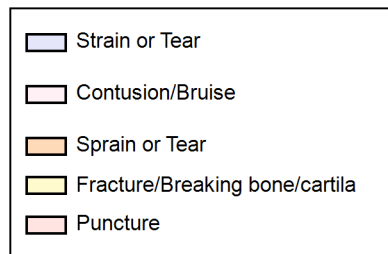
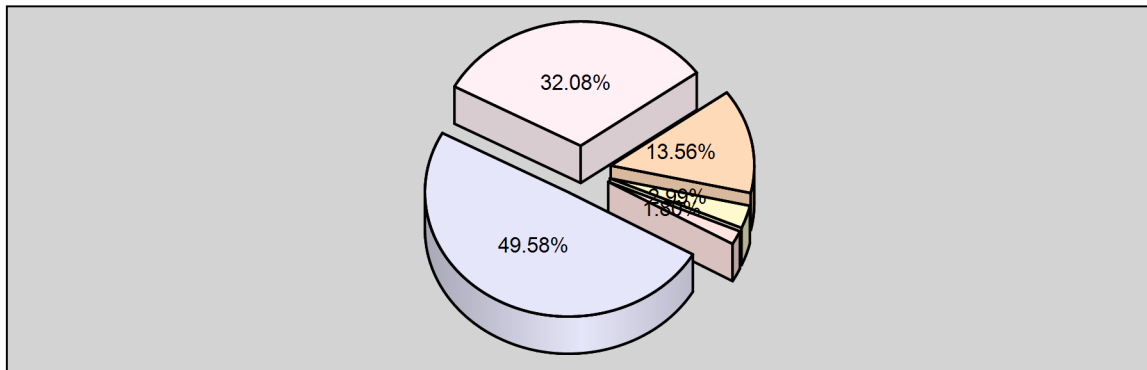


## Top 5 - Type of Injury - Net Incurred Past 3 Years

03/27/2025

Type of Injury Code	Type of Injury Description	Net Incurred
52	Strain or Tear	\$1,402,702.91
10	Contusion/Bruise	\$907,497.32
49	Sprain or Tear	\$383,597.01
28	Fracture/Breaking bone/cartila	\$84,504.25
43	Puncture	\$50,969.02

**Percentage of Top 5 - Type of Injury - Net Incurred**

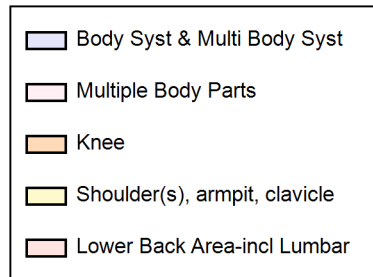
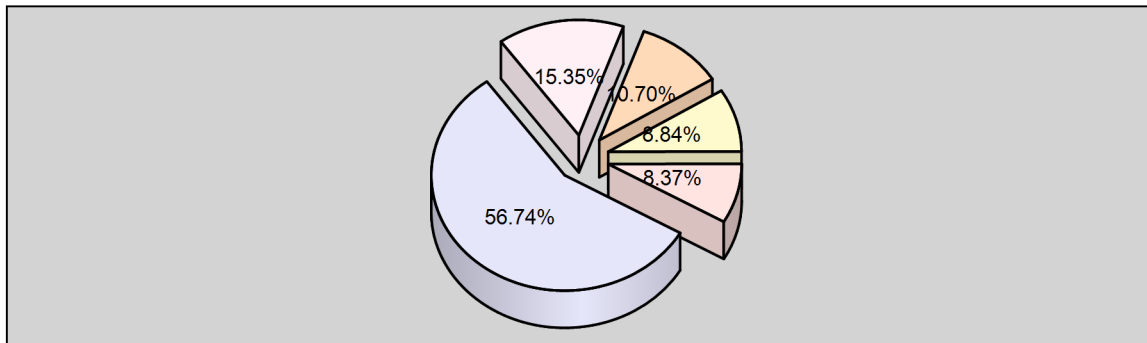


## Top 5 - Part of Body - Frequency Past 3 Years

03/27/2025

Part of Body Code	Part of Body Description	Number of Occurrences
91	Body Syst & Multi Body Syst	122
90	Multiple Body Parts	33
53	Knee	23
38	Shoulder(s), armpit, clavicle	19
42	Lower Back Area-incl Lumbar	18

**Percentage of Top 5 - Part of Body - Frequency**





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

03/27/2025

Part of Body Code	Part of Body Description	Net Incurred
38	Shoulder(s), armpit, clavicle	\$659,029.30
53	Knee	\$500,583.76
90	Multiple Body Parts	\$478,482.43
32	Elbow	\$216,807.49
51	Hip	\$152,023.60

**Percentage of Top 5 - Part of Body - Net Incurred**

