

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
JUNE 6, 2024 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

or

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

The Cumberland County Insurance Commission will conduct its June 6, 2024 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 6, 2024 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: April 4, 2024 Open Minutes.....Appendix I
April 4, 2024 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 20-24 June Bill List.....Page 19

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

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 26

 - MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 30

 - CLAIMS SERVICE – Inservco Insurance Services**

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

 - Motion to Return to Open Session**
 - Motion to Approve PARS**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- NEXT SCHEDULED MEETING: August 1, 2024 11 AM**
 - MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: June 6, 2024
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on April 25, 2024. Included in the agenda on pages 3-5 is a summary report of the meeting. NJCE is scheduled to meet again on Thursday, June 27, 2024 at 9:30 AM, virtually.
- ❑ **Commission Financial Fast Track** – Included on **pages 6-9** of the agenda are the Financial Fast Track Reports for the Cumberland County Insurance Commission for February & March. As of **March 31, 2024**, the Commission has a deficit of \$847,841. Total cash on hand is \$3,228,474.
- ❑ **NJCE Property and Casualty Financial Fast Track – (Pages 10-12)** – Included in the agenda on pages 12-14 is the NJCE Financial Fast Track Report for the month of March. As of **March 31, 2024** there is a statutory surplus of **\$8,560,465**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$22,591,111**.
- ❑ **Certificate of Insurance Issuance Report** - Included on **pages 13-16** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for March & April. There were 14 certificates of insurance issued during this period.
 - ❑ **Motion to approve the certificate of insurance report.**
- ❑ **Claims Tracking Report (Pages 17-18)** – Included in the agenda are the Claims Activity Reports for March & April that tracks open claims.

Informational Items:

- ❑ **2024 MEL, MRHIF & NJCE Educational Seminar** - The 14th annual seminar was conducted virtually on 2 half-day sessions and had over 200 participants each session. Perma has sent certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified DPW, Qualified Purchasing Agents, Registered Public Purchasing Official.

Perma is waiting for final approval for Total Content Hours for Water Supply & Wastewater License Operators and are also in the process of providing attendance records for Accountants, Lawyers and Insurance Producers to the Insurance Institutes. If you do not receive your credit by May 31st then please contact the Fund Office.

- ❑ **2024 New Jersey Association of Counties Conference:** The 73rd Annual Conference was held from May 1st to May 3rd at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund had an exhibit the conference and J.A. Montgomery conducted a presentation on First Amendment Audits.

- ❑ **2024 Meeting Schedule** – The next Commission meeting is scheduled for August 1, 2024 at 11:00 AM.



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 25, 2024
Memo to: Commissioners
Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF Report

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests.

Closed Session – Property Payment Authority Request (PAR): Closed Session was needed to review a property PAR greater than \$500,000 as per procedure adopted in October 2023; invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session the Board of Fund Commissioners approved the PAR for claim #2024323554 in the amount of \$975,000.00.

Qualified Purchasing Agent: The Board of Fund Commissioners adopted a resolution ratifying the Qualified Purchasing Agent’s services from February 22, 2024, through February 2025 reorganization in the amount of \$6,000.

Amend 2024 Plan of Risk Management: Following discussion in February, the Board of Fund Commissioners adopted a resolution amending the 2024 Plan of Risk Management effective 4/10/24 to reflect the exclusion of the Engineered Materials Arresting Systems (EMAS) Blocks located at Mercer County Airport retroactive to 1/1/24.

Manuscript Policies: The Fund Office and Underwriting Manager are finalizing the policy documents and are nearing completion. Once complete the policies will be distributed and/or posted online for members to access; the manuscript policies will also be made available to local JIF third-party administrators to manage claims within the retained layers of underlying Commission and the NJCE layer.

Professional Services: The Fund Office in conjunction with the Qualified Purchasing Agent 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 in the following amounts:

Actuary – Award Actuarial Advantage for a 1-year contract in the amount of \$25,364.

Auditor – Award Bowman & Company for a 1-year contract in the amount of \$19,278.

Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract in the amount of \$295 per hour.

Payroll Auditor - Award Bowman & Company for a 1-year contract in the amount of \$23,276.

Cybersecurity Services – A proposal was received from the Chertoff Group in the amount of \$40,000, which is below the QPA threshold. The vendor submitted the required pay2play documents this afternoon; as confirmed by the Fund Attorney and QPA, this vendor was re-procured via non-fair and open contract.

Financial Fast Track: Submitted for information were the revised December 31, 2023 and the February 29, 2024 Financial Fast Tracks. The December report reflected a statutory surplus of \$10.6 million and the February report reflected a statutory surplus of \$9 million. There were several property claims that occurred in 2023 with the NJCE’s property retention at \$3million before attaching to the excess carrier. The reduction in surplus was primarily due to increased reserves on large property claims that occurred in late 2023. For 2024, the Underwriting Manager successfully renewed the property program with a \$1million NJCE property retention limit.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported weekly meetings are held with the excess property adjustor to finalize payments related to one remaining property claim to be settled from the September 1, 2021 event.

Covid-19 Claims: Jennifer Conicella of PERMA Claims reported the Fund office is working with the excess workers’ compensation carrier on quarterly post-claim settlements and recoveries.

NJCE Committees:

Cyber Task Force: A meeting of this task force was held on March 26th to review cyber documents - finalized by the Underwriting Manager and The Chertoff Group - outlining the Cybersecurity Framework. Commissioners Sheehan, Commissioner Marion and Commissioner Jack Kelly serve on the Task Force. The documents will be circulated to the Task Force for final comments prior to presentation at the June 27, 2024 NJCE meeting.

Safety Committee: The Safety Committee met on March 11th and submitted for information were the minutes of that meeting. The committee is scheduled to meet next on Monday June 10th at 10am via Zoom.

Finance Committee: This committee will meet during May to review Named Storm Deductible options.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2025. Renewal documents will be sent to each respective County in the coming month.

Underground Storage Tanks (UST): Underground Storage Tanks (UST) are not included for coverage in the NJCE JIF and are never covered automatically in Pollution Policies. If needed, Underwriting Manager's team can assist in placement of UST policies and can potentially provide excess policies. Above Ground Storage Tanks (AST) that are considered a part of a covered location are afforded coverage without needing to be scheduled.

Banking Best Practice: In response to increased wire fraud activity and whitewashing of checks with our affiliation with the Municipal Excess Liability Joint Insurance Fund, the Underwriting Manager and The Chertoff developed the "Best Banking Practices – Wire Transfers, Automatic Clearing House (ACH) and Check Issuance" and have since tailored it for the NJCE. Copies will be distributed to members.

2024 MEL, MRHIF & NJCE Educational Seminar: The 14th Annual Educational Seminar first session took place Friday, April 19th with over 200 participants and the second session is set to take place Friday, April 26th, 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2024 New Jersey Association of Counties Conference: The 73rd Annual Conference is scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference and J.A. Montgomery will present a workshop on First Amendment Audits on Thursday May 2nd at 1:30pm.

2024 Financial Disclosures: The Local Finance Board has since issued notification, 2024-08, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th and the Local Finance Board has issued fines in the past. To date, 9 of the 10 JIF Commissioners have filed.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from February 2024 – May 2024, bulletins that were distributed and available training sessions through June 2024.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of March 2024.

Next Meeting & Potential time and location change: The next meeting of the NJCE JIF is scheduled for June 27, 2024 at 9:30AM virtually. A suggestion was made to hold the June meeting in-person at a centralized location. The Board of Fund Commissioners agreed to the suggestion; the Fund office will work with Fund Commissioners and Professionals to determine a location and time to ensure there are no conflicts with other meetings.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF February 29, 2024					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	367,383	734,766	34,950,792	35,685,557
2.	CLAIM EXPENSES				
	Paid Claims	87,469	288,023	13,429,594	13,717,617
	Case Reserves	(28,126)	(192,560)	2,759,312	2,566,753
	IBNR	95,191	210,154	2,616,954	2,827,108
	Excess Insurance Recoverable	(3,450)	(3,450)	0	(3,450)
	Discounted Claim Value	(21,250)	(38,058)	(495,915)	(533,973)
	TOTAL CLAIMS	129,833	264,109	18,309,945	18,574,054
3.	EXPENSES				
	Excess Premiums	182,707	365,414	14,432,147	14,797,561
	Administrative	31,266	62,532	3,775,104	3,837,636
	TOTAL EXPENSES	213,973	427,946	18,207,251	18,635,197
4.	UNDERWRITING PROFIT (1-2-3)	23,577	42,711	(1,566,405)	(1,523,694)
5.	INVESTMENT INCOME	11,460	22,635	320,685	343,320
6.	PROFIT (4 + 5)	35,037	65,345	(1,245,719)	(1,180,374)
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	(89,933)	(89,933)	541,223	451,290
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(54,896)	(24,588)	(702,387)	(726,975)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	556	1,043	291,965	293,008
	2013	610	852	219,505	220,357
	2014	(12,922)	(12,129)	145,499	133,369
	2015	1,071	1,747	(344,645)	(342,898)
	2016	1,624	2,717	420,767	423,484
	2017	926	1,232	(473,803)	(472,570)
	2018	960	1,189	(635,150)	(633,962)
	2019	2,212	3,732	690,378	694,110
	2020	1,250	1,848	(346,810)	(344,962)
	2021	1,848	2,947	(547,406)	(544,459)
	2022	2,806	4,629	281,233	285,863
	2023	(88,107)	(85,801)	(403,921)	(489,721)
	2024	32,272	51,406		51,406
	TOTAL SURPLUS (DEFICITS)	(54,896)	(24,588)	(702,388)	(726,976)
	TOTAL CASH				3,413,079

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,215,275	1,215,275
FUND YEAR 2014				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,371,332	1,371,332
FUND YEAR 2015				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	0	20	20
IBNR	0	0	8,763	8,763
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	1,874,913	1,874,913
FUND YEAR 2016				
Paid Claims	612	1,218	1,020,993	1,022,211
Case Reserves	(612)	(1,218)	119,448	118,230
IBNR	0	0	12,494	12,494
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	0	1,152,936	1,152,936
FUND YEAR 2017				
Paid Claims	2,572	4,200	2,017,972	2,022,171
Case Reserves	(2,572)	(4,200)	114,868	110,668
IBNR	0	0	14,138	14,138
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	0	2,146,978	2,146,978
FUND YEAR 2018				
Paid Claims	11,787	19,232	1,997,114	2,016,345
Case Reserves	25,014	15,569	221,844	237,413
IBNR	(36,801)	(34,801)	46,027	11,226
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(1,874)	(1,874)
TOTAL FY 2018 CLAIMS	(0)	(0)	2,263,111	2,263,111
FUND YEAR 2019				
Paid Claims	1,162	20,703	680,901	701,604
Case Reserves	22,331	2,789	144,011	146,800
IBNR	(23,493)	(23,493)	95,719	72,227
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(8,479)	(8,479)
TOTAL FY 2019 CLAIMS	0	0	912,153	912,153
FUND YEAR 2020				
Paid Claims	10,159	21,863	1,295,849	1,317,712
Case Reserves	(34,042)	(23,071)	410,170	387,100
IBNR	27,334	4,657	310,207	314,864
Excess Insurance Recoverable	(3,450)	(3,450)	0	(3,450)
Discounted Claim Value	0	0	(48,505)	(48,505)
TOTAL FY 2020 CLAIMS	(0)	(0)	1,967,722	1,967,722
FUND YEAR 2021				
Paid Claims	26,783	87,724	926,186	1,013,910
Case Reserves	(22,464)	(90,091)	721,964	631,873
IBNR	(4,319)	2,367	581,926	584,293
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(127,172)	(127,172)
TOTAL FY 2021 CLAIMS	0	0	2,102,904	2,102,904
FUND YEAR 2022				
Paid Claims	953	18,178	610,650	628,827
Case Reserves	(14,970)	(18,777)	437,282	418,506
IBNR	14,017	599	420,462	421,061
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(95,208)	(95,208)
TOTAL FY 2022 CLAIMS	0	0	1,373,185	1,373,186
FUND YEAR 2023				
Paid Claims	33,239	114,704	386,448	501,152
Case Reserves	(38,492)	(118,044)	589,706	471,662
IBNR	5,252	3,341	1,127,216	1,130,557
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(214,678)	(214,678)
TOTAL FY 2023 CLAIMS	0	(0)	1,888,693	1,888,693
FUND YEAR 2024				
Paid Claims	202	202		202
Case Reserves	37,681	44,481		44,481
IBNR	113,200	257,483		257,483
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(21,250)	(38,058)		(38,058)
TOTAL FY 2024 CLAIMS	129,833	264,109	0	264,109
COMBINED TOTAL CLAIMS	129,833	264,109	18,309,945	18,574,054

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	367,383	1,102,148	34,950,792	36,052,940
2.	CLAIM EXPENSES				
	Paid Claims	193,746	481,769	13,429,594	13,911,362
	Case Reserves	(104,349)	(296,909)	2,759,312	2,462,404
	IBNR	78,772	288,925	2,616,954	2,905,880
	Excess Insurance Recoverable	(826)	(4,276)	0	(4,276)
	Discounted Claim Value	116,969	78,912	(495,915)	(417,003)
	TOTAL CLAIMS	284,312	548,421	18,309,945	18,858,366
3.	EXPENSES				
	Excess Premiums	182,707	548,121	14,432,147	14,980,268
	Administrative	31,266	93,798	3,775,104	3,868,902
	TOTAL EXPENSES	213,973	641,919	18,207,251	18,849,170
4.	UNDERWRITING PROFIT (1-2-3)	(130,902)	(88,192)	(1,566,405)	(1,654,596)
5.	INVESTMENT INCOME	10,037	32,672	320,685	353,357
6.	PROFIT (4 + 5)	(120,865)	(55,520)	(1,245,719)	(1,301,239)
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	0	(89,933)	541,223	451,290
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(120,865)	(145,453)	(702,387)	(847,840)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	451	1,494	291,965	293,459
	2013	225	1,077	219,505	220,581
	2014	734	(11,395)	145,499	134,104
	2015	9,389	11,136	(344,645)	(333,509)
	2016	1,225	3,942	420,767	424,709
	2017	807	2,039	(473,803)	(471,763)
	2018	(15,386)	(14,197)	(635,150)	(649,348)
	2019	(3,276)	456	690,378	690,834
	2020	25,491	27,339	(346,810)	(319,471)
	2021	(70,453)	(67,506)	(547,406)	(614,912)
	2022	28,363	32,992	281,233	314,225
	2023	(138,823)	(224,624)	(403,921)	(628,545)
	2024	40,389	91,794		91,794
	TOTAL SURPLUS (DEFICITS)	(120,865)	(145,453)	(702,388)	(847,841)
	TOTAL CASH				3,228,474

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,215,275	1,215,275
FUND YEAR 2014				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,371,332	1,371,332
FUND YEAR 2015				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	0	20	20
IBNR	(8,763)	(8,763)	8,763	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(8,763)	(8,763)	1,874,913	1,866,150
FUND YEAR 2016				
Paid Claims	613	1,831	1,020,993	1,022,824
Case Reserves	(613)	(1,831)	119,448	117,617
IBNR	(214)	(214)	12,494	12,281
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	(214)	(214)	1,152,936	1,152,722
FUND YEAR 2017				
Paid Claims	1,823	6,022	2,017,972	2,023,994
Case Reserves	(1,751)	(5,950)	114,868	108,917
IBNR	(595)	(595)	14,138	13,544
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	(523)	(523)	2,146,978	2,146,455
FUND YEAR 2018				
Paid Claims	124,461	143,692	1,997,114	2,140,806
Case Reserves	(135,553)	(119,983)	221,844	101,861
IBNR	24,927	(9,874)	46,027	36,153
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,763	1,763	(1,874)	(111)
TOTAL FY 2018 CLAIMS	15,598	15,598	2,263,111	2,278,708
FUND YEAR 2019				
Paid Claims	3,429	24,133	680,901	705,034
Case Reserves	(3,429)	(640)	144,011	143,371
IBNR	174	(23,319)	95,719	72,401
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	4,509	4,509	(8,479)	(3,970)
TOTAL FY 2019 CLAIMS	4,683	4,683	912,153	916,835
FUND YEAR 2020				
Paid Claims	8,822	30,685	1,295,849	1,326,534
Case Reserves	14,966	(8,105)	410,170	402,065
IBNR	(70,117)	(65,459)	310,207	244,748
Excess Insurance Recoverable	(826)	(4,276)	0	(4,276)
Discounted Claim Value	22,197	22,197	(48,505)	(26,308)
TOTAL FY 2020 CLAIMS	(24,958)	(24,958)	1,967,722	1,942,763
FUND YEAR 2021				
Paid Claims	19,121	106,844	926,186	1,033,030
Case Reserves	(7,419)	(97,510)	721,964	624,454
IBNR	24,920	27,287	581,926	609,214
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	34,712	34,712	(127,172)	(92,460)
TOTAL FY 2021 CLAIMS	71,333	71,333	2,102,904	2,174,238
FUND YEAR 2022				
Paid Claims	2,254	20,432	610,650	631,081
Case Reserves	(10,739)	(29,516)	437,282	407,767
IBNR	(45,335)	(44,736)	420,462	375,726
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	27,153	27,153	(95,208)	(68,056)
TOTAL FY 2022 CLAIMS	(26,667)	(26,667)	1,373,185	1,346,519
FUND YEAR 2023				
Paid Claims	17,160	131,864	386,448	518,312
Case Reserves	(1,595)	(119,639)	589,706	470,067
IBNR	84,020	87,361	1,127,216	1,214,577
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	41,216	41,216	(214,678)	(173,461)
TOTAL FY 2023 CLAIMS	140,801	140,801	1,888,693	2,029,494
FUND YEAR 2024				
Paid Claims	16,064	16,266		16,266
Case Reserves	41,784	86,265		86,265
IBNR	69,753	327,237		327,237
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(14,580)	(52,637)		(52,637)
TOTAL FY 2024 CLAIMS	113,021	377,130	0	377,130
COMBINED TOTAL CLAIMS	284,312	548,421	18,309,945	18,858,366

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,454,771	10,364,313	284,494,510	294,858,822
2.	CLAIM EXPENSES				
	Paid Claims	(35,562)	4,329,081	17,153,869	21,482,950
	Case Reserves	170,231	593,105	15,710,957	16,304,062
	IBNR	1,006,598	(622,849)	16,261,220	15,638,371
	Discounted Claim Value	122,286	(54,392)	(4,212,682)	(4,267,074)
	Excess Recoveries	(167,540)	(167,540)	(1,930,205)	(2,097,745)
	TOTAL CLAIMS	1,096,013	4,077,405	42,983,159	47,060,564
3.	EXPENSES				
	Excess Premiums	2,665,414	8,012,190	205,538,373	213,550,563
	Administrative	199,815	590,249	20,746,720	21,336,969
	TOTAL EXPENSES	2,865,229	8,602,439	226,285,093	234,887,532
4.	UNDERWRITING PROFIT (1-2-3)	(506,471)	(2,315,532)	15,226,258	12,910,726
5.	INVESTMENT INCOME	66,361	198,171	2,159,119	2,357,290
6.	PROFIT (4+5)	(440,111)	(2,117,361)	17,385,377	15,268,016
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(440,111)	(2,117,361)	10,677,826	8,560,465
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	265	833	66,109	66,942
	2011	486	(12,998)	478,587	465,588
	2012	1,006	4,486	491,515	496,001
	2013	509	5,564	1,098,961	1,104,525
	2014	62,687	(180,165)	1,623,920	1,443,754
	2015	(26,634)	(19,540)	1,404,062	1,384,522
	2016	2,432	11,702	1,686,719	1,698,421
	2017	8,782	20,341	2,714,322	2,734,662
	2018	(56,473)	(43,324)	2,317,319	2,273,995
	2019	(30,616)	(18,960)	1,991,211	1,972,251
	2020	110,105	122,353	(41,975)	80,378
	2021	80,982	95,748	(288,075)	(192,327)
	2022	(48,842)	(32,752)	1,403,700	1,370,948
	2023	151,837	(1,536,403)	(4,268,549)	(5,804,952)
	2024	(696,638)	(534,245)		(534,245)
	TOTAL SURPLUS (DEFICITS)	(440,111)	(2,117,361)	10,677,825	8,560,464
	TOTAL CASH				22,591,111

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	16,412	720,144	736,556
Case Reserves	0	(1,412)	16,412	15,000
IBNR	0	0	3,000	3,000
Discounted Claim Value	194	194	(2,480)	(2,286)
TOTAL FY 2011 CLAIMS	194	15,194	737,076	752,270
FUND YEAR 2012				
Paid Claims	65	1,687	1,598,341	1,600,028
Case Reserves	(65)	(1,687)	300,079	298,392
IBNR	0	0	3,680	3,680
Discounted Claim Value	615	615	(40,489)	(39,873)
TOTAL FY 2012 CLAIMS	615	615	1,861,611	1,862,226
FUND YEAR 2013				
Paid Claims	3,298	8,754	1,120,027	1,128,782
Case Reserves	(3,298)	(8,754)	465,996	457,242
IBNR	(0)	(0)	19,679	19,679
Discounted Claim Value	1,838	1,838	(67,176)	(65,338)
TOTAL FY 2013 CLAIMS	1,838	1,838	1,538,527	1,540,365
FUND YEAR 2014				
Paid Claims	3,367	11,008	820,087	831,095
Case Reserves	(63,212)	179,147	428,510	607,657
IBNR	0	0	21,077	21,077
Discounted Claim Value	380	380	(64,534)	(64,154)
TOTAL FY 2014 CLAIMS	(59,465)	190,535	1,205,140	1,395,675
FUND YEAR 2015				
Paid Claims	12,381	57,342	2,170,225	2,227,567
Case Reserves	(12,381)	(28,162)	750,401	722,239
IBNR	29,180	0	76,409	76,409
Discounted Claim Value	596	596	(87,264)	(86,668)
TOTAL FY 2015 CLAIMS	29,777	29,777	2,909,770	2,939,547
FUND YEAR 2016				
Paid Claims	4,524	14,370	1,340,882	1,355,251
Case Reserves	(4,524)	(14,370)	925,034	910,664
IBNR	0	0	40,838	40,838
Discounted Claim Value	1,669	1,669	(103,043)	(101,375)
TOTAL FY 2016 CLAIMS	1,669	1,669	2,203,711	2,205,379
FUND YEAR 2017				
Paid Claims	2,067	4,930	1,313,614	1,318,544
Case Reserves	(2,067)	(4,930)	627,562	622,632
IBNR	(5,148)	(5,148)	76,572	71,425
Discounted Claim Value	1,656	1,656	(73,852)	(72,196)
TOTAL FY 2017 CLAIMS	(3,492)	(3,492)	1,943,897	1,940,405

FUND YEAR 2018					
	Paid Claims	73,567	360,541	1,247,927	1,608,468
	Case Reserves	(162,852)	(239,962)	750,478	510,516
	IBNR	126,264	(83,597)	375,153	291,555
	Discounted Claim Value	25,557	25,557	(116,810)	(91,253)
	TOTAL FY 2018 CLAIMS	62,536	62,538	2,256,747	2,319,286
FUND YEAR 2019					
	Paid Claims	2,245	51,026	1,224,373	1,275,399
	Case Reserves	(3,317)	45,801	1,093,759	1,139,560
	IBNR	19,790	(78,109)	551,533	473,424
	Discounted Claim Value	17,514	17,514	(176,738)	(159,225)
	TOTAL FY 2019 CLAIMS	36,231	36,231	2,692,927	2,729,158
FUND YEAR 2020					
	Paid Claims	2,228	2,947	1,126,067	1,129,014
	Case Reserves	266,612	222,187	3,919,181	4,141,368
	IBNR	(193,511)	(149,824)	1,974,978	1,825,154
	Discounted Claim Value	(10,759)	(10,759)	(889,320)	(900,080)
	Excess Recoveries	(167,540)	(167,540)	(1,930,205)	(2,097,745)
	TOTAL FY 2020 CLAIMS	(102,969)	(102,989)	4,200,701	4,097,712
FUND YEAR 2021					
	Paid Claims	158	578	2,119,936	2,120,514
	Case Reserves	(158)	89,792	2,159,327	2,249,119
	IBNR	(100,181)	(190,551)	2,041,187	1,850,636
	Discounted Claim Value	26,098	26,098	(652,413)	(626,314)
	TOTAL FY 2021 CLAIMS	(74,083)	(74,083)	5,668,037	5,593,954
FUND YEAR 2022					
	Paid Claims	12,038	95,482	839,542	935,023
	Case Reserves	91,533	23,107	848,359	871,466
	IBNR	(74,090)	(89,109)	3,693,684	3,604,575
	Discounted Claim Value	26,670	26,670	(675,990)	(649,320)
	TOTAL FY 2022 CLAIMS	56,150	56,150	4,705,595	4,761,745
FUND YEAR 2023					
	Paid Claims	(151,500)	3,704,005	1,340,865	5,044,869
	Case Reserves	13,858	(171,755)	3,425,859	3,254,104
	IBNR	(185,838)	(2,149,760)	7,383,429	5,233,669
	Discounted Claim Value	180,375	180,375	(1,262,574)	(1,082,199)
	TOTAL FY 2023 CLAIMS	(143,104)	1,562,866	10,887,578	12,450,444
FUND YEAR 2024					
	Paid Claims	0	0		0
	Case Reserves	50,102	504,103		504,103
	IBNR	1,390,132	2,123,249		2,123,249
	Discounted Claim Value	(150,117)	(326,795)		(326,795)
	TOTAL FY 2024 CLAIMS	1,290,117	2,300,557	0	2,300,557
COMBINED TOTAL CLAIMS		1,096,013	4,077,405	42,983,159	47,060,564

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 3/1/2024 To 4/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cumberland Mall Realty Holding I - Cumberland County	LLC 3849 S. Delsea Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Premises 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 use of premises for County of Cumberland sponsored events during the current calendar year.	3/18/2024 #4459082	GL AU EX WC
H - NJ Transit I - Cumberland County	One Penn Plaza East Newark, NJ 07105	RE: vin# 1FDFE4FN7RDD43508 and vin# 1FDFE4FN9RDD43669 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 1FDFE4FN7RDD43508 2024 FORD CHAMPION CHALLENGER and the 1FDFE4FN9RDD43669 2024 FORD CHAMPION CHALLENGER . 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	3/22/2024 #4569745	GL AU EX
H - NJ Transit Local Programs and I - Cumberland County	Minibus Support One Penn Plaza East Newark, NJ 07105	RE: SCDRTAP New Jersey Transit, the State of New Jersey, and any other party of interest designated by New Jersey Transit shall be included as an Additional Insured on the above-referenced General/Excess Liability but only with respect to the named insured's activities or operations for claims arising out of their SCDRTAP written agreement with the named insured, requiring such coverage.	3/26/2024 #4572581	GL AU EX
Total # of Holders: 3				

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 4/1/2024 To 5/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - United Sportsman's Association I - Cumberland County	Of North America (USANA, Range) 224 Sand Bridge Road Elmer, NJ 08318	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 Evidence of Insurance	4/4/2024 #4592853	GL AU EX WC
H - Penske Truck Leasing Co, LP I - Cumberland County	Route 10 Green Hills PO Box 563 Reading, PA 19603	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company D: Auto Physical Damage; Policy Term: 1/1/2023 - 1/1/2024 ; Policy #:ERP980616211; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 1/1/2024 1/1/2025; Policy #:ERP980616211; Policy Limits: \$260,000,000 RE: Penske Rental Penske Truck Leasing Co, L.P. and its partners are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to all vehicles leased or rented from Penske Truck Leasing Co, LP including substitute, extra, permanent replacement, or interim vehicles.	4/12/2024 #4595942	GL AU EX WC
H - Penske Truck Leasing Co, LP I - Cumberland County	Route 10 Green Hills PO Box 563 Reading, PA 19603	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4059717 Company D: Auto Physical Damage; Policy Term: 1/1/2024 - 1/1/2025 ; Policy #:ERP980616211; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 1/1/2024 1/1/2025; Policy #:ERP980616211; Policy Limits: \$260,000,000 RE: Penske Rental Penske Truck Leasing Co, L.P. and its partners are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to all vehicles leased or rented from Penske Truck Leasing Co, LP including substitute, extra, permanent replacement, or interim vehicles.	4/12/2024 #4595943	GL AU EX WC
H - Mobile Mini, Inc. I - Cumberland County	4646 E Van Buren Street Suite 400 Phoenix, AZ 85008	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4059717 Company D: Auto Physical Damage; Policy Term: 1/1/2024 - 1/1/2025 ; Policy #:ERP980616211; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 1/1/2024 1/1/2025; Policy #:ERP980616211; Policy Limits: \$260,000,000 RE: serial number VS40AFZS0197 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to leased equipment: serial number VS40AFZS0197 Value \$6500 This insurance is primary and any other insurance maintained by certificate holder is excess to this policy and shall not contribute to losses or damage covered under this insurance policy. Leased and rented	4/12/2024 #4595947	GL AU EX WC

05/01/2024

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Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 4/1/2024 To 5/1/2024

		equipment is included under the Property Policy.		
H - Vineland Flea Market I - Cumberland County	2896 S. Delsea Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 Evidence of Insurance	4/16/2024 #4598860	GL AU EX WC
H - Atlantic County Utilities I - Cumberland County	Authority 6700 Delilah Road Egg Harbor Township, NJ 08234	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Earth Day Festival 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 ACUAs Earth Day Festival	4/18/2024 #4600697	GL AU EX WC
H - NJ Transit I - Cumberland County	One Penn Plaza E 4th Floor Newark, NJ 07105	RE: SY 2024 NJ-JARC Round 10 Grant Program NJ Transit and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SY 2024 NJ-JARC Round 10 Grant Program.	4/18/2024 #4600700	GL AU EX
H - Atlantic County Utilities I - Cumberland County Improvement Authority	Authority 6700 Delilah Road Egg Harbor Township, NJ 08234	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Earth Day Festival 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 ACUAs Earth Day Festival	4/19/2024 #4601289	GL AU EX WC
H - Hendricks House Group I - Cumberland County	2 Hillcrest Avenue Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 Evidence of Insurance	4/19/2024 #4601440	GL AU EX WC
H - Sweet Home Real Estate LLC I - Cumberland County	24 Ridge Avenue Bridgeton, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Facilities The Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for a Youth Program Orientation and Workplace Readiness Training during the current calendar year.	4/23/2024 #4604888	GL AU EX WC
H - NJ Transit I - Cumberland County	One Penn Plaza E 4th Floor Newark, NJ 07105	RE: SY 2025 NJ-JARC Round 11 Grant Program NJ Transit and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SY 2025 NJ-JARC Round 11 Grant	4/24/2024 #4611642	GL AU EX

05/01/2024

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Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 4/1/2024 To 5/1/2024

		Program.		
Total # of Holders: 11				

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

March 31, 2024

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	0	0	0	0	0	0	0	0	0	2	2	8	1	13
March-24	0	0	0	0	0	0	0	0	0	2	2	8	3	15
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Limited Reserves														\$5,654
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$49,731	\$25,000	\$79,734
March-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$44,228	\$35,571	\$84,803
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$5,502)	\$10,571	\$5,069
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$304,243	\$100,438	\$39,386	\$1,880,538
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	0	0	0	0	0	0	3	3	13	16	5	6	3	49
March-24	0	0	0	0	0	0	2	3	13	17	4	8	2	49
NET CHGE	0	0	0	0	0	0	-1	0	0	1	-1	2	-1	0
Limited Reserves														\$25,258
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	\$0	\$0	\$0	\$0	\$0	\$0	\$53,173	\$122,070	\$273,379	\$523,425	\$268,560	\$9,500	\$781	\$1,250,888
March-24	\$0	\$0	\$0	\$0	\$0	\$0	\$38,145	\$118,640	\$277,483	\$515,524	\$257,864	\$29,500	\$500	\$1,237,657
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$15,028)	(\$3,429)	\$4,104	(\$7,901)	(\$10,696)	\$20,000	(\$281)	(\$13,232)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$707,291	\$592,770	\$556,403	\$812,184	\$273,456	\$30,575	\$500	\$5,884,433
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	0	0	0	0	0	0	0	0	1	1	1	3	0	6
March-24	0	0	0	0	0	0	0	0	1	1	1	3	0	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves														\$3,508
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$10,750	\$0	\$21,050
March-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$10,750	\$0	\$21,050
NET CHGE	\$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	\$26,315	\$18,009	\$10,750	\$0	\$168,675
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	0	0	0	1	1	4	5	1	10	7	12	32	7	80
March-24	0	0	0	1	1	4	4	1	9	7	12	29	17	85
NET CHGE	0	0	0	0	0	0	-1	0	-1	0	0	-3	10	5
Limited Reserves														\$13,281
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	\$0	\$0	\$0	\$20	\$118,230	\$110,668	\$184,240	\$24,731	\$136,868	\$98,946	\$145,125	\$401,850	\$18,700	\$1,239,378
March-24	\$0	\$0	\$0	\$20	\$117,617	\$108,917	\$63,716	\$24,731	\$134,582	\$99,428	\$144,901	\$384,795	\$50,193	\$1,128,901
NET CHGE	\$0	\$0	\$0	\$0	(\$613)	(\$1,751)	(\$120,525)	\$0	(\$2,285)	\$482	(\$224)	(\$17,055)	\$31,493	(\$110,477)
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,205,108	\$1,405,882	\$160,163	\$897,277	\$630,278	\$453,045	\$845,654	\$62,644	\$8,429,884
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	0	0	0	1	1	4	8	4	24	26	20	49	11	148
March-24	0	0	0	1	1	4	6	4	23	27	19	48	22	155
NET CHGE	0	0	0	0	0	0	-2	0	-1	1	-1	-1	11	7
Limited Reserves														\$15,951
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
February-24	\$0	\$0	\$0	\$20	\$118,230	\$110,668	\$237,413	\$146,800	\$410,547	\$631,873	\$419,187	\$471,831	\$44,481	\$2,591,050
March-24	\$0	\$0	\$0	\$20	\$117,617	\$108,917	\$101,861	\$143,371	\$412,365	\$624,454	\$408,267	\$469,274	\$86,265	\$2,472,411
NET CHGE	\$0	\$0	\$0	\$0	(\$613)	(\$1,751)	(\$135,553)	(\$3,429)	\$1,819	(\$7,419)	(\$10,920)	(\$2,557)	\$41,784	(\$118,640)
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,132,890	\$2,242,666	\$852,578	\$1,708,886	\$1,653,865	\$1,048,754	\$987,416	\$102,531	\$16,363,530

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

April 30, 2024

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
March-24	0	0	0	0	0	0	0	0	0	2	2	8	3	15
April-24	0	0	0	0	0	0	0	0	0	2	2	8	8	20
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	5	5
Limited Reserves														\$5,450
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
March-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$44,228	\$35,571	\$84,803
April-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$9,185	\$44,229	\$55,574	\$108,991
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,184	\$1	\$20,003	\$24,188
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$100,439	\$59,389	\$1,904,726
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
March-24	0	0	0	0	0	0	2	3	13	17	4	8	2	49
April-24	0	0	0	0	0	0	2	3	12	16	5	8	5	51
NET CHGE	0	0	0	0	0	0	0	0	-1	-1	1	0	3	2
Limited Reserves														\$25,097
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
March-24	\$0	\$0	\$0	\$0	\$0	\$0	\$38,145	\$118,640	\$277,483	\$515,524	\$257,864	\$29,500	\$500	\$1,237,657
April-24	\$0	\$0	\$0	\$0	\$0	\$37,291	\$238,892	\$218,419	\$475,753	\$269,106	\$34,000	\$6,500	\$6,500	\$1,279,961
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$854)	\$120,252	(\$59,064)	(\$39,772)	\$11,242	\$4,500	\$6,000	\$42,304
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$707,291	\$713,470	\$558,867	\$788,455	\$287,456	\$35,075	\$6,500	\$6,008,369
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
March-24	0	0	0	0	0	0	0	0	1	1	1	3	0	6
April-24	0	0	0	0	0	0	0	0	1	1	1	3	0	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves														\$2,938
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
March-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$10,750	\$0	\$21,050
April-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$6,080	\$500	\$10,750	\$0	\$17,630
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$3,420)	\$0	\$0	\$0	(\$3,420)
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,815	\$18,009	\$10,750	\$0	\$169,175
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
March-24	0	0	0	1	1	4	4	1	9	7	12	29	17	85
April-24	0	0	0	1	1	4	4	1	9	7	12	29	20	88
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	3	3
Limited Reserves														\$15,150
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
March-24	\$0	\$0	\$0	\$20	\$117,617	\$108,917	\$63,716	\$24,731	\$134,582	\$99,428	\$144,901	\$384,795	\$50,193	\$1,128,901
April-24	\$0	\$0	\$0	\$20	\$116,872	\$107,479	\$62,716	\$24,731	\$133,703	\$102,763	\$144,940	\$457,304	\$182,709	\$1,333,236
NET CHGE	\$0	\$0	\$0	\$0	(\$746)	(\$1,438)	(\$1,000)	\$0	(\$880)	\$3,335	\$39	\$72,509	\$132,516	\$204,335
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,205,108	\$1,407,282	\$160,163	\$928,290	\$636,561	\$457,045	\$943,788	\$212,863	\$8,720,933
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
March-24	0	0	0	1	1	4	6	4	23	27	19	48	22	155
April-24	0	0	0	1	1	4	6	4	22	26	20	48	33	165
NET CHGE	0	0	0	0	0	0	0	0	-1	-1	1	0	11	10
Limited Reserves														\$16,605
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
March-24	\$0	\$0	\$0	\$20	\$117,617	\$108,917	\$101,861	\$143,371	\$412,365	\$624,454	\$408,267	\$469,274	\$86,265	\$2,472,411
April-24	\$0	\$0	\$0	\$20	\$116,872	\$107,479	\$100,007	\$263,623	\$352,422	\$584,597	\$423,732	\$546,284	\$244,783	\$2,739,818
NET CHGE	\$0	\$0	\$0	\$0	(\$746)	(\$1,438)	(\$1,854)	\$120,252	(\$59,944)	(\$39,857)	\$15,465	\$77,010	\$158,519	\$267,408
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,132,890	\$2,244,066	\$973,278	\$1,742,364	\$1,636,920	\$1,070,938	\$1,090,052	\$278,752	\$16,803,203

RESOLUTION NO. 20-24

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – JUNE 2024**

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

BE IT RESOLVED that the Cumberland County Insurance 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 2024

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 05/24	4,888.16
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 04/24	4,888.16
		9,776.32
SAFETYFIRST SYSTEMS	3 REPLACEMENT DECALS INV 125907 5/24	55.95
SAFETYFIRST SYSTEMS	REPLACEMENT DECALS INV 125500 04/24	55.95
		111.90
GANNETT NY NEW JERSEY LOCALIQ	A# 1122589 INV 6303853-9951238 3/14/24	36.19
GANNETT NY NEW JERSEY LOCALIQ	A# 1122589 INV 6303853-9951233 3/14/24	37.12
		73.31
	Total Payments FY 2024	9,961.53
	TOTAL PAYMENTS ALL FUND YEARS	9,961.53

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 31, 2024
DATE OF MEETING: June 6, 2024

CUIC SERVICE TEAM

<p align="center">Paul Shives, Vice President, Safety Services pshives@iamontgomery.com Office: 732-736-5213</p>	<p align="center">Glenn Prince, Associate Public Sector Director gprince@iamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p align="center">Natalie Dougherty, Senior Risk Operations Analyst ndougherty@iamontgomery.com Office: 856-552-4738</p>
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April - June 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 4:** Attended the CUIC meeting.
- **April 4:** Attended the CUIC Claims Committee meeting.
- **April 16:** Conducted Loss Control Surveys of multiple DPW Facilities.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 6:** Plan to attend the CUIC meeting.
- **June 6:** Plan to attend the CUIC Claims Committee meeting.
- **June 26:** 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://nice.org/safety/safety-bulletins/>.

- NJCE JIF - JAM SD Bulletin: Take Our Kids to Work Day - Best Practices - April 4.
- NJCE JIF - JAM SD Message: Safety Measures Following NJ Earthquake - April 5.
- NJCE JIF - JAM LE Bulletin: Healthcare Heroes Violation Prevention Act - April 9.
- NJCE JIF - JAM SD Bulletin: CBD Oil Risks - April 24.

- NJCE JIF - JAM SD Bulletin: Lightning Safety - Best Practices – May 8.
- NJCE JIF - JAM LE Bulletin: National Police Week - Officer Safety Resources – May 9.
- NJCE JIF - JAM SD Message: Mental Health Awareness Month – May 16.
- NJCE JIF - JAM SD Bulletin: Flash Floods Preparedness - Best Practices – May 21.
- NJCE JIF - JAM LE Bulletin: Car Meets and Street Takeovers – Critical Pre-Planning and Training Considerations – May 31.

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 - [2024 MSI-NJCE Expo Flyer.pdf](#).

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(June thru July 2024 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.**

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, 2024 \(Start Date: July 1, 2024\)](#)

The Registration Form will be available to download and complete 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 Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.*

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

New NJICE Learning Management System (LMS)

The New NJICE LMS (BIS) launched on May 1st. J.A. Montgomery has uploaded LMS FAQ's, video tutorials to <https://njice.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

J.A. Montgomery CONSULTING

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 (under the Safety tab).

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

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety> and for a direct link to the Monthly Training Schedules go to: [NJCE LIVE Monthly Training Schedules](#)

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 2024 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
6/3/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/3/24	Hearing Conservation	10:30 - 11:30 am
6/3/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/4/24	Productive Meetings Best Practices	8:30 - 10:00 am
6/4/24	Fire Safety	10:30 - 11:30 am
6/4/24	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
6/5/24	Implicit Bias in the Workplace	9:00 - 10:30 am
6/5/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/5/24	Playground Safety Inspections	1:00 - 3:00 pm
6/6/24	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
6/6-6/7/2024	Leadership Skills for Supervisors Workshop - Day One (Middlesex)	9:00 - 3:30 pm w/lunch brk
6/6/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/7/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/10/24	Mower Safety	8:30 - 9:30 am
6/10/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
6/10/24	Personal Protective Equipment	1:00 - 3:00 pm
6/11/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/11/24	Fire Extinguisher Safety	1:00 - 2:00 pm
6/12/24	Confined Space Entry	8:00 - 11:00 am
6/12/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/13/24	Flagger Skills and Safety	8:30 - 9:30 am
6/13/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
6/13/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/13/24	Introduction to Understanding Conflict	1:00 - 3:00 pm
6/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
6/17/24	Summer Seasonal Employee Orientation	1:00 - 3:00 pm
6/18/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Morris)*	9:00 - 11:00 am
6/18/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Middlesex)	8:30 - 12:30 pm

6/18/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Middlesex)	8:30 - 11:30 am
6/20/24	Fall Protection Awareness	8:30 - 10:30 am
6/20/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/20/24	Special Event Management	1:00 - 3:00 pm
6/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
6/21/24	Shop and Tool Safety	11:00 - 12:00 pm
6/21/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/24/24	Confined Space Entry	9:00 - 12:00 pm
6/24/24	Hearing Conservation	1:00 - 2:00 pm
6/25/24	Housing Authority Safety & Regulatory Awareness Training	8:30 - 12:00 pm
6/25/24	Driving Safety Awareness	9:00 - 10:30 am
6/25/24	Personal Protective Equipment	1:00 - 3:00 pm
6/26/24	Chipper Safety	7:30 - 8:30 am
6/26/24	Chainsaw Safety	9:00 - 10:00 am
6/26/24	Mower Safety	10:30 - 11:30 am
6/26/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
6/27/24	Fire Safety	8:30 - 9:30 am
6/27/24	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
6/28/24	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
6/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
7/8/24	Mower Safety	8:30 - 9:30 am
7/8/24	Hearing Conservation	10:00 - 11:00 am
7/8/24	Bloodborne Pathogens	1:00 - 2:00 pm
7/9/24	Preparing for First Amendment Audits	9:00 - 11:00 am
7/9/24	Flagger Skills and Safety	1:00 - 2:00 pm
7/10/24	Ethical Decision Making	9:00 - 11:30 am
7/10/24	Confined Space Entry	9:00 - 12:00 pm
7/10/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
7/11/24	Personal Protective Equipment	8:30 - 10:30 am
7/11/24	Fire Safety	11:00 - 12:00 pm
7/11/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
7/12/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/12/24	Shop and Tool Safety	1:00 - 2:00 pm
7/15/24	Bloodborne Pathogens	8:00 - 9:00 am
7/15/24	Driving Safety Awareness	9:30 - 11:00 am
7/15/24	Microlearning Theory and Practice	1:00 - 3:00 pm
7/18/24	Back Safety/Material Handling	9:00 - 10:00 am
7/16/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
7/16/24	Implicit Bias in the Workplace	9:00 - 10:30 am
7/16/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
7/17/24	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
7/17/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
7/18/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/19/24	Safety Committee Best Practices	9:00 - 10:30 am
7/19/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/22/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/22/24	Fire Extinguisher Safety	1:00 - 2:00 pm
7/23/24	Personal Protective Equipment	7:30 - 9:30 am

7/23/24	Hoists, Cranes, and Rigging	10:00 - 12:00 pm
7/24/24	Asbestos Awareness	8:00 - 10:00 am
7/24/24	Fire Safety	10:30 - 11:30 am
7/24/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/24	Bloodborne Pathogens	10:30 - 11:30 am
7/26/24	Hearing Conservation	8:30 - 9:30 am
7/26/24	Dealing with Difficult People	10:00 - 11:30 am
7/29/24	Confined Space Entry	8:30 - 11:30 am
7/29/24	Chainsaw Safety	1:00 - 2:00 pm
7/30/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/30/24	Mower Safety	11:00 - 12:00 pm
7/31/24	Fire Extinguisher Safety	8:30 - 9:30 am
7/31/24	Fall Protection Awareness	10:00 - 12:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting 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 login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating 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 (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early. The same
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)



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856-493-9100 • 856-493-9101 Fax • www.hg.net

TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 6/6/2024
RE: Risk Management Consultant's Report

Safety and Training

- **2/14/2024 Safety and Accident Review Committee Meeting**
Attached are the approved 2/14/2024 Safety and Accident Review Committee Meeting Minutes. The 4/10/2024 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2024 NJCE Reinsurer Safety Grant**
Two additional submissions have been provided to J.A. Montgomery for the 2024 NJCE reinsurer safety grant. One was from the County Veterans Affairs Department, and one was from the County Corrections Department.

The County Veterans Affairs Department requested an automatic external defibrillator (AED) and corresponding accessories. The total cost of the submission was \$1,842.55. Due to the numerous services the department provides to the County veterans, there are many individuals. Including the veterans' families that visit the department's location. The placement of an AED at the County location, along with providing a proper management system, and training employees on how to use the device can mean the difference between life and death.

The County Corrections Department requested defensive tactics program training. The cost for 4 employees to receive the Police Training Commission Instructor certificate is \$500 per instructor, totaling a total cost of \$2,000. The training is a ten-day course for the certificate and will occur at the Atlantic Police Training Center. The Brazilian Jui Jitsu based defensive tactics to be taught will follow the guidelines of the new Police Training Commission mandated defense tactics program. It has been proven safe and effective for both the officer and the subject. The training will allow for minimized injury for both parties and allow the officer to gain control of a situation quickly and without utilizing strikes or other levels of force. This will reduce law enforcement legal liability claims that can become costly when a subject becomes injured due to an officer's actions.

We are waiting to hear back from the carrier on all three submissions.

- **2025 Underwriting Renewal Data**
The NJCEL will begin the 2025 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 14, 2024, 10:00 AM
 Via Video Conference Meeting

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

II. Roll Call

<u>Committee Members</u>	<u>Member</u>	<u>Present / Absent</u>
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Frank Sabella	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Absent
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Barbara Nedohon	Cumberland County – Aging & Disabled	Present
Veronica Surrency	Cumberland County - Juvenile Detention Center	Absent
David Dewoody	Cumberland County – Purchasing	Present
Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Katie Silvers	Cumberland County – 4 –H Extension	Absent
Neil Riley	Cumberland County – Public Works	Absent
Kris Matkowsky	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Present
Warden Ronald Riggins	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – Office of Aging	Absent
Lisa Williams	Cumberland County – Department of Veterans Affairs	Present
Sal DeFrancisco	Cumberland County Improvement Authority	Present
Stephanie Shelton	Cumberland County Improvement Authority	Absent
Bob Carlson	Cumberland County Utilities Authority	Absent

Alternates:

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	Absent

Commission Professionals:

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

- III. Approval of the 12/13/2023 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 12/13/2023 Safety and Accident Review Committee Meeting Minutes.
 Moved: Ginger Supernavage
 Seconded: Dawn Bowen
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman's Report – Dr. Hickman began by wishing the Committee a Happy New Year.

She continued by speaking of the safety learning management system and the importance of each department having a local system coordinator. She encouraged any department that does not have one to contact her. She reviewed the capability the coordinator has within the system.

CUMBERLAND COUNTY INSURANCE COMMISSION

Next, she spoke about upcoming forklift training for the records storage location building. She emphasized that only personnel who are trained on the forklift can utilize it to access any files for the department. She spoke about being conscious of one's limitations and not accessing the files if unable to. She advised that there is a secondary avenue to have another department assist if documentation is needed and personnel are unable to handle the files.

She continued by speaking about the claims review that occurs later in the meeting. She encouraged the committee members to ask questions and engage the person who is speaking of the incident.

Lastly, she spoke about wellness activities that occur throughout the year and are accessible to all County employees. She continued by speaking of a lunch and learn that was well received. She mentioned an upcoming wellness fair that is being organized for May or June as well.

V. Risk Management Consultant's Report

Mr. Henry reviewed two claims experience graphs, one valued as of 12/31/2023 and one valued as of 1/31/2024 which illustrates the total number of workers' compensation claims for the Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County, with an exclusion of any pandemic claims.

Next, he advised of the NJCE reinsurer grant being offered for 2024. Dr. Hickman inquired for additional information on the grant. Mr. Prince advised that the amount is \$60,000 to be split between all NJCE JIF members. He spoke of the August 1st deadline and encouraged ideas for submissions. He advised that a memo will be distributed shortly. He provided details on the submission process and the grant approval process. Mr. Stokes stated that the NJCE JIF may be providing additional funding for the grant.

Lastly, he advised the committee that the 2024 Wellness Grant offered through the Cumberland County Insurance Commission is awaiting a decision on continuation.

VI. NJCEL Safety Director's Report

Mr. Prince began by encouraging committee members to review NJCE.org for training and video recordings. He requested to keep Dr. Hickman updated on training to ensure the proper documentation of records.

He continued by speaking of loss control visits. J.A. Montgomery is in the process of scheduling visits for all Department of Public Works sites. He would also like to conduct a visit to the Department of Corrections. He explained the process of how the visits are conducted and what is being looked for when visiting each facility to the committee.

Next, he spoke about the Leadership Academy beginning in July. He encouraged participation and coordination through Dr. Hickman for any candidates for the program.

Lastly, he spoke about the law enforcement program. There is specific training available for law enforcement agencies and is consistent with the Attorney General's guidelines and mandates. Dr. Hickman encouraged participation. Mr. Prince spoke about the courses that are part of the program.

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.

VII. Old Business

There was no old business.

IX. New Business

Mr. Dewoody advised that the process to procure safety data sheets is done.

Dr. Hickman spoke about the importance of training new employees on the department's emergency action plans immediately. In addition, if there are any changes to the plan, then all department personnel must be trained. She advised that sign-in sheets are required to be provided for all training conducted.

Mr. Stokes commended the committee on the level of participation in this committee on accident review.

CUMBERLAND COUNTY INSURANCE COMMISSION

- X. Adjournment
 - Motion to adjourn.
 - Moved: Jennifer Brenner
 - Seconded: Sal DeFrancisco
 - The meeting was adjourned at 10:41am

**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2024						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	59	\$77,423.00	\$29,091.61	\$48,331.39	62%	\$6,283.08
February	43	\$55,626.60	\$16,648.25	\$38,978.35	70%	\$5,067.19
March	76	\$30,591.68	\$10,754.17	\$19,837.51	65%	\$2,578.88
April	93	\$33,967.43	\$14,744.85	\$19,222.58	57%	\$2,498.94
May	73	\$32,880.36	\$14,142.06	\$18,738.30	57%	\$2,435.98
Grand Total	344	\$230,489.07	\$85,380.94	\$145,108.13	63%	\$18,864.06

2023						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	55	\$20,235.25	\$6,093.76	\$14,141.49	70%	\$1,838.39
February	53	\$21,216.30	\$8,757.84	\$12,458.46	59%	\$1,619.60
March	62	\$31,441.35	\$12,063.17	\$19,378.18	62%	\$2,519.16
April	63	\$75,864.78	\$29,008.89	\$46,855.89	62%	\$6,091.27
May	39	\$54,951.09	\$24,798.17	\$30,152.92	55%	\$3,919.88
June	57	\$134,714.30	\$39,343.36	\$95,370.94	71%	\$12,398.22
July	47	\$35,852.00	\$11,747.65	\$24,104.35	67%	\$3,133.57
August	58	\$241,465.26	\$61,379.69	\$178,765.57	74%	\$16,479.91
September	75	\$40,224.03	\$16,458.02	\$23,106.01	57%	\$0.00
October	52	\$22,430.04	\$8,621.68	\$13,808.36	62%	\$0.00
November	54	\$56,632.40	\$25,463.65	\$31,168.75	55%	\$0.00
December	61	\$59,993.50	\$17,673.61	\$42,319.89	71%	\$0.00
Grand Total	676	\$795,020.30	\$261,409.49	\$531,630.81	67%	\$48,000.00



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

1/1/2024 – 5/29/2024

	UNITS OF SERVICE	APPROVED	SPECIALTY
NOVACARE REHABILITATION	178	\$18,167.30	Physical Therapy
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	74	\$13,692.41	Ortho/Occ Med
MILLENNIUM SURGICAL CENTER, LLC	3	\$11,164.80	Ambulatory Surgery Center
PREMIER ORTHO ASSOC SURGERY CENTER	2	\$7,955.30	Ambulatory Surgery Center
HELIOS INTERVENTIONAL PAIN SPECIALIST	15	\$6,353.32	Pain Management
DIRK E. SKINNER MD	6	\$5,500.00	Neurology
RANOCAS ANESTHESIOLOGY, PA	11	\$4,895.58	Anesthesiology
INSPIRA HEALTH NETWORK URGENT CARE PC	29	\$4,266.90	Urgent Care
INSPIRA MEDICAL CENTER VINELAND	3	\$4,227.66	Hospital
MULTI-CARE, INC	8	\$3,150.00	Medical Transportation
Grand Total	329	\$79,373.27	

APPENDIX I – MEETING MINUTES

APRIL 4, 2024

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – APRIL 4, 2024
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Joseph Sileo	Present
Art Marchand	Present
Sandra Taylor	Absent
Harold Johnson	Present
Jeffrey Ridgway	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Joseph Henry, Hardenbergh Insurance Group
Benjamin Newville, SG Risk
Karen Beatty, Qual-Lynx
Chris Roselli, Qual-Lynx
Yvonne Frey, Inservco
Veronica Geroge, Inservco
Amy Zeiders, Inservco
Sureatha Hobbs, Inservco
Brandon Tracy, PERMA
Jennifer Conicella, PERMA
Shai McLeod, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF FEBRUARY 1, 2024 and OPEN SESSION OF MARCH 1, 2024.

Moved: Chairman Sileo
Second: Commissioner Ridgway
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

2024 Property & Casualty Budget - The 2024 Property & Casualty Budget was introduced at the March 1st meeting. 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. A copy of the proposed 2024 budget appears on **page 3**, assessments by member entity are on **page 4**.

Motion to open the Public Hearing on the 2024 Budget

Moved: Commissioner Johnson
Second: Chairman Sileo
Vote: Unanimous

Discussion of Budget: Executive Director Hrubash said the budget has been reviewed more than once with no changes since introduction. On line 6 of the budget the total loss funds have increased by 8.6 3%. This comes directly from the actuary based on the Commission's loss experience, and other data. Line 9, which is the higher part of the budget, the 14% increase is from the NJCE. The 14% increase is the average increase amongst all our members in the NJCE. As has been explained over the past few months, everything going on in the marketplace has led to the increase. Executive Director Hrubash said this year was a good renewal and hopefully it is trending in the right direction. The market is starting to settle down. Line 12, reflects a total increase for loss funds and premiums of 11.4%. Line 16-27 show the inflationary increase of 2% except for the actuary which is 8.5% and the auditor at 37.4% which were the result from responses from RFP. Line 34 is the ancillary coverages which includes POL and EPL, these crime coverages are up 5.67%. Line 36 shows the total budget increase of 9.88% over expiring. Executive Director Hrubash said this budget is one of the better budgets across the NJCE system.

Motion to close the Public Hearing

Moved: Commissioner Johnson
Second: Chairman Sileo
Vote: Unanimous

Motion to approve Resolution 14-24 (Page 5) adopting the Budget for the Cumberland County Insurance Commission in the amount of \$4,408,592 as presented for Fund Year 2024 and Certify the Assessments.

Moved: Commissioner Johnson

Second: Commissioner Ridgway
Roll Call Vote: 4 Ayes, 0 Nays

2024 Assessment Due Dates – Since the 2024 budget was just adopted, we will need to adjust the due dates for the assessment bills. The Fund typically gives member entities 45 days to make the first assessment payment; we propose the following payment schedule: first payment of 40% due on May 15th; second assessment of 30% due on August 15th ; third assessment due on October 15th.

Motion to extend the assessment due dates for Fund Year 2024

Moved: Commissioner Johnson
Second: Commissioner Ridgway
Roll Call Vote: 4 Ayes, 0 Nays

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE conducted its Reorganization Meeting on February 22, 2024. A summary report of the meeting is included in the agenda on pages 6-9. The NJCE is scheduled to meet again on Thursday, April 25, 2024 at 9:30 AM. Executive Director Hrubash said the NJCE approved their budget, and reorganized as well. The one big item coming out of the marketing of the excess renewal is that Connor Strong was able to reduce our retention on property from \$3 million to \$1 million, which is huge, an explanation as to why this is so important, will be reported later in the agenda.

Boiler Inspections - The NJCE’s new equipment breakdown insurer Chubb will be conducting annual boiler inspections. The frequency of inspections is based on a statutory schedule, which Chubb will review, and contact members as needed. Below is the contact information for the account leads. Chubb will generate a post-inspection report that will be distributed to Fund Commissioners and Risk Managers where applicable.

Timothy Bebout Senior Equipment Breakdown Risk Engineer 609-955-6777 Timothy.bebout@chubb.com	Matthew Sanchez, AINS Team Lead 914-552-0982 matthew.sanchez@chubb.com
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Executive Director said one of the changes in the excess insurance is there now is a quota share primary excess insurer with several insurers handling that placement. This required an equipment breakdown policy separate from the property. The new insurer is Chubb. Chubb is required to do annual equipment breakdown inspections for statutory reasons, and listed here are the engineers that will be reaching out to our members. Please take note as they will be reaching out shortly if they have not already done so.

Financial Fast Track – Included on **pages 10-11** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for January. As of **January 31, 2024**, the Commission has a deficit of \$715,230. Total cash on hand is \$3,488,950.

Executive Director said the Commission is running a slight deficit although looking at this month and year to date change the Commission is trending in the right direction. We will keep a close eye on that and study those years leading to the deficit. Those years have been problematic for other commissions as well with a lot of post Covid and there is some liability activity here in this commission which is being monitored.

NJCE Property and Casualty Financial Fast Track – (Pages 12-14) – Included in the agenda on pages 12-14 is the NJCE Financial Fast Track Report for the month of December. As of **December 31, 2024** there is a statutory surplus of **\$11,104,935**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$33,184,775**.

Executive Director said the NJCE continues to do very well. The NJCE did not issue any dividends for 2023 because the Department of Banking and Insurance is cracking down on JIFs and Commissions in terms of the ability to issue dividends. The NJCE at the end of the year, stands at \$11.1 million in surplus and a cash balance of \$33.1 million. Fund year 2021 has been a problem year for all NJCE commissions with a lot of that being post Covid and in 2023 the NJCE took a big hit on property with six major claims totaling about \$8.5 million none of which were related to hurricanes or CAT storms. There were traditional fire losses, water damage losses and another reason these numbers are so high was due to the retention being at \$3 million. As mentioned a few moments ago retention has been reduced to \$1 million in 2024. Going forward this should help with potential property claim activity not affecting the finances of the County JIF and Commissions.

Certificate of Insurance Issuance Report - Included on **pages 15-18** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for January & February. There were 16 certificates of insurance issued during this period.

Claims Tracking Report (Pages 19-20) – Included in the agenda are the Claims Activity Reports for January & February that tracks open claims.

2024 MEL, MR HIF & NJCE JIF Educational Seminar: The 14th annual seminar will be conducted virtually on two half-day sessions: Friday, April 19th and Friday, April 26th from 9AM to 12PM. The seminar is expected to qualify for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

Enclosed on **page 21** is the Power of Collaboration advertisement published in the League of Municipalities magazine that highlights the educational seminar.

Executive Director Hrubash said the keynote speaker on April 19th is the Acting Insurance Commissioner for the State of New Jersey, and the keynote speaker on Friday April 26th is the Deputy Commissioner for the Department of Banking Insurance. There are some good courses lined up covering ethics, safety, other topics that should interest everyone. Hopefully, members of the Commission can attend one or both sessions.

2024 New Jersey Association of Counties Conference - The 73rd Annual NJAC Conference is scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. The Counties Excess Joint Insurance Fund will have an exhibit at the conference.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the period of December 1st through January 31, 2024 for that period of time there were 10 claims reported seven of them were out of the department of corrections and six were deemed non-preventable. Four of the claims that were deemed preventable were assigned safety training through the LMS. The next meeting is scheduled for April 10th.

CLAIMS COMMITTEE: None

TREASURER:

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

MOTION TO APPROVE RESOLUTION 19-24 APRIL BILLS LIST IN THE AMOUNT OF \$1,397,152.35

Motion:	Commissioner Ridgway
Second:	Chairman Sileo
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 he spoke to Dr. Hickman and Sergeant John Fossilari from the Department of Corrections to discuss training opportunities and some of the methods they can use to train their employees with the resources that are available. Mr. Prince will be working with Sergeant Fossilari to try and deliver those courses in a cost-effective manner. Some will be recorded learning, some will be in person, and some will be in a fast-track form. Fast-track is a group of programs that are delivered quickly, 3, 4, 5 at a time, so that they can accommodate their staff with the regulatory compliance training that is required by PEOSH. Mr. Prince said they also covered the Leadership Academy and Leadership Skills for Supervisors, which is a program that was developed in the event members identify any up-and-coming potential leaders that could use some additional skills. These programs are available and most of it is in an online webinar capacity. Executive Director Hrubash said the NJCE is contributing to the Munich Grant, in response to that Mr. Prince said he discussed with Sergeant Fossilari there are some general guidelines and training that they are required to do and it might be another method to capitalize on some of the equipment and training they may be required to participate in. Mr. Prince said he will wait on those submissions and report back accordingly. Executive Director said the Munich Grant is now up to \$90,000.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Action Review Committee meeting minutes for the December 13, 2023, meeting were included and the minutes from the February 14th meeting will be provided upon their approval. Ms. Violetti reported a submission from the county Department of Public Works was made for bucket training and chipper

safety training. The cost for five employees to receive bucket training and 30 employees to receive chipper training totaled together is \$4,250.00. We provided some information specifically on the training as well as why it would be beneficial for this to be approved, as it would reduce general liability claims, as there would be safe handling of the equipment and less opportunity for motorists or pedestrians to be injured when the employees are working. Ms. Violetti said they are waiting on the carriers decision. There are two additional requests for submissions for the reinsurer grant and those will be sent to Mr. Prince by the end of the week.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for the period ending February 29, 2024 along with the PPO Savings Report and Top 10 Providers. Ms. Beatty said she will be retiring the end of May and will continue to work part time to help with the transition. Ms. Beatty said it was a pleasure to work with the Commission. The Commission members congratulated Ms. Beatty on her retirement and wished her well.

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

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

Motion: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Johnson
Second: Commissioner Ridgway
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002008 IN THE AMOUNT OF \$100,000.00

Motion: Commissioner Johnson
Second: Commissioner Ridgway

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001310 IN THE AMOUNT OF \$3,000.00

Motion: Commissioner Johnson
Second: Commissioner Ridgway

MOTION TO APPROVE PAUMENT AUTHORIZATION REQUEST FOR CLAIM #3770001350 IN THE AMOUNT OF \$16,000.00; AND SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$1,000.00

Motion: Commissioner Johnson
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002055 IN THE AMOUNT OF \$115,000.00

Motion: Commissioner Johnson
Second: Commissioner Ridgway

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001229 IN THE AMOUNT OF \$156,482.40

Motion: Commissioner Johnson
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001245 IN THE AMOUNT OF \$31,000.00

Motion: Commissioner Johnson
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000947 IN THE AMOUNT OF \$97,500.00 AND SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$60,000.00

Motion: Commissioner Johnson
Second: Commissioner Ridgway

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001499 IN THE AMOUNT OF \$65,000.00 AND SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$8,000.00

Motion: Commissioner Johnson
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$694,482.40 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$108,500.00

Motion: Commissioner Johnson
Second: Commissioner Ridgway
Roll Call Vote: 4 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: Mrs. Ridgway from Upper Deerfield said she was sorry to hear the budget had to go up. Mrs. Ridgway wished Karen Beatty of Qual-Care all the best in her retirement.

MOTION TO ADJOURN:

Motion: Commissioner Johnson
Second: Chairman Sileo
Vote: Unanimous

MEETING ADJOURNED: 12:07 PM

NEXT MEETING: WILL BE HELD ON JUNE 6, 2024 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary