

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS**

OCTOBER 1, 2020

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 948 3948 7849#

11:00 AM

The Cumberland County Insurance Commission will conduct its October 1, 2020 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

- I. Advertising the notice in the South Jersey Times**
- 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
October 1, 2020 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: August 6, 2020 Open Minutes.....Appendix I
August 6, 2020 Closed Minutes.....Distributed via Email**

 - CORRESPONDENCE - None**

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

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

 - TREASURER – Anthony Bontempo**
 - Resolution 20-20 October Bill List.....Page 18

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly ReportPage 19

 - RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly ReportPage 26

 - MANAGED CARE – Qual Lynx**
 - Monthly ReportPage 30

 - CLAIMS SERVICE – Inservco Insurance Service**

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

 - Motion to Return to Open Session**
 - Motion to Approve PARS**
 - OLD BUSINESS**
 - NEW BUSINESS**
 - PUBLIC COMMENT**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: December 3, 2020 11 AM**

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

Date: October 1, 2020

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

2019 Audit Report – A draft copy of the 2019 Audit was distributed to Fund Commissioners under separate cover. Representatives of the Commission's auditor, Bowman & Company, will attend the meeting to formally present the audit. Included in the agenda on **Pages 3-5** is Resolution 19-20, Certification of Annual Audit Report for the Period ending December 31, 2019 along with the Group Affidavit Form.

Motion to approve Resolution 19-20 Certification of Annual Audit Report for Period Ending December 31, 2019

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report: Attached on **Pages 6 & 7** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of July 1, 2020 to August 31, 2020. There were 6 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

NJ Excess Counties Insurance Fund (CELJIF) – NJ Counties Excess Joint Insurance Fund (CELJIF) - The NJCE met on September 24, 2020 via a zoom conference. A summary report of the meeting is included in the agenda on **Pages 8-11**. The next NJCE meeting is scheduled for October 22, 2020 at 9:30 AM.

Financial Fast Track – Included on **Pages 12-15** of the agenda are the Financial Fast Track reports for the Cumberland County Insurance Commission for June and July. As of **July 31, 2020**, the Commission has a statutory surplus of **\$236,669**.

NJ CEL Property and Casualty Financial Fast Track (Pages 16 & 17) – Included in the agenda is the NJ CEL Financial Fast Track Report for January. As of **July 31, 2020**, the CEL has a surplus of **\$16,698,018**.

2020 Property & Casualty Assessments – The third and final assessment bills for 2020 were e-mailed to member entities on August 26, 2020. Payments were due on September 15, 2020.

❑ **2021 Renewal – Underwriting Data Collection** – The Origami System was launched as part of the 2021 Exposure Renewal Process. The 2021 Property and Casualty Budget is reliant on a number of factors including updated renewal applications and exposure data. The deadline to complete the renewal process was September 9, 2020. We ask that any outstanding items be completed within the next few days. We want to thank everyone involved in uploading the renewal information into the Origami System.

❑ **NJCE Best Practices Workshop, 2020 Virtual Edition** – The 9th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Thursday, October 29, 2020. The workshop will be approximately 2.5 to 3 hours.

Topics are the NJCE JIF Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19. We ask you to save the date and more information will follow.

❑ **2020 New Jersey Association of Counties Conference:** This annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30th and November 11th.

❑ **NJCE 10TH Year Anniversary:** 2020 marks the 10th anniversary since the Fund’s inception. We hope to schedule a luncheon meeting honoring this milestone in early 2021.

❑ **Next Meeting** – A reminder that our next meeting is on December 3rd.

RESOLUTION NO. 20-20

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2019**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2019 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Cumberland County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON OCTOBER 1, 2020

Jack Surrency, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

CUMBERLAND COUNTY INSURANCE COMMISSION

We members of the BOARD OF COMMISSIONERS of the Cumberland County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Cumberland County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36 for the year 2019.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Jack Surrency

(L.S.) Kim Wood

(L.S.) Gerard Seneski

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, PO Box 803, Trenton, NJ 08625

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 7/1/2020 To 8/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit Local I - Cumberland County	Programs and Minibus Support One Penn Plaza East Newark, NJ 07105	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage, Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property, Policy Term: 01/01/2020 - 01/01/2021; Policy #: ERP980616208; Policy Limits: \$110,000,000 RE: 2016 Ford E350 VIN #1FD4E4FS4JDC36278 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 2016 Ford E350 VIN #1FD4E4FS4JDC36278	7/20/2020 #2549150	GL AU EX WC OTH
H - NJ Transit Local Programs and I - Cumberland County	Minibus Support One Penn Plaza East Newark, NJ 07105	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 following vehicles: 2016 Ford E450 VIN #1FD4E3FS4GDC56779 2013 Ford E350 VIN #1FD4E4FS9DDB04931 2013 Ford E350 VIN #1FD4E4FS9DD120799 2013 Ford E350 VIN #1FD4E4FS0DDB00248 2014 Mobility Ventures VIN #57WMD1A64EM101214 2013 Ford E350 VIN #1FD4E4FS7DDB04930 2016 Ford E350 VIN #1FD4E3FS4GDC57193	7/28/2020 #2551982	GL AU EX OTH
Total # of Holders: 2				

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 8/1/2020 To 9/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County of Salem Purchasing I - Cumberland County	Department Fifth Street Office Complex 110 Fifth Street, Suite 400 Salem, NJ 08079	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$110,000,000 The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract	8/18/2020 #2575776	GL AU EX WC OTH
H - Deerfield Township I - Cumberland County	736 Landis Ave PO Box 350 Rosenhayn, NJ 08352	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$110,000,000 RE: Unity Day Drive Thru Cook-Out 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 the Township Municipality Building Facilities for the Unity Day Drive Thru Cook-Out on Saturday, August 29, 2020.	8/20/2020 #2576582	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Cumberland County	its Successors and Assigns 2059 Springdale Road Cherry Hill, NJ 08003	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy # ERP980616208; Policy Limits: \$110,000,000 RE: 2020 Ford F-150 Crew Cab VIN #1FTEW1E54LKE74802 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 the 2020 Ford F150 Crew Cab VIN #1FTEW1E54LKE74802 with a value of \$32,907.48 for Lease #40160452.	8/25/2020 #2578046	GL AU EX WC OTH
H - New Jersey Motorsports Park I - Cumberland County	8000 Dividing Creek Rd Millville, NJ 08332	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2020 - 1/1/2021 Policy#: SP4059717 RE: 4th Annual Overdose Awareness Candlelight Vigil - 8/31/20 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 Cumberland County Department of Human Services 4th Annual Overdose Awareness Candlelight Vigil to be held on August 31, 2020.	8/31/2020 #2580040	GL AU EX WC OTH
Total # of Holders: 4				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: September 24, 2020
To: Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

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

December 31, 2019 Audit: Executive Director reported the Auditor presented at draft financial audit at the June meeting; the draft audit and an extension to file the final audit was submitted to DOBI and DCA following the June meeting. Fund Auditor submitted a final financial audit for the period ending December 31, 2019 and provided a summary review of the Financial Statements. Fund Auditor concluded the review by stating there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Executive Director reported on the following:

Competitive Contracts, Services and Training:

Learning Management System Competitive Contract Request for Proposals (CCRF):

In February the Board adopted a resolution to initiate procurement of a Learning Management System, which is an online platform to track instructor-led and online training programs dedicated for NJCE JIF members. Responses to the initial CCRFP were due on April 2nd, but was cancelled due to the pandemic. A second CCRFP was set for June 16th; responses were rejected due to material terms and the Board agreed with the recommendation to re-advertise. A third CCRFP #20-28 was issued with a response date of August 20th; the Sub-Committee comprised of Commissioners Kessler, Sheehan and Shea met and reviewed submissions from three (3) vendors. Sub-Committee noted the proposal amounts of each vendor exceeded the allocated budget for this service. Executive Director reported the committee’s recommendation is to reject all proposals on that basis; the Board of Fund Commissioners adopted a resolution noting that action.

Executive Director stated the Learning Management System is a unique product and reported the sub-committee recommendation that it be arranged and contracted directly by J.A. Montgomery on behalf of the Fund. This approach would be similar to the one previously authorized by the Board for PERMA to contract directly with Origami for RMIS platform. The Board of Fund Commissioners agreed with the recommendation and authorized J.A. Montgomery to pursue a 3rd party arrangement directly with a vendor to provide a Learning Management System dedicated to NJCE JIF members.

Actuary Services – Payment in Equity: Executive Director reported The Actuarial Advantage provided services in Fund Year 2019; however, inadvertently a contract was not in place. The Board of Fund Commissioners adopted a resolution authorizing payment in equity to the firm in the amount of \$22,522.00 for services provided in Fund Year 2019.

BRIT Safety Grant: Executive Director reported the current deadline to submit reimbursement of applicable safety-related items reimbursed at 50% of the cost is September 30th. Glenn Prince of J.A. Montgomery and the BRIT Grant sub-committee submitted a deadline extension request of October 31st to allow additional applicable reimbursements; the Board of Fund Commissioners approved the recommendation to extend the deadline.

Training Webinars: Executive Director reported the MEL Safety Institute in-classroom training was made available to our member counties this past year. In March, instructor-led training was suspended due to the pandemic and J.A. Montgomery successfully transitioned a majority of these training sessions to interactive webinars, which resulted in a significant increase in attendance by our NJCE County membership.

Executive Director reported County membership accounted for 169 webinar attendees during the months of June, July and August. J.A. Montgomery submitted per trainee and administrative costs for a total of \$6,046 for that period. A recommendation was made that the Fund pay J.A. Montgomery for these services since the costs associated resulted from an unforeseen situation, as well as, amend their contract to document the additional fees to be paid. The additional fees would be applied against the Safety Institute Fund line in the 2020 budget and would not be incurred by County members. Executive Director reported this was discussed with the Fund Attorney and the Fund Treasurer and they concurred with this recommendation. The Board of Fund Commissioners authorized the payment of additional training to J.A. Montgomery in the amount of \$6,046 and authorized an amendment of their contract to reflect additional training fees for June, July and August. J.A. Montgomery will be asked to submit a proposal for additional training costs that extend beyond August 2020 through the balance of their contract.

Workers' Compensation Claims Administration RFP: Executive Director reported the contract for this service with AmeriHealth expired on 7/31/20. AmeriHealth agreed to extend services based on the same terms and conditions of the existing contract on a month-to-month basis for August and September.

Executive Director reported an RFP was issued for re-procurement of these services and responses were due on August 25th. Four (4) responses were received, reviewed and scored by a sub-committee. Fund Attorney reported the sub-committee recommended the contract

be awarded to AmeriHealth for Claims Administration Services for a contract period of October 1, 2020 to September 30, 2023. Copies of a resolution authorizing this award were distributed and was adopted by the Board of Fund Commissioners.

Financial Fast Track: Financial Fast Tracks as of July 31st and June 30th were submitted and reflected statutory surplus of \$16.6 and \$16.5 million respectively.

2021 Renewal – Underwriting Data Collection: Last year was the initial launch of Origami, the online platform where members’ exposure data (property, vehicles, etc.) was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages. The Fund Office is currently following up with members to complete the renewal worksheets. A meeting of the sub-committee to review the 2021 budget will be scheduled prior to the October meeting and the 2021 Budget introduction.

Deputy Executive Director reported on the following information items:

Membership Renewal: The Atlantic, Burlington and Cumberland County Insurance Commissions are scheduled to renew their 3-year membership with the Fund as of January 1, 2021. Renewal documents were sent to each County to execute; Burlington and Cumberland have adopted resolutions to renew and Atlantic has a resolution on their October 6th agenda for consideration.

9th Annual Best Practices Workshop – October 29, 2020 Virtual Edition: This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on October 29, 2020. Topics include the NJCE Renewal Overview and 2021 Objectives, BRIT Safety Grant update and topics evolving around the implications of COVID-19. The length of the workshop is scheduled for 2.5 to 3 hours with adequate breaks; please save the date and more information will follow.

2020 New Jersey Association of Counties Conference: This annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30th and November 11th. NJAC has published details of the workshops on their website www.njac.org.

2020 MEL & MRHIF & NJCE Educational Seminar: This annual seminar originally scheduled for May 1st has been cancelled indefinitely.

NJCE 10th Year Anniversary: 2020 marks the 10th anniversary since the Fund’s inception. We hope to schedule a luncheon meeting honoring this milestone in early 2021.

Due Diligence: Submitted as part of the agenda was a Regulatory Compliance Checklist as of 9/18/2020 to track contracts, compliance and other Fund business.

Underwriting Manager: A verbal report was submitted of the 2021 renewal noting that negotiation efforts are underway to secure stable rates and limit significant premium increases in what is a “hard” market, the worst since the mid-80’s. Since we are a Joint Insurance Fund, we anticipate that we will fare better than a single insured.

Risk Control: Safety Director submitted a report reflecting the risk control activities from June to October 2020. Safety Director reported the annual BRIT Safety Grant is still available and encouraged members to submit applicable purchases given the extended deadline of October 31st.

WC Claims Administration: AmeriHealth submitted a report showing provider billed amounts, paid amount and net savings as of August 2020.

New Business - Senate 2380 Legislation: On Monday September 14, 2020 Governor Murphy signed S2380 into law, which creates a rebuttable presumption for essential employees that their contraction of the coronavirus is employment related for workers' compensation purposes. Ms. Walcoff of PERMA reported that COVID-19 related claims - including report only for possible exposure, but no virus contraction – have been monitored at the outset of the pandemic. More information and a report will be provided for the next meeting on number of member COVID-19 claims and incurred costs to date.

Next Meeting: The next meeting of the NJCE fund is scheduled for October 22, 2020 at 9:30AM via audio/video.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF June 30, 2020					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	272,268	1,633,610	20,533,048	22,166,658
2.	CLAIM EXPENSES				
	Paid Claims	223,567	774,871	6,303,589	7,078,461
	Case Reserves	(162,152)	(53,626)	2,532,113	2,478,486
	IBNR	141,118	554,004	1,681,595	2,235,599
	Discounted Claim Value	4,480	(40,231)	(124,026)	(164,257)
	TOTAL CLAIMS	207,012	1,235,018	10,393,271	11,628,289
3.	EXPENSES				
	Excess Premiums	109,484	656,904	7,879,184	8,536,087
	Administrative	28,452	171,877	2,322,120	2,493,997
	TOTAL EXPENSES	137,936	828,781	10,201,304	11,030,084
4.	UNDERWRITING PROFIT (1-2-3)	(72,680)	(430,189)	(61,527)	(491,715)
5.	INVESTMENT INCOME	1,635	25,718	140,488	166,206
6.	PROFIT (4 + 5)	(71,045)	(404,471)	78,962	(325,509)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	84,697	84,697
9.	DIVIDEND EXPENSE	0	0	(84,697)	(84,697)
10.	INVESTMENT IN JOINT VENTURE	0	26,190	753,818	780,008
11.	SURPLUS (6 + 7 + 8 - 9)	(71,045)	(378,280)	834,888	456,608
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	85	1,694	293,056	294,750
	2013	55,807	39,662	150,626	190,288
	2014	(4,831)	(18,393)	203,361	184,968
	2015	46,606	(67,697)	(437,506)	(505,202)
	2016	(133,901)	(148,306)	531,897	383,591
	2017	(498)	20,309	(242,070)	(221,760)
	2018	(84,146)	(241,478)	188,401	(53,077)
	2019	(488)	64,365	147,121	211,486
	2020	50,320	(28,435)		(28,435)
	TOTAL SURPLUS (DEFICITS)	(71,045)	(378,280)	834,887	456,607
	TOTAL CASH				4,060,694

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	3,775	1,122,972	1,126,747
Case Reserves	0	(54,164)	157,406	103,242
IBNR	(55,729)	(5,417)	29,268	23,851
Discounted Claim Value	0	6,298	(6,298)	0
TOTAL FY 2013 CLAIMS	(55,729)	(49,508)	1,303,348	1,253,840
FUND YEAR 2014				
Paid Claims	0	30,638	1,195,904	1,226,542
Case Reserves	0	(22,182)	175,561	153,379
IBNR	4,984	(4,780)	9,764	4,984
Discounted Claim Value	0	9,915	(9,915)	(0)
TOTAL FY 2014 CLAIMS	4,984	13,592	1,371,313	1,384,905
FUND YEAR 2015				
Paid Claims	2,012	112,466	1,435,031	1,547,497
Case Reserves	1,661	(43,960)	463,721	419,761
IBNR	(51,231)	(16,682)	76,038	59,356
Discounted Claim Value	1,083	25,324	(27,857)	(2,533)
TOTAL FY 2015 CLAIMS	(46,475)	77,147	1,946,933	2,024,081
FUND YEAR 2016				
Paid Claims	4,105	28,436	782,684	811,120
Case Reserves	98,066	78,245	319,701	397,946
IBNR	31,239	14,315	23,609	37,924
Discounted Claim Value	734	10,864	(15,856)	(4,992)
TOTAL FY 2016 CLAIMS	134,143	131,859	1,110,138	1,241,998
FUND YEAR 2017				
Paid Claims	3,878	97,156	942,512	1,039,668
Case Reserves	(5,612)	(78,383)	793,167	714,784
IBNR	583	(43,938)	119,576	75,638
Discounted Claim Value	1,797	2,271	(23,665)	(21,394)
TOTAL FY 2017 CLAIMS	646	(22,894)	1,831,590	1,808,696
FUND YEAR 2018				
Paid Claims	58,681	257,672	687,631	945,303
Case Reserves	(76,846)	3,977	454,600	458,577
IBNR	102,657	(179)	293,384	293,205
Discounted Claim Value	(162)	(8,325)	(18,029)	(26,354)
TOTAL FY 2018 CLAIMS	84,329	253,145	1,417,585	1,670,731
FUND YEAR 2019				
Paid Claims	11,107	79,908	96,111	176,019
Case Reserves	(11,107)	(532)	167,957	167,425
IBNR	(0)	(78,873)	1,129,956	1,051,083
Discounted Claim Value	914	(37,341)	(22,405)	(59,746)
TOTAL FY 2019 CLAIMS	914	(36,838)	1,371,619	1,334,781
FUND YEAR 2020				
Paid Claims	143,784	164,821		164,821
Case Reserves	(168,314)	63,373		63,373
IBNR	108,616	689,558		689,558
Discounted Claim Value	114	(49,238)		(49,238)
TOTAL FY 2020 CLAIMS	84,199	868,514	0	868,514
COMBINED TOTAL CLAIMS	207,012	1,235,018	10,393,271	11,628,289

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2020					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	272,268	1,905,878	20,533,048	22,438,927
2.	CLAIM EXPENSES				
	Paid Claims	88,930	863,801	6,303,589	7,167,390
	Case Reserves	343,547	289,921	2,532,113	2,822,034
	IBNR	(69,595)	484,409	1,681,595	2,166,004
	Discounted Claim Value	(6,976)	(47,207)	(124,026)	(171,233)
	TOTAL CLAIMS	355,906	1,590,924	10,393,271	11,984,195
3.	EXPENSES				
	Excess Premiums	109,484	766,388	7,879,184	8,645,571
	Administrative	28,452	200,329	2,322,120	2,522,450
	TOTAL EXPENSES	137,936	966,717	10,201,304	11,168,021
4.	UNDERWRITING PROFIT (1-2-3)	(221,574)	(651,763)	(61,527)	(713,289)
5.	INVESTMENT INCOME	1,636	27,355	140,488	167,843
6.	PROFIT (4 + 5)	(219,938)	(624,408)	78,962	(545,447)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	84,697	84,697
9.	DIVIDEND EXPENSE	0	0	(84,697)	(84,697)
10.	INVESTMENT IN JOINT VENTURE	0	26,190	753,818	780,008
11.	SURPLUS (6 + 7 + 8 - 9)	(219,938)	(598,218)	834,888	236,670
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	86	1,780	293,056	294,836
	2013	70	39,732	150,626	190,358
	2014	154	(18,240)	203,361	185,121
	2015	(85,510)	(153,207)	(437,506)	(590,713)
	2016	247	(148,060)	531,897	383,837
	2017	(158,605)	(138,296)	(242,070)	(380,366)
	2018	170	(241,308)	188,401	(52,907)
	2019	433	64,798	147,121	211,919
	2020	23,018	(5,417)		(5,417)
	TOTAL SURPLUS (DEFICITS)	(219,938)	(598,218)	834,887	236,669
	TOTAL CASH				4,941,395

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	405	4,180	1,122,972	1,127,152
Case Reserves	(405)	(54,569)	157,406	102,837
IBNR	0	(5,417)	29,268	23,851
Discounted Claim Value	0	6,298	(6,298)	0
TOTAL FY 2013 CLAIMS	0	(49,508)	1,303,348	1,253,840
FUND YEAR 2014				
Paid Claims	676	31,315	1,195,904	1,227,219
Case Reserves	(676)	(22,858)	175,561	152,703
IBNR	0	(4,780)	9,764	4,984
Discounted Claim Value	0	9,915	(9,915)	(0)
TOTAL FY 2014 CLAIMS	0	13,592	1,371,313	1,384,905
FUND YEAR 2015				
Paid Claims	17,516	129,982	1,435,031	1,565,013
Case Reserves	127,484	83,523	463,721	547,245
IBNR	(59,356)	(76,038)	76,038	0
Discounted Claim Value	0	25,324	(27,857)	(2,533)
TOTAL FY 2015 CLAIMS	85,644	162,791	1,946,933	2,109,725
FUND YEAR 2016				
Paid Claims	2,129	30,564	782,684	813,249
Case Reserves	(2,129)	76,116	319,701	395,817
IBNR	0	14,315	23,609	37,924
Discounted Claim Value	0	10,864	(15,856)	(4,992)
TOTAL FY 2016 CLAIMS	0	131,859	1,110,138	1,241,998
FUND YEAR 2017				
Paid Claims	23,650	120,806	942,512	1,063,318
Case Reserves	210,744	132,361	793,167	925,528
IBNR	(75,638)	(119,576)	119,576	0
Discounted Claim Value	0	2,271	(23,665)	(21,394)
TOTAL FY 2017 CLAIMS	158,756	135,862	1,831,590	1,967,452
FUND YEAR 2018				
Paid Claims	15,584	273,256	687,631	960,887
Case Reserves	(9,923)	(5,946)	454,600	448,654
IBNR	(5,661)	(5,840)	293,384	287,544
Discounted Claim Value	0	(8,325)	(18,029)	(26,354)
TOTAL FY 2018 CLAIMS	(0)	253,145	1,417,585	1,670,731
FUND YEAR 2019				
Paid Claims	1,405	81,313	96,111	177,424
Case Reserves	(1,049)	(1,581)	167,957	166,376
IBNR	(356)	(79,229)	1,129,956	1,050,727
Discounted Claim Value	0	(37,341)	(22,405)	(59,746)
TOTAL FY 2019 CLAIMS	0	(36,838)	1,371,619	1,334,781
FUND YEAR 2020				
Paid Claims	27,564	192,385		192,385
Case Reserves	19,501	82,874		82,874
IBNR	71,416	760,974		760,974
Discounted Claim Value	(6,976)	(56,214)		(56,214)
TOTAL FY 2020 CLAIMS	111,506	980,020	0	980,020
COMBINED TOTAL CLAIMS	355,906	1,590,924	10,393,271	11,984,195

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
AS OF July 31, 2020						
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	2,084,585	14,592,095	163,505,481	178,097,576	
2.	CLAIM EXPENSES					
	Paid Claims	(17,630)	975,893	4,975,775	5,951,668	
	Case Reserves	978,202	2,369,520	5,846,623	8,216,143	
	IBNR	(415,250)	909,353	9,810,443	10,719,795	
	Discounted Claim Value	(45,140)	(268,485)	(1,471,830)	(1,740,314)	
	TOTAL CLAIMS	500,181	3,986,282	19,161,011	23,147,292	
3.	EXPENSES					
	Excess Premiums	1,271,354	8,899,477	113,746,590	122,646,068	
	Administrative	160,474	1,122,052	12,402,903	13,524,955	
	TOTAL EXPENSES	1,431,828	10,021,529	126,149,494	136,171,023	
4.	UNDERWRITING PROFIT (1-2-3)	152,576	584,285	18,194,976	18,779,261	
5.	INVESTMENT INCOME	16,510	405,825	1,120,484	1,526,309	
6.	PROFIT (4+5)	169,086	990,110	19,315,460	20,305,570	
7.	Dividend	0	0	3,607,551	3,607,551	
8.	SURPLUS (6-7-8)	169,086	990,110	15,707,909	16,698,019	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	341	8,858	543,904	552,762	
	2011	438	128,329	836,289	964,618	
	2012	728	20,800	1,013,486	1,034,286	
	2013	1,026	(155,323)	1,438,925	1,283,602	
	2014	1,750	(127,332)	2,887,430	2,760,098	
	2015	1,857	140,919	1,229,755	1,370,674	
	2016	2,228	(392,191)	3,388,065	2,995,875	
	2017	2,393	(97,014)	1,257,423	1,160,409	
	2018	6,535	154,948	2,119,126	2,274,073	
	2019	25,335	402,304	993,507	1,395,811	
	2020	126,456	905,811		905,811	
	TOTAL SURPLUS (DEFICITS)	169,086	990,110	15,707,909	16,698,018	
	TOTAL CASH				32,002,009	

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	1,061	10,466	11,527
Discounted Claim Value	0	(77)	(983)	(1,060)
TOTAL FY 2010 CLAIMS	0	985	181,322	182,306
FUND YEAR 2011				
Paid Claims	(88,763)	14,790	519,228	534,018
Case Reserves	88,763	(116,327)	214,527	98,200
IBNR	0	(35,954)	46,091	10,137
Discounted Claim Value	0	22,501	(24,930)	(2,428)
TOTAL FY 2011 CLAIMS	0	(114,989)	754,916	639,927
FUND YEAR 2012				
Paid Claims	24	2,890	1,551,733	1,554,623
Case Reserves	(24)	7,108	75,090	82,198
IBNR	0	(11,768)	64,097	52,329
Discounted Claim Value	0	276	(12,804)	(12,528)
TOTAL FY 2012 CLAIMS	0	(1,495)	1,678,116	1,676,621
FUND YEAR 2013				
Paid Claims	8,175	206,973	646,873	853,847
Case Reserves	13,391	(41,421)	644,280	602,859
IBNR	(21,566)	23,484	105,073	128,557
Discounted Claim Value	0	(4,333)	(76,642)	(80,975)
TOTAL FY 2013 CLAIMS	(0)	184,703	1,319,585	1,504,288
FUND YEAR 2014				
Paid Claims	453	7,475	442,532	450,007
Case Reserves	(9,724)	171,376	332,716	504,092
IBNR	9,270	12,728	178,256	190,984
Discounted Claim Value	0	(19,960)	(42,871)	(62,831)
TOTAL FY 2014 CLAIMS	0	171,619	910,633	1,082,252
FUND YEAR 2015				
Paid Claims	5,426	77,738	763,735	841,474
Case Reserves	91,772	168,967	1,897,750	2,066,717
IBNR	(97,199)	(353,915)	511,194	157,279
Discounted Claim Value	0	14,163	(172,551)	(158,387)
TOTAL FY 2015 CLAIMS	0	(93,046)	3,000,129	2,907,082
FUND YEAR 2016				
Paid Claims	7,149	10,653	320,211	330,865
Case Reserves	(7,149)	550,471	647,770	1,198,241
IBNR	0	(98,326)	305,258	206,931
Discounted Claim Value	0	(20,758)	(69,661)	(90,419)
TOTAL FY 2016 CLAIMS	0	442,040	1,203,578	1,645,617
FUND YEAR 2017				
Paid Claims	500	(531)	68,152	67,621
Case Reserves	253,500	554,694	1,525,070	2,079,764
IBNR	(254,000)	(385,900)	2,088,218	1,702,317
Discounted Claim Value	0	(12,888)	(292,128)	(305,016)
TOTAL FY 2017 CLAIMS	0	155,375	3,389,312	3,544,686
FUND YEAR 2018				
Paid Claims	(2,750)	74,805	243,786	318,591
Case Reserves	148,480	209,695	161,698	371,392
IBNR	(150,001)	(393,702)	2,419,495	2,025,793
Discounted Claim Value	0	10,328	(290,608)	(280,280)
TOTAL FY 2018 CLAIMS	(4,271)	(98,873)	2,534,370	2,435,497
FUND YEAR 2019				
Paid Claims	(6,862)	296,064	247,685	543,749
Case Reserves	(20,014)	38,050	347,722	385,772
IBNR	3,986	(743,782)	4,082,295	3,338,514
Discounted Claim Value	0	69,501	(488,652)	(419,152)
TOTAL FY 2019 CLAIMS	(22,890)	(340,167)	4,189,050	3,848,883
FUND YEAR 2020				
Paid Claims	59,017	285,035		285,035
Case Reserves	419,206	826,908		826,908
IBNR	94,259	2,895,426		2,895,426
Discounted Claim Value	(45,140)	(327,238)		(327,238)
TOTAL FY 2020 CLAIMS	527,342	3,680,131	0	3,680,131
COMBINED TOTAL CLAIMS	500,181	3,986,282	19,161,011	23,147,292

RESOLUTION NO. 20 – 20

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

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

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

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

<u>FUND YEAR 2020</u>	<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	000239			
	000239	INSERVO INSURANCE SERVICES	CLAIMS ADMIN 9/20	4,343.16
	000239	INSERVO INSURANCE SERVICES	CLAIMS ADMIN 7/20	4,343.16
				8,686.32
	000240			
	000240	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/20	4.00
	000240	PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES - 4TH QTR 2020	25,126.25
				25,130.25
	000241			
	000241	COUNTY OF CUMBERLAND	CUM CTY - REIM TREAS SERV 9/20	2,979.00
	000241	COUNTY OF CUMBERLAND	CUM CTY - REIM ATTO SERV 9/20	6,613.00
	000241	COUNTY OF CUMBERLAND	CUM CTY - SECR SERV 9/20	2,297.00
				11,889.00
	000242			
	000242	HARDENBERGH INSURANCE GROUP	CUMB CTY UT AUTH - 4TH INS 20 RMC	1,276.71
	000242	HARDENBERGH INSURANCE GROUP	CUMB CTY IMP AUTH - 4TH INS 20 RMC	6,875.00
	000242	HARDENBERGH INSURANCE GROUP	CTY OF CUMB - 4TH INS 20 RMC	33,000.00
			Total Payments FY 2020	41,151.71

TOTAL PAYMENTS ALL FUND YEARS \$41,151.71

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: October 1, 2020

CUIC SERVICE TEAM

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

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 6:** Attended the CUIC meeting via teleconference.
- **August 12:** Attended the CUIC Safety Committee meeting via teleconference.
- **August 18:** Attended the CUIC Claims Committee meeting via teleconference.
- **September 15:** Attended the CUIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 1:** Plan to attend the CUIC meeting via teleconference.
- **October 14:** Plan to attend the CUIC Safety Committee meeting via teleconference.
- **October 20:** Plan to attend the CUIC Claims Committee meeting via teleconference.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://nice.org/covid-19-updates/> or <https://nice.org/safety/safety-bulletins/>.

- NJCE JIF – Safety Director Message - 2021 Training Announcement (please see attached) – August 14.
- NJCE JIF - SD Bulletin - National Preparedness Month Best Practices – September 25.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

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

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

- The September – October Live Training Webinar schedule which includes the registration links is attached. The Live Training Webinar schedule can always be found on the NJCE website: <https://njce.org/safety/>.

NJCE MEDIA LIBRARY

The NJCE DVD Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2018/10/2018-NJCE-JIF-Media-Catalog.pdf> or email the video library at melvideolibrary@jamontgomery.com.

CUIC Usage:

- Ten videos in 2020.

NJCE ONLINE STREAMING VIDEO SERVICE

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

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



The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJICE) continues our live-instructor virtual safety training. Our upcoming schedule of online webinars is provided below, with links to register.

September/October Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
9/18/20	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
9/18/20	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
9/18/20	Fire Safety	1:00 - 2:00 pm
9/21/20	Chain Saw Safety	9:00 - 10:00 am
9/21/20	HazCom w/GHS	10:30 - 12:00 pm
9/21/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
9/22/20	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
9/22/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/22/20	Dealing with Difficult People	1:00 - 3:00 pm
9/22/20	Bloodborne Pathogens (BBP)-Evening	7:00 - 8:00 pm
9/23/20	Fall Protection Awareness	8:30 - 10:30 am
9/23/20	Fire Extinguisher	1:00 - 2:00 pm
9/24/20	Protecting Children from Abuse for Managers/Supervisors/Elected Officials	9:00 - 11:00 am
9/24/20	Driving Safety Awareness	9:00 - 10:30 am
9/24/20	Leaf Collection Safety	1:00 - 3:00 pm
9/24/20	Mower Safety	3:00 - 4:00 pm
9/25/20	CDL-Drivers Safety Regulations	8:30 - 10:30 am
9/25/20	Hearing Conservation	11:00 - 12:00 pm
9/25/20	Chipper Safety	1:00 - 2:00 pm
9/28/20	Fire Safety	8:30 - 9:30 am
9/28/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
9/29/20	HazCom w/GHS	8:30 - 10:00 am
9/29/20	Preparing for First Amendment Audits	9:00 - 11:00 am
9/29/20	Protecting Children from Abuse for Managers/Supervisors/Elected Officials	9:00-11:00 am
9/29/20	Confined Space Entry for Supervisors	12:30 - 3:30 pm
9/29/20	Protecting Children from Abuse for Managers/Supervisors/Elected Officials	1:00- 3:00 pm
9/29/20	Chain Saw Safety	1:00 - 2:00 pm
9/30/20	Dealing with Difficult People	9:00 - 11:00 am
9/30/20	Protecting Children from Abuse -For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
9/30/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/1/20	Leaf Collection Safety	8:30 - 10:30 am
10/1/20	Chipper Safety	11:00 - 12:00 pm
10/1/20	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/2/20	Chainsaw Safety	8:30 - 9:30 am
10/2/20	Mower Safety	10:00 - 11:00 am
10/2/20	Fire Extinguisher	11:30 - 12:30 pm
10/5/20	Personal Protective Equipment (PPE)	8:30 - 10:30 am
10/5/20	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
10/5/20	HazCom w/GHS	1:00 - 2:30 pm

Date	Webinar Topic	Time
10/6/20	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/6/20	Flagger Skills and Safety Considerations	11:00 - 12:00 pm
10/6/20	Fire Safety	1:00 - 2:00 pm
10/6/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/7/20	Confined Space for Entrants & Attendants	9:00 - 11:00 am
10/7/20	Hearing Conservation	1:00 - 2:00 pm
10/7/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	1:00 - 3:00 pm
10/8/20	Sanitation/Recycling Safety	8:30 - 10:30 am
10/8/20	Accident Investigation	1:00 - 3:00 pm
10/9/20	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/9/20	Driving Safety Awareness	11:00 - 12:30 pm
10/9/20	Bloodborne Pathogens (BBP)	1:30 - 2:30 pm
10/13/20	Chipper Safety	8:30 - 9:30 am
10/13/20	Personal Protective Equipment (PPE)	10:00 - 12:00 pm
10/14/20	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
10/14/20	Mower Safety	11:30 - 12:30 pm
10/14/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening	6:00 - 8:00 pm
10/15/20	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm
10/15/20	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
10/16/20	Hearing Conservation	9:00 - 10:00 am
10/16/20	HazCom w/GHS	10:30 - 12:00 pm
10/16/20	Fall Protection Awareness	1:00 - 3:00 pm
10/19/20	Accident Investigation	9:00 - 11:00 am
10/19/20	Fire Safety	11:30 - 12:30 pm
10/19/20	Building Trust and a Constitutionally Sound Police Agency Through Training - Evening	6:30 - 8:00 pm
10/20/20	Lock Out/Tag Out (LOTO)	9:30 - 11:30 am
10/20/20	Snow Plow/Snow Removal Safety	12:30 - 2:30 pm
10/20/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening	6:00 - 8:00 pm
10/21/20	Fall Protection Awareness	8:30 - 10:30 am
10/21/20	Hearing Conservation	11:00 - 12:00 pm
10/21/20	Leaf Collection Safety	1:00 - 3:00 pm
10/22/20	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/22/20	Bloodborne Pathogens (BBP)	9:00 - 10:00 am
10/22/20	Fire Extinguisher	10:30 - 11:30 am
10/23/20	CDL-Drivers Safety Regulations	8:30 - 10:30 am
10/23/20	Sanitation/Recycling Safety	12:30 - 2:30 pm
10/26/20	Driving Safety Awareness	8:30 - 10:00 am
10/26/20	Ladder Safety/Walking Surfaces	11:00 - 1:00 pm
10/27/20	Confined Space Entry for Supervisors	9:00 - 12:00 pm
10/27/20	Flagger Skills and Safety Considerations	1:00 - 2:00 pm
10/28/20	Chainsaw Safety	8:30 - 9:30 am
10/28/20	Fire Safety	10:00 - 11:00 am
10/28/20	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/20	HazCom w/GHS	8:30 - 10:00 am
10/29/20	Dealing with Difficult People	9:00 - 11:00 am
10/29/20	Dealing with Difficult People	1:00 - 3:00 pm
10/30/20	Sanitation/Recycling Safety	8:30 - 10:30 am
10/30/20	CDL-Drivers Safety Regulations	12:30 - 2:30 pm

***10/15/20 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before October 1, 2020.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.
- If you have any questions please contact Glenn Prince (gprince@jamontgomery.com).

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded in their learning histories.
- Please [click here](#) for informative Zoom operation details.
- Group Training procedures:
 - Please have one person register for the safety training webinar.
 - Please complete the Group sign in sheet (link to sign in sheet below) and send it to ndougherty@jamontgomery.com within 24 hours of training completion.
<https://nice.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf>

Questions?

- NJCE members call Natalie Dougherty at (856) 552-4738

SAFETY DIRECTOR MESSAGE

August 2020

A Message from the Safety Director

As we approach the last quarter of the year, 2020 continues to be a challenging year for J.A. Montgomery Consulting, NJCE JIF, our students, and our members' training coordinators. In early March, amid the COVID-19 pandemic, J.A. Montgomery Consulting made the difficult, but ultimately prudent, decision to suspend in-person classroom training. Out of an abundance of caution, the suspension of in-classroom training will continue until further notice due to the uncertainty and ever-changing regulations for indoor gatherings, social distancing restrictions, and facial covering advisories. We recognize the hardship that suspending in-classroom training has placed upon our members, and we regret that inconvenience.

As a viable and safe alternative to in-classroom training during the COVID-19 pandemic, J.A. Montgomery Consulting began providing live, instructor-led webinars on June 1st. The webinars have been a success with attendees and department leaders, and all of the feedback we have received has been positive. Our members have commented that they have benefited from reduced lost time due to travel and less downtime, while students remain engaged with our team of knowledgeable instructors. By modifying our instructor-led webinars to comply with the State of New Jersey regulations, J.A. Montgomery Consulting is still able to provide continuing education credits for multiple municipal designations and certifications, which is an important component for our members.

In recognition of the success of our new training platform, and to provide a sense of certainty and continuity to our members as they plan their 2021 training schedule, J.A. Montgomery Consulting will continue and expand, live instructor-led webinars through 2021. All webinars will be scheduled multiple times throughout 2021, which provides the convenience of not having to anticipate and request your training needs for the following year.

Other training changes for 2021 include:

- **Fast Track** classes will not be offered in 2021. However, employees will be able to attend the specific **Bloodborne Pathogen, Fire Safety, and Hazard Communication & NJ Right-to-Know** webinars, which will be offered on multiple dates and times.
- **Forklift Certification** classes and **Forklift Train-the-Trainer** classes are not being scheduled due to COVID-19 concerns. However, if **Forklift Certification** or **Train-the-Trainer** classes are needed, please contact your J.A. Montgomery Risk Control Consultant, and we will make alternative arrangements if possible.
- The four-hour class, **Flagger and Work Zone Safety**, which includes distribution of a handbook for the course, will be modified to accommodate a virtual classroom delivery. The course is being divided into three new webinars:
 - **Temporary Traffic Control for Workers on non-Highway Roadways**
 - **Flagging Skills and Best Practices**
 - **Temporary Traffic Controls for Supervisors**
- **Landscape Safety** will be broken down into four, 1-hour live webinars, so members can better select the specific training employees need.
 - **Mower Safety**
 - **Chainsaw Safety**
 - **Chipper Safety**
 - **Utility Vehicle Safety**

- **Confined Space Entry with Equipment Demonstration** will be modified for the virtual classroom. Equipment demonstrations will not be part of the virtual classroom. However, if **Confined Space Entry Equipment Demonstration** is needed, please contact your J.A. Montgomery Risk Control Consultant, and we will accommodate the request if possible. Two webinars are being offered:
 - **Confined Space Entry for Entrants and Attendants**
 - **Confined Space Entry for Supervisors**
- **Coaching the Emergency Vehicle Operators (CEVO) for Fire, EMS, and Police Departments** classes are currently suspended. J.A. Montgomery Consulting will monitor the situation and evaluate our ability to offer these classes in 2021.
- A separate schedule of instructor-led webinar classes in 2021 for the **Designated Employer Representative (DER)** training course will be issued by the end of 2020.
- We also expect to issue a notice before the end of 2020 for the popular **Defensive Driving (DDC-6)** Class, and an alternative training platform for that course for 2021, so stay tuned.
- New offerings of expanded **Law Enforcement Training Programs** will be available in 2021.

J.A. Montgomery Consulting is excited to be able to offer new courses and revamped classes in the instructor-led webinar format to support your training needs until we can resume in-person sessions. We want to remind everyone that in addition to the live instructor-led webinars, the NJCE JIF has additional excellent training options available. In May of 2020, the NJCE JIF launched a new digital streaming video service which includes over 180 safety videos that are available to you and your staff at any time.

Our current schedule of live webinars is posted on the NJCE website at <https://njce.org/safety/safety-webinars/>. We encourage everyone to take advantage of all of the training options, especially the instructor-led webinars, to stay current in your safety training.

The 2021 NJCE JIF catalog will be distributed shortly.

Thank you and please stay safe and well.



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: 10/01/2020
RE: Risk Management Consultant's Report

Safety and Training

- **2/12/2020 and 4/28/2020 Safety and Accident Review Committee Meeting Minutes**
Attached are the approved 2/12/2020 and 4/28/2020 Safety and Accident Review Committee Meeting Minutes. The 8/12/2020 Meeting Minutes will be included in the next agenda packet contingent upon their approval.
- **2021 Safety Expo**
At the February 6, 2020 meeting, the plan to organize a 2021 Safety Expo for all members of the Insurance Commission was presented. A small committee was formed. After many meetings within this year and due to COVID-19 restrictions, it has been decided to cancel the 2021 Safety Expo. The committee hopes to move forward with this idea for 2022.

Risk Management

- **2020 Underwriting Renewal Data**
All members' renewal information has been inputted into the Origami System.
- **2020 Wellness Incentive Grant Program Submissions**
At the June 4, 2020 meeting, two Wellness Incentive Grant Program submissions were approved. Due to COVID-19 restrictions, two of the eight County departments which provided a submission as a group, will not be able to conduct their wellness activity.

After discussion with the Executive Director, we are requesting allowance for the two County departments to change their wellness activity. We will ensure that the cost for the new wellness activity does not exceed the amount budgeted.

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Main Office 8000 Sagamore Drive, Suite 8101 Marlton, NJ 08053	Gibbstown 618 E. Broad Street Gibbstown, NJ 08027	Mount Holly 2 Mill Street Mount Holly, NJ 08060	Philadelphia PO Box 40901 Philadelphia, PA 19107
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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
February 12, 2020 – 10:00am
In-Person and via Teleconference

- I. Call to Order – Mr. Atkinson
Mr. Atkinson called the meeting to order at 10:03 am.

II. Roll Call

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

Alternates:

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

Commission Professionals:

Brad Stokes	Executive Director	Absent
Glenn Prince	NJCEL Safety Director / JA Montgomery	Absent
Jonathan Czarnecki	JA Montgomery	Present
Kathy Miller	Hardenbergh Insurance Group	Present-Phone
Christina Violetti(A-10:17am)	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 12/10/19 Safety and Accident Review Committee Meeting Minutes.
Motion to approve the 12/10/19 Safety and Accident Review Committee Meeting Minutes.
Moved: Dawn Bowen
Seconded: Sal DeFrancisco
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairman’s Report – Craig Atkinson

The Chairman began by providing a review of the County’s Accident Statistics for 2019.

Next, he updated the Committee on the trainings completed by all Departments: The County is continuing with conducting tabletop exercises to implement Emergency Action Plans for Active Shooter trainings. He advised that a new Domestic Violence policy will be provided to all County employees per the requirement of the Civil Service Commission. He explained how the County is complying with the new requirement. He continued by speaking about the new Child Abuse Law and how it can affect personnel. Ms. Violetti advised that training will

CUMBERLAND COUNTY INSURANCE COMMISSION

be forthcoming through PERMA. Mr. Atkinson advised that a County Employee Assistance Program will be presented to the Freeholders in the future for approval. This will provide employees and their families with access to assistance for non-work-related struggles.

Lastly, he advised that the County Courthouse purchased four air-chairs and four EZ-Glide chairs to evacuate people from the Courthouse in the event of an emergency. Training for all Courthouse personnel has begun and will continue.

V. Risk Management Consultant's Report

Ms. Violetti provided the accident report for Cumberland County Improvement Authority and Cumberland County Utilities Authority for 2019. Also distributed to the members was a spreadsheet illustrating the 2020 Safety Goals. She reminded the Committee to provide updates as goals are completed.

Next, she spoke about the 2020 BRIT Safety Grant. She encouraged submissions for the grant.

She continued by discussing the Safety Expo. A small committee has been formed to organize the 2021 Safety Expo. At the first meeting, it was determined that it would be in the best interest for all entities and departments to complete training in January 2021 as opposed to December 2020. This will allow employees access to mandatory trainings for completion before the end of the first month of the year. The expo will take place on 1/13/2021.

Ms. Violetti provided the Committee with a J.A. Montgomery toolbox talk regarding unsecured items falling from vehicles. This was provided because of two recent claims which occurred. She requested that if the circumstance applies to a member's department or entity to review the documentation with staff. Mr. DeFrancisco advised that after the Improvement Authority's incident, the Authority placed additional straps on the top of the tarp.

Lastly, she reminded the Committee of the upcoming deadline for the 2020 Wellness Grants and encouraged submissions.

VI. NJCEL Safety Director's Report

Mr. Czarniecki advised the Committee that J.A. Montgomery is working with the BRIT Excess Insurer to request additional funding for the BRIT Safety Grant due to the addition of a new member recently joining the New Jersey Counties Excess Liability Joint Insurance Fund.

He continued by speaking about service animals in the workplace. He distributed a bulletin on the subject.

Mr. Czarniecki also distributed the most cited citations from PEOSHA.

Lastly, he provided the Committee with the minimum required trainings by PEOSHA outlined by work setting.

VII. Presentation of Supervisor's Accident Investigation Forms for Review – Chairman Atkinson

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

There was no new business.

X. Adjournment

Motion to adjourn

Moved: Frank Sabella

Seconded: Dr. Cynthia Hickman

The meeting was adjourned at 10:46 am.

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 April 28, 2020 – 10:00am
 WebEx Meeting

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

II. Roll Call

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

Alternates:

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

Commission Professionals:

Brad Stokes	Executive Director	Present
Glenn Prince	NJCEL Safety Director / JA Montgomery	Present
Jonathan Czarnecki	JA Montgomery	Present
Bonnie Ridolfino	RMC / Hardenbergh Insurance Group	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

There were two Wellness Incentive Grant Program submissions received. The Committee members reviewed them both. There were no questions, comments or objections regarding any of the submissions. All the submissions will be presented to the Insurance Commissioners at the June Insurance Commission meeting.

The meeting was adjourned at 10:16 am.



CUMBERLAND COUNTY INSURANCE COMMISSION
Cumulative Savings Report
1/1/2020 - 8/31/2020

2020						
	UNIITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	33	\$97,849.87	\$54,627.09	\$43,222.78	44%	\$5,618.96
FEBRUARY	11	\$4,600.47	\$1,712.05	\$2,888.42	63%	\$375.49
MARCH	41	\$40,038.97	\$17,014.24	\$23,024.73	58%	\$2,993.21
APRIL	42	\$22,878.98	\$9,806.99	\$13,071.99	57%	\$1,699.36
MAY	27	\$13,404.00	\$5,150.26	\$8,253.74	62%	\$1,072.99
JUNE	37	\$15,453.20	\$3,977.73	\$11,475.47	74%	\$1,491.81
JULY	42	\$40,220.78	\$20,289.63	\$19,931.15	50%	\$2,591.05
AUGUST	35	\$40,138.20	\$12,509.90	\$27,628.30	69%	\$3,591.68
SEPTEMBER						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	268	\$274,584.47	\$125,087.89	\$149,496.58	54%	\$19,434.56

2019						
	UNIITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	33	\$110,004.18	\$35,581.97	\$74,422.21	68%	\$9,674.89
FEBRUARY	16	\$36,031.21	\$34,348.58	\$1,682.63	5%	\$218.74
MARCH	28	\$28,681.02	\$16,374.42	\$12,306.60	43%	\$1,599.86
APRIL	29	\$43,382.24	\$10,100.05	\$33,282.19	77%	\$4,326.68
MAY	13	\$21,781.60	\$11,094.44	\$10,687.16	49%	\$1,389.33
JUNE	8	\$19,188.95	\$8,812.68	\$10,376.27	54%	\$1,348.92
JULY	14	\$5,401.50	\$3,995.59	\$1,405.91	26%	\$182.77
AUGUST	8	\$2,282.24	\$965.68	\$1,316.56	58%	\$171.15
SEPTEMBER	7	\$3,483.50	\$1,461.97	\$2,021.53	58%	\$452.86
OCTOBER	15	\$8,329.16	\$3,345.57	\$4,983.59	60%	\$1,082.79
NOVEMBER	11	\$28,722.86	\$7,873.51	\$20,849.35	73%	\$2,710.42
DECEMBER	32	\$68,902.28	\$21,366.77	\$47,535.51	69%	\$6,179.62
Grand Total	214	\$376,190.74	\$155,321.23	\$220,869.51	59%	\$29,338.02



PPO SAVINGS AND PENETRATION REPORT
January 1, 2020 – August 31, 2020

	UNITS OF SERVICE	CHARGES	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
Participating Provider	255	\$269,364.47	\$120,870.06	\$148,494.41	55%	\$19,304.27
Hospital	8	\$109,768.31	\$65,861.02	\$43,907.29	40%	\$5,707.95
Physical Therapy	90	\$49,305.00	\$11,031.00	\$38,274.00	78%	\$4,975.62
Orthopedic Surgery	39	\$45,905.90	\$14,756.51	\$31,149.39	68%	\$4,049.42
Medical Transportation	42	\$25,830.00	\$13,453.00	\$12,377.00	48%	\$1,609.01
Occ Med/Primary Care	50	\$14,394.50	\$6,963.04	\$7,431.46	52%	\$966.09
MRI/Radiology	12	\$10,403.87	\$3,800.00	\$6,603.87	63%	\$858.50
Ambulatory Surgery Center	1	\$5,100.00	\$900.00	\$4,200.00	82%	\$546.00
Anesthesiology	2	\$3,399.00	\$1,491.00	\$1,908.00	56%	\$248.04
Sports Medicine	3	\$2,046.97	\$773.15	\$1,273.82	62%	\$165.60
Emergency Medicine	1	\$1,278.00	\$559.75	\$718.25	56%	\$93.37
Physician Fees	4	\$1,252.00	\$1,082.88	\$169.12	14%	\$21.99
Physical Medicine & Rehabilitation	1	\$506.10	\$123.67	\$382.43	76%	\$49.72
Durable Medical Equipment	2	\$174.82	\$75.04	\$99.78	57%	\$12.97
Out Of Network	11	\$2,261.00	\$2,194.83	\$66.17	3%	\$8.60
Behavioral Health	6	\$1,035.00	\$1,035.00	\$0.00	0%	\$0.00
Laboratory Services	2	\$575.00	\$543.83	\$31.17	5%	\$4.05
Pain Management	2	\$551.00	\$516.00	\$35.00	6%	\$4.55
Physician Fees	1	\$100.00	\$100.00	\$0.00	0%	\$0.00
Negotiated	2	\$2,959.00	\$2,023.00	\$936.00	32%	\$121.68
Physical Medicine & Rehabilitation	2	\$2,959.00	\$2,023.00	\$936.00	32%	\$121.68
Grand Total	268	\$274,584.47	\$125,087.89	\$149,496.58	54%	\$19,434.56

TOP 10 PROVIDER REPORT
January 1, 2020 – August 31, 2020

	UNITS OF SERVICE	APPROVED
INSPIRA MEDICAL CENTER VINELAND	6	\$62,130.04
COMP X MEDICAL MANAGEMENT	42	\$13,453.00
NOVACARE REHABILITATION	57	\$8,216.00
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ LLC	9	\$8,092.85
INSPIRA HEALTH NETWORK URGENT CARE	35	\$4,764.45
PREMIER ORTHOPAEDIC ASSOC OF SOUTHERN NJ	25	\$4,356.48
ONE CALL CARE DIAGNOSTICS	12	\$3,800.00
INSPIRA MEDICAL CENTER ELMER	2	\$3,730.98
IVY REHAB NETWORK, INC	33	\$2,815.00
SYNERGY JOINT & SPINE, LLC	2	\$2,023.00
Grand Total	223	\$113,381.80

APPENDIX I – MEETING MINUTES

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – AUGUST 6, 2020
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Jack Surrency	Present
Gerald Seneski	Absent
Kim Wood	Present

ALTERNATE FUND COMMISSIONER:

Darlene Barber	Present
Jody Hirata	Present

FUND PROFESSIONALS PRESENT:

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

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

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF JUNE 4, 2020

Moved: Commissioner Hirata
Second: Commissioner Wood
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Payment of Litigation Expense Cost – There is a need to adopt a procedure regarding payment of litigation expenses the Commission. Resolution 16-20 appears on **Page 3**.

Motion to Approve Resolution 16-20 Adopting Procedures for Payment of Litigation Expense Cost

Moved: Commissioner Hirata
Second: Commissioner Wood
Roll Call Vote: 3 Ayes, 0 Nays

The Memorandum of Understanding between the Commission and County appears on **Pages 7-10**.

Appointment of John Carr as Fund Attorney – With the retirement of Ted Baker, there is a need to appoint his replacement. Resolution 17-20 appointing John G. Carr as Fund Attorney appears on **Page 11**.

Motion to Approved Resolution 17-20 Appointing John G. Carr as Fund Attorney

Moved: Commissioner Hirata
Second: Commissioner Wood
Vote: Unanimous

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

Attached on **Page 12** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of June 1, 2020 to July 1, 2020. There were 4 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report

Moved: Commissioner Hirata
Second: Commissioner Wood
Vote: Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – NJ Counties Excess Joint Insurance Fund (CELJIF) - The NJCE met on June 25, 2020 via a zoom conference. A summary report of the meeting is included in the agenda on **Pages 13-16**. The next NJCE meeting is scheduled for September 24, 2020 at 9:30 AM in Camden County.

Financial Fast Track – Included on **Pages 17-20** of the agenda are the Financial Fast Track reports for the Cumberland County Insurance Commission for April and May. As of **May 31, 2020**, the Commission has a statutory surplus of **\$529,946**.

NJ CEL Property and Casualty Financial Fast Track (Pages 21-22) – Included in the agenda is the NJ CEL Financial Fast Track Report for January. As of **May 31, 2020**, the CEL has a surplus of **\$16,384,318**.

2021 Renewal – Underwriting Data Collection – The Fund Office will begin the data collection process for the 2021 renewal in order to provide the relevant information to the underwriters. Last year was the initial launch of Origami, the online platform where members’ exposure data was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages. Executive Director said Cumberland County has the most up to date information regarding property information and flood zones etc. and thanked the commission members and risk manager for a great job on keeping the information up to date. All updates to the schedules will be due by September 9, 2020.

The Fund Office is working with Origami to facilitate an easier process for members to complete applications for the ancillary coverages. More information will follow shortly.

NJCE Best Practices Workshop – The NJCE has set up a task force to address the feasibility of holding the seminar in 2020. Executive Director said a planning meeting will be held next week to discuss topics and details for the workshop.

2020 New Jersey Association of Counties Conference - This annual conference originally scheduled for May has been rescheduled for October 27th – October 29th. Commissioner Wood said the conference is still set for the fall and may be meeting virtually and in person depending on what transpires into the fall.

2020 MEL MRHIF & NJCE Educational Seminar - This annual seminar originally scheduled for May 1st was cancelled and will be rescheduled for a date later in the year.

2020 Assessments – The third and final installment statements will be sent out in early August. The due date is September 15th.

Next Meeting – A reminder that our next meeting is on October 1st.

SAFETY COMMITTEE:

Mr. Atkinson reported on the statistical analysis for this year with 11 at property damage accidents; six at fault which is a 55% average. In 2020 the County suffered 4 lost time personal injury accidents and suffered a total of 24 total lost days. There were 5 total modified duty personal injury accidents for a total of 40 modified duty days. The next Safety and Accident Review Committee is scheduled for August 12th which will be held virtually.

Mr. Atkinson reported there was quite a bit of training held virtually over the last few months, conducted by the Training and Development office. The County has taken advantage of the online training made available virtually by JA Montgomery.

CLAIMS COMMITTEE: Jennifer Conicella reported the Claims Committee met in June 16th and July 21st and will be discussing the PARs in closed session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 18-20 AUGUST BILLS LIST IN THE AMOUNT OF \$636,326.29

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report and the Safety Director Bulletins issued by JA Montgomery Risk Control. Instructor led training has been suspended until further notice and will continue to monitor should this need to be extend or resume training. An online safety streaming video service is available on the NJCE website with 132 topics.

Commissioner Wood and Deputy Freeholder Barber both commented on the importance of the Protecting Our Children video training made available through the CEL and thanked the CEL for providing the training. Deputy Freeholder Barber also made a recommendation to have the

information shared to the County's Superintendent of Schools to view since the school systems are also in a situation where they have an obligation to follow the same procedures and everyone has the obligation to make sure these procedures are adhered to.

RISK MANAGER:

Christina Violetti reviewed the Risk Managers Report and discussed the safety training online digital streaming library with 115 videos for members to utilize along with instructions on how members can access this information. Ms. Violetti discussed the amendments to the Revised Litigation Management Plan and the Claims Committee Charter.

MOTION TO ADOPT REVISED LITIGATION PLAN

Motion: Commissioner Hirata
Second: Chairman Barber
Vote: Unanimous

MOTION TO ADOPT REVISED CLAIMS CHARTER

Motion: Commissioner Hirata
Second: Chairman Barber
Vote: Unanimous

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2020 and the PPO Penetration Report.

CLAIMS SERVICE: Claims Manager Veronica George said the Claims report will be in Executive 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 Barber
Second: Commissioner Hirata
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Surrency
Second: Commissioner Hirata
Vote: Unanimous

Workers Comp PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001264 IN THE AMOUNT OF \$90,000.00

Motion: Commissioner Surrency
Second: Commissioner Seneski

General Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001280 IN THE AMOUNT OF \$170.60

Motion: Commissioner Surrency
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001281 IN THE AMOUNT OF \$250.00

Motion: Commissioner Surrency
Second: Commissioner Hirata

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN THE PUBLIC PORTION OF THE MEETING

Motion: Commissioner Surrency
Second: Commissioner Hirata
Vote: Unanimous

PUBLIC COMMENT: Mrs. Ridgway requested the amounts for all of the PARs and SARs. In response Commissioner Wood provided the total of the PARs/SARS approved in Executive Session in the amount of \$90,420.60.

MOTION TO CLOSE THE PUBLIC PORTION OF THE MEETING

Motion: Commissioner Surrency
Second: Commissioner Hirata
Vote: Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Surrency
Second:	Chairman Hirata
Vote:	Unanimous

MEETING ADJOURNED: 12:02 PM

NEXT MEETING: WILL BE HELD ON October 1, 2020 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

