

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
OCTOBER 2, 2025 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 922 2189 6242

or

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

The Cumberland County Insurance Commission will conduct its October 2, 2025 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA - OPEN PUBLIC MEETING
OCTOBER 2, 2025 – 11:00 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **FLAG SALUTE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES: August 7, 2025 Open Minutes.....Appendix I
August 7, 2025 Closed Minutes.....Distributed**

- ☐ **CORRESPONDENCE - None**

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

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

- ☐ **TREASURER – Anthony Bontempo**
 - Resolution 24-25 October Bill List.....Page 25

- ☐ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 26

- ☐ **RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 34

- ☐ **MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 38

- ☐ **CLAIMS SERVICE – Inservco Insurance Services**
 - Monthly Report.....Verbal

- ☐ **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: December 4, 2025 – Via Zoom**
- ☐ **MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: October 2, 2025

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2024 Audit Report** – A draft copy of the 2024 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 25-24, Certification of Annual Audit Report for the Period ending December 31, 2024 along with the Group Affidavit Form.

- ❑ **Motion to approve Resolution 23-25, Certification of Annual Audit Report for Period Ending December 31, 2023**

- ❑ **Certificate of Insurance Issuance Report:** Attached on **Pages 6-8** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for July and August. There were 11 certificates of insurance issued during this period.

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

- ❑ **Amendment to the 2025 Plan of Risk Management** – There is a need to update the Fund's Plan of Risk Management adding and correcting some minor details of the Plan. The revised plan with the changes highlighted in yellow appears in **Appendix II**.

- ❑ **Motion to approve revisions to the 2025 Plan of Risk Management**

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 9-11)** – The NJCE met virtually on Thursday, September 25, 2025. A written summary of the meeting is included in the agenda on pages 9-11. The NJCE is scheduled to meet virtually on Thursday, October 23, 2025 at 9:30 a.m.
- ❑ **2026 Renewal** – The 2026 renewal process began the beginning of August with a deadline to complete by September 5. The Fund Office is following up for any outstanding items.
- ❑ **2026 Pre-Renewal Webinar** - The NJCE Underwriting Manager held a webinar on the 2026 pre-renewal and the marketplace on September 22nd. A copy the presentation will be sent under separate cover, and a recording of the webinar will be uploaded to the NJCE website.
- ❑ **Financial Fast Track** – Included on **Pages 12-17** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for April & May. As of **May 31, 2025**, the Commission has a deficit of **\$1,758,246**. Total cash on hand is \$3,084,972.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 18-20)** – Included in the agenda on pages 11-13 is the NJCE Financial Fast Track Report for the month of June. As of June 30, 2025 the NJCE has a surplus of **\$15,741,748**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$27,953,511**.
- ❑ **Claims Tracking Report (Pages 21-22)** – Included in the agenda are the Claims Activity Reports for July & August that tracks open claims.
- ❑ **Third Installment Assessments** – A reminder that the third installment assessment bills are due by November 3rd.
- ❑ **Informational Items:**
 - ❑ **2025 NJCE Best Practices Workshop** - As previously reported, the NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. An e-mail invitation was sent out on September 4th. A copy of the invitation is included in the agenda on **pages 23 and 24**.
 - ❑ **New Jersey State League of Municipalities Annual Conference** - The 110th annual conference is scheduled for November 18 through November 20 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 19. We encourage our commissioners to attend.
 - ❑ **2025 Meeting Schedule** – The next Commission meeting is scheduled for Thursday, December 4, 2025 at 11:00 AM via Zoom.

RESOLUTION NO. 25-24

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2024**

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 2024 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 2, 2025

ART MARCHAND, CHAIRMAN

ATTEST

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 2024.

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.) Art Marchand

(L.S.) James Sauro

(L.S.) Sandra Taylor

(L.S.) Kevin Smaniotto

(L.S.) Christopher Hart

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF FUND 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 7/1/2025 To 8/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cumberland County Cooperative I - Cumberland County	Fair Association P.O. Box 1423 Millville, NJ 08332	RE: County Fair 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 County Fair.	7/8/2025 #5542520	GL AU EX WC OTH
H - South Jersey Shooting Club I - Cumberland County	840 Piney Hollow Road Winslow Twp., NJ 08095	RE: Use of Facilities- Cumberland County Prosecutor's Office Evidence of insurance for use of facilities by the Cumberland Countys Prosecutors Office during the current calendar year.	7/8/2025 #5542522	GL AU EX WC OTH
H - Revinu, Inc. I - Cumberland County Utilities Authority	4050 Dundee Road Winter Haven, FL 33884	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: 1/1/2025 - 1/1/2026 Policy#: SP4059717 Company D: Property; Policy Term: 1/1/2025 - 1/1/2026; Policy #ERP980616211; Policy Limits: \$260,000, Evidence of insurance for rental of equipment.	7/30/2025 #5559266	GL AU EX WC OTH
Total # of Holders: 3				

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 8/1/2025 To 9/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cumberland County Improvement I - Cumberland County	Authority 745 Lebanon Road Millville, NJ 08332	RE: Cumberland County Tactical Response Team The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect use of premises located at 700 Archer Street, Millville NJ 08332 by the Cumberland County Tactical Response Team during the current calendar year.	8/1/2025 #5607118	GL AU EX WC OTH
H - Cumberland County Improvement I - Cumberland County	Authority 745 Lebanon Road Millville, NJ 08332	RE: Cumberland County Tactical Response Team 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 use of premises located at 700 Archer Street, Millville NJ 08332 by the Cumberland County Tactical Response Team during the current calendar year.	8/1/2025 #5607077	GL AU EX WC OTH
H - NJ Transit, Local Programs & I - Cumberland County	Minibus Support 283-299 Market Street Suite #1100 Newark, NJ 07102	RE: Various Vehicles 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 the following vehicles: 2013 Ford E350 VIN #1FDFE4FS9DD120799 2013 Ford E450 VIN #1FDFE4FS0DDB00248 2013 Ford E450 VIN #1FDFE4FS7DDB04930 2013 Ford E450 VIN #1FDFE4FS9DDB04931 2016 Ford E450 VIN #1FDEE3FS4GDC56779 2016 Ford E450 VIN #1FDEE3FS4GDC57193 2016 Ford E450 VIN #1FDEE3FS4GDC56776 2017 Ford E350 VIN #1FDEE3FS4HDC52805 2017 Ford E350 VIN #1FDEE3FS0HDC52803 2017 Ford E-450 Extended Cutaway VIN #1FDFE4FS5HDC65962 2018 Ford E-450 Elkhart Coach ECII VIN #1FDFE4FS7JDC36260 2025 Ford Champion Challenger VIN #1FDFE4FN8SDD19479.	8/6/2025 #5611977	GL AU EX OTH
H - Revinu, Inc. I - Cumberland County Utilities Authority	4050 Dundee Road Winter Haven, FL 33884	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: 1/1/2025 - 1/1/2026 Policy#: SP4059717 Company D: Property; Policy Term: 1/1/2025 - 1/1/2026; Policy #ERP980616211; Policy Limits: \$260,000, Evidence of insurance for rental of equipment.	8/6/2025 #5611979	GL AU EX WC OTH
H - Revinu, Inc. I - Cumberland County Utilities Authority	4050 Dundee Road Winter Haven, FL 33884	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: 1/1/2025 - 1/1/2026 Policy#: SP4059717 Company D: Property; Policy Term: 1/1/2025 - 1/1/2026; Policy #ERP980616211; Policy Limits: \$260,000,000 Evidence of insurance for rental of equipment.	8/12/2025 #5615938	GL AU EX WC OTH
H - State of NJ Department of	Children and Families	RE: Child Advocacy Grant The Certificate Holder is an Additional	8/15/2025	GL AU EX

09/02/2025

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Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 8/1/2025 To 9/1/2025

I - Cumberland County	50 East State Street, Floor 3 PO Box 717 Trenton, NJ 08625	Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Child Advocacy Grant.	#5619741	WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families 50 East State Street, Floor 3 PO Box 717 Trenton, NJ 08625	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2025 - 1/1/2026 Policy#: SP4068026 Company D: Crime; Policy Term: 1/1/2025 - 1/1/2026; Policy #21442702 ; Policy Limits: \$1M Deductible: \$25,000 RE: Child Advocacy Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Child Advocacy Grant.	8/15/2025 #5619817	GL AU EX WC OTH
H - Parish of All Saints Church I - Cumberland County	621 Dock Street Millville, NJ 08332	RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities during the current calendar year.	8/27/2025 #5640296	GL AU EX WC OTH
Total # of Holders: 8				



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 25, 2025

Memo to: Commissioners
Cumberland County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF September Meeting

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.

December 31, 2024 Audit: The draft financial audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/17/25 along with an extension request to file the annual audit report. Fund Auditor presented the final audit and confirmed there were no changes from the draft audit nor were there any findings or recommendations. 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.

Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates as well as the Underwriting Manager's memo on the 2026 renewal.

Underwriting Data Collection: The 2026 renewal process began on August 1st with a deadline to complete by September 5th. The Fund office will be following up with members and/or risk managers to have the exposure data completed. Most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

NJCE Committees:

Finance Sub Committee: This committee is scheduled to meet on October 17th at 11am via Zoom to discuss the 2026 preliminary budget.

NJCE Safety Committee: The Safety Committee met on Monday September 15th at 10:00am via Zoom; submitted for information were the minutes from the meeting. The next meeting is scheduled for Monday, December 8th at 10am via Zoom.

2025 Safety Grant Program: As a reminder, the 2025 grant program has contributions from Safety National and Munich RE in the amounts of \$75,000 and \$15,000 respectively, for a total grant amount of \$90,000. Safety Director submitted a memo noting the submissions received totaled \$123,782.12. The Board of Fund Commissioners authorized a “one-time” additional contribution of \$33,782.12 to supplement the grant funds. Monies are available in the 2025 budget to fund this additional contribution.

Professional Services:

Purchasing Thresholds: The QPA has notified the Fund that the state has increased its minimum bid and quote thresholds. The Board of Fund Commissioners adopted a resolution increasing the bid threshold.

Professional Services: Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2025. The Fund Office in conjunction with NJCE Fund Attorney and QPA will start the procurement process in October.

Claims Resolution Corporation (CRC): Effective September 1, 2024, the NJCE entered into an agreement with Claims Resolution Corporation to take over AmeriHealth’s TPA services with the data transition expected to be completed by August 2025. During Executive Session, Executive Director provided an update on the data transition by CRC.

Membership Inquiry: Executive Director received a membership inquiry from Bergen County. The Fund Office will work with the Underwriting Manager to review and provide any additional information at the next meeting.

Financial Fast Track: Submitted for information was the Financial Fast Track as of June 30, 2025 reflecting a statutory surplus of \$15.7 million.

Expected Loss Ratio Report: Submitted for information was the Expected Loss Ratio as of June 30, 2025.

Membership Renewal: The Counties of Mercer, Ocean, Hudson and Union are scheduled to renew their three-year membership with the Fund as of January 1, 2025. To date, the Counties of Ocean and Mercer have renewed their membership with the NJCE JIF.

2025 NJCE Best Practices Workshop: The NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30am to 12:30pm. Mr. John Geaney of Capehart Scatchard will be the keynote speaker and several County representatives have volunteered to participate in presentations. An invitation to register was distributed on September 4th and we encourage all members and professionals to attend.

2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 110th annual conference is scheduled for November 18th through November 20th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 19th. This year’s program will be “Local Government Risk Management” and we encourage commissioners to attend.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2026 Renewal will being in the coming month and would provide an update (if any) at the next meeting on the renewal. In addition, Underwriting Manager held a 2026 pre-renewal webinar on September 22nd at 10am. The presentation and a recording of the webinar will be uploaded to njce.org.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from June to September 2025 and bulletins that were distributed, available training sessions through November 2025, and information on the 2025 MSI-NJCE Expo.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday October 23, 2025 at 9:30AM virtually.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	340,763	1,363,053	39,359,385	40,722,438
2.	CLAIM EXPENSES				
	Paid Claims	410,166	882,886	15,403,241	16,286,127
	Case Reserves	(18,071)	(222,036)	3,710,511	3,488,475
	IBNR	(234,523)	(93,653)	2,904,701	2,811,048
	Excess Insurance Recoverable	(331)	(2,186)	(5,947)	(8,133)
	Discounted Claim Value	(7,738)	184,624	(551,255)	(366,630)
	TOTAL CLAIMS	149,503	749,635	21,461,252	22,210,886
3.	EXPENSES				
	Excess Premiums	158,900	635,602	16,624,632	17,260,234
	Administrative	28,913	121,677	4,156,257	4,277,933
	TOTAL EXPENSES	187,814	757,278	20,780,889	21,538,167
4.	UNDERWRITING PROFIT (1-2-3)	3,446	(143,860)	(2,882,755)	(3,026,615)
5.	INVESTMENT INCOME	12,514	42,902	449,504	492,406
6.	PROFIT (4 + 5)	15,960	(100,958)	(2,433,251)	(2,534,209)
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	128,260	615,377	743,637
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	15,960	27,302	(1,815,765)	(1,788,463)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	451	1,792	297,365	299,157
	2013	225	1,407	223,583	224,990
	2014	735	3,343	171,384	174,727
	2015	627	3,054	(332,941)	(329,887)
	2016	989	16,243	425,644	441,887
	2017	284	(41,179)	(593,007)	(634,186)
	2018	212	8,274	(636,728)	(628,454)
	2019	1,408	24,356	643,978	668,334
	2020	221	88,658	(409,801)	(321,143)
	2021	298	(30,307)	(974,268)	(1,004,575)
	2022	1,145	11,546	(164,860)	(153,314)
	2023	1,357	4,836	(449,754)	(444,918)
	2024	2,173	(150,510)	(16,359)	(166,870)
	2025	5,835	85,789		85,789
TOTAL SURPLUS (DEFICITS)		15,960	27,302	(1,815,766)	(1,788,464)
TOTAL CASH					3,175,236

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	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	1,866,150	1,866,150
FUND YEAR 2016				
Paid Claims	639	3,007	1,034,393	1,037,399
Case Reserves	(639)	(3,007)	106,049	103,042
IBNR	0	(237)	10,605	10,368
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(237)	1,151,046	1,150,809
FUND YEAR 2017				
Paid Claims	7,559	14,770	2,070,452	2,085,223
Case Reserves	(7,559)	25,453	173,874	199,328
IBNR	0	3,301	17,387	20,689
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	43,525	2,261,714	2,305,239
FUND YEAR 2018				
Paid Claims	5,075	6,474	2,219,069	2,225,542
Case Reserves	(5,075)	(6,661)	13,090	6,429
IBNR	0	(2,410)	42,120	39,710
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2018 CLAIMS	0	(2,597)	2,274,278	2,271,682
FUND YEAR 2019				
Paid Claims	0	7,437	787,770	795,207
Case Reserves	0	(18,892)	174,901	156,008
IBNR	0	(4,793)	21,604	16,810
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,243	(4,243)	0

TOTAL FY 2019 CLAIMS	0	(12,005)	980,031	968,026
FUND YEAR 2020				
Paid Claims	8,275	2,560	1,566,929	1,569,489
Case Reserves	2,356	(73,020)	413,168	340,148
IBNR	(10,300)	(13,504)	94,329	80,825
Excess Insurance Recoverable	(331)	(2,186)	(5,947)	(8,133)
Discounted Claim Value	0	17,056	(21,998)	(4,942)
TOTAL FY 2020 CLAIMS	0	(69,094)	2,046,481	1,977,387
FUND YEAR 2021				
Paid Claims	9,906	92,706	1,324,835	1,417,541
Case Reserves	(4,926)	(3,019)	864,491	861,472
IBNR	(4,980)	(98,238)	411,410	313,172
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	46,589	(82,568)	(35,979)
TOTAL FY 2021 CLAIMS	0	38,038	2,518,168	2,556,206
FUND YEAR 2022				
Paid Claims	230,855	357,681	831,973	1,189,653
Case Reserves	(132,687)	(258,746)	652,165	393,419
IBNR	(98,169)	(138,591)	441,863	303,272
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	48,660	(95,754)	(47,094)
TOTAL FY 2022 CLAIMS	(0)	9,004	1,830,247	1,839,251
FUND YEAR 2023				
Paid Claims	10,297	128,492	721,359	849,851
Case Reserves	245,071	144,051	632,688	776,740
IBNR	(255,369)	(274,344)	721,303	446,959
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	58,528	(133,002)	(74,475)
TOTAL FY 2023 CLAIMS	(0)	56,727	1,942,347	1,999,075
FUND YEAR 2024				
Paid Claims	40,525	145,432	352,981	498,413
Case Reserves	(31,503)	(171,576)	680,065	508,489
IBNR	(9,021)	98,899	1,144,081	1,242,980
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	60,951	(213,689)	(152,738)
TOTAL FY 2024 CLAIMS	0	133,706	1,963,438	2,097,144
FUND YEAR 2025				
Paid Claims	97,035	124,326		124,326
Case Reserves	(83,109)	143,381		143,381
IBNR	143,315	336,263		336,263
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(7,738)	(51,404)		(51,404)
TOTAL FY 2025 CLAIMS	149,503	552,566	0	552,566
COMBINED TOTAL CLAIMS	149,503	749,635	21,461,252	22,210,886

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	340,763	1,703,816	39,359,385	41,063,201
2.	CLAIM EXPENSES				
	Paid Claims	63,612	946,498	15,403,241	16,349,739
	Case Reserves	(25,991)	(248,027)	3,710,511	3,462,484
	IBNR	101,785	8,132	2,904,701	2,912,833
	Excess Insurance Recoverable	0	(2,186)	(5,947)	(8,133)
	Discounted Claim Value	(9,109)	175,515	(551,255)	(375,739)
	TOTAL CLAIMS	130,297	879,932	21,461,252	22,341,183
3.	EXPENSES				
	Excess Premiums	158,900	794,502	16,624,632	17,419,134
	Administrative	27,655	139,532	4,156,480	4,296,012
	TOTAL EXPENSES	186,555	934,034	20,781,112	21,715,146
4.	UNDERWRITING PROFIT (1-2-3)	23,911	(110,149)	(2,882,979)	(2,993,129)
5.	INVESTMENT INCOME	9,420	52,322	449,504	501,827
6.	PROFIT (4 + 5)	33,332	(57,827)	(2,433,475)	(2,491,302)
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	(12,689)	115,571	615,377	730,948
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	20,643	57,744	(1,815,988)	(1,758,245)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	440	2,232	297,365	299,597
	2013	578	1,985	223,583	225,568
	2014	1,060	4,403	171,384	175,787
	2015	859	3,913	(332,941)	(329,028)
	2016	1,351	17,594	425,644	443,238
	2017	874	(40,305)	(593,007)	(633,312)
	2018	928	9,202	(636,728)	(627,526)
	2019	(10,348)	14,007	643,978	657,985
	2020	1,067	89,725	(409,801)	(320,075)
	2021	976	(29,331)	(974,268)	(1,003,599)
	2022	1,563	13,109	(164,860)	(151,751)
	2023	2,258	7,094	(449,754)	(442,660)
	2024	3,196	(137,515)	(16,583)	(154,098)
	2025	15,839	101,628		101,628
TOTAL SURPLUS (DEFICITS)		20,643	57,744	(1,815,989)	(1,758,246)
TOTAL CASH					3,084,972

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	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	0	1,866,150	1,866,150
FUND YEAR 2016				
Paid Claims	769	3,776	1,034,393	1,038,169
Case Reserves	(769)	(3,776)	106,049	102,272
IBNR	0	(237)	10,605	10,368
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(237)	1,151,046	1,150,809
FUND YEAR 2017				
Paid Claims	1,232	16,002	2,070,452	2,086,454
Case Reserves	(1,232)	24,222	173,874	198,096
IBNR	0	3,301	17,387	20,689
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	43,525	2,261,714	2,305,239
FUND YEAR 2018				
Paid Claims	0	6,474	2,219,069	2,225,542
Case Reserves	0	(6,661)	13,090	6,429
IBNR	0	(2,410)	42,120	39,710
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2018 CLAIMS	0	(2,597)	2,274,278	2,271,682

FUND YEAR 2019				
Paid Claims	0	7,437	787,770	795,207
Case Reserves	0	(18,892)	174,901	156,008
IBNR	0	(4,793)	21,604	16,810
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,243	(4,243)	0
TOTAL FY 2019 CLAIMS	0	(12,005)	980,031	968,026
FUND YEAR 2020				
Paid Claims	6,203	8,763	1,566,929	1,575,692
Case Reserves	(4,827)	(77,847)	413,168	335,321
IBNR	(1,376)	(14,880)	94,329	79,449
Excess Insurance Recoverable	0	(2,186)	(5,947)	(8,133)
Discounted Claim Value	0	17,056	(21,998)	(4,942)
TOTAL FY 2020 CLAIMS	(0)	(69,094)	2,046,481	1,977,387
FUND YEAR 2021				
Paid Claims	168	92,874	1,324,835	1,417,709
Case Reserves	153,674	150,655	864,491	1,015,146
IBNR	(153,842)	(252,080)	411,410	159,330
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	46,589	(82,568)	(35,979)
TOTAL FY 2021 CLAIMS	0	38,038	2,518,168	2,556,206
FUND YEAR 2022				
Paid Claims	15,566	373,246	831,973	1,205,219
Case Reserves	(104,818)	(363,563)	652,165	288,601
IBNR	89,252	(49,339)	441,863	392,524
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	48,660	(95,754)	(47,094)
TOTAL FY 2022 CLAIMS	0	9,004	1,830,247	1,839,251
FUND YEAR 2023				
Paid Claims	4,556	133,048	721,359	854,406
Case Reserves	9,854	153,906	632,688	786,594
IBNR	(14,410)	(288,754)	721,303	432,549
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	58,528	(133,002)	(74,475)
TOTAL FY 2023 CLAIMS	(0)	56,727	1,942,347	1,999,075
FUND YEAR 2024				
Paid Claims	(17,774)	127,658	352,981	480,640
Case Reserves	(64,936)	(236,512)	680,065	443,553
IBNR	82,710	181,609	1,144,081	1,325,689
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	60,951	(213,689)	(152,738)
TOTAL FY 2024 CLAIMS	0	133,706	1,963,438	2,097,144
FUND YEAR 2025				
Paid Claims	52,892	177,218		177,218
Case Reserves	(12,938)	130,443		130,443
IBNR	99,452	435,715		435,715
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(9,109)	(60,513)		(60,513)
TOTAL FY 2025 CLAIMS	130,297	682,863	0	682,863
COMBINED TOTAL CLAIMS	130,297	879,932	21,461,252	22,341,183

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	June 30, 2025		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		3,210,290	21,301,052	326,407,524	347,708,576
2.	CLAIM EXPENSES					
		Paid Claims	395,960	2,815,354	23,673,763	26,489,118
		Case Reserves	144,269	(2,735,607)	15,868,519	13,132,914
		IBNR	(724,084)	874,491	17,187,288	18,061,778
		Discounted Claim Value	214,389	104,837	(4,295,909)	(4,191,073)
		Excess Recoveries	694,743	1,056,065	(1,147,062)	(90,997)
	TOTAL CLAIMS		725,277	2,115,139	51,286,599	53,401,739
3.	EXPENSES					
		Excess Premiums	786,008	14,558,644	236,578,246	251,136,890
		Administrative	236,684	1,369,548	23,142,827	24,512,375
	TOTAL EXPENSES		1,022,693	15,928,192	259,721,073	275,649,265
4.	UNDERWRITING PROFIT (1-2-3)		1,462,320	3,257,721	15,399,852	18,657,572
5.	INVESTMENT INCOME		87,686	510,572	3,281,155	3,791,727
6.	PROFIT (4+5)		1,550,007	3,768,293	18,681,007	22,449,299
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		1,550,007	3,768,293	11,973,456	15,741,748
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		314	1,872	70,386	72,258
	2011		787	6,116	391,132	397,248
	2012		725	7,251	486,042	493,293
	2013		1,817	14,851	1,118,179	1,133,030
	2014		5,152	21,226	1,923,686	1,944,912
	2015		6,673	24,927	1,313,021	1,337,948
	2016		13,590	257,839	1,508,680	1,766,519
	2017		256,851	292,582	2,562,938	2,855,520
	2018		24,792	126,949	2,445,415	2,572,364
	2019		(33,860)	(121,793)	2,073,713	1,951,920
	2020		278,757	656,566	167,484	824,050
	2021		79,200	211,040	(672,764)	(461,724)
	2022		(789,344)	(485,820)	1,243,729	757,909
	2023		139,595	1,203,629	(4,462,718)	(3,259,089)
	2024		(151,948)	(428,244)	1,804,532	1,376,288
	2025		1,716,907	1,979,301		1,979,301
TOTAL SURPLUS (DEFICITS)			1,550,007	3,768,293	11,973,455	15,741,748
TOTAL CASH						27,953,511

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	(1,463)	738,019	736,556
Case Reserves	0	0	105,029	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	35	(10,622)	(10,587)
TOTAL FY 2011 CLAIMS	0	(1,427)	835,426	833,999
FUND YEAR 2012				
Paid Claims	2,755	19,403	1,785,983	1,805,386
Case Reserves	(2,755)	(19,403)	112,437	93,034
IBNR	0	0	3,680	3,680
Discounted Claim Value	812	1,997	(11,571)	(9,574)
TOTAL FY 2012 CLAIMS	812	1,997	1,890,529	1,892,526
FUND YEAR 2013				
Paid Claims	570	9,094	1,153,465	1,162,559
Case Reserves	(570)	(5,797)	434,898	429,101
IBNR	(0)	(3,297)	17,340	14,043
Discounted Claim Value	978	2,102	(47,302)	(45,200)
TOTAL FY 2013 CLAIMS	977	2,101	1,558,401	1,560,502
FUND YEAR 2014				
Paid Claims	0	1,500	864,533	866,033
Case Reserves	0	(4)	82,575	82,571
IBNR	(1,804)	(697)	21,077	20,380
Discounted Claim Value	399	301	(11,153)	(10,852)
TOTAL FY 2014 CLAIMS	(1,405)	1,100	957,032	958,132
FUND YEAR 2015				
Paid Claims	637	1,774	2,473,703	2,475,477
Case Reserves	(637)	(1,774)	597,900	596,126
IBNR	(4,830)	(8,745)	49,975	41,230
Discounted Claim Value	1,233	2,377	(73,534)	(71,157)
TOTAL FY 2015 CLAIMS	(3,597)	(6,368)	3,048,044	3,041,676
FUND YEAR 2016				
Paid Claims	4,771	22,435	1,392,569	1,415,004
Case Reserves	(4,771)	(268,850)	1,125,747	856,897
IBNR	(10,755)	(12,084)	39,497	27,413
Discounted Claim Value	1,915	29,046	(109,929)	(80,883)
TOTAL FY 2016 CLAIMS	(8,840)	(229,454)	2,447,884	2,218,430
FUND YEAR 2017				
Paid Claims	0	1,210	1,585,263	1,586,473
Case Reserves	0	(259,039)	605,912	346,874
IBNR	(262,980)	(10,671)	43,208	32,537
Discounted Claim Value	12,319	12,784	(54,120)	(41,336)
TOTAL FY 2017 CLAIMS	(250,661)	(255,715)	2,180,263	1,924,548

FUND YEAR 2018				
Paid Claims	371	2,648	1,620,907	1,623,555
Case Reserves	(372)	(50,149)	440,557	390,408
IBNR	(21,039)	(46,799)	227,389	180,590
Discounted Claim Value	3,268	9,173	(63,964)	(54,791)
TOTAL FY 2018 CLAIMS	(17,771)	(85,127)	2,224,889	2,139,762
FUND YEAR 2019				
Paid Claims	21,009	261,841	1,373,046	1,634,887
Case Reserves	(21,209)	(54,758)	1,250,583	1,195,825
IBNR	71,659	(40,446)	196,568	156,122
Discounted Claim Value	(31,777)	(9,220)	(120,133)	(129,353)
TOTAL FY 2019 CLAIMS	39,682	157,417	2,700,064	2,857,481
FUND YEAR 2020				
Paid Claims	76,827	328,079	(181,777)	146,302
Case Reserves	(929,506)	(1,899,881)	4,808,620	2,908,739
IBNR	(292,782)	(403,899)	1,461,677	1,057,778
Discounted Claim Value	180,792	315,825	(836,712)	(520,887)
Excess Recoveries	694,743	1,056,065	(1,147,062)	(90,997)
TOTAL FY 2020 CLAIMS	(269,927)	(603,812)	4,104,746	3,500,934
FUND YEAR 2021				
Paid Claims	6,157	28,654	3,333,352	3,362,006
Case Reserves	(115,586)	(220,385)	2,146,382	1,925,997
IBNR	22,134	(12,967)	1,107,209	1,094,242
Discounted Claim Value	14,901	34,284	(425,157)	(390,873)
TOTAL FY 2021 CLAIMS	(72,394)	(170,414)	6,161,786	5,991,372
FUND YEAR 2022				
Paid Claims	270,957	431,938	1,517,476	1,949,414
Case Reserves	1,118,079	1,140,800	993,800	2,134,600
IBNR	(567,777)	(1,076,569)	2,943,881	1,867,312
Discounted Claim Value	(23,702)	37,997	(478,087)	(440,090)
TOTAL FY 2022 CLAIMS	797,557	534,165	4,977,070	5,511,235
FUND YEAR 2023				
Paid Claims	0	122,047	5,267,964	5,390,011
Case Reserves	(4,506)	(1,047,984)	1,324,351	276,367
IBNR	(179,205)	(338,456)	5,533,584	5,195,128
Discounted Claim Value	54,485	122,501	(906,005)	(783,504)
TOTAL FY 2023 CLAIMS	(129,226)	(1,141,892)	11,219,894	10,078,002
FUND YEAR 2024				
Paid Claims	11,906	1,586,194	577,421	2,163,615
Case Reserves	53,603	(917,382)	1,839,730	922,348
IBNR	82,887	(315,689)	5,539,202	5,223,513
Discounted Claim Value	13,322	144,361	(1,147,621)	(1,003,260)
TOTAL FY 2024 CLAIMS	161,717	497,484	6,808,732	7,306,216
FUND YEAR 2025				
Paid Claims	0	0		0
Case Reserves	52,500	869,000		869,000
IBNR	440,407	3,144,809		3,144,809
Discounted Claim Value	(14,554)	(598,725)		(598,725)
TOTAL FY 2025 CLAIMS	478,353	3,415,084	0	3,415,084
COMBINED TOTAL CLAIMS	725,277	2,115,139	51,286,600	53,401,739

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

July 31, 2025

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
June-25	0	0	0	0	0	0	0	0	0	2	2	3	8			17
July-25	0	0	0	0	0	0	0	0	0	2	2	3	8	2		17
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Limited Reserves																\$1,539
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
June-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$25,664	\$67,043	\$5,415		\$103,124
July-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$11,000	\$4,751	\$5,416		\$26,167
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2)	(\$1)	(\$14,664)	(\$62,292)	\$1		(\$76,958)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$181,067	\$310,790	\$73,121	\$31,581	\$8		\$1,847,948
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
June-25	0	0	0	0	0	0	0	1	7	16	4	5	7			46
July-25	0	0	0	0	0	0	0	1	7	17	4	4	8	4		45
NET CHGE	0	0	0	0	0	0	0	0	0	1	0	-1	1	-2		-1
Limited Reserves																\$19,620
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
June-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$106,678	\$118,636	\$576,824	\$40,522	\$31,353	\$16,500	\$3,210		\$893,721
July-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$106,678	\$110,144	\$570,465	\$40,284	\$26,353	\$26,500	\$2,460		\$882,883
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$8,492)	(\$6,358)	(\$238)	(\$5,000)	\$10,000	(\$750)		(\$10,838)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$598,861	\$1,131,240	\$294,195	\$44,075	\$26,654	\$26,654		\$6,443,724
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
June-25	0	0	0	0	0	0	0	0	1	1	1	2	1	3		9
July-25	0	0	0	0	0	0	0	0	1	1	1	2	1	4		10
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	1		1
Limited Reserves																\$28,518
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
June-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$10,151		\$280,286
July-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$15,050		\$285,184
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,898		\$4,898
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$10,250	\$10,250		\$438,425
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
June-25	0	0	0	1	1	3	1	1	7	4	9	23	19	19		88
July-25	0	0	0	1	1	3	1	1	7	4	10	21	19	18		86
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	-2	0	-1		-2
Limited Reserves																\$29,930
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
June-25	\$0	\$0	\$0	\$17,500	\$101,360	\$265,103	\$6,429	\$42,827	\$214,818	\$230,843	\$270,708	\$739,306	\$389,529	\$192,428		\$2,470,851
July-25	\$0	\$0	\$0	\$17,500	\$100,591	\$263,059	\$1,429	\$42,827	\$209,926	\$227,697	\$347,672	\$705,604	\$367,968	\$289,666		\$2,573,940
NET CHGE	\$0	\$0	\$0	\$0	(\$769)	(\$2,043)	(\$5,000)	\$0	(\$4,892)	(\$3,145)	\$76,964	(\$33,702)	(\$21,561)	\$97,238		\$103,089
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$747,312	\$577,504	\$1,425,347	\$1,369,272	\$178,483	\$1,053,748	\$896,080	\$1,016,033	\$1,530,922	\$797,640	\$797,640		\$11,852,480
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
June-25	0	0	0	1	1	3	1	2	15	23	16	33	35	30		160
July-25	0	0	0	1	1	3	1	2	15	24	17	30	36	28		158
NET CHGE	0	0	0	0	0	0	0	0	0	1	1	-3	1	-2		-2
Limited Reserves																\$23,849
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
June-25	\$0	\$0	\$0	\$17,500	\$101,360	\$265,103	\$6,429	\$149,504	\$333,754	\$1,048,109	\$316,731	\$815,216	\$483,072	\$211,204		\$3,747,983
July-25	\$0	\$0	\$0	\$17,500	\$100,591	\$263,059	\$1,429	\$149,504	\$320,371	\$1,038,603	\$393,456	\$761,850	\$409,218	\$312,591		\$3,768,174
NET CHGE	\$0	\$0	\$0	\$0	(\$769)	(\$2,043)	(\$5,000)	\$0	(\$13,384)	(\$9,506)	\$76,725	(\$53,366)	(\$73,853)	\$101,387		\$20,191
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,883,630	\$1,140,441	\$2,353,454	\$2,231,971	\$955,389	\$1,907,815	\$2,474,702	\$1,639,027	\$1,668,119	\$866,125	\$834,552		\$20,582,577

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

August 31, 2025

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
July-25	0	0	0	0	0	0	0	0	0	2	2	3	8	2		17
August-25	0	0	0	0	0	0	0	0	0	2	2	3	7	2		16
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	0		-1
Limited Reserves																\$6,133
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
July-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$11,000	\$4,751	\$5,416		\$26,167
August-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$25,664	\$62,043	\$5,415		\$98,124
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$1	\$14,664	\$57,292	(\$1)		\$71,958
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$100,159	\$151,818	\$7		\$1,996,883
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
July-25	0	0	0	0	0	0	0	1	7	17	4	4	8	4		45
August-25	0	0	0	0	0	0	0	1	5	17	3	4	8	6		44
NET CHGE	0	0	0	0	0	0	0	0	-2	0	-1	0	0	2		-1
Limited Reserves																\$19,596
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
July-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$106,678	\$110,144	\$570,465	\$40,284	\$26,353	\$26,500	\$2,460		\$882,883
August-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$104,599	\$60,805	\$561,374	\$33,350	\$72,353	\$26,500	\$3,260		\$862,240
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,079)	(\$49,339)	(\$9,091)	(\$6,934)	\$46,000	\$0	\$800		(\$20,643)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,734	\$733,205	\$677,261	\$552,297	\$1,136,740	\$290,017	\$90,075	\$26,654	\$26,654		\$6,444,481
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
July-25	0	0	0	0	0	0	0	0	1	1	1	2	1	4		10
August-25	0	0	0	0	0	0	0	0	1	1	1	2	1	4		10
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Limited Reserves																\$28,364
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
July-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$240,440	\$500	\$18,894	\$10,000	\$15,050		\$285,184
August-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$237,401	\$500	\$21,394	\$10,000	\$14,050		\$283,645
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$3,039)	\$0	\$2,500	\$0	(\$1,000)		(\$1,539)
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$22,500	\$10,250	\$10,250		\$440,925
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
July-25	0	0	0	1	1	3	1	1	7	4	10	21	19	18		86
August-25	0	0	0	1	1	3	0	1	7	4	10	21	21	22		91
NET CHGE	0	0	0	0	0	0	-1	0	0	0	0	0	2	4		5
Limited Reserves																\$27,453
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
July-25	\$0	\$0	\$0	\$17,500	\$100,591	\$263,059	\$1,429	\$42,827	\$209,926	\$227,697	\$347,672	\$705,604	\$367,968	\$289,666		\$2,573,940
August-25	\$0	\$0	\$0	\$17,500	\$99,285	\$260,365	\$0	\$42,827	\$212,691	\$228,197	\$343,059	\$629,874	\$360,946	\$303,520		\$2,498,265
NET CHGE	\$0	\$0	\$0	\$0	(\$1,306)	(\$2,694)	(\$1,429)	\$0	\$2,764	\$500	(\$4,613)	(\$75,730)	(\$7,021)	\$13,854		(\$75,675)
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$747,312	\$577,504	\$1,425,347	\$1,368,553	\$178,483	\$1,057,748	\$896,580	\$1,016,433	\$1,523,736	\$794,562	\$794,562		\$11,843,318
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
July-25	0	0	0	1	1	3	1	2	15	24	17	30	36	28		158
August-25	0	0	0	1	1	3	0	2	13	24	16	30	37	34		161
NET CHGE	0	0	0	0	0	0	-1	0	-2	0	-1	0	1	6		3
Limited Reserves																\$23,244
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025		TOTAL
July-25	\$0	\$0	\$0	\$17,500	\$100,591	\$263,059	\$1,429	\$149,504	\$320,371	\$1,038,803	\$393,456	\$761,850	\$409,218	\$312,591		\$3,768,174
August-25	\$0	\$0	\$0	\$17,500	\$99,285	\$260,365	\$0	\$147,425	\$273,796	\$1,026,975	\$381,910	\$749,284	\$459,489	\$326,245		\$3,742,274
NET CHGE	\$0	\$0	\$0	\$0	(\$1,306)	(\$2,694)	(\$1,429)	(\$2,079)	(\$46,574)	(\$11,628)	(\$11,546)	(\$12,567)	\$50,271	\$13,653		(\$25,899)
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,883,630	\$1,140,441	\$2,353,454	\$2,231,252	\$955,389	\$1,865,252	\$2,484,723	\$1,632,887	\$1,736,470	\$983,284	\$831,473		\$20,725,607



DATE: Thursday, October 30, 2025

SAVE MY SPOT

TIME: 9:30AM – 12:30PM EDT

ABOUT THE WEBINAR:

Session #1 – Workers' Compensation: What's New

- Stay ahead of emerging trends and updates shaping the future of workers' comp. Presented by:
 - John Geaney, Esq.
- **Panel Discussion:** Following the presentation, experts will discuss strategies to reduce costs and “return to work” programs. Panelists include:
 - John Geaney, Esq. – Shareholder & Co-Chair, Capehart Scatchard
 - Janette Kessler – Safety & Risk Manager, Atlantic County Utilities Authority
 - Antoinette DePaola, JD, CPM – Division of Safety & Risk Management, Ocean County
 - Kerin Drumheiser – Senior Associate Claim Consultant, PERMA Risk Management

Session #2 – Motor Vehicle Crashes Mitigation

- Learn proven management approaches that improve safety and minimize exposure. Presented by:
 - Keith Hummel & Harry Earle

Session #3 – A Day in the Life of a County Risk Manager

- Gain a first-hand perspective on challenges, solutions and lessons learned in today's risk landscape. Presented by:
 - Edward Cooney, MBA, CCIC
- **Panel Discussion:** Following the presentation, experts will discuss how to maximize the use of your current vendors and tackle unexpected events as a County Risk Manager. Panelists include:
 - Edward Cooney, MBA, CCIC – Partner, Managing Account Executive, Conner Strong & Buckelew
 - Ashley Buono, Esq. – Burlington County Solicitor
 - Edmund Shea – Risk Manager, Hudson County

RESOLUTION NO. 24-25

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – OCTOBER 2025**

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

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

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

FUND YEAR 2025

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 09/25- INV 0377-0925	4,504.66
		4,504.66
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/25	3.70
PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES Q4 2025	24,651.00
		24,654.70
COUNTY OF CUMBERLAND	REIMB. ATTORNEY FEES FOR 2025	7,301.00
COUNTY OF CUMBERLAND	REIMB. SECRETARY FEES FOR 2025	2,537.00
COUNTY OF CUMBERLAND	REIMB. FOR 2025 TREASURER SERVICES	3,288.00
		13,126.00
SG RISK, LLC	ACTUARY SERVICES 2ND INSTALL- 10/25	2,361.50
		2,361.50
ASSETWORKS RISK MGMT INC	8/25 APPRAISAL SERVICES FOR 2025	5,440.00
		5,440.00
HARDENBERGH INSURANCE GROUP	RMC- Q4 2025 CTY CUMBERLAND 10/25	35,000.00
HARDENBERGH INSURANCE GROUP	RMC- Q3 2025 CTY CUMBERLAND 10/25	35,000.00
HARDENBERGH INSURANCE GROUP	RMC- Q3 2025 CUMB CTY UTL AUTH 10/25	1,982.75
HARDENBERGH INSURANCE GROUP	RMC- Q4 2025 CUMB CTY UTL AUTH 10/25	1,982.75
		73,965.50
	Total Payments FY	124,052.36
	TOTAL PAYMENTS ALL FUND YEARS	124,052.36

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: September 26, 2025
DATE OF MEETING: October 2, 2025

CUIC SERVICE TEAM

Paul J. Shives, Partner & Sr. Director of 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 Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738
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August – October 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 7:** Attended the CUIC Meeting.
- **August 7:** Attended the CUIC Claims Committee meeting.
- **August 13:** Attended the CUIC Safety Committee meeting.
- **August 27:** A loss control visit was conducted at the County Correctional Facility.
- **August 27:** Attended a client meeting with DPW to discuss ELDT.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **September 29:** Plan to conduct one session of ELDT for CUIC.
- **October 2:** Plan to attend the CUIC meeting.
- **October 2:** Plan to attend the CUIC Claims Committee meeting.
- **October 6:** A Forklift training is scheduled for Public Works.
- **October 8:** Plan to attend the CUIC Safety Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- Shift Briefing Effectiveness
- Lightning - PEOSH Safety & Health Alert # 38
- Safety Recall Alert - Werner Multi-Purpose Ladders
- Cut-Off Saws - Best Practices
- National Preparedness Month - Best Practices

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

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

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

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

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

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

Learning On Demand Training (available on the NJCE LMS)

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

NJCE LEADERSHIP ACADEMY

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

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

- December 1 - 22, 2025 (Start Date: January 1, 2026)

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

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

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



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS)

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



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

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

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

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

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

October through November 25 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
10/1/25	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
10/1/25	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/25	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/25	Bloodborne Pathogens	10:00 - 11:00 am
10/2/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/2/25	Asbestos Awareness	4:00 - 6:00 pm
10/3/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/3/25	Fire Safety	10:00 - 11:00 am
10/3/25	Driving Safety Awareness	1:30 - 3:00 pm
10/6/25	Flagger Skills and Safety	8:30 - 9:30 am
10/6/25	Chipper Safety	10:00 - 11:00 am
10/6/25	Introduction to Communication Skills (Zoom Meeting)**	10:00 - 12:00 pm
10/6/25	Chainsaw Safety	1:00 - 2:00 pm
10/7/25	Mower Safety	7:30 - 8:30 am
10/7/25	Back Safety/Material Handling	9:00 - 10:00 am
10/7/25	Fire Extinguisher Safety	10:30 - 11:30 am
10/7/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/8/25	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
10/8/25	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
10/9/25	Confined Space Entry	8:30 - 11:30 am
10/9/25	Fall Protection Awareness	1:00 - 3:00 pm
10/10/25	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/10/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/10/25	Personal Protective Equipment	1:00 - 3:00 pm
10/13/25	School Safety & Regulatory Awareness Training	8:30 - 11:30 am
10/13/25	Asbestos Awareness	1:00 - 3:00 pm
10/14/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/14/25	Ethical Decision Making	9:00 - 11:30 am
10/14/25	Bloodborne Pathogens	10:30 - 11:30 am
10/14/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm

10/15/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/15/25	Special Event Management (Zoom Meeting)**	1:00 - 3:00 pm
10/16/25	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/16/25	NJCE Expo 25 - Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/16/25	NJCE Expo 25 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*	8:30 - 12:30 pm
10/16/25	NJCE Expo 25 - Flagger Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/25	NJCE Expo 25 - Practical Leadership - 21 Irrefutable Laws (Bergen)*	8:30 - 11:30 am
10/17/25	Hearing Conservation	8:30 - 9:30 am
10/17/25	Bloodborne Pathogens Administrator Training (Zoom Meeting)**	9:00 - 11:00 am
10/17/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/20/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/20/25	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
10/20/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/20/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
10/21/25	Preparing for the Unspeakable	9:00 - 10:30 am
10/21/25	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hr lunch brk
10/21/25	Fire Extinguisher Safety	11:00 - 12:00 pm
10/21/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/25	Chipper Safety	8:30 - 9:30 am
10/22/25	Chainsaw Safety	10:00 - 11:00 am
10/22/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/25	NJCE Expo 25 - Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/23/25	NJCE Expo 25 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
10/23/25	NJCE Expo 25 - Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
10/23/25	NJCE Expo 25 - Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
10/24/25	Flagger Skills and Safety	8:30 - 9:30 am
10/24/25	Personal Protective Equipment	10:00 - 12:00 pm
10/24/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/27/25	Confined Space Entry	8:30 - 11:30 am
10/27/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/27/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/28/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/25	Shop and Tool Safety	11:00 - 12:00 pm
10/28/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/29/25	Fire Safety	10:30 - 11:30 am
10/29/25	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
10/30/25	Hearing Conservation	8:30 - 9:30 am
10/30/25	Mower Safety	10:00 - 11:00 am
10/30/25	Playground Safety Inspections	1:00 - 3:00 pm
10/31/25	Disaster Management	9:00 - 10:30 am
11/3/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
11/3/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
11/3/25	NJCE - The Power of Collaboration Parts 1 & 2 (Middlesex)*	9:00 - 1:00 pm
11/4/25	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/4/25	Preparing for First Amendment Audits	9:00 - 11:00 am
11/4/25	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
11/4/25	Leaf Collection Safety Awareness	10:00 - 12:00 pm
11/4/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/5/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
11/5/25	Implicit Bias in the Workplace	9:00 - 10:30 am
11/5/25	Flagger Skills and Safety	11:00 - 12:00 pm

11/5/25	Personal Protective Equipment	1:00 - 3:00 pm
11/6/25	Confined Space Entry	8:30 - 11:30 am
11/6/25	Fire Extinguisher Safety	9:00 - 10:00 am
11/6/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/7/25	Introduction to Understanding Conflict (Zoom Meeting) **	10:00 - 12:00 pm
11/7/25	NJCE EXPO 25: Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 25: Fast Track to Safety (HazCom/BBP/Fire Safety/Driving Safety (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 25: Flagger Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 25: Practical Leadership - 21 Irrefutable Laws (Gloucester)*	8:30 - 11:30 am
11/10/25	Bloodborne Pathogens	7:30 - 8:30 am
11/10/25	Chainsaw Safety	9:00 - 10:00 am
11/10/25	Chipper Safety	10:30 - 11:30 am
11/10/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/10/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/12/25	Shop and Tool Safety	7:30 - 8:30 am
11/12/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	9:00 - 12:00 am
11/12/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/13/25	Hearing Conservation	7:30 - 8:30 am
11/13/25	Flagger Skills and Safety	9:00 - 10:00 am
11/13/25	Fire Safety	10:30 - 11:30 am
11/14/25	Fall Protection Awareness	8:30 - 10:00 am
11/14/25	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/14/25	Personal Protective Equipment	1:00 - 3:00 pm
11/17/25	Fire Extinguisher Safety	7:30 - 8:30 am
11/17/25	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/17/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/21/25	Accident Investigation (Zoom Meeting) **	8:00 - 10:00 am
11/21/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
11/21/25	Bloodborne Pathogens	11:00 - 12:00 pm
11/21/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
11/24/25	Chainsaw Safety	8:30 - 9:30 am
11/24/25	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
11/24/25	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/24/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/25/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/25/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/25/25	Driving Safety Awareness	10:30 - 12:00 pm
11/25/25	Fire Safety	1:00 - 2:00 pm

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

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

Group Training Procedures:

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

NJCE LIVE GROUP SIGN IN SHEET SUBMISSION

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



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



2025 MSI-NJCE EXPO

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

The training topics will include:

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

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
November 7th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

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

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

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

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at ndougherty@jamontgomery.com with any questions.



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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: 10/02/2025

RE: Risk Management Consultant's Report

Safety and Training

- **6/11/2025 Accident Review Committee Meeting Minutes**

Attached are the approved 6/11/2025 Safety and Accident Review Committee Meeting Minutes. The 8/13/2025 meeting minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2026 Underwriting Renewal Data**

All renewal information has been inputted into the Broker Buddha for the 2026 Insurance Commission Renewal for all members. We are working to finalize the information in the Origami system.

- **2026 Meeting Schedule**

Enclosed is the schedule for the Safety and Accident Review Committee meetings.

Action Requested: Motion to approve the schedule as presented.

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CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes June 11, 2025, 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
- | Committee Members | Member | Present / Absent |
|-----------------------|--|------------------|
| Dr. Cynthia Hickman | Cumberland County Insurance Commission (Chair) | Present |
| Paige Desiere | Cumberland County – Human Resources | Absent |
| Robin Haaf | Cumberland County - Human Services/Alcohol | Absent |
| Frank Sabella | Cumberland County - Prosecutor/Administration | Present |
| Megan Sheppard | Cumberland County – Health Department | Absent |
| Angela Chica | Cumberland County – Dept. of Employment and Training | Present |
| Christian Luciano | Cumberland County - Human Resources | Present |
| Dawn Bowen | Cumberland County - Emergency Services & Public Protection | Absent |
| Barbara Nedohon | Cumberland County – Aging & Disabled | Absent |
| Veronica Surrency | Cumberland County - Juvenile Detention Center | Absent |
| David Dewoody | Cumberland County – Purchasing | Present |
| Elizabeth Hoffman | Cumberland County – Sheriff's Department | Present |
| Kristopher Matkowsky | Cumberland County – Dept. of Social Services | Present |
| Terri Carpenter | Cumberland County – Library | Present |
| Amy Brag | Cumberland County – Department of Corrections | Absent |
| Warden Ronald Riggins | Cumberland County – Department of Corrections | Absent |
| Ricardo Martinez | Cumberland County – Department of Corrections | Present |
| Susan Sauro | Cumberland County – CATS | Present |
| Niki Kaskabas | Cumberland County – Department of Veterans Affairs | Present |
| Mathew Goranson | Cumberland County – Public Works / Roads & Bridges | Present |
| Melissa Hemple | Cumberland County – Planning Department | Present |
| Bob Carlson | Cumberland County Utilities Authority | Absent |
- Alternates:
- | | | |
|-------------------|--|---------|
| Matt Lutz | Cumberland County – Prosecutor's Office | Absent |
| Noah Hetzell | Cumberland County – Department of Health | Absent |
| Christopher Gallo | Cumberland County – County Engineer/Public Work | Present |
| Nathanael Cruz | Cumberland County – Sheriff's Office | Absent |
| Gabe Scarpa | Cumberland County – Emergency Services & Public Protection | Absent |
| Lisa Williams | Cumberland County – Office of Aging | Absent |
| Sarah Kovach | Cumberland County – CATS | Absent |
- Commission Professionals:
- | | | |
|--------------------|--|---------|
| Brad Stokes | Executive Director | Present |
| Glenn Prince | NJCE Safety Director / J.A. Montgomery | Present |
| Christina Violetti | RMC / Hardenbergh Insurance Group | Present |
| Joe Henry | RMC / Hardenbergh Insurance Group | Absent |
| Karen Read | PERMA | Absent |
| Veronica George | Inservco Insurance Services | Absent |
- III. Approval of the 4/9/2025 Safety and Accident Review Committee Meeting Minutes.
Motion to approve the 4/9/2025 Safety and Accident Review Committee Meeting Minutes.
Moved: Frank Sabella
Seconded: Kristopher Matkowsky
Vote: Aye: Unanimous Nay: 0 Abstentions: 0
- IV. Chairwoman's Report – Dr. Hickman
Dr. Hickman began by thanking the new individuals who have recently joined the committee.

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She spoke about the safety training available to the committee members, many which were found on the www.njce.org website. She instructed the way she would like the training calendars to be distributed by each County department. She encouraged all training but focused on speaking about Haz-Com training. She advised when it is required by law for the training to be completed. Ms. Sauro inquired about when the CATS drivers should be taking the Personal Protection Equipment Training, as there was a concern about the need for drivers to take the training. Mr. Prince advised that a job hazard assessment would need to be conducted to assess what hazards are encountered due to the driver's occupational exposure. He stated that he would contact her to discuss her concerns further.

Next, Dr. Hickman spoke about emergency action plans. She thanked the departments that have updated their plans and have conducted training on the updates. She reminded the committee that all new hires are required to have the training within the first week of their employment. She further recommended that training is done periodically. She reminded the committee that sign-in sheets are required to document the training and must be provided to her.

The Chairwoman continued by speaking about the recent tornado warning that occurred in the County. She spoke about the proper way to respond to the warning. She thanked the departments who utilized the emergency action plan to properly have employees shelter in place. She asked Mr. DeWoody to speak about how the situation was handled at the County Administration building. Mr. DeWoody advised that the coordinator directed all employees to go to the designated area, where everyone remained until the warning had ceased. She reminded the committee that all emergency action plans should have instructions on what to do during tornado / hurricane warnings. She recommended that all departments go over that portion of the plan with all employees. Ms. Sauro advised that the department has instructions on what to do when employees are in the building but inquired about what to do when drivers are on the road and a warning is issued. Dr. Hickman asked Mr. Prince to comment. Mr. Prince provided some recommendations on what can be done. Dr. Hickman advised that she would work with the department to place language in their plan pertaining to what drivers should do.

Lastly, she congratulated everyone who participated in the wellness walks. She spoke about the support that is being received and the adjustments that have been made to ensure that all who wish to can participate.

V. Risk Management Consultant's Report

Ms. Violetti reviewed the claims experience graph, valued as of 5/31/2025, which illustrates the total number of workers' compensation claims for Cumberland County and Cumberland County Utilities Authority, with an exclusion of any pandemic claims.

She continued by reviewing the 2024 Inservco Insurance Services Stewardship report. Mr. Stokes commented on the improvement on the number of days to report a claim. Mr. DeWoody asked if the information provided in the report could be compared to another County that has a correctional facility. Mr. Stokes advised that he could put together a document. Mr. Prince spoke about the important items that need to be known about another County correctional facility to accurately compare both. The types of injuries sustained by correctional facility personnel were discussed. Mr. Stokes advised that there is nothing found in the report that concerned him.

Lastly, Ms. Violetti advised that a submission has been provided to J.A. Montgomery for the 2025 NJCE JIF reinsurer safety grant. The submission was from the County Public Works Department. The department requested funding for the installation of six cameras at the Bridgeton and Vineland fuel facility. The total cost for six cameras and corresponding accessories is \$46,900. The facility is utilized by both County employees as well as employees from other entities, including many municipalities. The cameras would provide full coverage of all pumps at both facilities. The installation of the cameras would mitigate risk by deterring criminal activity, monitoring compliance with operational procedures and will reduce liability claims.

VI. NJCEL Safety Director's Report

Mr. Prince spoke about safety training available on the www.NJCE.org website. He reminded the committee to include Dr. Hickman on all training requests. He highlighted some of the training courses available.

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CUMBERLAND COUNTY INSURANCE COMMISSION

He continued by speaking about the increased PEOSH activity that is occurring throughout the state. He spoke about the organization's five-year plan and the types of entities that the organization is visiting.

He advised that the Leadership Academy has a dedicated page on the website, along with the Supervisor Skills Program. He encouraged the committee to review the website and the two programs. He advised that all training is on the site for July. He also advised that all written plans are available on the site as well. He spoke about the heat illness prevention written plan and advised that PEOSH has been focused on this area as well.

- 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
Mr. DeWoody advised that the RAMM Environmental 2024 chemical product survey is complete. The information is being reviewed and will be completed by the State's deadline.
- IX. New Business
There was no new business.
- X. Adjournment
Motion to adjourn.
Moved: David DeWoody
Seconded: Susan Sauro
The meeting was adjourned at 10:43am

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**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2025						
	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	78	\$72,422.45	\$28,511.46	\$43,910.99	61%	\$5,571.83
February	90	\$67,761.80	\$25,577.85	\$42,183.95	62%	\$5,456.66
March	39	\$29,243.15	\$13,382.51	\$15,860.64	54%	\$1,949.43
April	31	\$204,232.85	\$71,359.69	\$132,873.16	65%	\$14,628.88
May	62	\$45,786.27	\$21,528.26	\$24,258.01	63%	\$2,996.39
June	35	\$20,531.78	\$7,211.42	\$13,320.36	61%	\$1,731.68
July	45	\$79,559.45	\$31,952.08	\$47,607.37	60%	\$6,083.88
August	60	\$208,771.03	\$118,575.71	\$90,195.32	43%	\$10,400.79
September						\$0.00
October						\$0.00
November						\$0.00
December						\$0.00
Grand Total	440	\$728,308.78	\$318,098.98	\$410,209.80	60%	\$48,819.54

2024						
	BILL COUNT	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
June	-	-	-	-	-	-
July	42	\$19,755.25	\$6,757.46	\$12,997.79	66%	\$1,689.76
August	217	\$166,482.02	\$61,859.28	\$104,622.74	63%	\$13,337.09
September	128	\$ 192,433.70	\$74,977.82	\$103,045.34	54%	\$14,410.54
October	75	\$178,262.08	\$52,193.37	\$126,068.71	71%	\$698.54
November	111	\$181,422.55	\$89,753.64	\$91,668.91	51%	\$0.00
December	78	\$62,913.53	\$21,186.57	\$41,726.96	66%	\$0.00
Grand Total	995	\$1,031,758.20	\$392,109.08	\$625,238.58	62%	\$49,000.00



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

01/01/2025 – 8/31/2025

	Bill Count	Billed	\$ Approved	\$ Savings	% of Savings
Qualcare	406	\$516,205.16	\$164,446.42	\$351,758.74	68%
ANESTHESIOLOGY	1	\$3,500.00	\$1,400.00	\$2,100.00	87%
DURABLE MEDICAL EQUIPMENT	4	\$1,460.16	\$187.15	\$1,273.01	55%
HOSPITAL	18	\$123,085.09	\$55,066.71	\$68,018.38	41%
MRI/RADIOLOGY	4	\$273.00	\$161.93	\$111.07	67%
OCCUPATIONAL MEDICINE	84	\$58,643.20	\$19,171.76	\$39,471.44	78%
ORTHOPEDIC SURGERY	63	\$229,963.41	\$50,536.78	\$179,426.63	72%
PHYSICAL THERAPY	180	\$76,128.00	\$21,435.15	\$54,692.85	29%
URGENT CARE CENTER	52	\$23,152.30	\$16,486.94	\$6,665.36	26%
Negotiated	17	\$142,224.41	\$105,804.95	\$36,419.46	26%
ANESTHESIOLOGY	2	\$7,625.00	\$4,990.00	\$2,635.00	15%
DURABLE MEDICAL EQUIPMENT	2	\$4,810.00	\$4,088.50	\$721.50	26%
ORTHOPEDIC SURGERY	12	\$129,269.41	\$96,284.45	\$32,984.96	15%
PAIN MANAGEMENT	1	\$520.00	\$442.00	\$78.00	32%
Out of Network	17	\$69,879.21	\$47,847.61	\$22,031.60	32%
ANESTHESIOLOGY	3	\$2,891.00	\$2,243.04	\$647.96	0%
CLINICAL LABORATORY	1	\$281.40	\$281.40	\$0.00	1%
DURABLE MEDICAL EQUIPMENT	3	\$1,522.75	\$1,505.42	\$17.33	0%
MEDICAL TRANSPORTATION	3	\$3,409.40	\$3,394.03	\$15.37	25%
OCCUPATIONAL MEDICINE	2	\$29,790.00	\$12,490.00	\$17,300.00	15%
ORTHOPEDIC SURGERY	3	\$7,365.37	\$5,528.02	\$1,837.35	26%
LABORATORY	1	\$219.29	\$197.14	\$22.15	15%
NEUROLOGY	1	\$24,400.00	\$22,208.56	\$2,191.44	56%
Grand Total	440	\$728,308.78	\$318,098.98	\$410,209.80	56%
PPO Penetration Rate 90%					



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

Top 10 Providers - 01/01/2025 - 08/31/2025			
	BILL COUNT	\$ APPROVED	SPECIALTY
SURGICAL STUDIOS LLC	4	\$91,450.05	Orthopedic Surgery
PREMIER ORTHOPAEDIC ASSOCIATES	133	\$48,990.79	Ortho/Occ Med
INSPIRA MEDICAL CENTER	17	\$33,385.93	Hospital
NEUROPHYSIOLOGIC INTERPRETIVE	1	\$22,208.56	Orthopedic Surgery
KENNEDY UNIVERSITY HOSPITAL	1	\$20,414.71	Hospital
REHAB CLINICS	140	\$16,234.51	Physical Therapy
INSPIRA URGENT CARE	51	\$15,425.45	Urgent Care Center
ACCURATE MONITORING LLC	1	\$12,000.00	Orthopedic Surgery
HAND SURGEONS PC	11	\$10,362.42	Orthopedic Surgery
SURGERY CENTER OF CHERRY HILL	3	\$8,103.80	Orthopedic Surgery
Grand Total	362	\$278,576.22	

APPENDIX I – MEETING MINUTES
August 7, 2025

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – AUGUST 7, 2025
ELECTRONICALLY
11:00 AM**

Meeting called to order. Open Public Meetings notice read into record. Flag salute recited followed by a moment of silence for Robert Carlson from the Cumberland County Utilities Authority who recently passed away.

ROLL CALL OF COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

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

John Carr, Cumberland County
Paige Desiere, Cumberland County
Kathy Doran, Cumberland County
Dominic Buirch, Cumberland County UA
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Kelly Guerriero, Inservco
Veronica George, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Sarah Mentzer, Vangaurd
Jon Griglack, SG Risk
Christine Gallagher, Qual-Lynx
Kerin Drumheiser, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Elizabeth Chipman, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF June 5, 2025

Moved:	Commissioner Marchand	
Second:	Chairman Smaniotto	
Vote:		Unanimous

Executive Director introduced Liz Chipman a new addition to the Perma team and welcomed her to the Commission meeting.

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Certificate of Insurance Issuance Report: Attached on **Pages 3-4** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for May and June. There were 8 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved:	Commissioner Smaniotto
Second:	Chairman Marchand
Vote:	Unanimous

NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 5-7) – The NJCE met virtually on Friday, June 13, 2025. A written summary of the meeting is included in the agenda on pages 4-6. The NJCE is scheduled to meet virtually on Thursday, September 25, 2025 at 9:30 a.m. Executive Director said the Fund Auditor submitted the draft financial report, and that was sent off for filing with the State. The cost for property appraisals for the Commission will be reimbursed.

NJCE JIF Renewal Timeline (Pages 8-9) - Included on page 8-9 is the annual timeline for the NJCE renewal process with specific target dates. The Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.

Financial Fast Track – Included on **Pages 10-12** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for March. As of **March 31, 2025** the Commission has a deficit of **\$1,804,423**. Total cash on hand is \$4,749,978. Executive Director reported the financial fast track report shows a surplus increase of \$28,000. The deficit is \$1.8 million however there is \$4.7 million in cash and hoping thing will start to trend better.

NJ CEL Property and Casualty Financial Fast Track (Pages 13-15) – Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of March. As of **March 31, 2025** the NJCE has a surplus of **\$14,462,452**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$26,561,374**. Executive Director said a very good quarter for the NJCE with over \$2 million in

surplus increase for the quarter bringing the total surplus to \$14.4 million and over \$26 million in cash.

Claims Tracking Report (Pages 16-17) – Included in the agenda are the Claims Activity Reports for May & June that tracks open claims. Executive Director reported in May and June there were six less claims in each month.

Property Appraisals – Most field work has been completed and are under review by the vendor. Final reports should be delivered in the next few weeks. Executive Director provided a status of property appraisals and said most of the field work is complete. They were at the college yesterday finishing up the field work, so those reports should arrive next week. Once received they will be distributed to Christina Violetti for review and uploaded into Origami. The appraisals were completed on properties with a value of \$500,000 to \$1 million.

Informational Items:

2025 NJCE Best Practices Workshop - As previously reported, the NJCE Best Practices Workshop will be hosted this fall virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. More details will be provided closer to the event.

Kerin Drumheiser reported there will be presentations on workers compensation, defensive driving and a day in the life of a risk manager. In response to a question on the Defensive Driving Best Practices Ms. Drumheiser said the session will look at defensive driving from workers comp line, auto physical damage and property and will be presented by JA Montgomery. Safety Director Prince said that this presentation does not provide a reduction in certain coverages as in the DDC6 Program, but this presentation is a safe driving training that would reiterate strategies employees should be deploying when operation vehicles on behalf of the County.

2025 Meeting Schedule – The next Commission meeting is scheduled for Thursday, October 2, 2025 at 11:00 AM via Zoom.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the time period of April 1, 2025, through May 31, 2025. There were 10 new claims and four of those claims were deemed preventable. Training was provided for the preventable claims. There were five slips trips and falls, two strains, two injuries by strike and one exposure. Of the 10 claims eight received medical treatment and two claims resulted in three total lost days.

CLAIMS COMMITTEE: NONE

TREASURER:

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

**MOTION TO APPROVE RESOLUTION 22-25 JUNE BILLS LIST IN
THE AMOUNT OF \$804,967.51**

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director's report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said The Leadership Academy is now in operation and started on July 1, 2025. Registration will then begin again on December 1, 2025 for a January 2026 start date. Mr. Prince said the Cumberland training coordinator does a great job in advocating for these opportunities so employees can participate.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from the April 9, 2025 meeting were included in the agenda. Minutes for the June 11th meeting will be provided once they are approved at the next meeting. Ms. Violetti said defensive driving training codes have been distributed to the County and the Utility Authority and are available to send to employees for training. Ms. Violetti will work with the County and the Utility Authority to review schedules and applications to make sure everything is updated in the renewal process.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending June 30, 2025, along with the PPO Savings Report and Top 10 Providers. As of June 30th, there were 335 bills, with total charges of \$439,978.00, with a savings of \$272,407.00 or 62%.

CLAIMS SERVICE: Claims Manager Veronica George reported there are claims to discuss in Closed Session. Ms. George said with the July claims bills that will be processed it may hit the annual cap of \$50,000 so she will monitor the managed care cap and implement the process to stop payments once the cap is reached.

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

Moved: Chairman Marchand
Second: Commissioner Smaniotto
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved: Chairman Smaniotto
Second: Commissioner Marchand
Vote: Unanimous

Workers Comp PARs/SARs

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002008 IN THE AMOUNT OF \$200,180.88**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATIN REQUEST FOR
CLAIM #3770001886 IN THE AMOUNT OF \$73,101.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002048 IN THE AMOUNT OF \$17,940.00 SETTLEMENT AUTHORIZATION
IN THE AMOUNT OF \$15,000.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002258 IN THE AMOUNT OF \$84,607.40**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002269 IN THE AMOUNT OF \$124,500.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002266 IN THE AMOUNT OF \$24,434.87**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATIN REQUEST FOR
CLAIM #3770001939 IN THE AMOUNT OF \$50,115.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATIN REQUEST FOR
CLAIM #3770002088 IN THE AMOUNT OF \$10,072.35**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

General Liability PARs/SARs

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002325 IN THE AMOUNT OF \$56,000.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATIN REQUEST FOR
CLAIM #3770002303 IN THE AMOUNT OF \$4,000.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM
#3770002063 IN THE AMOUNT OF \$14,500.00 SETTLEMENT AUTHORIZATION
IN THE AMOUNT OF \$5,000.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR
CLAIM #3770001925 IN THE AMOUNT OF \$4,000.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR
CLAIM #3770001962 IN THE AMOUNT OF \$12,500.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR
CLAIM #3770002347 IN THE AMOUNT OF \$250.00**

Moved: Chairman Marchand
Second: Commissioner Smaniotto

Auto Property Damage

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002310 IN THE AMOUNT OF \$1,000.00

Moved: Chairman Marchand
Second: Commissioner Smaniotto

Property

MOTION TO ABANDON SUBROGATION REQUEST FOR CLAIM #2024318671

Moved: Chairman Marchand
Second: Commissioner Smaniotto

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$522,163.15 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$ \$175,038.35

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved: Chairman Marchand
Second: Commissioner Smaniotto
Vote: Unanimous

MEETING ADJOURNED: 11:48 AM

NEXT MEETING: WILL BE HELD ON OCTOBER 2, 2025 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

Appendix II

Cumberland County Insurance Commission
2025 Plan of Risk Management – revised 10-2-2025

BE IT RESOLVED by the Insurance Commission's governing body that effective 01/01/2025 the 2025 Plan of Risk Management shall be:

- 1.) The perils or liability to be insured against.
 - a.) The Insurance Commission insures the following perils or liability:
 - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
 - Property & Terrorism, Auto Physical Damage and Boiler & Machinery.
 - b.) The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJCF):
 - Excess Workers' Compensation
 - Excess Liability
 - Excess Property & Terrorism including Boiler and Machinery
 - Public Officials Liability/School Board Legal/Employment Practices Liability
 - Crime
 - Pollution Liability
 - Medical Professional and General Liability
 - Employed Lawyers Liability
 - Cyber Liability
 - Non-Owned Aircraft Liability
 - Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

- Workers' Compensation: Statutory
- Employer's Liability – \$26,150,000 per occurrence.
- USL&H – Included
- Harbor Marine/Jones Act – Included

b.) Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.

- \$22,000,000 each / \$22,000,000 aggregate (Automobile Liability is unaggregated).
- Subsidence - \$750,000 per occurrence
- Owned Watercraft 35' in length or less - \$750,000.
- Garage Liability - \$750,000
- The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
- The Insurance Commission covers **Statutory Minimums** for Underinsured/Uninsured Motorists Liability for all vehicles part of the Cumberland Area Transit System (CATS)
- The Insurance Commission covers the following Medical Expenses:
 - All vehicles part of Cumberland Area Transit System (CATS): 1) \$250,000 per passenger, per vehicle; and 2) \$10,000 all other.
 - All vehicles part of the Holding Cell Transportation Unit while transporting inmates: \$15,000 Per Person

c.) Public Officials Liability/School Board Legal/Employment Practices Liability

- Limit: \$10,000,000 each claim and in the annual aggregate
- Retentions:
 - Cumberland County - \$100,000 POL/\$250,000 EPL

- Cumberland County UA - \$100,000 POL/\$250,000 EPL

d.) Property & Terrorism /Equipment Breakdown

- All Risk: \$260,000,000 Per Occurrence
- Flood: \$100,000,000 Aggregate, except
 - Flood, High Hazard: \$75,000,000 Aggregate
 - Flood, Unreported: \$10,000,000 Aggregate
- Earthquake: \$150,000,000 Aggregate
- Vehicles (PD Only): \$10,000,000
 - Time Element/Extra Expense: \$500,000 (NJCE/Member)
- UAS (Drones) - \$100,000
- Working Dogs - \$100,000

Property & Terrorism Deductibles

- All Other: \$250,000
 - Cumberland County - \$5,000 Property and Auto Physical Damage Comprehensive
 - Cumberland County UA - \$1,000 Property and \$1,000 Auto Physical Damage
- The Equipment Breakdown deductible is \$50,000 member entity deductible per occurrence.
- Flood (SFHA), Per Location
 - Building: Maximum Available Limit from NFIP (typically \$500,000)
 - Contents: Maximum Available Limit from NFIP (typically \$500,000)
 - Time Element: \$500,000
- Named Storm:
 - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 - Minimum Deductible: \$500,000 per occurrence

- The NJCE provides 4% x 1%, subject to a \$10M aggregate

- Note: Where there is an underlying Insurance Commission such as exist in Cumberland, the Cumberland County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the excess policy through the NJC JIF), but only for what is not reimbursed by FEMA and less the member entity deductible. The Cumberland County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

e.) Crime

Limit per occurrence:

- Cumberland County – \$1,000,000

Deductible per occurrence:

- Cumberland County – \$25,000

f.) Pollution Liability

- Limit of Liability:
 - \$10,000,000 Per Claim / \$25,000,000 Aggregate
- Member Entity Deductible: \$50,000

g) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Deductibles GL and PL:
 - Cumberland County Outpatient Clinic - \$50,000
 - Cumberland County Department of Health - \$50,000
 - Cumberland County Department of Human Services – Division of Mental Health and Addiction Services - \$50,000
 - Cumberland County Sexual Assault Nurse Examiners - \$50,000

h.) Employed Lawyers Professional Liability

- Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
 - Cumberland County \$25,000
 - All Other Entities: Not applicable

i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

j.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
- Medical Expense: \$5,000
- Rotor Wing: \$5,000,000

k.) Active Assailant

- Limit: \$5,000,000 each occurrence/aggregate
- Deductible: \$25,000
- Waiting Period: 12 Hours
- Insured Entities: Cumberland County, Cumberland County Utilities Authority

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).

a.) Workers' Compensation (all coverages) - \$300,000 CSL

b.) Liability (all coverages) - \$250,000 CSL

- Underinsured/Uninsured - Statutory Minimums
- Personal Injury Protection - \$250,000 CSL
- Medical Expenses (CATS) - \$250,000 CSL

- c.) Public Officials Liability/School Board Legal/Employment Practices Liability
 - Cumberland County Utility Authority - \$75K x \$25K POL & \$225K x \$25K EPL
- d.) Property & Terrorism /APD - \$250,000 per occurrence less member deductibles.
 - Flood, SFHA:
 - Building: Max available limit from NFIP (typically \$500,000)
 - Contents: Max available limit from NFIP (typically \$500,000)
 - Equipment Breakdown: \$50,000 excess of \$50,000
- e.) Crime – None
- f.) Pollution Liability – None
- g.) Medical Professional General Liability – None
- h.) Employed Lawyers Liability – None
- i.) Cyber Liability – None
- j.) Active Assailant – None
- 4.) The amount of unpaid claims to be established.
 - a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
 - b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
 - c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
 - d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
 - e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in

the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's major excess insurers (i.e. Safety National, Munich, Berkley, Old Republic, Bowhead and Obsidian for liability reinsurance; Safety National Casualty Company for workers' compensation). Every three years, the NJC's internal auditors may conduct an audit.
- b.) Each member entity is provided with a claims reporting procedure and appropriate forms.
- c.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (MCO) *through the claims service company* whose procedures are integrated into the Insurance Commission's claims process.
- d.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission does not purchase commercial insurance.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

- a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- \$15,000 for workers compensation claims
- \$10,000 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills.

When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.