CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
OCTOBER 1, 2026 – 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 it's October 1, 2026 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 1, 2026 – 11:00 AM

- ❑ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ❑ **FLAG SALUTE**
- ❑ **ROLL CALL OF COMMISSIONERS**
- ❑ **APPROVAL OF MINUTES: August 6, 2026 Open Minutes………………Appendix I**
  August 6, 2026 Closed Minutes…Distributed Separately

- ❑ **CORRESPONDENCE - None**

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

- ❑ **COMMITTEE REPORTS**
  Safety Committee Report……………………………………………………………..**Verbal**
  Claims Services – PERMA…………………………..……………………….…**Verbal**

- ❑ **TREASURER – Anthony Bontempo**
  Resolution 21-26 October Bill List…..………………………..............................**Page 23**

- ❑ **CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
  Monthly Report...…**Page 24**

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

- ❑ **MANAGED CARE – Qual Lynx**
  Monthly Report..….**Page 39**

- ❑ **CLAIMS SERVICE – Inservco Insurance Services**

- ❑ **EXECUTIVE SESSION**

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

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

  - ❑ **NEXT SCHEDULED MEETING: December 3, 2026 – Via Zoom**
  - ❑ **MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date:	October 1, 2026
Memo to:	Commissioners of the Cumberland County Insurance Commission
From:	PERMA Risk Management Services
Subject:	Executive Director's Report

- ❑ **2025 Audit Report** – A draft copy of the 2025 Audit was distributed to Fund Commissioners under separate cover. Representatives of the Commission's auditor, PKF O'Connor Davies, will attend the meeting to formally present the audit. Included in the agenda on **pages 3-5** is Resolution 20-26, Certification of Annual Audit Report for the Period ending December 31, 2025 along with the Group Affidavit Form.

  - ❑ **Motion to approve Resolution 20-26, Certification of Annual Audit Report for Period Ending December 31, 2025**

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) -** The NJCE met virtually on September 18, 2026. Included in the agenda on **pages 6-10** is a summary report of the meeting. The NJCE is scheduled to meet again on October 19, 2026 at 9:30 a.m. via Zoom.

- ❑ **2027 Renewal** – The 2027 renewal process began the beginning of August with a deadline to complete by September 4th. The Fund Office is following up for any outstanding items.

- ❑ **2027 Pre-Renewal Webinar -** The NJCE Underwriting Manager held a webinar on the 2027 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.

- ❑ **Certificate of Insurance Issuance Report:** Attached on **pages 11-12** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for July and August. There were 3 certificates of insurance issued during this period.

- ❑ **Financial Fast Track –** Included on **pages 13-18** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for May and June. As of **June 30, 2026,** the Commission has a deficit of **$1,258,060.** Total cash on hand is $3,348,727.

- ❑ **NJ CEL Property and Casualty Financial Fast Track (pages 19-20)** – Included in the agenda is the NJ CEL Financial Fast Track Report for March**.** As of June 30, 2026, the CEL has a surplus of **$18,114,071** and **$32,528,383** in cash.

- ❑ **Claims Tracking Report (page 21-22)** – Included in the agenda are the Claims Activity Reports for June & July that tracks open claims.

- **Third Installment Assessments –** A reminder that the third installment assessment bills are due by October 15th.

- **New Jersey State League of Municipalities Annual Conference -** The 110th annual conference is scheduled for November 17 through November 19 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 18. We encourage our commissioners to attend.

RESOLUTION NO. 20-26

Resolution of Certification
Annual Audit Report for Period Ending December 31, 2025

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 2025 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

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

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

General Comments
and
Recommendations

and

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

General Comments
and
Recommendations

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

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

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

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

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

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

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE

RESOLUTION PASSED AT THE MEETING HELD ON OCTOBER 1, 2026

____

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 2025.

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.) Sandra Taylor

____
(L.S.) James Sauro

____
(L.S.) Kevin Smaniotto

____
(L.S.) Kimberly Codispoti

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

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 18, 2026

Memo to: Commissioners
Cumberland County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF September Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund meeting to review Payment Authority Requests (PARs). At this point in the meeting, closed session was not needed for additional claim review, and the Board accepted the committee's recommendation to approve the claims.

All claims are reviewed and discussed at the Claims Review Committee meetings and only property claims of $500,000 and more are discussed during closed sessions of the NJCE JIF meetings. Fund Attorney and the Fund Office recommended expansion of the review during closed session to include General Liability and Workers' Compensation claims of $500,000 or more. This change will allow all large authority requests and/or final settlements to be reviewed by the board. The Board of Fund Commissioners accepted the recommendation; the Claims Review Committee Charter and Plan of Risk Management will be updated to memorialize this action at the October 23, 2026 JIF meeting.

NJCE Settlement Procedures: Submitted for information was the current claims settlement procedures on claims with settlements that exceed the Primary and NJCE limits with excess contribution/reimbursement. The procedures have been updated to reflect notification at the Commission level; the Board of Fund Commissioners accepted the revisions of the claim settlement procedures.

Excess Pollution Liability Quote: On July 30th Underwriting Manager presented a revised excess pollution liability quote for 17 member locations with 15-month policy term, which reflected a $15m limit and $5m retention to include Odor/Atmospheric Migration at a minimum premium of $448,856.25. As of this meeting, four member entities have indicated interest in purchasing this coverage. Since the quotes are subject to a minimum premium, the Underwriting Manager will re-market this coverage as part of the 2027 pollution liability renewal to improve pricing, coverage, terms and conditions. The Board of Fund Commissioners agreed with this recommendation.

Professional Services:

Claims Resolution Corporation (CRC): The Fund's contract with CRC for Claims Administration of WC & Managed Care services expires on September 25, 2026. A request for proposal (RFP) was issued on Friday July 17, 2026 with a deadline to submit responses by August 11, 2026; three (3) responses were received in response to this RFP. On August 24, 2026, Fund Attorney, QPA, Treasurer and Executive Director staff met to conduct a preliminary review of the responses. It was determined that the scope and fees section of the RFP did not clarify pricing and as such, the NJCE is unable to determine the exact costs by the respondents.

Recommendation is to revise the RFP sections, reissue the RFP following this meeting and award a contract for services with a January 1, 2027 effective date. In addition, CRC was contacted to consider extending the current agreement, at the same terms and conditions, to the end of December, pending re-procurement of services, and agreed to do so. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution extending the current agreement with CRC to provide claims administration services with the same terms and conditions until December 31, 2026.

The Chertoff Group: The Fund's contract with the Chertoff Group for Cyber Support Program Services expired June 2026. The NJCE Cyber Liability carriers view the Fund's collaboration with the Chertoff Group and services provided as extremely beneficial. Underwriting Manager worked with the Chertoff Group to review member concerns, industry updates, etc. to submit a proposal with updated projects and initiatives. A noted addition in the proposal was Operational Technology (OT) Framework, which are the points of a network that control actual equipment often found in water utility systems. Submitted was a copy of Chertoff's proposal with updated projects at an annual fee not to exceed $40,000. The Board of Fund Commissioners moved a motion to approve these services subject to pay to play documentation.

Lobbyist: In April, the Board of Fund Commissioners agreed to procure a Lobbyist to represent the Fund in potential adverse legislation in addition to promoting favorable legislation and identifying bill sponsors. On August 5th, the Ad Hoc Committee – Commissioners Buono, Kessler and Shea and Fund Attorney - met to draft the scope of services for consideration. The final draft was submitted to the Fund Attorney for review and contract award services are targeted for a January 1, 2027 start date.

Conflict Attorney: At the June 26th fund meeting, Fund Office and Fund Attorney recommended the procurement of a conflict attorney to opine on a potential conflict or appearance of a conflict with the plaintiff attorney firm for an active Atlantic County Utility Authority (ACUA) environmental claim.

ACUA recommended the firm Porzio Bromberg and Newman to be contingent on use of a retired judge with relevant conflict attorney experience. In addition, Conner Strong and Buckelew recommended the following firms for consideration by the Board:

- Bressler, Amery & Ross Legal Ethics and Compliance: Bressler, Amery & Ross, P.C.
- Malamut Law Dominic Rota | Malamut Law
- Einhorn Barbarito Ethics & Professional Liability Defense - Einhorn Barbarito

Recommendation is the Fund Office will contact Porzio Bromberg and Newman to consider and provide a quote for this engagement. The Board of Fund Commissioners agreed with the recommendation.

Other Professional Services: Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2026. The Fund Office in conjunction with Fund Attorney and QPA will start the procurement process in October.

Property Risk Engineering: In June, Underwriting Manager submitted two property risk engineering proposals from Chubb and Zurich given the Fund's uptick in property losses during the 1st quarter of 2026. The Board agreed to implement the program over a multi-year period. Initially, each member's largest location was identified in Origami by Underwriting to obtain a quote. In June, the Board also recommended each member identify three (3) of their preferred locations for inspection. A status report of the identified locations will be submitted for the October agenda.

NJCE Committees:

Finance Sub Committee: A meeting of the Finance Sub Committee has been scheduled for October 16, 2026 at 9:30AM to discuss the 2027 preliminary budget.

NJCE Safety Committee: The Safety Committee met on Monday September 14, 2026; submitted for information were the minutes of the meeting. The next meeting is scheduled for Monday, December 14th at 10am via Zoom.

Cyber Claims: At the June 26th meeting, the Board of Fund Commissioners agreed with the Finance Sub Committee's recommendation that the Fund Office and Underwriting Manager pursue a Master Service agreement with its Breach Counsel. The Master Service Agreement will help avoid challenges faced by members when complying with local public contract laws and/or organizing their governing body quickly enough to engage cyber legal counsel and forensic vendors. A draft agreement will be submitted for the October agenda for the Board's review and consideration.

Tracking Reports: Submitted for information was the Financial Fast Track as of June 30, 2026 reflecting a statutory surplus of $18.1 million. The reports reflects the consolidation of 2010 to 2019 Fund Years creating the Legacy and Closed Years accounts. Also submitted was the Expected Loss Ratio as of June 30, 2026.

Regulatory Compliance Checklist as of 9/16/2026: Submitted for information was a checklist that tracks contracts, compliance, and other Fund business.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are set to renew their three-year membership with the Fund as of January 1, 2027; the Fund Office has received all renewal resolutions and/or agreements from these members and a will submit the necessary filing with the state agencies.

2027 Budget & Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates.

Underwriting Data Collection: The 2027 renewal process began on July 27th with a deadline to complete by September 4th. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder 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.

December 31, 2025 Audit: The 2025 Audit Report, Actuarial Certification & Statement of Actuarial Opinion was filed with the Department of Community Affairs. The Synopsis of Audit has been posted to the fund's website in the *Public Notice/State Required Postings* section.

2026 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 110th annual conference is scheduled for November 17th through November 19th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year's program will be "Local Government Risk Management" and more information will be provided at the next meeting.

2027 Best Practices Workshop Webinar: Feedback on the last session held in 2025 was positive and the Fund plans to host another workshop virtually in the fall of 2027.

Underwriting Manager Report

Memorandum distributed highlighting the anticipated changes for the 2027 renewals by line of coverage. Underwriting Manager will be hosting a 2027 pre-renewal webinar on Tuesday September 22, 2026 at 10:00AM to cover the current state of the market and anticipated program changes.

In addition, Underwriting Manager reported a favorable meeting with Safety National, the NJCE's excess workers' compensation and excess liability carrier. Safety National had a favorable view of the Fund's collaborative efforts in its management of claims and risk control efforts.

Risk Control Report

Safety Director submitted a report noting the Risk Control Activities from June to September 2026, bulletins that were distributed, live and learning-on-demand training sessions and information on the 2026 MSI-NJCE Expo. Report noted the NJCE Leadership Academy, a program whose goal is to enhance leadership skills, has partnered with Echelon Front to provide foundational principles of leadership; a training announcement and registration on the program will be issued to members in the coming week.

In addition, the 2026 Safety Grant program has contributions from Safety National, Munich RE, Old Republic and METIS, in the amounts of $100,000, $17,000, $6,000 and $7,500 respectively, for a total grant amount of $130,500. Safety Director and the safety grant committee will review the submissions and provide a report at the October meeting.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of August 2026.

Executive Session: The Board of Fund Commissioners held Executive Session to review all claims of $500,000 or more. In Open Session, the Board of Fund Commissioners agreed on the strategy outlined for BCIC claim #2025354527.

Next Meeting: The next regularly scheduled meeting is October 23, 2026 at 1:30pm via Zoom.

Cumberland County Ins. Comm.

From 7/1/2026 To 8/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit Local I - Cumberland County	Programs/Community Mobility 283-299 Market Street, Suite #1100 Newark, NJ 07102	RE: Vehicles The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following vehicles: 2018 Ford E-350 Mini-Bus Elkhart Coach Bus VIN #1FDFE4FS7JDC36260 2018 Ford E-350 Mini-Bus Elkhart Coach Bus VIN #1FDFE4FS4JDC36278 2022 Chrysler Voyager Van VIN #2C4RC1CG8NR118419 2022 Chrysler Voyager Van VIN #2C4RC1CG8NR118422 2024 Ford E-450 Mini-Bus Champion VIN #1FDFE4FN9RDD43669 2024 Ford E-450 Mini-Bus Champion VIN #1FDFE4FN7RDD43508 2024 Ford E-450 Mini-Bus Champion VIN #1FDFE4FN7RDD34954 2025 Ford E-450 Mini-Bus Champion VIN #1FDFE4FN8SDD19479 2025 Startrans Senator II- VIN: 1FDFE4FN6SDD40976- Grant/FAIN: NJ-18-X033 (formerly NJ-16-X012) 2026 Ford Champion Challenger VIN #1FDFE4FN0TDD07201 2026 Ford Champion Challenger VIN #1FDFE4FN4TDD07203 2026 Ford Champion Challenger VIN #1FDFE4FN8TDD07205	7/8/2026 #6599263	GL AU EX OTH
Total # of Holders: 1				

Cumberland County Ins. Comm.

From 8/1/2026 To 9/1/2026

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rowan College of South Jersey I - County of Cumberland	3322 College Drive Vineland, NJ 08360	RE: Use of Any/All 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 any/all facilities during the current policy year.	8/6/2026 #6641376	GL AU EX WC OTH
H - NJ Transit Local Programs / I - County of Cumberland	Community Mobility 283-299 Market Street Suite #1100 Newark, NJ 07102	RE: SY 2027 NJ-JARC Round 13 Grant Program The Certificate Holder and the State of New Jersey are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to SY 2027 NJ-JARC Round 13 Grant Program and any claims arising out of the SY 2027 NJ -JARC Round 13 Grant Program.	8/6/2026 #6641374	GL AU EX OTH
Total # of Holders: 2				

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
	CUMBERLAND COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
		AS OF	**May 31, 2026**		
	ALL YEARS COMBINED				
1.	**UNDERWRITING INCOME**	**359,280**	**1,796,402**	**43,448,544**	**45,244,945**
2.	**CLAIM EXPENSES**				
	Paid Claims	139,256	712,571	17,486,879	18,199,450
	Case Reserves	184,733	33,276	3,298,969	3,332,244
	IBNR	(155,612)	28,919	2,924,779	2,953,697
	Excess Insurance Recoverable	(414)	(1,032)	(28,473)	(29,505)
	Discounted Claim Value	(12,985)	54,667	(331,222)	(276,556)
	TOTAL CLAIMS	**154,978**	**828,400**	**23,350,930**	**24,179,331**
3.	**EXPENSES**				
	Excess Premiums	154,075	770,376	18,531,439	19,301,815
	Administrative	28,684	145,126	4,494,538	4,639,663
	TOTAL EXPENSES	**182,760**	**915,502**	**23,025,977**	**23,941,479**
4.	**UNDERWRITING PROFIT (1-2-3)**	**21,543**	**52,500**	**(2,928,363)**	**(2,875,864)**
5.	**INVESTMENT INCOME**	8,174	36,355	563,566	599,922
6.	**PROFIT (4 + 5)**	**29,718**	**88,855**	**(2,364,797)**	**(2,275,942)**
7.	**CEL APPROPRIATION CANCELLATION**	0	0	2,109	2,109
8.	**DIVIDEND INCOME**	0	0	198,393	198,393
9.	**DIVIDEND EXPENSE**	0	0	(198,393)	(198,393)
10.	**SURPLUS TRANSFER**	0	0	0	0
11.	**INVESTMENT IN JOINT VENTURE**	0	(7,206)	927,219	920,013
12.	**SURPLUS (6 + 7 + 8 - 9 + 10 + 11)**	**29,718**	**81,649**	**(1,435,469)**	**(1,353,821)**
	SURPLUS (DEFICITS) BY FUND YEAR				
	2012	309	728	302,295	303,023
	2013	154	1,307	228,234	229,541
	2014	503	2,852	181,080	183,931
	2015	429	(1,549)	(341,596)	(343,145)
	2016	666	7,652	448,276	455,928
	2017	195	2,777	(576,700)	(573,923)
	2018	145	2,306	(596,355)	(594,049)
	2019	963	111,308	668,614	779,922
	2020	120	(50,508)	(242,612)	(293,120)
	2021	120	23,704	(1,058,498)	(1,034,794)
	2022	310	5,936	(198,786)	(192,849)
	2023	774	(75,768)	(502,028)	(577,796)
	2024	1,345	40,241	(35,042)	5,199
	2025	1,325	(59,532)	287,647	228,115
	2026	22,359	70,195		70,195
	TOTAL SURPLUS (DEFICITS)	**29,718**	**81,649**	**(1,435,470)**	**(1,353,821)**
	TOTAL CASH				**3,445,142**

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	595	595	1,866,130	1,866,725
Case Reserves	(595)	(595)	17,500	16,905
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**	**1,883,630**	**1,883,630**
FUND YEAR 2016				
Paid Claims	972	3,500	1,044,917	1,048,418
Case Reserves	(972)	(3,500)	95,524	92,024
IBNR	0	(186)	9,552	9,367
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	**0**	**(186)**	**1,149,994**	**1,149,808**
FUND YEAR 2017				
Paid Claims	1,113	26,368	2,098,593	2,124,961
Case Reserves	(1,113)	(25,118)	140,468	115,350
IBNR	0	(2,156)	14,047	11,890
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	**0**	**(907)**	**2,253,109**	**2,252,202**
FUND YEAR 2018				
Paid Claims	0	(1,000)	2,231,252	2,230,252
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 2018 CLAIMS	**0**	**(1,000)**	**2,231,252**	**2,230,252**

FUND YEAR 2019				
Paid Claims	0	716	809,015	809,731
Case Reserves	0	(99,984)	142,200	42,216
IBNR	0	(2,163)	11,407	9,244
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2019 CLAIMS	**0**	**(101,431)**	**962,622**	**861,191**
FUND YEAR 2020				
Paid Claims	1,606	43,944	1,612,970	1,656,914
Case Reserves	(10,349)	44,918	246,551	291,469
IBNR	9,158	(21,663)	100,291	78,628
Excess Insurance Recoverable	(414)	(1,032)	(28,473)	(29,505)
Discounted Claim Value	0	0	0	0
TOTAL FY 2020 CLAIMS	**0**	**66,167**	**1,931,340**	**1,997,506**
FUND YEAR 2021				
Paid Claims	1,295	90,724	1,597,039	1,687,763
Case Reserves	(30,112)	(202,515)	893,109	690,593
IBNR	28,818	58,434	149,083	207,517
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	17,161	(17,161)	0
TOTAL FY 2021 CLAIMS	**0**	**(36,195)**	**2,622,069**	**2,585,873**
FUND YEAR 2022				
Paid Claims	3,583	130,475	1,296,587	1,427,061
Case Reserves	1,417	(136,401)	326,726	190,325
IBNR	(4,999)	(22,889)	249,385	226,496
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	11,302	(16,518)	(5,216)
TOTAL FY 2022 CLAIMS	**0**	**(17,514)**	**1,856,179**	**1,838,666**
FUND YEAR 2023				
Paid Claims	69,933	147,929	1,194,283	1,342,212
Case Reserves	(103,087)	(13,692)	485,683	471,991
IBNR	33,153	(60,822)	455,692	394,870
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	24,876	(47,845)	(22,969)
TOTAL FY 2023 CLAIMS	**(0)**	**98,291**	**2,087,813**	**2,186,104**
FUND YEAR 2024				
Paid Claims	894	28,984	558,242	587,226
Case Reserves	(63,102)	10,813	334,541	345,355
IBNR	62,208	(96,362)	1,145,638	1,049,276
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	41,127	(109,852)	(68,725)
TOTAL FY 2024 CLAIMS	**(0)**	**(15,438)**	**1,928,570**	**1,913,132**
FUND YEAR 2025				
Paid Claims	20,367	143,103	550,498	693,601
Case Reserves	180,517	66,367	616,667	683,033
IBNR	(200,884)	(172,870)	789,683	616,813
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	31,517	(139,847)	(108,329)
TOTAL FY 2025 CLAIMS	**0**	**68,116**	**1,817,002**	**1,885,117**
FUND YEAR 2026				
Paid Claims	38,899	97,234		97,234
Case Reserves	212,129	392,984		392,984
IBNR	(83,066)	349,596		349,596
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(12,985)	(71,317)		(71,317)
TOTAL FY 2026 CLAIMS	**154,978**	**768,497**	**0**	**768,497**
COMBINED TOTAL CLAIMS	**154,978**	**828,400**	**23,350,930**	**24,179,331**

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
	CUMBERLAND COUNTY INSURANCE COMMISSION				
	FINANCIAL FAST TRACK REPORT				
	AS OF June 30, 2026				
	ALL YEARS COMBINED				
1.	**UNDERWRITING INCOME**	**359,280**	**2,155,682**	**43,448,544**	**45,604,226**
2.	**CLAIM EXPENSES**				
	Paid Claims	92,043	804,615	17,486,879	18,291,493
	Case Reserves	(113,248)	(79,972)	3,298,969	3,218,996
	IBNR	50,702	79,621	2,924,779	3,004,399
	Excess Insurance Recoverabl	(14)	(1,046)	(28,473)	(29,519)
	Discounted Claim Value	(12,142)	42,525	(331,222)	(288,698)
	TOTAL CLAIMS	**17,341**	**845,741**	**23,350,930**	**24,196,672**
3.	**EXPENSES**				
	Excess Premiums	154,075	924,452	18,531,439	19,455,891
	Administrative	28,684	173,810	4,494,538	4,668,348
	TOTAL EXPENSES	**182,760**	**1,098,261**	**23,025,977**	**24,124,238**
4.	**UNDERWRITING PROFIT (1-2-3)**	**159,179**	**211,679**	**(2,928,363)**	**(2,716,684)**
5.	**INVESTMENT INCOME**	7,698	44,053	563,566	607,619
6.	**PROFIT (4 + 5)**	**166,877**	**255,733**	**(2,364,797)**	**(2,109,065)**
7.	**CEL APPROPRIATION CANCELLATION**	0	0	2,109	2,109
8.	**DIVIDEND INCOME**	0	0	198,393	198,393
9.	**DIVIDEND EXPENSE**	0	0	(198,393)	(198,393)
10.	**SURPLUS TRANSFER**	0	0	0	0
11.	**INVESTMENT IN JOINT VENTURE**	(71,116)	(78,323)	927,219	848,897
12.	**SURPLUS (6 + 7 + 8 - 9 + 10 + 11)**	**95,761**	**177,410**	**(1,435,469)**	**(1,258,059)**
	SURPLUS (DEFICITS) BY FUND YEAR				
	2012	2,842	3,570	302,295	305,865
	2013	1,773	3,080	228,234	231,314
	2014	(14,448)	(11,596)	181,080	169,483
	2015	35,877	34,328	(341,596)	(307,267)
	2016	8,353	16,005	448,276	464,281
	2017	(38,477)	(35,700)	(576,700)	(612,400)
	2018	(22,995)	(20,689)	(596,355)	(617,044)
	2019	9,962	121,270	668,614	789,884
	2020	(18,020)	(68,528)	(242,612)	(311,140)
	2021	55,261	78,964	(1,058,498)	(979,533)
	2022	46,535	52,471	(198,786)	(146,315)
	2023	(11,079)	(86,847)	(502,028)	(588,875)
	2024	57,183	97,424	(35,042)	62,382
	2025	(79,565)	(139,098)	287,647	148,550
	2026	62,561	132,756		132,756
	TOTAL SURPLUS (DEFICITS)	**95,761**	**177,410**	**(1,435,470)**	**(1,258,060)**
	TOTAL CASH				**3,348,727**

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	595	1,866,130	1,866,725
Case Reserves	0	(595)	17,500	16,905
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**	**1,883,630**	**1,883,630**
FUND YEAR 2016				
Paid Claims	1,770	5,271	1,044,917	1,050,188
Case Reserves	(1,770)	(5,271)	95,524	90,253
IBNR	(342)	(527)	9,552	9,025
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	**(342)**	**(527)**	**1,149,994**	**1,149,467**
FUND YEAR 2017				
Paid Claims	1,125	27,493	2,098,593	2,126,086
Case Reserves	(1,125)	(26,243)	140,468	114,225
IBNR	(468)	(2,624)	14,047	11,423
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	**(468)**	**(1,375)**	**2,253,109**	**2,251,734**
FUND YEAR 2018				
Paid Claims	0	(1,000)	2,231,252	2,230,252
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 2018 CLAIMS	**0**	**(1,000)**	**2,231,252**	**2,230,252**

FUND YEAR 2019				
Paid Claims	0	716	809,015	809,731
Case Reserves	0	(99,984)	142,200	42,216
IBNR	(2,280)	(4,443)	11,407	6,964
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2019 CLAIMS	**(2,280)**	**(103,711)**	**962,622**	**858,911**
FUND YEAR 2020				
Paid Claims	6,223	50,167	1,612,970	1,663,137
Case Reserves	(4,817)	40,101	246,551	286,652
IBNR	12,550	(9,113)	100,291	91,178
Excess Insurance Recoverable	(14)	(1,046)	(28,473)	(29,519)
Discounted Claim Value	0	0	0	0
TOTAL FY 2020 CLAIMS	**13,942**	**80,108**	**1,931,340**	**2,011,448**
FUND YEAR 2021				
Paid Claims	15,065	105,789	1,597,039	1,702,828
Case Reserves	(39,092)	(241,607)	893,109	651,501
IBNR	(27,475)	30,959	149,083	180,042
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	17,161	(17,161)	0
TOTAL FY 2021 CLAIMS	**(51,502)**	**(87,697)**	**2,622,069**	**2,534,372**
FUND YEAR 2022				
Paid Claims	3,203	133,678	1,296,587	1,430,264
Case Reserves	(7,512)	(143,913)	326,726	182,813
IBNR	(107,425)	(130,314)	249,385	119,071
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	3,390	14,692	(16,518)	(1,826)
TOTAL FY 2022 CLAIMS	**(108,344)**	**(125,857)**	**1,856,179**	**1,730,322**
FUND YEAR 2023				
Paid Claims	20,094	168,023	1,194,283	1,362,306
Case Reserves	(53,172)	(66,864)	485,683	418,819
IBNR	15,319	(45,503)	455,692	410,189
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,915	26,791	(47,845)	(21,054)
TOTAL FY 2023 CLAIMS	**(15,843)**	**82,447**	**2,087,813**	**2,170,260**
FUND YEAR 2024				
Paid Claims	8,471	37,455	558,242	595,697
Case Reserves	(8,838)	1,975	334,541	336,517
IBNR	(64,730)	(161,092)	1,145,638	984,546
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,836	43,963	(109,852)	(65,888)
TOTAL FY 2024 CLAIMS	**(62,261)**	**(77,699)**	**1,928,570**	**1,850,871**
FUND YEAR 2025				
Paid Claims	(440)	142,663	550,498	693,161
Case Reserves	(44,259)	22,108	616,667	638,774
IBNR	141,458	(31,413)	789,683	758,270
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(4,403)	27,114	(139,847)	(112,733)
TOTAL FY 2025 CLAIMS	**92,356**	**160,472**	**1,817,002**	**1,977,473**
FUND YEAR 2026				
Paid Claims	36,532	133,766		133,766
Case Reserves	47,336	440,320		440,320
IBNR	84,095	433,691		433,691
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(15,880)	(87,197)		(87,197)
TOTAL FY 2026 CLAIMS	**152,083**	**920,580**	**0**	**920,580**
COMBINED TOTAL CLAIMS	**17,341**	**845,741**	**23,350,930**	**24,196,672**

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF	June 30, 2026			
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	**3,668,064**	**22,008,385**	**369,829,068**	**391,837,453**
2. CLAIM EXPENSES				
Paid Claims	218,361	4,323,787	29,596,460	38,385,614
Case Reserves	3,159,242	2,885,330	12,305,536	11,102,480
IBNR	(2,533,217)	276,626	19,408,209	19,307,855
Discounted Claim Value	382,257	(166,569)	(4,230,960)	(4,397,529)
Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL CLAIMS	**1,226,643**	**7,215,475**	**56,910,426**	**64,125,901**
3. EXPENSES				
Excess Premiums	2,440,042	14,644,229	265,514,382	280,158,611
Administrative	235,373	1,408,494	25,830,190	27,238,684
TOTAL EXPENSES	**2,675,415**	**16,052,723**	**291,344,572**	**307,397,295**
4. UNDERWRITING PROFIT (1-2-3)	**(233,994)**	**(1,259,812)**	**21,574,070**	**20,314,257**
5. INVESTMENT INCOME	85,358	507,320	4,500,045	5,007,365
6. PROFIT (4+5)	**(148,636)**	**(752,493)**	**26,074,115**	**25,321,622**
7. Dividend	0	0	(7,207,551)	(7,207,551)
8. SURPLUS (6-7)	**(148,636)**	**(752,493)**	**18,866,564**	**18,114,071**
SURPLUS (DEFICITS) BY FUND YEAR				
Legacy	111,958	653,971	0	653,971
Closed Years	17,139	(302,199)	14,115,983	13,813,784
2020	(93,347)	211,116	1,131,810	1,342,926
2021	54,742	(172,465)	(365,013)	(537,478)
2022	(1,137,143)	(1,368,343)	928,915	(439,428)
2023	(535,696)	(162,847)	(2,982,758)	(3,145,605)
2024	(140,453)	229,406	385,652	615,058
2025	228,014	313,147	5,651,976	5,965,123
2026	1,346,150	(154,279)		(154,279)
TOTAL SURPLUS (DEFICITS)	**(148,636)**	**(752,493)**	**18,866,564**	**18,114,071**
TOTAL CASH				**32,528,383**

CLAIM ANALYSIS BY FUND YEAR				
LEGACY				
Paid Claims	(89,690)	231,546	0	231,546
Case Reserves	(8,115)	(399,654)	0	(399,654)
IBNR	(31,633)	(67,987)	0	(67,987)
Discounted Claim Value	23,909	(401,963)	0	(401,963)
Excess Recoveries	0	0	0	0
TOTAL LEGACY CLAIMS	**(105,529)**	**(638,058)**	**0**	**(638,058)**
CLOSED YEARS				
Paid Claims	0	444,143	17,766,574	18,210,717
TOTAL CLOSED YEAR CLAIMS	**0**	**444,143**	**17,766,574**	**18,210,717**
FUND YEAR 2020				
Paid Claims	92,118	196,056	2,059,147	2,255,203
Case Reserves	(84,759)	(70,950)	952,692	881,742
IBNR	77,185	(246,644)	604,550	357,906
Discounted Claim Value	13,924	46,988	(193,474)	(146,485)
Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS	**98,467**	**(178,249)**	**3,254,096**	**3,075,847**
FUND YEAR 2021				
Paid Claims	213,571	242,587	3,403,434	3,646,022
Case Reserves	(297,279)	286,130	1,880,569	2,166,700
IBNR	(16,082)	(344,617)	1,035,311	690,694
Discounted Claim Value	53,481	25,615	(375,778)	(350,163)
TOTAL FY 2021 CLAIMS	**(46,309)**	**209,716**	**5,943,537**	**6,153,252**
FUND YEAR 2022				
Paid Claims	1,020	2,399,065	2,273,066	4,672,131
Case Reserves	645,945	(588,610)	1,716,601	1,127,990
IBNR	400,252	(522,093)	1,784,444	1,262,352
Discounted Claim Value	94,482	114,298	(379,863)	(265,565)
TOTAL FY 2022 CLAIMS	**1,141,699**	**1,402,661**	**5,394,248**	**6,796,909**
FUND YEAR 2023				
Paid Claims	1,342	218,210	5,375,202	5,593,413
Case Reserves	998,553	1,040,778	694,406	1,735,184
IBNR	(474,106)	(1,113,942)	4,501,726	3,387,785
Discounted Claim Value	18,793	71,776	(694,458)	(622,682)
TOTAL FY 2023 CLAIMS	**544,582**	**216,822**	**9,876,877**	**10,093,699**
FUND YEAR 2024				
Paid Claims	0	157,853	2,203,383	2,361,236
Case Reserves	(5,098)	73,974	2,414,779	2,488,753
IBNR	103,671	(541,388)	4,710,250	4,168,861
Discounted Claim Value	51,610	138,334	(982,534)	(844,201)
TOTAL FY 2024 CLAIMS	**150,183**	**(171,228)**	**8,345,877**	**8,174,650**
FUND YEAR 2025				
Paid Claims	0	126,002	536,878	662,879
Case Reserves	(5,009)	(181,355)	558,103	376,748
IBNR	(250,099)	(232,346)	6,394,948	6,162,602
Discounted Claim Value	43,629	74,197	(1,160,711)	(1,086,514)
TOTAL FY 2025 CLAIMS	**(211,478)**	**(213,502)**	**6,329,218**	**6,115,716**
FUND YEAR 2026				
Paid Claims	0	752,468		752,468
Case Reserves	1,915,005	2,725,018		2,725,018
IBNR	(2,342,407)	3,345,642		3,345,642
Discounted Claim Value	82,428	(679,958)		(679,958)
TOTAL FY 2026 CLAIMS	**(344,973)**	**6,143,170**	**0**	**6,143,170**
COMBINED TOTAL CLAIMS	**1,226,643**	**7,215,475**	**56,910,426**	**64,125,901**

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

June 30, 2026

COVERAGE LINE - PROPERTY

CLAIM COUNT - OPEN CLAIMS

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	0	0	0	0	0	0	0	0	0	1	1	0	0	3	4	9
June-26	0	0	0	0	0	0	0	0	0	1	1	0	0	3	7	12
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3
Limited Reserves																$5,936
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,000	$0	$0	$9,970	$50,150	$65,120
June-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,000	$0	$0	$6,234	$60,000	$71,234
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($3,736)	$9,850	$6,114
Ltd Incurred	$0	$40,275	$402,444	$19,974	$236,113	$81,220	$125,255	$92,886	$253,215	$185,087	$308,427	$74,321	$97,087	$101,422	$79,236	$2,096,960

COVERAGE LINE - GENERAL LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	0	0	0	0	0	0	0	0	4	13	2	1	4	10	6	40
June-26	0	0	0	0	0	0	0	0	3	11	1	0	3	7	3	28
NET CHGE	0	0	0	0	0	0	0	0	-1	-2	-1	-1	-1	-3	-3	-12
Limited Reserves																$14,475
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	$0	$0	$0	$0	$0	$0	$0	$0	$38,915	$328,526	$11,533	$46,415	$15,363	$78,303	$3,735	$522,790
June-26	$0	$0	$0	$0	$0	$0	$0	$0	$35,826	$287,616	$7,507	$0	$14,551	$58,303	$1,500	$405,303
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	($3,089)	($40,910)	($4,026)	($46,415)	($812)	($20,000)	($2,235)	($117,487)
Ltd Incurred	$2,796	$270,541	$382,759	$1,088,103	$322,646	$844,734	$733,205	$577,992	$543,653	$1,020,038	$273,335	$23,846	$16,154	$68,343	$2,235	$6,170,382

COVERAGE LINE - AUTO LIABILITY

CLAIM COUNT - OPEN CLAIMS

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	0	0	0	0	0	0	0	0	1	1	1	1	1	2	1	8
June-26	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	7
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves																$40,239
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	$0	$0	$0	$0	$0	$0	$0	$0	$300	$218,486	$500	$36,921	$14,378	$5,750	$2,590	$278,925
June-26	$0	$0	$0	$0	$0	$0	$0	$0	$300	$218,486	$500	$46,389	$10,000	$5,000	$1,000	$281,675
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$9,468	($4,378)	($750)	($1,590)	$2,750
Ltd Incurred	$0	$12,550	$53,489	$28,241	$4,178	$2,153	$4,239	$6,759	$1,991	$266,315	$18,009	$77,946	$14,628	$19,348	$3,590	$513,438

COVERAGE LINE - WORKERS COMP.

CLAIM COUNT - OPEN CLAIMS

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	0	0	0	1	1	2	0	1	6	2	8	15	15	18	27	96
June-26	0	0	0	1	1	2	0	1	5	2	8	15	15	18	26	94
NET CHGE	0	0	0	0	0	0	0	0	-1	0	0	0	0	0	-1	-2
Limited Reserves																$26,224
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	$0	$0	$0	$16,905	$92,024	$115,350	$0	$42,216	$253,764	$143,582	$173,291	$388,655	$315,614	$589,011	$336,508	$2,466,920
June-26	$0	$0	$0	$16,905	$90,253	$114,225	$0	$42,216	$260,701	$145,344	$170,088	$372,047	$311,966	$563,488	$377,820	$2,465,054
NET CHGE	$0	$0	$0	$0	($1,770)	($1,125)	$0	$0	$6,936	$1,762	($3,203)	($16,607)	($3,648)	($25,522)	$41,312	($1,866)
Ltd Incurred	$37,947	$891,909	$532,641	$747,312	$577,504	$1,312,183	$1,367,553	$178,483	$1,117,887	$879,214	$1,023,676	$1,600,917	$825,378	$1,136,985	$489,025	$12,718,615

TOTAL ALL LINES COMBINED

CLAIM COUNT - OPEN CLAIMS

Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	0	0	0	1	1	2	0	1	11	17	12	17	20	33	38	153
June-26	0	0	0	1	1	2	0	1	9	15	11	16	19	29	37	141
NET CHGE	0	0	0	0	0	0	0	0	-2	-2	-1	-1	-1	-4	-1	-12
Limited Reserves																$22,860
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
May-26	$0	$0	$0	$16,905	$92,024	$115,350	$0	$42,216	$292,979	$690,593	$190,325	$471,991	$345,355	$683,033	$392,984	$3,333,754
June-26	$0	$0	$0	$16,905	$90,253	$114,225	$0	$42,216	$296,826	$651,445	$183,096	$418,437	$336,517	$633,024	$440,320	$3,223,265
NET CHGE	$0	$0	$0	$0	($1,770)	($1,125)	$0	$0	$3,847	($39,148)	($7,229)	($53,554)	($8,838)	($50,009)	$47,336	($110,489)
Ltd Incurred	$40,744	$1,215,275	$1,371,332	$1,883,630	$1,140,441	$2,240,290	$2,230,252	$856,121	$1,916,746	$2,350,654	$1,623,447	$1,777,030	$953,246	$1,326,097	$574,086	$21,499,394

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

July 31, 2026

	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
June-26	0	0	0	0	0	0	0	0	0	1	1	0	0	3	7	12
July-26	0	0	0	0	0	0	0	0	0	1	1	0	0	6	8	16
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	3	1	4
Limited Reserves																$11,944
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
June-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,000	$0	$0	$6,234	$60,000	$71,234
July-26	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$5,000	$0	$0	$73,636	$112,476	$191,112
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$67,402	$52,476	$119,878
Ltd Incurred	$0	$40,275	$402,444	$19,974	$236,113	$81,220	$125,255	$92,886	$253,215	$185,087	$308,427	$74,321	$97,087	$191,001	$142,816	$2,250,119
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
June-26	0	0	0	0	0	0	0	0	3	11	1	0	3	7	3	28
July-26	0	0	0	0	0	0	0	0	3	11	1	0	3	6	8	32
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	5	4
Limited Reserves																$12,560
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
June-26	$0	$0	$0	$0	$0	$0	$0	$0	$35,826	$287,616	$7,507	$0	$14,551	$58,303	$1,500	$405,303
July-26	$0	$0	$0	$0	$0	$0	$0	$0	$35,826	$286,125	$7,507	$0	$14,551	$53,303	$4,600	$401,912
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	($1,491)	$0	$0	$0	($5,000)	$3,100	($3,391)
Ltd Incurred	$2,796	$270,541	$382,759	$1,088,103	$322,646	$844,734	$733,205	$577,992	$543,779	$1,020,094	$273,552	$24,229	$16,154	$63,343	$5,335	$6,169,263
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
June-26	0	0	0	0	0	0	0	0	1	1	1	1	1	1	1	7
July-26	0	0	0	0	0	0	0	0	1	1	1	0	1	1	1	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	0	0	-1
Limited Reserves																$39,214
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
June-26	$0	$0	$0	$0	$0	$0	$0	$0	$300	$218,486	$500	$46,389	$10,000	$5,000	$1,000	$281,675
July-26	$0	$0	$0	$0	$0	$0	$0	$0	$300	$218,486	$500	$0	$10,000	$5,000	$1,000	$235,286
NET CHGE	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	$0	($46,389)	$0	$0	$0	($46,389)
Ltd Incurred	$0	$12,550	$53,489	$28,241	$4,178	$2,153	$4,239	$6,759	$1,991	$266,315	$18,009	$77,593	$14,628	$20,098	$3,590	$513,835
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
June-26	0	0	0	1	1	2	0	1	5	2	8	15	15	18	26	94
July-26	0	0	0	1	1	2	0	1	5	2	8	15	15	17	26	93
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves																$26,411
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
June-26	$0	$0	$0	$16,905	$90,253	$114,225	$0	$42,216	$260,701	$145,344	$170,088	$372,047	$311,966	$563,488	$377,820	$2,465,054
July-26	$0	$0	$0	$16,449	$90,103	$112,424	$0	$41,718	$254,383	$148,175	$232,274	$366,257	$341,711	$555,732	$297,029	$2,456,256
NET CHGE	$0	$0	$0	($456)	($150)	($1,801)	$0	($498)	($6,317)	$2,832	$62,186	($5,791)	$29,745	($7,756)	($80,791)	($8,797)
Ltd Incurred	$37,947	$891,909	$532,641	$747,312	$577,504	$1,312,183	$1,367,553	$178,483	$1,129,101	$898,141	$1,076,271	$1,600,987	$861,436	$1,189,353	$537,420	$12,938,242
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
June-26	0	0	0	1	1	2	0	1	9	15	11	16	19	29	37	141
July-26	0	0	0	1	1	2	0	1	9	15	11	15	19	30	43	147
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	1	6	6
Limited Reserves																$22,344
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL
June-26	$0	$0	$0	$16,905	$90,253	$114,225	$0	$42,216	$296,826	$651,445	$183,096	$418,437	$336,517	$633,024	$440,320	$3,223,265
July-26	$0	$0	$0	$16,449	$90,103	$112,424	$0	$41,718	$290,509	$652,786	$245,281	$366,257	$366,262	$687,670	$415,105	$3,284,565
NET CHGE	$0	$0	$0	($456)	($150)	($1,801)	$0	($498)	($6,317)	$1,341	$62,186	($52,180)	$29,745	$54,646	($25,215)	$61,301
Ltd Incurred	$40,744	$1,215,275	$1,371,332	$1,883,630	$1,140,441	$2,240,290	$2,230,252	$856,121	$1,928,086	$2,369,638	$1,676,259	$1,777,130	$989,305	$1,463,795	$689,162	$21,871,459

RESOLUTION NO. 21-26

CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – OCTOBER 2026

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 2026

VendorName	Comment	InvoiceAmount
NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE- 2ND INSTALL 2026 10/26	748,890.60
		748,890.60
INSERVCO INSURANCE SERVICES, INC	CLAIMS ADMIN FOR 09/26 INV 0377-0926	5,309.84
INSERVCO INSURANCE SERVICES, INC	CLAIMS ADMIN FOR 08/26 INV 0377-0826	5,309.83
		10,619.67
PERMA RISK MANAGEMENT SERVICES	POSTAGE FEES 07/26	3.90
PERMA RISK MANAGEMENT SERVICES	ADMIN FEES Q4 2026 10/26	25,144.00
		25,147.90
SAFETYFIRST SYSTEMS	REPLACEMENT DECALS LY189 INV 133710	16.95
		16.95
HARDENBERGH INSURANCE GROUP	RMC- Q342026 CTY OF CUMBERLAND 10/26	35,000.00
HARDENBERGH INSURANCE GROUP	RMC- Q4 2026 CUMB CTY UTIL AUTH 10/26	1,800.58
		36,800.58
	Total Payments FY 2026	**821,475.70**
	TOTAL PAYMENTS ALL FUND YEARS	**821,475.70**

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Chairperson

Attest:

______________________________ Dated: ______________________________

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

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Treasurer

CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 24, 2026

DATE OF MEETING: October 1, 2026

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 Account Manager ndougherty@jamontgomery.com Office: 856-552-4738

August – October 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 6:** Attended the CUIC meeting.
- **August 6:** Attended the CUIC Claims Committee meeting.
- **August 12:** Attended the CUIC Safety Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 1:** Plan to attend the CUIC meeting.
- **October 1:** Plan to attend the CUIC Claims Committee meeting.
- **October 16:** Plan to conduct a loss control visit at the CUIC Department of Public Works.

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 Safety Director Bulletins.

- Safety Recall: Kobalt Battery Power Yard Tools
- Jake's Law – Accessibility in Playgrounds – Best Practices
- Bleachers & Grandstands – Best Practices
- Fire & EMS Bulletin: Rhabdomyolysis Awareness Prevention – Best Practices
- Training Announcement - Echelon Front Training
- Dog Parks - 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 is scheduled throughout New Jersey in 2026.

Virtual classes feature real-time, instructor-led, in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees 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. *(September through November Live Training Schedule 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 that the attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not receive CEUs for the class or 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 members can view 24/7 on the NJCE Learning Management System (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, 2026 (Start Date – January 1, 2027)

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. 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 about the Program, please visit the NJCE Leadership Academy webpage.

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. (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 (real-time) are on the NJCE LIVE website (**NJCE LIVE Monthly Training Schedules**).

(*) In-Person Training: Is 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:* *Registration for in-person* classes will be completed through Eventbrite by clicking on the Class Topic registration link(s) below.***

(**) Zoom Meeting Training: ***Please note: Starting in January 2026, INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.***

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 canceled or the class is full. Thank you.**

September through November 2026 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
9/23/26	Mower Safety	7:30 - 8:30 am
9/23/26	Bloodborne Pathogens	9:00 - 10:00 am
9/23/26	Implicit Bias in the Workplace	9:00 - 10:30 am
9/23/26	Driving Safety Awareness	10:30 - 12:00 pm
9/24/26	Personal Protective Equipment	1:00 - 3:00 pm
9/25/26	Confined Space Entry	8:30 - 11:30 am
9/25/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
9/25/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
9/28/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
9/28/26	Snow Removal Safety	9:30 - 11:30 am
9/29/26	Shop and Tool Safety	8:30 - 9:30 am
9/29/26	Fire Extinguisher Safety	10:00 - 11:00 am
9/29/26	AI Best Practices	11:00 - 12:30 pm
9/29/26	Leaf Collection Safety	1:00 - 3:00 pm
9/30/26	Hearing Conservation	8:30 - 9:30 am
9/30/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Middlesex)*	9:00 - 11:00 am
9/30/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/1/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
10/1/26	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/26	Bloodborne Pathogens	10:00 - 11:00 am
10/2/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/5/26	Mower Safety	8:30 - 9:30 am
10/5/26	Fire Safety & Emergency Action Plans	10:00 - 11:00 am
10/5/26	Implicit Bias in the Workplace	1:00 - 2:30 pm

10/6/26	Back Safety/Material Handling	9:00 - 10:00 am
10/6/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/6/26	Chipper Safety	10:30 - 11:30 am
10/6/26	Chainsaw Safety	1:00 - 2:00 pm
10/7/26	Hearing Conservation	7:30 - 8:30 am
10/7/26	Work Zone: Flagger	9:00 - 10:00 am
10/7/26	Fire Extinguisher Safety	10:30 - 11:30 am
10/7/26	Driving Safety Awareness	1:00 - 2:30 pm
10/8/26	Confined Space Entry	8:30 - 11:30 am
10/8/26	Fall Protection Awareness	1:00 - 3:00 pm
10/9/26	Heavy Equipment Safety	7:30 - 9:30 am
10/9/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
10/9/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/9/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
10/9/26	Personal Protective Equipment	1:00 - 3:00 pm
10/12/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	8:30 - 9:30 am
10/12/26	Asbestos Awareness	10:00 - 11:30 am
10/13/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/13/26	Ethical Decision Making	9:00 - 11:30 am
10/13/26	The Power of Collaboration (Atlantic)*	9:00 - 12:00 pm
10/13/26	Bloodborne Pathogens	10:00 - 11:00 am
10/13/26	Leaf Collection Safety	1:00 - 3:00 pm
10/14/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
10/15/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/26	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/16/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean)*	9:00 - 11:00 am
10/16/26	Introduction to Understanding Conflict (Zoom Meeting)	10:00 - 12:00 pm
10/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/19/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
10/19/26	Snow Removal Safety	1:00 - 3:00 pm
10/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
10/20/26	Fire Extinguisher Safety	11:00 - 12:00 pm
10/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
10/21/26	Chipper Safety	8:30 - 9:30 am
10/21/26	Chainsaw Safety	10:00 - 11:00 am
10/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/21/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
10/22/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
10/23/26	Leaf Collection Safety	8:30 - 10:30 am
10/23/26	Fire Safety & Emergency Action Plans	11:00 - 12:00 pm
10/23/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/26/26	Work Zone: Flagger	8:30 - 9:30 am
10/26/26	Personal Protective Equipment	10:00 - 12:00 pm
10/26/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
10/27/26	Confined Space Entry	8:30 - 11:30 am
10/27/26	AI Best Practices	11:00 - 12:30 pm

10/27/26	Sanitation and Recycling Safety	1:00 - 3:00 pm
10/28/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
10/28/26	Shop and Tool Safety	11:00 - 12:00 pm
10/29/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/29/26	Snow Removal Safety	1:00 - 3:00 pm
10/30/26	Hearing Conservation	8:30 - 9:30 am
10/30/26	Mower Safety	10:00 - 11:00 am
10/30/26	Playground Safety Inspections	1:00 - 3:00 pm
11/2/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
11/2/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
11/3/26	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/3/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
11/3/26	Leaf Collection Safety	10:00 - 12:00 pm
11/3/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/4/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
11/4/26	Work Zone: Flagger	11:00 - 12:00 pm
11/4/26	Personal Protective Equipment	1:00 - 3:00 pm
11/4/26	Snow Removal Safety	1:00 - 3:00 pm
11/5/26	Bloodborne Pathogens	7:30 - 8:30 am
11/5/26	Chainsaw Safety	9:00 - 10:00 am
11/5/26	Chipper Safety	10:30 - 11:30 am
11/6/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Gloucester)*	8:30 - 11:30 am
11/9/26	Confined Space Entry	7:30 - 10:30 am
11/9/26	Implicit Bias in the Workplace	9:00 - 10:30 am
11/9/26	Fire Extinguisher Safety	11:00 - 12:00 pm
11/9/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/10/26	Shop and Tool Safety	7:30 - 8:30 am
11/10/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/10/26	Preparing for First Amendment Audits	9:00 - 11:00 am
11/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	9:00 - 12:00 pm
11/10/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/10/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/12/26	Hearing Conservation	7:30 - 8:30 am
11/12/26	Work Zone: Flagger	9:00 - 10:00 am
11/12/26	Fire Safety & Emergency Action Plans	10:30 - 11:30 am
11/13/26	Fall Protection Awareness	8:30 - 10:30 am
11/13/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am
11/13/26	Hazard Communication/NJ Right to Know	10:30 - 12:00 pm
11/13/26	Personal Protective Equipment	1:00 - 3:00 pm
11/16/26	Fire Extinguisher Safety	7:30 - 8:30 am
11/16/26	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/16/26	Leaf Collection Safety	1:00 - 3:00 pm
11/20/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
11/20/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
11/20/26	Bloodborne Pathogens	10:00 - 11:00 am
11/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
11/23/26	Chainsaw Safety	8:30 - 9:30 am

11/23/26	**Ladder Safety/Walking & Working Surfaces**	**10:00 - 12:00 pm**
11/23/26	**Snow Removal Safety**	**1:00 - 3:00 pm**
11/24/26	**Hazard Communication/NJ Right to Know**	**8:30 - 10:00 am**
11/24/26	**Driving Safety Awareness**	**10:30 - 12:00 pm**
11/24/26	**Fire Safety & Emergency Action Plans**	**1:00 - 2:00 pm**
11/24/26	**Employee Conduct and Violence Prevention in the Workplace**	**1:00 - 2:30 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 and an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- 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.***

2026 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)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
  - Lockout/Tagout – Control of Hazardous Energy
  - Personal Protective Equipment
  - Ladder Safety
  - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations^)

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10th	Middlesex Co. Fire Academy^	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16th	Morris County Public Safety Training Academy^	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24th	Atlantic Cape Community College^	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16th	Burlington Co. Emergency Training Center	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 6th	Rowan College of South Jersey^	Gloucester	1400 Tanyard Rd., Sewell, NJ

^ Practical Leadership Offered

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 LIVE Monthly Training Schedules link located on **NJCE LIVE** webpage. (**NJCE Live Monthly Training Schedules** click on the Course Topic/Date).

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

Please see attached for the course descriptions and CEU & TCH information.

Questions: Please contact Natalie Dougherty at ndougherty@jamontgomery.com

2026 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

4 Hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:
CPWM - 2.0 Technical CEU Credits
CPWM - 2.0 Management CEU Credits
Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

Work Zone Safety

4 Hours - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:
CPWM - 2.0 Technical CEU Credits
CPWM - 2.0 Management CEU Credits
Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)

4 Hours - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:
CPWM 4.0 Technical CEU Credits
Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

Practical Leadership - 21 Irrefutable Laws

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:
CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits
CTC - 3.0 General/Secondary CEU Credits
CPWM - 3.0 Management CEU Credits
RMC - 3.0 Professional Development CEU Credits
QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

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

CC: Brad Stokes, CumbCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 10/01/2026

RE: Risk Management Consultant's Report

Safety and Training

- **6/10/2026 Accident Review Committee Meeting Minutes**

Attached are the approved 6/10/2026 Safety and Accident Review Committee Meeting Minutes. The 8/12/2026 meeting minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2027 Underwriting Renewal Data**

All renewal information has been inputted into the Broker Buddha and Origami platforms for the 2027 Insurance Commission renewal for all members.

- **2027 Meeting Schedule**

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

Action Requested: Motion to approve the schedule as presented.

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
June 10, 2026, 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
Pamela Shapiro	Cumberland County – Human Resources Department	Present
Robin Haaf	Cumberland County - Human Services/Alcohol	Absent
Jay Pennypacker	Cumberland County - Prosecutor/Administration	Present
Megan Sheppard (L: 10:28am)	Cumberland County – Health Department	Present
Ginger Supernavage	Cumberland County – Dept. of Employment and Training	Present
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Lisa Williams	Cumberland County – Aging & Disabled	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Absent
David Dewoody	Cumberland County – Purchasing	Present
Lt. Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Nichole Gardner	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Absent
Warden Floyd Cossaboon	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Present
Susan Sauro (L: 10:29am)	Cumberland County – CATS	Present
Niki Kaskabas	Cumberland County – Department of Veterans Affairs	Present
Brian Curley	Cumberland County – Public Works / Roads & Bridges	Present
Melissa Hemple	Cumberland County – Planning Department	Present
Dominic Buirch	Cumberland County Utilities Authority	Present

Alternates:

Noah Hetzell	Cumberland County – Department of Health	Absent
Christopher Gallo	Cumberland County – County Engineer/Public Work	Absent
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Katelyn Hatfield	Cumberland County – Emergency Services & Public Protection	Present
Sarah Kovach	Cumberland County – CATS	Absent
Jessica Lawson	Cumberland County – Department of Employment and Training	Present
Ana Perez (A: 10:33am)	Cumberland County - Human Services	Present
Chris Carella (L: 10:51am)	Cumberland County – Sheriff's Department	Present

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

Dr. Hickman welcomed Ms. Shapiro to the committee.

III. Approval of the 4/8/2026 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 4/8/2026 Safety and Accident Review Committee Meeting Minutes.
Moved: Christian Luciano
Seconded: Brian Curley
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report – Dr. Hickman

Dr. Hickman began by speaking about heat stress. She advised of the resources and education available to the departments. She emphasized that many departments are exposed to heat stress during the work hours. She advised that there are a safety bulletin and a video on the NJCE.org website on the topic and should be shared with all employees. PEOSH information can be found on their website as well. She is working on a heat stress program that will be provided to all departments shortly. Mr. Prince spoke about keeping an eye on the daily forecast and spoke about how PEOSH is using the general duty clause to cite public entities for not having a heat-related program in place.

Next, Dr. Hickman inquired if the Inservco Insurance Services Stewardship report would be mentioned in the J.A. Montgomery report. Ms. Violetti advised that she would be speaking on the report.

Lastly, she spoke about the emergency action plan. She advised of the importance of training for both new employees hired as well as training current employees in any changes that have occurred to the plan. The sign-in sheets for the training must be provided to her. She emphasized for any training that occurs, including the usage of safety bulletins, must be provided to her to evidence that the training took place. If there are no sign-in sheets, then the training did not occur.

V. Risk Management Consultant's Report

Ms. Violetti reviewed the claims experience graphs, valued as of 5/31/2026, which illustrates the total number of workers' compensation claims for Cumberland County and Cumberland County Utilities Authority.

She continued by speaking about the 2026 NJCE JIF reinsurer safety grant. She advised that two submissions have been provided to J.A. Montgomery. The first submission was from the County Administration Department. The department requested funding for the installation of 15 security cameras, a new server to support the technology and new glass and bulletproof protective covering for the reception desk and front door at the desk of the County Administration building located at 164 W. Broad Street, Bridgeton, NJ 08302. The total cost for all items is $49,420.00. The County Administration building houses approximately 30 personnel and a seven-member County Commissioner board. In addition, the building regularly hosts several high-profile meetings open to the public. The installation of the cameras will mitigate risk by deterring criminal activity and reducing liability claims by keeping the public safe, as there is less likely of a claim being made due to bodily injury or property damage while attending a public meeting.

The second submission was from the County's Planning, Tourism and Community Affairs department. The department requested funding for three automatic external defibrillators (AEDs) and corresponding accessories. The total cost for all items is $4,371.78. The AEDs would be installed at the County Fairgrounds, the County Office building located at 291 Morton Ave and the 4-H Klem building located on the same property as the County offices. These County locations host a high volume of public visitors, community programs, educational events, agricultural activities, meetings and large gathering throughout the year. The purchase of the AED will keep the public protected.

Lastly, Ms. Violetti provided some highlights on the 2025 Inservco Insurance Services Stewardship report. She encouraged any questions to be sent to her. Dr. Hickman inquired if a report can be provided showing the proportion of employees by department for the number of injuries sustained by each department. She would like to evaluate the number of people per department to the percentage of injuries. Ms. Violetti stated that can be done, but the number of employees per department for each year would need to be provided. Dr. Hickman stated that she can provide the information. Ms. Violetti stated that once the information is received, she will present the committee with the findings at the August meeting.

VI. NJCEL Safety Director's Report

Mr. Prince began by stating that the safety training schedule has been updated on the www.NJCE.org website, along with safety bulletins and written programs, information regarding the Leadership Program and the upcoming Expo schedule. He encouraged everyone to review the website.

Next, he spoke about the Leadership Academy program. He advised what the program is, what training is provided and how to enroll in the program. He advised that one of the programs for the Academy will be held at the upcoming expos. Once the individual completes the program, they will receive a plaque.

Next, he spoke about the NJCE JIF reinsurer grant. He advised the deadline and encouraged anyone to reach out to him for any questions.

Dr. Hickman thanked J.A. Montgomery for the support and guidance that is provided to the County. She encouraged the members to attend the expos to obtain the training needed through a one-day event. She also encouraged leadership to continue with trainings.

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.

The importance of immediate reporting of employee injures, no matter how minor, to leadership was stated and emphasized.

VII. Old Business
Mr. DeWoody provided an update on the Right to Know process. He advised that surveys were completed and uploaded to the Department of Health database, and all will be completed by the 6/30 deadline. Once all is complete, updated sheets will be provided to all departments. Dr. Hickman provided more details on the process and why it is important. Mr. DeWoody spoke about the process in the event an employee was to bring in an item that would need to be recorded in the survey. Dr. Hickman explained why the process is in place. She thanked Mr. DeWoody for all he does.

IX. New Business
There was no new business.

X. Adjournment
Motion to adjourn.
Moved: Christian Luciano
Seconded: Kristopher Matkowsky
The meeting was adjourned at 10:53am

Cumberland County Insurance Commission
Safety and Accident Committee
2027 Meeting Schedule

All meetings will be held at 10:00am
via video conferencing using Teams.

February 17, 2027

April 21, 2027

June 23, 2027

August 18, 2027

October 20, 2027

December 15, 2027

CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY

2026						
	BILL COUNT	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	56	$128,617.65	$63,526.53	$65,091.12	51%	$6,614.04
February	45	$43,936.71	$17,443.78	$26,492.93	60%	$3,444.12
March	85	$36,126.37	$16,522.31	$19,604.06	54%	$2,490.02
April	68	$94,162.26	$30,690.74	$63,471.52	67%	$8,251.38
May	64	$21,416.25	$10,775.28	$10,640.97	63%	$1,383.34
June	57	$260,056.70	$77,053.07	$183,003.63	70%	$23,790.47
July	9	$40,498.58	$23,771.24	$16,727.34	58%	$4,489.77
August	128	$134,823.39	$53,080.50	$81,742.89	63%	$2,132.96
September						
October						
November						
December						
Grand Total	512	$759,637.91	$292,863.45	$466,774.46	62%	$52,596.10

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	25	$59,669.84	$23,078.09	$36,591.75	54%	$0.00
October	48	$57,653.93	$26,647.39	$31,006.54	61%	$0.00
November	36	$141,303.33	$34,580.29	$106,723.04	76%	$0.00
December	66	$30,978.00	$14,359.57	$16,618.43	54%	$0.00
Grand Total	615	$1,017,913.88	$416,764.32	$601,149.56	60%	$48,819.54

CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS

01/01/2026 – 8/31/2026

	BILL COUNT	BILLED	$ APPROVED	$ SAVINGS	% OF SAVINGS
Qualcare	**501**	**$702,229.22**	**$250,364.65**	**$451,864.57**	**64%**
ORTHO/NEURO	149	$373,315.60	$96,063.53	$277,252.07	54%
HOSPITAL	18	$175,343.97	$84,611.36	$90,732.61	52%
PHYSICAL THERAPY	221	$78,821.00	$27,627.38	$51,193.62	34%
URGENT CARE CENTER	77	$25,198.65	$19,328.43	$5,870.22	55%
ANESTHESIOLOGY	7	$17,275.00	$7,998.00	$9,277.00	74%
OSTEOPATHIC PHYSICIAN	5	$12,900.00	$3,771.64	$9,128.36	65%
OUTPATIENT SURGICAL FACILITY	1	$6,086.00	$4,564.50	$1,521.50	23%
OCCUPATIONAL MEDICINE	6	$5,752.00	$2,601.88	$3,150.12	51%
BEHAVIORAL HEALTH	7	$4,764.00	$2,350.00	$2,414.00	5%
MRI/RADIOLOGY	9	$1,590.00	$1,051.05	$538.95	58%
EMERGENCY MEDICINE	1	$1,183.00	$396.88	$786.12	10%
Out of Network	**8**	**$7,332.93**	**$6,957.37**	**$375.56**	**0%**
ORTHO/NEURO	3	$3,625.00	$3,264.00	$361.00	29%
MEDICAL TRANSPORTATION	3	$3,602.40	$3,602.40	$0.00	29%
LABORATORY SERVICES	1	$80.53	$80.53	$0.00	61%
OCCUPATIONAL MEDICINE	1	$25.00	$10.44	$14.56	
Negotiated	**3**	**$50,075.76**	**$35,541.43**	**$14,534.33**	**30%**
ORTHO/NEURO	3	$50,075.76	$35,541.43	$14,534.33	
Grand Total	**512**	**$759,637.91**	**$292,863.45**	**$466,774.46**	**61%**
PPO Penetration Rate: 97%					

CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

Top 10 Providers - 01/01/2026 - 08/31/2026			
	BILL COUNT	**$ APPROVED**	**SPECIALTY**
INSPIRA MEDICAL CENTER	15	$82,306.07	HOSPITAL
PREMIER ORTHOPAEDIC ASSOCIATES	126	$70,590.32	ORTHO/NEURO
SURGICAL STUDIOS LLC	1	$33,034.23	ORTHO/NEURO
REHAB CLINICS	220	$26,827.38	PHYSICAL THERAPY
INSPIRA URGENT CARE	77	$19,328.43	URGENT CARE CENTER
PREMIER ORTHOPAEDIC SURGERY CENTER	3	$8,218.75	ORTHO/NEURO
SHREWSBURY AMBULATORY ANESTHESIA	7	$7,998.00	ANESTHESIOLOGY
KENNEDY CHERRY HILL SURGICAL	1	$6,337.00	ORTHO/NEURO
ROTHMAN INSTITUTE	2	$6,144.54	ORTHO/NEURO
CENTENNIAL SURGERY CENTER	1	$4,564.50	ORTHO/NEURO
Grand Total	**453**	**$265,349.22**	

APPENDIX I – MEETING MINUTES

August 6, 2026

CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – AUGUST 6, 2026
ELECTRONICALLY
11:00 AM

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

ROLL CALL OF COMMISSIONERS:

Art Marchand	Present
Sandra Taylor	Present
James Sauro	Absent
Kevin Smaniotto	Present
Kimberly Codispoti	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services **Bradford Stokes, Karen Read**

ALSO PRESENT:
Jeffrey DiLazzero, Cumberland County
Anthony Bontempo, Cumberland County
Cindy Hickman, Cumberland County
Kathy Doran, Cumberland County
Dominic Buirch, Cumberland County UA
Danielle Colaianni, Hardenbergh Insurance Group
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Jon Griglack, SG Risk
Erica Harmeyer, Vanguard
Amy Zeiders, Inservco
Veronica George, Inservco
Kelly Guerriero, Inservco
Surretha Hobbs, Inservco
Christine Gallagher, Qual-Lynx
Robyn Walcoff, PERMA
Nancy Ghani, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Jay Pettyman, JA Montgomery

PUBLIC PRESENT:
Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF June 4, 2026

Moved:	Commissioner Codispoti	
Second:	Commissioner Taylor	
Vote:		Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Appointment of Commission Attorney – With the departure of John Carr from the County, there is a need to appoint a new fund attorney. Resolution 18-26 appointing County Counsel Jeffery DiLazzero appears on page 3.

Motion to Approve Resolution 18-26 Appointing Jeffery DiLazzero as Fund Attorney

Moved:	Commissioner Codispoti
Second:	Commissioner Smaniotto
Vote:	Unanimous

NJ Counties Excess Joint Insurance Fund (NJCE) - The NJCE met virtually on June 26, 2026. Included in the agenda on **pages 4-7** is a summary report of the meeting. The NJCE also held a special meeting on July 30th to discuss Excess Pollution Liability Coverage for certain members. The NJCE is scheduled to meet again on Friday, September 18, 2026 at 9:30 a.m. via Zoom.

Executive Director Stokes provided a comprehensive report covering the June 26th NJCE meeting outcomes, including approval of the 2025 audit and a new multi-year property risk engineering program, where the excess property carrier will conduct on-site safety risk control inspections of the members' larger property locations. Executive Director asked members to provide three locations to the fund office for those inspections. This will be a multi-year program. A special meeting was held on July 30th to discuss excess pollution liability coverage, to include coverage for odor and atmospheric migration for certain members. This coverage is primarily for members with landfills, transfer stations, recycling centers, and sewer treatment plants. There will be follow-up discussions coming soon.

NJCE 2027 Renewal Process (Pages 8-10) – The NJCE notified member entities on July 27th that the exposure database Origami is open for the annual exposure data update. The required ancillary coverage renewal applications will be distributed shortly thereafter. Enclosed is the renewal memorandum provided by the Underwriting Team which contains commentary on the market and provides an outline of what is needed.

Cumberland County 2027 NJCE Membership Renewal – Cumberland County has renewed their three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) effective on January 1, 2027. The NJCE and Executive Director Stokes thanked the County Commissioners for their continued participation and support of the Fund.

Certificate of Insurance Issuance Report: Attached on **pages 11-14** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for April, May and June. There were 7 certificates of insurance issued during this period.

Financial Fast Track – Included on **pages 15-17** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for April. As of **April 30, 2026,** the Commission has a deficit of **$1,383,538.** Total cash on hand is $3,554,561. Executive Director Stokes reported the April report shows a small increase of $56,000 in surplus, putting the Commission at a $1.3 million deficit that is slowly coming down. The Fund has over $3.5 million in cash as of the April report.

NJ CEL Property and Casualty Financial Fast Track (pages 18-20) – Included in the agenda is the NJ CEL Financial Fast Track Report for March**.** As of March 31, 2026, the CEL has a surplus of **$18,572,594** and **$35,971,845** in cash. Executive Director Stokes reported the March NJCEL report, showings $18.5 million in surplus which is a nice gain of over $634,000 for the month with almost $36 million in cash. Executive Director said in 2026 there is a deficit and as discussed earlier there were multiple property losses from the deep freezes. Camden County had several which is driving the deficit for this year and the NJ CEL continues to monitor those losses.

Claims Tracking Report (page 21-22) – Included in the agenda are the Claims Activity Reports for April & May that tracks open claims. Executive Director said this report simply shows open claims from one month to the next. In April, there were two more open claims, and in May there was one more open claim which is fairly calm on the claim front and is always good news.

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SAFETY COMMITTEE REPORT: Dr. Cindy Hickman reported the committee reviewed 26 claims, with 8 being non-preventable work-related cases and 16 involving medical treatments mostly consisting of medical checks with no time off.

CLAIMS COMMITTEE REPORT: Robyn Walcoff reported a property claims memo that was included in the agenda by Zareena Majeed, our Property Claims Supervisor. Ms. Walcoff explained that while claims will continue to be reported to Inservco, adjustments will now be handled by Vanguard as the NJCE TPA, with payments being managed directly through Vanguard to reduce billbacks.

TREASURER:

REPORT: Treasurer Anthony Bontempo reported on the August Bills List.

MOTION TO APPROVE RESOLUTION 19-26 AUGUST BILLS LIST IN THE AMOUNT OF $76,664.90

Motion:	Commissioner Codispoti
Second:	Commissioner Taylor
Vote:	Unanimous

CEL SAFETY DIRECTOR: Jay Prettyman presented the CEL Safety Director report covering risk control and safety activities from June through August, including training schedules through September 30th coordinated by Dr. Hickman.

RISK MANAGER: Risk Manager Christina Violetti presented the Risk Management report and requested approval for $4,400 to fund four half-day Officer Wellness and Suicide Prevention training sessions for the County Department of Corrections, to be conducted by Lieutenant Bill Walsh at a cost of $1,000 per half day session plus $100 travel expenses. Executive Director Stokes said there is a line item in the budget for this training.

MOTION TO APPROVE AN AMOUNT NOT TO EXCEED $4,400 TO PURCHASE TRAINING FOR THE CORRECTIONS DEPARTMENT IN 2026

Moved:	Commissioner Codispoti
Second:	Commissioner Smaniotto
Vote:	Unanimous

Christina Violetti said she is working with Dr. Hickman and the departments to make sure that that training gets coordinated for 2026. Moving on to the 2026 NJCE Insurer Safety Grant, two submissions have been provided on behalf of Cumberland County, and we are waiting for the carrier's decision on both submissions. Ms. Violetti reported the 2027 schedules are being sent out to the members today, and applications will be sent out shortly. Ms. Violetti will work hand-in-hand with members to make sure that everything is completed thoroughly and to submit everything on time.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending June 30, 2026, along with the PPO Savings Report and Top 10 Providers. As of June 30th there were 375 bills, with total charges of $584,315.94, with savings of $368,304.23 or 63%.

CLAIMS SERVICE: Veronica George reported there was no report for Open Session and there will be claims to be discussed in Closed Session.

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

Moved:	Commissioner Codispoti
Second:	Commissioner Smaniotto

Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002098 IN THE AMOUNT OF $42,732.63

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002266 IN THE AMOUNT OF $3,894.00 AND SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF $66,120.00

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002376 IN THE AMOUNT OF $13,500.00

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002545 IN THE AMOUNT OF $16,476.73

Property SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUESTS FOR CLAIM #NJC00147 IN THE AMOUNT OF $50,000.00

MOTION TO ACCEPT SUBROGATION FOR CLAIM #NJC00145

MOTION TO APPROVE PAYMENT AUTHORITZATION IN THE AMOUNT OF $84,140.73 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF $108,852.63

Moved: Commissioner Codispoti
Second: Commissioner Smaniotto
Vote: Unanimous

OLD BUSINESS: None.

NEW BUSINESS: **None**

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Moved:	Commissioner Codispoti
Second:	Commissioner Smaniotto
Vote:	Unanimous

MEETING ADJOURNED: 11:32 AM
NEXT MEETING: WILL BE HELD ON October 1, 2026 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary