

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
OCTOBER 3, 2024 – 11 AM**

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

or

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

The Cumberland County Insurance Commission will conduct its October 3, 2024 meeting telephonically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA -OPEN PUBLIC MEETING
October 3, 2024 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- FLAG SALUTE**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES: August 16, 2024 Open Minutes.....Appendix I
August 16, 2024 Closed Minutes.....Distributed**

- CORRESPONDENCE - None**

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

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

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

- CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 25

- RISK MANAGER REPORT – Hardenbergh Insurance Group**
 - Monthly Report.....Page 33

- MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 37

- 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 5, 2024 11 AM**
- MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: October 3, 2024

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2023 Audit Report** – A draft copy of the 2023 Audit was distributed to Fund Commissioners under separate cover. Representatives of the Commission's auditor, Bowman & Company, will attend the meeting to formally present the audit. Included in the agenda on **pages 3-5** is Resolution 23-24, Certification of Annual Audit Report for the Period ending December 31, 2023 along with the Group Affidavit Form.

❑ Motion to approve Resolution 23-24, Certification of Annual Audit Report for Period Ending December 31, 2023

- ❑ **2025 Renewal – Underwriting Data Collection** – The 2025 renewal process began the end of June. The ancillary coverage applications may be completed via Broker Buddha. The links for the online platform were sent out on August 5th. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami.

Attached on **pages 6-8** is a memorandum from the NJCE Underwriting Team noting some critical items for the renewal. The Fund Office will follow up with members and/or Risk Managers to have the exposure data completed.

- ❑ **2025 Pre-Renewal Webinar** - The NJCE Underwriting Manager held a webinar on the 2025 pre-renewal and the marketplace on September 27th. A copy the presentation and recording of the webinar will be uploaded to the NJCE website.
- ❑ **Membership Renewal** – Cumberland County and the Cumberland County Improvement Authority are scheduled to renew their membership in the Insurance Commission as of January 1, 2025. Membership documents were sent to both entities on September 9th. The Improvement Authority has since notified the fund office that it is reserving its rights to withdraw from the Fund as it is seeking alternate quotes for coverage.
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE held special meetings on Thursday, August 8, 2024, and Friday, September 20, 2024. At the August 8th special meeting, the board adopted a resolution authorizing an assignment of Claims Administration Services from AmeriHealth to Claims Resolution Corporation Inc., (CRC).

At the September 20th meeting, the board reviewed and approved an emergent settlement authority.

The board held its regularly scheduled meeting on September 26th. The NJCE Report is enclosed on **pages 9-12**.

- ❑ **Commission Financial Fast Track** – Included on **pages 13-15** of the agenda are the Financial Fast Track Reports for the Cumberland County Insurance Commission for June. As of **June 30, 2024**, the Commission has a deficit of \$1,124,375. Total cash on hand is \$3,189,435.
- ❑ **NJCE Property and Casualty Financial Fast Track – (Pages 16-18)** – Included in the agenda is the NJCE Financial Fast Track Report for the month of May. As of **July 31, 2024** there is a statutory surplus of **\$8,912,010**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$37,146,127**.
- ❑ **Certificate of Insurance Issuance Report** - Included on **pages 19-21** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for July 1, 2024 through August 31, 2024. There were nine certificates of insurance issued during this period.
 - ❑ **Motion to approve the certificate of insurance report.**
- ❑ **Claims Tracking Report (Pages 22-23)** – Included in the agenda are the Claims Activity Reports for July & August that tracks open claims.
- ❑ **Request for Proposals** – The County Purchasing Division is preparing Request for Proposals for Claims Administration and Managed Care services. Both contracts expire at the end of the year.
- ❑ **2024 Meeting Schedule** – The next Commission meeting is scheduled for December 5, 2024 at 11:00 AM.

RESOLUTION NO. 23-24

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2023**

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 2023 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 3, 2024

Josph Sileo, Chairperson

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 2023.

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.) Joseph Sileo

(L.S.) Joseph Sileo

(L.S.) Victoria Groetsch-Lods

(L.S.) Harold Johnson

(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 COMMISSIONERS.

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

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2025 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars.
- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and some restrictive terms and conditions. We expect to see stable terms, conditions and rates for the coming term.
- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKLEW

Other Reminders


- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

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 @connerstrong

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BUCKELEW

Edward Cooney

Partner, Senior Account Executive
Underwriting Manager

973-659-6424

ecooney@connerstrong.com

Jonathon Tavares

Associate Account Executive
856-614-4493

jtavares@connerstrong.com

Rachel Perry

Account Manager

856-479-2128

rperry@connerstrong.com

Muhammad Hernandez

Account Analyst

856-446-9284

muhernandez@connerstrong.com

Francine Pipito

Technical Assistant

856-446-9262

fpipito@connerstrong.com



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 26, 2024
Memo to: Commissioners
Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF Report

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting to review and approve payment or settlement authority requests. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee; closed session was not required for this action.

December 31, 2023 Audit: The draft financial audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/28/24 along with an extension request to file the annual audit report. Fund Auditor presented the final audit and confirmed there were no changes from the draft audit nor were there any findings or recommendations. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

2025 Renewal – Underwriting Data Collection: The 2025 renewal process began early-August with a deadline to complete by September 13th. 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.

Submitted for information was a status chart of the Commission/County's property appraisals as of September 24th. Beginning in 2023, the Fund implemented a regular property appraisal program in response to the excess property market demands. As a reminder, in 2024 the Board of Fund Commissioners approved a reimbursement cap of \$20,000 for the appraisal values between \$500,000 to \$1,000,000 and trending of 2023 locations.

Named Storm Deductible: PERMA Claims is working on scheduling a meeting with representatives from NJ Office of Emergency Management to discuss the FEMA and/or NJEM resources that would be available to the NJCE membership should a named storm occur.

Finance Sub-Committee: Committee met on Tuesday September 17th. Submitted for information were the meeting minutes and the following discussion items were highlighted,

two of which required action by the Board of Fund Commissioners:

2025 Pre-Renewal: Deputy Underwriting Manager provided a high-level overview of the 2025 pre-renewal presentation highlighting the commercial market changes and marketing strategy. Underwriting Manager reported that overall, the market is trending positively compared to the last few years. The attached minutes provides more in-depth detail on the discussion. Underwriting Manager is scheduled to hold a 2025 pre-renewal webinar on Friday, September 27th at 10am. The presentation and a recording of the webinar will be uploaded to njce.org following the presentation.

2025 Budget & Renewal Timeline: The Fund Office expects to introduce pre-budget expectations to the Finance Sub Committee in late October/early November, introduce the budget at the November 15th Fund meeting and adopt in January. The Finance Sub Committee will meet as often as needed prior budget introduction/adoption.

Technology Errors & Omissions Liability: Underwriting Manager presented a potential IT related exposure with shared services contracts between members, whether the member is receiving services or providing services to other entities. A survey was distributed, and 25 of 34 member entities responded. Based on the results, Underwriting Manager said the next steps would be to work with the members' risk managers to begin the conversation about what the true exposure is for these services and the coverage would be treated as an ancillary coverage. Members can purchase the coverage on an as needed basis. The Finance Sub Committee agreed to Underwriting Manager's recommended next steps.

EMAS Blocks: At the April 25th Fund meeting the Board of Fund Commissioners approved a resolution amending the Plan of Risk Management to exclude the Engineered Materials Arresting Systems (EMAS) Blocks retroactive to 1/1/24 following a significant 2023 loss at Mercer County Airport. Following an administration change, Mercer County requested the Executive Director and Underwriting Manager propose an action plan to obtain coverage for the EMAS blocks. Underwriting Manager could not secure a commercial placement for this exposure but was successful in securing coverage with the NJCE's excess property insurers to provide full limits for the EMAS blocks excess of a \$1 million policy per occurrence subject to contingencies outlined in the committee minutes.

Fund Office was waiting for the County/Insurance Commission's final decision on a self-funding option within the first \$1 million so the NJCE would know what its retention would be. On September 23, 2024, Executive Director met with the Insurance Commission to review the proposed coverage structure as recommended by Finance Sub-Committee: the County will retain the primary \$200,000, the Insurance Commission will retain the \$300,000 excess \$200,000 and the NJCE will provide \$500,000 excess of \$500,000. This structure allows for the NJCE JIF to provide the excess layer of \$500,000 excess of the County and Insurance Commission's combined retention of \$500,000.

The Board of Fund Commissioners approved a motion to extend coverage for Mercer County's Engineered Materials Arresting Systems Blocks at limit of \$500,000 excess of \$500,000 effective 9/26/24. Fund Office will work with the Actuary and excess insurer

on the applicable pricing. The County has also indicated their long-term strategy is to look into a replacement system.

2024 Safety Grant Program: At the February 24th Fund meeting, the Board of Fund Commissioners approved the authorization of the NJCE JIF to supplement an additional \$30,000 to the \$60,000 Munich Re Safety Grant for a total grant of up to \$90,000. Safety Director has since received submissions totaling \$136,933. Finance Sub Committee recommended authorization of a “one-time” additional contribution of \$46,933 to cover the cost of all submissions. Monies are available in the 2024 budget to fund this additional contribution. The Board of Fund Commissioners approved a motion to authorize the NJCE JIF to contribute an additional \$46,933 to the 2024 Safety Grant for a total of \$136,933.

NJCE Safety Committee: The Safety Committee met on Monday September 16th; minutes of the meeting were submitted for information. Safety Director provided a verbal report of notable items. The next meeting is scheduled for Monday, December 9th at 10am via Zoom.

NJCE Jail Risk Management Report: In April 2024, J.A. Montgomery hired a retired warden as a Corrections Risk Control Consultant to address members’ needs given the unique exposure inherent to correctional facilities. Submitted for information as part of the Safety Director’s report was a brief memo on the warden’s principal responsibilities to identify and reduce risks that occurs at correctional facilities.

Claims Resolution Corporation (CRC): Effective September 1, 2024, the NJCE entered into an agreement with Claims Resolution Corporation to take over AmeriHealth’s TPA services.

Professional Services Agreements: Contracts for Executive Director, Underwriting Manager, Safety Director and Excess Property Claims Administrator expire February 2025. NJCE Fund Attorney and QPA will start the procurement process late September/early October.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2025.

2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 108th annual conference is scheduled for November 19th through November 21st at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 20th. This year’s program will be focus on “Local Government Risk Management”; topics include but are not limited to Title 59 immunities and cyber security. In addition, a session on ethics is expected to be co-chaired by a representative from the Department of Banking and Insurance.

Tracking Reports: Submitted for information were the following tracking reports:

Financial Fast Track: This report as of July 31, 2024 reflected a statutory surplus of \$8.9 million.

Claims Activity Report: This report as of June 30, 2024 tracked the incurred losses by line of coverage from Fund Year 2020 to 2024 and all Fund Years.

Closed Session – General Liability Settlement Authority Request (SAR) & Status Update: The Board of Fund Commissioners entered Closed Session to review two General Liability SARs; one was an amended SAR amount (claim #64GL019562) and the other was to review the status of a recently settled SAR (claim #64GL16936).

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2025 Renewal have started and if available marketing information will be provided at the next meeting. Submitted for information was a memorandum on the 2025 renewal.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from June – September, planned October activities, bulletins that were distributed and available training sessions through November 2024.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday October 24, 2024 at 9:30AM virtually.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	367,383	2,204,297	34,950,792	37,155,088
2.	CLAIM EXPENSES				
	Paid Claims	209,549	902,395	13,429,594	14,331,989
	Case Reserves	875,710	517,792	2,759,312	3,277,104
	IBNR	(625,993)	(200,400)	2,616,954	2,416,554
	Excess Insurance Recoverable	(420)	(4,920)	0	(4,920)
	Discounted Claim Value	26,118	87,381	(495,915)	(408,534)
	TOTAL CLAIMS	484,965	1,302,248	18,309,945	19,612,193
3.	EXPENSES				
	Excess Premiums	182,707	1,096,243	14,432,147	15,528,389
	Administrative	31,451	188,762	3,775,104	3,963,866
	TOTAL EXPENSES	214,158	1,285,005	18,207,251	19,492,256
4.	UNDERWRITING PROFIT (1-2-3)	(331,740)	(382,956)	(1,566,405)	(1,949,361)
5.	INVESTMENT INCOME	4,788	57,666	320,685	378,351
6.	PROFIT (4 + 5)	(326,952)	(325,291)	(1,245,719)	(1,571,010)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	171,783	171,783
9.	DIVIDEND EXPENSE	0	0	(171,783)	(171,783)
10.	SURPLUS TRANSFER	0	0	0	0
11.	INVESTMENT IN JOINT VENTURE	30,523	(96,696)	541,223	444,527
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(296,429)	(421,986)	(702,387)	(1,124,374)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	(29)	2,443	291,965	294,408
	2013	212	2,104	219,505	221,609
	2014	(224)	(6,213)	145,499	139,286
	2015	(1,527)	8,532	(344,645)	(336,113)
	2016	1,032	7,577	420,767	428,344
	2017	1,194	4,813	(473,803)	(468,990)
	2018	(24,791)	(41,017)	(635,150)	(676,167)
	2019	(96,057)	(93,531)	690,378	596,847
	2020	(127,562)	(92,839)	(346,810)	(439,649)
	2021	(281,370)	(342,028)	(547,406)	(889,434)
	2022	(142,055)	(107,524)	281,233	173,709
	2023	136,243	(75,410)	(403,921)	(479,330)
	2024	238,505	311,106		311,106
	TOTAL SURPLUS (DEFICITS)	(296,429)	(421,986)	(702,388)	(1,124,375)
	TOTAL CASH				3,189,435

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	0	1,215,275	1,215,275
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	0	1,215,275	1,215,275
FUND YEAR 2014				
Paid Claims	0	0	1,371,332	1,371,332
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	0	1,371,332	1,371,332
FUND YEAR 2015				
Paid Claims	0	0	1,866,130	1,866,130
Case Reserves	0	0	20	20
IBNR	0	(8,763)	8,763	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(8,763)	1,874,913	1,866,150
FUND YEAR 2016				
Paid Claims	742	4,542	1,020,993	1,025,536
Case Reserves	(742)	(4,542)	119,448	114,905
IBNR	(302)	(515)	12,494	11,979
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	(302)	(515)	1,152,936	1,152,420
FUND YEAR 2017				
Paid Claims	1,198	10,418	2,017,972	2,028,389
Case Reserves	(1,198)	(10,418)	114,868	104,450
IBNR	(519)	(1,042)	14,138	13,097
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	(519)	(1,042)	2,146,978	2,145,936
FUND YEAR 2018				
Paid Claims	52,889	200,779	1,997,114	2,197,892
Case Reserves	(7,889)	(159,234)	221,844	62,610
IBNR	(19,163)	(1,873)	46,027	44,154
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	111	1,874	(1,874)	0

TOTAL FY 2018 CLAIMS	25,948	41,546	2,263,111	2,304,657
FUND YEAR 2019				
Paid Claims	1,750	27,282	680,901	708,183
Case Reserves	118,950	117,135	144,011	261,146
IBNR	(19,907)	(43,450)	95,719	52,270
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(2,694)	1,815	(8,479)	(6,664)
TOTAL FY 2019 CLAIMS	98,099	102,782	912,153	1,014,935
FUND YEAR 2020				
Paid Claims	42,329	153,232	1,295,849	1,449,081
Case Reserves	209,593	84,705	410,170	494,876
IBNR	(126,661)	(155,331)	310,207	154,876
Excess Insurance Recoverable	(420)	(4,920)	0	(4,920)
Discounted Claim Value	502	22,698	(48,505)	(25,806)
TOTAL FY 2020 CLAIMS	125,343	100,384	1,967,722	2,068,106
FUND YEAR 2021				
Paid Claims	30,145	169,660	926,186	1,095,846
Case Reserves	248,552	105,348	721,964	827,312
IBNR	(31,306)	9,005	581,926	590,931
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	5,360	40,071	(127,172)	(87,101)
TOTAL FY 2021 CLAIMS	252,751	324,084	2,102,904	2,426,989
FUND YEAR 2022				
Paid Claims	14,276	50,687	610,650	661,336
Case Reserves	76,432	49,465	437,282	486,747
IBNR	54,685	(8,579)	420,462	411,883
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(10,899)	16,254	(95,208)	(78,955)
TOTAL FY 2022 CLAIMS	134,493	107,826	1,373,185	1,481,012
FUND YEAR 2023				
Paid Claims	51,222	220,399	386,448	606,847
Case Reserves	172,788	37,388	589,706	627,094
IBNR	(336,253)	(270,446)	1,127,216	856,771
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	30,598	71,814	(214,678)	(142,863)
TOTAL FY 2023 CLAIMS	(81,646)	59,155	1,888,693	1,947,849
FUND YEAR 2024				
Paid Claims	14,998	65,397		65,397
Case Reserves	59,224	297,944		297,944
IBNR	(146,567)	280,594		280,594
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	3,141	(67,146)		(67,146)
TOTAL FY 2024 CLAIMS	(69,203)	576,790	0	576,790
COMBINED TOTAL CLAIMS	484,965	1,302,248	18,309,945	19,612,193

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,455,281	24,186,966	284,494,510	308,681,475
2.	CLAIM EXPENSES				
	Paid Claims	419,212	6,015,549	17,153,869	23,169,419
	Case Reserves	(294,231)	1,200,631	15,710,957	16,911,588
	IBNR	645,892	45,179	16,261,220	16,306,399
	Discounted Claim Value	(96,997)	(349,163)	(4,212,682)	(4,561,845)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
	TOTAL CLAIMS	673,876	6,410,093	42,983,159	49,393,252
3.	EXPENSES				
	Excess Premiums	2,666,166	18,680,270	205,538,373	224,218,643
	Administrative	199,014	1,403,645	20,746,720	22,150,365
	TOTAL EXPENSES	2,865,181	20,083,915	226,285,093	246,369,008
4.	UNDERWRITING PROFIT (1-2-3)	(83,776)	(2,307,042)	15,226,258	12,919,216
5.	INVESTMENT INCOME	118,352	541,226	2,159,119	2,700,346
6.	PROFIT (4+5)	34,577	(1,765,816)	17,385,377	15,619,561
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	34,577	(1,765,816)	10,677,826	8,912,010
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	481	2,209	66,109	68,317
	2011	1,218	(9,541)	478,587	469,046
	2012	2,523	(6,883)	491,515	484,632
	2013	4,480	16,208	1,098,961	1,115,169
	2014	5,772	(177,788)	1,623,920	1,446,132
	2015	5,517	(68,681)	1,404,062	1,335,382
	2016	7,390	32,616	1,686,719	1,719,335
	2017	9,544	50,710	2,714,322	2,765,031
	2018	10,763	(1,576)	2,317,319	2,315,743
	2019	10,121	33,304	1,991,211	2,024,515
	2020	12,942	102,624	(41,975)	60,649
	2021	12,517	(409,847)	(288,075)	(697,922)
	2022	22,292	(146,719)	1,403,700	1,256,981
	2023	28,920	(486,245)	(4,268,549)	(4,754,793)
	2024	(99,904)	(696,207)		(696,207)
	TOTAL SURPLUS (DEFICITS)	34,577	(1,765,816)	10,677,825	8,912,010
	TOTAL CASH				37,146,127

IM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	1,454	17,866	720,144	738,010
Case Reserves	0	(1,412)	16,412	15,000
IBNR	(1,454)	(1,454)	3,000	1,546
Discounted Claim Value	0	230	(2,480)	(2,250)
TOTAL FY 2011 CLAIMS	0	15,230	737,076	752,306
FUND YEAR 2012				
Paid Claims	2,721	148,517	1,598,341	1,746,857
Case Reserves	(2,721)	(148,517)	300,079	151,562
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	19,796	(40,489)	(20,693)
TOTAL FY 2012 CLAIMS	0	19,796	1,861,611	1,881,406
FUND YEAR 2013				
Paid Claims	1,067	20,399	1,120,027	1,140,427
Case Reserves	(1,067)	(20,399)	465,996	445,597
IBNR	0	(0)	19,679	19,679
Discounted Claim Value	0	3,753	(67,176)	(63,423)
TOTAL FY 2013 CLAIMS	0	3,753	1,538,527	1,542,280
FUND YEAR 2014				
Paid Claims	6,005	39,596	820,087	859,683
Case Reserves	(9,068)	158,879	428,510	587,389
IBNR	3,063	3,063	21,077	24,140
Discounted Claim Value	0	3,217	(64,534)	(61,317)
TOTAL FY 2014 CLAIMS	(0)	204,755	1,205,140	1,409,895
FUND YEAR 2015				
Paid Claims	241,543	299,983	2,170,225	2,470,208
Case Reserves	(241,543)	(193,909)	750,401	556,492
IBNR	0	0	76,409	76,409
Discounted Claim Value	0	(11,247)	(87,264)	(98,511)
TOTAL FY 2015 CLAIMS	0	94,827	2,909,770	3,004,598
FUND YEAR 2016				
Paid Claims	4,579	32,254	1,340,882	1,373,136
Case Reserves	(3,484)	(31,159)	925,034	893,875
IBNR	(1,095)	(2,431)	40,838	38,408
Discounted Claim Value	0	3,254	(103,043)	(99,789)
TOTAL FY 2016 CLAIMS	0	1,918	2,203,711	2,205,629
FUND YEAR 2017				
Paid Claims	1,090	22,274	1,313,614	1,335,888
Case Reserves	(1,090)	(22,274)	627,562	605,288
IBNR	0	(11,929)	76,572	64,644
Discounted Claim Value	0	5,400	(73,852)	(68,451)
TOTAL FY 2017 CLAIMS	0	(6,529)	1,943,897	1,937,368

FUND YEAR 2018					
	Paid Claims	1,988	371,342	1,247,927	1,619,269
	Case Reserves	(60,237)	(308,566)	750,478	441,912
	IBNR	58,249	(42,451)	375,153	332,702
	Discounted Claim Value	0	31,257	(116,810)	(85,553)
	TOTAL FY 2018 CLAIMS	0	51,583	2,256,747	2,308,330
FUND YEAR 2019					
	Paid Claims	6,632	78,977	1,224,373	1,303,351
	Case Reserves	55,599	190,896	1,093,759	1,284,655
	IBNR	(62,231)	(285,126)	551,533	266,407
	Discounted Claim Value	0	28,230	(176,738)	(148,508)
	TOTAL FY 2019 CLAIMS	0	12,978	2,692,927	2,705,905
FUND YEAR 2020					
	Paid Claims	184	246,490	1,126,067	1,372,557
	Case Reserves	(15,243)	473,697	3,919,181	4,392,878
	IBNR	15,060	(207,106)	1,974,978	1,767,872
	Discounted Claim Value	0	(57,239)	(889,320)	(946,559)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
	TOTAL FY 2020 CLAIMS	0	(46,262)	4,200,701	4,154,439
FUND YEAR 2021					
	Paid Claims	0	501,016	2,119,936	2,620,952
	Case Reserves	0	389,800	2,159,327	2,549,127
	IBNR	0	(452,576)	2,041,187	1,588,611
	Discounted Claim Value	0	29,056	(652,413)	(623,356)
	TOTAL FY 2021 CLAIMS	0	467,296	5,668,037	6,135,333
FUND YEAR 2022					
	Paid Claims	(3,669)	445,347	839,542	1,284,889
	Case Reserves	(1,534)	11,444	848,359	859,803
	IBNR	(4,797)	(345,594)	3,693,684	3,348,091
	Discounted Claim Value	0	95,380	(675,990)	(580,610)
	TOTAL FY 2022 CLAIMS	(10,000)	206,577	4,705,595	4,912,172
FUND YEAR 2023					
	Paid Claims	(6,747)	3,558,433	1,340,865	4,899,297
	Case Reserves	(2,703)	(1,187,337)	3,425,859	2,238,522
	IBNR	(4,044)	(2,047,244)	7,383,429	5,336,185
	Discounted Claim Value	0	233,742	(1,262,574)	(1,028,832)
	TOTAL FY 2023 CLAIMS	(13,494)	557,594	10,887,578	11,445,172
FUND YEAR 2024					
	Paid Claims	162,365	233,055		233,055
	Case Reserves	(11,139)	1,889,487		1,889,487
	IBNR	643,141	3,438,027		3,438,027
	Discounted Claim Value	(96,997)	(733,992)		(733,992)
	TOTAL FY 2024 CLAIMS	697,370	4,826,576	0	4,826,576
COMBINED TOTAL CLAIMS		673,876	6,410,093	42,983,159	49,393,252

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 7/1/2024 To 8/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rowan College of South Jersey I - Cumberland County	3322 College Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Facilities- Police Week The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Police Week.	7/8/2024 #4756876	GL AU EX WC
H - Cumberland County Technical I - Cumberland County	Education Center 3400 College Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Facilities- Police Week The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Police Week.	7/8/2024 #4756903	GL AU EX WC
H - Cape May County Technical School I - Cumberland County	District and Board of Education 188 Crest Haven Road Cape May Court House, NJ 08210	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use Facilities The Certificate Holder, their respective members, Directors, officers, employees and agents are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities during the current calendar year.	7/12/2024 #4763513	GL AU EX WC
H - Rowan College of South Jersey I - Cumberland County	3322 College Drive Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Facilities- Police Week The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for Police Week. As respects the General Liability coverage, the policies do not have an exclusion for either athletic participation or sexual abuse/molestation	7/16/2024 #4765534	GL AU EX WC
H - First IC Bank I - Cumberland County	ISAOA ATIMA 5593 Buford Highway Doraville, GA 30340	RE: 2191 Finch Street, Vineland, NJ The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the home located at 2191 Finch Street, Vineland, NJ 08361.	7/30/2024 #4776193	GL EX
H - First IC Bank I - Cumberland County	ISAOA ATIMA 5593 Buford Highway Doraville, GA 30340	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: 2191 Finch Street, Vineland, NJ The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to the home located at 2191 Finch Street, Vineland, NJ 08361.	7/30/2024 #4776192	GL EX

08/05/2024

1 of 1

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 7/1/2024 To 8/1/2024

Total # of Holders: 6

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Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 8/1/2024 To 9/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Smithson Aviation Inc dba Big I - Cumberland County Improvement Authority	Sky Aviation 2 Thunderbolt Drive Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$5,000,000 Policy Term: 1/1/2024 - 1/1/2025 Policy#: SP4068026 RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of premises for the Cumberland County Roundtable event.	8/13/2024 #4793706	GL AU EX WC
H - Penske Truck Leasing Co, LP I - Cumberland County	616 Orange Street Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company D: Auto Physical Damage; Policy Term: 1/1/2023 - 1/1/2024 ; Policy #:ERP980616211; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 1/1/2024 1/1/2025; Policy #:ERP980616211; Policy Limits: \$260,000,000 RE: Penske Rental Penske Truck Leasing Co, L.P. and its partners are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to all vehicles leased or rented from Penske Truck Leasing Co, LP including substitute, extra, permanent replacement, or interim vehicles.	8/21/2024 #4819472	GL AU EX WC
H - Penske Truck Leasing Co, LP I - Cumberland County	616 Orange Street Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2023 - 1/1/2024 Policy#: SP4059717 Company D: Auto Physical Damage; Policy Term: 1/1/2024 - 1/1/2025 ; Policy #:ERP980616211; Policy Limits: \$10,000,000 Company D: Property; Policy Term: 1/1/2024 1/1/2025; Policy #:ERP980616211; Policy Limits: \$260,000,000 RE: Penske Rental Penske Truck Leasing Co, L.P. and its partners are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to all vehicles leased or rented from Penske Truck Leasing Co., LP including substitute, extra, permanent replacement, or interim vehicles.	8/26/2024 #4820234	GL AU EX WC
Total # of Holders: 3				

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

July 31, 2024

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	0	0	0	0	0	0	0	0	0	2	2	7	7	18
July-24	0	0	0	0	0	0	0	0	0	2	2	7	10	21
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	3	3
Limited Reserves														\$4,432
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,228	\$45,742	\$84,973
July-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,228	\$53,841	\$93,073
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$8,100	\$8,100
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$112,391	\$55,469	\$1,912,758
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	0	0	0	0	0	0	2	3	11	14	4	7	5	46
July-24	0	0	0	0	0	0	1	2	11	15	4	7	7	47
NET CHGE	0	0	0	0	0	0	-1	-1	0	1	0	0	2	1
Limited Reserves														\$26,813
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$29,897	\$236,415	\$374,907	\$409,977	\$258,826	\$29,000	\$6,000	\$1,345,021
July-24	\$0	\$0	\$0	\$0	\$0	\$0	\$13,926	\$165,975	\$359,288	\$409,218	\$258,826	\$46,000	\$7,000	\$1,260,233
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$15,971)	(\$70,440)	(\$15,619)	(\$759)	\$0	\$17,000	\$1,000	(\$84,789)
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$736,515	\$653,716	\$754,978	\$768,920	\$277,456	\$47,075	\$7,000	\$6,156,914
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	0	0	0	0	0	0	0	0	1	1	1	2	0	5
July-24	0	0	0	0	0	0	0	0	1	1	1	2	0	5
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves														\$53,276
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$245,580	\$500	\$20,000	\$0	\$266,380
July-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$245,580	\$500	\$20,000	\$0	\$266,380
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$0	\$417,925
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	0	0	0	1	1	4	4	1	9	6	12	28	30	96
July-24	0	0	0	1	1	4	4	1	9	6	12	28	37	103
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	7	7
Limited Reserves														\$16,511
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	\$0	\$0	\$0	\$20	\$114,906	\$104,450	\$32,713	\$24,731	\$129,969	\$171,417	\$222,920	\$543,866	\$246,203	\$1,591,194
July-24	\$0	\$0	\$0	\$20	\$114,080	\$110,688	\$34,587	\$42,827	\$151,063	\$170,676	\$220,729	\$566,880	\$289,090	\$1,700,641
NET CHGE	\$0	\$0	\$0	\$0	(\$825)	\$6,238	\$1,874	\$18,096	\$21,094	(\$741)	(\$2,190)	\$23,014	\$42,887	\$109,447
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,213,822	\$1,380,718	\$178,483	\$929,762	\$709,215	\$555,009	\$1,102,137	\$353,105	\$9,192,085
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	0	0	0	1	1	4	6	4	21	23	19	44	42	165
July-24	0	0	0	1	1	4	5	3	21	24	19	44	54	176
NET CHGE	0	0	0	0	0	0	-1	-1	0	1	0	0	12	11
Limited Reserves														\$18,865
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
June-24	\$0	\$0	\$0	\$20	\$114,906	\$104,450	\$62,610	\$261,146	\$505,176	\$826,976	\$487,247	\$627,094	\$297,944	\$3,287,568
July-24	\$0	\$0	\$0	\$20	\$114,080	\$110,688	\$48,513	\$208,802	\$510,651	\$825,476	\$485,056	\$667,109	\$349,931	\$3,320,326
NET CHGE	\$0	\$0	\$0	\$0	(\$825)	\$6,238	(\$14,097)	(\$52,344)	\$5,475	(\$1,500)	(\$2,190)	\$40,014	\$51,987	\$32,758
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,141,604	\$2,246,726	\$931,844	\$1,939,947	\$1,929,539	\$1,158,902	\$1,281,603	\$415,574	\$17,679,682

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

August 31, 2024

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	0	0	0	0	0	0	0	0	0	2	2	7	10	21
August-24	0	0	0	0	0	0	0	0	0	2	2	6	11	21
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	1	0
Limited Reserves														\$5,121
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,228	\$53,841	\$93,073
August-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$5,001	\$34,228	\$68,316	\$107,548
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,475	\$14,475
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$185,089	\$308,428	\$90,438	\$65,069	\$1,900,404
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	0	0	0	0	0	0	1	2	11	15	4	7	7	47
August-24	0	0	0	0	0	0	1	2	9	15	4	7	8	46
NET CHGE	0	0	0	0	0	0	0	0	-2	0	0	0	1	-1
Limited Reserves														\$31,334
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	\$0	\$0	\$0	\$0	\$0	\$0	\$13,926	\$165,975	\$359,288	\$409,218	\$258,826	\$46,000	\$7,000	\$1,260,233
August-24	\$0	\$0	\$0	\$0	\$0	\$0	\$3,926	\$164,176	\$375,035	\$585,737	\$257,499	\$43,500	\$11,500	\$1,441,373
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	(\$10,000)	(\$1,799)	\$15,747	\$176,519	(\$1,327)	(\$2,500)	\$4,500	\$181,140
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$736,515	\$653,716	\$785,015	\$960,992	\$277,456	\$44,575	\$11,500	\$6,381,023
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	0	0	0	0	0	0	0	0	1	1	1	2	0	5
August-24	0	0	0	0	0	0	0	0	1	1	1	2	0	5
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves														\$53,276
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$245,580	\$500	\$20,000	\$0	\$266,380
August-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$245,580	\$500	\$20,000	\$0	\$266,380
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$266,315	\$18,009	\$20,000	\$0	\$417,925
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	0	0	0	1	1	4	4	1	9	6	12	28	37	103
August-24	0	0	0	1	1	4	4	1	9	6	14	28	54	122
NET CHGE	0	0	0	0	0	0	0	0	0	0	2	0	17	19
Limited Reserves														\$19,834
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	\$0	\$0	\$0	\$20	\$114,080	\$110,688	\$34,587	\$42,827	\$151,063	\$170,676	\$220,729	\$566,880	\$289,090	\$1,700,641
August-24	\$0	\$0	\$0	\$20	\$112,726	\$212,685	\$34,717	\$42,827	\$153,584	\$200,662	\$538,775	\$612,280	\$511,432	\$2,419,709
NET CHGE	\$0	\$0	\$0	\$0	(\$1,354)	\$101,998	\$130	\$0	\$2,521	\$29,986	\$318,045	\$45,400	\$222,343	\$719,068
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$729,832	\$577,504	\$1,321,322	\$1,381,718	\$178,483	\$933,762	\$739,682	\$878,052	\$1,177,338	\$605,308	\$9,985,499
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	0	0	0	1	1	4	5	3	21	24	19	44	54	176
August-24	0	0	0	1	1	4	5	3	19	24	21	43	73	194
NET CHGE	0	0	0	0	0	0	0	0	-2	0	2	-1	19	18
Limited Reserves														\$21,830
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
July-24	\$0	\$0	\$0	\$20	\$114,080	\$110,688	\$48,513	\$208,802	\$510,651	\$825,476	\$485,056	\$667,109	\$349,931	\$3,320,326
August-24	\$0	\$0	\$0	\$20	\$112,726	\$212,685	\$38,643	\$207,003	\$528,919	\$1,031,981	\$801,775	\$710,008	\$591,249	\$4,235,009
NET CHGE	\$0	\$0	\$0	\$0	(\$1,354)	\$101,998	(\$9,870)	(\$1,799)	\$18,268	\$206,505	\$316,718	\$42,900	\$241,318	\$914,683
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,150	\$1,140,441	\$2,249,104	\$2,247,726	\$931,844	\$1,973,983	\$2,152,078	\$1,481,945	\$1,332,351	\$681,877	\$18,684,851

RESOLUTION NO. 24-24

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

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

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

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

FUND YEAR 2024

<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 09/24 0377- 0924	4,888.16
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 07/24 0377-0724	4,888.16
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 08/24 0377-0824	4,888.16
		14,664.48
PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/24	6.90
PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES Q4 2024	27,197.50
		27,204.40
COUNTY OF CUMBERLAND	REIM. CUMB FOR TREASURER SERVICES 2024	3,224.00
COUNTY OF CUMBERLAND	REIMB. CUMB FOR ATTO SERVICES 2024	7,158.00
COUNTY OF CUMBERLAND	REIM. CUMB FOR SECRETARY SERVICES 2024	2,487.00
		12,869.00
HARDENBERGH INSURANCE GROUP	RMC- Q4 2024 COUNTY CUMBERLAND	35,000.00
HARDENBERGH INSURANCE GROUP	RMC- CUMB CTY IMPROV. AUTH Q4 2024	6,875.00
HARDENBERGH INSURANCE GROUP	RMC- Q4 2024 CUMB CTY UTIL AUTH	1,831.00
		43,706.00
	Total Payments FY 2024	98,443.88
	TOTAL PAYMENTS ALL FUND YEARS	98,443.88

Chairperson

Attest:

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

Dated: _____

Treasurer



CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: September 27, 2024
DATE OF MEETING: October 3, 2024

CUIC SERVICE TEAM

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

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 1:** Attended the CUIC meeting.
- **August 1:** Attended the CUIC Claims Committee meeting.
- **August 14:** Attended the CUIC Safety Committee meeting.
- **August 20:** Conducted a Loss Control Survey at the Cumberland County Improvement Authority.
- **August 28:** Conducted a training class on Practical Leadership - 21 Irrefutable Laws for the CUIC Sheriff's Office.
- **August 29:** Conducted a Loss Control Survey at the Cumberland County Utility Authority.
- **August 29:** Conducted a training class on Practical Leadership - 21 Irrefutable Laws for the CUIC Sheriff's Office.
- **September 12:** Conducted a Fast Track to Safety training for CUIC DOC.
- **September 17:** Conducted a Fast Track to Safety training for CUIC DOC.
- **September 19:** Conducted a Fast Track to Safety training for CUIC DOC.
- **September 24:** Conducted a Fast Track to Safety training for CUIC DOC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 3:** Plan to attend the CUIC meeting.
- **October 3:** Plan to attend the CUIC Claims Committee meeting.
- **October 9:** Plan to attend the CUIC Safety Committee meeting.
- **October 22:** Plan to conduct a Fast Track to Safety training for CUIC DOC.

SAFETY DIRECTOR BULLETINS

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

- for Local Government Entities – August 6.
- NJCE JIF - Training Announcement - 2024 MSI-NJCE Expos – August 7, 2024.
- NJCE JIF - JAM SD Bulletin: School Bus Safety - Best Practices – September 9.
- NJCE JIF - JAM SD Bulletin: Emotional Support Animals - Making Reasonable Accommodation Requests – September 10.
- NJCE JIF - JAM Corrections Bulletin: MPOX Health Alert: Risk Mitigation Strategies – September 16.
- NJCE JIF - Training Announcement – September

NJCE LIVE SAFETY TRAINING

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey - [2024 MSI-NJCE Expo Flyer.pdf](#).

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

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

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

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

NJCE EXPOS

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey - [2024 MSI-NJCE Expo Flyer.pdf](#).

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

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

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

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

NJCE LEADERSHIP ACADEMY

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

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

- December 1 - 22, 2024 (Start Date: January 1, 2025)

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

Please Note: *If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.*

The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



New NJCE Learning Management System (LMS)

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

J.A. Montgomery CONSULTING

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website (under the Safety tab).

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

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

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

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

DATE	TRAINING TOPIC	TIME
10/1/24	Back Safety/Material Handling	9:00 - 10:00 am
10/1/24	Implicit Bias in the Workplace	9:00 - 10:30 am
10/1/24	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/24	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
10/2/24	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/24	Bloodborne Pathogens	10:00 - 11:00 am
10/2/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/3/24	Driving Safety Awareness	8:00 - 9:30 am
10/3/24	Introduction to Communication Skills	9:00 - 11:00 am
10/3/24	Fire Safety	10:00 - 11:00 am
10/3/24	Mower Safety	1:00 - 2:00 pm
10/4/24	Flagger Skills and Safety	8:30 - 9:30 am
10/4/24	Chipper Safety	10:00 - 11:00 am
10/4/24	Chainsaw Safety	1:00 - 2:00 pm
10/7/24	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/7/24	CDL: Supervisors' Reasonable Suspicion	10:00 - 12:00 pm
10/7/24	Fire Extinguisher Safety	1:00 - 2:00 pm
10/8/24 - 10/9/24	NJCE Leadership Skills for Supervisors Workshop - Two Day (Camden)*	9:00 - 3:30 pm w/lunch brk
10/8/24	NJCE: Ethics for NJ Local Government Employees (Middlesex)*	9:00 - 11:00 am
10/8/24	Protecting Children from Abuse In New Jersey Local Government Programs (Middlesex)*	1:00 - 3:00 pm
10/9/24	Confined Space Entry	8:30 - 11:30 am
10/9/24	Fall Protection Awareness	1:00 - 3:00 pm
10/10/24	NJCE: The Power of Collaboration (JIF 101) (Camden)*	9:00 - 1:00 pm
10/10/24	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/10/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/10/24	Personal Protective Equipment	1:00 - 3:00 pm
10/11/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/11/24	Bloodborne Pathogens	10:30 - 11:30 am

10/11/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/14/24	School Safety & Regulatory Awareness Training	8:30 - 11:30 am
10/14/24	Asbestos Awareness	1:00 - 3:00 pm
10/14/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/15/24	Hearing Conservation	8:30 - 9:30 am
10/15/24	Special Event Management	1:00 - 3:00 pm
10/16/24	NJCE Expo 2024: Excavation, Trenching, and Shoring (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Flagger Work Zone Safety (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Practical Leadership - 21 Irrefutable Laws (Ocean)*	8:30 - 11:30 am
10/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/17/24	Career Survival for Managers, Business Administrators, and Assistants	10:00 - 11:30 am
10/17/24	Bloodborne Pathogens Administrator Training	10:00 - 12:00 pm
10/17/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/18/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/18/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/21/24	Fire Safety	8:30 - 9:30 am
10/21/24	Fire Extinguisher Safety	10:00 - 11:00 am
10/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/24	Chipper Safety	8:30 - 9:30 am
10/22/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/22/24	Chainsaw Safety	10:00 - 11:00 am
10/22/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/24	Leaf Collection Safety Awareness	8:30 - 10:30 am
10/23/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/24 - 10/25/24	NJCE Leadership Skills for Supervisors Workshop - Two Days (Atlantic)*	9:00 - 3:30 pm w/lunch-brk
10/24/24	Personal Protective Equipment	1:00 - 3:00 pm
10/25/24	Confined Space Entry	8:30 - 11:30 am
10/25/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/25/24	Flagger Skills and Safety	1:00 - 2:00 pm
10/28/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/24	Shop and Tool Safety	11:00 - 12:00 pm
10/28/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/29/24	Microlearning Theory and Practice	1:00 - 3:00 pm
10/30/24	Hearing Conservation	8:30 - 9:30 am
10/30/24	Ethical Decision Making	9:00 - 11:30 am
10/30/24	Mower Safety	10:00 - 11:00 am
10/30/24	Playground Safety Inspections	1:00 - 3:00 pm
10/31/24	Disaster Management	9:00 - 10:30 am
10/31/24	Preparing for the Unspeakable	9:00 - 10:30 am
11/1/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
11/1/24	Introduction to Understanding Conflict	9:00 - 11:00 am
11/1/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
11/4/24	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/4/24	Leaf Collection Safety Awareness	10:00 - 12:00 pm

11/4/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
11/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
11/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
11/5/24	Personal Protective Equipment	1:00 - 3:00 pm
11/6/24	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	9:00 - 11:00 am
11/6/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/6/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/6/24	Fire Extinguisher Safety	11:00 - 12:00 pm
11/6/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	1:00 - 2:30 pm
11/7/24	Hearing Conservation	7:30 - 8:30 am
11/7/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/8/24	Chainsaw Safety	8:30 - 9:30 am
11/8/24	Chipper Safety	10:00 - 11:00 am
11/8/24	Bloodborne Pathogens	1:00 - 2:00 pm
11/12/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
11/12/24	Preparing for First Amendment Audits	9:00 - 11:00 am
11/12/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/13/24	Shop and Tool Safety	7:30 - 8:30 am
11/13/24	Flagger Skills and Safety	9:00 - 10:00 am
11/13/24	Fire Safety	10:30 - 11:30 am
11/13/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/14/24	Fall Protection Awareness	8:30 - 10:00 am
11/14/24	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/14/24	Personal Protective Equipment	1:00 - 3:00 pm
11/15/24	Fire Extinguisher Safety	7:30 - 8:30 am
11/15/24	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/15/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
11/18/24	Confined Space Entry	8:30 - 11:30 am
11/18/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/22/24	Chainsaw Safety	8:30 - 9:30 am
11/22/24	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/22/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/25/24	Driving Safety Awareness	10:30 - 12:00 pm
11/25/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/26/24	Fire Safety	8:30 - 9:30 am
11/26/24	Bloodborne Pathogens	10:00 - 11:00 am
11/26/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
11/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/2/24	Fire Safety	8:30 - 9:30 am
12/2/24	Fire Extinguisher Safety	10:00 - 11:00 am
12/2/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/3/24	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
12/3/24	Chipper Safety	10:30 - 11:30 am
12/4/24	Confined Space Entry	8:30 - 11:30 am
12/4/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/4/24	Bloodborne Pathogens	1:00 - 2:00 pm
12/5/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm

12/5/24	Accident Investigation	1:00 - 3:00 pm
12/5/24	Asbestos Awareness	1:00 - 3:00 pm
12/6/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
12/6/24	Flagger Skills and Safety	11:00 - 12:00 pm
12/6/24	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
12/6/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Bergen)	9:00 - 11:00 am
12/9/24	Hearing Conservation	8:30 - 9:30 am
12/9/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
12/9/24	Driving Safety Awareness	1:00 - 2:30 pm
12/9/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/10/24	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/10/24	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
12/10/24	Ethical Decision Making	9:00 - 11:30 am
12/10/24	Personal Protective Equipment	1:00 - 3:00 pm
12/11/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
12/11/24	Fall Protection Awareness	1:00 - 3:00 pm
12/12/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
12/12/24	Bloodborne Pathogens	11:00 - 12:00 pm
12/12/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

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

- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [*NJCE Live Virtual Training Group Sign in Sheet*](#).



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

TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 10/03/2024
RE: Risk Management Consultant’s Report

Safety and Training

- **6/12/2024 Accident Review Committee Meeting Minutes**

Attached are the approved 6/12/2024 Safety and Accident Review Committee Meeting Minutes. The 8/14/2024 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2024 Munich Re Safety Grant**

Three submissions were provided to J.A. Montgomery for the 2024 Munich Re Safety Grant from the County. One submission was from the County Public Works department for bucket truck and chipper safety training for a total amount request of \$4,250. The second submission was from the County Veteran’s Affairs department for automatic external defibrillators (AEDs) and accessories for a total amount request of \$1,842.55. The final submission was from the County Corrections Department for defensive tactics program training for a total amount request of \$2,000.

We have been advised that the grant has been awarded to all the above departments per their submissions. We will work with the department to ensure that all required documentation is provided to J.A. Montgomery by the end of the year.

Since 2015, the County has received \$72,747.26 in safety grant money from the NJCE JIF liability reinsurers.

- **2025 Underwriting Renewal Data**

All renewal information has been inputted into Origami and Broker Buddha for the 2025 Insurance Commission Renewal for all members.

Insuring Bright Future and Building Lasting Relationships since 1954

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

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 June 12, 2024, 10:00 AM
 Via Video Conference Meeting

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

II. Roll Call

Committee Members	Member	Present / Absent
Dr. Cynthia Hickman	Cumberland County Insurance Commission (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Frank Sabella	Cumberland County - Prosecutor/Administration	Present
Megan Sheppard (A: 10:08am)	Cumberland County – Health Department	Present
Ginger Supernavage	Cumberland County - Dept. of Workforce Development	Present
Christian Luciano	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Barbara Nedohon	Cumberland County – Aging & Disabled	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Absent
David Dewoody (A: 10:02am)	Cumberland County – Purchasing	Present
Elizabeth Hoffman	Cumberland County – Sheriff's Department	Present
Kevin Smaniotto (A: 10:05am)	Cumberland County – Public Works	Present
Kris Matkowsky	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Absent
Amy Brag	Cumberland County – Department of Corrections	Absent
Warden Ronald Riggins	Cumberland County – Department of Corrections	Absent
Ricardo Martinez	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – Office of Aging	Absent
Nikki Kaskabas	Cumberland County – Department of Veterans Affairs	Present
Sal DeFrancisco	Cumberland County Improvement Authority	Absent
Stephanie Shelton	Cumberland County Improvement Authority	Absent
Bob Carlson	Cumberland County Utilities Authority	Absent

Alternates:

Nicholina Pennington	Cumberland County – Prosecutor's Office	Absent
Noah Hetzell	Cumberland County – Department of Health	Absent
Christopher Gallo	Cumberland County – County Engineer/Public Work	Present
Nathanael Cruz	Cumberland County – Sheriff's Office	Absent
Gabe Scarpa	Cumberland County – Emergency Services & Public Protection	Absent

Commission Professionals:

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

- III. Approval of the 4/10/2024 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 4/10/2024 Safety and Accident Review Committee Meeting Minutes.
 Moved: Robin Haaf
 Seconded: Christian Luciano
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman's Report – Dr. Hickman

Dr. Hickman began by speaking about the County's emergency action plans. She stressed the importance of reviewing and updating them and once complete, providing training to employees on the updates. She

CUMBERLAND COUNTY INSURANCE COMMISSION

advised that a toolbox talk could be sufficient depending on the degree of the updates, along with sign-in sheets. If a department does not have a plan, then one would need to be written. All updated plans should be provided to Ms. Desiere and Dr. Hickman. There are templates available to assist departments. She also stated that it is important for new hires to be trained on the emergency action plans one on one.

She continued by stating that all new hires are required to be placed into Anti-Harassment training, in addition to all County employees. She thanked all the department heads who have already sent their employees to the required trainings. She advised of upcoming training for any employees who still need it.

V. Risk Management Consultant's Report

Ms. Violetti reviewed the claims experience graph, valued as of 5/31/2024 which illustrates the total number of workers' compensation claims for the Cumberland County Improvement Authority, Cumberland County Utilities Authority and Cumberland County, with an exclusion of any pandemic claims.

Next, she advised that two additional submissions have been provided to J.A. Montgomery for the 2024 NJCE reinsurer safety grant. One was from the County Veterans Affairs Department, and one was from the County Corrections Department.

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

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

VI. NJCEL Safety Director's Report

Ms. Cardenosa began by advising the committee members that all training courses through July 31st are available online at NJCE.org. She stated that any questions regarding any training courses should be provided to the safety director's office.

She continued by advising that J.A. Montgomery is coordinating new fast-track training courses for the Department of Corrections. She stated the training dates and the training topics. She thanked Dr. Hickman and Ms. Desiere for their assistance in putting together this new training.

Dr. Hickman thanked a member of the Department of Corrections for his input on the new training. She also requested that all training questions be directed to her prior to contacting J.A. Montgomery. She will work with J.A. Montgomery to ensure all questions are answered.

VII. Presentation of Supervisor's Accident Investigation Forms for Review – Dr. Hickman

The accident investigation form for the Workers' Compensation claims on Exhibit A were reviewed.

VII. Old Business

Mr. DeWoody advised that the Right to Know surveys are completed and uploaded to the Department of Health database and will be completed by the end of June.

IX. New Business

There was no new business.

CUMBERLAND COUNTY INSURANCE COMMISSION

- X. Adjournment
Motion to adjourn.
Moved: David DeWoody
Seconded: Robin Haaf
The meeting was adjourned at 10:26am

**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

2024						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	59	\$77,423.00	\$29,091.61	\$48,331.39	62%	\$6,283.08
February	43	\$55,626.60	\$16,648.25	\$38,978.35	70%	\$5,067.19
March	76	\$30,591.68	\$10,754.17	\$19,837.51	65%	\$2,578.88
April	93	\$33,967.43	\$14,744.85	\$19,222.58	57%	\$2,498.94
May	73	\$32,880.36	\$14,142.06	\$18,738.30	57%	\$2,435.98
June	-	-	-	-	-	-
July	43	\$20,445.25	\$7,419.46	\$13,025.79	64%	\$1,693.40
August	234	\$173,118.20	\$62,375.28	\$110,742.92	64%	\$14,132.72
Grand Total	621	\$424,052.52	\$155,175.68	\$268,876.84	63%	\$34,690.19

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



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

1/1/2024 – 8/31/2024

	Units of Service	Billed	Approved	Savings	% Savings
01/01/2024 - 08/31/2024	621	\$424,052.52	\$155,175.68	\$268,876.84	63%
Grand Total	621	\$424,052.52	\$155,175.68	\$268,876.84	63%

August 2024

	UNITS OF SERVICE	BILLED	TOTAL APPROVED	TOTAL SAVINGS	% SAVINGS
Out of Network	29	\$19,336.55	\$10,680.91	\$8,655.64	45%
Anesthesia	2	\$1,989.00	\$954.72	\$1,034.28	52%
Medical Transportation	5	\$1,712.00	\$1,657.48	\$54.52	3%
Occ Med/Primary Care	5	\$999.18	\$0.00	\$999.18	100%
Ortho/Neuro	4	\$5,931.37	\$4,926.31	\$1,005.06	17%
Pain Management	3	\$3,584.00	\$3,142.40	\$441.60	12%
Physical Therapy	10	\$5,121.00	\$0.00	\$5,121.00	100%
Participating Provider	205	\$153,781.65	\$51,694.37	\$102,087.28	66%
Anesthesia	5	\$2,640.00	\$2,045.51	\$594.49	23%
MRI/Radiology	1	\$75.00	\$14.07	\$60.93	81%
Occ Med/Primary Care	76	\$92,768.65	\$31,155.92	\$61,612.73	66%
Other	4	\$1,860.00	\$733.87	\$1,126.13	61%
Physical Therapy	119	\$56,438.00	\$17,745.00	\$38,693.00	69%
Grand Total	234	\$173,118.20	\$62,375.28	\$110,742.92	64%

PPO Penetration Rate: 90%



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP PROVIDERS

1/1/2024 – 8/31/2024

	Total Units of Service	Total Approved	Specialty
Premier Orthopaedic Associates	41	\$23,682.33	Physical Therapy
NovaCare	123	\$22,709.44	Ortho/Occ Med
Inspira Health Network Urgent Care PC	28	\$5,865.26	Urgent Care
Inspira Medical Center	4	\$5,473.66	Orthopedic Surgery
South Jersey Hand Center	3	\$3,459.51	Physical Therapy
Rancocas Anesthesiology	5	\$2,122.80	Anesthesiology
MultiCare, Inc.	5	\$1,664.56	Medical Transportation
Kirshner Spine Institute	7	\$1,341.42	Hospital
Osprey Rehabilitation	6	\$731.33	Orthopedic Surgery
Grand Total	222	\$67,050.31	

APPENDIX I – MEETING MINUTES

August 16, 2024

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – AUGUST 16, 2024
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

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

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Kathy Doran, Cumberland County
Aaron Smith, Cumberland County
Christian Luciano, Cumberland County
Jerry Velazquez, Cumberland County Improvement Authority
Christina Violetti, Hardenbergh Insurance Group
Joseph Henry; Hardenbergh Insurance Group
Benjamin Newville, SG Risk
Christine Gallagher, Qual-Lynx
John Griglack, SG Risk
Matt Bonner, SG Risk
Yvonne Frey, Inservco
Veronica Geroge, Inservco
Amy Zeiders, Inservco
Kelly Guerriero, Inservco
Sureatha Hobbs, Inservco
Brandon Tracy, PERMA
Jennifer Conicella, PERMA
Djamal Kirby, PERMA
Shai McLeod, PERMA

Glenn Prince, JA Montgomery
Jonathan Tavares, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF AUGUST 1, 2024

Moved:	Commissioner Johnson
Second:	Commissioner Marchand
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Property Appraisals – AssetWorks has completed the fieldwork and submitted the appraisal reports this week to the Fund Office for building values that exceed \$1 million. PERMA and Hardenbergh Insurance Group have started reviewing the submissions and will discuss the results with member entities. Executive Director said the County and the Improvement Authority numbers were pretty spot on and their property values are going down slightly. The property values for the Utilities Authority is going up a fair amount. Risk Manager Christina Violetti said the numbers have been released to all three members.

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE conducted its last meeting on June 27, 2024. A summary report of the meeting is included in the agenda on **pages 3-5**. The NJCE is scheduled to meet again on Thursday, September 26, 2024 at 9:30 AM, virtually.

Commission Financial Fast Track – Included on **pages 6-11** of the agenda are the Financial Fast Track Reports for the Cumberland County Insurance Commission for April & May. As of **May 31, 2024**, the Commission has a deficit of \$827,946. Total cash on hand is \$3,399,539. Executive Director said the April report shows a \$238,000 reserve change which reflects a deficit of \$1 million. Better new in May we increase reserves by \$257,000 and the deficit when down to \$827,000. The Commission has \$3.3 million in cash. Executive Director said a couple of notes are the case reserves decreased 190 from the prior month, and paid claims for the for the month were \$68,000, last month they were \$142,000, showing a better month in April.

NJCE Property and Casualty Financial Fast Track – (Pages 12-14) – Included in the agenda is the NJCE Financial Fast Track Report for the month of May. As of **May 31, 2024** there is a statutory surplus of **\$8,307,927**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$27,195,567**. Executive Director said there was \$196,000 improvement on the reserves, \$8.3 million in surplus and \$27 million in in cash.

Certificate of Insurance Issuance Report - Included on **page 15** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for May. There was one certificate of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved: Commissioner Johnson
Second: Commissioner Marchand
Vote: Unanimous

Claims Tracking Report (Pages 16-17) – Included in the agenda are the Claims Activity Reports for May & June that tracks open claims.

2025 Renewal – Underwriting Data Collection – An email was sent last week to designated individuals kicking off the 2025 renewal. Applications for Optional Ancillary Coverages will be completed again online via Broker Buddha. The deadline to submit these applications is August 30th.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

Request for Proposals – The County Purchasing Division will be preparing Request for Proposals for Claims Administration and Managed Care services. Both contracts expire at the end of the year.

2024 Meeting Schedule – The next Commission meeting is scheduled for October 3, 2024 at 11:00 AM.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the month of June and July for that period of time there were 21 claims reported 11 of them were out of our law enforcement agencies, five claims were deemed preventable, and training was assigned to those individuals. Additionally, five of the 21 claims were report only with no lost time and four received medical treatment, but also sustained no time lost to the County. Executive Director commended the Safety Committee and said Cumberland County has the most active safety committee out of most of the commissions. Dr. Hickman and all the departments are involved, and it is a good group.

CLAIMS COMMITTEE: Workers Comp Claims Supervisor Jennifer Conicella introduced her new team member Djamal Kirby, Sr. Associate Claims Consultant and said PERMA is very happy to have Mr. Kirby on board.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 21-24 AUGUST BILLS LIST IN THE AMOUNT OF \$1,030,518.11 AND SUPPLEMENTAL BILLS LIST 22-24 IN THE AMOUNT OF \$12,840.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

Roll Call Vote: 3 Ayes, 0 Nays

Executive Director said the amount of \$12,840.00 for Asset Works will be reimbursed to the County by the NJCE which was the cost for the property appraisals.

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince has been working with the training unit Paige Desiere and her team to coordinate some training with the Department of Corrections which will begin next month with 4 sessions of regulatory compliance training programs that Mr. Prince and Tom Reilly will be delivering.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Action Review Committee meeting minutes for the April 10, 2024, meeting and the minutes from the June meeting will be provided upon their approval. Ms. Violetti reported she has provided three safety grant submissions to JA Montgomery. The process of updating the 2025 renewal information will begin and Ms. Violetti said most of the schedules and applications have been sent out to the members and she will be scheduling meetings to sit down with the entities to have everything completed as soon as possible.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending July 25, 2024 along with the PPO Savings Report and Top 10 Providers.

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

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

Motion: Commissioner Johnson
Second: Commissioner Marchand
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Johnson
Second: Commissioner Marchand
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000814 IN THE AMOUNT OF \$300,000.00

Motion: Commissioner Johnson

Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001532 IN THE AMOUNT OF \$98,091.89, SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$60,372.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAUMENT AUTHORIZATION REQUEST FOR CLAIM #3770001687 IN THE AMOUNT OF \$200,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001803 IN THE AMOUNT OF \$253,489.30; SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$197,359.20

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001994 IN THE AMOUNT OF \$90,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002058 IN THE AMOUNT OF \$58,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002098 IN THE AMOUNT OF \$110,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002108 IN THE AMOUNT OF \$63,500.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

General Liability PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001229 IN THE AMOUNT OF \$10,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002041 IN THE AMOUNT OF \$55,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002003 IN THE AMOUNT OF \$5,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001564 IN THE AMOUNT OF \$68,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001513 IN THE AMOUNT OF \$65,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001990 IN THE AMOUNT OF \$15,500.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001448 IN THE AMOUNT OF \$250,000.00; SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$22,500.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

Auto Property Damage

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002093 IN THE AMOUNT OF \$153.56

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$1,611,081.19 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$310,884.76

Motion: Commissioner Johnson
Second: Commissioner Marchand
Roll Call Vote: 3 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Johnson
Second: Commissioner Marchand
Vote: Unanimous

MEETING ADJOURNED: 12:12 PM

NEXT MEETING: WILL BE HELD ON OCTOBER 3, 2024 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary