

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
OCTOBER 5, 2023 – 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 5, 2023 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 5, 2023 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: August 3, 2023 Open Minutes.....Appendix I
August 3, 2023 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 18-23 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 32

 - MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 36

 - 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 7, 2023 11 AM**
 - MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: October 5, 2023

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **2022 Audit Report** – A draft copy of the 2022 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 17-23, Certification of Annual Audit Report for the Period ending December 31, 2022 along with the Group Affidavit Form.

❑ **Motion to approve Resolution 17-23, Certification of Annual Audit Report for Period Ending December 31, 2022**

❑ **Cumberland County 2024 NJCE Membership Renewal** – Cumberland County's three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2024. The Fund Office has received renewal documentation from the County.

❑ **2024 Renewal – Underwriting Data Collection** – The 2024 renewal process began the end of June. The Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. The ancillary coverage applications may be completed via Broker Buddha. The links for the online platform were sent out on August 3. 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.

❑ **2024 Pre-Renewal Webinar** - The NJCE Underwriting Manager held a webinar on the 2024 pre-renewal and the marketplace on August 23rd. A recording of the webinar has been uploaded to the NJCE website.

❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on September 27, 2023. Attached in the agenda on **pages 9-12** is a written summary report. The NJCE will meet again on October 26th at 9:30 AM via Zoom.

- ❑ **Financial Fast Track** – Included on **pages 13-16** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for June and July. As of **July 31, 2023**, the Commission has a deficit of \$101,022. Total cash on hand is \$3,904,763.
- ❑ **NJCE Property and Casualty Financial Fast Track – (Pages 17-19)** – Included in the agenda on pages 13-15 is a copy of the NJCE Financial Fast Track Report for the month of July. As of **July 31, 2023** there is a statutory surplus of **\$13,468,292**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$26,581,202**.
- ❑ **Certificate of Insurance Issuance Report** - Included on **pages 20-21** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of July 1, 2023 to September 1, 2023. There were 8 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 is the Claims Activity Reports for July & August that tracks open claims.
- ❑ **11th Annual Best Practices Seminar – October 5, 2023, Virtual Edition** – This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on October 5, 2023, from 1:00 pm to 4:30 pm.

Topics include the State of NJCE, Long Haul Neuro-Covid, Property Panel – How to prepare for large losses and weather events; property appraisals, Overview of Daniel’s Law/1st Amendment Audits and Changes to the Open Public Records Act (OPRA). The length of the workshop is scheduled for 3.5 hours with adequate breaks. An e-mail invite was sent on September 14, 2023 to register for the seminar. If anyone needs assistance in registering, please contact the Fund Office.

- ❑ **2023 New Jersey State League of Municipalities (NJLOM) Annual Conference** - The 108th annual conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 15th. We encourage our commissioners to attend.

RESOLUTION NO. 17-23

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2022**

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 2022 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 5, 2023

Douglas Albrecht, 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 2021.

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.) Douglas Albrecht

(L.S.) Joseph Sileo

(L.S.) Victoria Groetsch-Lods

(L.S.) Harold Johnson

(L.S.) Jeffrey Ridgway

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 &
BUCKLEW

The Underwriting Manager wants to release a reminder to all NJCE members and Risk Management Consultants in preparation of the 2024 renewal. All exposure collection items noted below are already included in Origami, but we want to make special note of these critical items.

Underwriting Information

- ✓ **Property** – COPE (Construction Occupancy Protection Exposure) information for buildings has never been more valuable to the NJCE than it is in the current environment. Critical items are square footage, number of stories, occupancy, construction and sprinklers. Buildings over \$10 million without sprinkler information may not receive coverage. Members should review their Property schedules to ensure all buildings are accurately listed. The NJCE members are undergoing appraisals for certain members and buildings, which may address the COPE info.
- ✓ **Vehicles** – Please remember the valuation provision for emergency vehicles has shifted in the past few years from a vehicle age of 15 years to 10 years, whereby any vehicles under 10 years receive Replacement Cost and any over 10 years receive the lesser of Replacement Cost or Scheduled Value. As such, please ensure the valuations are updated to reflect such.
- ✓ **Liability** – Two growing and crucial exposures we need to be aware of are Aging Infrastructure and Sexual Abuse/Molestation.
 - **Aging Infrastructure** – Bridges and Dams are required by state/federal regulations to be inspected every 2-4 years, and all of the underwriting information needed is included in such reports. Be sure to schedule the Dams and Bridges (and answer Dam questionnaire) and provide the most recent reports. The information required for dams is as follows: name, location, hazard class, date of last inspection. The information required for bridges is as follows: name, location, condition, length, date of last inspection.
 - **Sexual Abuse/Molestation** – While Sexual Abuse/Molestation is a concerning exposure all around, the most emphasis is on programs involving minors. Ensure you provide the data points on member-sponsored programs involving minors, such as type of program, number of minors and number of staff. It is also important to perform background checks and give training to staff.
- ✓ **Workers' Compensation** – As requested in the past, please ensure you are making note of what locations employees are assigned. This is especially important for locations with over 100 employees.
- ✓ **Law Enforcement** –
 - **Use of Force** – Provide your law enforcement use of force policies and procedures.
 - **Strip Search** – Provide your law enforcement strip search policies and procedures.
 - **Jail Transgender Handling** – Provide your jail's policy and procedure on handling transgender inmates.
 - **Suicide Prevention** – Provide your jail's policy and procedures on suicide prevention.
 - **Vehicle Pursuit/Stops** – Provide your law enforcement policy and procedures on vehicle pursuit and stops.
 - **State Jail Inspections** – Provide your most recent annual state jail inspection report.

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Conner Strong & Buckelew

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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 27, 2023
Memo to: Commissioners
Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF June Report

Executive Director Report: The following items were discussed:

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

December 31, 2022 Audit: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/22/23 along with an extension request to file the final 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.

Finance Sub-Committee: Committee met on September 13th to discuss the responses for the WC Claims Administration RFP, 2024 Pre-Renewal expectations and 2024 Budget Timeline; copies of the minutes were included in the agenda for information.

The following is a summary of the discussion and action taken:

Professional Contracts - Claims Administrator & Managed Care: There were two responses for the position of Worker Compensation Claims Administrator. Based on review and evaluation sheets, the sub-committee is recommending awarding services to AmeriHealth for the WC Claims Administrator and Managed Care position. *The Board of Fund Commissioners adopted a resolution authorizing an agreement of services to AmeriHealth for a three-year term commencing on October 1, 2023 to September 30, 2026.*

2024 Budget Timeline: Due to the uncertainty of the market, the budget process will be reviewed by the Finance Sub Committee on Tuesday, October 17th meeting at 3pm via Zoom. Since the insurance marketplace remains unstable particularly property and to allow time for property

appraisals to be completed, the Finance Sub Committee is suggesting the NJCE JIF take the same approach last year, which would be to introduce the budget at the November meeting, provide a Marketing Update on bound coverages by December 31st and adopt the budget in early January via a “special” meeting”. Included in the agenda was a revised timeline based on the Finance Sub Committee’s recommendations. *The Board of Fund Commissioners agreed to schedule a special meeting in January; date to be determined.*

Budget Format: Finance Sub Committee reviewed suggested format changes to the 2024 budget, which will show the ancillary coverage as one line in the budget and a sample supplementary page will show the breakdown by ancillary coverage line. The new format will ensure accurate transmission of ancillary renewal premiums between the Underwriting Manager and Executive Director’s offices. Finance Sub Committee recommended the proposed budget format change for 2024. *The Board of Fund Commissioners agreed to budget format changes.*

Revised Plan of Risk Managements: The 2022 and 2023 Plan of Risk Managements required amendments to clarify County membership in the NJCE and not a Commission. The Board of Fund Commissioners adopted resolutions amending the 2022 and 2023 Plans of Risk Management.

Manuscript Policies: The revised manuscript insurance policies were finalized, submitted to the Coverage Committee and reviewed by the Underwriting Manager and Technical Writer. Executive Director reported the NJCE Coverage Committee is charged to review any future amendments to the policy subject to approval by the Board of Fund Commissioners. The Board of Fund Commissioners approved the manuscript policies retroactive to 1/1/2023.

Financial Fast Track: Copies of the Financial Fast Track as of July 31st and June 30th were submitted for information. The July report reflected a statutory surplus of \$13.46 million.

2024 Renewal – Underwriting Data Collection: The 2024 renewal process began mid-July with a deadline to complete by August 25th. 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.

2024 Pre-Renewal: The Underwriting Manager Team held a 2024 pre-renewal webinar on Wednesday, August 23rd and a recording of the webinar has been uploaded to njce.org. The presentation was a high-level overview that focused on the Property, Liability, and the Cyber market, which are all expected to be tough renewals. A majority of member’s are conducting property appraisals, which was implemented to ensure we meet insurer requirements for “insurance to value” and acquire the necessary COPE information being requested by property insurers. Submitted for information was a chart of each members’ property appraisal status as of September 25th.

Cyber JIF: Chairman Angilella submitted a memo on behalf of the NJCE JIF to the NJ Cyber JIF Chair, requesting membership consideration in the Cyber JIF effective on January 1, 2024 as a potential alternative to cyber renewal. The Cyber JIF is seeking additional membership; however, they would like to delay any new membership admission until July 1, 2024 or January 1, 2025 to establish training, phishing and scanning operations for current membership first. Executive Director said the Underwriting Manager will continue to market the 2024 renewal with the incumbent carrier and other

markets.

NJCE Committees:

Cyber Task Force: The Committee met with The Chertoff Group, the cyber security consultant, on Tuesday, September 26th to review the current cyber market and to briefly discuss results of the Technology Stack Questionnaire which will assist to frame out components of the Cyber Risk Management program that is under development.

Safety Committee: The Safety Committee met on Monday September 12th; submitted for information were the materials from the meeting.

2023 Safety Grant Program: Safety Director reported the Grant Committee met on September 26th to review the submissions. Safety Director noted the popularity of the grant program stating eight out of ten members made submissions for a variety of loss control and/or safety-related equipment.

Claims Update:

Hurricane Ida: Executive Director reported there are three open claims from Hurricane Ida left to be closed and/or settled.

Safety National: At the April meeting the Board of Fund Commissioners authorized Fred Semrau, Esq. to work towards executing the agreed upon settlement with Safety National on 2020 COVID Claims. Perma Claims and Fred Semrau, Esq. provided details on the final settlement in closed session.

Membership Renewal: The Counties of Burlington, Cumberland and Atlantic are scheduled to renew their three-year membership with the Fund as of January 1, 2024. The Fund office has received all renewing members documents.

Best Practices Seminar – Virtual Edition: This year’s Best Practices Workshop will be held virtually via an interactive webinar on October 5, 2023, from 1pm – 4:30pm.

2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 107th annual conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 15th. This year’s program will be “Local Government Risk Management” and we encourage our commissioners to attend.

Underwriting Manager Report

Underwriting Manager will continue to market the program and provide additional information at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from June to September 2023, Safety Director bulletins and information on a training schedule through November 2023.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of August 2023.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday October 26, 2023 at 9:30AM via Zoom.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		June 30, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	334,412	2,006,473	30,937,845	32,944,318
2.	CLAIM EXPENSES				
	Paid Claims	146,892	733,324	12,054,394	12,787,718
	Case Reserves	152,335	94,553	2,324,941	2,419,494
	IBNR	104,415	165,287	1,881,413	2,046,700
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(49,383)	(155,479)	(143,373)	(298,852)
	TOTAL CLAIMS	354,259	837,684	16,117,375	16,955,059
3.	EXPENSES				
	Excess Premiums	162,027	972,163	12,487,822	13,459,984
	Administrative	30,515	186,035	3,400,241	3,586,276
	TOTAL EXPENSES	192,542	1,158,197	15,888,063	17,046,261
4.	UNDERWRITING PROFIT (1-2-3)	(212,389)	10,592	(1,067,594)	(1,057,002)
5.	INVESTMENT INCOME	6,471	37,025	205,204	242,229
6.	PROFIT (4 + 5)	(205,918)	47,618	(862,390)	(814,773)
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.	INVESTMENT IN JOINT VENTURE	0	(81,995)	783,592	701,597
11.	SURPLUS (6 + 7 + 8 - 9)	(205,918)	(34,377)	(76,690)	(111,067)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	302	(1,530)	279,608	278,079
	2013	150	(383)	218,073	217,690
	2014	491	3,338	163,255	166,593
	2015	5,020	2,715	(352,780)	(350,065)
	2016	3,284	8,157	407,762	415,918
	2017	(72,366)	(92,824)	(388,890)	(481,714)
	2018	13,284	3,666	(652,098)	(648,432)
	2019	32,063	43,753	600,371	644,125
	2020	(3,739)	12,779	(389,445)	(376,666)
	2021	(195,011)	(164,867)	(53,776)	(218,644)
	2022	47,403	89,830	91,229	181,059
	2023	(36,799)	60,989		60,989
	TOTAL SURPLUS (DEFICITS)	(205,918)	(34,377)	(76,691)	(111,068)
	TOTAL CASH				2,822,667

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	10,000	10,000
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	50,744	50,744
FUND YEAR 2013				
Paid Claims	0	13,807	1,201,468	1,215,275
Case Reserves	0	(10,101)	10,101	(0)
IBNR	0	(2,076)	2,076	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	1,630	1,213,645	1,215,275
FUND YEAR 2014				
Paid Claims	0	140	1,371,192	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	140	1,371,192	1,371,332
FUND YEAR 2015				
Paid Claims	1,185	9,625	1,855,665	1,865,290
Case Reserves	(1,185)	(11,446)	12,771	1,325
IBNR	(4,599)	(6,684)	21,797	15,113
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(4,599)	(8,505)	1,890,234	1,881,729
FUND YEAR 2016				
Paid Claims	690	4,025	1,013,399	1,017,423
Case Reserves	(690)	(4,025)	127,042	123,018
IBNR	(2,602)	(2,602)	15,514	12,913
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	(2,602)	(2,602)	1,155,955	1,153,354
FUND YEAR 2017				
Paid Claims	1,482	52,335	1,942,904	1,995,239
Case Reserves	3,104	42,938	93,621	136,559
IBNR	67,970	(894)	17,199	16,305
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	72,556	94,379	2,053,725	2,148,103
FUND YEAR 2018				
Paid Claims	12,680	143,828	1,776,365	1,920,194
Case Reserves	(12,680)	(109,878)	404,405	294,526
IBNR	(14,020)	(37,534)	101,445	68,910
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	878	854	(4,248)	(3,393)
TOTAL FY 2018 CLAIMS	(13,142)	(2,730)	2,277,967	2,275,237
FUND YEAR 2019				
Paid Claims	4,969	28,722	532,692	561,414
Case Reserves	(4,969)	(8,722)	248,193	239,471
IBNR	(32,105)	(84,551)	221,907	137,356
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,037	(3,556)	(7,467)	(11,022)
TOTAL FY 2019 CLAIMS	(31,068)	(68,107)	995,326	927,219
FUND YEAR 2020				
Paid Claims	12,574	145,567	1,102,953	1,248,520
Case Reserves	81,096	(30,842)	605,365	574,524
IBNR	(93,669)	(114,725)	291,283	176,557
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	4,168	(12,060)	(29,796)	(41,856)
TOTAL FY 2020 CLAIMS	4,168	(12,060)	1,969,804	1,957,744
FUND YEAR 2021				
Paid Claims	13,938	99,350	744,192	843,542
Case Reserves	30,537	92,742	455,660	548,403
IBNR	167,590	17,081	440,070	457,151
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(16,263)	(37,434)	(38,701)	(76,135)
TOTAL FY 2021 CLAIMS	195,801	171,739	1,601,221	1,772,959
FUND YEAR 2022				
Paid Claims	35,712	88,794	472,820	561,614
Case Reserves	31,859	(37,911)	357,781	319,870
IBNR	(123,462)	(125,748)	770,122	644,375
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	9,730	(25,974)	(63,161)	(89,135)
TOTAL FY 2022 CLAIMS	(46,161)	(100,839)	1,537,563	1,436,724
FUND YEAR 2023				
Paid Claims	63,663	147,131		147,131
Case Reserves	25,264	171,797		171,797
IBNR	139,311	523,020		523,020
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(48,932)	(77,309)		(77,309)
TOTAL FY 2023 CLAIMS	179,306	764,639	0	764,639
COMBINED TOTAL CLAIMS	354,259	837,684	16,117,375	16,955,059

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		July 31, 2023			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	334,412	2,340,886	30,937,845	33,278,730
2.	CLAIM EXPENSES				
	Paid Claims	37,231	770,554	12,054,394	12,824,948
	Case Reserves	(280,795)	(186,242)	2,324,941	2,138,699
	IBNR	384,414	549,700	1,881,413	2,431,114
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(13,620)	(169,099)	(143,373)	(312,472)
	TOTAL CLAIMS	127,230	964,914	16,117,375	17,082,289
3.	EXPENSES				
	Excess Premiums	162,027	1,134,190	12,487,822	13,622,012
	Administrative	30,522	216,557	3,400,241	3,616,798
	TOTAL EXPENSES	192,549	1,350,746	15,888,063	17,238,810
4.	UNDERWRITING PROFIT (1-2-3)	14,633	25,226	(1,067,594)	(1,042,368)
5.	INVESTMENT INCOME	10,138	47,164	205,204	252,367
6.	PROFIT (4 + 5)	24,772	72,389	(862,390)	(790,001)
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.	INVESTMENT IN JOINT VENTURE	(14,727)	(96,721)	783,592	686,870
11.	SURPLUS (6 + 7 + 8 - 9)	10,045	(24,332)	(76,690)	(101,022)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	843	(687)	279,608	278,921
	2013	(2,005)	(2,388)	218,073	215,685
	2014	(12,624)	(9,287)	163,255	153,968
	2015	2,789	5,504	(352,780)	(347,276)
	2016	7,518	15,675	407,762	423,437
	2017	3,986	(88,838)	(388,890)	(477,728)
	2018	818	4,484	(652,098)	(647,614)
	2019	(5,063)	38,691	600,371	639,062
	2020	(5,492)	7,287	(389,445)	(382,157)
	2021	(3,115)	(167,983)	(53,776)	(221,759)
	2022	3,000	92,830	91,229	184,059
	2023	19,390	80,379		80,379
	TOTAL SURPLUS (DEFICITS)	10,045	(24,332)	(76,691)	(101,022)
	TOTAL CASH				3,904,763

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	10,000	10,000
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	50,744	50,744
FUND YEAR 2013				
Paid Claims	0	13,807	1,201,468	1,215,275
Case Reserves	0	(10,101)	10,101	(0)
IBNR	0	(2,076)	2,076	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	1,630	1,213,645	1,215,275
FUND YEAR 2014				
Paid Claims	0	140	1,371,192	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	140	1,371,192	1,371,332
FUND YEAR 2015				
Paid Claims	0	9,625	1,855,665	1,865,290
Case Reserves	0	(11,446)	12,771	1,325
IBNR	0	(6,684)	21,797	15,113
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(8,505)	1,890,234	1,881,729
FUND YEAR 2016				
Paid Claims	0	4,025	1,013,399	1,017,423
Case Reserves	0	(4,025)	127,042	123,018
IBNR	0	(2,602)	15,514	12,913
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(2,602)	1,155,955	1,153,354
FUND YEAR 2017				
Paid Claims	911	53,246	1,942,904	1,996,150
Case Reserves	(911)	42,026	93,621	135,648
IBNR	0	(894)	17,199	16,305
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2017 CLAIMS	0	94,379	2,053,725	2,148,103
FUND YEAR 2018				
Paid Claims	2,632	146,460	1,776,365	1,922,825
Case Reserves	4,368	(105,510)	404,405	298,895
IBNR	(7,000)	(44,534)	101,445	56,910
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	854	(4,248)	(3,393)
TOTAL FY 2018 CLAIMS	0	(2,730)	2,277,967	2,275,237
FUND YEAR 2019				
Paid Claims	0	28,722	532,692	561,414
Case Reserves	0	(8,722)	248,193	239,471
IBNR	0	(84,551)	221,907	137,356
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(3,556)	(7,467)	(11,022)
TOTAL FY 2019 CLAIMS	0	(68,107)	995,326	927,219
FUND YEAR 2020				
Paid Claims	3,660	149,228	1,102,953	1,252,180
Case Reserves	(182,098)	(212,940)	605,365	392,426
IBNR	178,438	63,712	291,283	354,995
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(12,060)	(29,796)	(41,856)
TOTAL FY 2020 CLAIMS	0	(12,060)	1,969,804	1,957,744
FUND YEAR 2021				
Paid Claims	6,652	106,002	744,192	850,194
Case Reserves	(15,396)	77,346	455,660	533,007
IBNR	8,743	25,824	440,070	465,894
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(37,434)	(38,701)	(76,135)
TOTAL FY 2021 CLAIMS	(0)	171,739	1,601,221	1,772,959
FUND YEAR 2022				
Paid Claims	9,440	98,234	472,820	571,054
Case Reserves	(66,151)	(104,061)	357,781	253,720
IBNR	56,710	(69,037)	770,122	701,085
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(25,974)	(63,161)	(89,135)
TOTAL FY 2022 CLAIMS	0	(100,839)	1,537,563	1,436,724
FUND YEAR 2023				
Paid Claims	13,934	161,065		161,065
Case Reserves	(20,607)	151,191		151,191
IBNR	147,522	670,542		670,542
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(13,620)	(90,929)		(90,929)
TOTAL FY 2023 CLAIMS	127,230	891,869	0	891,869
COMBINED TOTAL CLAIMS	127,230	964,914	16,117,375	17,082,289

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,026,139	21,013,893	248,899,924	269,913,817
2.	CLAIM EXPENSES				
	Paid Claims	490,950	2,092,151	12,514,366	14,606,518
	Case Reserves	291,328	1,951,470	12,686,874	14,638,345
	IBNR	208,023	1,917,482	11,414,958	13,332,440
	Discounted Claim Value	(110,293)	(324,994)	(2,262,516)	(2,587,511)
	Excess Recoveries	0	(126,685)	(2,167,310)	(2,293,995)
	TOTAL CLAIMS	880,008	5,509,425	32,186,372	37,695,797
3.	EXPENSES				
	Excess Premiums	2,342,792	16,466,832	177,502,257	193,969,089
	Administrative	197,085	1,309,817	18,460,731	19,770,548
	TOTAL EXPENSES	2,539,877	17,776,648	195,962,988	213,739,637
4.	UNDERWRITING PROFIT (1-2-3)	(393,747)	(2,272,180)	20,750,564	18,478,383
5.	INVESTMENT INCOME	71,078	318,248	1,379,212	1,697,460
6.	PROFIT (4+5)	(322,669)	(1,953,932)	22,129,775	20,175,843
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(322,669)	(1,953,932)	15,422,224	13,468,292
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	316	1,606	62,481	64,087
	2011	1,170	4,417	572,420	576,837
	2012	1,938	(218,684)	686,619	467,935
	2013	(34,233)	(26,788)	1,090,793	1,064,005
	2014	(245,650)	(225,860)	2,077,841	1,851,981
	2015	4,707	(119,447)	1,679,406	1,559,959
	2016	6,165	154,806	1,710,308	1,865,114
	2017	6,544	79,087	2,614,589	2,693,676
	2018	7,676	12,908	2,321,638	2,334,546
	2019	6,550	(690,042)	2,164,699	1,474,656
	2020	5,972	(161,877)	(689,222)	(851,099)
	2021	8,240	(42,107)	(204,057)	(246,164)
	2022	10,115	(331,954)	1,334,709	1,002,755
	2023	(102,178)	(389,996)		(389,996)
	TOTAL SURPLUS (DEFICITS)	(322,669)	(1,953,932)	15,422,224	13,468,291
	TOTAL CASH				26,581,202

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	613	8,075	552,636	560,711
Case Reserves	(613)	(8,075)	83,028	74,953
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	833	(7,983)	(7,149)
TOTAL FY 2011 CLAIMS	0	833	630,681	631,515
FUND YEAR 2012				
Paid Claims	1,409	5,777	1,589,807	1,595,584
Case Reserves	(1,409)	244,223	58,613	302,836
IBNR	0	558	3,122	3,680
Discounted Claim Value	0	(23,197)	(6,056)	(29,253)
TOTAL FY 2012 CLAIMS	0	227,361	1,645,486	1,872,847
FUND YEAR 2013				
Paid Claims	9,228	79,433	995,819	1,075,253
Case Reserves	27,927	(42,108)	549,219	507,111
IBNR	0	(5,915)	29,551	23,637
Discounted Claim Value	0	9,380	(60,165)	(50,785)
TOTAL FY 2013 CLAIMS	37,155	40,790	1,514,426	1,555,216
FUND YEAR 2014				
Paid Claims	9,264	13,492	659,816	673,308
Case Reserves	240,737	231,938	138,364	370,301
IBNR	(1)	(1)	21,077	21,076
Discounted Claim Value	0	468	(15,330)	(14,862)
TOTAL FY 2014 CLAIMS	250,000	245,897	803,927	1,049,823
FUND YEAR 2015				
Paid Claims	970	122,206	1,822,647	1,944,852
Case Reserves	(970)	20,238	734,986	755,224
IBNR	0	(11,092)	94,138	83,045
Discounted Claim Value	0	9,117	(67,627)	(58,510)
TOTAL FY 2015 CLAIMS	0	140,469	2,584,143	2,724,612
FUND YEAR 2016				
Paid Claims	253,376	260,930	1,030,094	1,291,024
Case Reserves	(253,376)	(397,312)	1,339,694	942,382
IBNR	0	(1,369)	42,209	40,840
Discounted Claim Value	0	10,728	(94,522)	(83,794)
TOTAL FY 2016 CLAIMS	0	(127,022)	2,317,474	2,190,452
FUND YEAR 2017				
Paid Claims	0	113,313	1,181,145	1,294,458
Case Reserves	0	(169,358)	854,966	685,608
IBNR	0	(9,905)	114,476	104,571
Discounted Claim Value	0	16,510	(78,364)	(61,854)
TOTAL FY 2017 CLAIMS	0	(49,441)	2,072,224	2,022,783

FUND YEAR 2018					
	Paid Claims	121,579	224,372	987,489	1,211,861
	Case Reserves	(118,816)	(136,125)	950,586	814,460
	IBNR	(2,763)	(81,819)	552,963	471,144
	Discounted Claim Value	0	15,062	(120,565)	(105,503)
	TOTAL FY 2018 CLAIMS	0	21,490	2,370,473	2,391,963
FUND YEAR 2019					
	Paid Claims	1,203	312,382	684,365	996,747
	Case Reserves	(1,303)	172,759	1,205,018	1,377,777
	IBNR	100	(353,933)	1,263,761	909,828
	Discounted Claim Value	0	31,787	(198,523)	(166,737)
	TOTAL FY 2019 CLAIMS	0	162,995	2,954,620	3,117,616
FUND YEAR 2020					
	Paid Claims	2,054	231,959	881,863	1,113,821
	Case Reserves	124,999	503,656	3,856,203	4,359,860
	IBNR	(127,053)	(436,269)	2,706,198	2,269,930
	Discounted Claim Value	0	16,635	(494,451)	(477,816)
	Excess Recoveries	0	(126,685)	(2,167,310)	(2,293,995)
	TOTAL FY 2020 CLAIMS	0	189,297	4,782,503	4,971,800
FUND YEAR 2021					
	Paid Claims	2,050	410,449	1,705,091	2,115,540
	Case Reserves	(1,952)	(205,185)	2,095,279	1,890,093
	IBNR	(98)	(169,500)	2,146,905	1,977,406
	Discounted Claim Value	0	43,866	(453,414)	(409,549)
	Excess Recoveries	0	0	0	0
	TOTAL FY 2021 CLAIMS	0	79,630	5,493,861	5,573,490
FUND YEAR 2022					
	Paid Claims	85,981	301,540	251,754	553,294
	Case Reserves	(97,181)	204,410	820,919	1,025,329
	IBNR	11,200	(394,663)	4,437,558	4,042,895
	Discounted Claim Value	0	91,275	(665,517)	(574,242)
	TOTAL FY 2022 CLAIMS	0	202,562	4,844,714	5,047,276
FUND YEAR 2023					
	Paid Claims	3,224	8,224		8,224
	Case Reserves	373,284	1,532,409		1,532,409
	IBNR	326,638	3,381,390		3,381,390
	Discounted Claim Value	(110,293)	(547,458)		(547,458)
	TOTAL FY 2023 CLAIMS	592,853	4,374,566	0	4,374,566
COMBINED TOTAL CLAIMS		880,008	5,509,425	32,186,372	37,695,797

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 7/1/2023 To 8/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Lawrence Township Recreation I - Cumberland County	Complex 30 East Avenue Cedarville, NJ 08311	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	7/11/2023 #4082188	GL AU EX WC
H - City of Millville I - Cumberland County	12 South High Street Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Overdose Candlelight Vigil The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with regards to the Overdose Candlelight Vigil.	7/13/2023 #4084748	GL AU EX WC
H - The Greater Bridgeton Amish Farm I - Cumberland County	Market 2 Cassidy Court Bridgeton, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	7/24/2023 #4095396	GL AU EX WC
H - Stowe Creek Park I - Cumberland County	955 Columbia Highway Bridgeton, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	7/24/2023 #4095397	GL AU EX WC
H - Commercial Township Baseball I - Cumberland County	Association 1061 Steep Run Road Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	7/25/2023 #4099310	GL AU EX WC
H - Carmel Park I - Cumberland County	525 Irving Avenue Millville, NJ 08332	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	7/25/2023 #4099312	GL AU EX WC
Total # of Holders: 6				

08/02/2023

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Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 8/1/2023 To 9/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cumberland County Sheriff's I - Cumberland County	Office 220 N. Laurel Street Bridgeton, NJ 08302	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 Evidence of Insurance	8/14/2023 #4128546	GL AU EX WC
H - Vineland Board of Education I - Cumberland County	61 W. Landis Avenue Vineland, NJ 08360	Company C: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2024 Policy#: SP4059717 RE: Use of BOE's Facilites 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 BOE's facilities during the current calendar year.	8/17/2023 #4130547	GL AU EX WC
Total # of Holders: 2				

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

July 31, 2023

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	0	0	0	0	0	0	0	0	0	2	9	5	16
July-23	0	0	0	0	0	0	0	0	0	2	7	5	14
NET CHGE	0	0	0	0	0	0	0	0	0	0	-2	0	-2
Limited Reserves													\$1,639
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$17,179	\$12,168	\$29,348
July-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$8,944	\$14,005	\$22,951
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$8,235)	\$1,838	(\$6,397)
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$184,475	\$282,438	\$7	\$1,718,302
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	1	0	0	0	0	0	3	5	15	16	5	6	51
July-23	1	0	0	0	0	0	3	5	13	16	6	8	52
NET CHGE	0	0	0	0	0	0	0	0	-2	0	1	2	1
Limited Reserves													\$19,247
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$99,269	\$196,556	\$405,010	\$375,787	\$37,970	\$19,035	\$1,143,627
July-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$99,269	\$196,556	\$260,769	\$371,244	\$42,970	\$20,035	\$1,000,844
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$144,241)	(\$4,543)	\$5,000	\$1,000	(\$142,784)
Ltd Incurred	\$12,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$683,732	\$527,155	\$498,496	\$529,427	\$47,122	\$47,122	\$5,254,309
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	0	0	0	0	0	0	0	0	1	1	1	1	4
July-23	0	0	0	0	0	0	0	0	1	1	1	1	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves													\$2,575
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$0	\$10,300
July-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$0	\$10,300
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$18,009	\$175,935
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	0	0	0	1	1	5	4	1	12	8	19	20	71
July-23	0	0	0	1	1	5	4	1	11	7	17	19	66
NET CHGE	0	0	0	0	0	0	0	0	-1	-1	-2	-1	-5
Limited Reserves													\$17,730
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	\$0	\$0	\$0	\$1,325	\$123,018	\$136,559	\$195,257	\$42,915	\$169,514	\$163,114	\$264,722	\$130,595	\$1,227,018
July-23	\$0	\$0	\$0	\$1,325	\$123,018	\$135,648	\$199,625	\$42,915	\$160,346	\$152,661	\$237,475	\$117,150	\$1,170,163
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$911)	\$4,368	\$0	(\$9,167)	(\$10,453)	(\$27,246)	(\$13,444)	(\$56,854)
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$730,297	\$577,504	\$1,204,016	\$1,408,494	\$178,259	\$890,907	\$639,744	\$508,732	\$508,732	\$8,109,182
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	1	0	0	1	1	5	7	6	28	27	34	32	142
July-23	1	0	0	1	1	5	7	6	25	26	31	33	136
NET CHGE	0	0	0	0	0	0	0	0	-3	-1	-3	1	-6
Limited Reserves													\$16,208
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	\$10,000	\$0	\$0	\$1,325	\$123,018	\$136,559	\$294,526	\$239,471	\$574,824	\$548,403	\$320,370	\$161,797	\$2,410,294
July-23	\$10,000	\$0	\$0	\$1,325	\$123,018	\$135,648	\$298,895	\$239,471	\$421,416	\$533,407	\$289,889	\$151,191	\$2,204,259
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$911)	\$4,368	\$0	(\$153,408)	(\$14,996)	(\$30,481)	(\$10,607)	(\$206,035)
Ltd Incurred	\$50,744	\$1,215,275	\$1,371,332	\$1,866,615	\$1,140,441	\$2,131,798	\$2,221,720	\$805,059	\$1,644,610	\$1,379,961	\$856,302	\$573,871	\$15,257,727

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

August 31, 2023

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	0	0	0	0	0	0	0	0	0	2	7	5	14
August-23	0	0	0	0	0	0	0	0	0	2	7	8	17
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	3	3
Limited Reserves													\$3,762
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$8,944	\$14,005	\$22,951
August-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2	\$8,944	\$55,016	\$63,962
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$41,011	\$41,011
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$125,255	\$92,886	\$253,215	\$184,475	\$283,019	\$7	\$1,718,882
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	1	0	0	0	0	0	3	5	13	16	6	8	52
August-23	0	0	0	0	0	0	3	5	13	16	6	10	53
NET CHGE	-1	0	0	0	0	0	0	0	0	0	0	2	1
Limited Reserves													\$21,192
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	\$10,000	\$0	\$0	\$0	\$0	\$0	\$99,269	\$196,556	\$260,769	\$371,244	\$42,970	\$20,035	\$1,000,844
August-23	\$0	\$0	\$0	\$0	\$0	\$0	\$80,373	\$200,740	\$248,362	\$515,721	\$42,392	\$35,585	\$1,123,173
NET CHGE	(\$10,000)	\$0	\$0	\$0	\$0	\$0	(\$18,896)	\$4,183	(\$12,407)	\$144,478	(\$578)	\$15,550	\$122,329
Ltd Incurred	\$2,796	\$270,541	\$382,759	\$1,088,103	\$322,646	\$844,409	\$683,732	\$552,155	\$498,496	\$696,201	\$47,122	\$47,122	\$5,436,083
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	0	0	0	0	0	0	0	0	1	1	1	1	4
August-23	0	0	0	0	0	0	0	0	1	1	1	1	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves													\$2,575
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$0	\$10,300
August-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$9,500	\$500	\$0	\$10,300
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$26,315	\$18,009	\$18,009	\$175,935
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	0	0	0	1	1	5	4	1	11	7	17	19	66
August-23	0	0	0	1	1	5	4	1	11	8	19	27	77
NET CHGE	0	0	0	0	0	0	0	0	0	1	2	8	11
Limited Reserves													\$16,551
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	\$0	\$0	\$0	\$1,325	\$123,018	\$135,648	\$199,625	\$42,915	\$160,346	\$152,661	\$237,475	\$117,150	\$1,170,163
August-23	\$0	\$0	\$0	\$980	\$121,561	\$120,674	\$194,233	\$24,731	\$155,225	\$146,048	\$227,612	\$283,370	\$1,274,434
NET CHGE	\$0	\$0	\$0	(\$345)	(\$1,457)	(\$14,974)	(\$5,392)	(\$18,184)	(\$5,121)	(\$6,612)	(\$9,863)	\$166,219	\$104,271
Ltd Incurred	\$37,947	\$891,909	\$532,641	\$730,297	\$577,504	\$1,205,057	\$1,408,494	\$160,163	\$919,090	\$634,920	\$515,931	\$515,931	\$8,129,884
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	1	0	0	1	1	5	7	6	25	26	31	33	136
August-23	0	0	0	1	1	5	7	6	25	27	33	46	151
NET CHGE	-1	0	0	0	0	0	0	0	0	1	2	13	15
Limited Reserves													\$16,370
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
July-23	\$10,000	\$0	\$0	\$1,325	\$123,018	\$135,648	\$298,895	\$239,471	\$421,416	\$533,407	\$289,889	\$151,191	\$2,204,259
August-23	\$0	\$0	\$0	\$980	\$121,561	\$120,674	\$274,606	\$225,470	\$403,887	\$671,272	\$279,448	\$373,970	\$2,471,869
NET CHGE	(\$10,000)	\$0	\$0	(\$345)	(\$1,457)	(\$14,974)	(\$24,288)	(\$14,001)	(\$17,528)	\$137,865	(\$10,441)	\$222,780	\$267,610
Ltd Incurred	\$40,744	\$1,215,275	\$1,371,332	\$1,866,615	\$1,140,441	\$2,132,839	\$2,221,720	\$811,963	\$1,672,792	\$1,541,911	\$864,081	\$581,070	\$15,460,784

RESOLUTION NO. 18-23

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – OCTOBER 2023**

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.

<u>FUND YEAR 2023</u>			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000346			
000346	INSERVCO INSURANCE SERVICES	TPA 10/23	4,746.00
000346	INSERVCO INSURANCE SERVICES	TPA 08/23	4,746.00
000346	INSERVCO INSURANCE SERVICES	TPA 09/23	4,746.00
			14,238.00
000347			
000347	PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/23	2.52
000347	PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES Q4 2023	26,664.25
			26,666.77
000348			
000348	COUNTY OF CUMBERLAND	REIM. CUIC FOR TREASURER SERVICES 2023	3,161.00
000348	COUNTY OF CUMBERLAND	REIM. CUIC FOR ATTORNEY SERVICES 2023	7,018.00
000348	COUNTY OF CUMBERLAND	REIM. CUIC FOR SECRETARY SERVICES 2023	2,438.00
			12,617.00
000349			
000349	WALSH PUBLIC SAFETY	DEPT OF CORRECTIONS WELLNESS TRAINING	500.00
			500.00
000350			
000350	HARDENBERGH INSURANCE GROUP	CTY OF CUMBERLAND RMC 4TH INSTALL 2023	35,000.00
000350	HARDENBERGH INSURANCE GROUP	RMC- CUMB CTY IMPROV. AUTH Q4 2023	6,875.00
000350	HARDENBERGH INSURANCE GROUP	RMC- CUMB CTY UTIL AUTH Q4 2023	1,690.50
			43,565.50
		Total Payments FY 2023	97,587.27
		TOTAL PAYMENTS ALL FUND YEARS	97,587.27

Chairperson

Attest:

_____ **Dated:** _____

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

Treasurer



CUMBERLAND COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: September 27, 2023
DATE OF MEETING: October 5, 2023

CUIC SERVICE TEAM

<p align="center">Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p align="center">Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p align="center">Natalie Dougherty, Senior Risk Operations Analyst ndougherty@jamontgomery.com Office: 856-552-4738</p>
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August – October 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 3:** Attended the CUIC meeting.
- **August 3:** Attended the CUIC Claims Committee meeting.
- **August 14:** Conducted a Loss Control Survey at the Cumberland Area Transit System (CATS).
- **August 16:** One session of Office Safety training was conducted for CUIC Workplace Development.
- **August 17:** One session of Office Safety training was conducted for CUIC DOSS.
- **September 19:** Conducted a Loss Control Survey at the CUIC Bridgeton Library.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 5:** Plan to attend the CUIC meeting.
- **October 5:** Plan to attend the CUIC Claims Committee meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Message: MSA Altair Gas Detector Safety Notice – August 9.
- NJCE JIF - JAM SD Bulletin: Animal Carcass Disposal - Best Practices – August 17.

- NJCE JIF - JAM SD Bulletin: Arc Flash Best Practices – September 12.
- NJCE JIF: Safety Recalls Alert – Generators, Lawn Mower Engines, Chain Saw – September 18.
- NJCE JIF - JAM SD Bulletin: Post Storm Clean-Up & Recovery Operations - Best Practices – September 21.
- NJCE JIF - JAM SD Message: 2024 Department of Homeland Security Threat Assessment – September 26.

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos).

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 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. *(September through November 2023 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, 2023 (Program Start Date: January 1, 2024)

The Registration Form will be available to download and complete during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: *If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.* *(The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)* For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A. Montgomery has uploaded LMS FAQ's, video tutorials and a webinar recording of the new LMS Administrator Overview Training 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 Class 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>.

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 November 2023 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
10/02/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
10/02/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/03/23	Sanitation and Recycling Safety	7:30 - 9:30 am
10/03/23	Bloodborne Pathogens	10:00 - 11:00 am
10/03/23	Dealing with Difficult People	1:00 - 2:30 pm
10/04/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/04/23	Fire Safety	11:00 - 12:00 pm
10/04/23	Introduction to Management Skills	1:00 - 3:00 pm
10/05/23	Flagger Skills and Safety	8:30 - 9:30 am
10/05/23	Chipper Safety	10:00 - 11:00 am
10/05/23	Chainsaw Safety	11:30 - 12:30 pm
10/06/23	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/06/23	Fire Extinguisher Safety	10:00 - 11:00 am
10/06/23	Mower Safety	1:00 - 2:00 pm
10/09/23	Asbestos Awareness	1:00 - 3:00 pm
10/10/23	Ethical Decision Making	9:00 - 11:30 am
10/10/23	Disaster Management	1:00 - 2:30 pm
10/10/23	The Power of Collaboration (JIF 101) (Camden Co.)*	9:00 - 1:00 pm
10/11/23	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/11/23	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/11/23	Personal Protective Equipment	1:00 - 3:00 pm
10/12/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
10/12/23	Bloodborne Pathogens	9:30 - 10:30 am
10/12/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/13/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/16/23	Hearing Conservation	8:30 - 9:30 am
10/16/23	Special Event Management	9:00 - 11:00 am
10/16/23	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
10/16/23	Ethics for NJ Local Government Employees	10:00 - 12:00 pm
10/17/23	MSI-NJCE Expo 2023: Confined Space Entry (Ocean Co.)*	8:30 - 11:30 am

10/17/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring (Ocean Co.)*	8:30 - 12:30 pm
10/17/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Ocean Co.)*	8:30 - 12:30 pm
10/17/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety (Ocean Co.)*	8:30 - 12:30 pm
10/18/23	Driving Safety Awareness	8:30 - 10:00 am
10/18/23	Bloodborne Pathogens Administrator Training	9:00 - 11:00 am
10/18/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/19/23	MSI-NJCE Expo 2023: Practical Leadership - 21 Irrefutable Laws (Ocean Co.)*	9:00 - 12:00 pm
10/19/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/19/23	Back Safety/Material Handling	1:00 - 2:00 pm
10/23/23	Fire Safety	8:30 - 9:30 am
10/23/23	Fire Extinguisher Safety	10:00 - 11:00 am
10/23/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/24/23	Preparing for the Unspeakable	9:00 - 10:30 am
10/24/23	Chipper Safety	8:30 - 9:30 am
10/24/23	Chainsaw Safety	10:00 - 11:00 am
10/24/23	Flagger Skills and Safety	1:00 - 3:00 pm
10/25/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
10/25/23	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
10/25/23	Asbestos Awareness	11:00 - 1:00 pm
10/25/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/26/23	Fall Protection Awareness	8:30 - 10:30 am
10/26/23	Personal Protective Equipment	1:00 - 3:00 pm
10/27/23	Confined Space Entry	8:30 - 11:30 am
10/27/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/30/23	Microlearning Theory and Practice	8:30 - 10:30 am
10/30/23	Mower Safety	11:00 - 12:00 pm
10/31/23	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/31/23	Hearing Conservation	11:00 - 12:00 pm
10/31/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/1/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/1/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
11/1/23	The Power of Collaboration (JIF 101)	9:00 - 1:00 pm
11/2/23	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/2/23	Playground Safety Inspections	10:00 - 12:00 pm
11/2/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
11/3/23	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/23	Personal Protective Equipment	1:00 - 3:00 pm
11/6/23	Snow Plow/Snow Removal Safety	9:30 - 11:30 am
11/6/23	Fire Extinguisher Safety	1:00 - 2:00 pm
11/7/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/7/23	Hearing Conservation	7:30 - 8:30 am
11/7/23	Preparing for First Amendment Audits	9:00 - 11:00 am
11/7/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/8/23	Chainsaw Safety	8:30 - 9:30 am
11/8/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
11/8/23	Chipper Safety	10:00 - 11:00 am
11/8/23	Bloodborne Pathogens	1:00 - 2:00 pm
11/8/23	Introduction to Communication Skills	1:00 - 3:00 pm

11/9/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
11/9/23	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
11/9/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/9/23	Bloodborne Pathogens and Hazard Communication/RTK for Fire & EMS Agencies-Evening	7:00 - 9:00 pm
11/13/23	Shop and Tool Safety	7:30 - 8:30 am
11/13/23	Flagger Skills and Safety	9:00 - 10:00 am
11/13/23	Fire Safety	10:30 - 11:30 am
11/17/23	Fall Protection Awareness	8:30 - 10:00 am
11/17/23	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/17/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/20/23	Bloodborne Pathogens	7:30 - 8:30 am
11/20/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/20/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/21/23	Confined Space Entry	8:30 - 11:30 am
11/21/23	Housing Authority Sensibility	9:00 - 12:00 pm
11/21/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/28/23	Chainsaw Safety	7:30 - 8:30 am
11/28/23	Ladder Safety/Walking & Working Surfaces	9:00 - 11:00 am
11/28/23	Driving Safety Awareness	8:30 - 10:00 am
11/28/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/29/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/29/23	Implicit Bias in the Workplace	9:00 - 10:30 am
11/29/23	Chipper Safety	10:30 - 11:30 am
11/29/23	Shop and Tool Safety	1:00 - 2:00 pm
11/30/23	Personal Protective Equipment	8:30 - 10:30 am
11/30/23	Bloodborne Pathogens	11:00 - 12:00 pm
11/30/23	Lock Out/Tag Out (Control of Hazardous Energy)	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 will also apply to all of our courses and anyone attending the class as part of the NJCE Leadership Academy Program.

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 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](#)



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TO: Commissioners of the Cumberland County Insurance Commission (CCIC)
CC: Brad Stokes, CumbCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 10/05/2023
RE: Risk Management Consultant's Report

Safety and Training

- **6/14/2023 Accident Review Committee Meeting Minutes**
Attached are the approved 6/14/2023 Safety and Accident Review Committee Meeting Minutes. The 8/9/2023 Meeting Minutes will be included in the next agenda packet contingent upon their approval.

Risk Management

- **2023 Munich Re Safety Grant**
Three submissions were provided to J.A. Montgomery for the 2023 Munich Re Safety Grant from the County. The submission from the Department of Corrections and the Public Works Department for the GPS Insight Devices to equip the county-operated vehicles was revised to focus only on the corrections department 21 vehicles. Due to the responsibilities of the officers of transporting inmates to different facilities, there is increased liability to the County. In concentrating on the corrections department vehicles, the submission amount decreased to \$5,279.

We have been advised that the grant has been awarded to the department of corrections for the above revised submission. 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 \$64,654.71 in safety grant money from the NJCE JIF liability reinsurers.

- **2024 Underwriting Renewal Data**
All renewal information has been inputted into Origami and Broker Buddha for the 2024 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 14, 2023 10:00 AM
 Via Video Conference Meeting

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

II. Roll Call

<u>Committee Members</u>	<u>Member</u>	<u>Present / Absent</u>
Dr. Cynthia Hickman	Cumberland County – Human Services (Chair)	Present
Paige Desiere	Cumberland County – Human Resources	Absent
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Jasmin Calderon	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Absent
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Henrietta Barreras	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Absent
Barbara Nedohon	Cumberland County – Aging & Disabled	Present
Veronica Surrency	Cumberland County - Juvenile Detention Center	Present
David Dewoody	Cumberland County – Purchasing	Present
Ronald Cusano	Cumberland County – Sheriff’s Department	Present
Katie Silvers	Cumberland County – 4 –H Extension	Absent
Neil Riley	Cumberland County – Public Works	Absent
Kristopher Matkowsky	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
Amy Brag	Cumberland County – Department of Corrections	Present
Susan Sauro	Cumberland County – Office of Aging	Present
Sal DeFrancisco	Cumberland County Improvement Authority	Present
Stephanie Shelton	Cumberland County Improvement Authority	Present
Bob Carlson	Cumberland County Utilities Authority	Absent

Alternates:

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

Commission Professionals:

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

- III. Approval of the 4/12/2023 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 4/12/2023 Safety and Accident Review Committee Meeting Minutes.
 Moved: Ginger Supernavage
 Seconded: Robin Haaf
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairwoman's Report
 Dr. Hickman began by speaking about the air quality issues that have been present within the state. She advised that J.A. Montgomery provided safety bulletins regarding air quality amongst other timely safety topics. She encouraged sharing the safety bulletins with staff.

She continued by inquiring if J.A. Montgomery will speak about the new learning management system. Mr. Brosnan said that he will speak about the system during his report. She acknowledged that the system is

CUMBERLAND COUNTY INSURANCE COMMISSION

still in a transitional stage with the staff. She reminded the committee members to have employees activate their accounts into the system.

Next, she stated that there are wellness and safety seminars / trainings upcoming. She provided examples of the training and encouraged employees to participate in the courses. She spoke about the recent workers' compensation claims and how the training can benefit employees. She focused on jobs that require employees to be physically active.

Dr. Hickman concluded by requesting that the committee members review and reflect on the workers' compensation claims and strive to discuss ways that the employees can be educated on prevention. She stated that as the claims are reviewed, she will be providing recommendations to the Director of Personnel for training for departments.

V. Risk Management Consultant's Report

Ms. Violetti reviewed the claims experience graph valued as of 5/31/2023 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 the Cumberland County Insurance Commission approved all 8 Wellness Grant submissions. She advised that all congratulatory letters and required documentation for reimbursement have been sent to all departments / entities. Each department / entities' progress on completing the wellness activity will be discussed at each meeting throughout the year.

Lastly, she announced that the Cumberland County Insurance Commission also approved five training sessions for the Department of Corrections in 2023. The training program is called Officer Wellness and Suicide Prevention for Corrections. The program provides training and resources to the officers to address experiencing a traumatic event while on the job. The program was conducted back in 2017 and was well received. The department has conducted four training sessions so far this year.

Dr. Hickman stated that the approval of the Wellness Grants was wonderful news and expressed gratitude that the Insurance Commission granted approval of them all. She reiterated the support to departments in completing their wellness activity and providing all required documentation on time. Ms. Violetti spoke about the timeline for the grant program and the required documentation.

Dr. Hickman continued by praising the training provided to the Department of Corrections. She advised of a workplace resiliency training that she will be offering to employees and encouraged participation.

VI. NJCEL Safety Director's Report

Mr. Brosnan began by stating that two in-person, instructor-led trainings were provided to the County. One was on May 15th for Office Safety and the second was on May 19th for Entry Level CDL Driver training.

He continued by encouraging committee members to review NJCE.org for the upcoming training schedule.

Next, he spoke about an entry level program for potential CDL drivers to participate in, prior to obtaining a CDL license. He advised that links for training would be established, along with a power point presentation, test questions and other program items. He further advised that a Train the Trainer program has been established so that an employee with a valid CDL license could become a trainer.

Lastly, he spoke about the new learning management system. He advised that there is a webinar tutorial on how to access the new system. The new system should be efficient and user-friendly for participants.

Dr. Hickman advised the committee to reach out to her regarding technical questions and concerns with the new learning management system. She will assist and if needed, will directly reach out to Natalie Dougherty at J.A. Montgomery. Mr. Brosnan agreed with the direction.

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.

CUMBERLAND COUNTY INSURANCE COMMISSION

- VII. Old Business
Mr. Dewoody provided an update on the Right to Know survey. He advised that RAM Environmental completed the surveys and would be uploading the information to the applicable website by the July 15th deadline.

- IX. New Business
Dr. Hickman advised the committee of the K-9 Well Training program that have dogs to help people to relax and de-stress. If any of the committee members are interested in scheduling a visit, they should reach out to Dr. Hickman.

- X. Adjournment
Motion to adjourn.
Moved: Noah Hetzell
Seconded: Barbara Nedohon
The meeting was adjourned at 10:51 am

**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY**

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
Grand Total	434	\$615,740.33	\$193,192.53	\$421,227.80	68%	\$48,000.00

2022						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
January	29	\$29,218.97	\$8,635.94	\$20,583.03	70%	\$2,675.79
February	30	\$32,031.18	\$16,502.34	\$15,528.84	48%	\$2,018.75
March	40	\$102,600.07	\$32,532.05	\$70,068.02	68%	\$9,108.84
April	43	\$44,391.87	\$12,301.63	\$32,090.24	72%	\$4,171.73
May	41	\$17,724.37	\$8,593.45	\$9,130.92	52%	\$1,187.02
June	27	\$78,505.55	\$41,781.18	\$36,724.37	47%	\$4,774.17
July	49	\$91,728.76	\$24,673.14	\$67,055.62	73%	\$8,717.23
August	83	\$40,441.39	\$15,064.45	\$25,376.94	63%	\$3,299.00
September	57	\$228,944.30	\$62,941.05	\$166,003.25	73%	\$11,047.46
October	29	\$10,816.68	\$4,148.89	\$6,667.79	62%	\$0.00
November	40	\$20,868.75	\$10,340.59	\$10,528.16	50%	\$0.00
December	52	\$56,952.62	\$18,932.31	\$38,020.31	67%	\$0.00
Grand Total	520	\$754,224.51	\$256,447.02	\$497,777.49	66%	\$47,000.00



**CUMBERLAND COUNTY INSURANCE COMMISSION
PPO SAVINGS**

1/1/2023 – 8/31/2023

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	419	\$602,479.70	\$184,451.60	\$416,708.10	69%
Anesthesiology	9	\$17,903.00	\$7,489.19	\$9,093.81	51%
Behavioral Health Facility	21	\$3,600.00	\$2,169.97	\$1,430.03	40%
Hospital	3	\$70,540.90	\$23,360.74	\$47,180.16	67%
MRI/Radiology	23	\$150,006.47	\$59,561.88	\$90,444.59	60%
Occ Med/Primary Care	11	\$927.00	\$433.87	\$493.13	53%
Ortho/Neuro	39	\$16,273.18	\$5,258.01	\$11,015.17	68%
Other	92	\$265,205.15	\$61,913.74	\$203,291.41	77%
Physical Therapy	3	\$1,125.00	\$796.20	\$328.80	29%
Physician Fees	210	\$73,642.00	\$22,362.16	\$51,279.84	70%
Urgent Care Center	1	\$400.00	\$143.87	\$256.13	64%
Out of Network	13	\$6,807.63	\$6,197.93	\$609.70	9%
Emergency Medicine	3	\$2,926.00	\$2,926.00	\$0.00	0%
Laboratory Services	5	\$616.70	\$604.00	\$12.70	2%
MRI/Radiology	1	\$247.00	\$247.00	\$0.00	0%
Ortho/Neuro	1	\$500.00	\$250.00	\$250.00	50%
Other	3	\$2,517.93	\$2,170.93	\$347.00	14%
Negotiated	2	\$6,453.00	\$2,543.00	\$3,910.00	61%
Ambulatory Surgery Center	1	\$4,043.00	\$615.00	\$3,428.00	85%
Other	1	\$2,410.00	\$1,928.00	\$482.00	20%
Grand Total	434	\$615,740.33	\$193,192.53	\$421,227.80	68%

QualCare Network Penetration Rate 98%



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS

1/1/2023 – 8/31/2023

	UNITS OF SERVICE	APPROVED	SPECIALTY
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	107	\$62,962.60	Ortho/Occ Med
PREMIER ORTHO ASSOC SURGERY CENTER	3	\$31,827.83	Ambulatory Surgery Center
NOVACARE REHABILITATION	209	\$21,562.16	Physical Therapy
KENNEDY HEALTH	3	\$19,052.46	Hospital
INSPIRA MEDICAL CENTER VINELAND	17	\$14,330.49	Hospital
SALEM MEDICAL CENTER	1	\$13,126.49	Hospital
RANOCAS ANESTHESIOLOGY, PA	7	\$6,608.09	Anesthesia/Pain Management
INSPIRA HEALTH NETWORK URGENT CARE PC	22	\$3,565.90	Urgent Care Center
INSPIRA MEDICAL CENTER ELMER	1	\$2,915.09	Hospital
RITA R. KAMMIEL MD AND ASSOCIATES	21	\$2,169.97	Behavioral Health
Grand Total	391	\$178,121.08	

APPENDIX I – MEETING MINUTES
AUGUST 3, 2023

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – AUGUST 3, 2023
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Douglas Albrecht	Present
Joseph Sileo	Present
Victoria Lods	Absent
Harold Johnson	Present
Jeffrey Ridgway	Present

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Joseph Henry, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Scott Brown, SG Risk
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Jennifer Conicella, PERMA
Shai McLeod, PERMA
Crystal Chuck, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF JUNE 1, 2023 AND OPEN SESSION OF JUNE 22, 2023

Moved: Commissioner Johnson
Second: Commissioner Sileo
Vote: Unanimous - Jeffrey Ridgway Abstain June 1st minutes

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Property Appraisals RFP – The Commission held a special meeting on June 22nd that authorized the fund office to advertise for RFP’s, those responses were due on July 27th. A synopsis of the three bidders received appears on page 3, the lowest responsible bidder is Asset Works Risk Management Inc. Copies of the 3 submissions were sent to fund commissioners last week. The NJCE will reimburse the Insurance Commission the cost of the appraisals.

Motion to Appoint AssetWorks Risk Management Inc. to perform property appraisals for Commission members.

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

RFP for Professional Services – The Insurance Commission Service Agreements for the Actuary and Auditor expire as of December 31, 2023. The Fund Office will prepare RFP’s and advertise for these positions.

Motion to Authorize the Fund Office to Advertise for Professional Services

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

Cumberland County 2024 NJCE Membership Renewal – Cumberland County’s three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2024. The Fund Office sent a sample resolution and agreement to the County to adopt and confirm their intent to renew their membership with the NJCE. Also, the Fund Office will send a sample resolution and agreement to the member entities of the Commission to renew their membership in the Commission for another three years beginning on January 1, 2024.

2024 Renewal – Underwriting Data Collection – An e-mail was distributed to identified renewal users on July 26, 2023, with the link for the 2024 NJCE JIF Exposure Renewal hosted online via Origami Risk. The deadline to complete the data underwriting renewal is **August 30th**.

Executive Director requested members to take a look at their property values and update them. Once the property appraisals are completed those values will be uploaded into the Origami system.

The applications for Optional Ancillary Coverages will be completed online via Broker Buddha. An e-mail will be sent out shortly on the application process which will include instructions and FAQs.

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on June 22, 2023. Attached in the agenda on **pages 4-7** is a written summary report. The NJCE will meet again on Wednesday, September 27, 2023 at 9:30 AM via Zoom. Executive Director said at the June meeting there were no findings or recommendations from the auditor and the financials for the counties JIF continues to stay strong. In September one of the big items will be the pre renewable report from the Underwriting Manager which will give an idea of what is happening in the commercial market.

Financial Fast Track – Included on **pages 8 & 9** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for May. As of **May 31, 2023**, the Commission has a surplus of \$94,851 as the commission picked up \$171,000 in surplus since year end and line 11 shows \$171,000 in investment in joint venture which is a good thing. Total cash on hand is \$2,956,904.

NJCE Property and Casualty Financial Fast Track – (Pages 10-12) – Included in the agenda on pages 13-15 is a copy of the NJCE Financial Fast Track Report for the month of May. As of **May 31, 2023** there is a statutory surplus of **\$13,704,071**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$28,298,804**.

Certificate of Insurance Issuance Report - Included on **pages 13-14** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of May 1, 2023 to July 1, 2023. There were 6 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Motion:	Commissioner Johnson
Second:	Commissioner Sileo
Vote:	Unanimous

Claims Tracking Report (Pages 15-16) – Included in the agenda is the Claims Activity Reports for May & June that tracks open claims.

2023 Property & Casualty Assessments – The third assessment payments are due September 15, 2023. The Fund Office will send out Statement of Accounts the first week of August.

CS&B New Technology for File Sharing – The NJCE Underwriting Manager advised as part of their ongoing commitment to improve services, they are changing the file sharing platform provider. This transition will enhance the efficiency and enable better service.

The files currently shared with you via the Egnyte platform will transition over to Microsoft OneDrive. Authorized users of the Egnyte platform should have received an e-mail with information on the new file sharing. If you have any questions, please contact the underwriting manager’s office. Underwriting Manger said if anyone needs assistance feel free to reach out to the underwriting team.

SAFETY COMMITTEE REPORT: Paige Desiere reported the Commission experienced 12 work related injuries during the period of April 1st through May 30, 2023. Of those claims there was one motor vehicle accident, and two injuries were sustained by inmate altercations, four injuries by strains, one chemical exposure, one insect bite and three reported due to slips, trips and falls. Of those injuries, 30 days lost time and 12 days where an individual was on light duty. Ms. Desiere reported a few months ago they started identifying the cause and have incorporated recorded trainings to the departments based on the injuries reported which is going well. The employees are assigned trainings to hopefully continue to reduce the number of work-related injuries reported.

CLAIMS COMMITTEE: Jennifer Conicella said the PARs and SARs will be reviewed today in Executive Session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 16-23 AUGUST BILLS LIST IN THE AMOUNT OF \$85,208.85

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said July 12th an in person training program for the Health Department on home visitor safety for employees that go out in the field and encounter a variety of challenges as a result of their duties and responsibilities.

Mr. Prince reported that the deadline for the safety grant was August 1st and Cumberland County submitted a variety of submissions from various departments and they will be included in the Grant Committee agenda and will be voted on in the coming weeks.

RISK MANAGER: Risk Manager Danielle Colaianni said two additional submissions have been provided to JA Montgomery for the 2023 Munich Safety Grant. The first is from the prosecutor's office for Axon body cameras total cost for 3 cameras, associated accessories and evidence data storage in the amount of \$10,691.40 cents. The employees of the prosecutor's office would use the cameras for proactive enforcement actions. The second submission was from the Department of Corrections and the Department of Public Works for GPS insight devices to be used in county operated, vehicles. The total cost to equip 21 corrections, vehicles, and 122 public works. Vehicles is approximately \$37,750. Each device would provide the county with real time, oversight and vehicle locations and interior CAD monitoring functions.

In response to Commissioner Johnson, Executive Director Hrubash said there has not been an issue with any questions across the State in regard to collective bargaining agreements and cameras in the vehicles. Mr. Carr said he would lead to make sure the unions were advised and a model policy to match.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for the period ending June 30, 2023 along with the Cumulative Summary Report.

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

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

Motion: Commissioner Johnson
Second: Commissioner Sileo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Sileo
Second: Commissioner Johnson
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001888 IN THE AMOUNT OF \$90,000.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001892 IN THE AMOUNT OF \$150,000.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001679 IN THE AMOUNT OF \$21,570.35 AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$15,336.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001674 IN THE AMOUNT OF \$16,000.00 AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$7,500.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001255 IN THE AMOUNT OF \$2,000.00 SECTION 20

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001250 IN THE AMOUNT OF \$2,500.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001690 IN THE AMOUNT OF \$1,500.00 SECTION 20

Motion: Commissioner Ridgway
Second: Commissioner Johnson

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001434 IN THE AMOUNT OF \$175,000.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001147 IN THE AMOUNT OF \$90,000.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001260 IN THE AMOUNT OF \$14,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$3,500.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001884 IN THE AMOUNT OF \$30,833.50

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$497,583.85 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$122,336.00

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Johnson
Second: Commissioner Sileo
Vote: Unanimous

MEETING ADJOURNED: 11:59 AM

NEXT MEETING: WILL BE HELD ON OCTOBER 5, 2023 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

