

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
OCTOBER 6, 2022 – 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 6, 2022 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**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - FLAG SALUTE**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: August 4, 2022 Open Minutes.....Appendix I
August 4, 2022 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 20-22 October Bill List.....Page 26

 - CEL SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report.....Page 27

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

 - MANAGED CARE – Qual Lynx**
 - Monthly Report.....Page 42

 - 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 1, 2022 11 AM**
 - MEETING ADJOURNMENT**

CUMBERLAND COUNTY INSURANCE COMMISSION

2 Cooper Street
Camden, NJ 08102

Date: October 6, 2022
Memo to: Commissioners of the Cumberland County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

- ❑ **2021 Audit Report** – A draft copy of the 2021 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 17-22, Certification of Annual Audit Report for the Period ending December 31, 2021 along with the Group Affidavit Form.
 - ❑ **Motion to approve Resolution 17-22, Certification of Annual Audit Report for Period Ending December 31, 2021**
- ❑ **Designating Authorized Signers for Commission Bank Accounts** – With two recent departures of County personnel who were fund commissioners and check signers on Commission bank accounts, there is a need to revise Resolution 7-22 previously adopted at our February meeting authorizing signers. Accordingly on **Page 6** is Resolution 18-22 for adoption.
 - ❑ **Motion to Adopt Resolution 18-22, Amending Resolution 7-22 Designating Authorized Signatures on Commission Bank Accounts.**
- ❑ **Designating Commission Secretary** – The previously appointed Secretary to the Insurance Commission has left employment with the County, thereby creating a vacancy in that position. The Commissioners desire to appoint Katherine Doran to fill the vacancy. Included on **Page 7** is Resolution 19-22.
 - ❑ **Motion to Adopt Resolution 19-22, Amending Resolution 5-22 Designating Katherine Doran as Commission Secretary.**
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on September 22, 2022. Included in the agenda on **Pages 8-11** is a written summary of the report. The NJCE is scheduled to meet again on Thursday, October 27, 2022 at 9:30 AM via Zoom.
- ❑ **Certificate of Insurance Issuance Report** - Included on **Pages 12-14** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of July 1, 2022 to October 1, 2022. There were 15 certificates of insurance issued during this period.

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

- ❑ **Financial Fast Track** – Included on **Pages 15-17** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for July. As of **July 31, 2022**, the Commission has a statutory surplus of **\$384,652**. Total cash on hand is \$4,681,056.

- ❑ **NJCE Property and Casualty Financial Fast Track** – Included in the agenda on **Pages 18-23** are the NJCE Financial Fast Track Reports for June & July. As of **June 30, 2022**, the report indicates the Fund has a surplus of **\$15,209,010**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$22,084,249**. The NJCE Financial Fast Track Report as of **July 31, 2022** indicates the Fund has a surplus of **\$15,291,507**. The total cash amount is **\$20,655,233**.

- ❑ **Claims Tracking Report (Page 24-25)** – Included in the agenda is the Claims Activity Report for May & June that tracks open claims.

- ❑ **11th Annual Best Practices Workshop – 2023 Virtual Edition** - Following the conclusion of last year’s Best Practices Workshop it was agreed it would be best to push the time between sessions. We will look to host a virtually interactive webinar again in Spring 2023.

- ❑ **2022 New Jersey State League of Municipalities (NJSLOM) Annual Conference** - The 106th annual conference is scheduled for November 15th through November 17th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 16th. We encourage our commissioners to attend.

- ❑ **NJCE 10th Year Anniversary** - The NJCE previously discussed that 2020 marked the 10th anniversary of the Fund’s inception, which began with two County members and has grown to ten members and 26 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. We are looking into venues to host the luncheon and JIF meeting on April 27, 2023.

RESOLUTION NO. 17-22

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2021**

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 2021 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 6, 2022

Darlene Barber, 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.) Darlene Barber

(L.S.) Jody Hirata

(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

RESOLUTION NO. 18-22

**CUMBERLAND COUNTY INSURANCE COMMISSION
RESOLUTION AMENDING RESOLUTION 7-22
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

WHEREAS, the Cumberland County Insurance Commission adopted Resolution 7-22 on February 3, 2022 designating authorized signatures for Commission bank accounts; and

WHEREAS, several authorized signers have recently left employment of Cumberland County and no longer sit as Commissioners on the Cumberland County Insurance Commission, and

NOW, THEREFOR, BE IT RESOLVED by the CUMBERLAND COUNTY INSURANCE COMMISSION that all funds of the Commission shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least two (2) of the following persons who are duly authorized pursuant to this resolution, except for those checks in the amount of \$100,000 or more and in that instance at least three signatures shall be required; and

Darlene Barber

Jeffrey Ridgway

Anthony Bontempo

BE IT FURTHER RESOLVED that for funds in the amount of \$2,500 or less, withdrawn from the official named depositories by check prepared by the Commission's Claims Administrator for the purposes of satisfying workers compensation claims, such checks shall bear the signature of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

Darlene Barber

Jeffrey Ridgway

Anthony Bontempo

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 6, 2022.

BY: _____
DARLENE BARBER, CHAIRPERSON

ATTEST:

RESOLUTION NO. 19-22

**CUMBERLAND COUNTY INSURANCE COMMISSION
RESOLUTION AMENDING RESOLUTION 5-22
DESIGNATING COMMISSION SECRETARY**

WHEREAS, the CUMBERLAND COUNTY INSURANCE COMMISSION (hereinafter “CCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the CCIC requires the services of an Secretary, and

WHEREAS, the previously appointed secretary has left employment with Cumberland County,

WHEREAS, **Katherine Doran** has demonstrated the skill and possesses the qualifications to perform the duties of Commission Secretary for the County Insurance Commission;

WHEREAS, the Commission authorizes the appointment of **Katherine Doran** as CCIC Secretary for the term commencing upon adoption of the within resolution through 2023 CCIC Reorganization; and

ADOPTED by the CUMBERLAND COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 6, 2022.

BY: _____
DARLENE BARBER, CHAIRPERSON

ATTEST:



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 22, 2022
Memo to: Commissioners of the Cumberland County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: September 22, 2022 NJCE Meeting

Executive Directors Report: The following items were discussed:

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

December 31, 2021 Audit: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/23/22 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2021 was submitted; Fund Auditor reported there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Financial Fast Track: The Financial Fast Track as of July 31st and June 30th were submitted for information; the reports reflected statutory surpluses of \$15.3 and \$15.2 million respectively.

2023 Renewal – Underwriting Data Collection: The 2023 renewal process began the end of June with a deadline to complete by August 31st. 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.

2023 Budget: Executive Director reported as in the past two years, due to the uncertainty of the market we expect to introduce pre-budget expectations to the Finance Committee in October, introduce the budget in November and adopt in December. A final post certification of budget numbers will be provided to all members. Also, a meeting in January may be scheduled to review any changes to the

budgeted numbers. The Board of Fund Commissioners accepted the request to move the November 17, 2022 9:30AM meeting to Friday November 18, 2022 9:30AM and schedule a meeting on Thursday December 15, 2022 at 2:00PM.

2023 Pre-Renewal Update: Mr. Cooney, Underwriting Manager provided a summary report on the current market conditions noting it is settling at a hard market with higher rates. Underwriting Manager reported the overall NJCE JIF renewal negotiations are strong and anticipates a renewal rate in the high single digits or better. Underwriting Manager said retention strategies and program options will be reviewed for Pollution and Cyber Liability coverages both of which have had challenges in their respective markets. Underwriting Manager concluded by stating a pre-renewal presentation will be submitted in the coming weeks.

2022 Safety Grant Program: Mr. Prince of J.A. Montgomery reported members' submissions on use of grant money were provided to the carrier and is awaiting confirmation. A meeting of Safety Committee will be scheduled to confirm the distribution of those funds.

NJCE Committees:

NJCE Coverage Committee: The committee met on September 14, 2022 to discuss the status of the manuscript policies, new appraisal method and any County-related coverage issues. Minutes of that meeting were submitted for information.

Finance Committee: A meeting is being scheduled in October to review the 2023 budget, appraisal program, and renewal market update. Included with the agenda was the renewal timeline for information.

Cyber Task Force: Executive Director reported the Underwriting Manager reached out to members following the March Cyber Task Force to determine their level of cyber security training. Based on the feedback many of the members are using KnowBe4 and SANS while some members are getting random cyber classes via their learning management systems.

Underwriting Manager held a Webinar on Monday August 15th on the 2023 Cyber Renewal, which focused on detailing the issues, claims and critical controls to get in place for the upcoming renewal. It was well attended by members IT Personnel and a recording of the webinar can be found on the NJCE website njce.org/cyber-risk-control/ as well as the presentation.

Safety Committee: The Committee met September 19, 2022; the committee's agenda was included for information. Safety Director encouraged all members to attend the next Safety Committee scheduled for December 12, 2022.

Chertoff Group: Executive Director reported the Municipal Excess Liability JIF hired the Chertoff Group, a cyber security expert, to review minimum risk control standards and make recommendations on how the MEL's membership can be more marketable with insurers. Conner Strong & Buckelew has connected them with their other public entity clients struggling to achieve a minimum-security level ahead of tough cyber renewals, and they have helped those clients meet the requirements in short order. Executive Director stated the NJCE JIF's association with the firm may provide more opportunity to place coverage and recommended this be reviewed with the Finance Committee along with the Fund Attorney to discuss the feasibility of the NJCE entering an extraordinary and unspecifiable services contract with Chertoff Group prior to the January 1, 2023, renewal.

COVID-19: PERMA Claims Director, Ms. Walcoff reported claim activity has slowed in the current year; however, any new claims are being evaluated to determine compensability.

Safety National: Ms. Walcoff reported the Fund office continues to work closely with the carrier to determine a recovery from 2020 COVID-19 claims for both the MEL and NJCE JIFs.

Hurricane IDA update: Ms. Walcoff reported the Excess Property Claims Administrator has been working with the Excess Property carrier to address and closed out Hurricane Ida claims.

Learning Management System: FirstNet notified J.A. Montgomery that they will no longer be able to provide services needed and in June, the NJCE JIF Board authorized J.A. Montgomery to contract directly with BIS Safety Software to provide the LMS services going forward. J.A. Montgomery will administer the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney with an expected launch date of January 2023. Safety Director reported training webinars would be provided to assist members with the new LMS to understand its capabilities, running reports and other system functions.

Sewer Backup Coverage: The member utility authorities are no longer seeking this coverage. The Underwriting Manager will continue to work on obtaining this coverage for 2023.

2022 Assessments: The 2nd installment NJCE bill was issued on 9/15 with a November 1st due date. Please note, the Treasurer's address has changed, and all future assessment payments need to be sent to this address starting with the 2022 2nd installment: c/o David McPeak – 22 Glenview Ave – Berlin, NJ 08009.

11th Annual Best Practices Workshop – 2023 Virtual Edition: Following the conclusion of last year's Best Practices Workshop it was agreed it would be best to push the time between sessions. A virtually interactive webinar will be hosted during Spring 2023

2022 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 15-17, 2022 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 16th. This year's program will be "Local Government Risk Management" and commissioners are encouraged to attend.

NJCE 10th Year Anniversary: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. A luncheon and JIF meeting will be held on April 27, 2023; venue location to be determined and invite to follow.

Membership Renewal: The Commissions of Mercer County, Ocean County, Union County and County of Hudson are scheduled to renew their three-year membership with the Fund as of January 1, 2023. To date, Union County and Ocean County have submitted their membership agreement to renew.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to October 2022.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of August 2022.

Next Meeting

The next meeting of the NJCE fund is scheduled for October 27, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 7/1/2022 To 8/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Deerfield Township I - Cumberland County	736 Landis Ave Rosenhayn, NJ 08352	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: County Sheriff Events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for County Sheriffs Office events during the current policy period.	7/6/2022 #3505141	GL AU EX WC OTH
H - Township of Fairfield I - Cumberland County	70 Fairton Gouldtown Road Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Sheriff's event Township of Fairfield including all elected and appointed officials, all employees and volunteers, all boards, commission and / or authorities and their board members, employees and volunteers are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to a Cumberland County Sheriffs event to be held at 70 Fairton Gouldtown Road, Bridgeton, NJ 08302.	7/6/2022 #3505142	GL AU EX WC OTH
H - Greenwich Township I - Cumberland County	839 Ye Greate Street Greenwich, NJ 08323	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Sherriff's event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for a County Sheriffs event during the current policy period.	7/6/2022 #3505143	GL AU EX WC OTH
H - Landis Links LLC I - Cumberland County	73 Landis Ave B Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: County Sheriff The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities for County Sheriffs Office events during the current calendar year.	7/11/2022 #3515303	GL AU EX WC OTH
H - Vineland Police Academy I - Cumberland County	3369 E Mays Landing Rd. Vineland, NJ 08361	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Firing range Evidence of insurance with respects to the Countys use of the firing range.	7/14/2022 #3519733	GL AU EX WC OTH
H - Magellan Health, Inc. I - Cumberland County	Attn: Network Services 14100 Magellan Plaza Maryland Heights, MO 63043	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Evidence of insurance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	7/14/2022 #3526109	GL AU EX WC OTH

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 7/1/2022 To 8/1/2022

H - Magellan Health, Inc. I - Cumberland County	Attn: Network Services 14100 Magellan Plaza Maryland Heights, MO 63043	Company E: XS Worker Compensation Policy Limit: XS WC Statutory, XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Evidence of insurance The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	7/15/2022 #3526185	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office, 215 Crown Point Road West Deptford, NJ 08086	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 Company E: Crime; Policy Term: 1/1/2022 - 1/1/2023; Policy #063813057; Policy Limits: \$1M Deductible: \$25,000 RE: SSBG Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Names Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement with respects to the SSBG Grant.	7/15/2022 #3526212	GL AU EX WC OTH
H - NJ Transit Local Programs and I - Cumberland County	Minibus Support One Penn Plaza East Newark, NJ 07105	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: CAT Vehicles Evidence of insurance as respects to all CAT vehicles and the CAT building located at 1678 W Sherman Ave, Vineland, NJ 08360.	7/21/2022 #3528114	GL AU EX WC OTH
H - City of Millville I - Cumberland County	12 South High St. Millville, NJ 08332	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Candlelight Vigil The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with regards to the use of the Cumberland County Fairgrounds for the 6th annual Candlelight Vigil.	7/26/2022 #3541490	GL AU EX WC OTH
Total # of Holders: 10				

Cumberland County Ins. Comm. Certificate of Insurance Monthly Report

From 9/1/2022 To 10/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - to use of the Church for County I - Cumberland County	Church 9574 Noble Street Mauricetown, NJ 08329	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Use of church The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the Church for County event.	9/6/2022 #3611770	GL AU EX WC OTH
H - Mauricetown United Methodist I - Cumberland County	Church 9574 Noble Street Mauricetown, NJ 08329	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Use of church The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the Church for County event.	9/6/2022 #3611771	GL AU EX WC OTH
H - NJ Transit I - Cumberland County	One Penn Plaza E, 4th Fl Newark, NJ 07105	RE: SY 2023 NJ-JARC 9 Grant Program NJ Transit and State of New Jersey are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to SY 2023 NJ-JARC 9 Grant Program.	9/7/2022 #3613212	GL AU EX OTH
H - Township of Downe I - Cumberland County	288 Main Street Newport, NJ 08345	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: Open Play Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to an Open Play Event.	9/7/2022 #3613219	GL AU EX WC OTH
H - Rowan College of South Jersey - I - Cumberland County Improvement Authority	Cumberland Campus 3322 College Drive Vineland, NJ 08360	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2022 - 1/1/2023 Policy#: SP4059717 RE: State County Event The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of the Cumberland Campus for a State of the County event during the current calendar year.	9/30/2022 #3644206	GL AU EX WC OTH
Total # of Holders: 5				

CUMBERLAND COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	310,223	2,171,560	27,215,324	29,386,884	
2.	CLAIM EXPENSES					
	Paid Claims	365,876	1,430,678	9,447,119	10,877,798	
	Case Reserves	(364,463)	(291,241)	2,439,209	2,147,968	
	IBNR	150,894	(113,853)	2,233,213	2,119,361	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	(8,104)	(75,890)	(103,659)	(179,549)	
	TOTAL CLAIMS	144,203	949,695	14,015,883	14,965,577	
3.	EXPENSES					
	Excess Premiums	149,616	1,047,313	10,692,429	11,739,742	
	Administrative	27,933	211,428	3,025,230	3,236,657	
	TOTAL EXPENSES	177,550	1,258,740	13,717,658	14,976,399	
4.	UNDERWRITING PROFIT (1-2-3)	(11,530)	(36,875)	(518,217)	(555,092)	
5.	INVESTMENT INCOME	767	5,448	184,706	190,154	
6.	PROFIT (4 + 5)	(10,763)	(31,426)	(333,511)	(364,938)	
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109	
8.	DIVIDEND INCOME	0	0	140,092	140,092	
9.	DIVIDEND EXPENSE	0	0	(140,092)	(140,092)	
10.	INVESTMENT IN JOINT VENTURE	0	21,446	726,035	747,481	
11.	SURPLUS (6 + 7 + 8 - 9)	(10,763)	(9,980)	394,633	384,653	
SURPLUS (DEFICITS) BY FUND YEAR						
	2012	34	(9,833)	290,289	280,456	
	2013	19	(6,826)	240,212	233,386	
	2014	58	(5,213)	170,312	165,099	
	2015	49	63,843	(433,601)	(369,758)	
	2016	78	10,047	341,008	351,055	
	2017	21	73,628	(562,884)	(489,256)	
	2018	36	(245,593)	(126,031)	(371,625)	
	2019	360	193,322	484,994	678,316	
	2020	133	119,522	(235,616)	(116,095)	
	2021	2,619	(103,994)	225,950	121,955	
	2022	(14,169)	(98,882)		(98,882)	
	TOTAL SURPLUS (DEFICITS)	(10,763)	(9,980)	394,632	384,652	
	TOTAL CASH				4,681,056	

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	10,000	0	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	10,000	40,744	50,744
FUND YEAR 2013				
Paid Claims	0	560	1,200,152	1,200,712
Case Reserves	0	5,744	7,189	12,933
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	6,304	1,207,341	1,213,645
FUND YEAR 2014				
Paid Claims	0	1,043	1,349,349	1,350,392
Case Reserves	0	(109)	27,174	27,065
IBNR	0	2,887	0	2,887
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	3,822	1,376,523	1,380,345
FUND YEAR 2015				
Paid Claims	0	184,818	1,666,412	1,851,231
Case Reserves	0	(212,396)	226,690	14,294
IBNR	0	(45,203)	74,497	29,294
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	0	(72,780)	1,967,599	1,894,819
FUND YEAR 2016				
Paid Claims	0	4,288	996,544	1,000,831
Case Reserves	0	(4,287)	201,173	196,886
IBNR	0	(10,296)	28,875	18,579
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2016 CLAIMS	0	(10,296)	1,226,592	1,216,296
FUND YEAR 2017				
Paid Claims	174,033	435,004	1,490,895	1,925,899
Case Reserves	(174,033)	(506,917)	614,801	107,884
IBNR	0	12,859	85,002	97,861
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(511)	(2,729)	(3,240)
TOTAL FY 2017 CLAIMS	0	(59,565)	2,187,969	2,128,405

FUND YEAR 2018				
Paid Claims	40,654	172,425	1,272,361	1,444,786
Case Reserves	(35,201)	172,046	358,802	530,848
IBNR	(5,453)	(86,095)	145,845	59,750
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(5,159)	(5,115)	(10,274)
TOTAL FY 2018 CLAIMS	0	253,217	1,771,893	2,025,110
FUND YEAR 2019				
Paid Claims	2,930	28,223	497,806	526,029
Case Reserves	(1,648)	(6,164)	56,648	50,484
IBNR	(1,515)	(209,739)	571,346	361,607
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,737	(10,154)	(8,417)
TOTAL FY 2019 CLAIMS	(233)	(185,942)	1,115,646	929,704
FUND YEAR 2020				
Paid Claims	71,325	180,222	684,516	864,738
Case Reserves	(137,785)	(128,889)	512,698	383,809
IBNR	66,460	(170,130)	624,018	453,888
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(5,864)	(34,919)	(40,783)
TOTAL FY 2020 CLAIMS	0	(124,661)	1,786,313	1,661,652
FUND YEAR 2021				
Paid Claims	49,235	266,012	248,339	514,351
Case Reserves	(35,759)	48,721	434,034	482,755
IBNR	(15,956)	(200,088)	703,630	503,542
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(7,732)	(50,742)	(58,473)
TOTAL FY 2021 CLAIMS	(2,479)	106,913	1,335,262	1,442,175
FUND YEAR 2022				
Paid Claims	27,698	158,083		158,083
Case Reserves	19,962	331,010		331,010
IBNR	107,359	591,951		591,951
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(8,104)	(58,362)		(58,362)
TOTAL FY 2022 CLAIMS	146,915	1,022,682	0	1,022,682
COMBINED TOTAL CLAIMS	144,203	949,695	14,015,883	14,965,577

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,709,087	16,250,773	216,347,698	232,598,471
2.	CLAIM EXPENSES				
	Paid Claims	146,134	1,906,369	8,997,544	10,903,913
	Case Reserves	301,422	(966,284)	10,977,439	10,011,155
	IBNR	(551,155)	953,318	11,375,865	12,329,183
	Discounted Claim Value	75,045	(88,414)	(1,916,773)	(2,005,187)
	Excess Recoveries	87,301	20,834	(1,387,397)	(1,366,563)
	TOTAL CLAIMS	58,747	1,825,823	28,046,678	29,872,501
3.	EXPENSES				
	Excess Premiums	1,987,765	12,307,845	153,216,375	165,524,220
	Administrative	178,408	1,068,629	16,354,219	17,422,848
	TOTAL EXPENSES	2,166,173	13,376,474	169,570,594	182,947,068
4.	UNDERWRITING PROFIT (1-2-3)	484,167	1,048,476	18,730,426	19,778,902
5.	INVESTMENT INCOME	(65,410)	(245,446)	1,533,106	1,287,659
6.	PROFIT (4+5)	418,757	803,030	20,263,531	21,066,562
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	418,757	803,030	14,405,980	15,209,011
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(436)	(1,711)	163,660	161,949
	2011	(1,063)	(3,337)	666,797	663,460
	2012	(1,148)	(5,681)	690,291	684,610
	2013	(6,945)	(16,231)	1,322,965	1,306,734
	2014	(15,393)	(47,111)	2,323,116	2,276,005
	2015	(19,142)	(200,478)	1,637,394	1,436,916
	2016	63,330	47,927	1,825,687	1,873,614
	2017	(19,300)	246,756	1,865,475	2,112,231
	2018	(240,999)	(107,404)	2,701,793	2,594,389
	2019	152,684	274,135	2,317,154	2,591,289
	2020	46,377	(72,110)	(1,215,894)	(1,288,004)
	2021	56,859	89,863	107,541	197,404
	2022	403,933	598,413		598,413
	TOTAL SURPLUS (DEFICITS)	418,757	803,030	14,405,980	15,209,010
	TOTAL CASH				22,084,249

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	0	538,401	538,401
Case Reserves	0	0	0	0
IBNR	0	(0)	0	(0)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS	0	0	538,401	538,401
FUND YEAR 2012				
Paid Claims	479	954	1,582,804	1,583,757
Case Reserves	(479)	(954)	65,616	64,662
IBNR	(797)	(1,339)	5,318	3,979
Discounted Claim Value	273	442	(7,374)	(6,933)
TOTAL FY 2012 CLAIMS	(524)	(897)	1,646,363	1,645,466
FUND YEAR 2013				
Paid Claims	21,350	51,530	914,416	965,946
Case Reserves	(21,350)	(53,533)	458,599	405,065
IBNR	0	0	74,752	74,752
Discounted Claim Value	3,938	6,254	(57,108)	(50,853)
TOTAL FY 2013 CLAIMS	3,938	4,251	1,390,659	1,394,910
FUND YEAR 2014				
Paid Claims	281	180,440	476,289	656,729
Case Reserves	(281)	(147,367)	388,283	240,916
IBNR	12,085	(20,754)	43,550	22,796
Discounted Claim Value	(907)	17,445	(37,267)	(19,821)
TOTAL FY 2014 CLAIMS	11,178	29,765	870,855	900,620
FUND YEAR 2015				
Paid Claims	(16,195)	84,109	1,175,139	1,259,248
Case Reserves	455,771	90,647	1,460,651	1,551,297
IBNR	(425,008)	10,352	106,456	116,808
Discounted Claim Value	(656)	(5,749)	(100,358)	(106,106)
TOTAL FY 2015 CLAIMS	13,913	179,359	2,641,889	2,821,248
FUND YEAR 2016				
Paid Claims	156,715	182,476	844,767	1,027,243
Case Reserves	(263,685)	(256,992)	1,681,779	1,424,788
IBNR	29,347	(8,370)	54,558	46,189
Discounted Claim Value	8,604	12,445	(113,121)	(100,675)
TOTAL FY 2016 CLAIMS	(69,018)	(70,440)	2,467,984	2,397,544

FUND YEAR 2017					
	Paid Claims	2,804	265,902	393,930	659,832
	Case Reserves	85,663	(163,001)	1,372,320	1,209,319
	IBNR	(88,466)	(397,222)	1,211,149	813,927
	Discounted Claim Value	12,171	19,456	(135,864)	(116,408)
	TOTAL FY 2017 CLAIMS	12,171	(274,865)	2,841,535	2,566,670
FUND YEAR 2018					
	Paid Claims	610	8,606	742,774	751,379
	Case Reserves	(911)	240,796	384,006	624,803
	IBNR	242,038	(176,955)	1,013,968	837,013
	Discounted Claim Value	(7,328)	9,076	(132,597)	(123,521)
	TOTAL FY 2018 CLAIMS	234,410	81,523	2,008,151	2,089,674
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	9,662	(99,893)	590,241	490,348
	IBNR	(199,290)	(258,804)	1,923,599	1,664,795
	Discounted Claim Value	29,090	52,150	(263,678)	(211,527)
	TOTAL FY 2019 CLAIMS	(160,538)	(304,993)	2,923,280	2,618,287
FUND YEAR 2020					
	Paid Claims	0	237,447	636,007	873,454
	Case Reserves	(14,380)	39,374	3,478,036	3,517,410
	IBNR	(157,115)	(299,644)	3,149,860	2,850,216
	Discounted Claim Value	30,366	44,517	(547,421)	(502,904)
	Excess Recoveries	87,301	20,834	(1,387,397)	(1,366,563)
	TOTAL FY 2020 CLAIMS	(53,827)	42,528	5,329,085	5,371,613
FUND YEAR 2021					
	Paid Claims	(23,778)	877,793	848,061	1,725,854
	Case Reserves	25,178	(818,711)	1,097,909	279,197
	IBNR	(103,504)	(281,709)	3,792,655	3,510,946
	Discounted Claim Value	34,256	85,028	(521,987)	(436,959)
	Excess Recoveries	0	0		0
	TOTAL FY 2021 CLAIMS	(67,848)	(137,599)	5,216,637	5,079,039
FUND YEAR 2022					
	Paid Claims	3,866	15,557		15,557
	Case Reserves	26,235	203,350		203,350
	IBNR	139,555	2,387,762		2,387,762
	Discounted Claim Value	(34,763)	(329,479)		(329,479)
	TOTAL FY 2022 CLAIMS	134,893	2,277,190	0	2,277,190
COMBINED TOTAL CLAIMS		58,747	1,825,823	28,046,678	29,872,501

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,336,563 due from the reinsurer for COVID-19 WC claims.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,708,462	18,959,235	216,347,698	235,306,933
2.	CLAIM EXPENSES				
	Paid Claims	843,545	2,749,914	8,997,544	11,747,458
	Case Reserves	(112,661)	(1,078,945)	10,977,439	9,898,494
	IBNR	(270,273)	683,045	11,375,865	12,058,911
	Discounted Claim Value	(32,539)	(120,953)	(1,916,773)	(2,037,726)
	Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
	TOTAL CLAIMS	428,072	2,253,895	28,046,678	30,300,573
3.	EXPENSES				
	Excess Premiums	2,049,437	14,357,282	153,216,375	167,573,657
	Administrative	179,208	1,247,837	16,354,219	17,602,056
	TOTAL EXPENSES	2,228,645	15,605,119	169,570,594	185,175,713
4.	UNDERWRITING PROFIT (1-2-3)	51,745	1,100,221	18,730,426	19,830,647
5.	INVESTMENT INCOME	30,752	(214,694)	1,533,106	1,318,412
6.	PROFIT (4+5)	82,497	885,527	20,263,531	21,149,059
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	82,497	885,527	14,405,980	15,291,508
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	210	(1,501)	163,660	162,159
	2011	(989)	(4,326)	666,797	662,471
	2012	807	(4,874)	690,291	685,417
	2013	1,433	(14,798)	1,322,965	1,308,167
	2014	2,034	(45,076)	2,323,116	2,278,040
	2015	2,534	(197,944)	1,637,394	1,439,450
	2016	2,619	50,546	1,825,687	1,876,233
	2017	3,438	250,194	1,865,475	2,115,669
	2018	3,180	(104,224)	2,701,793	2,597,569
	2019	3,791	277,926	2,317,154	2,595,080
	2020	3,596	(68,514)	(1,215,894)	(1,284,408)
	2021	5,300	95,162	107,541	202,703
	2022	54,543	652,956		652,956
	TOTAL SURPLUS (DEFICITS)	82,497	885,527	14,405,980	15,291,507
	TOTAL CASH				20,655,233

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	1,500	1,500	538,401	539,901
Case Reserves	0	0	0	0
IBNR	0	(0)	0	(0)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS	1,500	1,500	538,401	539,901
FUND YEAR 2012				
Paid Claims	0	954	1,582,804	1,583,757
Case Reserves	0	(954)	65,616	64,662
IBNR	0	(1,339)	5,318	3,979
Discounted Claim Value	0	442	(7,374)	(6,933)
TOTAL FY 2012 CLAIMS	0	(897)	1,646,363	1,645,466
FUND YEAR 2013				
Paid Claims	13	51,543	914,416	965,959
Case Reserves	(13)	(53,546)	458,599	405,052
IBNR	0	0	74,752	74,752
Discounted Claim Value	0	6,254	(57,108)	(50,853)
TOTAL FY 2013 CLAIMS	0	4,251	1,390,659	1,394,910
FUND YEAR 2014				
Paid Claims	33	180,473	476,289	656,762
Case Reserves	(33)	(147,400)	388,283	240,883
IBNR	0	(20,754)	43,550	22,796
Discounted Claim Value	0	17,445	(37,267)	(19,821)
TOTAL FY 2014 CLAIMS	0	29,765	870,855	900,620
FUND YEAR 2015				
Paid Claims	283,119	367,228	1,175,139	1,542,368
Case Reserves	(285,465)	(194,818)	1,460,651	1,265,832
IBNR	2,346	12,698	106,456	119,154
Discounted Claim Value	0	(5,749)	(100,358)	(106,106)
TOTAL FY 2015 CLAIMS	0	179,359	2,641,889	2,821,248
FUND YEAR 2016				
Paid Claims	84	182,560	844,767	1,027,327
Case Reserves	15,500	(241,492)	1,681,779	1,440,288
IBNR	(15,584)	(23,954)	54,558	30,605
Discounted Claim Value	0	12,445	(113,121)	(100,675)
TOTAL FY 2016 CLAIMS	0	(70,440)	2,467,984	2,397,544

FUND YEAR 2017					
	Paid Claims	493,632	759,534	393,930	1,153,463
	Case Reserves	(576,272)	(739,273)	1,372,320	633,047
	IBNR	82,641	(314,581)	1,211,149	896,568
	Discounted Claim Value	0	19,456	(135,864)	(116,408)
	TOTAL FY 2017 CLAIMS	(0)	(274,865)	2,841,535	2,566,670
FUND YEAR 2018					
	Paid Claims	3,243	11,849	742,774	754,623
	Case Reserves	0	240,796	384,006	624,803
	IBNR	(3,243)	(180,198)	1,013,968	833,770
	Discounted Claim Value	0	9,076	(132,597)	(123,521)
	TOTAL FY 2018 CLAIMS	0	81,523	2,008,151	2,089,674
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	473,300	373,407	590,241	963,648
	IBNR	(473,300)	(732,104)	1,923,599	1,191,495
	Discounted Claim Value	0	52,150	(263,678)	(211,527)
	TOTAL FY 2019 CLAIMS	0	(304,993)	2,923,280	2,618,287
FUND YEAR 2020					
	Paid Claims	0	237,447	636,007	873,454
	Case Reserves	211,943	251,317	3,478,036	3,729,353
	IBNR	(211,943)	(511,587)	3,149,860	2,638,273
	Discounted Claim Value	0	44,517	(547,421)	(502,904)
	Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
	TOTAL FY 2020 CLAIMS	0	42,528	5,329,085	5,371,613
FUND YEAR 2021					
	Paid Claims	(9,125)	868,668	848,061	1,716,729
	Case Reserves	31,026	(787,685)	1,097,909	310,223
	IBNR	(21,901)	(303,610)	3,792,655	3,489,045
	Discounted Claim Value	0	85,028	(521,987)	(436,959)
	Excess Recoveries	0	0		0
	TOTAL FY 2021 CLAIMS	0	(137,599)	5,216,637	5,079,039
FUND YEAR 2022					
	Paid Claims	71,046	86,603		86,603
	Case Reserves	17,353	220,703		220,703
	IBNR	370,712	2,758,475		2,758,475
	Discounted Claim Value	(32,539)	(362,019)		(362,019)
	TOTAL FY 2022 CLAIMS	426,572	2,703,762	0	2,703,762
COMBINED TOTAL CLAIMS		428,072	2,253,895	28,046,678	30,300,573

This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,336,563 due from the reinsurer for COVID-19 WC claims.

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

	AS OF		May 31, 2022										
COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	0	0	0	0	0	0	3	0	0	6	6	15	
May-22	0	0	0	0	0	0	3	0	0	5	7	15	
NET CHGE	0	0	0	0	0	0	0	0	0	-1	1	0	
Limited Reserves													\$9,642
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$11,587	\$124,402	\$143,718	
May-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$1,102	\$135,802	\$144,633	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$10,485)	\$11,400	\$915	
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$194,749	\$244,922	\$1,698,782	
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	1	0	1	1	1	3	7	4	16	24	3	61	
May-22	1	0	1	0	1	3	7	4	18	24	2	61	
NET CHGE	0	0	0	-1	0	0	0	0	2	0	-1	0	
Limited Reserves													\$18,781
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	\$10,000	\$0	\$22,207	\$39,055	\$62,449	\$413,205	\$367,117	\$11,054	\$123,594	\$184,517	\$1,500	\$1,234,698	
May-22	\$10,000	\$0	\$22,207	\$0	\$62,449	\$349,106	\$366,626	\$11,054	\$137,020	\$186,151	\$1,000	\$1,145,614	
NET CHGE	\$0	\$0	\$0	(\$39,055)	\$0	(\$64,099)	(\$491)	\$0	\$13,426	\$1,635	(\$500)	(\$89,084)	
Ltd Incurred	\$12,796	\$270,541	\$404,189	\$1,087,949	\$379,923	\$861,429	\$467,349	\$291,200	\$200,253	\$221,730	\$1,000	\$4,198,360	
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	0	0	0	0	0	0	0	0	1	1	0	2	
May-22	0	0	0	0	0	0	0	0	1	1	1	3	
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	1	
Limited Reserves													\$767
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,500	\$0	\$1,800	
May-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,500	\$500	\$2,300	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$500	
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$17,815	\$500	\$131,916	
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	0	1	1	3	1	4	5	1	22	22	8	68	
May-22	0	1	1	3	1	4	5	1	22	21	24	83	
NET CHGE	0	0	0	0	0	0	0	0	0	-1	16	15	
Limited Reserves													\$16,042
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	\$0	\$11,123	\$27,065	\$13,397	\$135,047	\$113,130	\$274,495	\$42,990	\$388,787	\$277,976	\$48,383	\$1,332,393	
May-22	\$0	\$13,199	\$27,065	\$13,094	\$134,542	\$110,807	\$268,822	\$42,990	\$376,103	\$276,714	\$68,168	\$1,331,505	
NET CHGE	\$0	\$2,076	\$0	(\$303)	(\$505)	(\$2,323)	(\$5,673)	\$0	(\$12,684)	(\$1,262)	\$19,785	(\$888)	
Ltd Incurred	\$37,947	\$890,279	\$538,906	\$728,006	\$577,504	\$1,113,001	\$1,371,604	\$187,782	\$748,661	\$609,284	\$79,093	\$6,882,069	
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	1	1	2	4	2	7	15	5	39	53	17	146	
May-22	1	1	2	3	2	7	15	5	41	51	34	162	
NET CHGE	0	0	0	-1	0	0	0	0	2	-2	17	16	
Limited Reserves													\$16,198
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL	
April-22	\$10,000	\$11,123	\$49,273	\$52,452	\$197,496	\$526,335	\$649,341	\$54,044	\$512,681	\$475,580	\$174,285	\$2,712,609	
May-22	\$10,000	\$13,199	\$49,273	\$13,094	\$196,991	\$459,913	\$643,177	\$54,044	\$513,423	\$465,468	\$205,470	\$2,624,052	
NET CHGE	\$0	\$2,076	\$0	(\$39,358)	(\$505)	(\$66,421)	(\$6,164)	\$0	\$742	(\$10,112)	\$31,185	(\$88,557)	
Ltd Incurred	\$50,744	\$1,213,646	\$1,399,028	\$1,864,171	\$1,197,717	\$2,057,804	\$1,976,177	\$578,627	\$1,204,120	\$1,043,579	\$325,515	\$12,911,126	

Cumberland County Insurance Commission

CLAIM ACTIVITY REPORT

	AS OF											June 30, 2022								
COVERAGE LINE - PROPERTY																				
CLAIM COUNT - OPEN CLAIMS																				
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022								TOTAL	
May-22	0	0	0	0	0	0	3	0	0	5	7								15	
June-22	0	0	0	0	0	0	3	0	0	4	8								15	
NET CHGE	0	0	0	0	0	0	0	0	0	-1	1								0	
Limited Reserves																			\$9,017	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022								TOTAL	
May-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$1,102	\$135,802								\$144,633	
June-22	\$0	\$0	\$0	\$0	\$0	\$0	\$7,729	\$0	\$0	\$54	\$127,466								\$135,249	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,048)	(\$8,336)								(\$9,384)	
Ltd Incurred	\$0	\$40,275	\$402,444	\$19,974	\$236,113	\$81,220	\$132,984	\$92,886	\$253,215	\$188,701	\$236,586								\$1,684,398	
COVERAGE LINE - GENERAL LIABILITY																				
CLAIM COUNT - OPEN CLAIMS																				
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022								TOTAL	
May-22	1	0	1	0	1	3	7	4	18	24	2								61	
June-22	1	0	0	0	1	0	7	4	16	23	2								54	
NET CHGE	0	0	-1	0	0	-3	0	0	-2	-1	0								-7	
Limited Reserves																			\$13,425	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022								TOTAL	
May-22	\$10,000	\$0	\$22,207	\$0	\$62,449	\$349,106	\$366,626	\$11,054	\$137,020	\$186,151	\$1,000								\$1,145,614	
June-22	\$10,000	\$0	\$0	\$0	\$62,449	\$0	\$302,626	\$9,142	\$121,907	\$217,802	\$1,000								\$724,927	
NET CHGE	\$0	\$0	(\$22,207)	\$0	\$0	(\$349,106)	(\$64,000)	(\$1,912)	(\$15,113)	\$31,651	\$0								(\$420,687)	
Ltd Incurred	\$12,796	\$270,541	\$382,619	\$1,088,103	\$379,923	\$671,180	\$467,349	\$291,978	\$191,475	\$263,761	\$1,000								\$4,020,726	
COVERAGE LINE - AUTO LIABILITY																				
CLAIM COUNT - OPEN CLAIMS																				
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022								TOTAL	
May-22	0	0	0	0	0	0	0	0	1	1	1								3	
June-22	0	0	0	0	0	0	0	0	1	1	1								3	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0								0	
Limited Reserves																			\$600	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022								TOTAL	
May-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,500	\$500								\$2,300	
June-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	\$1,000	\$500								\$1,800	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$500)	\$0								(\$500)	
Ltd Incurred	\$0	\$12,550	\$53,489	\$28,241	\$4,178	\$2,153	\$4,239	\$6,759	\$1,991	\$17,815	\$500								\$131,916	
COVERAGE LINE - WORKERS COMP.																				
CLAIM COUNT - OPEN CLAIMS																				
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022								TOTAL	
May-22	0	1	1	3	1	4	5	1	22	21	24								83	
June-22	0	1	1	3	1	4	5	1	21	21	21								79	
NET CHGE	0	0	0	0	0	0	0	0	-1	0	-3								-4	
Limited Reserves																			\$17,736	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022								TOTAL	
May-22	\$0	\$13,199	\$27,065	\$13,094	\$134,542	\$110,807	\$268,822	\$42,990	\$376,103	\$276,714	\$68,168								\$1,331,505	
June-22	\$0	\$12,933	\$27,065	\$14,294	\$134,437	\$108,688	\$263,424	\$42,990	\$383,686	\$299,657	\$113,975								\$1,401,149	
NET CHGE	\$0	(\$266)	\$0	\$1,200	(\$105)	(\$2,119)	(\$5,398)	\$0	\$7,583	\$22,943	\$45,807								\$69,644	
Ltd Incurred	\$37,947	\$890,279	\$538,906	\$729,206	\$577,504	\$1,106,001	\$1,373,288	\$187,782	\$852,629	\$648,467	\$132,467								\$7,074,477	
TOTAL ALL LINES COMBINED																				
CLAIM COUNT - OPEN CLAIMS																				
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022								TOTAL	
May-22	1	1	2	3	2	7	15	5	41	51	34								162	
June-22	1	1	1	3	2	4	15	5	38	49	32								151	
NET CHGE	0	0	-1	0	0	-3	0	0	-3	-2	-2								-11	
Limited Reserves																			\$14,988	
Year	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022								TOTAL	
May-22	\$10,000	\$13,199	\$49,273	\$13,094	\$196,991	\$459,913	\$643,177	\$54,044	\$513,423	\$465,468	\$205,470								\$2,624,052	
June-22	\$10,000	\$12,933	\$27,065	\$14,294	\$196,886	\$108,688	\$573,779	\$52,132	\$505,893	\$518,513	\$242,941								\$2,263,125	
NET CHGE	\$0	(\$266)	(\$22,207)	\$1,200	(\$105)	(\$351,225)	(\$69,398)	(\$1,912)	(\$7,530)	\$53,046	\$37,471								(\$360,927)	
Ltd Incurred	\$50,744	\$1,213,646	\$1,377,458	\$1,865,525	\$1,197,717	\$1,860,555	\$1,977,861	\$579,405	\$1,299,310	\$1,118,744	\$370,553								\$12,911,516	

RESOLUTION NO. 20-22

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – OCTOBER 2022**

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

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

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

<u>FUND YEAR 2022</u>	<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
	000306			
	000306	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND	NJCE JIF - 2ND & 3RD INSTALLMENTS 2022	757,946.87
				757,946.87
	000307			
	000307	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION FEE 9/22	4,607.66
	000307	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION FEE 8/22	4,607.67
				9,215.33
	000308			
	000308	PERMA RISK MANAGEMENT SERVICES	CHECK PRINTING & SHIPPING 8/22	230.00
	000308	PERMA RISK MANAGEMENT SERVICES	ADMINISTRATIVE SERVICES - 4TH QTR 2022	26,141.25
	000308	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/22	3.99
				26,375.24
	000309			
	000309	COUNTY OF CUMBERLAND	REIM. CUIC FOR TREASURER SERVICES 2022	3,099.00
	000309	COUNTY OF CUMBERLAND	REIM. CUIC FOR ATTORNEY SERVICES 2022	6,881.00
	000309	COUNTY OF CUMBERLAND	REIM. CUIC FOR SECRETARY SERVICES 2022	2,390.00
				12,370.00
	000310			
	000310	SAFETY SERVE	DEFENSIVE DRIVING COURSE DDC9-D 5/22	6,885.00
				6,885.00
	000311			
	000311	HARDENBERGH INSURANCE GROUP	CUMB CTY UTIL AUTH - 4TH RMC FEE 2022	1,428.59
	000311	HARDENBERGH INSURANCE GROUP	CUMB CTY IMP AUTH - 4TH RMC FEE 2022	6,875.00
	000311	HARDENBERGH INSURANCE GROUP	COUNTY OF CUMBERLAND - 4TH RMC FEE 2022	35,000.00
				43,303.59
			Total Payments FY 2022	856,096.03
			TOTAL PAYMENTS ALL FUND YEARS	856,096.03

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 30, 2022
DATE OF MEETING: October 6, 2022

CUIC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949</p>	<p>Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>
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August - October 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 4:** Attended the CUIC meeting.
- **August 10:** Attended the CUIC Safety Committee meeting.
- **August 16:** Attended the CUIC Claims Committee meeting.
- **September 20:** Attended the CUIC Claims Committee meeting.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 6:** Plan to attend the CUIC meeting.
- **October 12:** Plan to attend the CUIC Safety Committee meeting.
- **October 18:** 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: Safety Recall Alert – DeWalt Miter Saw - August 9.
- NJCE JIF - SD Message: New Safety Video Briefing Available! – August 9.
- NJCE JIF - SD Message: CDC Monkeypox Guidance – August 10.

- NJCE JIF - JAMC SD Bulletin: First Amendment Audits Best Practices – August 11.
- NJCE JIF - Live Safety Training – October 2022 Registration is Now Open! - August 11.
- NJCE JIF - SD Message: Safe + Sound Week, August 15-21 – August 12.
- NJCE JIF - SD Message: CAIT Traffic Signs Retroreflectivity Webinar - Offered by Rutgers on August 24-25 – August 15.
- NJCE JIF - Training Announcement (DER Training - Virtual Class) – August 22.
- NJCE JIF - Live Safety Training – November 2022 Registration is Now Open! – August 31.
- NJCE JIF - JAMC SD Bulletin: First Aid & First Aid Kits in the Workplace Best Practices – September 1.
- NJCE JIF - JAMC LE Message: N.J.S. 2C:58-3 Firearms Act Amended – September 7.
- NJCE JIF - SD Message: New Safety Video Briefing Available! – September 8.
- NJCE JIF - JAM SD Bulletin: National Preparedness Month Best Practices – September 21.
- NJCE JIF - JAM SD Bulletin: Wood Chipper Best Practices – September 26.
- NJCE JIF - JAM SD Bulletin: Deer: Avoiding Vehicle Collisions Best Practices – September 28.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit [NJCE JIF Media Catalog](#). Email the video library at melvideolibrary@iamontgomery.com or call 856-552-4900.

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

1. Go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
2. The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

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 mentioned below):

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (The October thru December 2022) Live Training schedules and registration links are also 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 importantly 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. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://njce.org/safety/njce-leadership-academy/>.

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.

(Note: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)



NJCE Learning Management System (LMS) - The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.
- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at publicrisk@jamontgomery.com; 877 398-3046):

NJCE LMS Logon Link: <https://firstnetcampus.com/njce/entities/njce/logon.htm>

J.A. Montgomery

CONSULTING

Please Note: 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: <https://njce.org/safety/safety-webinars/>.

In-Person training is being held via the MSI/NJCE Expos indicated with an (*). These Expos are scheduled throughout the state in 2023 and are for training programs that are not available virtually.

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

October thru December 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
10/3/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/3/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/3/22	Special Events Management	9:00 - 11:00 am
10/4/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
10/4/22	Sanitation/Recycling Safety	10:00 - 12:00 pm
10/4/22	Back Safety / Material Handling	1:00 - 2:00 pm
10/5/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *	8:30 - 10:30 am
10/5/22	MSI-NJCE Expo 2022: Leadership Academy (Ethics for Local NJ Government Employee) *	10:30 - 12:30 pm
10/6/22	Mower Safety	7:30 - 8:30 am
10/6/22	Chipper Safety	9:00 - 10:00 am
10/6/22	Chain Saw Safety	1:00 - 2:00 pm
10/7/22	Flagger Skills and Safety	8:30 - 9:30 am
10/7/22	Fire Extinguisher	10:00 - 11:00 am
10/11/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/11/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	1:00 - 2:30 pm
10/11/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/12/22	Confined Space Entry	8:30 - 11:30 am
10/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/13/22	HazCom w/GHS	7:30 - 9:00 am
10/13/22	Flagger Skills and Safety	10:00 - 11:00 am
10/13/22	Snowplow/Snow Removal Safety	1:00 - 3:00 pm
10/14/22	Dealing with Difficult People	8:30 - 10:00 am
10/14/22	Fire Safety	11:00 - 12:00 pm
10/14/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/17/22	Hearing Conservation	8:30 - 9:30 am
10/17/22	CDL: Drivers Safety Regulations	10:00 - 12:00 pm
10/17/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/18/22	Heavy Equipment: General Safety	7:30 - 9:30 am

10/18/22	Back Safety / Material Handling	10:00 - 11:00 am
10/18/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/19/22	Driving Safety Awareness	8:30 - 10:00 am
10/19/22	Bloodborne Pathogens Administrator Training	9:00 - 11:00 am
10/19/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/20/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/20/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
10/21/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/21/22	Power of Collaboration (JIF 101) *	9:00 - 1:00 pm
10/21/22	Introduction to Management Skills	12:30 - 2:30 pm
10/24/22	Fire Safety	8:30 - 9:30 am
10/24/22	Fire Extinguisher Safety	10:00 - 11:00 am
10/25/22	Chipper Safety	8:30 - 9:30 am
10/25/22	Chain Saw Safety	10:00 - 11:00 am
10/25/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
10/26/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
10/26/22	Shop & Tool Safety	11:00 - 12:00 pm
10/26/22	Fall Protection Awareness	1:00 - 3:00 pm
10/26/22	Preparing for First Amendment Audits	11:00 - 1:00 pm
10/27/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/27/22	Disaster Management	9:00 - 10:30 am
10/27/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/28/22	Confined Space Entry	8:30 - 11:30 am
10/28/22	Hearing Conservation	11:00 - 12:00 pm
10/28/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/31/22	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/31/22	Shift Briefing Essentials	11:00 - 1:00 pm
10/31/22	Snowplow/Snow Removal Safety	1:00 - 3:00 pm
11/1/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/1/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/1/22	HazCom w/GHS	1:00 - 2:30 pm
11/2/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
11/2/22	Back Safety / Material Handling	11:00 - 12:00 pm
11/2/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/22	Designated Employer Representative Training (DER) <i>(see details below)</i>	9:00 - 4:00 pm w/1 hour lunch brk
11/3/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
11/3/22	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/4/22	Chain Saw Safety	8:30 - 9:30 am
11/4/22	Chipper Safety	10:00 - 11:00 am
11/4/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
11/7/22	Shop & Tool Safety	8:00 - 9:00 am
11/7/22	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
11/7/22	Fire Extinguisher	1:00 - 2:00 pm
11/8/22	Hearing Conservation	7:30 - 8:30 am
11/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am

11/8/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/9/22	Snow Plow/Snow Removal Safety	11:00 - 1:00 pm
11/9/22	Hazard Identification: Making Your Observations Count	1:00 - 3:00 pm
11/10/22	Flagger Skills and Safety	8:30 - 9:30 am
11/10/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
11/10/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/14/22	Work Zone: Temporary Traffic Controls	8:30 - 9:30 am
11/14/22	Fire Safety	10:00 - 11:00 am
11/14/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
11/15/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
11/17/22	Implicit Bias in the Workplace	9:00 - 10:30 am
11/17/22	Introduction to Communication Skills	12:30 - 2:30 pm
11/18/22	Chain Saw Safety	8:30 - 9:30 am
11/18/22	Public Employers: What You Need to Know	9:00 - 10:30 am
11/18/22	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/21/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
11/21/22	HazCom w/GHS	9:00 - 10:30 am
11/21/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/22/22	Confined Space Entry	8:30 - 11:30 am
11/22/22	Leaf Collection Safety Awareness	10:00 - 12:00 pm
11/28/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/28/22	Driving Safety Awareness	8:30 - 10:00 am
11/28/22	Fall Protection Awareness	1:00 - 3:00 pm
11/29/22	HazCom w/GHS	8:30 - 10:00 am
11/29/22	Chipper Safety	10:30 - 11:30 am
11/29/22	Asbestos, Lead, Silica, Overview	1:00 - 2:00 pm
11/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
11/30/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/22	Heavy Equipment: General Safety	8:30 - 10:30 am
12/1/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
12/2/22	Fire Safety	7:30 - 8:30 am
12/2/22	Fire Extinguisher	9:00 - 10:00 am
12/2/22	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/5/22	Confined Space Entry	8:30 - 11:30 am
12/5/22	Hearing Conservation	1:00 - 2:00 pm
12/6/22	Accident Investigation	8:00 - 10:00 am
12/6/22	HazCom w/GHS	10:30 - 12:00 pm
12/6/22	Productive Meetings Best Practices	1:00 - 2:30 pm
12/7/22	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
12/7/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/8/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
12/8/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/8/22	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/9/22	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/9/22	Chain Saw Safety	10:30 - 11:30 am
12/9/22	Chipper Safety	1:00 - 2:00 pm

12/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/13/22	Wellness for Government Employees	9:00 - 11:30 am
12/13/22	Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
12/14/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/14/22	Preparing for the Unspeakable	9:00 - 10:30 am
12/15/22	Introduction to Understanding Conflict	12:30 - 2:30 pm

***11/3/22 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before October 14, 2022.**
- Registration suggested - 2 employees per agency.
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

Zoom Safety Training Guidelines:

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. **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.**

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 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](#)

The Monthly Live Safety Training Schedules and Registration links are also available on the NJCE.org site under the Safety tab: <https://njce.org/safety/safety-webinars/>



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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: 10/06/2022
RE: Risk Management Consultant's Report

Safety and Training

- **6/8/2022 Accident Review Committee Meeting Minutes**
Attached are the approved 6/8/2022 Safety and Accident Review Committee Meeting Minutes. The 8/10/2022 Meeting Minutes will be included in the next agenda packet contingent upon their approval.
- **Request for Training for County Department of Corrections**
Back in 2017, the County Department of Corrections officers attended a program called Officer Wellness and Suicide Prevention for Corrections. The program provided training and resources to the officers to address experiencing a traumatic event while on the job. The program was well received by the officers and the department has requested this training to be conducted in 2023.

We have spoken to Lieutenant Bill Walsh with the Voorhees Township Police Department, who has developed the program. The cost is approximately \$500 for a 4 hour program. We would like to offer two programs to the department, which would allow all officers to receive the training.

Action Requested: Motion to approve an amount not to exceed \$1,000 to purchase training in 2023 for the County Department of Corrections.

Risk Management

- **Claims Charter**
Attached is the Claims Charter. There is one amendment to the Charter:
 - Remove Gerry Seneski as the Committee Chair and add Jeff Ridgway as the Committee Chair.

Action Requested: Motion to adopt the revised Claims Charter

- **2023 Underwriting Renewal Data**
We are working with all members to ensure that all renewal information is inputted in both Origami and Broker Buddha. We strive to have all completed by October 14th.

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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 8, 2022, 10:00 AM
 Via Video Conference Meeting

I. Call to Order – Ms. Desiere

Ms. Desiere called the meeting to order at 10:00 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	<u>Present / Absent</u>
Paige Desiere	Cumberland County Insurance Commission (Chair)	Present
Robin Haaf	Cumberland County - Human Services/Alcohol	Present
Jasmin Calderon	Cumberland County - Prosecutor/Administration	Absent
Megan Sheppard	Cumberland County – Health Department	Present
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Present
Henrietta Barreras	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Theresa VanSant	Cumberland County – CATS	Present
Linda Chaplin	Cumberland County – Aging & Disabled (Retired)	Absent
Veronica Surrency	Cumberland County - Juvenile Detention Center	Absent
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
Kris Matkowsky	Cumberland County – Dept. of Social Services	Present
Jennifer Brenner	Cumberland County – Library	Present
James Matlock	Cumberland County – Consumer Affairs	Absent
Sal DeFrancisco	Cumberland County Improvement Authority	Present
Stephanie Shelton	Cumberland County Improvement Authority	Present
Bob Carlson	Cumberland County Utilities Authority	Absent
Dr. Cynthia Hickman	Cumberland County – Human Resources	Present
Millie Scholtz	Cumberland County – Department of Corrections	Absent
Sandra Sorantino	Cumberland County - Department of Corrections	Absent
Amy Brag	Cumberland County - Department of Corrections	Present

Alternates:

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

Commission Professionals:

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

III. Approval of the 4/13/2022 Safety and Accident Review Committee Meeting Minutes.

Motion to approve the 4/13/2022 Safety and Accident Review Committee Meeting Minutes.

Moved: Jennifer Brenner

Seconded: Robin Haaf

Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman’s Report – Paige Desiere

The Chairwoman began her report referencing the recent mass shootings in the Country and reminded everyone to remain diligent in the workplace following safety procedures. When leaving buildings, it is important to make sure the doors close properly and not to allow others into buildings when entering and exiting.

CUMBERLAND COUNTY INSURANCE COMMISSION

Allowing unauthorized people to enter buildings puts others at risk. Ms. Desiere also said that JA Montgomery has several workplace safety videos available and also the Run, Hide, Fight video is accessible on the County website to view and use as a refresher. The Chairwoman then asked Megan Sheppard to give a report on the County COVID-19 situation.

Ms. Sheppard stated that the County is still in the higher end in cases averaging 40 to 50 per day. The death rate has declined substantially as the vaccines are proving to be effective. The vaccine clinic has been reduced to once a week with approximately 20 or less vaccines distributed per week. Vaccines for children under 5 years old are expected to be approved for use in one to two weeks.

Hospitalizations are up slightly but much lower than they were this time last year. Ms. Sheppard stated that if a person is not vaccinated, they have a 17% greater risk of contracting COVID-19. Her department continues to study all variants of the disease. Currently there are no variants posing any health threats. The state is expected to step back on contact tracing. Ms. Sheppard has a meeting next week and will find out more about it then.

Ms. Sheppard informed the committee that the state has an Epicenter that sends emails to her office alerting them of what types of illnesses are currently being treated in the Cumberland County hospitals. This data is in real time which gives the department valuable information to determine if there are any large scale health concerns to the citizens.

Dr. Hickman thanked the departments who have completed their emergency Action Plans and asked that all other departments be sure to review and update their plans where needed. She requested that when completed send a copy to her.

V. Risk Management Consultant's Report

Mr. Henry began his report referencing the workers' compensation graph that was provided in the agenda packet displaying the amount of injuries for each entity.

The Cumberland County Prosecutor's Office submitted a safety grant for cameras. Hardenbergh Insurance presented the request to Glenn Prince for review.

Mr. Henry announced that all nine wellness grant requests were presented to the Cumberland County Commission at the last meeting and all nine were approved. A letter to each department will be sent by Christina Violetti notifying them of the approval.

VI. NJCEL Safety Director's Report

Mr. Prince was unable to attend the meeting. Tom Reilly gave the Safety Director's report in Glenn's absence. Mr. Reilly reminded the committee that all training with JA Montgomery is available virtually on www.njce.org

There are two MSI safety expos in the fall. The dates are September 21st at the Camden County Training Center and October 5th at the Atlantic Cape Community College.

VII. Presentation of Supervisor's Accident Investigation Forms for Review – Chairwoman Desiere

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

VII. Old Business

There was no old business discussed.

IX. New Business

There was no new business discussed.

CUMBERLAND COUNTY INSURANCE COMMISSION

- X. Adjournment
 - Motion to adjourn.
 - Moved: Robin Haaf
 - Seconded: Dawn Bowen
 - The meeting was adjourned at 10:39 am

**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

The Claims Committee will conduct meetings on the following schedule:

Claims Committee Meetings will be held on the third Tuesday of each month at 11 am at the County Administration Building, 164 W. Broad Street, Bridgeton, NJ 08302.

CLAIMS COMMITTEE ASSIGNMENTS

Committee Members

Name	Affiliation
Jeff Ridgway (Chair)	Cumberland County Insurance Commission
Jody Hirata	Cumberland County
Paige Desiere	Cumberland County
Henrietta Barreras	Cumberland County
Jerry Velazquez	Cumberland County Improvement Authority
Janet Heck	Cumberland County Improvement Authority
Bob Carlson	Cumberland County Utilities Authority

Commission Professionals

John Carr	Commission Counsel
Bradford Stokes	Executive Director
Hardenbergh Insurance Group Representatives	
Conner Strong & Buckelew Representatives	
J.A. Montgomery Representatives	
Inservco Insurance Services Representatives	
Qual-Lynx Representatives	
PERMA Representatives	

January 2014 Edition
Amended April 3, 2014
Amended February 3, 2015
Amended February 4, 2016
Amended April 6, 2017
Amended February 1, 2018
Amended April 4, 2019
Amended December 10, 2019
Amended April 9, 2020
Amended August 6, 2020
February 4, 2021
February 3, 2022
April 7, 2022
October 6, 2022

**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

CLAIMS COMMITTEE CHARTER

The Cumberland County Insurance Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Claims Committee shall be comprised of at least one representative from each member of the Cumberland County Insurance Commission and one Cumberland County Insurance Commissioner. Each representative shall have one vote. As additional members join the Cumberland County Insurance Commission, a representative from the new member entity shall be appointed to the Claims Committee.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the County's Risk Management Consultant's office, a representative from the Third Party Administrator's office, and a representative from the CEL's Safety Director's office.

Authority and Responsibility

1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus ten thousand dollars (\$10,000) for Property, including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability, and fifteen thousand dollars (\$15,000) for Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Cumberland County Insurance Commission. This notification also includes

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**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.

2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
3. The Claims Committee shall develop and recommend claims cost containment programs.

Claims Committee Bylaws

The Claims Committee of the Cumberland County Insurance Commission was established in February 2013, where the Cumberland County Insurance Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Cumberland County Insurance Commission.

Meetings

The Claims Committee shall meet at least monthly, on the third Tuesday of the month, and as many times as the Committee Chairman deems necessary. Meetings are to be held telephonically. In-person meetings will only be required if deemed necessary by the Chairman.

Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may

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**CUMBERLAND COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE MEETING SCHEDULE,
ASSIGNMENTS AND CLAIMS CHARTER**

request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

Specific Duties

In undertaking its responsibilities as outlined above, the Claims Committee is to:

1. Apprise the Commissioners of the Cumberland County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
2. Review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus ten thousand dollars (\$10,000) for Property, including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability, and ten thousand dollars (\$15,000) for Workers' Compensation inclusive of legal fees, expenses, and such other items to be charged to the Cumberland County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
3. Review and recommend for approval or denial all settlement payment authorization requests.
4. Recommend to Commissioners of the Cumberland County Insurance Commission any appropriated changes or extensions in the duties of the Committee.
5. Report annually to the Commissioners of the Cumberland County Insurance Commission on the discharge of these responsibilities.

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**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2022 – 8/31/2022**

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
Grand Total	342	\$436,642.16	\$160,084.18	\$276,557.98	63%	\$35,952.54

2021						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	38	\$111,001.82	\$28,311.51	\$82,690.31	74%	\$10,684.81
FEBRUARY	35	\$24,088.46	\$9,180.49	\$14,907.97	62%	\$1,938.04
MARCH	54	\$24,431.88	\$8,917.70	\$15,514.18	63%	\$2,016.84
APRIL	73	\$35,251.40	\$15,191.34	\$20,060.06	57%	\$2,607.81
MAY	74	\$103,564.08	\$32,882.37	\$70,681.71	68%	\$9,188.62
JUNE	51	\$18,272.95	\$8,095.17	\$10,177.78	56%	\$1,323.11
JULY	17	\$5,979.50	\$2,032.11	\$3,947.39	66%	\$513.16
AUGUST	59	\$117,488.47	\$28,681.99	\$88,806.48	76%	\$11,544.84
SEPTEMBER	33	\$16,856.91	\$7,139.64	\$9,717.27	58%	\$1,263.25
OCTOBER	27	\$16,689.83	\$10,209.45	\$6,480.38	39%	\$842.45
NOVEMBER	26	\$15,483.05	\$9,523.03	\$5,960.02	38%	\$774.80
DECEMBER	32	\$57,357.20	\$23,620.36	\$33,736.94	59%	\$2,302.27
Grand Total	498	\$546,465.55	\$183,785.06	\$362,680.49	66%	\$45,000.00



CUMBERLAND COUNTY INSURANCE COMMISSION

PPO SAVINGS
1/1/2022 – 8/31/2022

	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS
Participating Provider	329	\$414,579.86	\$146,552.23	\$268,027.63	65%
Ortho/Neuro	95	\$159,837.91	\$42,217.38	\$117,620.53	74%
Hospital	16	\$147,179.30	\$63,005.05	\$84,174.25	57%
Physical Therapy	100	\$28,559.00	\$9,472.00	\$19,087.00	67%
Occ Med/Primary Care	73	\$25,487.61	\$9,223.16	\$16,264.45	64%
Ambulatory Surgical Center	1	\$19,586.00	\$5,483.00	\$14,103.00	72%
MRI/Radiology	16	\$15,105.65	\$5,663.91	\$9,441.74	63%
Anesthesia	6	\$12,421.50	\$7,803.60	\$4,617.90	37%
Behavioral Health	10	\$3,960.00	\$2,060.80	\$1,899.20	48%
Podiatry	7	\$1,613.00	\$1,162.32	\$450.68	28%
Physician Fees	2	\$405.00	\$321.44	\$83.56	21%
Other	2	\$268.00	\$64.46	\$203.54	76%
Durable Medical Equipment	1	\$156.89	\$75.11	\$81.78	52%
Out of Network	13	\$22,062.30	\$13,531.95	\$8,530.35	39%
Ortho/Neuro	6	\$11,321.00	\$6,011.00	\$5,310.00	47%
Neurology	1	\$4,783.00	\$2,341.65	\$2,441.35	51%
Other	2	\$3,310.30	\$2,828.30	\$482.00	15%
Durable Medical Equipment	1	\$1,485.00	\$1,188.00	\$297.00	20%
Facility	1	\$808.00	\$808.00	\$0.00	0%
Behavioral Health	2	\$355.00	\$355.00	\$0.00	0%
Grand Total	342	\$436,642.16	\$160,084.18	\$276,557.98	63%

QualCare Network Penetration Rate 95%



CUMBERLAND COUNTY INSURANCE COMMISSION

**TOP 10 PROVIDERS
1/1/2022 – 8/31/2022**

	UNITS OF SERVICE	APPROVED	SPECIALTY
INSPIRA MEDICAL CENTER MULICA HILL	2	\$34,573.16	Hospital
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	108	\$33,821.94	Occ Med/Ortho
KENNEDY HEALTH	2	\$20,514.37	Hospital
INSPIRA MEDICAL CENTER VINELAND	11	\$7,249.59	Hospital
INSPIRA HEALTH NETWORK URGENT CARE PC	41	\$5,959.28	Occupational Medicine
ROTHMAN ORTHOPAEDICS	4	\$5,536.63	Orthopedics
NOVACARE REHABILITATION	56	\$5,485.00	Physical Therapy
KENNEDY CHERRY HILL SURGICAL CENTER, LLC	1	\$5,483.00	Ambulatory Surgery Center
KIRSHNER SPINE INSTITUTE	8	\$5,433.11	Orthopedics
ONE CALL CARE DIAGNOSTICS	8	\$5,200.00	MRI/Radiology
Grand Total	241	\$129,256.08	

APPENDIX I – MEETING MINUTES
August 4, 2022

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – AUGUST 4, 2022
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Gerald Seneski	Present
Jody Hirata	Present

ALTERNATE FUND COMMISSIONER:

FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Jeffrey Ridgeway, Cumberland County
Robert Carlson, Cumberland County Utilities Authority
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Veronica George, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Joseph Lisciandri, Qual-Lynx
Karen Beatty, Qual-Lynx
Scott Brown, SG Risk
Robyn Walcoff, PERMA
Jennifer Conicella, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery
Jonathan Tavares, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

Chairwoman Barber announced that Gerry Seneski will be leaving the County and heading up to the great City of Camden. A replacement for Gerry Seneski has not been made yet but will be moving forward as soon as possible. Jody Hirata will be taking Mr. Seneski's place on the Claims Committee.

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF APRIL 7, 2022

Moved:	Commissioner Hirata
Second:	Commissioner Seneski
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on June 23, 2022. Included in the agenda on **Pages 3-6** is a written summary of the report. The NJCE is scheduled to meet again on Thursday, September 22, 2022 at 9:30 AM via Zoom.

2023 Renewal – Underwriting Data Collection (Pages 7-9) – Included in the agenda on pages 13-15 is a memorandum from the NJCE Underwriting Team Manager noting some critical items needed for the renewal. An e-mail was distributed to identified renewal users on June 27, 2022, with the link for the 2023 NJCE JIF Exposure Renewal hosted online via Origami Risk. The deadline to compete the data underwriting renewal is **Friday, August 19, 2022**.

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

Ed Cooney, NJCE Underwriting Manager, will be speaking on a panel with other CIOs/CTOs regarding obtaining cyber insurance and getting secure at the 2022 GMIS International Annual Conference. If anyone is interested in attending the conference, the link is listed below:

<https://www.gmis.org/page/2022registration>

Executive Director asked Jonathan Tavares of the Underwriting Office to touch on the 2023 renewal. Mr. Tavares said they are still in a difficult insurance market and the memo outlines the critical exposure information needed for renewal such as cope information for property valuation, parameters for vehicles, some key liability exposures and some other helpful reminders, if anyone has questions on the renewal memo feel free to reach out to the underwriting managers office.

Cyber Update – Pre-Renewal Update on Cyber Controls – (Pages 10-17) The NJCE Underwriting Team issued a Cyber Update for the NJCE. Jonathan Tavares of the Underwriting Office reviewed the cyber presentation included in the agenda. This update is intended to provide members with a brief overview of the current Cyber insurance landscape to prepare for

the 2023 Cyber renewal. To assist, we have created a basic checklist of such critical items, also attached.

Certificate of Insurance Issuance Report - Included on **Pages 18-19** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of May 1, 2022 to July 1, 2022. There were 9 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

Financial Fast Tracks – Included on **Pages 20 - 28** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for April, May & June. As of **June 30, 2022**, the Commission has a statutory surplus of **\$395,414**. Total cash on hand is \$3,932,597.

NJCE Property and Casualty Financial Fast Track – Included in the agenda on **Pages 29-31** is the NJCE Financial Fast Track Report as of **May 31, 2022**. The report indicates the Fund has a surplus of **\$14,790,253**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$26,655,729**. In response to Commissioner Seneski, Executive Director said there are 10 counties participating in the NJCE.

Claims Tracking Report (Page 32-33) – Included in the agenda is the Claims Activity Report for May & June that tracks open claims. Executive Director said May showing 16 more open claims from the prior month and 15 of those were workers comp. The June report is better news showing 11 fewer open claims from the previous month.

October Meeting - Executive Director reminded members that the Auditor will be at the October meeting making the 2021 Audit Report.

SAFETY COMMITTEE REPORT: Paige Desiree said the Safety and Accident Review Committee last met on June 8th to review claims from April and May for that period, there were 16 new claims but the good news is five were report only with no medical attention needed, nine of the claims were no time loss claims, eight came back full duty and one came back on light duty for a period of time, Two were time loss claims, but total of only four days and then returned on light duty. Six of the claims were trips, slips and falls which continues to be the number one cause of claims and it is something we are definitely keeping an eye on and train on as well.

Motion to approve the safety committee report.

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

CLAIMS COMMITTEE: Jennifer Conicella said the claims committee met last on previously and we will be discussing claims further in closed session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 16-22 AUGUST BILLS LIST IN THE AMOUNT OF \$84,434.59

Motion:	Commissioner Seneski
Second:	Chairman Hirata
Roll Call Vote:	3 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 discussed the Safety Expo program that we're continuing around the state. This is a great opportunity for some of our employees to receive instructor led training in a variety of important topics such as excavation flag or work zone and regulatory compliance training as well. The first will be held September 7th at the Camden County Emergency Training Center in Blackwood and the second will be October 5th at the Atlantic Cape Community College in Atlantic County. On July 26 we had an opportunity to provide a forklift certification program where 25 public works attendees participated. As our Executive Director discussed our learning management system will be changing in the very near future. we're currently with First Net and will be going with BIS. This system will enable our participants and Members to schedule training right through their learning management system keep track of our training programs. Mr. Prince said the Safety Director's office will be glad to come out and provide tutorials in person to make sure that the named administrators are comfortable with using the system so as it gets closer.

In response to Commissioner Hirata, Mr. Prince said he would be happy to collaborate with Commissioner Hirata in save the County money with forklift training rather than using outside vendors. Chairwoman Barber said it is very important to utilize the services provided by the Safety Director through this Commission and asked Mr. Prince to also forward information that is sent to Mr. Riley also be sent to the CCUA and CCIA as well.

RISK MANAGER:

Risk Manager Christina Violetti said there is a third submission for the Munich RE safety grant that was provided to JA Montgomery on behalf of the County. This one is in relation to multiple departments and the request was for seven AEDs and seven large plastic first aid cabinets. The cost is \$9,800 hundred dollars for the AEDs and \$1,310 for the first aid cabinets. There are specific facilities that will be receiving this equipment and we are awaiting the carriers decision. Ms. Violetti also reported the 2023 underwriting renewal is underway, all the schedules have been

provided to all of the Members as we await on the opening of Broker Buddha and Ms. Violetti will be assisting members with the completion of everything that is needed for the 2023 renewal.

MOTION TO WELLNESS GRANTS

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

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2022 and the PPO Penetration 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 ACCORDANCE WITH THE OPEN PUBLIC MEETINGS ACT - PAYMENT AUTHORIZATION REQUESTS

Motion: Commissioner Hirata
Second: Commissioner Seneski
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

Property PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #2022273086 IN THE AMOUNT OF \$15,400.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

General Liability PAR/SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001657 IN THE AMOUNT OF \$1,607.32

Motion: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001047 IN THE AMOUNT OF \$250,000.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001208 IN THE AMOUNT OF \$85,000.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000947 IN THE AMOUNT OF \$42,500.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

Workers Compensation PAR/SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001257 IN THE AMOUNT OF \$2,500.00

Motion: Commissioner Seneski
Second: Commissioner Hirata

MOTION TO APPROVE PAYMENT/SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$396,467.32

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

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC COMMENT:

Motion:	Commissioner Seneski
Second:	Chairman Hirata
Vote:	Unanimous

PUBLIC COMMENT: None

MOTION TO CLOSE PUBLIC COMMENT:

Motion:	Commissioner Seneski
Second:	Chairman Hirata
Vote:	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Seneski
Second:	Chairman Hirata
Vote:	Unanimous

MEETING ADJOURNED: 12:14 PM

NEXT MEETING: WILL BE HELD ON OCTOBER 6, 2022 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary