

CUMBERLAND COUNTY INSURANCE COMMISSION AGENDA AND REPORTS

OCTOBER 7, 2021

MEETING BEING HELD TELEPHONICALLY

Call In Number: 929-205-6099

Meeting ID: 925 2640 9529#

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

11:00 AM

The Cumberland County Insurance Commission will conduct its October 7, 2021 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 South Jersey Times and the Daily Journal
- II. Filing advance written notice of this meeting with the Commissioners of the Cumberland County Insurance Commission; and
- III. Posting notice on the Public Bulletin Board of the Office of the County Clerk
- IV. The meeting is called to order and it is noted that adequate notice was provided in accordance with Chapter 231, Public Law 1975 (Senator Byron M. Bear Open Public Meetings Act)

**CUMBERLAND COUNTY INSURANCE COMMISSION
AGENDA - OPEN PUBLIC MEETING
October 7, 2021 – 11:00 AM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
 - ROLL CALL OF COMMISSIONERS**
 - APPROVAL OF MINUTES: August 5, 2021 Open Minutes.....Appendix I
August 5, 2021 Closed Minutes.....Distributed via Email**

 - CORRESPONDENCE - None**

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

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

 - TREASURER – Anthony Bontempo**
 - Resolution 19-21 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 Verbal

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

 - CLAIMS SERVICE – Inservco**

 - 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**
-
- MEETING ADJOURNMENT**
 - NEXT SCHEDULED MEETING: December 2, 2021 11 AM**

CUMBERLAND COUNTY INSURANCE COMMISSION
2 Cooper Street
Camden, NJ 08102

Date: October 7, 2021

Memo to: Commissioners of the Cumberland County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

2020 Audit Report – A draft copy of the 2020 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 18-21, Certification of Annual Audit Report for the Period ending December 31, 2020 along with the Group Affidavit Form.

Motion to approve Resolution 18-21. Certification of Annual Audit Report for Period Ending December 31, 2020

Proposed Amendment to the Commission's Rules and Regulations – 1st Reading – Governor Murphy signed Senate bill 855 into law on August 21, 2020. The legislation changes the title of "Chosen Freeholder" to "County Commissioner" and all "Board of Chosen Freeholders" to "Board of County Commissioners" effective January 1, 2021. There are several sections of the regulations that reference Board of Chosen Freeholders that should be revised. The proposed changes appear in **Appendix II**.

Motion to approve the first reading of an Amendment to the Commission's Rules & Regulations and schedule of Public Hearing and adoption at the December 2, 2021 meeting

Certificate of Insurance Issuance Report: Attached on **Pages 6-11** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of August 1, 2021 to September 31, 2021. There were 16 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on September 23, 2021. A summary report of the meeting is included in the agenda on **Pages 12-15**. The NJCE will meet again on October 28, 2021 at 9:30 AM via Zoom.

- ❑ **Financial Fast Track** – Included on **Pages 16 thru 21** of the agenda are the Financial Fast Tracks reports for the Cumberland County Insurance Commission for May, June & July. As of July 31, 2021, the Commission has a deficit of \$623,754. The cash amount is \$5,187,351.
- ❑ **NJ CEL Property and Casualty Financial Fast Track (Pages 22-23)** – Included in the agenda is a copy of the NJCE Financial Fast Track Report for the month of July. As of July 31, 2021, the NJCE has a surplus of \$14,791,949. Line 7 of the report “Dividend” represents the amount of dividends released by the NJCE in the amount of \$5,107,551. The cash amount is \$23,110,892.
- ❑ **2021 Property & Casualty Assessments** –The Fund Office sent out the Statement of Accounts in August and payments were due back on September 15, 2021.
- ❑ **NJCE Cyber Task Force** - The task force met on July 19, 2021 to discuss cyber-related issues and develop a cyber-risk management framework for members to utilize. In preparation of Cyber Security Awareness month the task force distributed the attached memorandum included in the agenda on **Pages 24-25**. This year’s overall theme is **“Do your Part. #BeCyberSmart**.
- ❑ **10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition** - This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of workshop is scheduled for 2.5 to 3 hours with adequate breaks. Please save the date and more information will follow shortly.
- ❑ **2021 New Jersey Association of Counties Conference** - The 71st Annual Conference is scheduled to be held from October 12th – October 14th at Caesar’s in Atlantic City. NJAC will also be celebrating its 100 year anniversary. The New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery will be presenting at the NJAC conference in October.
- ❑ **2021 NJLM Annual Conference** – The 106th Annual New Jersey State League of Municipalities Conference is scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. The MELJIF holds its annual elected officials seminar on November 18. This year’s program will be “Local Government Risk Management”. We encourage all of our Commissioners to attend.
- ❑ **Next Meeting** – A reminder that our next meeting is on December 2, 2021.

RESOLUTION NO. 18-21

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2020**

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 2019 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 7, 2021

Darlene Barber, Chairperson

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 2019.

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.) Kim Wood

(L.S.) Gerard Seneski

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

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 8/1/2021 To 9/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - TD Equipment Finance, Inc. its I - Cumberland County Improvement Authority	successors and Assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$110,000,000 RE: Lease #40161069, Equip Loc: 169 Jesse Bridge Rd, Rosehayn, NJ 08352 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40161069 totaling \$725,000 for the below equipment: 2009 Caterpillar D8T Crawler Tractor Serial #KPZ03584 - Value \$87,054.41 2013 Caterpillar D6N LGP Crawler Tractor Serial #CAT006NTPB00945 - Value \$32,645.40 2013 Case 850M LPG Crawler Tractor -Serial #NDDC83037 - Value \$21,763.60 2012 Caterpillar TL1055C Telehandler Serial #KDE00180 - Value \$29,924.95 2015 Caterpillar 730C Articulated End Dump Serial #TFF01097 - Value \$84,333.96 2016 Caterpillar 336FL Hydraulic Excavator Serial #TZA00572 - Value \$65,290.81 2017 Caterpillar 730C2 Articulated End Dump Serial #2T400560 - Value \$97,936.21 2017 Case 821G Tool Carrier Wheel Loader Serial #NHF240930 - Value \$65,290.81 2017 Case 1150M Crawler Tractor Serial #NHC105191 - Value \$46,247.66 2018 Case 850M WT Crawler Tractor Serial #JJGN850MVC103004 - Value \$51,688.56 2019 Kubota KX057-4 Hydraulic Excavator Serial #JKUKO574V01H30890 - Value \$27,204.50 2019 Caterpillar D6N LGP Crawler Tractor Serial #WSGG01278 - Value \$115,619.14	8/6/2021 #3008849	GL AU EX WC OTH
H - TD Equipment Finance, Inc. its I - Cumberland County Improvement Authority	successors and Assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$110,000,000 RE: Lease #40161069, Equip Loc: 169 Jesse Bridge Rd, Rosehayn, NJ 08352 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40161069 totaling \$725,000 for the below equipment: 2009 Caterpillar D8T Crawler Tractor Serial #KPZ03584 - Value \$87,054.41 2013 Caterpillar D6N LGP Crawler Tractor Serial #CAT006NTPB00945 - Value \$32,645.40 2013 Case 850M LPG Crawler Tractor -Serial #NDDC83037 - Value \$21,763.60 2012 Caterpillar TL1055C Telehandler Serial #KDE00180 - Value \$29,924.95 2015 Caterpillar 730C Articulated End Dump Serial #TFF01097 - Value \$84,333.96 2016 Caterpillar 336FL Hydraulic Excavator Serial #TZA00572 - Value \$65,290.81 2017 Caterpillar	8/6/2021 #3008850	GL AU EX WC OTH

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 8/1/2021 To 9/1/2021

		730C2 Articulated End Dump Serial #2T400560 - Value \$97,936.21 2017 Case 821G Tool Carrier Wheel Loader Serial #NHF240930 - Value \$65,290.81 2017 Case 1150M Crawler Tractor Serial #NHC105191 - Value \$46,247.66 2018 Case 850M WT Crawler Tractor Serial #JJGN850MVC103004 - Value \$51,688.56 2019 Kubota KX057-4 Hydraulic Excavator Serial #JKUKO574V01H30890 - Value \$27,204.50 2019 Caterpillar D6N LGP Crawler Tractor Serial #WSGG01278 - Value \$115,619.14		
H - TD Equipment Finance, Inc. I - Cumberland County Improvement Authority	its successors & assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$110,000,000 RE: Lease #40163644 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40163644 Equipment Value: \$1,650,000.00, Equipment is or will be located at: 355 Martin Luther King Way Bridgeton, NJ 08302. Equipment listed below: Order Pickers/Chargers/Forklifts Ride on Pallet Jack (1) Racking - Common Area Refrigeration/CHANK's Bid Interior Sign Exterior Sign (1) CCTV/INTERCOM CHEMICAL STORAGE CABINET BUG Lights (5) Furniture/Lockers Accessories Self-Luminous Exit Signs (6)	8/6/2021 #3008851	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Cumberland County Improvement Authority	its successors and assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$110,000,000 RE: Equipment Leased under (2) Lease Agreements #1: Value - \$700,000 & Value - \$3,000,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies and Lenders Loss Payee on the Property Policy if required by written contract as respects to the following equipment which is being leased under two separate lease agreements one in the amount of \$700,000 and one in the amount of \$3,000,000. CNG FILLING EQUIPMENT, ASSET #40146828 - Lease 40146485, Location: 169 Jesse Bridge Rd, Rosenhayn, NJ 08352 FURNITURE & FIXTURES, ASSET #40146829 - Lease 40146485, Location: 57-71 Park Avenue, Vineland NJ 08360 2020 CHEVY EQUINOX 2GNAX5EV3L6112778, ASSET # 40157958 2020 CHEVY EQUINOX 2GNAX5EV8L6109715, ASSET # 40157956 2020 CHEVY EQUINOX 2GNAX5EVXL6112616, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGF3C1116118, ASSET # 40157957 2012 CHEVY G-2500 CARGO VAN1GCWGF3C1122139, ASSET # 40157954 CHEVY EXPRESS CARGO VAN1GCWGF3C11269277, ASSET # 40157955 CHEVY EXPRESS CARGO VAN1GCWGF3C11271238.	8/6/2021 #3008852	GL AU EX WC OTH

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 8/1/2021 To 9/1/2021

		ASSET # 40157960 FORD TRANSITVAN1FTBW3XM7KKA49141, ASSET # 40157959		
H - NJ Motorsports Park I - Cumberland County	8000 Dividing Creek Road Millville, NJ 08332	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Evidence of insurance for all County held events at the Motorsports throughout the year.	8/12/2021 #3010141	GL AU EX WC OTH
H - NJ Motorsports Park I - Cumberland County	8000 Dividing Creek Road Millville, NJ 08332	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: all County held events New Jersey Motorsports Park, LLC;New Jersey Motorsports Park Urban Renewable, LLC;New Jersey Motorsports Park Development Associates,LLC;Harvey Siegel; Lee Brahin; Richard Valentine; NJMP Associates; NJMP Holding Group, LLC; TD Bank NA;Thunderbolt Investment Partners, LLC; Siegel Investors, LLC; Cahan and Associates; Cahan InvestmentCompany,P47 Holdings LLC; Lightning Investment Partners LLC; NEI Motorsports LLC; NEI2 LLC; Inspira HealthNetwork;Alan Wilson; the Estate of Carroll Shelby; Brad Scott, and all of their officers, directors, members, employees, servants, attorneys and agents and participants are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to all County held events at the Motorsports throughout the year.	8/17/2021 #3010647	GL AU EX WC OTH
H - State of New Jersey I - Cumberland County	P.O. Box 700 Trenton, NJ 08625	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Grant #22-958-ADA-0 Evidence of Insurance as respects to Grant #22-958-ADA-0	8/25/2021 #3017724	GL AU EX WC OTH
Total # of Holders: 7				

Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - Cumberland County	One Penn Plaza E, 4th Fl Newark, NJ 07105	RE: Grant Program: SFY2021 NJ JARC7 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 SFY2021 NJ JARC7 Grant Program.	9/2/2021 #3022956	GL AU EX OTH
H - NJ Transit I - Cumberland County	One Penn Plaza E, 4th Fl Newark, NJ 07105	RE: SY 2022 NJ-JARC 8 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 2022 NJ-JARC 8 Grant Program	9/2/2021 #3022957	GL AU EX OTH
H - City of Bridgeton I - Cumberland County	181 E. Commerce Street Bridgeton, NJ 08302	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: National Day of Remembrance for Murder Victims The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability policy with regards to the National Day of Remembrance for Murder Victims event to be held at Bridgeton Zoo during the current calendar year.	9/2/2021 #3022960	GL AU EX WC OTH
H - United Way of Greater I - Cumberland Empowerment Zone Corporation	Philadelphia & Southern NJ (UWGSPNJ) 1709 Benjamin Franklin Parkway Philadelphia, PA 19103	Company D: XS Worker Compensation Policy Limit: XS WC Statutory , XS Employers Liability: \$5,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 RE: Additional Insured United Way of Greater Philadelphia and Southern New Jersey are an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract	9/15/2021 #3026626	GL AU EX WC OTH
H - TD Equipment Finance, Inc. I - Cumberland County Improvement Authority	its successors & assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054	Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208, Policy Limits: \$110,000,000 RE: Lease #40168084 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40168084 Equipment Value: \$2,600,000.00, Equipment is or will be located at: 355 Martin Luther King Way Bridgeton, NJ 08302. Equipment listed below: General Requirements Metal Fabrication - HVAC duct work Wood & Plastic Thermal & Moisture Protection Doors & Windows Plumbing Design natural gas and compressed air piping Fire Suppression HVAC Electrical Installation of HVAC and LED Lighting Contingency	9/30/2021 #3062059	GL AU EX WC OTH
H - Mobile Mini, Inc.	4646 E Van Buren St Ste 400	Company D: XS Worker Compensation Policy Limit: XS WC	9/30/2021	GL AU EX

10/01/2021

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Cumberland County Ins. Comm.

Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

<p>I - Cumberland County Improvement Authority</p>	<p>Phoenix, AZ 85008</p>	<p>Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: serial number LS40NZS7645 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to leased equipment: serial number LS40NZS7645 Value \$6500 This insurance is primary and any other insurance maintained by certificate holder is excess to this policy and shall not contribute to losses or damage covered under this insurance policy. Leased and rented equipment is included under the Property Policy.</p>	<p>#3062063</p>	<p>WC OTH</p>
<p>H - Mobile Mini, Inc. I - Cumberland County Improvement Authority</p>	<p>4646 E Van Buren St Ste 400 Phoenix, AZ 85008</p>	<p>Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: serial number LS40NZS7645 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to leased equipment: serial number LS40NZS7645 Value \$6500 This insurance is primary and any other insurance maintained by certificate holder is excess to this policy and shall not contribute to losses or damage covered under this insurance policy. Leased and rented equipment is included under the Property Policy.</p>	<p>9/30/2021 #3062064</p>	<p>GL AU EX WC OTH</p>
<p>H - Mobile Mini, Inc. I - Cumberland County</p>	<p>4646 E Van Buren St Ste 400 Phoenix, AZ 85008</p>	<p>Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #.ERP980616208; Policy Limits: \$110,000,000 RE: serial number LS40NZS7645 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to leased equipment: serial number LS40NZS7645 Value \$6500 This insurance is primary and any other insurance maintained by certificate holder is excess to this policy and shall not contribute to losses or damage covered under this insurance policy. Leased and rented equipment is included under the Property Policy.</p>	<p>9/30/2021 #3062090</p>	<p>GL AU EX WC OTH</p>
<p>H - TD Equipment Finance, Inc. I - Cumberland County Improvement Authority</p>	<p>its successors & assigns ATIMA 12000 Horizon Way, 3rd Floor Mt. Laurel, NJ 08054</p>	<p>Company D: XS Worker Compensation Policy Limit: XS WC Statutory \$1,000,000, XS Employers Liability: \$5,000,000 x \$1,000,000 Policy Term: 1/1/2021 - 1/1/2022 Policy#: SP4059717 Company E: Auto Physical Damage; Policy Term: 1/1/2021 -</p>	<p>9/30/2021 #3062092</p>	<p>GL AU EX WC OTH</p>

10/01/2021

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Cumberland County Ins. Comm.
Certificate of Insurance Monthly Report

From 9/1/2021 To 10/1/2021

		<p>1/1/2022 ; Policy #ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 1/1/2021 - 1/1/2022 ; Policy #ERP980616208; Policy Limits: \$110,000,000 RE: Lease #40168084 Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies and Lender Loss Payee on the Property Policy if required by written contract as respects to Lease #40168084 Equipment Value: \$2,400,000.00, Equipment is or will be located at: 355 Martin Luther King Way Bridgeton, NJ 08302. Equipment listed below: General Requirements Metal Fabrication - HVAC duct work Wood & Plastic Thermal & Moisture Protection Doors & Windows Plumbing Design natural gas and compressed air piping Fire Suppression HVAC Electrical Installation of HVAC and LED Lighting Contingency</p>		
Total # of Holders: 9				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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Date: September 23, 2021

Memo to: Cumberland County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September NJCE Meeting

December 31, 2020 Audit: Executive Director reported the Auditor presented a draft audit at the June meeting; the audit and filed with DOBI & DCA on 6/24/21 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2020 was submitted and the Executive Director 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.

Professional Services/Competitive Contracts:

Technical Services Writer: Executive Director reported a suggestion coming out of the NJCE Coverage Committee was the need to procure a Technical Writer to draft manuscript policies for retained layers of the program. The Board of Fund Commissioners adopted a resolution authorizing the procurement of a Technical Writer via a Competitive Contract.

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: Executive Director reported these services are set to expire in February 2022; no action was taken as this item was for informational purposes only.

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests. Closed Session was not required for this action.

Prospective Membership: Executive Director reported Ocean County Insurance Commission is in the process of providing quotes for Ocean County Utility Authority, Ocean County Board of Health and Ocean County Board of Social Services. In addition, Fund professionals also held an NJCE JIF overview meeting for Middlesex County.

COVID-19: Ms. Walcoff, Claims Manager provided an update on COVID-19 claim activity noting that between 2020-2021 there have been 2,500 reported claims with \$8.5 million in total incurred and \$2.3 million in paid claims. Fund Attorney will provide an overview of the NJCE JIF's strategy with respect to the excess workers' compensation carrier in closed session.

Covid-19 Vaccinations: Executive Director reported in January, the MEL JIF Fund Attorney issued a bulletin to provide guidance on legal considerations relating to vaccinations. Copies of an updated memorandum issued by the MEL JIF Fund Attorney was submitted for information only.

Hurricane Ida Claim Update: Ms. Walcoff, Perma Claims Manager reported Hurricane Ida affected northern New Jersey with a majority of claim activity occurring in Union, Hudson and Mercer counties. The Claims Review Committee reviewed claim activity and authorized advances to those affected members to assist with remediation and restoration efforts.

Learning Management System: As previously discussed, a dedicated safety institute of instructor-led and online training programs was provided to members of the NJCE JIF through a Learning Management System where the Board of Fund Commissioners approved J.A. Montgomery to contract with FirstNet for a two-year term. Safety Director provided a status report of the current usage of online courses through the LMS and participation in live virtual safety training webinars.

Munich Re Safety Grant: Safety Director provided an update on the 2021 grant program with Munich Re and submitted a memorandum which clarified the carrier's reimbursement process. Safety Director noted the grant program will continue in 2022 and encouraged members to consider applicable safety-related purchases.

Financial Fast Track: Executive Director reviewed the Financial Fast Track as of July 31st and June 30th which reflected a statutory surplus of \$14.7 and \$14.8 million respectively.

2021 Budget: Executive Director report in April, the Board approved a recommendation by the Finance Committee to declare an additional assessment totaling \$609,437 representing only the premium portion of the 2021 budget delta. As a reminder, the 3rd assessment bill for this was issued on September 17th with a November 1st due date.

Committee Reports

NJCE Cyber Task Force: The task force met on July 19, 2021 to discuss cyber-related issues, and develop a cyber-risk management framework for members to utilize. In preparation of October as Cyber Security Awareness Month the task force submitted a memorandum with weekly training content.

NJCE Coverage Committee: The committee met on July 19, 2021 to discuss County-related coverage issues; minutes of the meeting were submitted for information.

Finance Committee: Executive Director reported a meeting is being scheduled in the coming weeks to review the preliminary 2022 budget and renewal market update, as well as, continued review of the 2021 budget delta.

Informational Items

2022 Renewal – Underwriting Data Collection: The 2022 renewal process began in mid-July with a deadline to complete by September 17th. Deputy Executive Director reported the Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder the majority of ancillary coverage applications may be completed online via Origami. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: Deputy Executive Director reported this year’s Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of the workshop is scheduled for 2.5 to 3 hours with adequate breaks. Deputy Executive Director reported 1.5 CEUs will be available for an Implicit Bias Training and requested members save the date for more information to follow.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Deputy Executive Director confirmed all three entities have submitted their membership agreements to renew.

2021 Government Finance Officers Association of NJ (GFOA of NJ): J.A. Montgomery presented at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. Safety Director said the presentation focused on the resources available through J.A. Montgomery Consulting and noted the feedback from participants was positive. Executive Director thanked Commissioner Wood for the opportunity to present at the GFOA.

2021 New Jersey Association of Counties Conference (NJAC): As a reminder, the 71st Annual Conference is scheduled to be held from October 12th – October 14th at Caesar’s in Atlantic City.

2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year’s program will be “Local Government Risk Management” and we encourage all of our commissioners to attend.

Underwriting Manager Report

Underwriting Manager submitted a full report on the current commercial market conditions and provided a brief overview of the 2022 pre-renewal expectations. Underwriting Manager noted the property insurance market is facing increased frequency and severity of losses due to major storms and natural catastrophes. In addition, the excess liability market has been significantly affected over the past two years, as well as, the increased claim activity and losses in the cyber liability market. Underwriting Manager said the NJCE 2022 renewal program will be aggressively negotiated to ensure adequate coverage is obtained despite the challenging market.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to September 2021, as well as, upcoming training events. Safety Director encouraged members to contact the office for any instructor-led training requests.

Workers Compensation Claims Administrator Report

Claims Administrator submitted a report reflecting the billed amount and percentage of savings as of August 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for October 28, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF May 31, 2021					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	286,591	1,432,954	23,776,234	25,209,189
2.	CLAIM EXPENSES				
	Paid Claims	66,256	621,859	7,809,592	8,431,450
	Case Reserves	(57,438)	(181,888)	2,921,173	2,739,286
	IBNR	111,303	223,379	2,222,211	2,445,590
	Excess Insurance Recoverable	0	58,327	(58,327)	0
	Discounted Claim Value	(4,875)	(26,912)	(134,837)	(161,749)
	TOTAL CLAIMS	115,246	694,765	12,759,812	13,454,577
3.	EXPENSES				
	Excess Premiums	126,956	634,780	9,168,958	9,803,737
	Administrative	30,028	151,508	2,667,276	2,818,784
	TOTAL EXPENSES	156,984	786,288	11,836,233	12,622,521
4.	UNDERWRITING PROFIT (1-2-3)	14,361	(48,098)	(819,811)	(867,909)
5.	INVESTMENT INCOME	932	4,382	175,162	179,544
6.	PROFIT (4 + 5)	15,293	(43,717)	(644,649)	(688,365)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	(7,723)	(91,579)	759,567	667,988
11.	SURPLUS (6 + 7 + 8 - 9)	7,570	(135,296)	117,027	(18,269)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	49	62	291,181	291,243
	2013	63	2,689	246,908	249,597
	2014	123	3,309	168,458	171,767
	2015	116	122,740	(587,339)	(464,599)
	2016	174	(14,351)	367,655	353,304
	2017	102	(86,308)	(584,727)	(671,035)
	2018	132	(55,295)	(19,069)	(74,364)
	2019	279	9,331	206,092	215,423
	2020	246	(110,061)	27,868	(82,193)
	2021	6,286	(7,413)		(7,413)
	TOTAL SURPLUS (DEFICITS)	7,570	(135,296)	117,027	(18,270)
	TOTAL CASH				4,341,677

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	1,799	1,197,569	1,199,368
Case Reserves	0	(1,799)	9,772	7,973
IBNR	0	(122)	977	855
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	(122)	1,208,318	1,208,196
FUND YEAR 2014				
Paid Claims	0	1,559	1,237,103	1,238,662
Case Reserves	0	(1,461)	138,973	137,512
IBNR	0	(1,292)	4,238	2,946
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	0	(1,194)	1,380,314	1,379,120
FUND YEAR 2015				
Paid Claims	5,519	16,399	1,623,437	1,639,836
Case Reserves	(3,464)	(181,356)	446,502	265,146
IBNR	(2,055)	42,241	41,966	84,207
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(0)	(122,716)	2,111,906	1,989,190
FUND YEAR 2016				
Paid Claims	1,832	15,265	841,146	856,411
Case Reserves	(1,832)	(23,914)	365,221	341,306
IBNR	0	(2,069)	34,302	32,233
Discounted Claim Value	0	(60)	(1,001)	(1,061)
TOTAL FY 2016 CLAIMS	0	(10,778)	1,239,667	1,228,889
FUND YEAR 2017				
Paid Claims	5,357	180,032	1,209,921	1,389,953
Case Reserves	(5,357)	(83,270)	921,790	838,520
IBNR	0	(11,570)	60,799	49,229
Discounted Claim Value	0	(1,953)	(14,262)	(16,215)
TOTAL FY 2017 CLAIMS	0	83,239	2,178,248	2,261,487
FUND YEAR 2018				
Paid Claims	13,440	114,042	1,013,288	1,127,331
Case Reserves	(12,434)	(36,622)	523,522	486,899
IBNR	(1,007)	(14,531)	111,129	96,598
Discounted Claim Value	0	(1,309)	(12,557)	(13,866)
TOTAL FY 2018 CLAIMS	0	61,580	1,635,382	1,696,962
FUND YEAR 2019				
Paid Claims	6,351	34,615	224,190	258,806
Case Reserves	5,128	121,134	119,178	240,313
IBNR	(11,479)	(157,889)	1,051,158	893,269
Discounted Claim Value	0	207	(39,306)	(39,099)
TOTAL FY 2019 CLAIMS	0	(1,932)	1,355,220	1,353,288
FUND YEAR 2020				
Paid Claims	10,101	202,476	422,193	624,669
Case Reserves	3,470	(158,154)	396,215	238,061
IBNR	(13,571)	(20,618)	917,642	897,024
Excess Insurance Recoverable	0	58,327	(58,327)	0
Discounted Claim Value	0	3,616	(67,711)	(64,095)
TOTAL FY 2020 CLAIMS	0	85,647	1,610,012	1,695,659
FUND YEAR 2021				
Paid Claims	23,655	55,671		55,671
Case Reserves	(42,950)	183,555		183,555
IBNR	139,415	389,229		389,229
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(4,875)	(27,413)		(27,413)
TOTAL FY 2021 CLAIMS	115,246	601,041	0	601,041
COMBINED TOTAL CLAIMS	115,246	694,765	12,759,812	13,454,577

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	286,590	1,719,545	23,776,234	25,495,779
2.	CLAIM EXPENSES				
	Paid Claims	124,976	746,835	7,809,592	8,556,426
	Case Reserves	254,712	72,825	2,921,173	2,993,998
	IBNR	355,138	578,517	2,222,211	2,800,728
	Excess Insurance Recoverable	0	58,327	(58,327)	0
	Discounted Claim Value	2,533	(24,379)	(134,837)	(159,216)
	TOTAL CLAIMS	737,359	1,432,124	12,759,812	14,191,936
3.	EXPENSES				
	Excess Premiums	126,956	761,736	9,168,958	9,930,693
	Administrative	27,100	178,608	2,667,276	2,845,884
	TOTAL EXPENSES	154,056	940,344	11,836,233	12,776,577
4.	UNDERWRITING PROFIT (1-2-3)	(604,825)	(652,923)	(819,811)	(1,472,734)
5.	INVESTMENT INCOME	881	5,263	175,162	180,425
6.	PROFIT (4 + 5)	(603,943)	(647,660)	(644,649)	(1,292,309)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	0	(91,579)	759,567	667,988
11.	SURPLUS (6 + 7 + 8 - 9)	(603,943)	(739,240)	117,027	(622,212)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	42	104	291,181	291,285
	2013	(551)	2,139	246,908	249,046
	2014	3,019	6,328	168,458	174,786
	2015	41,570	164,310	(587,339)	(423,029)
	2016	3,054	(11,298)	367,655	356,358
	2017	(29,187)	(115,495)	(584,727)	(700,222)
	2018	(80,736)	(136,030)	(19,069)	(155,099)
	2019	(4,926)	4,406	206,092	210,497
	2020	(477,442)	(587,504)	27,868	(559,635)
	2021	(58,786)	(66,199)		(66,199)
	TOTAL SURPLUS (DEFICITS)	(603,943)	(739,240)	117,027	(622,213)
	TOTAL CASH				4,211,563

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	0	1,799	1,197,569	1,199,368
Case Reserves	574	(1,225)	9,772	8,547
IBNR	0	(122)	977	855
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	574	452	1,208,318	1,208,770
FUND YEAR 2014				
Paid Claims	1,162	2,721	1,237,103	1,239,824
Case Reserves	(1,162)	(2,623)	138,973	136,350
IBNR	(2,946)	(4,238)	4,238	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	(2,946)	(4,140)	1,380,314	1,376,174
FUND YEAR 2015				
Paid Claims	532	16,931	1,623,437	1,640,368
Case Reserves	(532)	(181,888)	446,502	264,614
IBNR	(41,508)	733	41,966	42,699
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(41,508)	(164,224)	2,111,906	1,947,681
FUND YEAR 2016				
Paid Claims	3,043	18,309	841,146	859,454
Case Reserves	(3,043)	(26,958)	365,221	338,263
IBNR	(3,358)	(5,427)	34,302	28,875
Discounted Claim Value	418	358	(1,001)	(643)
TOTAL FY 2016 CLAIMS	(2,940)	(13,718)	1,239,667	1,225,949
FUND YEAR 2017				
Paid Claims	10,469	190,502	1,209,921	1,400,422
Case Reserves	(10,469)	(93,739)	921,790	828,051
IBNR	25,662	14,092	60,799	74,891
Discounted Claim Value	3,561	1,608	(14,262)	(12,654)
TOTAL FY 2017 CLAIMS	29,224	112,463	2,178,248	2,290,710
FUND YEAR 2018				
Paid Claims	9,922	123,964	1,013,288	1,137,252
Case Reserves	35,849	(774)	523,522	522,748
IBNR	38,860	24,329	111,129	135,458
Discounted Claim Value	(906)	(2,215)	(12,557)	(14,772)
TOTAL FY 2018 CLAIMS	83,724	145,304	1,635,382	1,780,686
FUND YEAR 2019				
Paid Claims	28,415	63,030	224,190	287,220
Case Reserves	(27,673)	93,462	119,178	212,640
IBNR	1,398	(156,491)	1,051,158	894,667
Discounted Claim Value	2,983	3,190	(39,306)	(36,116)
TOTAL FY 2019 CLAIMS	5,123	3,191	1,355,220	1,358,411
FUND YEAR 2020				
Paid Claims	11,944	214,420	422,193	636,614
Case Reserves	222,370	64,216	396,215	460,431
IBNR	241,234	220,616	917,642	1,138,258
Excess Insurance Recoverable	0	58,327	(58,327)	0
Discounted Claim Value	2,084	5,700	(67,711)	(62,011)
TOTAL FY 2020 CLAIMS	477,633	563,279	1,610,012	2,173,292
FUND YEAR 2021				
Paid Claims	59,488	115,159		115,159
Case Reserves	38,799	222,354		222,354
IBNR	95,796	485,025		485,025
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(5,607)	(33,020)		(33,020)
TOTAL FY 2021 CLAIMS	188,477	789,518	0	789,518
COMBINED TOTAL CLAIMS	737,359	1,432,124	12,759,812	14,191,936

CUMBERLAND COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF July 31, 2021					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	286,591	2,006,136	23,776,234	25,782,370
2.	CLAIM EXPENSES				
	Paid Claims	38,597	785,432	7,809,592	8,595,023
	Case Reserves	(77,465)	(4,640)	2,921,173	2,916,533
	IBNR	177,118	755,635	2,222,211	2,977,846
	Excess Insurance Recoverable	0	58,327	(58,327)	0
	Discounted Claim Value	(6,467)	(30,846)	(134,837)	(165,683)
	TOTAL CLAIMS	131,783	1,563,907	12,759,812	14,323,719
3.	EXPENSES				
	Excess Premiums	126,956	888,692	9,168,958	10,057,649
	Administrative	30,028	208,636	2,667,276	2,875,912
	TOTAL EXPENSES	156,984	1,097,328	11,836,233	12,933,561
4.	UNDERWRITING PROFIT (1-2-3)	(2,176)	(655,100)	(819,811)	(1,474,910)
5.	INVESTMENT INCOME	636	5,899	175,162	181,061
6.	PROFIT (4 + 5)	(1,541)	(649,201)	(644,649)	(1,293,850)
7.	CEL APPROPRIATION CANCELLATION	0	0	2,109	2,109
8.	DIVIDEND INCOME	0	0	120,999	120,999
9.	DIVIDEND EXPENSE	0	0	(120,999)	(120,999)
10.	INVESTMENT IN JOINT VENTURE	0	(91,579)	759,567	667,988
11.	SURPLUS (6 + 7 + 8 - 9)	(1,541)	(740,780)	117,027	(623,753)
SURPLUS (DEFICITS) BY FUND YEAR					
	2012	31	135	291,181	291,316
	2013	17	2,156	246,908	249,063
	2014	54	6,382	168,458	174,839
	2015	45	164,355	(587,339)	(422,984)
	2016	83	(11,215)	367,655	356,441
	2017	26	(115,468)	(584,727)	(700,196)
	2018	44	(135,986)	(19,069)	(155,055)
	2019	142	4,547	206,092	210,639
	2020	139	(587,365)	27,868	(559,497)
	2021	(2,122)	(68,321)		(68,321)
	TOTAL SURPLUS (DEFICITS)	(1,541)	(740,780)	117,027	(623,754)
	TOTAL CASH				5,187,351

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2012				
Paid Claims	0	0	40,744	40,744
Case Reserves	0	0	0	0
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2012 CLAIMS	0	0	40,744	40,744
FUND YEAR 2013				
Paid Claims	490	2,289	1,197,569	1,199,858
Case Reserves	(1,064)	(2,289)	9,772	7,483
IBNR	574	452	977	1,429
Discounted Claim Value	0	0	0	0
TOTAL FY 2013 CLAIMS	0	452	1,208,318	1,208,770
FUND YEAR 2014				
Paid Claims	0	2,721	1,237,103	1,239,824
Case Reserves	(0)	(2,623)	138,973	136,350
IBNR	0	(4,238)	4,238	0
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2014 CLAIMS	(0)	(4,140)	1,380,314	1,376,174
FUND YEAR 2015				
Paid Claims	3,686	20,617	1,623,437	1,644,054
Case Reserves	(3,686)	(185,574)	446,502	260,928
IBNR	(0)	733	41,966	42,699
Discounted Claim Value	0	0	0	0
TOTAL FY 2015 CLAIMS	(0)	(164,224)	2,111,906	1,947,681
FUND YEAR 2016				
Paid Claims	105	18,414	841,146	859,559
Case Reserves	(105)	(27,063)	365,221	338,158
IBNR	(0)	(5,427)	34,302	28,875
Discounted Claim Value	0	358	(1,001)	(643)
TOTAL FY 2016 CLAIMS	0	(13,718)	1,239,667	1,225,949
FUND YEAR 2017				
Paid Claims	3,904	194,405	1,209,921	1,404,326
Case Reserves	(25,766)	(119,506)	921,790	802,285
IBNR	21,863	35,955	60,799	96,754
Discounted Claim Value	0	1,608	(14,262)	(12,654)
TOTAL FY 2017 CLAIMS	0	112,463	2,178,248	2,290,710
FUND YEAR 2018				
Paid Claims	15,731	139,695	1,013,288	1,152,984
Case Reserves	4,244	3,470	523,522	526,992
IBNR	(19,975)	4,354	111,129	115,483
Discounted Claim Value	0	(2,215)	(12,557)	(14,772)
TOTAL FY 2018 CLAIMS	0	145,304	1,635,382	1,780,686
FUND YEAR 2019				
Paid Claims	1,757	64,787	224,190	288,977
Case Reserves	(1,503)	91,959	119,178	211,137
IBNR	(254)	(156,745)	1,051,158	894,413
Discounted Claim Value	0	3,190	(39,306)	(36,116)
TOTAL FY 2019 CLAIMS	0	3,191	1,355,220	1,358,411
FUND YEAR 2020				
Paid Claims	7,438	221,858	422,193	644,051
Case Reserves	(79,752)	(15,536)	396,215	380,679
IBNR	72,314	292,930	917,642	1,210,572
Excess Insurance Recoverable	0	58,327	(58,327)	0
Discounted Claim Value	0	5,700	(67,711)	(62,011)
TOTAL FY 2020 CLAIMS	0	563,279	1,610,012	2,173,292
FUND YEAR 2021				
Paid Claims	5,487	120,646		120,646
Case Reserves	30,167	252,521		252,521
IBNR	102,596	587,621		587,621
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,467)	(39,487)		(39,487)
TOTAL FY 2021 CLAIMS	131,783	921,301	0	921,301
COMBINED TOTAL CLAIMS	131,783	1,563,907	12,759,812	14,323,719

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2021			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME	2,320,065	16,240,455	188,496,467	204,736,922	
2.	CLAIM EXPENSES					
	Paid Claims	48,450	280,864	7,089,259	7,370,123	
	Case Reserves	(60,490)	1,038,682	9,041,576	10,080,257	
	IBNR	592,459	3,058,078	9,477,682	12,535,759	
	Discounted Claim Value	(64,665)	(79,085)	(1,855,299)	(1,934,384)	
	Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)	
	TOTAL CLAIMS	515,753	3,751,817	22,467,013	26,218,830	
3.	EXPENSES					
	Excess Premiums	1,718,928	11,976,492	132,722,487	144,698,979	
	Administrative	164,835	1,186,977	14,328,278	15,515,255	
	TOTAL EXPENSES	1,883,763	13,163,469	147,050,765	160,214,234	
4.	UNDERWRITING PROFIT (1-2-3)	(79,451)	(674,831)	18,978,689	18,303,858	
5.	INVESTMENT INCOME	22,184	34,630	1,561,013	1,595,643	
6.	PROFIT (4+5)	(57,267)	(640,201)	20,539,702	19,899,501	
7.	Dividend	0	0	5,107,551	5,107,551	
8.	SURPLUS (6-7)	(57,267)	(640,201)	15,432,151	14,791,950	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	266	448	313,887	314,335	
	2011	424	775	817,021	817,796	
	2012	699	297,554	775,737	1,073,291	
	2013	1,233	34,471	1,435,473	1,469,943	
	2014	1,847	(1,040)	2,370,698	2,369,658	
	2015	2,233	43,133	1,465,627	1,508,760	
	2016	2,204	(403,465)	2,615,331	2,211,866	
	2017	2,722	115,945	1,269,126	1,385,071	
	2018	2,799	139,605	2,227,973	2,367,578	
	2019	3,042	320,701	1,617,686	1,938,387	
	2020	1,959	(658,804)	523,592	(135,212)	
	2021	(76,696)	(529,523)		(529,523)	
	TOTAL SURPLUS (DEFICITS)	(57,267)	(640,201)	15,432,150	14,791,949	
	TOTAL CASH				23,110,892	

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	538,361	538,361
Case Reserves	0	0	100	100
IBNR	0	(65)	65	0
Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS	0	(58)	538,516	538,458
FUND YEAR 2012				
Paid Claims	0	(305,773)	1,581,076	1,275,304
Case Reserves	0	10,550	55,743	66,293
IBNR	0	(125)	6,513	6,388
Discounted Claim Value	0	(1,083)	(6,766)	(7,849)
TOTAL FY 2012 CLAIMS	0	(296,430)	1,636,566	1,340,136
FUND YEAR 2013				
Paid Claims	4,545	(21,427)	884,946	863,519
Case Reserves	(4,545)	(11,012)	449,993	438,981
IBNR	0	(0)	74,752	74,752
Discounted Claim Value	0	(107)	(55,345)	(55,452)
TOTAL FY 2013 CLAIMS	0	(32,546)	1,354,346	1,321,800
FUND YEAR 2014				
Paid Claims	1,973	6,134	475,133	481,267
Case Reserves	(91,358)	(75,822)	468,318	392,496
IBNR	89,385	74,234	82,005	156,240
Discounted Claim Value	0	(576)	(50,431)	(51,007)
TOTAL FY 2014 CLAIMS	(0)	3,970	975,025	978,995
FUND YEAR 2015				
Paid Claims	12,756	106,892	879,632	986,524
Case Reserves	(90,653)	(243,568)	1,970,599	1,727,030
IBNR	77,897	76,059	110,856	186,916
Discounted Claim Value	0	20,973	(145,390)	(124,416)
TOTAL FY 2015 CLAIMS	0	(39,643)	2,815,698	2,776,054
FUND YEAR 2016				
Paid Claims	243	281,957	678,557	960,514
Case Reserves	(243)	202,855	1,006,194	1,209,049
IBNR	0	(79,420)	233,390	153,970
Discounted Claim Value	0	1,617	(87,647)	(86,030)
TOTAL FY 2016 CLAIMS	0	407,009	1,830,493	2,237,503
FUND YEAR 2017				
Paid Claims	1,672	119,246	367,768	487,013
Case Reserves	(1,672)	(301,664)	1,687,621	1,385,957
IBNR	0	27,893	1,606,476	1,634,369
Discounted Claim Value	0	42,823	(221,332)	(178,509)
TOTAL FY 2017 CLAIMS	0	(111,702)	3,440,532	3,328,830
FUND YEAR 2018				
Paid Claims	24,902	35,149	358,016	393,165
Case Reserves	(42,969)	192,303	563,782	756,084
IBNR	18,066	(405,914)	1,803,479	1,397,565
Discounted Claim Value	0	43,206	(240,690)	(197,484)
TOTAL FY 2018 CLAIMS	(0)	(135,256)	2,484,586	2,349,330
FUND YEAR 2019				
Paid Claims	0	(47,439)	704,297	656,858
Case Reserves	(20,553)	43,349	589,734	633,083
IBNR	20,553	(359,205)	2,688,900	2,329,695
Discounted Claim Value	0	47,317	(357,356)	(310,039)
TOTAL FY 2019 CLAIMS	0	(315,979)	3,625,576	3,309,597
FUND YEAR 2020				
Paid Claims	2,330	106,097	449,634	555,731
Case Reserves	186,200	1,115,190	2,249,493	3,364,683
IBNR	(188,531)	(231,780)	2,871,245	2,639,465
Discounted Claim Value	0	219,412	(690,332)	(470,920)
Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
TOTAL FY 2020 CLAIMS	0	662,197	3,593,835	4,256,032
FUND YEAR 2021				
Paid Claims	28	28		28
Case Reserves	5,301	106,501		106,501
IBNR	575,089	3,956,400		3,956,400
Discounted Claim Value	(64,665)	(452,675)		(452,675)
TOTAL FY 2021 CLAIMS	515,753	3,610,254	0	3,610,254
COMBINED TOTAL CLAIMS	515,753	3,751,817	22,467,013	26,218,830

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

NJCE Cyber Task Force

The NJCE Cyber Task Force should utilize Cyber Awareness Month (October) to release information to the membership. Here are initial thoughts; please provide feedback as soon as possible.

This year's overall theme is "**Do Your Part. #BeCyberSmart.**"

<https://staysafeonline.org/cybersecurity-awareness-month/theme/>

Week 1 (10/4): **Be Cyber Smart**

This segment is about doing the basics of cybersecurity, aka our minimum security standards. <https://staysafeonline.org/wp-content/uploads/2020/04/Own-Your-Role-in-Cybersecurity-Start-with-the-Basics-.pdf>

Week 2 (10/11): **Fight the Phish**

Identifying phishing emails. <https://njmel.org/wp-content/uploads/2017/12/MEL-Email-Infographic-FINAL.jpg>

Week 3 (10/18): **Explore. Experience. Share.**

This segment is about promoting careers in cybersecurity. It does not directly interest us, but we can spin it into a push for increasing cybersecurity skills. <https://www.nist.gov/itl/applied-cybersecurity/nice/nice-framework-resource-center>

Week 4 (10/25): **Cybersecurity First**

This theme is about making security a priority and building it into your regular processes. I.E. employee onboarding cyber training, new IoT devices need proper security, etc.

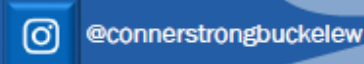
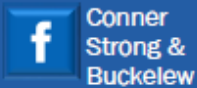
NCSA has not yet released much more support for this one, so we may need to come up with a list of common functions/actions of our membership and how they should bring cybersecurity into the conversation.

https://staysafeonline.org/event_category/cybersecurity-awareness-month/

Conner Strong & Buckelew

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Management
& Employee Benefits

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RESOLUTION NO. 19-21

**CUMBERLAND COUNTY INSURANCE COMMISSION
BILLS LIST – OCTOBER 2021**

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

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

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

FUND YEAR 2021			
<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
000273			
000273	NEW JERSEY COUNTIES EXCESS JIF	NJCE - 3RD INSTALLMENT 2021	66,187.30
			66,187.30
000274			
000274	INSERVO INSURANCE SERVICES	CLAIMS ADMIN FEE 9/21	4,473.50
000274	INSERVO INSURANCE SERVICES	CLAIMS ADMIN FEE 8/21	4,473.50
			8,947.00
000275			
000275	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/21	2.04
000275	PERMA RISK MANAGEMENT SERVICES	ADMIN SERVICES - 4TH QUARTER 2021	25,628.75
			25,630.79
000276			
000276	COUNTY OF CUMBERLAND	REIMBURSEMENT FOR TREASURER SERV. 2021	3,048.00
000276	COUNTY OF CUMBERLAND	REIMBURSEMENT FOR ATTORNEY SERV. 2021	6,746.00
000276	COUNTY OF CUMBERLAND	REIMBURSEMENT FOR SECRETARY SERV. 2021	2,343.00
			12,137.00
000277			
000277	SG RISK, LLC	ACTUARIAL SERVICES 2021	5,270.00
			5,270.00
000278			
000278	SAFETYFIRST SYSTEMS	REPLACE. DECAL & ADD. POW. VEHICLES 9/21	45.95
000278	SAFETYFIRST SYSTEMS	REPLACEMENT DECAL 8/21	13.95
			59.90
000279			
000279	HARDENBERGH INSURANCE GROUP	CUMB CNTY UT AUTH - 4TH RMC INS 2021	1,346.34
000279	HARDENBERGH INSURANCE GROUP	ADD. RMC FEE FOR CUMB CNTY UT AUTH 10/21	598.00
000279	HARDENBERGH INSURANCE GROUP	CUMB CNTY IMP AUTH - 4TH RMC INS 2021	6,875.00
000279	HARDENBERGH INSURANCE GROUP	CNTY OF CUMB - 4TH RMC INS 2021	35,000.00
			43,819.34
		Total Payments FY 2021	162,051.33
		TOTAL PAYMENTS ALL FUND YEARS	162,051.33

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: October 1, 2021
DATE OF MEETING: October 7, 2021

CUIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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August – October 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **August 5:** Attended the CUIC meeting via teleconference.
- **August 9:** An Office Safety training webinar was conducted for CUIC DOSS.
- **August 11:** Attended the CUIC Safety Committee meeting via teleconference.
- **August 11:** Attended a Consumer Affairs Client meeting at the Sheriff's Department.
- **August 12:** An Office Safety training webinar was conducted for CUIC DOSS.
- **August 18:** Attended a Client Meeting with OEM and the Training Director at CWED.
- **August 25:** An Office Safety training webinar was conducted for the CUIC DOSS.
- **September 17:** Attended a Client meeting with the Training Director to discuss Emergency Action Plans via teleconference.
- **September 21:** Attended the CUIC Claims Committee meeting via teleconference.
- **September 30:** An EAP Safety Training webinar was conducted for CUIC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **October 1:** An EAP Safety Training webinar is scheduled for CUIC.
- **October 7:** Plan to attend the CUIC meeting via teleconference.

- **October 13:** Plan to attend the CUIC Safety Committee meeting via teleconference.
- **October 19:** Plan to attend the CUIC Claims Committee meeting via teleconference.

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://nice.org/safety/safety-bulletins/>.

- NJCE JIF - SD Bulletin: Daniel's Law – August 4.
- NJCE JIF - Live Virtual Safety Training – October Registration Now Open! – August 12.
- NJCE JIF - SD Bulletin: Tornado Safety – August 13.
- NJCE JIF - Designated Employer Representative – Training Announcement – September 8.
- NJCE JIF - Live Virtual Safety Training – November Registration Now Open! – September 14.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real-time, instructor-led online safety training. Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The October – November Live Virtual Training schedules and registration links are attached.

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 <https://nice.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

- No videos utilized.

NJCE ONLINE STREAMING VIDEO 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.

To access the streaming “on demand videos”, go to the NJCE website <https://nice.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.

The Streaming 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 Welcome page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.



LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS) – A number of Commissions/Counties have been set up with their users uploaded onto the NJCE LMS. J.A. Montgomery Consulting is currently in the process of adding all the Live Virtual Training classes held from January 1, 2021 to date onto the LMS. Once this is completed the Learning History for participants that attended the classes will be recorded into their Transcripts on the LMS. Certificates will be available for LMS Administrators to access to print or save from the website. An email will be sent out to the LMS Training Administrators once this process is completed. Thank you.

J.A. Montgomery CONSULTING

The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

October thru November Safety Training Schedule. Click on the Training Topic to Register and for the Course Description.

Date	Training Topic	Time
10/1/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/1/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/4/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
10/4/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
10/4/21	HazCom w/GHS	1:00 - 2:30 pm
10/5/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
10/5/21	Back Safety / Material Handling	11:00 - 12:00 pm
10/5/21	Leaf Collection Safety	1:00 - 3:00 pm
10/7/21	Flagger Skills and Safety	8:30 - 9:30 am
10/7/21	Fire Extinguisher Safety	10:00 - 11:00 am
10/7/21	Chain Saw Safety	1:00 - 2:00 pm
10/8/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
10/8/21	Mower Safety	8:30 - 9:30 am
10/8/21	Shop & Tool Safety	10:00 - 11:00 am
10/8/21	Back Safety / Material Handling	2:00 - 3:00 pm
10/11/21	Bloodborne Pathogens (BBP)	2:00 - 3:00 pm
10/12/21	Hearing Conservation	8:30 - 9:30 am
10/12/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/12/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/12/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/13/21	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
10/13/21	Fire Safety	10:30 - 11:30 am
10/13/21	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/14/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
10/14/21	Flagger Skills and Safety	11:00 - 12:00 pm
10/14/21	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
10/15/21	Leaf Collection Safety	8:30 - 10:30 am
10/15/21	Chipper Safety	11:00 - 12:00 pm
10/15/21	Sanitation/Recycling Safety	1:00 - 3:00 pm
10/18/21	Heavy Equipment - General Safety	8:30 - 10:30 am
10/18/21	Back Safety / Material Handling	11:00 - 12:00 pm
10/18/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/18/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/19/21	Accident Investigation	8:30 - 10:30 am
10/19/21	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/19/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
10/19/21	Dealing with Difficult People	1:00 - 3:00 pm

10/19/21	Driving Safety Awareness	2:00 - 3:30 pm
10/20/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/20/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/20/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
10/21/21	HazCom w/GHS	8:30 - 10:00 am
10/21/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
10/21/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/21/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
10/22/21	CDL: Drivers Safety Regulations	8:30 - 10:30 am
10/22/21	Fire Safety	11:00 - 12:00 pm
10/22/21	Fire Extinguisher Safety	1:00 - 2:00 pm
10/25/21	Playground Safety Inspections	8:30 - 10:30 am
10/25/21	Hearing Conservation	11:00 - 12:00 pm
10/25/21	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
10/26/21	Implicit Bias in the Workplace	9:00 - 10:30 am
10/26/21	HazCom w/GHS	8:30 - 10:00 am
10/26/21	Driving Safety Awareness	1:00 - 2:30 pm
10/27/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
10/27/21	Asbestos, Lead, Silica, Overview	11:00 - 12:00 pm
10/27/21	Fall Protection Awareness	1:00 - 3:00 pm
10/28/21	Designated Employer Representative Training (DER) *see details below	9:00 - 4:00 pm w/1 hour lunch break
10/28/21	Housing Authority Executive Directors: What You Need to Know	10:00 - 11:30 pm
10/28/21	Confined Space Entry for Supervisors	8:30 - 11:30 am
10/28/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
10/29/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
10/29/21	Shift Briefing Essentials	1:00 - 2:30 pm
11/1/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
11/1/21	HazCom w/GHS	10:00 - 11:30 am
11/1/21	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/2/21	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/2/21	Implicit Bias in the Workplace	9:00 - 10:30 am
11/2/21	Back Safety / Material Handling	11:00 - 12:00 pm
11/2/21	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
11/3/21	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/21	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
11/4/21	Mower Safety	8:30 - 9:30 am
11/4/21	Chain Saw Safety	10:00 - 11:00 am
11/4/21	Heavy Equipment - Tractor Safety	1:00 - 2:00 pm
11/5/21	Hazard Identification: Making Your Observations Count	8:30 - 10:30 am
11/5/21	Shop & Tool Safety	11:00 - 12:00 pm
11/5/21	Fire Safety	1:00 - 2:00 pm
11/8/21	Hearing Conservation	8:30 - 9:30 am
11/8/21	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/8/21	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/21	Special Events Management	8:30 - 10:30 am

11/10/21	Leaf Collection Safety Awareness	8:30 - 10:30 am
11/10/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	9:00 - 11:00 am
11/10/21	Chipper Safety	11:00 - 12:00 pm
11/10/21	Hoists, Cranes and Rigging	1:00 - 3:00 pm
11/10/21	Ethics for NJ Local Government Employees	1:00 - 3:00 pm
11/12/21	Flagger Skills and Safety	8:30 - 9:30 am
11/12/21	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
11/12/21	Playground Safety Inspections	1:00 - 3:00 pm
11/15/21	Preparing for First Amendment Audits	9:00 - 11:00 am
11/15/21	Heavy Equipment - Earth Moving Equipment Safety	8:30 - 9:30 am
11/15/21	Heavy Equipment - Trucks & Trailer Safety	10:00 - 11:00 am
11/15/21	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
11/16/21	Fire Safety	8:30 - 9:30 am
11/16/21	Fire Extinguisher	10:00 - 11:00 am
11/16/21	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/17/21	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/17/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
11/18/21	Back Safety / Material Handling	8:30 - 9:30 am
11/18/21	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/18/21	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/19/21	HazCom w/GHS	8:30 - 10:00 am
11/19/21	Bloodborne Pathogens (BBP)	10:30 - 11:30 am
11/19/21	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/22/21	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
11/22/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/23/21	Fire Extinguisher	8:30 - 9:30 am
11/23/21	Hearing Conservation	10:00 - 11:00 am
11/23/21	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/29/21	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
11/29/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm

***10/28/21 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 8, 2021.**
- Registration suggested - 2 employees per town
- 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.

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.

About Zoom Training:

- 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 cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- 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.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar.

CUMBERLAND COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 June 9, 2021 10:00 AM
 Via Video Conference Meeting

- I. Call to Order – Ms. Desiere
 Ms. Desiere called the meeting to order at 10:01 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	Absent
Ginger Supernavage	Cumberland County – Dept. of Workforce Development	Absent
Henrietta Barreras	Cumberland County - Human Resources	Present
Dawn Bowen	Cumberland County - Emergency Services & Public Protection	Present
Theresa VanSant	Cumberland County – CATS	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	Present
James Neher	Cumberland County – Public Works	Present
Kathy Rodriguez	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	Absent
Steven Errickson	Cumberland County Utilities Authority	Absent
Dr. Cynthia Hickman	Cumberland County – Human Resources	Present

Alternates:

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

Commission Professionals:

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

- III. Approval of the 4/14/2021 Safety and Accident Review Committee Meeting Minutes.
 Motion to approve the 4/14/2021 Safety and Accident Review Committee Meeting Minutes.

Moved: Jennifer Brenner
 Seconded: James Neher
 Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman’s Report – Paige Desiere

The Chairwoman began her report by giving a COVID-19 update for County employees. Ms. Desiere reported that the number of positive COVID-19 cases drastically decreased in all departments in the last month. As a result, the County released the CDC guidelines on International and Domestic travel which the County will follow. The County will continue to monitor the mask policy which is still in place. The Chairwoman added that the County has begun some mandatory training in person.

CUMBERLAND COUNTY INSURANCE COMMISSION

Ms. Desiere asked Dr. Hickman if she would like to speak about the training schedule. Dr. Hickman commented that her current priority is to set up the mandatory training courses for the Public Works Department.

Dr. Hickman stated that the Learning Management System is not available yet. She mentioned that there are two ways to use it. One way is for her to assign classes as an Administrator. The other way is for an individual, once registered in the system, will have the ability to go in and register themselves for a class. Dr. Hickman also informed the Committee that there are a variety of resources available on the Learning Management System. The JA Montgomery monthly training schedule is being distributed to all departments by Dr. Hickman.

Dr. Hickman concluded by announcing that a COVID-19 survey was sent to all County employees. She said that almost 400 surveys were completed but there are several still outstanding. Dr. Hickman asked that all Supervisors send out a reminder email to their employees to complete the survey. Dr. Hickman will provide the results of the survey to Ms. Desiere when completed. Dr. Hickman closed by stating that if an employee would like to receive the COVID-19 vaccine she can arrange for a Department of Health representative administer the shot at their workplace.

The Chairwoman concluded her report by stating all departments are back to full capacity and in person and that keeping everyone safe in the workplace is the County's number one priority.

V. Risk Management Consultant's Report

Mr. Henry provided the accident report for Cumberland County Improvement Authority and Cumberland County Utilities Authority for the first three months of 2021. The County has been added to the workers' compensation graph.

Mr. Henry reported that the Cumberland County Insurance Commission approved all the wellness grant submissions except for the "Set Sail on the Maurice River" portion of the Department of Human Services submission. Congratulations letters will be sent out to each respective department with directions on how to proceed with the wellness activity reimbursement procedures.

Mr. Henry reminded the Committee members that the deadline for the Munich Re Safety Grant is September 1st, 2021.

VI. NJCEL Safety Director's Report

Mr. Prince began his report with an update on the Munich Re Safety Grant Process. The Insurance Carrier would like to reimburse the vendor directly thus eliminating the County from the process.

Mr. Prince commented that all JA Montgomery training through July 30th is listed on the website. He encouraged all members to review the list. Mr. Prince announced that his office is currently in discussion with Dr. Hickman to develop a training class on office safety for the Department of Social Services.

Mr. Prince next reported that JA Montgomery completed a loss control visit on April 23rd at the Department of Public Works facilities. Mr. Prince thanked Jim Neher for accommodating him with his travels.

Mr. Prince concluded with a report that the New Jersey Attorney General issued a directive on May 25th that all patrol officers be outfitted with body worn cameras.

Mr. Neher commented that Mr. Prince's loss control reports are welcomed by him and are very helpful to recognize and correct issues before they become problems. Mr. Neher thanked Mr. Prince for his excellent assistance over the years.

Mr. Dewoody commented that the County has applied for grant money from the state for body worn cameras.

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

None

CUMBERLAND COUNTY INSURANCE COMMISSION

IX. New Business

Dave Dewoody stated that he will be completing the New Jersey Right to Know surveys and certifying them prior to the deadline of July 15th, 2021.

Dr. Hickman thanked the Committee for their commitment to the safety training program and encouraged them to contact her to clarify or ask questions as to what classes their staff may be required to take under PEOSH standards.

Jim Neher notified the Committee that Chris Gallo will be his alternate. Mr. Gallo is a project manager with the Public Works Department. John Knoop is to be removed.

X. Adjournment

Motion to adjourn.

Moved: Robin Haaf

Seconded: Dr. Cindy Hickman

The meeting was adjourned at 10:46



**CUMBERLAND COUNTY INSURANCE COMMISSION
CUMULATIVE SAVINGS SUMMARY
1/1/2021 - 8/31/2021**

2021						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	38	\$111,001.82	\$28,311.51	\$82,690.31	74%	\$10,749.74
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						
OCTOBER						
NOVEMBER						
DECEMBER						
Grand Total	401	\$440,078.56	\$133,292.68	\$306,785.88	70%	\$39,882.16

2020						
	UNITS OF SERVICE	BILLED	APPROVED	SAVINGS	% SAVINGS	MANAGED CARE FEE
JANUARY	33	\$97,849.87	\$54,627.09	\$43,222.78	44%	\$5,618.96
FEBRUARY	11	\$4,600.47	\$1,712.05	\$2,888.42	63%	\$375.49
MARCH	41	\$40,038.97	\$17,014.24	\$23,024.73	58%	\$2,993.21
APRIL	42	\$22,878.98	\$9,806.99	\$13,071.99	57%	\$1,699.36
MAY	27	\$13,404.00	\$5,150.26	\$8,253.74	62%	\$1,072.99
JUNE	37	\$15,453.20	\$3,977.73	\$11,475.47	74%	\$1,491.81
JULY	42	\$40,220.78	\$20,289.63	\$19,931.15	50%	\$2,591.05
AUGUST	35	\$40,138.20	\$12,509.90	\$27,628.30	69%	\$3,591.68
SEPTEMBER	58	\$30,755.50	\$11,717.43	\$19,038.07	62%	\$2,474.95
OCTOBER	59	\$174,403.11	\$37,938.69	\$136,464.42	78%	\$17,740.37
NOVEMBER	53	\$86,722.07	\$21,849.76	\$64,872.31	75%	\$5,350.12
DECEMBER	48	\$65,185.59	\$22,359.37	\$42,826.22	66%	\$0.00
Grand Total	486	\$631,650.74	\$218,953.14	\$412,697.60	65%	\$45,000.00



CUMBERLAND COUNTY INSURANCE COMMISSION

TOP 10 PROVIDERS
1/1/2021 – 6/30/2021

	UNITS OF SERVICE	APPROVED	% SAVINGS
PREMIER ORTHOPAEDIC & SPORTS MEDICINE ASSOC OF SNJ	93	\$47,628.08	76%
SURGICAL STUDIOS LLC	2	\$15,770.75	74%
INSPIRA MEDICAL CENTER VINELAND	10	\$11,971.70	40%
NOVACARE REHABILITATION	62	\$6,057.00	68%
REHAB EXCELLENCE CENTER, LLC	70	\$5,670.00	64%
NIGHAT MIRZA MD	9	\$5,285.00	60%
HELIOS INTERVENTIONAL PAIN SPECIALIST	7	\$5,157.50	10%
INSPIRA HEALTH NETWORK URGENT CARE PC	25	\$3,537.85	47%
ONE CALL CARE DIAGNOSTICS	6	\$2,605.00	63%
FUSION HEALTHCARE SOLUTIONS	1	\$1,928.00	20%
Grand Total	285	\$105,610.88	70%

APPENDIX I – MEETING MINUTES

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – AUGUST 5, 2021
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Absent
Kim Wood	Present
Gerald Seneski	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Present
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Melissa Strickland, Cumberland County
Robert Carlson
Joseph Henry, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Karen Beatty, Qual-Lynx
Chris Roselli, Qual-Lynx
Jennifer Conicella, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery
Edward Cooney, Conner Strong & Buckelew
Jonathon Tavares, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN SESSION OF JUNE 3, 2021

Moved: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

CLOSED SESSION OF JUNE 3, 2021

Moved: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:

Attached on **Pages 3-10** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of May 1, 2021 to July 31, 2021. There were 30 certificates of insurance issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on June 24, 2021. A written summary report of the meeting is included in the agenda on pages 11-14. The NJCE will meet again on September 23, 2021 at 9:30 AM. Executive Director said the Board adopt the 2021 amended budget, certified the additional assessments and also approved the draft audit, which were sent along to the State that will be approved and formally adopted at the next NJCE meeting on September 23rd.

Financial Fast Track – Included on **Pages 15 thru 18** of the agenda are the Financial Fast Tracks reports for the Cumberland County Insurance Commission for March & April. As of April 30, 2021, the Commission has a deficit of \$25,839. The cash amount is \$4,413,963. Executive Director said the March report reflects a \$45,000 surplus and a reserve dip of \$191,000 in several years most notably in 2021, which is typical this early on in the year. The April report reflects more reserve changes of \$76,000 in the negative, with a slight deficit of \$26,000. In terms of cash the Fund is doing very well with \$4.4 million in cash.

NJ CEL Property and Casualty Financial Fast Track (Pages 19-20) – Included in the agenda is a copy of the NJCE Financial Fast Track Report for the month of April. As of April 30, 2021, the NJCE has a surplus of \$13,666,627. Line 7 of the report “Dividend” represents the amount of dividends released by the NJCE in the amount of \$5,107,551. The cash amount is \$27,392,708. Executive Director said the May 31st report showing \$13.6 million in surplus. Reserves drops in 2020 by \$143,000, but still very, very strong with \$27.9 million in cash, that reflects the NJCE is doing very well.

2021 Property & Casualty Assessments – The second assessment payments were due July 15, 2021. The Fund Office will send out Statement of Accounts that are due back second week of September. Treasurer said that all entities have paid the second assessment. Executive Director thanked everyone and said the statement of accounts will sent in the next two weeks.

NJCE v Commercial Market Webinar – PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery presented a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. The webinar was held on Friday, July 23, 2021 at 12:30 PM. The presentation is posted on the NJCE website, (njce.org) under the Resource Tab.

NJCE JIF Cyber Task Force (Pages 21-23) – Included in the agenda is a news alert from the NJCE JIF Cyber Task Force. Underwriting Manager Edward Cooney said the Cyber Task force is trying to put out periodic information based on headline events or what may be trending. This publication covers three different headline events members may have seen in the news recently including the colonial pipeline and the Massachusetts Steamboat issue. It breaks down each of the events, what the core issues were, and reminds everyone to focus on these items. Underwriting Manager suggested everyone forward the news alert on to technology teams as well.

2022 Renewal – Underwriting Data Collection - The Fund office is beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2022 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data.

Enclosed on **Pages 24-27** of the agenda is a memorandum from the NJCE Underwriting Manager Team regarding the Underwriting Information needed for the 2022 renewal. The Cyber and Medical Malpractice applications mentioned in the memorandum will be sent by e-mail to the appropriate representative to complete. The memorandum also includes other reminders pertinent to the renewal.

2021 Government Finance Officers Association of NJ (GFOA of NJ) - J.A. Montgomery has been invited to present at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21st to September 24th. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community.

2021 New Jersey Association of Counties Conference - The 71st Annual Conference is scheduled to be held from October 11th – October 14th at Caesar's in Atlantic City. NJAC will also be celebrating its 100 year anniversary. The New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery will be presenting at the NJAC conference in October.

Commissioner Wood said last year the NJCE was unable to celebrate their 10th anniversary, due to the pandemic. The NJAC Conference may be a good time to gather together. Executive Director said it was a great idea he will speak with the NJCE Executive Director Mr. Hrubash and other counties to see who will be attending and possibly schedule a time to meet.

2021 NJLM Annual Conference - The 106th Annual New Jersey State League of Municipalities Conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City.

Next Meeting – A reminder that our next meeting is on October 7, 2021.

SAFETY COMMITTEE REPORT: Paige Desiere said the last Safety and Accident Review Committee met on June 9th and reviewed the workers comp claims for April and May. The claims were lighter for the period, down to 10 claims reported during that period. The committee discussed and reviewed the Covid Policy and at the County all safety protocols and practices including social distancing and mask wearing, quarantining for the unvaccinated after travel as well as after an exposure. This will remain in place for the foreseeable future, since this is a very fluid situation and it will continue to be monitored. Ms. Desiere said David DeWoody from the Purchasing Department completed the NJ Right To Know, updated the material safety data sheets, and disseminated that information which has been updated in the database. The next Safety and Accident Committee will meet on Wednesday, August 11th.

CLAIMS COMMITTEE: Jennifer Conicella said the Claims Committee met on July 20th and reviewed the PARs and SARs that will be discussed today in Executive Session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 17-21 AUGUST BILLS LIST IN THE AMOUNT OF \$689,440.35

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 and said any member or department that desires to participate in training can do so by going to the website and register by clicking on the link. Mr. Prince said the emergency action plan initiative is continuing and as early as this morning a couple of appointments have been scheduled for August 11th after the Safety Committee Meeting. The plan is to attend a variety of departments including Consumer Affairs and Taxation to assist them with the development of their emergency action plans and to determine if any beneficial recommendations can be offered.

RISK MANAGER:

Risk Manager Joseph Henry discussed the amendment to the 2021 Claims Charter removing Mr. Steve Erickson as representative for Cumberland County Utility Authority and replacing with Bob Carlson

MOTION TO ADOPT THE REVISED 2021 CLAIMS CHARTER

Motion: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

Mr. Henry reported 2021 Munich RE safety grant and said the Cumberland County Sherriff's Department submitted a grant request for body worn cameras. Renewal applications and schedules will be going out to all members very shortly and Hardenberg will be setting up meetings to help get those completed. Commissioner Wood said Christina Violetti works very hard to get the information completed and in the end there is a useful document with good information. Ms. Wood said the renewal is the goal but it also helps the commission members to keep inventory and things that need to get done and the County appreciates it.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report and the PPO Penetration Report. Ms. Beatty said in June there were 51 bills repriced for a savings of \$10,177 or 56% and year to date there is a 69% savings or \$257,888.

CLAIMS SERVICE: Claims Manager Veronica George said there was not report for Open Session there are claims to be discussed in Executive Session.

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

Motion: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

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

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001408 IN THE AMOUNT OF \$150,000.00

Motion: Commissioner Seneski

Second: Commissioner Hirata

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001083 IN THE AMOUNT OF \$17,130.28

Motion: Commissioner Seneski

Second: Commissioner Hirata

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000814 IN THE AMOUNT OF \$183,714.10

Motion: Commissioner Seneski

Second: Commissioner Hirata

General Liability PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001447 IN THE AMOUNT OF \$20,000.00

Motion: Commissioner Seneski

Second: Commissioner Hirata

MOTION TO APPROVE THE PARS AND SARS AS DISCUSSED IN EXECUTIVE SESSION IN THE TOTAL AMOUNT OF \$370,844.38

Motion: Commissioner Seneski

Second: Commissioner Hirata

Roll Call Vote: 3 Ayes, 1 Nays (Commissioner Wood voted Nay to PAR# 37700001083)

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC SESSION

Motion: Commissioner Seneski

Second: Chairman Hirata

Vote: Unanimous

PUBLIC COMMENT: Nancy Ridgeway was present at the meeting thanked the Commission for the information provided at the meeting.

MOTION TO CLOSE PUBLIC SESSION

Motion: Commissioner Seneski
Second: Chairman Hirata
Vote: Unanimous

Commissioner Wood extended apologies from Chairperson Darlene Barber as she was unable to attend the Commission meeting due to a conflict with another meeting she was attending in Vineland.

MOTION TO ADJOURN:

Motion: Commissioner Seneski
Second: Chairman Hirata
Vote: Unanimous

MEETING ADJOURNED: 11:47 PM

NEXT MEETING: WILL BE HELD ON OCTOBER 7, 2021 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary

APPENDIX II
CUIC RULES AND REGULATIONS

CUMBERLAND COUNTY INSURANCE COMMISSION

164 West Broad Street-709 E. Commerce Street
Bridgeton, NJ 08302

Rules and Regulations
Adopted October 3, 2012

WHEREAS: Article 3 of NJSA 40A:10-1 et seq. permits the county to establish an insurance commission so that the county and the local units associated with the county can achieve cost savings through the joint purchase or self-funding of these insurance: and

WHEREAS: On September 25, 2012, the ~~Board of Chosen Freeholders~~Board of County Commissioners of the County of Cumberland created an Insurance Commission:

WHEREAS: Article 3 of NJSA 40A:10-1 et seq. provides that the Insurance Commissioners are authorized to adopt rules and regulations for the operation of the insurance commission.

NOW THEREFORE, the Commissioners hereby adopt the following rules and regulations;

ARTICLE I - DEFINITIONS

All terms used herein shall have the meaning consistent with the statutes and regulation then in effect. The definitions herein are for convenience.

“ACTUARY” means a person who is a fellow in good standing of the Casualty Actuarial Society with three years recent experience in loss reserving; an associate in good standing of the Casualty Actuarial Society with five years recent experience in loss reserving; or an associate in good standing of the American Academy of Actuaries who has been approved as qualified for signing loss reserve opinions by the Casualty Practice Council of the American Academy of Actuaries and who has seven years recent experience in loss reserving.

"ACTUARY" in the case of health insurance means a fellow in good standing of the Society of Actuaries or the Casualty Actuarial Society with at least three (3) years recent experience in health insurance pricing and reserving. Actuary in the case of life insurance means a fellow in good standing of the Society of Actuaries with at least three (3) years recent experience in life insurance pricing and reserving.

“ADMINISTRATOR” means a person, partnership, corporation or other legal entity engaged by the Commission to act as Executive Director to carry out the policies established by the Commissioners and to otherwise administer and provide day-to-day management of the Commission.

“ALLOCATED CLAIMS EXPENSE” means attorneys’ fees, expert witness fees (i.e. engineering, physicians, etc.), medical reports, professional photographers’ fees, police reports and other similar expenses. The exact definition of “allocated claims expense” or similar terms for any line of insurance coverage shall be the definition in the insurance policy issued by the Commission.

“COMMISSION” means the Cumberland County Insurance Commission (hereinafter referred to as the Commission)

“COMMISSION YEAR” means the Commission’s fiscal year of **January 1, 2012** through **December 31, 2012**.

“COUNTY” means the County of Cumberland.

“EMPLOYER’S LIABILITY” means the legal liability of a public employer to pay damages because of bodily injury or death by accident or disease at any time resulting there from sustained by an employee arising out of and in the course of his employment by the public employer, which is not covered by a workers’ compensation law. The exact definition of “Employer’s Liability” or similar terms shall be the definition used in the insurance policy issued by the Commission.

“EXCESS INSURANCE” means insurance purchased from an insurance company authorized or admitted in the State of New Jersey or deemed eligible by the Commissioner as a surplus lines insurer or from any other entity authorized to provide said coverage in this state pursuant to law, covering losses in excess of an amount set forth in insurance contracts on a specific occurrence, or per accident or annual aggregate basis.

“GENERAL LIABILITY” means any and all liability which may be insured under the laws of the State of New Jersey, excluding workers’ compensation, and employer’s liability. The exact definition of a “general liability” or similar terms is the definition used in the insurance policy issued by the Commission.

“HEALTH INSURANCE” means health insurance as defined pursuant to N.J.S.A. 17B: 17-4; service benefits as provided by health service corporations, hospital service corporations or medical service corporations authorized to do business in this state, including basic health care services and/or supplemental health care services provided by health maintenance organizations, or dental care services provided by dental plan organizations and dental service corporations.

“INCURRED CLAIMS” means claims which occur during a Commission year including claims reported or paid during a later period. The exact definition of “incurred claims” or any similar term is the definition used in the excess insurance or reinsurance policy purchased by the Commission.

“INDEMNITY AND TRUST AGREEMENT” means a written contract signed by and duly adopted by the members of the Commission under which each agrees to jointly and severally assume and discharge the liabilities of each and every party to such agreement arising from their participation in the Commission. The agreement shall specify the extent of the member’s participation in the Commission with respect to the types of coverage to be provided by the Commission and shall include the duration of Commission membership which shall not exceed three years. The agreement shall also specify that the member has never defaulted on claims if self-insured and has not been canceled for non-payment of insurance premiums for a period of at least two years prior to application to the Commission.

“LIFE INSURANCE” means life insurance as defined pursuant to N.J.S.A. 17B:117-3

“MANUAL PREMIUM” means the premium computed according to the Experience Rating Plan provided for in the New Jersey Worker’s Compensation and Employer’s Liability Insurance Manual on file with the Commissioner and similar insurance industry rating plans for other lines of coverage.

“MOTOR VEHICULAR AND EQUIPMENT LIABILITY” means liability resulting from the use or operation of motor vehicles, equipment or apparatus owned by or controlled by the members or owned by or under the control of any subdivision thereof including its departments, boards, agencies or commissions. The exact definition of “motor vehicular and equipment liability” or any similar terms shall be the definition of the insurance policy issued by the Commission.

“OCCURRENCE” means a single event. The exact definition of “occurrence” or any similar term shall be the definition used in the insurance policy issued by the Commission.

“PRODUCER” means any person engaged in the business of an insurance agent, insurance broker, or insurance consultant as defined in N.J.S.A. 17:22 A-1 et seq.

“PROPERTY DAMAGE” means any loss or damage, however caused, to property including monies and securities, motor vehicles, equipment or apparatus owned by the member or owned by or under the control of any of its departments, boards, agencies, commissions, or other entities which the membership may provide coverage for. The exact definition of “property damage” or similar terms shall be the definition in the insurance policy issued by the Commission.

“QUALIFIED LOCAL UNIT” means the any entity governed by a board appointed by the County Executive or County Board of ~~Freeholders~~ Commissioners as the case may be including but not limited to a county college, technical school, library, or county authority.

“SERVICING ORGANIZATION” means an individual, partnership, association, or corporation, other than the administrator, that has contracted with the Commission to

provide, on the Commission's behalf, any function as designated by the Commissioners including, but not limited to, actuarial services, claims administration, cost containment services, loss prevention/safety engineering services, legal services, auditing services, financial services, compilation and maintenance of the Commission's underwriting file, coordination and preparation of coverage documents, risk selection and pricing, excess insurance or reinsurance producer services, which include producer negotiations on behalf of the Commission for excess insurance or reinsurance from an insurer, member assessment and fee development, report preparation and such other duties as designated by the Commission.

"SURPLUS" means that amount of monies in a trust account that is in excess of all costs, earned investment income, refunds, incurred losses and loss adjustment expenses and incurred but not reported reserves including the associated loss adjustment expenses attributed to the Commission net of any recoverable per occurrence or aggregate excess insurance or reinsurance for a particular year.

"WORKERS' COMPENSATION" means the provisions of N.J.S.A. 34:15-7 et seq.

ARTICLE II - MEMBERSHIP

MEMBERSHIP APPLICATIONS:

1. The governing body of a qualified local unit shall by resolution, agree to join the Commission. The resolution shall provide for execution of a written agreement specifically providing for acceptance of the Commission's rules and regulations as approved and adopted by the Commissioners. The resolution shall also provide for the execution of an Indemnity and Trust agreement as defined in Article I.
2. Any qualified local unit seeking membership shall also submit an application for membership to the Commission on a form acceptable to the Commissioners. The application shall include the executed Indemnity and Trust agreement and the resolution required under Subsection 1 above.
3. An application may be approved by a majority vote of the Commissioners based on the following criteria:
 - a. The applicant's claims history shows safety performance consistent with the Commission's objectives and the applicant's physical location and makeup indicates a prospective likelihood of satisfactory future claim performance.
 - b. The Commission has the administrative capability to absorb additional memberships without undue inconvenience or strain.
4. If a non-member is not approved for membership, the Commission shall set forth in writing the reasons for disapproval and send the reasons for disapproval to the non-

member. The Commission shall retain a copy of all membership application disapproval's for five years.

Membership Renewals:

1. Members may renew their participation by execution of a new resolution to join the Commission ninety (90) days prior to the expiration of the term.
2. The Commissioners must act upon any renewal application no later than forty five (45) days prior to the expiration of the term period. Otherwise, the renewal application is automatically approved.
3. In order to deny a renewal application, the Commissioners shall find by majority vote that the applicant has failed to fulfill its responsibilities as a member or no longer meets the Commission's risk management or underwriting standards or other reasons approved by the Commissioners as reasons for termination.
4. If a member's renewal application is rejected, the Commission shall comply with the termination provisions as outlined below.
5. Non-renewal of a Commission member does not relieve the member of responsibility for claims incurred during its period of membership.

Termination and/or Withdrawal of Commission Members

1. A member must remain in the Commission for the full term of membership unless earlier terminated by the Commissioners for non-payment of assessments or continued non-compliance after receiving written notice to comply with the Commission's rules and regulations, risk management or underwriting standards, or other reasons approved by the Commissioners as reasons for termination. However, a member shall not be deemed terminated until the Commission gives by registered mail to the member a written notice of its intention to terminate the member in thirty (30) days
2. A member that does not desire to continue as a member after the expiration of its membership term shall give written notice to the Commission of its intent ninety (90) days before the expiration of the term period.
3. A member that has been terminated or does not continue as a member of the Commission shall remain jointly and severally liable for claims incurred by the Commission and its members during the period of its membership, including, but not limited to being subject to and liable for supplemental assessments.

ARTICLE III – ORGANIZATION

Commissioners:

1. The (officer or the ~~Board of Chosen Freeholders~~Board of County Commissioners having the power to make appointments) shall appoint three officials of the County, to serve as Insurance Commissioners. The (officer or body having the power to make appointments) of member local units other than the county shall appoint one official, who may be a member of the governing body, to serve as a non-voting insurance commissioner.
2. The commissioners shall hold office for 2 years or for the remainder of their term of office as officials, whichever shall be less, and until their successors shall have been duly appointed and qualified. Vacancies in the office of Insurance Commissioners caused by any reason other than expiration of term as an official shall be filled for the unexpired term. Vacancies in the position of secretary shall be filled in the manner of the original appointment.
3. The Commissioners shall serve without compensation.
4. The Commissioners are hereby required, authorized and empowered to operate the Commission in accordance with these rules and regulations and appropriate state laws and regulations in the interests of the total membership of the Commission. The Commissioners shall have the following powers and authority:
 - a. Employ necessary clerical assistants, whose compensation shall be fixed and paid by the governing body of the local unit in the same manner as is that of other employees of the local unit;
 - b. Invest the funds and all additions and accretions thereto in compliance with New Jersey laws and regulations, as they shall deem best suited for the purposes of this article;
 - c. Adopt rules and regulations for the control and investment of the funds;
 - d. Keep on hand at all times sufficient money, or have the same invested in such securities as can be immediately sold for cash, for the payment of losses to any buildings or property of the local unit or of a county college which participates in the Commission pursuant to P.L. 1988, c. 144 (C. 18A:64A-25.40 et al.) or of a county vocational school which participates in the commission pursuant to P.L. 1988, c. 143 (C. 18A:18B-8 et al.), or liability resulting from the operation of publicly owned motor vehicles, equipment or apparatus;

- e. Fix reasonable rates of premium for all insurance carried by the insurance Commission and shall affect all insurance in the insurance Commission or with any insurance company or companies authorized to do business in this State;
- f. Premiums for insurance, whether carried in the Commission insurance fund or placed with insurance companies, shall be paid to the Commission by the board, commission, department, committee or officer having charge or control of the property insured;
- g. All insurance upon property owned or controlled by the county, or any of its departments, boards, agencies or commissions, or by a participating local unit including, but not limited to a board of education of a participating county vocational school or by a board of trustees of a participating county college shall be placed and effected by the Commissioners;
- h. Each commissioner shall have one vote.

Officers:

1. As soon as possible after the beginning of each Commission year, the Commissioners shall meet to elect the following officers of the Commission from its own membership. Commission officers shall serve until January 1st of the following year, or until a successor is duly elected and qualified.
 - a. **Chairperson:** The Chairperson shall preside at all meetings of the Commissioners and shall perform such other duties provided for in these rules and regulations and the laws and regulations of the State of New Jersey.
 - b. **Vice-Chairperson:** The Vice-Chairperson shall serve as Acting Chairperson in the absence of the Chairperson, and shall perform such other duties as provided for in these rules and regulations and the laws and regulations of the state of New Jersey.
2. In the event of a vacancy in any of the officer positions caused by other than the expiration of the term of office, the ~~Board of Chosen Freeholders~~Board of County Commissioners shall appoint a commissioner to fill the vacancy for the unexpired term.
3. Any officer can be removed with cause at any time by the ~~Board of Chosen Freeholders~~Board of County Commissioners by resolution.

Secretary:

1. The ~~Board of Chosen Freeholders~~Board of County Commissioners shall appoint a person to serve as secretary to the Insurance Commission. The salary of the secretary shall be set by resolution, as authorized by the Commission.
2. The Secretary shall:
 - a. Coordinate the Commission's meeting agenda, minutes, elections, contracts, and maintain the Commission's official records and office.
 - b. Perform such other duties as provided for by the Commissioners, these rules and regulations, and the laws and regulations of the State of New Jersey.

Commission Professionals:

As soon as possible after the beginning of each year, the Commissioners shall meet and select persons to serve in the following professional positions. No professional nor any employee, officer or director, or beneficial owner thereof, shall be a Commissioner. All professionals shall be retained pursuant to the "Local Public Contracts Law."

1. **Treasurer:**

The Treasurer shall be a Certified County Finance Officer and have the following duties and responsibilities:

- a. Custodian of the Commission's assets and shall maintain the various trust funds.
- b. Approval of all receipts, disbursements, and financial records.
- c. Draft the cash management plan and invest all balances.
- d. Ascertain availability of sufficient unencumbered funds in any account to fully pay all charges or commitments prior to any payment or commitment.
- e. The treasurer shall perform such other duties as provided for by the Commissioners, these rules and regulations and in the laws and regulations of the State of New Jersey.

- f. The treasurer shall be covered by a fidelity bond protecting the Commission's assets in a form and amount to be determined annually by the commissioners. Said bond to be paid for by the Commission.

2. **Executive Director/Administrator:**

- a. The Administrator shall serve as Executive Director of the Commission and shall be a licensed New Jersey Insurance Producer who shall be experienced in risk management matters and self-funded entities.
- b. The Administrator shall have the following duties and responsibilities:
 - i) Carry out the policies established by the commissioners and to otherwise supervise the management of the Commission.
 - ii) Advise the commissioners on risk management matters and shall prepare a draft Risk Management Plan.
 - iii) Prepare the Commission's budget, compile and bill assessments.
 - iv) Maintain underwriting files, secure insurance and excess insurance as authorized by the Commission and prepare new members submissions for review of the commissioners.
 - v) Prepare draft requests for proposals for services to be provided by servicing organizations and monitor the performance of the service companies.
 - vi) Prepare filing required by state regulations.
 - vii) Coordinate in conjunction with the Commission's secretary the meeting agenda, minutes, elections, contracts, and maintain the Commission's official records and office.
 - viii) Maintain the Commission's general ledger, accounts payable and accounts receivable function.
 - ix) Perform such other duties as provided for by the Commissioners, these rules and regulations, and the laws and regulations of the State of New Jersey.
- c. The Administrator shall assume overall executive responsibility for the operations of the Commission except that the Administrator shall not be

responsible for the errors and omissions of any other servicing organization except as to generally monitor the compliance of said organization with the directives of the Commissioners, its Service Provider contract, or the applicable statutes and regulations as to the form and timeliness of said undertaking. For example, the Executive Director shall be responsible to verify the issuance of excess or reinsurance policies, and the timely receipt of said policies by the Commission.

- d. The Administrator shall be bonded in a form and amount acceptable to the Commissioner. The Administrator shall also be covered by Errors and Omissions insurance, said coverage is to be paid by the Commission.

3. **Auditor:**

The auditor shall be an independent Certified Public Accountant (CPA) or a registered municipal accountant (RMA) who has evidenced the ability and experience to properly examine an insurance commission. The auditor shall conduct the annual audit of the Commission and shall perform such other duties as provided for by the Commissioners, these rules and regulations and the laws and regulations of the State of New Jersey.

4. **Attorney:**

- a. The Commission attorney shall be admitted to the New Jersey Bar and shall provide advice to the Commission on legal matters such as advising the commissioners of their obligations and responsibilities under Article 3 of NJSA 40A:10-1 et seq , these rules and regulations and other pertinent law such as the Open Public Meetings Act.
- b. The attorney shall have the following responsibilities:
 - i) The attorney shall advise the Commission as to the appropriateness of claim settlements recommended by the Claims Administrator.
 - ii) The attorney shall advise the commissioners on the selection of counsel to represent the Commission Members in the defense of claims. The Commission attorney may also provide representation concerning incidental aspects of claim matters such as motions where it is more expeditious, cost effective or otherwise to do so. However, the attorney or any member of the attorney's law firm shall not defend claims which are the responsibility of the Commission without the authorization of the Commissioners.

- iii) The attorney shall perform such other duties as provided for by the Commissioners, these rules and regulations and the laws and regulations of the State of New Jersey.

5. **Actuary:**

The actuary shall certify the actuarial soundness of the Commission and shall report to the Commissioners in a manner and at such times established by them, and shall provide such actuarial reports as required by the Department. The actuary shall certify claim reserves, reserves for “Incurred but Not Reported” (IBNR) losses, and unearned assessments and shall comment on the adequacy of the budget.

- 6. All Commission professionals shall be retained on a contractual basis which shall be approved by the Commissioners.
- 7. Commission Professionals shall be compensated for their services pursuant to written fee guidelines submitted annually and approved by a majority of the Commissioners. The written fee schedule shall be part of the official contract.

Servicing Organizations:

- 1. The Commission may contract to have the following services performed:
 - a. Actuarial services
 - b. Claims Administration
 - c. Cost containment services
 - d. Loss prevention/safety engineering services
 - e. Legal services
 - f. Auditing services
 - g. Financial services
 - h. Compilation and maintenance of the Commission’s underwriting file
 - i. Coordination and preparation of coverage documents
 - j. Risk selection and pricing
 - k. Excess insurance or reinsurance producer services
 - l. Member assessment and fee development
 - m. Report preparation
 - n. Other duties as designated by the Commission
- 2. The Commission may at its option contract for these services from different servicing organizations.

3. a.) No servicing organization of the Commission or their employees, officers or directors shall have either a direct or indirect financial interest in the administrator of the Commission or be an employee, officer or director of the administrator unless notice of such interest has been provided to the Commissioners and members.

b.) No administrator of the Commission, or their employees, officers or directors shall be an employee, officer or director of, or have either a direct or indirect financial interest in, a servicing organization of the Commission, or the insurance producer that may be appointed by that Commission unless notice of such interest has been provided to the Commissioners and members.

c.) Any employee, officer or director of the administrator or servicing organization shall disclose to the Commissioners, any direct or indirect financial interest such employee, officer or director has in any other administrator, servicing organization or insurance producer.
4. Each service contract shall include a clause stating “unless the Commissioners otherwise permit, the servicing organization shall handle to its conclusion all claims and other obligations incurred during the contract period.”
5. Each Servicing Organization shall provide a surety bond and Errors and Omissions coverage if required by law, in a form and amount acceptable to the Commissioner.
6. All officers, employees and agents, including the Administrator and Servicing Organization of the Commission, on the final day of their contract or employment shall surrender and deliver to their successors all accounts, funds, property, records, books and any other material relating to their contract or employment, or if no successor has been designated, delivery shall be made to the Administrator or Commission Chairperson.

Indemnification of Officers and Employees:

1. The Administrator, Claims Service Provider(s), Producer, Risk Management Consultant(s) and such others as are required by regulation to do so, shall provide Errors and Omissions coverage in a form satisfactory to the Commissioner. The Commissioners may also require other professionals to provide evidence of Errors and Omissions coverage, and any other coverage as a requirement of their contract.
2. Except to the extent covered by Errors and Omissions insurance as may be required, as set forth above, the Commission shall indemnify and defend any past, present or future Commissioner, and may indemnify such other officials or

professionals or service providers as the Commissioners determine, for claims arising from an act or omission of such Commissioner, official or employee within the scope of the performance of such individual's duties as Commissioner, officials, professional or employee within the scope of the performance of such individual's duties as Commissioner, official, professional or employee. Such indemnification shall include reasonable cost and expenses incurred in defending such claims. Nothing contained herein shall require the Commission to pay punitive damages or exemplary damages or damages arising from the commission of a crime by such an individual and the Commission shall not be required to provide for the defense or indemnification of such an individual when the act or omission which caused the injury was the result of actual fraud, malice, gross negligence or willful misconduct of such individual or in the event of a claim against such an individual by the State of New Jersey or if such Commissioner, official, professional or employee is either covered, or required to be covered by errors and Omissions liability insurance. The determination as to whether an individual's conduct falls within any of the above exceptions shall be made by the Commissioners. Nothing herein contained is intended to shield omission or wrongdoing which would not customarily be covered by Errors and Omissions insurance if same had been required of said employee or appointed official.

3. A present, past or future Commissioner, official, professional or employee of the Commission shall not be entitled to a defense or indemnification from the Commission unless:
 - a. Within ten (10) calendar days of the time he or she is served with the summons, complaint, process, notice or pleading, he or she delivers the original or exact copy to the Commission Chairman with a copy to the Commission attorney, together with a request that the Commission provide for his or her defense; and
 - b. In the event the Commission provides a defense or indemnification, he or she cooperates in the preparation and presentation of the defense with the attorney selected to defend the case; and
 - c. Except in those instances where a conflict of interest exists, as determined by an attorney selected by the Commission to handle such matters, the past, present or future Commissioner, official, professional or employee shall agree that the Commission and its counsel shall have exclusive control over the handling of the litigation.
4. The foregoing right of indemnification shall not be exclusive of any other rights to which any Commissioner, official, professional or employee may be entitled as a matter of law or which may be lawfully granted to him or her; and the right to indemnification hereby granted by this Commission shall be in addition to and not in restriction or limitation of any other privilege or power which the

Commission may lawfully exercise with respect to the indemnification or reimbursement of a Commissioner, official, professional or employee; except that in no event shall a Commissioner, official, professional or employee receive compensation in excess of the full amount of a claim and reasonable costs and expense incurred in defending such claim.

5. Expenses incurred by any Commissioner, official, professional or employee in defending an action, suit or proceeding may be paid by the Commission in advance of final determination of such action, suit or proceeding as authorized by the Commission in a specific case upon receipt of an undertaking by or on behalf of such member or officer to repay such amount in the event of an ultimate determination that his or her conduct was such as to fall outside the scope of coverage under this indemnification provision.

Advisory Committees:

1. From time to time, the Commission Chairperson may establish advisory committees and may appoint any individual to serve on these committees.

2. Loss Prevention Committee:

a. Membership: Each member shall appoint one of its management employees to serve as the safety coordinator, for the member. The safety coordinator shall serve as the representative of the member on the Commission's Safety Committee. The member shall also designate a management employee to serve as alternate safety coordinator whenever the safety coordinator is unable to serve. The safety coordinator and the alternate shall serve at the pleasure of the member and shall perform those duties specified in the Commission's Loss Control Program.

b. The Commission's safety committee shall consist of the Commission's safety director and the safety coordinator from each member. The alternate safety coordinator from each member may also attend meetings of the safety committee.

c. At the beginning of each Commission year the safety committee shall select a chairperson to preside over meetings of the committee.

d. Duties: The safety committee shall meet at least quarterly and shall have the following duties or responsibilities.

i) Confer with the Commission's safety director to develop a comprehensive safety and loss control program.

ii) Monitor all accident trends and frequency of accident in order to identify problem areas and local unit activities and

programs requiring more frequent loss control surveys and evaluations.

- iii) Assist in the development of a safety educational program that will include visual aids, equipment, etc.
- iv) Make recommendations to the Commission for policies that will implement a comprehensive safety and loss control program for the Commission and the member local units.
- v) Perform such other duties that are assigned by the Commission Commissioners or required by law.

Risk Managers:

1. Each member entity shall have the option to appoint an Insurance Producer as a Risk Management Consultant who shall not be a Commissioner or employed by or under contract to the Insurance Commission, or the New Jersey Counties Excess Joint Insurance Fund, as an Administrator or a servicing organization. This restriction shall extend to all officers and employees of the service provider, as well as any other business entity in which the service provider or any of the aforementioned persons has a direct or indirect interest.
2. The Risk Management Consultant's specific responsibilities shall include, but not be limited to:
 - a.) Evaluation of the member's exposures.
 - b.) Explanation of the various coverages available from the Commission and assisting the member in the selection of proper coverage.
 - c.) Preparation of applications, statements of values, etc. required by the Commission.
 - d.) Review of the member's assessment and assisting in the preparation of the local unit's insurance budget.
 - e.) Assisting in the claims settlement process.
 - f.) Review of losses and engineering reports and providing assistance to the member's safety committee.
3. The Risk Management Consultant(s) shall be appointed in conformance with the Local Public Contracts Law.
4. If the option to appoint a Risk Management Consultant is exercised by a member entity, such entity shall be responsibly to pay the Consultant's fee. This fee shall be paid quarterly and each affected member's assessment shall separately identify

the fee to be paid to the Risk Management Consultant. In the event a member changes its Risk Management Consultant during a Commission Year, the Commission shall prorate the Risk Management fee.

ARTICLE IV - OPERATION OF THE COMMISSION

General Operation:

1. The Commission shall be subject to and operate in compliance with the provisions of the Local Fiscal Affairs Law (N.J.S.A. 40A:5-1 et seq.), the Local Public Contracts Law (N.J.S.A. 40A:11-1 et seq.) and regulations (including but not limited to N.J.A.C. 5:34) and the various statutes authorizing the investment of public funds..
2. The Commission shall be considered a local unit for purposes of the Local Public Contracts Law (N.J.S.A. 40A:11-1 et seq.) and shall be governed by the provisions of that law in the purchase of any goods, materials, supplies and services.
3. The Commission shall be operated with sufficient aggregate financial strength and liquidity to assure that all obligations will be promptly met. The Commission shall prepare a financial statement on a form acceptable to the Commissioners showing the financial ability of the Commission to meet its obligations.
4. All monies, assessments, funds and other assets of the Commission shall be under the exclusive control of the Commissioners.
5. The Commission shall adopt a resolution designating a public depository or depositories for its monies pursuant to N.J.S.A. 40A:5-14. The resolution shall also designate a person to be custodian of funds for the Commission and shall authorize the custodian to invest temporarily free balances of any claim or administrative accounts periodically as authorized by law. The custodian of funds shall possess a Certified Municipal Finance Officer certificate issued pursuant to N.J.S.A. 40A:9-140.2. The custodian shall quarterly report to the Commissioners on investment and interest income.
6. All books, records, files, documents and equipment of the insurance Commission are the property of the Commission and shall be retained by the Commission Administrator at the discretion of the Commissioners in accordance with a record retention program adopted by the Commission. All books, records, files and documents of the Commission shall be retained for not less than five years. The Commission shall also retain claims information

Risk Management Plan:

The Commissioners shall prepare or cause to be prepared, a Risk Management Plan for the Commission including all information detailed in N.J.A.C. 11:15-2.6(e) and or 11:15-3.6(d) as appropriate. The Risk Management Plan shall be adopted and approved by resolution of the Commissioners.

Financial Statement and Reports:

1. The Commissioners shall provide its members with periodic reports covering the activities and status of the Commission for the reporting period. The reports shall be made at least quarterly, and may be made more frequently at the direction of the Commissioners, and shall include, but not be limited to, the minutes, the Administrator's report, the Treasurer's report, and a summation of Commission activity, including comments on previously reported claims and newly reported claims, and any other information required by the Commissioners. The Treasurer's report shall include budget status, account balances, claims information, investment status, earnings and the costs of making investments.

2. A sworn annual report in a form prescribed by the Commissioners shall be prepared by the Commission, and be made available to each Commission member not later than one hundred eighty (180) days after the end of each Commission year. The report shall be accompanied by an annual audited statement of the financial condition of the Commission prepared by the Auditor, and performed in accordance with generally accepted accounting principles.

Coverages:

The Commission may offer coverage to its members for the following purposes:

1. To insure against any loss or damage however caused to any property, motor vehicles, equipment or apparatus owned by it, or owned by or under the control of any of its departments, boards, agencies or commissions;
2. To insure against liability resulting from the use or operation of motor vehicles, equipment or apparatus owned by or controlled by it, or owned by or under the control of any of its departments, boards, agencies or commissions;
3. To insure against liability for its negligence and that of its officers, employees and servants, whether or not compensated or part-time, who are authorized to perform

4. any act or services, but not including an independent contractor within the limitations of the "New Jersey Tort Claims Act" (N.J.S.59:1-1 et seq.);
5. To insure against any loss or damage from liability as established by chapter 15 of Title 34 of the Revised Statutes;
6. To provide contributory or noncontributory self-funded, or partially self-funded, health benefits to employees or their dependents, or both, in accordance with rules and regulations of the Director of the Division of Local Government Services in the Department of Community Affairs. The establishment and operation of a Commission to provide health benefits by a local unit prior to the effective date of P.L.2000, c.126 (C.52:13H-21 et al.) is hereby validated; however, any such health benefits Commission shall comply with all rules and regulations promulgated by the director pursuant to this subsection.

Services:

The Commission may also provide its members with safety and loss control programs and may jointly purchase or lease, on behalf of its membership, safety and loss control services, training, equipment and apparatus, in connection with the provision of the coverage set forth above.

ARTICLE V - MEETINGS AND RULES OF ORDER

1. **Annual Organization Meeting:**

On or before January 15th the beginning of the Commission year, the Commissioners shall meet to elect officers and to appoint professionals and servicing organizations and conduct such other business as is necessary. The time and place for the meeting shall be established by the Chairperson, and the Secretary shall send written notice to the clerks of participating local units at least two (2) weeks in advance.

2. **Business Meetings:**

The Commissioners shall establish an annual schedule of meetings to conduct the business of the Commission.

3. **Special Meetings:**

The Chairperson or two (2) Commissioners may call a special meeting by notifying the Commission's Secretary at least three (3) days in advance. The Secretary shall notify the Commissioners by telephone.

4. **Quorum:**

The quorum for a meeting of Commissioners shall be a majority of the regular Commissioners.

5. **Conduct Of Meetings:**

- a. All meetings of the Commission shall be subject to the rules and regulations of the Open Public Meetings Act. (N.J.S.A. 10:4-6 et.seq.)
- b. Unless otherwise provided in these rules and regulations, or in the laws or regulations of the State of New Jersey, "Robert's Rules of Order" shall govern the conduct of all meetings.
- c. The Secretary shall cause written minutes to be maintained of all Commission meetings, and shall cause the minutes to be made available to the Commissioner upon request. In addition, the Secretary shall tape record open sessions for clarity in preparing the minutes. Said meeting tape shall be maintained for 180 days or until the meeting minutes are approved, whichever occurs first. There shall be no tape recording of closed session meetings.

7. Amendments to the Rules and Regulations

- a. Any commissioner may propose an amendment to the bylaws by filing the proposed amendment in writing with the Secretary.
- b. Upon receipt of a proposed amendment, the Secretary shall notify the Chairperson who shall schedule a hearing to be held not more than forty-five (45) days from the date the amendment was filed. The Secretary shall notify in writing all Commissioners of the hearing date and shall send all Commissioners and members a copy of the proposed amendment. Notice shall be given to the **Freeholder Commission** Director and County Administrator.
3. The amendment may be adopted by the commissioners upon the completion of the hearing.

ARTICLE VI - BUDGETS

- A. On or before November 15 of each year, the Commission shall prepare the budget for the upcoming fiscal year. The budget shall

identify the proposed items and amounts of expenditure for its operations, the anticipated amounts and sources of assessments and other income to be received during the fiscal year and the status of the self insurance or loss retention accounts. The budget shall be prepared on a basis that does not recognize investment income or discounting of claim reserves, but recognizes all anticipated or forecasted losses and administrative expenses associated with that fiscal year.

B. A copy of the Commission's proposed budget shall be made available to each member at least two (2) weeks prior to the time scheduled for its adoption. No budget shall be adopted until a hearing has been held in accordance with N.J.S.A. 40A:4-1 et. seq. giving all members the opportunity to present comments or objections.

C. Not later than December 1st of each year the Commissioners shall adopt by majority vote the budget for the Commission's operation for the coming fiscal year.

E. An adopted budget may be amended by majority vote of Commissioners.

ARTICLE VII - ASSESSMENTS

Annual Assessment

1. In November of each year, the Executive Director/Administrator shall compute each member's assessments for the upcoming Commission year, which shall consist of an amount allocated for the administrative account plus specific assessment to establish and/or replenish the claim or loss retention trust fund account for each type of coverage provided by the Commission and in which such member participates.

2. The annual assessment of each participating local unit shall be its pro rata share of the Commission's budget for the upcoming year for each line of coverage provided to the member.

3. The calculation of pro rata shares shall be based on each member's manual premium by Commission year for that line of coverage. To the extent possible, the Commission shall use experience modification formulas in computing manual premiums. Unless otherwise approved by the Commissioners, the assessment for Worker's Compensation and Employer's Liability shall be based upon the experience rating plan provided for in the New Jersey Worker's Compensation and Employer's Liability Insurance Manual on file with the Commissioner of Banking and Insurance. The Commissioners may also adopt a capping formula which limits the increase in any member's

assessment to the Commission-wide average increase plus a percentage established by the Commissioners.

4. The total amount of each member's annual assessment shall be certified by majority vote of the Commissioners to the governing body of each participating local unit at least one (1) month prior to the beginning of the next fiscal year.
5. The annual assessment shall be paid to the Commission in installments, to be determined by the Commissioners.
6. The Treasurer shall deposit each member's assessment into the appropriate accounts, including the administrative account and the claim or loss retention Trust Fund account.
7. If a member joins the Commission or elects to participate in a line of coverage after the start of the Commission year, such member's assessments and supplemental assessments shall be reduced in proportion to that part of the year which had elapsed.

Supplemental Assessments:

1. The Commissioners shall by majority vote levy upon the member local units additional assessments wherever needed to supplement the Commission's claim, loss retention or administrative accounts to assure the payment of the Commission's obligations.
 - a. All supplemental assessments shall be charged to the members by applicable Commission year, and shall be apportioned by that year's assessments for that line of coverage.
 - b. All members shall be given at least thirty (30) days advance written notice of the Commission's intention to charge an additional assessment.
 - c. Members shall have thirty (30) days to pay the Commission from the due date established by the Commissioners at the time any supplemental assessment is adopted. Whenever possible, the due date shall be no sooner than the beginning of the Commission's next fiscal year.

Insolvency And/Or Bankruptcy Of Commission Members:

The insolvency or bankruptcy of a member does not release the Commission, or any other member, of joint and several liability for the payment of any claim incurred by the

member during the period of its membership, including, but not limited to, being subject to and liable for supplemental assessments.

ARTICLE VIII - REFUNDS

- A. Any monies for a Commission year in excess of the amount necessary to fund all obligations for that fiscal year as certified by an actuary may be declared to be refundable by the Commission.
- B. A refund for any fiscal year shall be paid only in proportion to the member's participation in the Commission for such year. Payment of a refund shall not be contingent on the member's continued membership in the Commission.
- C. The Commission may apply a refund to any arrearage owed by the member to the Commission. Otherwise, at the option of the member, the refund may be retained by the Commission and applied towards the member's next annual assessment.

ARTICLE IX - TRUST FUND ACCOUNTS, INVESTMENTS AND DISBURSEMENTS

Establishment of Trust Fund Accounts

- 1. By resolution, the Commission shall designate a public depository or depositories for its monies pursuant to N.J.S.A. 40A:5-14. The resolution shall also designate a person to be custodian of funds for the Commission and shall authorize the custodian to invest temporarily free balances of any claim or administrative accounts periodically as authorized by law. The custodian shall report to the commission quarterly on interest and interest/income
- 2. The Commission shall establish a separate Trust Fund Account from which monies shall be disbursed solely for the payment of claims, allocated claim expenses and excess insurance or reinsurance premiums designated as the Claims or Loss Retention Fund Account.
 - a. Other than for claims, allocated claims expense, or excess insurance premiums, no transfers or withdrawals may be made from a claim or loss retention account without the approval of the commissioners.
 - b. The Commission shall maintain accounting records allocating all income, disbursements, and assets in the Claims account by line of coverage and by Commission year. Accounting records for closed Commission year(s) shall be allocated by member. Accounting records for loss fund contingency or excess loss contingency shall also be allocated by member.

3. The Commission shall also establish an administrative account which shall be utilized for payment of the Commission's general operating expenses, loss prevention activities, data processing services, and general legal expenses. The Commission shall maintain accounting records for the administrative account per 2(b) above.

Investments

1. The balance of any account shall be invested to obtain the maximum interest return practical. All investments shall be in accordance with the Commission's cash management plan and consistent with the statutes and rules governing the investment of public funds by local governments and pursuant to N.J.S.A. 40A:10-10b.
2. The investment and interest income earned by the investment of the assets of each claim or loss retention account shall be credited to each account.
3. The investment and interest income earned by investment of the assets of the administrative account shall be credited to that account.

Disbursements

1. Prior to any commitment or agreement requiring the expenditure of funds, the custodian of the Commission's assets shall certify as to the availability of sufficient unencumbered funds to fully pay all charges or commitments to be accepted.
2. All disbursements, payments of claims or expenditure of funds must be approved by a majority vote of the Commissioners.
3. Notwithstanding numbers 1 and 2 above, the Commission may provide for the expedient resolution of certain claims by designating the Commission's Administrator or service organization as a "certifying and approving officer" pursuant to N.J.S.A. 40A:5-17. The Commission may authorize the certifying and approving officer to approve for payment any specified claims in an amount not to exceed an amount approved by the Commissioner in the Plan of Risk Management. The Commission shall establish such other procedures and restrictions on the exercise of this authority as the Commission deems appropriate.
4. Upon approval, the certifying and approving officer shall certify the amount and particulars of such approved claims to the custodian of the Commission's assets, directing that a check for payment be prepared.

5. Each month, the certifying and approving officer shall prepare a report of all claims approved since the last report, detailing the nature and the amount of the claim, the payee, the reasons supporting payment and any other pertinent information. This report shall be reviewed and approved or rejected by vote of the Commissioners at their next regularly scheduled meeting. If any payment is not approved, appropriate action shall be taken.

6. All requests for payments must be accompanied by a detailed bill of items or demand, specifying particularly how the bill or demand is made up, with the certification of the party claiming payment that it is correct, and shall be certified by an officer or duly designated agent or employee of the Commission having knowledge of the facts that the goods have been received by, or the services rendered to the Commission. In the case of claims or losses to be charged against any loss fund, the Commission's claims administrator shall certify as to the claims correctness and validity.

7. All claims shall be paid by check. The checks shall be signed by two persons so designated by the Commissioners. Payment of claims may be made by wire transfer.

8. All claims or other disbursements approved for payment by the Commission shall be recorded in a claims register maintained by the custodian of the Commission's assets.

ARTICLE X - CONFLICT OF INTEREST

- A. All officials or employees of a member local unit or any members of the family of such officials or employees shall comply with N.J.S.A. 40A: 22.1 et. seq. (The "Local Government Ethics Law").

ARTICLE XI - VOLUNTARY DISSOLUTION OF THE COMMISSION

- A. If the Commissioners deem it in the best interest of the members to dissolve the Commission, they shall by majority vote direct that a written Plan of Dissolution be prepared.
- B. The Plan of Dissolution must provide for the payment of all unexpired losses of the Commission and its members, including all incurred but not reported losses, as certified by an actuary, before any assets of the Commission or the trust fund accounts may be used for any other purpose.
- C. Upon completion of the plan, the Chairperson shall call a general meeting of all Commissioners who shall review the plan and make any appropriate amendments. By

majority vote, the Commissioners may recommend to the County that the Commission be dissolved in accordance with the Plan of Dissolution.

- D. The Cumberland County Board of ~~Freeholders-Commissioners~~ must by resolution vote to accept the Plan of Dissolution in order to dissolve the Commission.
- E. Such Plan of Dissolution shall contain a statement of the Commission's current financial condition computed both on a statutory basis and according to generally accepted accounting principles as attested to by an independent certified accountant.

ARTICLE XII - CLAIMS HANDLING PROCEDURE

CLAIMS HANDLING PROCEDURE (HEALTH INSURANCE)

- A. Compliance: The Commission shall comply with the requirements of N.J.S.A. 17B:30-13.1 and 13.2 and N.J.A.C. 11:2-17 and N.J.A.C. 11:15-3.22.
- B. Registration of Claims: Covered individuals shall submit claims to the Third Party Claims Administrator (TPA) retained by the Commission. Each covered employee shall have an identification card, which contains the name and telephone number of the TPA. Claim reporting forms shall be made available to each participant.
- C. Claims Response: Upon receipt of the initial notice of claim, the TPA shall process the information in the following manner:
 - 1. Validate that the person has coverage.
 - 2. Determine if claim is eligible.
 - 3. Calculate the amount payable based upon the plan or benefits deductible, coinsurance, any cost containment features in the plan, and coordination of benefits (COB) factors.
 - 4. Pay valid claims or issue notice of rejection.
 - 5. If a notice of rejection is issued, the reason for said rejection shall be stated thereon.
- D. Periodic Review of Pending Claims: All pending claims will be reviewed not less than monthly. The TPA shall submit a report to the Commission not less than quarterly.
- E. Approval of Payments: The Commission shall specify in the contract the TPA's claims payment authority.
- F. Confidentiality:

1. The complaint handling procedure shall provide for the confidentiality of the claimant's identity as required by N.J.A.C. 11:15-3.22. All Employee claims information is privileged and confidential and shall not be included as a part of any open public record.
2. Commissioners and the officials of the member local unit shall not have access to any employee claim information which reveals the identity of any individual plan participant.
3. All claims are to be filed, and all inquiries are to be handled, directly with the Third Party Administrator. All employees of the Third Party Administrator shall execute a non-disclosure statement to protect the identity of the plan participants.
4. Only Commissioners members and necessary Commission professionals shall participate in any closed session discussion of claims. These claims discussions, whether general or specific to a coverage dispute, shall at all times be confidential and anonymous so that the identity of the local unit and/or claimant cannot be ascertained. When necessary, as in a specific claim dispute, the anonymity of the claimant shall be accomplished by assigning a blind claim number and deleting all references to the individual's name and place of employment. The claimant may demand that the matter be handled with disclosure of his identity by so indicating in writing to the Commission.
5. Documents identifying the employee, or from which the employee's identity might be deduced, shall not be accessible to any persons other than the Third Party Administrator, Program Manager, Commission Attorney, or duly appointed claim auditors when such records are needed to verify the accuracy of claim data as part of an audit.
6. Any person having access to claim information must sign a written non-disclosure statement.

G. Disputed Claims Appeal Procedures

1. If the plan participant is dissatisfied with the determination of the claim processor, the plan participant may appeal in writing the processor's determination to the TPA's Services Management Review Team, who shall notify the plan participant in writing of their determination. The plan participant shall, at that time, be advised that the determination may be appealed to the Commission's Executive Committee and that, at the plan participant's written request, the appeal may be made with the identity of the plan participant revealed. The plan participant's identity shall be revealed only upon the written

request of the participant. A copy of this communication with the plan participant's name shall be sent to the Program Manager.

2. The plan participant may appeal an adverse determination concerning a claim to the Executive Committee by forwarding a copy of the determination letter issued by TPA to the Program Manager, who shall place it on the agenda for a closed session discussion at the next regularly scheduled meeting of the Commission, unless the appeal is received seven (7) business days or fewer prior to the next meeting, in which case it shall be placed on the ensuing meeting agenda. Prior to distribution of any writing concerning this appeal, all reference to the plan participant or the Town shall be stricken. The Program Manager shall review the claim and make a written recommendation to the Executive Committee prior to their deliberation regarding same. Whenever practical, the Executive Committee shall render its decision upon conclusion of the discussion at the appeal meeting, and if the plan participant is not present, advise the plan participant in writing of the determination and the reasons therefore within five (5) days.
3. If the plan participant is dissatisfied with the Executive Committee's determination, the plan participant may appeal this determination to the independent appeal organization designated by the Commission annually for a non-binding determination pursuant to fair, informal procedures adopted from time to time.
4. If the plan participant is dissatisfied with the determination of the independent appeal agency, the plan participant may exercise any remedies provided by law.

CLAIMS HANDLING (OTHER THAN HEALTH CLAIMS)

Claims Reporting:

Upon receipt of the initial notice of a claim, the member shall immediately forward the notice of claim and any other information available to the claims administrator and, where appropriate, to the Commission's attorney for initial contact, investigation, court actions or other appropriate response.

Registration Of Claims:

Upon receipt of initial notice of claim, whether by service of process, notice of claim or petition or otherwise, the claims administrator shall cause each claim to be numbered, and to be included on a monthly report to the Executive Director. The monthly report shall set forth the name of the claimant, the nature of the claim, the type insurance coverage claimed against, and to the extent known, and an approximate estimate of the magnitude of the potential loss. This report shall be considered confidential.

Notice Of Request for Settlement Authority:

Whenever an investigation discloses that the prompt, fair and equitable settlement of a claim is appropriate and possible, and such settlement exceeds the authority of the claims administrator, the claims administrator shall submit to the Commission administrator for review at a Commissioners meeting, a request for settlement authority. This notice shall be on forms approved by the Commissioners and shall set forth identifying information concerning the claim, recommendations where appropriate concerning the legal liability of the Commission, a summary of investigative work concerning the merits of the claim and the reasons underlying the recommended settlement authority.

Approval Of Payments And Settlements:

Whenever the Commission shall make any payment or settlement of any claim, a notation thereof identifying the claim, and the amount paid shall be entered upon a ledger of claims paid.

ARTICLE XIV - COMPLAINT HANDLING PROCEDURE

- A. Whenever any interested party shall submit a complaint in writing to the Commission, the executive director/administrator, or any member of the Commission, a copy thereof shall be forthwith communicated to the Commissioners for consideration at its next regularly scheduled meeting.
- B. At said meeting the Commissioners shall consider the complaint, and by recorded vote take such action as might be appropriate.
- C. The complaining party, and the Commissioner from the local unit shall receive written notice of the Commissioners findings. The written notice to the complaining party, may where appropriate, include an opportunity for the complaining party to have a hearing concerning his/her complaint before the Commissioners.
- D. The shall keep a separate record of all complaints received and the disposition of same.
- E. If the complaining party is dissatisfied with the Commissioners decision, the complaining party may appeal this determination to the independent appeal organization or arbitrator designated by the Commission annually.
- F. If the complaining party is dissatisfied with the determination of the independent appeal agency or arbitrator, the complaining party may exercise any remedies provided by law.

ARTICLE XV - OTHER CONDITIONS

Inspection And Audit:

The Commission shall be permitted but not obligated to inspect, at any reasonable time, the workplaces and operations of each member covered by this agreement. Neither the right to make inspections nor the making thereof nor any report thereon shall constitute an undertaking on behalf of or for the benefit of the member or others, to determine or warrant that such workplaces, operations, are safe or healthful, or are in compliance with any law, rule or regulation.

The Commission shall be permitted to examine and audit the member's payroll records, general ledger, disbursements, vouchers, contracts, tax reports and all other books, documents and records at any reasonable time as far as they show or tend to show or verify the amount of remuneration or other premium basis, or relate to the subject matter of this agreement.

Notice Of Injury:

When an injury occurs, written notice shall be given by or on behalf of the member to the Commission or any of its authorized agents as soon as practical. Such notice shall contain particulars sufficient to identify the member and also reasonably obtainable information respecting the time, place and circumstances of the injury, the names and addresses of the injured and of available witnesses.

Notice Of Claim Or Suit:

If claim is made or formal petition or a suit or other proceedings are brought against the member, it shall immediately forward to the Commission every demand, notice, summons or other process received by the member or its representative.

Assistance And Cooperation Of The Participant:

The member shall cooperate with the Commission and upon the Commission's request, shall attend hearings and trials and shall assist in effecting settlements, securing and giving evidence, obtaining the attendance of witnesses and in the conduct of suits or proceedings. The member shall not, except at its own cost, voluntarily make any payment, assume any obligation or incur any expense other than for such immediate medical and other services at the time of injury as are required by the Workers' Compensation Law.

Action Against Commission:

No action shall lie against the Commission unless, as a condition precedent thereto, the Member shall have fully complied with all the terms of this agreement, not until the amount of the member’s obligation to pay shall have been finally determined either by judgment against the member after actual trial or by written agreement of the member, the claimant and the Commission. Any person or organization or the legal representative thereof who has secured such judgment or written agreement shall thereafter be entitled to recover under this agreement to the extent of the protection afforded by this agreement. Nothing contained in this agreement shall give any person or organization any right to join the Commission as a co-defendant in any action against the member to determine the member’s liability.

Bankruptcy or insolvency of the member shall not relieve the Commission of any of its obligations.

Subrogation:

In the event of any payment under the agreement, the Commission shall be subrogated to all rights of recovery therefore of the member and any person entitled to the benefits of this agreement against any person or organization and the Member shall execute and deliver instruments and papers and do whatever else is necessary to secure such rights. The member shall do nothing after loss to prejudice such rights.

Conformance With Statute:

In the event any portion of these rules and regulations conflict with any statute or administrative regulation, the provision of any such statute or administrative regulation shall control to the extent it conflicts.

THUS DONE, READ AND PASSED in my office in Cumberland County, State of New Jersey.

COUNTY OF CUMBERLAND INSURANCE COMMISSION

BY: _____
XXXXXXXX, CHAIRMAN

ATTEST: _____
XXXXXXXX, VICE CHAIRMAN