

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – APRIL 1, 2021
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Present
Kim Wood	Present
Gerald Seneski	Present

ALTERNATE FUND COMMISSIONER:

Jody Hirata	Absent
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FUND PROFESSIONALS PRESENT:

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

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Melissa Strickland, Cumberland County
Michelle Key, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Bonnie Ridolfino, Hardenbergh Insurance Group
Joseph Henry, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Scott Brown, SG Risk
Karen Beatty, Qual-Lynx
Chris Roselli, Qual-Lynx
Edward Cooney, Conner Strong & Buckelew
Robyn Walcoff, PERMA
Jennifer Conicella, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF FEBRUARY 11, 2021

Moved: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report: Attached on **Page 4** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of February 1, 2021 to February 28, 2021. There were 2 certificates of insurance issued during this period.

MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT

Moved: Commissioner Seneski
Second: Commissioner Wood
Vote: Unanimous

NJ Excess Counties Insurance Fund (CELJIF) – NJ Counties Excess Joint Insurance Fund (CELJIF) - The NJCE held its re-organizational meeting on February 25th via zoom conference. A summary report of the meeting is included in the agenda on **Pages 4-8**. The next NJCE meeting is scheduled for April 22, 2001 at 9:30 via Zoom.

Executive Director Stokes said Ross Angilella was elected as Chair of the CELJIF and our friend Tim Sheehan was elected as Secretary, and our own Kim Wood will be serving on the Finance Committee. CELJIF Executive Director, Joseph Hurbash will be touching on the renewal and the impact on the 2021 budget.

Mr. Hrubash, said this is a very hard commercial market and probably the worst market since the mid 1980's and as a result, the CELJIF introduced the 2021 budget, not knowing where the numbers in the structure of the program would end up. On December 31 the budget was adopted at an 8% increase overall. However, the results of the marketing and changing structure developed a much higher delta than anticipated. There is no immediate concerns because the CELJIF is in great financial condition. The CELJIF Finance Committee will meet next week to discuss how to proceed with the delta. Mr. Hrubash said there was a delta of a million dollars from the 2020 renewal and that was because a carrier dropped out of the business last minute and it cost a lot more money to replace the excess liability layer. In the case of 2021, it was not just one line of coverage; it was every line of coverage. Regardless of whether in a standalone commercial market, in a JIF or an insurance commission everyone has experienced problems with this last renewal.

Executive Director said Senate bill 3375 was also discussed at the last meeting which if passed would weaken the rights to the employers to direct and control the medical care. There have been meetings with the sponsor on this, and the League of Municipalities has gotten involved as well as NJAC. Behind the scenes a lot has been going on and as everyone may know, if passed this could be very detrimental. Executive Director asked Ronnie George to touch on this matter. Ms. George said there was an update yesterday that the Senator will be meeting with them in the next two weeks and that the Bill will probably be flushed. Ms. George said if the bill passes the employer will not have control of the medical care, except for the initial visit. Mr. Hrubash said there were over 100 people that group phone call. The approach here, has been in conjunction with the MEL and Mr. Hrubash and David Grubb met with the Sponsors office on the bill and went through the issues with it. In that meeting it was indicated that we were not the only ones that have reached out to them that there have been a lot of people. Mr. Hrubash said it looks as though this bill is not going to get off the ground and it may resurface at a later time, however, is confident that this will not become an issue for our JIFs or insurance commissions.

Executive Director Stokes said one other piece of good news out of the CELJIF is Ocean County has joined the Fund. Mr. Hrubash worked hard to bring them on and that is a great thing.

Financial Fast Track – Included on **Pages 9-12** of the agenda are the Financial Fast Track reports for the Cumberland County Insurance Commission for December and January. As of January 31, 2021, the Commission has a statutory surplus of **\$20,364**.

NJ CEL Property and Casualty Financial Fast Track (Pages 13-16) – Included in the agenda are the NJ CEL Financial Fast Track Reports for December and January. As of January 31, 2021, the CEL has a surplus of **\$14,087,324**.

Executive Director asked Underwriting Manager Edward Cooney to touch on the 2021 renewal. Underwriting Manager Edward Cooney said to further to what Joe Hrubash was mentioning the renewal is very difficult due to the market and there are many issues going on right now. The marketplace is in what is called a hard market and it has not been this bad since the 80s, which prompted the creation of the insurance funds in the first place. Nonetheless, the joint insurance funds that are well managed like ourselves, are in the best position to battle the hard marketplace. Mr. Cooney said outside of pools such as ours, public entities are suffering greatly from the effects of the marketplace right now, so overall the CELJIF actually had very good results.

2021 Excess Insurance and Ancillary Coverage Policies – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website they should contact the Fund Office.

2021 MEL, MRHIF & NJCE Educational Seminar (Page 17) – As a reminder the 10th Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers

and Purchasing Agents. Attached on page 17 is more information and you can register for the seminars using the below link:

https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

2021 Property & Casualty Assessments - The first assessment payment were due on March 15, 2021. Since the bills were a few weeks late, members were given a grace period to make their payment. The second assessment is due on May 15, 2021.

Zoom Meeting Access Numbers - Meetings until further notice will be conducted virtually via Zoom using the Call in Number: 929-205-6099 and the Meeting ID: 925 2640 9529 or by video link <https://permainc.zoom.us/j/92526409529>. Executive Director said the meeting ID, phone number and Zoom link will remain the same and have been advertised. The Commission will most likely be meeting virtually in June but hopes to meet in person possibly in August.

Next Meeting – A reminder that our next meeting is on June 3, 2021. Executive Director said we will be amending Risk Management Plan at the June meeting just to update a couple of the retention changes that we had and some additional entities that face some minor changes.

SAFETY COMMITTEE REPORT: Safety Director Glenn Prince of JA Montgomery Consulting said the Safety Committee met and discussed a variety of safety topics. Mr. Prince said the next meeting is scheduled for April 14 at 10am via zoom the topics that we will be discussing will be the implementation of our new Learning Management System and scheduled training through May, future loss control visits and a discussion on the new Munich RE safety grant provisions. Mr. Prince said they are encouraging departments to consider submissions for the 2021 fund year. With no questions Mr. Prince concluded the safety committee report.

MOTION TO APPROVE SAFETY COMMITTEE REPORT

Moved:	Commissioner Seneski
Second:	Commissioner Wood
Vote:	Unanimous

CLAIMS COMMITTEE: Jennifer Conicella said the PARs and SARs that were reviewed at the claims meetings will be discussed in Executive Session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 14-21 APRIL BILLS LIST IN THE AMOUNT OF \$83,675.50

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

CEL SAFETY DIRECTOR: Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said as always, 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 discussed the letter on page 27 describing the Munich Re safety grant provisions for 2021 and the scheduled loss control visits on April 23 for the DPW and for the CATs location on Sherman Avenue. These visits are coordinated with Jimmy Near of DPW and he will be providing an escorted tour of all the DPW locations for those visits unless there's any questions that concludes my report. In response to Chairperson Barber, Mr. Prince said the visits will be starting at 8:00 am at the main DPW building in Bridgeton.

RISK MANAGER:

Risk Manager Christina Violetti discussed the Certificate of Insurance Training that was developed called Vendors’ Evidence of Insurance – How to Determine if it Complies with the Insurance Requirements in Your bid Specification/Contract. This training can be presented on site or via Zoom. Any member interested in scheduling a session should contact Christina Violetti.

Ms. Violetti said the Board for the Food Specialization Redevelopment Corporation is now in place and should be added as an insured under the Improvement Authority’s Public Officials Legal Liability Policy through the Commission. The new building construction is complete and should be added to the Improvement Authority’s policy through the Commission. Both coverages would be effective March 1, 2021. Ms. Violetti said this was discussed previously at the December for Insurance Commission meeting at that point we had we had requested authorization to include Food Specialization Redevelopment Corp as an insured under the Improvement Authorities general liability and public officials legal liability policies. There is no financial threat and does not compromise the coverage for other Commission members, and we do request the authority to add the above coverages effective March 1, 2021. In response to Commissioner Wood, Ms. Violetti said the Board is made up of Cumberland County Improvement Authority and Cumberland Empowerment Zone Corporation members.

MOTION TO AUTHORIZE THE ADDITION OF PUBLIC OFFICIALS LEGAL LIABILITY AND PROPERTY COVERAGE FOR THE BOARD OF FOOD SPECIALIZATION REDEVELOPMENT CORPORATION

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

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report as of February 28, 2021 and the PPO Penetration Report. Ms. Beatty said February there were 35 bills repriced for total charges of \$24,088 and the savings on those bills was \$14,908 or 62% savings so far this year at a 72% savings or \$97,598.

CLAIMS SERVICE: Claims Manager Amy Ziders reported on the 2020 Stewardship Report. The Stewardship report for fund years 2018, 2019 and 2020 and comparing the claim to each year. In 2020 claims were a bit higher than the previous year. Last year there were 98 claims in comparison to the previous year, when there were 61. However, looking at the indemnity claims overall for a total of 251 claims for the three year period, this is only at 14.7%. With claims broken down by the different departments, the jail does have the most by the number of claims, as well as the top netting incurred. In response to Commissioner Wood, Ms. George said if a claimant reported they have Covid-19 Inservco will look at the claimant's job description. The claimant must complete a questionnaire and every claim is reviewed thoroughly. Ms. George said there have been a lot claims denied and there are claims that say they contracted Covid-19 at work and based on the Governor putting through the presumption, we have to presume that most essential workers are covered but then we dig deeper and complete social media checks. Ms. George said if a claim petitions is filed Inservco will dig deeper as well, the claimant will have to produce a positive Covid-19 test and the claims are not just blanket covered.

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 Wood
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

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

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001127 IN THE AMOUNT OF \$19,436.82 AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$9,901.50

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001395 IN THE AMOUNT OF \$89,500.00

Motion: Commissioner Wood
Second: Commissioner Seneski

General Liability SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001424 IN THE AMOUNT OF \$7,290.83

Motion: Commissioner Wood
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION AND SETTLEMENT AUTHORIZATION DISCUSSED IN EXECUTIVE SESSION FOR A TOTAL OF \$116,227.65

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Seneski
Second: Chairman Wood
Vote: Unanimous

MEETING ADJOURNED: 11:49 AM

NEXT MEETING: WILL BE HELD ON JUNE 3, 2020 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary