

**CUMBERLAND COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – APRIL 6, 2023  
ELECTRONICALLY  
11:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**ALTERNATE FUND COMMISSIONER:**

Antonio Romero	Absent
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**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford Stokes, Karen Read</b>
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**ALSO PRESENT:**

Anthony Bontempo, Cumberland County  
Paige Desiree, Cumberland County  
John Carr, Cumberland County  
Bob Carlson, Cumberland County Utility Authority  
Jerry Velazquez, Cumberland County Improvement Authority  
Kathy Doran, Cumberland County  
Christina Violetti, Hardenbergh Insurance Group  
Veronica George, Inservco  
Amy Zeiders, Inservco  
Yvonne Frey, Inservco  
Surretha Hobbs, Inservco  
Scott Brown, SG Risk  
Chris Roselli, Qual-Lynx  
Karen Beatty, Qual-Lynx  
Jennifer Davis, PERMA  
Shai McLeod, PERMA  
Brandon Tracy, PERMA  
Glenn Prince, JA Montgomery  
Edward Cooney, Conner Strong & Buckelew

**PUBLIC PRESENT:**

Nancy Ridgway

**APPROVAL OF MINUTES: OPEN SESSION OF DECEMBER 1, 2022**

Moved: Commissioner Johnson  
Second: Commissioner Ridgway  
Vote: Unanimous

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:**

**Proposed Amendment to the Fund’s Rules and Regulations** – At the April Commission meeting, a first reading of proposed changes to the Fund’s Rules & Regulations were discussed and formally read into the record. The proposed changes appear on **page 3**. This is the public hearing on the proposed changes.

**MOTION TO OPEN THE PUBLIC HEARING OF THE PROPOSED CHANGES TO THE FUND’S RULES AND REGULATIONS**

Moved: Commissioner Albrecht  
Second: Commissioner Ridgway  
Vote: Unanimous

**DISCUSSION:**

Executive Director said on page 3 is the proposed changes which increases the amount of Commissioners from 3 to 5 in addition adding an alternate with a description of the alternate fund commissioner duties listed. Executive Director asked if there were any questions, with none being heard a motion to close the public meeting was requested.

**MOTION TO CLOSE THE PUBLIC HEARING AND ADOPT CHANGES TO THE FUND’S RULES AND REGULATIONS**

Moved: Commissioner Johnson  
Second: Commissioner Albrecht  
Vote: 3 Ayes, 0 Nays

**Certificate of Insurance Issuance Report** - Included on **pages 4-5** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of February 1, 2023 to March 1, 2023. There were 9 certificates of insurance issued during this period.

**MOTION TO APPROVE CERTIFICATE OF INSURANCE REPORT**

Moved: Commissioner Johnson  
Second: Commissioner Albrecht  
Vote: Unanimous

**NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE conducted their Reorganization Meeting on February 25, 2023. Included in the agenda on **pages 6-10** is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 27, 2023 at 11:00 AM. This meeting will be held at Forsgate Country Club, Monroe Twp., NJ. A luncheon will follow to commemorate the 10<sup>th</sup> anniversary of the Fund’s inception. The invite appears on **pages 11-12**.

Executive Director said Ross Angelo from Camden County was elected Chairman and Timothy Sheehan from Gloucester County Insurance Commission was elected Secretary. Executive Director noted on page 9 the reference of property appraisals. The NJCE is looking to hire a vendor to conduct property appraisals for those counties or entities that have not conducted them. Executive Director asked Underwriting Manager Edward Cooney to discuss that item briefly. Mr. Cooney said the property insurance marketplace has been extremely difficult as discussed in recent presentations over the past just a few months. The market is in a tough space because of all the natural disaster claims across the world, and within the United States and New Jersey. Mr. Cooney said part of the issue for the insurance companies is they've had values under reported by for many years which haven't fluctuated or increased with inflation and other cost of construction. Over the past year insurance companies have been demanding up to date property values or the insured will be subject to restriction in coverage. Mr. Cooney explained the NJCE is stepping up in regards to property appraisals and making the recommendation to all the insurance commissions have property appraisals completed and to begin with larger properties.

Executive Director said Cumberland County has a lot of their COPE information fairly up to date with construction type, material and square footage, giving credit to Christina Violetti. Any property values over \$500,000 is what the appraisers will be looking at. Cumberland has not completed property appraisals in a while so more information will be forthcoming. In response to Chairman Albrecht, Executive Director said property values in Cumberland should be verified and this service will go out for RFP thorough our sister JIF the MEL and there are several firms in the area for appraisal work and one firm we have worked with in the past is Asset Works who does a lot of work in South Jersey.

**2023 MEL, MR HIF & NJCE JIF Educational Seminar:** The 12<sup>th</sup> annual seminar will be conducted virtually on 2 half-day sessions: Friday, April 21<sup>st</sup> and Friday, April 28<sup>th</sup> from 9AM to 12PM. The seminar qualifies for Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

Enclosed on **page 13** is the latest in a series of the MEL Power of Collaboration advertisement to be published in the League of Municipalities magazine and highlights the educational seminar.

**Financial Fast Track** – Included on **pages 14-19** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for December & January. As of **January 31, 2023**, the Commission has a deficit of \$89,460. Total cash on hand is \$1,954,062. Executive

Director said the December Year End Report, which shows the fourth quarter actuarial numbers reflects a slight decrease of about \$33,000 with these changes we have deficit of \$103,000 and over \$3.5 million in cash. The January 2023 report shows a slight increase \$13,500 which brings our deficit down to \$89,000. Last month there was a discussion that about a year ago the Commission was running close to a \$900,000 deficit so we are closing that gap.

**NJCE Property and Casualty Financial Fast Track** – Included in the agenda on **pages 20-22** is the NJCE Financial Fast Track Report as of **December 31, 2022**. The report indicates the Fund has a surplus of **\$14,297,554**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$34,166,053**. Executive Director reported the January 2023 Financial Fast Track is showing a \$14.3 million surplus with a slight gain of about \$63,000 and showing over \$12 million in cash.

**Claims Tracking Report (pages 23-24)** – Included in the agenda is the Claims Activity Reports for January & February that tracks open claims. Executive Director said the January report showing 5 more open claims than the prior month. The February report shows 5 less claims so the two months combined is a wash.

**2023 Property & Casualty Assessments** - The first assessment payments were due on March 15, 2023. The second assessment is due on July 15, 2023. Payments should be sent to the Commission Treasurer. Treasurer Bontempo payments are up to date.

**2023 New Jersey Association of Counties Conference** - The 72<sup>nd</sup> Annual NJAC Conference is scheduled to be held from May 3<sup>rd</sup> to May 5<sup>th</sup> at Caesar’s in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will have an exhibit at the conference.

**SAFETY COMMITTEE REPORT:** Paige Desiere reported the Safety and Accident Committee last met on February 8, 2023. The Commission experienced 10 new claims during the period of December 22<sup>nd</sup> through January 23, 2023. Three claims resulted in time off of 59 days. All three claims were due to strains, and this is an area we have to remain vigilant. Two of those claims were deemed preventable so we continue to work with the departments and ensure proper training on bending lifting and the like to cut down on the strain claims.

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

**TREASURER:**

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

**MOTION TO APPROVE RESOLUTION 14-23 APRIL BILLS LIST IN THE AMOUNT OF \$11,098.85**

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

**CEL SAFETY DIRECTOR:** Safety Director Glenn Prince reviewed the Safety Director’s report as well as future training opportunities offered by JA Montgomery Risk Control. Mr. Prince said the website has been updated on njce.org and all virtual training opportunities have been added to the website through May 31st. Mr. Prince reported yesterday he visited the tax office to review their emergency action plan and made a couple of recommendations. Mr. Prince thanked Page Desiree and her team for coordinating that effort. Mr. Prince had a discussion with Neil Riley from Public Works regarding the Federal motor Carrier Safety Administration mandated program for entry level driver training for all CDL applicants. JA Montgomery has developed a program and has been conducting a train the trainer programs around the State to assist our members with compliance with that federally mandated program. After speaking with Mr. Reilly, Safety Director Prince said he will be conducting a class at the public works building for the Commission and feels it is a huge benefit around the State.

**RISK MANAGER:** Risk Manager Christina Violetti reviewed the Risk Managers Report and said the NJCE 2023 reinsurer safety grant submissions were sent to JA Montgomery on behalf of multiple departments. The submission for Cumberland County was for automatic external defibrillators and accessories. The cost for 8 AEDs and accessories totaled \$14,374.00. Multiple facilities will be receiving the AEDs. Ms. Violetti said she is waiting for the carrier’s decision with regard to the grant submission.

Ms. Violetti said for informational purposes the Claims Committee will no longer be meeting, and all payment authorization requests and settlement authorization requests will be presented at the Insurance Commission for approval.

**MANAGED CARE:** Karen Beatty reviewed the Cumulative Savings report for the period ending February 28, 2023 along with the Cumulative Summary Report.

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

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

Motion: Commissioner Johnson  
Second: Chairman Albrecht  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Sileo  
Second: Commissioner Ridgway  
Vote: Unanimous

Workers Comp PARs/SARs

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000778 IN THE AMOUNT OF \$230,000.00**

Motion: Commissioner Johnson  
Second: Chairman Albrecht

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001803 IN THE AMOUNT OF \$110,000.00**

Motion: Commissioner Johnson  
Second: Chairman Albrecht

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001852 IN THE AMOUNT OF \$58,865.00**

Motion: Commissioner Johnson  
Second: Chairman Albrecht

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001463 IN THE AMOUNT OF \$20,388.70; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$12,075.00**

Motion: Commissioner Johnson  
Second: Chairman Albrecht

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001356 IN THE AMOUNT OF \$6,000.00; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$2,500.00**

Motion: Commissioner Johnson  
Second: Chairman Albrecht

General Liability PARs/SARs

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001518 IN THE AMOUNT OF \$49,000.00**

Motion: Commissioner Johnson  
Second: Chairman Albrecht

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001640 IN THE AMOUNT OF \$35,600.00**

Motion: Commissioner Johnson  
Second: Chairman Albrecht

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001479 IN THE AMOUNT OF \$40,000.00; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$10,000.00**

Motion: Commissioner Johnson  
Second: Chairman Albrecht

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001813 IN THE AMOUNT OF \$10,000.00; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$3,500.00**

Motion: Commissioner Johnson  
Second: Chairman Albrecht

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001662 IN THE AMOUNT OF \$31,700.00**

Motion: Commissioner Johnson  
Second: Chairman Albrecht

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$591,553.70 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$28,075.00**

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

**OLD BUSINESS: None.**

**NEW BUSINESS: None**

**PUBLIC COMMENT: None**

**MOTION TO ADJOURN:**

Motion: Commissioner Johnson  
Second: Chairman Albrecht  
Vote: Unanimous

**MEETING ADJOURNED: 12:15 PM**

**NEXT MEETING: WILL BE HELD ON JUNE 1, 2023 AT 11:00 AM**

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Minutes prepared by: Karen A. Read, Assisting Secretary