

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – AUGUST 16, 2024
ELECTRONICALLY
11:00 AM**

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

ROLL CALL OF COMMISSIONERS:

Joseph Sileo	Present
Art Marchand	Present
Sandra Taylor	Absent
Harold Johnson	Present
Jeffrey Ridgway	Absent

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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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
Kathy Doran, Cumberland County
Aaron Smith, Cumberland County
Christian Luciano, Cumberland County
Jerry Velazquez, Cumberland County Improvement Authority
Christina Violetti, Hardenbergh Insurance Group
Joseph Henry; Hardenbergh Insurance Group
Benjamin Newville, SG Risk
Christine Gallagher, Qual-Lynx
John Griglack, SG Risk
Matt Bonner, SG Risk
Yvonne Frey, Inservco
Veronica Geroge, Inservco
Amy Zeiders, Inservco
Kelly Guerriero, Inservco
Sureatha Hobbs, Inservco
Brandon Tracy, PERMA
Jennifer Conicella, PERMA
Djamal Kirby, PERMA
Shai McLeod, PERMA

Glenn Prince, JA Montgomery
Jonathan Tavares, Conner Strong & Buckelew

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF AUGUST 1, 2024

Moved:	Commissioner Johnson
Second:	Commissioner Marchand
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Property Appraisals – AssetWorks has completed the fieldwork and submitted the appraisal reports this week to the Fund Office for building values that exceed \$1 million. PERMA and Hardenbergh Insurance Group have started reviewing the submissions and will discuss the results with member entities. Executive Director said the County and the Improvement Authority numbers were pretty spot on and their property values are going down slightly. The property values for the Utilities Authority is going up a fair amount. Risk Manager Christina Violetti said the numbers have been released to all three members.

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE conducted its last meeting on June 27, 2024. A summary report of the meeting is included in the agenda on **pages 3-5**. The NJCE is scheduled to meet again on Thursday, September 26, 2024 at 9:30 AM, virtually.

Commission Financial Fast Track – Included on **pages 6-11** of the agenda are the Financial Fast Track Reports for the Cumberland County Insurance Commission for April & May. As of **May 31, 2024**, the Commission has a deficit of \$827,946. Total cash on hand is \$3,399,539. Executive Director said the April report shows a \$238,000 reserve change which reflects a deficit of \$1 million. Better new in May we increase reserves by \$257,000 and the deficit when down to \$827,000. The Commission has \$3.3 million in cash. Executive Director said a couple of notes are the case reserves decreased 190 from the prior month, and paid claims for the for the month were \$68,000, last month they were \$142,000, showing a better month in April.

NJCE Property and Casualty Financial Fast Track – (Pages 12-14) – Included in the agenda is the NJCE Financial Fast Track Report for the month of May. As of **May 31, 2024** there is a statutory surplus of **\$8,307,927**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$27,195,567**. Executive Director said there was \$196,000 improvement on the reserves, \$8.3 million in surplus and \$27 million in in cash.

Certificate of Insurance Issuance Report - Included on **page 15** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for May. There was one certificate of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved: Commissioner Johnson
Second: Commissioner Marchand
Vote: Unanimous

Claims Tracking Report (Pages 16-17) – Included in the agenda are the Claims Activity Reports for May & June that tracks open claims.

2025 Renewal – Underwriting Data Collection – An email was sent last week to designated individuals kicking off the 2025 renewal. Applications for Optional Ancillary Coverages will be completed again online via Broker Buddha. The deadline to submit these applications is August 30th.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

Request for Proposals – The County Purchasing Division will be preparing Request for Proposals for Claims Administration and Managed Care services. Both contracts expire at the end of the year.

2024 Meeting Schedule – The next Commission meeting is scheduled for October 3, 2024 at 11:00 AM.

SAFETY COMMITTEE REPORT: Paige Desiere reported on the workers compensation claims from the month of June and July for that period of time there were 21 claims reported 11 of them were out of our law enforcement agencies, five claims were deemed preventable, and training was assigned to those individuals. Additionally, five of the 21 claims were report only with no lost time and four received medical treatment, but also sustained no time lost to the County. Executive Director commended the Safety Committee and said Cumberland County has the most active safety committee out of most of the commissions. Dr. Hickman and all the departments are involved, and it is a good group.

CLAIMS COMMITTEE: Workers Comp Claims Supervisor Jennifer Conicella introduced her new team member Djamal Kirby, Sr. Associate Claims Consultant and said PERMA is very happy to have Mr. Kirby on board.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 21-24 AUGUST BILLS LIST IN

**THE AMOUNT OF \$1,030,518.11 AND SUPPLEMENTAL BILLS LIST 22-24
IN THE AMOUNT OF \$12,840.00**

Motion: Commissioner Johnson
Second: Commissioner Marchand
Roll Call Vote: 3 Ayes, 0 Nays

Executive Director said the amount of \$12,840.00 for Asset Works will be reimbursed to the County by the NJCE which was the cost for the property appraisals.

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 has been working with the training unit Paige Desiere and her team to coordinate some training with the Department of Corrections which will begin next month with 4 sessions of regulatory compliance training programs that Mr. Prince and Tom Reilly will be delivering.

RISK MANAGER: Risk Manager Christina Violetti reported the Safety and Action Review Committee meeting minutes for the April 10, 2024, meeting and the minutes from the June meeting will be provided upon their approval. Ms. Violetti reported she has provided three safety grant submissions to JA Montgomery. The process of updating the 2025 renewal information will begin and Ms. Violetti said most of the schedules and applications have been sent out to the members and she will be scheduling meetings to sit down which the entities to have everything completed as soon as possible.

MANAGED CARE: Christine Gallagher reviewed the Cumulative Savings report for the period ending July 25, 2024 along with the PPO Savings Report and Top 10 Providers.

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

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

Motion: Commissioner Johnson
Second: Commissioner Marchand
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Johnson
Second: Commissioner Marchand
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000814 IN THE AMOUNT OF \$300,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001532 IN THE AMOUNT OF \$98,091.89, SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$60,372.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAUMENT AUTHORIZATION REQUEST FOR CLAIM #3770001687 IN THE AMOUNT OF \$200,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001803 IN THE AMOUNT OF \$253,489.30; SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$197,359.20

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001994 IN THE AMOUNT OF \$90,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002058 IN THE AMOUNT OF \$58,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002098 IN THE AMOUNT OF \$110,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002108 IN THE AMOUNT OF \$63,500.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

General Liability PARs/SARs

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001229 IN THE AMOUNT OF \$10,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770002041 IN THE AMOUNT OF \$55,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002003 IN THE AMOUNT OF \$5,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001564 IN THE AMOUNT OF \$68,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001513 IN THE AMOUNT OF \$65,000.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001990 IN THE AMOUNT OF \$15,500.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001448 IN THE AMOUNT OF \$250,000.00; SETTLEMENT AUTHORIZATION REQUEST IN THE AMOUNT OF \$22,500.00

Motion: Commissioner Johnson
Second: Commissioner Marchand

Auto Property Damage

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770002093 IN THE AMOUNT OF \$153.56

Motion: Commissioner Johnson
Second: Commissioner Marchand

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$1,611,081.19 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$310,884.76

Motion: Commissioner Johnson
Second: Commissioner Marchand
Roll Call Vote: 3 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Johnson
Second: Commissioner Marchand
Vote: Unanimous

MEETING ADJOURNED: 12:12 PM

NEXT MEETING: WILL BE HELD ON OCTOBER 3, 2024 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary