

**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 |
|-------------|---------|

**FUND PROFESSIONALS PRESENT:**

|                    |  |
|--------------------|--|
| Executive Director | PERMA Risk Management Services<br><b>Bradford Stokes, Karen Read</b> |
|--------------------|--|

**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 23<sup>rd</sup>.

**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 31<sup>st</sup> 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 be 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 21<sup>st</sup> to September 24<sup>th</sup>. 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 71<sup>st</sup> Annual Conference is scheduled to be held from October 11<sup>th</sup> – October 14<sup>th</sup> 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 10<sup>th</sup> 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 106<sup>th</sup> Annual New Jersey State League of Municipalities Conference is scheduled for November 16<sup>th</sup> through November 18<sup>th</sup> 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 9<sup>th</sup> 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 11<sup>th</sup>.

**CLAIMS COMMITTEE:** Jennifer Conicella said the Claims Committee met on July 20<sup>th</sup> 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 11<sup>th</sup> 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**

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Minutes prepared by: Karen A. Read, Assisting Secretary