

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – AUGUST 3, 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 Joseph Hrubash, Karen Read
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ALSO PRESENT:

Anthony Bontempo, Cumberland County
Paige Desiere, Cumberland County
John Carr, Cumberland County
Kathy Doran, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Joseph Henry, 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 Conicella, PERMA
Shai McLeod, PERMA
Crystal Chuck, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF JUNE 1, 2023 AND OPEN SESSION OF JUNE 22, 2023

Moved: Commissioner Johnson
Second: Commissioner Sileo
Vote: Unanimous - Jeffrey Ridgway Abstain June 1st minutes

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Property Appraisals RFP – The Commission held a special meeting on June 22nd that authorized the fund office to advertise for RFP’s, those responses were due on July 27th. A synopsis of the three bidders received appears on page 3, the lowest responsible bidder is Asset Works Risk Management Inc. Copies of the 3 submissions were sent to fund commissioners last week. The NJCE will reimburse the Insurance Commission the cost of the appraisals.

Motion to Appoint AssetWorks Risk Management Inc. to perform property appraisals for Commission members.

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

RFP for Professional Services – The Insurance Commission Service Agreements for the Actuary and Auditor expire as of December 31, 2023. The Fund Office will prepare RFP’s and advertise for these positions.

Motion to Authorize the Fund Office to Advertise for Professional Services

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

Cumberland County 2024 NJCE Membership Renewal – Cumberland County’s three-year membership with the New Jersey Counties Excess Joint Fund (NJCE) renews on January 1, 2024. The Fund Office sent a sample resolution and agreement to the County to adopt and confirm their intent to renew their membership with the NJCE. Also, the Fund Office will send a sample resolution and agreement to the member entities of the Commission to renew their membership in the Commission for another three years beginning on January 1, 2024.

2024 Renewal – Underwriting Data Collection – An e-mail was distributed to identified renewal users on July 26, 2023, with the link for the 2024 NJCE JIF Exposure Renewal hosted online via Origami Risk. The deadline to complete the data underwriting renewal is **August 30th**.

Executive Director requested members to take a look at their property values and update them. Once the property appraisals are completed those values will be uploaded into the Origami system.

The applications for Optional Ancillary Coverages will be completed online via Broker Buddha. An e-mail will be sent out shortly on the application process which will include instructions and FAQs.

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on June 22, 2023. Attached in the agenda on **pages 4-7** is a written summary report. The NJCE will meet again on Wednesday, September 27, 2023 at 9:30 AM via Zoom. Executive Director said at the June meeting there were no findings or recommendations from the auditor and the financials for the counties JIF continues to stay strong. In September one of the big items will be the pre renewable report from the Underwriting Manager which will give an idea of what is happening in the commercial market.

Financial Fast Track – Included on **pages 8 & 9** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for May. As of **May 31, 2023**, the Commission has a surplus of \$94,851 as the commission picked up \$171,000 in surplus since year end and line 11 shows \$171,000 in investment in joint venture which is a good thing. Total cash on hand is \$2,956,904.

NJCE Property and Casualty Financial Fast Track – (Pages 10-12) – Included in the agenda on pages 13-15 is a copy of the NJCE Financial Fast Track Report for the month of May. As of **May 31, 2023** there is a statutory surplus of **\$13,704,071**, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The total cash amount is **\$28,298,804**.

Certificate of Insurance Issuance Report - Included on **pages 13-14** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of May 1, 2023 to July 1, 2023. There were 6 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Motion:	Commissioner Johnson
Second:	Commissioner Sileo
Vote:	Unanimous

Claims Tracking Report (Pages 15-16) – Included in the agenda is the Claims Activity Reports for May & June that tracks open claims.

2023 Property & Casualty Assessments – The third assessment payments are due September 15, 2023. The Fund Office will send out Statement of Accounts the first week of August.

CS&B New Technology for File Sharing – The NJCE Underwriting Manager advised as part of their ongoing commitment to improve services, they are changing the file sharing platform provider. This transition will enhance the efficiency and enable better service.

The files currently shared with you via the Egnyte platform will transition over to Microsoft OneDrive. Authorized users of the Egnyte platform should have received an e-mail with information on the new file sharing. If you have any questions, please contact the underwriting manager’s office. Underwriting Manger said if anyone needs assistance feel free to reach out to the underwriting team.

SAFETY COMMITTEE REPORT: Paige Desiere reported the Commission experienced 12 work related injuries during the period of April 1st through May 30, 2023. Of those claims there was one motor vehicle accident, and two injuries were sustained by inmate altercations, four injuries by strains, one chemical exposure, one insect bite and three reported due to slips, trips and falls. Of those injuries, 30 days lost time and 12 days where an individual was on light duty. Ms. Desiere reported a few months ago they started identifying the cause and have incorporated recorded trainings to the departments based on the injuries reported which is going well. The employees are assigned trainings to hopefully continue to reduce the number of work-related injuries reported.

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

TREASURER:

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

MOTION TO APPROVE RESOLUTION 16-23 AUGUST BILLS LIST IN THE AMOUNT OF \$85,208.85

Motion:	Commissioner Ridgway
Second:	Commissioner Sileo
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 July 12th an in person training program for the Health Department on home visitor safety for employees that go out in the field and encounter a variety of challenges as a result of their duties and responsibilities.

Mr. Prince reported that the deadline for the safety grant was August 1st and Cumberland County submitted a variety of submissions from various departments and they will be included in the Grant Committee agenda and will be voted on in the coming weeks.

RISK MANAGER: Risk Manager Danielle Colaianni said two additional submissions have been provided to JA Montgomery for the 2023 Munich Safety Grant. The first is from the prosecutor's office for Axon body cameras total cost for 3 cameras, associated accessories and evidence data storage in the amount of \$10,691.40 cents. The employees of the prosecutor's office would use the cameras for proactive enforcement actions. The second submission was from the Department of Corrections and the Department of Public Works for GPS insight devices to be used in county operated, vehicles. The total cost to equip 21 corrections, vehicles, and 122 public works. Vehicles is approximately \$37,750. Each device would provide the county with real time, oversight and vehicle locations and interior CAD monitoring functions.

In response to Commissioner Johnson, Executive Director Hrubash said there has not been an issue with any questions across the State in regard to collective bargaining agreements and cameras in the vehicles. Mr. Carr said he would lead to make sure the unions were advised and a model policy to match.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for the period ending June 30, 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 ACCOURDANCE WITH THE OPEN PUBLIC MEETINGS ACT - PAYMENT AUTHORIZATION REQUESTS

Motion: Commissioner Johnson
Second: Commissioner Sileo
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Sileo
Second: Commissioner Johnson
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001888 IN THE AMOUNT OF \$90,000.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001892 IN THE AMOUNT OF \$150,000.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001679 IN THE AMOUNT OF \$21,570.35 AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$15,336.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001674 IN THE AMOUNT OF \$16,000.00 AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$7,500.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001255 IN THE AMOUNT OF \$2,000.00 SECTION 20

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001250 IN THE AMOUNT OF \$2,500.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001690 IN THE AMOUNT OF \$1,500.00 SECTION 20

Motion: Commissioner Ridgway
Second: Commissioner Johnson

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001434 IN THE AMOUNT OF \$175,000.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001147 IN THE AMOUNT OF \$90,000.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001260 IN THE AMOUNT OF \$14,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$3,500.00

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001884 IN THE AMOUNT OF \$30,833.50

Motion: Commissioner Ridgway
Second: Commissioner Johnson

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$497,583.85 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$122,336.00

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

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Johnson
Second: Commissioner Sileo
Vote: Unanimous

MEETING ADJOURNED: 11:59 AM

NEXT MEETING: WILL BE HELD ON OCTOBER 5, 2023 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary