

**CUMBERLAND COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – AUGUST 4, 2022  
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
Gerald Seneski	Present
Jody Hirata	Present

**ALTERNATE FUND COMMISSIONER:**

**FUND PROFESSIONALS PRESENT:**

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

Anthony Bontempo, Cumberland County  
Paige Desiree, Cumberland County  
John Carr, Cumberland County  
Jeffrey Ridgeway, Cumberland County  
Robert Carlson, Cumberland County Utilities Authority  
Kathy Doran, Cumberland County  
Christina Violetti, Hardenbergh Insurance Group  
Danielle Colaianni, Hardenbergh Insurance Group  
Veronica George, Inservco  
Yvonne Frey, Inservco  
Surretha Hobbs, Inservco  
Joseph Lisciandri, Qual-Lynx  
Karen Beatty, Qual-Lynx  
Scott Brown, SG Risk  
Robyn Walcoff, PERMA  
Jennifer Conicella, PERMA  
Brandon Tracy, PERMA  
Glenn Prince, JA Montgomery  
Jonathan Tavares, Conner Strong & Buckelew

**PUBLIC PRESENT:**

Nancy Ridgeway

Chairwoman Barber announced that Gerry Seneski will be leaving the County and heading up to the great City of Camden. A replacement for Gerry Seneski has not been made yet but will be moving forward as soon as possible. Jody Hirata will be taking Mr. Seneski's place on the Claims Committee.

**APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF APRIL 7, 2022**

Moved:	Commissioner Hirata
Second:	Commissioner Seneski
Vote:	Unanimous

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:**

**NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on June 23, 2022. Included in the agenda on **Pages 3-6** is a written summary of the report. The NJCE is scheduled to meet again on Thursday, September 22, 2022 at 9:30 AM via Zoom.

**2023 Renewal – Underwriting Data Collection (Pages 7-9)** – Included in the agenda on pages 13-15 is a memorandum from the NJCE Underwriting Team Manager noting some critical items needed for the renewal. An e-mail was distributed to identified renewal users on June 27, 2022, with the link for the 2023 NJCE JIF Exposure Renewal hosted online via Origami Risk. The deadline to complete the data underwriting renewal is **Friday, August 19, 2022**.

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

Ed Cooney, NJCE Underwriting Manager, will be speaking on a panel with other CIOs/CTOs regarding obtaining cyber insurance and getting secure at the 2022 GMIS International Annual Conference. If anyone is interested in attending the conference, the link is listed below:

<https://www.gmis.org/page/2022registration>

Executive Director asked Jonathan Tavares of the Underwriting Office to touch on the 2023 renewal. Mr. Tavares said they are still in a difficult insurance market and the memo outlines the critical exposure information needed for renewal such as cope information for property valuation, parameters for vehicles, some key liability exposures and some other helpful reminders, if anyone has questions on the renewal memo feel free to reach out to the underwriting managers office.

**Cyber Update – Pre-Renewal Update on Cyber Controls – (Pages 10-17)** The NJCE Underwriting Team issued a Cyber Update for the NJCE. Jonathan Tavares of the Underwriting Office reviewed the cyber presentation included in the agenda. This update is intended to provide members with a brief overview of the current Cyber insurance landscape to prepare for

the 2023 Cyber renewal. To assist, we have created a basic checklist of such critical items, also attached.

**Certificate of Insurance Issuance Report** - Included on **Pages 18-19** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of May 1, 2022 to July 1, 2022. There were 9 certificates of insurance issued during this period.

**Motion to approve the certificate of insurance report.**

Moved: Commissioner Seneski  
Second: Commissioner Hirata  
Vote: Unanimous

**Financial Fast Tracks** – Included on **Pages 20 - 28** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for April, May & June. As of **June 30, 2022**, the Commission has a statutory surplus of **\$395,414**. Total cash on hand is \$3,932,597.

**NJCE Property and Casualty Financial Fast Track** – Included in the agenda on **Pages 29-31** is the NJCE Financial Fast Track Report as of **May 31, 2022**. The report indicates the Fund has a surplus of **\$14,790,253**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$26,655,729**. In response to Commissioner Seneski, Executive Director said there are 10 counties participating in the NJCE.

**Claims Tracking Report (Page 32-33)** – Included in the agenda is the Claims Activity Report for May & June that tracks open claims. Executive Director said May showing 16 more open claims from the prior month and 15 of those were workers comp. The June report is better news showing 11 fewer open claims from the previous month.

**October Meeting** - Executive Director reminded members that the Auditor will be at the October meeting making the 2021 Audit Report.

**SAFETY COMMITTEE REPORT:** Paige Desiree said the Safety and Accident Review Committee last met on June 8<sup>th</sup> to review claims from April and May for that period, there were 16 new claims but the good news is five were report only with no medical attention needed, nine of the claims were no time loss claims, eight came back full duty and one came back on light duty for a period of time, Two were time loss claims, but total of only four days and then returned on light duty. Six of the claims were trips, slips and falls which continues to be the number one cause of claims and it is something we are definitely keeping an eye on and train on as well.

**Motion to approve the safety committee report.**

Moved: Commissioner Seneski  
Second: Commissioner Hirata  
Roll Call Vote: 3 Ayes, 0 Nays

**CLAIMS COMMITTEE:** Jennifer Conicella said the claims committee met last on previously and we will be discussing claims further in closed session.

**TREASURER:**

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

**MOTION TO APPROVE RESOLUTION 16-22 AUGUST BILLS LIST IN THE AMOUNT OF \$84,434.59**

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. Mr. Prince discussed the Safety Expo program that we're continuing around the state. This is a great opportunity for some of our employees to receive instructor led training in a variety of important topics such as excavation flag or work zone and regulatory compliance training as well. The first will be held September 7th at the Camden County Emergency Training Center in Blackwood and the second will be October 5th at the Atlantic Cape Community College in Atlantic County. On July 26 we had an opportunity to provide a forklift certification program where 25 public works attendees participated. As our Executive Director discussed our learning management system will be changing in the very near future. we're currently with First Net and will be going with BIS. This system will enable our participants and Members to schedule training right through their learning management system keep track of our training programs. Mr. Prince said the Safety Director's office will be glad to come out and provide tutorials in person to make sure that the named administrators are comfortable with using the system so as it gets closer.

In response to Commissioner Hirata, Mr. Prince said he would be happy to collaborate with Commissioner Hirata in save the County money with forklift training rather than using outside vendors. Chairwoman Barber said it is very important to utilize the services provided by the Safety Director through this Commission and asked Mr. Prince to also forward information that is sent to Mr. Riley also be sent to the CCUA and CCIA as well.

**RISK MANAGER:**

Risk Manager Christina Violetti said there is a third submission for the Munich RE safety grant that was provided to JA Montgomery on behalf of the County. This one is in relation to multiple departments and the request was for seven AEDs and seven large plastic first aid cabinets. The cost is \$9,800 hundred dollars for the AEDs and \$1,310 for the first aid cabinets. There are specific facilities that will be receiving this equipment and we are awaiting the carriers decision. Ms. Violetti also reported the 2023 underwriting renewal is underway, all the schedules have been

provided to all of the Members as we await on the opening of Broker Buddha and Ms. Violetti will be assisting members with the completion of everything that is needed for the 2023 renewal.

**MOTION TO WELLNESS GRANTS**

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

**MANAGED CARE:** Karen Beatty reviewed the Cumulative Savings report for 2022 and the PPO Penetration 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 Hirata  
Second: Commissioner Seneski  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Seneski  
Second: Commissioner Hirata  
Vote: Unanimous

Property PAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #2022273086 IN THE AMOUNT OF \$15,400.00**

Motion: Commissioner Seneski  
Second: Commissioner Hirata

General Liability PAR/SAR

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001657 IN THE AMOUNT OF \$1,607.32**

Motion: Commissioner Seneski  
Second: Commissioner Hirata

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001047 IN THE AMOUNT OF \$250,000.00**

Motion: Commissioner Seneski  
Second: Commissioner Hirata

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001208 IN THE AMOUNT OF \$85,000.00**

Motion: Commissioner Seneski  
Second: Commissioner Hirata

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000947 IN THE AMOUNT OF \$42,500.00**

Motion: Commissioner Seneski  
Second: Commissioner Hirata

Workers Compensation PAR/SAR

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001257 IN THE AMOUNT OF \$2,500.00**

Motion: Commissioner Seneski  
Second: Commissioner Hirata

**MOTION TO APPROVE PAYMENT/SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$396,467.32**

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

**OLD BUSINESS: None.**

**NEW BUSINESS: None**

**MOTION TO OPEN PUBLIC COMMENT:**

Motion: Commissioner Seneski  
Second: Chairman Hirata  
Vote: Unanimous

**PUBLIC COMMENT:** None

**MOTION TO CLOSE PUBLIC COMMENT:**

Motion:	Commissioner Seneski
Second:	Chairman Hirata
Vote:	Unanimous

**MOTION TO ADJOURN:**

Motion:	Commissioner Seneski
Second:	Chairman Hirata
Vote:	Unanimous

**MEETING ADJOURNED: 12:14 PM**

**NEXT MEETING: WILL BE HELD ON OCTOBER 6, 2022 AT 11:00 AM**

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Minutes prepared by: Karen A. Read, Assisting Secretary