

**CUMBERLAND COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – FEBRUARY 3, 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
Kim Wood	Absent
Gerald Seneski	Present

**ALTERNATE FUND COMMISSIONER:**

Jody Hirata	Present
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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  
Robert Carlson, Cumberland County Utilities Authority  
Christina Violetti, Hardenbergh Insurance Group  
Joe Henry, Hardenbergh Insurance Group  
Danielle Colaianni, Hardenbergh Insurance Group  
Veronica George, Inservco  
Amy Zeiders, Inservco  
Surretha Hobbs, Inservco  
Chris Roselli, Qual-Lynx  
Karen Beatty, Qual-Lynx  
Scott Brown, SG Risk LLC  
Jennifer Conicella, PERMA  
Brandon Tracy, PERMA  
Glenn Prince, JA Montgomery  
Tom Reilly, JA Montgomery  
Edward Cooney, Conner Strong & Buckelew

**PUBLIC PRESENT:**

Nancy Ridgway

**APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF DECEMBER 2, 2021 AND DECEMBER 29, 2021**

Moved: Commissioner Seneski  
Second: Commissioner Hirata  
Vote: Unanimous

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:**

**Election of Chairperson & Vice Chairperson:** Executive Director asks for nominations and conducts election.

**Reorganization Resolutions (Pages 3-25):** Listed below are the necessary reorganizational Resolutions for the Cumberland County Insurance Commission.

**Resolution 1-22 Certifying the Election of Chairperson and Vice Chairperson**

Executive Director asked for nominations for the Chairperson. Commissioner Seneski nominated Freeholder Darlene Barber as Chairperson

**MOTION TO APPOINT DARLENE BARBER AS CHAIRPERSON**

Moved: Commissioner Seneski  
Second: Commissioner Hirata  
Vote: Unanimous

Executive Director asked for nominations for the Vice Chairperson. Commissioner Hirata nominated Gerald Seneski as Vice Chairperson.

**MOTION TO APPOINT GERALD SENESKI AS VICE CHAIRPERSON**

Moved: Commissioner Hirata  
Second: Commissioner Barber  
Vote: Unanimous

**MOTION TO CLOSE NOMINATIONS AND TO CONFIRM THE ELECTION FOR CHAIRPERSON AND VICE CHAIRPERSON**

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

**MOTION TO ADOPT RESOLUTION 1-22 APPOINTING DARLENE BARBER AS  
CHAIRPERSON AND GERALD SENESKI AS VICE CHAIRPERSON**

Moved: Commissioner Seneski  
Second: Commissioner Hirata  
Vote: Unanimous

**Resolution 2-22 Appointing Commissioner to the New Jersey Counties Excess Joint  
Insurance Fund for Fund Year 2022**

**MOTION TO APPOINT KIMBERLY WOOD AS COMMISSIONER TO  
THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND  
FOR FUND YEAR 2022**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

**Resolution 3-22 Appointing a Commission Treasurer**

**MOTION TO APPOINT ANTHONY BONTEMPO AS TREASURER  
FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

**Resolution 4-22 Appointing a Commission Attorney**

**MOTION TO APPOINT JOHN CARR AS ATTORNEY FOR THE  
CUMBERLAND COUNTY INSURANCE COMMISSION**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

**Resolution 5-22 Appointing a Commission Secretary**

**MOTION TO APPOINT MICHELLE KEY AS SECRETARY  
FOR THE CUMBERLAND COUNTY INSURANCE COMMISSION**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

**Resolution 6-22 Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan for Fund Year 2022**

**MOTION TO APPOINT OCEAN FIRST BANK AS THE DESIGNATED DEPOSITORY FOR FUND ASSETS**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

**MOTION TO APPROVE THE 2021 CASH MANAGEMENT AND INVESTMENT POLICY**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

**Resolution 7-22 Designating Authorized Signatures for Commission Bank Accounts**

**MOTION TO APPOINT DARLENE BARBER, KIM WOOD, GERALD SENESKI, AND ANTHONY BONTEMPO AS AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

**Resolution 8-22 Appointing Agent for Service of Process and Designating Custodian of Commission Records**

**MOTION TO APPOINT PERMA RISK MANAGEMENT SERVICES AS AGENT OF SERVICE OF PROCESS AND CUSTODIAN OF RECORDS FOR THE COMMISSION FOR THE FUND YEAR 2022 PERFORMED AT NO COST TO THE COMMISSION**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

**Resolution 9-22 Designating Official Newspapers**

**MOTION TO APPOINT THE DAILY JOURNAL AND THE SOUTH JERSEY TIMES AS THE OFFICIAL NEWSPAPERS FOR THE COMMISSION**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

### **Resolution 10-22 Establish Public Meeting Procedures**

Executive Director Stokes said all of the meetings are listed as zoom conference calls until further notice. It is the hope that in April the Commission can take a look at possibly meeting in person again but we will wait and see how the pandemic plays out by our next Commission meeting.

#### **MOTION TO APPROVE THE 2022 PUBLIC MEETING PROCEDURES**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

### **Resolution 11-22 2022 Risk Management Plan**

The 2022 Risk Management Plan was included in the agenda. Executive Director Stokes asked Underwriting Manager Ed Cooney provided an update of changes made to the Plan. Mr. Cooney said the changes are highlighted within the Plan. Mr. Cooney noted two webinars were hosted last week for the members to attend on all the renewal changes and we can refer to that for the detailed updates. If anyone has questions please contact Mr. Cooney in the Underwriting office.

#### **MOTION TO ADOPT THE 2022 RISK MANAGEMENT PLAN**

Moved: Commissioner Seneski  
Second: Commissioner Hirata

#### **MOTION TO APPROVE RESOLUTIONS 1-22 THOURGH 11-22**

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

**2022 Property & Casualty Budget** – The 2022 Property & Casualty Budget was introduced at the December 2, 2022 meeting. In accordance with State regulations, the budget has been advertised in the Commission’s official newspaper and posted at the Clerk’s office. The Public Hearing for the budget will be held at this meeting. A copy of the proposed 2022 budget appears on **Page 26**, assessments by member entity are on **Page 27**.

#### **MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 BUDGET**

Moved: Commissioner Wood  
Second: Commissioner Barber  
Vote: Unanimous

**DISCUSSION** – Executive Director Stokes said the budget is slightly lower by \$1,424 than introduced. Starting off with the Claims Loss Funds there was a slight increase of 0.52%. The CEL JIF had a well-documented increase of over 12%, Executive Director said it was a really rough renewal and we certainly hope for the best in next year’s renewal. Overall, the loss funds were at 5.76%. On the expense side, contractual increases are at 2% for fund professionals. Line 30 for the risk managers fee shows where the change in the last budget was a little bit higher, so this line item is down \$1,424, which is the correct amount for our risk managers. The ancillary coverages were discussed in detail a couple of months ago and they are all over the place as far as increases and decreases – cyber with a 75% increase across the board. Overall, the budget increase is 6.19% with a total budget in the amount of \$3,652,126. Executive Director said the assessments were on page 27 and they have gone down proportionately for the \$1,424 difference from the budget introduction. Executive Director asked if there were any questions from the commissioners or the public on the 2022 budget. With no questions or comments heard a motion to close the public hearing and adopt the budget were in order.

**MOTION TO CLOSE THE PUBLIC HEARING ON THE 2022 BUDGET**

Moved: Commissioner Seneski  
Second: Commissioner Hirata  
Vote: Unanimous

**MOTION TO ADOPT RESOLUTION 12-22 ADOPTING THE BUDGET FOR CUMBERLAND COUNTY INSURANCE COMMISSION IN THE AMOUNT OF \$3,652,126 AS PRESENTED FOR COMMISSIONER YEAR 2022 AND CERTIFY THE ASSESSMENTS**

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

**2022 Property & Casualty Assessments** – In accordance with the Commission’s By Laws, the assessment bills for 2022 for property and casualty will be mailed to member entities now that the budget has been adopted. Assessments will be due as follows: The first payment of 40% will be due on March 15, 2022. The second assessment of 30% is due on June 15, 2022, and the third assessment of 30% is due on September 15, 2022.

**NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 29)** – The NJCE met on December 16, 2021 and adopted the 2022 budget. A written summary report of the meeting is included in the agenda on pages 15-16. The NJCE is scheduled to meet on Thursday, February 24, 2022, at 9:30 am via Zoom to conduct the 2022 Reorganization.

**2022 NJCE Excess Renewal Overview and Changes (Appendix III)** – The Underwriting Manager has completed the 2022 renewal marketing and there are a number of changes which were summarized in the renewal overview in Appendix III. The Underwriting Manager will

provide an overview of changes. The NJCE held two zoom meetings for CSB to review changes with the membership, which were held January 26<sup>th</sup> and February 2<sup>nd</sup>. Executive Director called on Edward Cooney, Underwriting Manager to recap the renewal for 2022 and the sessions that were held yesterday and last week. Mr. Cooney said enclosed in the agenda is a copy of the presentation which gives a full overview, painful for most people, but very simply we are in an extreme tough insurance marketplace, and it is not getting any easier, yet some areas are not changing as violently as they were in the past two years which is good news. Nonetheless there are still challenges ahead despite all the results this year and in the past two renewals. The power of the JIF and what we do as a JIF delivers to all the members. Mr. Cooney said if members talk to any neighbors that are not in a good JIF, or none at all, they have not seen the results that we are seeing. They are having an extreme hard time in the marketplace. Mr. Cooney thank everyone for thier help. Feel free to contact the Underwriting Managers office with any questions at all. Executive Director said the webinar will be put up on the NJCEL website for those that could not attend. Chairperson Barber thanked the professionals for the presentation and said it was very good.

**Certificate of Insurance Issuance Report: Certificate of Insurance Issuance Report:**

Attached on **Page 31** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of November 1, 2021, to December 31, 2021. There were 10 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 Track** – Included on **Pages 35-38** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for October & November. As of **November 30, 2021**, the Commission has a statutory deficit of **\$629,279**. Total cash on hand is \$4,562,279. Executive Director said the October financial fast track shows we picked up \$54,000 in some minor reserve changes with a deficit of \$579,000 however over \$4.8 million in cash on hand. The November report show we gave that \$50,000 right back in some other reserve changes with a \$629,000 deficit with over \$4.5 million in cash.

**NJ CEL Property and Casualty Financial Fast Track (Page 39)** – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2021, the CEL has a surplus of **\$12,987,213** and over \$31 million in cash.

**SAFETY COMMITTEE REPORT:** Paige Desiere reported the Safety and Accident Committee last met on December 8, 2021. The Commission experienced 13 new claims for the months of October and November. Six of those claims were deemed preventable and three required updated staff training, the other three were more repair oriented and all issues were corrected in the individual departments for those three. Of the 13 claims there were only seven lost days reported which is good news. Ms. Desiere thanked the Commission for continuing the wellness incentive grant for 2022. The next Safety and Accident Committee meeting will be held on February 9, 2022.

## MOTION TO APPROVE SAFETY COMMITTEE REPORT

Moved: Commissioner Seneski  
Second: Commissioner Hirata  
Vote: Unanimous

**CLAIMS COMMITTEE:** Jennifer Conicella said the PARs and SARs that were reviewed at the claims meetings will be discussed in Executive Session. As of January 11, 2022 the Governor reinstated the State of Emergency in New Jersey which allows for essential employees to be covered under the presumption for Covid-19.

### TREASURER:

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

## MOTION TO APPROVE RESOLUTION 13-22 FEBRUARY BILLS LIST IN THE AMOUNT OF \$97,649.32

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 said as always, 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 2022 Munich RE grant will be approved for 2022. That funding is again available. Cumberland County has always taken advantage of the grant opportunities historically we have done a lot in the law enforcement community in terms of body worn cameras and vehicle cameras and things of that nature. The Grant will be discussed at the February 9 Safety Committee meeting and advising all of our members of the provisions of the grant, as always, any opportunities that they want to submit can be forwarded to our associates at Hardenbergh who prepare the submissions and send to us for review which will then be forwarded to the grant committee. In response to Commissioner Seneski, Mr. Prince said for 2022 the amount of \$50,000 as been authorized to share between 10 counties but historically some other counties do not apply for it.

Mr. Prince recommended that the Commission appoint a representative to replace Craig Atkinson on the Grant Committee since he has retired. This person would normally be a safety representative. Chairperson Barber appointed Paige Desiere to the grant committee.

### RISK MANAGER:

Risk Manager Christina Violetti reviewed the Risk Managers Report and said the Cumberland Empowerment Zone Corporation, is no longer insured under the Cumberland County Insurance Commission that was also documented in the Risk Management Plan and we have to get that date



corrected there. Ms. Violetti discussed the 2021 safety grants that were approved and said Hardenburgh will be assisting Mr. Seneski and his office with submissions for the 2022 safety grant.

Ms. Violetti said active assailant coverage effective 1/1/2022 has been purchased for all members of the Cumberland County Insurance Commission and all members have been provided a memo outlining the security risk management services that are available through the carrier.

Ms. Violetti said there is an amendment to the Claims Charter to remove Steve Erickson as a committee member and add Bob Carlson for the Cumberland County Utilities Authority.

**MOTION TO ADOPT THE REVISED CLAIMS CHARTER**

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

**MANAGED CARE:** Karen Beatty reviewed the Cumulative Savings report for 2021 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  
Roll Call Vote: 3 Ayes, 0 Nays

*Workers Compensation PAR/SAR*

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000778 IN THE AMOUNT OF \$149,000.00; AND SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$28,194.00**

Motion: Commissioner Hirata

Second: Commissioner Seneski

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000446 IN THE AMOUNT OF \$7,500.00**

Motion: Commissioner Hirata  
Second: Commissioner Seneski

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000794 IN THE AMOUNT OF \$2,500.00**

Motion: Commissioner Hirata  
Second: Commissioner Seneski

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001532 IN THE AMOUNT OF \$52,625.00**

Motion: Commissioner Hirata  
Second: Commissioner Seneski

**MOTION TO APPROVE PAYMENT/SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$211,625.00**

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

**OLD BUSINESS: None.**

**NEW BUSINESS: None**

**PUBLIC COMMENT: None**

**MOTION TO ADJOURN:**

Motion: Commissioner Seneski  
Second: Chairman Hirata  
Vote: Unanimous

**MEETING ADJOURNED: 11:47 AM**

**NEXT MEETING: WILL BE HELD ON APRIL 7, 2022 AT 11:00 AM**

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Minutes prepared by: Karen A. Read, Assisting Secretary