

**CUMBERLAND COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – FEBRUARY 1, 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	Present

**ALTERNATE FUND COMMISSIONER:**

Antonio Romero	Absent
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**FUND PROFESSIONALS PRESENT:**

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

Anthony Bontempo, Cumberland County  
John Carr, Cumberland County  
Paige Desiere, Cumberland County  
Kathy Doran, Cumberland County  
Christina Violetti, Hardenbergh Insurance Group  
Christopher Powell, Hardenbergh Insurance Group  
Danielle Colaianni, Hardenbergh Insurance Group  
Amy Zeiders, Inservco  
Veronica George, Inservco  
Yvonne Frey, Inservco  
Surretha Hobbs, Inservco  
Ben Newville, SG Risk  
Chris Roselli, Qual-Lynx  
Karen Beatty, Qual-Lynx  
Brandon Tracy, PERMA  
Jennifer Conicella, PERMA  
Shai McLeod, PERMA  
Glenn Prince, JA Montgomery  
Jonothan Travares, Conner Strong & Buckelew

**PUBLIC PRESENT:**

Nancy Ridgway

**APPROVAL OF MINUTES: OPEN AND CLOSED SESSION OF DECMEBER 7, 2023**

Moved: Commissioner Johnson  
Second: Commissioner Ridgway  
Vote: Unanimous - Abstain Commissioner Marchand

**CORRESPONDENCE: None**

**EXECUTIVE DIRECTOR REPORT:**

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

**Resolution 1-24 Certifying the Election of Chairperson and Vice Chairperson**

Executive Director asked for nominations for the Chairperson. Commissioner Ridgway nominated Director Sileo as Chairperson

**MOTION TO APPOINT JOSEPH SILEO AS CHAIRPERSON**

Moved: Commissioner Ridgway  
Second: Commissioner Johnson  
Vote: Unanimous

Executive Director asked for nominations for the Vice Chairperson. Commissioner Ridgway nominated Art Marchand as Vice Chairperson.

**MOTION TO APPOINT ART MARCHAND AS VICE CHAIRPERSON**

Moved: Commissioner Ridgway  
Second: Commissioner Johnson  
Vote: Unanimous

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

Moved: Commissioner Ridgway  
Second: Commissioner Johnson  
Vote: Unanimous

**Reorganizational Resolutions (Pages 4-24)** – Listed below are the necessary Reorganizational Resolutions for the Cumberland County Insurance Commission.

- Resolution 1-24 Certifying the Election of Chairperson and Vice Chairperson

- Resolution 2-24           Appointing CEL Commissioner
- Resolution 3-24           Appointing Commission Treasurer
- Resolution 4-24           Appointing Commission Attorney
- Resolution 5-24           Appointing Commission Secretary
- Resolution 6-24           Designating Authorized Depositories for Commission Assets and Establishing a Cash Management Plan
- Resolution 7-24           Designating Authorized Signatures for Commission Bank Accounts
- Resolution 8-24           Designating Official Newspapers
- Resolution 9-24           Establish Public Meeting Procedures
- Resolution 10-24          2024 Risk Management Plan

Underwriting Manager Jonothan Tavares reviewed the 2024 Risk Management Plan and said the Plan contains new clarifications to the property. Now that the lead form has \$260,000 limit the Risk Management Plan was updated to correspond. For flood the limits have not changed from the expiring, but the plan was updated to reflect as evidenced in the lead form.

In response to Attorney Carr, Underwriting Manager said in the renewal program there is a \$10 million-dollar miscellaneous, unnamed location limit for flood which is an improvement over the expiring program other than that the plan is unchanged.

**Motion to approve Resolutions 1-24 through 10-24**

Moved:                   Commissioner Johnson  
 Second:                  Chairman Sileo  
 Vote:                     4 Ayes, 0 Nays

**Request for Proposals** – The County Purchasing Department solicited and received multiple responses for RFP’s for the positions of Risk Management Consultant and Executive Director. Those bids will need to be rejected as changes are needed to the Technical Specifications section of the RFP. **Pages 25 & 27**

**Motion to Approve Resolution 11-24 Rejecting RFP’s received for Risk Management Consultant, Authorizing the re-advertisement of RFPs and extend the Risk Managers current contract to February 29, 2024.**

Moved:                   Commissioner Johnson  
 Second:                  Commissioner Ridgway  
 Vote:                     4 Ayes, 0 Nays

**Motion to Approve Resolution 12-24 Rejecting RFP’s received for Executive Director, Authorizing the re-advertisement of RFPs and extend the Executive Director’s current contract to February 29, 2024.**

Moved:                   Chairman Sileo  
 Second:                  Commissioner Johnson  
 Vote:                     4 Ayes, 0 Nays

**Actuary & Auditor Request for Proposals** – The County Purchasing Department solicited for Request for Proposals for Actuary & Auditor. The current Actuary and Auditor, SG Risk LLC and Bowman & Company, were the only submissions received for each position. **Page 29**

**Motion to Approve Resolution 13-24 Appointing SG Risk as the Fund’s actuary and Bowman & Company as the Fund’s auditor.**

Moved: Chairman Sileo  
Second: Commissioner Johnson  
Vote: 4 Ayes, 0 Nays

**2024 Property & Casualty Budget** – The 2024 Property & Casualty Budget was introduced at the December 7, 2023 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 2024 budget appears on **Page 30**, assessments by member entity are on **Page 31**.

Director Sileo and Commissioner Ridgway said the Public Hearing was tabled at the last meeting would like to table the introduction this meeting pending receipt of the RFPs from the professionals. Executive Director said the matter will be tabled and a special meeting will need to be scheduled to introduce the 2024 budget.

**Motion to table the Public Hearing of the 2024 Budget**

Moved: Commissioner Johnson  
Second: Commissioner Ridgway  
Vote: Unanimous

**2024 Property & Casualty Assessments** – In accordance with the Commission’s By Laws, the assessment bills will be issued once the 2024 Budget is adopted. Assessments due dates will be adjusted accordingly.

**NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 33-35)** – The NJCE Finance Sub-Committee met several times since the budget introduction, December 4, December 27 and January 5. The NJCE held a special meeting on January 11 to adopt the 2024 Budget.

A written summary report of the meeting is included in the agenda on pages 33-35. The NJCE is scheduled to meet on Thursday, February 24, 2024 at 9:30 am via Teams to conduct the 2024 Reorganization Meeting.

Executive Director said the Finance Committee had a very busy season. They met three or four times to review the budget. The NJCE had a special meeting on January 11<sup>th</sup> to adopt the budget and the summary appears in the agenda. NJCE Executive Director Joseph Hrubash gave an overview of the budget and said it has been a hard market since 2019 but the results from this year's marketing were very good, and it also shows signs at the marketplace is beginning to level.

The two biggest items were getting all other property deductibles on the excess program down from \$3 million to \$1 million. The CEL had taken over that retention and have put up with some major losses in that area so that is a major. The second item the Underwriting Manager came will within our budget which allowed us to purchase additional cyber liability limits of \$5 million x of \$5 million. NJCE Executive Director said overall these are signs that things are getting better and we are happy with the renewal program.

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

Attached on **Pages 36-38** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for November & December. There were 13 certificates of insurance issued during this period.

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

Moved:	Commissioner Johnson
Second:	Chairman Sileo
Vote:	Unanimous

**Financial Fast Track** – Included on **Pages 39-41** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for November. As of **November 30, 2023**, the Commission has a deficit of **\$371,026**. Total cash on hand is \$4,508,631. Executive Director said the Commission gained \$114,000 for the period that reduced our deficit down to \$371,026 and the Commission does have \$4.5 million in cash so we are doing very well on the cash front.

**NJ CEL Property and Casualty Financial Fast Track (Page 42)** – Included in the agenda is the NJ CEL Financial Fast Track Report for November. As of November 30, 2023, the CEL has a surplus of **\$11,246,188** and **\$32,396,522** in cash. Executive Director said the CEL has an \$11.2 million surplus. There are some reserve changes due to three or four large property claims in the northern part of the state which have affected the finances this year but there is still \$32.3 million in cash. Executive Director said the Underwriting Manager was able to reduce the retention for the CEL property from \$3 million down to \$1 million which is a significant change.

**Claims Tracking Report (Pages 45-46)** – Included in the agenda are the Claims Activity Reports for November & December that tracks open claims. Executive Director said in November there were four less open claims but we did give them back in December where there are five claims more the prior month.

**SAFETY COMMITTEE REPORT:** Paige Desiere reported on the workers compensation claims from the period of October 1st through November 30, 2023 for that period of time there were 12 claims reported roughly, half of them were out of the law enforcement and five were deemed non-preventable. Only two of the twelve claims resulted in lost days and that total was 36 days. Trip, slips and falls continue to be top on the list of claims reported and four of this claim type were reported during this period. Ms. Desiere said the 2023 PEOSH numbers were compiled and out of roughly 1,000 employees there were 81 claims for the year, nearly three quarters of the claims were out of law enforcement agencies, with smaller numbers out of the other agencies. There were a total of 560 lost days out of the 81 claims which is about 2%. Ms. Desiere said the Committee is always

looking to make the number better but with a focus on safety and training they can certainly pinpoint where the more problematic areas are coming from.

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

**TREASURER:**

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

**MOTION TO APPROVE RESOLUTION 15-24 FEBRUARY BILLS LIST IN THE AMOUNT OF \$4,891.31**

Motion:	Commissioner Ridgway
Second:	Commissioner Johnson
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 he spoke to Dr. Hickman regarding some of the new training opportunities and the training schedule along with Paige Desiere and her team with advocating the participation of in the annual safety program. The announcement was made for the Munich Re safety grant for 2024. The County has participated in the Grant opportunity in prior years and hope that trend continues. The Underwriting team has done a great job with advocating with the carrier and there was an increase from \$50,000 to \$60,000 to be split between 10 counties. Please keep in mind that some of the counties don't apply, for whatever reason which means this can increase the county’s opportunity. Dr. Hickman and Paige Desiere and her team to try to see if we have any submissions for 2024.

**RISK MANAGER:** Risk Manager Christina Violetti reported the Safety and Accident View Committee Minutes from the October 11, 2023 meeting are included in the agenda. Minutes for the December meeting will be provided once they are approved at the next meeting.

**MANAGED CARE:** Karen Beatty reviewed the Cumulative Savings report for the period ending December 31, 2023 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 Ridgway
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Johnson  
Second: Commissioner Ridgway  
Vote: Unanimous

Workers Comp PARs/SARs

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001959 IN THE AMOUNT OF \$55,000.00**

Motion: Commissioner Johnson  
Second: Chairman Sileo

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001163 IN THE AMOUNT OF \$248,210.00 SECTION 20**

Motion: Commissioner Johnson  
Second: Chairman Sileo

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000958 IN THE AMOUNT OF \$12,500.00**

Motion: Commissioner Johnson  
Second: Chairman Sileo

General Liability PARs/SARs

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000972 IN THE AMOUNT OF \$90,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$10,000.00**

Motion: Commissioner Johnson  
Second: Chairman Sileo

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001518 IN THE AMOUNT OF \$54,000.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$15,000.00**

Motion: Commissioner Johnson  
Second: Chairman Sileo

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001284 IN THE AMOUNT OF \$87,500.00**

Motion: Commissioner Johnson  
Second: Chairman Sileo

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001691 IN THE AMOUNT OF \$2,500.00**

Motion: Commissioner Johnson  
Second: Chairman Sileo

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001949 IN THE AMOUNT OF \$975.19**

Motion: Commissioner Johnson  
Second: Chairman Sileo

Property PAR

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS FOR CLAIM #2024318671 IN THE AMOUNT OF \$17,500.00**

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

**MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$304,975.19 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$288,210.00**

Motion: Commissioner Johnson  
Second: Chairman Sileo  
Roll Call Vote: 4 Ayes, 0 Nays – Vice Chairman Marchand abstained from Claim numbers 3770001518 and 3770001691

**OLD BUSINESS: None.**

**NEW BUSINESS: None**

**PUBLIC COMMENT:** Mrs. Ridgway from Upper Deerfield asked if the introduction of the 2024 Budget will be held on another date since it was tabled today. Executive Director said the 2024 Budget will be introduced at a special meeting since we do have some other appointments of professionals and payment of bills.



**MOTION TO ADJOURN:**

Motion:	Commissioner Johnson
Second:	Chairman Sileo
Vote:	Unanimous

**MEETING ADJOURNED: 12:11 PM**

**NEXT MEETING: WILL BE HELD ON MARCH 1, 2024 AT 11:00 AM**

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Minutes prepared by: Karen A. Read, Assisting Secretary