

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 1, 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	Absent

ALTERNATE FUND COMMISSIONER:

Antonio Romero	Absent
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FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes, 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
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Scott Brown, SG Risk
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Jennifer Davis, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN AND CLOSEDSESSION OF APRIL 6, 2023

Moved: Commissioner Johnson
Second: Chairman Albrecht
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Certificate of Insurance Issuance Report - Included on **pages 3-5** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of March 1, 2023 to May 1, 2023. There were 11 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved: Commissioner Sileo
Second: Commissioner Johnson
Vote: Unanimous

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on Thursday, April 27, 2023 and a written summary is included in the agenda on **pages 6-9**. A well-attended luncheon followed at the Forsgate Country Club to commemorate the 10th anniversary of the Fund’s inception. The NJCE is scheduled to meet again on June 22, 2023 at 9:30 AM via zoom. Commissioner Johnson was in attendance at the April NJCE meeting and said it was a very positive meeting and was honored to attend.

Financial Fast Track – Included on **pages 10-15** of the agenda are the Financial Fast Tracks for the Cumberland County Insurance Commission for February & March. As of **March 31, 2023**, the Commission has a surplus of 32,086. Total cash on hand is \$3,374,376.

Executive Director said the February report showing a slight gain of \$24,000 over the previous month, and a deficit of \$97,000. However, good news on the March report with a swing of \$129,000 in the Commission’s favor, with a surplus of \$32,000. Executive Director said it has been a while since the Commission had been in the positive, so the Commission has done well over the last couple of years. Executive Director thanked all of the departments for their hard work to keep claims down.

Executive Director said he has received the first quarter actuarial reports and the IBNR numbers are very reasonable, and the Commission had a very good first quarter.

NJCE Property and Casualty Financial Fast Track – (Pages 16-18) – Included in the agenda on pages 10-12 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2023** the NJCE has a surplus of **\$14,399,035**. Line 7 of the report, Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$15,278,217**. Executive Director said in February there was a slight increase of \$38,000 showing a \$14.4 million surplus which is very strong and over \$15 million in cash.

Claims Tracking Report (Pages 19-20) – Included in the agenda is the Claims Activity Reports for March & April that tracks open claims. Executive Director said February to March there were 4 less open claims, however March to April had 4 more open claims, but still a small movement in the number of open claims.

Cyber Incident Reporting Information (Pages 21-22) – Included in the agenda is some important information to follow if you experience a cyber incident. The flyer provides instructions on how to report the claim along with the policy number.

2023 MEL, MRHIF & NJCE Educational Seminar - The 12th Annual Educational Seminar was held virtually again this year. There were 2 sessions held, April 21st and April 28th. Both sessions were well attended, and the seminar qualified for Continuing Education Credits.

2023 Best Practices Seminar - PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

SAFETY COMMITTEE REPORT: Paige Desiere reported the Safety and Accident Committee last met on April 12, 2023. The Commission experienced 8 new claims during the period of February 1st through March 30, 2023. Three claims resulted in time off of 35 days. Of those claims, two were due to slips, trips and falls, three strains or other injuries, 2 claims the individuals were struck by an object and one motor vehicle accident. One of those claims was deemed as non-preventable and all other were deemed preventable. Ms. Desiere said the recurrent theme we need to slow down and pay attention and use the safety precautions.

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

TREASURER:

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

MOTION TO APPROVE RESOLUTION 15-23 JUNE BILLS LIST IN THE AMOUNT OF \$11,553.90

Motion:	Chairman Albrecht
Second:	Commissioner Johnson
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 May 18th an in person training program was held at Rowan College of South Jersey for office safety

and on May 19th a program was provided to public works employees that have CDLs and will be training staff in the future going forward to be in compliance with the Federal Motor Carrier Safety Administration entry level driver training requirements.

RISK MANAGER: Risk Manager Christina Violetti reviewed the Risk Managers Report and said 8 submissions for the wellness incentive program totaling \$6,184.64, which is slightly over the amount budgeted. In response to Commissioner Sileo, Ms. Violetti said the entities that are doing fresh fruit smoothies use the grant to purchase a blender as well as the fruit and any other ingredients needed to make the smoothies which provides something nutritious during the summer months. Ms. Violetti requested a motion to approve the Wellness Incentive Program Grants

MOTION TO APPROVE WELLNESS INCENTIVE PROGRAM GRANTS

Motion: Commissioner Johnson
Second: Commissioner Sileo
Roll Call Vote: 3 Ayes, 0 Nays

Ms. Violetti requested additional training for the county Department of Corrections. This was approved at the February meeting and four training sessions that have already been conducted for the officer wellness and suicide prevention for corrections officers. The training was well received and one additional training has been requested for any officer that were not able to make one of the prior classes. A motion to approve an amount not to exceed an additional \$500 the year to purchase the additional training for the county Department of Corrections.

MOTION TO APPROVE \$500 FOR ADDITIONAL TRAINING SESSION FOR DEPARTMENT OF CORRECTIONS WELLNESS AND SUICIDE PREVENTION

Motion: Commissioner Sileo
Second: Chairman Albrecht
Roll Call Vote: 3 Ayes, 0 Nays

Ms. Violetti said the 2024 renewal process will begin very shortly and she will be reaching out to all members to help them update all the information needed for the renewal. Executive Director said the NJCE is in the process of procuring a property appraiser and they were having some difficulty securing that because of some contract language. There is a good possibility that they will be reaching out to individual insurance commission to hire an appraiser and then reimburse us as we move forward. The county has not had property appraisals completed in a while and they will be looking at properties with a value over \$500,000. Executive Director said in August there will be more information but at this point it looks like the NJCE is going to ask the individual commissions to procure for a property appraiser.

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for the period ending April 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 ACCORDANCE 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 Johnson
Second: Chairman Albrecht
Vote: Unanimous

Workers Comp PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001886 IN THE AMOUNT OF \$80,000.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770000777 IN THE AMOUNT OF \$178,803.47 SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$12,500.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001708 IN THE AMOUNT OF \$7,500.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

General Liability PARs/SARs

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001558 IN THE AMOUNT OF \$30,500.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001661 IN THE AMOUNT OF \$62,500.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001662 IN THE AMOUNT OF \$45,000.00

Motion: Commissioner Johnson
Second: Commissioner Sileo

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$396,803.47 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$20,000.00

Motion: Commissioner Johnson
Second: Chairman Sileo
Roll Call Vote: 3 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Johnson
Second: Chairman Sileo
Vote: Unanimous

MEETING ADJOURNED: 12:09 PM

NEXT MEETING: WILL BE HELD ON AUGUST 3, 2023 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary