

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – JUNE 2, 2022
ELECTRONICALLY
2:00 PM**

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 Joseph Hrubash, Karen Read
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ALSO PRESENT:

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Robert Carlson, Cumberland County Utilities Authority
Jumba Mugwany, Cumberland County
Christina Violetti, Hardenbergh Insurance Group
Joseph Henry, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Veronica George, Inservco
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Jennifer Conicella, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

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

Moved: Commissioner Seneski
Second: Commissioner Hirata
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on April 28, 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, June 23, 2022 at 9:30 AM via Zoom.

Executive Director Joseph Hrubash reported the NJCE awarded contract to the auditor, payroll auditor and actuary at the April meeting. The NJCE financial continue to be solid. In the renewal of pollution liability we lost coverage for sewer back up and presented options to those utilities that need the coverage and are waiting for feedback and some of these were revised based on additional underwriting information. Executive Director Hrubash said there is an aggressive renewal timeline for 2023 renewal so the NJCE will have more firm numbers at an earlier time. We are also looking at a new application platform for renewal which should help members with that side of the process.

Certificate of Insurance Issuance Report - Included on **Page 7** is the Certificate of Insurance Issuance Report from the CEL listing those certificates issued for the period of April 1, 2022 to May 1, 2022. There were 5 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

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

Financial Fast Track – Included on **Pages 8 - 13** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for December. As of **February 28, 2022**, the Commission has a statutory surplus of **\$409,414**. The Investment in Joint Venture in the Counties JIF which is on line 10 is \$721,764. Looking at all fund years there were some tough years in 2017, 2018 and 2020. Everyone had a bad year because of covid but the bad years are offset by the good years in 2019 and 2021 so that is good news.

NJCE Property and Casualty Financial Fast Track – Included in the agenda on **pages 14-16** is the NJCE Financial Fast Track Report as of **February 28, 2022**. The report indicates the Fund has a surplus of **\$14,323,659** which is despite the fact that dividends were issued shown on Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$12,413,800**.

Claims Tracking Report (Page 17) – Included in the agenda is the Claims Activity Report for April that tracks open claims.

Pollution Liability/Sewer Backup: As previously discussed, the 2022 renewal of the pollution liability coverage resulted in an exclusion for sewer backup claims. The Fund office was asked to pursue quotations for this coverage to offer to our member utility authorities (Atlantic, Camden, Cumberland, and Gloucester). A summary of results was presented to the representatives of the Utility Authorities, which included a proposal from Ironshore to cover first party remediation and third-party liability, new conditions only. A revised proposal was presented on May 13, a follow-up Zoom meeting may be needed to further discuss options.

Executive Director said as previously mentioned we have four county utility authorities that are affected by that and we are starting to get back feedback on the revised proposal and once everyone gets back to us a decision will be made on how to proceed.

NJCE Cyber Task Force (Page 18-19) – Included in the agenda on pages 19-20 are two Cyber Bulletins – one on Preventing Cyber Events: Learn from Each Other & the other on the cost of Ransomware. This update outlines two claims experienced by members and the claims process they experienced.

2023 Renewal – Underwriting Data Collection - The Fund office is beginning the data collection process earlier this year for the 2023 renewal in order to provide relevant information to underwriters in a timely manner. Members and/or risk managers will manage the renewal via Origami, the online platform where members’ exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2023 renewal process this year will be mid-June through mid-August.

Auto ID Cards and WC Posting Notices – The NJCE Underwriting Team has uploaded the auto ID cards and WC Posting Notices into Origami for members to download on an as-needed basis.

2022 MEL, MRHIF & NJCE JIF Educational Seminar -The 11th annual seminar was conducted virtually on April 29th and May 6th. The Fund Office will submit attendance records to the respective agencies for continuing education credits.

SAFETY COMMITTEE REPORT: Safety Director Glenn Price said the Safety Committee Agenda was sent out for Safety Committee meeting next and a variety of topics will be discussed. Chairwoman Barber asked the commissioners if they were able to review the Safety Committee report. Chairwoman Barber said she did review the report and there were comments regarding the cyber security and the programs available and if there are no questions from commissioners a motion to approve the Safety Committee Report would be in order.

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 close session.

TREASURER:

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

MOTION TO APPROVE RESOLUTION 15-22 JUNE BILLS LIST IN THE AMOUNT OF \$9,215.34

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 Page 21 includes all safety and risk control activities for the month of June. A variety of safety directors bulletins have been distributed, we have been focusing on summer safety such as storms, lifeguarding operations and things of that nature, again, we encourage everyone to visit the cell website at njce.org. where all of the bulletins are available.

RISK MANAGER:

Risk Manager Christina Violetti reviewed the Risk Managers Report and said nine submissions were received for the 2022 Wellness Incentive Grant Program. The total is slightly over the amount requested for allocation of \$5,000. The total received was \$6,005.00. All the submissions are listed on the graph included the report. Ms. Violetti asked if the Commissioners had question regarding the request with no question being heard a motion to approve the 2022 Wellness Grants was requested which is \$1,005 increase from the previous approval.

MOTION TO WELLNESS GRANTS

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

Risk Manager Christina Violetti said a second submission for the NJCE reinsurer safety grant was provided to JA Montgomery from the County Prosecutor's office. The submission was for six body

worn cameras associated accessories and evidence data storage for a total cost of \$30,267. Ms. Violetti said she is awaiting approval from the carrier on the submission as well as the other submission that was provided on behalf of the Corrections Department.

Ms. Violetti reported she will be in touch with all members in regard to the 2023 renewal process.

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

Workers Compensation PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001417 IN THE AMOUNT OF \$65,300.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001395 IN THE AMOUNT OF \$122,789.01; SETTLEMENT AUTHORIZATION IN THE AMOUNT OF \$50,310.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001227 IN THE AMOUNT OF \$20,409.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001326 IN THE AMOUNT OF \$125,708.21

Motion: Commissioner Hirata
Second: Commissioner Seneski

General Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000785 IN THE AMOUNT OF \$158,857.49

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770000740 AND 3770001034 IN THE AMOUNT OF \$173,228.45

Motion: Commissioner Hirata
Second: Commissioner Seneski

Auto Liability SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001580 IN THE AMOUNT OF \$500.00

Motion: Commissioner Hirata
Second: Commissioner Seneski

MOTION TO APPROVE PAYMENT/SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$666,792.16

Motion: Commissioner Hirata
Second: Commissioner Seneski
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: 2:55 PM

NEXT MEETING: WILL BE HELD ON AUGUST 4, 2022 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary