

**CUMBERLAND COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – OCTOBER 6, 2022
ELECTRONICALLY
11:00 AM**

Meeting called to order by Commissioner Hirata. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Darlene Barber	Absent
Jeff Ridgway	Present
Jody Hirata	Present

ALTERNATE FUND COMMISSIONER:

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes Karen Read
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ALSO PRESENT:

Anthony Bontempo, Cumberland County
Paige Desiree, Cumberland County
John Carr, Cumberland County
Jumba Mugwanya, Cumberland County
Robert Carlson, Cumberland County Utilities Authority
Kathy Doran, Cumberland County
Scott Brown, SG Risk
Dennis Skalkowski, Bowman and Company
Christina Violetti, Hardenbergh Insurance Group
Danielle Colaianni, Hardenbergh Insurance Group
Dominique McDuffie, Hardenbergh Insurance Group
Amy Zeiders, Inservco
Yvonne Frey, Inservco
Surretha Hobbs, Inservco
Chris Roselli, Qual-Lynx
Karen Beatty, Qual-Lynx
Scott Brown, SG Risk
Robyn Walcoff, PERMA
Jennifer Conicella, PERMA
Robyn Walcoff, PERMA
Shai McLeod, PERMA
Brandon Tracy, PERMA
Glenn Prince, JA Montgomery

PUBLIC PRESENT:

Nancy Ridgway

APPROVAL OF MINUTES: OPEN SESSION OF AUGUST 4, 2022

Moved: Commissioner Ridgway
Second: Commissioner Hirata
Vote: Unanimous

CLOSED SESSION OF AUGUST 4, 2022

Moved: Commissioner Ridgway
Second: Commissioner Hirata
Vote: Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

2021 Audit Report – A draft copy of the 2021 Audit was distributed to Fund Commissioners under separate cover. Representatives of the Commission’s auditor, Bowman & Company, will attend the meeting to formally present the audit. Included in the agenda on **Pages 3-5** is Resolution 17-22, Certification of Annual Audit Report for the Period ending December 31, 2021 along with the Group Affidavit Form.

Mr. Dennis Skalkowski of Bowman and Company reviewed the audit with the Commission. Mr. Skalkowski said this was a clean and unmodified opinion with no findings or recommendations as reflected on the very last page of the audit report. For the year ending December 31, 2021 the Commission had total assets of \$5,374,736 total liability and reserves of \$5,096,826 resulting in the net position of \$277,910 which was an increase of roughly \$169,099 over the previous year. The Commission continues to be in pretty good financial condition. There were no new disclosures in the notes of the financial statements for this year. Mr. Skalkowski thanked the Commission for the opportunity to serve the commission and opened up to any question of the commission members. With no questions or comments Executive Director said a motion would be in order to approve the 2021 Audit Report.

Motion to approve Resolution 17-22, Certification of Annual Audit Report for Period Ending December 31, 2021

Moved: Commissioner Hirata
Second: Commissioner Ridgway
Vote: 2 Ayes, 0 Nays

Executive Director thanked Dennis Skalkowski of Bowman and Company for his assistance with the audit.

Designating Authorized Signers for Commission Bank Accounts – With two recent departures of County personnel who were fund commissioners and check signers on Commission bank accounts, there is a need to revise Resolution 7-22 previously adopted at our February meeting authorizing signers. Accordingly on **Page 6** is Resolution 18-22 for adoption.

Motion to Adopt Resolution 18-22, Amending Resolution 7-22 Designating Authorized Signatures on Commission Bank Accounts.

Moved: Commissioner Hirata
Second: Commissioner Ridgway
Vote: 2 Ayes, 0 Nays

Designating Commission Secretary – The previously appointed Secretary to the Insurance Commission has left employment with the County, thereby creating a vacancy in that position. The Commissioners desire to appoint Katherine Doran to fill the vacancy. Included on **Page 7** is Resolution 19-22.

Motion to Adopt Resolution 19-22, Amending Resolution 5-22 Designating Katherine Doran as Commission Secretary.

Moved: Commissioner Hirata
Second: Commissioner Ridgway
Vote: 2 Ayes, 0 Nays

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on September 22, 2022. Included in the agenda on **Pages 8-11** is a written summary of the report. The NJCE is scheduled to meet again on Thursday, October 27, 2022 at 9:30 AM via Zoom.

Certificate of Insurance Issuance Report - Included on **Pages 12-14** is the Certificate of Insurance Issuance Reports from the CEL listing those certificates issued for the period of July 1, 2022 to October 1, 2022. There were 15 certificates of insurance issued during this period.

Motion to approve the certificate of insurance report.

Moved: Commissioner Hirata
Second: Commissioner Ridgway
Vote: Unanimous

Financial Fast Track – Included on **Pages 15-17** of the agenda is the Financial Fast Track for the Cumberland County Insurance Commission for July. As of **July 31, 2022**, the Commission has a statutory surplus of **\$384,652**. Total cash on hand is \$4,681,056.

NJCE Property and Casualty Financial Fast Track – Included in the agenda on **Pages 18-23** are the NJCE Financial Fast Track Reports from June & July. As of **June 30, 2022**, the report indicates the Fund has a surplus of **\$15,209,010**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$22,084,249**. The NJCE Financial Fast Track Report as of **July 31, 2022** indicates the Fund has a surplus of **\$15,291,507**. The total cash amount is **\$20,655,233**.

Claims Tracking Report (Page 24-25) – Included in the agenda is the Claims Activity Report for May & June that tracks open claims. Executive Director said in May there were 16 more open claims from the prior month and in June there was a nice dip of 11 claims so there was a nice rebound there closing out some claims.

11th Annual Best Practices Workshop – 2023 Virtual Edition - Following the conclusion of last year’s Best Practices Workshop it was agreed it would be best to push the time between sessions. We will look to host a virtually interactive webinar again in Spring 2023.

2022 New Jersey State League of Municipalities (NJSLOM) Annual Conference - The 106th annual conference is scheduled for November 15th through November 17th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 16th. We encourage our commissioners to attend.

NJCE 10th Year Anniversary - The NJCE previously discussed that 2020 marked the 10th anniversary of the Fund’s inception, which began with two County members and has grown to ten members and 26 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. We are looking into venues to host the luncheon and JIF meeting on April 27, 2023.

SAFETY COMMITTEE REPORT: Paige Desiree said the Safety and Accident Review Committee last met on August 10th to review claims from June 1st to July 31st, there were 18 new claims fortunately 10 were report only, with no time lost by the employees. Most of the claims revolved around trips, slips and falls the county will continue to focus on those two areas with respect to training throughout the departments. There was only one claim that resulted from a strain with time lost of approximately a month but other than that there were no major claims with respect to time lost. The Commission implemented a defensive driving program and codes for the driving course are available and when any of the county employees are involved in any type of motor vehicle accident, they are required to take the defensive driving course and all departments have been made aware of the defensive driving program. The next Safety and Accident Committee will be on October 12th.

Motion to approve the safety committee report.

Moved:	Commissioner Hirata
Second:	Commissioner Ridgway
Vote:	Unanimous

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 October bills list was included in the agenda.

MOTION TO APPROVE RESOLUTION 20-22 AUGUST BILLS LIST IN THE AMOUNT OF \$856,096.03

Moved:	Commissioner Hirata
Second:	Commissioner Ridgway
Vote:	2 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 has been coordinating with Dr. Hickman to provide and in person toolbox talk to the Public Works staff in either early November or December covering an OSHA standard on medical services first aid, and eyewash stations. This is also a great opportunity to talk about inclement weather, slip trips and falls and accident prevention. An additional program for the Mandatory DER training will be November 3rd. It covers the Medical Review officer, the Clearing House, and all the CDL drug and alcohol testing regulations from the Federal Motor Carrier Safety Administration. Registration will need to be completed by October 14 so the appropriate course materials can be ordered. The carrier has agreed to the full \$50,000 for the New Jersey County Excess Joint Insurance Fund Safety Program. A notice will go out to the Grant committee to meet and determine how those funds will be allocated to each county for the submissions that were received.

Commissioner Hirata said she has been taking a lot of the courses provided through JA Montgomery and they are very good and specialized in nature and has received a lot of positive feedback from county employees.

RISK MANAGER:

Risk Manager Christina Violetti said the Corrections Department has requested training for Officer Wellness and Suicide Prevention for Corrections. This training was taken back in 2017 and the program was well received which addresses traumatic events while on the job. The training has evolved and has more content than it had five years ago.

MOTION TO APPROVE AMOUNT NOT TO EXCEED \$1,000 TO PURCHASE TRAINING IN 2023 FOR THE COUNTY DEPARTMENT OF CORRECTIONS

Motion:	Commissioner Hirata
Second:	Chairman Ridgway

Roll Call Vote: 2 Ayes, 0 Nays

Ms. Violetti reported enclosed in the agenda is a revised claims Charter. This request is to amend the Charter to remove Gerry Seneski as the Committee Chair and to add Jeff Ridgeway as the Committee Chair. A motion to adopt the revised Claims Charter was requested by Ms. Violetti.

MOTION TO ADOPT THE REVISED CLAIMS CHARTER

Motion: Commissioner Hirata
Second: Chairman Ridgway
Roll Call Vote: 2 Ayes, 0 Nays

MANAGED CARE: Karen Beatty reviewed the Cumulative Savings report for 2022 and the PPO Penetration Report.

CLAIMS SERVICE: Executive Director 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 Ridgway
Second: Commissioner Hirata
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Ridgway
Second: Commissioner Hirata
Vote: Unanimous

Workers Compensation PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001685 IN THE AMOUNT OF \$175,500.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

General Liability PAR/SAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001284 IN THE AMOUNT OF \$40,000.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001317 IN THE AMOUNT OF \$225,000.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001259 IN THE AMOUNT OF \$51,865.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #3770001514 IN THE AMOUNT OF \$101,110.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM #37700011147 IN THE AMOUNT OF \$82,000.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

Auto Property Damage/SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001777 IN THE AMOUNT OF \$18,234.37

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001695 IN THE AMOUNT OF \$500.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

General Liability/SAR

MOTION TO APPROVE SETTLEMENT AUTHORIZATION REQUEST FOR CLAIM #3770001047 IN THE AMOUNT OF \$230,531.30

Motion: Commissioner Hirata
Second: Commissioner Ridgway

Property/PAR

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM # 2022276872 IN THE AMOUNT OF \$95,000.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM # 2023279760 IN THE AMOUNT OF \$11,000.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUEST FOR CLAIM # 2023280991 IN THE AMOUNT OF \$13,000.00

Motion: Commissioner Hirata
Second: Commissioner Ridgway

MOTION TO APPROVE PAYMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$794,475.00 AND SETTLEMENT AUTHORIZATION REQUESTS IN THE AMOUNT OF \$249,255.67 FOR A COMBINED TOTAL OF \$1,043,730.67

Motion: Commissioner Hirata
Second: Commissioner Ridgway
Roll Call Vote: 2 Ayes, 0 Nays

OLD BUSINESS: None.

NEW BUSINESS: None

MOTION TO OPEN PUBLIC COMMENT:

Motion: Commissioner Ridgway
Second: Chairman Hirata
Vote: Unanimous

PUBLIC COMMENT: Mrs. Ridgeway from Upper Deerfield Township said she will see everyone at the next meeting in December.

MOTION TO CLOSE PUBLIC COMMENT:

Motion:	Commissioner Ridgway
Second:	Chairman Hirata
Vote:	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Ridgway
Second:	Chairman Hirata
Vote:	Unanimous

MEETING ADJOURNED: 12:22 PM

NEXT MEETING: WILL BE HELD ON DECEMBER 1, 2022 AT 11:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary