

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

**OPEN MINUTES**

**JUNE 23, 2022**

**VIA TELECONFERENCE**

**9:30 AM**

**MEETING OF THE FUND CALLED TO ORDER AT 9:30 A.M. BY CHAIRMAN ANGILELLA  
OPEN PUBLIC MEETING ACT READ INTO RECORD  
PLEDGE OF ALLEGIANCE**

**ROLL CALL BOARD OF 2022 FUND COMMISSIONERS**

Ross Angilella, Chairman	Camden County	Present
Tim Sheehan, Secretary	Gloucester County	Present
Janette Kessler, Commissioner	Atlantic County	Present
Ashley Buono, Commissioner	Burlington County	Present
Vacancy, Commissioner	Cumberland County	
John Kelly, Commissioner	Ocean County	Present
Edmund Shea, Commissioner	Hudson County	Present
Lillian Nazaro, Commissioner	Mercer County	Present
Laura Scutari, Commissioner	Union County	Present
Teri O'Connor, Commissioner	Monmouth County	Absent

**ALTERNATE FUND COMMISSIONERS**

Anna Marie Wright	Camden County	Absent
Carl Block	Ocean County	Present
Raissa Walker	Mercer County	Absent
Eugenio Esquivel	Union County	Present
Christopher Marion	Monmouth County	Present

**APPOINTED OFFICIALS PRESENT:**

Executive Director/Administrator	PERMA Risk Management Services <b>Joseph Hrubash, Bradford Stokes, Nancy A. Ghani, Brandon Tracy</b>
Attorney	<b>Laura Paffenroth</b>
Auditor	Bowman & Company <b>James Miles, Dennis Skalkowski</b>
Safety Director	JA Montgomery Risk Control <b>Glenn Prince, Natalie Dougherty</b>
Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney, Jonathon Tavares, Rachel Perry</b>
WC Claims Administrator	AmeriHealth Casualty Services <b>Kerin Drumhieser, Gladys Driggins, David Bushong</b>
Property Claims Administrator	Qual Lynx <b>Joseph Lisciandri</b>
	Perma Claims <b>Robyn Walcoff, Jennifer Conicella</b>

**ALSO PRESENT:**

Mary Ann Sander, Conner Strong & Buckelew  
 Christina Violetti, Hardenbergh Insurance Group  
 Gail White, Scirocco Group  
 Cathy Dodd, PERMA  
 Karen Read, PERMA  
 Jason Thorpe, PERMA  
 Crystal Chuck, PERMA  
 Aricka Simms, CBIZ Borden Perlman  
 Peter Soriero, Allied Risk Management Services  
 Toni DePaola, Ocean County  
 Robin Racioppi, IMAC  
 Cecilia Murphy, Camden County College  
 Steve Williams, County of Camden

**MINUTES:** Open Minutes as of April 28, 2022, were included in agenda for review.

**MOTION TO APPROVE OPEN AND CLOSED MINUTES FROM APRIL 28, 2022, AS PRESENTED:**

Moved:	Chairman Sheehan
Second:	Commissioner Kessler
Vote:	8 Ayes – 0 Nays (Commissioner Nazzaro and Commissioner Marion Abstained)

**CORRESPONDENCE: NONE****EXECUTIVE DIRECTOR'S REPORT:**

**NJCE CLAIMS REVIEW COMMITTEE:** The Claims Review Committee met prior to this Fund's meeting. Closed Session was not needed, so it was not necessary to enter Closed Session to discuss the committee's recommendations and other matters; included in the agenda was a resolution authorizing closed session.

There were no questions and Closed Session was not needed, so it was appropriate to accept the Committee's recommendations.

**MOTION TO ACCEPT THE CLAIMS COMMITTEE'S RECOMMENDATION TO APPROVE THE CLAIMS**

Moved:	Commissioner Sheehan
Second:	Commissioner Kessler
Roll Call Vote:	9 Ayes – 0 Nays

**DECEMBER 31, 2021 AUDIT:** Fund Auditor submitted a draft financial audit for the period ending December 31, 2021 and provided a summary review of the Financial Statements. Fund Auditor concluded the review noting there were no recommendations or findings, and the Fund is in excellent financial condition. A final audit report will be submitted at the September meeting. Executive Director reported enclosed separately was a copy of the draft audit and it would be appropriate to authorize the fund office to file the draft audit with Department of Banking & Insurance and request an extension to file the final audit upon receipt; included in the agenda was **Resolution 25-22** authorizing this action and requesting an extension to file the final audit report to the State's regulatory agencies.

**MOTION TO ADOPT RESOLUTION 25-22 AUTHORIZING THE FUND OFFICE TO FILE THE DRAFT AUDIT AND REQUEST AN EXTENSION TO FILE THE FINAL AUDIT.**

Moved: Commissioner Nazzaro  
Second: Commissioner Kessler  
Roll Call Vote: 9 Ayes – 0 Nays

**LEARNING MANAGEMENT SYSTEM (LMS):** Executive Director reported in 2020, the MEL JIF had a contract in place with FirstNet to provide an online LMS. In October 2020, the NJCE JIF Board authorized J.A. Montgomery to contract directly with FirstNet to provide the LMS services and J.A. Montgomery to administrator the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney.

Executive Director reported FirstNet recently advised their updated platform will no longer provide services needed. JAM has identified a vendor with enhanced platform services to meet training needs and record learning events at a lower annual cost; expected launch date is September 2022. Based on past precedent, we recommend J.A. Montgomery to contract directly with BIS Safety Software and administer the training for an annual fee of \$18,750. Safety Director reported on the transition to the new Learning Management System, which will be a significant improvement over the current system. Ms. Dougherty reported the new platform will provide webinars that will provide step by step directions. Mr. Stokes added there will also be a 40% savings with the new system. Included in the agenda was a memo and a copy of the proposed pricing with BIS Safety Software.

**MOTION TO AUTHORIZE J.A. MONTGOMERY TO CONTRACT DIRECTLY WITH BIS SAFETY SOFTWARE FOR THE NJCE LEARNING MANAGEMENT SYSTEM AND AUTHORIZE AN AMENDMENT TO J.A. MONTGOMERY CURRENT CONTRACT TO ADMINISTER THE PROGRAM.**

Moved: Commissioner Shea  
Second: Commissioner Sheehan  
Roll Call Vote: 9 Ayes – 0 Nays

**FINANCIAL FAST TRACK: FINANCIAL FAST TRACK:** Included in the agenda was the Financial Fast Track as of March 31, 2022, and April 31, 2022. Executive Director reported the statutory surplus as of April is \$14.7 million despite the issuance of \$5.8 million in dividends and tough year in 2020.

**NJCE COMMITTEES:**

**CYBER TASK FORCE – NEWS ALERT:** The NJCE Cyber taskforce released the bulletin included in the agenda. Underwriting Manager said the alert focuses on two members claims (anonymized of course) with special attention to the claims process. The bulletin has been added to njce.org as well.

**COVERAGE COMMITTEE:** A meeting of this committee is scheduled for July 21<sup>st</sup> at 1pm via Zoom to discuss County-related coverage issues and an update on the transition to a reinsurance structure.

Last month, the Board approved the Executive Directors Office to pursue quotes for a vendor to provide property appraisals and bring the responses to the board. We got an indication of potential fees from one vendor and will review with the Coverage Committee.

**SAFETY COMMITTEE:** The first meeting of the Safety Committee was held June 20<sup>th</sup> at 10 AM. Safety Director reported the committee reviewed the distributed safety

bulletins, the Safety Grant and discussed loss control issues affecting County operations. The Committee will meet next September 19<sup>th</sup> and December 12<sup>th</sup>. Committee Chairperson Kessler reported the topics were relevant and looks forward to building upon the first meeting.

**PROSPECTIVE MEMBERSHIP:** Executive Director reported a proposal was provided to Camden County College for workers compensation; however, their current coverage does not expire until next year.

**COVID-19/SAFETY NATIONAL:** PERMA Claims Director, Ms. Walcoff reported the activity for COVID-19 claims in the current year has slowed down. Ms. Walcoff noted the Fund office continues to work closely with the carrier to determine a recovery from 2020 COVID-19 claims for both the MEL and NJCE JIFs.

**SEWER BACKUP COVERAGE:** In April, the Board authorized the Executive Director's request for the NJCE to provide coverage to interested Member Utility Authorities for one year at either \$250,000 x \$250,000 or \$400,000 x \$100,000. If coverage is selected, the additional assessment will be charged directly to the respective authorities. Initially, there were four utility authorities; however, CCMUA is no longer seeking this coverage. A revised coverage proposal was presented on June 10<sup>th</sup> and a second revision on June 21<sup>st</sup> to the remaining three utility authorities and is included in the agenda. As of now, we are waiting on all three to determine which coverage limit and premium best meets their needs. Executive Director reported a revised coverage proposal was presented on June 10<sup>th</sup> and a second revision on June 21<sup>st</sup> to the remaining two utility authorities. As of now, we are waiting on all three to determine which coverage limit and premium best meets their needs.

**NJCE 10<sup>TH</sup> YEAR ANNIVERSARY:** As previously discussed, 2020 marked the 10<sup>th</sup> anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 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 bringing this up again to determine interest level to have a luncheon scheduled. Based on feedback from the Board, the Fund office will schedule a luncheon in a central location; Executive Director will look into a luncheon to be sponsored by Professionals.

#### **Informational Items**

**2022 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** Deputy Executive Director Ghani reported initially, the MEL/MRHIF/NJCE Educational Seminars had been approved for insurance producer credits – 2 general and 1 ethics - for each day. But – upon final review, the state did not approve the ethics credit but did agree to approve 3 general credits for each day. This matter was just concluded so you should see your certificates shortly.

**NJCE JIF RENEWAL TIMELINE:** The Professionals met to finalize the timeline that was introduced at the April meeting. Enclosed in the agenda was a timeline for the NJCE which assumes an earlier start to the renewal process with specific target dates.

Deputy Executive Director Ghani reported the Fund office is beginning the data collection process for the 2023 renewal to provide relevant information to underwriters. 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 is mid-July through mid-

September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

**TECHNOLOGICAL IMPLEMENTATION:** The Underwriting Manager’s team is utilizing newer technology to streamline several of their processes.

**BROKER BUDDHA:** Broker Buddha streamlines the renewal application process limiting the need for hard copy applications sent between our offices. This online platform requests all information needed in a consolidated fashion and displays last year’s information for reference. The portal can also save applications as a draft to edit later using smart forms, the same questions asked on multiple applications do not have to be answered twice (i.e., Named Insured). Frequently asked questions and instructions were included in the agenda.

**CERTIFICIAL:** An online platform, that uses real-time data to ensure businesses have continuous, compliant insurance certificates and will receive a live feed of coverages through the Underwriting Managers office at Conner Strong & Buckelew. Once data is migrated to Certifical, efficiencies will be created streamlining the certificate issuance and renewal process. Within certain parameters self-service COIs can be made available on the platform which would allow members to issue their own COIs.

Certifical utilizes electronic delivery of COIs, which emails COIs immediately at renewal and upon initial issuance, also allowing for bundling of COIs to same recipients. As testing, due diligence, examination and analysis of fit continue updates will be provided accordingly. This process is still in the early stages of development. For more information, please visit their website: <https://www.certifical.com/company>.

**MEMBERSHIP RENEWAL:** The Commissions of Mercer County, Ocean County and Union County and the County of Hudson are scheduled to renew their three-year membership with the Fund as of January 1, 2023. Documents were distributed in May.

**NJAC CONFERENCE:** Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited the NJAC 2022 May 4-6 conference in Atlantic City at Caesar’s.

**DUE DILIGENCE:**

- Regulatory Compliance Checklist – as of 6/20/2022. Enclosed is a checklist that tracks contracts, compliance, and other Fund business.

**TREASURER REPORT:**

Included in the agenda was the confirmation of bills lists, approval of payments and the Treasurer’s reports for March and April 2022.

**VOUCHER PAYMENTS (BILL LIST) –**

Resolution 26-22 Confirmation of May 2022 Payments	\$2,719,817.24
Resolution 27-22 June 2022 Bills Approval of Payments	\$4,291,117.37

**CONFIRMATION OF MARCH 2022 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:**

<b>2010</b>	0.00
<b>2011</b>	0.00
<b>2012</b>	23.88
<b>2013</b>	6,328.53
<b>2014</b>	127,269.00

<b>2015</b>	15,951.51
<b>2016</b>	8,002.62
<b>2017</b>	2,158.00
<b>2018</b>	0.00
<b>2019</b>	1,554.00
<b>2020</b>	2,176.02
<b>2021</b>	875,062.03
<b>2022</b>	151.33
<b>TOTAL</b>	<b>\$1,038,676.92</b>

**CONFIRMATION OF APRIL 2022 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:**

<b>2010</b>	0.00
<b>2011</b>	0.00
<b>2012</b>	0.00
<b>2013</b>	9,850.70
<b>2014</b>	1,224.00
<b>2015</b>	53,397.14
<b>2016</b>	4,991.00
<b>2017</b>	1,672.00
<b>2018</b>	5,908.30
<b>2019</b>	0.00
<b>2020</b>	429.00
<b>2021</b>	0.00
<b>2022</b>	19.19
<b>TOTAL</b>	<b>\$77,491.33</b>

**MOTION TO CONFIRM PAYMENTS OF RESOLUTION 26-22 CONFIRMATION OF MAY 2022 PAYMENTS, JUNE 2022 BILLS LIST AS RESOLUTION 27-22 AND THE TREASURER’S REPORTS AS PRESENTED:**

Moved: Chairman Angilella  
 Second: Commissioner Kessler  
 Roll Call Vote: 9 Ayes – 0 Nays

**UNDERWRITING MANAGERS REPORT:**

**REPORT:** Underwriting Manager reported his team has begun the 2023 renewal process and will be issuing a bulletin shortly. Underwriting Manager said Conner Strong is investing heavily in technology and wanted to make sure the public entity clients were receiving the advancements as well.

**SAFETY DIRECTOR:**

**REPORT:** Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from April 2022 to July 2022. Also included was the 2022 Expo schedule noting available classes. If any County member are interested in hosting an expo they can reach out to Mr. Prince.

Safety Director said Zurich has been contact members to conduct loss control visits and have completed half of their list. Safety Director encouraged members to contact himself or any staff for any

questions or request to attend the visits with Zurich. Commissioner Sheehan said Mr. Prince did an excellent job working with the Zurich representative at Gloucester County.

**FUND ATTORNEY:**

**REPORT:** Fund Attorney said there was nothing additional to report.

**CLAIMS ADMINISTRATOR-WORKERS COMPENSATION:**

**REPORT:** AmeriHealth submitted a report-showing provider billed amounts of \$54,070.00, paid amount of \$21,952.00 and net savings of \$24,891.45 as of May 2022. There was a 74.3% network utilization rate as of May 2022.

**CLAIMS ADMINISTRATOR:**

**REPORT:** AmeriHealth Casualty Services had nothing further to report and was not in need of a Closed Session to discuss claims status and other matters; included in the agenda was Resolution 28-22 authorizing closed session, but it was not acted on.

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT**

**MOTION TO OPEN MEETING TO PUBLIC**

Moved:	Commissioner Kelly
Second:	Commissioner Kessler
All in favor:	Unanimous

**MOTION TO CLOSE MEETING TO PUBLIC**

Moved:	Commissioner Kelly
Second:	Commissioner Kessler
All in favor:	Unanimous

**NON- AGENDA ITEMS**

NONE

**MOTION TO ADJOURN:**

Moved:	Chairman Angilella
Second:	Commissioner Kelly
All in favor:	Unanimous

**MEETING ADJOURNED: 10:03 AM**

**NEXT MEETING: September 22, 2022 - 9:30 AM**

**Via Zoom**

Brandon Tracy, Assisting Secretary