

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

OPEN MINUTES

FEBRUARY 23, 2023

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 2023 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
Harold Johnson, Commissioner	Cumberland County	Present
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	Present

ALTERNATE FUND COMMISSIONERS

Anna Marie Wright	Camden County	Present
Michael Fiure	Ocean County	Absent
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
Joseph Hrubash, Nancy A. Ghani, Brandon Tracy

Attorney **Laura Paffenroth, Esq.**

Safety Director JA Montgomery Risk Control
Paul Shives, Glenn Prince

Treasurer **David McPeak**

Underwriting Manager Conner Strong & Buckelew
Edward Cooney, Jonathon Tavares, Rachel Perry

Claims Services
PERMA Claims **Robyn Walcoff, Jennifer Davis**

WC Claims Administrator AmeriHealth Casualty Services
Gladys Driggins, Kerin Drumhieser

Property Claims Administrator Qual Lynx
Chris Roselli

ALSO PRESENT:

Karl McConnell, Camden County College
Toni DePaola, Ocean County
Mary Ann Sander, Conner Strong & Buckelew
Carole Mack, Conner Strong & Buckelew
Christina Violetti, Hardenbergh Insurance Group
Bradford Stokes, PERMA
Cathy Dodd, PERMA
Karen Read, PERMA
Jennifer Beck, Alliant Americas
Peter Soriero, Allied Risk Management Services
Robin Racioppi, IMAC
Vicky Sjulander, Alliant Boynton
Aricka Simms, CBIZ Borden Perlman
Diana Pursell, CBIZ Borden Perlman
Danielle Colaianni, Hardenbergh Insurance Group
Rob Cleary, Scirocco Group

MINUTES: Open Minutes as of January 12, 2023 were included in agenda for review.

MOTION TO APPROVE OPEN MINUTES FROM JANUARY 12, 2023 AS PRESENTED:

Moved: Chairman
Second: Commissioner
Vote: Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR’S REPORT:

CUIC Representative: Executive Director welcomed Commissioner Harold Johnson who joined the NJCE JIF Board as Cumberland County’s representative as of February 7, 2023.

NJCE CLAIMS REVIEW COMMITTEE: The Claims Review Committee met prior to this Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claim Review committees. Included in the agenda was a resolution authorizing closed session, but it was not acted on.

MOTION TO ACCEPT THE CLAIMS COMMITTEE’S RECOMMENDATION TO APPROVE THE CLAIMS.

Moved: Chairman
Second: Commissioner
Vote: Unanimous

2023 REORGANIZATION: The NJCE conducted its 2023 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

2023 CHAIR & SECRETARY NOMINATION: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Commissioners Angilella and Sheehan served as the Chair and Secretary respectively for 2022 and have indicated their availability to serve again for this year. Executive Director said it was appropriate to conduct nominations for Chair and Secretary as part of the reorganization process and adopted Resolution 3-23, certifying the election. Executive Director will ask the Board of Commissioners if there are any other nominations.

MOTION TO ELECT ROSS ANGILELLA AS CHAIR AND TIMOTHY

SHEEHAN AS SECRETARY AND ADOPT RESOLUTION 3-23.

Moved: Chairman
Second: Commissioner
Vote: Unanimous

Fund Attorney will administer a written oath separately to the Chairman and Secretary which will be filed with the minutes.

2023 REORGANIZATION RESOLUTIONS: Included as part of the consent agenda were the 2023 Reorganization Resolutions.

MOTION TO APPROVE RESOLUTIONS 4-23 TO 15-23.

Moved: Chairman
Second: Commissioner
Vote: Unanimous

PROFESSIONAL CONTRACTS/SERVICES/COMPETITIVE CONTRACTS:

CHERTOFF CYBER SECURITY GROUP: Underwriting Manager procured Cyber Security Services via an Extraordinary Unspecifiable Services. Executive Director said the award of this contract is pending on the receipt of the applicable p2p forms from the vendor. The forms were not submitted in time and the Fund Attorney advised a contract cannot be awarded unless all forms are submitted. A resolution to authorize the award of this service was not available.

PROPERTY APPRAISAL VENDOR: Last month, the Board approved the Fund Attorney authorization to pursue a property appraisal vendor to acquire the necessary COPE information. The Board of Fund Commissioners granted permission to procure this service via a competitive contract.

MOTION TO AUTHORIZE RESOLUTION 17-23 TO AUTHORIZE PROCUREMENT OF THIS SERVICE VIA COMPETITIVE CONTRACT

Moved: Chairman
Second: Commissioner
Vote: Unanimous

AUDITOR, PAYROLL AUDITOR, ACTUARY, LITIGATION MANAGER: The following services were procured via Competitive contract and were authorized for a one-year term. Auditor and Litigation Manager will expire on or about April 30, 2023. Payroll Auditor and Actuary will expire on or about June 30, 2023. Executive Director said prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that the results will be prepared by the next meeting for the Board to review and to act.

CYBER JIF: The MEL JIF, in response to the hard cyber insurance market and the limited options available to local government, conducted a feasibility study which led to the formation of the NJ Cyber JIF. In addition to risk sharing and excess insurance the Fund offers certain management tools, training, and education to assist local governments with mitigating the financial and security risks of cyber threats. The JIF, which became operational on January 1, 2023, has an initial membership that consists of the 19 MEL member JIFs. The JIF's by-laws allow for any public entity joint insurance fund in the State of New Jersey to make application for consideration by the board of commissioners. Executive Director reported that the NJCE JIF will explore this option for January 1, 2024 or sooner if it makes sense.

PROGRAM INITIATIVES: In 2017, the Board agreed that the Fund should introduce program initiatives that would allow for more consistent and ratable data such as payroll audits, a new risk

management information system, a learning management system, and a more user-friendly renewal application process. As we look to continue to introduce newer technology to streamline processes, the Fund Office will be requesting feedback on the following initiatives previously implemented:

ORIGAMI: The online platform was launched in June 2019 for members and/or their risk management consultants to manage and track exposure data.

BROKER BUDDHA: This online platform, introduced in 2022, limited the need for hard copy applications sent between our offices and carrying they prior year's information for reference. We received positive feedback on Broker Buddha but are aware many still did not use the program. We would like feedback on this application program as it will become mandatory going forward. We can offer additional training this year if needed.

LEARNING MANAGEMENT SYSTEM: This online platform was introduced in 2021 to provide online training (Live and On-Demand) to members and has since been used by over 10,000 members. The new LMS (BIS) is in the implementation stages and has made great progress. The new LMS will be launched in the upcoming months with LMS Demo Webinars being made available before the launch date. Details to follow.

CERTIFICIAL: This program will be the next initiative to be introduced to create efficiencies and streamline the certificate issuance including the annual renewal process by using real-time data to ensure our members have continuous, compliant insurance certificates. Members will also receive a live feed of coverages through the Underwriting Managers office. Data is in the process of being migrated to the Certifical program. In addition, there is ongoing testing, due diligence, examination, and analysis of fit for the Fund prior to real time. Underwriting Manager will provide an update on the upcoming implementation.

NJCE COMMITTEES:

CYBER TASK FORCE: A meeting of this task force will be scheduled for April to discuss cyber-related issues. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the office. Those Commissioners that currently serve are Commissioner Sheehan and Commissioner Marion. Commissioner Block had served but is no longer with Ocean County.

COVERAGE COMMITTEE: This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee will be scheduled for mid- March to review the draft policies, which were recently submitted to the Underwriting Manager. The Commissioners that currently serve are Commissioner Sheehan, Commissioner O'Connor, Commissioner Marion, Commissioner Shea, Commissioner Kelly and Commissioner Kessler.

SAFETY COMMITTEE: Last February, the Board of Fund Commissioners approved the formation of a Safety Committee at the NJCE level to compliment the members' safety committees. Included in the agenda, as part of the Safety Director report, was a list of the current members. The Committee is scheduled to meet in 2023 as follows: *Monday, March 13th, Monday June 12th, Monday September 11th, Monday, December 11th via Zoom at 10 a.m..*

CLAIMS UPDATE:

2023 NJCE CLAIMS REPORTING REQUIREMENTS: Perma claims distributed to the Third Party Administrators, the 2023 claims reporting requirements on February 14th via email. Included in the appendixes of the agenda was the document.

HURRICANE IDA: Ms. Walcoff reported the Excess Property Claims Administrator has been working with the Excess Property carrier to address and close out Hurricane Ida claims.

SAFETY NATIONAL: Ms. Walcoff reported continued progress with negotiations as respects to Safety National on 2020 COVID Claims. An update will be provided at the next meeting.

2023 SAFETY GRANT PROGRAM: J.A. Montgomery will provide a recap on the 2022 successes and an update on the 2023 Grant Program. A memo from the Safety Director is included as part of the Safety Directors Report.

MEMBERSHIP CHART: Included in the agenda was the NJCE JIF membership chart updated as of February 2023.

NJCE FINANCIAL FAST TRACK: Executive Director reported the December Financial Fast Track will be available for the April meeting.

INFORMATIONAL ITEMS

2023 RENEWAL OVERVIEW WEBINAR: The NJCE Underwriting Manager held a webinar on Tuesday, January 31st. It was well attended with over 50 participants. The renewal presentation was included in the appendices of the agenda and a recording of the webinar has been posted to njce.org. For any questions, please contact the Fund office.

2023 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: The 12th Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 21st and April 28th, 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Included in the agenda was more information on seminar.

2023 BEST PRACTICES SEMINAR: PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop. At this time, we have narrowed down dates for either the week of October 23 or November 6, 2023. PERMA reported they are 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).

NJCE 10TH YEAR ANNIVERSARY: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023, at the Forsgate Country Club in Monroe, NJ at 11am. Executive Director asked attendees to save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

DUE DILIGENCE:

Regulatory Compliance Checklist – as of 2/21/2023. Included in the agenda was a checklist that tracks contracts, compliance and other Fund business.

2023 FINANCIAL DISCLOSURES: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

TREASURER REPORT:

Included in the agenda was the confirmation of bills lists, approval of payments and the Treasurer's reports for November and December 2022.

VOUCHER PAYMENTS (BILL LIST) –

Resolution 18-23 Confirmation of January 2023 Payments	\$20,289,406.46
Resolution 19-23 February 2023 Bills Approval of Payments	\$262,859.28
Resolution 20-23 February 2023 Supplemental Bills	\$697,991.00

CONFIRMATION OF NOVEMBER 2022 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

2010	0.00
2011	5,718.89
2012	0.00
2013	2,057.29
2014	208.38
2015	257,048.50
2016	1,446.53
2017	23,127.65
2018	3,254.05
2019	1,203.72
2020	952.16
2021	2,610.90
2022	4,471.19
TOTAL	\$302,099.26

CONFIRMATION OF DECEMBER 2022 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

2010	0.00
2011	4,200.78
2012	477.34
2013	11,168.65
2014	1,334.24
2015	3,178.25
2016	206.78
2017	4,057.32
2018	293.31
2019	1,203.72
2020	100.00
2021	1,579.16
2022	2,867.07
TOTAL	\$30,666.62

MOTION TO CONFIRM PAYMENTS OF JANUARY 2023, FEBRUARY 2023, FEBRUARY SUPPLEMENTAL BILLS LIST, DIVIDENS LIST AS RESOLUTION 18-23, RESOLUTION 19-23, AND RESOLUTION 20-23

Moved: Commissioner
 Second: Commissioner
 Vote: Unanimous

UNDERWRITING MANAGERS REPORT:

REPORT:

2023 NJCE EXCESS RENEWAL OVERVIEW AND CHANGES: The Underwriting Manager completed the 2023 Renewal marketing and there were several changes which were summarized in the renewal overview and was included in the agenda. The Underwriting Manager encouraged members to reach out for any questions regarding the renewal.

In addition, there were key tasks in the agenda that included additional questions and information needed such as certain jail policies & procedures, multifactor authentication (MFA) as a layer of cyber liability protection for sign in and ownership of drones. This information will be requested via separate emails from the Underwriting Manager's and/or the Fund office.

EXTRAORDINARY UNSPECIFIABLE SERVICES (EUS): The Board previously approved authorization for the Underwriting Manager to bind coverage of the 2023 renewal program. Included in the agenda as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverage, as well as Resolution 16-23 authorizing the purchase of insurances.

MOTION TO ADOPT RESOLUTION 16-23 AUTHORIZING PURCHASE OF EXCESS AND ANCILLARY COVERAGES

Moved: Chairman
Second: Commissioner
Vote: Unanimous

SAFETY DIRECTOR:

REPORT: Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from December 2022 to February 2023. Also included was the 2023 Expo schedule noting available classes. If any County member are interested in hosting an expo they can reach out to Mr. Prince.

Safety Director reported several members participated in the 2022 Safety Grant, which provided a total of \$50,000 reimbursement of safety items or services used to assist in controlling the frequency and severity of general liability claims. Safety Director reported on the memo highlighting the money available for 2023.

FUND ATTORNEY:

REPORT: Fund Attorney had nothing additional to report.

CLAIMS ADMINISTRATOR-WORKERS COMPENSATION:

REPORT: AmeriHealth submitted a report-showing provider billed amounts of \$362,515.00, paid amount of \$173,298.00 and net savings of \$146,447.88 as of January 2023. There was a 83% network utilization rate as of January 2023.

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 21-23 authorizing closed session, but it was not acted on.

OLD BUSINESS: NONE
NEW BUSINESS: NONE
PUBLIC COMMENT: NONE
NON- AGENDA ITEMS: NONE

MOTION TO ADJOURN:

Moved: Commissioner
Second: Commissioner
All in favor: Unanimous

MEETING ADJOURNED: 10:20 AM
NEXT MEETING: April 27, 2023 - 11:00 AM
Forsgate Country Club

Brandon Tracy, Assisting Secretary