NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
OPEN MINUTES
JUNE 13, 2025
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 FUND COMMISSIONERS

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

ALTERNATE FUND COMMISSIONERS

Anna Marie Wright	Camden County	Absent
Michael Fiure	Ocean County	Absent
Nicola Trasente	Mercer County	Absent
Eugenio Esquivel	Union County	Present
Joseph Kelly	Monmouth County	Absent

APPOINTED OFFICIALS PRESENT:

Executive Director/Administrator	PERMA Risk Management Services **Joseph Hrubash, Nancy A. Ghani, Brandon Tracy**
	Perma Claims **Robyn Walcoff**
Attorney	**Laura Paffenroth**
Auditor	Bowman & Company, LLP **Dennis Skalkowski**
Safety Director	JA Montgomery Risk Control **Glenn Prince**
Treasurer	**David McPeak**
Underwriting Manager	Conner Strong & Buckelew **Jonathon Tavares**
Claims Administrator WC Claims Administrator	Claims Resolution Corporation **Laura Kordomenos, Lauren Joseph**

ALSO PRESENT:
Keith Marcoon, Ocean County Utilities Authority

Muhammed Hernandez, Conner Strong & Buckelew, Underwriting
Katherine Walters, Conner Strong & Buckelew, RMC
Jaclyn Lindsey, Conner Strong & Buckelew, RMC
Carole Mack, Conner Strong & Buckelew, RMC
Peter Soriero, Allied Risk Management Services, RMC
Spiro Molfetas, Allied Risk Management Services, RMC
Jennifer Beck, Alliant Americas, RMC
Robin Racioppi, North American Insurance Management, RMC
Christina Violetti, Hardenbergh Insurance Group, RMC
Bradford Stokes, PERMA
Cathy Dodd, PERMA
Jason Thorpe, PERMA
Karen Read, PERMA
Emalee Cronwell, PERMA
Zareena Majeed, PERMA Claims
Kerin Drumheiser, PERMA Claims
Shai McLeod, PERMA Claims

MINUTES: Open Minutes as of April 21, 2025 were included in the appendices agenda and Closed Minutes as of April 21, 2025, were distributed separately for review.

MOTION TO APPROVE OPEN MINUTES FROM APRIL 25, 2025 AND CLOSED MINUTES FROM APRIL 25, 2025 AS PRESENTED:

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

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR'S REPORT:

NJCE CLAIMS REVIEW COMMITTEE: Executive Director reported that the Claims Review Committee met on Friday, June 13th at 9:00am to review PARs. There were no additional questions and Closed Session was not needed to discuss claims reviewed at the Claims Review Committee, so it was appropriate to accept the Committee's recommendations.

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

Moved:	Commissioner Shea
Second:	Commissioner Jack Kelly
All in favor:	Unanimous

Executive Director also reported the Fund Office has been working with Claims Resolution Corporation (CRC) on the transition of data from AmeriHealth's TPA services since entering into an agreement effective September 1, 2024, to take over AmeriHealth's TPA services. Executive Director requested to provide an update on the transition in closed session as well as discussing emerging claims at the appropriate time.

DECEMBER 31, 2024 AUDIT: A draft financial audit for the period ending December 31, 2024 was reviewed at the meeting; enclosed separately was a copy of the draft audit. Dennis Skalkowski, a representative from Bowman & Company LLP, presented their findings based on preliminary audit results reporting as of December 31st the Fund had total assets of $39.8 million dollars, total liabilities and reserves of $27.8 million, and an ending net position of $11.9 million, which was an increase of $1.3 million over last year. Bowman & Company is expecting to issue unmodified opinions with no findings or recommendations with respect to the financial statements as a whole and internal controls over financial reporting. Mr. Skalkowski reported Bowman & Company does not anticipate these opinions to change. Once the audit procedures are completed a final audit will be issued in September.

Hearing no questions, Executive Director reported 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 26-25 authorizing this action.

MOTION TO ADOPT RESOLUTION 26-25 AUTHORIZING THE FUND OFFICE TO FILE THE DRAFT AUDIT AND REQUEST AN EXTENSION TO FILE THE FINAL AUDIT

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

RENEWAL TIMELINE: Included in the agenda was the annual timeline for the NJCE renewal process with specific target dates. Executive Director said the Fund office created the timeline a few years back so Fund Commissioners and the Finance Committee are aware of the beginning of the data collection process for the 2026 renewal to provide relevant information to underwriters ensuring timely and more favorable results. 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 2026 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data and incorporating property appraisal results in time to introduce a budget at the October meeting.

PROPERTY APPRAISAL STATUS: Executive Director reminded members that Members are reimbursed in the amount of $20,000 for year 2 of the property appraisal initiative for locations between $500,000 to $1,000,000 and trending those locations previously appraised. Included in the agenda was an update on the status of the Commission/County's property appraisals. Executive Director said most of the Insurance Commissions have completed year 1 appraisals.

PROFESSIONAL SERVICES:

CHERTOFF PROPOSAL: Executive Director reported Fund Office continues to work with the Underwriting Manager on reprocuring the Chertoff Groups professional services. Fund Office received a new proposal and is awaiting the appropriate pay-to-play documents. Fund Attorney said the contract can be approved upon receipt of the required pay to play documents.

MOTION TO AWARD ONE YEAR CONTRACT IN THE AMOUNT OF $40,000 TO THE CHERTOFF GROUP FOR CYBER SECURITY SERVICES UPON RECEIPT OF THE REQUIRED PAY TO PLAY DOCUMENTS

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

Executive Director said the pay-to-play documents will be sent to the Fund Attorney for her review prior to executing a contract.

2025 NJCE BEST PRACTICES WORKSHOP: Executive Director reported that as previously reported, the NJCE Best Practices Workshop will be hosted in the Fall 2025 virtually on October 30, 2025, from 9:30 am to 12:30 pm. Executive Director added that Ms. Walcoff acquired Mr. John Geaney of Capehart Scatchard to be the keynote speaker. Also, several County representatives have volunteered to participate in the presentations. More details will be provided closer to the event.

NJCE SAFETY COMMITTEE: Executive Director said the Safety Committee is scheduled to meet on Monday June 16th at 10am via Zoom. Safety Director said there will be a variety of topics discussed including PEOSH activity around the State and resources that J.A. Montgomery offers for compliance and the minutes from the Committee meeting will be included in the next agenda. The next meeting is scheduled for Monday, September 15th at 10am via Zoom. Commissioner Smaniotto of Cumberland County thanked Mr. Prince for his expertise and assistance in Cumberland's recent activities.

LEGISLATIVE UPDATE: The MEL in collaboration with the League of Municipalities were successful in getting key amendments to S2373 (A2145) at the recent Senate Budget and Appropriation Committee meeting. Elements of the initial bill would have moved emergency responders PTSD claims from workers compensation to tort liability and gave the plaintiff the ability to direct medical. Included in the agenda was a copy of correspondence from David Grubb along with a copy of the amended bill.

BOARD OF COMMISSIONERS MEETINGS: Executive Director had previously suggested holding in-person meetings at a central location. Executive Director gauged Fund Commissioner's interest in holding the 2026 Reorganization meeting as an in-person meeting noting this would require rescheduling CCIC and GCIC which also meet that day. Board of Fund Commissioners agreed to hold the February 2026 meeting in person.

DUE DILLIGENCE REPORTS

FINANCIAL FAST TRACK: Included in the agenda was the Financial Fast Track as of February 28, 2025. The statutory surplus was $12.4 million.

EXPECTED LOSS RATIO REPORT: Included in the agenda was the Expected Loss Ratio as of March 31, 2025. Executive Director said this report shows how the Fund is doing compared to what the actuary projected during a certain period. Executive Director highlighted Fund year 2023 showing the Fund was at 131% across all lines of coverage versus the actuarial target of 77% with the main culprit being the property at 758% in 2023.

REGULATORY COMPLIANCE CHECKLIST – AS OF 6/10/2025: Included in the agenda was a checklist that tracks contracts, compliance and other Fund business.

INFORMATIONAL ITEMS

2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: The 15th Annual Educational Seminar was held over two sessions. The sessions took place Friday, April 25th (201 participants) and Friday May 2nd (180 participants). Keynote Speaker was former Secretary of Homeland Security Michael Chertoff.

Deputy Executive Director reported the seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and credits should have been received by May 31st. Please reach out to the Fund Office if credits haven't been received.

MEMBERSHIP RENEWAL: Deputy Executive Director reported the Counties of Mercer, Ocean, Hudson and Union are scheduled to renew their three-year membership with the Fund as of January 1, 2026. Renewal documents were sent to each respective County on Monday, May 19th.

MEETING CALENDAR PLACEHOLDERS: Deputy Executive Director reported the Fund Office received requests from Commissioners to distribute meeting invites each year to serve as placeholders for the regularly scheduled meetings and will begin by distributing invites for the remaining 2025 meetings following the June meeting.

TREASURER REPORT:
Included in the agenda was the confirmation of bills lists, approval of payments and the Treasurer's reports for March 2025.

VOUCHER PAYMENTS (BILL LIST) –

Resolution 27-25 Confirmation of May 2025 Payments $969,014.57

Resolution 28-25 June 2025 Payments $1,355,578.49

CONFIRMATION OF MARCH 2025 CLAIMS PAYMENTS/CERTIFICATION OF CLAIMS TRANSFERS:

2010	0.00
2011	0.00
2012	5,764.69
2013	24.25
2014	0.00
2015	33.15
2016	4,569.35
2017	0.00
2018	1,143.00
2019	863.50
2020	250,604.84
2021	6,888.20
2022	9,752.78
2023	0.00
2024	3,241.42
2025	0.00
TOTAL	**$282,885.18**

MOTION TO CONFIRM MAY 2025 AND JUNE 2025 BILLS LIST, AS RESOLUTION 27-25 AND RESOLUTION 28-25

Moved: Commissioner Jack Kelly
Second: Commissioner Kessler
Roll Call: 8 Ayes – 0 Nays

UNDERWRITING MANAGERS REPORT:

REPORT: Mr. Tavares said the Executive Director highlighted the renewal timeline in their report and added that over the next couple of months as the renewal of data collection is launched the Underwriters Office will be having preliminary conversations with markets and developing our rate projection and ideally conduct our pre renewal in September. Market conditions have remained stable through the 1st half of 2025 but his team is seeing challenges regarding liability, auto and property.

SAFETY DIRECTOR:

REPORT: Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from February 2025 to May 2025. Also included was the 2025 Expo schedule noting available classes and locations, upcoming Leadership Skills Workshop for Supervisors. The next session of that program will be held in Camden at the Triad1828 building on May 21st and June 20th.

Mr. Prince also reported on the safety grant opportunity with a submission deadline of August 1st. The submissions will be reviewed by the Grant committee and the Underwriting Manager prior to being submitted to the Carrier.

FUND ATTORNEY:

REPORT: Fund Attorney had nothing additional to report.

CLAIMS ADMINISTRATOR-WORKERS COMPENSATION:

REPORT:

Claims Resolution Corporation submitted their network savings report-showing provider billed amounts of $1,200, paid amount of $850 and net savings of $271.25 or 30% through April 2025. There was a 100% network utilization rate through April 2025.

CLAIMS ADMINISTRATOR:

REPORT: Vanguard had nothing further to report in open and no PARs to review in Closed Session.

CLOSED SESSION

Executive Director requested closed session to discuss the claims data transition and emerging claims in closed session; the Board of Fund Commissioners, Fund Attorney, Executive Director, Risk Managers and Professionals entered a breakout room. Risk Managers and select professionals were asked to vacate closed session to further discuss the claims data transition.

MOTION TO APPROVE RESOLUTION 25-25 TO GO INTO CLOSED SESSION

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

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

NEXT MEETING: Thursday, September 25, 2025 - 9:30 AM virtually

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:14 AM

Brandon Tracy, Assisting Secretary