

**SOMERSET COUNTY JOINT INSURANCE FUND  
FUND COMMISSIONER'S MEETING MINUTES  
May 26, 2021**

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**STATEMENT OF PROPER NOTICE READ BY MARYJANE HYDRO:** Adequate notice of the regular meeting of the SCJIF held on Wednesday, May 26, 2021 at 9:03 a.m. via telephone conference, has been provided through posting of said notice to the Courier News, and the Hunterdon County Democrat in accordance with Section 13 of the Open Public Meetings Act.

**ROLL CALL OF COMMISSIONERS**

SHANEL Y ROBINSON	County of Somerset	Present
GEOFFREY D. SORIANO	Somerset County Park Commission	Present
JOHN TROJAN	Raritan Valley Community College	Present
RAELENE SIPPLE	Somerset County Vocational & Technical Schools	Present
GREGORY J. BONIN	Township of Branchburg	Present
BRIAN K. AUGER	Somerset County Library Commission	Present
KELLY G. CUPIT	Township of Green Brook	Present
KAREN GILBERT	Township of Raritan	Present
MICHAEL PAPPAS	Township of Bridgewater	Present
VITA MEKOVETZ	Township of Clinton	Present
DIANE MC DANIEL	Township of Delaware	Present

**ALTERNATE COMMISSIONERS**

YVONNE CHILDRESS	County of Somerset	Present
DONNA UMGELTER	Somerset County Park Commission	Absent
CHERYL WALLACE	Raritan Valley Community College	Absent
WILLIAM G. HYNICK, JR.	Somerset County Vocational & Technical Schools	Absent
MARGUERITE SCHMITT	Township of Branchburg	Absent
BRIAN MORGAN	Somerset County Library Commission	Absent
RAYMOND S. MURRAY	Township of Green Brook	Present
CAROL BARBATI	Township of Raritan	Absent
THOMAS GENOVA	Township of Bridgewater	Present
CARLA CONNER	Township of Clinton	Absent
JAMES WALTMAN	Township of Delaware	Absent

**ADDITIONAL PARTICIPANTS/GUESTS**

**EXECUTIVE DIR/ADMIN:** NEW JERSEY RISK MANAGERS & CONSULTANTS, INC.  
♦ Raymond L. Hughes II ♦ Maryjane Hydro ♦ Javier B. Esparra  
♦ H. James Griffith ♦ Kenneth Spiller ♦ Cindy Villagran ♦ Lucy Martins

FUND ATTY/CLAIMS MANAGEMENT/LITIGATION:

DiFRANCESCO, BATEMAN, KUNZMAN, DAVIS, LEHRER & FLAUM, P.C.  
♦ Stephen O. Davis, Esq.

FUND ATTY/REGULATORY COMPLIANCE/LEGISLATION:

SAUL EWING ARNSTEIN & LEHR  
♦ M. Paige Berry, Esq.

ADDITIONAL RISK MANAGERS:

ACRISURE, David Balken  
♦ Township of Clinton

ACRISURE, Louis Beckerman  
♦ Township of Green Brook

ACRISURE, Amy Pieroni  
♦ Township of Bridgewater

LAFONTAINE & BUDD, James T. Rick, Jr.  
♦ Township of Branchburg

RICHLAND KNOWLES AGENCY  
♦ Township of Delaware

CLAIMS ADMINISTRATOR:

GUARDIAN PUBLIC ENTITY CLAIMS SERVICES  
♦ Jacquelyn Fresco

ACTUARY:

THE ACTUARIAL ADVANTAGE  
♦ Eric Bause

AUDITOR:

SUPLEE, CLOONEY & COMPANY  
♦ Robert Butvilla

**GUESTS/PUBLIC PARTICIPANTS:** The Auditor, Robert Butvilla of Suplee, Clooney and Company, the Actuary, Eric Bause of The Actuarial Advantage and Matt Valentine from Cowbell Cyber were also participating to address the Board. Ms. Patti Fahy from Acrisure North American Insurance Management also participated.

**PUBLIC COMMENT:** None.

**MOTION TO APPROVE MINUTES FROM THE MARCH 26, 2021 MEETING:**

**MOTION:** Commissioner Bonin  
**SECOND:** Commissioner Gilbert  
**VOTE:** Unanimous

### **SERVICE PROVIDER REPORTS**

**Executive Director/Administrator:** No additions to the report submitted, however, Raymond L. Hughes II welcomed any questions or comments.

Maryjane Hydro, NJRM also informed the Fund Members that effective January 2021 New Jersey Risk Managers & Consultants, Inc. partnered with Cowbell Cyber to invest in what we refer to as not only a Cyber Liability Insurance Policy but a Cyber Program. In light of what has been happening recently not only locally to school boards but nationally at Colonial Pipeline and CNA Financial, Matt Valentine, Territory Account Manager at Cowbell Cyber was invited to address the Board and provide some insight into the unique features of this cyber program which the SCJIF has purchased on the primary layer which creates our valuable partnership.

To that end, Mr. Valentine provided an overview of the program and services offered by his company. He commended the Fund for taking extra steps to protect its Members especially now that cyber-attacks are becoming more frequent. Mr. Valentine discussed how his company is connected to each Member and monitors various data points on a daily basis to detect potential cyber-attacks or breaches. With this new program, Fund Members will also have access to cyber on-line training to educate employee on steps they can take to reduce the risk of possible breaches. He welcomed questions from the Fund Members. Discussion followed.

**Fund Attorney - Claims Management / Litigation:** No additions to the report submitted.

**Fund Attorney – Regulatory Compliance / Legislation:** In addition to the report submitted, Fund Attorney Berry provided an update on the pending legislation that was extensively discussed during the March Commissioners Meeting. She advised that the letters in opposition to the proposed legislation have been submitted on behalf of and as authorized by the Fund. Additionally, Ms. Berry mentioned that new legislation was introduced recently which would prohibit discrimination based on COVID-19 vaccine status. She will continue to monitor the proposed Bills and will inform the Fund of any new developments.

Furthermore, she reminded everyone that Governor Murphy will be issuing an Executive Order giving additional guidance and flexibility to employers regarding COVID-19 mandates previously put into place. Discussion followed.

**Third Party Administrator:** In addition to the report submitted, Mr. Javier Esparra welcomed questions from the Fund Members.

**Custodian of Funds:** No additions to the report submitted.

**Actuary:** In addition to the report submitted, Mr. Eric Bause of The Actuarial Advantage addressed the Board regarding analysis of the Somerset County Joint Insurance Fund's net and loss and allocated loss adjustment expense reserves, as well as the projected Incurred But Not Report (IBNR) losses. The complete findings are contained in the *Statement of Actuarial Opinion* dated May 18, 2021.

**Auditor:** In addition to the report submitted, Mr. Robert Butvilla of Suplee, Clooney and Company advised that the report entitled *The Report of Audit on the Financial Statements of the Somerset County Joint Insurance Fund for Years Ended December 31, 2020 and 2019* was clean, as noted in the final page with no Comments or

Recommendations. He indicated that while the circumstances were different this year, the audit was completed on time without any issues and thanked NJRM for providing access to the records despite the restrictions currently in place. All measures were taken to ensure the safety of everyone involved in the Audit.

### **COMMITTEE REPORTS**

**Safety Committee:** Maryjane Hydro, NRJM advised that the Safety Committee met telephonically on April 6<sup>th</sup> and May 4<sup>th</sup>, 2021 and the Meeting Minutes were included in the Package.

The Fund will be conducting a Training Seminar on Tuesday, June 15<sup>th</sup>, 2021 entitled "*How to Prevent Trip & Fall, Strains and Remote Working Injuries*". This Seminar will be conducted via Microsoft Teams and will be presented by the Fund's Safety Consultant, Mark Worthington. NJRM encourages distribution and promotion of the Invitation included in the Package.

In response to the inquiries and interest expressed in having a Chainsaw Training Seminar again NJRM reached out to Dan Tilton who previously presented this training to the Fund. Unfortunately, he informed us that he is not able to conduct an in-person training due a recent fall as he is unable to travel. In light of this, NJRM has investigated some alternative options and as a result, contacted a chainsaw manufacturer but they informed us that due to COVID restrictions they are currently not conducting in-person trainings. In the meantime, they offered to provide us with a training DVD which will be uploaded to the SCJIF Fund's website upon receipt.

The next scheduled SCJIF Safety Committee Meeting will be held telephonically on Tuesday, June 8<sup>th</sup> at 9:00 a.m. where the winners of the 2020 Safety Incentive Program will be announced.

**Claim PAR Committee:** In addition to the reports submitted, on behalf of Committee Chair Soriano, Ms. Hydro advised that the results of the Claim PAR Committee Meetings will be ratified during the Old Business portion of the Agenda.

**Legislative Committee:** No additions to the report submitted.

### **#21-020 RESOLUTION APPROVING SERVICE PROVIDER AND COMMITTEE REPORTS:**

**MOTION:** Commissioner Cupit  
**SECOND:** Commissioner Robinson  
**VOTE:** Roll Call

ROLL CALL VOTE					
COMMISSIONER		YES	NO	ABSENT	ABSTAIN
COS	SHANEL ROBINSON	X			
SCPC	GEOFFREY D. SORIANO			X	
RVCC	JOHN TROJAN	X			
SCVT	RAELENE SIPPLE	X			
TOB	GREGORY J. BONIN			X	
SCLC	BRIAN AUGER	X			
TOGB	KELLY G. CUPIT	X			
TOR	KAREN GILBERT	X			

TOBW	MICHAEL PAPPAS	X			
TOC	VITA MEKOVETZ	X			
TOD	DIANE Mc DANIEL	X			

**#21-021 RESOLUTION APPROVING ACTUARIAL REPORT:**

**MOTION:** Commissioner Cupit  
**SECOND:** Commissioner McDaniel  
**VOTE:** Roll Call

ROLL CALL VOTE					
COMMISSIONER		YES	NO	ABSENT	ABSTAIN
COS	SHANEL ROBINSON	X			
SCPC	GEOFFREY D. SORIANO			X	
RVCC	JOHN TROJAN	X			
SCVT	RAELENE SIPPLE	X			
TOB	GREGORY J. BONIN			X	
SCLC	BRIAN AUGER	X			
TOGB	KELLY G. CUPIT	X			
TOR	KAREN GILBERT	X			
TOBW	MICHAEL PAPPAS	X			
TOC	VITA MEKOVETZ			X	
TOD	DIANE Mc DANIEL	X			

**#21-022 RESOLUTION CONFIRMING REVIEW OF ANNUAL AUDIT/CERTIFICATION OF GOVERNING BODY:**

**MOTION:** Commissioner Cupit  
**SECOND:** Commissioner Pappas  
**VOTE:** Roll Call

ROLL CALL VOTE					
COMMISSIONER		YES	NO	ABSENT	ABSTAIN
COS	SHANEL ROBINSON	X			
SCPC	GEOFFREY D. SORIANO			X	
RVCC	JOHN TROJAN	X			
SCVT	RAELENE SIPPLE	X			
TOB	GREGORY J. BONIN			X	
SCLC	BRIAN AUGER	X			
TOGB	KELLY G. CUPIT	X			
TOR	KAREN GILBERT	X			
TOBW	MICHAEL PAPPAS	X			
TOC	VITA MEKOVETZ	X			
TOD	DIANE Mc DANIEL	X			

**OLD BUSINESS**

**#21-018 RESOLUTION RATIFYING PAYMENT OF CLAIMS REIMBURSEMENTS & APPROVAL OF EXPENSES PAID IN APRIL 2021:**

**MOTION:** Commissioner Pappas  
**SECOND:** Commissioner Robinson  
**VOTE:** Roll Call

ROLL CALL VOTE					
COMMISSIONER		YES	NO	ABSENT	ABSTAIN
COS	SHANEL ROBINSON	X			
SCPC	GEOFFREY D. SORIANO	X			
RVCC	JOHN TROJAN	X			
SCVT	RAELENE SIPPLE			X	
TOB	GREGORY J. BONIN	X			
SCLC	BRIAN AUGER	X			
TOGB	KELLY G. CUPIT	X			
TOR	KAREN GILBERT	X			
TOBW	MICHAEL PAPPAS	X			
TOC	VITA MEKOVETZ			X	
TOD	DIANE Mc DANIEL	X			

**#21-019 RESOLUTION RATIFYING PAYMENT OF CLAIMS REIMBURSEMENTS & APPROVAL OF EXPENSES PAID IN MAY 2021:**

**MOTION:** Commissioner Robinson  
**SECOND:** Commissioner Pappas  
**VOTE:** Roll Call

ROLL CALL VOTE					
COMMISSIONER		YES	NO	ABSENT	ABSTAIN
COS	SHANEL ROBINSON	X			
SCPC	GEOFFREY D. SORIANO			X	
RVCC	JOHN TROJAN	X			
SCVT	RAELENE SIPPLE	X			
TOB	GREGORY J. BONIN			X	
SCLC	BRIAN AUGER	X			
TOGB	KELLY G. CUPIT	X			
TOR	KAREN GILBERT	X			
TOBW	MICHAEL PAPPAS	X			
TOC	VITA MEKOVETZ	X			
TOD	DIANE Mc DANIEL	X			

Mr. Raymond L. Hughes II thanked the Actuary, Eric Bause, the Auditor, Robert Butvilla and Matt Valentine from Cowbell Cyber for their outstanding work and contributions to the Board and for issuing their reports in a timely manner as well as their presentations. He also reiterated that this has been a very challenging year which has led the insurance market to enter a "hard market" which has resulted in a rate increase of all lines of coverage. He welcomed any questions and/or comments.

**NEW BUSINESS**

**#21-023 RESOLUTION APPROVING THE AMENDED BUDGET FOR THE 2021 FUND YEAR:**

**MOTION:** Commissioner Gilbert  
**SECOND:** Commissioner McDaniel  
**VOTE:** Roll Call

ROLL CALL VOTE					
COMMISSIONER		YES	NO	ABSENT	ABSTAIN
COS	SHANEL ROBINSON	X			
SCPC	GEOFFREY D. SORIANO	X			
RVCC	JOHN TROJAN	X			
SCVT	RAELENE SIPPLE			X	
TOB	GREGORY J. BONIN	X			
SCLC	BRIAN AUGER	X			
TOGB	KELLY G. CUPIT	X			
TOR	KAREN GILBERT	X			
TOBW	MICHAEL PAPPAS	X			
TOC	VITA MEKOVETZ			X	
TOD	DIANE Mc DANIEL	X			

**MOTION TO ADJOURN AT 10:06 A.M.:**

**MOTION:** Commissioner Cupit  
**SECOND:** Commissioner Pappas  
**VOTE:** Unanimous

Respectfully submitted,

  
Brian Auger, Secretary