

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – January 24, 2019  
CAMDEN COUNTY COLLEGE REGIONAL  
EMERGENCY TRAINING CENTER  
BOARD ROOM  
420 WOODBURY-TURNERSVILLE ROAD  
BLACKWOOD, NJ 08102  
2:00 PM**

Meeting was called to order by Ross G. Angilella, Chairman. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

Ross G. Angilella	Present
Anna Marie Wright	Present
Steve Williams	Present ( <i>via teleconference</i> )

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
Claims Service	AmeriHealth Casualty Services <b>Denise Hall</b> <b>Steve Andrick</b> <b>Huguette Atherton</b> <b>Paulette Kelly</b> ( <i>via teleconference</i> )
	Conner Strong & Buckelew <b>Michelle Leighton</b> ( <i>via teleconference</i> ) <b>Christine Baroudi</b>
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	<b>Laura J. Paffenroth, Esq.</b>
Treasurer	<b>David McPeak</b>
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b> <b>Jon Czarnecki</b>
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Christina Violetti</b> ( <i>via teleconference</i> )

**ALSO, PRESENT:**

Josh Friedman, Camden County

Bob Cornforth, Camden County MUA  
Karl McConnell, Camden County College (*via teleconference*)  
Rachel Chwastek, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 6, 2018**

Motion	Commissioner Wright
Second:	Commissioner Angilella
Vote:	2 Ayes, 0 Nays, 1 Abstention

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on January 16<sup>th</sup>. The next Safety Committee Meeting is scheduled for February 20<sup>th</sup>. Mr. Prince asked if there were any questions and then concluded his report.

**CLAIMS COMMITTEE:** Ms. Leighton advised the claims committee met on January 8<sup>th</sup> and will discuss the claims for approval in closed session. Ms. Leighton asked if there were any questions and then concluded her report.

**EXECUTIVE DIRECTOR REPORT:**

**2019 Property & Casualty Budget** – At the December 6<sup>th</sup> meeting, the 2019 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspaper. The introduced budget did decrease by \$9,917.00. The Public Hearing for the budget will be held at this meeting. A copy of the budget in the amount of \$15,699,816 and the assessments were included in the agenda. The assessments are due on 3/15/19 (40%), 5/15/19 (30%) and 9/15/19 (30%).

**MOTION TO OPEN THE PUBLIC HEARING OF THE 2019 BUDGET**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

The Executive Director discussed the budget with the Commission.

**MOTION TO CLOSE THE PUBLIC HEARING OF THE 2019 BUDGET**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**MOTION TO ADOPT THE 2019 BUDGET AND CERTIFY ANNUAL ASSESSMENTS**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**NJCE Dividend**– As we discussed last month the NJCE declared a dividend for the 2011, 2013 and 2014 Fund Years. The Camden County Insurance Commission’s share is \$180,105. Each member entity has the choice of receiving its dividend in the form of a check or credit on their assessment bill. The Fund Office sent a letter to the member entities for their choice. If the letter is not returned by February 1, 2019 their portion of the dividend will show as a credit on the 2019 Assessment billing.

**Extraordinary Unspecifiable Services (EUS) Statements** – Included in the agenda were the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2019 for the Camden County Department of Police Services. Included in the agenda was Resolution 1-19 awarding the Purchase of Excess Insurances for the Department of Police Services. The Resolution was reviewed by the Commission Attorney.

**MOTION TO APPROVE RESOLUTION 1-19 AWARDING THE PURCHASE OF EXCESS INSURANCES FOR THE DEPARTMENT OF POLICE SERVICES**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**2019 Plan of Risk Management** – Included in the agenda was a copy of the 2019 Risk Management Plan. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The major change is the property deductible which is increasing from \$100,000 to \$250,000, which the CEL will cover the difference of \$150,000 for 2019.

**MOTION TO ADOPT RESOLUTION 2-19 APPROVING THE 2019 PLAN OF RISK MANAGEMENT**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**Meeting dates for 2019** – Included in the agenda was a copy of the 2019 Annual Meeting dates. There will be no meetings in August and November. – Included in the agenda was a copy of Resolution 3-19, Fixing Public Meeting Dates for Year 2019.

**MOTION TO ADOPT RESOLUTION 3-19, PUBLIC MEETINGS DATES FOR 2019**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**Online National Safety Council Defensive Driving Course** – Approve \$5,250 for the online driving course for 250 users. This course is required every three years.

**MOTION TO APPROVE \$5,250 FOR THE ONLINE DRIVING COURSE**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**NJ Excess Counties Insurance Fund (NJCE)** – The NJCE 2019 Reorganization Meeting is scheduled for February 28, 2019 at 1:00 PM at the Camden County College Regional Emergency Training Center.

**Certificate of Insurance Issuance Report** – Included in the agenda was a copy the certificate of insurance issuance report from the NJCE listing those certificates issued for the months of November and December. There were 21 certificates of insurance issued in November and December.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**CCIC Financial Fast Track** – Included in the agenda was a copy of the Financial Fast Track Report for the month of November. As of November 30, 2018 the report indicates the Commission has a surplus of **\$24,372,412**. Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s share of the equity in the CEL. CCIC’s current equity in the CEL is **\$4,223,709**.

**NJ CEL Property and Casualty Financial Fast Track** - Included in the agenda was a copy of the NJ CEL Financial Fast Track Report for the month of November. As of **November 30, 2018** the report indicates the Fund has a surplus of **\$14,196,075**.

**Professional Contracts** – The Executive Director and Third Party Administrator three year contracts will expire on February 28, 2019. The Commission Attorney has issued and advertised the RFP’s. The responses are due on February 15, 2019 at 11:00 AM.

**Auditor & Actuary Contracts** – The Actuary and Auditor’s contract will expire on 2/28/19. The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Mr. McPeak advised the January Bill List and the Treasurer’s Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 4-19 JANUARY BILL LIST IN THE AMOUNT OF \$2,063,924.28**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**ATTORNEY:** Commission Attorney advised she had nothing to report at this time.

**CLAIM SERVICE:** Ms. Hall reviewed the Medical Savings Report for the year of 2018 which was included in the agenda. Ms. Hall advised the total billed for the year of 2018 was \$2,242,334.00 and

the total paid was \$983,955.00 with a savings of \$1,075,050.00 or 52.30%. Ms. Hall advised the net savings was \$820,040.20 and network utilization was 95.5%.

**SAFETY DIRECTOR:** Mr. Prince reviewed the December - January 2019 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the BRIT Safety Grant for 2018 is being wrapped up. The DOC did purchase the body worn cameras, they are awaiting delivery. On March 19<sup>th</sup>, the Below 100 program will be hosted at the Emergency Center. On February 15<sup>th</sup>, the Fund Attorney and Mr. Prince will be presenting Risk Management for Police Officers at the recruit level. Mr. Prince will also be offering the Metro Department Risk Management courses. Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None

**MOTION TO OPEN MEETING TO PUBLIC**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

Seeing no members of the public wishing to speak Chairman Angilella moved a motion to close the public comment portion of the meeting.

**MOTION TO CLOSE MEETING TO PUBLIC**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**CLOSED SESSION:** Chairman Angilella read Resolution 5-19, Resolution for Closed Session, and requested a Motion for Executive Session (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12) to discuss payment authority requests.

**MOTION TO APPROVE RESOLUTION 5-19 FOR CLOSED SESSION**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

**MOTION TO RETURN TO OPEN SESSION**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

Chairman Angilella made a motion to approve the PARS/SARS discussed during closed session.

**MOTION TO APPROVE THE FOLLOWING PARS/SARS**

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
1851	\$ 63,229.37	SAR/PAR
0674	\$ 98,121.04	PAR
0384	\$ 46,340.00	SAR/PAR
0441	\$ 321,114.00	SAR/PAR
7289	\$ 15,000.00	PAR
8348	\$ 17,130.00	PAR
8351	\$ 9,659.00	PAR

Motion Commissioner Angilella  
Second: Commissioner Wright  
Vote: 3 Ayes, 0 Nays

Chairman Angilella advised the Reorganization meeting is scheduled for February 28, 2019, 2:00 PM, at the Camden County College Regional Emergency Training Center.

**MOTION TO ADJOURN:**

Motion Commissioner Angilella  
Second: Commissioner Wright  
Vote: 3 Ayes, 0 Nays

**MEETING ADJOURNED: 2:33 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary