

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 23, 2020
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARDROOM
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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Denise Hall Stephen Andrick Paulette Kelly (via teleconference) Linda Tinsley-Page
	Qual Lynx Joe Lisciandri
	PERMA Jennifer Conicella
CEL Underwriting Manager	Conner Strong & Buckelew Edward Cooney
Attorney	Laura Paffenroth
Treasurer	David McPeak (excused)
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti (via teleconference)

ALSO, PRESENT:

Joshua Friedman, Camden County
Ed Hill, Camden County Board of Social Services
Bob Cornforth, Camden County MUA
Gail Murphy, Camden County College (*via teleconference*)
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 5, 2020

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met yesterday, a variety of topics were discussed, including the OSHA reporting requirement, the logs must be posted by February 1st. The Committee is scheduled to meet again on 2/19/2020. Mr. Prince then concluded his report.

CLAIMS COMMITTEE: Ms. Conicella advised the claims committee met on 1/7/2020 and reviewed the PARS to be reviewed today in closed session. Ms. Conicella then concluded her report.

EXECUTIVE DIRECTOR:

2020 Property & Casualty Budget – At the December 5th meeting, the 2020 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspaper. The Public Hearing for the budget will be held at this meeting. A copy of the budget in the amount of \$15,808,675 was included in the agenda. The assessments are due on 3/15/20 (40%), 5/15/20 (30%) and 9/15/20 (30%). The Executive Director advised the Health Services assessment is under review and may be adjusted, but his recommendation is to adopt the budget and certify the assessments as included in the agenda.

MOTION TO OPEN THE PUBLIC HEARING OF THE 2020 BUDGET

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

MOTION TO CLOSE THE PUBLIC HEARING OF THE 2020 BUDGET

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

MOTION TO ADOPT THE 2020 BUDGET AS PRESENTED AND CERTIFY THE ANNUAL ASSESSMENTS

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

NJCE Dividend – As we discussed last month the NJCE declared a dividend for 2012 through 2016 Fund Years. The Camden County Insurance Commission’s share is \$727,402. 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 3, 2020 their portion of the dividend will show as a credit on the 2020 Assessment billing.

Extraordinary Unspecifiable Services (EUS) Statements – Included in the agenda was the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2020 for the Camden County Department of Police Services. Included in the agenda was Resolution 1-20 awarding the Purchase of Excess Insurances for the Department of Police Services. The Resolution was reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 1-20 AWARDING THE PURCHASE OF EXCESS INSURANCES FOR THE DEPARTMENT OF POLICE SERVICES

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

2020 Plan of Risk Management – Included in the agenda was a copy of the 2020 Plan of Risk Management. 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.

MOTION TO ADOPT RESOLUTION 2-20, APPROVING THE 2020 PLAN OF RISK MANAGEMENT

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

Meeting Dates for 2020 – Included in the agenda was a copy of the 2020 Annual Meeting dates. There will be no meetings in August and November. Included in the agenda was a copy of Resolution 3-20, Fixing Public Meeting Dates for Year 2020.

There was a discussion about adjusting the meeting schedule in the future.

MOTION TO ADOPT RESOLUTION 3-20, FIXING THE PUBLIC MEETING DATES FOR THE YEAR 2020

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

On-Line Driving Training Course – We have received a request from Mr. Freidman requesting 250 usages for the online National Safety Council Defensive Course offered through SafeServe.com. The Commissioners have approved this expense in the past and we are asking the Commissioners to consider approving this expense again. The cost for the course of \$5,737.50 will be allocated to the miscellaneous and expense line of the budget.

MOTION TO APPROVE THE ONLINE DEFENSIVE DRIVER TRAINING COURSE FOR 250 USAGES FOR A COST OF \$5,737.50

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

NJ Excess Counties Insurance Fund (NJCE) – The NJCE 2020 Reorganization Meeting is scheduled for February 27, 2020 at 1:00 PM at the County College Regional Training Center.

Certificate of Insurance Issuance Reports – Included in the agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. There were 2 certificate of insurances issued during December.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of **October 31, 2019**. The report indicates the Commission has a surplus of **\$25,815,273**. Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s share of the equity in the NJCE. CCIC’s current equity in the NJCE is **\$4,442,243**.

NJCE Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJCE Financial Fast Track Report as of **October 31, 2019**. The report indicates the Fund has a surplus of **\$16,597,044**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$3,607,551**. The total cash amount is **\$32,149,785**.

Auditor & Actuary Contracts – The Actuary and Auditor’s contract will expire on February 28, 2020. The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

MEL/MRHIF Seminar – A handout was distributed for the educational seminar in East Windsor on May 1, 2020. A lot of hot topics will be discussed, we encourage everyone to sign up for the seminar.

The Executive Director then asked if there were any questions and concluded his report.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. Angilella advised the January Bills Lists and the Treasurer's Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 4-20 JANUARY BILLS LIST.
IN THE AMOUNT OF \$2,177,421.18**

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

ATTORNEY: Nothing to report.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the year which was included in the agenda. Ms. Hall advised the total billed for 2019 was \$2,062,469.00 and the total paid was \$892,177.00 with a savings of \$931,948.00 or 52.00%. Ms. Hall advised the net savings was \$745,199.00 and network utilization was 97.7%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince reviewed the December 2019 – January 2020 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the BRIT safety grant is available for 2020. The Department of Corrections implemented body worn cameras in 2019, 50% of which was reimbursed by the grant. Mr. Prince asked if there were any questions and then concluded his report.

UNDERWRITING MANAGER: The Underwriting Manager advised there was handout summarizing the renewal for the CEL program. Mr. Cooney advised the Commission of the changes in the market, especially the hardening of the insurance market itself. BRIT pulled back their limits, from \$15 million to \$10 million. This is following claims trends so it is a market adjustment. We were paying about \$240,000 for that \$5 million layer, the market is coming it at about \$1,000,000 to replace it. Mr. Cooney advised the JIF does choose its partners well, and his office is working closely with them. He also advised there is a social inflation component to the awards being delivered in NJ cases, amounts you cannot prepare for; along with the new legislative changes NJ has made. The Underwriting Manager 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 Williams
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 Williams
Vote: 3 Ayes, 0 Nays

CLOSED SESSION: Chairman Angilella read Resolution 5-20, 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 5-20 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>
2222	\$ 60,301.79	PAR/SAR
2421	\$ 75,988.00	PAR
0799	\$ 201,857.00	PAR/SAR
0611	\$ 30,673.96	PAR
0792	\$ 29,640.16	PAR
2417	\$ 79,350.00	PAR
4894	\$ 209,317.85	PAR
9635	\$ 8,224.00	PAR

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

Chairman Angilella advised the next meeting is scheduled for February 27, 2020, 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: 2:47 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary