

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING –September 26, 2019
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	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Stephen Andrick Linda Tinsley-Page Paulette Kelly (via teleconference)
	Conner Strong & Buckelew Robyn Walcoff
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	Laura Paffenroth
Treasurer	David McPeak
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP Dennis Skalkowski
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group

ALSO, PRESENT:

Ed Hill, Camden County Board of Social Services
Ed Cooney, Conner Strong & Buckelew
Alex DeLuccia, Conner Strong & Buckelew

Johnathon Tavares, Conner Strong & Buckelew
Jacqueline Cardenosa, Conner Strong & Buckelew (via teleconference)
Ceil Murphy, Camden County College (via teleconference)
Nancy Ghani, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 25, 2019

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on September 18th and a variety of topics were discussed. The next meeting is scheduled for October 16th. Mr. Prince then concluded his report.

CLAIMS COMMITTEE: Ms. Walcoff will discuss the claims for approval in closed session.

EXECUTIVE DIRECTOR:

2018 Audit Report as of December 31, 2018 - Mr. Skalkowski from Bowman & Company gave a brief review of the independent reporter's audit. There were no findings or recommendations. Also, there were no findings or recommendations concerning internal controls. Mr. Skalkowski highlighted the Total assets, which increased to \$42,571,308 on the balance sheet. The Equity increased by \$1.2 million, and Total liabilities and reserves decreased by \$17,494,502 leaving a net position of \$25,076,806. There was a \$5.7 million increase from last year. On Page 10, total revenues were \$15, 591,051 while total operating expenses were \$11,244, 834. The total non-operating revenue was \$1.5 million, which consisted of a \$1.2 million increase in investment in NJCE. There was return surplus of \$180,000 that was returned to some of the members. Leaving a net position of \$25 million. Mr. Skalkowski expressed gratitude for the opportunity to serve the Insurance Commission.

MOTION TO APPROVE RESOLUTION 44-19 CERTIFICATION OF THE ANNUAL AUDIT REPORT PERIOD ENDING DECEMBER 31, 2018

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

The Executive Director thanked Dennis and Jim for the completion of the 2018 Commission Audit.

Certificate of Insurance Issuance Report – Included in the agenda was the certificate of insurance report from the NJCE listing the certificates issued for the month of July and August. There were 173 certificates issued during the month of July. There were 14 certificates were issued during the month of August.

MOTION TO APPROVE CERTIFICATE OF ISSUANCE REPORT

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

NJ Excess Counties Insurance Fund (NJCE) – During the June meeting Executive Director provided a verbal summary of the NJCE meeting of June 27, 2019. Included in the agenda was a written summary of that meeting. The NJCE did appoint a property TPA, Qual-Lynx. The NJCE is scheduled to meet again on September 26, 2019.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of June 30, 2019. The report indicates the Commission has a surplus of \$26,023,653. 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 \$4,927,223.

NJCE Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJCE Financial Fast Track Report as of June 30, 2019. The report indicates the Fund has a surplus of \$18,085,455.

Coverage Committee – The Coverage Committee recommended to add drones into the members Property insurance programs to cover physical damage and first party to the drone. Some commissions have capped the limit at \$150,000 while others have used the entire limit and get the drones on the schedule (30k – 40k per drone individual limit) for damage coverage for drones and also coverage potentially for working animals. The Coverage Committee also recommended the Insurance Commission to include the Working Animals in their respective Property insurance program. There is no premium increase. This would be an amendment to the Risk Management Plan. The Coverage Committee also decided the Underwriting Office should shop around for Active Shooter policies in the marketplace for Property Damage and Bodily Injury.

Property Casualty Assessments: The due date for the Property Casualty Assessments is October 1, 2019.

2020 Renewal – The new 2020 Renewal deadline is October 7, 2019.

New Jersey Counties Excess Joint Insurance Fund – Risk Management Best Practices

Workshop – The CEL has their Risk Management best practices workshop will be held October 30, 2019 at Conner Strong & Buckelew’s new headquarters. This will take place October 30, 2019. Ms. Walcoff mentioned there will be several key speakers at this workshop. John Ganey will discuss Workers Compensation. David Grubb will discuss recent legislation on Child Protections Act. Fred Semrau, the fund attorney, will discuss the litigation management program, and Chris Botta will focus on recent developments on Title 59.

Property/TPA: Ms. Walcoff stated the CEL appointed Qual Lynx as a property TPA. Qual Lynx took over August 1, 2019, and will handle claims going forward. The Claims Committee worked with Qual Lynx and the primary TPA on forming a framework for the handling of claims for both the CEL and Counties layer.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Commissioner Angilella advised the July Bill List and the Treasurer's Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 45-19 SUPPLEMENTAL AUGUST BILL LIST.
IN THE AMOUNT OF \$2,030,871.01**

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

**MOTION TO APPROVE RESOLUTION 46-19 SUPPLEMENTAL SEPTEMBER BILL
LIST. IN THE AMOUNT OF \$134,256.67**

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

ATTORNEY: Nothing to report.

CLAIM SERVICE: Ms. Tinsley-Page reviewed the Medical Savings Report for August which was included in the agenda. Ms. Tinsley-Page advised the total billed for August was \$369,319 and the total paid was \$128,395.00 with a savings of \$110,875.00 or 46.3%. Ms. Tinsley-Page advised the net savings was \$88,700.00 and network utilization was 98.9%. Ms. Tinsley-Page asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince reviewed the July - September 2019 Risk Control Activity Report which was included in the agenda. Mr. Prince stated the BRIT Safety Grant deadline is approaching, and a meeting will be scheduled with the Counties that applied. A document has been submitted by the Corrections Department for reimbursement on the body worn cameras. 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: 2 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: 2 Ayes, 0 Nays

CLOSED SESSION: Chairman Angilella read Resolution 43-19, 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 43-19 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

August		
Claim #	Amount	PAR/SAR
2212	\$ 48,316.71	PAR
2275	\$ 47,356.00	PAR
2054	\$ 28,091.95	PAR
2288	\$ 29,821.98	PAR
2220	\$ 72,419.33	PAR
2203	\$ 75,272.16	PAR
1882	\$ 112,678.00	PAR
9077	\$ 19,119.50	PAR
6923	\$ 75,000.00	PAR

September		
Claim #	Amount	PAR/SAR
2237	\$ 61,710.60	PAR
2272	\$ 58,512.00	PAR
1848	\$ 37,791.99	PAR
1002	\$ 31,677.97	PAR
2003	\$ 256,049.00	PAR
631	\$ 18,500.00	PAR
736	\$ 60,264.00	PAR
731	\$ 61,567.03	PAR
4314	\$ 25,000.00	PAR
3759	\$ 123,319.55	PAR
7699	\$ 275,000.00	PAR

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

Chairman Angilella advised the next meeting is scheduled for October 24, 2019, 2:00 PM, at the Camden County College Regional Emergency Training Center.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 3:06 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary