

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – September 24, 2020  
VIA TELECONFERENCE - 10:30 AM**

Meeting was called to order by Commissioner Williams. Open Public Meetings notice read into record.

**PLEDGE OF ALLEGIANCE**

**ROLL CALL OF COMMISSIONERS:**

Ross G. Angilella	Absent
Anna Marie Wright	Present
Steve Williams	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
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Claims Service	AmeriHealth Casualty Services <b>Denise Hall</b> <b>Stephen Andrick</b>
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Qual Lynx  
**Chris Roselli**

PERMA  
**Robyn Walcoff**  
**Jennifer Conicella**

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	<b>Laura Paffenroth</b>
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Treasurer	<b>David McPeak (absent)</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Auditor	Bowman & Company LLP <b>Jim Miles</b> <b>Dennis Skalkowski</b>
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Christina Violetti</b>
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**ALSO, PRESENT:**

Ceil Murphy, Camden County College  
Ed Hill, Camden County Board of Social Services  
Joseph Hrubash, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

Rachel Chwastek, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 23, 2020**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee met on September 16<sup>th</sup> via Zoom, and a variety of topics were discussed. Mr. Prince advised the Safety Committee is scheduled to meet again on October 21<sup>st</sup>, via zoom, at 2:00PM. Mr. Prince then asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Conicella advised the claims committee met on September 1<sup>st</sup> and reviewed the PARS to be reviewed today in closed session. Ms. Conicella then concluded her report.

**EXECUTIVE DIRECTOR:** The Executive Director wished everyone a good morning and hoped that everyone and their families and coworkers were doing well. He advised the primary focus of today's meeting is the 2019 Audit. In attendance are the auditors, Mr. Jim Miles and Mr. Dennis Skalkowski.

**2019 Audit Report as of December 31, 2019 -** Mr. Jim Miles reviewed his report as of December 31, 2019 which was sent under separate cover to the Fund Commissioners & Commission Treasurer.

Mr. Miles advised he would be brief as it is difficult to go through a lot of detail remotely but he would certainly be available for detail questions subsequently. He reported the independent auditor report indicates the financial statements, which are the representation of management, are fairly stated in all material respects. The report on internal control and compliance is also clean. Mr. Miles reported on the statement of net position. The Fund has total assets of \$45,640,997, total liabilities and reserves of \$18,123,775 resulting in a surplus of \$25,517,222. Operating income for the year was \$3,668,565 as compared to \$4,346,217 the year before. After investment income and changes in joint venture, etc. the Fund has a net income or net change in position of \$4,667,819 and adding that to your opening positive minus the return of surplus of \$2,227,403 the Fund's end of year net position is \$27,517,222. The statement of cash flows, dollars in and dollars out, reconciliation shows an increase of \$3,923,507 in cash and adding that to your beginning balance the Fund ends the year with \$37,615,597.

Mr. Miles then moved to the Notes section. He reviewed the reconciliation of the claims reserves and IBNR from the beginning of the year to the end of the year. The Fund started the year with \$17,289,970, during the year there was \$8,740,150 of claims for the 2019 fund year. The change in provision of prior fund years is \$4,331,675, this number represents a year of maturity on the reserves, and the actuary has decided that liability can be reduced. The actual

dollars paid was \$4,320,414, of that \$1,158,861 was in the current year and \$3,161,553 was for prior fund years.

Mr. Miles then reported on page 20 in the last footnote, Subsequent Events. This has become a standard note, with just about all audit entities. Mr. Miles pointed out that since January 1 things have changed dramatically in our world and we don't know what, if any, impact this will have to the fund. When the auditor's report is issued it includes the year ended December 31, 2019 and the position as of that date and any material transactions or events that have happened subsequent to that point and up to today.

Mr. Miles reviewed the break out of the claims liabilities by line of coverage as to what they were worth at the beginning of the year, the payments and the ending balances. Beyond that there is another disclosure that's been discussed about claims development, which Mr. Miles did not review. Mr. Miles directed the Commissioners to the supplementary schedules which provide statutory information by line of coverage and fund year.

Mr. Miles advised he is available if anyone has any questions.

Mr. Miles concluded with the last page of the report, that they have no findings or recommendations and appreciates the opportunity to serve the Commission.

The Executive Director then asked for a motion on the Resolution 43-20, Certification of Annual Audit Report for Period ending December 31, 2019 along with the Group Affidavit Form.

**MOTION TO APPROVE RESOLUTION 43-20 CERTIFICATE OF ANNUAL  
AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2019**

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

The Executive Director then thanked Mr. Jim Miles and Mr. Dennis Skalkowski on their assistance and professionalism and advised they work hard on this with the PERMA folks in the Parsippany Office, Mrs. Pauline Kontomanolis and Mrs. Star Presto.

**NJ Excess Counties Insurance Fund (NJCE)** – The Executive Director advised the NJCE met prior to our meeting and approved their 2019 audit. Also, Ameri-Health was reappointed as claims administrator and a written report would be provided at the next Commission meeting.

**Certificate of Insurance Issuance Report** – The Executive Director advised included in the agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of August. There were 5 certificate of insurances issued during August.

## MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

**CCIC Financial Fast Track** – The Executive Director reported included in the agenda was a copy of the Financial Fast Track Report as of June 30, 2020. The report indicates the Commission has a surplus of \$28,250,113. This is an increase from the prior month of \$1,200,000, and the reserve and IBNR changes are in our favor. All years are positive, although 2019 is lagging a little bit, which is happening in other Commissions and JIFs as well. It's still early and the fund office will monitor that moving forward. 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 \$4,534,658. The total cash amount is \$36,357,838.

**NJCE Property and Casualty Financial Fast Track** - The Executive Director report included a copy of the NJCE Financial Fast Track Report as of June 30, 2020. The report indicates the Fund has a surplus of \$16,528,933 with a nice gain of \$144,000 over the prior year and all years in the positive.

Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$3,607,551. The total cash amount is \$25,355,956.

**2020 Property & Casualty Assessments** – The Executive Director reported the third and final assessment bills for 2020 were e-mailed to member entities on August 26, 2020. Payments were due on September 15, 2020. If you have not already done so, checks should be payable to the Camden County Insurance Commission and sent to the Treasurer, David McPeak.

**2021 Renewal – Underwriting Data Collection** – The Executive Director reported the Origami System was launched as part of the 2021 Exposure Renewal Process. The 2021 Property and Casualty Budget is reliant on a number of factors including updated renewal applications and exposure data. The deadline to complete the renewal process was September 9, 2020. We ask that any outstanding items be completed within the next few days.

Ms. Cathy Dodd advised if anyone needed assistance with the renewal process to reach out.

We want to thank everyone involved in uploading the renewal information into the Origami System.

**NJCE Best Practices Workshop, 2020 Virtual Edition** – The 9<sup>th</sup> Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Thursday, October 29, 2020.

Mrs. Jennifer Conicella reported Mrs. Paffenroth nominated Mrs. Anne Walters, Director, Department of Health and Human Services to discuss as a county what is being done to bring people back to work. Covid-19 will be a main topic of the Workshop because all the counties are dealing with it and it continues to be a

topic of concern. The workshop will be approximately 2.5 to 3 hours. The Workshop will also discuss the BRIT Safety Grant and some of those successes and how to best use the grant going forward. Mrs. Conicella asked that everyone save the date.

The Executive Director advised TCH and CEU credits were applied for, so it's a good opportunity to pick up a few credit hours.

**2020 New Jersey Association of Counties Conference:** The Executive Director advised the NJAC annual conference rescheduled for October has now been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30<sup>th</sup> and November 11<sup>th</sup>.

**2020 MEL & MRHIF & NJCE Educational Seminar:** This annual seminar originally scheduled for May 1<sup>st</sup> has been cancelled indefinitely.

**NJCE 10TH Year Anniversary:** The Executive Director reported 2020 marks the 10<sup>th</sup> anniversary since the Fund's inception. We hope to schedule a luncheon meeting honoring this milestone in early 2021.

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

Executive Director's Report Made Part of Minutes.

**TREASURER:** Commissioner Williams advised the Bills List was included in the agenda. He asked if there were any questions and then made a motion to approve the Bills Lists.

**MOTION TO APPROVE RESOLUTION 44-20 JUNE SUPPLEMENTAL BILLS LIST.  
IN THE AMOUNT OF \$ 75,000.00, RESOLUTION 45-20 AUGUST BILLS LIST.  
IN THE AMOUNT OF \$ 54,362.93 AND RESOLUTION 46-20 SEPTEMBER BILLS LIST.  
IN THE AMOUNT OF \$ 159,275.01**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

**ATTORNEY:** Mrs. Paffenroth advised she had nothing to report.

**CLAIM SERVICE:** Mrs. Conicella reported Senate Bill 23-80 has passed and it expanded the definition of essential workers due to COVID-19. This is more than public safety workers. Commissioner Williams asked if they needed to be concerned about this as county employees themselves, for example his finance department provides services for the health department.

Mrs. Paffenroth advised there is a brief summary of the bill and what the term essential worker means that was prepared by John Geaney with Capehart. Ms. Dodd advised she has the summary and will send it to everyone.

**CLAIM SERVICE:** Ms. Hall reviewed the Medical Savings Report for July and August which was included in the agenda. Ms. Hall advised the total billed for July was \$186,855.00

and the total paid was \$84,659.00 with a gross savings of \$97,903.00 or 53.60%. Ms. Hall advised the net savings was \$78,322.40 and network utilization was 98.90%. Ms. Hall advised the total billed for August was \$63,459.00 and the total paid was \$19,437.00 with a gross savings of \$41,832.00 or 68.30%. Ms. Hall advised the net savings was \$33,465.60 and network utilization was 92.90%. Ms. Hall asked if there were any questions and then concluded her report.

**SAFETY DIRECTOR:** Mr. Prince advised the July - September Risk Control Activity Report was included in the agenda packet. Mr. Prince advised a variety of all of their safety director's bulletins have been placed on the website, njce.org and he encouraged the members to visit the site. Mr. Prince reminded the Commission JA Montgomery has transitioned to webinars for their training format. They are not sure when they will be getting back to instructor led training, but they are in the process of converting their entire catalog to webinar based format. The instructions to register were included in the safety report. For 2021, they are looking to place their work zone safety training programs into a webinar format. Historically, it has been a four hour in person instructor led program. The new format will be in one-hour blocks of instruction. Depending on the occupation of the attendee they can either attend one or all blocks of instruction for that program. JA Montgomery is also transitioning their landscape program to four separate topics for 2021 – mower safety, chainsaw safety, chipper safety and utility vehicle safety operation.

Mr. Prince advised it was decided at the CEL meeting the deadline for submissions for the BRIT safety grant would be extended to October 30<sup>th</sup> and he is currently in contact with the CCMUA, who previously submitted, are looking to get a quote and submit.

Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**MOTION TO OPEN MEETING TO PUBLIC**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

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

**MOTION TO CLOSE MEETING TO PUBLIC**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

**CLOSED SESSION:** Commissioner Williams read Resolution 47-20, 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 47-20 FOR CLOSED SESSION**

Motion Commissioner Williams  
 Second: Commissioner Wright  
 Vote: Unanimous

**MOTION TO RETURN TO OPEN**

Motion Commissioner Williams  
 Second: Commissioner Wright  
 Vote: Unanimous

Commissioner Williams 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>
2287	\$ 34,611.05	PAR
3906	\$ 84,746.81	PAR/SAR
2555	\$ 50,228.64	PAR
2507	\$ 77,767.89	PAR
2272	\$ 60,398.63	PAR/SAR
1728	\$ 30,441.20	PAR
8654	\$ 147,757.00	PAR/SAR
7884	\$ 30,000.00	PAR
8535	\$ 45,000.00	PAR
7039	\$ 238,238.44	PAR
0207	\$ 11,300.00	PAR

Motion Commissioner Williams  
 Second: Commissioner Wright  
 Vote: Unanimous

Commissioner Williams advised the next meeting is scheduled for October 22, 2020 at 10:30 AM.

**MOTION TO ADJOURN:**

Motion Commissioner Williams  
 Second: Commissioner Wright  
 Vote: Unanimous

**MEETING ADJOURNED: 11:32 AM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary