

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 22, 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 Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Denise Hall Stephen Andrick Linda Page
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Qual Lynx
Chris Roselli

PERMA
Robyn Walcoff
Jennifer Conicella

CEL Underwriting Manager	Conner Strong & Buckelew Edward Cooney
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Attorney	Laura Paffenroth
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Treasurer	David McPeak (absent)
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
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ALSO, PRESENT:

Ceil Murphy, Camden County College
Ed Hill, Camden County Board of Social Services
Bob Cornforth, CCMUA
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 SEPTEMBER 24, 2020

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee met on October 21st via Zoom, and a variety of topics were discussed including their training programs and calendar. Mr. Prince advised the Safety Committee also discussed a variety of COVID related items, including PPE and disinfecting. They are scheduled to meet again on November 18th, 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 earlier in the month 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 is doing well.

NJ Excess Counties Insurance Fund (NJCE): The NJCE met on September 24, 2020. Included in the agenda was a summary report of the September meeting. The NJCE also met prior to our meeting. Executive Director advised the NJCE Executive Director reported the Budget introduction will be pushed back until next month to give the underwriting team more time with the renewal. The underwriting manager is projecting significant increases in excess premiums.

The Underwriting Manager advised the insurance market has been hardening for a few years, which just means that pricing is going up due to severe losses and terms are getting tougher. This is the type of situation the JIFs were built on. His office worked to get some projections early on to form a worst case scenario for the total overall excess insurance program, which right now is about a 15% increase and at the moment they are working on hammering them down and coming up with some other interesting options for the program going into 2021.

The Executive Director thanked the Underwriting Manager and his team and their efforts with all they are facing at this time.

The Executive Director reported the NJCE also discussed a dividend that will be coming the Fund's way and more information will be put out on that. The NJCE will meet in November and then have a special meeting in December to adopt their budget.

Employee Dishonesty Coverage – The Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on November 1, 2020. This policy covers the positions of Executive Director, Third Party

Administrator and the Treasurer. The annual premium is \$1,083. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE
IN THE AMOUNT**

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

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 September. There were 5 certificates of insurances issued during September.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion	Commissioner Williams
Second:	Commissioner Wright
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 July 31, 2020. The report indicates the Commission has a surplus of \$28,435,157. That’s a nice gain over last month of \$185,000 and all years in the positive. 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 \$33,921,503.

NJCE Property and Casualty Financial Fast Track - The Executive Director report included a copy of the NJCE Financial Fast Track Report as of July 31, 2020. The report indicates the Fund has a surplus of \$16,698,018 with a nice gain of \$169,000 over the prior month. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$3,607,551. The total cash amount is \$32,002,009.

NJCE Best Practices Workshop, 2020 Virtual Edition – As a reminder the 9th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Thursday, October 29, 2020, 10:00am – 12:30pm. Invitations were sent out by e-mail on October 16th. Topics are the NJCE JIF Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19.

Ms. Robyn Walcoff advised 51 people had signed up so far and the Director of the Camden County Department of Public Health will discuss return to work and Judge Mallard will be discussing Title 59.

It was reported there would not be CE Credits available for this workshop.

2021 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance – The Executive Director advised the 2021 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December.

The NJCE Underwriting Manager's Team will review any certificates which need to be re-issued for the 2021 renewal.

2020 Meeting Schedule – The Executive Director reminded the Commission it will not meet in November. The next meeting is scheduled for Thursday, December 3, 2020 at 2:00 PM.

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 51-20 OCTOBER BILLS LIST.
IN THE AMOUNT OF \$ 52,377.41**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

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

CLAIM SERVICE: Mrs. Conicella reported she had nothing additional to report after the Best Practices Seminar.

Both Commissioners confirmed they were registered for the event.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for September which was included in the agenda. Ms. Hall advised the total billed for September was \$194,505.00 and the total paid was \$107,875.00 with a gross savings of \$76,142.00 or 40.30%. Ms. Hall advised the net savings was \$60,913.60 and network utilization was 99.70%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince advised the September – October Risk Control Activity Report was included in the agenda packet. Mr. Prince also included their training catalog, which includes the dates of presentation and the topics through November 30th. He encouraged everyone to distribute it to all of their employees and advised everyone is eligible to take all of their training. Mr. Prince reported they are attempting to convert their entire catalog to the webinar style format as they do not know how long this is going to last. For 2021, they have a few initiatives they want to get converted – the work zone safety and the landscape safety programs will be broken down into one hour blocks of instruction. He advised this will be discussed at length at the next safety meeting, asked if there were any questions and then concluded his report.

The Executive Director advised the NJCE had worked out an arrangement with JA Montgomery for the learning management system to track employees training.

The Safety Director reported they had been working on this for a few months. The MEL provider – First Net – will be providing their system and it was approved today. It should take about 90 days to implement once it's up and running. Then they'll be able to advertise and assist all the members with the logon instructions and how to maintain the system, similar to what they did with the BRIT safety team platform.

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 52-20, 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 52-20 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

CLAIM #	AMOUNT	SAR/PAR
2287	\$ 30,478.25	PAR/SAR
2605	\$ 40,676.48	PAR
2452	\$ 258,326.80	PAR
0831	\$ 64,582.89	PAR
1036	\$ 115,515.09	PAR
2616	\$ 34,349.50	PAR
3904	\$ 93,622.78	PAR/SAR
1376	\$ 51,603.80	PAR/SAR
1910	\$ 107,385.19	PAR/SAR
2397	\$ 104,647.00	PAR
0104	\$ 85,000.00	PAR
0283	\$ 13,873.00	PAR
6885	\$ 120,000.00	PAR
0363	\$ 8,010.00	PAR/SAR

Motion Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

Commissioner Williams advised the next meeting is scheduled for December 3, 2020 at 2:00 PM.

MOTION TO ADJOURN:

Motion Commissioner Williams
Second: Commissioner Wright
Vote: Unanimous

MEETING ADJOURNED: 11:31 AM

Minutes prepared by: Rachel Chwastek, Assisting Secretary