

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – December 10, 2020  
VIA TELECONFERENCE - 2:00 PM**

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>
--------------------	---

Claims Service	AmeriHealth Casualty Services <b>Denise Hall</b> <b>Stephen Andrick</b> <b>Linda Page</b> <b>Paulette Kelly</b>
----------------	---

Qual Lynx  
**Chris Roselli**

PERMA  
**Jennifer Conicella**

CEL Underwriting Manager	Conner Strong & Buckelew
--------------------------	--------------------------

Attorney	<b>Laura Paffenroth</b>
----------	-------------------------

Treasurer	<b>David McPeak (absent)</b>
-----------	------------------------------

Safety Director	J.A. Montgomery Risk Control <b>John Czarnecki</b>
-----------------	---

Auditor	Bowman & Company LLP
---------	----------------------

Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Christina Violetti</b>
-----------------------------------	--

**ALSO, PRESENT:**

Joshua Friedman, Camden County  
Karl McConnell, Camden County College  
Bob Cornforth, CCMUA  
Cathy Dodd, PERMA Risk Management Services  
Rachel Chwastek, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF OCTOBER 22, 2020**

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee met on November 18<sup>th</sup> via Zoom, and a variety of topics were discussed including their training programs and calendar. Mr. Prince then asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Conicella reported included in the agenda was the 2021 Claims Meeting Schedule. She advised the claims committee met earlier in the month and reviewed the PARS to be reviewed today in closed session, asked if there were any questions and then concluded her report.

**EXECUTIVE DIRECTOR:** The Executive Director hoped that everyone is doing well and began his report.

**2021 Property & Casualty Budget Introduction**– The Executive Director advised prior to the meeting the revised 2021 proposed Property & Casualty Budget in the amount of \$16,137,609 was emailed out along with the proposed member assessments.

The assessment payments will be due on 3/15/21, 5/15/21 and 9/15/21. The Fund Office will advertise the proposed 2021 Budget in the Commission’s official newspaper.

Mr. Hrubash advised the increases for the CEL are commercially driven. It is a very hard market right now. Another item that drove up the CEL budget was the company that provided the second layer of excess coverage was withdrawing from the market and it cost the CEL \$1 million to replace that layer of coverage. The CEL Commissioners chose not to pass that expense on to the underlying insurance commissions and absorbed the cost.

Mr. Stokes reported on the expenses, fees and contingencies. He advised the Commissioners of the contractual increases included in the agenda. Cyber liability increased 20%, and certainly that is high, but on the municipal side it’s a 100% increase. Overall the budget increase is 1.9%. Most of the members’ assessments have increased approximately 3.5%, the improvement authority assessment is up over 9% which includes risk management fee and the police department is flat because the loss funds for the police department went down substantially. These proposed assessments are subject to change, based on the CEL budget. The Executive Director then asked if there were any questions.

**MOTION TO INTRODUCE THE 2021 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$16,142,110 AND SCHEDULE A PUBLIC HEARING ON JANUARY 28, 2021 AT 10:30AM VIA ZOOM**

Motion Commissioner Williams  
Second: Commissioner Wright  
Vote: Unanimous

**NJCE Dividend** - The NJCE Board of Commissioners reviewed dividend options and is recommending the Fund release a \$2 million dividend. The Commissioners delayed the distribution aspect of the dividend until the NJCE December Board Meeting. Depending on the result of the excess renewal marketing the Commissioners may consider a portion of the dividend to be applied as a credit to the 2021 budget.

The Executive Director reported CCIC will get the lion share of the dividend as the largest member. Members will have an option of taking their dividend as a check or as an offset to their 2021 assessment. The Fund Office will send a letter to each member entity to find out their preference.

**NJ Excess Counties Insurance Fund (NJCE)** - The NJCE last met on November 18, 2020. A written summary was included in the agenda. The next NJCE meeting is scheduled for December 18, 2020 at 9:30 AM.

**Certificate of Insurance Issuance Reports** – Included in the agenda were copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of October and November. There were 16 certificate of insurances issued during October and 2 during the November.

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

Motion Commissioner Williams  
Second: Commissioner Wright  
Vote: Unanimous

**CCIC Financial Fast Track** – The Executive Director report included a copy of the Financial Fast Track Report as of September 30, 2020. The report indicates the Commission has a surplus of \$30,347,204. There was a positive swing of \$1.5 million due to reserve changes and an IBNR reduction, which gives the Fund a surplus of \$13.3 million. 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 \$5,116,552. The total cash amount is \$33,717,547.

**NJCE Property and Casualty Financial Fast Track** - The Executive Director report included a copy of the NJCE Financial Fast Track Report as of September 30, 2020. The report indicates the Fund has a surplus of \$18,919,992 with a nice gain of \$846,000 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 \$32,472,743.

**Meeting Dates for 2021** – Below are the proposed meeting dates for 2021. Since the NJCE is now meeting at 9:30 AM we suggest the Commission start their meetings at 10:30

AM. If the dates are acceptable, a resolution will be prepared and presented at the next meeting on January 28, 2021.

*January 28, February 25, March 25, April 22, May 27, June 24, July 22, September 23, October 28 and December 9*

Joshua Friedman asked about the certificates of insurance. There are going to be requirements for vaccination, and the policies are not in effect yet for next year, and he asked they talk offline about getting those COIs as they become necessary, as they will be time sensitive.

The Executive Director advised they would set something up for early next week to discuss.

The Executive Director wished everyone a safe holiday season, 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 57-20 NOVEMBER BILLS LIST.  
IN THE AMOUNT OF \$ 52,071.15 AND APPROVE RESOLUTION 58-20 DECEMBER  
BILLS LIST IN THE AMOUNT OF \$ 173,407.96**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	Unanimous

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

**CLAIM SERVICE:** Mrs. Conicella reported included in the agenda was the annual mandatory claims reporting memo. She asked that the members report any ancillary line claims, public officials, employed lawyers, cyber, healthcare and professional, general liability, crime or pollution to the organization in the manner in which you would regularly report them, so they are reported by the end of the year. Mrs. Conicella then concluded her report.

**SAFETY DIRECTOR:** Mr. Czarnecki advised the October - December Risk Control Activity Report was included in the agenda packet. Mr. Czarnecki advised the report listed all the distributed bulletins and they continue online instructor led safety webinars; further the December and January schedules were included in the agenda report. He asked if there were any questions and then concluded his report.

**CLAIM SERVICE:** Ms. Hall reviewed the Medical Savings Report for November which was included in the agenda. Ms. Hall advised the total billed for November was \$235,247.00 and the total paid was \$99,153.00 with a gross savings of \$103,176.00 or 51%. Ms. Hall advised the net savings was \$82,540.80 and network utilization was 100%. Ms. Hall asked if there were any questions and then concluded her report.

**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 59-20, 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 59-20 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**

<b>CLAIM #</b>	<b>AMOUNT</b>	<b>SAR/PAR</b>
2417	\$ 174,966.70	PAR
2506	\$ 75,749.29	PAR
2435	\$ 91,670.42	PAR
2551	\$ 161,154.36	PAR
2038	\$ 78,955.00	PAR
2373	\$ 34,585.00	PAR
7469	\$ 236,432.27	PAR
2185	\$ 100,076.40	PAR/SAR
2629	\$ 24,813.64	PAR
2301	\$ 45,729.00	PAR
1714	\$ 40,237.51	PAR
2016	\$ 28,500.00	PAR
2175	\$ 87,250.00	PAR
0205	\$ 11,221.50	PAR/SAR
0182	\$ 60,000.00	PAR
2513	\$ 300,000.00	PAR

Motion Commissioner Williams  
 Second: Commissioner Wright  
 Vote: Unanimous

Commissioner Williams advised the next meeting is scheduled for January 28, 2021 at 10:30 AM.

**MOTION TO ADJOURN:**

Motion Commissioner Williams  
 Second: Commissioner Wright  
 Vote: Unanimous

**MEETING ADJOURNED: 3:05 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary