

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – April 22, 2021
VIA TELECONFERENCE
10:30 AM**

Meeting was called to order by Chairman Angilella. 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
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Claims Service	AmeriHealth Casualty Services Denise Hall Stephen Andrick Linda Page
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Qual Lynx
Chris Roselli

PERMA
Jennifer Conicella

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura Paffenroth
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Treasurer	David McPeak
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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:

Ed Hill, Camden County Board of Social Services
Bob Cornforth, Camden County Municipal Utilities Authority
Cathy Dodd, PERMA Risk Management Services
Joseph Hrubash, PERMA Risk Management Services (10:49am)
Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MARCH 25, 2021

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on April 21st, where a variety of safety topics were discussed, including the grant opportunity from Munich RE and the training available on the website. The next meeting is scheduled for May 19th. Mr. Prince then concluded his report.

CLAIMS COMMITTEE: Mrs. Conicella advised the claims committee met earlier in the month and reviewed the PARS to be reviewed today in closed session via a breakout room in Zoom for those discussions. Mrs. Conicella then concluded her report.

EXECUTIVE DIRECTOR:

Revised Risk Management Plan – Included in the agenda was Resolution 25-21, Revised Risk Management Plan. The changes were highlighted in yellow and reflect changes to the EPL retentions for the MUA, BOSS and IA, cyber retention, the amount of risk retained by the CCIC for CCPD’s workers compensation and liability coverage and the amount of risk retained by the CCIC for MUA, BOSS and IA’s Public Officials Liability Coverage.

The Executive Director, Mr. Stokes, reported that based on a recommendation from the NJCE Underwriting Manager the cyber limits and retention were removed from the Risk Management Plan. The Risk Management Plan is posted on the website and could serve as an incentive for cyber hacker attacks by identifying coverage information. The Underwriting Manager made this recommendation for all the Commissions.

MOTION TO APPROVE RESOLUTION 25-21, REVISED RISK MANAGEMENT PLAN

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

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE did not meet in March and met prior to the Commission Meeting. The Executive Director, Mr. Stokes, reported several items were discussed, including the revised financial fast track, the NJCE Finance Committee that met on April 9th and made a recommendation for an added assessment that was approved, and various professional services were awarded. A copy of the minutes from the NJCE Finance Committee meeting are included in the agenda. A recap of that meeting will be included in the next agenda. The NJCE is scheduled to meet again on June 24, 2021 at 9:30 AM.

Certificates of Insurance Issuance Reports – Included in the agenda was a copy of the certificates of insurance report from the NJCE listing the certificates issued for the month of March. There were 4 certificates of insurance issued.

MOTION TO APPROVE THE CERTIFICATES OF INSURANCE REPORT

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

CCIC Financial Fast Track – The Executive Director, Mr. Stokes, reported included in the agenda was a copy of the Financial Fast Track Report as of February 28, 2021. The report indicates the Commission has a surplus of \$14,063,345 Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551. The total cash amount is \$19,534,623.

NJCE Property and Casualty Financial Fast Track – The Executive Director, Mr. Stokes, reported a revised copy of the NJCE Financial Fast Track Report was sent out. Included in the revised fast track is a line for Covid Recovery. As of February 28, 2021, the report indicates the Fund has a surplus of over \$15,300,000, a slight decrease over the prior month.

Insurance Commission Dividend - The Executive Director’s office has been reviewing available dividend options with the Actuary and Auditor for the member entities. A \$1,000,000 dividend is being recommended out of Fund Years 2015, 2016 & 2017. A copy of the 2021 Dividend Recommendation is included in the agenda and includes each member’s share. The Fund Office will send a letter to the member entity asking if they want a check issued for their share of the dividend or a credit applied to their final assessment. Each member entity will need to pass a resolution authorizing the release of funds. A sample resolution will be sent to each member.

Legal Defense Panel Contracts – The Executive Director, Mr. Stokes, reported the Defense Panel Contracts will expire on May 31, 2021. The Commission Attorney has issued Request for Proposals for Legal Services for the Insurance Commission. The results will be discussed at the May meeting.

2021 MEL, MRHIF & NJCE Educational Seminar – As a reminder, the 10th Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Included in the agenda was more information and you can register for the seminars using the below link:
https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA

Mrs. Conicella advised Mr. Stokes that Mr. Hrubash had joined the call. Mr. Stokes asked Mr. Hrubash if he had anything to add about the NJCE Meeting.

Mr. Hrubash added that the Finance Committee did a great job reviewing the delta situation and there is a good strategy in place.

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 April Bills Lists and the Treasurer's Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 26-21 MARCH BILLS LIST
IN THE AMOUNT OF \$56,174.26**

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	Unanimous

ATTORNEY: Nothing to report.

CLAIM SERVICE - PERMA: Nothing further to report.

CLAIM SERVICE - Ameri-Health: Ms. Hall reviewed the Medical Savings Report for March was included in the agenda. Ms. Hall advised the total billed for March was \$290,016.00 and the total paid was \$135,380.00 with a savings of \$129,828.00 (she will provide an updated report the one in the agenda is incorrect) or 49.00%. Ms. Hall advised the net savings was \$103,863.20 and network utilization was 97.3%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince advised the March – April Risk Control Activity Report was included in the agenda. Mr. Prince advised training through June 30th was also included in the agenda, but reported a revised training schedule will be sent out, that will include additional classes and some other adjustments. He advised the learning management system is now up and running and all members were afforded the opportunity to appoint administrators and attend the training session, provided by FirstNet. A recording of one of those webinars will be made available once it's received from FirstNet. Mr. Prince advised at the safety committee meeting yesterday there was a brief discussion about the Safety Grant program, and he advised all members he is available to assist in preparing submissions. 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 Angilella
Second:	Commissioner Wright
Vote:	Unanimous

Seeing no members of the public wishing to speak Commissioner 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: Unanimous

CLOSED SESSION: Commissioner Angilella read Resolution 27-21, 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 27-21 FOR CLOSED SESSION

Motion Commissioner Angilella
Second: Commissioner Wright
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion Commissioner Angilella
Second: Commissioner Wright
Vote: Unanimous

Commissioner 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>
1999	\$ 152,283.30	PAR
7580	\$ 51,481.00	PAR/SAR
9750	\$ 163,256.47	SAR
2072	\$ 130,810.00	PAR/SAR
2443	\$ 66,770.00	PAR
2701	\$ 86,391.20	PAR
1944	\$ 104,378.93	PAR
2154	\$ 89,076.00	PAR/SAR
1956	\$ 101,709.27	PAR
2946	\$ 65,848.00	PAR
7039	\$ 338,234.44	PAR
2803	\$ 35,000.00	PAR
8801	\$ 32,500.00	PAR
4725	\$ 16,587.00	PAR

Motion Commissioner Angilella
Second: Commissioner Wright
Vote: Unanimous

Commissioner Angilella advised the next meeting is scheduled for May 27, 2021, 10:30 AM, via Zoom.

MOTION TO ADJOURN:

Motion	Commissioner Angilella
Second:	Commissioner Wright
Vote:	Unanimous

MEETING ADJOURNED: 11:26 AM

Minutes prepared by: Rachel Chwastek, Assisting Secretary