

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – March 25, 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	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> <b>Linda Page</b> <b>Paulette Kelly</b>
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Qual Lynx  
**Chris Roselli**

PERMA  
**Jennifer Conicella**

CEL Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>
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Attorney	<b>Laura Paffenroth</b>
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Treasurer	<b>David McPeak</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Christina Violetti</b>
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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  
Rachel Chwastek, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF FEBRUARY 25, 2021**

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

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on March 17<sup>th</sup>, where a variety of safety topics were discussed. He added the CCMUA formed an internal safety committee and he attended their meeting on 3/22. The next meeting is scheduled for April 14<sup>th</sup>. 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:**

**POL/EPL Program Changes** – As was discussed last month there were a number of retention and limit changes evolving around the NJCE Insurance Program Renewal. One of those changes is an increase in the POL/EPL deductibles for the Camden County MUA, Improvement Authority and Board of Social Services. The Camden County MUA has agreed to purchase the buy-down option and pay a loss funding charge to return the deductible to their pre-renewal levels. We are discussing the options with the Board of Social Services and the Improvement Authority. We will present an amended 2021 Risk Management Plan at the April meeting to reflect any necessary changes.

**NJ Excess Counties Joint Insurance Fund (NJCE)** – The NJCE met on February 25, 2021. At the last meeting, Executive Director provided a verbal update of the meeting. Included in the agenda was a summary report of the meeting. The NJCE will meet again on April 22, 2021 at 9:30 AM via Zoom.

**Certificate of Insurance Issuance Reports** – Included in the agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of February. There were 53 certificate of insurances issued.

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

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

**CCIC Financial Fast Track** – The Executive Director reported included in the agenda was a copy of the Financial Fast Track Report as of January 31, 2021. The report indicates the Commission has a surplus of \$29,959,971, an increase of \$194,000 from last month. Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s surplus of share of the equity in the NJCE. CCIC’s current equity in the NJCE is \$3,866,666. The total cash amount is \$30,860,551.

**NJCE Property and Casualty Financial Fast Track** – The Executive Director reported included in the agenda was a copy of the NJCE Financial Fast Track Report as of January 31, 2021. The report indicates the Fund has a surplus of \$14,087,324, an increase of \$31,000 from last month. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551. The total cash amount is \$14,898,138.

**Insurance Commission Dividend** - The Executive Director’s office will be reviewing available dividend options with the Treasurer, Actuary and Auditor for member entities. We will have a report and recommendation at next month’s meeting.

**2021 Property & Casualty Assessments** - The first assessment payment was due on March 15, 2021. We are checking with the Treasurer to see if all of the payments were received. The second assessment is due on May 15, 2021. Payments should be sent to the Commission Treasurer, David McPeak.

**2021 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website they should contact the Fund Office.

**2021 MEL, MRHIF & NJCE Educational Seminar** – As a reminder, the 10<sup>th</sup> Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14<sup>th</sup> and Friday, May 21<sup>st</sup>, 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](https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA)

The Executive Director reported both session are worth 5 credits, but if you attend one session you will get some credits. He advised the information would be sent out to the members.

**2022 Insurance Renewal** – The Executive Director called on Edward Cooney, the Underwriting Manager to discuss the 2022 renewal.

The Underwriting Manager reported as the marketing is becoming more difficult, they want the program in the best possible position and the current markets are demanding more information. He continued Underwriting will be requesting much more detail in many different areas. They will have a list that they will circulate very early in the process, hopefully early summer.

The Executive Director reported a fair amount of the properties still need year built, square footage, type of construction, so those worksheets will be distributed in the next month or so, to get an early start.

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

**MOTION TO APPROVE RESOLUTION 19-21 MARCH BILLS LIST  
IN THE AMOUNT OF \$72,041.67**

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 February was included in the agenda. Ms. Hall advised the total billed for February was \$229,451.00 and the total paid was \$92,478.00 with a savings of \$115,092.00 or 55.40%. Ms. Hall advised the net savings was \$92,073.60 and network utilization was 95.9%. Ms. Hall asked if there were any questions and then concluded her report.

**SAFETY DIRECTOR:** Mr. Prince advised the February – March Risk Control Activity Report was included in the agenda. Mr. Prince advised training through May 28<sup>th</sup> was also included in the agenda. He reported on one additional item, he was able to assist Zurich with a loss control visit of the Camden County Correctional Facility on March 23<sup>rd</sup>. They suggested some minor recommendations for improvement and he expects Zurich's report in the near future. 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
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Second: Commissioner Wright  
Vote: Unanimous

**CLOSED SESSION:** Commissioner Angilella read Resolution 20-21, 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 20-21 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>
2622	\$ 80,749.28	PAR
2884	\$ 96,371.68	PAR
2241	\$ 37,483.12	SAR
9777	\$ 65,795.00	PAR/SAR
2306	\$ 160,040.05	PAR/SAR
2469	\$ 220,481.00	PAR
9754	\$ 25,000.00	PAR
2320	\$ 126,606.45	PAR/SAR
0422	\$ 21,000.00	PAR
5322	\$ 40,589.81	PAR

Motion Commissioner Angilella  
Second: Commissioner Wright  
Vote: Unanimous

Commissioner Angilella advised the next meeting is scheduled for April 22, 2021, 10:30 AM, via Zoom.

**MOTION TO ADJOURN:**

Motion Commissioner Angilella  
Second: Commissioner Wright  
Vote: Unanimous

**MEETING ADJOURNED: 11:13 AM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary