

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – December 9, 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>Linda Page</b> <b>Monica Coleman</b> <b>Stephen Andrick</b> <b>Paulette Kelly</b>
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Qual Lynx  
**Chris Roselli**

PERMA  
**Jennifer Conicella**

CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	<b>Laura Paffenroth, Esq.</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:**

Bob Cornforth, Camden County MUA  
Ceil Murphy, Camden County College  
Cathy Dodd, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services  
Tim Reilley, J.A. Montgomery

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF OCTOBER 28, 2021**

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

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on November 23, at 2:00 PM. Mr. Prince said the next meeting was scheduled for December 15 via Zoom. Mr. Prince noted the agenda included the meeting schedule for 2022. Zoom. Mr. Prince then asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Conicella advised the Claims Committee did not meet in December due to the adjusted Commission Meeting date. Ms. Conicella said the claims would be discussed and presented during closed session. Ms. Conicella referred to a copy of the 2022 Claims Committee Schedule which was included in the agenda. Ms. Conicella asked if there were any questions and concluded her report.

**EXECUTIVE DIRECTOR:**

**2022 PROPERTY & CASUALTY BUDGET INTRODUCTION:** Executive Director referred to a copy of the 2022 proposed Property & Casualty Budget in the amount of \$17,343,237 which was included in the agenda. Executive Director noted the overall increase in the budget was 3.3%, however that amount did vary amongst the members. Executive Director reviewed the loss funds, lines 1 through 8 and pointed out there was a big savings in the workers' compensation loss funds, noting this line was reduced by \$500,000. Executive said that was offset somewhat by the liability and auto lines, but the overall decrease was .92%.

Executive Director advised the NJCE premium was increased by 11.18% and said this was well documented at the NJCE and Finance Committee Meetings and included the delta from the 2021 budget. Executive Director explained it was a hard commercial line marketplace and also Hurricane Ida and Covid were factors in the budget. Executive Director advised Mr. Hrubash and the team worked really hard to obtain an increase as low as possible and the initial increase was roughly 18%. Executive Director indicated the total loss funds were an increase of 3.28%.

Executive Director reviewed the Expense Lines of the budget and advised there were 2% contractual increases for the vendors listed.

Executive Director then referred to Ancillary Coverages and reported the Medical Malpractice and Pollution Liability had rather large increases.

Executive Director reviewed a copy of the member assessments which were being displayed on the screen and noted the Health Services were being phased out and should be eliminated over the

years. Executive Director said a copy of the assessments would be e-mailed out to the members after the meeting.

Executive Director advised the assessment payments would be due on 3/15/22, 5/15/22 and 9/15/22. Executive Director noted the Fund Office would advertise the proposed 2022 Budget in the Commission's official newspaper. Executive Director asked if anyone had any questions and requested a motion to introduce the budget.

**MOTION TO INTRODUCE THE 2022 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$1,343,237 AND SCHEDULE A PUBLIC HEARING ON JANUARY 27, 2022 AT 10:30 AM**

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

**NJCE DIVIDEND:** Executive Director advised the NJCE Board of Commissioners reviewed dividend options and recommended the Fund release a \$750,000 dividend. Executive Director reported Camden County Insurance Commission's share of the dividend was just under \$300,000. Executive Director referred to a copy of a summary which was included in the agenda. Executive Director said members would have an option of taking their dividend as a check or as an offset to their 2022 assessment. Executive Director advised the Fund Office would send a letter to each member entity to find out their preference shortly. Executive Director advised we usually provide Commission's dividend options early in the spring.

**CERTIFICATE OF INSURANCE ISSUANCE REPORTS:** Executive Director referred to copies of the certificate of issuance reports from the NJCE listing the certificates issued for the months of October and November. Executive Director advised there were 5 certificate of insurances issued during the month of October and 1 during the month of November.

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

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director advised the NJCE met on October 28, 2021 and the NJCE Finance Committee met on November 15, 2021. Executive Director reported he NJCE also met again on November 18, 2021 and introduced the 2022 Budget. Executive Director said written summery reports of the meetings were included in the agenda. Executive Director reported the Finance Committee was scheduled to meet on December 13, 2021 at 9:30 AM; and the NJCE scheduled a meeting for December 16, 2021. Executive Director said a Public Hearing for the 2022 Budget would be held at this meeting.

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the September Financial Fast Track was included in the agenda. Executive Director advised as of September 30, 2021 there was a surplus of \$31,612, 308. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$3,936,046 was the CCIC's share of the equity in the NJCE. Executive Director noted the total cash amount is \$35,966,114.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director

reported the NJCE Financial Fast Track was not available and would appear in the next agenda.

**MEETING DATES FOR 2022:** Executive Director said the agenda included the proposed meeting dates for 2022 and noted the April 28 meeting would be changed. In response to Executive Director's inquiry, Chairman Angilella said he thought we should continue to meet virtually and continue to monitor the status of the pandemic.

*January 27, February 24, March 24, April 28, May 26, June 23, July 22, September 22, October 27 and December 8*

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

Executive Director's Report Made Part of Minutes.

**TREASURER:** Mr. McPeak advised he did not have anything to report, however recommended payment of the November and December Bills Lists, Resolutions 58-21 & 59-21 which were included in agenda.

**MOTION TO APPROVE RESOLUTION 58-21 NOVEMBER BILLS LIST IN THE AMOUNT OF \$110,731**

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

**MOTION TO APPROVE RESOLUTION 55-21 DECEMBER BILLS LIST IN THE AMOUNT OF \$194,360.08**

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

**ATTORNEY:** Ms. Paffenroth said she had nothing to report.

**CLAIM SERVICE – PERMA:** Ms. Conicella referred to a copy of a memorandum which was included in the agenda regarding Mandatory Year-End Claims Reporting. Ms. Conicella reviewed the letter and requested any claims relating to Public Officials, Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional and General Liability, Crime or Pollution claims, suits and or incidents of which you may be aware be reported prior to the policy expiration of 12/31/21.

**CLAIM SERVICE - AMERI-HEALTH:** Ms. Hall reviewed the Medical Savings Report for November which was included in the agenda. Ms. Hall advised the total billed for November was \$98,370,000 and the total paid was \$48,524.00 with a gross savings of \$40,241 or 45.30%. Ms. Hall advised the net savings was \$33,216 and network utilization was 93.30%. Ms. Hall asked if there were any questions and then concluded her report.

**SAFETY DIRECTOR:** Mr. Prince advised the October - November 2021 All Risk Control Activity Report was included in the agenda. Mr. Prince reported a list of virtually Safety Training Courses were included in the agenda through February 28, 2022. Mr. Prince said the instructions for registering were included in the agenda and employees could register on the NJCE website. Mr. Prince said he could always do in person training if

needed. Mr. Prince advised he had one additional item and said he was going to schedule a tutorial of the Learning Management System for the Building and Ground Department. Mr. Prince concluded his report.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**MOTION TO OPEN MEETING TO PUBLIC**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

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

**MOTION TO CLOSE MEETING TO PUBLIC**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**CLOSED SESSION:** Chairman Angilella read Resolution 60-21, 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 60-21 FOR CLOSED SESSION**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

A breakout room was utilized for closed session.

**MOTION TO RETURN TO OPEN SESSION**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

Chairman 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>
3178	\$ 161,022.48	PAR
1006	\$ 163,112.88	PAR
6435	\$ 203,866.98	PAR
9777	\$ 74,500.62	PAR
3094	\$ 175,788.60	PAR
3046	\$ 92,077.00	PAR
9727	\$ 126,557.46	PAR
9727	\$ 50,407.20	SAR
1036	\$ 60,632.60	PAR
1020	\$ 74,884.40	PAR
2440	\$ 54,449.28	PAR
7517	\$ 43,076.00	PAR
1385	\$ 69,690.74	PAR
9067	\$ 25,000.00	PAR
1082	\$ 650,000.00	PAR
8129	\$ 86,000.00	PAR
8129	\$ 81,000.00	SAR
9308	\$ 152,500.00	PAR

Motion Chairman Angilella  
Second: Commissioner Wright  
Vote: Unanimous

Chairman Angilella advised the next meeting is scheduled for January 27, 2022, 10:30 AM, via Zoom.

**MOTION TO ADJOURN**

Motion Chairman Angilella  
Second: Commissioner Wright  
Vote: Unanimous

**MEETING ADJOURNED: 11:30 AM**  
Minutes prepared by: Cathy Dodd, Assisting Secretary