

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – July 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	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>Paulette Kelly</b> <b>Linda Page</b> <b>Monica Coleman</b> <b>Stephen Andrick</b>
----------------	--

Qual Lynx  
**Chris Roselli**

PERMA  
**Jennifer Conicella**

CEL Underwriting Manager	Conner Strong & Buckelew <b>Edward Cooney</b>
--------------------------	--

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

Treasurer	<b>David McPeak</b>
-----------	---------------------

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

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

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

**ALSO, PRESENT:**

Ed Hill, Camden County Board of Social Services  
Bob Cornforth, Camden County MUA  
Joseph Walsh, Attorney  
Howard Goldberg, Attorney

Joseph Hrubash, PERMA Risk Management Services  
Rachel Chwastek, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JUNE 24, 2021**

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays (1 Abstention – Angilella)

**CORRESPONDENCE:** None.

**SAFETY COMMITTEE:** Mr. Czarnecki reported the Safety Committee last met on July 21<sup>st</sup>, where a variety of safety topics were discussed, including scheduling training, mostly virtual with limited in-person courses and noted there are still defensive driving course codes available. Mr. Czarnecki then asked if there were any questions and 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:**

**Certificate of Insurance Issuance Report** –Executive Director Stokes reported included in agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of June. There were 7 certificates of insurance issued.

**Motion to approve the Certificate of Insurance Report**

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

**NJCE Counties Excess Joint Insurance Fund (NJCE)** – Executive Director Stokes reported the NJCE met on June 24, 2021. Included in the agenda was a written summary report. Of note, the amended budget was approved and the auditor presented the 2020 audit for submission to the state.

Executive Director Stokes asked Mr. Hrubash if he wanted to report on a few things.

Mr. Hrubash reported tomorrow there would be a webinar on the benefits of membership in the NJCE versus the commercial market. This presentation was for the finance committee and the NJCE Executive Committee agreed a webinar for all the other NJCE Commissioners would be appropriate. Mr. Hrubash recommended anyone who has not yet registered should.

Mr. Hrubash also reported emails were sent to start the underwriting process for 2022. He said that it was very important it be completed by the deadline because we are still in a hard market and the Underwriting Manager and his team need time to negotiate the renewal.

The NJCE will meet again on September 23, 2021 at 9:30 AM.

**NJCE JIF Cyber Task Force** – Included in the agenda was a news alert from the NJCE JIF Cyber Task Force. Executive Director Stokes advised this touched on several of the cyber security breaches that happened throughout the country. He asked Mr. Cooney if he would like to add anything.

The Underwriting Manager advised the three events included had been in the news. This alert breaks them down to the core issues, and how they relate to the Commission operations.

**COPE/Building Information for Renewal** – Executive Director Stokes reported Ms. Chwastek from his office had sent out worksheets to various members looking for some additional COPE information, primarily construction type. There were a fair amount with either mixed construction or TBD listed. Mr. Stokes advised the MUA returned it the same day it went out and the county is working on theirs.

The Underwriting Manager advised it is critical for their underwriting efforts, to negotiate the best renewal possible, and for their knowledge of the exposure in the self-insured layers.

Executive Director Stokes advised these worksheets are in advance of the formal renewal and asked everyone to have them back timely. Ms. Chwastek will be sending out a reminder email tomorrow.

**CCIC Financial Fast Track** – Included in the agenda was a copy of the Financial Fast Track Report as of May 31, 2021. The report indicates the Commission has a surplus of \$29,994,843. A slight dip of \$416,000 from the prior month, some reserve changes, most in 2021, which is typical early in the year.

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 \$3,773,992. The total cash amount is \$37,056,356.

**NJCE Property and Casualty Financial Fast Track** – Included in the agenda was a copy of the NJCE Financial Fast Track Report as of May 31, 2021. The report indicates the Fund has a surplus of \$13,666,628. The NJCE had a dip in the current year about \$152,000.00.

Mr. Hrubash advised for 2019 and 2020 there is a reduction in surplus because the NJCE has chosen to book 40% of the overall Covid-19 liability, as a result of the position Safety National has taken on this particular claim. The Underwriting Manager and his team negotiated and endorsement that we believe makes Covid-19 one occurrence, which means all the underlying Insurance Commissions would share the primary retention. Mr. Hrubash added the reduction in 2016 is due to reserve changes for some large claims. There remains over \$13 million in surplus.

Executive Director Stokes added including the 2016 reserve changes there is still a \$2.1 million surplus for that year.

Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551. The total cash amount is \$27,392,708.

**NJCE v Commercial Market Webinar** – PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery will present a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. The webinar is scheduled for Friday, July 23, 2021, 12:30 PM – 1:30 PM. An e-mail invite went out on 7-9-21. If you wish to join us, you can register at:  
[https://permainc.zoom.us/webinar/register/WN\\_H5BlezYzTYyOtrFv4vHg](https://permainc.zoom.us/webinar/register/WN_H5BlezYzTYyOtrFv4vHg)

**August Commission Meeting** – As a reminder, the Commission will not be meeting in August. The Commission previously passed Resolution 15-21 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. Our next meeting is scheduled for September 23, 2021 at 10:30 AM.

Executive Director then advised Ms. Chwastek would report on upcoming conferences.

**2021 Government Finance Officers Association of NJ (GFOA of NJ)** – Ms. Chwastek reported J.A. Montgomery has been invited to present at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21<sup>st</sup> to September 24<sup>th</sup>. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community.

**2021 New Jersey Association of Counties Conference** - Ms. Chwastek reported the 71<sup>st</sup> Annual Conference is scheduled to be held from October 11<sup>th</sup> – October 14<sup>th</sup> at Caesar’s in Atlantic City. NJAC will also be celebrating its 100 year anniversary. The New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery will be presenting at the NJAC conference in October.

**2021 NJLM Annual Conference** - Ms. Chwastek reported the 106<sup>th</sup> Annual New Jersey State League of Municipalities Conference is scheduled for November 16<sup>th</sup> through November 18<sup>th</sup> at the Atlantic City Convention Center in Atlantic City.

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 the May Bills Lists and the Treasurer’s Reports were included in agenda.

**MOTION TO APPROVE RESOLUTION 37-21 JUNE BILLS LIST  
IN THE AMOUNT OF \$2,939,142.96**

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

**ATTORNEY:** Nothing to report.

**CLAIM SERVICE - PERMA:** Nothing further to report.

**CLAIM SERVICE - Ameri-Health:** Ms. Hall reviewed the Medical Savings Report for June was included in the agenda. Ms. Hall advised the total billed for June was \$151,715.00 and

the total paid was \$71,296.00 with a savings of \$69,130.00 or 49.20%. Ms. Hall advised the net savings was \$62,105.00 and network utilization was 97.20%. Ms. Hall asked if there were any questions and then concluded her report.

**SAFETY DIRECTOR:** Mr. Czarnecki advised the June – July Risk Control Activity Report was included in the agenda. All of the training has been posted on the NJCE website through September and Mr. Prince is scheduling some limited in person training. Mr. Czarnecki 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 Chairman 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:** Chairman Angilella read Resolution 38-21, 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 38-21 FOR CLOSED SESSION**

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion	Commissioner Angilella
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>
2984	\$ 99,153.50	PAR
1953	\$ 154,057.64	PAR
1975	\$ 78,266.00	PAR
3048	\$ 118,450.50	PAR
2131	\$ 76,746.42	PAR
2469	\$ 84,225.03	PAR
1138	\$ 13,895.00	PAR
8640	\$ 84,492.19	PAR/SAR
0219	\$ 150,000.00	SAR

Motion Commissioner Angilella  
Second: Commissioner Wright  
Vote: Unanimous

Chairman Angilella advised a motion was also needed for Resolution 39-21, the supplemental July Bills List in the amount of \$150,000.00

**MOTION TO APPROVE RESOLUTION 39-21**

Motion Commissioner Angilella  
Second: Commissioner Wright  
Vote: Unanimous

Chairman Angilella advised the next meeting is scheduled for September 23, 2021, 10:30 AM, via Zoom.

**MOTION TO ADJOURN**

Motion Commissioner Angilella  
Second: Commissioner Wright  
Vote: Unanimous

**MEETING ADJOURNED: 11:17 AM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary