

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 28, 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 Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Denise Hall Linda Page Monica Coleman Stephen Andrick Paulette Kelly
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Qual Lynx
Chris Roselli

PERMA
Robyn Walcoff
Jacqueline Cardenosa

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 Dennis Skalkowski
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
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ALSO, PRESENT:

Joshua Friedman, Camden County
Ed Hill, Camden County Board of Social Services
Bob Cornforth, Camden County MUA

Ceil Murphy, Camden County College
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Rachel Chwastek, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF SEPTEMBER 23, 2021

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on October 10th, where a variety of safety topics were discussed, a variety of safety and training opportunities were discussed. The next Safety Committee meeting is scheduled via Zoom for November 17th. Mr. Prince then asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Walcoff 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. Ms. Walcoff hoped all members of the Commission would attend the annual NJCE Best Practices Workshop, being held via Zoom, on November 3rd.

EXECUTIVE DIRECTOR:

2020 Audit Report as of December 31, 2020 - Executive Director Stokes advised the Auditor's Report as of December 31, 2020 had been sent under separate cover to the Fund Commissioners & Commission Treasurer. The Commission Auditor, Mr. Dennis Skalkowski, of Bowman & Company, LLP presented the audit and advised of a clean, unqualified opinion with no findings or recommendations noted.

Included in the agenda was Resolution 49-21, Certification of Annual Audit Report for Period ending December 31, 2020 along with the Group Affidavit Form.

Motion to approve Resolution 49-21 Certification of Annual Audit Report for Period Ending December 31, 2020

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

Amendment to the Commission's Rules & Regulations – Executive Director Stokes advised as previously discussed, we introduced an amendment to the Insurance Commission's Rules & Regulations (By-Laws) pursuant to Governor Murphy signing S855 into law on August 21, 2020. The legislation required the title of "chosen freeholder" to be changed to "county commissioner" and all "board of chosen freeholders" to be known as "boards of county commissioners" effective January 1, 2021. This meeting the Public Hearing for the adoption of the amendment. Included in the agenda was the revised version of the Rules & Regulations. Also, included in the

agenda was Resolution 50-21, Approving Rules & Regulations. The resolution was reviewed by the Commission Attorney.

Motion to open the Public Hearing on the Revised Rules & Regulations

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

Executive Director Stokes asked if anyone had any questions on the Rules and Regulations. There were no questions and he asked for a motion to close the public hearing.

Motion to close the Public Hearing on the Revised Rules & Regulations

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

Motion to adopt Resolution 50-21, Approving Rules & Regulations

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

Employee Dishonesty Coverage – Executive Director Stokes advised the Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/01/21. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,099. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,099

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

Certificate of Insurance Issuance Report – Executive Director Stokes advised included in agenda was a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of September. There were 7 certificate of insurances issued during the month of September.

Motion to approve the Certificate of Insurance Report

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

NJ Counties Excess Joint Insurance Fund (NJCE) – The NJCE met on September 23, 2021. A written summary report of the meeting is included in the agenda. The NJCE Finance Committee met on October 21. The NJCE met earlier in the morning and Executive Director Hrubash reported the NJCE reviewed the preliminary budget with an increase of 12.3%. The loss funds and expenses are firm, but the wild card is the projections on excess and ancillary coverages. As such, the introduction of the budget has been delayed to November’s meeting and adoption would be in

December. The Finance committee also suggested delaying the recommendation of a dividend until the November meeting. The NJCE is scheduled to meet again on November 18, 2021 at 2:00 PM, instead of the usual 9:30 AM, due to the league of municipalities, via Zoom Audio/Video.

NJCE Cyber Task Force – October is Cyber Security Awareness month. Included in the agenda were copies of the weekly releases to the NJCE members. We encourage you to share the release with your IT Departments and staff. This year’s overall theme is “Do your Part. #BeCyberSmart”.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of August 31, 2021. The report indicates the Commission has a surplus of \$30,659,686. 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 \$3,936,046. The total cash amount is \$35,514,004.

NJCE Property and Casualty Financial Fast Track – Included in the agenda was a copy of the NJCE Financial Fast Track Report as of August 31, 2021. The report indicates the Fund has a surplus of \$14,419,676 Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551. The total cash amount is \$28,849,936.

2022 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances – The 2022 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2022 renewal.

NJCE Best Practices Virtual Workshop - As a reminder the 10th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Wednesday, November 3, 2021 9:00 am – 12:30pm. Invitations were sent out by e-mail on October 18. This year topics include:

- Current market conditions, NJCE renewal efforts and NJCE cyber risk management
- Implicit bias in the workplace
- Technology to identify false worker’s compensation claims
- COVID-19 vaccine mandates and NJ Law

A copy of the invitation was included in the agenda.

December Meeting – As a reminder the Commission is not scheduled to meet in November. Our next meeting is scheduled for December 9, 2021 at 10:30 AM via Zoom.

Claims Meeting – Executive Director Stokes advised the Claims Committee is scheduled to meet on November 2, 2021, however that is election day, and he asked if the Commissioners would prefer to push it back to the following week to November 9, 2021 at 2:00 PM.

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

MOTION TO APPROVE RESOLUTION 51-21 OCTOBER BILLS LIST IN THE AMOUNT OF \$221,824.46

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

ATTORNEY: Nothing to report.

CLAIM SERVICE - Ameri-Health: Ms. Hall reviewed the Medical Savings Report for September was included in the agenda. Ms. Hall advised the total billed for September was \$98,943.00 and the total paid was \$47,938.00 with a savings of \$44,467.00 or 48.10%. Ms. Hall advised the net savings was \$37,442.00 and network utilization was 98.10%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince advised the September – October Risk Control Activity Report was included in the agenda. All of the virtual training programs scheduled through December 13th has been posted on the NJCE website, njce.org. Mr. Prince reported the NJCE is seeking to establish a Safety Committee and will be reaching out to Commissioners to representatives for the Committee. 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 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 52-21, 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 52-21 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 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

CLAIM #	AMOUNT	SAR/PAR
2458	\$ 108,348.60	PAR/SAR
2415	\$ 57,473.28	PAR/SAR
2971	\$ 56,851.10	PAR
2925	\$ 22,349.10	PAR/SAR
2424	\$ 191,502.37	PAR/SAR
2540	\$ 58,580.36	PAR
1986	\$ 78,737.26	PAR
2672	\$ 26,405.00	PAR
8668	\$ 108,977.00	PAR
3183	\$ 96,983.45	PAR
354	\$ 81,000.00	PAR
9092	\$ 71,000.00	PAR
7956	\$ 85,000.00	PAR

Motion Commissioner Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting is scheduled for December 9, 2021, 10:30 AM, via Zoom.

MOTION TO ADJOURN

Motion Commissioner Angilella
Second: Commissioner Wright
Vote: Unanimous

MEETING ADJOURNED: 11:24 AM

Minutes prepared by: Rachel Chwastek, Assisting Secretary