

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 23, 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
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Qual Lynx
Joe Lisciandra

PERMA
Robyn Walcoff

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

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

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 22, 2021

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

CORRESPONDENCE: None.

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on September 15th, where a variety of safety topics were discussed, including restrictions for certain Covid-19 activities and complains with Covid-19 regulations, which was presented by the Chairman. The next Safety Committee meeting is scheduled for October 20th. Mr. Prince then asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Dodd 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.

EXECUTIVE DIRECTOR:

Legal Defense Panel - The County of Camden issued a Request for Proposals for Special, Conflicts and Labor Counsel on behalf of all County agencies and authorities, including the Camden County Insurance Fund Commission, and awarded contracts to law firms pursuant to County Resolution No. 95, adopted July 22, 2021, for a term August 1, 2021 to July 31, 2022; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services.

Motion to adopt Resolution 44-21

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

Proposed Amendment to the Commission’s Rules and Regulations — Last year Governor Murphy signed S855 into law which required the title of “chosen freeholder” to be changed to “county commissioners” and al “board of chosen freeholders” to be known as “board of county commissioners” effective January 1, 2021. After reviewing the Commission records, we find the only document that needed a revision was the Rules & Regulations. Included in the agenda was a copy of a “red-lined” version of the Rules and Regulations showing the proposed revisions. We would like to schedule a Public Hearing and adoption of the Rules & Regulations for the October 28 Commission Meeting.

Motion to approve the first reading of an Amendment to the Commission’s Rules and Regulations and schedule the Public Hearing and adoption at the October 28, 2021 meeting

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

On Line Driving Training Courses – Josh Friedman requested an additional 250 usages of the online National Counsel Defensive Driver Course offered through SafeServe.com in July. The cost for 250 usages is \$5,737.50. Executive Director granted authority to purchase the additional usages as historically the Commission has paid for this expense. The cost for this expense is allocated to the miscellaneous and expense account. The check for \$5,737.50 was included in the August Bill List.

Motion to ratify the approval of the Online Defense Driver Training Course for 250 Usages for a cost of \$5,737.50

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

Executive Director Stokes encouraged other members if they would like to utilize this program it is worthwhile and the county uses it extensively. If anyone had any questions, he advised members to reach out to Mr. Friedman.

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 July and August. There were 3 certificates of insurance issued in July and 9 in August.

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) – The NJCE met earlier in the morning and Executive Director reported the audit was officially approved, there were no findings on the audit. Additionally, Executive Director Hrubash reported a new member joined the Ocean County Commission, the Utilities Authority. The NJCE is scheduled to meet again on October 28, 2021 at 9:30 AM via Zoom Audio/Video.

NJCE JIF Cyber Task Force – The task force met on July 19, 2021 to discuss cyber-related issues and develop a cyber-risk management framework for members to utilize. In preparation of Cyber Security Awareness month the task force distributed the memorandum included in the agenda. This year’s overall theme is “Do your Part. #BeCyberSmart”. Cyber News will be sent out on Mondays for the month of October, as October is Cybersecurity Awareness Month.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report as of June 30, 2021. The report indicates the Commission has a surplus of \$30,567,186, a nice gain of \$572,000 from the prior month due to some positive reserve changes and 2021 is now in the positive.

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 \$39,250,905.

NJCE Property and Casualty Financial Fast Track — Included in the agenda was a copy of the NJCE Financial Fast Track Report as of June 30, 2021. The report indicates the Fund has a surplus of \$14,849,217, a nice gain of \$1.1 million from the prior month due to the some very positive reserve changes.

Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551. The total cash amount is \$24,670,162.

2021 Property & Casualty Assessments – The third and final assessment payment for 2021 was due on September 15, 2021. The Statement of Accounts were e-mailed on August 26, 2021 to the member entities. If you have not already done so, payments can be made to the Camden County Insurance Commission and sent to Dave McPeak, Treasurer.

2020 Audit Report – The 2020 Audit will be presented at the October meeting by Bowman and Company, LLP.

NJCE Membership – Camden County’s 3-year membership in the NJCE expires on December 31, 2021. The County has submitted their membership agreement to renew.

Entity Membership in the Insurance Commission - The three-year membership for the members of the Camden County Insurance Commission also expires at the end of the year. The Fund Office e-mailed the applicable Indemnity and Trust Agreement to the Member Entities for execution. As in the past, each member entity will need to pass a resolution authorizing its participation in the Camden County Insurance Commission.

2022 Renewal – Underwriting Data Collection – The 2022 renewal process began in mid-July with a deadline to complete by September 17. The Fund office will follow up with member to the have the exposure data completed. We want to thank everyone involved in the renewal process.

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

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition - This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on November 3, 2021. The length of workshop is scheduled for 2.5 to 3 hours with adequate breaks. Please save the date and more information will follow shortly.

2021 New Jersey Association of Counties Conference - The 71st Annual Conference is scheduled to be held from October 12 – October 14 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 – Executive Director reported at the last meeting the 106th Annual New Jersey State League of Municipalities Conference was scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. The MELJIF holds its annual elected officials seminar on November 18. This year’s program will be “Local Government Risk Management”. We encourage all of our commissioners to attend.

The NJCE Executive Director advised the keynote speaker for the Best Practices Workshop is a person from JA Montgomery speaking on implicit bias, which has received rave reviews.

Mrs. Walcoff advised they are finalizing up the other topics, including Covid-19, specifically public safety workers and essential workers and their differentiation as the law changes. Also, vaccine mandates and possibly OPRA.

The NJCE Executive Director advised the NJCE approved the hiring of a technical writer to draft policy forms for the Commission layer and the NJCE layer prior to excess policies. The MEL had done this back in 1990, and it has been going well for 30 plus years. The NJCE Executive Director is pleased with this new NJCE initiative.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. Angillela advised the July Supplemental, August and September Bills Lists and the Treasurer's Reports were included in agenda.

MOTION TO APPROVE RESOLUTION 45-21 JULY SUPPLEMENTAL BILLS LIST IN THE AMOUNT OF \$150,000.00, RESOLUTION 46-21 AUGUST BILLS LIST IN THE AMOUNT OF \$68,475.59 AND RESOLUTION 47-21 SEPTEMBER BILLS LIST IN THE AMOUNT OF \$160,354.49

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

ATTORNEY: Nothing to report.

CLAIM SERVICE - Ameri-Health: Ms. Hall reviewed the Medical Savings Report for August was included in the agenda. Ms. Hall advised the total billed for August was \$163,031.00 and the total paid was \$91,118.00 with a savings of \$88,729.00 or 49.30%. Ms. Hall advised the net savings was \$81,704.00 and network utilization was 98.70%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince advised the July – September Risk Control Activity Report was included in the agenda. All of the training has been posted on the NJCE website through November and Mr. Prince is scheduling some limited in person training. Mr. Prince advised they have been working with CCMUA on a variety of issues and programs and he expects that to continue. 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 48-21, 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 48-21 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 Angillela made a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS/SARS

CLAIM #	AMOUNT	SAR/PAR
2551	\$ 161,154.36	PAR/SAR
1568	\$ 150,810.66	PAR/SAR
3129	\$ 98,811.16	PAR
2422	\$ 60,155.98	PAR/SAR
7575	\$ 19,800.00	PAR
8647	\$ 244,666.11	PAR/SAR
2367	\$ 97,081.20	PAR/SAR
3002	\$ 161,989.96	PAR
2206	\$ 30,110.20	PAR/SAR
1012	\$ 75,151.28	PAR
1981	\$ 66,822.26	PAR
1002	\$ 48,653.04	PAR
1011	\$ 65,359.28	PAR
3113	\$ 72,508.60	PAR
1109	\$ 11,785.00	PAR
1314	\$ 17,578.00	PAR
8827	\$ 250,000.00	PAR
7398	\$ 75,000.00	PAR

Motion Commissioner Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting is scheduled for October 28, 2021, 10:30 AM, via Zoom.

MOTION TO ADJOURN

Motion Commissioner Angilella
Second: Commissioner Wright
Vote: Unanimous

MEETING ADJOURNED: 11:25 AM

Minutes prepared by: Rachel Chwastek, Assisting Secretary