

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – January 27, 2022  
ZOOM VIRTUAL MEETING  
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>Tracy Ware</b>
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Qual Lynx

PERMA  
**Jennifer Conicella**  
**Robyn Walcoff**

NJCE Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
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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:**

Ed Hill, Camden County Board of Social Services  
Karl McConnell, Esq., Camden County College  
Cathy Dodd, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 9, 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 January 19 via Zoom. Mr. Prince advised a variety of safety topics were discussed and he would discuss more during the Safety Director’s Report regarding an initiative for DPW. Mr. Prince said the Committee was scheduled to meet again on February 16 and he would co-ordinate with Chairman Friedman to electronically distribute the minutes and agenda prior to the meeting. Mr. Prince then asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Conicella advised the Claims Committee met on January 4 to discuss several PARS and SARS, which we will discuss further in closed session. Ms. Conicella reported that Governor Murphy reenacted the State of Emergency for COVID, which began January 11. Ms. Conicella advised the reenactment reinstated the essential employee presumption that if an employee contracts COVID, it was done so while working. Ms. Conicella noted that the Amerihealth is working hard to investigate all COVID claims to determine whether they are compensable. With no questions, Ms. Conicella concluded her report.

**EXECUTIVE DIRECTOR:**

**2022 PROPERTY & CASUALTY BUDGET:** Executive Director reported at the December 9, 2021 meeting, the 2022 Property & Casualty Budget was introduced. Executive Director advised the budget was up slightly as some of the final renewal numbers came in a little bit higher than anticipated. Executive Director said this was the public hearing for the budget and requested a motion to open the public hearing. In accordance with regulations, the budget was advertised in the Commission’s official newspaper.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 PROPERTY & CASUALTY BUDGET**

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

Executive Director referred to a copy of the budget which was included in the agenda. Executive Director reviewed the loss funds of the budget and said there was a decent increase on the liability and auto, however there was a reduction in the worker compensation, so overall there was a reduction of about 1%. Executive Director said the NJCE came in with an increase of 11.18% which was well documented previously with the reasons for that increase. Executive Director

noted the excess auto liability was up significantly and a lot was attributed to the Police Department. Executive Director said contractual expenses were increased by 2% for the professionals and the Risk Manager fee for the Improvement Authority was increased to \$9,773. Executive Director advised the ancillary coverages went up and down across the board and the overall increase was 5.2%. Executive Director advised we were going to discuss a dividend for the members after this. Executive Director said the Police Department decided to take their dividend as a credit to offset some of the increases we talked about in the budget and noted that credit was reflected on line 54. Executive Director said the overall increase of the budget was 3.32% or \$17,346,055. Executive Director referred to a copy of the assessments, which were included in the agenda and advised Ms. Dodd would e-mail a copy of the assessment to the member entities. Executive Director asked if there were any questions or comments on the budget.

Chairman Angilella advised with respect to the auto and liability premium increase he reached out to the Chief and asked him to make this a priority. Chairman Angilella said, as you know I have been commenting on this for years on the driving habits of our folks in Metro. Chairman Angilella asked Glenn Prince if he has not already spoken to people there let's start focusing on that. Chairman Angilella advised the Chief understood that we cannot have more increases like this and if we did it's coming out of his budget. Mr. Prince added that last year they presented a variety of programs to the patrol officers who primarily operate units. Mr. Prince said they would continue this initiative and several J.A. Montgomery consultants have gone for certification to be able to present the program. Chairman Angilella thanked Mr. Prince. Mr. McPeak said that Holly Cass from the County would reach out to Mr. Prince to push the efforts on behalf of the County with the Chief.

Executive Director requested a motion to close the public hear.

#### **MOTION TO CLOSE THE PUBLIC HEARING**

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

Executive Director referred to Resolution 1-22 which was included in the agenda and requested a motion for approval.

#### **MOTION TO APPROVE RESOLUTION 1-22 AUTHORIZING AND ADOPTING THE PROPERTY & CASUALTY BUDGET AS PRESENTED FOR FUND YEAR 2022 AND CERTIFY THE 2022 ASSESSMENTS**

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

**INSURANCE COMMISSION DIVIDEND:** Executive Director reported he reviewed available dividend options with the Actuary and Auditor for the member entities. Executive Director advised a \$1,000,000 dividend was being recommended out of Fund Years 2015, 2016 & 2017. Executive Director referred to a copy of the 2022 Dividend Recommendation that was included in the agenda. Executive Director said the Fund Office would send a letter to the member entities asking if they want a check issued for their share of the dividend or a credit applied to their final assessment. Executive Director noted each member entity would need to pass a resolution authorizing the release of funds and a sample resolution would be sent to each member.

**EXTRAORDINARY UNSPECIFIABLE SERVICES (EUS) STATEMENTS:** Executive Director referred to a copy of the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2022 for the Camden County Police Department that was included in the agenda. Executive Director asked for a motion to approve Resolution 2-22 Awarding the Purchase of Excess Insurances for the Department.

**MOTION TO APPROVE RESOLUTION 2-22 AWARDING THE PURCHASE OF EXCESS INSURANCES FOR THE CAMDEN COUNTY POLICE DEPARTMENT**

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

**MEETING DATES FOR 2022:** Executive Director referred to a copy of the 2022 Annual Meeting dates, which was included in the agenda. Executive Director noted there would be no meetings in August and November. Executive Director said there was a conflict for the April meeting date due to a conference so we will need to schedule a different date. Executive Director requested a motion to approve Resolution 3-22, Fixing Public Meeting Dates for Year 2022.

**MOTION TO ADOPT RESOLUTION 3-22, FIXING PUBLIC MEETING DATES FOR YEAR 2022**

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

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of December. Executive Director advised there were 5 certificate of insurances issued during the month of December.

**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 (NJCE):** Executive Director reported the NJCE met on December 16, 2021 and adopted the 2022 budget. Executive Director noted a written summary report of the meeting was included in the agenda. Executive Director said the NJCE was scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

**2022 NJCE EXCESS RENEWAL OVERVIEW AND CHANGES:** Executive Director reported the Underwriting Manager completed the 2022 Renewal marketing and there were a number of changes, which were summarized in the renewal overview in Appendix II. Executive Director asked the Underwriting Manager to comment on the overview. Mr. Cooney advised they put together a lengthy overview of the renewal. Mr. Cooney said the overview included a

marketplace update of what they saw in the last couple of months of the year as well, any real changes and the things to tackle over the course of 2022. Mr. Cooney advised he hosted the first overview session yesterday afternoon. Mr. Coney noted there was one more session and the members should have received an e-mail from Brandon Tracy to sign up for the session. Executive Director encouraged everyone to try to participate in the next session.

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the October Financial Fast Track was included in the agenda. Executive Director advised as of October 31, 2021 there was a surplus of \$31,388,039. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$3,733,522 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount is \$37,602,472.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the October Financial Fast Track was included in the agenda. As of October 31, 2021 the Fund had a surplus of \$13,399,623. Executive Director referred to line 7, “Dividend”, and noted the NJCE released dividends in the amount of \$5,107,551. Executive Director noted the cash amount was \$31,702,239.

**PROFESSIONAL CONTRACTS:** Executive Director reported the Executive Director and Third Party Administrator three-year contracts would expire on February 28, 2022. Executive Director said the Commission Attorney issued and advertised the RFP’s. Executive Director noted the responses were due on February 10, 2022 at 11:00 AM.

**AUDITOR & ACTUARY CONTRACTS:** Executive Director advised the Actuary and Auditor’s contract would expire on February 28, 2022. Executive Director reported the Fund Office would request quotes for both positions. Executive Director said the responses would be available for discussion and approval at the February meeting.

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 January Bills List, Resolution 4-22 which was included in agenda.

**MOTION TO APPROVE RESOLUTION 4-22 JANUARY BILLS LIST IN THE AMOUNT OF \$3,299,347.64**

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

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

**CLAIM SERVICE - AMERI-HEALTH:** Ms. Hall reviewed the Medical Savings Report for December which was included in the agenda. Ms. Hall advised the total billed for December was \$349,368 and the total paid was \$141,079 with a gross savings of \$139,972 or 49.8%. Ms. Hall advised the net savings was \$132,947 and network utilization was 94%. Ms. Hall continued to review the year to date figures and advised the total net savings was \$942,657. Ms. Hall noted the annual network utilization was 97%. Ms. Hall said she wanted to take this opportunity to say she was leaving Amerihealth on February 9. Ms. Hall wanted to thank everyone for all of their support

over the last 13 years. Ms. Hall said she appreciated the time together and wished everyone success in the future and maybe perhaps our paths would cross again in the future. Chairman Angilella thanked Ms. Hall, said she was a pleasure to work with and wished her the best in her next endeavors. Ms. Wright and Mr. Williams also wished Ms. Hall the best. Ms. Hall reported Tracy Ware would be taking over and was sure she would take good care of the Commission.

**SAFETY DIRECTOR:** Mr. Prince advised the December - January 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. Mr. Prince said as he mention earlier, he received a request from DPW including Building, Grounds and Parks to pursue what we would call a Fast Track Training. Mr. Prince advised he was going to schedule four sessions throughout the year the first two will be held on February 7 and February 25 where we will hold approximately five classes at the Emergency Training Center in one day to provide a variety of training to the employees he mention. Mr. Prince said he recruited members of his staff to assist with presenting those programs. Mr. Prince report some examples of the training were Flagler Work Zone, Chainsaw, Chipper and Mower Safety along with Personal Protective Equipment. Mr. Prince advised there would be full day sessions and it was his goal to reduce some of the claims that we see in those departments. Mr. Prince thanked Mr. Harris, Ms. Downs, Mr. Walack and Mr. Warren for putting this together. Mr. Prince advised going forward this might be a model for other Counties to think about. Mr. Prince concluded his report unless there were any questions.

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 5-22, 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 5-22 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>
2446	\$ 31,500.00	PAR
2554	\$ 20,724.75	PAR
2435	\$ 82,739.70	PAR
1567	\$ 11,450.50	PAR
1167	\$ 10,470.07	PAR
9735	\$ 30,000.00	PAR

Motion Chairman Angilella  
Second: Commissioner Wright  
Vote: Unanimous

Chairman Angilella advised the next meeting was scheduled for February 24, 2022, 10:30 AM, via Zoom.

**MOTION TO ADJOURN**

Motion Chairman Angilella  
Second: Commissioner Wright  
Vote: Unanimous

**MEETING ADJOURNED: 11:04AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary