

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 22, 2022
ZOOM VIRTUAL MEETING
10:30 AM**

Meeting was called to order by Commissioner Williams. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella	Excused
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 Tracy Ware Linda Page Steve Andrick
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Qual Lynx
Chris Roselli

PERMA
Jennifer Conicella
Shai McLeod

NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
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Attorney	Laura Paffenroth, Esq.
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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
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
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ALSO, PRESENT:

Bob Cornforth, Camden County MUA
Ed Hill, Camden County Board of Social Services
Ceil Murphy, Camden County College
Harry Earle, J.A. Montgomery Risk Control
Brandon Tracy, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 28, 2022

Commissioner Williams noted the Minutes should be tabled until next month as Commissioner Wright was not at the last meeting.

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met yesterday at City Hall in the conference room using a virtual format also. Mr. Prince said a variety of safety topics were discussed. Mr. Prince advised there was also an update on the Fast Track Training which was going to be held in person on October 24 and October 25 at the Boat House in Pennsauken. Mr. Prince said one of the topics covered would be snowplow safety and other regulatory training. Mr. Prince advised Building and Grounds, Parks Department and DPW would be in attendance. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee met the beginning of the month and discussed a number of payment authorization requests that would be discussed during closed session. Ms. Conicella reported at the NJCE recent meeting Ms. Walcoff advised we were working with Safety National for a reimbursement of the 2020 Covid claims. Ms. Conicella noted she was working closely with Amerihealth to obtain all the information to present to Safety National. Ms. Conicella concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director thanked Commissioner Williams and hoped everyone was well. Executive Director advised he had a few action items today.

LEGAL DEFENSE PANEL: Executive Director reported 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. 91, adopted July 21, 2022, for a term August 1, 2022 to July 31, 2023; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services. Executive Director referred to a copy Resolution 47-22 which was included in the agenda and requested a motion. Executive Director asked Ms. Paffenroth if she wanted to comment. Ms. Paffenroth said we did this last year and she included the Commission in the procurement documents so we could use them if necessary. Ms. Paffenroth noted they were mostly the same firms but there were a few different ones and we now had a variety of law firms.

MOTION TO ADOPT RESOLUTION 47-22, AUTHORIZING AWARD OF CONTRACTS PURSUANT TO A PUBLIC ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE CAMDEN COUNTY INSURANCE COMMISSION AND VARIOUS LAW FIRMS FOR THE INCLUSION IN THE LEGAL DEFENSE PANEL AND FOR THE PROVISION OF SPECIAL/CONFLICTS COUNSEL SERVICES

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 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 months July and August. Executive Director advised there were 7 certificates of insurance issued during the month of July and 3 in the month of August. Executive Director noted they all looked fairly routine.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE last met on June 23 and a written summary report of the meeting was included in the agenda. Executive Director advised the NJCE met prior to this meeting and asked Executive Director Hrubash to provide a verbal update of the meeting. Executive Director Hrubash advised the Board of Commissioners approved the audit. Executive Director Hrubash noted there were no findings or recommendations. Executive Director Hrubash advised they spoke about scheduling a meeting for the Sub Finance Committee to discuss the introduction of the budget and adoption.

CCIC FINANCIAL FAST TRACK: Executive Director reported the July Financial Fast Track was included in the agenda. Executive Director advised as of July 31, 2022, there was a surplus of \$32,072,526. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$3,880,392 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$41,131,48.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the July Financial Fast Track was included in the agenda. As of July 31, 2022, the Fund had a surplus of \$15,291,508. Executive Director referred to line 7, “Dividend”, and noted the NJCE released dividends in the amount of \$5,857,551. Executive Director noted the cash amount was \$20,655,233.

2023 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director referred to a copy of memorandum from the NJCE Underwriting Team Manager noting some critical items needed for the renewal. Executive Director reported the applications for Optional Ancillary Coverage should be completed online via Broker Buddha this year. Executive Director referred to

a copy of a Broker Buddha Progress Tracker which was included in the agenda and noted the College and the Utility Authority completed the application. Executive Director advised he believed Mr. Friedman was also close to finishing the application process. Executive Director thanked everyone involved with this project.

Executive Director said he wanted to add one more item under the 2023 renewal. Executive Director reported that previously we spoke about the sewer backup coverage where the authorities did not renew, but it sounded like it might be put back in the pollution policy. Executive Director Hrubash advised that was one of the goals and Mr. Cooney reported today that the pollution market is in better shape than it was a year ago. Executive Director Hrubash said there were no promises but it's certainly a number one objective for this year. Executive Director said hopefully there would be some good news for Mr. Cornforth of the UA and Ms. Violetti for the authorities she represented.

2022 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported the third and final assessment payment for 2022 was due on September 15, 2022. Executive Director advised the Statement of Accounts were e-mailed on August 5, 2022 to the member entities. Executive Director said if you have not already done so payments can be made to the Camden County Insurance Commission and sent to Dave McPeak, Treasurer.

2021 AUDIT REPORT: Executive Director reported the 2021 Audit would be presented at the October meeting by Bowman and Company, LLP.

11TH ANNUAL BEST PRACTICES WORKSHOP – 2023 VIRTUAL EDITION: Executive Director reported after the conclusion of last year's Best Practices Workshop it was agreed it would be best to push the time between sessions. Executive Director advised we would look to host a virtually interactive webinar again in Spring 2023.

2022 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE: Executive Director reported the 106th annual conference was scheduled for November 15th through November 17th at the Atlantic City Convention Center in Atlantic City. Executive Director noted the MEL JIF holds its annual elected official's seminar on November 16th and encouraged our commissioners to attend.

NJCE 10TH YEAR ANNIVERSARY: Executive Director reported the NJCE previously discussed that 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 26 affiliated entities. Executive Director said in February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff. Executive Director reported they were looking into venues to host the luncheon and JIF meeting on April 27, 2023.

Executive Director 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 except for the August and September Bills Lists which were included in the agenda. Mr. McPeak said if anyone had any questions, he would be happy to answer. Mr. McPeak requested a motion to approve Resolution

MOTION TO APPROVE RESOLUTION 48-22 AUGUST BILLS LIST, 49-22 RESOLUTION AUGUST BILLS LIST AND RESOLUTION 50-22 SEPTEMBER BILLS LIST

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

Commissioner Williams referred to copies of the Treasurer Report which was included in the agenda and asked if anyone had any questions.

ATTORNEY: Ms. Paffenroth said she did not have anything to report.

CLAIMS SERVICE - AMERI-HEALTH: Mr. Andrick reviewed the Medical Savings Report for the month of July and advised they received 271 bills, and the billed amount was \$350,280. Mr. Andrick advised the paid amount was 146,128 with a gross savings of \$204,152. Mr. Andrick said the net savings was \$191,652 and the network utilization was 95%. Mr. Andrick also reviewed the figures for August. Mr. Andrick advised for the month of August they received 278 bills, and the billed amount was \$341,949. Mr. Andrick advised the paid amount was \$141,744 with a gross savings of \$341,949. Mr. Andrick said the net savings was \$187,705 and the network utilization was 96.3%. Mr. Andrick concluded his report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the July through September 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince advised all of the training has been listed on the NJCE website through November 30. Mr. Prince encouraged all departments to review the training opportunities that were available. Mr. Prince said if anyone had any questions they should reach out to this office. Mr. Prince said he talked about the Fast Track Training earlier and indicated they were very excited about this training. Mr. Prince said his office converted the catalog to a webinar virtual based format, but they still offered programs from time to time in an instructor led format. Mr. Prince said the Fast Track Training was a great opportunity for County employees to attend this training at the Boat House. Mr. Prince concluded his report unless anyone had any questions.

Correspondence Made Part of Minutes.

OLD BUSINESS: None
NEW BUSINESS: None
PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

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

MOTION TO CLOSE MEETING TO PUBLIC

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

CLOSED SESSION: Commissioner Williams read Resolution 51-22, 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 51-22 FOR CLOSED SESSION

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

A breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

Commissioner Williams made a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS/SARS

Claim #	PROPOSED SAR	Amount of PAR
958	\$43,490.52	\$58,115.52
3131	N/A	\$24,500.00
3753	N/A	\$152,548.08
793	N/A	\$18,500.00
1337	N/A	\$152,669.61
3338	N/A	\$53,006.40
3740	N/A	\$136,128.80
3682	N/A	\$53,747.70
531	N/A	\$319,776.41
892	\$21,543.00	\$87,683.39
3129	N/A	\$300,000.00
3573	N/A	\$98,715.40
3142	\$30,984.04	\$42,620.57
3747	N/A	\$171,119.35
2224	N/A	\$44,228.50
8551	N/A	\$1,000,000.00
57	N/A	\$170,000.00
1595	N/A	\$160,000.00
7956	N/A	\$132,500.00

Motion Commissioner Williams
 Second: Commissioner Wright
 Vote: 2 Ayes, 0 Nays

Commissioner Williams advised that next meeting was scheduled for October 27, 2022, at 10:30 AM via zoom.

MOTION TO ADJOURN

Motion Commissioner Williams
 Second: Commissioner Wright
 Vote: 2 Ayes, 0 Nays

MEETING ADJOURNED: 11:52AM
 Minutes prepared by: Cathy Dodd, Assisting Secretary