

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 8, 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 Bradford C. Stokes
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Claims Service	AmeriHealth Casualty Services Tracy Ware Linda Page Steve Andrick Paulette Kelly Gladys Driggins
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Qual Lynx
Chris Roselli

PERMA
Robyn Walcoff
Zarena Majeed

NJCE Underwriting Manager	Conner Strong & Buckelew
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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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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
Brandon Tracy, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Joseph Hrubash, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 28, 2022 AND OCTOBER 27, 2022

Chairman Angilella noted the closed minutes were e-mailed to the Commissioners.

MOTION TO APPROVE OPEN AND CLOSED MINUTES JULY 28, 2022

Motion Commissioner Williams
Second: Chairman Angilella
Vote: 2 Ayes, 1 Abstention

MOTION TO APPROVE OPEN AND CLOSED MINUTES OCTOBER 27, 2022

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on November 16 via zoom. Mr. Prince said the next meeting was scheduled for December 21 at 2:00 PM via zoom. Mr. Prince advised the 2023 meeting schedule was finalized and a copy was included in the agenda. Mr. Prince noted the minutes and agenda would be distributed prior to each meeting. Mr. Prince advised a variety of safety related topics would be discussed at the meetings. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Walcoff advised the Claims Committee met, reviewed the PARS and they would be presented during the closed session portion of the meeting for approval. Ms. Walcoff referred to a copy of the Mandatory Year-End Claims Reporting memo which was included in the agenda. Ms. Walcoff reviewed the memo and asked that any claim, potential claims or facts and circumstances that may give rise to a claim be reported to the insurance company prior to policy expiration on 12-31-22. Ms. Walcoff concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director thanked Chairman Angilella and hoped everyone was well.

INTRODUCTION OF THE 2023 BUDGET: Executive Director advised the NJCE Underwriting Team was still working on the 2023 Commission renewal mainly on the excess

coverage for the Camden County Police Department. Executive Director reported we were not introducing the budget at this meeting. Executive Director noted he had a meeting with Dave McPeak and Steve Williams earlier in the week to review the proposed budget but it was still a work in progress. Executive Director suggested we schedule a special meeting to introduce the budget. After a brief discussion it was agreed the Fund Office would circulate some dates and advertise the meeting accordingly.

REVISED PLAN OF RISK MANAGEMENT: Executive Director referred to a copy of a Revised Plan of Risk Management, Resolution 55-22. Executive Director said during the October meeting the Commissioners agreed to amend the College deductible to \$0 deductible per Fine Art for Art up to \$10,000 in value within the Commission layer. Executive Director noted the changes were highlighted in yellow.

MOTION TO ADOPT RESOLUTION 55-22, REVISED PLAN OF RISK MANAGEMENT

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

CERTIFICATE OF INSURANCE ISSUANCE REPORTS: Executive Director referred to a copy of the certificate of issuance reports from the NJCE listing the certificates issued for the months October and November. Executive Director advised there were 10 certificates of insurance issued during the month of October and 3 in the month of November.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on October 27, 2022. Executive Director advised a written summary report was included in the agenda. Executive Director said the NJCE also met on November 18, 2022 and introduced the 2023 budget in the amount of \$36,022,934. Executive Director said the NJCE Finance Committee met on October 17th & November 14th and written summaries of both meetings were also included in the agenda. Executive Director encouraged everyone to read the summary of the October 17th meeting as it was a very good recap of the renewal and factors that were affecting the budget.

Mr. Hrubash explained the property market was about to escalate due to the hard market. Mr. Hrubash advised the 10% projected increase on the excess insurances will most likely not hold, however there was good news on some of the other coverages. Mr. Hrubash said after checking with Ms. Paffenroth the NJCE Budget adoption might be delayed until January.

Executive Director noted the county proactively increased their property values through an appraisal process, so the County Proper is in pretty good shape. Ms. Paffenroth commented that Josh Friedman did a very good job with the values.

CCIC FINANCIAL FAST TRACK: Executive Director reported the September Financial Fast Track was included in the agenda. Executive Director advised as of September 30, 2022, there was a surplus of \$31,793,681. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$31,793,681 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$47,504,247.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the September Financial Fast Track was included in the agenda. As of September 30, 2022, the Fund had a surplus of \$15,307,417. 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 \$25,935.351.

MEETING DATES FOR 2023: Executive Director advised the proposed meeting dates for 2023 were listed in the agenda. Executive Director said if the dates were acceptable a resolution would be prepared and presented at the next meeting on January 26, 2023. Executive Director noted the time of the meetings would be at 10:30 AM.

January 26, February 23, March 23, April 27, May 25, June 22, July 27, September 28, October 26 and December 7

Executive Director suggested he talk off line with the Commissioners and Commission Attorney to see if they wanted to do some hybrid meetings. In response to Mr. Hrubash’s inquiry, Ms. Dodd advised when she checked last year with the College, they did not have zoom capabilities.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak advised the November and December Bills Lists were included in the agenda and requested a motion to approve.

MOTION TO APPROVE RESOLUTION 56-22 NOVEMBER BILLS LIST

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

MOTION TO APPROVE RESOLUTION 57-22 DECEMBER BILLS LIST

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

Chairman Angilella referred to copies of the Treasurer Reports which were 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: Ms. Ware reported the Medical Savings Report for the month of November was included in the agenda and advised they received 273 bills, and the billed amount was \$325,689. Ms. Ware advised the paid amount was \$82,676 with a gross savings of \$243,013. Ms. Ware said the net savings was \$230,513 and the network utilization was 96.50%. Ms. Ware Andrick her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the October through December 2022 All Risk Control Activity Report was included in the agenda. Mr. Prince advised the agenda also included all of the virtual training opportunities through January 30. Mr. Prince said he received a submission from the Camden County Sheriff's Office for AED Units for Public Places in the amount of \$6,493.20. Mr. Prince advised once the funds were received from the carrier, the NJCE would distribute the funds to the recipients of the grant. Mr. Prince noted his colleague, Mr. Earle, was scheduled to meet with Mr. Rodriguez of the Camden County Police Department. Mr. Prince said he would review a variety of topics including resources for 2023 and address some of the incidents and accidents of some of the officers involved in motor vehicle accidents. Mr. Prince noted he would keep the Chairman updated on the status of that meeting. 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	Chairman Angilella
Second:	Commissioner Wright
Vote:	3 Ayes, 0 Nays

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: 3 Ayes, 0 Nays

CLOSED SESSION: Chairman Angilella read Resolution 58-22, 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 58-22 FOR CLOSED SESSION

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

A breakout room was utilized for closed session.

MOTION TO RETURN TO OPEN SESSION

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

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>
3730	\$ 116,515.53	PAR
3580	\$ 58,690.77	SAR
2537	\$ 61,604.50	PAR
2537	\$ 22,601.40	SAR
1025	\$ 26,322.69	PAR
2301	\$ 54,128.04	PAR
444	\$ 276,745.67	SAR
2630	\$ 20,318.50	PAR
2630	\$ 12,818.50	SAR
1278	\$ 166,466.64	PAR
1281	\$ 97,044.28	PAR
2644	\$ 217,430.57	PAR
2644	\$ 104,098.20	SAR
3111	\$ 54,994.72	PAR
3111	\$ 45,000.00	SAR
9374	\$ 250,000.00	PAR
952	\$ 250,000.00	PAR
2557	\$10,559.41	PAR
1416	\$ 110,000.00	PAR

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

Chairman Angilella said the next meeting was scheduled for January 26, 2023, however there would be a special meeting scheduled for December.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:44 AM
Minutes prepared by: Cathy Dodd, Assisting Secretary