

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – February 23, 2023  
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>Tracy Ware</b> <b>Linda Page</b> <b>Steve Andrick</b> <b>Paulette Kelly</b> <b>Gladys Driggins</b> <b>Monica Coleman</b>
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Qual Lynx  
**Chris Roselli**

PERMA  
**Jennifer Davis**  
**Shai McLeod**  
**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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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group
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**ALSO, PRESENT:**

Stephanie Madden, Camden County MUA  
Ceil Murphy, Camden County College  
Harry Earle, J.A. Montgomery  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JANUARY 26, 2023**

*Chairman Angilella noted the closed minutes were received by e-mail.*

**MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JANUARY 26, 2023**

Motion	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 1 Abstention

Chairman Angilella asked the Executive Director to run the meeting for the Election of Officers.

Executive Director wished everyone a Good Morning and advised this was the Reorganization Meeting of the Camden County Insurance Commission where we would elect a Chairperson and Vice Chairperson. Executive Director asked for nominations.

Commissioner Wright nominated Mr. Angilella for Chairperson.

Executive Director then asked for a nomination for Vice Chairperson.

Commissioner Wright nominated Mr. Williams for Vice Chairperson.

The Executive Director asked if there were any other nominations. Hearing none, he asked for a motion to close the nominations and certify the election.

**MOTION TO CLOSE NOMINATIONS AND APPROVE RESOLUTION 10-23  
CERTIFYING THE ELECTION OF CHAIRPERSON AND VICE-CHAIRPERSON**

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

Chairman Angilella said the Oath of Office would be handled later.

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on February 15 via zoom and a variety of safety topics were discussed along with the most commonly cited PEOSH citations. Mr. Prince advised a list was distributed and asked that all members use that as a guide and make a self-assessment. If they felt, they were in violation of any of the commonly cited standards to take corrective action and if they needed assistance call the Safety Director’s office. Mr. Prince said the next meeting was scheduled for March 15. Mr. Prince noted he would consult with the Chair and distribute the minutes and agenda electronically. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Davis advised the Claims Committee met on February 7 and reviewed the PARS that would be presented during the closed session portion of the meeting for approval. Ms. Davis concluded her report unless there were any questions.

**EXECUTIVE DIRECTOR:**

**REORGANIZATION RESOLUTIONS:** Executive Director said as we do annually the CCIC was required to reorganize at the February Executive Committee meeting to be effective March 1st as per the Commission By Laws. Executive Director advised he would review the necessary Reorganization Resolutions and request approval by consent.

- Resolution 11-23 Appoint Agent for Service of Process for the Commission for the Term of One Year
- Resolution 12-23 Designating Custodian of Commission Records
- Resolution 13-23 Designating Official Newspaper for the Commission
- Resolution 14-23 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 15-23 Designating Commission Treasurer
- Resolution 16-23 Designating Commission Attorney
- Resolution 17-23 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 18-23 Indemnifying Camden County Insurance Fund Commission Official/Employees
- Resolution 19-23 Authorizing Commission Treasurer to Process Contracted Payments

Executive Director asked if anyone had any questions on the resolutions and requested a motion.

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 11-23 THROUGH 19-23**

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

**NJCE 2023 RENEWAL OVERVIEW:** Executive Director reported the NJCE Underwriting Manager and the NJCE Executive Director presented a 2023 Renewal Overview Webinar on January 31st. Executive Director said the NJCE Underwriting Manager detailed the challenges faced in marketing the program in a hard market and coverage changes to be aware of for 2023. Executive Director referred to a copy of the presentation which was included in the appendix of the agenda. Executive Director noted a recording would be posted to the NJCE website.

**2023 PLAN OF RISK MANAGEMENT:** Executive Director referred to a copy of the Plan of Risk Management which was included in the appendix section of the agenda. Executive Director said the Plan was an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. Executive Director noted the changes were highlighted in yellow and asked Mr. Cooney if he had any comments. Mr. Cooney advised the changes were discussed, there was nothing major, however if anyone did have any questions, to reach out to him and he would be happy to review further. In response to Executive Director’s comment, Mr. Cooney said they were able to negotiate on renewal and the sewer backup

coverage was back now with \$1 million dollar supplements and noted this was a huge win for us. Executive Director asked Ms. Madden of the MUA to share the news with the Executive Director. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 20-23.

**MOTION TO APPROVE RESOLUTION 20-23 PLAN OF RISK MANAGEMENT**

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

**2023 AUDITOR REQUEST FOR PRICE QUOTES:** Executive Director reported the Fund Office solicited quotations for the services of an Auditor for 2023. Executive Director advised there was only one response received from the current vendor Bowman & Company, LLP. Executive Director said the proposed quote for audit services was \$15,654 for the year ending December 31, 2023 which is within the budget amount. Executive Director noted a copy of the response was available at the Fund Office.

**MOTION TO APPROVE THE FEE QUOTE FROM BOWMAN & COMPANY, LLP FOR AUDITOR SERVICES FOR 2023 IN THE AMOUNT OF \$15,654**

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

**2023 ACTUARY REQUEST FOR PRICE QUOTES:** Executive Director reported the Fund Office solicited quotations for the services of an Actuary for 2023. Two responses were received, our current vendor, the Actuarial Advantage, Inc. and SGRISK Actuaries Consultants. Executive Director said we would discuss the responses in closed session. Executive Director noted the responses were sent to the Commissioners for their review.

**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 January. Executive Director advised there were 8 certificates of insurance issued during the month.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

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

**ONLINE TRAINING COURSES:** Executive Director reported we received a request to purchase 250 usages of the National Counsel Defensive Driver Course offered through SafeServe.com from the Metro Police. Executive Director advised the cost for 250 usages was \$5,737.50. Executive Director said we were asking the Commissioners to consider approving this expense. Executive Director asked Mr. Earle to comment on the progress of the Police Department and some training activities going on. Mr. Earle said he had a productive meeting with the Command Staff of the Camden County Police Department about a month or so ago and they were very receptive to the defensive driving course,

obviously asking for more licenses. Mr. Earle said they had a great discussion about the need for supervisor training, as they have a lot of new sergeants. Mr. Earle noted they enrolled seven or eight different sergeants into every one of the courses planned for the four-day Supervisor Training course. They agreed to host a course in September specifically for them along with the Sheriff's and Prosecutor's Offices. Chairman Angilella said he was hoping to see some results after the completion of the training. Executive Director noted if approved the expense will be allocated to the miscellaneous and expense account.

**MOTION TO APPROVE THE COST OF \$5,737.50 FOR THE ONLINE DEFENSIVE DRIVER TRAINING COURSE FOR 250 USAGES**

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE last met on February 23 and held their Reorganization Meeting. Executive Director asked Mr. Hrubash to provide a quick recap of the meeting. Mr. Hrubash congratulated Mr. Angilella for his appointment as the Chairman again. Mr. Hrubash advised the excess insurance was approved for purchase, and there was authorization to issue an RFP for property appraisals. Mr. Hrubash thanked Ms. Paffenroth for her assistance with the RFP. Mr. Hrubash also spoke about the belated 10-year anniversary luncheon scheduled for April 27 at Forsgate Country Club.

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the December Financial Fast Track was included in the agenda. Executive Director advised as of December 31, 2022, there was a surplus of \$32,604,427. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$3,946,398 was the CCIC's share of the equity in the NJCE. Executive Director noted the total cash amount was \$45,619,937.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the December Financial Fast Track was not available and would appear in the next agenda.

**2023 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director advised the 12th Annual Seminar would be conducted virtually on 2 half-day sessions: Friday, April 21st, and Friday April 28th from 9AM to 12PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Executive Director said there was no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF.) Executive Director referred to a copy of a flyer which was included in the agenda for more information on the seminar. Executive Director said the link to register would be sent once it became available. If you have any questions or need assistance in registering, please contact Cathy Dodd, [cdodd@permainc.com](mailto:cdodd@permainc.com).

**2023 NJCE CLAIM REPORTING REQUIREMENTS:** Executive Director referred to a copy of the 2023 NJCE Claim Reporting Requirements prepared by PERMA Claims which was included in the Appendix section of the agenda. Executive Director asked Ms. Davis to comment. Ms. Davis said

the reporting requirements were sent to Amerihealth. Ms. Davis said she did not receive any questions yet, if anyone did, they she reach out to her.

**2023 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised in accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills would be e-mailed to the member entities. Executive Director reported the first installment was due on March 31, 2023 and future assessments were due on May 15, 2023 and October 15, 2023.

**2022 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director reported the NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. Executive Director noted the Limit Schematics were also posted to the site. Executive Director said if anyone had any difficulty in accessing the website, they should contact the Fund Office.

**2023 MEETING SCHEDULE:** Executive Director reported the NJCE scheduled a luncheon on April 27, 2023 so we need to plan a different date for our meeting. Executive Director said we would circulate some dates with the Commissioners and check on their availability. Executive Director noted that Gloucester changed their meeting to April 26 in the morning and suggested perhaps Camden could meet in the afternoon. Executive Director said the April change of date topic would be included in the next agenda.

Executive Director advised he had one more item and said he met with Karl McConnell of the College along with Ed Cooney, Jonathan Tavares and Glenn Prince to review a proposal for their workers’ compensation coverage. Executive Director said their coverage renewed on July 1 and hopefully we would hear back from them soon.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

**TREASURER:** Mr. McPeak advised the February Bills List was included in the agenda and requested a motion to approve. Mr. McPeak asked if anyone had any questions.

**MOTION TO APPROVE RESOLUTION 21-23 FEBRUARY 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 January was included in the agenda and advised they received 228 bills, and the billed amount was \$205,629. Ms. Ware advised the paid amount was \$73,591 with gross savings of \$132,038. Ms. Ware said the net savings was \$119,538 and the network utilization was 98.35%. Ms. Ware concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the January - February 2023 All Risk Control Activity Report was included in the agenda. Mr. Prince advised the agenda also included a chart of the Learning History Attendance for Live and On-Demand training opportunities. Mr. Prince said all of the training opportunities through April 28 were included in the agenda. Mr. Prince encouraged all departments to review the training opportunities. Mr. Prince referred to a copy of a memorandum included in the agenda regarding the Munich Re., Safety Grant Program. Mr. Prince said we've taken advantage of the grant for body worn cameras for the Corrections Department and last year AED's were purchased in several county buildings. Mr. Prince concluded his report unless anyone had any questions. Chairman Angilella spoke about hiring some EMT's and if this grant would help. Mr. Prince said the grant was for \$5,000 per county and he could look into it more and also and check around for other resources.

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 22-23, 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 22-23 FOR CLOSED SESSION**

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

A breakout room was utilized for closed session.

**MOTION TO RETURN TO OPEN SESSION**

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

Chairman Angilella noted for the record that we discussed the actuary procurement in closed and we are not prepared to proceed with that at this time and would be done at a later meeting.

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>
3057	\$ 38,695.14	PAR
4110	\$ 92,797.49	PAR
4170	\$ 169,108.40	PAR
3692	\$ 63,778.24	SAR
1295	\$ 80,566.71	PAR
1288	\$ 64,706.41	PAR
1299	\$ 52,202.04	PAR
4144	\$ 77,882.65	PAR
1006	\$ 163,112.88	PAR
1006	\$ 43,190.52	SAR
1472	\$ 35,000.00	PAR
2873	\$ 10,982.00	PAR
2953	\$ 15,930.40	PAR
1964	\$ 242,820.00	PAR
3673	\$ 51,232.96	PAR
3025	\$ 12,121.50	PAR
3017	\$ 18,250.50	PAR
2732	\$ 7,944.99	PAR

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

Chairman Angilella said the next meeting was scheduled for March 23, 2023 at 10:30.

**MOTION TO ADJOURN**

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

**MEETING ADJOURNED: 11:36 AM**



Minutes prepared by: Cathy Dodd, Assisting Secretary