

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – January 26, 2023  
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 <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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PERMA  
**Jennifer Davis**  
**Shai McLeod**

NJCE Underwriting Manager	Conner Strong & Buckelew
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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 <b>Christina Violetti</b>
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**ALSO, PRESENT:**

Nicholas Mueller, Camden County MUA  
Ed Hill, Camden County Board of Social Services  
Karl McConnell, Camden County College  
Ceil Murphy, Camden County College  
Brandon Tracy, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 8, 2022 AND OPEN MINUTES OF DECEMBER 19, 2022**

*Commissioner Williams noted the closed minutes were e-mailed to the Commissioners.*

**MOTION TO APPROVE OPEN AND CLOSED MINUTES OF DECEMBER 8, 2022 AND OPEN MINUTES OF DECEMBER 19, 2022**

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

**CORRESPONDENCE:** None

**SAFETY COMMITTEE:** Mr. Prince reported the Safety Committee last met on January 19 via zoom and a variety of safety topics were discussed. Mr. Prince said the next meeting was scheduled for February 15 and he assumed they would meet via video conference. Mr. Prince concluded his report unless there were any questions.

**CLAIMS COMMITTEE:** Ms. Davis advised the Claims Committee met, reviewed the PARS and they 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:** Executive Director thanked Commissioner Williams and hoped everyone was well. Executive Director said our primary focus today was the adoption of the 2023 budget.

**2023 PROPERTY & CASUALTY BUDGET:** Executive Director reported at the December 19, 2022 special meeting, the 2023 Property & Casualty Budget was introduced. Executive Director advised in accordance with regulations, the budget was advertised in the Commission’s official newspaper. Executive Director said the Public Hearing for the budget would be held at this meeting. Executive Director reported the budget increased slightly in the amount of \$6,179 and asked that the budget display be shown. Executive Director reviewed the columns of the budget and advised the NJCE premium increased, however the ancillary coverages decreased. Executive Director said we also included a \$360,000 dividend for the Camden County Police Department. Executive Director referred to a copy of the 2023 budget in the amount of \$19,363,836 which was included in the agenda and noted the budget increased 10.85% from last year’s budget. Executive Director

noted a copy of the assessments were also included in the agenda. Executive Director asked if there were any questions or comments on the budget.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2023 PROPERTY & CASUALTY BUDGET**

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

**MOTION TO CLOSE THE PUBLIC HEARING**

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

**MOTION TO APPROVE RESOLUTION 1-23 ADOPTING THE FUND'S 2023 BUDGET AS PRESENTED & CERTIFY THE 2023 ASSESSMENTS**

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

**INSURANCE COMMISSION DIVIDEND:** Executive Director reported his office was reviewing available dividend options with the Actuary and Auditor for the member entities. A \$860,000 dividend is being recommended out of Fund Years 2015, 2016 & 2017. Executive Director noted this included the \$360,000 dividend for the Camden County Police Department he mentioned earlier. Executive Director referred to a copy of the 2023 Dividend Recommendation chart which was included in the agenda.

Executive Director reported the Fund Office would send a letter to each member entity asking if they want a check issued for their share of the dividend or a credit applied to their final assessment. Executive Director asked if anyone had any questions and requested a motion to approve the dividend.

**MOTION TO APPROVE A \$860,000 DIVIDEND TO COMMISSION ENTITIES**

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

**EXTRAORDINARY UNSPECIFIABLE SERVICES (EUS) STATEMENTS:** Executive Director referred to a copy of the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2023 for the Camden County Police Department. Executive Director advised Resolution 2-23 awarding the Purchase of Excess Insurances for the Department was also included in the agenda and noted the resolution was reviewed by the Commission

Attorney. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 2-23.

**MOTION TO APPROVE RESOLUTION 2-23 AWARDDING THE PURCHASE OF EXCESS INSURANCES FOR THE CAMDEN COUNTY POLICE DEPARTMENT**

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

**MEETING DATES FOR 2023:** Executive Director referred to a copy of Resolution 3-23, Fixing Public Meeting dates for Year 2023 which was included in the agenda. Executive Director advised the NJCE was hosting a luncheon on April 27, 2023 so we would have to reschedule our meeting. Executive Director noted we would suggest some dates at the February meeting. Executive Director pointed out there would be no meetings in August and November. Executive Director said for now the meetings were scheduled as zoom meetings, however we could have a discussion later if we wanted to resume in-person meetings.

**MOTION TO ADOPT RESOLUTION 3-23, FIXING PUBLIC MEETING DATES FOR YEAR 2023**

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 month of December. Executive Director advised there were 14 certificates of insurance issued during the month.

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

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE last met on January 12 to approve the budget. Executive Director advised a written summary report was included in the agenda. Executive Director said he would highlight a few of the key items discussed at the meeting. Executive Director said the NJCE Board of Commissioners accepted the recommendation of the Finance Sub Committee and adopted a resolution authorizing the release of a \$850,000 dividend. Executive Director said Ms. Dodd would send a letter to the member entities to see if they would like a check or a credit issued to the assessment bill. Executive Director advised the Finance Sub-Committee was recommending that the NJCE look at procuring vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Information. Executive Director reported the NJCE

Underwriting Manager was expecting a final proposal from the Chertoff Group to procure Cyber Security Expert Services. Executive Director said the next meeting of the NJCE was the 2023 Reorganization on Thursday, February 23, 2023 at 9:30 AM via Zoom. Lastly, Executive Director advised the NJCE was scheduling a luncheon on April 27, 2023 at the Forsgate County Club in Monroe, NJ to commemorate the NJCE 10 Year Anniversary.

**CCIC FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track was included in the agenda. Executive Director advised as of November 30 2022, there was a surplus of \$31,635,249. 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 \$45,354,910.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track was included in the agenda. As of November 30, 2022, the Fund had a surplus of \$15,299,523. 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 \$33,218,329.

**AUDITOR & ACTUARY CONTRACTS:** Executive Director reported the Actuary and Auditor’s contract would expire on February 28, 2023. Executive Director advised 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.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE RESOLUTION 4-23 JANUARY BILLS LIST**

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

Commissioner Williams 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:** Mr. Andrick reported the Medical Savings Report for the month of December was included in the agenda and advised they received 312 bills, and the billed amount was \$292,497. Mr. Andrick advised the paid amount was \$85,493 with gross savings of \$207,004. Mr. Andrick said the net savings was \$194,504 and the network utilization was 97%. Mr. Andrick concluded his report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:** Mr. Prince reported the December through January 2023 All Risk Control Activity Report was included in the agenda. Mr. Prince advised the agenda also included all of the virtual training opportunities through March 30. Mr. Prince reported the training opportunities were also placed on the NJCE website. 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 5-23, 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 5-23 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**

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
3167	\$ 84,654.44	PAR
1270	\$ 50,252.04	PAR
1567	\$ 250,000.00	PAR
1567	\$ 125,075.00	SAR
373	\$ 773,298.05	PAR
2440	\$ 54,500.00	PAR
2440	\$ 35,075.00	SAR
2784	\$ 28,793.00	PAR
2607	\$ 175,000.00	PAR
2846	\$ 10,165.00	PAR
435	\$ 152,546.65	PAR
435	\$ 30,075.00	SAR
2469	\$ 222,384.32	PAR
2469	\$ 62,349.24	SAR
4080	\$ 115,958.70	PAR
4087	\$ 48,584.80	PAR
1285	\$ 88,844.50	PAR
4071	\$ 105,378.20	PAR
2956	\$ 50,000.00	PAR
9683	\$ 85,000.00	PAR
2640	\$ 8,705.61	PAR
7956	\$ 10,000.00	PAR
7956	\$ 150,000.00	SAR

Motion  
Second:  
Vote:

Commissioner Williams  
Commissioner Wright  
2 Ayes, 0 Nays

Commissioner Williams said the next meeting was scheduled for February 23, 2023.

**MOTION TO ADJOURN**

Motion  
Second:  
Vote:

Commissioner Williams  
Commissioner Wright  
2 Ayes, 0 Nays

**MEETING ADJOURNED: 11:44 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary