

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 26, 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 Bradford Stokes
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Claims Service	AmeriHealth Casualty Services Linda Page Stephen Andrick Paulette Kelly Monica Coleman
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Qual Lynx
Chris Roselli

PERMA
Jennifer Conicella
Shai McLeod

NJCE Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura Paffenroth
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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:

Stephanie Madden, Camden County MUA
Ceil Murphy, Camden County College
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF SEPTEMBER 27, 2023

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF SEPTEMBER 27, 2023

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on October 18 at 2:00 PM. Mr. Prince advised a variety of safety topics were discussed including Safety Director Bulletins that were distributed electronically. Mr. Prince said they also discussed post storm cleanup, safety recall alerts for items that are commonly used by public agencies, the 2024 Department of Homeland security threat assessment, arc flash best practices and ladder safety. Mr. Prince advised the next safety committee meeting was scheduled to meet on November 15 at 2:00 PM. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. McLeod introduced herself and advised the Claims Committee did meet previously and we would be going over the PARS and SARS in closed session. Ms. McLeod concluded her report unless there were any questions.

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

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 September. Executive Director advised there were 3 certificates of insurance issued during the month of September. Executive Director asked if there were any questions and requested a motion to approve the reports.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on 11/01/23. Executive Director advised the policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. Executive Director noted the annual premium was \$327.00. The limit per loss is \$1,000,000 with a \$10,000 deductible. Executive Director said the cost of this coverage would be paid out of the miscellaneous and contingency budget line.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$327

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on September 27 and a recap of that meeting appeared in the agenda. Executive director said the NJCE met prior to this meeting and asked Executive Director. Hrubash to recap the meeting. Mr. Hrubash said during the September meeting we approved the audit which was a clean audit, and they also renewed the contract for AmeriHealth. Mr. Hrubash reported at the meeting today we discussed the timeline for producing a budget. Mr. Hrubash said the Finance Committee meets on November 7 and the full board meets again on November 17 at which time we would introduce a budget. Mr. Hrubash noted the Finance Committee would be meeting periodically right up until December 31 and we would be keeping our Commissioners up to date on what's happening with the market and the budget. Mr. Hrubash noted the Commissioners decided they wanted to adopt the budget in January like they did last year which would be January 11. Mr. Hrubash explained the big issue with the budget and the renewal was the property marketplace. Mr. Hrubash advised Zurich was no longer going to be our carrier so we need to replace them. We do have a number of significant property claims in the pipeline right now that are going to have an effect on the budget and our surplus so we will keep everyone informed as we go along.

2024 CCIC PROPERTY & CASUALTY BUDGET: Executive Director reported we would introduce the 2024 Budget at the December 7 meeting and schedule a Public Hearing with budget adoption in January.

CCIC FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track was included in the agenda. Executive Director advised as of August 31, 2023, there was a surplus of \$28,358,302. Executive Director referred to line 10 of the report, "Investment in Joint Venture" and indicated \$3,422,330 was the CCIC's share of the equity in the NJCE. Executive Director noted the total cash amount was \$45,487.395.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track was included in the agenda. As of August 31, 2023, the Fund had a surplus of \$13,387,082. Executive Director referred to line 7, "Dividend", and noted the NJCE released dividends in the amount of \$6,707,551. Executive Director noted the cash amount was \$34,491,764. Executive Director said as Mr. Hrubash mentioned earlier there were some major property claims that were coming up in other counties which would be affecting the finances this current year so we will have to keep an eye on that moving forward.

11TH ANNUAL BEST PRACTICES SEMINAR – OCTOBER 5, 2023, VIRTUAL EDITION – Executive Director reported the seminar was held earlier in the month and had a good turnout. Ms. McLead said there was good feedback and thanked Mr. Hrubash for keeping the meeting moving. Ms. McLeod said if anyone was interested or had any ideas for future meeting to reach out to someone on the claims team. In response to Mr. Hrubash's inquiry, Ms. Conicella advised a survey was sent out however only two people responded. Mr. Hrubash suggested sending the survey again.

2024 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES: Executive Director reported the 2024 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team would review any certificates which need to be re-issued for the 2024 renewal.

2023 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES ANNUAL CONFERENCE: Executive Director advised the 107th annual conference was scheduled for November 14 through November 16 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 15th. This year’s program will be “Local Government Risk Management” and we encourage our commissioners to attend. Executive Director said there was also a MEL cocktail reception on Wednesday evening and invitations would be going out to everyone.

NOVEMBER MEETING: Executive Director reported the Commission was not scheduled to meet in November. Our next meeting was scheduled for Thursday, December 7, 2023 at 10:30 AM.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak referred to Resolutions 57-23, October Bills Lists which was included in the agenda and requested a motion to approve. Mr. McPeak also noted the Treasurer's reports were included in the agenda.

MOTION TO APPROVE RESOLUTION 57-23 OCTOBER BILLS LIST

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

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

CLAIMS SERVICE - AMERI-HEALTH: Mr. Andrick reported the Medical Savings Report for the months of September was included in the agenda. Mr. Andrick reviewed the figures for September and advised they received 377 bills, and the billed amount was \$344,209. Mr. Andrick advised the paid amount was \$131,803 with gross savings of \$151,350. Mr. Andrick said the net savings was \$199,906. Mr. Andrick said the network penetration was 99%. Mr. Andrick concluded his report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the September through October All Risk Control Activity Report was included in the agenda. Mr. Prince said all training opportunities through the end of year were included in the agenda and also posted on the NJCE website. Mr. Prince said he previously described our entry level driver training program, which was affecting organizations both public and private, across the nation. The entry level driver training was a mandate from the FMSCA which requires any new CDL driver to participate in this program prior to getting their license. Mr. Prince said we're pleased to announce that we spoke to Julia Downs from Public Works, and she's begun using our program to train employees, which is a huge cost savings going forward. Mr. Prince said we are interested to see the progress and how they make out going forward.

In response to Chairman Angilella's inquiry about driving training for the Metro Police, Mr. Prince advised his colleague, Mr. Earle, put together a very extensive report and continues to meet with them to offer resources of driver training, Sivo training, which is coaching the emergency vehicle operator and a variety of other resources that are eligible for members of the Commission. Chairman Angilella said Mr. Earle's draft report was comprehensive. We need to establish a culture in that body so we have an effect on their driving capabilities. Executive Director noted this is the most cooperation we've had with them during the past 6 months to 7 months than we've had in years. We do have their ears now, and they are listening. Chairman Angilella said he thought with the efforts of Mr. Earle and Mr. Prince we made some advances but will keep the light shining. Chairman Angilella thanked Mr. Prince and Mr. Earle.

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, Commissioner Williams 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 58-23, 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 58-23 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>
4338	\$ 59,377.13	PAR
4357	\$ 119,987.84	PAR
1313	\$ 160,942.56	PAR
1330	\$ 43,500.18	PAR
1281	\$ 175,411.00	PAR
1366	\$ 69,636.54	PAR
2452	\$ 258,326.80	PAR
2452	\$ 53,608.80	SAR
1249	\$ 266,116.68	PAR
2207	\$ 251,507.15	PAR
4110	\$ 238,613.77	PAR
1285	\$ 207,545.85	PAR
1218	\$ 150,000.00	PAR
3894	\$ 12,623.00	PAR
3784	\$ 8,312.12	PAR
3675	\$ 9,572.39	PAR

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

*Chairman Angilella abstained on approval of # 4110 and noted # 3937 was not approved.
Chairman Angilella said the next regular scheduled meeting was on December 7, 2023.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:13 AM
Minutes prepared by: Cathy Dodd, Assisting Secretary