

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 27, 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 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 Davis
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:

Joshua Friedman, Camden County
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 JULY 27, 2023 AND OPEN MINUTES OF AUGUST 7, 2023

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JULY 27, 2023 AND OPEN MINUTES OF AUGUST 7, 2023

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on September 20th and a variety of safety topics were discussed including PEOSH activity we're seeing around the state. Mr. Prince said our next Safety Committee meeting was scheduled for October 18th. Mr. Prince advised we were going to host the meeting in both formats to give everyone an opportunity to attend either in person or virtually. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Davis advised the Claims Committee met on September 5 and reviewed the payment and settlement authority requests 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: Executive Director thanked Commissioner Williams and hoped everyone was well.

RESOLUTION 47-23: Executive Director referred to Resolution 47-23, Rejecting Competitive Contracting Request for Proposals #23-28, Property Appraisal Services which was included in the agenda. Executive Director said the two proposals we received were non-compliant with the specifications and were rejected. Executive Director noted the resolution was prepared by the Commission Attorney.

MOTION TO ADOPT RESOLUTION 47-23, REJECTING COMPETITIVE CONTRACTING REQUEST FOR PROPOSALS # 23-28 PROPERTY APPRAISAL SERVICES FOR CAMDEN COUNTY INSURANCE FUND COMMISSION

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

Executive Director said the good news on this was the County was able to negotiate a contract with AssetWorks. Executive Director said we would be reaching out to member entities for contact information. AssetWorks should be on location within three to four weeks as they are finishing up

on other Commission work and then they will start on Camden County. Executive Director said as a reminder this is for all properties with values over \$1 million.

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. 00644, adopted July 20, 2023, for a term August 1, 2023 to July 31, 2024; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services. Executive Director referred to Resolution 48-23 which was included in the agenda for approval. In response to Executive Director's inquiry, Ms. Paffenroth did not have anything to add but noted this was the same thing we've been doing for the past couple of years.

MOTION TO ADOPT RESOLUTION 48-23 AUTHORIZING AWARD OF CONTRACTS, PURSUANT TO A PUBLICLY ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE CAMDEN COUNTY INSURANCE FUND COMMISSION AND VARIOUS LAW FIRMS FOR INCLUSION IN THE LEGAL DEFENSE PANEL AND FOR THE PROVISION OF SPECIAL/CONFLICTS COUNSEL SERVICES

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

2022 AUDIT REPORT AS OF DECEMBER 31, 2022: Executive Director said the Commission Auditor, Mr. Dennis Skalkowski, of Bowman & Company, LLP was attending the meeting to present the audit. Mr. Skalkowski referred to page three of the report and said he was happy to report that they were issuing a clean opinion with unmodified opinion. Mr. Skalkowski advised there were no findings or recommendations. Mr. Skalkowski reported this was common as the fund is professionally managed and they do a great job. Mr. Skalkowski referred to page 11 of the audit and indicated the total assets were \$51,875,629 and noted within that number was the investment joint venture which was the Commission's equity ownership interest in the NJCE. Mr. Skalkowski reviewed the total liabilities and reserves which resulted in a net position of \$32, 542,289 which was roughly a \$91,000 increase over last year. Mr. Skalkowski continued to review the statement of revenues, expenses, and net position. Mr. Skalkowski said the Commission continues to be in a very strong financial position. Mr. Skalkowski asked if anyone had any questions and thanked the Commission for the opportunity to once again serve the Commission. Executive Director said if there were no further comments or questions, he would request a motion to adopt Resolution 49-23. Executive Director noted a copy of the resolution was included in the agenda.

MOTION TO ADOPT RESOLUTION 49-23, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2022

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

Executive Director said he would like to take this opportunity to thank Mr. Skalkowski for all of his assistance with the audit and told him if he wanted to drop off of the call to do so.

CERTIFICATE OF INSURANCE ISSUANCE REPORTS: Executive Director referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the months of July and August. Executive Director advised there were 4 certificates of insurance issued during the month of July and 5 during the month of August. 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 Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met prior to our meeting. Executive Director said the Commissioner formally approved the 2022 audit and it would be submitted to the State. Executive Director said they also reappointed AmeriHealth as the Claims Administrator. Executive Director said a written recap of the meeting would be included in the agenda next month. Executive Director noted the NJCE would meet again on Thursday, October 26, 2023.

2024 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director said the 2024 renewal process began the end of June and was moving along nicely. Executive Director advised the Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. Executive Director reported the ancillary coverage applications may be completed via Broker Buddha. The links for the online platform were sent out on August 3. Executive Director referred to a memorandum from the NJCE Underwriting Team noting some critical items for the renewal which was included in the agenda. Executive Director thanked everyone for completing the applications and updating their renewal schedules.

2024 PRE-RENEWAL WEBINAR: Executive Director reported the NJCE Underwriting Manager held a webinar on the 2024 pre-renewal and the marketplace on August 23. Executive Director said a copy of the presentation was included in the appendix of the agenda, and a recording of the webinar was uploaded to the NJCE website.

CCIC FINANCIAL FAST TRACK: Executive Director reported the June Financial Fast Track was included in the agenda. Executive Director advised as of June 30 2023, there was a surplus of \$28,513,955. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$3,492,394 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$36,030,574.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the July Financial Fast Track was included in the agenda. As of July 31, 2023, the Fund had a surplus of \$13,468,292. 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 \$26,581,202.

2023 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the third and final assessment payment for 2023 was due on September 15, 2023. Executive Director said Statement of Accounts were e-mailed on July 28, 2023 to the member entities. Mr. McPeak said he thought everyone paid but one entity and he would check again.

11TH ANNUAL BEST PRACTICES SEMINAR – OCTOBER 5, 2023, VIRTUAL EDITION – Executive Director reminded the Commission the Best Practices Workshop would take place virtually via an interactive webinar on October 5, 2023, from 1pm to 4:30pm.

Ms. Davis advised there were some great speakers, and the topics included the State of NJCE, Long Haul Neuro-Covid, Property Panel – How to prepare for large losses and weather events; property appraisals, Overview of Daniel’s Law/1st Amendment Audits and Changes to the Open Public Records Act (OPRA). The length of the workshop is scheduled for 3.5 hours with adequate breaks. Ms. Davis said if anyone needed assistance in registering for the seminar, to reach out her or the Fund Office.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Commissioner Williams referred to Resolutions 50-23 and 51-23, August and September Bills Lists which were included in the agenda and requested a motion to approve. In response to Commissioner Williams’ inquiry Mr. McPeak said he did not have anything to add

MOTION TO APPROVE RESOLUTIONS 50-23 AUGUST BILLS LIST AND RESOLUTION 51-23 SEPTEMBER BILLS LIST

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

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

CLAIMS SERVICE - AMERI-HEALTH: Ms. Coleman reported the Medical Savings Report for the months of July and August were included in the agenda. Mrs. Coleman reviewed the figures for July and during August they received 390 bills, and the billed amount was \$253,647. Ms. Coleman advised the paid amount was \$102,297.00 with gross savings of \$151,350. Ms. Coleman said the net savings was \$138,850. Ms. Coleman said the network penetration was 94.20%. Ms. Coleman concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the July through September All Risk Control Activity Report was included in the agenda. Mr. Prince said all training opportunities through the end of November were posted on the NJCE website and also listed in the agenda. Mr. Prince advised they could register through the learning management system and any questions regarding the any topics could be directed to him or to his office. Mr. Prince had one additional item regarding the Munich Re-Safety Gant. Mr. Prince advised there was a variety of submissions from many of our member entities. Mr. Prince advised the MUA would be awarded \$5,031.60 for a variety of safety items which will enhance their safety program. This will assist when they provide public tours of the facility which includes school aged

children. Mr. Prince said the grant opportunity for 2024 would open shortly. Mr. Prince concluded his report unless there were 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 52-23, 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 52-23 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

CLAIM #	AMOUNT	SAR/PAR
1851	\$ 76,729.37	PAR
1358	\$ 63,580.34	PAR
947	\$ 56,438.89	PAR
947	\$ 26,006.40	SAR
4320	\$ 154,233.04	PAR
1363	\$ 87,552.64	PAR
1352	\$ 44,298.24	PAR
3154	\$ 23,836.00	PAR
4074	\$ 58,584.64	PAR
4307	\$ 69,925.16	PAR
4315	\$ 69,603.36	PAR
2412	\$ 68,296.43	PAR
2412	\$ 46,025.60	SAR
4003	\$ 81,305.81	SAR
2884	\$ 91,263.30	PAR
2884	\$ 28,000.00	SAR
4286	\$ 18,422.40	PAR
4325	\$ 71,844.80	PAR
4296	\$ 77,299.84	PAR
4034	\$ 171,700.34	PAR
1372	\$ 83,674.24	PAR
3083	\$ 108,149.28	PAR
3083	\$ 21,455.50	SAR
1527	\$ 90,000.00	PAR
1472	\$ 63,000.00	PAR
3711	\$ 9,174.12	PAR
3651	\$ 16,246.64	PAR
3672	\$ 14,052.00	PAR
9941	\$ 27,766.00	PAR
3746	\$ 12,412.50	PAR

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

Commissioner Williams said the next regular scheduled meeting was on October 26, 2023.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:15 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary