

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – February 22, 2024
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 Linda Page Steve Andrick Paulette Kelly Gladys Driggins Monica Coleman
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Qual Lynx
Chris Roselli

PERMA
Jennifer Concicella
Shai McLeod
Robyn Walcoff

NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
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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:

Stephanie Madden, Camden County MUA
Edward Hill, Esq. Camden County board of Social Services
Elaine Flacco, Camden County College
Harry Earle, J.A. Montgomery
Jonathon Tavares, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JANUARY 25, 2024

Chairman Angilella noted the closed minutes were sent via e-mail.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JANUARY 25, 2024

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

CORRESPONDENCE: None

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.

MOTION TO APPOINT ROSS ANGILELLA AS CHAIRPERSON

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

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.

MOTION TO APPOINT STEVE WILLIAMS AS VICE CHAIRPERSON

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

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last yesterday via TEAMS. Mr. Prince advised a variety of safety topics were discussed. Mr. Prince said the next meeting was scheduled for March 20 via TEAMS and they were considering meeting in person, however we would wait until the spring to address to make sure covid and flu season were behind us. Mr. Prince advised he would be speaking on the Munich Re Safety Grant when he was out on his loss control visits to the various departments to determine if they had any submissions for a worthwhile safety item. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised the Claims Committee met earlier in the month and discussed several payment authorization requests and we would discuss them further during closed session. Ms. Conicella said that was all she had for today.

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 1 as per the Commission By Laws. Executive Director advised he would review the necessary Reorganization Resolutions and if the Chair approved he would request approval by consent. Chairman Angilella approved.

- Resolution 9-24 Certifying the Election of Chairperson and Vice-Chairperson
- Resolution 10-24 Appoint Agent for Service of Process for the Commission for the Term of One Year
- Resolution 11-24 Designating Custodian of Commission Records
- Resolution 12-24 Designating Official Newspaper for the Commission
- Resolution 13-24 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 14-24 Designating Commission Treasurer
- Resolution 15-24 Designating Commission Attorney
- Resolution 16-24 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 17-24 Indemnifying Camden County Insurance Fund Commission Official/Employees
- Resolution 18-24 Authorizing Commission Treasurer to Process Contracted Payments and Expenses

Chairman Angilella asked if anyone had any questions on the resolutions and requested a motion.

MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 9-24 THROUGH 18-24

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

2024PLAN 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 and asked Mr. Tavares to provide a quick review. Mr. Tavares advised the plan was reviewed and updated by his office. Mr. Tavares explained there were a few clarifications on the property coverage, advising previously there were two layers adding up to \$260 million. Mr. Tavares said now that the limit in the lead form was

the full \$260 million, we updated the plan to correspond. Similarly, in the expiring primary, \$110 million there was \$25 million in high hazard flood, \$50 million and non-high hazard flood and \$100 million for earthquake, but a Difference in Conditions was always purchased. Mr. Tavares advised so now that it was compressed into the lead form, we updated the full limits in the plan. Mr. Tavares asked if there were any questions regarding the plan. Executive Director said if there were no questions, he would ask for a motion to approve Resolution 19-24.

MOTION TO APPROVE RESOLUTION 19-24 PLAN OF RISK MANAGEMENT

Motion	Chairman Angilella
Second:	Commissioner Wright
Roll Call Vote:	3 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 January. Executive Director advised there were 16 certificates of insurance issued during the month and they looked fairly routine. Executive Director asked if there were any questions and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on January 11 and adopted the 2024 budget. Executive Director advised a summary report of the meeting was included in the agenda. Executive Director said the NJCE also met prior to this meeting and a recap of the meeting would be in the next agenda.

NJCE 2024 RENEWAL OVERVIEW: Executive Director advised the NJCE Underwriting Manager and NJCE Executive Director presented a 2024 Renewal Overview Webinar on February 13. Executive Director said a copy of the presentation was included in the agenda and asked Mr. Tavares to provide a brief overview. Mr. Tavares advised there was an improvement to the NJCE property retention which came down from \$3 million to \$ 1 million and some increased cyber coverage across the board for everybody. Mr. Tavares noted this was achieved within the budgeted amounts for 2024. Executive Director said at the last meeting Executive Director Hrubash emphasized the major win for the Underwriting Team achieving to lowering the retention down to \$1 million on the property side. This would have saved a lot of money on claims in 2023. Executive Director said this was a great win. Executive Director said a recording would be posted to the NJCE website.

FINANCIAL FAST TRACKS: Executive Director reported the December Financial Fast Tracks were not available and would appear in the next agenda. Executive Director noted we did not receive the information from the Actuary for the fourth quarter yet.

2024 AUDITOR REQUEST FOR PRICE QUOTES: Executive Director advised the Fund Office solicited quotations for the services of an Auditor for 2024. Executive Director reported the responses were due yesterday and two responses were received. Executive Director said one response was from the incumbent, Bowman & Company, LLP in the amount of \$15,967. The other response was from Holman Frenia Allison, P.C. in the amount of \$18,000. Executive Director noted copies of the responses were sent to the Commissioners and Commission Attorney for review yesterday. Executive

Director pointed out the incumbent was lower in price and recommended the Commission move forward with Bowman & Company again. Chairman Angilella said he would make the motion award the contract to Bowman & Company.

**MOTION TO AWARD A CONTRACT TO BOWMAN & COMPANY, LLP
FOR 2024 AUDITING SERVICES**

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

2024 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the NJCE renewal policies were available electronically through the Conner Strong & Buckelew OneDrive Program 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.

2024 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the Property & Casualty Assessment Bills would be e-mailed to the member entities. Executive Director reported the first installment was due on March 15, 2024, however, the due date was extended to March 31. Executive Director noted future assessments were due on May 15, 2024 and September 15, 2024.

2024 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director report the 14th Annual Seminar would be conducted virtually on 2 half-day sessions: Friday, April 19 and Friday April 26 from 9AM to Noon. 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 flyer which was included in the agenda for more information on the seminar. Executive Director said a link would be forwarded shortly and if anyone had any questions or needed assistance in registering, to contact Cathy Dodd, cdodd@permains.com.

APRIL MEETING: Executive Director advised the April meeting date needed to be changed. Executive Director said the Fund Office would circulate some new dates for April.

Executive Director concluded his report unless there were any questions.

Executive Director's Report Made Part of Minutes.

TREASURER: Mr. McPeak advised there were two February Bills Lists included in the agenda and requested a motion to approve Resolution 20-24 and 21-24. Mr. McPeak asked if anyone had any questions.

**MOTION TO APPROVE RESOLUTIONS 20-24 AND RESOLUTION
21-24**

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

ATTORNEY: Ms. Paffenroth said she did not have anything to report.

CLAIMS SERVICE - AMERI-HEALTH: Ms. Coleman reported the Medical Savings Report for the month of January was included in the agenda and advised they received 283 bills, and the billed amount was \$322,260. Ms. Ware advised the paid amount was \$140,424 with a gross savings of \$181,836. Ms. Ware said the net savings was \$169,336 and the network utilization was 97%. Ms. Coleman concluded her report unless anyone had any questions. In response to Executive Director’s inquiry, Ms. Coleman advised they could provide a copy of the 2023 report to include in the agenda.

NJCE SAFETY DIRECTOR: Mr. Prince reported the January - February 2024 All Risk Control Activity Report was included in the agenda. Mr. Prince said they also included all training opportunities through April 30 and he encouraged all members to review the opportunities available. Mr. Prince noted they also appear on the NJCE website. Mr. Prince said his colleague, Harry Earle, was on the call and he would defer to Mr. Earle for some of the law enforcement activities that took place recently. Mr. Earle reported in January and coming up again in March they were hosting the Camden County Police Department four-day Supervisor Course. Mr. Earle noted there was great supervisor participation, and they reviewed some crash reporting techniques. Mr. Earle said they would continue to work with the department and said they were making some good progress. Mr. Earle concluded his report and asked if there were any questions. Chairman Angilella thanked Mr. Earle and said as you know this has been a concern of his for many years.

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 22-24, 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 22-24 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
Second: Commissioner Wright
Vote: 3 Ayes, 0 Nays

Chairman Angilella made a motion to approve the PARS/SARS discussed during closed session.

<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
3123	\$ 24,798.36	PAR
2693	\$ 17,476.84	PAR
4433	\$ 86,553.52	PAR
4024	\$ 24,500.00	PAR
1291	\$ 40,500.00	PAR
4228	\$ 33,398.00	SAR
3849	\$ 18,786.45	PAR
1418	\$ 48,381.00	PAR
1278	\$ 35,000.00	SAR
4475	\$ 172,059.72	PAR
4368	\$ 51,189.60	SAR
2154	\$ 110,049.00	PAR
2154	\$ 20,000.00	SAR
4226	\$ 11,457.67	PAR
4233	\$ 10,498.80	PAR
4124	\$ 11,391.50	PAR
3937	\$ 7,895.10	PAR
308	\$ 250,000.00	SAR

MOTION TO APPROVE THE FOLLOWING PARS/SARS

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

MOTION TO APPROVE RESOLUTION 23-24, FEBRUARY BILL LIST

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

Chairman Angilella said the next meeting was scheduled for March 28, 2024 at 10:30 AM.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:24 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary