

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – April 29, 2024
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 Hrubash	PERMA Risk Management Services Joseph Hrubash
----------------------------	---

Claims Service	AmeriHealth Casualty Services Linda Tinsley-Page Denise Dorsey Paulette Kelly Gladys Driggins Monica Coleman
----------------	--

Qual Lynx
Chris Roselli

PERMA
Jennifer Concicella
Shai McLeod

NJCE Underwriting Manager	Conner Strong & Buckelew
---------------------------	--------------------------

Attorney	Laura Paffenroth, Esq.
----------	-------------------------------

Treasurer	David McPeak
-----------	---------------------

Safety Director	J.A. Montgomery Risk Control Glenn Prince
-----------------	---

Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti
-----------------------------------	--

ALSO, PRESENT:

Harry Earle, J.A. Montgomery Risk Control
Stephanie Madden, Camden County MUA
Edward Hill, Esq., Camden County Board of Social Services
Elaine Flacco, Camden County College
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF MARCH 28, 2024
Commissioner Williams noted the closed minutes were sent via e-mail.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF MARCH 28, 2024

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on April 17 at City and a variety of safety topics were discussed including all our upcoming training opportunities. Mr. Prince reported the next meeting was scheduled for May 17 and he would consult with the Chairman prior to the distribution of the minutes and the agenda for the appropriate topics. 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 concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director Hrubash thanked Commissioner Williams and advised he was filling in for Mr. Stokes today. Executive Director Hrubash said he had three action items in his report.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director Hrubash referred to a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of March. Executive Director Hrubash advised there were 5 certificates of insurance issued during the month and they looked routine. Executive Director Hrubash asked if there were any questions and requested a motion.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

ONLINE TRAINING COURSES: Executive Director Hrubash said we received a request to purchase 250 usages of the National Counsel Defensive Driver Course offered through SafeServe.com from Josh Friedman. Executive Director Hrubash said the cost for 250 usages was \$6,025.00. Executive Director Hrubash asked the Commissioners to consider approving this expense. Executive Director Hrubash advised the expense would be allocated to the miscellaneous and expense account.

MOTION TO APPROVE THE COST OF \$6,025.00 FOR THE ONLINE DEFENSIVE DRIVER TRAINING COURSE FOR 250 USAGES

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director Hrubash reported the NJCE met on April 25, and he would provide a quick verbal report. Executive Director Hrubash advised the contract for the QPA was renewed. Executive Director Hrubash advised they also amended the Plan of Risk Management to exclude certain airport runway blocks. We had an incredibly significant claim in the NJCE for about \$2M. Executive Director Hrubash said we did not realize that we had that exposure and the Underwriting Manager trying to help the county place coverage in the commercial market. Executive Director Hrubash reported through the non-fair and open process, the actuary, auditor, litigation manager and payroll auditor were all re-appointed for another year. Executive Director Hrubash said there was a reminder about Underground Storage Tanks (UST). Executive Director Hrubash advised UST are not included for coverage in the NJCE JIF and are normally not automatically covered with Pollution Policies. Executive Director Hrubash said if you have any issues, they should be addressed with the Underwriting Manager. Executive Director Hrubash asked if anyone had any questions on the NJCE report.

CCIC FINANCIAL FAST TRACK: Executive Director Hrubash reported the February Financial Fast Track was included in the agenda. Executive Director Hrubash advised as of February 29, 2024, there was a surplus of \$28,042,182. Executive Director Hrubash referred to line 10 of the report, “Investment in Joint Venture” and indicated \$2,847,402 was the CCIC’s share of the equity in the NJCE. Executive Director Hrubash noted the total cash amount was \$33,280,879.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director Hrubash reported the Financial Fast Track was included in the agenda. As of February 29, 2024, the Fund had a surplus of \$9,000,576. Executive Director Hrubash referred to line 7, “Dividend”, and noted the NJCE released dividends in the amount of \$6,707,551. Executive Director Hrubash noted the cash amount was \$22,560,672.

2024 ACTUARY POSITION: Executive Director Hrubash advised the Fund Office issued a request for price proposals for the actuary position. Executive Director Hrubash noted we received two responses, one from our current vendor, SG Risk Actuaries Consultants, and the other from The Actuarial Advantage. Executive Director Hrubash said both responses included the required checklist information. Executive Director Hrubash reported SG Risk Actuaries Consultants quote was \$9,000 and The Actuarial Advantage quote was \$9,572. Executive Director Hrubash said copies of the responses were sent to the Commissioners for review.

MOTION TO AWARD A ONE-YEAR CONTRACT TO SG RISK ACTUARIES CONSULTANT EFFECTIVE 5-1-24

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

LEGAL DEFENSE PANEL CONTRACTS: Executive Director Hrubash reported the Defense Panel Contracts would expire on May 31, 2024. Executive Director Hrubash advised the Commission Attorney issued Request for Proposals for Legal Services for the Insurance Commission. Executive Director Hrubash noted the responses were scheduled to be opened on Wednesday, May 15, 2024, at 11:00 A.M. Executive Director Hrubash said the results would be discussed at the May meeting.

2024 ASSESSMENT PAYMENTS: Executive Director Hrubash advised the Treasurer advised most of the member entities had paid their first assessment payment. Executive Director Hrubash said we would follow up for any outstanding payments. Executive Director Hrubash noted the second installment was due on May 15, 2024 and payments should be sent to Dave McPeak, Treasurer.

2024 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: Executive Director Hrubash reported the 73rd Annual Conference was scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. Executive Director Hrubash said the New Jersey Counties Excess Joint Insurance Fund would be exhibiting at the conference. Executive Director Hrubash noted J.A. Montgomery would present on First Amendment Audits on Thursday May 2nd at 1pm.

MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director Hrubash advised the first session of the 12th Annual Education Seminar took place on Friday, April 19 with over 200 participants and the second session was held on Friday, April 26. Executive Director Hrubash said the keynote speaker for the first session was Justin Zimmerman, the acting Commissioner of the Department of Banking and Insurance. Executive Director Hrubash advised the keynote speaker for the second session was David Wolf, acting Assistant Commissioner for the Department of Banking and Insurance.

Executive Director Hrubash concluded his report unless there were any questions.

Commissioner Williams said he did not have any questions but attended the presentations and thought they were great. Commissioner Wright agreed with Commissioner Williams and noted Ms. Paffenroth attended as well. Executive Director Hrubash thanked them for attending and their comments.

Executive Director Report Made Part of Minutes.

TREASURER: Mr. McPeak referred to a copy of Resolution 32-24, April Bills Lists which was included in the agenda. Mr. McPeak asked if anyone had any questions and requested a motion to approve the April Bills List.

MOTION TO APPROVE RESOLUTION 32-24, APRIL BILLS LIST

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

Mr. McPeak noted the Treasurer reports were included in the agenda.

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

CLAIMS SERVICE - AMERI-HEALTH: Ms. Kelly reported the Medical Savings Report for the month of March was included in the agenda and advised they received 210 bills, and the billed amount was \$240,623. Ms. Kelly advised the paid amount was \$75,503 with a gross savings of \$165,120. Ms.

Kelly said the net savings was \$152,620 and the network utilization was 95%. Ms. Kelly concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the March to May 2024 All Risk Control Activity Report was included in the agenda. Mr. Prince said he also included all the Safety Director Bulletins that were electronically distributed since our last meeting. Mr. Prince advised he also included information on the NJCE Leadership Academy. Mr. Prince noted open enrollment was available during June 1-22 with a start date of July 1, 2024. Mr. Prince reported there was a dedicated page on the NJCE website and as always, any questions can be directed to his office. Mr. Prince reported he also included all training opportunities through June 28, 2024 in the agenda. Mr. Prince said as you know, Camden County offers a variety of special events and recreational opportunities for everyone. Mr. Prince said he was asked to a loss control visit survey at the Boathouse, North Park Drive in Pennsauken. Mr. Prince advised he identified some minor items and contacted Mr. Billingham. Mr. Prince will meet with him this afternoon and forward a report to Mr. Friedman for review. 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 33-24, 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 33-24 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
4071	\$ 27,195.84	SAR
4510	\$ 86,125.76	PAR
4519	\$ 83,988.00	PAR
4053	\$ 132,624.52	PAR
4053	\$ 70,096.32	SAR
4494	\$ 90,400.00	PAR
1604	\$ 126,484.72	PAR
1604	\$ 33,385.60	SAR
1441	\$ 47,298.50	PAR
4506	\$ 36,330.74	PAR
531	\$ 66,114.72	SAR
1435	\$ 73,140.92	PAR
1440	\$ 89,251.97	PAR
2411	\$ 23,556.96	SAR
1439	\$ 80,278.30	PAR
354	\$ 110,000.00	PAR
4039	\$ 60,000.00	PAR
4566	\$ 8,456.06	PAR
4626	\$ 8,329.50	PAR
4444	\$ 8,028.04	PAR
4602	\$ 10,040.50	PAR
3995	\$ 9,716.96	PAR
4714	\$ 8,443.50	PAR

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

Commissioner Williams said the next meeting was scheduled for May 23, 2024 at 10:30 AM.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:40 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary