

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – September 26, 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	PERMA Risk Management Services Bradford Stokes
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Claims Service	AmeriHealth Casualty Services Linda Tinsley-Page Denise Dorsey Monica Miller Tracy Ware Paulette Kelly
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Qual Lynx

PERMA
Jennifer Concicella
Shai McLeod
Djamal Kirby

NJCE Underwriting Manager	Conner Strong & Buckelew
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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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Auditor	Bowman & Company, LLP Dennis Skalkowski Kaleigh Sawers
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ALSO, PRESENT:

Karl McConnell, Camden County College
Elaine Flacco, Camden County College
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF JULY 25, 2024 AND AUGUST 8, 2024

Commissioner Williams noted the open minutes were in Appendix I and the closed minutes were distributed by e-mail.

MOTION TO APPROVE OPEN AND CLOSED MINUTES OF JULY 25, 2024 AND AUGUST 8, 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 September 18 and a variety of safety topics were discussed including First Amendment Audits. Mr. Prince said they discussed what strategies should be taken by employees in the event they encounter one of these situations and promoted our training opportunity. Mr. Prince said this course was instructed by retired Chelf Keith Hummel and he does a phenomenal job. Mr. Prince said he already did one or two sessions for Camden County, but we encouraged our members on the Safety Committee to take advantage of the opportunity in the event they encounter one of the scenarios. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella advised she did not have anything to report other than we will be discussing a variety of claims during closed session. Ms. Conicella noted we would be discussing the claims that were presented in August and September. Ms. Conicella concluded her report unless there were any questions.

EXECUTIVE DIRECTOR: Executive Director thanked Commissioner Williams and hoped everybody was doing well. Executive Director said he had several action items on the agenda today.

2023 AUDIT REPORT AS OF DECEMBER 31, 2023: The Commission Auditor, Mr. Dennis Skalkowski, of Bowman & Company, LLP reported he would provide a brief review of the audit starting on pages three through seven of the pdfs. Mr. Skalkowski advised after completing their audit procedures he was happy to report that they would be issuing an unmodified opinion. Mr. Skalkowski said this means there are no findings or recommendations listed in the report and referred to the very back page of the audit. Mr. Skalkowski reported it was unusual in this type of entity because they were professionally managed. The TPA’s do a wonderful job along with Brad Stokes and his PERMA team. Mr. Skalkowski advised the report was dated for today and would be issued upon your approval. Mr. Skalkowski referred to page eleven and reviewed the Comparative Statements of Net Position. As of December 31, the Commission had total assets of \$49,014,761 and total liabilities and reserves of

\$21,276,826 resulting in a total net position of \$27,737.85. Mr. Skalkowski said despite the decrease in net position from last year we believe the Commission continues to be in very good financial position. Mr. Skalkowski advised the last report he would review was the Comparative Statements of Revenues, Expenses, and changes in position. This statement basically summarizes how the Commission arrived at the net number of \$27.7 million. Mr. Skalkowski asked if anyone had any questions. Mr. Skalkowski expressed their appreciation for the assistance provided during the audit. Mr. Skalkowski asked if anyone had any questions and concluded his report.

Executive Director referred to Resolution 57-24, Certification of Annual Audit Report for Period ending December 31, 2023 along with the Group Affidavit Form which was included in the agenda. Executive Director asked if anyone had any questions and requested a motion to approve the resolution.

MOTION TO ADOPT RESOLUTION 57-24, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2023

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

Executive Director thanked Mr. Skalkowski and Ms. Sawyers for their assistance with the audit. Executive Director said they were welcome to stay on the call but understood if they wanted to leave the meeting at this time. Mr. Skalkowski and Ms. Sawyers left the meeting at this time.

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. 00632, adopted July 18, 2024, for a term August 1, 2024 to July 31, 2025; for inclusion in the legal defense panel and for the provision of special/conflicts counsel services. In response to Executive Director’s inquiry, Commission Attorney said she did not have any additional comments, this is the same as we do every year. Commission Attorney said if the Commissioners had any questions, she would be happy to answer. Commission Attorney noted it was publicly procured.

MOTION TO ADOPT RESOLUTION 58-24 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

CERTIFICATE OF INSURANCE ISSUANCE REPORTS: Executive Director referred to copies 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 9 certificates of insurance issued during the month

of July and 8 during August. 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:	2 Ayes, 0 Nays

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met prior to our meeting and asked Executive Director Hrubash to provide a quick recap. Executive Director Hrubash said there were four major items. Executive Director Hrubash reported we approved the 2023 audit, and the Commissioners also approved additional funding for the Grant Program. Executive Director Hrubash noted this was a great idea to cover the cost of all the grant submissions. Executive Director Hrubash reported the Underwriting Manager was going to offer a Technology Errors & Omissions Liability policy as part of the ancillary coverages for those members that have a shared services exposure. Executive Director Hrubash advised the Underwriting Manager was presenting the Pre-Renewal Webinar tomorrow morning and encouraged everybody to try to attend. Executive Director Hrubash said the NJCE was scheduled to meet again on Thursday, October 24, 2024 at 9:30 a.m.

CCIC FINANCIAL FAST TRACK: Executive Director reported the May Financial Fast Track was included in the agenda. Executive Director advised as of May 31, 2024, there was a surplus of \$28,878,673. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$2,482,201 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$43,624,704.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the Financial Fast Track was included in the agenda. As of July 31, 2024, the Fund had a surplus of \$8,912,010. 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 \$37,146,127.

2025 RENEWAL: Executive Director reported the 2025 renewal process began early August with a deadline to complete by September 13th. Executive Director referred to a copy of a memorandum issued by the NJCE Underwriting Manager included in the agenda which provided a brief 2025 renewal overview. Executive Director advised the NJCE Underwriting Manager was scheduled to hold a webinar on the 2025 pre-renewal and the marketplace tomorrow. Executive Director asked Mr. Tavares to comment on the webinar. Mr. Tavares said he would keep it nice and short since they were doing the full webinar tomorrow and the memorandum just highlights some of the challenges out there in the marketplace that we are up against by line and coverage placed through the fund. Mr. Tavares reported the webinar is tomorrow at 11 so if you were available to join the webinar to get the full details.

Executive Director said he had one other item and spoke about the renewal property appraisals. Executive Director reported we were almost there and waiting for Assetworks to deliver the final results. Executive Director advised he spoke with Mr. Friedman, and we anticipate receiving the appraisals next week and we would distribute as soon as possible.

CLAIMS RESOLUTION CORPORATION, INC., (CRC): Executive Director said as everyone recalls, effective September 1, 2024 Camden County Insurance Commission entered into an agreement with Claims Resolution Corporation, Inc. to take over AmeriHealth’s TPA services. Executive Director advised a copy of the announcement and the Service Team for CCIC was included in the agenda. Executive Director said the service team has some familiar faces and so far, the transition has gone smoothly. Executive Director advised the big step next week was the data transfer of all of the claim information. Executive Director thanked everybody at CRC for their assistance.

2024 PROPERTY & CASUALTY ASSESSMENTS: Executive Director said the third assessment payment for 2024 was due on September 15, 2024. Executive Director reported the Fund Office e-mailed the Statement of Accounts on August 21, 2024. Executive Director advised checks could be made payable to the Camden County Insurance Commission and should be sent to David McPeak, Treasurer. In response to Executive Director’s inquiry, Mr. McPeak most entities have paid, there were a couple outstanding, and he would let PERMA know.

2024 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE: Executive Director reported the 109th annual conference was scheduled for November 19 through November 21 at the Atlantic City Convention Center in Atlantic City. Executive Director advised the MEL JIF holds its annual elected official’s seminar on November 20 and Ed Cooney will be doing a presentation on Cybersecurity. We encourage our commissioners to attend.

Executive Director concluded his report unless there were any questions and wished everybody a nice rest of summer.

Executive Director Report Made Part of Minutes.

TREASURER: Mr. McPeak referred to copies of Resolution 59-24 and Resolution 60-24, August and September Bills Lists which were included in the agenda. Mr. McPeak asked if anyone had any questions and requested a motion to approve the Bills List.

MOTION TO APPROVE RESOLUTIONS 59-24 AND 60-24 AUGUST AND SEPTEMBER BILLS LIST

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

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

CLAIMS SERVICE - AMERI-HEALTH: Ms. Ware reported the Medical Savings Report for the month of August was included in the agenda and advised they received 440 bills, and the billed amount was \$309,256. Ms. Ware advised the paid amount was \$111,061.00. with a gross savings of \$121,299. Ms. Ware said the net savings was \$185,695 and the network utilization was 98.2%. Ms. Ware concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR: Mr. Prince reported the July through September Risk Control Activities were included in the agenda. Mr. Prince advised on September 10 we provided training on the Entry Level Driving Training Program mandated by FMCSA. Mr. Prince said several Camden County Departments were in attendance for the training. Mr. Prince noted we partnered with the New Jersey Motor Vehicle Commission CDL Mobile Unit. Mr. Prince advised on September 18 he did a Loss Control visit at the

Homeward Bound Animal Shelter with Mr. Friedman. Mr. Prince advised all the training opportunities through November 26 have been placed on the njce.org website. Mr. Prince reported the Parks Department is undergoing some renovations, new playgrounds in a variety of sites and we have been periodically checking those for recommendation and also discussing during our Safety Committee meetings. Mr. Prince noted they were doing a phenomenal job and creating some great recreation opportunities and safer environments for our kids. 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 61-24, 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 61-24 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

<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>	<u>Claim #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
3191	\$ 39,914.20	PAR	1042	\$ 128,873.21	PAR
4087	\$ 72,571.86	SAR	1042	\$ 50,777.10	SAR
4087	\$ 29,394.00	PAR	944	\$ 389,353.11	PAR
4493	\$ 65,608.39	SAR	944	\$ 175,950.00	SAR
2473	\$ 34,765.46	SAR	2275	\$ 91,283.38	PAR
4582	\$ 130,792.00	PAR	2275	\$ 61,813.39	SAR
1292	\$ 56,332.96	PAR	4586	\$ 49,720.80	PAR
1488	\$ 104,052.80	PAR	4555	\$ 63,554.40	PAR
4299	\$ 44,357.28	PAR	4535	\$ 43,362.16	PAR
4292	\$ 42,612.00	PAR	5093	\$ 13,081.50	PAR
4293	\$ 48,534.40	PAR	5131	\$ 12,019.00	PAR
2072	\$ 176,095.94	PAR	5088	\$ 8,801.28	PAR
5014	\$ 10,164.00	PAR	5147	\$ 14,093.50	PAR
4297	\$ 13,752.17	PAR	4841	\$ 27,776.21	PAR

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

Commissioner Willialms said the next meeting was scheduled for October 24, 2024 at 10:30 a.m.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:46 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary