

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 23, 2025
ZOOM VIRTUAL MEETING
10:30 A.M.**

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	CRC Linda Tinsley-Page Denise Dorsey Monica Miller Mary Olivera Gladys Driggins Tracy Ware
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Qual Lynx
Michelle Naraine

PERMA
Jennifer Concicella
Shai McLeod
Kerin Drumheiser

NJCE Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura Paffenroth, Esq.
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Treasurer

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
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ALSO, PRESENT:

Elaine Flacco, Camden County College
Harry Earle, J.A. Montgomery
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN AND CLOSED MINUTES OF DECEMBER 12, 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 DECEMBER 12, 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 January 15 and the next meeting was scheduled for February 19. Mr. Prince advised at the last meeting a variety of safety topics were discussed including the mandatory OSHA logs that should be posted. Mr. Prince said they also discussed how to protect employees that may be subjected or exposed to norovirus, proper precautions, hand washing, sanitation, etc. Mr. Prince stated the Health Department also provided some information regarding locations to still obtain flu shots and Covid vaccinations. Mr. Prince advised we also discussed a variety of training topics and opportunities and access to the NJCE website. Mr. Prince concluded his report unless there were any questions.

CLAIMS COMMITTEE: Ms. Conicella reported the Claim Committee met at the beginning of the month and discussed claims which we would be discussing in closed session. Ms. Conicella said she would like to introduce Kerin Drumheiser. Ms. Conicella reported Ms. Drumheiser joins PERMA as a Senior Associate Claim Consultant and would be working on the NJCE account. Ms. Conicella said you may recognize Ms. Drumheiser as she previously worked for the NJCE TPA.

EXECUTIVE DIRECTOR: Executive Director thanked Commissioner Williams and hoped everybody was doing well. Executive Director said the primary focus today was the adoption of the 2025 budget.

2025 PROPERTY & CASUALTY BUDGET: Executive Director reported at the December meeting, the 2025 Property & Casualty Budget was introduced and advertised. Executive Director said the Public Hearing for the budget would be today and there was some really good news with the NJCE renewal. Executive Director explained the budget was reduced by over \$209,000 because of the marketing efforts by the underwriting team. Executive Director noted this helped all our member entities.

Executive Director requested a motion to open the Public Hearing on the 2025 Budget.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2025 BUDGET

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

DISCUSSION ON BUDGET & ASSESSMENTS MOTION

Executive Director referred to a copy of the budget in the amount of \$21,991,771 which was included in the agenda. Executive Director reviewed the Loss Funds and said those figures are provided by the actuary. Executive Director explained the actuary provided 3 ranges, low, mid, and high and we usually try to stay with the mid numbers. Executive Director noted there was a high increase on the property side that was attributed to the Camden County Police due to the motor vehicle accidents.

Executive Director said over the last few years we offset the budget with a surplus of loss funds, however, this year we did not. Executive Director noted last year that figure was \$700,000. Executive Director reviewed the NJCE premiums and noted the decrease in the liability and auto lines.

Executive Director continued to review the budget and advised the expenses included contractual increase of 2%. Executive Director said the ancillary coverage decreased 2.26%. Executive Director asked if there were any questions or concerns. In response to Commissioner Williams inquiry about re-advertising, Executive Director advised it was not necessary as the change was below 10%. Executive Director asked for a motion to close the public hearing.

MOTION TO CLOSE THE PUBLIC HEARING

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

Executive Director requested a motion to approve Resolution 1-25 which was included in the agenda and certify the 2025 assessments.

MOTION TO APPROVE RESOLUTION 1-25 ADOPTING THE FUND’S 2025 BUDGET AS PRESENTED & CERTIFY THE 2025 ASSESSMENTS

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

EXTRAORDINARY UNSPECIFIABLE SERVICES (EUS) STATEMENTS: Executive Director referred to the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2025 for the Camden County Police Department which was included in the agenda. Executive Director requested a motion to approve Resolution 2-25 awarding the Purchase of Excess Insurances for the Department. Executive Director noted the resolution was reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 2-25 AWARDING THE PURCHASE OF EXCESS INSURANCE FOR TH CAMDEN COUNTY POLICE DEPARTMENT

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

MEETING DATES FOR 2025: Executive Director referred to copy of Resolution 3-25, Fixing Public Meeting dates for Year 2025. Executive Director advised there would be no meetings in August and November. Executive Director said he did not believe there were any conflict with holidays or anything.

Ms. Paffenroth said she wanted to point out that December 11 was the same date as the Board of Commissioner Meeting but thought it would not create a conflict. Commissioner Williams agreed it should be ok. Executive Director said we could always change the date if necessary.

MOTION TO ADOPT RESOLUTION 3-25 FIXING PUBLIC MEETING DATES FOR 2025

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to copies of the certificate of issuance reports from the NJCE listing the certificates issued for the month of December. Executive Director advised there were 5 certificates of insurance issued during the month of December. Executive Director 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

CCIC FINANCIAL FAST TRACK: Executive Director reported the October 31, 2024 Financial Fast Track was included in the agenda. Executive Director advised as of October 31, 2024, there was a surplus of \$29,861,215. Executive Director referred to line 10 of the report, “Investment in Joint Venture” and indicated \$2,519,191 was the CCIC’s share of the equity in the NJCE. Executive Director noted the total cash amount was \$49,127,472.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the Financial Fast Track was included in the agenda. As of November 30, 2024, the Fund had a surplus of \$9,491,565. 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 \$34,165,619.

Executive Director concluded his report unless anyone had any questions.

Executive Director Report Made Part of Minutes.

TREASURER: Commissioner Williams reported the December Supplemental Bills List and January Bills Lists were included in the agenda. in the agenda. Commissioner Williams asked if anyone had any questions and requested motions to approve Resolutions 4-25 and 5-25.

MOTION TO APPROVE RESOLUTION 4-25, DECEMBER SUPPLEMENTAL LIST AND RESOLUTION 5-25 LIST JANUARY BILLS LIST

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

Commissioner Williams noted the Treasurer Reports were included in the agenda. In response to Commissioner Williams inquiry, Mr. McPeak said he did not have anything, unless there were any questions.

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

CLAIMS SERVICE - CRC: Ms. Ware reported the Medical Savings Report for the year was included in the agenda and advised they received 3695 bills, and the billed amount was \$3,050,375.53. Ms. Ware advised the paid amount was \$1,216,203.80 with a gross savings of \$1,834,171.73. Ms. Ware said the net savings was \$1,684,171.53 and the network utilization was 97%. Ms. Ware noted the percentage of savings reflects 55%, however it is actually 60% and advised she would make that correction and send the amended report to Ms. Dodd. Ms. Ware said overall, it was a great year. Ms. Ware concluded her report unless anyone had any questions. Executive Director pointed out that last year the paid amount was \$1.9 million and this year we are at \$1.2 million which is a nice difference.

NJCE SAFETY DIRECTOR: Mr. Prince reported the December through January Risk Control Activities were included in the agenda. Mr. Prince advised all of the training opportunities through March 31 was also included in the agenda. Mr. Prince reported he distributed the Safety Grant Memo to Mr. Friedman who also distributed to the Safety Committee as well as department heads throughout the County. Mr. Prince explained the grant changed a little this year and said last year there was \$60,000 to split between the members of the NJCE, however this year we have \$90,000. Mr. Prince advised Safety National would provide \$75,000 and Munich Re would provide \$15,000. Mr. Prince said the underwriting team did a great job negotiating the increase. 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 6-25, 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 6-25 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: 3 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>
3836	\$ 71,837.96	PAR
3836	\$ 36,176.70	SAR
4074	\$ 49,034.15	PAR
4074	\$ 36,176.70	SAR
3230	\$ 90,661.40	PAR
1435	\$ 135,481.52	PAR
9140	\$ 17,754.41	PAR
4633	\$ 108,187.00	PAR
4555	\$ 146,590.45	PAR
8410	\$ 75,169.56	PAR
2765	\$ 537,558.99	PAR
5827	\$ 57,000.00	PAR

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

Commissioner Williams said the next meeting was scheduled for February 27, 2025 at 10:30 a.m.

MOTION TO ADJOURN

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

MEETING ADJOURNED: 11:24 A.M.

Minutes prepared by: Cathy Dodd, Assisting Secretary