

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – July 25, 2013
Camden County College Regional Emergency Training Center
Conference Room
Blackwood, NJ 08102
2:00 PM**

Meeting was called to order by Ross Angilella, Chairman. 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 (<i>via teleconference</i>)

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	Comp Services, Inc. Huguette Atherton Terry Corchado Denise Hall
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	Conner Strong & Buckelew Michelle Leighton
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura J. Paffenroth, Esq.
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Treasurer

Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Bonnie Rick
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ALSO PRESENT:

Lou DiAngelo, Camden County
Dave Luthman, Pollution Control Finance Authority of Camden County (*via teleconference*)
Sunil Marwaha, Camden County Health Services Center
Pat Meehan, Camden County College
Larry Rosoff, Camden County Municipal Authority (*via teleconference*)
Brad Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF JUNE 27, 2013

MOTION TO APPROVE OPEN MINUTES OF JUNE 27, 2013

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

MOTION TO APPROVE CLOSED MINUTES OF JUNE 27, 2013

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee met on July 17th and a discussed a variety of topics. Mr. Prince noted a hoist, cranes and rigging Class was scheduled for September 6th.

CLAIMS COMMITTEE: Ms. Leighton reported the Claims Committee met on July 2, 2013 to review and discuss the PARS that would be presented during closed session. Ms. Leighton also advised the New Jersey Counties Excess Joint Insurance Fund hosted a Kick Off Meeting with BRIT, the new liability carrier on July 24th. Ms. Paffenroth was in attendance at that meeting along with the Commission’s Executive Director’s, Safety Director’s, TPA’s and representatives of BRIT. Ms. Leighton noted an overview of the Program’s Structure was reviewed along with the CEL claim reporting requirements. Executive Director pointed out that BRIT provides an on line loss control platform of services/training to their clients and recommended a review of whether the BRIT TEAM platform can be coordinated with J. A. Montgomery’s safety efforts. Executive Director noted Conner Strong & Buckelew planned to meet with BRIT again to learn more about their TEAM platform. Executive Director also advised BRIT will contribute up to \$10,000 if the CEL matches that amount for special or unique safety projects.

EXECUTIVE DIRECTOR REPORT:

Executive Director advised he had five action items for his report today.

2012 DRAFT AUDIT REPORT AS OF DECEMBER 31, 2012: Executive Director reported Mr. Jim Miles of Bowman & Company LLP reviewed a draft copy of the 2012 Audit Report as of December 31, 2012 at the June meeting. Executive Director noted the final version of the 2012 Audit was distributed at the meeting and there were no material changes. Executive Director requested a motion to approve Resolution 33-13, Certification of Annual Audit Report for the period ending December 31, 2012 which was included in the agenda.

MOTION TO APPROVE RESOLUTION 33-13 CERTIFICATION OF ANNUAL AUDIT REPORT FOR THE PERIOD ENDING DECEMBER 31, 2012

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

CORRECTIVE ACTION PLAN FOR THE 2012 AUDIT: Executive Director referred to the Corrective Action Plan for the 2012 Audit which was included in the agenda. Executive Director advised although there were no current findings the Corrective Action Plan and the Resolution accepting the plan was required by State Law. Executive Director requested a motion approving Resolution 34-13 and the Corrective Action Plan.

MOTION TO APPROVE RESOLUTION 34-13 AUTHORIZING THE ACCEPTANCE OF CORRECTIVE ACTION PLAN FOR THE 2012 CAMDEN COUNTY INSURANCE COMMISSION AUDIT

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

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director advised the CELJIF met on June 27, 2013 and a summary report of their meeting was included in the agenda. Executive Director reported the CEL Executive Director presented three options regarding the Commissions' additional assessments due to the replacement of the Meadowbrook program as of July 1, 2013. After discussing the options, the Board unanimously voted for option A which applied the additional assessments proportionally based on the previous excess premiums. Executive Director also noted the Fund Auditor presented a draft copy of the 2012 Audit and advised there were no findings.

BUDGET AMENDMENT: Executive Director referred to the amended budget which was included in the agenda. Executive Director explained the budget was amended due to the replacement of the Meadowbrook Program as of July 1, 2013. Executive Director pointed out the budget was increased by \$5,021 or .11%. The new budget amount was \$14,261,835. Executive Director also referred to the breakdown of the additional assessment by member entity which was included in the agenda. Executive Director indicated that if the additional assessment was collected it would not be due until January 15, 2014. Executive Director advised the additional allocation was based on a combination of the existing assessment allocations of the liability premiums paid to Meadowbrook and the allocation of the excess property premium savings at renewal which was left in the budget to help offset any increases for the change of coverage due to the termination of the Meadowbrook Program.

MOTION TO AMEND THE 2013 BUDGET BY \$5,021 FOR A TOTAL OF \$14,621,835 AND CERTIFY THE ADDITIONAL ASSESSMENTS FOR EACH MEMBER ENTITY TO BE DUE ON JANUARY 15, 2014

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

AMENDMENT TO THE 2013 PLAN OF RISK MANAGEMENT: Executive Director reported the Risk Management Plan was amended to reflect the changes in the CEL excess casualty program effective 7/1/13. Executive Director advised the revised Risk Management Plan was included in the Appendix II section of the agenda and the changes were highlighted in yellow. Executive Director asked if anyone had any questions and if not requested a motion to approve Resolution 35-13, the revised Risk Management Plan.

MOTION TO APPROVE RESOLUTION 35-13 REVISION TO THE 2013 PLAN OF RISK MANAGEMENT TO REFLECT CHANGES IN THE CEL EXCESS CASUALTY PROGRAM EFFECTIVE 7/1/13

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 6/19/13 to 7/21/13. There was 1 certificate issued during this period.

MOTION TO APPROVE EXECUTIVE DIRECTORS CERTIFICATE OF INSURANCE REPORT

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

CERTIFICATE OF INSURANCE NEW WORDING: Executive Director advised the excess general liability and auto liability coverage insured through the Meadowbrook Program was replaced as of 7/1/13. Executive Director explained the new carrier required different language for any certificates issued with additional insured wording. Executive Director referred to the new language that would be used for certificate holders requesting additional insured wording which was included in the agenda. Executive Director advised the wording was based on language written in the carrier's policy. The intent was to make sure the extension of "additional insured" status to a third party is tied back to a written agreement between the member and the third party.

CCIC FINANCIAL FAST TRACK: Executive Director advised the May monthly Financial Fast Track was included in the agenda. The Commission had a surplus of \$2,725,898 as of May 31, 2013. Executive Director noted an additional surplus of \$255,903 was gained between the month ending April and May 2013. Executive Director also referred to line 7 of the January

report, "Investment in Joint Venture" and indicated \$1,418,510 of the surplus was the CCIC's share of the CEL JIF equity.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the Financial Fast Track for the NJ CEL. As of May 31, 2013 the CEL had a surplus of \$3,018,700.

AUGUST COMMISSION MEETING: Executive Director reminded the Commission there would not be a meeting in August. Executive Director advised Resolution 14-13 was previously passed authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. Executive Director indicated the next meeting was scheduled for September 26, 2013 and any payments made would be ratified at that meeting.

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: Chairman Angilella presented the July Bill List which was included in the agenda. Ms. Dodd advised the bill list was sent to Mr. McPeak last week for his review. Executive Director advised the monthly Treasurer's report was also included in the agenda.

MOTION TO APPROVE RESOLUTION 36-13 JULY BILL LIST IN THE AMOUNT OF \$48,205.25

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

ATTORNEY: Commission Attorney advised she did not have anything to report.

CLAIM SERVICE: Ms. Hall referred to the Medical Savings Report which was included in the agenda. Ms. Hall noted this report included medical savings information beginning at the inception of the Commission, March 2010 through June of 2013 by year. Ms. Hall reported the Medical Savings Report for June of 2013 was also included in the agenda and was listed by member entity. Ms. Hall advised the total amount of savings for all of the entities was \$71,649.45, a 62.31% savings.

SAFETY DIRECTOR: Mr. Prince reviewed the June - August 2013 Risk Control Activity Report which was included in the agenda along with the Training Calendar. Mr. Prince also noted last month he was requested to follow up regarding a safety issue at the DPW that was uncovered in a recent claim. Mr. Prince advised he did have an opportunity to speak with the claimant, however, he still did not remember anything about the incident.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Chairman Angilella
Second: Commissioner Wright
Vote: 3 Ayes, 0 Nayes

Seeing no members of the public wishing to speak Chairman Angilella asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE MEETING TO PUBLIC

Moved: Chairman Angilella
Second: Commissioner Wright
Vote: 3 Ayes, 0 Nayes

CLOSED SESSION: Chairman Angilella read Resolution 37-13, 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 37-13 FOR CLOSED SESSION

Moved: Chairman Angilella
Second: Commissioner Wright
Vote: 3 Ayes, 0 Nayes

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella Present
Steve Williams Present
Anna Marie Wright Present

MOTION TO RETURN TO OPEN SESSION

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

Chairman Angilella advised there was no payment authorization for Tonya Hoelke. Chairman Angilella made a motion to approve payment authority requests for Arneal Quinn, \$34,890.00, CJ Booker, \$19,938.00, Gwendolyn Mitchell, \$28,130.40, Louis Palazzo, \$26,457.00 and Lisa Scott, \$17,500.00

MOTION TO APPROVE PAYMENT AUTHORIZATION FOR ARNEAL QUINN, \$34,890.00, CJ BOOKER, \$19,938.00, GWENDOLYN MITCHELL, \$28,130.40, LOUIS PALAZZO, \$26,457.00 AND LISA SCOTT, \$17,500.00

Motion Chairman Angilella
Second: Commissioner Williams
Vote: 3 Ayes, 0 Nayes

Chairman Angilella advised the next meeting was scheduled for Thursday, September 26, 2013 at 2:00 PM

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:35 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary