

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – March 27, 2014
Camden County College Regional Emergency Training Center
Conference Room
Blackwood, NJ 08102
2:00 PM**

Meeting was called to order by Steve Williams, Vice Chairman. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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| Executive Director | PERMA Risk Management Services Joseph Hrubash |
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| Claims Service | Comp Services, Inc. Huguette Atherton Paulette Kelly Steve Andrick |
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Conner Strong & Buckelew

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| CEL Underwriting Manager | Conner Strong & Buckelew |
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| Attorney | Laura J. Paffenroth, Esq. |
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Treasurer

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| 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 |
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ALSO PRESENT:

Lou DiAngelo, Camden County
Howard Goldberg, Camden County Counsel
Edward Hill, Camden County Board of Social Services
Dave McCollum, Camden County Improvement Authority, *(via teleconference)*
Karl McConnell, Camden County College *(via teleconference)*
Larry Rosoff, Camden County Municipal Utility Authority, *(via teleconference)*
James Kickham, PERMA Risk Management Services
Brad Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF FEBRUARY 27, 2014

MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 27, 2014

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

MOTION TO APPROVE CLOSED MINUTES OF FEBRUARY 27, 2014

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on March 19th and discussed a variety of topics including the OSHA 300 Logs which should be posted. Mr. Prince advised they also discussed the DPW accidents and made some recommendations for corrective actions as a result of the snow plowing incidents. Mr. Prince also advised the committee discussed a NJ State Statute which required all motor vehicle accidents must be reported to the local law enforcement agency when an accident occurred with property damage of \$500 or more or when personal injury was sustained.

CLAIMS COMMITTEE: Ms. Dodd advised Ms. Leighton was not at the meeting but the Claims Committee did meet on March 4th to discuss and review the PARS that would be presented during closed session.

EXECUTIVE DIRECTOR REPORT:

Executive Director advised his report was included in the agenda and he had four action items.

PROCEDURE FOR MEMBER ENTITY DEDUCTIBLES AND LITIGATION DEFENSE COSTS: Executive Director referred to Resolution 20–14 which was prepared by the Commission Attorney and was included in the agenda. Executive Director explained at the last Commission meeting it was agreed a procedure should be established to assist the member entities to advance

expenses within the member entity deductible associated with certain ancillary coverage claims. Executive Director advised those coverage lines were commercially insured and there was no self-funding at the Commission or CEL levels. Executive Director reported the resolution outlined the process and the timeline for reimbursement to the Commission. Commission Attorney advised the Commissioners did approve this procedure at the February meeting and this resolution memorialized that decision.

MOTION TO ADOPT RESOLUTION 20-14 ESTABLISHING PROCEDURE FOR MEMBER ENTITY DEDUCTIBLES AND LITIGATION DEFENSE COSTS

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

2014 AUDITOR RFP: Executive Director advised the Commission Attorney issued a Request for Proposals for the position of Auditor for the 2014 year. Executive Director reported the responses were due on March 19th and two responses were received. Executive Director advised a response was received from the current auditor, Bowman & Company, LLP and Holman Frenia Allison, P.C. Executive Director reported the responses were reviewed by the Commission Attorney and Commission Treasurer. Executive Director advised it was their recommendation that the appointment be awarded to Bowman & Company, LLP. Commission Attorney advised she was prepared to answer any specific questions regarding the proposals. Commission Attorney noted both firms had solid experience auditing JIF's and governmental entities. Commission Attorney explained she requested both firms to provide an "amount not to exceed" for the services required by the Commission. Commission Attorney advised Bowman's office provided an amount of \$9,800 while HFA's fee was \$12,500. Commission Attorney advised based on the fee proposal, the not to exceed amount, and the fact that Bowman is familiar with the entity, Mr. McPeak and she felt the Commission should stay with the current vendor, Bowman & Company, LLP. Commission Attorney indicated she prepared Resolution 23-14 appointing Bowman & Company, LLP for consideration of the Commissioners. Executive Director asked if there were any other questions and requested a motion to approve Resolution 23-14 which was distributed at the meeting.

MOTION TO ADOPT RESOLUTION 23-14 AUTHORIZING AWARD OF CONTRACT PURSUANT TO A PUBLICLY ADVERTISED REQUEST FOR PROPOSALS BY AND BETWEEN THE COMMISSION AND BOWMAN & COMPANY LLP

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period 2/26/14 to 3/21/14. There were 9 certificates issued during this period.

MOTION TO APPROVE EXECUTIVE DIRECTORS CERTIFICATE OF INSURANCE REPORT

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

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL held its Re-Organization Meeting on February 27th and also introduced an amended budget to include the County of Hudson and Mercer County Insurance Fund Commission effective January 1st. Executive Director advised the CEL held the Public Hearing for the amended budget prior to Camden’s meeting and approved an amended budget in the amount of \$17,902,582. Executive Director advised along with the two new Counties, the budget was amended due to the addition of the Cumberland County MUA and a reallocation of excess premiums.

CCIC FINANCIAL FAST TRACK: Executive Director advised the January 2014 monthly Financial Fast Track was included in the agenda. The Commission had a surplus of \$6,887,725 as of January 31, 2014. Executive Director also referred to line 7 of the January report, “Investment in Joint Venture” and indicated \$1,741,508 of the surplus was the CCIC’s share of the CEL JIF equity. Executive Director advised there was an additional amount of surplus for January in the amount of \$244,779.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the Financial Fast Track for the NJ CEL for the month of January 2014. As of January 31, 2014 the CEL had a surplus of \$3,898,737.

ON LINE DRIVING TRAINING COURSES: Executive Director referred to a copy of a letter from Mr. McHale, Safety Director, which was included in the agenda. Executive Director indicated Mr. DiAngelo was requesting 100 usages of the online National Safety Counsel Driver Course offered through SafeServe.com. Executive Director advised the cost for 100 usages would be \$3,000. Executive Director reported the Commission approved this expense in 2013 and requested a motion to approve the expense again for 2014. In response to Commissioner William’s inquiry, Mr. DiAngelo advised the 300 usages approved in 2013 were already used.

MOTION TO APPROVE THE ONLINE DEFENSIVE DRIVER TRAINING COURSE FOR 100 USAGES FOR A COST OF \$3,000

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

2014 SEARCH AND SEIZURE IN-SERVICE: Executive Director referred to information on a 2014 Search and Seizure In-Service Training Program which was included in the agenda. Executive Director advised the program was presented by Guy Ryan, Esq. at the Richard Stockton College on June 11th and the cost of the training program was \$119 per person. Executive Director noted the program was designed for a law enforcement officer to review the recent law changes in NJ. Executive Director reported Mr. Prince did some additional research and may have an alternative resource which would cost the members less money. Mr. Prince advised he would provide more information at the next meeting regarding an alternative class with dates, locations and costs. Mr. Prince noted the classes would be scheduled so all the shifts

could attend. Mr. Prince indicated the classes would be available for the Sheriff's and Prosecutor's Departments along with the Metro Police. Executive Director requested Mr. Prince to provide a formal proposal at the next meeting for the Commissioners review. In response to Mr. DiAngelo's comment regarding the College, Commission Attorney thought the law enforcement class should be scheduled first and then another class for the security officers at the College.

2014 PROPERTY & CASUALTY ASSESSMENTS – Executive Director reported in accordance with the Commission's By Law's, the property & casualty assessment bills were mailed to the member entities via certified mail and e-mail. The payments were due on March 15, 2014. Executive Director indicated the Treasurer advised he received payments from all of the member entities except the Camden County Improvement Authority. Mr. McCollum advised there check was in the mail.

EPL RISK MANAGER TOOLS LUNCH & LEARN: Executive Director advised earlier in the day, Conner Strong & Buckelew hosted a Lunch and Learn Session presented by the EPL carrier. Commissioner Williams along with Commission Attorney indicated the session was very informative and well done.

Executive Director advised that concluded his report unless anyone had any questions.

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: Commissioner Williams presented the March Bill List which was included in the agenda. Commission Attorney advised Mr. McPeak did review the bill list prior to the meeting and recommended its approval. Commissioner Williams advised the monthly Treasurer's report was also included in the agenda.

MOTION TO APPROVE RESOLUTION 21-14 MARCH BILL LIST IN THE AMOUNT OF \$45,953.43

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

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

CLAIM SERVICE: Ms. Atherton advised a Medical Savings Report were included in the agenda. Ms. Atherton reported the medical savings for the month of January was 37.91% for a net savings of \$46,633.87. Ms. Atherton advised there was a savings of 46.27% for a net savings of \$42,224.86 for the month of February. Ms. Atherton asked if there were any questions.

SAFETY DIRECTOR: Mr. Prince reviewed the February – April 2014 Risk Control Activity Report which was included in the agenda. Mr. Prince also advised he attended a meeting with Mr. DiAngelo, Ms. Fario, Ms. Downs, and Mr. Wright on February 26th to discuss safety initiatives with the Department of Police Services. Mr. Prince advised a copy of the Loss Control Report of

that meeting was included in the agenda. Mr. Prince noted he also scheduled a Loss Control visit for April 4th to assess the building and facilities. Mr. Prince advised at that meeting he would also discuss safety initiatives, safety resources, and ways to reduce motor vehicles accidents with the police cars. Mr. Prince indicated he would prepare a report of the visit for the next meeting.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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| Moved: | Commissioner Williams |
| Second: | Commissioner Wright |
| Vote: | 2 Ayes, 0 Nays |

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

MOTION TO CLOSE MEETING TO PUBLIC

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| Moved: | Commissioner Wright |
| Second: | Commissioner Williams |
| Vote: | 2 Ayes, 0 Nays |

CLOSED SESSION: Commissioner Williams read Resolution 22-14, 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 22-14 FOR CLOSED SESSION

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| Moved: | Commissioner Wright |
| Second: | Commissioner Williams |
| Vote: | 2 Ayes, 0 Nays |

ROLL CALL OF COMMISSIONERS:

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

MOTION TO RETURN TO OPEN SESSION

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

Commissioner Williams advised he would make a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS/SARS:

| CLAIM # | AMOUNT |
|---------|--|
| 0847 | \$22,100 |
| 1059 | \$42,788 |
| 1071 | 15,514.10 |
| 2844 | \$25,898.04 for a total of \$72,898.04 |
| 0528 | \$21,000 and settlement of \$10,000 Section 20 |
| 0103 | \$37,765.28 and settlement of \$55,265.28 |
| 1815 | settlement authority for defense counsel not to exceed \$158,000 |
| 0009 | \$41,030 |
| 0083 | \$42,191 |

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

Commissioner Williams advised the next meeting was scheduled for Thursday, April 24, 2014 at 2:00 PM

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 3:02PM

Minutes prepared by: Cathy Dodd, Assisting Secretary