

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – January 23, 2015  
Camden County College Regional Emergency Training Center  
Conference Room  
Blackwood, NJ 08102  
2:00 PM**

Meeting was called to order by Ross G. 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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford C. Stokes</b>
Claims Service	AmeriHealth Casualty Services <b>Denise Hall</b> <b>Rob Schiller</b> <b>Steve Andrick</b> <b>Huguette Atherton</b> ( <i>via teleconference</i> ) <b>Paulette Kelly</b> ( <i>via teleconference</i> )
	Conner Strong & Buckelew <b>Michelle Leighton</b>
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	<b>Laura J. Paffenroth, Esq.</b>
Treasurer	<b>Dave McPeak</b> ( <i>via teleconference</i> )
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Jenna Quattrone</b>

**ALSO PRESENT:**

Lou DiAngelo, Camden County  
Howard Goldberg, Camden County  
Ed Hill, Camden County Board of Social Services  
Rachel Chwastek, PERMA Risk Management Services  
Joseph Hrubash, PERMA Risk Management Services (via teleconference)  
Cathy Dodd, PERMA Risk Management Services (via teleconference)

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF DECEMBER 11, 2014**

**MOTION TO APPROVE OPEN MINUTES OF DECEMBER 11, 2014**

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 1/21/15 and discussed a variety of issues, including the most commonly cited PEOSH standards. The Safety Committee want to use the most commonly cited standards as a guide to self-assess the departments. Several safety director reports were discussed including motor vehicle checks on current motor vehicle operators, trying to combat some of the slip and falls and bring those numbers down, especially due to the inclement weather, and the new OSHA injury requirements that became effective January 1<sup>st</sup>. The Safety Committee will meet again on February 4<sup>th</sup>. Mr. Prince asked if there were any questions and concluded his report.

**CLAIMS COMMITTEE:** Ms. Leighton reported that the claims committee met on 1/6/2015 and discussed and reviewed the PARS that would be presented during closed session. Ms. Leighton asked if there were any questions and concluded her report.

**EXECUTIVE DIRECTOR REPORT:**

**2015 PROPERTY & CASUALTY BUDGET ADOPTION:** – At the December 11th meeting the 2015 Property & Casualty Budget was introduced. In accordance with regulations, the budget has been advertised in the Commission’s official newspaper. The budget has not changed since it was introduced. The Public Hearing for the budget was held at the meeting. A copy of the budget in the amount of \$16,715,403 was included in the agenda. The assessments are due on 2/20/15 40%, 5/15/15 (30%) and 10/15/15 (30%).

**MOTION TO OPEN THE PUBLIC HEARING OF THE 2015 BUDGET**

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

**MOTION TO CLOSE THE PUBLIC HEARING OF THE 2015 BUDGET**

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

**MOTION TO ADOPT THE 2015 CAMDEN COUNTY INSURANCE COMMISSION BUDGET**

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

**MOTION TO CERTIFY ANNUAL ASSESSMENTS BASED UPON THE ADOPTED 2015 BUDGET FOR MEMBER ENTITIES**

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

**OPTIONAL NETWORK PRIVACY & SECURITY INDICATION (CYBER COVERAGE):**

– The Pollution Control Financing Authority of Camden County has requested the CEL Underwriting Manager to bind cyber coverage. The annual premium is \$8500. Once the CEL Budget is amended to reflect this change, the CCIC budget will also be amended.

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** – Executive Director reported on the Certificate of Insurance Report for the period 12/4/14 to 1/12/15. There were 172 certificates issued during this period.

**MOTION TO APPROVE EXECUTIVE DIRECTORS CERTIFICATE OF INSURANCE REPORT**

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

**MEETING DATES FOR 2015:** – The Executive Director’s office included in the Agenda the 2015 Annual Meeting dates. Please note there will be no meetings in March, August and November. Included in the agenda was a copy of Resolution 1-15, Fixing Public Meeting Dates for Year 2015.

**MOTION TO ADOPT RESOLUTION 1-15, FIXING PUBLIC MEETING DATES FOR YEAR 2015**

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

**AMENDMENT TO THE PLAN OF RISK MANAGEMENT:** – At the December Commission meeting Resolution 65-14 was adopted to increase the third party’s administrator’s authority to settle worker compensation claims from \$13,000 to \$15,000. Included in the agenda on were copies of the applicable pages of the Risk Management Plan which also amends the authority to \$15,000.

Mr. Joseph Hrubash advised that this resolution amended the 2014 Plan of Risk Management and the 2015 Plan of Risk Management would be reviewed at the next meeting.

Ms. Laura Paffenroth advised the resolution must mirror the language in the plan of risk management and stated she would ensure the resolution was correct.

**MOTION TO APPROVE THE PLAN OF RISK MANAGEMENT,  
RESOLUTION 2-15, AS AMENDED BY COUNSEL**

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

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF)** – The CEL 2015 Reorganization meeting is scheduled for February 26, 2015 at 1:00 PM at the Camden County College Regional Emergency Training Center.

**CCIC FINANCIAL FAST TRACK** – Included in the agenda was a copy of the Financial Fast Track Report for the month of November. As of November 30, 2014 the report reflects the Commission has a surplus of \$10,797,801. Please note on line 8 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s share of the equity in the CEL. CCIC’s current equity in the CEL is \$2,015,709.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK** – Included in the agenda was a copy of the Financial Fast Track Reports for the month of November. As of November 30, 2014 the report indicates the Fund has a surplus of \$5,382,690.

**TERRORISM RISK INSURANCE ACT** – Included in the agenda on page 31 is a copy of a Conner Strong & Buckelew announcement advising Congress has passed the extension for the Terrorism Risk Insurance Act. President Obama has signed into law legislation extending the federal terrorism insurance backstop through December 31, 2020.

**ACTUARY & AUDITOR CONTRACTS** – The Actuary and Auditor’s contract will expire on 2/28/15. The Executive Director’s office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

**RE-ORGANIZATION MEETING** – The next Commission meeting is scheduled for February 26, 2015 and will serve as the Re-Organization meeting of the Commission.

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

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**REPORT:** Mr. McPeak advised he did review the bill list prior to the meeting and advises the Commission approve.

**MOTION TO APPROVE RESOLUTION 3-15 JANUARY BILL LIST IN THE AMOUNT OF \$49,657.84.**

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

**ATTORNEY:** None.

**CLAIM SERVICE:** Ms. Hall introduced Rob Schiller, the director of TPA services, from her office. Ms. Hall advised a copy of the Medical Savings Report was included in the agenda. Ms. Hall reported the medical savings for the 2014 year was 45.14%. Ms. Hall noted the network utilization for the 2014 year was 95%. In addition, Ms. Hall distributed a handout regarding the breakdown of claims since the inception of the Commission. A short discussion ensued regarding the continuing improvement in the severity of the Commission's claims. Ms. Hall asked if there were any questions and then concluded her report.

**SAFETY DIRECTOR:** Mr. Prince reviewed the December - January 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the current focus for safety is the Winter Safety training regarding clearing snow and ice from building entrances.

Chairman Angilella suggested that Mr. Prince evaluate City Hall, particularly the lobby, as it becomes quite slippery due to foot traffic. Mr. Prince advised he would stop at City Hall on Monday and check out the situation.

Mr. Prince reported there are two more sessions of Command Staff Training, one in February and one in March. During the March Commission meeting Mr. Prince will make a final report regarding how many officers were trained and any feedback received from the Command Staff Officers.

Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:** None

**MOTION TO OPEN MEETING TO PUBLIC**

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

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**

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

**CLOSED SESSION:** Chairman Angilella read Resolution 4-15, 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 4-15 FOR CLOSED SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

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

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

**MOTION TO APPROVE THE FOLLOWING PARS/SARS:**

CLAIM #	AMOUNT
1056	\$207,609.86
1289	\$ 30,191.53
0219	\$ 57,250.00
0215	\$111,100.00
0234	\$ 23,786.00
8469	\$650,000.00

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

Chairman Angilella advised the next meeting was scheduled for Thursday, February 26, 2015 at 2:00 PM.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 2:56 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary