

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 22, 2015
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD 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	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Huguette Atherton (via teleconference) Jacqueline Lindsay (via teleconference)
	Conner Strong & Buckelew Danielle Batchelor
CEL Underwriting Manager	Conner Strong & Buckelew Thomas Nolan
Attorney	Laura J. Paffenroth, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Bonnie Ridolfino

ALSO PRESENT:

Lou DiAngelo, Camden County
Howard Goldberg, Camden County
Sharon Faber, Camden County Board of Social Services (*via teleconference*)
Marge Della Vecchia, Camden County Municipal Utility Authority (*via teleconference*)
Karl McConnell, Camden County College (*via teleconference*)
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Rachel Chwastek, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF SEPTEMBER 24, 2015

MOTION TO APPROVE OPEN & CLOSED MINUTES OF SEPTEMBER 24, 2015

Motion: Commissioner Wright
Second: Chairman Angilella
Vote: 2 Ayes, 0 Nays

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on October 21st and was scheduled to meet again on November 18th. Mr. Prince advised CDL operations and how to acquire a CDL license were discussed and flagger work zone training was requested. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Danielle Batchelor, filling in for Ms. Leighton, reported the Claims Committee met on October 6th, and reviewed the claims that would be presented during closed session. Ms. Batchelor advised the Best Practices Workshop, a robust program focusing on past successes, future initiatives, managing risks in jails, building a relationship with your third party advisor and cyber liability, was held on October 6th, and was a rousing success. Ms. Batchelor asked if there were any questions and then concluded her report.

EXECUTIVE DIRECTOR REPORT:

EMPLOYEE DISHONESTY COVERAGE – The Executive Director advised the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on November 1, 2015. This policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. The annual premium is as expiring, \$1,132.00. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,132.00

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: 2 Ayes, 0 Nays

CERTIFICATE OF INSURANCE ISSUANCE REPORT – Executive Director reported included in the agenda was the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 9/18/15 to 10/16/15. There were 5 certificate of insurances issued during this period.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion:	Chairman Angilella
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) – Executive Director advised the CEL met prior to the Commission Meeting. The Executive Director provided a verbal summary of the meeting. The CEL is scheduled to meet again on November 19, 2015 at 1:00 PM.

2016 PROPERTY & CASUALTY BUDGET INTRODUCTION – The CCIC budget will be introduced at the December 10th meeting. The 2016 budget adoption and public hearing will be held at the January 2016 meeting.

CCIC FINANCIAL FAST TRACK – Included in the agenda was a copy of the Financial Fast Track Report for the month of August. As of August 31, 2015 the report reflected the Commission had a surplus of \$10,722,549. “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 \$2,071,311.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director advised included in the agenda was a copy of the CEL Financial Fast Track Report for the month of August. As of August 31, 2015 the Fund has a surplus of \$5,603,885.

CLAIMS TRACKING REPORT – Executive Director reported included in the agenda was the Claims Activity Report as of September 30, 2015. The Claims Activity Report monitors open and closed claims each month. The Executive Director reviewed the report with the Commission.

NON-OWNED AIRCRAFT – Certain Counties have limited coverage amounts for non-owned/owned aircraft as well as aircraft operations. We would like to have a total exposure review for all Counties through an application process in order to offer coverage under the ancillary program. The CEL Underwriting Manager sent an application to the member entities to complete. We anticipate this can be completed for the 2016 budget.

OVERSEAS EXPOSURE – If any member entity has employees traveling overseas they should contact the Executive Director’s office to provide information on this exposure.

2016 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATES OF INSURANCE – The 2016 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The Executive Director’s office will review any certificates which need to be re-issued for the 2016 renewal.

REPORT OF CLAIMS TO CLAIMS MADE POLICIES PRIOR TO 12/31/15

EXPIRATION: - Included in the agenda was a copy of a letter from Ms. Leighton regarding reporting of claims made policies prior to 12/31/15 along with the applicable limit schematics. Ms. Batchelor reviewed the information with the Commission.

2015 MEETING SCHEDULE – As a reminder the Commission will not meet in November. The next meeting is scheduled for December 10, 2015 at 2:00 PM. The Commission previously passed Resolution 14-15 authorizing the Commission Treasurer to process contracted payments and expenses when the Commission did not meet. The payments will be ratified at the December meeting.

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

Executive Director's Report Made Part of Minutes.

TREASURER: Chairman Angilella reported the October Bill list was reviewed and was in order.

MOTION TO APPROVE RESOLUTION 49-15 OCTOBER BILL LIST IN THE AMOUNT OF \$53,564.02

Motion:	Commissioner Wright
Second:	Chairman Angilella
Vote:	2 Ayes, 0 Nays

The monthly Treasurer’s report was also included in the agenda.

ATTORNEY: Nothing to report.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of September which was included in the agenda. Ms. Hall advised the total billed for the month of September was \$355,178.43 and the total paid was \$175,197.57 with a savings of \$135,917.23 or 43.69%. Ms. Hall advised the net savings was \$108,733.78 and network utilization was 98.60%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

SAFETY DIRECTOR: Mr. Prince reviewed the September – November 2015 Risk Control Activity Report which was included in the agenda. Mr. Prince reported he received a request for blood borne pathogens training for law enforcement, which will be provided accommodating the schedules of the employees. 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:	2 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: 2 Ayes, 0 Nays

CLOSED SESSION: Chairman Angilella read Resolution 50-15, 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 50-15 FOR CLOSED SESSION

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: 2 Ayes, 0 Nays

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Wright
Second: Chairman Angilella
Vote: 2 Ayes, 0 Nays

Chairman Angilella made a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS/SARS

CLAIM #	AMOUNT
5428	\$ 23,625.70
2182	\$ 8,318.26
1383	\$168,032.00
1250	\$ 19,137.00
1262	\$ 64,450.00
6359	\$554,078.71
6243	\$ 80,000.00
4016	\$ 22,500.00
2436	\$ 9,242.60

Motion: Chairman Angilella
Second: Commissioner Wright
Vote: 2 Ayes, 0 Nays

Chairman Angilella advised the next meeting was scheduled for Thursday, December 10, 2015 at 2:00 PM.

MOTION TO ADJOURN:

Motion:	Chairman Angilella
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nays

MEETING ADJOURNED: 2:35 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary