

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – October 27, 2016  
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 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>Steve Andrick</b> <b>Jaclyn Lindsey</b> ( <i>via teleconference</i> ) <b>Paulette Kelly</b> ( <i>via teleconference</i> ) <b>Huguette Atherton</b>
	Conner Strong & Buckelew <b>Michelle Leighton</b>
CEL Underwriting Manager	Conner Strong & Buckelew <b>Ed Cooney</b>
Attorney	<b>Laura J. Paffenroth, Esq.</b>
Treasurer	<b>Dave McPeak</b>
Safety Director	J.A. Montgomery Risk Control <b>Dave McHale</b> ( <i>via teleconference</i> )
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Cindy Lisa</b> ( <i>via teleconference</i> )

**ALSO PRESENT:**

Robert Cornforth, Camden County Municipal Utility Authority  
Anne Walters Esq, Camden County  
Susan M. Leming, Esq. Brown & Connery, LLP (via teleconference)  
Tara L. Humma, Esq., Brown & Connery, LLP (via teleconference)  
Lou DiAngelo, Camden County  
Edward H. Hill, Esq., Camden County Board of Social Services  
Karl McConnell, Esq. Camden County College (via teleconference)  
Joseph P. 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 22, 2016**

Motion: Commissioner Wright  
Second: Chairman Angilella  
Vote: 2 Ayes, 0 Nays, 1 Abstention

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. McHale reported the Safety Committee last met on October 12<sup>th</sup>. Mr. McHale reported several topics were discussed including increased PEOSH activity, work zone safety for DPW operations and the Police Ad Hoc committee, attended by Camden Metro Officers. The safety committee is scheduled to meeting again on November 16<sup>th</sup>. Mr. McHale asked if there were any questions and then concluded his report.

**CLAIMS COMMITTEE:** Ms. Leighton advised the claims committee met on October 4<sup>th</sup> and there were PARS for review in closed session. Ms. Leighton asked if there were any questions and then concluded her report.

**EXECUTIVE DIRECTOR REPORT:**

**Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on November 1, 2016. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is as expiring, \$1,132. 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**

Motion: Chairman Angilella  
Second: Commissioner Williams  
Vote: Unanimous

**Certificate of Insurance Issuance Report** – Included in the agenda was the certificate of insurance issuance reports from the CEL listing those certificates issued for the period of 9/17/16 to 10/20/16. There were 10 certificate of insurances issued during this period.

**MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT**

Motion: Commissioner Williams  
Second: Commissioner Wright  
Vote: Unanimous

**Amendment to Motion** – At the September meeting a motion was made to approve a SAR for claim # 630-114-0001132 in the amount of \$20,250, however the correct amount of the SAR should have been \$22,750. Thereafter the correct SAR was presented to the Commission attorney, Ms. Paffenroth, to prepare the workers’ compensation Order. Ms. Paffenroth advised the Commissioners of the error and correct amount and requested ratification of the corrected amount at the October meeting.

**MOTION TO AMEND APPROVAL OF PARS/SARS AUTHORIZED 9-21-16 TO RATIFY AUTHORIZATION OF CHANGE IN AMOUNT OF SAR FOR CLAIM #630-114-0001132 TO \$22,750**

Motion: Chairman Angilella  
Second: Commissioner Wright  
Vote: Unanimous

**NJ Excess Counties Insurance Fund (CELJIF)** – The CELJIF met on September 22, 2016. The Board adopted a resolution approving the December 31, 2015 Audit. A summary report of the meeting was included in the agenda. The CELJIF Finance Committee met on October 17, 2016 to review the draft budget. The CELJIF met prior to the Commission meeting and the Executive Director provided a verbal report.

**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, 2016** the report indicates the Commission has a surplus of **\$12,920,669**.

Line 10 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 **\$2,146,368**. The cash amount is \$18,555,191.

**NJ CEL Property and Casualty Financial Fast Track** - Included in the agenda was a copy of the NJ CEL Financial Fast Track Report for the month of August. As of **August 31, 2016** the report indicates the Fund has a surplus of **\$6,578,709**.

**Claims Tracking Report** – Included in the agenda was the Claims Activity Report as of September 30, 2016. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.

**2017 Property & Casualty Budget Introduction** – The 2017 CCIC budget will be introduced at the December 8<sup>th</sup> meeting. The Public Hearing and Adoption will be held at the January 26<sup>th</sup> meeting.

**Reporting of Claims to Claims Made Policies Prior to 12/31/16 Expiration** – Included in the agenda was a copy of a letter from Ms. Leighton regarding reporting of claims to claims made policies prior to 12/31/16 along with the applicable limit schematics. Ms. Leighton reviewed the information with the Commission.

**New Jersey Counties Excess Joint Insurance Fund – Joint Insurance Claims Committees Best Practices Workshop** – As we previously discussed the Workshop will be held at the Conner Strong & Buckelew Marlton office on Wednesday, November 2<sup>nd</sup>. Registration starts at 8:30 AM. Included in the agenda was a copy of the agenda for the Workshop. Michelle Leighton discussed the details with the commission and suggested each member send an IT representative.

**2017 Auto ID Cards/WC Posting Notices/Renewal of Certificate of Insurance** – The 2017 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The CEL Underwriter Manager’s team will review any certificates which need to be re-issued for the 2017 renewal. Ed Cooney discussed the ongoing process with the commission and said there would be more details at the next meeting.

**2017 CEL Excess Insurance Renewal** – The CEL Underwriting Manager will provide an update on their renewal marketing efforts.

**2016 Meeting Schedule** – As a reminder the Commission will not meet in November. The next meeting is scheduled for December 8, 2016 at 2:00 PM.

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

Executive Director's Report Made Part of Minutes.

**TREASURER:** Mr. McPeak advised the October Supplemental Bill List had been reviewed.

**MOTION TO APPROVE RESOLUTION 52-16 OCTOBER BILL LIST IN THE AMOUNT OF \$75,544.23**

Motion:	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

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

**ATTORNEY:** Ms. Paffenroth discussed resolution 53-16, to ratify and amend the TPA agreement for services for the metro police.

**MOTION TO APPROVE RESOLUTION 53-16, RATIFYING AND AMENDING TPA AGREEMENT FOR METRO POLICE**

Motion:	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

**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 \$322,225.95 and the total paid was \$180,883.18 with a savings of \$137,915.98 or 43.28%. Ms.

Hall advised the net savings was \$110,332.78 and network utilization was 98.10%. Ms. Hall advised that concluded her report unless anyone had anyone had questions.

**SAFETY DIRECTOR:** Mr. McHale reviewed the September – November 2016 Risk Control Activity Report which was included in the agenda. Included in the agenda were two safety director’s bulletins; October is Fire Prevention Month and National Preparedness Month. Mr. McHale 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: Unanimous

Seeing no members of the public wishing to speak Commissioner 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: Unanimous

**CLOSED SESSION:** Chairman Angilella read Resolution 54-16, 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 54-16 FOR CLOSED SESSION**

Motion: Chairman Angilella  
Second: Commissioner Williams  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Chairman Angilella  
Second: Commissioner Williams  
Vote: Unanimous

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

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

<b>CLAIM #</b>	<b>AMOUNT</b>
1262	\$ 27,300.00
0243	\$ 18,878.40
9089	\$ 52,784.00
9174	\$ 56,074.05
0436	\$ 355,355.00
9651	\$ 15,000.00
1653	\$ 65,000.00
1658	\$ 40,000.00

Motion: Chairman Angilella  
Second: Commissioner Wright  
Vote: Unanimous

Chairman Angilella advised the next meeting was scheduled for Thursday, December 8, 2016 at 2:00 PM.

**MOTION TO ADJOURN:**

Motion: Chairman Angilella  
Second: Commissioner Williams  
Vote: Unanimous

**MEETING ADJOURNED: 2:50 PM**

Minutes prepared by: Rachel Chwastek, Assisting Secretary