

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 11, 2014
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 Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Huguette Atherton (<i>via teleconference</i>) Paulette Kelly (<i>via teleconference</i>)
	Conner Strong & Buckelew Michelle Leighton
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	Laura J. Paffenroth, Esq.
Treasurer	Dave McPeak (<i>via teleconference</i>)
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Bonnie Ridolfino (<i>via teleconference</i>) Jenna Quattrone (<i>via teleconference</i>)

ALSO PRESENT:

Lou DiAngelo, Camden County
Howard Goldberg, Camden County
Ed Hill, Camden County Board of Social Services
Larry Rosoff, Camden County Municipal Utility Authority, *(via teleconference)*
Karl McConnell, Camden County College *(via teleconference)*
Rachel Chwastek, PERMA Risk Management Services
James Kickham, PERMA Risk Management Services *(via teleconference)*
Joseph Hrubash, PERMA Risk Management Services *(via teleconference)*
Cathy Dodd, PERMA Risk Management Services *(via teleconference)*

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF OCTOBER 23, 2014

MOTION TO APPROVE OPEN MINUTES OF OCTOBER 23, 2014

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee met on 11/12/14 and will meet again on 12/17/2014. The 2015 Safety Committee schedule has been included in the agenda. Mr. Prince went on to thank the safety committee for their commitment and dedication during the year and noted there were many positive suggestions and overall a very productive year for the committee. He hopes this trend continues into 2015. Mr. Prince asked if there were any questions and concluded his report.

CLAIMS COMMITTEE: Ms. Leighton reported that the claims committee met on 12/2/2014 and discussed and reviewed the PARS that would be presented during closed session. Ms. Leighton advised the claims committee had a very productive year in 2014, as well, and included in the agenda was the 2015 claims committee schedule. Ms. Leighton reminded the Commission for any claims made policies ending for 2014, all possible claims need to be reported or the carrier put on notice for any potential claims. Ms. Leighton asked if there were any questions and concluded her report.

EXECUTIVE DIRECTOR REPORT:

ADDITIONAL EXCESS LIABILITY LIMITS (CCPD): The Executive Director reported the purchase of additional excess liability limits for the CCPD only, at a cost of \$120,000, which was built into the budget.

The Underwriting Manager reported the purchase of these additional excess limits were to match the CCPD’s coverage with that of the Commission. The Underwriting Manager advised that this purchase was previously discussed with the Chairman and the Treasurer.

The Chairman asked if there were any questions regarding the purchase of additional excess liability limits, there were none. He then asked for a motion.

MOTION TO APPROVE PURCHASE OF EXCESS LIABILITY LIMITS FOR CCPD \$10,000,000 XS OF \$10,000,000; NOT TO EXCEED \$120,000

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

2015 PROPERTY AND CASUALTY BUDGET INTRODUCTION: The Executive Director then reported the introduction of the 2015 Budget for the Camden County Insurance Commission, which was included in the Agenda. The Executive Director reported the budget included a 0.38% increase. The Executive Director then discussed the budget in more detail.

MOTION TO INTRODUCE THE 2015 PROPERTY AND CASUALTY BUDGET AND SCHEDULE A PUBLIC HEARING FOR 1/22/2015

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

EXTRAORDINARY UNSPECIFIED SERVICES (EUS) STATEMENTS: The Executive Director advised included in the agenda were the EUS (Extraordinary Unspecified Services) reports, which were reviewed by the Commission's attorney.

MOTION TO APPROVE RESOLUTION 60-14 AUTHORIZING THE PURCHASE OF THE EXCESS INSURANCES FOR THE DEPARTMENT OF POLICE SERVICES FOR THE COUNTY OF CAMDEN

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

AMENDMENT TO THE PLAN OF RISK MANAGEMENT: The Executive Director reported there was an amendment to the Plan of Risk Management included in the agenda. The first change was amending the watercraft length from 32' to 35'. There was another change regarding underground piping.

Mr. Hrubash advised the watercraft change was based on a clerical error and the 35' now matches the excess coverage. Mr. Hrubash also noted there was coverage for underground piping, however, there was no underground piping coverage for the perils of Earthquake, Flood or Named Storm.

MOTION TO APPROVE RESOLUTION 61-14 THE PLAN OF RISK MANAGEMENT

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period 10/17/14 to 12/3/14. There were 14 certificates issued during this period.

MOTION TO APPROVE EXECUTIVE DIRECTORS CERTIFICATE OF INSURANCE REPORT

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

MEETING DATES FOR 2015: The Executive Director’s office submitted the proposed meeting dates to the Commission Attorney for review. The January meeting was scheduled for January 22, 2015 at 2:00 PM and the 2015 Reorganization meeting would be scheduled for February 26, 2015 at 2:00 PM. Once the dates for 2015 have been reviewed we will prepare the meeting notice and ask the Commissioners to approve at the January meeting.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) – The CEL held a Public Hearing on November 20, 2014 via a teleconference. The 2015 Budget in the amount of \$19,964,592 was adopted. The CEL cancelled their December meeting and the 2015 Reorganization meeting is scheduled for February 26, 2015 at 1:00 PM at the Camden County College Regional Emergency Training Center. The CEL offered membership to the County of Atlantic and its Insurance Commission. The County accepted and the Commission will be up and running January 1, 2015.

CCIC FINANCIAL FAST TRACK – Included in the agenda were copies of the Financial Fast Track Reports for the months of September and October. As of October 31, 2014 the report reflects the Commission had a surplus of \$9,845,245. 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 \$1,972,630.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Included in the agenda were copies of the Financial Fast Track Reports for the months of September and October. As of October 31, 2014 the report indicated the Fund had a surplus of \$5,204,827.

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 62-14 NOVEMBER BILL LIST IN THE AMOUNT OF \$45,836.76.

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

MOTION TO APPROVE RESOLUTION 63-14 DECEMBER BILL LIST IN THE AMOUNT OF \$45,196.88.

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

ATTORNEY: Commission Attorney handed out an additional resolution. Resolution 65-14 amends the settlement policy for workers compensation claims. The Commission Attorney advised that this resolution increases the third party administrator's authority to settle claims on behalf of the Commission. The amended settlement policy permits the TPA to settle these claims in the amount of up to \$15,000, exclusive of temporary and medical benefits paid to petitioner, exclusive of costs paid on a claim, and applies only to the amount of permanency awarded to a petitioner.

MOTION TO APPROVE RESOLUTION 65-14, AMENDING SETTLEMENT POLICY FOR WORKERS COMPENSATION CLAIMS MADE ON BEHALF OF THE COMMISSION BY AMERIHEALTH CASUALTY SERVICES

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

CLAIM SERVICE: Ms. Hall advised a copy of the Medical Savings Report was included in the agenda. Ms. Hall reported the medical savings for the month of November was 62.70%. Ms. Hall noted the network utilization for the month of November was 95.9%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince reviewed the October – December 2014 Risk Control Activity Report which was included in the agenda. Mr. Prince then thanked Ms. Hall for providing a comprehensive report regarding the CCPD's motor vehicle accidents. Mr. Prince met with CCPD management to discuss effective actions to decrease the number of accidents and to correct the behavior of repeat offenders. Mr. Prince also mentioned that the accidents tend to be predominantly with the Dodge Chargers, and therefore the County will purchase Ford Taurus vehicles that have smaller engines, and should help combat the rising level of the accident rate. The department has been sending officers with accidents to CEVO (Coaching the Emergency Vehicle Operator) training and disciplining repeat offenders. Mr. Prince will report back in 30 days with an update on the CCPD's progress.

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

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: Mr. Hrubash mentioned that the resolution that was passed regarding settlement authority will require an amendment to the risk management plan, which will be completed for the next meeting.

Ms. Leighton commented that there should also be an amendment to the claims charter.

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 58-14, 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 64-14 FOR CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

Moved: Chairman Angilella
Second: Commissioner Williams
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
0385	\$ 37,821.60
0886	\$ 9,702.00
0227	\$ 14,000.00
0018	\$ 4,000.00
1036	\$ 68,994.00
0894	\$160,568.31
0956	\$ 16,632.00
1210	\$ 53,649.00
1292	\$ 93,590.00
4164	\$ 91,666.00
8698	\$105,000.00
9096	\$ 18,095.00
8979	\$ 19,095.00
8631	\$ 19,095.00
0799	\$ 69,112.00
1334	\$ 142,863.00
0813	\$ 10,432.80
0207	\$ 66,756.00
1081	\$ 8,085.00

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

Chairman Angilella advised the next meeting was scheduled for Thursday, January 22, 2015 at 2:00 PM.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 3:32 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary