

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 23, 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 Robyn Walcoff
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	Laura J. Paffenroth, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Bonnie Ridolfino Jenna Quattrone (<i>via teleconference</i>)

ALSO PRESENT:

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

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF SEPTEMBER 25, 2014

MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 25, 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 9/17/14 and will meet again on 11/19/2014.

CLAIMS COMMITTEE: Ms. Walcoff reported that an overview of the Best Practices Workshop, held on October 7, 2014, was included in the agenda. It was well attended and an overall success.

EXECUTIVE DIRECTOR REPORT:

The Executive Director commented that Camden County was well represented at the Best Practices Workshop, and praised those who were involved in putting that program together.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period 9/18/14 to 10/16/14. There were 7 certificates issued during this period.

MOTION TO APPROVE EXECUTIVE DIRECTORS CERTIFICATE OF INSURANCE REPORT

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

EMPLOYEE DISHONESTY COVERAGE – The Executive Director reported a copy of the Employee Dishonesty Declaration page from Selective Insurance Company for the policy period of 11/1/14 to 11/1/15 was included in the agenda. This policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. The annual premium is \$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: Commissioner Angilella
Second: Commissioner Wright
Vote: 3 Ayes, 0 Nays

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): The CEL met on September 25, 2014. A summary report of their meeting was included in the agenda on pages 9-10. At that meeting the Board of Fund Commissioners scheduled a meeting on October 23, 2014 at 1:00 PM to introduce the 2015 budget and another meeting on November 20, 2014 to adopt the budget.

Joseph Hrubash mentioned that Atlantic County had been approved for potential membership into the CEL. Mr. Hrubash stated he attended the meeting with Atlantic County and felt that Atlantic County would be a positive addition to the program and would be the 10th member. He indicated Cape May County is also considering an application to join the CEL.

The Executive Director indicated that the CEL Board of Fund Commissioners also approved the 2013 Audit. He also indicated that he Underwriting Manager gave an update on the excess and ancillary renewal and stressed the importance of returning the applicable underwriting data so it does not delay the budget formulation. He also indicated that the CEL will be reviewing higher flood aggregate options. In addition, the more mature underlying Insurance Commissions may be asked to retain a higher WC retention to offset increase in medical expenses and to raise the attachment point for the workers compensation buffer layer in an effort to control increasing workers compensation costs.

2015 PROPERTY & CASUALTY BUDGET INTRODUCTION – Executive Director advised the CEL Executive Director presented the 2015 proposed budget for review and discussion prior to our meeting today. A public hearing was scheduled for November 20, 2014 at 2:00 PM. Since the Camden County Insurance Commission does not have a meeting scheduled for November, the budget will be introduced at the December 11th meeting. The 2015 budget adoption and public hearing will be held at the January 2015 meeting.

CCIC FINANCIAL FAST TRACK: Executive Director reported a copy of the Financial Fast Track Report for the month of August was included in the agenda. As of August 31, 2014 the report reflects the Commission has a surplus of \$9,802,520. He noted 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 \$1,887,573.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the CEL Property and Casualty Financial Fast Track was included in the agenda for the month of August. As of August 31, 2014 the report indicates the Fund has a surplus of \$4,872,494.

2015 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATES OF INSURANCE – The Executive Director reported that the 2015 Auto ID Cards and WC Posting Notices will be sent to each Member Entity contact for distribution the first week of December. The Executive Director’s office will review any certificates which need to be re-issued for the 2015 renewal.

NOVEMBER COMMISSION MEETING – The Executive Director reminded everyone that there is no Insurance Commission meeting scheduled for November and that the Commissioners previously passed Resolution 15-14 authorizing the Commission Treasurer to process contracted payments and expenses when the Insurance Commission did not meet and that the payments will be ratified at the December meeting. Executive Director stated the next meeting is scheduled for December 11, 2014 at 2:00 PM.

REPORTING OF CLAIMS TO CLAIMS MADE POLICIES FOR PRIOR TO 12/31/14 EXPIRATION– The Executive Director reported that included in the agenda is a copy of a letter from Ms. Leighton regarding reporting of claims to claims made policies prior to 12/31/14 along with the applicable limit schematics. Ms. Walcoff discussed the process and which policies the Commission has that are claims made policies. Ms. Walcoff asked that all members discuss with their departments the procedure and contact Ms. Leighton or Ms. Walcoff with any questions.

Commission Attorney, Ms. Paffenroth, asked that Ms. Walcoff email this information with a schematic so that she may share this information with County Counsel. Ms. Paffenroth also mentioned the Insurance Commission may want to send this information to department heads as well. Ms. Walcoff agreed with the Attorney’s suggestion. Ms. Bonnie Ridolfino also mentioned she would contact the Improvement Authority regarding claims made policies and the necessary procedures required to report.

Executive Director also mentioned there had been some discussion between the County and certain towns regarding the contract language to close roads for events. An agreement has been reached between the County and certain towns regarding the language for these contracts.

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

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: Commissioner Angilella advised Mr. McPeak did review the bill list prior to the meeting and he approved the same.

MOTION TO APPROVE RESOLUTION 57-14 OCTOBER BILL LIST IN THE AMOUNT OF \$48,736.03.

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

ATTORNEY: Commission Attorney advised she had no report at this time.

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 September was 45.39%. Ms. Hall noted the network utilization for the month of September was above 94%. Ms. Hall asked if there were any questions and then concluded her report.

SAFETY DIRECTOR: Mr. Prince reviewed the September – November 2014 Risk Control Activity Report which was included in the agenda. Mr. Prince reported the Safety Director is still

working with retired Police Chief Keith Hummel on the command staff training which has been well attended by Camden County Officers. We have also accommodated additional training that has been requested by the Commission members.

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

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:	Commissioner 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 58-14 FOR CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Williams
Second:	Commissioner Angilella
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
0610	\$231,093.28
1095	\$61,690.00
1815	\$195,150.00
0178	\$23,929.00
7369	\$10,090.00
6524	\$19,095.00

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

Commissioner Angilella advised the next meeting was scheduled for Thursday, December 11, 2014 at 2:00 PM.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:28 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary