

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – September 25, 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 <b>Bradford C. Stokes</b>
Claims Service	AmeriHealth Casualty Services <b>Denise Hall</b> <b>Huguette Atherton</b> <b>Steve Andrick</b>
	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>
Safety Director	J.A. Montgomery Risk Control <b>Dave McHale</b>
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Jenna Quattrone</b> ( <i>via teleconference</i> )

**ALSO PRESENT:**

Lou DiAngelo, Camden County  
Christopher A. Orlando, Camden County Counsel  
Sharon Faber, 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 JULY 24, 2014**

**MOTION TO APPROVE OPEN MINUTES OF JULY 24, 2014**

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

**MOTION TO APPROVE CLOSED MINUTES OF JULY 24, 2014**

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

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. McHale reported the Safety Committee last met on September 17<sup>th</sup>. The Safety Committee discussed various topics including training and scheduling of training for 2015. There was a discussion held regarding written safety programs, and each member was provided with a CD that contained written safety program templates. Mr. McHale then reported the Safety Committee is scheduled to meet again on October 15, 2014.

**CLAIMS COMMITTEE:** Ms. Leighton advised the Claims Committee met on August 5<sup>th</sup> and September 2<sup>nd</sup> to review and discuss the PARS that would be presented during closed session. Ms. Leighton also advised a collective group was convened to do some planning for upcoming workers' compensation and liability claims committee best practices strategy meeting, to be held on Tuesday, October 7, 2014 at Conner Strong & Buckelew. Lunch will be provided and a fair market value of the lunch will be provided for any members who would like to pay for their meal. Ms. Leighton then concluded her report.

Chairman Angilella then introduced Chris Orlando, the new County Counselor.

**EXECUTIVE DIRECTOR REPORT:**

The new Executive Director, Bradford Stokes advised he is looking forward to working with the Camden County Insurance Commission in his new role; Joseph Hrubash will remain on with the Commission as the Deputy Executive Director. The Executive Director then reported his report was included in the agenda, and he would begin with the Certificate of Insurance Issuance Report.

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period 7/17/14 to 9/17/14. There were 7 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

**OFFICIAL NEWSPAPER FOR THE COMMISSION** --The costs for placements of legal notices in the Philadelphia Inquirer has risen beyond the budgeted amount for the 2014 Year. It was recommended there be a change in the Commission's official newspaper to only the Courier Post.

**MOTION TO ADOPT RESOLUTION 50-14 AMENDING DESIGNATION OF THE OFFICIAL NEWSPAPER FOR THE COMMISSION**

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

**AMENDMENT TO PLAN OF RISK MANAGEMENT** – The Plan of Risk Management was revised to recognize the endorsement in the Lloyds of London excess liability policy to amend the aviation/aircraft exclusion to make an exception for the Unmanned Aerial Vehicle –tethered blimp. The blimp will be deployed by the County for aerial surveillance on emergency/pre planned incidents to provide video imaging to the County's Incident Command Post.

**MOTION TO AMEND PLAN OF RISK MANAGEMENT – RESOLUTION 51-14**

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

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF):** The CEL met prior to the CCIC meeting. The budget introduction will occur at the October 23<sup>rd</sup> meeting and budget adoption at the November 20<sup>th</sup> meeting. The Executive Director also reported that the CEL was currently working with Atlantic County as a potential new CEL member. Mr. Hrubash added that the CEL had just added Ocean County as their newest member and Hudson and Mercer become members of the CEL in January of 2014. With the addition of new members, the CEL will look into options for higher flood aggregate limits.

**CCIC FINANCIAL FAST TRACK:** Executive Director reported that included in the agenda were copies of the Financial Fast Track Report for June and July. As of July 31, 2014, the report indicated the Commission had a surplus of \$8,810,376. Executive Director noted on line 8 of the report, "Investment in Joint Venture" was Camden County Insurance Commission's share of the equity in the CEL. CCIC's current equity in the CEL was \$1,888,692.

**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

months of June & July. As of July 31, 2014, the report indicated the Fund had a surplus of \$4,842,732.

**2014 PROPERTY & CASUALTY ASSESSMENTS DUE SEPTEMBER 15, 2014:**

Executive Director reported the final assessment payment was due on September 15, 2014. A statement of account was e-mailed to each member entity on September 8, 2014. Payments can be made to the Camden County Insurance Commission and sent to the Treasurer, David McPeak.

**2015 RENEWAL APPLICATIONS AND UPDATED EXPOSURE INFORMATION:**

The Executive Director reported the 2015 property and casualty budget is reliant on a number of factors including updated renewal applications and exposure data. The CEL Underwriting Manager's office sent e-mails the beginning of August to the member entities to complete certain applications and to update exposure information. As of the September 25, 2014 meeting there were still some members who had not completed their renewal applications and updated their exposure information. Executive Director advised it was imperative that this information be forwarded as soon as possible to the CEL Underwriting Manager otherwise it would hold up the budgeting process.

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

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**REPORT:** Mr. McPeak presented the August Bill List, Resolution 52-14, August Supplement Bill List, Resolution 53-14 and the September Bill List, Resolution 54-14. Mr. McPeak also advised the monthly Treasurer Reports were included in the agenda

**MOTION TO APPROVE RESOLUTION 52-14 AUGUST BILL LIST IN THE AMOUNT OF \$46,365.17; 53-14, AUGUST SUPPLEMENT BILL LIST IN THE AMOUNT OF \$7,000.00; AND 54-14, SEPTEMBER LIST IN THE AMOUNT OF \$52,186.73.**

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

**ATTORNEY:** Commission Attorney reported back in August, there was the need to poll the Commissioners for the Kimberly Abreu settlement. Commissioner Attorney noted this case was supposed to have settled earlier in the year; however the petitioner, who had originally agreed to a smaller settlement changed her mind and later agreed to a larger settlement. Commission Attorney advised the matter was going to be listed for trial the beginning of September if there was no agreement to settle. Commissioner Attorney advised the Commissioners did agree to the settlement and included in the agenda was Resolution 49-14 authorizing settlement.

**MOTION TO APPROVE RESOLUTION 49-14 AUTHORIZING WORKERS COMPENSATION SETTLEMENT WITH KIMBERLY ABREU**

Motion:	Commissioner Angilella
Second:	Commissioner Wright

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 August was \$47,714.73. Ms. Hall noted the network utilization for the month of August was above 94%. Ms. Hall asked if there were any questions and then concluded her report.

**SAFETY DIRECTOR:** Mr. McHale reviewed the July – October 2014 Risk Control Activity Report which was included in the agenda. Mr. McHale also reported that regarding their continued initiative with the Camden County Metro Division Police Department, Glenn Prince and Lou DiAngelo recently provided Risk Management for Police Officers training programs for new recruits on 8/6 and 8/7. Mr. Prince has also been in contact with the Captain Al Handy regarding recommended training to enhance safety and the reduction of motor vehicle accidents within the Camden County Police Department. On August 13<sup>th</sup>, Mr. Prince met with the Camden City Police Department Facilities Manager to determine progress on previous suggestions for improvement. The Executive Director interjected that the last 5-6 months they have received more assistance implementing the Safety Programs and Training.

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

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** Mr. Joseph Hrubash reported that for the 2015 Commission year, it may be necessary to increase the Commission’s retention from \$250,000 to \$300,000 or \$350,000 due to increasing insurance costs.

**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 Williams  
Vote: 3 Ayes, 0 Nays

**CLOSED SESSION:** Chairman Angilella read Resolution 55-14, 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 55-14 FOR CLOSED SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Wright  
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:**

<b>CLAIM #</b>	<b>AMOUNT</b>
3917	\$190,000.00
1139	\$58,767.00
1011	\$97,402.00
7978	\$75,000.00
2844	\$72,898.04
1019	\$111,516.00
1231	\$82,093.00
0715	\$29,866.87
0144	\$76,859.00
0136	\$56,560.00
8469	\$200,000.00
0137	\$98,941.00
0152	\$131,670.00

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

Commissioner Angilella advised the next meeting was scheduled for Thursday, October 23, 2014 at 2:00 PM.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 3:16 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary