

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 26, 2012
Camden County Regional Training Center
Conference Room
Blackwood, NJ 08102
2:00 PM**

Meeting was called to order by Steve Williams, Vice Chairman. Open Public Meetings notice read into record.

PLEDGE OF ALLEGIANCE

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella	Excused
Anna Marie Wright	Present
Steve Williams	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	Comp Services, Inc. Denise Hall Terry Corchado
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	Conner Strong & Buckelew Michelle Leighton
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Attorney	Laura J. Paffenroth, Esq.
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Treasurer

Safety Director	J.A. Montgomery Risk Control Dave Loughlin
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Risk Management Consultant (CCIA)	Hardenberg Insurance Group Bonnie Rick
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ALSO PRESENT:

Bob Brennan, PCFACC
Louis DiAngelo, Camden County
Sunil Marwaha, Camden County Health Services Center
Patricia Meehan, Camden County College
Larry Rosoff, Camden County Municipal Authority
James J. Kickham, PERMA Risk Management Services
Brad Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF DECEMBER 20, 2011

MOTION TO APPROVE MINUTES OPEN MINUTES OF DECEMBER 20, 2011

Motion:	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Abstained

MOTION TO APPROVE MINUTES CLOSED MINUTES OF DECEMBER 20, 2011

Motion:	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Abstained

CORRESPONDENCE: NONE

CLOSED SESSION:

MOTION FOR EXECUTIVE SESSION (in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-12).

Motion:	Commissioner Williams
Second:	Commissioner Wright
Vote:	2 Ayes, 0 Nayes

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella	Excused
Steve Williams	Present
Anna Marie Wright	Present

MOTION TO RETURN TO OPEN SESSION

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nayes

Commissioner Williams requested a motion to approve PARS in the amount of \$87,261.64 for Sylvia Vaughn \$44,808.00 for Carol Martin.

MOTION TO APPROVE PAYMENT AUTHORIZATION FOR SYLVIA VAUGHN AND CAROL MARTIN

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

MOTION TO RETURN TO CLOSED SESSION

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

ROLL CALL OF COMMISSIONERS:

Ross G. Angilella	Excused
Steve Williams	Present
Anna Marie Wright	Present

MOTION TO RETURN TO OPEN SESSION

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	2 Ayes, 0 Nays

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Loughlin reported the Safety Committee Meeting Minutes for December 15, 2011 and January 11, 2012 were included in the agenda. He also advised they were continuing to work with the County on their training needs and pointed out the MUA had requested some training and several defensive driving sessions were scheduled for the County.

CLAIMS COMMITTEE: Ms. Leighton advised the Claims Committee met on January 9th at the Comp Services' office. Ms Leighton explained this was a combined meeting to discuss and review the PARS that were presented along with their periodic strategic worker compensation planning meeting. Ms. Leighton reported they discussed in detail all of the open worker compensation claims and reviewed the experience of the entities. Ms. Leighton advised the Committee would co-ordinate with the Safety Team to address the issues where there was frequency and severity.

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE REPORT – Executive Director reported on the Certificate of Insurance Report for the period of 12/15/11 to 1/22/12. There were 137 certificates issued during that time.

MOTION TO APPROVE EXECUTIVE DIRECTORS CERTIFICATE OF INSURANCE REPORT

Motion: Commissioner Williams
Second: Commissioner Wright
Vote: 2 Ayes, 0 Nays

MELJIF SAFETY VIDEO LIBRARY – Executive Director advised the Gloucester County Insurance Commission inquired with the MELJIF to use their Safety Training Video Library. Executive Director explained the MELJIF had an extensive video library and felt it would be financially advantageous for the CCIC to consider accessing the library also. The MELJIF would be presenting a proposal to the GCIC and the Executive Director requested a motion to authorize a request for a proposal for the CCIC.

MOTION TO AUTHORIZE THE EXECUTIVE DIRECTOR TO REQUEST A PROPOSAL FROM THE MELJIF FOR USE OF THEIR VIDEO LIBRARY

Motion: Commissioner Wright
Second: Commissioner Williams
Vote: 2 Ayes, 0 Nays

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL JIF met on December 20, 2011. A summary of the report was provided in the agenda. Executive Director also indicated the CEL JIF met prior to this meeting and advised their budget was amended to include a new member, Burlington County Insurance Commission. Executive Director also advised there was a discussion on coverage for the Camden County Metro Police Department which is in the formation process. The Executive Director explained that the CEL cannot provide workers compensation, general liability, auto liability and law enforcement liability for this new department as it is prohibited by Resolution. However, the Insurance Commission is not prohibited from providing these coverages on a primary basis. The Executive Director also indicated that the CEL Underwriting Manager is in the process of obtaining quotations for a commercially insured excess program for the Camden County Metro Police Department and there is a strong possibility that the primary workers compensation, general liability, auto liability and law enforcement liability may be funded as part of the Insurance Commission. The Executive Director also noted that Camden County is not prohibited from including the Camden County Metro Police Department under the ancillary coverages such as POL/EPL, Crime, etc. through the CEL.

FINANCIAL FAST TRACKS - Executive Director advised the Financial Fast Track was included agenda. The Commission has a statutory surplus of \$314,897.00 as of November 30, 2011.

2012 PROPERTY & CASUALTY ASSESSMENTS - Executive Director reported the assessment bills were mailed out and advised he spoke to the Treasurer who confirmed all of the January assessments were paid.

REORGANIZATION FOR 2012-2013 - Executive Director noted the Reorganization Meeting of the Camden County Insurance Commission would be held on February 23, 2012.

VENDOR CONTRACTS – Executive Director advised the auditor and actuary contracts expire on February 28, 2012 and his office would work with Commission Attorney to prepare the necessary RFP's.

2012 AUTOMOBILE LIABILITY – UNINSURED AND UNDERINSURED MOTORIST – Executive Director explained Star Insurance Company does not give the option to purchase Uninsured/Underinsured Motorist Coverage nor does the policy provide it. An acknowledgement form was provided to the Chairman for his signature as in the past. The Executive Director noted that Insurance Commission provides this coverage at the minimum statutory required limits.

2012 PROPERTY & CASUALTY RISK MANAGEMENT PLAN – Executive Director reported he was in the process of updating the 2012 Property & Casualty Risk Management Plan and will present the plan at the February meeting for review and approval.

PROPERTY AND BOILER & MACHINERY – Executive Director advised the CEL placed the 2012 Property and Boiler Machinery coverage with Zurich America. He explained Zurich also replaced Hartford Steam Boiler on the inspections of jurisdictional objects. Executive Director advised included in the agenda was a hotline number to order an inspection, however, Executive Director noted that Zurich was aware of the due dates for inspections and would plan accordingly. Executive Director also explained Zurich is requesting contact information for each entity in order to update the records to mail the boiler certificates and any inspection reports. Lastly, Executive Director advised there would be no individual billings for the certificate issuance this year, as this cost was negotiated as part of the premium.

Ms. Leighton pointed out there were two property losses at the Hall of Justice after the first of the year and advised immediate remediation efforts were undertaken. Ms. Leighton advised Mike Trump was designated as the independent adjuster for the new Zurich program. Mr. Trump had worked with the Insurance Commission on the previous property program as well. Pete Hanrahan was assigned as the Zurich in house adjuster.

HURRICANE IRENE (CAT 59) POSSIBLE REIMBURSEMENTS FROM FEMA – Executive Director reported FEMA advised that if a Commission member entity had submitted a claim to FEMA they might be eligible to receive up to 100% of the insurance proceeds received for preventing the conditions that caused the loss in the first place. Executive Director explained that if you did report a claim to FEMA you should include the cost of any work done which would prevent a similar loss in the future.

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: Commissioner Williams advised the January bill list and the Treasurer reports were included in the agenda. Ms. Dodd advised Mr. McPeak had reviewed and approved the bill list.

MOTION TO APPROVE RESOLUTION 1-12 JANUARY BILL LIST IN THE AMOUNT OF \$2,590,877.79

Motion: Commissioner Wright
Second: Commissioner Williams
Vote: 2 Ayes, 0 Nays

ATTORNEY: Commission Attorney indicated she did not have anything to discuss at this time.

CLAIM SERVICE: Ms. Hall advised she did not have anything to report this month.

SAFETY DIRECTOR: Mr. Loughlin reported that their report was included in the agenda along with a copy of the training calendar for December 2011 through January 2012. Mr. Loughlin also pointed out his department was conducting safety audits and have met with the Camden County Correctional Facility, Department of Public Works, and the Board of Social Services. Future safety audits were planned for the Department Public Safety, Pollution Control, and the Municipal Utilities Authority. Mr. Loughlin advised his department would also reach out to Sunil Marwaha of the Health Services to discuss training needs.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Wright
Second: Commissioner Williams
Vote: 2 Ayes, 0 Nays

MOTION TO CLOSE MEETING TO PUBLIC

Moved: Commissioner Wright
Second: Commissioner Williams
Vote: 2 Ayes, 0 Nays

MOTION TO ADJOURN:

Motion:
Second:
Vote:

Commissioner Wright
Commissioner Williams
2 Ayes, 0 Nays

MEETING ADJOURNED: 2:30 PM

Minutes prepared by:

Cathy Dodd, Assisting Secretary