

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – April 26, 2012  
Camden County College 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 <b>Joseph Hrubash</b>
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Claims Service	Comp Services, Inc. <b>Denise Hall</b> <b>Huguette Atherton</b> <b>Terri Corchado</b>
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Conner Strong & Buckelew

Attorney	<b>Laura J. Paffenroth, Esq.</b>
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Treasurer	<b>Dave McPeak</b>
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Safety Director	J.A. Montgomery Risk Control <b>John Lapatchka</b> <b>JoAnne Hall</b> <b>Glenn Prince</b>
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Risk Management Consultant (CCIA)	Hardenberg Insurance Group <b>Chris Powell</b>
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**ALSO PRESENT:**

Frank DeMonsi, Camden County Board of Social Services  
Louis DiAngelo, Camden County  
Howard Goldberg, Camden County  
Jim Kickham, PERMA Risk Management Services  
Patricia Meehan, Camden County College  
Sunil Marwaha, Camden County Health Services  
Larry Rosoff, Camden County Municipal Authority  
Brad Stokes, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services  
Jamie Paffenroth

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF MARCH 22, 2012**

**MOTION TO APPROVE OPEN MINUTES OF MARCH 22, 2012**

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

**MOTION TO APPROVE MINUTES CLOSED MINUTES OF MARCH 22, 2012**

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

**CORRESPONDENCE: NONE**

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Lapatchka advised the Committee met in March and their next meeting was scheduled in May.

**CLAIMS COMMITTEE:** Executive Director advised the Claims Committee reviewed and discussed the PARS that were being presented today at their recent meeting.

**EXECUTIVE DIRECTOR REPORT:**

**CLOSED SESSION** – Executive Director advised Closed Session would be moved to the end of the meeting agenda based on case law. Executive Director explained the case cited was McGovern v Rutgers, 418 NJ Super 458 and the case focused on closed sessions which intentionally ran for significant length of time so the public would leave prior to resumption of open session. The case has been appealed to the NJ Supreme Court so it could be reversed. Executive Director reported he did discuss moving closed session with Commission Attorney and she agreed it should be held after the Public Comment.

**REVISED RISK MANAGEMENT PLAN** – Executive Director referred to the revised Risk Management Plan which was included in Appendix II of the agenda. Executive Director explained the plan was amended to add two addendums to clarify coverage for Personal Injury Protection and Uninsured Motorist under the auto liability coverage. These two coverages are provided at the statutory minimum limits and are retained by the Insurance Commission within its retained limits. These two coverages are excluded from the Star policy purchased through the CELJIF. The addendums would provide guidance for the TPA on adjusting claims. Executive Director recommended the Commission approve Resolution 16-12 which replaces Resolution 11-12 to include the addendums for Personal Injury Protection and Uninsured Motorist Coverage.

**MOTION TO APPROVE RESOLUTION 16-12, REVISED PLAN OF RISK MANAGEMENT TO INCLUDE COVERAGE ADDENDUMS FOR PERSONAL INJURY PROTECTION AND UNINSURED MOTORIST**

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

**CERTIFICATE OF INSURANCE REPORT** – Executive Director reported on the Certificate of Insurance Report for the period of 3/16/12 to 4/16/12. There were 13 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

**FINANCIAL FAST TRACK** - Executive Director advised the Financial Fast Track as of February 28, 2012 was included in the agenda. The Commission has a surplus of \$223,146.00

**J.A. MONTGOMERY** - Executive Director reported that a memo from Ms. Hall was included in the agenda advising Mr. Lapatchka was retiring. Mr. Lapatchka introduced Ms. Hall and Mr. Prince of his office. Mr. Lapatchka advised Mr. Prince joins J.A. Montgomery with 25 years of law enforcement experience and will take on Mr. Loughlin’s former role with the Commission. Mr. Prince and Ms. Hall will continue to work closely with the Commission on their safety and training needs. Mr. Lapatchka also thanked the Commission for their co-operation over the past 2 years and enjoyed working with the member entities.

**SADDLE BROOK OFFICE CHANGE OF ADDRESS** – Executive Director reported the Saddle Brook operation of PERMA has now moved to the Parsippany office and advised they would occupy the third floor of 9 Campus Drive. He further advised his contact information and Ms. Dodd’s would not change.

**2012 LIMIT/RETENTION SCHEMATICS AND REVISED RISK MANAGEMENT PLAN** – Executive Director advised the 2012 Limit/Retention Schematic and Revised Risk Management Plan were available on the Conner Strong & Buckelew secure website along with the 2012 commercial policies.

**PROPERTY SCHEDULE FOR 2012 RENEWAL** – Executive Director reported the CEL Underwriting Manager would be sending to each member entity a copy of their current statement of values with the COPE information for each building location. Executive Director explained the information should be confirmed and or updated along with providing any missing information. The property marketplace for NJ risks continues to be a challenge and the CEL Underwriting Manager would like to begin the renewal process early for 2013.

**CAMDEN COUNTY TECHNICAL SCHOOL** – Executive Director advised Conner Strong & Buckelew was preparing a budget to provide the Camden County Technical School for potential membership in the Camden County Insurance Commission effective 7/1/12. Executive Director explained based on the timing, it might be necessary for the Commission to accept their membership and approve a revised budget at the May meeting.

**2012 PROPERTY AND CASUALTY ASSESSMENTS DUE MAY 15, 2012** – Executive Director reminded the Commission the second assessment payment for 2012 was due on May 15, 2012 and payments should be made payable to the Camden County Insurance Commission and sent to the Commission Treasurer David McPeak.

**SPECIAL RISK ACCIDENT POLICY** - Executive Director reported that at the last meeting there was a discussion the use of volunteers by the County for a planned event. Executive Director suggested the County obtain a volunteer accident policy as the Insurance Commission cannot provide this coverage by statute. Mr. DiAngelo was in the process of obtaining a quote and was agreeable to expanding the request for quotations to include other Commission members. Executive Director advised if any other entity had this exposure and was interested in securing coverage with the County Proper they should reach out to Mr. DiAngelo.

Executive Director advised the rest of the items in his report were for informational purposes and asked if anyone had any questions.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**REPORT:** Mr. McPeak advised the March Bill List and the Treasurer reports for February were included in the agenda.

**MOTION TO APPROVE RESOLUTION 17-12 MARCH BILL LIST IN THE AMOUNT OF \$37,591.14.**

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

**ATTORNEY:** Commission Attorney reported the RFP for the defense panel attorneys were advertised and the responses were due on May 17, 2012. Commission Attorney advised she would review the proposals, send copies of the responses to the Commissioners and make a recommendation at the May meeting for the attorneys to be added to the panel.

**CLAIM SERVICE:** Comp Services advised they did not have anything to report.

**SAFETY DIRECTOR:** Mr. Lapatchka advised their report was included in the agenda along with a copy of the training calendar for March through April 2012. Mr. Lapatchka reported his team also met with the Public Works Department to discuss a recent chain saw accident. Mr. DiAngelo also advised at the next HR meeting they would discuss the “Do’s and Don’ts” of handling certain claim issues and also the requirements of OSHA equipment for certain jobs.

Correspondence Made Part of Minutes.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:**

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

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
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Second: Commissioner Williams  
Vote: 2 Ayes, 0 Nays

In response to Commission Attorney's inquiry, Mr. Goldberg advised he did not have any questions on the PARS.

Commissioner Williams requested a motion to accept payment recommendation of the PARS which were presented in closed session. Commissioner Williams read a list of the PARS:

*Jose Reyes, \$84,967.00*  
*Kevin Rafferty, \$82,158.00 (reduction of prior authorization)*  
*Nancy Hapstak, \$52,550.00*  
*Robert Brennan, \$71,980.60*

**MOTION TO APPROVE PAYMENT AUTHORIZATION FOR THE PARS  
READ BY COMMISSIONER WILLIAMS DISCUSSED IN CLOSED  
SESSION**

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

Commissioner Williams requested a motion to approve settlement for Kevin Rafferty. Commission Attorney indicated this was for a claim petition presenting 20% of partial total in the amount of \$ 27,288.00 plus cost of \$5,500.00 for a total of \$32,788.00

**MOTION TO APPROVE SETTLEMENT AUTHORIZATION FOR  
KEVIN RAFFERTY CLAIM PETITION**

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

Commission Attorney advised she would prepare the resolution and send for signatures.

Commissioner Williams advised the next meeting date was May 24, 2012.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 2:35 PM**

Minutes prepared by:  
Cathy Dodd, Assisting Secretary