

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – April 25, 2013  
Camden County College Regional Emergency 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 ( <i>via teleconference</i> )

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Service	Comp Services, Inc. <b>Huguette Atherton</b> <b>Denise Hall</b> <b>Terry Corchado</b> <b>Terry Sheerin</b>
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	Conner Strong & Buckelew <b>Michelle Leighton</b>
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	<b>Laura J. Paffenroth, Esq.</b>
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Treasurer	<b>David McPeak</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group <b>Bonnie Rick</b>
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**ALSO PRESENT:**

Lou DiAngelo, Camden County  
Howard Goldberg, Camden County  
Ed Hill, Camden County Board of Social Services  
Pat Meehan, Camden County College  
Jim Kickham, PERMA Risk Management Services  
Brad Stokes, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF MARCH 28, 2013**

**MOTION TO APPROVE OPEN MINUTES OF MARCH 28, 2013**

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

**MOTION TO APPROVE CLOSED MINUTES OF MARCH 28, 2013**

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

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Prince advised the Safety Committee met on April 17<sup>th</sup> and was provided with a presentation of the indoor air quality for the Health Department. Mr. Prince also advised two Defensive Driving Classes (DDC) classes were scheduled and a date for a third class would be determined.

**CLAIMS COMMITTEE:** Ms. Leighton reported the Claims Committee met on April 2, 2013 to review and discuss the PARS that would be presented during closed session.

**EXECUTIVE DIRECTOR REPORT:**

Executive Director advised he had two action items for his report today. Executive Director advised the first item would be the amendment to the 2013 budget to include the Camden County Police Department.

**CAMDEN COUNTY POLICE DEPARTMENT:** Executive Director reported when Mr. Kickham introduced the amended budget at the last meeting he indicated there would be some minor adjustments. Executive Director advised the budget amendment in the amount of \$6,094,303 was \$361 less than the original amended budget. Executive Director pointed out the new amended budget was included in the agenda in the amount of \$14,254,905 and requested a motion to open the Public Hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE AMENDMENT TO THE 2013 BUDGET**

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

Executive Director asked if there were any questions on the amended budget. Executive Director advised since there were no questions and seeing no members of the public wishing to speak requested a motion to close the public hearing.

**MOTION TO CLOSE THE PUBLIC HEARING**

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

**MOTION TO ADOPT THE AMENDMENT TO THE 2013 BUDGET IN THE AMOUNT OF \$6,094,303 FOR THE CAMDEN COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2013**

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

**MOTION TO CERTIFY ANNUAL ASSESSMENTS BASED UPON THE ADOPTED 2013 AMENDED BUDGET**

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

**CAMDEN COUNTY POLICE DEPARTMENT 2013 AUTO ID:** Executive Director reported the auto insurance cards and WC Posting Notices for the Camden County Police Department were sent to the County on April 2, 2013 for distribution. Executive Director advised if additional cards were needed the Department should contact Ms. Dodd.

**CERTIFICATE OF INSURANCE ISSUANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the period of 3/22/13 to 4/18/13. There were 13 certificates issued during this period.

**MOTION TO APPROVE EXECUTIVE DIRECTORS CERTIFICATE OF INSURANCE REPORT**

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

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF):** Executive Director reported the CEL JIF did not meet in March but did meet prior to the Commission meeting. A summary report of their meeting will appear in the next agenda. Executive Director advised the CEL scheduled a special meeting on May 23<sup>rd</sup> at 1:00 for the CEL Underwriting Manager to present options to replace the Meadowbrook program. Executive Director indicated the CEL Underwriting Manager recommended replacing the Meadowbrook program no later than July 1<sup>st</sup> with an 18- month program. The new program will have multiple insurers in lieu of one insurer but the limits and retentions would be similar to the current program. There will be a pricing increase for the new program but will be partially offset for the current fund year by contingency in the 2013 budget. Executive Director explained if a new program was not in place by 7/1/13 the underwriters will require updated exposure data and historical loss data but more importantly delaying this may result in even higher premiums and more limited coverage with hardening of the market. Executive Director also noted that we have the attention of marketplace now but may not have the same attention later in the year. The Executive Director thanked the member representatives for their assistance in gathering the necessary underwriting and exposure data.

**CCIC FINANCIAL FAST TRACK:** Executive Director advised the February monthly Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,738,050 as of February 28, 2013. Executive Director noted an additional surplus of \$64,178 was gained between the month ending January and February 2013. Executive Director also referred to line 7 of the January report, "Investment in Joint Venture" and indicated \$1,145,933 of the surplus was the CCIC's share of the CEL JIF equity.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the Financial Fast Track for the NJ CEL. As of February 28, 2013 the CEL had a surplus of \$2,355,756. Mr. Kickham referred to the IBNR figure on the Financial Fast Track of \$4,697,829 and explained this figure represented unassigned reserves developed by the actuary and indicated the strength of the fund.

**2013 PROPERTY & CASUALTY ASSESSMENTS DUE MAY 15, 2013:** Executive Director reminded the Commission the second 2013 assessment payment was due on May 15, 2013. Executive Director noted checks should be made payable to the Camden County Insurance Commission and should be sent to David McPeak, Treasurer, c/o County of Camden, 520 Market Street, 9th Floor, Camden, NJ 08102

**2013 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director reported the CEL Underwriting Manager distributed an e-mail on April 4, 2013 providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. Executive Director advised if anyone experienced any difficulties accessing the site they should contact the PERMA office.

**DEFENSE PANEL CONTRACTS:** Executive Director advised the Defense Panel Contracts expire on 5/31/13. Commission Attorney noted she prepared and advertised the RFP in the newspapers and would provide a report at the next meeting.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

**REPORT:** Mr. McPeak reported the April Bill List was included in the agenda and recommended its approval. Mr. McPeak advised the monthly Treasurer's report was also included in the agenda.

**MOTION TO APPROVE RESOLUTION 23-13 MARCH BILL LIST IN THE AMOUNT OF \$2,888,760.53**

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

**ATTORNEY:** Commission Attorney advised she did not have anything to discuss.

**CLAIM SERVICE:** Ms. Hall distributed and reviewed the Medical Savings Report by member entity for the month of March. Ms. Hall noted the report also included the total savings for all of the CCIC members at the bottom of the page. Ms. Hall also distributed and reviewed the Open and New Worker Compensation and Liability Claims Report for the month of March.

**SAFETY DIRECTOR:** Mr. Prince reviewed the March – April 2013 Risk Control Activity Report which was included in the agenda along with the Training Calendar. Mr. Prince also noted he was in contact with the Director of the Camden County Police Department to schedule a meeting to coordinate some training opportunities for the department as well as appoint a representative to participate in the Safety Committee.

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

Seeing no members of the public wishing to speak Commissioner Wright asked for a motion to close the public comment portion of the meeting.

**MOTION TO CLOSE MEETING TO PUBLIC**

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

**CLOSED SESSION:** Commissioner Williams read Resolution 24-13, 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 24-13 FOR CLOSED SESSION**

Moved: Commissioner Williams  
Second: Commissioner Wright  
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

Commissioner Williams made a motion to approve the payment authority requests for Sean Wingate in the amount of \$36,961.00, Fieshia Evans, \$82,283.00, Patrick Kerper, \$110,094.00 David Smith, \$ 58,550.00, and Carolyn Irby \$76,250.00

**MOTION TO APPROVE PAYMENT AUTHORIZATION FOR SEAN WINGATE IN THE AMOUNT OF \$36,961.00, FIESHIA EVANS, \$ 82,283.00, PATRICK KERPER, \$110,094.00 DAVID SMITH, \$ 58,550.00, CAROLYN IRBY \$76,250.00**

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

Commissioner Williams advised the next meeting was scheduled for Thursday, May 23, 2013 at 2:00 PM

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 2:30 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary