

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – March 28, 2013
Camden County College Regional Emergency Training Center
Conference Room
Blackwood, NJ 08102
2:00 PM**

Meeting was called to order by Ross 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 Joseph Hrubash
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Claims Service	Comp Services, Inc. Huguette Atherton Denise Hall Terry Corchado Terry Sheerin
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	Conner Strong & Buckelew Michelle Leighton
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CEL Underwriting Manager	Conner Strong & Buckelew
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Attorney	Laura J. Paffenroth, Esq.
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Treasurer	David McPeak
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Safety Director	J.A. Montgomery Risk Control Glenn Prince
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Auditor	Bowman & Company LLP
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Risk Management Consultant (CCIA)	Hardenbergh Insurance Group
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ALSO PRESENT:

Josh Freidman, Camden County
Howard Goldberg, Camden County
Ed Hill, Camden County Board of Social Services
Sunil Marwaha, Camden County Health Services Center
Larry Rosoff, Camden County Municipal Authority, *via teleconference*
Jim Kickham, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF FEBRUARY 28, 2013

MOTION TO APPROVE OPEN MINUTES OF FEBRUARY 28, 2013

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

MOTION TO APPROVE CLOSED MINUTES OF FEBRUARY 28, 2013

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince advised the Committee met on March 20th and discussed future training classes. Mr. Prince also noted there was a Haz Com training class taking place at the Camden County – DPW today.

CLAIMS COMMITTEE: Ms. Leighton reported the Claims Committee met on March 5, 2013 to review and discuss the PARS that would be presented during closed session.

EXECUTIVE DIRECTOR REPORT:

CAMDEN COUNTY POLICE DEPARTMENT: Executive Director reported the law enforcement activities of the Camden County Police Department would begin on or about April 8th. Executive Director advised the Camden County Insurance Commission would be the primary insurer for the first \$1 million of loss for worker compensation, general liability, law enforcement and auto liability via the loss funds established by the Actuary. Executive Director also advised PERMA and Conner Strong & Buckelew had been actively pursuing separate excess insurance program for the casualty lines. Executive Director explained the CEL and the CEL excess casualty insurers would not be insuring the new Police Department for these casualty lines. Executive Director reported it was necessary to amend the budget to include the Camden County Police Department. Executive Director advised the amended budget would be introduced at the meeting and a public hearing would be scheduled for the next meeting. A copy of the amended budget was distributed at the meeting. Mr. Kickham indicated he would review the amended budget and

requested a motion to introduce the budget in the amount of \$6,094,664 and schedule a public hearing on April 25, 2013.

MOTION TO INTRODUCE AN AMENDMENT OF THE 2013 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$6,094,664 AND SCHEDULE A PUBLIC HEARING ON APRIL 25, 2013 AT 2:00 PM AT THE CAMDEN COUNTY COLLEGE REGIONAL EMERGENCY TRAINING CENTER, 420 WOODBURY-TURNERSVILLE ROAD, BLACKWOOD, NJ 08102

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

Mr. Kickham explained that due to the nature of the exposure and the fact that this is a startup operation, the excess worker compensation underwriter would provide coverage at a \$25 million excess of \$1 million in lieu of an unlimited program of statutory coverage excess of a \$1 million program. Mr. Kickham reviewed the figures on the Budget Amendment Introduction Worksheet. Mr. Kickham pointed out that the premiums for the insurance coverages on line 18 had increased from \$241,332 to \$999,761 since the initial budget projections. Mr. Kickham indicated the underwriters were very conservative in their pricing due to the nature of the operations and the fact that CCPD is a startup operation combined with the historical loss data of the City of Camden police department. Mr. Kickham also pointed out that there was one more change since our meeting with County representatives earlier in the week. The premium for the excess worker compensation coverage displayed on the budget worksheet of \$489,360 had changed again in the last 24 hours. Mr. Kickham advised the figure on line 17 would increase from \$489,360 to approximately \$565,000 and that line 15, liability premium, would decrease to approximately \$370,000. Mr. Kickham indicated some additional adjustments would be made to the budget by re-allocating some of the line items to maintain the amended budget figure which was just introduced.

Executive Director advised he prepared and signed Certification of Extraordinary Unspecifiable Services for (1) Excess Automobile Liability Insurance, (2) Excess Law Enforcement Liability and General Liability, (3) Excess Liability Insurance and (4) Excess Workers' Compensation and Employers Liability Insurance for the Commission. Copies of the EUS forms were distributed to the Chairman, Commissioners and Commission Attorney at the meeting.

Executive Director reported Resolution 18-13 which authorized the purchase of excess insurances for the Department of Police Services of Camden County was distributed to the Commission at the beginning of the meeting. Executive Director advised the resolution was reviewed and approved by the Commission Attorney. Executive Director requested a motion to approve Resolution 18-13.

MOTION TO APPROVE RESOLUTION 18-13 AUTHORIZING PURCHASE OF EXCESS INSURANCES FOR DEPARTMENT OF POLICE SERVICES COUNTY OF CAMDEN

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

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 2/23/13 to 3/21/13. There were 4 certificates issued during this period.

MOTION TO APPROVE EXECUTIVE DIRECTORS CERTIFICATE OF INSURANCE REPORT

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

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director reported the CEL JIF met on February 28, 2013 and a summary report of their meeting was included in the agenda. Executive Director advised the CEL re-organized and Commissioner Smith of the Burlington County Insurance Commission was appointed as the Chairman and Commissioner McCouch of the Cumberland County Insurance Commission was appointed as Secretary. Executive Director also reported, Mr. Nolan, the CEL Underwriting Manager, attended the meeting and provided an update on the marketing efforts to replace the Meadowbrook program. Executive Director indicated the objective was to present the CEL with options at the April meeting.

CCIC FINANCIAL FAST TRACK: Executive Director advised the January monthly Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,668,838 as of January 31, 2013. Executive Director also referred to line 7 of the January report, "Investment in Joint Venture" and indicated \$1,136,472 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 January 31, 2013 the CEL had a surplus of \$2,335,188. Mr. Kickham indicated just recently the Statute of Limitations ran out on a claim involving the Camden County Insurance Commission and the CEL. Mr. Kickham complimented Mr. Goldberg for his expertise in the handling of the case.

NJ CEL TPA CONTACT: Executive Director advised Comp Services, Inc. announced Mr. Tom Watkins would be the new claims adjuster for worker compensation and liability claims for the CEL JIF. Executive Director noted Mr. Watkins contact information was included in the agenda.

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: Mr. McPeak reported the March 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 20-13 MARCH BILL LIST IN THE AMOUNT OF \$40,397.53

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

ATTORNEY: Commission Attorney advised last month the Commission authorized a month to month agreement with the current Executive Director to provide services pending the procurement of this position. Commission Attorney reported a Committee that was established to review the RFP responses did negotiate a fee that was favorable to the vendor who they felt could best service the Commission. Commission Attorney noted a memorandum was drafted by Commissioner Wright and distributed to the Chairman and Commissioner Williams summarizing their recommendation. Commission Attorney referred to Resolution 21-13 included in the agenda which she prepared and requested a motion to award the contract to PERMA Risk Management Services.

MOTION TO APPROVE RESOLUTION 21-13 RESOLUTION AUTHORIZING AWARD OF CONTRACT, PURSUANT TO A PUBLICLY ADVERTISED REQUEST FOR PROPOSALS, BY AND BETWEEN THE COMMISSION AND PERMA RISK MANAGEMENT SERVICES

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

Mr. Hrubash on the behalf of PERMA thanked the Commission for the 3 year re-appointment.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report by member entity for the period of 2/1/13 to 2/28/13 which was included in the agenda. Ms. Hall also reviewed the Open and New Worker Compensation and Liability Claims Report as of 2/28/13 which was included in the agenda. Ms. Hall noted that claims listed for Camden County and Camden County Proper were actual the same entity. Executive Director asked Ms. Hall to include another box on the Medical Savings Report to show the Commission wide totals. Chairman Angilella also inquired about adding a comparison of claim totals between current and prior years. Mr. Friedman indicated there was a noticeable decrease in the amount of liability claims.

SAFETY DIRECTOR: Mr. Prince reviewed the February – April 2013 Risk Control Activity Report which was included in the agenda along with the Training Calendar. Mr. Prince noted on March 20th he met with Mr. James Bruno, Chief of Staff of the Camden County Police Department, to discuss their safety training needs and advised his office could assist with start up of a Safety Program. Mr. Prince also discussed and explained the PEOSH Training required by the State that the Department would have to participate in to include the 400 plus officers. Mr. DiAngelo also noted two Defensive Driving Classes were scheduled for April 23rd and April 30th.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

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

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Chairman Angilella read Resolution 22-13, 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 22-13 FOR CLOSED SESSION

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

ROLL CALL OF COMMISSIONERS:

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

MOTION TO RETURN TO OPEN SESSION

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

Chairman Angilella made a motion to approve the payment authority requests that were discussed during closed session.

MOTION TO APPROVE PAYMENT AUTHORIZATION FOR MARVA COLEMAN IN THE AMOUNT OF \$30,000 FOR THE PAR AND \$20,000 FOR SETTLEMENT, REDUCTION OF PAR FOR CARLOS GONZALEZ IN THE AMOUNT OF \$17,823, BRENDA FREEMAN-ACKERS IN THE AMOUNT OF \$89,391.20, WILLIAM MACKLIN IN THE AMOUNT OF \$24,637, SEAN DEWALT IN THE AMOUNT OF \$50,080 AND TERESA LABROSSE IN THE AMOUNT OF \$120,000 FOR PAR AND \$150,00 FOR SETTLEMENT AND

JERRY DEJESUS, GEGXAN CORIANO, ELVIN FELIZ, & JONATHAN GONZALEZ IN THE AMOUNT OF AN ADDITIONAL \$27,500

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

Chairman Angilella advised the next meeting was scheduled for Thursday, April 25, 2013 at 2:00 PM

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:45 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary