

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – November 7, 2013
Camden County College Regional Emergency Training Center
Conference Room
Blackwood, NJ 08102
10:00 AM**

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
Claims Service	Comp Services, Inc. Huguette Atherton Paulette Kelly Steve Andrick
	Conner Strong & Buckelew Robyn Walcoff (<i>via teleconference</i>)
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	Laura J. Paffenroth, Esq.
Treasurer	Dave McPeak
Safety Director	J.A. Montgomery Risk Control Glenn Prince Dave McHale
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Bonnie Rick

ALSO PRESENT:

Jeffrey D. Newby, Weber Gallagher Simpson Stapleton Fires & Newby, LLP
Lou DiAngelo, Camden County
Howard Goldberg, Camden County Counsel
Edward Hill, Camden County Board of Social Services
Dave McCollum, Camden County Improvement Authority (*via teleconference*)
Karl McConnell, Camden County College (*via teleconference*)
James Kickham, PERMA Risk Management Services
Brad Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF SEPTEMBER 26, 2013

MOTION TO APPROVE OPEN MINUTES OF SEPTEMBER 26, 2013

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

MOTION TO APPROVE CLOSED MINUTES OF SEPTEMBER 26, 2013

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee met on October 16th and was scheduled to meet again on November 20th. Mr. Prince advised the 2014 meeting schedule would be established at their November meeting.

CLAIMS COMMITTEE: Ms. Walcoff reported the Claims Committee met on October 1st and October 28th to discuss and review the PARS that would be presented during closing session.

EXECUTIVE DIRECTOR REPORT:

Executive Director advised he had two action items for his report today.

WEBER GALLAGHER SIMPSON STAPLETON FIRES & NEWBY, LLP: Executive Director introduced Jeffrey D. Newby of Weber Gallagher Simpson Stapleton Fires & Newby, LLP. Executive Director advised Mr. Newby was one of the Commission’s Defense Panel Attorney’s for worker compensation claims and would be happy to answer anyone’s questions. No one had any questions for Mr. Newby at the time, but Commissioner Wright indicated some questions might come up during closed session when the PARS were reviewed. Commission Attorney noted Mr. Newby’s firm worked closely with Comp Services and thanked Mr. Newby for attending the meeting.

2014 PROPERTY & CASUALTY BUDGET INTRODUCTION: Executive Director reported it was his intention to introduce the 2014 Property & Casualty Budget today. However after working with Mr. Kickham on the CEL budget and due to the Meadowbrook transition this year, it was determined the CEL Commissioners needed to review a number of budget options during their budget introduction which was scheduled for the afternoon. Executive Director advised Mr. Kickham would present three options to the CEL Commissioners based on equalized, un-equalized and not to exceed options. Executive Director indicated based on the actuary's projections the loss funds for Property, Liability and Auto should be flat while the worker compensation loss funds would increase 3.5% for the 2014 Camden budget. Executive Director also advised the CEL premiums would increase approximately 8 to 11% which reflected the transition program that took place this year. In regard to the Ancillary coverages, Executive Director explained due to market conditions and loss experience it was projected the POL/EPL coverage would increase by 12% and the excess liability by 5%. Executive Director also advised the Medical Malpractice would be flat and there would be reductions in the Pollution Liability and Employed Lawyers Liability premiums. In response to Chairman Angilella's inquiry and Mr. Goldberg comments regarding the Employed Lawyers Liability coverage, Executive Director advised the question could be directed to the Underwriting Manager at the CEL meeting.

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 9/26/13 to 10/29/13. There were 9 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

EMPLOYEE DISHONESTY COVERAGE: Executive Director referred to a copy of the Employee Dishonesty Declaration page from Selective Insurance Company which was included in the agenda. Executive Director advised the policy would renew on 11/1/13 and included coverage for the Executive Director, Third Party Administrator and the Treasurer. Executive Director indicated the annual premium was \$1,132.00 and the limit of loss was \$1,000,000 with a \$10,000 deductible. Executive Director advised the cost for this coverage would be paid out of the miscellaneous and contingency budget line and requested a motion to approve the renewal.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,132

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

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF): Executive Director advised the CEL met on September 26, 2013 and a summary report of that meeting was included in the agenda. Executive Director noted as discussed earlier the CEL was meeting in the afternoon to introduce their 2014 budget. Executive Director indicated Mr. Kickham intended to provide the CEL Commissioners with an update on the progress of new potential members, Cape May, Mercer and Hudson Counties.

CCIC FINANCIAL FAST TRACK: Executive Director advised the August monthly Financial Fast Track was included in the agenda. The Commission had a surplus of \$4,434,982 as of August 31, 2013. Executive Director also referred to line 7 of the July report, "Investment in Joint Venture" and indicated \$1,530,740 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 for the month of August. As of August 31, 2013 the CEL had a surplus of \$3,325,525.

2014 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATES OF INSURANCE: Executive Director advised the 2014 auto ID Cards and WC Posting Notices would be sent to each Member Entity contact for distribution the first week in December. Executive Director also advised any renewal certificates for 2014 would be issued.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – JOINT INSURANCE CLAIMS COMMITTEES BEST PRACTICES WORKSHOP: Executive Director reported the second Best Practice Workshop was held on Tuesday, October 1, 2013. A summary report of the workshop prepared by Ms. Leighton was included in the agenda. Executive Director noted Mr. Joe Nardi of Brown & Connery conducted a presentation on Tort Liability under Title 59 and Mr. Chris Saracino spoke on the subject of Top Ten Defenses in New Jersey Worker' Compensation. Executive Director also noted there was a break out session where the Commission members presented their Notice of Tort Claim procedures to assist in developing a model Tort Claim Notice Procedure for the CELJIF. Ms. Hall and Mr. McHale of J.A. Montgomery discussed the Brit Insurance Team platform, a web based system used for online training. Ms. Walcoff advised her office was working on a draft of the Model Tort Claim Notice Procedure and would ask Ms. Paffenroth to review.

JOINT INSURANCE FUNDS VS COMMERCIAL INSURERS: Executive Director referred to a copy of a positive article which appeared in the Asbury Park Press suggesting the private sector should consider insurance similar to the joint insurance funds due to the disputed claims from Super Storm Sandy.

BRIT TEAM PLATFORM: Mr. McHale advised the MEL had developed an online NJ Right to Know/Hazard Communication with their vendor to meet a NJ specific compliance need. Mr. McHale indicated this program would also benefit the Commission and advised he could have their vendor upload the program into the BRIT system. Mr. McHale noted the one time cost to do this would be \$1,600. Executive Director advised the cost could be split between the Commission's and expensed to the miscellaneous and contingency account.

Executive Director's Report Made Part of Minutes.

TREASURER:

REPORT: Mr. McPeak presented the October and the November Bill List which were included in the agenda and recommended their approval. Executive Director advised the monthly Treasurer's report were also included in the agenda.

MOTION TO APPROVE RESOLUTION 46-13 OCTOBER BILL LIST IN THE AMOUNT OF \$3,000

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

MOTION TO APPROVE RESOLUTION 47-13 NOVEMBER BILL LIST IN THE AMOUNT OF \$99,192.64

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

ATTORNEY: Commission Attorney reported she had some discussions earlier in the week with Mr. Goldberg, Mr. Hrubash and Ms. Leighton regarding ancillary claims and payments which fall within the SIR. Commission Attorney advised in the past there were not many of these claims and no procedure or process was in place yet. Commission Attorney suggested the Claims Committee develop a policy and procedure for payments within the ancillary SIR and make a recommendation to the Commissioners for approval.

CLAIM SERVICE: Ms. Hall referred to the September Medical Savings Report which was included in the agenda. Ms. Hall noted the total amount of savings for all of the entities was \$22,395.49, a savings of 40.92%. Ms. Hall introduced Paulette Kelly of Comp Services and advised she would be handling the worker compensation claims for the Commission with Huguette Atherton.

SAFETY DIRECTOR: Mr. Prince reviewed the September - November 2013 Risk Control Activity Report which was included in the agenda along with the Training Calendar. Mr. Prince also noted the last training session of Surviving Shiftwork was concluded last week. Mr. Prince also thanked Ms. Paffenroth for reviewing the Risk Management for Police Officers and noted the program would be presented to the recruits of the Camden County Police Academy prior to their graduation on December 15th.

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 Angiella
Second: Commissioner Wright
Vote: 3 Ayes, 0 Nays

CLOSED SESSION: Chairman Angilella read Resolution 48-13, 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 48-13 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 Wright
Vote: 3 Ayes, 0 Nays

Chairman Angilella advised he would make a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS/SARS:

CLAIM #	AMOUNT
0040	\$39,314
0123	\$25,179 (SAR)
0042	\$119,142
0890	\$91,938
0745	\$51,951
1019	\$87,466

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

Chairman Angilella advised the next meeting was scheduled for Thursday, December 12, 2013 at 2:00 PM

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:35 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary