

**CAMDEN COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – January 24, 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, <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>
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	Conner Strong & Buckelew <b>Michelle Leighton</b> <b>Robyn Walcoff</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> – <i>via teleconference</i>
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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
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**ALSO PRESENT:**

Howard Goldberg, Camden County  
Jim Lex, Camden County Improvement Authority, *via teleconference*  
Dave Luthman, Pollution Control Financing Authority of Camden County, *via teleconference*  
Sunil Marwaha, Camden County Health Services Center  
Brad Stokes, PERMA Risk Management Services  
Jim Kickham, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF DECEMBER 13, 2012**

**MOTION TO APPROVE OPEN MINUTES OF DECEMBER 13, 2012**

Motion: Commissioner Wright  
Second: Commissioner Williams  
Vote: 3 Ayes, 0 Nays

**MOTION TO APPROVE CLOSED MINUTES OF DECEMBER 13, 2012**

Motion: Commissioner Wright  
Second: Commissioner Williams  
Vote: 3 Ayes, 0 Nays

**CORRESPONDENCE:** Executive Director referred to a copy of a letter from Colonial Community Bank advising the Commission the rate of interest for any deposits made would be .60%APY effective 1/1/13.

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Prince advised the Claims Committee met on January 16, 2013. Mr. Prince advised in 2011 there were a total of 173 claims with incurred costs of \$1,551,313. In 2012 Mr. Prince advised there were 156 claims, with incurred costs of \$924,625. Mr. Prince pointed out there were 17 less claims in 2012 and the costs were \$605,370 less. Mr. Prince indicated there were still 27 open claims in 2012.

**CLAIMS COMMITTEE:** Ms. Leighton reported the Claims Committee met on January 8<sup>th</sup> to discuss and review the PARS that would be presented during closed session. Ms. Leighton also noted as a follow up to the recent Best Practices Workshop held in October she was working together with the Hardenbergh Insurance Group of the Gloucester County Insurance Commission and Dr. Dwyer to schedule an educational workshop on worker compensation with the primary Commission’s medical providers within the next six weeks. Ms. Leighton advised more details would follow shortly.

**EXECUTIVE DIRECTOR REPORT:**

Executive Director advised there were 4 action items for this month.

**INSURANCE COMMISSION WEBSITE:** Executive Director reported at the December meeting he advised the Commissioners that his office received three quotes from vendors for the website design, hosting, updating & maintenance of the Commission website. After discussing the quotes with the Commission Attorney it was agreed Sparks Creative Group, a local vendor, from Collingwood, NJ would be appointed. Executive Director explained he met with a representative from Sparks Creative Group prior to the meeting and was expecting a revised quote from the vendor which would be lower than their original quote of \$2,600. Executive Director advised the website address would be [www.ccic-nj.org](http://www.ccic-nj.org). Executive Director indicated Ms. Dodd would work with the vendor to upload the documents required by Chapter 167. Executive Director advised the website was a work in progress project and his office would review and revise the site as necessary. Executive Director indicated once the site was available he would send a link to the Commissioners for their review.

**MOTION TO APPROVE RECOMMENDATION OF THE EXECUTIVE DIRECTOR AND COMMISSION ATTORNEY TO APPOINT SPARKS CREATIVE GROUP AS THE WEBSITE VENDOR FOR THE CAMDEN COUNTY INSURANCE COMMISSION AT A COST NOT TO EXCEED \$2,600 FOR PROGRAMING WEBSITE DESIGN, PROGRAMMING AND LAYOUT AND AN ANNUAL COST OF \$350 FOR HOSTING, UPDATING AND MAINTAINING THE WEBSITE**

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

**PROPOSED MEETING DATES FOR 2013:** Executive Director referred to a copy of the proposed meeting dates for 2013 which was included in the agenda. Executive Director explained the proposed meeting dates were the fourth Thursday of the month except for the months of November and December. November’s meeting would be held on the first Thursday of the month at 10:00 AM and the December meeting would be on the second Thursday at 2:00 PM. Executive Director also pointed out there would be no meeting in August and October. The meeting location would continue to be at the Camden County College Regional Emergency Training Center. Executive Director requested a motion to approve Resolution 1-13 adopting the Public Meeting Dates which was included in the agenda.

**MOTION TO ADOPT RESOLUTION 1-13, FIXING PUBLIC MEETING DATES FOR YEAR 2013**

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 12/7/12 to 1/18/13. There were 141 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 advised optional quotes for higher amount of insurance for the Employee Dishonesty Coverage were obtained for the other PERMA JIF's and Insurance Commissions. Executive Director reported that on behalf of the Camden County Insurance Commission his office obtained a quote from Selective Insurance Company to increase the amount of insurance to \$1,000,000 but with a \$10,000 deductible. The additional cost to increase the coverage would be \$205.00. Executive Director recommended the Commission consider increasing the limits and advised the additional premium for the increase could be paid out of the Miscellaneous and Expense account. The total cost of the coverage is \$1072.00.

**MOTION TO APPROVE AN AMENDMENT TO THE SELECTIVE EMPLOYEE DISHONESTY COVERAGE TO INCREASE THE POLICY LIMIT FROM \$250,000 TO \$1,000,000 AND INCREASE THE DEDUCTIBLE FROM \$5,000 TO \$10,000 FOR AN ADDITIONAL PREMIUM OF \$205.00 FOR A TOTAL COST OF \$1072.00.**

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

**REQUEST FOR PROPOSALS:** Executive Director reported the Commission Attorney issued the request for proposals for the positions of Executive Director and Third Party Administrator. Executive Director advised the responses were due on February 6<sup>th</sup> at 11:00 AM. Commission Attorney indicated she would review and evaluate the responses with Ms. Wright and Mr. McPeak. Executive Director advised he would like to participate in the review of the Third Party Administrator responses. Executive Director also noted his office was soliciting quotes for the Actuary and Auditor positions.

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF):** Executive Director reported the CEL JIF met on December 13, 2012 and a summary report of their meeting was included in the agenda. Executive Director advised the CEL approved their budget at this meeting along with the additional excess premium budget line for the remarketing the excess liability/WC program.

**CCIC FINANCIAL FAST TRACK:** Executive Director advised the November monthly Financial Fast Track was included in the agenda. The Commission had a surplus of \$1,706,833 as of November 30, 2012. Executive Director also referred to line 7 of the October report, "Investment in Joint Venture" and indicated \$948,922 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 November 30, 2012 the CEL had a surplus of \$1,915,929.

**2013 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the 2013 property and casualty assessment bills were mailed to the member entities via certified mail and e-mail. Executive Director explained the first payment of 40% was due on January 15, 2013. The second and third payment of 30% each would be due on May 15<sup>th</sup> and September 15<sup>th</sup>. Executive Director advised the Treasurer reported he received payment from the Camden County Health Services Center, Camden County College, Camden County Board of Social Services, and the Camden County Pollution Control Finance Authority. The County of Camden was in the process of remitting their payment.

**INDEMNITY & TRUST AGREEMENT:** Executive Director reported the Indemnity and Trust Agreements for the Member Entities to continue their membership in the Commission were sent to each member in December. Executive Director advised his office received the agreement back from the Camden County Health Services Center and requested the other members execute the agreement and return to Ms. Dodd at PERMA.

**2013 AUTOMOBILE LIABILITY – UNINSURED AND UNDERINSURED MOTORIST:** Executive Director advised Star Insurance Company does not give the option to purchase nor did the policy provide Uninsured/Underinsured Motorist coverage. Executive Director indicated an acknowledgement form would be provided to the Chairman for his signature.

**2013 RENEWAL INFORMATION AND 2013 REMARKETING INFORMATION:** Executive Director reported the CEL Underwriting Manager still needed some additional information to complete the 2013 renewal and with regard to the re-marketing of the Meadowbrook program. Executive Director stressed the importance of returning the information to the CEL Underwriting Manager as a complete underwriting submission has a direct bearing on the program coverage and pricing. Executive Director advised the CEL Underwriting Manager recently sent an e-mail to the members of the outstanding items.

**REORGANIZATION FOR 2013-2014:** Executive Director advised the reorganization of the Camden County Insurance Commission would be held at the February 28, 2013 Commission meeting.

Executive Director's Report Made Part of Minutes.

**TREASURER:**

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

**MOTION TO APPROVE RESOLUTION 2-13 JANUARY BILL LIST IN THE AMOUNT OF \$2,748,597.44**

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

**ATTORNEY:** Commission Attorney advised her items were discussed during the Executive Director's report.

**CLAIM SERVICE:** Ms. Hall distributed a Medical Savings Report for the 2012 policy year. Ms. Hall explained the report was presented by member entity and displayed the total amount of savings for 2012. Ms. Hall advised the last page of the report was a combined medical savings for all of the entities and the total savings for 2012 was 47.69%.

**SAFETY DIRECTOR:** Mr. Prince reviewed the November – December 2012 Risk Control Activity Report which was included in the agenda along with the Training Calendar. Mr. Prince also noted he escorted a representative from Travelers Insurance Company to visit the DPW, Department of Corrections, Sheriff's Department and the Central Communications Department. Mr. Prince indicated he thought the representative was pleased with the Commission's safety policies and on-going training efforts. Executive Director explained Travelers was one of the six companies that were interested in the CEL program. Executive Director thanked Mr. Prince for escorting the Travelers representative on such short notice throughout the various departments of Camden, Gloucester and Burlington Counties.

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:**

**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: 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 made a motion to approve the payment authority requests that were discussed during closed session for Jennifer Fedoriw, Brian Foster, Justin Snyder and Lorraine McGary along with settlement requests for Jennifer Fedoriw and Brian Foster.

**MOTION TO APPROVE PAYMENT AUTHORIZATION FOR PARS DISCUSSED DURING CLOSED SESSION FOR JENNIFER FEDORIW, BRIAN FOSTER, JUSTIN SNYDER AND LORRAINE MCGARY AND SETTLEMENT REQUESTS FOR JENNIFER FEDORIW AND BRIAN FOSTER**

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

Chairman Angilella advised the next meeting was scheduled for Thursday, February 28, 2013 at 2:00 PM.

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 2:31 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary