

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – January 25, 2018
CAMDEN COUNTY COLLEGE REGIONAL
EMERGENCY TRAINING CENTER
BOARD ROOM
420 WOODBURY-TURNERSVILLE ROAD
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	Absent
Anna Marie Wright	Presents
Steve Williams	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Huguette Atherton Paulette Kelly (via teleconference)
	Conner Strong & Buckelew Michelle Leighton
CEL Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Attorney	Laura J. Paffenroth, Esq.
Treasurer	David McPeak
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group Christina Violetti (via teleconference)

ALSO, PRESENT:

Lou DiAngelo, Camden County
Ed Hill, Camden Board of Social Services

Bob Cornforth, Camden County MUA
Karl McConnell, Camden County College (*via teleconference*)
Rachel Chwastek, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

APPROVAL OF MINUTES: OPEN MINUTES OF DECEMBER 7, 2017

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

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on January 17th. Mr. Prince advised they discussed the most commonly cited citations by PEOSHA, PEOSHA compliance, and had a discussion on HazCom and Right to Know programs and training and also discussed Job Sight Observations. The next Safety Committee Meeting is scheduled for February 21st. Mr. Prince asked if there were any questions and then concluded his report.

CLAIMS COMMITTEE: Ms. Leighton advised the claims committee met on January 2nd and her report is for closed session. In addition, effective January 1st there will EPL/POL and Privacy Liability Coverage moved to Chubb and has new reporting procedures. Ms. Leighton distributed handouts with the information and advised with the Privacy Coverage, there is now a \$0 retention for a breach coach and that does not report a claim so please advise Conner Strong after a call had been placed. There is also an EPL Assist by Chubb, which contains a lot of employment law resources and access to a law firm. Ms. Leighton asked if there were any questions and then concluded her report.

EXECUTIVE DIRECTOR REPORT:

2018 Property & Casualty Budget Introduction (Pages 5-6) – At the December 7th meeting the 2018 Property & Casualty Budget was introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspaper. The budget has not changed since it was introduced. The Public hearing for the budget will be held at this meeting. A copy of the budget in the amount of \$15,587,041 and the assessments are included in the agenda. The assessments are due on 3/15/18 (40%), 5/15/18 (30%) and 09/15/18, 30%.

MOTION TO OPEN THE PUBLIC HEARING OF THE 2018 BUDGET

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

The Executive Director discussed the budget with the Commission.

MOTION TO CLOSE THE PUBLIC HEARING OF THE 2018 BUDGET

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

MOTION TO ADOPT THE 2018 BUDGET AND CERTIFY ANNUAL ASSESSMENTS

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

CEL Dividend– As we discussed last month the NJCE declared a dividend for the 2010 & 2011 Fund Years. The Camden County Insurance Commission’s share is \$117,877. Each member entity has the choice of receiving its dividend in the form of a check or credit on their assessment bill. The Fund office sent a letter to the member entities for their choice. If the letter is not returned by February 1, 2018 their portion of the dividend will show as a credit on the 2018 Assessment billing.

Extraordinary Unspecifiable Services (EUS) Statements – Included in the agenda were the required Certification of Extraordinary Unspecifiable Services for coverages effective January 1, 2018 for the Camden County Department of Police Services. Also attached on pages 15-16 is Resolution 1-18 awarding the Purchase of Excess Insurances for the Department of Police Services. The Resolution was reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 1-18 AWARDING THE PURCHASE OF EXCESS INSURANCES FOR THE DEPARTMENT OF POLICE SERVICES

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

2018 Plan of Risk Management – Included in the agenda was a copy of the 2018 Risk Management Plan. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow.

MOTION TO ADOPT RESOLUTION 2-18 APPROVING THE 2018 PLAN OF RISK MANAGEMENT

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

Meeting dates for 2018 – Included in the agenda was a copy of the 2018 Annual Meeting dates. There will be no meetings in August and November. – Included in the agenda was a copy of Resolution 3-18, Fixing Public Meeting Dates for Year 2018.

MOTION TO ADOPT RESOLUTION 3-18, FIXING PUBLIC MEETINGS DATES FOR 2018

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

Certificate of Insurance Issuance Report – Included in the agenda was a copy the certificate of insurance issuance report from the NJCE listing those certificates issued for the month of

December. There were 160 certificates of insurance issued in December. The renewal certificates were issued during December.

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

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

NJ Excess Counties Insurance Fund (NJCE) – The NJCE 2018 Reorganization Meeting is scheduled for February 22, 2018 at 1:00 PM at the Camden County College Regional Emergency Training Center.

CCIC Financial Fast Track – Included in the agenda was a copy of the Financial Fast Track Report for the month of November. As of November 30, 2017 the report indicates the Commission has a surplus of \$17,895,948. Line 10 of the report, “Investment in Joint Venture” is the Camden County Insurance Commission’s share of the equity in the CEL. CCIC’s current equity in the CEL is \$2,717,566. The cash amount is \$24,436,536.

NJ CEL Property and Casualty Financial Fast Track - Included in the agenda was a copy of the NJ CEL Financial Fast Track Report for the month of November. As of **November 30, 2017** the report indicates the Fund has a surplus of **\$9,330,802**.

Claims Tracking Report – Included in the agenda was the Claims Activity Report as of December 31, 2017. The Claims Activity Report monitors open and closed claims each month. The Executive Director will review the report with the Commission.

Auditor & Actuary Contracts – The Actuary and Auditor’s contract will expire on 2/28/18. The Fund Office will request quotes for both positions. The responses will be available for discussion and approval at the February meeting.

Executive Director's Report Made Part of Minutes.

UNDERWRITING MANAGER – Ed Cooney reviewed the 1/1 Renewal with the Commissioners. He advised two of the insurers left the public entity space and with the catastrophe activity for the property insurance market, wild fires and storms, sent a nice ripple through the industry, however we have very solid partners and our renewal was very reasonable. The lost insurers were replaced with BRIT, expanding our relationship and allowing for a favorable renewal for the entire program. The Cyber Liability for the CEL is now under one policy. Mr. Cooney asked if there were any questions and then concluded his report.

The Executive Director thanked Ed Cooney and his team for an excellent renewal.

TREASURER: Mr. McPeak advised the January Bill List and the Treasurer’s Reports were included in agenda.

MOTION TO APPROVE RESOLUTION 4-18 JANUARY BILL LIST IN THE AMOUNT OF \$2,024,938.00

Motion	Commissioner Williams
Second:	Commissioner Wright

Vote: 2 Ayes, 0 Nays

ATTORNEY: Commission Attorney advised she had nothing to report at this time.

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the year of 2017 which was included in the agenda. Ms. Hall advised the total billed for the year of 2017 was \$2,095,253.95 and the total paid was \$1,080,803.19 with a savings of \$891,027.97 or 45.20%. Ms. Hall advised the net savings was \$712,824.38 and network utilization was 98.0%.

SAFETY DIRECTOR: Mr. Prince reviewed the December - January 2018 Risk Control Activity Report which was included in the agenda. Mr. Prince included in the agenda a safety director bulletin on Conducting Motor Vehicle Record Checks. He advised many commissions run the MVC checks through the Commission, which costs \$150 for up to 5,000 look ups. Mr. Prince also advised there will again be the BRIT safety grant, increased from \$35,000 to \$45,000. The correctional facility is researching body worn cameras in their facility. Mr. Prince asked if there were any questions and then concluded his report.

Correspondence Made Part of Minutes.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT: None

MOTION TO OPEN MEETING TO PUBLIC

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

Seeing no members of the public wishing to speak Commissioner Williams moved a motion to close the public comment portion of the meeting.

MOTION TO CLOSE MEETING TO PUBLIC

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

CLOSED SESSION: Commissioner Williams read Resolution 5-18, 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 5-18 FOR CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Commissioner Williams made a motion to approve the PARS/SARS discussed during closed session.

MOTION TO APPROVE THE FOLLOWING PARS/SARS

<u>CLAIM #</u>	<u>AMOUNT</u>	<u>SAR/PAR</u>
1416	\$ 21,013.98	PAR
0546	\$ 136,262.00	PAR
3275	\$ 65,000.00	PAR
3371	\$ 40,100.00	PAR

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

Commissioner Williams advised the Reorganization meeting is scheduled for February 22, 2018, 2:00 PM, at the Camden County College Regional Emergency Training Center.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 2:44 PM

Minutes prepared by: Rachel Chwastek, Assisting Secretary