

**CAMDEN COUNTY INSURANCE COMMISSION
OPEN MINUTES – October 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 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 Bradford C. Stokes
Claims Service	AmeriHealth Casualty Services Denise Hall Steve Andrick Huguette Atherton Paulette Kelly (via teleconference)
	Conner Strong & Buckelew Michelle Leighton Christine Baroudi
CEL Underwriting Manager	Conner Strong & Buckelew
Attorney	Laura J. Paffenroth, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince
Auditor	Bowman & Company LLP
Risk Management Consultant (CCIA)	Hardenbergh Insurance Group

ALSO PRESENT:

Lou DiAngelo, Camden County
Ed Hill, Camden Board of Social Services
Karl McConnell, Camden College (via teleconference)
Bob Cornforth, Camden County MUA
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: OPEN & CLOSED MINUTES OF JULY 25, 2018 & SEPTEMBER 27, 2018

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF JULY 25, 2018

Motion Chairman Angilella
Second: Commissioner Williams
Vote: 2 Ayes 1 Abstained

MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF SEPTEMBER 27, 2018

Motion Chairman Angilella
Second: Commissioner Wright
Vote: 2 Ayes 1 Abstained

CORRESPONDENCE: None

SAFETY COMMITTEE: Mr. Prince reported the Safety Committee last met on October 17th. Mr. Prince advised a variety of topics were discussed along with a training request from the CCMUA, Parks and Highway Department including fork lift training and snow plowing. The next meeting is scheduled for November 7th. Mr. Prince asked if there were any questions and concluded his report.

Chairman Angilella pointed out there were some issues with the phone so if anyone had any difficulties hearing to call out.

CLAIMS COMMITTEE: Ms. Leighton referred to a copy of her memo which was included in the agenda regarding “Discovery” or Claims Made and Reported” Policies prior to the 12/31/18 expiration date. Ms. Leighton explained the policies listed in the memo provided coverage on a discovery or claims made and reported basis. Ms. Leighton reported it was imperative that any claim, potential claim or facts and circumstances that gave rise to a claim be reported to the insurance company prior to the policy expiration date. Ms. Leighton requested that any claims be reported to Conner Strong & Buckelew by Monday, December 17, 2018.

Ms. Leighton reminded everyone the Best Practice Workshop was occurring on Wednesday, October 31, 2018 at the Conner Strong & Buckelew office in Marlton, NJ. Ms. Leighton referred to a copy of the agenda which was included in the Commission agenda packet. Ms. Leighton reviewed the list of presenters and presentations. Ms. Leighton thanked the County of Camden in advance for the presentation by the Camden County Addiction Awareness Task Force.

Ms. Leighton advised that concluded her report and noted the PARS/SARS that were discussed at the last Claims Committee Meeting would be presented in closed session.

EXECUTIVE DIRECTOR REPORT:

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on November 1, 2018. Executive Director advised the policy covered the positions of Executive Director, Third Party Administrator and the Treasurer. Executive Director stated the annual premium was \$1,052 and the cost would be paid out of the miscellaneous and contingency budget line.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,052

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

CERTIFICATE OF INSURANCE ISSUANCE REPORT: Executive Director referred to a copy of the Certificate of Insurance Report from the NJCE listing the certificates issued for the month of September. Executive Director advised there were 9 certificates issued for the month of September and asked if anyone had any questions.

MOTION APPROVE THE CERTIFICATE OF INSURANCE REPORT

Motion	Commissioner Wright
Second:	Commissioner Williams
Vote:	Unanimous

NJ COUNTIES EXCESS INSURANCE FUND (NJCE): Executive Director reported the agenda included a recap of the NJCE's meeting of September 27, 2018. Executive Director noted he had provided a verbal report at the last meeting. Executive Director reported the NJCE also met prior to the Commission meeting and the primary focus was the introduction of the 2019 Budget. Executive Director stated there was an increase in the property insurance due to the amount of claims and the property self-insured retention would increase from \$100,000 to \$250,000. This would be funded at the NJCE level instead of adding this additional exposure to the underlying Commissions and stand-alone County members. Executive Director advised Budget Adoption was scheduled for November 15, 2018.

Executive Director reported there was also a discussion on the NJCE dividend options which ranged from \$300,000 to \$1,000,000. Executive Director advised there was a decision to ask the local Commissions to make a prudent recommendation on the amount of the dividend. After a brief discussion the Commissioners advised they would recommend a dividend of \$500,000 to the NJCE. Executive Director noted that last year the Camden Commission also declared a dividend which could be discussed at a later date as there were no timing issues.

2019 PROPERTY & CASUALTY BUDGET INTRODUCTION: Executive Director reported the 2019 CCIC Budget would be introduced at the December 6th meeting. The Public Hearing and Adoption would follow at the January 24, 2019 meeting.

CCIC FINANCIAL FAST TRACK: Executive Director reported the August Financial Fast Track was included in the agenda. Executive Director reported as of August 31, 2018 the Commission had a surplus of \$22,715,659. Executive Director advised \$4,172,460, on line 10 of the report,

“Investment in Joint Venture” was Camden County Insurance Commission’s share of the equity in the NJCE.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the August Financial Fast Track for the NJCE. As of August 31, 2018 the NJCE had a surplus of \$13,959,607. Executive Director noted the cash amount was \$30,173,634.

2018 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the third and final assessment payments for 2018 were due on September 15, 2018. Mr. McPeak advised several of the member entities had paid and the others were in the process of remitting payment.

2019 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCE: Executive Director reported the 2019 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. Executive Director advised the NJCE Underwriting Manager’s Team would review any certificates which needed to be re-issued for the 2019 renewal.

2018 MEETING SCHEDULE: Executive Director reminded everyone the Commission was not scheduled to meet in November and noted the next meeting was scheduled for December 6, 2018 at 2:00 PM.

Executive Director's Report Made Part of Minutes.

TREASURER: Chairman Angilella advised the October Bill Lists and the Treasurer’s Reports were included in agenda. In response to Chairman Angilella, Ms. Dodd advised there were two bill lists for October. Ms. Dodd explained there was a claim settlement earlier in the month that required a check prior to the regular bill list. Chairman Angilella asked if anyone had any questions regarding the bill lists.

MOTION TO APPROVE RESOLUTION 45-18 OCTOBER BILL LIST

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

MOTION TO APPROVE RESOLUTION 46-18 OCTOBER BILL LIST

Motion	Chairman Angilella
Second:	Commissioner Williams
Vote:	Unanimous

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

CLAIM SERVICE: Ms. Hall reviewed the Medical Savings Report for the month of September 2018 which was included in the agenda. Ms. Hall advised the total billed for the month of September was \$288,684 and the total paid was \$61,169 with a savings of \$133,825 or 68.60%. Ms. Hall advised the net savings was \$107,060 and network utilization was 90.90%. In response to Chairman Angilella’s inquiry regarding the decrease in penetration, Ms. Hall thought there was probably a few bills that came in that were not in their network.

SAFETY DIRECTOR: Mr. Prince reviewed the September – October 2018 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included a memo regarding the updated and expanded media Library. Mr. Prince advised significant additions were made and additional DVD's were purchased. Mr. Prince reported on October 8th he presented the Risk Management Plan to the Police Academy and stressed professional motor vehicle operation while in the performance of their official task. 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	Chairman Angilella
Second:	Commissioner Williams
Vote:	Unanimous

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

MOTION TO CLOSE MEETING TO PUBLIC

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

CLOSED SESSION: Chairman Angilella read Resolution 47-18, 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 47-18 FOR CLOSED SESSION

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion	Chairman Angilella
Second:	Commissioner Wright
Vote:	Unanimous

Chairman Angilella 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>
1603	\$ 81,385.00	SAR
1666	\$ 61,460.00	SAR
0866	\$ 63,216.00	SAR
0407	\$ 19,939.50	SAR
1910	\$ 120,487.20	PAR
0460	\$ 138,769.00	PAR
0460	\$ 24,117.00	SAR
7764	\$ 9,241.00	PAR
8067	\$ 14,745.00	PAR
8085	\$ 18,278.34	PAR
8086	\$ 13,500.84	PAR
2044	\$ 63,551.00	PAR
8634	\$ 65,065.00	PAR
8123	\$ 10,920.00	PAR
8132	\$ 9,420.00	PAR
8087	not approved need add'l information	

Motion Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

Chairman Angilella advised the next meeting was scheduled for Thursday, December 6, 2018, 2:00 PM, at the Camden County College Regional Emergency Training Center.

MOTION TO ADJOURN:

Motion Chairman Angilella
Second: Commissioner Wright
Vote: Unanimous

MEETING ADJOURNED: 2:54 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary