

**SALEM COUNTY INSURANCE FUND COMMISSION
OPEN MINUTES MEETING – APRIL 2, 2015
104 MARKET STREET
SALEM, NJ 9:00 AM**

Meeting called to order by Chairman Vanderslice. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Robert Vanderslice	Present
Kevin Crouch	Present
Katie Coleman	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes Karen A. Read
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ALSO PRESENT:

Jessica Foote, Salem County
Michael Mulligan, Salem County
Thomas Narolewski, AJM Insurance Management
Stephanie Jenkins, AJM Insurance Management
Thea Isabella, First MCO
Veronica George, Inservco
Ashley Nelms, Inservco
Terry Sheerin, Inservco
Keith Platt, Inservco
Glenn Prince, JA Montgomery
Robyn Walcoff, Conner Strong & Buckelew
Edward Scioli, Conner Strong & Buckelew

APPROVAL OF MINUTES: OPEN SESSION OF FEBRUARY 5, 2015

MOTION TO APPROVE THE OPEN MINUTES OF FEBRUARY 5, 2015

Moved:	Commissioner Coleman
Second:	Commissioner Vanderslice
Vote:	Unanimous

CORRESPONDENCE: None

EXECUTIVE DIRECTOR REPORT:

Establishing 2015 Plan of Risk Management: Executive Director said the Risk Management Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claim payment authority, etc. (**Appendix II**). Executive Director said the Underwriting Manger was present and will review the Plan.

Underwriting Manager Ed Scioli reviewed the 2015 Plan of Risk Management and said there were not many changes made to the Risk Management Plan for 2015. The only changes that were made were some clarifications with regard to the property deductibles in the named storm section under the property sub-limits. Underwriting Manager said we wanted to be sure to add the per building wording and also added \$150,000 per building loss of income coverage. All of the other terms and conditions are the same with some increase in some liability limits.

In response to Attorney Mulligan, Underwriting Manager said there would be no cost savings if you did not take the loss of income coverage. Risk Manager Tom Naroletski said they did use the extra expense this year on the Agricultural building which is a talon on this coverage.

MOTION TO ADOPT RESOLUTION 14-15 APPROVING THE RISK MANAGEMENT PLAN

Moved:	Commissioner Coleman
Second:	Commissioner Crouch
Vote:	Unanimous

NJ Excess Counties Insurance Fund (CELJIF) - The CEL held their Reorganization meeting and adopted the respective resolutions to conduct business on February 25, 2015. Commissioner Smith was re-elected as the Chairman of the CEL. A summary report of that meeting is included in the agenda on pages 4-6. The next NJCE Fund meeting is scheduled for April 23, 2015 at 1:00 pm. Executive Director said the audit was discussed at the meeting as well as three year professional contracts.

Financial Fast Track – Included on Page 6 & 7 of the agenda are the Financial Fast Tracks for the Salem County Insurance fund Commission for December and January. As of January 31, 2015 the Commission has a deficit of \$337,603. There were a lot of slip and fall claims during the winter which is contributing to the deficit. We will continue to monitor this and will report back going forward.

NJ CEL Property & Casualty Financial Fast Track – Executive Director said included in the agenda on Page 9 was the NJ CEL Financial Fast Track Report as of December 31, 2015. The CEL has a surplus of \$5,322,956. They have about 10 claims that have pierced the CEL level and none

of those are from Salem which is a good thing. Robyn Walcoff said the one claim from 2012 is closely approaching the CEL level.

Certificate of Insurance Issuance Report: Executive Director reported the Certificate of Insurance Issuance Report was included in the agenda from the CEL listing those certificates issued for the period of January 30, 2015 to March 25, 2015. There were 2 certificates of insurance issued during this period

MOTION TO APPROVE THE CERTIFICATE OF INSURANCE REPORT

Moved:	Commissioner Coleman
Second:	Commissioner Crouch
Vote:	Unanimous

Commission's Website: Executive Director said the Commission's website has been updated, if anyone would like to visit www.salemcountyinsurancefund.org.

Supplemental Notice of Tort Claim: In response to Attorney Mulligan, Executive Director said he would provide a sample of a resolution for a Supplement Notice of Tort Claim which he could use for the Freeholder Board.

SAFETY COMMITTEE REPORT

Glenn Prince reported the Safety Committee met on March 6, 2015 and said the go bags for the County have now been deployed to every building. Mr. Prince said Floor captains training was also discussed and he is working with Mr. DiGregorio to coordinated training for the newly added floor captains. Mr. Prince said he will keep the Committee posted when that training has been completed.

CLAIM COMMITTEE REPORT

Claims Manager Robyn Walcoff reported the Claims Committee met in both February and March. We had an in depth Claims Review session which was held in person and we reviewed all the open claims in the County both pre and post commission. We will have payment authorizations to discuss in closed session.

Claims Mangers discussed the losses that occurred at the Agricultural Building and the Fenwick Building. Both of these losses have been put together into one loss which means one deductible.

TREASURER

REPORT: Treasurer Katie Coleman reviewed the bills list Resolution 15-15 which was included in the agenda on page 11. A motion would be in order to approve the bills list.

MOTION TO APPROVE RESOLUTION 15-15 PAYMENT OF BILLS IN THE AMOUNT OF \$10,076.00.

Moved:	Commissioner Crouch
Second:	Commissioner Coleman
Vote:	3 Ayes, 0 Nays

CEL SAFETY DIRECTOR REPORT

Safety Director reviewed the report included in the agenda. Mr. Prince reported in response to an issue with the DPW Bridges and Roads Department where we were asked to immediately provide a lock out tag out program for the employees at that location on February 6, 2015. On March 30th Mr. Prince said he met with Amy Pennington and Robert DiGregorio in response to some training question going forward in 2015 and we will be working with Bob DiGregorio to provide additional training with some of your new employees on PPE Personal Protective Equipment at the DPW and Work Zone Safety to make sure they have the proper training before they go out on the road themselves. Mr. Prince said in addition to that we will be working with them on the Britt system the online training system we have talked about in the past.

CLAIMS SERVICE:

Terry Sheerin introduced Keith Platt the Claims Technical Specialist that will be handling the more technical files for the Commission.

Thea Isabella from First MCO was present at the meeting and provided a summary of savings report and the PPO Penetration rate.

A discussion ensued regarding the PPO Penetration rate and what we can do to make it a better percentage and possibly including some of the local urgent care centers in network which may be a useful tool in some cases rather than the hospital.

Executive Director said included in the agenda is Resolution 16-15 Authorizing Disclosure of Claims Check Register. The Liability Claim Payments report is included in the agenda for the time period of 1/1/15 through 2/28/2015.

MOTION TO APPROVE RESOLUTION 16-15 AUTHORIZING DISCLOUSE OF CLAIM CHECK REGISTER

Moved:	Commissioner Coleman
Second:	Commissioner Crouch
Vote:	Unanimous

MOTION TO GO INTO CLOSED SESSION

Moved: Commissioner Coleman
Second: Commissioner Crouch
Vote: Unanimous

MOTION TO GO INTO OPEN SESSION

Moved: Commissioner Coleman
Second: Commissioner Crouch
Vote: Unanimous

MOTION TO APPROVE THE PAYMENT AUTHORIZATION REQUESTS

Moved: Commissioner Coleman
Second: Commissioner Crouch
Vote: 3 Ayes, 0 Nays

OLD BUSINESS: None

NEW BUSINESS: Risk Manager Tom Narolewski discussed the water tower and said he took some pictures of a few exposures he and Safety Director Glenn Prince were looking at and found the ladder is unlocked and the fence is really accessible and a fire hydrant that is not protected. The water tower is owned by the City of Salem and Mr. Narolewski has contacted the insurance carrier Statewide Insurance Fund and he forwarded the pictures to them. Mr. Narolewski followed up and said the loss control was out there and made recommendations to have these items corrected.

Ms. Coleman said there is a gas leak there as well. Mr. Crouch said the gas company was out there but it is still very obvious. Mr. Narolewski said he will follow up on this issue as well.

PUBLIC COMMENT: None

MOTION TO ADJOURN:

Motion: Commissioner Coleman
Second: Commissioner Crouch
Vote: Unanimous

MEETING ADJOURNED: 9:49 AM

NEXT MEETING WILL BE THURSDAY, June 4, 2015 at 9:00 AM

Minutes prepared by: Karen A. Read, Assisting Secretary