

Commission Meeting Minutes
December 3rd, 2024
Office of State Fire Marshal
Raleigh, NC

In Person:

Sherriff Len Hagaman
Charlie Eaton
Gina Cleary

Present Via Teams Call:

Robert Broome
Michelle O'Connor
James Avens
Tom Anderson

Not Present:

Jackie Ireland
Owen Thomas
Will Polk

Others Attending:

Latarsha Silver (OSFM-In Person)	Earl McDuffie (NCAIA-In Person)
Elizabeth Hale (NCAIA-In Person)	Lisa Weatherly (NCAIA-in Person)

Call to Order and Roll Call

Meeting was Called to Order at 10:00 by Michelle O'Connor.
Roll was called by Latarsha Silver. See above for attendance. Quorum requirements have been met.

Minute Approval

Michelle O'Connor -called to motion Minute approval.

James Avens- Motion

Will Polk- 2nd

Meeting

Latarsha Silver- Advised the Commission there would be a name change for the Department we will be using Office of State Fire Marshal as of January 23, 2025.

Latarsha advised all members of their upcoming SEI and Ethics requirements; Charlie Eaton is due in January 2025, Tom Anderson and Robert Broome both are due in March 2025. Jackie Ireland, Sheriff Hagaman, Michelle O'Connor and Charlie Eaton

SEI are due in January 2025. Gina Clearly and Will Polk are due in February. A reminder will be sent with the link from Ronae Bennett.

NCAIA

Elizabeth Hale- we are expecting a renewal quote from Ambridge, we are expected to have this in hand by the end of the month for a February 1st Renewal. Kinsale has not renewed their policy. the only purpose of the Kinsale insurance policy. It gives you a higher aggregate limit. Kinsale choose not to renew due to wanting to get out of the public entity liability business environment.

We will purpose two strategies

1. Ask Ambridge to increase their aggregate
2. Find another carrier to give excess coverage only.

Michelle O'Connor- How concerned are you that we won't have a replacement for that?

Elizabeth Hale- Ambridge is not expected to change any terms in their policy, but we have asked them to do a couple of things that would benefit the State.

One of them is to provide a higher aggregate.

Elizabeth Hale- every few years for the piece that Ambridge is currently on, we have gone out to market, Ambridge is the only insurance company that will quote that. it's better for us to stay with Ambridge, and do without the excess aggregate, rather than to ask Ambridge to do the excess aggregate.

Michelle O'Connor: Liz, would you want to send us the chart that indicates what the coverage limits have been. The history of the coverage limits that you have that might be helpful in trying to determine the importance. I find it to be fairly important that we have this excess policy. I don't want us to just say, it's okay. Just because of the social inflation of judgments.

Attorney General's Office

Gina Cleary- September 10, 2024- December 3,2024

Total notifications

- From September 10, 2024- December 3,2024 is 3
- For the year of 2024 is 21.
- For the year of 2024 is 1
- Total dismissed for the year of 2024 is 13.
- Total settled for the year of 2024 is 3.

Discussion

Discussions were had amongst the Commission members and Michelle O'Connor- Gina- this is the 1st time since I've been on the Commission that we've been served with a subpoena. Subpoenas are usually looking for either documents or testimony, in this case, documents are required.

NC Association of County Commissioners

Charlie Eaton – NC Association of County Commissioners had no declinations in the last quarter. Piedmont Area regional Transit authority was added as a new member to the risk pool, they joined us as of October 1st, 2024. Due to their previous insurance tripling as of July 1st, 2024. continue to see the same patterns. The percentage of liability cases that have representation is increased from 20% to 30% within the last year.

NC League of Municipalities

Tom Anderson- there has been an increase in law enforcement claims, approximately an 18 to 20 million dollars increase in law enforcement claims. This is primarily due to distracted driving. The impact of these claims reflects negatively on law enforcement, although this did allow NC League of Municipalities to hire for a new position. This open position allows us to have two Public Safety Professionals, One for Western North Carolina, and one for Eastern North Carolina. As we continue to work to resolve claims from the previous storm Hurricane Helene, we are still seeing a stream of claims come in. One claim, is for the town of Marshal, were a house floating down Main Street crashed into the City Hall, this is the first in the history of the League. we have a Declination for the first time in our history from the town of Brookford. the reason for that declination was noncompliance with risk control recommendations.

NC Police Chiefs & NC Police Executives Association

James Avens- Accepted a new position as the President for the North Carolina Police Association as of July,2024. There is a conference that's coming up in January in Cherokee for the North Carolina Police Chief association.

NC Sheriffs' Association

No Report

Voting

No voting occurred.

Other Business

No Report

Adjournment

The motion to adjourn was made by James Avens second by Tom Anderson.

No discussions were had.

Vote: 7 in favor /0 opposed/ 3 absent

Meeting stands adjourned @ 10:32 am.