

Commission Meeting Minutes
March 11, 2025
Office of State Fire Marshal
Raleigh, NC

In Person:

Sherriff Len Hagaman
Gina Cleary

Present Via Zoom Call:

Michelle O'Connor
Tom Anderson
Jackie Ireland
Will Polk

Not Present:

Owen Thomas
Charlie Eaton
James Avens
Robert Broome

Others Attending:

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

Call to Order and Roll Call

Meeting was Called to Order at 10:00am by Jackie Ireland.
Roll was called by Latarsha Silver. See above for attendance. Quorum requirements have not been met.

Minute Approval

Jackie Ireland -called to motion Minute approval.

Will Polk – questioned the attendance log of the last meeting.
Ronae Bennett- will correct the attendance listed for the December Meeting.

Jackie Ireland - Motion to approve the minutes cannot be voted on due to no Quorum.

Meeting

Latarsha advised all members of their upcoming SEI and Ethics requirements: Charlie Eaton April 15th, 2025. Will Polk February 23rd, 2025, James Avens May 1st, 2025 Owen Thomas March 19th, 2025 Michele January 25th, 2025

Education is due every two years: Tom Anderson-March 2nd, 2025, Robert Broome-Marh 6th 2025 Michele O'Conner – April 13th, 2025. All SEI Ethic are due by April 15th, 2025. A reminder will be sent with the link from Ronae Bennett.

A few corrections are needed for the ethics commission website, Gina and Jackie appointment dates should not have an end date; Latarsha will work with the Ethics Commission to fix this.

NCAIA

Elizabeth Hale- we have received a renewal from Ambridge for the Primary Excess Liability as of February 1st, 2025. The Excess Aggregate Policy was non-Renewed with Kinsale we have had 22 declinations from London syndicates and domestic markets, we have two different brokers working domestically and internationally to find a carrier.

The common theme is the excess policy with Ambridge is on an occurrence form which is typical of a general liability insurance policy, but it's extremely unusual for a professional liability policy.

The primary reason why underwriters are declining us coverage, is they don't like the occurrence form. A very close second reason pretty much across the board. Are those carriers that will write a public entity liability policy like this, they're all basically saying the same thing, the occurrence form and the manuscript policy are the problem.

Jackie Ireland- I ask you all to consider, do we need to revise the manuscript policy so that it's on a more traditional standard form language which I believe Ambridge could do for us. it would be important to have that side by side, comparison.

Elizabeth Hale- I believe that Ambridge could help us to transition to a standard form, with the States approval. Changing the primary access policy to be a claim made form instead of an occurrence form and have it on a more standard policy form. I will do some investigation and research to identify any possible downsides to a move like that and I will keep you all informed.

Michelle O'Connor: I would be grateful if you could provide us the comparison, so we can see if there would be things that we'd be losing. I understand it hasn't been tested, but it would be good to understand that.

Elizabeth Hale- the reason for Kinsale getting out of the business has nothing to do with their experience on this account. They're just getting out of the business of providing public entity What they consider to be law enforcement and corrections exposure.

Attorney General's Office

Gina Cleary- December 4, 2024, to March 11th, 2025

Total notifications

- Total notification between December 42024 to March 11th, 2025, is 4.
- Total Dismissed or settled between December 4, 2024, and March 11, 2025, is 3.
- Total notification for 2024 is 21.

- Total dismissed or settled for the year of 2024 is 13
- Total dismissed or settled for the year of 2025 is 3.

Discussion

Discussions were had amongst the Commission members about the upcoming Risk Management conference A held at RTP on April 9-10, 2025. The Commission was instructed on how to register for this upcoming event.

NC Association of County Commissioners

No Report

NC League of Municipalities

Tom Anderson NCLM: Board of trustees voted last week, and effective. June 30.th We will no longer be offering a health benefits trust to our members. So, the whole membership was notified that is effectively shutting down. This has been around since 1983. we took some hits with that loss. This is due to the increased costs of medical procedures, and specialty drugs. When one shot can be a hundred \$1,000. It's hard for a member supported Health Pool to stay afloat.

the property liability, and the workers Comp pools are as strong as ever, and I think this is going to help the other 2 pools remain that way. we are working with several brokers right now to offer turnkey solutions for the smaller members, the League is really trying to do everything that we can do to help our membership to keep on their missions.

NC Police Chiefs & NC Police Executives Association

No Report

NC Sheriffs' Association

Sherrif Len Hagaman- discusses the meeting held with the association about the upcoming general statues and what to expect.

Voting

No voting occurred. Quorum not met.

Other Business

No Report

Adjournment

The motion to adjourn could not be made, Quorum was not met.
No discussions were had.

Vote: 0 in favor /0 opposed/ 4 absent

Meeting stands adjourned @ 10:35 am.