

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, April 23, 2020
TELEPHONIC MEETING
1:00 PM**

Meeting called to order by Tim Sheehan, Chairman. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Timothy Sheehan, Chairman	Present
Michael Burke, Vice Chairman	Present
Tamarisk Jones	Present
Karen Christina (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	Inservco Insurance Services, Inc. Veronica George Richard Crooks Amy Zeiders
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Qual-Lynx
Chris Roselli

Medlogix
Jennifer Goldstein

PERMA
Jennifer Conicella
Robyn Walcoff

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
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Attorney	Grace Marmero & Associates John Carleton, Esq.
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Treasurer	Tracey Giordano
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Safety Director	J.A. Montgomery Risk Control
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ALSO PRESENT:

Anthony Musitano, Grace Marmero & Associates
Leigh VanOyen, Gloucester County
Susan Morris, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of February 27, 2020
Chairman Sheehan noted the closed minutes were sent to the Commissioners via e-mail.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
FEBRUARY 27, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

SAFETTY COMMITTEE REPORT: Ms. VanOyen advised she would provide a quick review of the COVID-19 Claims she was working on with Ms. George and Ms. Schaefer. Ms. VanOyen said as of today there were 66 total claims submitted, 14 were record only from various departments. Ms. VanOyen continued to review the number of claims by department.

Ms. VanOyen reported a submission was provided to J.A. Montgomery to purchase a Room Decontamination System with accessories for the 2020 BRIT Safety Grant. Ms. VanOyen indicated the system disinfects rooms, vehicles and equipment to keep everyone safe. Ms. VanOyen asked if anyone had and questions and concluded her report.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on March 10th, April 14th and April 21st to review the PARS/SARS. Chairman Sheehan reported the PARS/SARS were scheduled for approval at the end of the meeting. Chairman Sheehan noted the PARS/SARS were e-mailed to the Commissioners prior to the meeting for their review since there was no executive session scheduled for the meeting.

EXECUTIVE DIRECTOR REPORT: Executive Director stated his report was included in the agenda and there were no action items.

NJ EXCESS COUNTIES INSURANCE FUND (NJCE): Executive Director reported the NJCE held its Reorganization Meeting on February 27, 2020 and summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met in the morning and he would provide the highlights on the meeting. Executive Director advised the Counties of Essex and Sussex were renewing on 6/1/20 and 1/1/21 respectively. Executive Director reported the Board of Fund Commissioners adopted a resolution offering both Counties membership to allow negotiations to continue and bind coverage when appropriate. Executive Director advised the Board of Fund Commissioners authorized the award of contracts for the Litigation Manager to Citta, Holzapfel & Zabarsky and also to Bowman and Company for Auditor Services. Executive Director reported J.A. Montgomery was working on options for the NJCE membership to access online training for the Protection of Children. Executive Director advised J.A. Montgomery was also working on a digital

streaming video library with safety videos and more information would follow. Executive Director reported this year marked the 10th anniversary of the Fund's inception which began with two County members and has grown to ten members. The Board of Fund Commissioners were in agreement to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue in June, however due to the current crisis this might have to be rescheduled for later in the year.

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the months of February and March which were included in the Appendix Section of the agenda. Executive Director advised there were 47 certificates of insurances issued during February and 16 during the month of March.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the February Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,513,647 as of February 29, 2020. Executive Director advised that \$2,530,191 line 10 of the report "Investment in Joint Venture was the GCIC's share of the NJCE equity. Executive Director noted the cash amount was \$1,479,750.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the February Financial Fast Track for the NJCE. As of February 29, 2020 the NJCE had a surplus of \$15,621,323. Executive Director advised line 7 of the report "Dividend" represented the dividend figure released by the NJCE of \$3,607,551. Executive Director noted the cash amount was \$28,078,339.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the February Health Benefits Financial Fast Track. As of February 29, 2020 there was a surplus of \$187,958. Executive Director noted the cash amount was \$231,877. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director reported the agenda included the claim monitoring reports as of February 29, 2020. Executive Director advised there was an error on the Claim Activity Report which was included in the agenda and Ms. Dodd e-mailed a revised report to everyone prior to the meeting. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis with the Commission. Executive Director noted as he had mentioned in the past, the actuary's projections were lower than the actual losses for Fund Year 2015 and this was the same for the other Commissions.

COVID-19: Executive Director advised the agenda included information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams. Executive Director noted copies of the correspondence was also e-mailed to everyone. Executive Director recommended the information be shared with your staff. Executive Director said the NJCE website, <https://njce.org/> included resource information on COVID-19 along with copies of NJCE Safety Bulletins issued by the NJCE Safety Director.

2020 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported the Treasurer's Office advised all of the member entities paid the March 15th assessment. Executive Director advised the second assessment payment was due on May 15, 2020.

2020 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. Executive Director noted the Limit Schematics were also posted to the site. Executive Director advised if anyone had any difficulty in accessing the website, they should contact the Fund Office.

2020 MEL MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director advised the 10th annual educational seminar was cancelled and hopefully will be re-scheduled for later in the year.

TELEMEDICINE SERVICES: Executive Director reported a demonstration of the Telemedicine Services would be presented at the May 12th Claims Committee Meeting.

STEWARDSHIP REPORT: Executive Director advised Inservco Insurance Services, Inc. would present the Stewardship Report as of December 31, 2019 at the June Commission Meeting. Executive Director noted a copy of the report would be distributed to the Commissioners and Fund Professionals to review prior to the meeting.

2020 MEETING SCHEDULE: Executive Director reminded everyone the Commission would not meet in May. Executive Director advised the next meeting was scheduled for June 25, 2020 at 9:30 AM. Executive Director noted, there might be a need to change the time of this meeting and more details would follow.

EMPLOYEE BENEFITS: Executive Director asked Ms. Morris to comment on the Employee Benefit Client Activity Report which was included in Appendix III of the agenda. Ms. Morris reported for the month of March there were 3 COBRA issues, 1 enrollment question, 5 life event questions, 4 new hire questions and 2 termination questions for a total of 15 calls. Ms. Morris advised the year to date total was 51. Ms. Morris indicated there were not a lot of calls involving COVID and noted the calls were less as elective surgeries were cancelled. Ms. Morris asked if anyone had questions and concluded her report.

Executive Director advised that concluded his report unless anyone had questions.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Sheehan advised the March and April Bill Lists were included in the agenda and requested a motion for approval.

**MOTION TO APPROVE RESOLUTIONS 33-20, 34-20,
35-20 AND 36-20 MARCH AND APRIL PROPERTY &
CASUALTY AND BENEFIT BILL LISTS**

Motion: Commissioner Burke
 Second: Commissioner Jones
 Roll Call Vote: Unanimous

Chairman Sheehan pointed out the monthly Treasurer’s reports showing the cash transactions and investments were included in the agenda.

CLAIMS SERVICE: Ms. Walcoff referred to two memorandums relating to COVID-19 claim reporting which were included in the agenda. Ms. Walcoff thanked Ms. VanOyen for her great report earlier and extended her appreciation to the team for their excellent recording keeping and reporting the claims. Ms. Walcoff asked if anyone had any specific questions and concluded her report.

CLAIMS REPORT:

Chairman Sheehan presented Resolution 37-20 Inservco Liability Check Register for the period of 2/1/20 through 2/29/20 and 3/1/20 through 3/31/20.

MOTION TO APPROVE RESOLUTION 37-20 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/20 THROUGH 2/29/20 AND 3/1/20 THROUGH 3/31/20

Motion: Commissioner Burke
 Second: Commissioner Jones
 Roll Call Vote: Unanimous

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of February and March as noted below

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	48	\$ 98,630.43	\$ 25,430.58	\$ 73,199.85	\$ 63,149.59	64%	96%
March	44	\$ 73,035.05	\$ 30,018.94	\$ 43,016.11	\$ 36,995.32	51%	44%

Ms. Goldstein noted the PPO Penetration was low for the month of March due to one bill for \$34,000 which was out of network, however there was still a significant reduction. Ms. Goldstein concluded her report unless anyone had any questions.

NJCE SAFETY DIRECTOR:

REPORT: Executive Director advised the Safety Director’s report was included in the agenda and referred to the Risk Control Activities for February through May. Executive Director reported the agenda also included numerous Safety Director Bulletins relating to COVID-19. Executive Director noted that the bulletins were also posted on the NJCE website.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported she was excited to announce there were eight submissions received for the 2020 Wellness Incentive Program Grant. Ms. Violetti noted the submission amounts were slightly higher than the approved amount, however she did speak with the Executive Director who advised the additional funds were available. Ms. Violetti reviewed the submissions from the entity departments. An outline was included in the agenda. Ms. Violetti reported the Safety and Accident Review Committee reviewed all of the submissions and recommended approval of the submissions. Ms. Violetti reported due to the current circumstances and after discussion with the Executive Director she was requesting that funds were advanced in two \$500 increments for the Gloucester County Emergency Response System Department. The payments would be made in April and June and the department would still be required to provide documentation for the food and beverages purchased.

MOTION TO APPORVE ALL THE WELLNESS INCENTIVE PROGRAM GRANTS INCLUDING THE ADVANCEMENT OF FUNDS TO THE GLOUCESTER COUNTY EMERGENCY RESPONSE SYSTEM DEPARTMENT

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote:	Unanimous

Ms. Violetti reported there were two submissions provided to J.A. Montgomery for the 2020 BRIT Safety Grant. Ms. Violetti advised both submissions came from the County Emergency Medical System Department. Ms. Violetti reported the first submission was for the purchase of the LUCAS 2 Chest Compression System. Each system cost \$15,306.16 and the department purchased 12 systems totaling \$183,673.92. Ms. Violetti advised the system can reduce liability claims against the County due to improved medical services to County residents by providing effective and consistent chest compressions with a minimum of interruptions which is more efficient than manual CPR.

Ms. Violetti reported the second submission was for the purchase of the AeroClave RDS 3110 Room Decontamination System with appropriate accessories. The total cost is \$15,708. This system disinfects rooms, vehicles, and equipment with an EPA-approved, hospital-grade disinfectant at the push of a button. As the County Emergency Medical System Department is on the front lines of a worldwide epidemic and is transporting sick individuals both with and without the COVID-19 virus, ensuring that the ambulances and the County facilities the employees go in and out of are cleaned with a disinfectant above regularly utilized materials is important. The department implementing enhanced cleaning measures to reduce the spread of the virus will reduce liability claims against the County. Executive Director noted he thought both of the submissions were great ideas and thanked Hardenbergh for their efforts.

Ms. Violetti advised the following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it was determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	QBE Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2020	\$1,050	\$1,050
Improvement Authority	Dream Park Package (Property and General Liability), Care Custody and Control and Umbrella Policy	Great American Insurance Company	5/21/2020	\$110,258	Estimated Renewal Premium: \$113,812
County	Bond – Warden Caldwell	CNA	7/1/2020	\$122.50	\$122.50

Ms. Violetti noted the premium increase on the Dream Park package policy was due to an inflationary rate increase by the carrier. The current marketplace was extremely limited.

Ms. Violetti advised all terms and conditions were per the expiring policy and requested a motion for authorization.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE POLICIES LISTED ABOVE

Motion: Commissioner Burke
 Second: Commissioner Jones
 Roll Call Vote: Unanimous

Ms. Violetti reported the following renewal was in process. Ms. Violetti requested authority to renew the policy contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. Ms. Violetti advised if there was, she would seek direction from the member and then advise the Commissioners

Member	Coverage	Carrier	Exp. Date	Expiring Premium
College	Kids Academy Program Accident Policy	Berkley Life & Health Insurance Company serviced through Bob McCloskey Insurance Company	6/3/2020	\$438

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY CONTINGENT UPON THE RENEWAL PREMIUM NOT INCREASING MORE THAT 10% AND NO SIGNIFICANT REDUCTION IN THE TERMS AND CONDITIONS

Motion: Commissioner Burke
 Second: Commissioner Jones
 Roll Call Vote: Unanimous

Ms. Violetti advised that concluded her report unless there were any questions.

ATTORNEY: Mr. Carleton reported he did not have anything to report, however had a few housekeeping items. Mr. Carleton advised Doug Long was stepping away for a while and he would be taking over for Mr. Long. Mr. Carleton said he was excited to work with everyone and asked that e-mails be sent to Anthony Musitano and himself. Mr. Carleton reported that the motion to approve the PARS needed to be amended and indicated the word reviewed needed to be amended to approved. Chairman Sheehan welcomed Mr. Carleton.

OLD BUSINESS:

NEW BUSINESS: Ms. George reported she wanted to add a few items. Ms. George advised she was actively using telemedicine it and was working out well with Premier Occupational Health. Ms. George said at the next Claims Committee Meeting there would be a presentation on “How It Works”. Ms. George advised the results of the COVID testing were returned within two days so it is working well. Ms. George indicated for the next Claims Committee Meeting she would present the two claims for hospitalization and they were reported to the NJCE. Ms. George reviewed Inservco’s procedure for reporting COVID claims. Chairman Sheehan advised there had been good feedback regarding Premier Occupation Health and Sue Schaefer had been very helpful with the claims.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

Hearing no members of the public wishing to speak Chairman Sheehan asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Chairman Sheehan advised the last item was the approval of PARS/SARS. Chairman Sheehan noted as the Commission Attorney mentioned the motion should read as follow. Ms. Dodd noted the information for the PARS/SARS was included on page 61 of the agenda.

MOTION TO APPROVE THE PARS/SARS AS APPROVED DURING THE CLAIMS COMMITTEE MEETINGS OF 3-10-20, 4-14-20 AND 4-21-20

Moved:	Commissioner Burke
Second:	Commissioner Jones
Roll Call Vote:	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

MEETING ADJOURNED: 1:30 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary