

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, April 27, 2017  
2 S. Broad Street, Conference Room B  
Woodbury, NJ 9:30 AM**

Meeting called to order by Gerald White, Chairman. Open Public Meetings notice read into record.

**ROLL CALL OF COMMISSIONERS:**

Gerald White, Chairman	Present
Michael Burke, Vice Chairman	Present
Tamarisk Jones	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Keith Platt</b> <b>Amy Zeiders</b> <b>Nancy Fowlkes</b>
	Consolidated Services Group, Inc. <b>Jennifer Goldstein</b>
	Conner Strong & Buckelew <b>Michelle Leighton</b> ( <i>via teleconference</i> )
CEL Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Chris Powell</b>
Attorney	Long Marmero & Associates <b>Doug Long Esq.</b>
Treasurer	<b>Tracey Giordano</b>
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>

**ALSO PRESENT:**

Karen Christina, Gloucester County  
Prudence Higbee, Esq., Capehart & Scatchard  
Greg Hunt, Conner Strong & Buckelew (*via teleconference*)  
Christina Violetti, Hardenbergh Insurance Group (*via teleconference*)  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open Minutes and Closed Minutes of February 23, 2017

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF  
FEBRUARY 23, 2017**

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

**CORRESPONDENCE:** None

**COMMITTEE REPORTS:**

**SAFETY COMMITTEE:** Mr. Prince advised the committee last met on February 7<sup>th</sup> and was hosted by the Gloucester County Improvement Authority. Mr. Prince reported the next meeting was scheduled for June 6<sup>th</sup> at the Rowan College and a variety of topics would be discussed including landscape safety and other seasonal programs.

**CLAIMS COMMITTEE:** Ms. Leighton reported members of the Claims Committee along with some of the Fund Professionals, Inservco and Chairman White held a claims strategy meeting on March 2<sup>nd</sup>. The committee reviewed 27 worker compensation claims and 10 general liability claims. Ms. Leighton advised there was a discussion on closed claims that were re-opened. It was decided that Inservco would present any re-opener claims at the Claim Committee meetings. Ms. Leighton advised that concluded her report unless anyone had any questions.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised he had two action items for his report and several informational items.

**RFP FOR COMMISSION ATTORNEY:** Executive Director reported the Commission Attorney's contract expired effective April 25, 2017 and the Fund office issued a Request for Price Quotes and Qualifications. At this time Mr. Long exited the meeting. Executive Director advised there were two responses received, one from Long Marmero & Associates, LLP and the other from Scott H. Marcus & Associates. Chairman White noted the response from Scott H. Marcus & Associates did not include a price so their response was non-responsive. Chairman White advised Commissioner Jones indicated due to a perceived conflict she would abstain. Chairman White reported he and Commissioner Burke graded the Long Marmero & Associates, LLP submission. Chairman White gave Ms. Dodd copies of the evaluation forms. Executive Director requested a motion for the appointment of Commission Attorney.

**MOTION TO APPROVE THE APPOINTMENT OF  
LONG MARMERO & ASSOCIATES FOR THE  
PERIOD OF APRIL 27, 2017 TO APRIL 27, 2018**

Motion:	Commissioner Burke
Second:	Chairman White
Roll Call Vote:	2 Ayes, 1 Abstained

Mr. Long returned to the meeting.

**DELTA DENTAL OF NEW JERSEY, INC.:** Executive Director reported at the January meeting the Commissioners approved a renewal amendment with Delta Dental of New Jersey, Inc. for dental benefits to employees of the County. Executive Director referred to Resolution 24-17 which was prepared by the Commission Attorney authorizing Chairman White to execute the Oral Health Enhancement Rider.

**MOTION TO ADOPT RESOLUTION 24-17,  
APPROVING ASSIGNMENT OF CONTRACT WITH  
DELTA DENTAL OF NEW JERSEY, INC.**

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

**CERTIFICATE OF INSURANCE REPORT:** Executive Director reported on the Certificate of Insurance Report for the months of February and March. There were 27 certificates issued for the month of February and 15 certificates for March. Executive Director asked if anyone had any questions regarding the reports.

**NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) –** Executive Director advised the CELJIF held their Reorganization Meeting on February 23, 2017 and a summary report of the meeting was included in the agenda. Executive Director reported Ross Angilella was elected as Chairman and John Kelly was elected as Secretary. The Board of Fund Commissioners also appointed Wilmington Trust for Asset Manager Services. Executive Director reported the Board of Commissioners adopted a resolution offering membership to the County of Monmouth; however, they did not accept the proposal and would continue through the commercial market. Executive Director noted there was a formation of a Coverage Committee and Commissioners Kelly, White, and Kessler would serve on the committee along with local risk managers. Executive Director advised the CELJIF was meeting in the afternoon and the first Coverage Committee meeting was scheduled for May 1<sup>st</sup>.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACKS:** Executive Director advised the February Property & Casualty Financial Fast Track was included in the agenda; however, he noticed there was an error on the report and distributed an updated report. The Commission had a surplus of \$3,438,312 as of February 28, 2017. Executive Director advised that

\$1,516,885 on line 10 of the report “Investment in Joint Venture was the GCIC’s share of the CEL JIF equity. Executive Director noted the cash amount was \$3,896,387.

**NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACKS:** Executive Director reported the agenda included the January and February Financial Fast Tracks for the NJ CEL. As of February 28, 2017 the CEL had a surplus of \$8,466,934. Executive Director noted the cash amount was \$14,011.062.

**HEALTH BENEFITS FINANCIAL FAST TRACKS:** Executive Director reported the agenda included the January and February Health Benefits Financial Fast Tracks. As of February 28, 2017 there was a surplus of \$182,434. Executive Director noted the cash amount was \$251,536. 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 March 31, 2017. Executive Director referred to the Claim Activity Report and noted he did not find any anomalies. Executive Director advised the Claims Management Report Expected Loss Ratio Analysis report as of March 31, 2017 was also included in the agenda and was pleased to report 2017 was off to a good start. Executive Director reviewed the other years and asked if anyone had any questions on the reports.

**2017 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the 2017 Property and Casualty assessment payments were due on March 15<sup>th</sup>. The Treasurer’s office advised they received payments from all of the member entities. Executive Director reported the next assessment payment was due on May 15, 2017.

**BULLETIN NJCE 17-01:** Executive Director referred to the first coverage bulletin issued by the NJCE Underwriting Manager regarding Unmanned Aircraft, (“Drones”). Executive Director advised the liability coverage was available within the Non-Owned Aircraft policy and Casualty policy as long as the FAA guidelines were followed which was outlined in the bulletin.

**2017 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director reported the CEL Underwriting Manager distributed an e-mail providing login information and instructions to access the Conner Strong & Buckelew website to view the insurance policies and endorsements. Executive Director advised if anyone was having difficulties with the website they should contact the Fund Office for assistance.

**2017-2018 LIMIT SCHEMATICS:** Executive Director referred to a copy of the 2017 Limit Schematics which were included in the Appendix II section of the agenda. Executive Director advised the limit schematics would also be available on the Conner Strong & Buckelew website.

**CEL TPA:** Executive Director referred to a copy of a letter and announcement from Amerihealth which was included in the agenda. Executive Director advised Amanda Metzger would be handling the CEL account replacing Tom Watkins. Executive Director noted Ms. Metzger’s contact information was also included in the agenda.

**2017 MEETING SCHEDULE:** Executive Director reminded the Commission there was no meeting scheduled for May and the next meeting was on June 22, 2017 at 9:30 AM.

Executive Director advised that concluded his report and asked if anyone had any questions.

Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chairman White advised the March and April Bill Lists were included in the agenda and requested a motion to approve all.

**MOTION TO APPROVE RESOLUTION 25-17 MARCH  
BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 26-17 MARCH  
HEALTH INSURANCE FUND BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 27-17 APRIL  
BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 28-17 APRIL  
HEALTH INSURANCE FUND BILL LIST**

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

Executive Director pointed out the monthly Treasurer's reports showing the cash transactions and investments were included in the agenda.

**CLAIMS REPORT:**

Chairman White presented Resolution 29-17 Inservco Liability Check Register for the period of 2/1/17 through 2/28/17 and 3/1/17 through 3/31/17.

**MOTION TO APPROVE RESOLUTION 29-17 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/17 THROUGH 2/28/17 AND 3/1/17 AND 3/31/17**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of February and March which were included in the agenda. Ms. Goldstein reported for February there were 43 medical bills for a total of \$37,986.85, recommended allowance was \$20,510.03, with a total savings of \$17,476.82 and the overall savings was \$15,030.04 or 40%. Ms. Goldstein advised for the month of March there were 56 medical bills for a total of \$127,756 which included some surgeries, recommended allowance was \$48,879.22, with a total savings of \$78,876.76 and the overall savings was \$71,304.04 or 56%. Ms. Goldstein reported the overall net savings for the year was 49%. Ms. Goldstein advised that concluded her report unless anyone had any questions.

**CEL SAFETY DIRECTOR:**

**REPORT:** Mr. Prince reviewed the February - May 2017 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included a Safety Director Bulletin for Take your Daughters and Sons to Work Day – Best Practices which was today. Mr. Prince also advised the agenda included a Comprehensive Playground Inspection Program. Mr. Prince advised that concluded his report unless there were any questions.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Mr. Powell reported a copy of their report was included in the agenda. Mr. Powell advised the Safety Action Planning Meetings continued to take place. Mr. Powell noted the departments have been receptive and co-operative. Mr. Prince reported the meetings were beneficial and provided an opportunity to meet with department heads to offer suggestions. Mr. Prince said Mr. Joe McGettigan, an ergonomist of his office, would visit EMS jobsites to observe how they were lifting and transporting patients. Mr. McGettigan specializes in safe patient lifting in the healthcare industry and Mr. Prince believed his recommendations would be beneficial. Mr. McGettigan was reaching out to Mr. Lovell to schedule those meetings. Mr. Powell advised the goal was to understand why these types of claims were continuing to occur and look for ways to address and find ways to minimize the claims.

Mr. Powell reported at the County's request his office would now subrogate claims which were under the property/auto physical damage deductible on their behalf.

Mr. Powell advised there were two action items under the ancillary coverages. Mr. Powell reported the County's Parks & Recreation Accident policy renewed on 5/17/17 and the policy premium was reduced slightly to \$1,339 due to a change in the number of participants. Mr. Powell also noted the County's Summer Camp Sports GL policy renewed on 5/17/17 with a premium of \$584. Mr. Powell asked for a motion to approve the renewals.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ACCIDENT POLICY THROUGH NATIONAL UNION FIRE FOR AN ANNUAL COST OF \$1,339 EFFECTIVE 5/17/17**

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

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE GENERAL LIABILITY POLICY THROUGH AIG FOR AN ANNUAL COST OF \$584 EFFECTIVE 5/21/17**

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

Mr. Powell advised that concluded his report unless there were any questions.

**ATTORNEY:** Mr. Long advised he did not have anything to discuss but wanted to thank the Commissioners for the re-appointment of his firm.

**OLD BUSINESS:** None

**NEW BUSINESS:** None

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

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

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

**MOTION TO CLOSE THE MEETING TO THE PUBLIC**

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

**CLOSED SESSION:** Chairman White read and requested a motion to approve Resolution 30-17 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

**MOTION TO GO INTO CLOSED SESSION**

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

**MOTION TO RETURN TO OPEN SESSION**

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

Mr. Long advised he would read the applicable motions to approve the PARS discussed during closed session.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530000253 FROM \$58,500 TO \$79,688.29 AN INCREASE OF \$21,188.29**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001525 FROM \$115,000.00 TO \$250,000 AN INCREASE OF \$135,000**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001068 FROM \$15,000 TO \$99,000 AN INCREASE OF \$25,000**



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

**MOTION TO ADJOURN:**

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

**MEETING ADJOURNED: 10:13AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary