

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, February 22, 2018
2 South Broad Street
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	Absent
Tamarisk Jones	Present
Karen Christina (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George Amy Zeiders (<i>via teleconference</i>)
	Consolidated Services Group, Inc. Jennifer Goldstein
	Conner Strong & Buckelew
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino Christina Violetti Chris Powell
Attorney	Grace Marmero & Associates Doug Long, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Control Glenn Prince Paul Shives

ALSO PRESENT:

Tim Sheehan, Gloucester County
Tom Campo, Esq., Gloucester County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of January 25, 2018

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF JANUARY 25, 2018

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

CORRESPONDENCE: Mr. Prince referred to a copy of a letter from J. A. Montgomery which was included in the agenda. Mr. Prince advised JoAnne Hall was retiring. Mr. Prince introduced Paul Shives and advised Mr. Shives would be assuming Ms. Hall responsibilities as Vice President.

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Sheehan advised the Committee last met on February 6, 2018 and was well attended by all entities and professionals. Mr. Sheehan noted some of the items discussed were the Supervisor Accident Incident Report, 2018 Training and the 2018 Kick Off Meeting which was held in January.

CLAIMS COMMITTEE: Chairman White advised there was no Claim Report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and had three action items.

RFP FOR COMMISSION ATTORNEY: Executive Director reported the Commission Attorney’s Contract expired on April 27, 2018. Executive Director advised the Fund Office would advertise and issue an RFP in March.

MOTION TO AUTHORIZE THE FUND OFFICE TO ISSUE AND ADVERTISE AN RFP FOR THE COMMISSION ATTORNEY POSITION

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

RFP FOR NURSE CASE MANAGER & FUNCTIONAL CAPACITY TESTING AND EVALUATION SERVICES: Executive Director reported during 2017 the Commission entered into agreements with Susan Schaefer as the Nurse Case Manager and Synergy Joint & Spine for Functional

Capacity Testing Evaluation Services. Executive Director noted the agreements terminated on April 27, 2018 and the Fund Office would issue and advertise the respective RFP's for those services.

**MOTION TO AUTHORIZE THE FUND OFFICE TO
ISSUE AND ADVERTISE RFP's FOR THE NURSE
CASE MANAGER AND FUNCTIONAL CAPACITY
TESTING & EVALUATION SERVICES**

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

CSG IS NOW MEDLOGIX: Executive Director referred to a copy of an announcement from CSG advising they were beginning to transition to their new company name Medlogix. Executive Director advised Commission Attorney prepared Resolution 17-18 Authorizing Execution of Addendum to Service Agreement.

**MOTION TO ADOPT RESOLUTION 17-18
AUTHORIZING EXECUTION OF ADDENDUM TO
SERVICE AGREEMENT**

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

NJ COUNTIES EXCESS INSURANCE FUND (NJCE): Executive Director reported the NJCE would hold its Reorganization Meeting in the afternoon. Executive Director noted a summary report of the meeting would appear in the April Agenda. Executive Director said the NJCE was scheduled to meet again on April 26, 2018.

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 month of January which was included in the Appendix II section of the agenda. Executive Director advised there were 141 certificates issued and noted the report included the renewal certificates.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the December Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,910,963 as of December 31, 2017. Executive Director advised that \$1,844,730 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 \$5,579,042.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the December Financial Fast Track for the NJ CEL. As of December 31, 2017 the CEL had a surplus of \$10,565,661. Executive Director noted the cash amount was \$23,477,242.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the December Health Benefits Financial Fast Track. As of December 31, 2017 there was a surplus of \$219,679. 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 January 31, 2018. Executive Director referred to the Claims Management Report Expected Loss Ratio Analysis and advised this report measured how the losses were running compared to the actuary's projections for each of the fund years. Executive Director noted all of the fund years were performing well except for 2015 which was due to the weather. Executive Director advised 2011 was also running slightly higher than the actuary's projections.

2018 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised in accordance with the Commission's By Law's the property and casualty assessment bills were e-mailed to the member entities on February 8, 2018. Executive Director reported the assessment bills included a NJCE dividend credit for the 2010 and 2011 Fund Years and also the GCIC dividend credit for Fund Years 2012, 2013 and 2014. Executive Director stated the first installment was due on March 15, 2018 and future assessments were due on May 15th and October 15th.

2018 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the NJCE renewal policies would be available electronically through the Conner Strong & Buckelew secure website for those authorized representatives who were designated by their respective member entity. Executive Director said the NJCE Underwriting Manager was reviewing the policies and would release an e-mail with instructions to access the website when the policies were available. Executive Director noted the policies were expected to be available by 4/1/18.

NJCE BULLETIN 18-07: Executive Director referred to a copy of the NJCE Bulletin prepared by the NJCE Underwriting Manager which was included in Appendix III of the agenda. Executive Director advised the bulletin served as a listing of resources from the NJCE's insurance partners and other sources available to members of the NJCE. Executive Director noted Chubb Insurance Company was the new carrier for the Cyber coverage along with the Employment Practices Liability.

2018 MEETING SCHEDULE: Executive Director advised the Commission was not scheduled to meet in March and the next meeting was scheduled for 4/26/18.

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

Executive Director reported the Employee Benefits monthly report for January was included in Appendix II of the agenda.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman White advised the February Bill Lists were included in the agenda and requested motions for approval.

**MOTION TO APPROVE RESOLUTION 18-18
FEBRUARY BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 19-18
FEBRUARY HEALTH INSURANCE FUND BILL LIST**

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

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

CLAIMS REPORT:

Chairman White presented Resolution 20-18 Inservco Liability Check Register for the period of 1/1/18 through 1/31/18.

**MOTION TO APPROVE RESOLUTION 20-18 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 1/1/18 THROUGH 1/31/18**

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

MANAGED CARE PROVIDER: Ms. Goldstein reported as the Executive Director mentioned CSG was going through a rebranding process and the new name was Medlogix. Ms. Goldstein noted beside from the name, logo and e-mail addresses we would not notice any changes. Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of January which was included in the agenda. Ms. Goldstein advised for the month of January there were 44 bills with charges of \$29,989.77 and the recommended allowance was \$12,819.18 with a net reduction of \$14,808.71 or 49%. Ms. Goldstein advised that concluded her report unless anyone had any questions.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the January - February 2018 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included two Safety Director Bulletins on Safe Patient Lifting Resources for Emergency Response Agencies and Annual Reminder to Post 300A Summary Injury Logs. Mr. Prince reported as mentioned last month the 2018 Safety Grant was increased to \$45,000. Mr. Prince advised the NJCE Board of Fund Commissioners agreed with a suggestion to split the total funding in nine grants of \$5,000 each. Mr. Prince noted the unused funds would be allocated proportionately at year-end to those members that were approved for

funding. Mr. Prince advised that Gloucester County was receiving a check for \$19,096 for the 2017 Safety Grant as other Counties did not participate in the grant. In response to Mr. Prince's comment regarding the reimbursement, Ms. Dodd advised the NJCE just received the funds and she was having a check issued to the County. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino advised a copy of their report was included in the agenda along with the December 5th Safety & Accident Review Committee Meeting Minutes for review. Ms. Ridolfino reported at the last Safety and Accident Review Committee Meeting a request was made for additional circuit breaker labels. Ms. Ridolfino advised the labels were ordered last November however there were still locations which needed the labels to ensure PEOSH compliance.

MOTION TO APPROVE AN AMOUNT NOT TO EXCEED \$400 TO PURCHASE CIRCUIT BREAKER LABELS

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

Ms. Ridolfino reported the NJCE Underwriting Manager was able to secure excess cyber liability coverage through Brit for an increased limit of \$10,000,000 with no retention increase. Ms. Ridolfino explained since it was a group purchase program she would need to have all of the participating members agree. Ms. Ridolfino noted she would keep the Commission the posted.

Ms. Ridolfino advised her last item was the request for authority to renew the County's Volunteer Accident policy effective 3/1/18. Ms. Violetti advised last year's premium was \$2,894 and the premium for this year was \$2,345. Ms. Violetti noted the reduction in premium was due to the decrease of volunteers. Ms. Violetti said there were no change in the terms and conditions.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO BIND THE COUNTY VOULUNTEER ACCIDENT POLICY EFFECTIVE 3/1/18 IN THE AMOUNT OF \$2,345

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

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

ATTORNEY: Mr. Long advised he did not have anything to report during open.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 21-18 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Chairman White requested Mr. Long to make the motion approving the PARS. Mr. Long advised he would request the motion and approval could be done by consent.

MOTION TO AMEND RESOLUTION 21-18 TO INCLUDE DISCUSSION OF CLAIM NUMBERS 3530001889, 3530001886 AND 3530001241

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001849 FROM \$15,000 TO \$91,752 AN INCREASE OF \$76,752.00

Motion: Commissioner Jones
Second: Commissioner Christina
Roll Call Vote: 2 Ayes, 1 Abstain

MOTION TO ADJOURN:

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

Ms. Ridolino announced she did have new business. Ms. Ridolfino stated on behalf of the Member Entities, Commissioners and Professionals of the Gloucester County Insurance Commission she would like to thank Chairman White for his hard work and commitment he made to the formation of the Insurance Commission in 2009. In appreciation of Chairman White's leadership and guidance Ms. Ridolfino presented Mr. White with a clock. Chairman White thanked everyone for the good experience.

MEETING ADJOURNED: 10:09AM

Minutes prepared by: Cathy Dodd, Assisting Secretary