

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, February 23, 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 Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George (<i>via teleconference</i>) Keith Platt Amy Zeiders Nancy Fowlkes
	Consolidated Services Group, Inc. Jennifer Goldstein
	Conner Strong & Buckelew Michelle Leighton
CEL Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino
Attorney	Long Marmero & Associates Doug Long Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Leigh Bary, Gloucester County
Karen Christina, Gloucester County
Tom Campo, Esq., Gloucester County
Greg Hunt, Conner Strong & Buckelew
Christina Violetti, Hardenbergh Insurance Group (*via teleconference*)
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of January 26, 2017

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF
JANUARY 26, 2017**

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

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Ms. Bary advised she did not have anything to report this month.

CLAIMS COMMITTEE: Chairman White advised he did not have anything to report this month.

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

REVISED RISK MANAGEMENT PLAN: Executive Director advised the first action item was an amendment to the Risk Management Plan which included two minor changes for clarification. Executive Director referred to page 15 of the original Risk Management Plan which was included in the agenda and advised under 6.) a. the list of insurers were removed to avoid some redundancy from the rest of the document and under 6.) b. wording was added.

**MOTION TO APPROVE RESOLUTION 19-17,
AMMENDMENT TO RISK MANAGEMENT PLAN**

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

RFP FOR COMMISSION ATTORNEY: Executive Director reported the Commission Attorney's Contract expired on April 25, 2017. 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 Burke
Second:	Commissioner Jones
Roll Call Vote:	Unanimous

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) - Executive Director reported the CEL was holding its Reorganization Meeting in the afternoon. Executive Director advised a resolution would be presented to the Board of Fund Commissioners to offer membership to the County of Monmouth. In response to Chairman White's inquiry, Executive Director advised there was no Commission so the County would join the CEL. Executive Director noted a summary report of the meeting would appear in the next agenda.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 1/1/17 to 1/31/17. There were 177 certificates issued for this period. Executive Director asked if anyone had any questions regarding the report.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACKS: Executive Director advised the November Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$3,616,089 as of November 30, 2016. Executive Director advised that \$1,449,132 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 \$5,904,478. Executive Director pointed out that the Financial Fast Track included the GCIC Dividend credit of \$750,000 for Fund Years 2010 and 2013 and the CEL Dividend credit of \$41,751 for Fund Years 2010 and 2011. Executive Director advised the Financial Fast Track for the month of December was also included in the agenda. The surplus as of December 31, 2016 was \$3,358,990.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the agenda included the November and December Financial Fast Tracks for the NJ CEL. As of December 31, 2016 the CEL had a surplus of \$8,316,421. Executive Director noted the cash amount was \$19,865,780.

HEALTH BENEFITS FINANCIAL FAST TRACKS: Executive Director reported the agenda included the November and December Health Benefits Financial Fast Tracks. As of December 31, 2016 there was a surplus of \$167,376. Executive Director noted the cash amount was \$244,465. 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, 2017. Executive Director referred to the Claim Activity Report and noted there were 8 new worker compensation claims for 2017. Executive Director advised the Claims Management Report Expected Loss Ratio Analysis report as of January 31, 2017 was also included in the agenda.

2017 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the property and casualty assessment bills were mailed to the member entities via certified mail and e-mail. Executive Director noted the bills included a CEL dividend credit for the 2010 & 2011 Fund Years and also the GCIC Dividend credit for the 2010 and 2013 Fund Years. Executive Director advised the first installment was due on March 15, 2017 and future installments were due on May 15th and October 15th.

2017 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director reported the CEL renewal policies would be available again on the Conner Strong & Buckelew secure website. The CEL Underwriting Manager was in the process of reviewing the policies and would release an e-mail with instructions to access the website when the policies were available. Executive Director noted the limit schematics and Plan of Risk Management would also be available on the website.

CLAIMS REVIEW: Executive Director reported a Claims Review was scheduled for March 2, 2017. Representatives from the County Safety Department, Conner Strong & Buckelew, PERMA and Hardenbergh Insurance Group would meet with the Inservco Claims Adjusters to review the claim files.

BINDER LIFTS: Executive Director advised the Binder Lifts were ordered by the County on February 1st and the Commission was reimbursing the County for the cost of the lifts on the February Bill List.

2016 BRIT SAFETY GRANT: Executive Director reported the CELJIF received the Funds from Brit for the 2016 Safety Grant. Executive Director noted the CELJIF was issuing a check in the amount of \$10,992.72 on the February Bill List. In response to Chairman White's inquiry, Mr. Prince advised the funds were released in January for the prior fund year. In response to Chairman White's comment Ms. Ridolfino suggested the Safety Committee could have a discussion to develop a guideline plan to purchase items through the Commission that would benefit everyone.

2017 MEETING SCHEDULE: Executive Director reminded the Commission there was no meeting scheduled for March and the next meeting was on April 27, 2017 at 9:30 AM.

Executive Director advised that concluded the Property and Casualty report and he would now review the January 2017 Gloucester County Health Client Activity Reported which was included in the agenda. Executive Director advised for the month of January there were 34 inquiries. Executive Director asked if anyone had any questions.

Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE RESOLUTION 20-17
FEBRUARY BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 21-17
FEBRUARY 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 22-17 Inservco Liability Check Register for the period of 1/1/17 through 1/31/17.

**MOTION TO APPROVE RESOLUTION 22-17 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 1/1/17 THROUGH 1/31/17**

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

Ms. Zeiders distributed copies of Inservco Insurance Services, Inc. Liability Stewardship Report as of December 31, 2016. Ms. Zeiders advised the report was based on the last three years, 2014, 2015 and 2016. Ms. Zeiders reviewed the Observations, Conclusions and Suggestions pages of the report and indicated there were a total of 320 liability and property claims filed, 115 were filed in 2014, 137 in 2015 and 68 in 2016. Ms. Zeiders reported the County had 263 liability and property claims and those claims resulted in \$471,973.42 paid to date with a total net incurred of \$704,970.76. Ms. Zeiders noted the most frequented cause of injury was slip and fall accidents with 38 or 26.76% of all claims, with potholes being the second most frequent cause. Ms. Zeiders pointed out there were 3 CAT losses during 2015. Ms. Zeiders continued to review the report and asked if anyone had any questions.

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of January which was included in the agenda. Ms. Goldstein reported for January there were 48 medical bills for a total of \$23,975.10, recommended allowance was \$16,914.81, with a total savings of \$7,060.29 and the overall savings was \$6,099.28 or 25%. Ms. Goldstein advised that concluded her report unless anyone had any questions. Ms. George noted she was able to negotiate with Crozer-Chester Medical Center a 5% savings with no fee on a large bill. Ms. George explained the Center was out of network and at first was only willing to provide a 2% savings.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the January through February 2017 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included a Safety Director Bulletin for NJPEOSH Recording and Reporting of Occupational Injuries and Illnesses. Mr. Prince referred to a matrix which was included in the agenda for the NJPEOSH 2015 Injury Reporting Requirements. Mr. Prince noted the agenda also included information on a webinar for recordkeeping practices to ensure your records were compliant with PEOSH. Mr. Prince referred to a flyer in the agenda, "Career Survival for First Line Supervisors". Mr. Prince advised the class was presented by retired Chief Keith F. Hummel and the cost was \$425 per class. Mr. Prince indicated he would contact the law enforcement community and advise next month if there was any interest in the class. Mr. Prince advised the NJCE agenda would include a memorandum advising the annual 2017 BRIT Safety Grant Program was increased from \$30,000 to \$35,000. Lastly, Mr. Prince noted at a recent meeting we spoke about a claim involving an employee operating an excavator which overturned. Mr. Prince advised a Heavy Equipment Training Class was conducted on February 16th. In response to Executive Director's inquiry, Ms. Ridolfino advised the videos were old and the regulations were out dated. Executive Director noted the next MEL Safety Agenda would include an item for the CEL to utilize the MEL Safety Institute with instructor led training sessions. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino referred to a copy of a revised 2017 Claims Charter which was included in the agenda. Ms. Ridolfino advised the Meeting Section was amended to reflect that all meetings would be held telephonically unless the Committee Chairperson advised otherwise. Ms. Ridolfino requested a motion to adopt the revised Claims Charter.

MOTION TO ADOPT THE REVISED CLAIMS CHARTER

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

Ms. Ridolfino reported she had started to schedule the department meetings to review their claim experience. Ms. Ridolfino advised that concluded her report unless there were any questions.

ATTORNEY: Mr. Long advised he did not have anything to discuss.

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 23-17 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
3530001587 FROM \$15,000 TO \$106,600 AN INCREASE OF \$91,600**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530001516 FROM \$15,000.00 TO \$64,707.76 AN INCREASE OF \$49,707.76**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530001653 FROM \$7,500 TO \$99,000 AN INCREASE OF \$91,500**

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: 10:06AM

Minutes prepared by: Cathy Dodd, Assisting Secretary