

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, February 27, 2020
2 South Broad Street
Woodbury, NJ 9:30 AM**

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

PLEDGE OF ALLEGIANCE

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
Claims Service	Inservco Insurance Services, Inc. Veronica George Richard Crooks Amy Zeiders
	Qual-Lynx Joe Lisciandri (<i>via conference call</i>)
	Medlogix Jennifer Goldstein
	PERMA Jennifer Conicella
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti Bonnie Ridolfino
Attorney	Grace Marmero & Associates Doug Long, Esq.
Treasurer	Tracey Giordano

Safety Director

J.A. Montgomery Risk Control
Glenn Prince

ALSO PRESENT:

Emmett Primas, Esq., Gloucester County
Susan Morris, Conner Strong & Buckelew
Prudence Higbee, Esq., Capehart & Scatchard
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of January 24, 2020

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
JANUARY 24, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE REPORT: Chairman Sheehan reported the Safety and Accident Review Committee did meet and Ms. Violetti would provide an update during her Risk Manager's Report.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met via teleconference and discussed the PARS and SARS that would be presented during closed session.

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

BENEFITS CONSULTING SERVICES: Executive Director advised at the December Commission Meeting the Commissioners appointed Conner Strong & Buckelew for Benefits Consulting Services for the period of January 1, 2020 to December 31, 2022. Executive Director referred to Resolution 27-20, Appointing Benefits Consulting Services to Conner Strong & Buckelew for Fund years, 2020, 2021 and 2022 which was included in the agenda.

Susan Morris of Conner Strong & Buckelew introduced herself and advised she was just assigned to the account. Ms. Morris thanked the Commission for the re-appointment and was looking forward to working with everyone.

Executive Director asked if there were any questions and requested a motion to approve Resolution 27-20.

MOTION TO APPROVE RESOLUTION 27-20 APPOINTING BENEFITS CONSULTING SERVICES TO CONNER STRONG & BUCKELEW FOR FUND YEARS, 2020, 2021 AND 2022

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

2020 PRIMA CONFERENCE: Executive Director reported the PRIMA Conference would take place this year on June 14-17 in Nashville, Tennessee. Executive Director referred to Resolution 28-20 Authorizing Advanced Travel Expenses for Authorized Official Travel which was included in the agenda. Executive Director advised Chairman Sheehan expressed an interest in attending the Conference again this year. Executive Director noted if any other Commissioner was interested in attending the Conference they should contact the Fund Office. Executive Director requested a motion to approve Resolution 28-20.

MOTION TO APPROVE RESOLUTION 28-20 AUTHORIZING ADVANCE TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL

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

NJ EXCESS COUNTIES INSURANCE FUND (NJCE): Executive Director reported the NJCE would hold its Reorganization Meeting today at 1:00 PM at the Camden County College Regional Training Center. Executive Director advised one of the items on the agenda was to request approval for an RFP for a vendor to assist with Learning Management System. Executive Director reported the Board of Fund Commissioners would also discuss a potential time change of the NJCE Meetings to 9:30 AM. Executive Director noted he did discuss the time change with Chairman Sheehan and the GCIC meeting start time could be changed to after lunch. Lastly, Executive Director advised there would be a discussion on Sexual Abuse Molestation Training. Executive Director stated Ms. Violetti was interested in the training for Gloucester and Cumberland Commissions.

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 Section of the agenda. Executive Director advised there were 189 certificates of insurances issued during January.

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 \$2,472,264 as of December 31, 2019. Executive Director advised that \$2,502,666 on 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 \$3,483,267.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the December Financial Fast Track for the NJCE. As of December 31, 2019 the NJCE had a surplus of \$15,437,955. 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 \$30,611,582.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the December Health Benefits Financial Fast Track. As of December 31, 2019 there was a surplus of \$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 December 31, 2019. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis with the Commission.

2020 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported in accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities on February 3, 2020. Executive Director advised the assessment bills included the NJCE dividend credit for Fund Years 2010 through 2016 and also the GCIC divided credit for Fund Years 2010, 2012, 2014 and 2016. Executive Director noted the first installment was due on March 15, 2020 and future assessments would be due on May 15, 2020 and October 15, 2020.

2020 MEL MRHIF AND NJCE EDUCATIONAL SEMINAR: Executive Director advised last month we discussed the 10th annual seminar which was scheduled for Friday, May 1, 2020 beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. Executive Director reported the seminar qualified for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Executive Director reviewed the topics and guest speakers. Executive noted a copy of the enrollment form was included in the agenda.

2020 MEETING SCHEDULE: Executive Director reminded everyone the Commission would not meet in March. Executive Director advised the next meeting was scheduled for April 23, 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.

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 February Bill Lists were included in the agenda and requested motions for approval.

**MOTION TO APPROVE RESOLUTION 29-20
FEBRUARY PROPERTY & CASUALTY BILL LIST
AND FEBRUARY HEALTH INSURANCE FUND BILL
LIST, RESOLUTION 30-20**

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 REPORT:

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

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

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of January as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
January	41	\$ 114,254.78	\$ 54,855.12	\$ 59,389.66	\$51,076.85	45%	98%

Ms. Goldstein noted the above total provider charges did include the dog bite claim and noted rabies vaccinations are very expensive.

Ms. Goldstein advised she wanted to mentioned the idea of telemedicine. Ms. Goldstein reported they had a couple of their provider vendors demonstrate the concept of a provider seeing the patient through teleconference, texting or phone call rather than visiting a brick and mortar facility in person. Ms. Goldstein advised currently it is being used more for minor cuts, scrapes and poison ivy. Ms. Goldstein asked if there was any interest in the Commission. Executive Director suggested Ms. Goldstein identify a company and provide a brief presentation at the next meeting. Chairman Sheehan agreed and Executive Director suggested scheduling this for the April meeting. Ms. Goldstein concluded her report unless anyone had any questions.

Chairman Sheehan noted on the dog bite incident this was a situation where they could not identify whether or not the dog had rabies so the individual had to go to the hospital for the series of shots. Chairman Sheehan advised there was another incident and Mr. Brewer went above and beyond and contacted all of the veterinary offices in the area until he found the dog’s records. Chairman Sheehan advised going forward if there were any dog bite incidents they would reach out to veterinary offices and attempt to obtain the records.

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the January - February 2020 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included 3 Safety Director Bulletins. Mr. Prince referred to a copy of the BRIT Safety Grant Program memorandum which was included in the agenda. Mr. Prince reviewed the information and indicated all submissions should be sent to

the Hardenbergh Insurance Group. Mr. Prince advised that concluded his report unless there were any questions.

Chairman Sheehan advised Mr. Czarnecki had inspected the playgrounds in the fall and he wanted him to return in the spring. Chairman Sheehan noted there were new basketball courts, pickleball courts and tennis courts at Atkinson Park. Mr. Prince stated he would coordinate the visits.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported the Safety and Accident Review Committee last met on February 4, 2020. Ms. Violetti advised Ms. VanOyen began the meeting stating she conducted two PEOSHA 30 log trainings which were well attended. It was suggested that the training be conducted earlier than January possibly before the holidays. In addition, the County Safety Department was working on scheduling a workers' compensation training with the employees of Rowan College of South Jersey-Cumberland Campus. Ms. Violetti noted her office was assisting with the scheduling and advised meetings were scheduled for February 26th and March 13th. Ms. Violetti reported the Committee also spoke about the Clearinghouse Program which Mr. Prince had discussed at one of the earlier meetings. Ms. Violetti advised the next supervisor to be invited to a Committee meeting would be the County Emergency Management Services Supervisor, Andy Lovell. Ms. Violetti noted he would be invited to the June meeting. Ms. Violetti advised the approved minutes of the meeting would be included with their September report. Ms. Violetti mentioned the agenda did include the approved minutes for the December 3, 2019 Safety and Accident Review Committee Meeting.

Ms. Violetti referred to a copy of the 2020 Claims Charter which was included in the agenda. Ms. Violetti advised there were no amendments. Executive Director requested the Charter be amended to include PERMA under the Commission Professionals since they will also handle the claims. Ms. Violetti advised she would make the change and requested a motion to adopt the Claim Charter with the addition of PERMA.

**MOTION TO ADOPT THE CLAIMS CHARTER WITH THE AMENDMENT
ADDING PERMA**

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

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	Bond – Scirrotto	CNA	4/2/2020	\$70.00	\$70.00

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 referred to the County’s Volunteer Accident Policy as noted below. Ms. Violetti advised the renewal premium was \$1,995. Ms. Violetti noted at the time the report was written she did not have the renewal premium. Ms. Violetti asked if there were any questions and requested a motion for authorization.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2020	\$1,995

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 advised that concluded her report unless there were any questions.

ATTORNEY: Mr. Long advised he did not have anything for open.

OLD BUSINESS:

NEW BUSINESS: Ms. Zeiders introduced Mr. Richard Crooks of her office. Ms. Zeiders advised Mr. Crooks started in September and would service the account along with Ms. Frey and Ms. Hobbs.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Jones
Second: Commissioner Burke
Vote: Unanimous

Seeing 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

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 32-20 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

MOTION TO APPROVE RESOLUTION 32-20, AUTHORIZING A CLOSED SESSION TO DISCUSS PAYMENT AUTHORIZATION REQUESTS (PARS) AND SETTLEMENT (SARS) RELATED TO PENDING OR ANTICIPATED LITIGATION

Motion: Commissioner Burke
Second: Commissioner Jones
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

Chairman Sheehan requested Mr. Long make the motion approving the PARS.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002179 FROM \$33,951.72 TO \$94,000 AN INCREASE OF \$60,048.28

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002179 FROM \$70,500 TO \$79,357.85 AN INCREASE OF \$8,857.85

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001607 FROM \$25,000 TO \$45819.24 AN INCREASE OF \$30,819.24

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

MOTION TO ADJOURN:

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

MEETING ADJOURNED: 10:09AM

Minutes prepared by: Cathy Dodd, Assisting Secretary