

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, January 26, 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 Keith Platt Matt Baron 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
Linda Galella, Esq., Parker McKay
Prudence Higbee, Esq., Capehart & Scatchard
Christina Violetti, Hardenbergh Insurance Group
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of December 15, 2016

**MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF
DECEMBER 15, 2016**

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

CORRESPONDENCE: None

Chairman White advised this was the Reorganization meeting of the Commission and asked the Commission Attorney to administer the Oath of Office.

Commission Attorney administered the Oath of Office to Chairman White, Commissioner Burke Commissioner Jones and Commissioner Christina.

COMMITTEE REPORTS:

SAFETY COMMITTEE: Ms. Bary advised the binder lifts would be ordered and the voucher sent to Ms. Dodd for reimbursement. Ms. Bary reported there was a PEOSH inspection at the OEM/EMT Station which went very well. Ms. Bary advised the BRIT System was being used frequently. Ms. Bary reported she was waiting for the PEOSH inspection report for the GCIA. Ms. Bary advised the Safety Kickoff Meeting went well and there was good attendance. Ms. Bary asked if anyone had any questions and concluded her report.

CLAIMS COMMITTEE: No report

EXECUTIVE DIRECTOR REPORT: Executive Director reported he would start his report with the Reorganization Resolutions. Executive Director advised he would review the reorganization resolutions and then they could be approved by consent.

REORGANIZATION RESOLUTIONS: Executive Director referred to copies of the reorganization resolutions which were included in the agenda. Executive Director reviewed the below resolutions with the Commission.

- Resolution 1-17 Certifying the Election of Chairperson and Vice Chairman
- Resolution 2-17 Appointing Agent for Service of Process and Custodian of Records for the Year 2017
- Resolution 3-17 Designating Official Newspapers for the Commission
- Resolution 4-17 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 5-17 Designating Commission Treasurer
- Resolution 6-17 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 7-17 Indemnifying Gloucester County Insurance Fund Commission Officials/Employees
- Resolution 8-17 Appointing A Commissioner to the New Jersey Counties Excess Joint Insurance Fund for Fund Year 2017
- Resolution 9-17 Authorizing Commission Treasurer to Process Contracted Payments and Expenses
- Resolution 10-17 Fixing Public Meeting Dates for Year 2017
- Resolution 11-17 Appointing Defense Attorneys for the Fund Year 2017
- Resolution 12-17 Appointing Defense Consulting Services to Conner Strong & Buckelew for Fund Years 2017, 2018, and 2019
- Resolution 13-17 Plan of Risk Management for 2017

Executive Director advised the 2017 Risk Management Plan was included in the Appendix II section of the agenda. Executive Director asked Mr. Cooney, CEL Underwriting Manager, to review the pertinent changes with the Commissioners.

Mr. Cooney reported there were two changes and the first was the change in property policy. Mr. Cooney advised the deductible and renewal rates were flat, however, the vacant properties deductible was amended from \$100,000 to \$250,000 due to the growing exposure both in the frequency and severity in that area. Mr. Cooney reported the other change was under the MED/MAL/GL insurance and advised, AIG, the current insurance company was focusing on some key exposure areas and one was the Gloucester County Emergency Services and the deductible was increased from \$10,000 to \$20,000 for the renewal.

Executive Director asked if anyone had any questions and requested a motion to approve the resolutions.

**MOTION TO APPROVE RESOLUTIONS 1-17
THROUGH 13-17**

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

2017 PROPERTY AND CASUALTY BUDGET: Executive Director reported the next item on his report was the public hearing for the 2017 Property & Casualty Budget. Executive Director advised the budget was introduced at the last meeting and was advertised in the Commission's official newspapers. Executive Director referred to a copy of the budget in the amount of \$5,847,988 which was included in the agenda. Executive Director noted there were no changes in the budget since it was introduced.

**MOTION TO OPEN THE PUBLIC HEARING ON THE
2017 PROPERTY & CASUALTY BUDGET**

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

MOTION TO CLOSE THE PUBLIC HEARING

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

**MOTION TO ADOPT THE PROPERTY & CASUALTY
BUDGET FOR GLOUCESTER COUNTY INSURANCE
COMMISSION FOR 2017 AND CERTIFY THE 2017
ASSESSMENTS**

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

2017 HEALTH BENEFITS BUDGET: Executive Director referred to a copy of the 2017 Health Benefits Budget which was included in the agenda in the amount of \$603,983. Executive Director advised there were no changes to the budget and the budget was advertised in the Commission's official newspapers.

**MOTION TO OPEN THE PUBLIC HEARING ON THE
2017 HEALTH BENEFIT BUDGET**

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

MOTION TO CLOSE THE PUBLIC HEARING

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

**MOTION TO ADOPT THE HEALTH BENEFIT
BUDGET FOR GLOUCESTER COUNTY INSURANCE
COMMISSION FOR 2017**

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

DENTAL DELTA RENEWAL AMENDMENT: Executive Director reported a copy of the Dental Delta Renewal amendment for the period of 1/1/17 to 12/31/17 was included in the agenda. Executive Director requested a motion to approve the renewal amendment.

**MOTION TO APPROVE THE RENEWAL
AMENDMENT FROM DELTA DENTAL FOR THE
PERIOD OF 1/1/17 TO 12/31/17**

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

**AMENDMENT TO SAFETY CONSULTANT SERVICES SHARED SERVICES
AGREEMENT:** Executive Director referred to a copy of Resolution 14-17 which was prepared by the Commission Attorney amending the Shared Services Agreement between the County of Gloucester and the Gloucester County Insurance Fund Commission. The agreement was amended to name Leigh Bary to provide safety consultant services due to Dean Sizemore's vacancy.

**MOTION TO ADOPT RESOLUTION 14-17
AMENDING THE SHARED SERVICE AGREEMENT**

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

CAIR MOTOR VEHICLE REPORTS: Executive Director reported the renewal invoice for the administration of CAIR Motor Vehicle reports was received. Executive Director advised the Commission had paid the expense of \$150 previously and would be allocated to the miscellaneous and contingency account. Executive Director noted the payment was included on the January Bill List and requested a motion to approve the payment to the New Jersey Motor Vehicle Commission.

**MOTION TO APPROVE THE PAYMENT TO THE
NEW JERSEY MOTOR VEHICLE COMMISSION IN
THE AMOUNT OF \$150 FOR THE ANNUAL
ADMINISTRATIVE FEE FOR ONLINE MOTOR
VEHICLE REPORTS**

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

NJ EXCESS COUNTIES INSURANCE FUND (CEL JIF): Executive Director reported the CELJIF would hold its 2017 Reorganization Meeting on February 23, 2017 at 1:00 PM.

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the period of 12/1/16 to 12/31/16. There was 1 certificate issued for this period. Executive Director advised the renewal certificates were issued and a summary report would appear in the next agenda.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the October Property & Casualty Financial Fast Track was included in the agenda. The Commission had a surplus of \$4,405,329 as of October 31, 2016. Executive Director advised that \$1,457,719 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 \$6,155,040.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the October Financial Fast Track for the NJ CEL. As of October 31, 2016 the CEL had a surplus of \$7,627,617 Executive Director noted the cash amount was \$20,304,402.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the October Health Benefits Financial Fast Track. As of October 31, 2016 there was a surplus of \$150,632. Executive Director noted the cash amount was \$264,378. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

Executive Director advised that concluded the Property and Casualty report and he would now review the December 2016 Gloucester County Health Client Activity Reported which was included in the agenda. Executive Director advised for the month of December there were 44 inquiries and the year to date total was 384.

Executive Director asked if anyone had any questions.

Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE RESOLUTION 15-17
JANUARY BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 16-17
JANUARY 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 17-17 Inservco Liability Check Register for the period of 12/1/16 through 12/31/16.

**MOTION TO APPROVE RESOLUTION 17-17 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 12/1/16 THROUGH 12/31/16**

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

Ms. George advised she would review the Stewardship Report prepared by Inservco Insurance Services, Inc. as of December 31, 2016. Ms. George referred to the Executive Summary of the report and indicated if anyone had any questions regarding information in the report they should contact Staci L. Ulp and her contact information was included in the report. Ms. George reported the Gloucester County Emergency Response had the most claims with 72 claims, and 60 of the claims involved only medical payments and no wage loss benefits, while 12 involved wage benefits. The majority of claims were for the EMT. Ms. George advised the second most claims were reported by the Public Works with 41 claims.

Ms. George reported the most claims were reported during the 2015 Fund year with a total of 120 claims; however 95 were medical only claims. The highest number of claims was reported on Wednesday followed by Monday. Ms. George noted the average number of days to report a claim fluctuated, however but overall it was very good. Ms. George advised the most frequent claim

reported was Fall or Slips followed by Strain/Injury by Lifting. The most frequent injured part of the body was multiple body parts. Ms. George pointed out there was a \$5,000 recovery received for the policy year beginning 1/1/15. Ms. George advised she just provided a quick overview of the report and if anyone had any further questions to let her know. In response to Ms. Leighton's comment, Ms. Ridolfino advised she would address the claims at the College during her report. Ms. Leighton mentioned a claim review would be scheduled for early March.

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of December which was included in the agenda. Ms. Goldstein reported for December there were 38 bills for a total of \$18,989.31, recommended allowance was \$11,913.08 and the overall savings was \$6,085.56 or 32%. Ms. Goldstein referred to the Year to Date Line on the report and advised the total bills for the year was \$713,914.46 and the net saving was \$320,721.97. Ms. Goldstein advised there was an error on the report and the total savings in the YTD Summary box should read \$361,857.15. Ms. Goldstein advised that concluded her report unless anyone had any questions.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the December 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 Best Practices for Snow Emergencies which could be used for all departments. Mr. Prince also added all of the documentation for the Safety Grant was submitted to BRIT and he received a notification that the funds would be released shortly. Ms. Dodd advised she received an e-mail yesterday advising BRIT was wiring the funds to the CEL and then the funds would be released to the applicable Counties. Mr. Prince noted on January 27th a Back Safety/Material Handling session and a session on Asbestos, Lead, and Silica Health Overview were scheduled at the College. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino reviewed her report which was included in the agenda. Ms. Ridolfino advised there were 117 people in attendance at the Safety Kick Off Meeting. In response to Ms. Leighton's comment during the presentation of the Stewardship Report Ms. Ridolfino advised the GCIC Safety Team would be meeting with 8 departments within the next few months to review their claim experience and develop a 2017 safety action plan. Ms. Ridolfino advised the College was on the list to visit. Ms. Ridolfino advised she would provide the Commission with a report of their meetings.

Ms. Ridolfino noted with regard to the deductible change for vacant buildings her file indicated that no member had any vacant buildings. Also, regarding the change of deductible for the medical malpractice claims Ms. Ridolfino noted her file indicated there were no payments for any claims under this coverage for the EMS department.

Ms. Ridolfino referred to a copy of an amended 2017 Claims Charter which was included in the agenda. Ms. Ridolfino noted the only change needed was to replace Matt Lyons with Tom Campo as the County representative.

MOTION TO ADOPT THE REVISED CLAIMS CHARTER

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

Ms. Ridolfino reported as Ms. Leighton stated earlier an in-depth Claims Review was scheduled for March 2, 2017 at the County Administration Building.

Ms. Ridolfino introduced Christina Violetti who will be the new account manager servicing the Commission and its members. Ms. Ridolfino also advised Joe Henry of her office would assist Ms. Violetti with the safety efforts of the Commission.

Ms. Ridolfino reviewed the coverages listed below for the members that could not be placed through the GCIC/NJCELJIF and noted all terms and conditions were per expiring. Ms. Ridolfino requested a motion to renew the policies.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Dalton	CNA	03/09/17	\$70.00	\$70.00
County	Bond – Scirrotto	CNA	04/02/17	\$70.00	\$70.00
County	Volunteer Accident	National Union	03/01/17	\$2,894	\$2,894

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

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

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

Chairman White advised there was a new County Counsel and introduced Mr. Tom Campo. Chairman White requested everyone to introduce themselves for Mr. Campo.

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 18-17 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 Burke
Second: Commissioner Jones
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 # 3530001270 FROM \$9,000 TO \$35,000 AN INCREASE OF \$44,000

Motion: Commissioner Jones
Second: Commissioner Burke

Roll Call Vote: Unanimous

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530000915 FROM \$94,844.15 TO \$118,500 AN INCREASE OF \$23,655.85**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530001638 FROM \$15,000.00 TO \$47,000 AN INCREASE OF \$15,000**

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530000454 FROM \$15,000.00 TO \$19,225.00 AN INCREASE OF \$4,225**

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:26AM

Minutes prepared by: Cathy Dodd, Assisting Secretary