

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, June 25, 2020  
TELEPHONIC MEETING  
1:00 PM**

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

**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 <b>Joseph Hrubash</b>
Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Yvonne Frey</b> <b>Richard Crooks</b> <b>Amy Zeiders</b>
	Qual-Lynx <b>Chris Roselli</b>
	Medlogix <b>Jennifer Goldstein</b>
	PERMA <b>Jennifer Conicella</b> <b>Robyn Walcoff</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti</b>
Attorney	Grace Marmero & Associates <b>John Carleton, Esq.</b>
Treasurer	<b>Tracey Giordano</b>
Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>

**ALSO PRESENT:**

Scott Burns Esq., Gloucester County  
Chris Goodwin, Esq., Gloucester County  
Anthony Musitano, Grace Marmero & Associates  
Susan Morris, Conner Strong & Buckelew  
Cathy Dodd, PERMA Risk Management Services

*Chairman Sheehan advised Ms. Dodd sent an e-mail prior to the meeting and reviewed the Conference Call Tips/Guidelines. Chairman Sheehan also explained the procedure to follow when it was time for Executive Session as outlined in the e-mail.*

**APPROVAL OF MINUTES:** Open Minutes of April 23, 2020

**MOTION TO APPROVE THE OPEN MINUTES OF APRIL 23, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**CORRESPONDENCE:** None

**SAFETY COMMITTEE REPORT:** Chairman Sheehan reported the Safety and Accident Committee Meeting scheduled for June 2<sup>nd</sup> was cancelled so there was no report.

**CLAIMS COMMITTEE:** Chairman Sheehan advised the Claims Committee met on June 9<sup>th</sup> and reviewed the PARS and SARS that would be discussed today. Chairman Sheehan asked if anyone had anything to add.

**EXECUTIVE DIRECTOR REPORT:** Executive Director stated his report was included in the agenda and there were two action items.

**2021 RFP'S FOR PROFESSIONAL SERVICES – FAIR & OPEN PROCESS:** Executive Director reported the Contracts for Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager and Functional Capacity Evaluation Services would expire as of 12/31/20. Executive Director referred to a copy of Resolution 38-20, Authorizing the Preparation and Advertisement of the Request for Proposals. Executive Director noted the Commission Attorney reviewed the Resolution.

**MOTION TO APPROVE RESOLUTION 38-20 AUTHORIZING THE PREPARATION AND ADVERTISING THE REQUEST FOR PROPOSALS FOR THE POSITION OF ACTUARY, AUDITOR, DEFENSE PANEL ATTORNEYS, COMMISSION ATTORNEY, FIELD NURSE CASE MANAGER AND FUNCTIONAL CAPACITY EVALUATION SERVICES**

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

**2020 MEETING SCHEDULE:** Executive Director advised the Commission would not meet in July or August. Executive Director stated a special meeting could be scheduled if there were any pertinent action items. Executive Director reported the next meeting was scheduled for September 24, 2020 at 9:30 AM, however, the NJCE changed the start time of their meetings to 9:30 AM. Executive Director indicated he was suggesting the GCIC meet at 1:00 PM on September 24, 2020.

**MOTION TO AMEND THE START TIME OF THE GCIC MEETING  
FROM 9:30 AM TO 1:00 PM ON SEPTEMBER 24, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote	Unanimous

**NJ EXCESS COUNTIES INSURANCE FUND (NJCE):** Executive Director reported the NJCE last met on April 23, 2020 and a summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met in the morning and he would provide the highlights on the meeting. Executive Director reported the Fund Auditor submitted a draft financial audit for the period ending December 31, 2019 and there were no recommendations or findings. Executive Director advised the Board of Fund Commissioners adopted a resolution authorizing the Fund Office to file the draft and request an extension to file the final report. Executive Director stated the contracts for the Payroll Auditor and Actuary were renewed. Executive Director reported the RFP for the Learning Management System needed to be re-advertised as the two responses received were rejected. Executive Director advised J.A. Montgomery indicated they would review the feasibility of extending the BRIT Grant deadline due to the current situation. Executive Director reported a sub-committee planned to meet to discuss the Best Practice Seminar that was held in the fall in the past years. Executive Director advised Paul Shives of J.A. Montgomery Consulting scheduled two live webinars, *Protecting Children from Abuse*, via Zoom on July 17<sup>th</sup> and July 24<sup>th</sup> from 9:00 AM to 11:00 AM. Executive Director noted members of the NJCE were invited to attend. Lastly, Executive Director indicated the team was still trying to plan the NJCE 10 Year Celebration.

**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 months of April and May which were included in the agenda. Executive Director advised there were 2 certificate of insurances issued during April and 5 during the month of May.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the April Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,505,616 as of April 30, 2020. Executive Director advised that \$2,619,010 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 \$3,134,773.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the April Financial Fast Track for the NJCE. As of April 30, 2020, the NJCE had a surplus of \$16,247,540. 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 \$30,058,449.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported the agenda included the April Health Benefits Financial Fast Track. As of April 30, 2020, there was a surplus of \$203,003. Executive Director noted the cash amount was \$264,331. 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 April 30, 2020. Executive Director pointed out there were 32 worker compensation claims in the month of April and thought they were most likely related to COVID. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis with the Commission. Executive Director noted as he had mentioned in the past, the actuary's projections were lower than the actual losses for Fund Year 2015 and this was the same for the other Commissions.

**2020 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reported the Treasurer's Office advised all of the member entities paid the May 15<sup>th</sup> assessment.

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

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Ms. Morris advised her report was included in the agenda in Appendix II and would review the months of April and May. Ms. Morris provided the activity numbers for months and then provided the year to date figures. Ms. Morris advised there were 100 issues through May 31, 2020. Ms. Morris noted that the majority of the calls came from the employer and totaled 70 calls. Ms. Morris completed her report by providing the closed time figures.

**TREASURER REPORT:** Chairman Sheehan advised the agenda included an April Supplement Bill List, 39-20, May Bill List, 40-20, May Benefit Bill List, 41-20, June Bill List, 42-20 and June Benefit Bill List, 43-20 and requested a motion for approval.

**MOTION TO APPROVE RESOLUTIONS 39-20, 40-20,  
41-20, 42-20, AND 43-20**

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. Chairman Sheehan asked if anyone had any questions on the reports.

**CLAIMS SERVICE:** Ms. Conicella advised she would provide a quick update on the COVID claims. Ms. Conicella reported within the NJCE there were 578 exposures with 204 positive claims. Ms. Conicella indicated Gloucester had 63 exposures with 13 positive claims and noted there were no new reported claims from Gloucester in a few weeks. Ms. Conicella asked if anyone had any questions and concluded here report.

**CLAIMS REPORT:**

Chairman Sheehan presented Resolution 44-20 Inservco Liability Check Register for the period of 4/1/20 through 4/30/20 and 5/1/20 through 5/31/20.

**MOTION TO APPROVE RESOLUTION 44-20 LIABILITY CHECK REGISTER FOR THE PERIOD OF 4/1/20 THROUGH 4/30/20 AND 5/1/20 THROUGH 5/31/20**

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

**STEWARDSHIP REPORT:** Ms. Zeiders advised she would review the Stewardship Report as of December 31, 2019 which was sent out via e-mail. Ms. Zeiders reported the report included information for three years, 2017, 2018 and 2019. Ms. Zeiders advised there were 103 claims in 2017, 102 claims in 2018 and increased slightly in 2019 with 114 claims. Ms. Zeiders pointed out the Emergency Response Team had the most reported claims in each year followed by the Sheriff’s Department and Public Works. Ms. Zeiders reviewed the claim occurrence by day of week and the time. Ms. Zeiders advised she was pleased to report the timely reporting has increased over the past three years, with reporting within three days. Ms. Zeiders reported the top cause of injury was fall or slip followed by struck or injured by an animal or other. Ms. Zeiders indicated the report also showed the top five by net incurred and the highest was strain or injury by pushing or pull. Ms. Zeiders continued to review her report and advised the last page indicated the recovery to date by policy period for the last three years. Ms. Zeiders asked if anyone had any questions on the report.

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of April and May as noted below:

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
April	43	\$ 56,267.69	\$9,797.95	\$ 46,469.74	\$ 43,908.72	78%	91%
May	28	\$ 34,579.92	\$ 22,691.26	\$ 11,888.66	\$ 10,224.22	30%	86%

Ms. Goldstein pointed out for the month of April the in house charge penetration rate was low, however it was due to one big bill from Premier Ortho Spine Associates, who is out of network. However, there were significant reductions and her office was working on recruiting that provider. Ms. Goldstein concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:**

**REPORT:** Mr. Prince advised the Safety Director’s report was included in the agenda and referred to the Risk Control Activities for April through July. Mr. Prince advised his office had sent out a significant amount of Safety Director Bulletins as the CDC and the Governor’s office issue directives and Executive Orders. Mr. Prince noted the Safety Director Bulletins were posted on the NJCE website as well as the training programs. Mr. Prince reminded everyone that the instructor led classes were suspended and on June 2, 2020 online webinar safety training began. Mr. Prince advised

the topics, course information and dates were posted on the NJCE website. Mr. Prince also advised the safety videos were online and available through the website. The videos could be used for toolbox talks and safety briefings. Mr. Prince also mentioned the two live webinars, *Protecting Children from Abuse*, via Zoom on July 17 and July 24<sup>th</sup> from 9:00 AM to 11:00 AM that the Executive Director spoke about earlier. Mr. Prince advised if anyone was interested in participating in the webinar to reach out to his office. Lastly, Mr. Prince mentioned another training opportunity, *Facing and Embracing Crisis for your Municipality*. Mr. Prince reported this webinar was scheduled for June 30, 2020 starting at 10:30 a.m. Mr. Prince concluded his report unless there were any questions. Chairman Sheehan reported the online webinars were very helpful. In response to Chairman Sheehan's inquiry about PEOSH, Mr. Prince advised they did receive feedback and all is good.

#### **RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti noted as Chairman Sheehan mentioned earlier the Safety and Accident Review Committee did cancel the June 2<sup>nd</sup> meeting and was scheduled to meet on September 8<sup>th</sup>.

Ms. Violetti advised at the last meeting the Wellness Incentive Programs Grants were approved. Ms. Violetti reported due to COVID-19 restrictions, Gloucester County Library Systems and Gloucester County Improvement Authority were not able to conduct their wellness activity. Ms. Violetti advised after a discussion with the Executive Director we would like to request an extension to March 2021 with the option for a 2<sup>nd</sup> extension until June 2021 if necessary to approve the grant money. Ms. Violetti asked if anyone had any questions and requested a motion.

#### **MOTION TO AUTHORIZE AN EXTENSION FOR GLOUCESTER COUNTY LIBRARY SYSTEM AND GLOUCESTER COUNTY IMPROVEMENT AUTHORITY TO MARCH 2021 WITH AN OPTION FOR A 2<sup>ND</sup> EXTENSION UNTIL JUNE 2021 IF NECESSARY TO COMPLETE THEIR WELLNESS ACTIVITY**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Ms. Violetti reported the NJCE had a new way to provide members with training. Ms. Violetti advised the agenda included a list of the streaming videos offered. Ms. Violetti advised as Mr. Prince mentioned earlier there were also instructional webinars.

Ms. Violetti reported at the May 12<sup>th</sup> Claims Committee Meeting, Rhonda Stahlberger from Premier Orthopaedic Associates Occupational Medicine conducted a presentation outlining how employees were receiving medical treatment virtually as opposed to going to a medical provider's facility. Ms. Violetti advised she checked with the member entities of the Commission and most were interested in this new procedure. Ms. Violetti noted the telemedicine method was for minor type worker compensation injuries such as tick bites, bee stings, poison ivy, etc. Ms. Violetti advised she would draft guidelines relative to telemedicine to ensure employee's privacy as well as adhere to the

Commission’s current workers’ compensation procedures. Ms. Violetti noted telemedicine would be optional for the members.

Ms. Violetti reported it was that time again for the 2021 Underwriting Renewal Process and she would be reaching out to the members to obtain updated exposure information.

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.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
Gloucester County Improvement Authority	Pollution Liability – Storage Tanks at the Dream Park	Commerce and Industry Insurance Company	7/7/2020	\$1,163.08	\$1,163.08
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2020	\$54,000.00	\$61,142.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company <sup>1</sup>	8/1/2020	\$12,168.00	\$12,168.00
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2020	\$490.00	\$490.00
County	Treasurer’s Bond	CNA	10/1/2020	\$2,200.62	\$2,200.62

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

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

Ms. Violetti reported the following renewal was in process. Ms. Violetti requested authority to renew the policy contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. Ms. Violetti advised if there was; she would seek direction from the member and then advise the Commissioners.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>
Rowan College at Gloucester County	Directors and Officers Liability policy for the Rowan College at	Markel American Insurance Company	7/9/2020	\$1,731.33

	Gloucester County Foundation			
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2020	\$12,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2020	\$520.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Markel Insurance Company	9/12/2020	\$11,474.25

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY CONTINGENT UPON THE RENEWAL PREMIUM NOT INCREASING MORE THAT 10% AND NO SIGNIFICANT REDUCTION IN THE TERMS AND CONDITIONS**

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

Ms. Violetti advised the following renewals were in process and were finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Improvement Authority	Dream Park Package Policy (includes Property/ General Liability/ Care, Custody and Control / Umbrella)	Great American Alliance Insurance Company	5/21/2020	\$110,284.00	\$114,286.00
County	Board of Chosen Freeholders Travel Accident Policy	Chubb Insurance Company <sup>2</sup>	6/1/2020	\$850.00	\$2,000.00
Rowan College of South Jersey	Kids Academy Program Accident Policy	Berkley Life & Health Insurance Company	6/3/2020	\$438.00	Policy Cancelled
Rowan College of South Jersey	Foreign Travel Legal Liability	Chubb Insurance Company	7/1/2020	\$2,500.00	Policy Cancelled

Ms. Violetti reported the 4% premium increase on the Dream Park Package Policy was due to adverse claim history and an increase to the value of two buildings. Ms. Violetti advised the Kids Academy Program Accident Policy and the Foreign Travel Legal Liability Policy have been cancelled due to the College discontinuing both programs.



Ms. Violetti advised that concluded her report unless there were any questions. In response to Chairman Sheehan’s inquiry regarding the applications, Ms. Violetti stated she would reach out to the NJCE Underwriting Manager. Executive Director indicated he thought the applications were being streamlined for the Origami system.

**ATTORNEY:** Mr. Carleton reported he did not have anything to report.

**OLD BUSINESS:**

**NEW BUSINESS:**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

Moved:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Hearing no members of the public wishing to speak Chairman Sheehan asked for a motion to close the public comment portion of <sup>3</sup>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 45-20 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MOTION TO GO INTO CLOSED SESSION**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**ROLL CALL OF COMMISSIONERS:**

Timothy Sheehan, Chairman	Present
Michael Burke, Vice Chairman	Present
Tamarisk Jones	Present
Karen Christina (Alternate)	Present

Chairman Sheehan requested Mr. Carleton to frame the motion for approval of the PARS/SARS.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002359 FROM \$15,000 TO \$100,000 AN INCREASE OF \$85,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #353002383 FROM \$15,000 TO \$90,000 AN INCREASE OF \$75,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002392 FROM \$15,000 TO \$27,070 AN INCREASE OF \$12,070**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002173 FROM \$15,000 TO \$40,000 AN INCREASE OF \$25,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001281 FROM \$122,423.24 TO \$163,500 AN INCREASE OF \$41,076.76**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002346 FROM \$18,994.68 TO \$30,000 AN INCREASE OF \$11,005.32**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #202022264 FROM \$10,000 TO \$249,000 AN INCREASE OF \$239,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001827 FROM \$119,198.67 TO \$250,000 AN INCREASE OF \$139,801.33**

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

**MOTION TO ADJOURN:**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MEETING ADJOURNED: 2:20 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary