

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Monday, November 20, 2017  
2 South Broad Street  
Woodbury, NJ 10:00 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 ( <i>via teleconference</i> ) |
| Karen Christina (Alternate)  | Present( <i>via teleconference</i> )  |

**FUND PROFESSIONALS PRESENT:**

|                                    |   |
|------------------------------------|---|
| Executive Director                 | PERMA Risk Management Services<br><b>Joseph Hrubash</b> ( <i>via teleconference</i> )     |
| Claims Service                     | Inservco Insurance Services, Inc.<br><b>Veronica George</b> ( <i>via teleconference</i> ) |
|                                    | Consolidated Services Group, Inc.<br><b>Jen Goldstein</b> ( <i>via teleconference</i> )   |
|                                    | Conner Strong & Buckelew<br><b>Michelle Leighton</b> ( <i>via teleconference</i> )        |
| CEL Underwriting Manager           | Conner Strong & Buckelew  |
| Underwriting Services Director/RMC | Hardenbergh Insurance Group<br><b>Bonnie Ridolfino</b> ( <i>via teleconference</i> )      |
| Attorney                           | Grace Marmero & Associates<br><b>Doug Long Esq.</b>                                       |

**ALSO PRESENT:**

Tim Sheehan, Gloucester County  
Tom Campo, Esq., Gloucester County  
Tammy Brown, Conner Strong & Buckelew (*via teleconference*)  
Sue Bleiberg, Conner Strong & Buckelew (*via teleconference*)  
Christina Violetti, Hardenbergh Insurance Group (*via teleconference*)  
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

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

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

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

**CORRESPONDENCE:** None

**EXECUTIVE DIRECTOR REPORT:** Executive Director reported he had four action items for his report and would start with the 2018 Property and Casualty Budget Introduction.

**2018 PROPERTY AND CASUALTY BUDGET INTRODUCTION:** Executive Director referred to a copy of the 2018 budget in the amount of \$5,973,427 and advised there was a Commission wide increase of 2.15% compared to the 2017 budget. Executive Director reported the NJCE portion of the budget was adopted on November 16<sup>th</sup>. Executive Director advised lines 1 through 4 of the budget represented the loss funds which were projected by the Actuary. Executive Director noted there was an increase on line 9, CEL JIF premium of 4.09% as the property renewal was still in negotiations. Executive Director explained the excess insurer, Zurich, provided a renewal quote with an increased deductible from \$100,000 to \$250,000 and the CELJIF budget included a new line for a property buffer. Executive Director continued to review the expense portion of the budget. Executive Director referred to line 35 of the budget and indicated the premium for the excess liability coverage was increased by 10% as this coverage was being replaced as the carrier was no longer in the business.

Executive Director reported the agenda also included the proposed 2018 assessments by member entity and advised the payments would be due in March, May and October. Executive Director asked if anyone had any questions on the budget or assessments.

**MOTION TO INTRODUCE THE 2018 PROPERTY & CASUALTY BUDGET IN THE AMOUNT OF \$5,973,427 AND SCHEDULE A PUBLIC HEARING ON DECEMBER 14, 2017 AT 9:30AM AT 2 SOUTH BROAD STREET, WOODBURY, NJ**

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

**GCIC DIVIDEND:** Executive Director reported there was a dividend option available to the Commission for the 2012, 2013 and 2014 Fund Years in the amount of \$1,000,000. Executive Director noted \$200,000 was available in year 2012, \$200,000 in year 2013 and \$600,000 in year 2014. Executive Director referred to a copy of Resolution 56-17 which was included in the agenda releasing the dividend. Executive Director noted the agenda also included the breakout per member

entity share of the Dividend. Executive Director advised the member entities would receive a credit on their 2018 assessment bill for their portion of their portion of the dividend.

**MOTION TO ADOPT RESOLUTION 56-17  
AUTHORIZING REFUND FROM THE 2012 FUND  
YEAR ACCOUNT 2013 FUND YEAR ACCOUNT AND  
2014 FUND YEAR ACCOUNT**

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

**NJ CEL DIVIDEND:** Executive Director reported the CEL declared a dividend for the 2010 and 2011 Fund Years. Executive Director advised the Gloucester County Insurance Commission's share was \$55,668. Executive Director noted a copy of the per member entity share of the dividend was included in the agenda. Executive Director advised the member entities would receive a credit on their 2018 assessment bill for their portion of the dividend.

**MOTION TO ACCEPT THE CEL DIVIDEND FOR THE  
2010 AND 2011 FUND YEARS**

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

**2018 HEALTH DENTAL BUDGET INTRODUCTION:** Ms. Brown referred to a copy of the Dental Budget in the amount of \$591,723 which was included in the agenda. Ms. Brown advised there was a deduction of \$12,261 or 2.03% in the budget compared to last year. Ms. Brown reported there was a slight increase in the enrollment, however, the amount of claims were decreasing. Ms. Brown advised there were two enhancements offered last year, an Oral Health Enhancement and a Carry Over Maximum Program which would be continued in 2018.

Executive Director asked if anyone had any questions regarding the Health Dental Budget and requested a motion to introduce the budget.

**MOTION TO INTRODUCE THE 2018 HEALTH  
DENTAL BUDGET IN THE AMOUNT OF \$591,723 AND  
SCHEDULE A PUBLIC HEARING ON DECEMBER 14,  
2017 AT 9:30AM AT 2 SOUTH BROAD STREET,  
WOODBURY, NJ**

Motion: Commissioner Jones  
Second: Commissioner Burke  
Roll Call Vote Unanimous  
Executive Director's Report Made Part of Minutes.

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

**MOTION TO APPROVE RESOLUTION 57-17  
NOVEMBER BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 58-17  
NOVEMBER HEALTH INSURANCE FUND BILL LIST**

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

**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 59-17 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

Chairman White requested Mr. Long to make the motion approving the PAR.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001795 FROM \$15,000 TO \$39,962 AN INCREASE OF \$24,962**

**MOTION TO APPROVE THE PAR:**

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

**RESOLUTION FOR AUTHORITY FOR SETTLEMENT WITH MEREDITH FEBY, DOCKET NUMBER CSC 2017-1184**

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: 10:27AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary