

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, September 28, 2017
2 South Broad Street
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	Excused
Tamarisk Jones	Present
Karen Christina	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Matt Baron Keith Platt Amy Zeiders
	Consolidated Services Group, Inc. Jennifer Goldstein
	Conner Strong & Buckelew
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:

Tim Sheehan, Gloucester County
Tom Campo, Esq., Gloucester County
Prudence Higbee, Esq., Capehart & Scatchard
Greg Hunt, Conner Strong & Buckelew (*via teleconference*)
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of June 22, 2017 & July 25, 2017

MOTION TO APPROVE THE OPEN MINUTES & CLOSED MINUTES OF JUNE 22, 2017 & JULY 25, 2017

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

CORRESPONDENCE: Executive Director referred to a copy of Bulletin NJCE 17-02 from the NJCE Underwriting Manager which was included in the agenda with respect to self-deployment for Hurricane Harvey and Irma. Executive Director advised there was a process for providing assistance through the State and information on the Emergency Management Assistance Compact was included in the agenda.

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Sheehan reported the Safety and Accident Review Committee last met on September 12th at the Gloucester County Utility Authority and was well attended by the member entities. Mr. Sheehan reviewed some of the highlights of the meeting noting the Animal Shelter’s panic button alarms were installed and there was a power point training presentation on standard operating procedures. Mr. Sheehan also mentioned Fast Track training was scheduled for October 4th in Clayton and also on November 13th at the Health Department. Mr. Sheehan advised there was a PEOSH inspection at the Public Works Department which went very well and he was waiting for the results. Lastly Mr. Sheehan spoke about the supervisor incident reports fillable on line reports and Ms. Ridolfino advised the reports would be rolled out at the October Safety Committee meeting.

CLAIMS COMMITTEE: Chairman White advised there was no claim report.

EXECUTIVE DIRECTOR REPORT: Executive Director advised there were three action items for his report and several informational items.

FIELD NURSE CASE MANAGER RESOLUTION: Executive Director referred to Resolution 39-17, Appointing Susan Schaefer, RN, CCM as Field Nurse Case Manager, which was included in the agenda. Executive Director advised the services of Ms. Schaefer were discussed at a previous

meeting and unless there were any questions Executive Director requested a motion to adopt Resolution 39-17.

**MOTION TO ADOPT RESOLUTION 39-17,
APPOINTING SUSAN SCHAEFER, RN, CCM AS
FIELD NURSE CASE MANAGER**

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

ARCHER & GREINER, PC: Executive Director reported the agenda included two resolutions prepared by the Commission Attorney. Executive Director advised Resolution 40-17 extended the award of a professional legal services contract to Archer & Greiner, PC in the matter of DiBuonaventura vs Sean Dalton. Executive Director also advised Resolution 41-17 extended the award of a professional legal services contract to Archer & Greiner, PC in the matter of Eric Shaw vs Gloucester County Prosecutor’s office. Executive Director requested a motion to adopt the resolutions.

**MOTION TO ADOPT RESOLUTION 40-17,
EXTENDING THE AWARD OF PROFESSIONAL
LEGAL SERVICES CONTRACT TO ARCHER &
GREINER, PC IN THE MATTER OF JOSEPH
DiBUONAVENTURA VS SEAN DALTON**

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

**MOTION TO ADOPT RESOLUTION 41-17,
EXTENDING THE AWARD OF PROFESSIONAL
LEGAL SERVICES CONTRACT TO ARCHER &
GREINER, PC IN THE MATTER OF ERIC SHAW VS
GLOUCESTER COUNTY PROSECUTOR’S OFFICE**

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

RFP FOR DEFENSE PANEL ATTORNEYS: Executive Director reported the Defense Panel Service Agreements expired on December 31, 2017. Executive Director advised the Fund office would issue and advertise the RFP in the Commission’s newspapers.

**MOTION TO AUTHORIZE PERMA TO PREPARE
AND ADVERTISE REQUEST FOR PROPOSALS FOR
THE DEFENSE PANEL ATTORNEYS**

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

CERTIFICATE OF INSURANCE REPORT: Executive Director reported on the Certificate of Insurance Report for the months of June, July and August. There were 9 certificates issued for the month of June, 14 certificates for July and 12 certificates issued during August. Executive Director asked if anyone had any questions regarding the reports.

NJ EXCESS COUNTIES INSURANCE FUND (CELJIF) – Executive Director reported the CEL last met on June 22nd and a summary report of the meeting was included in the agenda. Executive Director advised Mr. Miles of Bowman & Company, LLP presented a draft of the 2016 Audit and Amerihealth was re-appointed as the Third Party Administrator. Executive Director reported Atlantic, Burlington, Cumberland and Salem County were scheduled to renew their membership with the Fund as of January 1, 2018. Executive Director noted Burlington County had returned their renewal membership documents and he was unsure about Salem County. Executive Director noted the CEL was scheduled to meet again in the afternoon and would introduce the 2018 Budget on October 26th with budget adoption scheduled for November 16th. Executive Director reported the GCIC would schedule a November meeting to introduce the GCIC budget.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACKS: Executive Director advised the June and July Property & Casualty Financial Fast Tracks were included in the agenda. Executive Director reported the Commission had a surplus of \$3,181,590 as of July 31, 2017. Executive Director advised that \$1,393,853 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 \$4,873,139.

NJ CEL PROPERTY AND CASUALTY FINANCIAL FAST TRACKS: Executive Director reported the agenda included the June and July Financial Fast Tracks for the NJ CEL. As of July 31, 2017 the CEL had a surplus of \$7,595,743. Executive Director noted the cash amount was \$23,011,699.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the July Health Benefits Financial Fast Track. As of July 31, 2017 there was a surplus of \$186,896. Executive Director noted the cash amount was \$273,263. 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 August 31, 2017. Executive Director referred to the Claim Activity Report and noted he did not find any anomalies. Executive Director advised the Claims Management Report Expected Loss Ratio Analysis report as of August 31, 2017 was also included in the agenda.

Executive Director reported this report measured how the losses were running compared to the actuary's projections for each of the fund years. Executive Director noted there were two years where the Commission was running higher than the actuary projected, Fund Years 2015 and 2011. Executive Director pointed out that there was a small surplus for 2011 and 2015 had a slight deficit.

2016 AUDIT REPORT: Executive Director advised Mr. Miles of Bowman & Company, LLP was preparing the 2016 Audit. Once the audit was completed he would review the report with Chairman White, Treasurer and Executive Director at the County Office. Executive Director noted the final audit would be presented at the October Commission meeting for review and approval.

2017 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the third and final assessment payment was due on October 15, 2017. Executive Director noted the Statement of Accounts were e-mailed to the member entities on September 8, 2017. Payments should be sent to the Commissioner Treasurer, Tracey Giordano.

2018 RENEWALS: Executive Director reported the 2018 property and casualty budget was reliant on a number of factors including the updated renewal applications and exposure data. Executive Director thanked Hardenbergh Insurance Group for all of their efforts with the project.

NJCE UNDERWRITING MANAGER MEMORANDUMS: Executive Director advised there were two memorandums included in the agenda from the Underwriting Manager and asked Mr. Cooney to review the documents. Mr. Cooney stated they were attempting to collect more accurate and detailed information on the property values including construction, occupancy, protection and exposure (COPE) data for locations over \$20 million. Mr. Cooney advised the second memorandum related to Cyber limits and encouraged everyone to purchase higher limits. Mr. Cooney advised they would be providing quotes for limits of \$2M, \$5M and \$10M. In response to Chairman White's inquiry regarding how to assess a risk, Ms. Ridolfino advised you could hire a firm to perform an assessment. Ms. Ridolfino indicated some of the municipalities were doing this and she could obtain a quote. Chairman White suggested this should be done at the CEL level. Executive Director spoke about Palindrome who was doing some work on the municipalities for the MEL.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – JOINT INSURANCE CLAIMS COMMITTEES BEST PRACTICE WORKSHOP: Ms. Leighton advised the sixth annual Joint Insurance Claims Committees Best Practice Workshop was scheduled for November 1st at the Conner Strong & Buckelew office in Marlton. Ms. Leighton advised the focus this year was solely on Cyber Liability including Coverage, Risk Management and Available Resources. Ms. Leighton advised a representative from AIG would review claim scenarios and presentations were scheduled from a Breach Coach and Forensic Investigator.

Executive Director advised the Employee Benefit Reports were included in the Appendix II section of the agenda.

Executive Director advised that concluded his report and asked if anyone had any questions.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman White advised the July, August and September Bill Lists were included in the agenda and requested motions for approval.

MOTION TO APPROVE RESOLUTION 42-17 JULY BILL LIST

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

MOTION TO APPROVE RESOLUTION 43-17 JULY HEALTH INSURANCE FUND BILL LIST

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

MOTION TO APPROVE RESOLUTION 44-17 AUGUST BILL LIST

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

MOTION TO APPROVE RESOLUTION 45-17 AUGUST HEALTH INSURANCE FUND BILL LIST

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

MOTION TO APPROVE RESOLUTION 46-17 SEPTEMBER BILL LIST

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

MOTION TO APPROVE RESOLUTION 47-17 SEPTEMBER HEALTH INSURANCE FUND BILL LIST

Motion: Commissioner Jones
Second: Commissioner Christina
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 48-17 Inservco Liability Check Register for the period of 6/1/17 through 6/30/17, 7/1/17 through 7/31/17 and 8/1/17 through 8/31/17.

MOTION TO APPROVE RESOLUTION 48-17 LIABILITY CHECK REGISTER FOR THE PERIOD OF 6/1/17 THROUGH 6/30/17, 7/1/17 THROUGH 7/31/17 AND 8/1/17 THROUGH 8/31/17

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of June, July and August which were included in the agenda. Ms. Goldstein advised for the month of June the total savings before fees was \$10,696.46, net savings was \$9,198.96 or 46%. The total savings for July was \$102,313.46 and after fees \$92,918.28 or 63%. The total savings for August was \$4,799.29 and after fees \$4,253.94 or 35%. Ms. Goldstein reported the total year to date savings were \$314,544.05 or 55%. Ms. Goldstein advised that concluded her report unless anyone had any questions.

CEL SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the June - October 2017 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included four Safety Director Bulletins. Mr. Prince noted September was National Preparedness Month and mentioned the bulletin included tips and resources which were not only useful for your place of employment but also for your home. Mr. Prince encouraged everyone to review the bulletins. Mr. Prince spoke about the Fast Track Training Mr. Sheehan spoke of earlier and noted the training has been well attended. The Fast Track Program gives the opportunity to provide five topics created to meet regulatory training in five hours. Mr. Prince advised that concluded his report unless there were any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino reported a copy of their report was included in the agenda. Ms. Ridolfino advised three of the entities were using the online defensive training courses which were purchased by the Commission.

Ms. Ridolfino advised at the recent Safety and Accident Review Committee Meeting a request was made for circuit breaker labels due to a discussion regarding PEOSH's most frequent citations. Ms. Ridolfino requested the Commission to approve the cost of \$250 to purchase the labels.

MOTION TO APPROVE AN AMOUNT NOT TO EXCEED \$250 TO PURCHASE CIRCUIT BREAKER LABELS

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

Ms. Ridolfino reported the tentative date for the 2018 Safety Kick Off meeting was January 10, 2018 at the College. Ms. Ridolfino advised she was confirming the date with the County Administrator. A planning meeting was scheduled for October 11th. Executive Director advised he would like to participate in the planning meeting.

Ms. Ridolfino advised there were a few ancillary coverages she needed authority to bind the coverages. Ms. Ridolfino asked for a motion to approve the Treasurer's Bond with C N A effective 10/1/17 with a renewal premium of \$2,200.62, all terms and conditions were as per expiring.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO BIND THE COUNTY'S TREASURER / CFO BOND THROUGH C N A EFFECTIVE 10/1/17 AT THE ANNUAL PREMIUM OF \$2,220.62

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

Ms. Ridolfino stated the second item was for the County's Antique Inland Marine Policy with Travelers effective 10/7/17. Ms. Ridolfino advised the renewal premium was \$4,869 and all terms and conditions were as per expiring.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO BIND FOR THE COUNTY'S ANTIQUE INLAND MARINE POLICY THROUGH TRAVELERS' EFFECTIVE 10/7/17 FOR AN ANNUAL PREMIUM OF \$4,869

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

Ms. Ridolfino reported the Improvement Authority's Volunteer Accident policy with QBE was renewing on October 9, 2017 with an annual premium of \$350.00. Ms. Ridolfino noted all terms and conditions were as expiring and requested a motion.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO BIND FOR THE AUTHORITY'S VOLUNTEER ACCIDENT POLICY FOR THE NURSING HOME THROUGH QBE EFFECTIVE 10/9/17 FOR AN ANNUAL PREMIUM OF \$350

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

Ms. Ridolfino advised the last item was the Notary Bond for the Library. Ms. Ridolfino noted the bond renewed on 11/17/17 with an annual premium of \$113.75. Ms. Ridolfino advised the annual premium was \$113.75 and all terms and conditions were as per the expiring. Ms. Ridolfino requested a motion to authorize the renewal.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO BIND FOR THE GCLC'S NOTARY BOND THROUGH C N A EFFECTIVE 11/17/17 AT THE ANNUAL PREMIUM OF \$113.75

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

Ms. Ridolfino advised that concluded his 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 Christina
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 Christina
Roll Call Vote : Unanimous

CLOSED SESSION: Chairman White read and requested a motion to approve Resolution 49-17 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Chairman White requested Mr. Long to make the motion approving the PARS. Mr. Long advised he would request the motion and approval could be done by consent.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001786 FROM \$15,000 TO \$103,500

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001803 FROM \$15,000 TO \$300,000 AN INCREASE OF \$285,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001804 FROM \$15,000 TO \$52,000 AN INCREASE OF \$37,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530000960 FROM \$15,000 TO \$15,600 AN INCREASE OF \$600

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM # 3530001101 FROM \$83,000 TO \$86,811.86 AN INCREASE OF \$3,811.86

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
3530000649 FROM \$25,000 TO \$27,000 AN INCREASE OF \$2,000**

MOTION TO APPROVE THE PARS:

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

Ms. Leighton advised when the e-mail invitations were sent out for the Workshop in November the invitation will be extended to the IT staff.

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:30AM

Minutes prepared by: Cathy Dodd, Assisting Secretary