

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, April 24, 2025
In-Person and Virtual 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
Scott Burns, Esq., Vice Chairman	Present
Karen Christina	Present
George Hayes (Alternate)	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George Vanguard Claims Administrator, Inc. Sarah Mentzer Medlogix Jennifer Goldstein, Lizzie Lewis PERMA Kerin Drumheiser, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christopher J. Powell, Christina Violetti, Joe Henry, Danielle Colaiani
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library
Alyssa Lott, Esq., Brown & Connery, LLP
Prudence Higbee, Esq., Capehart Scatchard
David E. Madden, Esq., Madden & Madden
Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of February 27, 2025.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
FEBRUARY 27, 2025**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti reported Committee met on March 6th at the Improvement Authority. Mr. Garish covered Job Hazard Analysis as well as OSHA Log reporting in addition to discussing three workers compensation claims of which two were deemed preventable.

Ms. Violetti reported the committee met again virtually on April 10th at 1:30 pm to discuss the wellness grant. The wellness grant will be discussed further in the risk management report.

CLAIMS COMMITTEE - Chairman Sheehan advised the Claims Committee met on April 8th to discuss several PARS and SARS, which will be discussed further in closed session.

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE REPORTS – Included in the agenda was the certificate of insurance reports from the NJCE which lists those certificates issued in the months of February and March. Executive Director reported there were three certificates of insurance issued in February and six certificates of insurance issued in March.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – The NJCE conducted the Reorganization Meeting on February 27, 2025 and met again on April 21, 2025. The NJCE is scheduled to meet next on June 13, 2025, via Zoom. Included in the agenda was a written summary report of the February meeting. Executive Director highlighted several discussion points such as the re-appointment of various professional services, PERMA Claims planning the best practices workshop scheduled for late October and members whose membership is up for renewal in the NJCE.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK – The Property & Casualty Financial Fast Track Report as of December 31, 2024 was distributed separately. Executive Director reported the Insurance Commission has a surplus of \$2,881,252, a gain of over \$366,000. There is \$5,348,286 in cash. Line 11 of the report, Investment in Joint Venture, the Commission's share in the NJCE has a surplus of \$1,756,834.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of January. Executive Director reported as of January 31, 2025 the NJCE has a surplus of \$12,188,662. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$14,833,590.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of December. Ms. Panto reported as of December 31, 2024 there is a statutory surplus of \$455,671. The total cash amount is \$545,779.

VANGUARD CLAIMS ADMINISTRATION – NJCE members have requested information on how/when to report claims to Vanguard. Enclosed in the agenda was a contact sheet for Vanguard that also includes claim reporting information for the members. Executive Director reminded members that effective February 1st, Vanguard Property Claims Administration has taken over Property claims from Qual Lynx.

2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Executive Director reminded members that the 15th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 25th and Friday May 2nd from 9AM to 12PM. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). Cathy Dodd sent a link to register on February 26th. If you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

2025 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE – Executive Director reported the 74th Annual Conference is scheduled from May 7th to May 9th at Caesar's in Atlantic City. In lieu of exhibiting, the New Jersey Counties Excess Joint Insurance Fund will be a sponsor at the conference. In addition, J.A. Montgomery, presented by Harry Earle, is hosting a workshop on *Artificial Intelligence and Risk Considerations for Local Government*; on Thursday May 8th at 11:30 A.M.

2025 MEETING SCHEDULE – Executive Director said as a reminder the Commission will not meet in May. The next meeting is scheduled for June 26, 2025, at 1:00 PM virtually.

Executive Director introduced Kerin Drumheiser from PERMA Claims. Ms. Drumheiser was recently brought into the team.

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the agenda and reviewed the December report with the Commission noting there were 12 new issues.

TREASURER REPORT - Chairman Sheehan reported the agenda included March Property & Casualty bills, March benefits list, April Property & Casualty bills and April benefits list, which were Resolutions 29-25, Resolution 30-25, Resolution 31-25 and Resolution 32-25, respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 29-25 THROUGH RESOLUTION 32-25
RESPECTIVELY**

Motion:	Commissioner Christina
Second:	Commissioner Burns
Roll Call Vote	3 Ayes – 0 Nays

Chairman Sheehan noted the monthly Treasurer's reports were not available for the month.

CLAIMS ADMINISTRATOR - Chairman Sheehan presented Resolution 33-25 Inservco Liability Check Register for the period of 2/1/25 to 2/28/25 and 3/1/25 to 3/31/25.

**MOTION TO APPROVE RESOLUTION 33-25 LIABILITY CHECK REGISTER
FOR THE PERIOD OF 2/1/25 TO 2/28/25 AND 3/1/25 TO 3/31/25**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Roll Call Vote:	3 Ayes – 0 Nays

STEWARDSHIP REPORT – Distributed separately was the 2024 Stewardship Report, which covered years 2022 through 2024. Ms. Zeiders reviewed the 2024 stewardship beginning with the Claim Summary by Policy Period comparing Indemnity and Medical only claims, which in 2022 showed a decrease in indemnity and medical claims due to Covid. The current year has higher claims but lower medical claims.

Ms. Zeiders also noted that the highest number of claims were from Gloucester County Emergency Response and the Sheriff's department. It was discovered, Tuesday had the highest amount of claims occurring between 8AM and 4PM with the average time taken to receive a claim improved from 5.6 days in 2022 to 4.08 days in 2024. The top 5 causes of injury were discussed, with the pandemic being the highest frequency and strain and injury being the highest net incurred. Covid-19 accounted for 29% of the Commission's claims over the 3 years.

Ms. Zeiders presented a report on claims, highlighting that multiple body parts that cost the most at 46%. Chairman Sheehan had inquired about the frequency of EMS claims in other counties, noting that Gloucester County has been providing EMS services for 15 years. Safety Director will investigate.

MANAGED CARE PROVIDER - Ms. Lewis reviewed the Client Bill Review Summary Report for the month of December as noted below and thanked the Commission for reappointment.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	51	\$146,806.44	\$90,680.55	\$56,125.89	\$49,551.60	38%	34%
March	111	\$316,360.87	\$142,778.01	\$173,582.86	\$150,374.33	55%	48%

NJCE SAFETY DIRECTOR:

REPORT - The Safety Director's report was included in the agenda and Safety Director referred to the Risk Control Activities for February through May 2025. The training opportunities through June 30th and numerous video briefings have been added to njce.org.

Mr. Prince reported the next Safety Expo will be November 5th at Rowan College of South Jersey in Gloucester County. The expo is a great opportunity for our employees to get in person training such as excavation, flagger and work zone safety and Fast Track to Safety, which contains four courses. Chairman Sheehan recommended scheduling a loss control visit with the Health Department as new staff is brought on. Chairman Sheehan also thanked Mr. Prince for putting together a below 100 training with the Sheriff's department.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

2025 WELLNESS INCENTIVE PROGRAM GRANT

We are excited to announce that 10 submissions have been received for the 205 Wellness Incentive Program Grant.

Entity -Department	Wellness Submission	Amount on Submission
Gloucester County – Tax Assessor's Office	Energy Bowls for the staff	\$1,000
Gloucester County Library Commission	Indoor plants	\$1,000
Gloucester County – Treasurer's Office	Chair massages	\$1,000
Gloucester County – Division of Social Services	New refrigerator and Fresh Fruit Fridays	\$1,000

Gloucester County – Office of County Counsel	Variety of K-cups and coffee supplies	\$1,000
Gloucester County – Division of Senior Services	Chair Massage Sessions and Essential Oils Demonstration	\$1,000
Gloucester County – Department of Health	Chair Massage Sessions and Essential Oils Demonstration	\$1,000
Gloucester County – Department of Health & Human Services	Chair Massage Sessions and Essential Oils Demonstration	\$1,000
Gloucester County – Sheriff’s Department	Purchase (3) Treadmills	\$1,000
Gloucester County – Prosecutor’s Office	Purchase (1) Rowing Machine, (1) Stationary Bike, (1) Exercise Bike and Resistance Bands	\$1,000

Enclosed please find the submissions for review. The Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness. Ms. Violetti requested and recommended the approval of all submissions not to exceed \$1,000 per grant.

MOTION TO APPROVE ALL THE WELLNESS INCENTIVE PROGRAM GRANTS NOT TO EXCEED \$1,000 PER GRANT.

Motion: Chairman Sheehan
Second: Commissioner Burns
Roll Call Vote 3 Ayes – 0 Nays

12/4/2024 SAFETY AND ACCIDENT REVIEW COMMITTEE MINUTES - Included in the report were the approved meeting minutes from the December 4, 2024 meeting.

2025 NJCE SAFETY GRANT – Ms. Violetti reported two submissions have been provided to J.A. Montgomery for the 2025 NJCE Safety Grant. The first submission was from the Gloucester County EMS department for two motorized stair chairs. The total cost is \$30,000. The County covers a large geographic area providing 911 services for residents. Within that area, the County utilizes bariatric ambulances. The addition of the motorized stair chairs will provide a safer experience in a time of great stress for both the patient and EMS workers. It will reduce liability claims.

The second submission was from the Gloucester County Library Commission for an automatic external defibrillator (AED) and corresponding accessories for the Greenwich Branch and security cameras for the Logan Branch. The cost for one AED and corresponding accessories is \$3,918.52. The cost for security cameras and corresponding accessories is \$7,402.01. The total request is \$11,320.53.

In 2024, the Greenwich Branch had an overall attendance of 31,688 patrons which included 198 Library sponsored youth programs with attendance of 3,338; 181 Library sponsored adult programs with attendance of 2,398; 34 Community sponsored children’s program with attendance of 538 and 52 Community sponsored adult programs with attendance of 1,657. The purchase of the AED will keep the public protected.

In 2024, the Logan Branch had an overall attendance of 46,647 patrons which included 340 Library sponsored youth programs with an attendance of 6,544; 388 Library sponsored adult programs with attendance of 2,153; 16 Community sponsored children’s programs with attendance of 315 and 50 Community sponsored adult programs with attendance of 694. The existing camera system is an analog

system with 14 older cameras. The digital system will provide clearer, sharper images and overall better quality of picture. Both interior cameras and exterior cameras will provide evidence of a bodily injury claim due to alleged negligence of the Library Commission.

Ms. Violetti reported Hardenbergh is awaiting a response from the carrier on all submissions.

**UNDERWRITING SERVICES DIRECTOR
ANCILLARY COVERAGES**

The following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it has been determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	Federal Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2025	\$350.00	\$350.00
County	Gloucester County Board of Chosen Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2025	\$2,000.00	\$2,000.00
County	County Warden Bond	CNA	7/1/2025	\$122.50	\$122.50

All other terms and conditions are per expiring for all other policies.

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

Motion: Chairman Sheehan
Second: Commissioner Burns
Roll Call Vote 3 Ayes – 0 Nays

Ms. Violetti noted the County has a Crime policy for the 4-H Association effective 4/14/2025. The previous policy term had been a multi-year policy effective 4/14/2024 – 4/14/2027. The carrier, Selective Insurance Company, was unable to continue offering the multi-year policy. Effective 4/14/2025, the policy period became a one-year policy term with no other changes to the term and conditions of the policy.

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

Motion: Chairman Sheehan
Second: Commissioner Burns
Roll Call Vote 3 Ayes – 0 Nays

ATTORNEY: NONE
OLD BUSINESS: NONE
NEW BUSINESS: NONE
PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

Hearing 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 Burns
Second:	Commissioner Christina
Vote:	Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 34-25 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan asked Mr. McCann to present the motion approving the PARs & SARs.

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR DOCKET #GLO-L-00743-22 IN THE AMOUNT OF \$58,500

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003531 IN THE AMOUNT OF \$17,500

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003768 IN THE AMOUNT OF \$20,000.00

MOTION TO AUTHORIZE AUTHORITY FOR CLAIM #3530003990 IN THE AMOUNT OF \$100,120.59

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003013 IN THE AMOUNT OF \$162,500.00

Chairman Sheehan advised the next meeting would be on June 26, 2025 at 1:00 PM

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 1:43 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary