

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, April 25, 2024
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. Richard Crooks, Veronica George, Kelly Guerriero, Sureatha Hobbs, Amy Zeiders
	Qual-Lynx Chris Roselli
	Medlogix Jennifer Goldstein
	PERMA Jennifer Conicella, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library Commission
Nora Sheridan, Rowan College of South Jersey
Susan Panto, Conner Strong & Buckelew
Therese Taraschi, Esq. Brown & Connery, LLP
John Paul Madden, Esq. Madden & Madden
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of February 22, 2024

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
FEBRUARY 22, 2024**

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti said the Committee met March 6th in-person at GCIA and March 16th via Microsoft teams to discuss the wellness grant, which was discussed in more detail during Hardenbergh's report.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on Tuesday, April 9th 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 were the certificate of issuance reports from the NJCE which lists those certificates issued in the month of February and March. Executive Director said there were (24) twenty-four certificates of insurance issued in February and (8) eight certificates of insurance issued in March.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: The NJCE conducted the Reorganization Meeting on February 22, 2024. Included in the agenda was a written summary report of the meeting. Executive Director congratulated Chairman Sheehan on being reappointed as Secretary of the NJCE during the reorganization meeting. The NJCE met again earlier this morning. Executive Director reported NJCE took action to appoint several professionals' contracts and notified members of the upcoming membership renewals, which includes Gloucester County. The NJCE is scheduled to meet again on June 27, 2024, via Zoom.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of January. Executive Director reported that as of January 31, 2024, there is a statutory surplus of \$2,496,238. Line 11 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE \$1,652,718. The total cash amount is \$5,175,486.

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 February. Executive Director reported that as of February 29, 2024, the NJCE has a surplus of \$9,000,576. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$6,707,551. Executive Director reported the surplus was affected by several large property claims in 2023 and has since reduced its property retention from \$3 million per claim to \$1 million per claim. The cash amount is \$22,560,672.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK: Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of January. As of January 31, 2024, there is a statutory surplus of \$418,974. The total cash amount is \$500,258. Ms. Panto reported the Commission experienced minimal claims for the month of January.

2024 PROPERTY & CASUALTY ASSESSMENTS: The Treasurer's Office advised all the member entities paid the first assessment bill. The second payment is due on May 15, 2024.

CLAIM TRACKING REPORTS: Included in the agenda were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of January 31, 2024. The Executive Director reviewed the reports with the Commission noting the loss ratio analysis is where the actuary tracks the commission from one part of the month to the next and the Commission had a strong 2023 only spending 37% of the 71% of actuarial projections.

2024 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: The 14th Annual Educational Seminar first session took place Friday, April 19th with over 200 participants and the second session is set to take place Friday, April 26th, 9:00 AM to 12:00 PM. Executive Director said the seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and encouraged members to register if they haven't done so yet.

2024 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: The 73rd Annual Conference is scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. Executive Director said the New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference. J.A. Montgomery will present on First Amendment Audits on Thursday May 2nd at 1:30pm.

2024 MEETING SCHEDULE: As a reminder the Commission will not meet in May. Executive Director and Chairman discussed returning to some additional in person meetings and it was suggested to hold the June 27th, September 26th, and December 12th at 1:00 PM meetings in person with a Zoom option. October 24th will be held via Zoom.

MOTION TO AMEND THE COMMISSION MEETING SCHEDULE AS DISCUSSED

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote	Unanimous

Chairman Sheehan reported Mr. Brad Stokes has been appointed as the Executive Director of the Commission to take over for former Executive Director Joseph Hrubash as Mr. Hrubash takes on a bigger role within PERMA. Executive Director Stokes said he is looking forward to working with everyone.

EMPLOYEE BENEFITS: Ms. Panto said her report was included in the agenda and reviewed the March report with the Commission noting the year-to-date total issues were 48.

TREASURER REPORT: Chairman Sheehan reported the agenda included the March Property, Casualty Bills, and benefits list, which were Resolutions 26-24, Resolution 27-24, and the April Property Casualty Bills, and benefits list, which were Resolution 28-24, Resolution 29-24 respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 26-24, RESOLUTION 27-24, RESOLUTION 28-24, AND RESOLUTION 29-24 RESPECTIVELY

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

Chairman Sheehan noted the monthly Treasurer's reports were included in the agenda and asked if anyone had questions on the reports. There were no questions.

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 30-24 Inservco Liability Check Register for the period of 2/1/24 to 2/29/24 and 3/1/24 to 3/31/24.

MOTION TO APPROVE RESOLUTION 24-24 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/24 TO 2/29/24 AND 3/1/24 TO 3/31/24.

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of February and March as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	25	\$16,472.17	\$8,402.17	\$8,070.00	\$6,940.20	84%	88%
March	29	\$45,643.25	\$36,772.87	\$8,870.38	\$7,503.61	91%	86%

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 February 2024 through April 2024. The training opportunities through June 28th were listed in the agenda and have been added to njce.org. Mr. Prince reported the Leadership academy open enrollment will begin from June 1st to June 22nd with a start date of July 1st. More information can be found on njce.org.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

2024 WELLNESS INCENTIVE PROGRAM GRANT: Ms. Violetti reported that nine submissions have been received for the 2024 Wellness Incentive Program Grant and the supporting documents for each submission was included in the agenda. The Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness and are not to exceed \$1,000 per grant.

Entity - Department	Wellness Submission	Amount on Submission
Gloucester County – County Counsel’s Office	Variety of k-cups, and coffee supplies	\$1,000
Gloucester County – Division of Human and Special Services	Expand Wellness Room – Purchase an elliptical	\$1,000
Gloucester County – Division of Senior Services	Expand Wellness Room – Purchase an elliptical	\$1,000
Gloucester County – Administration	Purchase massage chair recliner	\$1,000
Gloucester County – Animal Shelter	Chair massages	\$1,000
Gloucester County – Treasurer’s Office	Chair massages	\$1,000
Gloucester County – Tax Assessor’s Office	Fruit smoothie day	\$1,000
Gloucester County – Health Department	Purchase of Pilates reformer, Pilates ring circle for thighs, Pilates arc Barrell for spine and dumbbell rack	\$1,000
Gloucester County Library Commission	Fresh Fruit Fridays	\$1,000

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

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

9/6/2023 SAFETY AND ACCIDENT REVIEW COMMITTEE MINUTES: Included in the agenda were the approved meeting minutes from the meeting.

2024 NJCE MUNICH RE SAFETY GRANT: Ms. Violetti reported Hardenbergh received a submission from the Library for AEDs and corresponding accessories for their Logan Branch. The total submission was \$4,743.43. Ms. Violetti said the submission was subsequently sent to the NJCE Safety Director.

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	5/17/2024	\$750.00	\$350.00
County	Gloucester County Board of Chosen Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2024	\$2,000.00	\$2,000.00
County	County Warden Bond	CNA	7/1/2024	\$122.50	\$122.50

The 114% decrease in premium on the County’s accident policy is due to a decrease in participants. Also, there was a carrier change from QBE Insurance Company* due to a change in exposure. The renewal policy will continue to be serviced through the Bob McCloskey Insurance Company. All other terms and conditions are per expiring for all other policies.

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

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

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 31-24 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 INCREASE IN AUTHORITY FOR CLAIM #3530003685 FROM \$28,744.46 TO \$150,000 AN INCREASE OF \$121,255.54

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003700 IN THE AMOUNT OF \$2,500

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003579 IN THE AMOUNT OF \$1,000

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003613 IN THE AMOUNT OF \$500

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003619 IN THE AMOUNT OF \$16,777.56

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM DOCKET #20-CV-12408-RAL IN THE AMOUNT OF \$355,000

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM DOCKET #GLO-L-000288-23 IN THE AMOUNT OF \$150,000 AND \$2,500 PAYMENT TO THE MEDIATOR

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

RESOLUTION 32-24 APRIL SUPPLEMENTAL BILLS LIST: Chairman Sheehan reported an April supplemental bill as Resolution 32-24, which was included in the agenda. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 32-24

Motion: Commissioner Burns
Second: Commissioner Christina

Roll Call Vote

3 Ayes – 0 Nays

Chairman Sheehan advised the next meeting would be June 27, 2024 at 1:00 PM with the location to be determined.

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 1:49 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary