

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, February 22, 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 <b>Joseph Hrubash</b>
Claims Service	Inservco Insurance Services, Inc. <b>Richard Crooks, Veronica George, Kelly Guerriero, Sureatha Hobbs, Amy Zeiders</b>
	Qual-Lynx <b>Chris Roselli</b>
	Medlogix <b>Adam Giaquinto</b>
	PERMA <b>Jennifer Concicella, Shai McLeod</b>
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Joe Henry, Christina Violetti</b>
Attorney	Chance & McCann, LLC <b>Kevin McCann, Esq.</b>
Treasurer	<b>Tracey Giordano</b>
Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince</b>
Underwriting Manager	Conner Strong & Buckelew <b>Jonathon Tavares</b>

**ALSO PRESENT:**

Carolyn Oldt, Gloucester County Library Commission  
Cheryl Lewis, Rowan College of South Jersey  
Jason Snyder, Gloucester County Risk Control Consultant  
Susan Panto, Conner Strong & Buckelew  
Therese Taraschi, Brown & Connery, LLP

Eric Campo, Gloucester County Counsel  
Bradford Stokes, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of January 25, 2024

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 25, 2024**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

**CORRESPONDENCE: NONE**

**SAFETY & ACCIDENT REVIEW COMMITTEE REPORT:** Ms. Violetti reported the next meeting is scheduled for March 6<sup>th</sup> at the Improvement Authority.

**CLAIMS COMMITTEE:** Chairman Sheehan advised the Claims Committee met on Tuesday February 13<sup>th</sup> to discuss several PARS and SARS, which will be discussed further in closed session.

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

**2024 PLAN OF RISK MANAGEMENT:** The Plan of Risk Management was attached in Appendix II of the agenda. Executive Director said the Plan was an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. Executive Director reviewed the changes at the meeting and were highlighted in yellow.

**MOTION TO APPROVE RESOLUTION 20-24, PLAN OF RISK MANAGEMENT**

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

**2024 PRIMA CONFERENCE:** The PRIMA Conference will take place this year on June 6-9 in Nashville, Tennessee. Included in the agenda was Resolution 21-24 Authorizing Advanced Travel Expenses for Authorized Official Travel. Executive Director said Chairman Sheehan and Commission Treasurer has expressed an interest in attending the Conference this year. If any other Commissioner is interested in attending the Conference, they should contact the Fund Office. J.A. Montgomery will be presenting on police accreditation and is conducting research on the effectiveness.

**MOTION TO APPROVE RESOLUTION 21-24 AUTHORIZING ADVANCE TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

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

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** The NJCE met on January 11<sup>th</sup> and based on the Finance Committee recommendations adopted the 2024 budget. A summary report of the meeting was included in the agenda. The NJCE held their Reorganization Meeting earlier this morning. Executive Director will provide a verbal report. The NJCE is scheduled to meet again on April 25, 2024, at 9:30 am. Executive Director congratulated Chairman Sheehan on his reappointment of Secretary. Executive Director said the NJCE Board of Fund Commissioners agreed to the Executive Director's and Safety Director's suggestion of supplementing the Munich RE Safety Grant for up to an additional \$30,000.

**2024 RENEWAL WEBINAR:** Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF conducted a 2024 Renewal Overview Webinar on Tuesday, February 13<sup>th</sup> at 2 pm. The NJCE Underwriting Manager detailed the challenges faced marketing the program and coverage changes to be aware of for 2024. If you were not able to attend the webinar a recording was posted to the NJCE website. A copy of the presentation was included in Appendix III of the agenda.

**2024 BUDGET AMENDMENT:** Executive Director said Resolution 15-24 was approved at our last meeting, Authorizing Execution of an Amendment to the Service Agreement between the Gloucester County Insurance Commission and Hardenbergh Insurance Group. Due to this amendment the 2024 Budget was amended to include a line item for “Risk Control Consulting” in the amount of \$126,000. Executive Director added since the amendment is under 5% of the total budget there is no action necessary.

**CERTIFICATE OF INSURANCE REPORT:** Included in the agenda were the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. Executive Director said there were (13) thirteen certificates of insurance issued in January.

**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 November. Executive Director reported that as of November 30, 2023, there is a statutory surplus of \$2,329,931. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,671,848. The total cash amount is \$5,619,660.

**GCIC HEALTH BENEFITS FINANCIAL FAST TRACK:** Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of November. Ms. Panto said as of November 30, 2023, there was a statutory surplus of \$412,431 and the total cash amount was \$516,407.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** The December Financial Fast Track was not available and will appear in the next agenda.

**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 November 30, 2023. Executive Director reviewed the reports with the Commission highlighting the actual losses compared to the actuarial projections in 2022 the commission is below where the actuary projected and in 2023 the commission is running higher than the actuary projected – 97% vs. 85% mainly being driven by property and workers compensation losses. All the Commissions and JIFs struggled in 2021 where losses were largely driven by workers compensation.

**2024 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director said the NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, please contact the Fund Office.

**2024 PROPERTY & CASUALTY ASSESSMENTS:** In accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills will be e-mailed to the member entities. Executive Director said the first installment is due on March 15, 2024, however we are extending the due date to March 31. Future assessments will be due on May 15, 2024, and October 15, 2024.

**2024 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** The 14<sup>th</sup> Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 19<sup>th</sup> and Friday April 26<sup>th</sup> from 9AM to Noon. 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). Included in the agenda was more information on the seminar. Fund Office will send a link to register once it becomes available. If you have any questions or need assistance in registering, please contact Cathy Dodd, [cdodd@permainc.com](mailto:cdodd@permainc.com).

**2024 MEETING SCHEDULE:** Executive Director reminded the Commission it will not meet in March and the next meeting is scheduled for April 25, 2024, at 1:00 PM.

Executive Director Hrubash stated as he has taken on more responsibility with the Municipal Excess Liability Joint Insurance Fund, Mr. Bradford Stokes will serve as the Executive Director, Ms. Cathy Dodd and Mr. Brandon Tracy will be working as the account team going forward. Executive Director Hrubash said he will be involved in the oversight of all Commissions as the Executive Director of the New Jersey Counties Excess Joint Insurance Fund. Chairman Sheehan said Executive Director Hrubash’s presence will

be missed as he has worked on the account since it's inception.

**EMPLOYEE BENEFITS:** Ms. Panto said her report was included in the agenda and reviewed the December report with the Commission noting the year-to-date total issues were 16.

**TREASURER REPORT:** Chairman Sheehan reported the agenda included the February Property, Casualty Bills, and benefits list, which were Resolutions 22-24, Resolution 23-24, respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 22-24, RESOLUTION 23-24, 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 24-24 Inservco Liability Check Register for the period of 1/1/24 to 1/31/24.

**MOTION TO APPROVE RESOLUTION 24-24 LIABILITY CHECK REGISTER FOR THE PERIOD OF 1/1/24 TO 1/31/24**

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

**MANAGED CARE PROVIDER:** Mr. Giaquinto, in lieu of Ms. Goldstein, reviewed the Client Bill Review Summary Report for the month of January 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
January	35	\$22,429.84	\$13,500.21	\$8,929.63	\$7,679.48	40%	43%

**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 January 2024 through February 2024. The training opportunities through April 30<sup>th</sup> were listed in the agenda and have been added to njce.org. Chairman Sheehan thanked Mr. Prince for taking the time to spend the day with Chairman Sheehan and Mr. Snyder walking through the facility.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:**

**RISK MANAGEMENT SERVICES**

**SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING:** Ms. Violetti reported the next meeting will be held on Wednesday, March 6<sup>th</sup> at 9:30am at the Gloucester County Improvement Authority.

**2024 NJCE JIF COVERAGE AMENDMENTS:** On 2/13/2024, the NJCE JIF Underwriter held a virtual meeting to communicate the 2024 coverage amendments. Hardenberg will communicate any material changes to the members shortly.

**2024 NJCE REINSURER SAFETY GRANT:** We have been advised that the NJCE reinsurer safety grant will continue in 2024. We are awaiting documentation from J.A. Montgomery regarding the requirements for the grant. We will be encouraging members to provide ideas for submission.

**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	Bond – Scirrotto	CNA	4/2/2024	\$70.00	\$70.00

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

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

**For informational Purposes Only – No action required:**

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2024	\$1,209.00	\$1,590.00

Ms. Violetti said the 32% increase in the County’s volunteer accident policy is due to a 33% increase in volunteer count from 451 to 600. All other terms and conditions are per expiring.

**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 25-24 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 #3530003711 FROM \$25,000 TO \$150,000 AN INCREASE OF \$125,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2024319001 FROM \$10,000 TO \$249,000 AN INCREASE OF \$239,000**

**MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM  
DOCKET #GLO.000562-23 IN THE AMOUNT OF \$300,000**

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

Chairman Sheehan advised the next meeting would be on April 25, 2024 at 1:00 PM

**MOTION TO ADJOURN:**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

**MEETING ADJOURNED: 1:55 PM**

Minutes prepared by: Brandon Tracy, Assisting Secretary