

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, February 23, 2023
ZOOM VIRTUAL MEETING
12:30 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 Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Richard Crooks, Sureatha Hobbs, Amy Zeiders, Veronica George
	Qual-Lynx Chris Roselli
	Medlogix Jennifer Goldstein
	PERMA Jennifer Conicella, Jennifer Davis, Shai Mcleod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Dominique McDuffie, Danielle Colaianni
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Prudence Higbee, Esq., Capehart Scatchard
Edward Cooney, Conner Strong & Buckelew
Susan Panto, Conner Strong & Buckelew
Bradford Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of January 26, 2023.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 26, 2023.

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Chairman Sheehan reported the Safety and Accident Review Committee has not met since our last meeting and is scheduled to meet next on March 8th.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on February 14th to discuss several PARS and SARS, which would be discussed further in closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there was one action item.

NJCE 2023 RENEWAL OVERVIEW– The NJCE Underwriting Manager and NJCE Executive Director presented a 2023 Renewal Overview Webinar on January 31st. The NJCE Underwriting Manager detailed the challenges faced in marketing the program in a hard market and coverage changes to be aware of for 2023. Included in the appendages of the agenda was a copy of the overview. Underwriting Manager said a recording was posted to the NJCE website and encouraged attendees to reach out for any questions.

2023 PLAN OF RISK MANAGEMENT – The Plan of Risk Management was included in the appendix section of the agenda. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes were highlighted in yellow, were reviewed at the meeting and NJCE Underwriting Manager asked attendees to reach out for any questions.

MOTION TO APPROVE RESOLUTION 24-23, PLAN OF RISK MANAGEMENT

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE)– The NJCE held their Reorganization Meeting earlier. Executive Director highlighted a few key items at the meeting; the NJCE Board of Commissioners approved the appointment of Chairman Sheehan as Vice – Chair of the NJCE, the excess and reinsurance that was placed by the NJCE Underwriting Manager as well as authorizing an rfp for property appraisal services. Executive Director added the NJCE is having a belated Anniversary luncheon on April 27th, which would be held at the Forsgate Country Club at noon.

CERTIFICATE OF INSURANCE REPORT – Included in the agenda were the certificates of issuance report from the NJCE which lists those certificates issued in the month of January. There were (11) eleven 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 December. As of **December 31, 2022** there was a statutory surplus of **\$3,592,491**. Line 10 of the report,

“Investment in Joint Venture” was the Gloucester County Insurance Commission’s share of the equity in the NJCE \$2,247,360. The total cash amount was \$4,349,433.

NJCE PROPERTY & CASUALTY FINANCIAL FAST – Executive Director said the December Financial Fast Track was not available and would be included in the next agenda.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of December. As of **December 31, 2022**, there was a statutory surplus of \$383,287. The total cash amount was \$444,628.

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 December 31, 2022. The Executive Director reported the Commission was ahead in 2021 and 2022 of the actuarial projections.

2023 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Executive Director said the 12th Annual Seminar would be conducted virtually with 2 half-day sessions: Friday, April 21st and Friday April 28th from 9AM to 12PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. 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 a flyer with more information on the seminar. We 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.

Executive Director highlighted some of the key speakers and topics that would be discussed during two half day sessions.

2023 NJCE CLAIM REPORTING REQUIREMENTS – Included in the appendages of the agenda were the 2023 NJCE Claim Reporting Requirements prepared by PERMA Claims. The reporting requirements were sent to all member TPAs. Ms. Davis encouraged any attendees with questions to reach out to her team.

2023 PROPERTY & CASUALTY ASSESSMENTS – In accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities. The assessment bills include the NJCE dividend credit for the Fund Years 2010, 2013, 2014, 2016, and 2019. The first installment is due on March 31, 2023. Future assessments will be due on May 15, 2023 and October 15, 2023.

2023 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES – The NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnite Connect for authorized users. The Limit Schematics were also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

2023 MEETING SCHEDULE – Executive Director said as a reminder the Commission will not meet in March. The NJCE scheduled a luncheon on April 27, 2023, so we need to plan a different date for our meeting. The Commissioners agreed to the suggested date, Wednesday, April 26, 2023, at 9:30 AM.

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the appendages of the agenda and reviewed the January report with the Commission noting the year-to-date total issues were 26.

TREASURER REPORT - Chairman Sheehan reported the agenda included the February Property, Casualty Bills, and Benefits list, which were Resolutions 25-23, Resolution 26-23, respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 25-23, RESOLUTION 26-23, RESPECTIVELY. CHAIRMAN SHEEHAN REQUESTED A MOTION TO APPROVE.

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 27-23 Inservco Liability Check Register for the period of 01/01/23 to 01/31/23.

MOTION TO APPROVE RESOLUTION 27-23 LIABILITY CHECK REGISTER FOR THE PERIOD OF 01/01/23 TO 01/31/23

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 January as noted below and thanked the Commission for reappointment for the Field Nurse Case Manager position.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
January	71	\$121,947.21	\$70,500.44	\$51,446.77	\$44,244.19	93%	93%

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 through February and training opportunities through April. Mr. Prince added the Munich RE safety grant has been approved for 2023 and a memo was included in the agenda highlighting important items such as point of contacts and the submission process.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti reported her team is coordinating a 2023 safety kickoff for the end of April and is requesting funding for the Safety Kickoff not to exceed \$4,000.

MOTION TO APPROVE FUNDING FOR THE SAFETY KICKOFF NOT TO EXCEED \$4,000

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

Ms. Violetti reported the below renewals were in the process and stated the policy was for a bond.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Scirrotto	CNA	4/2/2023	\$70.00	\$70.00

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

Motion: Commissioner Burns
 Second: Commissioner Christina

Roll Call Vote: 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 28-23 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 Zoom 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 #3530003412 FROM \$25,000 TO \$62,500 AN INCREASE OF \$37,500.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003368 FROM \$25,000 TO \$67,000 AN INCREASE OF \$42,000.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002748 FROM \$25,000 TO \$102,000 AN INCREASE OF \$77,000 AND AUTHORIZE SETTLEMENT IN THE AMOUNT OF \$84,000.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002849 FROM \$25,000 TO \$68,660 AN INCREASE OF \$43,660 AND AUTHORIZE SETTLEMENT IN THE AMOUNT OF SETTLEMENT \$65,000.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002757 FROM \$80,000 TO \$99,500 AN INCREASE OF \$19,500 AND AUTHORIZE SETTLEMENT IN THE AMOUNT OF SETTLEMENT \$39,500.

Moved: Commissioner Burns
Second: Commissioner Christina

Roll Call Vote: 3 Ayes – 0 Nays

Chairman Sheehan advised the next meeting would be on April 26, 2023 at 9:30 AM via Zoom.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 1:43 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary