

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**OPEN MINUTES**  
**MEETING – Thursday, February 27, 2025**  
**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<br><b>Bradford Stokes</b>  |
| Claims Service                     | Inservco Insurance Services, Inc.<br><b>Amy Zeiders, Veronica George, Kelly Guerriero, Sureatha Hobbs</b> |
|                                    | Qual-Lynx<br><b>Chris Roselli</b>   |
|                                    | Vanguard Claims Administrator, Inc.<br><b>Sarah Mentzer</b>   |
|                                    | Medlogix<br><b>Jennifer Goldstein, Lizzie Lewis</b>   |
|                                    | PERMA<br><b>Kerin Drumheiser, Shai McLeod</b>   |
| Underwriting Services Director/RMC | Hardenbergh Insurance Group<br><b>Christina Violetti, Joe Henry</b>                                       |
| NJCE Underwriting Manager          | Conner Strong & Buckelew<br><b>Jonathon Tavares</b>   |
| Attorney                           | Chance & McCann, LLC<br><b>Kevin McCann, Esq.</b>   |
| Safety Director                    | J.A. Montgomery Risk Consulting<br><b>Glenn Prince</b>  |
| Treasurer                          | <b>Tracey Giordano</b>  |

**ALSO PRESENT:**

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 January 23, 2025.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JANUARY 23, 2025**

|         |                        |
|---------|------------------------|
| 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 February 11<sup>th</sup> to discuss several PARS and SARS, which will be discussed further in closed session. Ms. Drumheiser introduced Sarah Mentzer of Vanguard Claims Administrator Inc.. The NJCE JIF recently appointed Vanguard as the Claims Administrator and Ms. Mentzer will be the property supervisor point of contact. Chairman Sheehan welcomed Ms. Mentzer.

**EXECUTIVE DIRECTOR REPORT:**

**2025 PLAN OF RISK MANAGEMENT** – The Plan of Risk Management was included in the appendices of the agenda. Executive Director said 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. and the changes were highlighted in yellow. Mr. Tavares reviewed the changes noting the updates on liability limits to account for the increased NJCE retention from \$1.5 million to \$2 million and the addition of the Named Storm aggregate of \$10 million.

**MOTION TO APPROVE RESOLUTION 23-25, PLAN OF RISK MANAGEMENT**

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

**2025 PRIMA CONFERENCE** – Executive Director reported the PRIMA Conference will take place this year from June 1-4 in Seattle, Washington. Included in the agenda was Resolution 24-25 Authorizing Advanced Travel Expenses for Authorized Official Travel. If any Commissioner is interested in attending the Conference, please contact the Fund Office.

**MOTION TO APPROVE RESOLUTION 24-25 AUTHORIZING ADVANCE TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

|         |                        |
|---------|------------------------|
| Motion: | Commissioner Christina |
| Second: | Commissioner Burns     |
| Vote:   | Unanimous              |

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND** – The NJCE met on January 7<sup>th</sup> to approve the 2025 budget and certify the assessments; included in the agenda was a summary report for informational purposes. Executive Director reported the NJCE met again on January 31<sup>st</sup> to award Property Claims Administrator services to Vanguard Claims Administration, LLC.

Executive Director stated Vanguard Claims Administrators will be adjusting Property claims from first dollar for all NJCE members taking over all new and existing NJCE claims including subrogation. Updated reporting requirements with Vanguard’s claim reporting information will be shared with all the TPAs shortly.

The NJCE met prior to our meeting and conducted the 2025 Reorganization. Executive Director provided a verbal report noting the main order of business was to reorganize and adopt the corresponding resolutions. The NJCE is scheduled to meet again on April 24, 2025, at 9:30 a.m.

**2025 RENEWAL WEBINAR** - Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF conducted an overview on the 2025 renewal on February 24<sup>th</sup> at 10 a.m. NJCE Underwriting Manager reported the webinar detailed the successes marketing the program and coverage changes to be aware of for 2025. Executive Director added if you were not able to attend the webinar a recording will be posted to the NJCE website. A copy of the presentation was included in the appendices of the agenda.

**CERTIFICATE OF INSURANCE REPORT** – In the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. Executive Director reported there were (16) sixteen 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 as of November 30, 2024 there was a statutory surplus of \$2,515,325 an increase of about \$270,000. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,486,226. The total cash amount was \$6,254,022.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK** – Executive Director said the December Financial Fast Track was made available following the distribution of the agenda and reflected a surplus of \$10.9 million and \$34 million in cash.

**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 reported as of November 30, 2024 there was a statutory surplus of \$451,988. The total cash amount is \$545,881.

**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, 2024. Executive Director reviewed the reports with the Commission noting 6 less workers’ compensation claims than the prior month. Executive Director reported the Claims Management Report showing the Commission at 73.57% compared to the actuarial target of 56.15%. This was largely a result of Workers’ Compensation losses.

**2025 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES** – Executive Director stated the NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users and the Limit Schematics are posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

**2025 PROPERTY & CASUALTY ASSESSMENTS** – In accordance with the Commission’s by Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities on January 29<sup>th</sup>. Executive Director said the first installment is due on March 15, 2025. Future assessments will be due on May 15, 2025 and October 15, 2025.

**2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR** – Executive Director reported the 15<sup>th</sup> Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 25<sup>th</sup> and Friday May 2<sup>nd</sup> 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). Executive Director highlighted the keynote speaker, Michael Chertoff who formerly served as United States Secretary of Homeland Security.

Included in the agenda was more information on the seminar. Executive Director said Ms. Dodd distributed a link to register for the seminar and if you have any questions or need assistance in registering, please contact Cathy Dodd, [cdodd@permainc.com](mailto:cdodd@permainc.com).

**2025 MEETING SCHEDULE** – Executive Director reminded members the Commission will not meet in March and the next meeting is scheduled for April 24, 2025, at 1:00 PM in person & via Zoom.

**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 inquiries.

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

**MOTION TO APPROVE RESOLUTION 25-25 AND RESOLUTION 26-25  
RESPECTIVELY**

|                |                        |
|----------------|------------------------|
| Motion:        | Commissioner Christina |
| Second:        | Commissioner Burns     |
| 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 27-25 Inservco Liability Check Register for the period of 1/1/25 to 1/31/25.

**MOTION TO APPROVE RESOLUTION 27-25 LIABILITY CHECK REGISTER  
FOR THE PERIOD OF 12/1/24 TO 12/31/24**

|                 |                        |
|-----------------|------------------------|
| 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 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 |
|---------|-----------------|------------------------|---------------|------------------|----------------|------------------------|-----------------|
| January | 55              | \$77,621.92            | \$22,415.20   | \$55,206.27      | \$52,450.18    | 68%                    | 89%             |

**NJCE SAFETY DIRECTOR:**

**REPORT** - The Safety Director's report was included in the agenda and Safety Director referred to the Risk Control Activities for January through February 2025. The training opportunities through April 30<sup>th</sup> and numerous video briefings have been added to njce.org. Mr. Prince advised the safety grant is available again for 2025 and has increased from \$60,000 to \$90,000 split between ten members, \$75,000 is being provided by Safety National and \$15,000 is being provided by Munich RE. Safety Director distributed the memo separately outlining the program. Chairman Sheehan said he distributed the memo to department heads.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:****REPORT:****RISK MANAGEMENT SERVICES**

**SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING:** The next meeting will be held on Wednesday, March 5<sup>th</sup> at 9:30a.m. at the Gloucester County Improvement Authority

**2025 NJCE JIF COVERAGE AMENDMENTS:** On February 24<sup>th</sup>, the NJCE JIF Underwriter held a virtual meeting to communicate the 2025 coverage amendments. Ms. Violetti will communicate any material changes to the members shortly.

**2025 NJCE REINSURER SAFETY GRANT:** Ms. Violetti reported her office has been advised that the NJCE reinsurer safety grant will continue in 2025 and have received a request from the Gloucester County Library Commission. The submission will be submitted to J.A. Montgomery and will continue to encourage members to provide ideas for submission.

**2025 CLAIMS CHARTER:** Included in the agenda was the 2025 Claims Charter. Ms. Violetti reported there has been one revision to the charter; the replacement of Qual-Lynx with Vanguard Claims Administration services.

**MOTION TO ADOPT THE REVISED 2025 CLAIMS CHARTER.**

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

**UNDERWRITING SERVICES DIRECTOR****ANCILLARY COVERAGES**

Ms. Violetti reported 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     | 4/2/2025  | \$70.00          | \$70.00         |

All terms and conditions are per expiring.

**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

**FOR INFORMATIONAL PURPOSES ONLY – NO ACTION REQUIRED:**

Ms. Violetti said the following policy 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 | 3/1/2025  | \$1,590.00       | \$1,840.00      |

The 16% increase in the County's volunteer accident policy is due to a 26% increase in volunteer count from 600 to 758. 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 28-25 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 INCREASE IN AUTHORITY FOR CLAIM  
#3530000960 FROM \$39,380.33 TO \$62,508.00 AN INCREASE OF \$23,127.67**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530003285 FROM \$67,000.00 TO \$135,000.00 AN INCREASE OF \$68,000.00**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530003305 FROM \$25,000.00 TO \$31,121.40 AN INCREASE OF \$6,121.40 AND  
SETTLEMENT AUTHORITY IN THE AMOUNT OF \$20,000.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530003974 FROM \$25,000.00 TO \$57,500.00 AN INCREASE OF \$32,500.00**

**MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM  
#3530003885 IN THE AMOUNT OF \$4,463.32**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530003932 IN THE AMOUNT OF \$15,000.00 TO \$16,652.16 AN INCREASE OF  
\$1,652.16**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530003931 IN THE AMOUNT OF \$15,000.00 TO \$15,290.65 AN INCREASE OF  
\$290.65**

Chairman Sheehan advised the next meeting would be on April 24, 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