

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, January 27, 2022  
ZOOM 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 |
| Michael Burke, Vice Chairman | Present |
| Tamarisk Jones               | Absent  |
| Karen Christina (Alternate)  | Present |

**FUND PROFESSIONALS PRESENT:**

|                                    |  |
|------------------------------------|--|
| Executive Director                 | PERMA Risk Management Services<br><b>Joseph Hrubash</b>  |
| Claims Service                     | Inservco Insurance Services, Inc.<br><b>Veronica George</b><br><b>Richard Crooks</b><br><b>Amy Zeiders</b>                     |
|                                    | Qual-Lynx  |
|                                    | Medlogix<br><b>Jennifer Goldstein</b>  |
|                                    | PERMA<br><b>Jennifer Conicella</b><br><b>Robyn Walcoff</b>   |
| NJCE Underwriting Manager          | Conner Strong & Buckelew   |
| Underwriting Services Director/RMC | Hardenbergh Insurance Group<br><b>Bonnie Ridolfino</b><br><b>Chris Powell</b><br><b>Christina Violetti</b><br><b>Joe Henry</b> |
| Attorney                           | Marmero Law, LLC<br><b>Al Marmero, Esq.</b>  |

Treasurer

**Tracey Giordano**

Safety Director

J.A. Montgomery Risk Consulting  
**Glenn Prince**

**ALSO PRESENT:**

Carolyn Oldt, Gloucester County Library Commission

Scott Burns, Esq., Gloucester County

Susan Panto, Conner Strong & Buckelew

Prudence Higbee, Esq., Capehart Scatchard

Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of December 9, 2021 and Open Minutes of December 14, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF DECEMBER 9, 2021 AND CLOSED MINUTES OF DECEMBER 14, 2021**

Motion:

Commissioner Burke

Second:

Commissioner Christina

Vote:

Unanimous

Chairman Sheehan advised this was the Commission's 2022 Reorganization Meeting.

Executive Director asked Mr. Marmero to make a statement regarding the Oath of Office.

Mr. Marmero said we just spoke about the Oath of Office prior to the meeting and there was no legal requirement for those to be done inside the public meeting as long as the cards were completed, executed and notarized properly. Mr. Marmero said the secretary was in the process of e-mailing the cards out for signature and then they will be returned once signed.

**CORRESPONDENCE: None**

**SAFETY & ACCIDENT REVIEW COMMITTEE REPORT:** Chairman Sheehan reported the Safety and Accident Review Committee has not met since our last meeting.

**CLAIMS COMMITTEE:** Chairman Sheehan advised the Claims Committee met on January 11 to discuss several PARS and SARS, which we will discuss further in closed session. Ms. Conicella reported that Governor Murphy reenacted the State of Emergency for COVID, which began January 11. Ms. Conicella advised the reenactment reinstated the essential employee presumption that if an employee contracts COVID, it was done so while working. Ms. Conicella noted that the Ms. George was working hard to investigate all COVID claims to determine whether they were compensable. With no questions, Ms. Conicella concluded her report.

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

**REORGANIZATION RESOLUTIONS:** Executive Director reported the GCIC was required to reorganize at the January Executive Committee meeting as per the Commission's Rules & Regulations. Executive Director said he would review the resolutions and if the Chairman agreed, we could make one motion on the resolution. Chairman Sheehan agreed.

- Resolution 1-22 Certifying the Appointment of Chairperson and Vice Chairman
- Resolution 2-22 Appoint Agent for Service of Process and Custodian of Records  
For the year 2022
- Resolution 3-22 Designating Official Newspapers for the Commission
- Resolution 4-22 Designating Authorized Depositories for Fund Assets and  
Establishing Cash Management Plan
- Resolution 5-22 Designating Commission Treasurer
- Resolution 6-22 Designating Authorized Signatures for Commission  
Bank Accounts
- Resolution 7-22 Indemnifying Gloucester County Insurance Fund Commission  
Official/Employees
- Resolution 8-22 Appointing A Commissioner to the New Jersey Counties Excess Joint  
Insurance Fund for the Fund Year 2022
- Resolution 9-22 Authorizing Commission Treasurer to Process Contracted Payments and  
Expenses
- Resolution 10-22 Fixing Public Meeting Dates for Year 2022

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS  
NUMBER 1-22 THROUGH 10-22**

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

**MEETING DATES FOR 2022:** Executive Director advised as we have done in the past there were no meetings scheduled for March, May, July, August and November. Executive Director said, however, the Commissioners could decide with enough advanced notice to schedule additional meetings or cancel any meeting. Executive Director noted this was approved with the Reorganization Resolutions.

**2022 PROPERTY AND CASUALTY BUDGET:** Executive Director reported at the December 9, 2021 meeting the 2022 Property and Casualty Budget was introduced. Executive Director advised in accordance with the regulations the budget was advertised in the Commission's official newspapers and today was the Public Hearing for the budget. Executive Director referred to a copy of the 2022 Property and Casualty Budget in the amount of \$7,345,103 which was included in the agenda. Executive Director noted the budget included the dividend credit of \$138,769 from the NJCE. Executive Director said the agenda also included a copy of the assessments by member entity. Executive Director noted the assessments were due on 3/15/22, (40%), 5/15/22 (30%) and 10/15/22 (30%).

Executive Director reported he was notified by the Risk Manager that the Utilities Authority and the Library Commission purchased the Active Assailant coverage for 2022. Executive Director

said the Budget would be amended accordingly, however there was no action necessary. Executive Director advised the assessments for the members purchasing this coverage would be amended accordingly on their assessment billing.

Executive Director referred to Resolution 11-22 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission, which was included in the agenda. Executive Director requested a motion to open the public hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 PROPERTY & CASUALTY BUDGET**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

Executive Director asked if there was any further discussion on the budget or assessments.

**MOTION TO CLOSE THE PUBLIC HEARING**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

**MOTION TO APPROVE RESOLUTION 11-22 AUTHORIZING AND ADOPTING THE PROPERTY & CASUALTY BUDGET FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2022 & CERTIFY THE 2022 ASSESSMENTS**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Roll Call Vote: Unanimous

**NJCE DIVIDEND:** Executive Director said he previously mentioned the NJCE Board of Commissioners passed a resolution authorizing a dividend in the amount of \$750,000. Executive Director reported Gloucester County Insurance Commission's share of the dividend was \$138,769 and was listed as a Dividend Credit on the 2022 Budget. Executive Director referred to a copy of each member entity's share of the NJCE Dividend which was included in the agenda. Executive Director noted the member entities would receive a credit on their 2022 assessment bill for their portion of the NJCE Dividend.

**MOTION TO ACCEPT THE NJCE DIVIDEND IN THE AMOUNT OF \$138,769 FOR FUND YEARS 2010, 2011, 2012, 2013, 2014 & 2016**

Motion: Commissioner Burke

Second: Commissioner Christina  
Roll Call Vote: Unanimous

**2022 HEALTH BENEFITS BUDGET:** Executive Director reported at the December 9, 2021 meeting the 2022 Health Benefits Budget was also introduced. Executive Director said in accordance with regulations, the budget was advertised in the Commission's official newspapers and the Public Hearing for the budget would be held at this meeting. Executive Director referred to a copy of the 2022 Health Benefits Budget which was included in the agenda and said the budget was in the amount of \$699,653. Executive Director asked Ms. Panto if she wanted to make any comments on the budget. Ms. Panto reported the dental budget they were proposing was a flat renewal. Ms. Panto reviewed the line items of the budget and asked if anyone had any questions. Executive Director requested a motion to open the public hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 HEALTH BENEFIT BUDGET**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

Executive Director asked if there was any further discussion on the budget.

**MOTION TO CLOSE THE PUBLIC HEARING**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

Executive Director referred to Resolution 12-22 which was included in the agenda and requested a motion for approval.

**MOTION TO APPROVE RESOLUTION 12-22 AUTHORIZING AND ADOPTING THE SELF INSURANCE DENTAL PROGRAM FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2022**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Roll Call Vote: Unanimous

**2022 PROFESSIONAL SERVICES RESOLUTIONS:** Executive Director reported at the December Commission meeting the Commissioners discussed the responses to the RFP's and made their recommendations. Executive Director reviewed the resolutions which were included in the agenda. Executive Director noted the below resolutions were for the period of January 1, 2022 to December 31, 2022.

Resolution 13-22 Appointing Auditor – *Bowman & Company, LLP*

Resolution 14-22 Appointing Actuary – *Actuarial Advantage, Inc.*

Resolution 15-22 Appointing Defense Attorney

*Madden & Madden, P.A., Parker McCay, P.A., Chance & McCann, LLC,  
Capehart Scatchard, Brown & Connery, LLP & John A. Alice*

Resolution 16-22 Appointing Nurse Case Manager – *Susan Schaefer, RN CCM.*

Resolution 17-22 Appointing Alternate Nurse Case Manager – *Medlogix, LLC*

Resolution 18-22 Appointing Commission Attorney – *Marmero Law, LLC*

Executive Director asked if there were any questions and with the Chairman’s permission requested a motion to approve as a consent.

**MOTION TO APPROVE RESOLUTION NUMBERS 13-22 THROUGH 18-22 FOR A PERIOD OF JANUARY 1, 2022 TO DECEMBER 31, 2022**

|                 |                        |
|-----------------|------------------------|
| Motion:         | Commissioner Burke     |
| Second:         | Commissioner Christina |
| Roll Call Vote: | Unanimous              |

Executive Director advised the next set of resolutions appointing the professionals were for a period of January 1, 2022 to December 31, 2024. Executive Director reported he would review the Resolutions and ask to approve as a consent.

Resolution 19-22 Appointing Third Party Administrators – *Inservco Ins Services*

Resolution 20-22 Appointing Managed Care Provider – *Medlogix, LLC*

Resolution 21-22 Appointing Executive Director - *PERMA*

Resolution 22-22 Appointing Risk Management Consultant-*Hardenbergh Insurance Group*

Resolution 23-22 Appointing Underwriting Service Director- *Hardenbergh Insurance Group  
Hardenbergh Insurance Group*

**MOTION TO APPROVE RESOLUTION NUMBERS 19-22 THROUGH 23-22 FOR A PERIOD OF JANUARY 1, 2022 TO DECEMBER 31, 2024**

|                 |                        |
|-----------------|------------------------|
| Motion:         | Commissioner Burke     |
| Second:         | Commissioner Christina |
| Roll Call Vote: | Unanimous              |

Executive Director said on behalf of PERMA he would like to thank everybody for the re-appointment and congratulate the other vendors on their appointment as well.

**CAIR MOTOR VEHICLE REPORTS:** Executive Director reported we received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. Executive Director advised as we have done in the past the Commission will pay for this expense and would be allocated to the miscellaneous and contingency account. Executive Director noted the payment was included on the January Bill List.

**MOTION TO APPROVE PAYMENT TO THE NEW JERSEY MOTOR VEHICLE COMMISSION IN THE AMOUNT OF \$150 FOR THE**

## **ANNUAL ADMINISTRATIVE FEE FOR ONLINE MOTOR VEHICLE REPORTS**

|                 |                        |
|-----------------|------------------------|
| Motion:         | Commissioner Burke     |
| Second:         | Commissioner Christina |
| Roll Call Vote: | Unanimous              |

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE Finance Committee met on December 13th to review the status of the 2022. Executive Director said the NJCE met on December 16, 2021 and adopted the 2022 budget. Executive Director noted a written summary report of the meeting was included in the agenda. Executive Director advised the NJCE was scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

**CERTIFICATE OF INSURANCE REPORT:** Executive Director referred to copies of the certificate of insurance issuance reports from the NJCE listing those certificates issued during the month of December, which were included in the agenda. Executive Director advised there were (37) thirty-seven certificates issued during the month of December. Executive Director asked if anyone had any questions on the reports.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the November Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,851,300 as of November 30, 2021. Executive Director advised that \$2,107,206 line 10 of the report “Investment in Joint Venture was the GCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$4,959,990.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track was included in the agenda. As of November 30, 2021 the Fund had a surplus of \$12,987,213. Executive Director referred to line 7, “Dividend”, and noted the NJCE released dividends in the amount of \$5,107,551. Executive Director noted the cash amount was \$31,395,191.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Ms. Panto reported the agenda included the November Health Benefits Financial Fast Track. As of November 30, 2021, there was a surplus of \$254,677. Ms. Panto noted the cash amount was \$348,724. Ms. Panto asked if anyone had any questions.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claim Tracking reports as of November 30, 2021 were included in the agenda.

**AVASCI TECHNOLOGY:** Executive Director reported another NJCE Member County was using new technology that combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers’ compensation claims. Executive Director suggested that AvaSci provide a demonstration for the GCIC claims committee. Executive Director asked that Hardenbergh Insurance Group work

with the Fund office to co-ordinate the meeting. Executive Director recommended HR be represented since this technology has a hiring component to it as well.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Ms. Panto advised her report was included in the Appendix II section of the agenda and reviewed the December report with the Commission and noted the year to date total issues were 151.

**TREASURER REPORT:** Chairman Sheehan advised the agenda included the January Property and Casualty Bills List, Resolution 24-22 and the January Benefits Bills List, Resolution 25-22 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 24-22  
JANUARY BILLS LIST AND RESOLUTION 25-22,  
JANUARY BENEFIT BILLS LIST**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Roll Call Vote Unanimous

Chairman Sheehan pointed out the monthly Treasurer’s reports were included in the agenda. Chairman Sheehan asked if anyone had any questions on the reports.

**CLAIMS ADMINISTRATOR:** Chairman Sheehan presented Resolution 26-22 Inservco Liability Check Register for the period of 12/1/21 to 12/31/21.

**MOTION TO APPROVE RESOLUTION 26-22 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 12/1/21 TO 12/31/21**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Roll Call Vote: Unanimous

**MANAGED CARE PROVIDER:** Ms. Goldstein said before she started her report she wanted to thank the Commission on behalf of Medlogix for the re-appointment and looked forward to working with everybody. Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of December as noted below.

| Month    | Number of Bills | Total Provider Charges | Total Allowed | Total Reductions | Net Reductions | Percent of Net Savings | PPO Penetration |
|----------|-----------------|------------------------|---------------|------------------|----------------|------------------------|-----------------|
| December | 38              | \$ 87,676.90           | \$ 19,693.42  | \$ 67,963.48     | \$ 61,164.10   | 78%                    | 87%             |

Ms. Goldstein advised there was one surgery with an out of network provider and the charges were over \$16,000 but they were able to negotiate on the bill and keep some discount. Ms. Goldstein asked if there were any questions and concluded her report.



**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 December through January. Mr. Prince advised he received a request to provide some in service snow plowtraining for the DP and Mosquito Commission and said the training would be held tomorrow morning at the Shady Lane Complex at 10:00. Mr. Prince reported he received the information late yesterday from the NJCE Underwriting Manager, Mr. Cooney, that the Munich Grant for 2022 would be available. Mr. Prince said he would reach out to Ms. Violetti and Mr. Henry to co-ordinate and issue a memo in the very near future for the agenda. Mr. Prince concluded his report unless anyone had any questions.

Chairman Sheehan complimented Mr. Prince on a great job. Chairman Sheehan said they identify risk management issues throughout the year and Mr. Prince steps up anytime we need do any training.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Violetti said on behalf of Hardenbergh Insurance Group she wanted to thank the Commission for the re-appointment and looked forward to working with everyone again. Ms. Violetti reported the County provided three submissions for the 2021 Safety grant. Ms. Violetti reviewed the submissions and the approved amounts. Ms. Violetti noted the submission for the body worn cameras was past the submission deadline and was not approved. Ms. Violetti advised they consulted with J.A. Montgomery about the 2022 grant.

Ms. Violetti reported four members of the Commission purchased the active assailant coverage. Ms. Violetti advised the members now have a security risk management services available through the carrier’s preferred vendor S-RM. Ms. Violetti said a copy of the memo provided to the members outlining the services was included in the agenda.

Ms. Violetti advised the 2022 Claims Charter was amended to replace Anne Wodnick with Carolyn Oldt for the Gloucester County Library Commission. Ms. Violetti reported a copy of the revised Charter was included in the agenda and requested a motion to adopt the amended Charter.

**MOTION TO ADOOPT THE 2022 CLAIMS CHARTER**

|                |                        |
|----------------|------------------------|
| Motion:        | Commissioner Burke     |
| Second:        | Commissioner Christina |
| Roll Call Vote | Unanimous              |

Executive Director saw Ms. Oldt was attending the meeting and welcomed her.

Ms. Violetti reported due to the uptick of COVID-19 cases and the Omicron variant the 2022 GCIC Safety Kick Off meeting scheduled for January 13<sup>th</sup> at Auletto’s Caterer’s was cancelled. Ms. Violetti

advised she was working to see if the meeting could be rescheduled soon and would keep everyone updated.

Ms. Violetti reported the below renewals were in the process. Ms. Violetti requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. Ms. Violetti noted if there was she would seek direction from the member and then advise the Commissioners accordingly.

| <b>Member</b> | <b>Coverage</b>    | <b>Carrier</b>                            | <b>Exp. Date</b> | <b>Expiring Premium</b> |
|---------------|--------------------|---|------------------|-------------------------|
| County        | Volunteer Accident | Berkley Life and Health Insurance Company | 3/1/2022         | \$1,391                 |

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY CONTINGENT UPON THE RENEWAL PREMIUM NOT INCREASING MORE THAN 10% AND NO SIGNIFICANT REDUCTION IN THE TERMS AND CONDITIONS**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Roll Call Vote: Unanimous

Ms. Violetti said she had one last item that was not in her report. Ms. Violetti advised her office did attend the NJCE Webinar regarding the changes in coverage. Ms. Violetti reported her office would be communicating with the members how the changes specifically affects them within the next weeks. Ms. Violetti concluded her report unless there were any questions.

Executive Director complimented Ms. Violetti and her team for their proactive and aggressive approach on the active assailant coverage.

**ATTORNEY:** Mr. Marmero advised the PARS and SARS would be reviewed in closed session and did not have anything to report for open. Mr. Marmero did say he wanted to thank the Commission for the re-appointment and for the continued confidence with his firm and looked forward to working with everyone.

**OLD BUSINESS:** None

**NEW BUSINESS:** Executive Director advised a copy of the 2022 NJCE Excess Renewal Overview, which Ms. Violetti referred to, was included in the appendix section of the agenda. Executive Director reported another webinar was scheduled for next week.

Mr. Powell said as Ms. Violetti mentioned he also wanted to thank the Commissioners and thank the other professionals for working with us on behalf of the Gloucester County Insurance Commission

and the taxpayers of Gloucester County. Mr. Powell said they look forward to another successful year with everyone and thank you again for the appointment.

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO THE PUBLIC**

Moved: Commissioner Burke  
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 Burke  
Second: Commissioner Christina  
Vote: Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 27-22 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: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

**MOTION TO GO INTO CLOSED SESSION**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

Chairman Sheehan asked Mr. Marmero to present the motion approving the PARS.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530002973 FROM \$25,000 TO \$67,000 AN INCREASE OF \$42,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530002180 FROM \$52,697.70 TO \$62,688.06 AN INCREASE OF \$9,990.36**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530002919 FROM \$25,000 TO \$74,500 AN INCREASE OF \$49,500**

Moved: Commissioner Burke  
Second: Commissioner Christina  
Roll Call Vote: Unanimous

Chairman Sheehan advised the next meeting would be on February 24, 2022 at 1:00 PM

**MOTION TO ADJOURN:**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

**MEETING ADJOURNED: 1:59 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary