

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, June 26, 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 Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George
	Vanguard Claims Administrator, Inc. Sarah Mentzer
	Medlogix Jennifer Goldstein, Lizzie Lewis
	PERMA Kerin Drumheiser, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christopher J. Powell, Christina Violetti, Joe Henry, Danielle Colaianni
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library
Alyssa Lott, Esq., Brown & Connery, LLP
Prudence Higbee, Esq., Capehart Scatchard
David E. Madden, Esq., Madden & Madden
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 April 24, 2025.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 24, 2025

Motion:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti reported Committee met on March 6th at the Improvement Authority. Mr. Garish covered Job Hazard Analysis as well as OSHA Log reporting in addition to discussing three workers compensation claims of which two were deemed preventable.

Ms. Violetti reported the committee met on June 4th to discuss the 2025 workers compensation claims for all entities as well as record only workers compensation claims for the year per entity. Hardenbergh also reviewed some of the EM lifting claims over the past 3 years and the 2024 Inservco Insurance stewardship report, Safety Director reviewed PEOSH inspections and their 5-year plan, Job Hazard Assessments and found 3 workers' compensation claims all found to be non-preventable.

CLAIMS COMMITTEE - Chairman Sheehan advised the Claims Committee met on June 8th to discuss several PARS and SARS, which will be discussed further in closed session. Ms. Drumheiser added there will be two add-ons.

EXECUTIVE DIRECTOR REPORT:

2026 RFPS FOR PROFESSIONAL SERVICES – FAIR & OPEN PROCESS – Executive Director reported the contracts for the Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expire as of 12/31/25. Included in the agenda was Resolution 38-25 Authorizing the Preparation and Advertisement of the Request for Proposals.

MOTION TO APPROVE RESOLUTION 38-25 AUTHORIZING THE PREPARATION AND ADVERTISING THE REQUEST FOR PROPOSALS FOR THE POSITION OF ACTUARY, AUDITOR, DEFENSE PANEL ATTORNEYS, FIELD NURSE CASE MANAGER AND COMMISSION ATTORNEY

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

PROPERTY APPRAISAL SERVICES – Executive Director reported AssetWorks is finalizing the physical appraisals for building values between \$500,000 and \$1 million and where building values is less than \$500,000, but the content value of that location exceeds \$500,000. PERMA awaits AssetWorks submission and at the appropriate time will share the submission with Hardenbergh Insurance Group for review and will discuss the results with member entities.

CERTIFICATE OF INSURANCE REPORTS - Included in the agenda were the certificates of issuance reports from the NJCE which lists those certificates issued in the months of April and May. There were (4) four certificates of insurance issued in April and (6) six certificates of insurance issued in May. There were no questions

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) - The NJCE met on Friday, April 21, 2025 and Friday, June 13, 2025. Written summaries of both meetings were included in the agenda. Executive Director reported the NJCE Auditor reviewed the draft Audit and the NJCE Board

of Fund Commissioners approved an extension to file the final audit following the NJCE September meeting. The NJCE also reviewed the NJCE Renewal timeline. Executive Director said he will discuss the timeline in more detail.

NJCE JIF RENEWAL TIMELINE – Included was the annual timeline for the NJCE renewal process with specific target dates. Executive Director reported that the Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members’ exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. The launch date is expected to be July 31, 2025.

2025 NJCE BEST PRACTICES WORKSHOP – Executive Director said as previously reported, the NJCE Best Practices Workshop will be hosted this Fall 2025 virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney of Capehart Scatchard will be the keynote speaker. A number of County representatives have volunteered to participate in presentations. Ms. Drumheiser added there will be three sessions 1) workers’ compensation, 2) defensive driving from a property/auto/workers’ compensation standpoint, and 3) day in the life of a risk manager.

BOILER & MACHINERY - Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. Executive Director reported that Chubb is offering free training for Boiler Control and Water Treatment. Included in the agenda was a flyer outlining the training. Please contact the Fund Office for questions or issues with registering.

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 February. As of February 28, 2025 there is a statutory surplus of \$2,748,791. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,756,834. The total cash amount is \$2,554,304. Executive Director reported the latest bank statement showing \$5 million in cash.

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 as of February 28, 2025 the NJCE has a surplus of \$12,374,694. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$21,226,323.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK - Included in the agenda on pages 23-25 is a copy of Health Benefits Financial Fast Track for the month of February. Ms. Panto reported as of February 29, 2025 there was a statutory surplus of \$452,989. The total cash amount is \$545,422.

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 February 28, 2025. Executive Director reviewed the reports with the Commission noting the claims activity showed 8 less open claims in February than January. Executive Director said the Loss Ratio Report, which targets us one month to the next on the usage of the Commissions loss funds is showing Workers’ Compensation is higher than projected.

2025 MEETING SCHEDULE – Executive Director reminded the Commission will not meet in July or August. The next meeting is scheduled for Thursday, September 25th at 1 p.m. in person at the Gloucester County Administration Building. A dial-in option will be provided.

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the agenda and reviewed the May report with the Commission noting there were 7 new issues.

TREASURER REPORT - Chairman Sheehan reported the agenda included May Property & Casualty bills, May benefits list, May Property & Casualty bills, June Property & Casualty bills and June benefits list, which were Resolutions 39-25, Resolution 40-25, Resolution 41-25, Resolution 42-25 and Resolution 43-25, respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 39-25 THROUGH RESOLUTION 43-25 RESPECTIVELY

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

The monthly treasurer reports were included in the agenda. There were no questions.

CLAIMS ADMINISTRATOR - Chairman Sheehan presented Resolution 44-25 Inservco Liability Check Register for the period of 4/1/25 to 4/30/25 and 5/1/25 to 5/31/25.

MOTION TO APPROVE RESOLUTION 44-25 LIABILITY CHECK REGISTER FOR THE PERIOD OF 4/1/25 TO 4/30/25 AND 5/1/25 TO 5/31/25

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, April and May as noted below. Ms. Goldstein added February of 2025 was updated to reflect two large bills totaling \$478,868 that were still processing at the time the February report was submitted, and the outcome was uncertain because they were being appealed. The bills were also out of network. February has been updated to reflect the addition of the bills. Ms. Goldstein also reported one bill was a surgical bill and Medlogix did not receive a discount, however Medlogix was able to negotiations received the discount.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	51	\$625,672.44	\$125,161.61	\$500,510.83	\$480,979.38	70%	26%
April	98	\$117,628.42	\$71,663.49	\$45,582.39	\$39,529.77	55%	48%
May	84	\$86,300.54	\$49,688.74	\$36,611.80	\$31,492.45		

NJCE SAFETY DIRECTOR:

REPORT - The Safety Director's report was included in the agenda and Safety Director referred to the Risk Control Activities from April through June 2025. The training opportunities through August 28th and numerous video briefings have been added to njce.org.

Mr. Prince reported the J.A. Montgomery is working with an engineer for forklift training with an anticipated date of August 13th. Mr. Prince added he conducted a loss control visit on June 18th where Chairman Sheehan for a tour of the Clayton Complex and observed minor issues.

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

RISK MANAGEMENT SERVICES

3/5/2025 & 4/10/2025 SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING

MINUTES – Ms. Violetti said the enclosed in the agenda were the approved meeting minutes for each meeting – 3/5/25 and 4/10/25.

2026 UNDERWRITING RENEWAL DATA – Ms. Violetti reported the NJCE JIF will begin the 2026 Underwriting Renewal Process, and, in turn, Hardenbergh will be reaching out to members to obtain updated exposure information.

**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
Rowan College of South Jersey	Director and Officers Liability Policy for the Rowan College at Gloucester County Foundation	United States Liability Group	7/9/2025	\$835.81	\$833.79
Rowan College of South Jersey	Accident Policy – Therapeutic Recreation Program	Berkley Life & Health Company	8/1/2025	\$250.00	\$250.00
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2025	\$490.00	\$490.00

All terms and conditions are per the expiring policies.

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

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

The following policy renewals are in process. Hardenbergh requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, we will seek directions from the members and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Improvement Authority	Pollution Liability – Storage Tank	Commerce & Industry Insurance Company	7/7/2025	\$1,116.76
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2025	\$53,000.00

Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company	8/1/2025	\$10,526.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2025	\$22,500.00
Rowan College of South Jersey	Accident Policy – Travel Only for Club Students	Chubb	9/1/2025	\$1,600.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2025	\$460.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Companies	9/12/2025	\$17,033.00

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

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: Ms. Guerriero of Inservco Insurance Services introduced Debra Romanowski the new Senior Liability Adjuster. Ms. Romanowski has 30 years of experience in handling liability claims and is filling the position since Mr. Crooks retired.

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 45-25 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 Christina
 Second: Commissioner Burns
 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 SETTLEMENT AUTHORITY FOR CLAIM #3530001281 IN THE AMOUNT OF \$49,269.70

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #3530002173 IN THE AMOUNT OF \$37,391.68 AND SETTLEMENT AUTHORITY IN THE AMOUNT OF \$35,000

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530002871 IN THE AMOUNT OF \$40,000.00

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003177 IN THE AMOUNT OF \$71,500.00

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY IN THE AMOUNT OF \$32,072.41 AND SETTLEMENT AUTHORITY FOR CLAIM #3530003262 IN THE AMOUNT OF \$30,000.00

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #3530003883 IN THE AMOUNT OF \$99,500.00

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003976 IN THE AMOUNT OF \$161,323.19

MOTION TO ABANDON SUBROGATION FOR CLAIM #2023285768

Chairman Sheehan advised the next meeting would be on June 26, 2025 at 1:00 PM

MOTION TO ADJOURN:

Motion: Commissioner Christina
Second: Commissioner Burns
Vote: Unanimous

MEETING ADJOURNED: 1:43 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary