

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, October 28, 2021  
TELEPHONIC 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	Present
Karen Christina (Alternate)	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Richard Crooks</b> <b>Suretha Hobbs</b> <b>Yvonne Frey</b> <b>Amy Zeiders</b>
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Qual-Lynx  
**Chris Roselli**

Medlogix  
**Jennifer Goldstein**

PERMA  
**Robyn Walcoff**

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti</b>
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Attorney	Marmero Law, LLC <b>Al Marmero, Esq.</b>
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Treasurer	<b>Tracey Giordano</b>
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Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince</b>
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**ALSO PRESENT:**

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

**APPROVAL OF MINUTES:** Open and Closed Minutes of September 23, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF  
SEPTEMBER 23, 2021**

Motion:	Commissioner Burke
Second:	Commissioner Jones
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.

**CLAIMS COMMITTEE:** Chairman Sheehan reported the Claims Committee met on October 12, 2021 and reviewed the PARS/SARS that would be presented today during closed session.

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

**AMENDMENT TO THE COMMISSION’S RULES & REGULATIONS:** Executive Director reported as we previously discussed we introduced an amendment to the Insurance Commission’s Rules & Regulations (By-Laws) pursuant to Governor Murphy signing S855 into law on August 21, 2020. The legislation required the title of “chosen freeholder” to be changed to “county commissioner” and all “board of chosen freeholders” to be known as “boards of county commissioners” effective January 1, 2021. Executive Director said today was the Public Hearing for the adoption of the amendment. Executive Director noted the revised Rules & Regulations were included the agenda. Executive Director requested a motion to open the Public Hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE REVISED RULES  
AND REGULATIONS**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Chairman Sheehan asked if there was any discussions. Hearing none, Chairman Sheehan requested a motion to close the Public Hearing.

**MOTION TO CLOSE THE PUBLIC HEARING**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

Executive Director referred to Resolution 58-21, Approving Rules & Regulations which was included in the agenda and requested a motion to approve. Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO ADOPT RESOLUTION 58-21, APPROVING RULES & REGULATIONS**

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

**EMPLOYEE DISHONESTY COVERAGE:** Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on 11/23/21. Executive Director advised the policy covered the positions of Executive Director, Third Party Administrator and the Treasurer. Executive Director noted the annual premium was \$1,111 and there was no change in premium. Executive Director asked if anyone had any questions and then requested a motion to approve the expenditure.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,111**

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE met on September 23, 2021 and a written summary report of the meeting was included in the agenda. The NJCE Finance Committee met on October 21. The NJCE met earlier in the morning and Executive Director advised they discussed key items affecting the 2022 budget such as the 2020 Excess Liability Renewal, 2021 Budget Delta, the Commercial marketplace and Legislative Factors. Executive Director said a preliminary budget was discussed and introduced for informational purposes only and included a 12.3% increase. Executive Director advised the Commissioners agreed to introduce the budget at the November meeting and then adopt at the December meeting. Executive Director advised the Finance Committee reviewed dividend options and a recommendation on issuance of dividend would be discussed at the November meeting. Executive Director advised the NJCE was scheduled to meet again on November 18, 2021 at 9:30 AM via Zoom Audio/Video.

**NJCE CYBER TASK FORCE:** Executive Director reported October was Cyber Security Awareness month. Executive Director referred to copies of the weekly releases that were sent to the NJCE members. Executive Director asked everyone to share the releases with your IT

Department and staff. Executive Director noted this year's overall theme was "Do your Part. #BeCyberSmart".

**CERTIFICATE OF INSURANCE REPORT:** Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the month of September. Executive Director advised there were (11) eleven certificates of insurances issued during September. Executive Director asked if there were any questions on the report.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the August Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,830,447 as of August 31, 2021. Executive Director advised that \$2,283,655 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 \$3,426,631.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the August Financial Fast Track for the NJCE. As of August 31, 2021 the NJCE had a surplus of \$14,419,676. Executive Director advised line 7 of the report "Dividend" represented the dividend figure released by the NJCE of \$5,107,551. Executive Director noted the cash amount was \$28,849,936.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Ms. Panto reported the agenda included the August Health Benefits Financial Fast Track. As of August 31, 2021 there was a surplus of \$265,332. Ms. Panto noted the cash amount was \$361,842. Ms. Panto asked if anyone had any questions.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claim Tracking reports as of August 31, 2021 were included in the agenda.

**2021 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reported the third and final assessment payment for 2021 was due on October 15, 2021. Executive Director advised the Treasurer's office advised all of the payments were received.

**2022 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES:** Executive Director advised the 2022 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. Executive Director said the NJCE Underwriting Manager's Team would review any certificates which need to be re-issued for the 2022 renewal.

**2022 RFP'S FOR PROFESSIONAL SERVICES:** Executive Director advised the RFP's were issued and advertised. Executive Director noted the responses were due on November 16, 2021 at 3:00 PM. Executive Director reported the responses would be reviewed and recommendations made at the December meeting.

**NJCE BEST PRACTICES VIRTUAL WORKSHOP:** Executive Director reminded the Commission the 10th Annual NJCE Best Practices Workshop was scheduled to be a Zoom Webinar on Wednesday, November 3, 2021 9:00 am – 12:30pm. Ms. Walcoff said invitations were sent out by e-mail on October 18 and the topics included:

- Current market conditions, NJCE renewal efforts and NJCE cyber risk management
- Implicit bias in the workplace

- o Technology to identify false worker's compensation claims
- o COVID-19 vaccine mandates and NJ Law

Executive Director noted a copy of the invitation was included in the agenda.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Ms. Morris advised her report was included in the Appendix IV section of the agenda and reviewed the September report with the Commission and noted the year to date total issues were 108.

**TREASURER REPORT:** Chairman Sheehan advised the agenda included the October Bill List, Resolution 59-21 and the October Benefit Bill List Benefit Bill List 60-21 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 59-21,  
OCTOBER BILL LIST AND RESOLUTION 60-21,  
OCTOBER BENEFIT BILL LIST**

Motion:	Commissioner Burke
Second:	Commissioner Jones
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 61-21 Inservco Liability Check Register for the period of 9/1/21 to 9/30/21.

**MOTION TO APPROVE RESOLUTION 61-21 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 9/1/21 TO 9/30/21**

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

Chairman Sheehan referred to a copy of the Stewardship Report, which was included in the agenda. Ms. Zeiders said she would provide a high-level presentation of the Stewardship Report. Ms. Zeiders referred to a copy of the Executive Summary, which was included in the agenda. Ms. Zeiders reviewed the snapshot of claims for the last three years and noted 2020 was the highest due to the COVID claims. Ms. Zeiders pointed out the Emergency Response Department had the highest amount of claims with 129 followed the Sheriff's Department with 90 claims. Ms. Zeiders said most claims were reported on Friday with 89 claims followed by Thursday with 86 and the most frequent claims happened between 8 am and 4 pm. Ms. Zeiders reviewed page 21 of the report and noted the reporting time of claims increased most likely due to COVID claims. Ms. Zeiders noted she could run another report to take out those COVID claims. Ms. Zeiders reviewed the top 5 cause of injury and said the highest was COVID related claims. Ms. Zeiders continued to review the report and asked if anyone had any questions. Chairman Sheehan asked Ms. Zeiders to revise the three-year period minus the COVID claims and also the reporting time without the COVID claims.

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of September.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
September	65	\$ 87,676.89	\$ 38,365.06	\$ 49,311.83	\$ 42,420.41	48%	61%

Ms. Goldstein advised there was one bill, which was out of network; however, there would still be reductions. 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 September through October. Mr. Prince reported a list of all of the training webinars were included in the agenda through December 13. Mr. Prince said the training webinars were also posted on the NJCE website. Mr. Prince said there were also conducting in person trainings for Public Works. Mr. Prince noted there were Chain Saw Safety Training Classes on October 15 and October 22. Mr. Prince concluded his report unless there were any questions. Chairman Sheehan thanked Mr. Prince for coming early in the morning to conduct the Chain Saw Safety Training Classes.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported all of the members’ renewal information was inputted into the Origami System.

Ms. Violetti said the date was set for the 2022 Safety Kick Off meeting. The meeting was scheduled for January 13<sup>th</sup> at Auletto’s Caterers in Deptford. Ms. Violetti advised registration would begin at 8:00 am and breakfast would be provided. Ms. Violetti said a presentation of the MSI Learning System and MEL Application would be given by J.A. Montgomery. Ms. Violetti said in order to secure the date at Auletto’s a deposit of \$500 was required.

**MOTION TO APPROVE PAYMENT FOR DOWN PAYMENT TO VENUE OF \$500**

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

Ms. Violetti said the below coverages for members could not be placed through the GCIC/NJCELJIF as noted below. Ms. Violetti requested a motion to renew the listed policies.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Library	Volunteer Accident	QBE	11/23/2021	\$350.00	\$350.00

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES  
DIRECTOR TO RENEW ALL POLICIES AS OUTLINED ABOVE**

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

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 said if there was she would seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2021	\$5,250.00
Library	Notary Bond	CNA	11/17/2021	\$113.75

**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 Jones  
 Roll Call Vote: Unanimous

Ms. Violetti reported the following renewals were in process and had been finalized. Ms. Violetti noted this was informational and no action was needed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Antique Inland Marine	Hanover Insurance Company <sup>1</sup>	10/7/2021	\$4,237.50	\$4,226.96
Improvement Authority	Volunteer Accident	QBE	10/9/2021	\$350.00	\$350.00

**ATTORNEY:** Mr. Marmero advised he did not have anything to report in open.

**OLD BUSINESS:** None

**NEW BUSINESS:** Executive Director said he would like to introduce Brandon Tracy who was the newest member of the PERMA team.

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO THE PUBLIC**

Moved: Commissioner Burke  
Second: Commissioner Jones  
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 Jones  
Vote: Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 62-21 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 Jones  
Vote: Unanimous

**MOTION TO GO INTO CLOSED SESSION**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002855 FROM \$25,000 TO \$64,250 AN INCREASE OF \$39,250**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530000960 FROM \$25,000 TO \$38,144.33 AN INCREASE OF \$13,144.33**



**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530001978 FROM \$25,000 TO \$39,599.11 AN INCREASE OF \$14,599.11**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530001985 FROM \$38,127.99 TO \$42,627.99 AN INCREASE OF \$45,000**

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

**MOTION TO ADJOURN:**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

**MEETING ADJOURNED: 1:50 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary