

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, September 23, 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 Bradford Stokes
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Claims Service	Inservco Insurance Services, Inc. Veronica George Richard Crooks Suretha Hobbs Yvonne Frey
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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 Christina Violetti
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Attorney	Marmero Law, LLC Al Marmero, Esq.
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Treasurer	Tracey Giordano
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Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
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ALSO PRESENT:

Scott Burns, Esq. Gloucester County
Prudence Higbee, Esq. Capehart Scatchard
Susan Morris, Conner Strong & Buckelew
Rachel Chwastek, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of June 24, 2021

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 24, 2021

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti reported the Safety and Accident Review Committee met on September 1, 2021. Ms. Violetti advised they discussed the importance of completing the applicable forms and sending to Medlogix in a timely manner. Ms. Violetti said there was a reminder to all members that the CDL Clearinghouse needed to be completed by the end of the year. Ms. Violetti noted there were a few other items, which she would discuss during her report.

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

Chairman Sheehan said we had the pleasure of Brad Stokes attending the meeting today and he would provide the Executive Director's report.

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

2020 AUDIT REPORT: Executive Director advised the Auditor's Report as of December 31, 2020 was sent under separate cover to the Fund Commissioners. Executive Director reported Mr. Skalkowski and Mr. Miles of Bowman & Company, LLP previously reviewed the 2020 Audit with the Mr. Hrubash, Chairman Sheehan and the Commission Treasurer. Executive Director said we were seeking approval of the 2020 Audit from the Commissioners at the meeting. Executive Director referred to a copy of Resolution 47-21, Certification of Annual Audit Report for Period ending December 31, 2020 along with the Group Affidavit Form, which was included in the agenda.

MOTION TO APPROVE RESOLUTION 47-21 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2020

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

REVISED PLAN OF RISK MANAGEMENT: Executive Director reported after a discussion with the Chair, PERMA Claims Team and the Risk Manager Consultant he was recommending an increase to the TPA’s authority on workers’ compensation claims from \$15,000 to \$25,000. Executive Director advised if the Commissioners agreed to the change, the Plan of Risk Management required an amendment. Executive Director referred to a copy of Resolution 48-21, Revised Plan of Risk Management, which was included in the agenda. Executive Director noted the change was highlighted in yellow on the last page of the Plan. Chairman Sheehan advised he was in agreement with the recommendation. Executive Director said the Claims Charter also required a revision, which would be discussed during the Risk Manager’s report. Ms. George thanked the Commissioners for the increase in authority.

MOTION TO APPROVE RESOLUTION 47-21 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2020

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

PROPOSED AMENDMENT TO THE COMMISSION’S RULES AND REGULATIONS: Executive Director report last year Governor Murphy signed S855 into law which required the title of “chosen freeholder” to be changed to “county commissioners” and all “board of chosen freeholders” to be known as “board of county commissioners” effective January 1, 2021. Executive Director advised after reviewing the Commission records we found the only document that needed a revision was the Rules & Regulations. Executive Director referred to a copy of a “red-lined” version of the Rules and Regulations showing the proposed revisions, which was included in the agenda. Executive Director stated a Public Hearing and adoption of the Rules & Regulations would be scheduled for the October 28 Commission Meeting. Executive Director noted the Commission Attorney reviewed the revisions.

MOTION TO APPROVE THE FIRST READING OF AN AMENDMENT TO THE COMMISSION’S RULES & REGULATIONS AND SCHEDULE A PUBLIC HEARING AND ADOPTION AT THE OCTOBER 28, 2021 MEETING

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on June 24, 2021 and a written summary report of the meeting was included in the agenda. Executive Director said the NJCE met earlier in the morning and the 2020 audit was approved. Executive Director said the Ocean County Utilities Authority was joining the Ocean County Fund Insurance Commission. Executive Director noted the NJCE was scheduled to meet again on October 28, 2021 at 9:30 AM via Zoom Audio/Video.

NJCE CYBER TASK FORCE: Executive Director reported the task force met on July 19, 2021 to discuss cyber-related issues and develop a cyber-risk management framework for members to utilize. Executive Director referred to a copy of a memorandum included in the agenda prepared by the Task Force in preparation of Cyber Security Awareness month. Executive Director noted

this year's overall theme was "Do your Part. #BeCyberSmart". Also included in the agenda was a news alert from the NJCE Cyber Task Force.

NJCE V COMMERCIAL MARKET WEBINAR: Executive Director advised PERMA Risk Management Services, Conner Strong & Buckelew and J.A. Montgomery presented a webinar to discuss the current state of the commercial market and the benefits of an insurance commission and joint insurance fund membership versus the commercial market. Executive Director said the webinar was held on Friday, July 23, 2021 at 12:30 PM and the presentation was posted on the NJCE website, (njce.org) under the Resource Tab.

CERTIFICATE OF INSURANCE REPORTS: Executive Director referred to copies of the Certificate of Insurance reports from the NJCE listing the certificates issued for the months of June, July and August. Executive Director advised there were (7) seven certificates of insurances issued during June, (10) ten in July and (4) four during the month of August. Executive Director asked if there were any questions on the report.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the June Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,784,748 as of June 30, 2021. Executive Director advised that \$2,187,895 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 \$5,110,290.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the June Financial Fast Track for the NJCE. As of June 30, 2021 the NJCE had a surplus of \$14,849,217. 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 \$24,670,162.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the June Health Benefits Financial Fast Track. As of June 30, 2021 there was a surplus of \$264,248. Executive Director noted the cash amount was \$365,118. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of June 30, 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 said the Statement of Accounts were e-mailed on September 8, 2021 to the member entities. Executive Director noted payments should be made to the Gloucester County Insurance Commission and sent to the County of Gloucester, c/o Tracey Giordano, Treasurer, PO Box 337, Woodbury, NJ.

NJCE MEMBERSHIP: Executive Director reported Gloucester County's 3 year membership in the NJCE expired on December 31, 2021 and the County submitted their membership agreement to renew.

ENTITY MEMBERSHIP IN THE INSURANCE COMMISSION: Executive Director reported the three-year membership for the members of the Gloucester County Insurance Commission also expired at the end of the year. Executive Director advised the Fund Office

e-mailed the applicable Indemnity and Trust Agreement to the Commission Risk Manager's office for the member entities execution. Executive Director noted as in the past, each member entity would need to pass a resolution authorizing its participation in the Gloucester County Insurance Commission.

2022 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director reported the 2022 renewal process began in mid-July with a deadline to complete by September 17. Executive Director thanked everyone involved in the renewal process and a special thanks to Ms. Violetti for submitting all of the information in a timely fashion.

10TH ANNUAL BEST PRACTICES WORKSHOP – NOVEMBER 3, 2021 VIRTUAL EDITION: Executive Director reported this year's Best Practices Workshop would take place virtually via an interactive webinar on November 3, 2021. Executive Director advised the length of workshop was scheduled for 2.5 to 3 hours and asked Ms. Walcoff to provide a brief overview of the workshop. Ms. Walcoff reported that Mr. Earle of J.A. Montgomery would conduct an Implicit Bias training during the workshop. Ms. Walcoff noted that the entire PERMA and CSB staff attended the training and it was a very interesting and informative session. Ms. Walcoff advised that the Implicit Bias training session would provide CE credits. Ms. Walcoff also reported that the workshop would include an overview of the current state of COVID and the law as it pertains to changes within the last year that have affected public safety workers and essential workers. Ms. Walcoff added that the workshop would also cover COVID vaccine mandates, OPRA requests, and an overview of renewals.

2021 NJLM ANNUAL CONFERENCE: Executive Director reported at the last meeting the 106th Annual New Jersey State League of Municipalities Conference was scheduled for November 16 through November 18 at the Atlantic City Convention Center in Atlantic City. Executive Director said the MELJIF held its annual elected officials seminar on November 18. Executive Director advised this year's program would be "Local Government Risk Management". Executive Director encouraged all of our Commissioners to attend.

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 August report with the Commission and the year to date total issues were 95 and noted the largest was enrollment issues..

TREASURER REPORT: Chairman Sheehan advised the agenda included the July Bill List, Resolution 49-21, the July Benefit Bill List, Resolution 50-21, August Bill List, Resolution 51-21, August Benefit Bill List, Resolution 52-21 the September List, Resolution 53-21, September Benefit Bill List, Resolution 54-21 and requested a motion to approve.

MOTION TO APPROVE RESOLUTION 49-21, JULY BILL LIST, RESOLUTION 50-21, JULY BENEFIT BILL LIST, RESOLUTION 51-21 AUGUST BILL LIST, RESOLUTION 52-21, AUGUST BENEFIT BILL LIST, RESOLUTION 53-21, SEPTEMBER BILL LIST AND RESOLUTION 54-21, SEPTEMBER 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 55-21 Inservco Liability Check Register for the period of 6/1/21 to 6/30/21, 7/1/21 to 7/31/21 and 8/1/21 to 8/31/21.

MOTION TO APPROVE RESOLUTION 55-21 LIABILITY CHECK REGISTER FOR THE PERIOD OF 6/1/21 TO 6/30/21, 7/1/21 TO 7/31/21 AND 8/1/21 TO 8/31/21

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of June, July and August as noted below:

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
June	33	\$ 16,820.18	\$ 7,859.34	\$ 8,960.84	\$ 7,706.52	46%	96%
July	56	\$ 194,067.88	\$ 86,850.33	\$ 107,237.85	\$ 95,328.83	49%	69%
August	64	\$ 160,404.92	\$ 38,582.37	\$ 121,822.55	\$ 107,952.79	67%	94%

Ms. Goldstein reminded everyone if there was any information missing from the first report of injury there should be a follow up to obtain that information. Chairman Sheehan advised he would send an e-mail to the departments as a reminder also.

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 June through September. Mr. Prince reported a list of all of the training webinars were included in the agenda through the end of November. Mr. Prince said they were receiving requests for instructor led training programs as well as the webinars that they converted to during the COVID pandemic and that option was always available. Mr. Prince advised he was able to provide Flagger Workzone training on August 2 and August 3. Mr. Prince said they were going to follow up with Safety Chain Saw Training in person on October 15 and October 22. Mr. Prince advised the Learning Management Systems was operational and if any new administrators needed training to reach out to his office. Mr. Prince said submissions for the Munich RE Grant were submitted and he was waiting for a response and then he would schedule a meeting with the committee to discuss the disbursements. Mr. Prince concluded his report unless there were any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported a copy of the approved Safety and Accident Review Committee Meeting minutes were included in the agenda. Ms. Violetti said most of the members' renewal information was submitted and anticipated a completion date of 9-24-21.

Ms. Violetti referred to a copy of a revised 2021 Claims Charter included in the agenda. Ms. Violetti said she was recommending a revision to the charter to reflect the increase in workers' compensation authorization from \$15,000 to \$25,000. Ms. Violetti noted the Committee Representative was changed from Ralph Bingham to Anne Wodnick.

MOTION TO ADOPT THE REVISED 2021 CLAIMS CHARTER WITH THE ABOVE UPDATES

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

Ms. Violetti said they were looking forward to 2021 Safety Kickoff Meeting. Ms. Violetti advised she was scheduling a Planning Meeting for next week and more details would follow at the October meeting.

Ms. Violetti reported there were two Munich RE Safety Grant submissions provided to J.A Montgomery. Ms. Violetti advised one submission came for the County Sheriff's Department for the Watch Guard In-Car Video System with an estimated cost of \$ 31,355. The second submission came from the County Emergency Medical Services Department for a Lytx Video System for a cost of \$32,130.

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
County	County Treasurer Bond	CNA	10/1/2021	\$2,200.62	\$2,200.62

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

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	Antique Inland Marine	Travelers' Insurance Company	10/7/2021	\$4,237.50
Improvement Authority	Volunteer Accident	QBE	10/9/2021	\$350

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
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2021	\$56,700
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company	8/1/2021	\$12,168
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2021	\$12,600.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2021	\$415.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company ¹	9/12/2020	\$11,088.17

Ms. Violetti asked if anyone had any questions and concluded her report. Chairman Sheehan thanked Ms. Violetti for all her had work with renewal.

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

OLD BUSINESS: None

NEW BUSINESS: None

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 56-21 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 #202245117 FROM \$10,000 TO \$29,000 AN INCREASE OF \$19,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002801 FROM \$20,600.90 TO \$230,000 AN INCREASE OF \$209,399.10

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530002053 FROM \$46,903.00 TO \$97,244.91 AN INCREASE OF \$50,341.91**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530002281 FROM \$20,168.26 TO \$135,000 AN INCREASE OF \$114,831.74**

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

MOTION TO ADJOURN:

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MEETING ADJOURNED: 2:02 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary