

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, September 24, 2020  
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>Yvonne Frey</b> <b>Richard Crooks</b> <b>Amy Zeiders</b>
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Qual-Lynx  
**Chris Roselli**

Medlogix  
**Jennifer Goldstein**

PERMA  
**Jennifer Conicella**  
**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	Grace Marmero & Associates <b>John Carleton, Esq.</b>
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Treasurer	<b>Tracy Giordano</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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**ALSO PRESENT:**

Scott Burns Esq., Gloucester County  
Anthony Musitano, Grace Marmero & Associates  
James Miles, Bowman & Company, LLP  
Dennis Skalkowski, Bowman & Company, LLP  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of June 25, 2020 and Opens Minutes of August 24, 2020

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 25, 2020 AND OPEN MINUTES OF AUGUST 24, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**CORRESPONDENCE: None**

**SAFETY COMMITTEE REPORT:** Chairman Sheehan reported the Safety and Accident Committee Meeting has not met so there was no report.

**CLAIMS COMMITTEE:** Chairman Sheehan advised the Claims Committee met on September 15<sup>th</sup> and reviewed the PARS and SARS that would be discussed today. Chairman Sheehan asked if anyone had anything to add.

**EXECUTIVE DIRECTOR REPORT:** Executive Director stated his report was included in the agenda and there were two guests, Mr. Jim Miles and Mr. Dennis Skalkowski of Bowman & Company, LLP to present the audit.

**2019 AUDIT REPORT:** Executive Director advised the Auditor's Report as of December 31, 2019 was sent to the Fund Commissioners under separate cover. Executive Director noted the audit was reviewed in detail previously with the Chairman and Commission Treasurer. Mr. Miles introduced Mr. Skalkowski and asked him to provide a brief overview of the audit. Mr. Skalkowski advised he was pleased to announce the 2019 Audit was a clean audit with no findings or recommendations. Mr. Skalkowski reported at the end of 2019 the Commission had a total amount of assets of \$7,050,121 and a total reserve amount of \$4,351,941 with a net position of \$2,698,180. Mr. Skalkowski thanked the Commission for the opportunity to serve. Mr. Miles asked if anyone had any questions regarding the audit to reach out to his office at any time.

Executive Director referred to a copy of Resolution 53-20, Certification of Annual Audit Report for the Period Ending December 31, 2019.

**MOTION TO APPROVE RESOLUTION 53-20 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2019**

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

*At this time Mr. Miles and Mr. Skalkowski left the meeting.*

**OCTOBER MEETING DATE:** Executive Director reported the next meeting was scheduled for Thursday, October 22, 2020 at 9:30 AM. Executive Director advised the NJCE changed the start time of their meeting to 9:30 AM. Executive Director asked the Commissioners to consider changing the meeting time to 1:00 PM.

**MOTION TO AMEND THE START TIME OF THE GCIC MEETING  
FROM 9:30 AM TO 1:00 PM ON OCTOBER 22, 2020**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote Unanimous

**NJ EXCESS COUNTIES INSURANCE FUND (NJCE):** Executive Director reported the NJCE last met on June 25, 2020 and a summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met prior to our meeting today. Executive Director advised at that meeting the Fund Commissioners approved a motion to approve the 2019 Audit. Executive Director reported a Sub-Committee reviewed the proposals for the Learning Management System and since all of the vendors exceeded the allocated budget, it was recommended to reject the proposals and ask J.A. Montgomery to arrange for a contract with a vendor. Executive Director advised Ameri-Health was reappointed as Claims Administrator. Executive Director noted a written report would be included in the next agenda.

**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 months of June July and August which were included in the agenda. Executive Director advised there were 12 certificate of insurances issued during June 3 during July and 2 during the month of August.

**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 \$2,278,801 as of June 30, 2020. Executive Director advised that \$2,630,996 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 \$4,625,240.

**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, 2020, the NJCE had a surplus of \$16,528,933. Executive Director advised line 7 of the report "Dividend" represented the dividend figure released by the NJCE of \$3,607,551. Executive Director noted the cash amount was \$25,355,956.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported the agenda included the June Health Benefits Financial Fast Track. As of June 30, 2020, there was a surplus of

\$239,303. Executive Director noted the cash amount was \$318,368. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

**CLAIMS TRACKING REPORTS:** Executive Director reported the agenda included the claim monitoring reports as of June 30, 2020. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis with the Commission.

**2020 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the third and final assessment payment for 2020 was due on October 15, 2020. Executive Director reported the Statement of Accounts were e-mailed on September 10, 2020 to the member entities. Executive Director noted payments could be made to the Gloucester County Insurance Commission and sent to the County of Gloucester, c/o Tracy Giordano, Treasurer, PO Box 337, Woodbury, NJ.

**2021 RENEWAL – UNDERWRITING DATA COLLECTION:** Executive Director reported the Origami System was launched as part of the 2021 Exposure Renewal Process. Executive Director advised the 2021 Property and Casualty Budget was reliant on a number of factors including updated renewal applications and exposure data. The deadline to complete the renewal process was September 9, 2020. It was our understanding 2 of 5 entities were completed and the others should be completed within the next few days. Executive Director advised if anyone needed any assistance with the system, they should contact the Fund Office. Executive Director thanked everyone involved in uploading the renewal information into the Origami System.

**NJCE BEST PRACTICES WORKSHOP, 2020 VIRTUAL EDITION:** Executive Director advised the 9th Annual NJCE Best Practices Workshop was scheduled to be a Zoom Webinar on Thursday, October 29, 2020. Executive Director noted the workshop would be approximately 2.5 to 3 hours.

Ms. Conicella advised the topics included the NJCE JIF, Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19. Ms. Conicella asked everyone to save the date and more information would follow.

**2020 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE:** Executive Director reported the annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30th and November 11th.

**2020 MEL & MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director advised the annual seminar originally scheduled for May 1st had been cancelled indefinitely.

**NJCE 10TH YEAR ANNIVERSARY:** Executive Director reported 2020 marked the 10th anniversary since the Fund's inception and hoped to schedule a luncheon meeting honoring this milestone in early 2021.

**MEDLOGIX, LLC:** Chairman Sheehan reported Medlogix starting taking the first report of injuries on September 1. Chairman Sheehan indicated there were several conference calls leading up to the take over with Veronica George and her team along with Jen Goldstein at Medlogix. Chairman Sheehan advised the transition went well. Chairman Sheehan expressed his appreciation to Ms. George and Ms. Goldstein with their assistance.

Executive Director advised that concluded his report unless anyone had questions.

Chairman Sheehan asked Executive Director to review the NJCE Underwriting Manager’s report from the NJCE Meeting and to reiterate how lucky they are to be a part of this program. Executive Director advised the commercial market is hardening, the first time since the 1980’s which meant the renewal would be a challenge. Executive Director indicated Mr. Cooney made a point that being a part of the JIF, although may not be one of the better renewals, it would be better if you were on your own in the commercial market. Executive Director stated the NJCE started 10 years ago and they were in a position to take on higher retentions if necessary.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Executive Director advised Ms. Morris could not participate in the meeting today and her report was included the Appendix II section of the agenda. Executive Director reported there were 125 calls handled through August.

**TREASURER REPORT:** Chairman Sheehan advised the agenda included the July Bill List, 54-20, July Benefit Bill List, 55-20, August Bill List, 56-20 and August Benefit Bill List, 57-20, September Bill List, Resolution 58-20 and September Benefit Bill List, Resolution 59-20. Chairman Sheehan recommended a motion approving the Bill Lists.

**MOTION TO APPROVE RESOLUTIONS 54-20, 55-20,  
56-20, 57-20, 58-20 AND 59-20**

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

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

**CLAIMS SERVICE:** Ms. Conicella said Senate Bill 2380 was passed on September 14, 2020 covering essential workers who contracted COVID-19 starting on March 9, 2020. Ms. Conicella advised the Senate Bill expanded the definition of an essential worker to anyone who performed functions in physical proximity to members of the public such as food service workers or transportation workers. Ms. Conicella advised an e-mail was sent to the Commission members which included a memo from the office of Grace Marmero relating to S-2380.

**CLAIMS REPORT:**

Chairman Sheehan presented Resolution 60-20 Inservco Liability Check Register for the period of 6/1/20 through 6/30/20, 7/1/20 through 7/31/20 and 8/1/20 through 8/31/20.

**MOTION TO APPROVE RESOLUTION 60-20 LIABILITY CHECK REGISTER FOR THE PERIOD OF 6/1/20 THROUGH 6/30/20, 7/1/20 THROUGH 7/31/20 AND 8/1/20 THROUGH 8/31/20**

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	45	\$ 42,298.50	\$ 25,572.37	\$ 16,726.13	\$ 14,433.07	34%	100%
July	40	\$ 35,386.38	\$ 24,856.57	\$ 10,529.81	\$ 9,055.64	26%	98%
August	47	\$ 21,987.90	\$ 12,366.81	\$ 9,621.09	\$ 8,274.16	38%	81%

Ms. Goldstein concluded her report unless anyone had any questions.

**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 advised the BRIT Safety Grant submission deadline was extended from September 30<sup>th</sup> to October 30<sup>th</sup> due to the challenges of COVID-19.

Mr. Prince said as you know we have transitioned from instructor led-programs to webinars staffed by J.A. Montgomery Consultants. Mr. Prince referred to the September/October Webinar Training Schedule which was included in the agenda.

Mr. Prince mentioned the Designated Employee Representative Training (DER) on October 15, 2020 and asked everyone to register by October 1<sup>st</sup> so the training material could be mailed to the participants prior to the class.

Mr. Prince also encouraged everyone to visit the NJCE Website, [www.njce.org](http://www.njce.org) to view the Safety Bulletins and Streaming Video Service. 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 the September Safety and Accident Review Committee was re-scheduled to 10-13-20 and would be held via video conference using Zoom.

Ms. Violetti advised most of the members’ renewal information had been inputted into the Origami System and she should have the project completed by tomorrow.

Ms. Violetti advised the following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it was determined the following bond/policies need to be renewed.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
County	Antique Inland Marine	Travelers' Insurance Company	10/7/19	\$4,791	\$4,980
Improvement Authority	Volunteer Accident	QBE	10/9/19	\$350	\$350

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

Motion: Commissioner Burke  
 Second: Commissioner Jones  
 Vote: Unanimous

Ms. Violetti advised the following renewals were in process and were finalized. No action was required.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
Rowan College of South Jersey	Directors and Officers Liability policy for the Rowan College at Gloucester County Foundation	United States Liability Insurance Company <sup>1</sup>	7/9/2020	\$1,736.36	\$673.95
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2020	\$12,000.00	\$12,600.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2020	\$520.00	\$415.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company <sup>2</sup>	9/12/2020	\$11,474.25	\$11,088.17

Ms. Violetti advised they recommended that the College move coverage to United States Fire Insurance Company due to a substantial decrease in premium, the addition of workplace violence act sublimit and defense costs outside of the limits of liability. In addition, Ms. Violetti recommended

the Improvement Authority move coverage to Philadelphia Insurance Company as the incumbent carrier provided a renewal quote which reduced the umbrella limit. Philadelphia Insurance Company provided the highest umbrella limit available with a \$2,000,000 limit over the general liability and professional liability limits of \$1,000,000 limit over the abuse liability limit.

Ms. Violetti asked if anyone had any questions and concluded her report.

**ATTORNEY:** Mr. Carleton reported he did not have anything to report.

**OLD BUSINESS:**

**NEW BUSINESS:**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO 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 <sup>3</sup>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 61-20 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MOTION TO GO INTO CLOSED SESSION**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**



Motion: Commissioner Jones  
Second: Commissioner Burke  
Vote: Unanimous

**ROLL CALL OF COMMISSIONERS:**

Timothy Sheehan, Chairman Present  
Michael Burke, Vice Chairman Present  
Tamarisk Jones Present  
Karen Christina (Alternate) Present

Chairman Sheehan requested Mr. Carleton to frame the motion for approval of the PARS.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530001607 FROM \$45,819.24 TO \$51,911.04 AN INCREASE OF \$6,091.80**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#353002431 FROM \$15,000 TO \$80,000 AN INCREASE OF \$65,000**

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

**MOTION TO ADJOURN:**

Motion: Commissioner Jones  
Second: Commissioner Burke  
Vote: Unanimous

**MEETING ADJOURNED 2:02 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary