

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, September 25, 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
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Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George
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	Vanguard Claims Administrator, Inc. Sarah Mentzer
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	Medlogix Jennifer Goldstein
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	PERMA Kerin Drumheiser, Shai McLeod
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	Treasurer Tracey Giordano
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Joe Henry
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Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
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ALSO PRESENT:

Carolyn Oldt, Gloucester County Library
Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services
Yvonne Frey (ISYMF), Inservco Insurance Services
Robert Garish, J.A. Montgomery
Sureatha Hobbs, Inservco Insurance Services
Kelly Guerriero, Inservco Insurance Services
Debra Romanowski, Inservco Insurance Services

APPROVAL OF MINUTES: Open and Closed Minutes of June 26, 2025.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 26, 2025

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti reported Committee met on September 10th at the Improvement Authority. The Committee discussed three workers compensation claims and were deemed preventable. An action plan to address the losses was provided.

CLAIMS COMMITTEE - Chairman Sheehan advised the Claims Committee met on September 9th to discuss several PARS and SARS, which will be discussed further in closed session.

EXECUTIVE DIRECTOR REPORT:

2026 RFP FOR PROFESSIONAL SERVICE – The contract for the position of Benefits Consulting Services expires as of 12/31/25. Included in the agenda on page 5 is Resolution 49-25 Authorizing the Preparation and Advertisement of the Request for Proposal for this position.

MOTION TO APPROVE RESOLUTION 49-25 AUTHORIZING THE PREPARATION AND ADVERTISING THE REQUEST FOR PROPOSAL FOR THE POSITION OF BENEFITS CONSULTING SERVICES

Motion:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

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 June and August. The Executive Director reported there were (5) five certificates of insurance issued in June and (5) five certificates of insurance issued in August. There were no certificate requests in July.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – The NJCE met prior to our meeting and Executive Director provided an overview of the meeting, highlighting the adoption of the 2024 Audit and the review of the 2026 Renewal by the underwriting team. The Executive Director also noted that Mr. Glenn Prince reported on the safety grant award.

2026 RENEWAL – UNDERWRITING DATA COLLECTION – Executive Director reported the 2026 renewal process began August 5th and exposure data updates were due September 5th. The links for the online Broker Buddha platform were sent out on August 5th. Ms. Violetti reported all Broker Buddha applications were completed. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami.

2026 PRE-RENEWAL WEBINAR – Executive Director reported the NJCE Underwriting Manager held a webinar on the 2026 pre-renewal and the marketplace on September 22nd. A copy the presentation was sent under separate cover and a recording of the webinar will be uploaded to the NJCE website.

2025 NJCE BEST PRACTICES WORKSHOP – Ms. Drumheiser 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, Esq. of Capehart Scatchard will be the keynote speaker. A number of County representatives have volunteered to participate in presentations. An invitation to register was distributed via email on September 4th.

GCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of May. As of **May 31, 2025** there is a statutory surplus of **\$1,791,815**. 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 was **\$6,923,826**.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK – Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of June. As of **June 30, 2025** the NJCE had a surplus of **\$15,741,748**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount was **\$27,953,511**.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK– Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of May. Ms. Panto reported as of **May 31, 2025** there was a statutory surplus of **\$452,844**. The total cash amount was **\$601,757**.

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 May 31, 2025. The Executive Director reported there were 11 more open claims than the prior month and the expected loss ratio analysis shows where the actuary has the Commission targeted.

Executive Director reported the actuarial target for all lines as of May 31st was 14.89%. The Commission was above the actuarial target at 21.69%, which is mainly driven by worker’s compensation losses of 51.11%.

2024 REPORT OF AUDIT – The auditor, Bowman and Company, LLP, will present the 2024 Report of Audit at our October 23, 2025, meeting.

2025 PROPERTY & CASUALTY ASSESSMENTS – This is a reminder the third assessment payment for 2025 is due on October 15, 2025. Executive Director reported the Fund Office e-mailed the Statement of Accounts on September 10, 2025. Checks can be made payable to the Gloucester County Insurance Commission and should be sent to Tracey Giordano, Treasurer.

2025 RFPs FOR PROFESSIONAL SERVICES – Executive Director reported the RFPs will be issued and advertised within the next week with responses due late October. The responses will be reviewed, and recommendations will be made at the December meeting.

2025 NEW JERSEY STATE LAEGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE – The 110th annual conference is scheduled for November 18th through November 21st at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 19th.

EMPLOYEE BENEFITS – Ms. Panto said her report was included in the agenda and reviewed the August report to the Commission noting the year-to-date total issues were 156.

TREASURER REPORT - Chairman Sheehan reported the agenda included July Property & Casualty bills, July benefits list, August Property & Casualty bills and August benefits list and September Property & Casualty bills and September benefits list, which were Resolutions 51-25, Resolution 52-25, Resolution 53-25, Resolution 54-25, Resolution 55-25 and Resolution 56-25, respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 51-25 THROUGH RESOLUTION 56-25
RESPECTIVELY**

Motion: Commissioner Burns
Second: Commissioner Christina
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 57-25 Inservco Liability Check Register for the period of 6/1/25 to 6/30/25, 7/1/25 to 7/31/25 and 8/1/25 to 8/31/25

**MOTION TO APPROVE RESOLUTION 44-25 LIABILITY CHECK REGISTER
FOR THE PERIOD OF 6/1/25 TO 6/30/25, 7/1/25 TO 7/31/25 AND 8/1/25 to 8/31/25**

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

MANAGED CARE PROVIDER - Ms. Goldstein reviewed the Client Bill Review Summary Report for the month 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	73	\$47,261.25	\$27,089.11	\$20,172.14	\$17,347.98	43%	37%
July	71	\$69,668.86	\$40,493.89	\$29,174.97	\$25,583.90	42%	37%
August	62	\$56,417.95	\$28,830.15	\$27,587.80	\$23,725.47	49%	42%

NJCE SAFETY DIRECTOR:

REPORT – Mr. Prince reported the Safety Director's report and Expo schedule were included in the agenda and referred to the Risk Control Activities from June through September 2025. The training opportunities through November 25th and numerous video briefings have been added to njce.org.

Mr. Prince reported the NJCE approved two grant submissions from the Gloucester County Library and will be touching with their representative on next steps to finalize.

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

RISK MANAGEMENT SERVICES

6/4/2025 SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING MINUTES

Ms. Violetti said enclosed in Hardenburgh's report were the approved meeting minutes from the meeting.

2026 UNDERWRITING RENEWAL DATA

All information has been inputted in both the Origami and Broker Buddha platforms for all Gloucester County Insurance Commission members.

**UNDERWRITING SERVICES DIRECTOR
ANCILLARY COVERAGES**

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

County	County Treasurer Bond	CNA	10/1/2025	\$3,250.62	\$3,250.62
Improvement Authority	Volunteer Accident	QBE	10/9/2025	\$350.00	\$350.00

All terms and conditions are per the expiring policies.

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

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

The following policy renewals are in 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. If there is, Hardenbergh will seek directions from the members and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Antique Inland Marine	Hanover Insurance Company	10/7/2025	\$5,314.97

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

FOR INFORMATIONAL PURPOSES ONLY – NO ACTION REQUIRED:

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Improvement Authority	Pollution Liability – Storage Tank	Commerce & Industry Insurance Company	7/7/2025	\$1,116.76	\$1,111.32
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2025	\$53,000.00	\$53,000.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Zurich American Insurance Company	8/1/2025	\$10,526.00	\$10,526.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2025	\$20,000.00	\$22,500.00
Rowan College of South Jersey	Student Accident Policy	Chubb	9/1/2025	\$1,600.00	\$1,600.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2025	\$460.00	\$460.00
Improvement Authority	Child Development Center Package	Philadelphia Insurance Company	9/12/2025	\$17,033.00	\$17,877.47

	and Umbrella Policies				
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Ms. Violetti said the 12.5% increase in premium on the above County's 911 Teachers Professional Liability policy is due to the increase in revenues and the 5% increase on the above Improvement Authority's Child Development Center's Package and Umbrella policies are due to a carrier rate increase.

Please note that following:

- Bond #72697897 for County Undersheriff George Johnson has been cancelled effective 6/13/2025.
- Bond #73752452 for County Undersheriff John Chambers has been added effective 5/13/2025 with an annual premium of \$175.
- Bond #73752361 for County Undersheriff Jason Snyder has been added effective 7/13/2025 with an annual premium of \$175.

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS:

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 Christina
Second:	Commissioner Burns
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 Burns
Second:	Commissioner Sheehan
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan presented the motion approving the PARs and 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 AMOUNTN OF \$40,000.00

MOTION TO AUTHORIZE AN SETTLEMENTAUTHORITY 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 October 23, 2025 at 1:00 PM

MOTION TO ADJOURN:

Motion:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

MEETING ADJOURNED: 1:35 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary