

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – THURSDAY, SEPTEMBER 26, 2024  
HYBRID MEETING  
IN-PERSON & VIRTUAL  
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 <b>Bradford Stokes</b>
Claims Service	Inservco Insurance Services, Inc. <b>Veronica George, Sureatha Hobbs, Kelly Guerriero, Amy Zeiders</b>
	Qual-Lynx <b>Michelle Naraine</b>
	Medlogix <b>Jennifer Goldstein, Lizzie Lewis</b>
	PERMA <b>Robyn Walcoff, Jennifer Conicella, Djamal Kirby, Shai McLeod</b>
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti, Joe Henry</b>
Attorney	Chance & McCann, LLC <b>Kevin McCann, Esq.</b>
Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince</b>
Treasurer	<b>Tracey Giordano</b>

**ALSO PRESENT:**

Carolyn Oldt, Gloucester County Library System  
Jason Snyder, Hardenbergh  
Michael Madden, Madden & Madden, PA  
Michael E. Sullivan, Parker McKay  
Susan Panto, Conner Strong & Buckelew

**APPROVAL OF MINUTES:** Open and Closed Minutes of June 27, 2024. In response to Commissioner Burns, Mr. Tracy said the June 27<sup>th</sup> Closed Minutes will be updated to correct the question marks under Medlogix to Lizzie Lewis.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 27, 2024**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**SAFETY & ACCIDENT REVIEW COMMITTEE REPORT** - Ms. Violetti said the Committee met on September 11<sup>th</sup> at the Gloucester County Utility Authority. The minutes will be provided following approval at the December Safety meeting.

**CLAIMS COMMITTEE** - Chairman Sheehan advised the Claims Committee met on Tuesday, September 12<sup>th</sup> to discuss several PARS and SARS, which will be discussed further in closed session.

**EXECUTIVE DIRECTOR REPORT:**

**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, July and August. Executive Director reported there were (5) five certificates of insurance issued in June, (5) five certificates of insurance issued in July and (10) ten certificates of insurance issued in August.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE)** - The NJCE met on Thursday, June 27, 2024, a written summary was included in the agenda. The NJCE held special meetings on Thursday, August 8, 2024, and Friday, September 20, 2024. Executive Director said the NJCE Board of Commissioners, at the August 8<sup>th</sup> special meeting, adopted a resolution authorizing an assignment of contract by and between the NJCE JIF and CompServices, Inc., t/a AmeriHealth Casualty Services for the Provision of Claims Administration Service to Claims Resolution Corporation Inc., (CRC). The NJCE Board of Commissioners, at the September 20<sup>th</sup> special meeting, reviewed in closed session an emerging settlement authority request and subsequently approved the request in open session. The NJCE met prior to our meeting and Executive Director provided an overview of the meeting, highlighting the approval of the 2023 audit and a “one-time” additional contribution to cover costs of all the submissions for the 2024 Munich RE Safety Grant.

**2025 RENEWAL – UNDERWRITING DATA COLLECTION** – Executive Director reported the 2025 renewal process began August 5<sup>th</sup> and exposure data updates were due September 13<sup>th</sup>. Origami has since been locked. The links for the online Broker Buddha platform were sent out on August 5<sup>th</sup>. Ms. Violetti reported all Broker Buddha applications were completed. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami.

**2025 PRE-RENEWAL WEBINAR** – Executive Director said the NJCE Underwriting Manager is scheduled to hold a webinar on the 2025 pre-renewal and the marketplace on September 27<sup>th</sup>. A copy the presentation was sent under separate cover and a recording of the webinar will be uploaded to the NJCE website. Executive Director said included in the agenda was a memorandum from the NJCE Underwriting Team noting some critical items for the upcoming renewal.

**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 June. Executive Director reported that as of June 30, 2024, there was a statutory surplus of \$2,090,836 an increase of \$158,000. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,368,601. The total cash amount was \$6,716,750.

**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 July. Executive Director reported as of July 31, 2024, the NJCE had a surplus of \$8,912,010. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE that totals \$6,707,551. The cash amount is \$37,146,127. Executive Director said despite large property claims in 2023, the NJCE remains in a strong financial position, and in response to the 2023 property losses the NJCE Underwriting Manager was successful in lowering the excess property retention from \$3 million to \$1 million for 2024.

**GCIC HEALTH BENEFITS FINANCIAL FAST TRACK** – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of June. Ms. Panto reported as of June 30, 2024, there was a statutory surplus of \$429,605 and the total cash amount was \$578,683.

**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 June 30, 2024. Executive Director explained the claims management report showed one open claim from 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 June 30<sup>th</sup> was 20.29%. The Commission was above the actuarial target at 39.74%, which is mainly being driven by Property losses.

**2023 REPORT OF AUDIT** - Executive Director said the auditor, Bowman and Company, LLP, will present the 2023 Report of Audit at our October 24, 2024, meeting.

**2024 PROPERTY & CASUALTY ASSESSMENTS** - This is a reminder the third assessment payment for 2024 is due on October 15, 2024. Executive Director reported the Fund Office e-mailed the Statement of Accounts on September 5, 2024. Checks can be made payable to the Gloucester County Insurance Commission and should be sent to Tracey Giordano, Treasurer.

**2024 RFPs for Professional Services** - Executive Director reported the RFPs were issued and advertised. The responses except for Managed Care are due on October 17, 2024, at 2:00 pm; Managed Care responses are due October 23, 2024. Executive Director said the responses will be reviewed, and recommendations will be made at the December meeting.

Executive Director reported that the Risk Management Consultant RFP will need to be re-advertised due to a technicality and with the approval of the Chair, requested a motion to re-advertise the RMC RFP.

**MOTION TO RE-ADVERTISE THE REQUEST FOR PROPOSALS FOR THE POSITION OF RISK MANAGEMENT CONSULTANT**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

**2024 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE** – Executive Director reported the 109th annual conference is scheduled for November 18th through November 21st at the Atlantic City Convention Center in Atlantic City. Executive Director reported the MEL JIF holds its annual elected official’s seminar on November 20<sup>th</sup> and Ed Cooney will be doing a presentation on Cybersecurity. Executive Director encouraged the commissioners to attend.

**EMPLOYEE SOLUTIONS LLC** - Chairman Sheehan requested approval of Resolution 46-24, Appointing EB Employee Solutions, LLC, dba as the Difference Card to Provide HRA Services for Gloucester County, Board of Social Services and the Library. Ms. Panto said the State requires approval each year to continue the Difference Card HRA in addition to reapproving the Difference Card as the vendor for HRA Services.

**MOTION TO APPROVE RESOLUTION 46-24, APPOINTING EB EMPLOYEE SOLUTIONS, LLC, DBA AS THE DIFFERENCE CARD TO PROVIDE HRA SERVICES FOR GLOUCESTER COUNTY, BOARD OF SOCIAL SERVICES AND THE LIBRARY.**

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

**EMPLOYEE BENEFITS** - Ms. Panto said her report was included in the agenda and reviewed the August report with the Commission noting the year-to-date total issues were 48.

**TREASURER REPORT** - Chairman Sheehan reported the agenda included the July Property, Casualty Bills List and Benefits Bills List, which were Resolutions 47-24 and Resolution 48-24, the August Property Casualty Bills and Benefits Bills List, which were Resolution 49-24 and Resolution 50-24 and the September Property Casualty Bills List and Benefits Bills List which were Resolution 51-24 and Resolution 52-24 respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 47-24, RESOLUTION 48-24, RESOLUTION 49-24, RESOLUTION 50-24, RESOLUTION 51-24 AND RESOLUTION 52-24**

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

Chairman Sheehan noted the monthly Treasurer’s reports were included in the agenda and asked if anyone had questions on the reports. There were no questions.

**CLAIMS ADMINISTRATOR** - Chairman Sheehan presented Resolution 53-24 Inservco Liability Check Register for the period of 6/1/24 to 6/30/24, 7/1/24 to 7/31/24 and 8/1/24 to 8/31/24.

**MOTION TO APPROVE RESOLUTION 53-24 LIABILITY CHECK REGISTER FOR THE PERIOD OF 6/1/24 TO 6/30/24, 7/1/24 TO 7/31/24 AND 8/1/24 TO 8/31/24.**

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 June through August as noted below. Ms. Goldstein also reported Medlogix received three bills in June resulting from a surgery in May causing a high total provider charge and three out of network bills in July were written off out of professional courtesy by Windslow EMS.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
June	68	\$263,774.84	\$93,584.91	\$170,189.93	\$155,221.16	59%	85%
July	52	\$31,006.40	\$12,358.07	\$18,648.33	\$16,555.98	63%	87%
August	43	\$33,901.92	\$18,314.97	\$15,586.95	\$13,404.78	40%	91%

**NJCE SAFETY DIRECTOR:**

**REPORT** - Mr. Prince reported the Safety Director’s report was included in the agenda and referred to the Risk Control Activities from June through October 2024. The training opportunities through November 26<sup>th</sup> were listed in the agenda and have been added to njce.org. Safety Director reported that the Leadership Academy will begin its open enrollment program on 12/1 for a 1/1/2025 start date. Safety Director also reported that the NJCE approved Gloucester County Insurance Commissions submissions for AED Unit at the Logan Library Branch and multiple camera units for the Sheriff Department.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:**

**3/6/2024 & 4/16/2024 SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING**

**MINUTES:** Ms. Violetti said enclosed in Hardenbergh’s report were the approved meeting minutes from the two meetings.

**2025 UNDERWRITING RENEWAL DATA** - Hardenbergh is working with all members to ensure that renewal information is inputted in both Origami and Broker Buddha by September 30<sup>th</sup>.

**2024 CLAIMS CHARTER** - Included in the agenda was the 2024 Claims Charter. Ms. Violetti said the Charter has been amended to replace Cheryl Lewis with Nora Sheridan for the Rowan College of South Jersey representative and replace Joseph Hrubash with Bradford Stokes as the Executive Director.

**MOTION TO ADOPT THE 2024 CLAIMS CHARTER.**

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

**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	10/1/2024	\$3,250.62	\$3,250.62
County	Antique Inland Marine	Hanover Insurance Company	10/7/2024	\$5,015.71	\$5,314.97
Improvement Authority	Volunteer Accident	QBE	10/9/2024	\$350.00	\$350.00

Ms. Violetti said the 6% increase in premium on the above County’s Antique Inland Marine policy is due to a carrier rate increase. All other terms and conditions are per expiring. In response to Commissioner Burns, Ms. Violetti said the Antique Inland Marine policy is for the antiques at the Whitall Jr. House in Red Bank Battlefield.

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

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

The following renewals, included for informational purposes only, were in process and have since been finalized. Ms. Violetti reported the 33% increase on the 911 Teachers Professional Liability Policy premium is due to the increase in patient encounters, the 18% increase on the Child Development Center’s Package and Umbrella policies are due to an overall market increase in claims and social inflation.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2024	\$53,000	\$53,000
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Zurich American Insurance Company	8/1/2024	\$10,526	\$10,526
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2024	\$15,000	\$20,000
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2024	\$460	\$460
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company	9/12/2024	\$14,448.02	\$17,033

**ATTORNEY: NONE**  
**OLD BUSINESS: NONE**  
**NEW BUSINESS: NONE**  
**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 54-24 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed and discussion on Baez V. Michael Brancu, C Three Logistics, LLC, Township of Franklin,

County of Gloucester, State of New Jersey, et als., Docket No. GLO-L-1260-20 and Cappolina and Franklin Township, et al., Docket No. GLO-L-1289-21 a class action settlement.

**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 INCREASE IN AUTHORITY FOR CLAIM 3530003037 FROM \$25,000.00 TO \$300,000.00 AN INCREASE OF \$275,000.00.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530003518 FROM \$25,000.00 TO \$63,530.00 AN INCREASE OF \$38,530.00 AND SETTLEMENT AUTHORITY IN THE AMOUNT OF \$40,000.00.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530003748 FROM \$44,611.23 TO \$138,291.00 AN INCREASE OF \$93,679.77.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530003761 FROM \$25,000.00 TO \$260,000.00 AN INCREASE OF \$235,000.00.**

**MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM 3530003718 IN THE AMOUNT OF \$500.00.**

**MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM 2024329069 FROM \$10,000.00 TO \$68,000.00 AN INCREASE \$58,000.00.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 2024328153 FROM \$10,000 TO \$247,500.00 AN INCREASE OF \$237,500.00.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 2024339306 FROM \$10,000 TO \$16,500.00 AN INCREASE OF \$6,500.00.**

**MOTION TO AUTHORIZE A CLASS ACTION SETTLEMENT FOR CLAIM PETITION NO. GLO-1289-21 IN THE AMOUNT OF \$123,500.**

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

Chairman Sheehan advised the next meeting would be October 24, 2024 at 1:00 PM via Zoom.

**MOTION TO ADJOURN:**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

**MEETING ADJOURNED: 1:50 PM**

Minutes prepared by: Brandon Tracy, Assisting Secretary