

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Wednesday, September 27, 2023  
ZOOM 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)	Excused

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	Inservco Insurance Services, Inc. <b>Richard Crooks, Sureatha Hobbs, Amy Zeiders, Veronica George, Kelly Guerriero</b>
	Qual-Lynx <b>Jim Renner</b>
	Medlogix <b>Jennifer Goldstein</b>
	PERMA <b>Robyn Walcoff, Jennifer Conicella, Jennifer Davis, Shai Mcleod</b>
Treasurer	<b>Tracey Giordano</b>
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Joseph Henry, Christina Violetti, Christopher J. Powell</b>
Attorney	Chance & McCann, LLC <b>Kevin McCann, Esq.</b>
Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince</b>

**ALSO PRESENT:**

Cheryl Y. Lewis, Rowan College of South Jersey  
Prudence Higbee, Esq., Capehart & Scatchard  
Bradford Stokes, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of June 22, 2023, Open Minutes of August 2, 2023, and September 13, 2023 Open Minutes

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 22, 2023 AND OPEN MNUTES OF AUGUST 2, 2023 AND SPETEMBER 13, 2023 OPEN MINUTES**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**SAFETY & ACCIDENT REVIEW COMMITTEE REPORT:** Mr. Henry of Hardenbergh Insurance reported the Safety and Accident Review Committee discussed the 2024 Safety Kickoff Meeting and advised the meeting would be held at the College. Mr. Henry noted the date and time would be determined. Mr. Henry said the Committee also reviewed J.A. Montgomery’s Safety Bulletins on Flood Preparedness and Tornado Warnings. Mr. Henry reported Mr. Garish of J.A. Montgomery gave a presentation on the CDL training program. Lastly, Mr. Henry advised the Committee reviewed three workers’ compensation claims to determine risk management procedures to prevent similar accidents in the future.

**CLAIMS COMMITTEE:** Chairman Sheehan advised the Claims Committee met on September 12 to discuss the PARS and SARS, which would be discussed further in closed session. In response to Chairman Sheehan’s inquiry, no one had anything else to discuss.

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

**MEDLOGIX SERVICE AGREEMENT:** Executive Director reported at our last meeting we discussed a request from the County to have Medlogix reprice inmate medical bills. Executive Director said there was minimal activity since inmates were transferred to other counties for incarceration. Executive Director advised the Commissioners approved this request through a motion during the June meeting. Executive Director referred to Resolution 53-23, Authorizing Execution of an Addendum to the Service Agreement Between the Gloucester County Insurance Commission and Medlogix, LLC as the Managed Care Provider which was included in the agenda. Executive Director noted also included in the agenda was a copy of the addendum to the Medlogix LLC Service Agreement. Executive Director said both documents were reviewed by the Commission Attorney. In response to Commissioner Burns’ inquiry regarding prisoners, Chairman Sheehan explained the County does not have prisoners in their jail however, they transport inmates to other jails. Ms. Violetti said the County was responsible for the inmates’ medical at other facilities. Chairman Sheehan thanked Mrs. Goldstein and Medlogix, LLC for working with the County on this.

**MOTION TO APPROVE RESOLUTION 53-23, AUTHORIZING EXECUTION OF AN ADDENDUM TO THE SERVICE AGREEMENT BETWEEN THE GLOUCESTER COUNTY INSURANCE COMMISSION AND MEDLOGIX, LLC AS THE MANAGED CARE PROVIDER**

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

**RESOLUTION REVISING RESOLUTION NUMBERS:** Executive Director referred to Resolution 54-23, Revising Resolution Numbers which was included in the agenda. Executive Director advised this resolution corrected the number of the resolutions which were approved at our June 22, 2023 meeting. Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO APPROVE RESOLUTION 54-23, REVISING RESOLUTION NUMBERS**

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

**REVISED PLAN OF RISK MANAGERMENTS:** Executive Director referred to a copy of a revised Plan of Risk Management, Resolution No. 55-23 which was included in the appendix section of the agenda. Executive Director explained the Plan was revised to clarify the County's membership in the NJCE and not the Commission's. Executive Director advised we were also revising the 2022 Plan of Risk Management, Resolution No. 56-23 to reflect this change.

**MOTION TO APPROVE RESOLUTION NO. 55-23, REVISED 2023 PLAN OF RISK MANAGEMENT AND RESOLUTION NO. 56-23, REVISED 2022 PLAN OF RISK MANAGEMENT**

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

**CERTIFICATE OF INSURANCE REPORTS:** Executive Director said 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. There were (5) five certificates of insurance issued in June, (6) six certificates of insurance issued in July and (20) twenty certificates of insurance issued in August.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** The NJCE met on Thursday, June 22, 2023, and a written summary was included in the agenda. The NJCE met prior to our meeting and Executive Director highlighted a few of the items including the approval of the 2022 Audit, appointment to AmeriHealth as the WC Claims Administrator, 2024 budget format changes and approval of the manuscript policies. Executive Director added the NJCE made a submission into the NJ Cyber JIF, however it was determined that the JIF should hold off until the Fund was up and running and the NJCE could be reconsidered either July 1, 2024, or January 1, 2025.

Executive Director also said the Fund engaged in Counsel against the excess Workers Compensation carrier and exceeded the numbers that were previously booked. Chairman Sheehan echoed the positive settlement and commended Jennifer Conicella and Robyn Walcoff for their efforts on the settlement. One of the challenges we faced was Safety National needed backup for all 859 claims reviewed.

**2024 RENEWAL – UNDERWRITING DATA COLLECTION:** Executive Director said the 2024 renewal process began the end of June. The Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. The ancillary coverage applications may be completed via Broker Buddha. The links for the online platform were sent out on August 3. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami. Included in the agenda was a memorandum from the NJCE Underwriting Team noting some critical items for the renewal. The Fund Office will follow up with members and/or Risk Managers to have the exposure data completed.

**2024 PRE-RENEWAL WEBINAR:** Executive Director reported the NJCE Underwriting Manager held a webinar on the 2024 pre-renewal and the marketplace on August 23<sup>rd</sup>. Executive Director said a copy of the presentation, and a recording of the webinar was uploaded to the NJCE website. Executive Director said the Underwriting Manager laid out the challenges that lay ahead with the property market.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported copy of the Property & Casualty Financial Fast Track Report for the month of June was included in the agenda. As of June 30, 2023, there is a statutory surplus of \$2,751,192. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$2,019,047. The total cash amount is \$5,513,505. Executive Director said 2020 and 2021 remain to be an issue to all the Commissions.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised a copy of the NJCE Financial Fast Track Report for the month of July was included in the agenda. As of July 31, 2023, the NJCE has a surplus of \$13,468,292. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$26,581,202.

**GCIC HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported a copy of the Health Benefits Financial Fast Track for the month of June was included in the agenda. As of June 30, 2023, there is a statutory surplus of \$390,508. The total cash amount is \$488,025.

**CLAIM TRACKING REPORTS:** Included in the agenda on were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2023. Executive Director reviewed the reports with the Commission.

**2022 REPORT OF AUDIT:** Executive Director said the auditor, Bowman and Company, LLP, would present the 2022 Report of Audit at our October 26, 2023, meeting.

**2023 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reminded the Commission the third assessment payment for 2023 was due on October 15, 2023. Executive Director advised the Fund Office e-mailed the Statement of Accounts on August 28, 2023. Checks can be made payable to the Gloucester County Insurance Commission and should be sent to Tracey Giordano, Treasurer.

**11<sup>TH</sup> ANNUAL BEST PRACTICES SEMINAR – OCTOBER 5, 2023, VIRTUAL EDITION:** Executive Director reported this year’s Best Practices Workshop would be taking place virtually via an interactive webinar on October 5, 2023, from 1pm to 4:30 pm.

Ms. Conicella said topics include the State of NJCE, Long Haul Neuro-Covid, Property Panel – How to prepare for large losses and weather events; property appraisals, Overview of Daniel’s Law/1<sup>st</sup> Amendment Audits and Changes to the Open Public Records Act (OPRA). The length of the workshop is scheduled for 3.5 hours with adequate breaks. An e-mail invite was sent on September 14, 2023, to register for the seminar. Ms. Conicella said if anyone needed assistance in registering, please contact the Fund Office.

**2023 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE:** Executive Director said the 108th annual conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL

JIF holds its annual elected official's seminar on November 15th. We encourage our commissioners to attend.

**EMPLOYEE BENEFITS:** Executive Director reported Ms. Panto was not in attendance and referred to her report which was included in the appendages of the agenda. Executive Director reviewed the August report with the Commission noting the year-to-date total issues were 142.

**TREASURER REPORT:** Chairman Sheehan reported the agenda included Resolution 57-23 July Bill List, Resolution 58-23 July Benefit Bill List, Resolution 59-23 August Bill List, Resolution 60-23 August Benefit Bill List, Resolution 61-23 September Bill List, and Resolution 62-23 September Benefit Bill List.

**MOTION TO APPROVE RESOLUTIONS 57-23 THROUGH RESOLUTION 62-23**

Motion: Commissioner Burns  
Second: Commissioner Christina  
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 none.

**CLAIMS ADMINISTRATOR:** Chairman Sheehan presented Resolution 39-23 Inservco Liability Check Register for the period of 06/01/23 to 06/30/23, 7/1/23 to 7/31/23 and 8/1/23 to 8/31/23.

**MOTION TO APPROVE RESOLUTION 63-23 LIABILITY CHECK REGISTER FOR THE PERIOD OF 06/01/23 to 06/30/23, 7/1/23 to 7/31/23 AND 8/1/23 to 8/31/23**

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 months of June through August as noted.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
June	29	\$21,180.83	\$13,914.79	\$7,266.04	\$6,248.79	100%	100%
July	25	\$163,316.81	\$8,335.74	\$7,981.07	\$6,863.72	88%	88%
August	41	\$26,709.95	\$13,678.84	\$13,031.11	\$11,249.99	99%	98%

**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 and training opportunities through November. Safety Director said the Grant Committee met yesterday and the Gloucester County Library received \$4,398 for an AED unit.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Violetti said her report was included in the agenda which included the approved June 7<sup>th</sup> Safety and Accident Review Committee Meeting Minutes and the 2023 Commission Safety Meeting which was held May 9<sup>th</sup>.

**2024 UNDERWRITING RENEWAL DATA:** Ms. Violetti's team was working with all members to ensure that the renewal information is inputted in both Origami and Broker Buddha a completion goal of September 30th. Chairman Sheehan thanked Ms. Violetti for her continued efforts in ensuring the renewal gets completed in a timely manner.

**2023 WELLNESS GRANT:** Hardenbergh received a request from the Superintendent of Elections and Board of Elections Department to change the items to be purchased for the grant. The department purchased the approved equipment except for the yoga mats and the original TV quoted. For health reasons, the department opted to have employees bring in their own yoga mats (only one yoga mat was purchased for one employee). The department has also found a less expensive TV to purchase. In addition, the original TRX mount was found to be unstable in their wellness room. The department has inquired if they can purchase barbell power rack and attachments with the additional wellness monies to replace the TRX mount. Ms. Violetti said the rack would be used so the TRX system can be hung from it as opposed to the mount.

**MOTION TO ALLOW THE DEPARTMENT TO CHANGE THE ITEMS PURCHASED FOR THE WELLNESS GRANT.**

Motion: Commissioner Burns  
 Second: Commissioner Christina  
 Roll Call Vote: 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	10/1/2023	\$2,200.62	\$3,250.62
County	Antique Inland Marine	Travelers Insurance Company	10/7/2023	\$4,606.20	\$5,015.71
Improvement Authority	Volunteer Accident	QBE	10/9/2023	\$350.00	\$350.00

The 48% increase on the above County Treasurer’s bond is due to the bond limit increase from \$1,000,000 to \$1,500,000.

The 9% increase on the above County’s Antique Inland Marine policy is due to a carrier rate increase.

**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

**FOR INFORMATIONAL PURPOSES ONLY – NO ACTION REQUIRED:**

Ms. Violetti reported the following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2023	\$55,000	\$53,000

Rowan College of South Jersey	Catastrophic Sports Accident Policy	Zurich American Insurance Company	8/1/2023	\$10,526	\$10,526
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2023	\$15,000	\$15,000
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2023	\$460	\$460
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company	9/12/2023	\$13,493.48	\$14,448.02

The 4% decrease on the above College's Base Sports Accident policy is due to favorable claims history.

The 7% increase on the above Improvement Authority's Child Development Center's Package and Umbrella policies are due to a carrier rate increase on all lines of coverage.

**ATTORNEY: NONE**

**OLD BUSINESS: NONE**

**NEW BUSINESS:** Amy Zeiders, of Inservco Insurance Services, introduced Kelly Guerriero who will be the New Jersey Team Leader for Workers' Compensation and will begin attending the Commission meetings.

**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 64-23 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 TO GO INTO CLOSED SESSION**

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

**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 #3530003177 FROM \$70,000.00 TO \$300,000 AN INCREASE OF \$230,000.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003262 IN THE AMOUNT OF \$51,000.00 TO \$86,625.73 AN INCREASE OF \$35,625.73.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003531 IN THE AMOUNT OF \$24,999.50 TO \$65,000 AN INCREASE OF \$40,000.**

**MOTION TO AUTHORIZE A SETTLEMENT FOR CLAIM #3530002392 IN THE AMOUNT OF \$3,000.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003144 FROM \$15,000.00 to \$160,000 AN INCREASE OF \$145,000.**

**MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003372 IN THE AMOUNT OF \$500.**

**MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003590 IN THE AMOUNT OF \$500.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2023291752 FROM \$82,000 to \$125,400 AN INCREASE OF \$43,400.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2023296579 FROM \$10,000 to \$12,500 AN INCREASE OF \$2,500.**

**MOTION TO AUTHORIZE A SETTLEMENT ON DOCKET #3530003435 - MEMO ONLY.**

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

Chairman Sheehan advised the next meeting would be on Thursday, October 26, 2023, at 1:00 PM via Zoom.

**MOTION TO ADJOURN:**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

**MEETING ADJOURNED: 2:08 PM**

Minutes prepared by: Brandon Tracy, Assisting Secretary