

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, DECEMBER 11, 2025  
1:00 P.M.**

**MEETING BEING HELD IN PERSON AND TELEPHONICALLY**

**2 S. BROAD STREET  
CONFERENCE ROOM B  
WOODBURY, NJ**

**To attend the meeting via teleconference  
Dial 1-312-626-6799 and enter Meeting ID: 739 426 4615**

**OR**

**Join Zoom Meeting via Computer Link**

**<https://permainc.zoom.us/j/7394264615>**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

The Gloucester County Insurance Commission will conduct its December 11, 2025 meeting in person & electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the South Jersey Times and Courier Post,
- (2) Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,
- (3) Posting this notice on the public bulletin board of the County Clerk

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

**OPEN PUBLIC MEETING: December 11, 2025**  
**1:00 P.M.**

- ☐ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
  - ☐ PLEDGE OF ALLEGIANCE
  - ☐ ROLL CALL OF COMMISSIONERS
  - ☐ APPROVAL OF MINUTES:     October 23, 2025 Open Minutes.....Appendix I  
   October 23, 2025 Closed Minutes.....Sent via e-mail
  - ☐ CORRESPONDENCE: None
  - ☐ COMMITTEE REPORTS
    - ☐ Safety Committee: .....Verbal
    - ☐ Claims Committee: Mandatory Year-End Claims Reporting.....Page 3
  - ☐ EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA
    - Executive Director’s Report..... Pages 4-29
  - ☐ EMPLOYEE BENEFITS – Conner Strong & Buckelew
    - Monthly Reports.....Appendix II
  - ☐ TREASURER – Tracey Giordano
    - Resolution 70-25 November Bill List..... Pages 30-31
    - Resolution 71-25 November Benefit Bill List..... Page 32
    - Resolution 72-25 December Bill List ..... Page 33
    - Resolution 73-25 December Benefit Bill List ..... Page 34
    - . Motion to approve Resolutions 70-25 thru 73-25
    - Monthly Treasurer Reports ..... Pages 35-36
  - ☐ CLAIMS SERVICE– Inservco Insurance Services, Inc.
    - Resolution 74-25 Authorizing Disclosure of Liability Claims Check Register - Motion ..... Page 37
    - Liability Claim Payments –10-1-25 to 10-31-25 ..... Pages 38-39
    - Liability Claim Payments –11-1-25 to 11-30-25 ..... Pages 40-42
  - ☐ MANAGED CARE– Medlogix, Jen Goldstein
    - Medlogix Monthly Summary Report..... Page 43
  - ☐ NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
    - Monthly Report ..... Pages 44-50
  - ☐ RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR
    - Hardenbergh Insurance Group
    - Monthly Report ..... Pages 51-56
  - ☐ ATTORNEY – Chance & McCann, Esq.
    - Monthly Report .....Verbal
  - ☐ OLD BUSINESS
  - ☐ NEW BUSINESS

☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) .....Page 57**  
**Resolution [75-25](#) Executive Session for purpose as permitted by the Open Public Meetings Act,**  
**more specifically to discuss PARS related to pending or anticipated litigation as identified in the**  
**list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.,**  
**and Vanguard Claims Administrator and attached to this agenda.**

- ☐ Motion for Executive Session  
☐ Approval of PARS/SARS (Commission Attorney)

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [Thursday, January 22, 2026, 1:00 P.M.](#)**

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: November 14, 2025

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services / PERMA Claims

Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

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As you are aware, certain policies issued to the Gloucester County Insurance Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/25.**

Please conduct a review “sweep” of any **Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime or Pollution** claims, suits and/or incidents of which you (or anyone else in your organization) may be aware that **have not yet been reported.**

Such claims must be reported to the insurance carrier prior to 12/31/25. Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

Please report these claims in the same manner as you have throughout the year. Given the upcoming holidays, we respectfully request that you complete this process as soon as possible so that there are no delays in getting claims reported to the carrier(s).

Please let us know if you have any questions or concerns.

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 11, 2025

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2026 Property and Casualty Budget Introduction (Pages 7-8)** – Attached on page 7 for review and discussion is the proposed 2026 Property & Casualty Budget in the amount of **\$9,698,426**. The introductory budget represents an overall increase of **\$483,200** or **5.24%**. The NJCE portion of the budget is on line 11.

A copy of the proposed assessments for the member entities are included on page 8. The annual assessment would be billed in three installments and payable as follows: 40% due on 3/14/26, 30% on 5/13/26 and 30% on 10/14/26. The Fund Office will advertise the proposed 2026 budget in the applicable newspapers.

- ☐ **Motion to introduce the 2026 Property and Casualty Budget in the amount of \$9,698,426 and schedule a public hearing on January 22, 2026 at 1:00 P.M.**

- ☐ **2026 Health Dental Budget Introduction (Page 9)** – Attached on page 9 for your review and discussion is the proposed 2026 Health Dental Budget in the amount of **\$737,873**. The introductory budget represents an increase of **\$43,000** or **6.19%**. A copy of the budget was previously sent to the County for their review. The Fund Office will advertise the proposed 2026 budget in the applicable newspapers.

- ☐ **Motion to introduce the 2026 Health Dental Budget in the amount of \$737,873 and schedule a public hearing on January 22, 2026 at 1:00 P.M.**

- ☐ **RFP's for Professional Services (Page 10)** – The Fund Office prepared Request for Proposals for the positions of Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, Commission Attorney and Benefits Consulting Services. The responses except for Benefits Consulting Services were due on October 21, 2025; Benefits Consulting Services was due on November 7, 2025.

Included in the agenda on page 10 is a summary of the vendors who responded to the RFP. All responses were reviewed and evaluated by the Commissioners. The responses will be discussed and recommendations rendered at the meeting. A resolution for the appointments will be presented at the January meeting.

**❑ Motion to approve a one-year appointment for the vendors listed below effective January 1, 2026**

- |                       |   |
|-----------------------|---|
| • Actuary             | <u>The Actuarial Advantage</u>  |
| • Auditor             | <u>Bowman &amp; Company, LLP</u>  |
| • Commission Attorney | <u>Chance &amp; McCann</u>  |
| • Nurse Case Manager  | <u>Susan Schaefer, LLC</u><br><u>Medlogix</u>   |
| • Defense Panel       | <u>Madden &amp; Madden</u><br><u>Capehart Scatchard- WC- Higbee</u><br><u>Brown &amp; Connery, LLP</u><br><u>Marmero Law, LLC</u><br><u>Parker Mcay, P.A.</u><br><u>Moustakas Nelson, LLC</u> |

**❑ Motion to approve a three-year appointment for the vendors listed below effective January 1, 2026**

- |                                |                                     |
|--------------------------------|-------------------------------------|
| • Benefits Consulting Services | <u>Conner Strong &amp; Buckelew</u> |
|--------------------------------|-------------------------------------|

- ❑ Inservco Insurance Services, Inc. Claim Payments (Page 11)** – Inservco Insurance Services, Inc. has begun issuing claim payments through Wells Fargo Bank. Attached on page 11 is Resolution 69-25 amending Resolution 6-25 which was adopted on January 23, 2025. This resolution adds Well Fargo Bank and adds Jacquelyn Anderson as a signor on this account.

**❑ Motion to approve Resolution 69-25, Designating Authorized Signatures for Commission Bank Accounts**

- ❑ Certificate of Insurance Reports (Page 12)** – Included in the agenda is the certificate of issuance report from the NJCE which lists those certificates issued in the months of October. There were (3) three certificates of insurance issued during the month of October and (0) zero certificates of insurance issued in November.
- ❑ New Jersey Counties Excess Joint Insurance Fund (Pages 13-18)** – The NJCE met on October 23, 2025. A summary report of the meeting is included in the agenda on pages 13-14. The NJCE also met on November 21, 2025. Included in the agenda on pages 15-18 is a summary report. The NJCE introduced a proposed budget in the amount of \$44,864,236. A copy of the budget and ancillary budget is on page 17 and page 18, respectively. A public hearing is scheduled for January 6, 2026 at 10:30 AM. The 2026 assessments are still under development, and the Sub-Committee will review at their next meeting.
- ❑ 2025 NJCE Best Practices Workshop:** The NJCE Best Practices Workshop was held virtually on October 30<sup>th</sup>, John Geaney of Capehart Scatchard was the Workers’

Compensation keynote speaker. Special thanks was extended to the Planning Committee members and panelists: Ashley Buono, Esquire (BCIC), Antoinette DePaola (OCIFC) Janette Kessler (ACIC), Edmund Shea (Hudson County), and Tim Sheehan (GCIC). In addition to the professionals that served as panelists/speakers – Harry Earle, Keith Hummel and Ed Cooney. The workshop had over 100 attendees.

- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 19-21)** - Included in the agenda is a copy of the Property & Casualty Financial Fast Track Report for the month of August. As of **August 31, 2025** there is a statutory surplus of **\$2,387,795**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,232,330**. The total cash amount is **\$4,163,414**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 22-24)** – Included in the agenda is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2025** the NJCE has a surplus of **\$16,420,362** Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$45,102,344**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 25-27)** – Included in the agenda on pages 25-27 is a copy of Health Benefits Financial Fast Track for the month of August. As of **August 31, 2025** there is a statutory surplus of **\$437,655**. The total cash amount is **\$604,469**.
- ❑ **Claim Tracking Reports (Page 28 & 29)** - Included in the agenda are the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of August 31, 2025. The Executive Director will review the reports with the Commission.
- ❑ **2026 Proposed Meeting Schedule** – Below are the proposed meeting dates for 2026. The start time of the meetings will be 1:00 PM. The 2026 GCIC Reorganization meeting is scheduled for January 22, 2026. If the dates are acceptable a resolution will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed. Please note the February meeting is on a Wednesday.

*January 22, February 25, April 23, June 25, September 24, October 22 and December 10*

- ❑ **Honoring Karen Christina** – Effective December 31, 2025, Commissioner Karen Christina will be retiring from the County of Gloucester and the position of Insurance Commissioner. We thank her for her years of service on the Insurance Commission.

Loss Fund Confidence Level at MID less \$0					
GLOUCESTER COUNTY INSURANCE COMMISSION					
2026 PROPOSED BUDGET :					
				Total	
	Proposed Budget SIR	ANNUALIZED BUDGET FY2025	PROPOSED BUDGET FY2026	Increase/Decrease	
APPROPRIATIONS				\$	%
I. Claims and Excess Insurance					
Claims					
1	Property	250K	412,447	456,000	43,553 10.56%
2	Liability	250K	520,855	532,000	11,145 2.14%
3	Auto	250K	106,658	102,000	(4,658) -4.37%
4	Workers' Comp.	300K	1,455,831	1,685,000	229,169 15.74%
5	POL/EPL		114,000	116,000	2,000 1.75%
6	Surplus Loss Fund Offset		0	0	0 0.00%
7					
8	Subtotal - Claims		2,609,791	2,891,000	281,209 10.78%
9					
10	Premiums				
11	CEL JIF		3,992,041	4,068,112	76,071 1.91%
12					
13	SubTotal Premiums		3,992,041	4,068,112	76,071 1.91%
14	Total Loss Fund		6,601,832	6,959,112	357,280 5.41%
15					
16	II. Expenses, Fees & Contingency				
17					
18	Claims Adjustment		97,920	100,860	2,940 3.00%
19	Safety Service		457,507	465,650	8,143 1.78%
20	Safety Consultant		0		0 0.00%
21	General Expense				
22	Exec. Director		172,348	175,796	3,448 2.00%
23	Actuary		12,000	12,240	240 2.00%
24	Auditor		18,870	19,247	377 2.00%
25	Attorney		32,000	32,640	640 2.00%
26	Treasurer		25,000	25,000	0 0.00%
27	Underwriting Manager		66,868	66,868	0 0.00%
28					
29	Misc. Expense & Contingency		25,000	25,500	500 2.00%
30					
31	Total Fund Exp & Contingency		907,513	923,801	16,288 1.79%
32	Risk Managers		344,541	344,541	0 0.00%
33					
34					
35	Total Ancillary Coverages		1,361,340	1,470,972	109,632 8.05%
36					
37	Total FUND Disbursements		9,215,226	9,698,426	483,200 5.24%
38	DIVIDEND CREDIT				0 0.00%
39	Total Incl Dividend		9,215,226	9,698,426	483,200 5.24%



GLOUCESTER COUNTY INSURANCE COMMISSION												
2026 PROPOSED ASSESSMENTS -												
	2025			2026			Change \$			Change %		
Member Name	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Gloucester County	4,487,952	650,586	5,138,538	4,701,421	693,325	5,394,746	213,469	42,739	256,208	4.76%	6.57%	4.99%
Rowan College at Gloucester County	828,370	163,127	991,497	867,771	178,752	1,046,523	39,401	15,625	55,026	4.76%	9.58%	5.55%
Gloucester County Improvement Authority	1,461,040	441,643	1,902,683	1,530,534	490,846	2,021,380	69,494	49,203	118,697	4.76%	11.14%	6.24%
Gloucester County Utility Authority	1,031,126	71,295	1,102,421	1,080,171	72,770	1,152,941	49,045	1,475	50,520	4.76%	2.07%	4.58%
Gloucester County Library	45,397	34,689	80,086	47,556	35,279	82,835	2,159	590	2,749	4.76%	1.70%	3.43%
Grand Totals:	7,853,885	1,361,340	9,215,225	8,227,454	1,470,972	9,698,426	373,569	109,632	483,201	4.76%	8.05%	5.24%

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND**  
**2025/2026 Budget Comparison based on claims through August 2025**

Average Enrollment as of August 2025  
Delta Dental PPO Plus Premier - 785 Covered Employees  
County, Library, Division of Social Services

LINE ITEMS	Proposed Budget FY 2025	Proposed Budget FY 2026			Change \$	Change %
		County & Library	Division of Social Services	Totals		
1 <b>Self Insured Claims</b>						
2   Dental Claims	\$547,725	\$542,700	\$46,483	\$589,183	\$41,458	7.6%
3 <b>Subtotal</b>	<b>\$547,725</b>	<b>\$542,700</b>	<b>\$46,483</b>	<b>\$589,183</b>	<b>\$41,458</b>	<b>7.6%</b>
4 Change in Reserves	\$5,477	\$5,427	\$465	\$5,892		
5 <b>Projected Trend</b>	<b>\$21,909</b>	<b>\$21,708</b>	<b>\$1,859</b>	<b>\$23,567</b>	<b>\$1,658</b>	<b>7.57%</b>
6						
7						
8 <b>Subtotal Premiums</b>	<b>\$575,111</b>	<b>\$569,835</b>	<b>\$48,807</b>	<b>\$618,642</b>	<b>\$43,531</b>	<b>8%</b>
9						
10 <b>Reinsurance</b>						
11   Dental Claims		\$0	\$0		\$0	0%
12 <b>Subtotal Reinsurance</b>		<b>\$0</b>	<b>\$0</b>		<b>\$0</b>	<b>0%</b>
13						
14 <b>Claims Margin</b>	<b>\$8,216</b>	<b>\$5,427</b>	<b>\$465</b>	<b>\$5,892</b>	<b>-\$2,324</b>	<b>-28.29%</b>
15 <b>Benefit Adjustment</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
16 <b>Plan Design Changes</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
18						
19 <b>Total Loss Fund</b>	<b>\$583,327</b>	<b>\$575,262</b>	<b>\$49,272</b>	<b>\$624,534</b>	<b>\$41,207</b>	<b>7.06%</b>
20						
21 <b>General Expenses</b>						
22   Legal	\$0	\$0	\$0	\$0	\$0	0%
23   Treasurer	\$0	\$0	\$0	\$0	\$0	0%
24   Benefits Consultant	\$75,000	\$75,000	\$0	\$75,000	\$0	0.00%
25   Dental TPA admin fees	\$36,546	\$38,339	\$0	\$38,339	\$1,793	4.91%
26   Misc/Cont	\$0	\$0	\$0	\$0	\$0	0%
27   Plan Documents	\$0	\$0	\$0	\$0	\$0	0%
28 <b>Total Expenses</b>	<b>\$111,546</b>	<b>\$113,339</b>	<b>\$0</b>	<b>\$113,339</b>	<b>\$1,793</b>	<b>1.61%</b>
29						
30 <b>Total Employee Contributions</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0%</b>
31 <b>Total Budget</b>	<b>\$694,874</b>	<b>\$688,601</b>	<b>\$49,272</b>	<b>\$737,873</b>	<b>\$43,000</b>	<b>6.19%</b>

**Factors Impacting 2026 Budget**

- Slight decrease in average enrollment from 789 to 785.
- Claims activity increased by 7.6%.
- Delta Dental Admin fee increased from \$3.86 to \$4.07 for two years.

## **Gloucester County Insurance Commission Respondent Information**

<b>Auditor</b>	Bowman & Company LLP
<b>Field Nurse Case Manager</b>	Medlogix Susan Schaefer, LLC
<b>Actuary</b>	Actuarial Advantage Pinnacle Resources
<b>Commission Attorney</b>	Chance & McCann LLC Parker McCay John A. Alice
<b>Defense Panel</b>	Biancamano & Distefano Marmero Law, LLC Parker McCay, P.A. Madden & Madden Brown & Connery, LLP Capehart Scatchard Moustakas Nelson, LLC

**RESOLUTION NO. 69-25**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

**WHEREAS**, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “GCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the GCIC has deemed it necessary to amend Resolution 6-25 adopted on January 23, 2025 at a properly noticed meeting; and

**WHEREAS**, the GCIC desires to update its list of authorized signatories and add Wells Fargo Bank as an official depository for claim payments;

**NOW THEREFORE BE IT RESOLVED** by the GCIC, that all funds of the GCIC shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

- ☐ **Timothy Sheehan** – Chairman
- ☐ **Scott Burns, Esq.** – Vice Chairman
- ☐ **Karen Christina** – Commissioner
- ☐ **Tracey N. Giordano** – Treasurer

**BE IT FURTHER RESOLVED** by the GCIC, that all funds for Claims payments shall be withdrawn from the Wells Fargo Bank by check, which shall bear the signature of the following person who is duly authorized pursuant to this resolution.

- **Jacquelyn Anderson**, Senior V.P., CFO & Treasurer

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 11, 2025

**ADOPTED:**

**BY:** \_\_\_\_\_  
**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

\_\_\_\_\_  
**SCOTT BURNS, ESQ., VICE CHAIRMAN**

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 10/1/2025 to 11/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: 9 Tails 4-H Horse Club Evidence of insurance with regard to the 9 Tails 4-H Horse Club providing a petting zoo and pony rides at events during the current calendar year.	10/13/2025 #5784814	GL AU EX WC OTH
H - GCIA/CCP I - County of Gloucester	109 Budd Blvd Woodbury, NJ 08096	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Gloucester County Shepherd's Club Evidence of insurance with regard to: Gloucester County Shepherd's Clubs cleanup in South Harrison Twp on Mullica Hill Road between Ferrell & Monroeville Roads.	10/13/2025 #5784811	GL AU EX WC OTH
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of 275 NJ 77, Mullica Hill Evidence of insurance with regard to: any event, meeting etc. being held at 275 NJ 77, Mullica Hill NJ during the current calendar year.	10/13/2025 #5784810	GL AU EX WC OTH
<b>Total # of Holders: 3</b>				



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** October 23, 2025

**Memo to:** Board of Fund Commissioners  
Gloucester County Insurance Commission

**From:** Joseph Hrubash, NJCE Executive Director

**Subject:** NJCE JIF October Report

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**Executive Directors Report:** The following items were discussed:

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund's meeting. As per the procedure to review property payment authority request (PARs) claims in excess of \$500,000, Closed Session was held to review one claim. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests inclusive of the property claim.

**NJCE Committees:**

**Finance Sub-Committee:** The Finance Sub-Committee met on October 17<sup>th</sup> to review the 2026 Preliminary Budget, receive an update on the excess insurance marketing, discuss preliminary 2025 dividends, and review updates on responses to the procurement of certain professional services. Attached to this report are copies of the preliminary budget and preliminary ancillary budget for information. Sub-Committee is scheduled to meet again virtually on November 14<sup>th</sup> at 1pm.

**Excess Insurance Marketing Update:** Underwriting Manager reported renewal discussions are underway and the insurance marketplace has continued to stabilize from the hard market that began in 2019, which will help with budget projections. The Executive Director explained the proposed increases for the loss funds, premiums, and expenses that comprise the budget.

**2025 Dividend Options Preliminary:** The Sub-Committee reviewed the historical distribution of dividends as well as reviewed potential dividend options in the amounts of \$250,000, \$500,000 and \$750,000 should the Sub-Committee consider recommending a dividend.

**Professional Services:** Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2025. Fund Office in conjunction with NJCE Fund Attorney and QPA issued requests for quotes with proposals due by October 15<sup>th</sup>; the sole responses were from the incumbent professionals for a term of January 1, 2026, through December 31, 2026. This includes position of Actuary – The Actuarial Advantage, Auditor – Bowman & Company, Payroll Auditor - Bowman & Company and Litigation Manager - Judge E. David Millard of Citta, Holzapfel & Zabarsky. The Board of Fund Commissioners accepted the recommendation of the Finance Sub-Committee and awarded the above firms contracts for the noted terms of service.

**Safety Committee:** The Safety Committee is scheduled to meet on Monday December 8<sup>th</sup> at 10:00am via Zoom.

**2025 Best Practices Workshop:** The NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. with John Geaney of Capehart Scatchard as the keynote speaker, including a number of County representatives that have volunteered to participate in the presentation. An invitation to register was distributed in early September; NJCE members and appropriate personnel are encouraged to attend.

**Financial Fast Track:** Submitted for information was the Financial Fast Track as of July 31, 2025 reflecting a statutory surplus of \$16.1 million.

**Claims Management Report:** Submitted for information was the Expected Loss Ratio as of July 31, 2025.

**Regulatory Compliance Checklist as of 10/21/2025:** Submitted for information was the checklist that tracks contracts, compliance and other Fund business.

**Membership Renewal:** The Executive Director provided the current status of membership renewals. The Counties of Mercer, Ocean, Hudson and Union are expected to renew their three-year membership with the Fund as of January 1, 2026.

**Audit Filing:** The final 2024 Year End Audit was filed with both Departments of Insurance and Community Affairs and the Synopsis of Audit was published in the Fund's official newspapers.

**2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 110th annual conference is scheduled for November 18<sup>th</sup> through November 20<sup>th</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 19<sup>th</sup>. A copy of the memorandum distributed by the MEL on the MEL/JIF events being held in Atlantic City was submitted for information.

#### **Underwriting Manager Report**

Underwriting Manager said renewal discussions are underway and anticipated coverages to be placed within budget as the marketplace continues to stabilize from the hard market that began in 2019. Underwriting Manager will provide an update (if any) at the next meeting.

#### **Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from September to November 2025, bulletins distributed and available training sessions through December 2025,

#### **WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of September 2025.

#### **New Business**

Commissioner John P. Kelly of Ocean County submitted notice that he would be retiring as Director of Ocean County as of the year-end.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Friday November 21, 2025 at 9:30AM virtually.



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive - Suite 216  
Parsippany, NJ 07054-4412  
Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** November 21, 2025

**Memo to:** Board of Fund Commissioners  
Gloucester County Insurance Commission

**From:** Joseph Hrubash, NJCE Executive Director

**Subject:** NJCE JIF November Report

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**Executive Directors Report:** The following items were discussed:

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests as presented.

**Finance Sub-Committee:** The Finance Sub-Committee met on November 14<sup>th</sup> to review the 2026 Proposed Budget, 2026 assessments, dividend options and Learning Management System (LMS) fees; a copy of the committee's agenda was submitted for information.

The Finance Sub-Committee initially reviewed a budget in the amount of \$45,352,299 representing an increase of \$1,934,473 or 4.46% over the 2025 Assessed Budget, as well as dividend options of \$250,000, \$500,000 and \$750,000. Sub-Committee recommended a dividend of \$500,000 be issued and that it be applied to the 2026 budget to reduce the overall increase. Presented for introduction was the proposed 2026 budget with the dividend applied (line item #54) resulting in a proposed budget in the amount of \$44,864,236 an increase of \$1,446,410 or 3.33%.

Based on the Finance Sub-Committee recommendations, the Board of Fund Commissioners adopted a resolution authorizing the release of a dividend in the amount of \$500,000 from 2017, 2018 & 2019 fund years; subject to State approval and agreed to introduce the 2026 budget in the amount of \$44,864,236 and to schedule a Public Hearing on Tuesday, January 6, 2026, at 10:30 AM via Zoom.

The 2026 assessments are still under development. The Sub-Committee will review at their next meeting and assessments will be distributed to the full Board prior to year-end.

Sub-Committee also reviewed a proposal from J.A. Montgomery Consulting on the administration of the Learning Management System (LMS) requesting fees for 2026 and 2027 in the amounts of \$20,600 and \$21,218. The Board of Fund Commissioners approved J.A. Montgomery's proposal requesting administrative fees to administer the Learning Management System for 2026 and 2027.

Finance Sub-Committee is scheduled to meet again on Thursday, December 18, 2025 at 1 PM to review any potential changes to the 2026 budget, assessments and excess marketing update from the Underwriting



Manager.

**February Reorganization Meeting:** The Fund Office has secured a venue – Forsgate Country Club in Monroe, NJ - to hold the February 26, 2026 Reorganization meeting. The Board of Fund Commissioners agreed to change the JIF meeting time to 10:30AM and location to the Forsgate Country Club and the Claims Review Committee will meet at 10AM.

**Financial Fast Track:** The Financial Fast Track as of August 31, 2025 reflected a statutory surplus of \$16.4 million.

**Claims Management Report:** The Expected Loss Ratio report is under review and will be available for the next agenda.

**2025 Best Practices Workshop:** The NJCE Best Practices Workshop was held virtually on October 30, 2025 and had over 100 attendees. Special thanks to John Geaney, Esq. of Capehart Scatchard as Workers' Compensation keynote speaker, to the Planning Committee members and panelists: Ashley Buono, Esq. (BCIC), Antoinette DePaola (OCIFC) Janette Kessler (ACIC), Edmund Shea (Hudson County), and Tim Sheehan (GCIC). In addition, the professionals that served as panelists/speakers were: Harry Earle, Keith Hummel and Ed Cooney.

**2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 110th annual conference was held on November 18<sup>th</sup> through November 20<sup>th</sup> at the Atlantic City Convention Center in Atlantic City.

**NJCE Committees:**

**Safety Committee:** The Safety Committee is scheduled to meet on Monday December 8th at 10:00 AM via Zoom.

**Underwriting Manager Report**

Underwriting Manager summarized the marketing efforts noting the market has stabilized and as such expects the marketing results to fall within budgeted premium projections.

**Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from September to November 2025, bulletins distributed and available training sessions through December 2025.

**WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, and net savings as of October 2025.

**Executive Session – Potential Claim**

The Board of Fund Commissioners entered Executive Session to discuss a potential claim; no action was needed or taken once executive session concluded.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Tuesday January 6, 2026 at 10AM via Zoom.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2026 PROPOSED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios						
APPROPRIATIONS						
I. Claims and Excess Insurance						
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Proposed Retentions	PROPOSED BUDGET FY2026	Change \$	Change %
1	Property	750K x 250K *				
2	Liability	1250x250 **				
3	Auto	1250x250 **				
4	Workers' Comp.	Various				
5	Workers' Comp. Presumption	600K x 1.15MIL				
6	SBL/EPL					
7	POL/EPL					
8	Cyber					
9	Loss Fund Contingency					
10	Subtotal - Claims	8,345,573		8,749,223	403,650	4.8%
11	Premiums					
12						
13	Property	12,521,929		12,617,872	95,943	0.8%
14	Terrorism	98,363		99,328	965	1.0%
15	Equipment Breakdown Cert	459,256		542,791	83,535	18.2%
16	Liability	3,978,052		4,410,164	432,112	10.9%
17	Excess Liability	2,665,026		2,897,771	232,745	8.7%
18	Workers Comp (Stat x 1MIL)	3,176,908		3,447,165	270,257	8.5%
19	Premium Contingency	3,163,300		3,163,298	(2)	0.0%
20						
21	SubTotal Premiums	26,062,834		27,178,389	1,115,555	4.3%
22	Total Loss Fund	34,408,407		35,927,612	1,519,205	4.4%
23						
24	II. Expenses, Fees & Contingency					
25						
26	Claims Adjustment	77,001		78,895	1,894	2.5%
27	Claims Adjustment - Property	204,500		220,000	15,500	7.6%
28	Safety Director	462,809		473,549	10,740	2.3%
29	General Expense					
30	Exec. Director	760,621		778,377	17,756	2.3%
31	Actuary	25,616		26,131	515	2.0%
32	Auditor	19,664		19,664		0.0%
33	Attorney	15,000		15,000		0.0%
34	Treasurer	15,000		15,000		0.0%
35	QPA	6,000		6,000		0.0%
36	Technical Writer	25,499		25,000	(499)	-2.0%
37	Underwriting Manager	500,994		512,690	11,696	2.3%
38	Underwriting Data Consolidation	138,085		151,982	13,897	10.1%
39	Cyber Security Consultant	40,000		40,000		0.0%
40	Payroll Audit	23,727		24,202	475	2.0%
41	Property Appraisals/Reimbursement	102,002		104,045	2,043	2.0%
42	Safety Institute Funding	30,347		20,600	(9,747)	-32.1%
43	Safety Grant Supplement	30,599		31,208	609	2.0%
44						
45	Misc. Expense & Contingency	135,204		137,908	2,704	2.0%
46	Total Fund Exp & Contingency	2,612,668		2,680,251	67,583	2.6%
47	Risk Management Consultant	214,241		228,394	14,153	6.6%
48						
49	Total Self Insured Program	37,235,316		38,836,257	1,600,941	4.3%
50						
51	Ancillary Coverages	6,182,510		6,516,042	333,532	5.4%
52						
53	Total Including Ancillary Coverage	43,417,826		45,352,299	1,934,473	4.46%
54	Dividend			(488,063)		
55	Total Proposed Budget	43,417,826		44,864,236	1,446,410	3.33%
56	* Monmouth County Property retention	500K x 500K	500K x 500K			
57	** ACIC GL/AL retention	1MILx500	1MILx500			

<b>NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND</b>					
<b>2026 PROPOSED ANCILLARY ONLY BUDGET</b>					
APPROPRIATIONS					
<b>I. Claims and Excess Insurance</b>					
	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	PROPOSED BUDGET FY2026	Change \$	Change %
<b>Claims</b>					
<b>1 Ancilliary Coverages</b>					
2 POL/EPL		1,783,603	1,869,426	85,823	4.8%
3 Crime Program		200,765	201,941	1,176	0.6%
4 Medical Malpractice		1,423,188	1,629,142	205,954	14.5%
5 Pollution Liability		240,592	248,414	7,822	3.3%
6 Employed Lawyers Liability		154,450	162,923	8,473	5.5%
7 Cyber Liability		1,900,614	1,900,176	(438)	0.0%
8 Aviation		98,997	103,754	4,757	4.8%
9 Marina Operators Liability		24,280	24,959	679	2.8%
10 Active Assailant		72,285	75,000	2,715	3.8%
11 Supplemental Indemnity WC		24,422	22,602	(1,820)	-7.5%
12 Fiduciary Liab		3,511	3,511		0.0%
13 VET Liability		421	475	54	12.8%
14 Small Craft		8,580	5,623	(2,957)	-34.5%
15 Volunteers Sup Indemnity		2,211	959	(1,252)	-56.6%
16 A&H Fire Trainers		3,635	3,746	111	3.0%
17 Petty Cash Bond		165	165		0.0%
18 Hull & Protection Indemnity Primary		183,914	200,419	16,505	9.0%
19 Aviation & Heliport		60,593	62,808	2,215	3.7%
20					
21 <b>Total Ancilliary Coverages</b>		<b>6,186,226</b>	<b>6,516,042</b>	<b>329,816</b>	<b>5.3%</b>
<b>*Pollution Liability - Monmouth County 3 Year Premium billed in FY2023 renews FY2026. 1/3rd is budgeted</b>					
22					

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	767,935	6,143,484	94,860,673	101,004,157	
2.	CLAIM EXPENSES					
	Paid Claims	51,752	1,522,510	25,991,980	27,514,490	
	Case Reserves	12,442	865,543	2,170,079	3,035,622	
	IBNR	152,855	457,744	3,090,719	3,548,462	
	Excess Insurance Recoverable	0	(1,078)	(358,154)	(359,232)	
	Discounted Claim Value	(8,198)	(28,260)	(126,192)	(154,452)	
	TOTAL CLAIMS	208,852	2,816,459	30,768,431	33,584,890	
3.	EXPENSES					
	Excess Premiums	445,115	3,567,921	46,049,105	49,617,025	
	Administrative	104,199	821,307	13,814,494	14,635,801	
	TOTAL EXPENSES	549,314	4,389,228	59,863,599	64,252,827	
4.	UNDERWRITING PROFIT (1-2-3)	9,770	(1,062,203)	4,228,644	3,166,441	
5.	INVESTMENT INCOME	13,637	93,249	104,014	197,264	
6.	PROFIT (4 + 5)	23,407	(968,953)	4,332,658	3,363,705	
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760	
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946	
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)	
10.	SURPLUS TRANSFER	0	0	(150,000)	(150,000)	
11.	INVESTMENT IN JOINT VENTURE	0	475,497	1,756,834	2,232,330	
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	23,407	(493,457)	2,881,252	2,387,795	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	439	3,608	31,280	34,889	
	2011	360	4,230	(127,895)	(123,665)	
	2012	560	(66,502)	179,780	113,278	
	2013	127	(6,081)	204,413	198,332	
	2014	82	3,643	338,724	342,367	
	2015	43	(40,566)	(806,653)	(847,219)	
	2016	541	(80,674)	227,562	146,888	
	2017	411	40,638	387,495	428,133	
	2018	1,128	24,316	1,037,708	1,062,023	
	2019	763	(27,519)	726,373	698,855	
	2020	1,492	125,865	1,165,217	1,291,082	
	2021	705	(86,817)	(735,469)	(822,286)	
	2022	887	55,368	(24,324)	31,044	
	2023	2,824	286,288	257,111	543,399	
	2024	181	(552,160)	19,929	(532,230)	
	2025	12,862	(177,094)		(177,094)	
TOTAL SURPLUS (DEFICITS)		23,407	(493,457)	2,881,251	2,387,795	
TOTAL CASH					4,163,414	



GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	August 31, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	1,823,536	1,823,536	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	0	0	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2011 CLAIMS		0	0	1,823,536	1,823,536	
FUND YEAR 2011						
	Paid Claims	0	0	2,795,974	2,795,974	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	(0)	(0)	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2011 CLAIMS		0	0	2,795,974	2,795,974	
FUND YEAR 2012						
	Paid Claims	0	1,342	2,083,911	2,085,253	
	Case Reserves	0	70,563	12,303	82,866	
	IBNR	0	0	1,167	1,167	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	(350)	(66)	(416)	
TOTAL FY 2012 CLAIMS		0	71,555	2,097,314	2,168,869	
FUND YEAR 2013						
	Paid Claims	0	1,628	1,570,774	1,572,402	
	Case Reserves	0	10,373	18,684	29,056	
	IBNR	0	(2,000)	1,450	(550)	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	(112)	(99)	(211)	
TOTAL FY 2013 CLAIMS		0	9,888	1,590,808	1,600,696	
FUND YEAR 2014						
	Paid Claims	0	0	981,609	981,609	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	0	0	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	0	(3)	(3)	
TOTAL FY 2014 CLAIMS		0	0	981,606	981,606	
FUND YEAR 2015						
	Paid Claims	315	55,369	3,088,169	3,143,538	
	Case Reserves	0	(11,667)	35,843	24,176	
	IBNR	(315)	843	17,253	18,095	
	Excess Insurance Recoverable	0	0	(500)	(500)	
	Discounted Claim Value	0	(475)	(590)	(1,066)	
TOTAL FY 2015 CLAIMS		0	44,069	3,140,174	3,184,244	
FUND YEAR 2016						
	Paid Claims	0	0	1,805,244	1,805,244	
	Case Reserves	0	119,000	23,100	142,100	
	IBNR	0	0	2,579	2,579	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	(1,796)	(398)	(2,194)	
TOTAL FY 2016 CLAIMS		0	117,204	1,830,525	1,947,729	
FUND YEAR 2017						
	Paid Claims	0	0	2,046,812	2,046,812	
	Case Reserves	0	0	0	0	
	IBNR	0	0	(0)	(0)	
	Excess Insurance Recoverable	0	0	(3,945)	(3,945)	
	Discounted Claim Value	0	0	(0)	(0)	
TOTAL FY 2017 CLAIMS		0	0	2,042,868	2,042,868	

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	0	1,080	1,387,967	1,389,047
	Case Reserves	0	(1,080)	27,348	26,268
	IBNR	0	364	2,000	2,364
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(35)	(469)	(504)
TOTAL FY 2018 CLAIMS		0	330	1,416,846	1,417,176
FUND YEAR 2019					
	Paid Claims	0	3,243	1,667,846	1,671,088
	Case Reserves	0	19,733	16,827	36,559
	IBNR	0	(5,421)	37,425	32,005
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(402)	(632)	(1,034)
TOTAL FY 2019 CLAIMS		0	17,152	1,721,466	1,738,618
FUND YEAR 2020					
	Paid Claims	0	16,358	1,480,717	1,497,075
	Case Reserves	0	(16,172)	16,172	(0)
	IBNR	0	(33,075)	106,087	73,013
	Excess Insurance Recoverable	0	(1,078)	(353,710)	(354,787)
	Discounted Claim Value	0	766	(1,602)	(836)
TOTAL FY 2020 CLAIMS		0	(33,201)	1,247,665	1,214,464
FUND YEAR 2021					
	Paid Claims	0	231,343	2,146,946	2,378,289
	Case Reserves	1,465	(32,018)	670,151	638,133
	IBNR	(1,465)	(82,546)	316,149	233,603
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	2,199	(18,085)	(15,885)
TOTAL FY 2021 CLAIMS		0	118,978	3,115,161	3,234,139
FUND YEAR 2022					
	Paid Claims	(28,405)	68,798	1,649,210	1,718,008
	Case Reserves	(3,473)	(186,908)	419,021	232,113
	IBNR	31,878	3,581	490,607	494,188
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	4,238	(20,390)	(16,152)
TOTAL FY 2022 CLAIMS		0	(110,291)	2,538,448	2,428,157
FUND YEAR 2023					
	Paid Claims	(6,522)	11,666	417,581	429,247
	Case Reserves	5,623	39,538	151,033	190,570
	IBNR	899	(170,066)	1,118,282	948,216
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	4,598	(32,443)	(27,846)
TOTAL FY 2023 CLAIMS		0	(114,265)	1,654,453	1,540,188
FUND YEAR 2024					
	Paid Claims	23,300	648,031	1,045,684	1,693,715
	Case Reserves	(22,450)	147,814	779,598	927,412
	IBNR	(850)	(291,380)	997,720	706,339
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	5,218	(51,415)	(46,196)
TOTAL FY 2024 CLAIMS		0	509,684	2,771,587	3,281,271
FUND YEAR 2025					
	Paid Claims	63,064	483,654		483,654
	Case Reserves	31,277	706,368		706,368
	IBNR	122,709	1,037,444		1,037,444
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(8,198)	(42,110)		(42,110)
TOTAL FY 2025 CLAIMS		208,852	2,185,356	0	2,185,356
COMBINED TOTAL CLAIMS		208,852	2,816,459	30,768,431	33,584,890
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$407,747 for COVID 19 Workers Compensation claims.					



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,550,176	28,401,403	326,407,524	354,808,927
2.	CLAIM EXPENSES				
	Paid Claims	2,105,217	5,292,407	23,673,763	28,966,171
	Case Reserves	(1,446,312)	(2,647,954)	15,868,519	13,220,568
	IBNR	122,764	(252,279)	17,187,288	16,935,008
	Discounted Claim Value	(84,565)	(54,080)	(4,295,909)	(4,349,990)
	Excess Recoveries	0	1,056,065	(1,147,062)	(90,997)
	TOTAL CLAIMS	697,103	3,394,160	51,286,599	54,680,760
3.	EXPENSES				
	Excess Premiums	2,424,187	19,407,047	236,578,246	255,985,293
	Administrative	274,807	1,898,998	23,142,827	25,041,825
	TOTAL EXPENSES	2,698,993	21,306,045	259,721,073	281,027,118
4.	UNDERWRITING PROFIT (1-2-3)	154,079	3,701,198	15,399,852	19,101,049
5.	INVESTMENT INCOME	138,775	745,710	3,281,155	4,026,865
6.	PROFIT (4+5)	292,854	4,446,907	18,681,007	23,127,913
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	292,854	4,446,907	11,973,456	16,420,362
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	447	2,675	70,386	73,061
	2011	1,117	8,122	391,132	399,254
	2012	2,158	11,141	486,042	497,183
	2013	3,945	21,948	1,118,179	1,140,127
	2014	5,328	30,797	1,923,686	1,954,483
	2015	4,361	32,767	1,313,021	1,345,788
	2016	(93,272)	169,935	1,508,680	1,678,615
	2017	8,801	308,391	2,562,938	2,871,329
	2018	9,981	144,879	2,445,415	2,590,294
	2019	8,197	(107,047)	2,073,713	1,966,666
	2020	12,389	678,793	167,484	846,277
	2021	9,637	228,369	(672,764)	(444,395)
	2022	10,821	(466,275)	1,243,729	777,454
	2023	14,741	1,230,107	(4,462,718)	(3,232,611)
	2024	(29,531)	(445,079)	1,804,532	1,359,453
	2025	323,735	2,597,383		2,597,383
TOTAL SURPLUS (DEFICITS)		292,854	4,446,907	11,973,455	16,420,362
TOTAL CASH					45,102,344

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	(1,463)	738,019	736,556
	Case Reserves	0	0	105,029	105,029
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	35	(10,622)	(10,587)
TOTAL FY 2011 CLAIMS		0	(1,427)	835,426	833,999
FUND YEAR 2012					
	Paid Claims	2,721	27,732	1,785,983	1,813,715
	Case Reserves	(2,721)	(27,732)	112,437	84,705
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	1,997	(11,571)	(9,574)
TOTAL FY 2012 CLAIMS		0	1,997	1,890,529	1,892,526
FUND YEAR 2013					
	Paid Claims	0	14,206	1,153,465	1,167,671
	Case Reserves	0	(10,909)	434,898	423,989
	IBNR	0	(3,297)	17,340	14,043
	Discounted Claim Value	0	2,102	(47,302)	(45,200)
TOTAL FY 2013 CLAIMS		0	2,101	1,558,401	1,560,502
FUND YEAR 2014					
	Paid Claims	1,700	3,200	864,533	867,733
	Case Reserves	(1,700)	(1,704)	82,575	80,871
	IBNR	0	(697)	21,077	20,380
	Discounted Claim Value	0	301	(11,153)	(10,852)
TOTAL FY 2014 CLAIMS		0	1,100	957,032	958,132
FUND YEAR 2015					
	Paid Claims	0	1,774	2,473,703	2,475,477
	Case Reserves	2,500	3,226	597,900	601,126
	IBNR	(2,500)	(13,745)	49,975	36,230
	Discounted Claim Value	0	2,377	(73,534)	(71,157)
TOTAL FY 2015 CLAIMS		0	(6,368)	3,048,044	3,041,676
FUND YEAR 2016					
	Paid Claims	3,905	31,757	1,392,569	1,424,326
	Case Reserves	96,094	(178,172)	1,125,747	947,575
	IBNR	1	(12,084)	39,497	27,413
	Discounted Claim Value	0	29,046	(109,929)	(80,883)
TOTAL FY 2016 CLAIMS		100,000	(129,454)	2,447,884	2,318,430
FUND YEAR 2017					
	Paid Claims	0	1,210	1,585,263	1,586,473
	Case Reserves	0	(259,039)	605,912	346,874
	IBNR	0	(10,671)	43,208	32,537
	Discounted Claim Value	0	12,784	(54,120)	(41,336)
TOTAL FY 2017 CLAIMS		0	(255,715)	2,180,263	1,924,548



NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	August 31, 2025	
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2018</b>				
Paid Claims	0	2,648	1,620,907	1,623,555
Case Reserves	(4)	(52,653)	440,557	387,904
IBNR	4	(44,295)	227,389	183,094
Discounted Claim Value	0	9,173	(63,964)	(54,791)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>(85,127)</b>	<b>2,224,889</b>	<b>2,139,762</b>
<b>FUND YEAR 2019</b>				
Paid Claims	2,725	274,517	1,373,046	1,647,563
Case Reserves	(152,725)	(219,934)	1,250,583	1,030,649
IBNR	150,001	112,055	196,568	308,623
Discounted Claim Value	0	(9,220)	(120,133)	(129,353)
<b>TOTAL FY 2019 CLAIMS</b>	<b>1</b>	<b>157,418</b>	<b>2,700,064</b>	<b>2,857,482</b>
<b>FUND YEAR 2020</b>				
Paid Claims	1,669,535	1,997,614	(181,777)	1,815,837
Case Reserves	(1,260,907)	(2,580,301)	4,808,620	2,228,319
IBNR	(408,628)	(1,393,014)	1,461,677	68,663
Discounted Claim Value	0	315,825	(836,712)	(520,887)
Excess Recoveries	0	1,056,065	(1,147,062)	(90,997)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(0)</b>	<b>(603,812)</b>	<b>4,104,746</b>	<b>3,500,934</b>
<b>FUND YEAR 2021</b>				
Paid Claims	6,121	43,957	3,333,352	3,377,309
Case Reserves	184,811	(44,857)	2,146,382	2,101,525
IBNR	(190,932)	(203,798)	1,107,209	903,411
Discounted Claim Value	0	34,284	(425,157)	(390,873)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(170,414)</b>	<b>6,161,786</b>	<b>5,991,372</b>
<b>FUND YEAR 2022</b>				
Paid Claims	328,080	811,694	1,517,476	2,329,170
Case Reserves	(258,117)	827,487	993,800	1,821,287
IBNR	(69,962)	(1,143,012)	2,943,881	1,800,869
Discounted Claim Value	0	37,997	(478,087)	(440,090)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(0)</b>	<b>534,165</b>	<b>4,977,070</b>	<b>5,511,235</b>
<b>FUND YEAR 2023</b>				
Paid Claims	(33,126)	88,921	5,267,964	5,356,885
Case Reserves	(17,498)	(561,248)	1,324,351	763,103
IBNR	50,624	(792,066)	5,533,584	4,741,518
Discounted Claim Value	0	122,501	(906,005)	(783,504)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(0)</b>	<b>(1,141,892)</b>	<b>11,219,894</b>	<b>10,078,002</b>
<b>FUND YEAR 2024</b>				
Paid Claims	8,805	1,722,067	577,421	2,299,488
Case Reserves	62,143	(239,822)	1,839,730	1,599,908
IBNR	(70,948)	(1,129,122)	5,539,202	4,410,080
Discounted Claim Value	0	144,361	(1,147,621)	(1,003,260)
<b>TOTAL FY 2024 CLAIMS</b>	<b>(0)</b>	<b>497,484</b>	<b>6,808,732</b>	<b>7,306,216</b>
<b>FUND YEAR 2025</b>				
Paid Claims	114,750	272,574		272,574
Case Reserves	(98,188)	697,705		697,705
IBNR	665,106	4,381,467		4,381,467
Discounted Claim Value	(84,565)	(757,642)		(757,642)
<b>TOTAL FY 2025 CLAIMS</b>	<b>597,103</b>	<b>4,594,104</b>	<b>0</b>	<b>4,594,104</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>697,103</b>	<b>3,394,160</b>	<b>51,286,600</b>	<b>54,680,760</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$90,997 due from the reinsurer for COVID-19 WC claims.				

# GLOUCESTER COUNTY INSURANCE COMMISSION

## HEALTH INSURANCE DIVISION

### FINANCIAL FAST TRACK REPORT

*AS OF AUGUST 31, 2025*

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	56,829	455,753	88,086,695	88,542,448
2. CLAIM EXPENSES				
Paid Claims	56,616	409,425	77,818,135	78,227,560
IBNR	186	1,059	43,877	44,937
Total Claims	56,802	410,484	77,862,012	78,272,497
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	9,107	72,743	6,125,186	6,197,928
Total Expenses	9,107	72,743	9,710,652	9,783,394
4. UNDERWRITING PROFIT (1-2-3)	(9,080)	(27,474)	438,759	411,285
5. INVESTMENT INCOME	1,290	9,459	16,912	26,371
6. STATUTORY PROFIT (4+5)	(7,790)	(18,014)	455,671	437,656
9. STATUTORY SURPLUS (6+7-8)	(7,790)	(18,014)	455,671	437,656
SURPLUS (DEFICITS), CASH, BY FUND YEAR				
2010 SURPLUS	-	-	1,886,052	1,886,052
CASH	-	-	1,886,051	1,886,051
2011 SURPLUS	-	-	(1,611,798)	(1,611,798)
CASH	-	-	(1,611,798)	(1,611,798)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,601	4,601
CASH	-	-	4,600	4,600
2014 SURPLUS	-	-	33,390	33,390
CASH	-	-	33,390	33,390
2015 SURPLUS	-	-	39,449	39,449
CASH	-	-	39,449	39,449
2016 SURPLUS	-	-	31,965	31,965
CASH	-	-	31,965	31,965
2017 SURPLUS	-	-	44,136	44,136
CASH	-	-	44,136	44,136
2018 SURPLUS	-	-	5,066	5,066
CASH	-	-	5,066	5,066
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,533	63,533
CASH	-	-	63,533	63,533
2021 SURPLUS	-	-	8,272	8,272
CASH	-	-	8,273	8,273
2022 SURPLUS	-	-	123,990	123,990
CASH	-	-	123,990	123,990
2023 SURPLUS	-	-	20,504	20,504
CASH	-	-	20,504	20,504
2024 SURPLUS	575	39,841	(1,691)	38,150
CASH	-	(46,233)	88,419	42,187
2025 SURPLUS	(8,365)	(57,855)	-	(57,855)
CASH	3,457	104,923	-	104,923
TOTAL SURPLUS	(7,790)	(18,014)	455,670	437,655
TOTAL CASH	3,457	58,690	545,779	604,469

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF AUGUST 31, 2025**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2010</b>				
Paid Claims	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	22,551,041	22,551,041
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	34,451,946	34,451,946
<b>FUND YEAR 2012</b>				
Paid Claims	-	-	14,793,695	14,793,695
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	14,793,695	14,793,695
<b>FUND YEAR 2013</b>				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	0	0
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	540,221	540,221
<b>FUND YEAR 2014</b>				
Paid Claims	-	-	497,232	497,232
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	497,232	497,232
<b>FUND YEAR 2015</b>				
Paid Claims	-	-	477,058	477,058
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	477,058	477,058
<b>FUND YEAR 2016</b>				
Paid Claims	-	-	451,966	451,966
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	451,966	451,966
<b>FUND YEAR 2017</b>				
Paid Claims	-	-	451,873	451,873
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	451,873	451,873



**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**

**AS OF AUGUST 31, 2025**

**ALL YEARS COMBINED**

	<b>THIS MONTH</b>	<b>YTD CHANGE</b>	<b>PRIOR YEAR END</b>	<b>FUND BALANCE</b>
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2018</b>				
Paid Claims	-	-	473,653	473,653
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>473,653</b>	<b>473,653</b>
<b>FUND YEAR 2019</b>				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>500,469</b>	<b>500,469</b>
<b>FUND YEAR 2020</b>				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>411,659</b>	<b>411,659</b>
<b>FUND YEAR 2021</b>				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>572,252</b>	<b>572,252</b>
<b>FUND YEAR 2022</b>				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>515,899</b>	<b>515,899</b>
<b>FUND YEAR 2023</b>				
Paid Claims	-	-	578,730	578,730
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>578,730</b>	<b>578,730</b>
<b>FUND YEAR 2024</b>				
Paid Claims	-	-	550,442	550,442
IBNR	(575)	(39,841)	43,878	4,036
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	<b>(575)</b>	<b>(39,841)</b>	<b>594,320</b>	<b>554,479</b>
<b>FUND YEAR 2025</b>				
Paid Claims	56,616	409,425	-	409,425
IBNR	761	40,900	-	40,900
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	<b>57,376</b>	<b>450,325</b>	<b>-</b>	<b>450,325</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>56,802</b>	<b>410,484</b>	<b>77,862,013</b>	<b>78,272,497</b>

This report is based upon information which has not been audited nor certified  
by an actuary and as such may not truly represent the condition of the fund.

# Gloucester County Insurance Commission

## CLAIM ACTIVITY REPORT

August 31, 2025

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
July-25	1	4	3	0	7	15
August-25	0	0	2	0	5	7
NET CHGE	-1	-4	-1	0	-2	-8
Limited Reserves						\$4,571
Year	2021	2022	2023	2024	2025	TOTAL
July-25	\$0	\$0	\$500	\$0	\$41,194	\$41,694
August-25	\$0	\$0	\$500	\$0	\$31,498	\$31,998
NET CHGE	\$0	\$0	\$0	\$0	(\$9,696)	(\$9,696)
Ltd Incurred	\$242,783	\$312,898	\$377,414	\$183,695	\$0	\$3,587,058
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
July-25	1	3	4	9	9	27
August-25	1	3	4	8	9	26
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						\$5,610
Year	2021	2022	2023	2024	2025	TOTAL
July-25	\$8,777	\$28,517	\$39,470	\$72,096	\$24,500	\$173,360
August-25	\$8,777	\$27,177	\$42,525	\$61,278	\$6,100	\$145,857
NET CHGE	\$0	(\$1,340)	\$3,055	(\$10,818)	(\$18,400)	(\$27,503)
Ltd Incurred	\$413,617	\$175,800	\$55,530	\$78,306	\$78,306	\$4,155,990
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
July-25	0	0	1	0	4	5
August-25	0	0	1	0	4	5
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$1,795
Year	2021	2022	2023	2024	2025	TOTAL
July-25	\$0	\$0	\$4,975	\$0	\$4,000	\$8,975
August-25	\$0	\$0	\$4,975	\$0	\$4,000	\$8,975
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$6,594	\$16,267	\$7,000	\$5,236	\$5,236	\$1,374,137
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
July-25	7	7	5	20	30	77
August-25	7	7	5	19	32	78
NET CHGE	0	0	0	-1	2	1
Limited Reserves						\$36,523
Year	2021	2022	2023	2024	2025	TOTAL
July-25	\$627,891	\$207,068	\$140,003	\$877,766	\$605,398	\$2,799,151
August-25	\$629,356	\$204,936	\$142,570	\$866,135	\$664,770	\$2,848,792
NET CHGE	\$1,465	(\$2,133)	\$2,568	(\$11,632)	\$59,372	\$49,641
Ltd Incurred	\$2,353,924	\$1,449,239	\$450,274	\$2,036,470	\$2,036,470	\$22,322,778
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2021	2022	2023	2024	2025	TOTAL
July-25	9	14	13	29	50	124
August-25	8	10	12	27	50	116
NET CHGE	-1	-4	-1	-2	0	-8
Limited Reserves						\$26,169
Year	2021	2022	2023	2024	2025	TOTAL
July-25	\$636,668	\$235,585	\$184,948	\$949,862	\$675,092	\$3,023,180
August-25	\$638,133	\$232,113	\$190,570	\$927,412	\$706,368	\$3,035,622
NET CHGE	\$1,465	(\$3,473)	\$5,623	(\$22,450)	\$31,277	\$12,442
Ltd Incurred	\$3,016,918	\$1,954,204	\$890,218	\$2,303,706	\$2,120,012	\$31,439,963

**Gloucester County Insurance Commission**  
**CLAIMS MANAGEMENT REPORT**  
**EXPECTED LOSS RATIO ANALYSIS**  
**AS OF August 31, 2025**

**CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

2021	Budget	Current		56		Last Month		55		Last Year		44	
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-24	MONTH TARGETED
PROPERTY	338,000	242,783	242,783	71.83%	100.00%	242,783	242,783	71.83%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	413,617	413,617	75.07%	96.90%	413,617	413,617	75.07%	96.81%	274,514	274,514	49.82%	94.32%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	95.15%	6,594	6,594	5.64%	94.86%	6,594	6,594	5.64%	91.05%
WORKER'S COMP	1,297,005	2,353,924	2,353,924	181.49%	99.77%	2,352,459	2,352,459	181.38%	99.74%	1,993,652	1,993,652	153.71%	99.12%
TOTAL ALL LINES	2,303,006	3,016,918	3,016,918	131.00%	98.88%	3,015,453	3,015,453	130.94%	98.83%	2,274,759	2,274,759	98.77%	97.69%
NET PAYOUT %	\$2,378,785				103.29%								

**CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

2022	Budget	Current		44		Last Month		43		Last Year		32	
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-24	MONTH TARGETED
PROPERTY	316,000	312,898	312,898	99.02%	100.00%	315,256	315,256	99.76%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	538,000	175,800	175,800	32.68%	94.32%	175,800	175,800	32.68%	93.91%	171,300	171,300	31.84%	87.24%
POL/EPL	101,999	0	0	0.00%	94.32%	0	0	0.00%	93.91%	0	0	0.00%	87.24%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	91.05%	16,267	16,267	14.40%	90.64%	16,267	16,267	14.40%	84.53%
WORKER'S COMP	1,244,000	1,449,239	1,449,239	116.50%	99.12%	1,481,117	1,481,117	119.06%	99.02%	1,576,247	1,576,247	126.71%	97.19%
TOTAL ALL LINES	2,312,999	1,954,204	1,954,204	84.49%	97.52%	1,988,440	1,988,440	85.97%	97.33%	1,763,814	1,763,814	76.26%	94.20%
NET PAYOUT %	\$1,722,091				74.45%								

**CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION**

2023	Budget	Current		32		Last Month		31		Last Year		20	
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-24	MONTH TARGETED
PROPERTY	369,682	377,414	377,414	102.09%	100.00%	377,414	377,414	102.09%	100.00%	0	0	0.00%	97.72%
GEN LIABILITY	532,748	55,530	55,530	10.42%	87.24%	48,000	48,000	9.01%	86.42%	16,000	16,000	3.00%	74.17%
POL/EPL	113,998	0	0	0.00%	87.24%	0	0	0.00%	86.42%	0	0	0.00%	74.17%
AUTO LIABILITY	127,000	7,000	7,000	5.51%	84.53%	7,000	7,000	5.51%	83.75%	16,500	16,500	12.99%	70.26%
WORKER'S COMP	1,273,000	450,274	450,274	35.37%	97.19%	447,124	447,124	35.12%	96.90%	403,899	403,899	31.73%	89.50%
TOTAL ALL LINES	2,416,428	890,218	890,218	36.84%	94.29%	879,538	879,538	36.40%	93.88%	436,399	436,399	18.06%	85.65%
NET PAYOUT %	\$699,648				28.95%								

**CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION**

2024	Budget	Current		20		Last Month		19		Last Year		8	
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-24	MONTH TARGETED
PROPERTY	391,348	183,695	183,695	46.94%	97.72%	503,459	503,459	128.65%	97.40%	0	0	0.00%	61.00%
GEN LIABILITY	530,000	78,306	78,306	14.77%	74.17%	85,806	85,806	16.19%	72.70%	49,650	49,650	9.37%	30.00%
POL/EPL	114,000	0	0	0.00%	74.17%	0	0	0.00%	72.70%	0	0	0.00%	30.00%
AUTO LIABILITY	116,000	5,236	5,236	4.51%	70.26%	5,236	5,236	4.51%	68.41%	1,000	1,000	0.86%	30.00%
WORKER'S COMP	1,393,000	2,036,470	2,036,470	146.19%	89.50%	2,028,120	2,028,120	145.59%	88.04%	657,696	657,696	47.21%	26.00%
TOTAL ALL LINES	2,544,348	2,303,706	2,303,706	90.54%	86.01%	2,622,620	2,622,620	103.08%	84.70%	708,346	708,346	27.84%	32.58%
NET PAYOUT %	\$1,376,294				54.09%								

**CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION**

2025	Budget	Current		8		Last Month		7		Last Year		-4	
		Unlimited Incurred	Limited Incurred	Actual 31-Aug-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jul-24	MONTH TARGETED
PROPERTY	412,447	222,646	222,646	53.98%	61.00%	97,683	97,683	23.68%	53.00%			N/A	N/A
GEN LIABILITY	520,855	6,100	6,100	1.17%	30.00%	24,500	24,500	4.70%	25.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	30.00%	0	0	0.00%	25.00%			N/A	N/A
AUTO LIABILITY	106,658	4,000	4,000	3.75%	30.00%	4,000	4,000	3.75%	25.00%			N/A	N/A
WORKER'S COMP	1,455,831	1,080,992	1,080,992	74.25%	26.00%	958,555	958,555	65.84%	19.00%			N/A	N/A
TOTAL ALL LINES	2,609,791	1,313,738	1,313,738	50.34%	32.67%	1,084,738	1,084,738	41.56%	26.08%	0	0	N/A	N/A
NET PAYOUT %	\$416,222				15.95%								

# GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

**Resolution No. 70-25**

**NOVEMBER 2025**

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Gloucester County Insurance Commission's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims;  
and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Commission.

**FUND YEAR 2024**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BOWMAN & COMPANY, LLP	AUDIT FOR Y/E DEC 2024 INV 128076	18,500.00
		<b>18,500.00</b>
	<b>Total Payments FY 2024</b>	<b>18,500.00</b>

**FUND YEAR 2025**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MADDEN & MADDEN	LEGAL- S. D'AMBRISIO STMT 3- 9/25-11/25	1,190.00
MADDEN & MADDEN	LEGAL- S. D'AMBRISIO STMT 2 FOR 7/25	367.50
MADDEN & MADDEN	LEGAL- PHILIPS # 15.65207.006 1/25-2/25	5,625.00
MADDEN & MADDEN	LEGAL- PHILIPS INV 16.65207.006 FOR 3/25	1,163.90
		<b>8,346.40</b>
INSERVO INSURANCE SERVICES	CLAIM ADMIN- INV 0353-1125 11/25	8,160.00
		<b>8,160.00</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/25	8.88
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 11/25	14,362.33
		<b>14,371.21</b>
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 17378 11/25	5,572.00
		<b>5,572.00</b>
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/25	1,000.00
		<b>1,000.00</b>
CHANCE & MCCANN, LLC	LEGAL FEES- INV 679 10/13/25-11/6/25	3,015.00
		<b>3,015.00</b>
BROWN & CONNERY, LLP	LEGAL- J. SAMMONS INV 372498 FOR 9/25	240.00
BROWN & CONNERY, LLP	LEGAL- S. D'AMBROSIO INV 36962 7/25-8/25	3,473.00
BROWN & CONNERY, LLP	LEGAL-C. GORDON INV 335128 FOR 02/24	3,413.00
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 340709 FOR 5/24	1,974.00
		<b>9,100.00</b>
SPARK CREATIVE GROUP, LLC	SITE UPDATE-JUNE AUG OCT INV 6667 11/25	312.50
		<b>312.50</b>

NJ ADVANCE MEDIA	A# 52023 INV 3532955-11041915 10/31/25	186.88
NJ ADVANCE MEDIA	A# 52023 INV 3532955-11037771 10/19/25	50.18
NJ ADVANCE MEDIA	A# 52023 INV 3532955-11015619 7/30/25	27.60
NJ ADVANCE MEDIA	A# 52023 INV 3532955-11033868 10/3/25	74.55
NJ ADVANCE MEDIA	A# 52023 INV 3532955-11033922 10/03/25	29.97
		<b>369.18</b>
 DUANE SARMIENTO	 MEDICAL REIMBURSEMENT FOR 10/25	 3,736.61
		<b>3,736.61</b>
 GANNETT NEW YORK NJ LOCALIQ	 A# 1122468 INV 7380302-11757529 10/19/25	 59.64
GANNETT NEW YORK NJ LOCALIQ	A# 1122468 INV 7380302- 11717772 10/3/25	18.33
GANNETT NEW YORK NJ LOCALIQ	A# 1122468 INV 7380302-11718942 10/3/25	30.42
		<b>108.39</b>
 HARDENBERGH INSURANCE GROUP	 RMC FEE- INV 17361 11/25	 28,711.00
		<b>28,711.00</b>
	<b>Total Payments FY 2025</b>	<b>82,802.29</b>
	 <b>TOTAL PAYMENTS ALL FUND YEARS</b>	 <b>101,302.29</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer



**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND  
BILLS LIST**

**Resolution No. 71-25**

**NOVEMBER 2025**

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Gloucester County Insurance Commission’s hereby authorizes the Commission  
Treasurer to issue warrants in payment of the following claims;  
and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Commission.

<u>FUND YEAR 2025</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 11/25	2,820.00
	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 11/25	3,430.00
			<b>6,250.00</b>
		<b>Total Payments FY 2025</b>	<b>6,250.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>6,250.00</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_  
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to  
fully pay the above claims.

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 72-25

December 2025

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills:

**BE IT RESOLVED** that the Gloucester County Insurance Commission's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Commission.

**FUND YEAR 2025**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIM ADMIN- INV 0353-1225 12/25	8,160.00 <b>8,160.00</b>
KLDISCOVERY ONTRACK LLC	PHILIPS- INV 1001000100482 FOR 9/25	1,620.70 <b>1,620.70</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/25	8.88
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 12/25	14,362.47 <b>14,371.35</b>
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 17379 12/25	5,572.00 <b>5,572.00</b>
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/25	1,000.00 <b>1,000.00</b>
CHANCE & MCCANN, LLC	LEGAL FEES- INV 693 10/23/25-12/3/25	2,955.00 <b>2,955.00</b>
PAUL'S CUSTOM AWARDS & TROPHIE	INV 1455 ENGRAVED CUTTING BOARD	75.00 <b>75.00</b>
GANNETT NEW YORK NJ LOCALIQ	A# 1122468 ORD# 11795819 11/2/25	139.50 <b>139.50</b>
HARDENBERGH INSURANCE GROUP	RMC FEE INV 17362 12/25	28,711.00 <b>28,711.00</b>
	<b>Total Payments FY 2025</b>	<b>62,604.55</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>62,604.55</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_ Dated: \_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND  
BILLS LIST**

Resolution No. 73-25

December 2025

**WHEREAS**, the Treasurer has certified that funding is available to pay the following bills.

**BE IT RESOLVED** that the Gloucester County Insurance Commission Health Insurance Fund's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

**FURTHER**, that this authorization shall be made a permanent part of the records of the Commission.

**FUND YEAR 2025**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 12/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 12/25	3,430.00
		<b>6,250.00</b>
	<b>Total Payments FY 2025</b>	<b>6,250.00</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>6,250.00</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated: \_\_\_\_\_

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	August			
CURRENT FUND YEAR	2025			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,346,388.85	\$ 4,305,198.19	\$ 17,963.01	\$ 23,227.65
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$13,639.73	\$13,357.56	\$64.20	\$217.97
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$13,639.73	\$13,357.56	\$64.20	\$217.97
9 Deposits - Purchases	\$11,579.17	\$11,579.17	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$208,185.02	-\$208,185.02	\$0.00	\$0.00
Ending Cash & Investment Balance	\$4,163,422.73	\$4,121,949.90	\$18,027.21	\$23,445.62
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$214,091.80	\$144,853.67	\$6,251.76	\$62,986.37
(Less Deposits in Transit)	-\$28,443.23	-\$28,443.23	\$0.00	\$0.00
Balance per Bank	\$4,349,071.30	\$4,238,360.34	\$24,278.97	\$86,431.99

Current Fund Year: 2025 Month Ending: August								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	197,135.18	4,362,785.58	90,652.28	801,879.12	(1,871,158.44)	239,561.44	525,527.69	4,346,382.86
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,212.44	5,981.50	1,242.34	4,007.48	16.47	456.50	720.56	13,637.29
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,212.44	5,981.50	1,242.34	4,007.48	16.47	456.50	720.56	13,637.29
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,212.44	5,981.50	1,242.34	4,007.48	16.47	456.50	720.56	13,637.29
EXPENSES								
Claims Transfers	0.00	9,133.00	0.00	42,619.18	0.00	0.00	0.00	51,752.18
Expenses	0.00	0.00	0.00	0.00	0.00	144,853.67	0.00	144,853.67
Other Expenses*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	9,133.00	0.00	42,619.18	0.00	144,853.67	0.00	196,605.85
END BALANCE	198,347.62	4,359,634.08	91,894.62	763,267.42	(1,871,141.97)	95,164.27	526,248.25	4,163,414.30

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

**WHEREAS**, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter "GCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

**WHEREAS**, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

**WHEREAS**, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality, and

**WHEREAS**, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

**WHEREAS**, the GCIC is a public agency which must comply with the Open Public Records Act (OPRA) N.J.S.A. 47: 1A-1 to -13; and

**WHEREAS**, the GCIC must comply with OPRA and reported New Jersey Case Law interpreting same; and

**WHEREAS**, the GCIC did hold a closed session from which the public was excluded on *December 11, 2025* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Gloucester County Insurance Commission pursuant to both the Open Public Meetings Act and the Open Public Records Act as follows:

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 10/1/25 to 10/31/25 and 11/1/25 to 11/30/25 related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 11, 2025.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:** \_\_\_\_\_

**SCOTT BURNS, ESQ., VICE CHAIRMAN**

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**10/01/2025 Thru 10/31/2025**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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*Inservco Report Terminology*

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions--Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**10/01/2025 Thru 10/31/2025**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Physical Damage</b>										
C	4343847	3530004073 001	GLOUCESTER COUNTY	3/29/2025	3/29/2025	PRO-LINE COLLISION CENTER	10/3/2025	INVOICE 8873	25,146.47	25,146.47
C	4347467	3530003983 001	GLOUCESTER COUNTY	2/3/2025	2/3/2025	GLOUCESTER COUNTY	10/17/2025	DEDUCTIBLE 2019 FORD FUSION PLATE # CG7BKM	1,000.00	1,000.00
C	4351042	3530004160 001	THE COUNTY OF GLOUCES	10/6/2025	10/6/2025	LEO S PETETTI LLC DBA FIRST	10/31/2025	INVOICE # 11414	635.00	635.00
R	88334773229	3530003983 001	GLOUCESTER COUNTY	2/3/2025	2/3/2025	TRAVELERS	10/13/2025	2019 FORD FUSION PLATE# CG7BKM	-13,244.18	-13,244.18
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 4</b>		<b>13,537.29</b>	<b>13,537.29</b>
<b>Coverage: General Liability</b>										
C	4351041	3530003621 001	NELSON, MASAKO	6/17/2025	6/17/2025	MADDEN & MADDEN PA	10/31/2025	ST # 1	660.00	660.00
C	4351045	3530003621 001	NELSON, MASAKO	7/8/2025	7/16/2025	MADDEN & MADDEN PA	10/31/2025	STATEMENT # 2	535.00	535.00
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 2</b>		<b>1,195.00</b>	<b>1,195.00</b>
<b>Coverage: Police Professional</b>										
C	4343850	3530003939 001	ROTE, TIMOTHY	8/11/2025	8/12/2025	BROWN & CONNERY LLP	10/3/2025	INV 242328	90.00	90.00
C	4347437	3530003939 001	ROTE, TIMOTHY	9/10/2025	9/19/2025	BROWN & CONNERY LLP	10/17/2025	REFERENCE 372538	150.00	150.00
C	4347440	3530003953 001	OWENS, IRRACHEEM	8/3/2025	8/8/2025	BROWN & CONNERY LLP	10/17/2025	BILL# 370673	801.89	801.89
C	4351038	3530003754 001	JOYNES, KIAF	9/2/2025	9/30/2025	BROWN & CONNERY LLP	10/31/2025	INV# 374514	1,927.32	1,927.32
C	4351043	3530003754 001	JOYNES, KIAF	8/7/2025	8/29/2025	BROWN & CONNERY LLP	10/31/2025	INV# 372071	810.00	810.00
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 5</b>		<b>3,779.21</b>	<b>3,779.21</b>
<b>Coverage: Un/Underinsured Motorists(NJ)</b>										
C	4343848	3530003996 001	GILLINSTEEN, ELIZABETH	9/5/2025	9/9/2025	MARMERO LAW LLC	10/3/2025	INVOICE# 32120	360.00	360.00
<b>Total for Coverage: Un/Underinsured Motorists(NJ)</b>							<b>Number of entries: 1</b>		<b>360.00</b>	<b>360.00</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 12</b>		<b>18,871.50</b>	<b>18,871.50</b>



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**11/01/2025 Thru 11/30/2025**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
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*Inservco Report Terminology*

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions--Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**11/01/2025 Thru 11/30/2025**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
<b>Coverage: Auto Physical Damage</b>											
C	4354677	3530004117 001	COUNTY OF GLOUC	7/8/2025	7/8/2025	COUNTY OF GLOUCESTER	11/14/2025	2017FORD VAN PLATE#A2848	1,000.00	1,000.00	
C	4354682	3530004167 001	GLOUCESTER COUNTY	9/16/2025	9/16/2025	PRO-LINE COLLISION CENTER	11/14/2025	2024 TOY SIENNA PLATE#WRC95C	6,855.52	6,855.52	
C	4354687	3530003983 001	GLOUCESTER COUNTY	2/3/2025	2/3/2025	TRAVELERS	11/14/2025	CLAIM 12B7577 REOMBURSEMENT OF OVERPAYMENT	20.00	20.00	
C	4358624	3530004205 001	GLOUCESTER COUNTY	11/21/2025	11/21/2025	NEW JERSEY COUNTIES EXCES	11/26/2025	APD COLLISION REIMBURSEMENT	130,806.03	130,806.03	
R	3002023538	3530004117 001	COUNTY OF GLOUC	7/8/2025	7/8/2025	NEW JERSEY MANUFACTURERS	11/10/2025	2017 FORD VAN PLATE A2848	-12,185.79	-12,185.79	
R	6021630034	3530004054 001	GLOUCESTER COUNTY	3/13/2025	3/13/2025	PROGRESSIVE	11/17/2025	SUBROGATION RECOVERY	-2,669.56	-2,669.56	
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 6</b>		<b>123,826.20</b>	<b>123,826.20</b>	
<b>Coverage: General Liability</b>											
C	4354679	3530003476 001	IANNELLI, ALFRED	7/1/2025	8/15/2025	MADDEN & MADDEN PA	11/14/2025	STATEMENT 17	3,365.00	3,365.00	
C	4354681	3530003476 001	IANNELLI, ALFRED	4/16/2025	4/25/2025	MADDEN & MADDEN PA	11/14/2025	STATEMENT 14	810.00	810.00	
C	4354692	3530003476 001	IANNELLI, ALFRED	5/20/2025	5/22/2025	MADDEN & MADDEN PA	11/14/2025	STATEMENT 15	390.00	390.00	
C	4358594	3530003091 001	BASS, AARON	2/4/2025	2/4/2025	MADDEN & MADDEN PA	11/26/2025	STATEMENT 9	165.00	165.00	
C	4358598	3530003411 001	NOLLAN, LIAM	9/3/2025	10/31/2025	MADDEN & MADDEN PA	11/26/2025	STATEMENT 8	379.98	379.98	
C	4358602	3530003411 001	NOLLAN, LIAM	7/21/2025	8/27/2025	MADDEN & MADDEN PA	11/26/2025	STATEMENT 7	1,220.00	1,220.00	
C	4358603	3530003621 001	NELSON, MASAKO	9/30/2025	10/31/2025	MADDEN & MADDEN PA	11/26/2025	STATEMENT 3	1,575.00	1,575.00	
C	4358608	3530003476 001	IANNELLI, ALFRED	6/6/2025	6/19/2025	MADDEN & MADDEN PA	11/26/2025	STATEMENT 16	508.65	508.65	
C	4358609	3530003476 001	IANNELLI, ALFRED	12/11/2024	12/11/2024	VERITEXT	11/26/2025	INVOICE 7977974	652.51	652.51	
C	4358614	3530003589 001	ROBERTS, BRIAN	8/28/2025	10/30/2025	MADDEN & MADDEN PA	11/26/2025	STATEMENT 2	1,440.00	1,440.00	
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 10</b>		<b>10,506.14</b>	<b>10,506.14</b>	
<b>Coverage: Police Professional</b>											
C	4354672	3530003939 001	ROTE, TIMOTHY	10/3/2025	10/31/2025	BROWN & CONNERY LLP	11/14/2025	INVOICE 375063	1,203.60	1,203.60	
C	4354675	3530003953 001	OWENS, IRRACHEEM	9/12/2025	9/12/2025	BROWN & CONNERY LLP	11/14/2025	BILL 372539	15.00	15.00	
C	4354695	3530003754 001	JOYNES, KIAF	10/1/2025	10/31/2025	BROWN & CONNERY LLP	11/14/2025	BILL 376202	4,523.66	4,523.66	
C	4354696	3530003939 001	ROTE, TIMOTHY	9/10/2025	9/16/2025	O'HAGAN MEYER	11/14/2025	INVOICE 632819	783.00	783.00	
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 4</b>		<b>6,525.26</b>	<b>6,525.26</b>	
<b>Coverage: Property</b>											
C	4358595	3530003541 001	GLOUCESTER COUNTY	11/24/2025	11/24/2025	NEW JERSEY COUNTIES EXCES	11/26/2025	PROPERTY DAMAGE REIMBURSEMENT	700.00	700.00	
C	4358597	3530004210 001	GLOUCESTER COUNTY	11/21/2025	11/21/2025	NEW JERSEY COUNTIES EXCES	11/26/2025	PROPERTY CLAIM REIMBURSEMENT	8,419.34	8,419.34	

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**11/01/2025 Thru 11/30/2025**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
<b>Coverage: Property</b>											
C	4358599	3530004203 001	GLOUCESTER CNTY UTIL	11/21/2025	11/21/2025	NEW JERSEY COUNTIES EXCES	11/26/2025	PROPERTY DAMAGE REIMBURSEMENT	144,016.79	144,016.79	
C	4358606	3530004208 001	GLOUCESTER COUNTY	11/21/2025	11/21/2025	NEW JERSEY COUNTIES EXCES	11/26/2025	PROPERTY DAMAGE REIMBURSEMENT	6,914.00	6,914.00	
C	4358612	3530004207 001	GLOUCESTER COUNTY	11/21/2025	11/21/2025	NEW JERSEY COUNTIES EXCES	11/26/2025	PROPERTY CLAIM REIMBURSEMENT	635.00	635.00	
C	4358616	3530004204 001	GLOUCESTER COUNTY	11/21/2025	11/21/2025	NEW JERSEY COUNTIES EXCES	11/26/2025	PROPERTY DAMAGE REIMBURSEMENT	113,549.12	113,549.12	
C	4358620	3530004202 001	GLOUCESTER COUNTY	10/15/2022	10/15/2022	NEW JERSEY COUNTIES EXCES	11/26/2025	PROPERTY DAMAGE REIMBURSEMENT	71,342.64	71,342.64	
C	4358625	3530003940 001	GLOUCESTER COUNTY	11/24/2025	11/24/2025	NEW JERSEY COUNTIES EXCES	11/26/2025	PROPERTY DAMAGE REIMBURSEMENT	275.00	275.00	
C	4358626	3530004206 001	GLOUCESTER COUNTY IM	11/21/2025	11/21/2025	NEW JERSEY COUNTIES EXCES	11/26/2025	PROPERTY DAMAGE REIMBURSEMENT	25,000.00	25,000.00	
<b>Total for Coverage: Property</b>							<b>Number of entries: 9</b>		<b>370,851.89</b>	<b>370,851.89</b>	
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 29</b>		<b>511,709.49</b>	<b>511,709.49</b>	





**Gloucester County Insurance Commission**  
**Bill Review / PPO Reductions**  
**2025**

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	55	89%	\$77,621.92	96%	\$22,415.20	\$247.32	\$13,997.40	\$40,962.00	\$55,206.72	\$2,756.54	\$52,450.18
February	51	73%	\$625,672.44	26%	\$125,161.61	\$5,406.08	\$13,051.29	\$482,053.46	\$500,510.83	\$19,531.45	\$480,979.38
March	111	94%	\$316,360.87	86%	\$142,778.01	\$308.95	\$136,027.60	\$37,246.31	\$173,582.86	\$23,208.53	\$150,374.33
April	98	77%	\$117,628.42	29%	\$71,663.49	\$24,120.62	\$15,913.05	\$5,931.26	\$45,964.93	\$6,435.16	\$39,529.77
May	84	80%	\$86,300.54	83%	\$49,688.74	\$973.16	\$25,002.61	\$10,636.03	\$36,611.80	\$5,119.35	\$31,492.45
June	73	79%	\$47,261.25	69%	\$27,089.11	\$3702.92	\$13,333.76	\$3,135.46	\$20,172.14	\$2,824.16	\$17,347.98
July	71	82%	\$69,668.86	88%	\$40,493.89	\$324.75	\$25,650.20	\$3,200.02	\$29,174.97	\$3,591.07	\$25,583.90
August	62	90%	\$56,417.95	92%	\$28,830.15	\$396.59	\$22,943.52	\$4,247.69	\$27,587.80	\$3,862.33	\$23,725.47
September	62	92%	\$126,097.25	96%	\$71,198.67	\$999.47	\$45,295.81	\$8,603.30	\$54,898.58	\$7,547.49	\$47,351.09
October	63	95%	\$48,575.73	84%	\$20,614.22	\$0.00	\$18,717.92	\$9,243.59	\$27,961.51	\$3,074.83	\$24,886.68
November	42	88%	\$24,966.67	66%	\$9,611.59	\$48.00	\$9,048.47	\$6,258.61	\$15,355.08	\$1,813.71	\$13,541.37
<b>YTD Total</b>	<b>772</b>	<b>85%</b>	<b>\$1,596,571.90</b>	<b>74%</b>	<b>\$609,544.68</b>	<b>\$36,527.86</b>	<b>\$338,981.63</b>	<b>\$611,517.73</b>	<b>\$987,027.22</b>	<b>\$79,764.62</b>	<b>\$907,262.60</b>

<b>Monthly Summary</b>	<b>October</b>	<b>November</b>
Total Reductions (before fees):	\$27,961.51	\$15,355.08
Percent:	58%	62%
Net Reductions:	\$24,886.68	\$13,541.37
Percent:	51%	54%

<b>YTD Summary</b>	
Total Reductions (before fees):	\$987,027.22
Percent:	62%
Net Reductions:	\$907,262.60
Percent:	57%

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION (GCIC)

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** December 4, 2025  
**DATE OF MEETING:** December 11, 2025

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### GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Assistant Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Risk Operations Analyst <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102  P.O. Box 99106 Camden, NJ 08101		

October – December 2025

### RISK CONTROL ACTIVITIES

#### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 23:** Attended the GCIC meeting,
- **December 3:** Attended the GCIC Safety Committee meeting.

#### UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **December 9:** Plan to attend the GCIC Claims Committee meeting.
- **December 11:** Plan to attend GCIC meeting,

### SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>:

- Black Bears - Best Practices
- Security Measures for Water Wastewater Facilities

- Driving Safety - Buckle Up! It Could Save Your Life!
- Shooting Range Regulations - Best Practices

## ***NJCE LIVE and LEARNING ON DEMAND TRAINING***

### ***LIVE Safety Training***

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (December through January Live Training Schedules and Registration Links are attached).

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

### ***Learning On Demand Training (available on the NJCE LMS)***

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members, on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

## ***NJCE LEADERSHIP ACADEMY***

J.A. Montgomery Consulting and the NJCE JIF have created the [NJCE Leadership Academy](#) for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

**Open Enrollment Dates:** Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- [December 1 - 22, 2025 \(Start Date: January 1, 2026\)](#)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

**Please Note:** If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).





### NJCE Learning Management System (LMS)

**Students (Users)** – Contact your Agency’s Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty ([ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)).

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org/training/monthly-training-schedules)).

**(\*) In-Person Training:** Is being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

**(\*\*) PLEASE NOTE (Zoom Meeting Format):** No Group Attendance for these training classes. Each Student **MUST** have access to a computer or device with a working **Camera** and **Microphone**.

For more information on training and other safety resources, please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

**NOTE:** If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

**December 2025 Safety Training Schedule**  
**Click on the "Class Topic" to Register and for the Course Description**

DATE	CLASS TOPIC	TIME
12/1/25	<a href="#">Heavy Equipment Safety: General Safety</a>	8:30 - 10:30 am
12/1/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
12/2/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
12/2/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
12/2/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
12/2/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
12/3/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
12/3/25	<a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>	1:00 - 2:30 pm
12/3/25	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
12/3/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
12/4/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
12/4/25	<a href="#">High Performing Teams (Zoom Meeting)**</a>	9:00 - 11:00 am
12/5/25	<a href="#">Fire Extinguisher Safety</a>	8:00 - 9:00 am
12/5/25	<a href="#">Fire Safety</a>	9:30 - 10:30 am
12/5/25	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
12/5/25	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)</a>	1:00 - 3:00 pm
12/8/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
12/8/25	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
12/8/25	<a href="#">Driving Safety Awareness</a>	10:30 - 12:00 pm
12/8/25	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	12:00 - 1:00 pm
12/8/25	<a href="#">Sanitation and Recycling Safety</a>	1:00 - 3:00 pm
12/9/25	<a href="#">Snow Plow/Snow Removal Safety</a>	8:00 - 10:00 am
12/9/25	<a href="#">Law Enforcement: Work Zone Initial Training</a>	9:00 - 1:00 pm
12/9/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
12/10/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
12/10/25	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
12/10/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	9:30 - 12:30 pm
12/10/25	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
12/11/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
12/11/25	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
12/11/25	<a href="#">Leaf Collection Safety Awareness</a>	12:00 - 2:00 pm

# J.A. Montgomery

## CONSULTING

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](#)).

**(\*) In-Person Training:** Is being held via the [MSI-NJCE Expo \(Schedule\)](#). Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note:** *Registration for in-person\* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below.*

**(\*\*) PLEASE NOTE (Zoom Meeting):** Starting in January 2026 - INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.

For more information on training and other safety resources, please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

**NOTE:** If a class registration link is not taking you to a registration page for completion, it means that the class was either cancelled or the class is full, Thank you.

### January 2026 Safety Training Schedule

Click on the "Class Topic" to Register and for the Course Description.

DATE	CLASS TOPIC	TIME
1/5/26	<a href="#">Fire Safety</a>	8:30 - 9:30 am
1/5/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
1/5/26	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
1/5/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
1/6/26	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
1/6/26	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting)**</a>	9:00 - 4:00 pm w/1 hour lunch brk
1/6/26	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
1/6/26	<a href="#">Snow Plow/Snow Removal Safety</a>	2:30 - 4:30 pm
1/7/26	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
1/7/26	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
1/7/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	2:30 - 4:30 pm
1/8/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
1/8/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
1/9/26	<a href="#">Work Zone: Flagger</a>	8:30 - 9:30 am
1/9/26	<a href="#">Personal Protective Equipment</a>	10:00- 12:00 pm
1/9/26	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
1/12/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
1/12/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	9:00 - 10:30 am
1/12/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
1/12/26	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
1/13/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
1/13/26	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
1/13/26	<a href="#">CDL Entry Level Driver Training Train-the-Trainer Program (Zoom Meeting)**</a>	1:00 - 2:30 pm
1/14/26	<a href="#">Snow Removal Safety</a>	7:30 - 9:30 am
1/14/26	<a href="#">Shop &amp; Tool Safety</a>	10:00 - 11:00 am

1/14/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
1/15/26	<a href="#">Introduction to Management Skills</a>	10:00 - 12:00 pm
1/20/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
1/21/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
1/21/26	<a href="#">Law Enforcement: Violence Prevention &amp; Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
1/22/26	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
1/22/26	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
1/22/26	<a href="#">Law Enforcement: Work Zone Initial Training</a>	9:00 - 1:00 pm
1/22/26	<a href="#">Fire Extinguisher Safety</a>	10:30 - 11:30 am
1/23/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
1/23/26	<a href="#">Excavation, Trenching &amp; Shoring Awareness</a>	11:00 - 12:30 pm
1/23/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
1/26/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
1/26/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
1/27/26	<a href="#">Housing Authority Safety &amp; Regulatory Awareness</a>	8:30 - 12:00 pm
1/27/26	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**</a>	9:00 - 11:00 am
1/27/26	<a href="#">Work Zone: Flagger</a>	2:30 - 3:30 pm
1/28/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
1/28/26	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
1/28/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
1/29/26	<a href="#">Sanitation &amp; Recycling Safety</a>	7:30 - 9:30 am
1/29/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
1/29/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
1/30/26	<a href="#">Dealing with Difficult People &amp; De-Escalation</a>	1:00 - 2:30 pm
1/30/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	2:30 - 5:30 pm

### **ZOOM SAFETY TRAINING GUIDELINES**

*Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.* To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. *This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.*

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

#### **Zoom Training Registration:**

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.

- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

**Group Training Procedures:**

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.

- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION**

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your group's information. *(Please Submit within 24 Hours)*

**Please Note:** *The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a "Group Setting" and should Not be completed if the user logged in and viewed the training on their Own.*

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)

CC: Bradford Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 12/11/2025

RE: Risk Management / Underwriting Services Director's Report

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**I. Risk Management Services**

**A. 2026 Meeting Schedules – Safety and Accident Review Committee and Claims Committee**

Enclosed are the meeting schedules for each Committee.

**Action Requested:** Motion to approve both schedules as presented.

**B. Wellness Incentive Grant Program**

As this program has continuously received positive feedback from the entities that have participated, we respectfully request continued funding for the Wellness Incentive Grant for 2026. There are no changes to the program. Attached is the program documentation.

The Safety and Accident Review Committee respectfully request the Commission approve an amount not to exceed \$10,000 (\$1,000 per grant – total of 10 grants) for this program. We will discuss it further at the meeting.

**Action Requested:** Motion to authorize \$10,000 for the Wellness Incentive Program.

**C. 2025 Claims Sweep on Claims Made Policies**

We have contacted all the members and reminded them to advise our office if they have any knowledge of an incident which may give rise to a claim under the “claims made” policies: Public Officials/Employment Practices, Medical Malpractice, Employed Lawyers, Crime, Pollution, and Cyber Liability. These policies have strict definitions to what constitutes “knowledge of a claim” and the time in which it must be reported to the carrier for coverage to be afforded. As these policies expire on 1/1/2026, we need to report any potential claims that may have been throughout 2024 to the carriers prior to 1/1/2026.



## II. Underwriting Services Director

### A. 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
College	Volunteer Accident	Berkley Life and Health Insurance Company	12/31/2025	\$2,565.00	\$1,645.00
County	Bond – Chila	CNA	1/1/2026	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/2026	\$70.00	\$70.00
County	Bond - Morina	CNA	1/1/2026	\$350.00	\$350.00
Improvement Authority	Dream Park Volunteer Accident	Federal Insurance Company	1/28/2026	\$400.00	\$400.00

The 36% decrease in the College's Volunteer Accident policy is due to a decrease in volunteers / interns from 161 to 133.

All terms and conditions are per expiring.

**Action Requested: Motion** to authorize the Underwriting Services Director to renew the posted listed above.

**Gloucester County Insurance Commission**  
**Safety and Accident Committee**  
**2026 Meeting Schedule**

**All meetings will be held at 9:30 AM**  
**At the Below Locations**

March 4, 2026 – Gloucester County Improvement Authority  
Location: 109 Budd Blvd, Woodbury, NJ 08086

June 3, 2026 – Rowan College of South Jersey  
Location: 1400 Tanyard Road, Sewell, NJ 08080  
Facility Staff Lounge in the Eugene McCaffery College Center

September 9, 2026 – Gloucester County Utilities Authority  
Location: 2 Paradise Road, West Deptford, NJ 08066

December 2, 2026 – Gloucester County  
Location: 2 S. Broad Street, Woodbury, NJ 08096  
2<sup>nd</sup> Floor Conference Room

**Gloucester County Insurance Commission**  
**Claims Committee**  
**2026 Meeting Schedule**

All meetings will be held in Conference Room B, 2<sup>nd</sup> Floor,  
2 South Broad Street, Woodbury NJ  
on the 2<sup>nd</sup> Tuesday of each month at 9:00 AM unless other  
arrangements are made for a phone conference.

For meetings convened Video Conference or Telephonically, the  
Conference information will be provided in the Agenda Packet.

January 13, 2026  
February 10, 2026  
March 10, 2026  
April 14, 2026  
May 12, 2026  
June 9, 2026  
July 14, 2026  
August 11, 2026  
September 8, 2026  
October 13, 2026  
November 10, 2026  
December 8, 2026

## **GLOUCESTER COUNTY INSURANCE COMMISSION WELLNESS INCENTIVE PROGRAM**

### **Purpose:**

The Wellness Incentive Program is designed to award ten grants (each up to \$1,000) to assist each member in promoting wellness objectives by providing financial reimbursement for wellness and health related items or programs purchased by a members' department.

### **Advantages to the Members:**

A commitment to wellness has many advantages to the member such as helping to retain healthy employees which contributes to fewer absences, improved job performance, greater productivity and a quicker return to the workplace when suffering a workers' compensation injury.

### **Suggested Uses:**

Some suggestions for eligible items could fall under the following categories:

- |  |  |
|--|--|
| • Physical activity                      | • Health Fair                            |
| • Chair massages                         | • Lunch n' Learn                         |
| • Fresh Fruit Fridays                    | • Health screenings i.e. blood pressure, |
| • Inspirational quote and poster display | heart rate, skin, glucose, cholesterol   |
| • Proper nutrition i.e. smoothies        | • Health education                       |

### **Inadmissible Reimbursements:**

- Healthcare premiums
- Deductible reimbursements
- Any current benefits in place through the member's health care provider i.e. gym membership reimbursements
- Free services

### **Submission Process:**

All departments from each member are eligible to submit a request for the wellness grant. A submission form and supporting documentation such as photographs and documentation illustrating cost of the item or program will be required. Additional documentation such as testimonials of the item or program will be encouraged. The submission deadline is March 15<sup>th</sup>. Submissions will be emailed to Joe Henry at [jhenry@hig.net](mailto:jhenry@hig.net). Any submission which did not contain all required pieces stated above will not qualify.

### **Selection Process:**

In April, the Safety and Accident Review Committee will telephonically hold a meeting to review all submissions. Each member will vote on which submission from each member entity will move forward. A motion will be required to present ten submissions to the Insurance Commission at the April meeting. The Insurance Commission will have final approval.

### **Reimbursement Instructions:**

The departments awarded the grants will be notified by the end of April. The disbursement of the funds will be provided to the department once evidence that the wellness activity has been completed and paid. The wellness item or activity must be completed by the end of November. In addition, all documentation (department purchase order, invoice and signed Commission voucher) must be sent to Christina Violetti at [cvioletti@hig.net](mailto:cvioletti@hig.net) by November 15<sup>th</sup>. No payments will be made to vendors directly.

**GLOUCESTER COUNTY INSURANCE COMMISSION  
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

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Member:

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Department:

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Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

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Printed Name of Person submitting nomination:

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Signature of Person submitting nomination:

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Position / Title:

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Date:

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Submit this form by  
March 15<sup>th</sup> to:  
Hardenbergh Insurance Group, Attn: Joe Henry  
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053  
Email: [jhenry@hig.net](mailto:jhenry@hig.net)



**GLOUCESTER COUNTY INSURANCE COMMISSION  
AUTHORIZING A CLOSED SESSION TO DISCUSS  
PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)  
RELATED TO PENDING OR ANTICIPATED LITIGATION**

**WHEREAS**, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “GCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

**WHEREAS**, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

**WHEREAS**, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

**WHEREAS**, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality; and

**WHEREAS**, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Gloucester County Insurance Commission pursuant to the Open Public Meetings Act as follows:

The GCIC shall hold a closed session from which the public shall be excluded on *December 11, 2025*.

The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the GCIC will take in said litigation, strengths and weaknesses of GCIC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *December 11, 2025* which agenda has been timely posted per the Open Public Meetings Act.

The minutes of said closed session shall be made available for disclosure to the public consistent with N.J.S.A. 10:4-13 when the items which are the subject of the closed session discussions are resolved and the reasons for confidentiality as to both the GCIC and the claimant no longer exist.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 11, 2025.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**SCOTT BURNS, ESQ., VICE CHAIRMAN**



**GCIC PARS/SARS**  
**CLOSED SESSION**  
**12-11-25**

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>C.P or DO #</u></b>
3530003685	Gillinsteen, E.	WC	
3530003770	Accoglio, T.	WC	
NJC00051	Gloucester County	CP	
3530004176	Gloucester County	APD	
3530004160	Gloucester County	APD	
3530003589	Roberts, B.	GL	
3530003621	Nelson, R & M.	GL	

## **APPENDIX I**

### *Minutes*

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, October 23, 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 <b>Bradford Stokes</b>
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Claims Service	Inservco Insurance Services, Inc. <b>Amy Zeiders, Veronica George</b>
	Vanguard Claims Administrator, Inc. <b>Sarah Mentzer</b>

Medlogix  
**Jennifer Goldstein**

PERMA  
**Kerin Drumheiser, Shai McLeod**

Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti, Joe Henry</b>
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Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince</b>
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**ALSO PRESENT:**

Susan Panto, Conner Strong & Buckelew  
Cathy Dodd, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services  
Elisabeth Chipman, PERMA Risk Management Services  
Robert Garish, J.A. Montgomery  
Tenisha Smith, Inservco Insurance Services  
Kelly Guerriero, Inservco Insurance Services  
Debra Romanowski, Inservco Insurance Services  
Kevin McCann, Chance & McCann, LLC  
Danielle Colaanni, HIG  
Dennis Skalkowski, Bowman & Company  
Kaleigh Sawers, Bowman & Company

**APPROVAL OF MINUTES:** Open and Closed Minutes of September 25, 2025. Open Minutes of October 6, 2025.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 25, 2025, AND OPEN MINUTES OF OCTOBER 6, 2025**

Motion:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**SAFETY & ACCIDENT REVIEW COMMITTEE REPORT** - Ms. Violetti had nothing to report as there had not been a committee meeting since the last commission meeting.

**CLAIMS COMMITTEE** - Chairman Sheehan advised the Claims Committee met on October 14, 2025 to discuss several PARS and SARS, which will be discussed further in closed session.

**EXECUTIVE DIRECTOR REPORT:**

**2024 AUDIT REPORT** - The Auditor's Report as of December 31, 2024, was sent under separate cover to the Fund Commissioners. Bowman & Company, LLP reviewed the 2024 Audit with the Executive Director, Chairman Sheehan and the Commission Treasurer. Mr. Skalkowski reported that he will be issuing unmodified or clean opinions with respect to the financial statements as a whole. There were no findings or recommendations.

Executive Director thanked Mr. Skalkowski and Ms. Sawers for their assistance with the past eight years' audits within Joint Insurance Funds and Commissions.

Executive Director asked for approval of the 2024 Audit from the Commissioners at the meeting. Included in the agenda was **Resolution 64-25**, Certification of Annual Audit Report for Period ending December 31, 2024, along with the Group Affidavit Form.

**MOTION TO APPROVE RESOLUTION 64-25, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2024**

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

**EMPLOYEE DISHONESTY COVERAGE** – Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company will be renewed on 11/23/25. Executive Director reported this policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium was \$1,274. The limit per loss was \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,274**

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

**CERTIFICATE OF INSURANCE REPORT** – Included in the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the month of September. There were (2)

two certificates of insurance issued during the month. Executive Director noted they both looked routine.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND** - The NJCE met on September 25, 2025. A summary report was included in the agenda. The NJCE met prior to our meeting and discussion involved the 2026 preliminary budget which indicated an increase of 4.86%. Executive Director also noted the NJCE approved contracts for professional services for the actuary, auditor, payroll auditor, and litigation manager. The 2026 budget was scheduled to be introduced on November 21, 2025.

**2025 NJCE BEST PRACTICES WORKSHOP** – Executive Director and Ms. Drumheiser reported the NJCE Best Practices Workshop will be hosted 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. A reminder invite was sent out on October 20<sup>th</sup>. The invitation was also included in the agenda.

**2026 GCIC BUDGETS (PROPERTY & CASUALTY & HEALTH DENTAL BUDGET)** – Executive Director reported they will introduce the 2026 Budgets at the December 11<sup>th</sup> meeting and schedule a Public Hearing and budget adoption in January. Executive Director noted the Commission is not scheduled to meet in November.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK** – Executive Director reported on the Property & Casualty Financial Fast Track Report for the month of June. As of **June 30, 2025**, there was a statutory surplus of **\$2,431,088**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,232,330**. The total cash amount was **\$6,785,314**. Executive Director reported this was a very good quarter.

**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. As of **July 31, 2025** the NJCE had a surplus of **\$16,127,508**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount was **\$41,077,577**.

**GCIC HEALTH BENEFITS FINANCIAL FAST TRACK** – Executive Director reported on the Health Benefits Financial Fast Track for the month of June. As of **June 30, 2025** there was a statutory surplus of **\$456,259**. The total cash amount was **\$659,732**.

**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, 2025, and showed the actuarial target from one month to the next. Executive Director reported the claims activity report showed there was only one more open claim in June than was open in the prior month. Executive Director noted the commission was above the actuarial target range at 42% compared to 20%, with workers’ compensation driving that up.

**2025 ASSESSMENTS** – The final assessment payment was due on October 15, 2025. The Treasurer’s Office advised they received payment from the Library, County and Utility Authority. Executive Director asked those who do not have them in yet, to submit as soon as possible.



**2026 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES** – Executive Director reported the 2026 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution in the beginning of December. The NJCE Underwriting Manager’s Team would review any certificates which need to be re-issued for the 2026 renewal.

**2025 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE** – Executive Director noted the 110th annual conference is scheduled for November 18th through November 20<sup>th</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF will hold its annual elected official’s seminar on November 18<sup>th</sup>. Executive Director said included in the agenda was information on two education seminars the MEL JIF is holding. Also included was information on the annual reception being held at the Legacy Lounge at Bally’s Atlantic City at 6:00 p.m. on November 19<sup>th</sup>. Executive Director noted no RSVPs are needed and hoped to see everyone there.

**2025 RFPs FOR PROFESSIONAL SERVICES** – Executive Director reported the RFPs were issued and advertised; responses were due October 21<sup>st</sup>. The RFP for Benefits Consulting Services were issued and advertised; responses were due November 7<sup>th</sup>. Executive Director said the responses to the RFPs will be reviewed and recommendations will be made at the December meeting.

**NOVEMBER MEETING** – Executive Director reported the Commission was not scheduled to meet in November. Our next meeting was scheduled for Thursday, December 11, 2025 at 1:00 PM in person and via zoom.

**EMPLOYEE BENEFITS** – Ms. Panto reviewed the September report included in the agenda to the Commission noting the year-to-date total issues were 164. Ms. Panto reported that most issues came in directly from the employer and were closed the same day. The report included a listing from January through September.

Chairman Sheehan thanked Ms. Panto and her team for working on their health benefits.

**TREASURER REPORT** - Chairman Sheehan reported the agenda included October Property & Casualty bills and October benefits list, which was Resolution 65-25 and Resolution 66-25. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 65-25 THROUGH RESOLUTION 66-25 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 67-25 Inservco Liability Check Register for the period of 9/1/2025 to 9/30/2025.

**MOTION TO APPROVE RESOLUTION 67-25 LIABILITY CHECK REGISTER FOR THE PERIOD OF 9/1/25 TO 9/30/25**

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 September as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
September	62	\$126,097.25	\$71,198.67	\$54,898.58	\$47,351.09	44%	38%

**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 September through November 1<sup>st</sup>, 2025. The training opportunities through December 11<sup>th</sup> and numerous video briefings have been added to njce.org.

Safety Director reported that the Leadership Academy will begin its enrollment on December 1<sup>st</sup> through December 22<sup>nd</sup>, with a January 1<sup>st</sup>, 2026 start date. Mr. Prince advised that more information can be found at njce.org.

Safety Director also noted the last expo for 2025 will be held on November 7<sup>th</sup> at Rowan College in Gloucester County.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:**

**RISK MANAGEMENT SERVICES**

**2025 NJCE REINSURER SAFETY GRANT:** Ms. Violetti reported one of two submissions have been approved, the approved being the Gloucester County Library Commission for one AED and corresponding accessories for the Greenwich Branch and security cameras for the Logan Branch. The total request was \$11,320.53. The Library Commission was awarded the full amount.

**UNDERWRITING SERVICES DIRECTOR**

**ANCILLARY COVERAGES:** Ms. Violetti reported the following coverages 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	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Company	10/30/2025	\$5,024.43	\$5,369.48
Library	Notary Bond	CNA Surety	11/17/2025	\$79.62	\$113.75
Library	Volunteer Accident	Federal Insurance Company	11/23/2025	\$500.00	\$500.00

Ms. Violetti reported the 6.9% increase in premium to the County’s Pollution Liability policy was due to a carrier rate increase and the 43% increase in premium on the Library’s Notary Bond was due to an increase in the number of notaries from 7 to 10. All other terms and conditions are per expiring.

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

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

Ms. Violetti reported the following renewals were in process and have been finalized. It was also noted the Antique Inland Marine Coverage was for all items found at the Whitall House.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Antique Inland Marine	Hanover Insurance Company	10/7/2025	\$5,314.97	\$5,422.00

Ms. Violetti noted the 2% increase in premium was due to an increase in the total values from \$5,314.97 to \$5,422.00.

**ATTORNEY: NONE**

**OLD BUSINESS: NONE**

**NEW BUSINESS:** Ms. Zeiders introduced Ms. Tanisha Smith as she recently joined the Inservco team with an experienced liability background of 32 years and New Jersey Municipality work.

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO THE PUBLIC**

Moved: Commissioner Christina  
Second: Commissioner Burns  
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 68-25 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 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 A PAYMENT AUTHORITY FOR CLAIM #3530004103  
IN THE AMOUNT OF \$51,636.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004097  
IN THE AMOUNT OF \$108,408.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003476  
IN THE AMOUNT OF \$25,000.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003939  
IN THE AMOUNT OF \$40,000.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00027 IN  
THE AMOUNT OF \$75,500.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00052 IN  
THE AMOUNT OF \$126,895.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00056 IN  
THE AMOUNT OF \$31,000.00**

**MOTION TO AUTHORIZE AN ADDITIONAL PAYMENT AUTHORITY FOR  
CLAIM #NJC00073 IN THE AMOUNT OF \$220,000.00**

**MOTION TO ACCEPT PARTIAL LIABILITY AND A REDUCED SUBROGATION  
RECOVERY AUTHORITY FOR CLAIM #2024319396 IN THE AMOUNT OF  
\$79,634.00**

Chairman Sheehan advised the next meeting would be on December 11, 2025, at 1:00 PM in person and online.

**MOTION TO ADJOURN:**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**MEETING ADJOURNED: 1:40 PM**

Minutes prepared by: Elisabeth Chipman, Assisting Secretary

## **APPENDIX II**

### *EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT*





## **CLIENT ACTIVITY REPORT**

**NOVEMBER 2025**

### **GCHIC - Gloucester County Health Insurance Commiss**

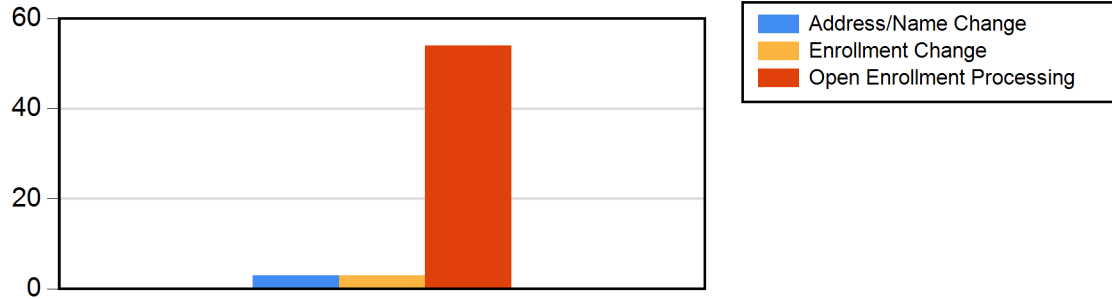
*This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore, this reflects cases and inquiries under activity. Some cases are closed immediately while other, depending on their complexity, may take additional time to bring to closure. Conner Strong & Buckelew manages all activity and ensures all cases are acted upon, followed up and brought to closure in as timely a basis as possible.*

## CLIENT ACTIVITY REPORT

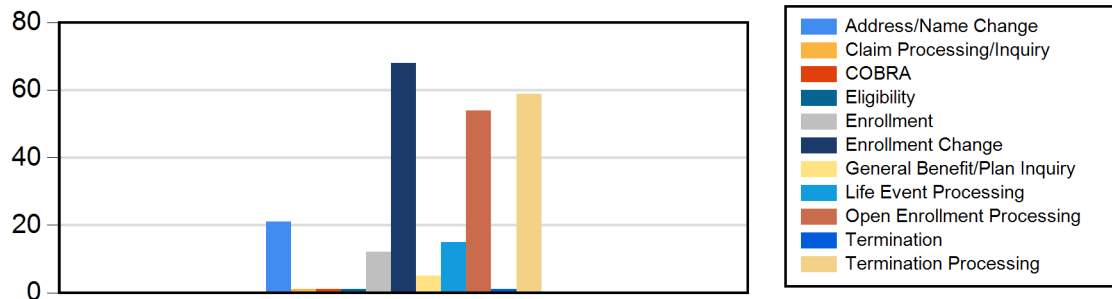
From: 11/1/2025 To: 11/30/2025

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (NOVEMBER)	# of Issues
Address/Name Change	3
Enrollment Change	3
Open Enrollment Processing	54
<b>Total for Subject</b>	<b>60</b>



SUBJECT (YTD)	# of Issues
Address/Name Change	21
Claim Processing/Inquiry	1
COBRA	1
Eligibility	1
Enrollment	12
Enrollment Change	68
General Benefit/Plan Inquiry	5
Life Event Processing	15
Open Enrollment Processing	54
Termination	1
Termination Processing	59
<b>Total for Subject</b>	<b>238</b>

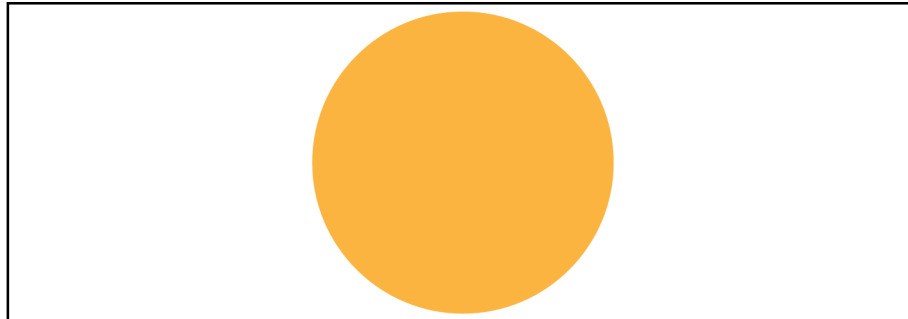


## CLIENT ACTIVITY REPORT

From: 11/1/2025 To: 11/30/2025

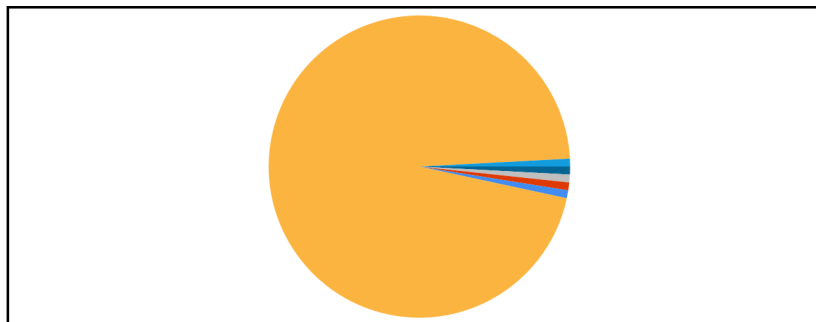
### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (NOVEMBER)	# of Issues
Employer	60
<b>Total for Call Source</b>	<b>60</b>



Employer

CALL SOURCE (YTD)	# of Issues
Broker/Consultant	2
Carrier	2
Dependent	2
Employee	2
Employer	228
Plan Administrator	2
<b>Total for Call Source</b>	<b>238</b>



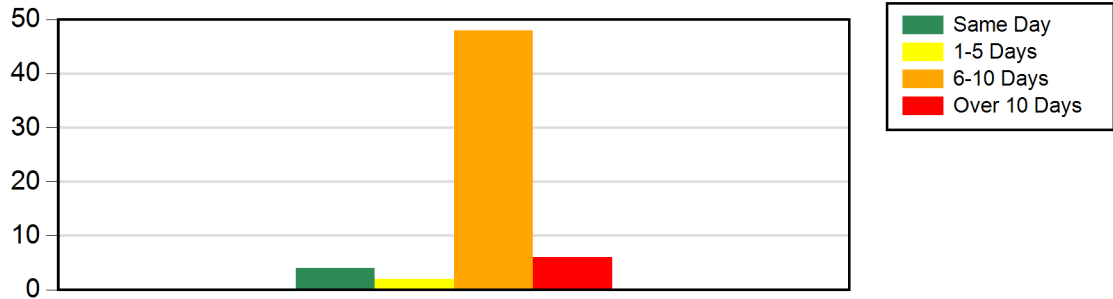
Broker/Consultant  
 Carrier  
 Dependent  
 Employee  
 Employer  
 Plan Administrator

## CLIENT ACTIVITY REPORT

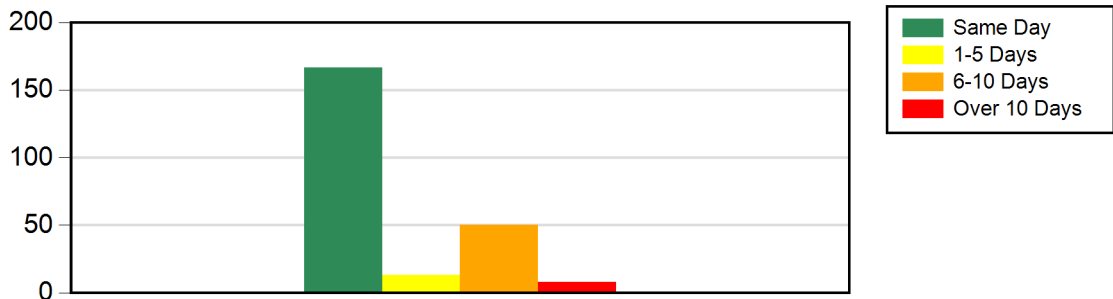
From: 11/1/2025 To: 11/30/2025

### GCHIC - Gloucester County Health Insurance Commiss

<b>CLOSED TIME (NOVEMBER)</b>	<b># of Days</b>	<b>%</b>
Same Day	4	7%
1-5 Days	2	3%
6-10 Days	48	80%
Over 10 Days	6	10%
<b>Total for Time Range</b>	<b>60</b>	<b>100%</b>



<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	167	70%
1-5 Days	13	5%
6-10 Days	50	21%
Over 10 Days	8	3%
<b>Total for Time Range</b>	<b>238</b>	<b>100%</b>



<b>DETAIL (YTD)</b>		From: 1/1/2025 To: 11/30/2025		
<b>Received</b>	<b>Call Source</b>	<b>Subject</b>	<b>Status</b>	<b>Closed Time</b>
1/3/2025	Plan Administrator	COBRA	Closed	6-10 Days
1/7/2025	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
1/14/2025	Employer	Enrollment	Closed	Same Day
1/14/2025	Employer	Enrollment Change	Closed	Over 10 Days
1/24/2025	Employer	Eligibility	Closed	Same Day
1/28/2025	Employer	Enrollment Change	Closed	Same Day



## From: 11/1/2025 To: 11/30/2025

From: 11/1/2025 To: 11/30/2025

**GCHIC - Gloucester County Health Insurance Commiss**

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# CLIENT ACTIVITY REPORT

From: 11/1/2025 To: 11/30/2025

## GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 11/30/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/20/2025	Employer	General Benefit/Plan Inquiry	Closed	Same Day
2/20/2025	Employer	Enrollment Change	Closed	1-5 Days
2/20/2025	Dependent	Claim Processing/Inquiry	Closed	6-10 Days
2/25/2025	Employer	Enrollment Change	Closed	Same Day
2/26/2025	Employer	Termination	Closed	Same Day
3/4/2025	Employer	Life Event Processing	Closed	Same Day
3/4/2025	Employer	Enrollment Change	Closed	Same Day
3/4/2025	Employer	Life Event Processing	Closed	Same Day
3/7/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Enrollment	Closed	Same Day
3/14/2025	Employer	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/27/2025	Employer	Life Event Processing	Closed	Same Day
3/27/2025	Employer	Enrollment Change	Closed	Same Day
3/31/2025	Employer	Enrollment Change	Closed	Same Day
4/2/2025	Employer	Enrollment Change	Closed	Same Day
4/2/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/9/2025	Employer	Enrollment Change	Closed	Same Day
4/15/2025	Employer	Enrollment Change	Closed	Same Day
4/17/2025	Employer	Enrollment Change	Closed	Same Day
4/22/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment	Closed	Same Day
4/23/2025	Employer	Enrollment Change	Closed	Same Day



## CLIENT ACTIVITY REPORT

From: 11/1/2025 To: 11/30/2025

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 11/30/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/29/2025	Employer	Address/Name Change	Closed	Same Day
4/30/2025	Employer	Enrollment Change	Closed	Same Day
4/30/2025	Employer	Address/Name Change	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
5/12/2025	Employer	Address/Name Change	Closed	Same Day
5/14/2025	Employer	Address/Name Change	Closed	Same Day
5/16/2025	Employer	Enrollment Change	Closed	Same Day
5/16/2025	Employer	Address/Name Change	Closed	Same Day
5/20/2025	Employee	General Benefit/Plan Inquiry	Closed	Same Day
5/21/2025	Employer	Enrollment Change	Closed	Same Day
5/27/2025	Employer	Enrollment Change	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Life Event Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day



## From: 11/1/2025 To: 11/30/2025

From: 11/1/2025 To: 11/30/2025

**GCHIC - Gloucester County Health Insurance Commiss**

DETAIL (YTD)		From: 1/1/2025 To: 11/30/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/3/2025	Employer	Enrollment Change	Closed	Same Day
6/6/2025	Employer	Address/Name Change	Closed	Same Day
6/11/2025	Employer	Enrollment Change	Closed	Same Day
6/16/2025	Employer	Enrollment Change	Closed	Same Day
6/18/2025	Employer	Enrollment Change	Closed	Same Day
6/23/2025	Employer	Enrollment Change	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/26/2025	Employer	Enrollment Change	Closed	1-5 Days
6/27/2025	Employer	Life Event Processing	Closed	Same Day
6/30/2025	Employer	Enrollment Change	Closed	Same Day
7/2/2025	Employer	Enrollment Change	Closed	Same Day
7/2/2025	Employer	Enrollment Change	Closed	Same Day
7/7/2025	Employer	Enrollment Change	Closed	Same Day
7/7/2025	Employer	Life Event Processing	Closed	Same Day
7/8/2025	Employer	Address/Name Change	Closed	Same Day
7/8/2025	Employer	Life Event Processing	Closed	Same Day
7/9/2025	Employer	Life Event Processing	Closed	Over 10 Days
7/16/2025	Employer	Enrollment Change	Closed	Same Day

# CLIENT ACTIVITY REPORT

From: 11/1/2025 To: 11/30/2025

## GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 11/30/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
7/17/2025	Employee	Enrollment Change	Closed	Same Day
7/22/2025	Employer	Enrollment Change	Closed	Same Day
7/22/2025	Employer	Address/Name Change	Closed	Same Day
7/22/2025	Employer	Enrollment Change	Closed	Same Day
7/22/2025	Employer	Enrollment Change	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	1-5 Days
7/25/2025	Employer	Enrollment Change	Closed	1-5 Days
8/1/2025	Employer	Life Event Processing	Closed	Same Day
8/7/2025	Employer	Enrollment Change	Closed	Same Day
8/13/2025	Employer	Enrollment Change	Closed	1-5 Days
8/13/2025	Employer	Enrollment Change	Closed	1-5 Days
8/19/2025	Employer	Address/Name Change	Closed	Same Day
8/19/2025	Employer	Address/Name Change	Closed	Same Day
8/27/2025	Employer	Life Event Processing	Closed	Same Day
8/28/2025	Employer	Life Event Processing	Closed	Same Day
9/2/2025	Employer	Address/Name Change	Closed	Same Day
9/2/2025	Employer	Enrollment Change	Closed	Same Day
9/3/2025	Employer	Enrollment Change	Closed	Same Day
9/3/2025	Employer	Enrollment Change	Closed	Same Day
9/8/2025	Employer	Enrollment Change	Closed	Same Day
9/9/2025	Employer	Address/Name Change	Closed	Same Day
9/17/2025	Employer	Enrollment Change	Closed	Same Day
9/17/2025	Employer	Enrollment Change	Closed	Same Day
10/1/2025	Employer	Address/Name Change	Closed	Same Day
10/2/2025	Employer	Enrollment Change	Closed	Same Day



## From: 11/1/2025 To: 11/30/2025

From: 11/1/2025 To: 11/30/2025

**GCHIC - Gloucester County Health Insurance Commiss**

[illegible]



## From: 11/1/2025 To: 11/30/2025

From: 11/1/2025 To: 11/30/2025

**GCHIC - Gloucester County Health Insurance Commiss**

DETAIL (YTD)		From: 1/1/2025 To: 11/30/2025		
Received	Call Source	Subject	Status	Closed Time
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/10/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	Over 10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	Over 10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	Over 10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	Over 10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	Over 10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Enrollment Change	Closed	1-5 Days



## CLIENT ACTIVITY REPORT

From: 11/1/2025 To: 11/30/2025

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 11/30/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/11/2025	Employer	Open Enrollment Processing	Closed	6-10 Days
11/12/2025	Employer	Open Enrollment Processing	Closed	Over 10 Days
11/13/2025	Employer	Enrollment Change	Closed	1-5 Days
11/18/2025	Employer	Enrollment Change	Closed	Same Day
11/24/2025	Employer	Address/Name Change	Closed	Same Day
11/24/2025	Employer	Address/Name Change	Closed	Same Day