

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
WEDNESDAY, FEBRUARY 25, 2026
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

**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 February 25, 2026 meeting 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.

- ❑ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 47-48
Resolution [27-26](#) 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. Also, Dawn Law vs
Gloucester County Emergency Medical Service; and John Does 1-5 and 6-10, GLO-L000478-22
and Sammons v Hogan, GLO-L-1286-25**

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [April 23, 2026, 1:00 PM, in-person & virtual](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: February 25, 2026

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2026 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

- ❑ **Motion to approve Resolution 21-26, Plan of Risk Management**

- ❑ **2026 PRIMA Conference (Page 6)** – The PRIMA Conference will take place this year on June 8-10 in Ft. Lauderdale, Florida. Attached on page 6 is Resolution 22-26 Authorizing Advanced Travel Expenses for Authorized Official Travel. If any Commissioner is interested in attending the Conference, please contact the Fund Office.

- ❑ **Motion to approve Resolution 22-26 Authorizing Advance Travel Expenses for Authorized Official Travel**

- ❑ **Bowman & Company, LLP (Page 7)** – Bowman & Company, LLP announced they are joining PFK O’Connor Davies, a top-tier Accounting and Advisory practice. Included in the agenda on page 7 is Resolution No. 23- 26, authorizing the amendment of Resolution No. 13 - 26, adopted January 22, 2026, appointing certain professionals for Fund Year 2026. This amendment revises the Company name for auditor services, to reflect PFK O’Connor Davies as the appointed firm for auditing services.

- ❑ **Motion to adopt Resolution No. 23 - 26, Authorization to Amend Resolution No. 13 - 26 Adopted on January 22, 2026 Appointing Certain Professionals for Fund Year 2026**

- ❑ **New Jersey Counties Excess Joint Insurance Fund** – The NJCE will hold their Reorganization Meeting virtually via Zoom video/audio on February 26, 2026, at 10:30 a.m. J.A. Montgomery will discuss initiatives being launched for the NJCE Program. Executive Director will also discuss potential changes in property claims funding.

- ❑ **2026 Renewal Webinar (Appendix III)** – The Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF conducted a 2026 Renewal Overview Webinar on Tuesday, February 24th at 11 a.m. The NJCE Underwriting Manager detailed the successes marketing the program and coverage changes to be aware of for 2026. If you were not able to

attend the webinar a recording will be posted to the NJCE website. A copy of the presentation is included in Appendix III of the agenda.

- ❑ **Certificate of Insurance Report (Pages 8-13)** – Included in the agenda on pages 8-13 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. There were (18) eighteen certificates of insurance issued in January.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 14-16)** – Included in the agenda on pages 14-16 is a copy of the Property & Casualty Financial Fast Track Report for the month of October. As of **October 31, 2025** there is a statutory surplus of **\$2,481,251**. 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 **\$5,695,916**.
- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 17-19)** – Included in the agenda on pages 17-19 is a copy of the NJCE Financial Fast Track Report for the month of December. As of **December 31, 2025**, the NJCE has a surplus of **\$18,861,992**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE totaling \$7,207,551. The cash amount is **\$38,891,840**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 20-21)** – Included in the agenda on pages 20-21 is a copy of Health Benefits Financial Fast Track for the month of October. As of **October 31, 2025** there is a statutory surplus of **\$436,528**. The total cash amount is **\$586,184**.
- ❑ **Claim Tracking Reports (Pages 22-23)** – Included in the agenda on pages 22-23 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of October 31, 2025. The Executive Director will review the reports with the Commission.
- ❑ **2026 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2026 Property & Casualty Assessments** – In accordance with the Commission’s by Law’s the Property & Casualty Assessment Bills will be e-mailed to the member entities. The first installment will be due on March 31, 2026. Future assessments will be due on May 15, 2026 and October 15, 2026.
- ❑ **2026 MEL, MRHIF & NJCE Educational Seminar (Page 24)** – The 16th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 24th and Friday May 1st from 9AM to 12PM. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Included on page 24 is more information on the seminar. We will send a link to register once it becomes available. If you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

- ❑ **2026 Meeting Schedule** – As a reminder the Commission will not meet in March. The next meeting is scheduled for April 23, 2026 at 1:00 PM in person & via Zoom.

GLOUCESTER COUNTY INSURANCE COMMISSION

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) and Commission Treasurer of the Gloucester County Insurance Commission may need to travel to the PRIMA Conference on or about June 7, 2026 in Ft. Lauderdale, Florida for the purpose of attending seminars on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2026 miscellaneous contingency budget not to exceed \$3,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) and Commission Treasurer representing the Gloucester County Insurance Commission will verify their expenses and any excess cash will be repaid to the Gloucester County Insurance Commission along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,000 in advance or reimbursement payment for the attending Commissioners and or Commission Treasurer of the Gloucester County Insurance Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 25, 2026.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 23-26

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZATION TO AMEND RESOLUTION NO. 13-26 ADOPTED ON JANUARY 22, 2026
APPOINTING CERTAIN PROFESSIONALS FOR FUND YEAR 2026**

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, by Resolution No. 13-26 adopted on January 22, 2026, the Board of Commissioners of the Gloucester County Insurance Commission appointed certain professionals for Fund Year 2026 and;

WHEREAS, there is a need to amend the Company name for auditing services in Resolution No. 13-26, as the appointed firm for auditing services, Bowman & Company, LLP, has announced they have joined PFK O’Connor Davies, and

WHEREAS, all other covenants and agreements set forth in Resolution No. 13-26 shall remain in full force and effect;

NOW, THEREFORE, BE IT RESOLVED, by the Board of Commissioners that Resolution No. 13-26 adopted on January 22, 2026 is hereby amended to reflect the name change of the auditor to PFK O’Connor Davies.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 25, 2026

BY: _____
TIMOTHY SHEEHAN, CHAIRPERSON

ATTEST:
BY: _____
SCOTT BURNS, ESQ., VICE CHAIRPERSON

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2026 to 2/1/2026

| Holder (H)/ Insured Name (I) | Holder / Insured Address | Description of Operations | Issue Date/ # | Coverage |
|------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------------|
| H - State of New Jersey, NJ I - County of Gloucester | Department of Environmental Protection Bureau of Local Environmental Management & Right to Know 401 East State St., Trenton, NJ | RE: CEHA 2026-00024 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects CEHA 2026-00024. | 1/2/2026 #5922551 | GL AU EX WC OTH |
| H - New Jersey Department of I - County of Gloucester | Military Affairs P.O. Box 340 Trenton, NJ 08625 | RE: Use of the National Guard Armory- Emergency Evacuation Site Evidence of insurance as respects the use of the National Guard Armory, located at North Evergreen Avenue in Woodbury NJ, as an emergency evacuation site. | 1/7/2026 #5925701 | GL AU EX WC OTH |
| H - Township of Deptford I - County of Gloucester | 1011 Cooper Street Deptford, NJ 08096 | RE: Use of Premises- Gloucester County Health Department Evidence of insurance as respects the use of any/all premises by the Gloucester County Health Department for programs, classes, events during the current calendar year. | 1/7/2026 #5925699 | GL AU EX WC OTH |
| H - OTB 400 Grove Investment, LLC I - County of Gloucester | 400 Grove Road West Deptford, NJ 08066 | Company E: Auto Physical Damage; Policy Term: 01/01/2026-01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 Evidence of insurance as respects to the use of property by Gloucester County SWAT for training exercises. | 1/12/2026 #5961083 | GL AU EX WC OTH |
| H - U.S. Government I - County of Gloucester | Joint Base McGuire-Dix-Lakehurst Joint Base MDL, NJ 08641 | Company E: Auto Physical Damage; Policy Term: 01/01/2026-01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 | 1/12/2026 #5961084 | GL AU EX WC OTH |

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2026 to 2/1/2026

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| | | Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 Evidence of Insurance as respects to use of premises- gun range- by the Gloucester County SWAT for training during the current calendar year. | | |
| H - Hercules Incorporated I - County of Gloucester | Corporate Real Estate Division Herculese Plaza Wilmington, DE 19876 | Company E: Auto Physical Damage; Policy Term: 01/01/2026-01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Shooting Range The Certificate Holder and Ashland, Inc 3499 Blazer Pky, Lexington, KY 40509 are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of shooting range by the Gloucester County Sheriffs Department. | 1/12/2026 #5961082 | GL AU EX WC OTH |
| H - Gloucester County 4-H I - County of Gloucester | 254 County House Rd Clarksboro, NJ 08020 | Company E: Auto Physical Damage; Policy Term: 01/01/2026-01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Woodstown Moose Lodge Evidence of insurance with regard to Gloucester County 4-Hs events being held at the Woodstown Moose Lodge, 13 Bypass Road, Woodstown NJ 08098. | 1/12/2026 #5961093 | GL AU EX WC OTH |
| H - Gloucester County 4-H I - County of Gloucester | 254 County House Rd Clarksboro, NJ 08020 | Company E: Auto Physical Damage; Policy Term: 01/01/2026-01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Woodstown Moose Lodge | 1/12/2026 #5961088 | GL AU EX WC OTH |

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2026 to 2/1/2026

| | | | | |
|-------------------------------------------------------|---------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------------|
| | | Evidence of insurance with regard to Gloucester County 4-Hs events being held at the Woodstown Moose Lodge, 13 Bypass Road, Woodstown NJ 08098. | | |
| H - Gloucester County 4-H I - County of Gloucester | 254 County House Rd Clarksboro, NJ 08020 | Company E: Auto Physical Damage; Policy Term: 01/01/2026-01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Gloucester County Complex Evidence of insurance with regard to Gloucester County 4-Hs events being held at the Gloucester County Complex 1200 N Delsea Drive, Clayton, NJ 08312 for the current policy year. | 1/12/2026 #5961087 | GL AU EX WC OTH |
| H - Township of Elk I - County of Gloucester | 680 Whig Lane Monroeville, NJ 08343 | Company E: Auto Physical Damage; Policy Term: 01/01/2026-01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Township Premises - Gloucester County Prosecutors Office Evidence of insurance as respects the use of Township's premises by the Gloucester County Prosecutor's Office for drone search & rescue training and/or other trainings during the current calendar year. | 1/12/2026 #5961086 | GL AU EX WC OTH |
| H - Gloucester County 4-H I - County of Gloucester | 254 County House Rd Clarksboro, NJ 08020 | Company E: Auto Physical Damage; Policy Term: 01/01/2026-01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Glassboro VFW, 275 Wilmer Street, Glassboro Evidence of insurance with regard to Gloucester County 4-Hs events being held at Glassboro VFW, 275 Wilmer Street, Glassboro NJ 08028 | 1/12/2026 #5961085 | GL AU EX WC OTH |
| H - Gloucester County | Authority | Company E: Auto Physical Damage; Policy Term: 01/01/2026- | 1/12/2026 | GL AU EX |

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2026 to 2/1/2026

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| <p>Improvement I - County of Gloucester</p> | <p>d/b/a Gloucester County Dream Park 400 US Route 130 South Logan Township, NJ 08085</p> | <p>01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Dream Park The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of Gloucester County Dream Park for any 4-H event(s) during the current calendar year.</p> | <p>#5961081</p> | <p>WC OTH</p> |
| <p>H - Gloucester County 4-H I - County of Gloucester</p> | <p>254 County House Road Clarksboro, NJ 08020</p> | <p>Company E: Auto Physical Damage; Policy Term: 01/01/2026- 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; 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.</p> | <p>1/12/2026 #5961077</p> | <p>GL AU EX WC OTH</p> |
| <p>H - GCIA - Office Recycling I - County of Gloucester</p> | <p>Clean Communities, Attn: Jeff Hamilton 109 Budd Blvd Woodbury, NJ 08096</p> | <p>Company E: Auto Physical Damage; Policy Term: 01/01/2026- 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Gloucester County 4-H Clubs Evidence of insurance with respects to Gloucester County 4-H Clubs participation in Clean Communities activities during the current calendar year. The times and places of the activities are assigned on an individual basis throughout the year. Participants are all 4-H members, leaders and their families.</p> | <p>1/12/2026 #5961073</p> | <p>GL AU EX WC OTH</p> |
| <p>H - Delaware River Port Authority of</p> | <p>PA & NJ One Port Center, 2 Riverside Drive PO Box 1949</p> | <p>Company E: Auto Physical Damage; Policy Term: 01/01/2026- 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027</p> | <p>1/12/2026 #5961072</p> | <p>GL AU EX WC OTH</p> |

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2026 to 2/1/2026

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|------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|----------------------------|
| <p>I - County of Gloucester</p> | <p>Camden, NJ 08101</p> | <p>Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies if required by written contract as respects the Gloucester License Agreement. A Waiver of Subrogation applies to the above-referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response.</p> | | |
| <p>H - Delaware River Port Authority of I - County of Gloucester</p> | <p>PA & NJ One Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101</p> | <p>Company E: Auto Physical Damage; Policy Term: 01/01/2026- 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Gloucester License Agreement The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Pollution Legal Liability Policy if required by written contract as respects the Gloucester License Agreement. A waiver of subrogation applies to the above-referenced Pollution Legal Liability Policy as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response.</p> | <p>1/12/2026 #5961071</p> | <p>GL AU EX WC OTH</p> |
| <p>H - Hercules Incorporated I - County of Gloucester</p> | <p>Corporate Real Estate Division Hercules Plaza Wilmington, DE 19876</p> | <p>Company E: Auto Physical Damage; Policy Term: 01/01/2026- 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M</p> | <p>1/16/2026 #5964361</p> | <p>GL AU EX WC OTH</p> |

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2026 to 2/1/2026

| | | | | |
|----------------------------------------------------------------|-----------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------|--------------------|
| | | Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Shooting Range The Certificate Holder and Ashland, Inc. 3499 Blazer Pky, Lexington, KY 40509 are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of shooting range by the Gloucester County Sheriff's Department. | | |
| H - NJ State Historical Commission I - County of Gloucester | 33 W. State Street Trenton, NJ 08625 | Evidence of Insurance | 1/27/2026 #5971048 | GL AU EX WC OTH |
| Total # of Holders: 18 | | | | |

| GLOUCESTER COUNTY INSURANCE COMMISSION | | | | | |
|----------------------------------------|------------------------------------------|------------------|------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| AS OF | | October 31, 2025 | | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| 1. | UNDERWRITING INCOME | 767,935 | 7,679,355 | 94,860,673 | 102,540,028 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 307,254 | 1,974,982 | 25,991,980 | 27,966,962 |
| | Case Reserves | 65,871 | 1,194,453 | 2,170,079 | 3,364,532 |
| | IBNR | 5,996 | 36,635 | 3,090,719 | 3,127,354 |
| | Excess Insurance Recoverable | 0 | (1,078) | (358,154) | (359,232) |
| | Discounted Claim Value | (2,048) | (27,392) | (126,192) | (153,584) |
| | TOTAL CLAIMS | 377,073 | 3,177,600 | 30,768,431 | 33,946,031 |
| 3. | EXPENSES | | | | |
| | Excess Premiums | 448,115 | 4,461,151 | 46,049,105 | 50,510,255 |
| | Administrative | 103,554 | 1,026,436 | 13,814,494 | 14,840,930 |
| | TOTAL EXPENSES | 551,669 | 5,487,587 | 59,863,599 | 65,351,185 |
| 4. | UNDERWRITING PROFIT (1-2-3) | (160,806) | (985,831) | 4,228,644 | 3,242,812 |
| 5. | INVESTMENT INCOME | 7,991 | 110,334 | 104,014 | 214,349 |
| 6. | PROFIT (4 + 5) | (152,815) | (875,497) | 4,332,658 | 3,457,161 |
| 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) | (152,815) | (400,000) | 2,881,252 | 2,481,251 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| | 2010 | 264 | 4,170 | 31,280 | 35,451 |
| | 2011 | 217 | 4,691 | (127,895) | (123,205) |
| | 2012 | 337 | (65,688) | 179,780 | 114,091 |
| | 2013 | 77 | (5,947) | 204,413 | 198,466 |
| | 2014 | 50 | 3,748 | 338,724 | 342,472 |
| | 2015 | 26 | (32,600) | (806,653) | (839,253) |
| | 2016 | 326 | (80,135) | 227,562 | 147,427 |
| | 2017 | 248 | 41,165 | 387,495 | 428,660 |
| | 2018 | 680 | 26,856 | 1,037,708 | 1,064,564 |
| | 2019 | 443 | (18,295) | 726,373 | 708,079 |
| | 2020 | 899 | 154,405 | 1,165,217 | 1,319,622 |
| | 2021 | 425 | (63,687) | (735,469) | (799,156) |
| | 2022 | 536 | 82,612 | (24,324) | 58,288 |
| | 2023 | 1,702 | 322,045 | 257,111 | 579,156 |
| | 2024 | 801 | (621,471) | 19,929 | (601,541) |
| | 2025 | (159,846) | (151,870) | | (151,870) |
| | TOTAL SURPLUS (DEFICITS) | (152,815) | (400,000) | 2,881,251 | 2,481,251 |
| | TOTAL CASH | | | | 5,695,916 |

| GLOUCESTER COUNTY INSURANCE COMMISSION | | | | |
|----------------------------------------|------------|------------------|------------------|------------------|
| FINANCIAL FAST TRACK REPORT | | | | |
| AS OF | | October 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 2010 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 | 1,305 | 3,262 | 2,083,911 | 2,087,173 |
| Case Reserves | (305) | 69,643 | 12,303 | 81,946 |
| IBNR | (1,000) | (1,100) | 1,167 | 67 |
| Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| Discounted Claim Value | 0 | (347) | (66) | (413) |
| TOTAL FY 2012 CLAIMS | 0 | 71,459 | 2,097,314 | 2,168,773 |
| FUND YEAR 2013 | | | | |
| Paid Claims | 630 | 3,068 | 1,570,774 | 1,573,842 |
| Case Reserves | (630) | 8,933 | 18,684 | 27,616 |
| IBNR | 0 | (2,000) | 1,450 | (550) |
| Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| Discounted Claim Value | 0 | (83) | (99) | (183) |
| TOTAL FY 2013 CLAIMS | 0 | 9,917 | 1,590,808 | 1,600,725 |
| 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 | 0 | 55,953 | 3,088,169 | 3,144,122 |
| Case Reserves | 0 | (12,251) | 35,843 | 23,592 |
| IBNR | 0 | (7,781) | 17,253 | 9,472 |
| Excess Insurance Recoverable | 0 | 0 | (500) | (500) |
| Discounted Claim Value | 0 | 237 | (590) | (353) |
| TOTAL FY 2015 CLAIMS | 0 | 36,158 | 3,140,174 | 3,176,333 |
| 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 | (1,640) | (398) | (2,038) |
| TOTAL FY 2016 CLAIMS | 0 | 117,360 | 1,830,525 | 1,947,884 |
| 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 |
| FUND YEAR 2018 | | | | |
| Paid Claims | 758 | 1,838 | 1,387,967 | 1,389,805 |
| Case Reserves | 1,243 | 163 | 27,348 | 27,511 |
| IBNR | (2,000) | (2,757) | 2,000 | (757) |
| Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| Discounted Claim Value | 0 | (8) | (469) | (477) |
| TOTAL FY 2018 CLAIMS | 0 | (765) | 1,416,846 | 1,416,081 |

| GLOUCESTER COUNTY INSURANCE COMMISSION | | | | |
|----------------------------------------|----------------|------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT | | | | |
| AS OF October 31, 2025 | | | | |
| ALL YEARS COMBINED | | | | |
| | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| CLAIM ANALYSIS BY FUND YEAR | | | | |
| FUND YEAR 2019 | | | | |
| Paid Claims | 1,185 | 24,503 | 1,667,846 | 1,692,348 |
| Case Reserves | (16,484) | (16,827) | 16,827 | 0 |
| IBNR | 15,299 | 1,203 | 37,425 | 38,629 |
| Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| Discounted Claim Value | 0 | 11 | (632) | (621) |
| TOTAL FY 2019 CLAIMS | 0 | 8,890 | 1,721,466 | 1,730,356 |
| FUND YEAR 2020 | | | | |
| Paid Claims | 0 | 16,358 | 1,480,717 | 1,497,075 |
| Case Reserves | 0 | (16,172) | 16,172 | (0) |
| IBNR | 0 | (60,038) | 106,087 | 46,049 |
| Excess Insurance Recoverable | 0 | (1,078) | (353,710) | (354,787) |
| Discounted Claim Value | 0 | 1,101 | (1,602) | (501) |
| TOTAL FY 2020 CLAIMS | 0 | (59,830) | 1,247,665 | 1,187,835 |
| FUND YEAR 2021 | | | | |
| Paid Claims | 1,155 | 276,570 | 2,146,946 | 2,423,516 |
| Case Reserves | (3,731) | (80,328) | 670,151 | 589,824 |
| IBNR | 2,576 | (103,369) | 316,149 | 212,779 |
| Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| Discounted Claim Value | 0 | 3,879 | (18,085) | (14,206) |
| TOTAL FY 2021 CLAIMS | 0 | 96,752 | 3,115,161 | 3,211,913 |
| FUND YEAR 2022 | | | | |
| Paid Claims | 21,513 | 91,735 | 1,649,210 | 1,740,946 |
| Case Reserves | (21,272) | (143,908) | 419,021 | 275,113 |
| IBNR | (241) | (90,666) | 490,607 | 399,941 |
| Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| Discounted Claim Value | 0 | 6,442 | (20,390) | (13,949) |
| TOTAL FY 2022 CLAIMS | (1) | (136,398) | 2,538,448 | 2,402,050 |
| FUND YEAR 2023 | | | | |
| Paid Claims | 5,440 | 22,910 | 417,581 | 440,492 |
| Case Reserves | 53,445 | 87,178 | 151,033 | 238,211 |
| IBNR | (58,885) | (263,193) | 1,118,282 | 855,089 |
| Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| Discounted Claim Value | 0 | 6,708 | (32,443) | (25,736) |
| TOTAL FY 2023 CLAIMS | 0 | (146,397) | 1,654,453 | 1,508,056 |
| FUND YEAR 2024 | | | | |
| Paid Claims | 45,015 | 707,592 | 1,045,684 | 1,753,276 |
| Case Reserves | (24,108) | 99,519 | 779,598 | 879,117 |
| IBNR | (20,907) | (233,830) | 997,720 | 763,889 |
| Excess Insurance Recoverable | 0 | 0 | 0 | 0 |
| Discounted Claim Value | 0 | 7,431 | (51,415) | (43,984) |
| TOTAL FY 2024 CLAIMS | (0) | 580,712 | 2,771,587 | 3,352,299 |
| FUND YEAR 2025 | | | | |
| Paid Claims | 230,254 | 771,194 | | 771,194 |
| Case Reserves | 77,713 | 1,079,503 | | 1,079,503 |
| IBNR | 71,154 | 800,167 | | 800,167 |
| Excess Insurance Recoverable | 0 | 0 | | 0 |
| Discounted Claim Value | (2,048) | (51,121) | | (51,121) |
| TOTAL FY 2025 CLAIMS | 377,074 | 2,599,743 | 0 | 2,599,743 |
| COMBINED TOTAL CLAIMS | 377,073 | 3,177,600 | 30,768,431 | 33,946,031 |

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.

| NEW JERSEY COUNTIES EXCESS JIF | | | | | |
|----------------------------------------|---------------------------------|------------------|-------------------|--------------------|--------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| | | AS OF | December 31, 2025 | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS | YTD | PRIOR | FUND |
| | | MONTH | CHANGE | YEAR END | BALANCE |
| 1. | UNDERWRITING INCOME | 4,069,615 | 43,421,544 | 326,407,524 | 369,829,068 |
| 2. | CLAIM EXPENSES | | | | |
| | Paid Claims | 186,087 | 5,922,696 | 23,673,763 | 29,596,460 |
| | Case Reserves | 672,211 | (3,562,985) | 15,868,519 | 12,305,536 |
| | IBNR | 443,849 | 2,220,922 | 17,187,288 | 19,408,209 |
| | Discounted Claim Value | 45,153 | 64,950 | (4,295,909) | (4,230,960) |
| | Excess Recoveries | (31,676) | 978,243 | (1,147,062) | (168,819) |
| | TOTAL CLAIMS | 1,315,624 | 5,623,826 | 51,286,599 | 56,910,426 |
| 3. | EXPENSES | | | | |
| | Excess Premiums | 2,378,712 | 28,940,708 | 236,578,246 | 265,518,954 |
| | Administrative | 86,125 | 2,687,363 | 23,142,827 | 25,830,190 |
| | TOTAL EXPENSES | 2,464,837 | 31,628,071 | 259,721,073 | 291,349,144 |
| 4. | UNDERWRITING PROFIT (1-2-3) | 289,154 | 6,169,647 | 15,399,852 | 21,569,498 |
| 5. | INVESTMENT INCOME | 113,237 | 1,218,890 | 3,281,155 | 4,500,045 |
| 6. | PROFIT (4+5) | 402,391 | 7,388,537 | 18,681,007 | 26,069,543 |
| 7. | Dividend | (500,000) | (500,000) | (6,707,551) | (7,207,551) |
| 8. | SURPLUS (6-7) | (97,609) | 6,888,537 | 11,973,456 | 18,861,992 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | |
| | 2010 | 363 | 4,145 | 70,386 | 74,531 |
| | 2011 | 996 | 11,805 | 391,132 | 402,937 |
| | 2012 | 738 | 15,885 | 486,042 | 501,927 |
| | 2013 | 2,843 | 32,685 | 1,118,179 | 1,150,864 |
| | 2014 | (8,582) | 35,488 | 1,923,686 | 1,959,174 |
| | 2015 | 4,084 | 44,338 | 1,313,021 | 1,357,359 |
| | 2016 | 18,533 | 217,491 | 1,508,680 | 1,726,171 |
| | 2017 | (244,565) | 90,401 | 2,562,938 | 2,653,339 |
| | 2018 | (262,082) | (88,843) | 2,445,415 | 2,356,572 |
| | 2019 | (263,923) | (140,604) | 2,073,713 | 1,933,109 |
| | 2020 | (314,867) | 964,326 | 167,484 | 1,131,810 |
| | 2021 | 190,461 | 307,751 | (672,764) | (365,013) |
| | 2022 | 35,417 | (314,814) | 1,243,729 | 928,915 |
| | 2023 | 197,089 | 1,479,960 | (4,462,718) | (2,982,758) |
| | 2024 | (375,783) | (1,418,880) | 1,804,532 | 385,652 |
| | 2025 | 921,670 | 5,647,404 | | 5,647,404 |
| | TOTAL SURPLUS (DEFICITS) | (97,609) | 6,888,537 | 11,973,455 | 18,861,992 |
| | TOTAL CASH | | | | 38,891,840 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | |
|------------------------------------|-----------------|------------------|------------------|------------------|
| FINANCIAL FAST TRACK REPORT | | | | |
| AS OF December 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 | 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 | (116) | (80) | (10,622) | (10,702) |
| TOTAL FY 2011 CLAIMS | (116) | (1,543) | 835,426 | 833,883 |
| FUND YEAR 2012 | | | | |
| Paid Claims | 4,082 | 43,055 | 1,785,983 | 1,829,038 |
| Case Reserves | (4,082) | (43,055) | 112,437 | 69,382 |
| IBNR | 0 | 0 | 3,680 | 3,680 |
| Discounted Claim Value | 984 | 4,273 | (11,571) | (7,298) |
| TOTAL FY 2012 CLAIMS | 984 | 4,273 | 1,890,529 | 1,894,802 |
| FUND YEAR 2013 | | | | |
| Paid Claims | 0 | 25,443 | 1,153,465 | 1,178,908 |
| Case Reserves | 2,500 | (19,646) | 434,898 | 415,252 |
| IBNR | (2,500) | (5,797) | 17,340 | 11,543 |
| Discounted Claim Value | 311 | 4,205 | (47,302) | (43,097) |
| TOTAL FY 2013 CLAIMS | 311 | 4,204 | 1,558,401 | 1,562,605 |
| FUND YEAR 2014 | | | | |
| Paid Claims | 0 | 16,622 | 864,533 | 881,155 |
| Case Reserves | 0 | (1,725) | 82,575 | 80,850 |
| IBNR | 12,901 | (1,697) | 21,077 | 19,380 |
| Discounted Claim Value | (26) | 678 | (11,153) | (10,475) |
| TOTAL FY 2014 CLAIMS | 12,874 | 13,877 | 957,032 | 970,909 |
| FUND YEAR 2015 | | | | |
| Paid Claims | 146 | 2,035 | 2,473,703 | 2,475,738 |
| Case Reserves | 0 | 5,611 | 597,900 | 603,511 |
| IBNR | (1,000) | (14,211) | 49,975 | 35,764 |
| Discounted Claim Value | 291 | 2,902 | (73,534) | (70,632) |
| TOTAL FY 2015 CLAIMS | (562) | (3,663) | 3,048,044 | 3,044,381 |
| FUND YEAR 2016 | | | | |
| Paid Claims | 5,226 | 48,432 | 1,392,569 | 1,441,001 |
| Case Reserves | (17,002) | (206,624) | 1,125,747 | 919,123 |
| IBNR | (2,530) | (16,477) | 39,497 | 23,020 |
| Discounted Claim Value | 1,200 | 19,688 | (109,929) | (90,241) |
| TOTAL FY 2016 CLAIMS | (13,105) | (154,981) | 2,447,884 | 2,292,903 |
| FUND YEAR 2017 | | | | |
| Paid Claims | 53,535 | 55,235 | 1,585,263 | 1,640,498 |
| Case Reserves | (606) | (260,178) | 605,912 | 345,734 |
| IBNR | (1,523) | (17,822) | 43,208 | 25,386 |
| Discounted Claim Value | 300 | 13,963 | (54,120) | (40,157) |
| TOTAL FY 2017 CLAIMS | 51,706 | (208,803) | 2,180,263 | 1,971,460 |
| FUND YEAR 2018 | | | | |
| Paid Claims | 790 | 6,940 | 1,620,907 | 1,627,847 |
| Case Reserves | 249,210 | 192,955 | 440,557 | 633,512 |
| IBNR | (60,642) | (110,062) | 227,389 | 117,327 |
| Discounted Claim Value | (19,183) | (8,447) | (63,964) | (72,411) |
| TOTAL FY 2018 CLAIMS | 170,175 | 81,386 | 2,224,889 | 2,306,275 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | |
|------------------------------------|------------------|--------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT | | | | |
| AS OF December 31, 2025 | | | | |
| ALL YEARS COMBINED | | | | |
| | THIS | YTD | PRIOR | FUND |
| | MONTH | CHANGE | YEAR END | BALANCE |
| CLAIM ANALYSIS BY FUND YEAR | | | | |
| FUND YEAR 2019 | | | | |
| Paid Claims | 67,672 | 389,723 | 1,373,046 | 1,762,769 |
| Case Reserves | (6,140) | (334,590) | 1,250,583 | 915,993 |
| IBNR | (8,011) | (58,688) | 196,568 | 137,880 |
| Discounted Claim Value | 16,823 | 21,006 | (120,133) | (99,127) |
| TOTAL FY 2019 CLAIMS | 70,344 | 17,451 | 2,700,064 | 2,717,515 |
| FUND YEAR 2020 | | | | |
| Paid Claims | 41,905 | 2,240,924 | (181,777) | 2,059,147 |
| Case Reserves | 51,987 | (3,855,928) | 4,808,620 | 952,692 |
| IBNR | 249,090 | (857,127) | 1,461,677 | 604,550 |
| Discounted Claim Value | 12,381 | 643,238 | (836,712) | (193,474) |
| Excess Recoveries | (31,676) | 978,243 | (1,147,062) | (168,819) |
| TOTAL FY 2020 CLAIMS | 323,687 | (850,650) | 4,104,746 | 3,254,096 |
| FUND YEAR 2021 | | | | |
| Paid Claims | 7,762 | 70,082 | 3,333,352 | 3,403,434 |
| Case Reserves | (7,757) | (265,813) | 2,146,382 | 1,880,569 |
| IBNR | (214,025) | (71,898) | 1,107,209 | 1,035,311 |
| Discounted Claim Value | 31,329 | 49,379 | (425,157) | (375,778) |
| TOTAL FY 2021 CLAIMS | (182,691) | (218,250) | 6,161,786 | 5,943,537 |
| FUND YEAR 2022 | | | | |
| Paid Claims | 2,996 | 755,590 | 1,517,476 | 2,273,066 |
| Case Reserves | 904 | 722,801 | 993,800 | 1,716,601 |
| IBNR | (41,367) | (1,159,437) | 2,943,881 | 1,784,444 |
| Discounted Claim Value | 10,581 | 98,224 | (478,087) | (379,863) |
| TOTAL FY 2022 CLAIMS | (26,887) | 417,178 | 4,977,070 | 5,394,248 |
| FUND YEAR 2023 | | | | |
| Paid Claims | 0 | 107,238 | 5,267,964 | 5,375,202 |
| Case Reserves | 38,065 | (629,945) | 1,324,351 | 694,406 |
| IBNR | (272,321) | (1,031,858) | 5,533,584 | 4,501,726 |
| Discounted Claim Value | 49,196 | 211,547 | (906,005) | (694,458) |
| TOTAL FY 2023 CLAIMS | (185,060) | (1,343,017) | 11,219,894 | 9,876,877 |
| FUND YEAR 2024 | | | | |
| Paid Claims | 4,306 | 1,625,962 | 577,421 | 2,203,383 |
| Case Reserves | (69,705) | 575,049 | 1,839,730 | 2,414,779 |
| IBNR | 404,500 | (828,952) | 5,539,202 | 4,710,250 |
| Discounted Claim Value | 63,775 | 165,087 | (1,147,621) | (982,534) |
| TOTAL FY 2024 CLAIMS | 402,876 | 1,537,145 | 6,808,732 | 8,345,877 |
| FUND YEAR 2025 | | | | |
| Paid Claims | (2,333) | 536,878 | | 536,878 |
| Case Reserves | 434,837 | 558,103 | | 558,103 |
| IBNR | 381,277 | 6,394,948 | | 6,394,948 |
| Discounted Claim Value | (122,694) | (1,160,711) | | (1,160,711) |
| TOTAL FY 2025 CLAIMS | 691,087 | 6,329,218 | 0 | 6,329,218 |
| COMBINED TOTAL CLAIMS | 1,315,624 | 5,623,826 | 51,286,600 | 56,910,426 |

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 \$168,819 due from the reinsurer for COVID-19 WC claims.

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF OCTOBER 31, 2025

ALL YEARS COMBINED

| | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
|---------------------------------------|-----------------|-----------------|-------------------|-------------------|
| 1. UNDERWRITING INCOME | 56,833 | 569,310 | 88,086,695 | 88,656,004 |
| 2. CLAIM EXPENSES | | | | |
| Paid Claims | 58,573 | 509,075 | 77,818,135 | 78,327,210 |
| IBNR | (535) | 445 | 43,877 | 44,322 |
| Total Claims | 58,038 | 509,520 | 77,862,012 | 78,371,532 |
| 3. EXPENSES | | | | |
| Excess Premiums | - | - | 3,585,466 | 3,585,466 |
| Administrative | 9,093 | 90,928 | 6,125,186 | 6,216,114 |
| Total Expenses | 9,093 | 90,928 | 9,710,652 | 9,801,580 |
| 4. UNDERWRITING PROFIT (1-2-3) | (10,297) | (31,139) | 438,759 | 407,620 |
| 5. INVESTMENT INCOME | 1,229 | 11,996 | 16,912 | 28,908 |
| 6. STATUTORY PROFIT (4+5) | (9,068) | (19,143) | 455,671 | 436,528 |
| 9. STATUTORY SURPLUS (6+7-8) | (9,068) | (19,143) | 455,671 | 436,528 |

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 | 1,153 | 41,571 | (1,691) | 39,880 |
| CASH | - | (46,233) | 88,419 | 42,187 |
| 2025 SURPLUS | (10,221) | (60,714) | - | (60,714) |
| CASH | (7,660) | 86,638 | - | 86,638 |
| TOTAL SURPLUS | (9,068) | (19,143) | 455,670 | 436,527 |
| TOTAL CASH | (7,660) | 40,405 | 545,779 | 586,184 |

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF OCTOBER 31, 2025

ALL YEARS COMBINED

| | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
|------------------------------------|---------------|----------------|-------------------|-------------------|
| CLAIM ANALYSIS BY FUND YEAR | | | | |
| FUND YEAR 2010 | | | | |
| Total Claims | - | - | 22,551,041 | 22,551,041 |
| FUND YEAR 2011 | | | | |
| Total Claims | - | - | 34,451,946 | 34,451,946 |
| FUND YEAR 2012 | | | | |
| Total Claims | - | - | 14,793,695 | 14,793,695 |
| FUND YEAR 2013 | | | | |
| Total Claims | - | - | 540,221 | 540,221 |
| FUND YEAR 2014 | | | | |
| Total Claims | - | - | 497,232 | 497,232 |
| FUND YEAR 2015 | | | | |
| Total Claims | - | - | 477,058 | 477,058 |
| FUND YEAR 2016 | | | | |
| Total Claims | - | - | 451,966 | 451,966 |
| FUND YEAR 2017 | | | | |
| Total Claims | - | - | 451,873 | 451,873 |
| FUND YEAR 2018 | | | | |
| Total Claims | - | - | 473,653 | 473,653 |
| FUND YEAR 2019 | | | | |
| Total Claims | - | - | 500,469 | 500,469 |
| FUND YEAR 2020 | | | | |
| Paid Claims | - | - | 411,659 | 411,659 |
| IBNR | - | - | - | - |
| Less Specific Excess | - | - | - | - |
| Less Aggregate Excess | - | - | - | - |
| Total Claims | - | - | 411,659 | 411,659 |
| FUND YEAR 2021 | | | | |
| Paid Claims | - | - | 572,252 | 572,252 |
| IBNR | - | - | - | - |
| Less Specific Excess | - | - | - | - |
| Less Aggregate Excess | - | - | - | - |
| Total Claims | - | - | 572,252 | 572,252 |
| FUND YEAR 2022 | | | | |
| Paid Claims | - | - | 515,899 | 515,899 |
| IBNR | - | - | (0) | (0) |
| Less Specific Excess | - | - | - | - |
| Less Aggregate Excess | - | - | - | - |
| Total Claims | - | - | 515,899 | 515,899 |
| FUND YEAR 2023 | | | | |
| Paid Claims | - | - | 578,730 | 578,730 |
| IBNR | - | - | - | - |
| Less Specific Excess | - | - | - | - |
| Less Aggregate Excess | - | - | - | - |
| Total Claims | - | - | 578,730 | 578,730 |
| FUND YEAR 2024 | | | | |
| Paid Claims | - | - | 550,442 | 550,442 |
| IBNR | (1,153) | (41,571) | 43,878 | 2,306 |
| Less Specific Excess | - | - | - | - |
| Less Aggregate Excess | - | - | - | - |
| Total Claims | (1,153) | (41,571) | 594,320 | 552,749 |
| FUND YEAR 2025 | | | | |
| Paid Claims | 58,573 | 509,075 | - | 509,075 |
| IBNR | 618 | 42,016 | - | 42,016 |
| Less Specific Excess | - | - | - | - |
| Less Aggregate Excess | - | - | - | - |
| Total Claims | 59,191 | 551,092 | - | 551,092 |
| COMBINED TOTAL CLAIMS | 58,038 | 509,520 | 77,862,013 | 78,371,533 |

**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

October 31, 2025

| COVERAGE LINE - PROPERTY | | | | | | |
|------------------------------------------|-------------|-------------|-----------|-------------|-------------|-----------------|
| CLAIM COUNT - OPEN CLAIMS | | | | | | |
| Year | 2021 | 2022 | 2023 | 2024 | 2025 | TOTAL |
| September-25 | 0 | 0 | 2 | 0 | 6 | 8 |
| October-25 | 0 | 2 | 3 | 1 | 11 | 17 |
| NET CHGE | 0 | 2 | 1 | 1 | 5 | 9 |
| Limited Reserves | | | | | | \$15,188 |
| Year | 2021 | 2022 | 2023 | 2024 | 2025 | TOTAL |
| September-25 | \$0 | \$0 | \$500 | \$0 | \$294,843 | \$295,343 |
| October-25 | \$0 | \$0 | \$25,500 | \$0 | \$232,696 | \$258,196 |
| NET CHGE | \$0 | \$0 | \$25,000 | \$0 | (\$62,147) | (\$37,147) |
| Ltd Incurred | \$242,783 | \$312,898 | \$377,414 | \$183,695 | \$1 | \$3,587,059 |
| COVERAGE LINE - GENERAL LIABILITY | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | |
| Year | 2021 | 2022 | 2023 | 2024 | 2025 | TOTAL |
| September-25 | 1 | 3 | 4 | 7 | 11 | 27 |
| October-25 | 1 | 3 | 5 | 7 | 11 | 28 |
| NET CHGE | 0 | 0 | 1 | 0 | 0 | 1 |
| Limited Reserves | | | | | | \$8,410 |
| Year | 2021 | 2022 | 2023 | 2024 | 2025 | TOTAL |
| September-25 | \$8,777 | \$92,874 | \$42,525 | \$60,190 | \$8,500 | \$212,866 |
| October-25 | \$8,777 | \$100,874 | \$38,593 | \$78,736 | \$8,500 | \$235,480 |
| NET CHGE | \$0 | \$8,000 | (\$3,932) | \$18,546 | \$0 | \$22,614 |
| Ltd Incurred | \$413,617 | \$249,497 | \$55,530 | \$96,806 | \$96,806 | \$4,266,688 |
| COVERAGE LINE - AUTO LIABILITY | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | |
| Year | 2021 | 2022 | 2023 | 2024 | 2025 | TOTAL |
| September-25 | 0 | 0 | 1 | 0 | 3 | 4 |
| October-25 | 0 | 0 | 0 | 0 | 6 | 6 |
| NET CHGE | 0 | 0 | -1 | 0 | 3 | 2 |
| Limited Reserves | | | | | | \$2,333 |
| Year | 2021 | 2022 | 2023 | 2024 | 2025 | TOTAL |
| September-25 | \$0 | \$0 | \$4,975 | \$0 | \$3,500 | \$8,475 |
| October-25 | \$0 | \$0 | \$0 | \$0 | \$14,000 | \$14,000 |
| NET CHGE | \$0 | \$0 | (\$4,975) | \$0 | \$10,500 | \$5,525 |
| Ltd Incurred | \$6,594 | \$16,267 | \$2,385 | \$5,236 | \$5,236 | \$1,369,522 |
| COVERAGE LINE - WORKERS COMP. | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | |
| Year | 2021 | 2022 | 2023 | 2024 | 2025 | TOTAL |
| September-25 | 6 | 7 | 5 | 17 | 31 | 74 |
| October-25 | 6 | 6 | 5 | 15 | 39 | 78 |
| NET CHGE | 0 | -1 | 0 | -2 | 8 | 4 |
| Limited Reserves | | | | | | \$36,626 |
| Year | 2021 | 2022 | 2023 | 2024 | 2025 | TOTAL |
| September-25 | \$584,778 | \$203,511 | \$136,766 | \$843,035 | \$694,947 | \$2,781,977 |
| October-25 | \$581,047 | \$174,239 | \$174,118 | \$800,382 | \$824,307 | \$2,856,856 |
| NET CHGE | (\$3,731) | (\$29,272) | \$37,353 | (\$42,654) | \$129,361 | \$74,879 |
| Ltd Incurred | \$2,350,842 | \$1,441,479 | \$488,774 | \$2,029,236 | \$2,029,236 | \$22,323,668 |
| TOTAL ALL LINES COMBINED | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | |
| Year | 2021 | 2022 | 2023 | 2024 | 2025 | TOTAL |
| September-25 | 7 | 10 | 12 | 24 | 51 | 113 |
| October-25 | 7 | 11 | 13 | 23 | 67 | 129 |
| NET CHGE | 0 | 1 | 1 | -1 | 16 | 16 |
| Limited Reserves | | | | | | \$26,082 |
| Year | 2021 | 2022 | 2023 | 2024 | 2025 | TOTAL |
| September-25 | \$593,555 | \$296,385 | \$184,766 | \$903,225 | \$1,001,790 | \$3,298,661 |
| October-25 | \$589,824 | \$275,113 | \$238,211 | \$879,117 | \$1,079,503 | \$3,364,532 |
| NET CHGE | (\$3,731) | (\$21,272) | \$53,445 | (\$24,108) | \$77,713 | \$65,871 |
| Ltd Incurred | \$3,013,836 | \$2,020,141 | \$924,103 | \$2,314,972 | \$2,131,278 | \$31,546,937 |
| 20-Feb-26 | | | | | | |

2021 2022 2023 2024 2025 YEARS

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

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

| 2021 | Budget | Current | | 58 | | Last Month | | 57 | | Last Year | | 46 | |
|-----------------|-------------|--------------------|------------------|------------------|----------------|--------------------|------------------|------------------|----------------|--------------------|------------------|------------------|----------------|
| | | Unlimited Incurred | Limited Incurred | Actual 31-Oct-25 | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 30-Sep-25 | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 30-Sep-24 | MONTH TARGETED |
| PROPERTY | 338,000 | 242,783 | 242,783 | 71.83% | 100.00% | 589,604 | 589,604 | 174.44% | 100.00% | 0 | 0 | 0.00% | 100.00% |
| GEN LIABILITY | 551,000 | 413,617 | 413,617 | 75.07% | 97.02% | 413,617 | 413,617 | 75.07% | 96.96% | 277,521 | 277,521 | 50.37% | 95.07% |
| POL/EPL | | | | | | | | | | | | | |
| AUTO LIABILITY | 117,001 | 6,594 | 6,594 | 5.64% | 95.69% | 6,594 | 6,594 | 5.64% | 95.43% | 6,594 | 6,594 | 5.64% | 91.84% |
| WORKER'S COMP | 1,297,005 | 2,350,842 | 2,350,842 | 181.25% | 99.83% | 2,353,418 | 2,353,418 | 181.45% | 99.80% | 2,267,582 | 2,267,582 | 174.83% | 99.28% |
| TOTAL ALL LINES | 2,303,006 | 3,013,836 | 3,013,836 | 130.87% | 98.97% | 3,363,233 | 3,363,233 | 146.04% | 98.93% | 2,551,697 | 2,551,697 | 110.80% | 98.00% |
| NET PAYOUT % | \$2,424,013 | | | | 105.25% | | | | | | | | |

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

| 2022 | Budget | Current | | 46 | | Last Month | | 45 | | Last Year | | 34 | |
|-----------------|-------------|--------------------|------------------|------------------|----------------|--------------------|------------------|------------------|----------------|--------------------|------------------|------------------|----------------|
| | | Unlimited Incurred | Limited Incurred | Actual 31-Oct-25 | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 30-Sep-25 | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 30-Sep-24 | MONTH TARGETED |
| PROPERTY | 316,000 | 312,898 | 312,898 | 99.02% | 100.00% | 896,854 | 896,854 | 283.81% | 100.00% | 0 | 0 | 0.00% | 100.00% |
| GEN LIABILITY | 538,000 | 249,497 | 249,497 | 46.37% | 95.07% | 241,497 | 241,497 | 44.89% | 94.71% | 171,300 | 171,300 | 31.84% | 88.77% |
| POL/EPL | 101,999 | 0 | 0 | 0.00% | 95.07% | 0 | 0 | 0.00% | 94.71% | 0 | 0 | 0.00% | 88.77% |
| AUTO LIABILITY | 113,000 | 16,267 | 16,267 | 14.40% | 91.84% | 16,267 | 16,267 | 14.40% | 91.45% | 16,267 | 16,267 | 14.40% | 85.94% |
| WORKER'S COMP | 1,244,000 | 1,441,479 | 1,441,479 | 115.87% | 99.28% | 1,449,239 | 1,449,239 | 116.50% | 99.20% | 1,546,364 | 1,546,364 | 124.31% | 97.68% |
| TOTAL ALL LINES | 2,312,999 | 2,020,141 | 2,020,141 | 87.34% | 97.85% | 2,603,857 | 2,603,857 | 112.57% | 97.69% | 1,733,931 | 1,733,931 | 74.96% | 94.96% |
| NET PAYOUT % | \$1,745,028 | | | | 75.44% | | | | | | | | |

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

| 2023 | Budget | Current | | 34 | | Last Month | | 33 | | Last Year | | 22 | |
|-----------------|-----------|--------------------|------------------|------------------|----------------|--------------------|------------------|------------------|----------------|--------------------|------------------|------------------|----------------|
| | | Unlimited Incurred | Limited Incurred | Actual 31-Oct-25 | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 30-Sep-25 | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 30-Sep-24 | MONTH TARGETED |
| PROPERTY | 369,682 | 377,414 | 377,414 | 102.09% | 100.00% | 586,095 | 586,095 | 158.54% | 100.00% | 0 | 0 | 0.00% | 98.69% |
| GEN LIABILITY | 532,748 | 55,530 | 55,530 | 10.42% | 88.77% | 55,530 | 55,530 | 10.42% | 88.03% | 16,000 | 16,000 | 3.00% | 76.91% |
| POL/EPL | 113,998 | 0 | 0 | 0.00% | 88.77% | 0 | 0 | 0.00% | 88.03% | 0 | 0 | 0.00% | 76.91% |
| AUTO LIABILITY | 127,000 | 2,385 | 2,385 | 1.88% | 85.94% | 7,000 | 7,000 | 5.51% | 85.26% | 16,500 | 16,500 | 12.99% | 73.57% |
| WORKER'S COMP | 1,273,000 | 488,774 | 488,774 | 38.40% | 97.68% | 450,274 | 450,274 | 35.37% | 97.46% | 431,311 | 431,311 | 33.88% | 91.80% |
| TOTAL ALL LINES | 2,416,428 | 924,103 | 924,103 | 38.24% | 95.04% | 1,098,899 | 1,098,899 | 45.48% | 94.68% | 463,811 | 463,811 | 19.19% | 87.91% |
| NET PAYOUT % | \$685,892 | | | | 28.38% | | | | | | | | |

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

| 2024 | Budget | Current | | 22 | | Last Month | | 21 | | Last Year | | 10 | |
|-----------------|-------------|--------------------|------------------|------------------|----------------|--------------------|------------------|------------------|----------------|--------------------|------------------|------------------|----------------|
| | | Unlimited Incurred | Limited Incurred | Actual 31-Oct-25 | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 30-Sep-25 | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 30-Sep-24 | MONTH TARGETED |
| PROPERTY | 391,348 | 183,695 | 183,695 | 46.94% | 98.69% | 983,750 | 983,750 | 251.37% | 98.04% | 0 | 0 | 0.00% | 76.00% |
| GEN LIABILITY | 530,000 | 96,806 | 96,806 | 18.27% | 76.91% | 77,218 | 77,218 | 14.57% | 75.57% | 45,900 | 45,900 | 8.66% | 42.00% |
| POL/EPL | 114,000 | 0 | 0 | 0.00% | 76.91% | 0 | 0 | 0.00% | 75.57% | 0 | 0 | 0.00% | 42.00% |
| AUTO LIABILITY | 116,000 | 5,236 | 5,236 | 4.51% | 73.57% | 5,236 | 5,236 | 4.51% | 71.98% | 10,771 | 10,771 | 9.29% | 40.00% |
| WORKER'S COMP | 1,393,000 | 2,029,236 | 2,029,236 | 145.67% | 91.80% | 2,027,916 | 2,027,916 | 145.58% | 90.74% | 1,308,981 | 1,308,981 | 93.97% | 42.00% |
| TOTAL ALL LINES | 2,544,348 | 2,314,972 | 2,314,972 | 90.98% | 88.26% | 3,094,120 | 3,094,120 | 121.61% | 87.17% | 1,365,652 | 1,365,652 | 53.67% | 47.14% |
| NET PAYOUT % | \$1,435,854 | | | | 56.43% | | | | | | | | |

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

| 2025 | Budget | Current | | 10 | | Last Month | | 9 | | Last Year | | -2 | |
|-----------------|-----------|--------------------|------------------|------------------|----------------|--------------------|------------------|------------------|----------------|--------------------|------------------|------------------|----------------|
| | | Unlimited Incurred | Limited Incurred | Actual 31-Oct-25 | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 30-Sep-25 | MONTH TARGETED | Unlimited Incurred | Limited Incurred | Actual 30-Sep-24 | MONTH TARGETED |
| PROPERTY | 412,447 | 882,615 | 882,615 | 213.99% | 76.00% | 515,615 | 515,615 | 125.01% | 68.00% | | | N/A | N/A |
| GEN LIABILITY | 520,855 | 8,500 | 8,500 | 1.63% | 42.00% | 8,500 | 8,500 | 1.63% | 36.00% | | | N/A | N/A |
| POL/EPL | 114,000 | 0 | 0 | 0.00% | 42.00% | 0 | 0 | 0.00% | 36.00% | | | N/A | N/A |
| AUTO LIABILITY | 106,658 | 14,000 | 14,000 | 13.13% | 40.00% | 3,500 | 3,500 | 3.28% | 35.00% | | | N/A | N/A |
| WORKER'S COMP | 1,455,831 | 1,503,346 | 1,503,346 | 103.26% | 42.00% | 1,157,268 | 1,157,268 | 79.49% | 33.00% | | | N/A | N/A |
| TOTAL ALL LINES | 2,609,791 | 2,408,461 | 2,408,461 | 92.29% | 47.29% | 1,684,884 | 1,684,884 | 64.56% | 39.34% | 0 | 0 | N/A | N/A |
| NET PAYOUT % | \$679,039 | | | | 26.02% | | | | | | | | |



16TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

SAVE THE DATES

FRIDAY, APRIL 24 ▶ 9:00 AM – 12:00 PM

FRIDAY, MAY 1 ▶ 9:00 AM – 12:00 PM

Available Online at No Cost to Members

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

This online seminar is pending approval for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

SPONSORED BY



MEL



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 24

- Local Government Health Benefits Crisis
- Police Accreditation Plus Initiative
- Controlling Workers Compensation Costs

FRIDAY, MAY 1

- Anti-Harassment Programs for Volunteer Organizations
- Cyber JIF at 3
- Local Government Ethics Act

TO REGISTER

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THE POWER OF COLLABORATION

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**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 24-26

FEBRUARY 2026

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> |
|--------------------------------|-------------------------------|-----------------------|
| PERMA RISK MANAGEMENT SERVICES | 2025 AATRIX 1099 FILING 02/26 | 39.98 |
| | | 39.98 |
| | Total Payments FY 2025 | 39.98 |

FUND YEAR 2026

| <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|--------------------------------|-----------------------------------------|-----------------------|
| NEW JERSEY COUNTIES EXCESS JIF | NJCE 1ST INSTALL 2026 02/26 | 3,193,486.63 |
| | | 3,193,486.63 |
| INSERVCO INSURANCE SERVICES | CLAIMS ADMIN FOR 02/26 | 8,405.00 |
| INSERVCO INSURANCE SERVICES | CLAIMS ADMIN FOR 01/26 | 8,405.00 |
| | | 16,810.00 |
| PERMA RISK MANAGEMENT SERVICES | POSTAGE 01/26 | 10.36 |
| PERMA RISK MANAGEMENT SERVICES | EXECUTIVE DIRECTOR FEE 02/26 | 14,664.66 |
| | | 14,675.02 |
| HARDENBERGH INSURANCE GROUP | UNDERWRITING MANAGER INV 19728 02/26 | 5,572.00 |
| | | 5,572.00 |
| THE ACTUARIAL ADVANTAGE | ACTUARY FEE 02/26 | 1,020.00 |
| | | 1,020.00 |
| CHANCE & MCCANN, LLC | LEGAL FEES 1/5/26-2/5/26 INV 746 | 4,455.00 |
| | | 4,455.00 |
| BROWN & CONNERY, LLP | LEGAL- J. PHILIPS INV 372465A 7/25-8/25 | 20,999.33 |
| BROWN & CONNERY, LLP | LEGAL- D. LAW INV 369742A FOR 7/25 | 13,474.37 |
| | | 34,473.70 |
| VIOLA YEAGER | MEDICAL REIMBURSEMENT FOR 01/26 | 718.06 |
| | | 718.06 |
| DUANE SARMIENTO | MEDICAL REIMBURSEMENT FOR 01/26 | 5,062.24 |
| | | 5,062.24 |
| HARDENBERGH INSURANCE GROUP | RMC FEE INV 19728 02/26 | 28,711.00 |
| | | 28,711.00 |
| | Total Payments FY 2026 | 3,304,983.65 |
| | TOTAL PAYMENTS ALL FUND YEARS | 3,305,023.63 |

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. 25-26

FEBRUARY 2026

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 2026

| <u>Vendor Name</u> | <u>Comment</u> | <u>Invoice Amount</u> |
|--------------------------|--------------------------------------|-----------------------|
| CONNER STRONG & BUCKELEW | PERMA CONSULTING FEES 02/26 | 2,820.00 |
| CONNER STRONG & BUCKELEW | CSB CONSULTING FEES 02/26 | 3,430.00 |
| | | 6,250.00 |
| | Total Payments FY 2026 | 6,250.00 |
| | TOTAL PAYMENTS ALL FUND YEARS | 6,250.00 |

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 | October | | | | |
| 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 | \$3,896,342.18 | 3,854,634.23 | 18077.15 | 23630.8 | |
| Opening Interest Accrual Balance | \$0.00 | - | 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 | \$7,993.24 | \$7,804.18 | \$46.11 | \$142.95 |
| 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 | \$7,993.24 | \$7,804.18 | \$46.11 | \$142.95 |
| 9 | Deposits - Purchases | \$2,238,256.78 | \$2,238,256.78 | \$0.00 | \$0.00 |
| 10 | (Withdrawals - Sales) | -\$446,664.31 | -\$446,664.31 | \$0.00 | \$0.00 |
| Ending Cash & Investment Balance | \$5,695,927.89 | \$5,654,030.88 | \$18,123.26 | \$23,773.75 | |
| Ending Interest Accrual Balance | \$0.00 | \$0.00 | \$0.00 | \$0.00 | |
| Plus Outstanding Checks | \$26,669.33 | \$1,542.49 | \$1,365.20 | \$23,761.64 | |
| (Less Deposits in Transit) | \$47,076.80 | \$47,076.80 | \$0.00 | \$0.00 | |
| Balance per Bank | \$5,769,674.02 | \$5,702,650.17 | \$19,488.46 | \$47,535.39 | |

GLOUCESTER COUNTY INSURANCE COMMISSION
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

| Current Fund Year: 2025 | | | | | | | | |
|--------------------------------|-------------------|---------------------|-------------------|----------------------|---------------------|-------------------|-------------------|---------------------|
| Month Ending: October | | | | | | | | |
| | Property | Liability | Auto | Worker's Comp | NJ CEL | Admin | POL/EPL | TOTAL |
| OPEN BALANCE | 187,984.54 | 4,363,685.54 | 92,737.87 | 631,891.54 | (1,871,130.80) | (35,574.22) | 526,737.34 | 3,896,331.82 |
| RECEIPTS | | | | | | | | |
| Assessments | 95,804.77 | 130,196.22 | 28,495.78 | 342,194.97 | 1,275,421.59 | 293,644.80 | 28,004.47 | 2,193,762.60 |
| Refunds | 13,244.18 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 13,244.18 |
| Invest Pymnts | 721.11 | 3,597.05 | 748.68 | 2,284.78 | 9.92 | 195.55 | 434.23 | 7,991.32 |
| Invest Adj | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Subtotal Invest | 721.11 | 3,597.05 | 748.68 | 2,284.78 | 9.92 | 195.55 | 434.23 | 7,991.32 |
| Other Receipts* | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12,500.00 | 0.00 | 12,500.00 |
| TOTAL | 109,770.06 | 133,793.27 | 29,244.46 | 344,479.75 | 1,275,431.51 | 306,340.35 | 28,438.70 | 2,227,498.10 |
| EXPENSES | | | | | | | | |
| Claims Transfers | 26,781.47 | 5,334.21 | 0.00 | 288,382.88 | 0.00 | 0.00 | 0.00 | 320,498.56 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 107,415.75 | 0.00 | 107,415.75 |
| Other Expenses* | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 26,781.47 | 5,334.21 | 0.00 | 288,382.88 | 0.00 | 107,415.75 | 0.00 | 427,914.31 |
| END BALANCE | 270,973.13 | 4,492,144.60 | 121,982.33 | 687,988.42 | (595,699.29) | 163,350.39 | 555,176.04 | 5,695,915.61 |

RESOLUTION 26-26

**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 February 25, 2026 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 1/1/26 to 1/31/26 and 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 February 25, 2026.

ADOPTED:

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
01/01/2026 Thru 01/31/2026

| Type | Check # | Claim # | Claimant Name | From Date | To Date | Payee Name | Trans. Date | Payment Description | Amt. Requested | Amt. Paid | ACH |
|------|---------|---------|---------------|-----------|---------|------------|-------------|---------------------|----------------|-----------|-----|
|------|---------|---------|---------------|-----------|---------|------------|-------------|---------------------|----------------|-----------|-----|

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
01/01/2026 Thru 01/31/2026

| Type | Check # | Claim # | Claimant Name | From Date | To Date | Payee Name | Trans. Date | Payment Description | Amt. Requested | Amt. Paid | ACH |
|-----------------------------------------------------|---------|----------------|--------------------------|------------|------------|------------------------------|------------------------------|--------------------------------------------|------------------|------------------|-----|
| Coverage: Auto Liability | | | | | | | | | | | |
| C | 4370905 | 3530004184 001 | LOCKE, PRECIOUS | 10/3/2025 | 10/3/2025 | 1ST ALERT APPRAISALS | 1/23/2026 | INVOICE 11642 | 337.08 | 337.08 | |
| S | 5006 | 3530001645 001 | MASTRONARDO, NANCY | 10/8/2016 | 10/8/2016 | NANCY MASTRONARDO | 1/21/2026 | STOP: FULL/FINAL SETTLEMENT OF ALL CLAIMS | -133.75 | -133.75 | |
| Total for Coverage: Auto Liability | | | | | | | Number of entries: 2 | | 203.33 | 203.33 | |
| Coverage: Auto Physical Damage | | | | | | | | | | | |
| C | 4370922 | 3530004223 001 | GLOUCESTER COUNTY | 9/10/2025 | 9/10/2025 | BELLMAWR COLLISION CENTER | 1/23/2026 | 2021 FORD EXP PLATE# CG9CHH | 8,418.12 | 8,418.12 | |
| R | 26146 | 3530004160 001 | THE COUNTY OF GLOUCESTER | 4/1/2025 | 4/1/2025 | ACE AUTO WORLD INC. DBA ACE | 1/27/2026 | 2020 FORD EXPEDITION MAX XL PLATE#C4CHD NJ | -5,500.00 | -5,500.00 | |
| Total for Coverage: Auto Physical Damage | | | | | | | Number of entries: 2 | | 2,918.12 | 2,918.12 | |
| Coverage: General Liability | | | | | | | | | | | |
| C | 4367935 | 3530003621 001 | NELSON, MASAKO | 11/3/2025 | 11/6/2025 | MADDEN & MADDEN PA | 1/9/2026 | LEGAL FEE INV# 4 | 405.00 | 405.00 | |
| C | 4367938 | 3530003411 001 | NOLLAN, LIAM | 11/3/2025 | 11/19/2025 | MADDEN & MADDEN PA | 1/9/2026 | LEGAL FEE INV# 9 | 2,664.00 | 2,664.00 | |
| C | 4370915 | 3530003411 001 | NOLLAN, LIAM | 12/29/2025 | 12/29/2025 | EXAMWORKS LLC | 1/23/2026 | INVOICE 110-3547058 | 950.00 | 950.00 | |
| S | 5953 | 3530002226 001 | CARDOSO BAEZ, JONATHAN | 5/26/2023 | 6/29/2023 | Center For Forensic Economic | 1/22/2026 | STOP: INV# 33841 | -1,209.06 | -1,209.06 | |
| Total for Coverage: General Liability | | | | | | | Number of entries: 4 | | 2,809.94 | 2,809.94 | |
| Coverage: Police Professional | | | | | | | | | | | |
| C | 4370899 | 3530003754 001 | JOYNES, KIAF | 12/1/2025 | 12/31/2025 | BROWN & CONNERY LLP | 1/23/2026 | BILL# 380593 | 16,375.32 | 16,375.32 | |
| V | 4365081 | 3530003754 001 | JOYNES, KIAF | 11/3/2025 | 11/26/2025 | BROWN & CONNERY LLP | 1/23/2026 | VOID: COPY CHARGE | -140.00 | -140.00 | |
| Total for Coverage: Police Professional | | | | | | | Number of entries: 2 | | 16,235.32 | 16,235.32 | |
| Coverage: Property | | | | | | | | | | | |
| S | 4358625 | 3530003940 001 | GLOUCESTER COUNTY | 11/24/2025 | 11/24/2025 | NEW JERSEY COUNTIES EXCESS | 1/16/2026 | STOP: PROPERTY DAMAGE REIMBURSEMENT | -275.00 | -275.00 | |
| Total for Coverage: Property | | | | | | | Number of entries: 1 | | -275.00 | -275.00 | |
| Total for Gloucester Co Ins Commission - 353 | | | | | | | Number of entries: 11 | | 21,891.71 | 21,891.71 | |



**Gloucester County Insurance Commission
Bill Review / PPO Reductions
2026**

| 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 | 65 | 89% | \$127,899.91 | 40% | \$80,003.35 | \$15,837.25 | \$18,348.35 | \$13,710.96 | \$47,896.56 | \$6,693.85 | \$41,202.71 |
| YTD Total | 65 | 89% | \$127,899.91 | 85% | \$80,003.35 | \$15,837.25 | \$18,348.35 | \$13,710.96 | \$47,896.56 | \$6,693.85 | \$41,202.71 |

| <u>Monthly Summary</u> | <u>January</u> |
|---------------------------------|----------------|
| Total Reductions (before fees): | \$47,896.56 |
| Percent: | 37% |
| Net Reductions: | \$41,202.71 |
| Percent: | 32% |

| <u>YTD Summary</u> | |
|---------------------------------|--------------------|
| Total Reductions (before fees): | \$47,896.56 |
| Percent: | 37% |
| Net Reductions: | \$41,202.71 |
| Percent: | 32% |

GLOUCESTER COUNTY INSURANCE COMMISSION (GCIC)

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: February 18, 2026
DATE OF MEETING: February 25, 2026

GCIC SERVICE TEAM

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

January – February 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 13:** Attended the GCIC Claims Committee meeting.
- **January 22:** Attended the GCIC meeting,
- **February 10:** Attended the GCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **February 25:** 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 [Safety Director Bulletins:](#)

- High Visibility Apparel Guidance - Best Practices

- Snow & Ice Removal - Best Practices
- Winter Ice Activities - Best Practices
- Snowplow Warning Light Law Updated
- Blind-Spots: Retrofitting Equipment with Cameras & Blind-Spot Technology

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 2026.

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. *(February through April Live Training Schedule 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:

- *June 1 - 22, 2026 (Start Date: July 1, 2026)*
- *December 1 - 22, 2026 (Start Date - January 1, 2027)*

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).

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 (real-time) are on the [NJCE LIVE](#) website ([NJCE LIVE 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:** *Registration for in-person* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below.*

(Zoom Meeting Training:** **Please Note:** *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.

February through April 2026 Safety Training Schedule
Click on the “Class Topic” to Register and for the Course Description

| DATE | CLASS TOPIC | TIME |
|---------|--------------------------------------------------------------------------------------------------------|------------------|
| 2/18/26 | Heavy Equipment Safety | 8:00 - 10:00 am |
| 2/18/26 | Fire Extinguisher Safety | 10:30 - 11:30 am |
| 2/18/26 | Chainsaw Safety | 1:00 - 2:00 pm |
| 2/18/26 | Employee Conduct & Violence Prevention in the Workplace | 1:00 - 2:30 pm |
| 2/19/26 | Fire Safety | 8:30 - 9:30 am |
| 2/19/26 | Lockout/Tagout (Control of Hazardous Energy) | 10:00 - 12:00 pm |
| 2/19/26 | Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders | 1:00 - 3:00 pm |
| 2/19/26 | Hazard Communication/NJ Right to Know | 1:00 - 2:30 pm |
| 2/20/26 | HazMat Awareness with Hazard Communication/NJ Right to Know | 8:30 - 11:30 am |
| 2/20/26 | Bloodborne Pathogens | 1:00 - 2:00 pm |
| 2/23/26 | Excavation, Trenching and Shoring Awareness | 8:00 - 9:30 am |
| 2/23/26 | Playground Safety Inspections | 10:00 - 12:00 pm |
| 2/23/26 | Introduction to Understanding Conflict (Zoom Meeting)** | 10:00 - 12:00 pm |
| 2/23/26 | Public Employers: What You Need to Know (Zoom Meeting)** | 9:00 - 10:30 am |
| 2/24/26 | Snow Removal Safety | 8:30 - 10:30 am |
| 2/24/26 | Work Zone: Flagger | 11:00 - 12:00 pm |
| 2/24/26 | Personal Protective Equipment | 1:00 - 3:00 pm |
| 2/25/26 | Public Works & Utility: Safety & Regulatory Awareness | 8:00 - 12:00 pm |
| 2/25/26 | CDL: Drivers' Safety Regulations | 1:00 - 3:00 pm |
| 2/26/26 | Confined Space Entry | 8:30 - 11:30 am |
| 2/26/26 | Hazard Communication/NJ Right to Know | 1:00 - 2:30 pm |
| 2/27/26 | Ladder Safety/Walking & Working Surfaces | 7:30 - 9:30 am |
| 2/27/26 | Asbestos Awareness | 10:00 - 12:00 pm |
| 3/2/26 | Personal Protective Equipment | 8:30 - 10:30 am |

| | | |
|---------|---------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| 3/2/26 | Harassment in the Workplace for Elected Officials, Managers, & Supervisors | 9:00 - 11:00 am |
| 3/2/26 | Bloodborne Pathogens | 11:00 - 12:00 pm |
| 3/2/26 | Employee Conduct and Violence Prevention in the Workplace | 1:00 - 2:30 pm |
| 3/3/26 | Hoists, Cranes, and Rigging | 7:30 - 9:30 am |
| 3/3/26 | Hazard Communication/NJ Right to Know | 10:00 - 11:30 am |
| 3/3/26 | Law Enforcement: Work Zone Initial Training | 1:00 - 5:00 pm |
| 3/4/26 | Hearing Conservation | 8:30 - 9:30 am |
| 3/4/26 | Ladder Safety/Walking & Working Surfaces | 10:00 - 12:00 pm |
| 3/4/26 | Fire Safety | 1:00 - 2:00 pm |
| 3/5/26 | Mower Safety | 8:30 - 9:30 am |
| 3/5/26 | Chainsaw Safety | 10:00 - 11:00 am |
| 3/6/26 | CDL: Drivers' Safety Regulations | 8:30 - 10:30 am |
| 3/6/26 | Ethics for NJ Local Government Employees | 9:00 - 11:00 am |
| 3/6/26 | Protecting Children from Abuse In New Jersey Local Government Programs | 11:30 - 1:00 pm |
| 3/6/26 | Jetter/Vacuum Safety Awareness | 1:00 - 3:00 pm |
| 3/9/26 | Lockout/Tagout (Control of Hazardous Energy) | 8:30 - 10:30 am |
| 3/9/26 | Excavation, Trenching and Shoring Awareness | 1:00 - 2:30 pm |
| 3/10/26 | Work Zone: Flagger | 7:30 - 8:30 am |
| 3/10/26 | Preparing for First Amendment Audits | 9:00 - 11:00 am |
| 3/11/26 | Confined Space Entry | 8:30 - 11:30 am |
| 3/12/26 | Career Survival for Managers, Business Administrators, and Assistants | 9:00 - 11:00 am |
| 3/12/26 | Public Works & Utility: Safety & Regulatory Awareness | 8:00 - 12:00 pm |
| 3/12/26 | Work Zone: Temporary Traffic Controls | 1:00 - 3:00 pm |
| 3/13/26 | Fire Safety | 8:00 - 9:00 am |
| 3/13/26 | Fire Extinguisher Safety | 9:30 - 10:30 am |
| 3/13/26 | Work Zone: Flagger | 11:00 - 12:00 pm |
| 3/16/26 | The Power of Collaboration Parts (Camden)* | 9:00 - 12:00 pm |
| 3/17/26 | Bloodborne Pathogens | 8:30 - 9:30 am |
| 3/17/26 | Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders | 9:00 - 11:00 am |
| 3/17/26 | Hearing Conservation | 10:00 - 11:00 am |
| 3/18/26 | Hazard Communication/NJ Right to Know | 8:30 - 10:00 am |
| 3/18/26 | Introduction to Communication Skills (Zoom Meeting)** | 10:00 - 12:00 pm |
| 3/18/26 | Ethics for NJ Local Government Employees (Ocean)* | 9:00 - 11:00 am |
| 3/18/26 | Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)* | 11:30 - 1:00 pm |
| 3/18/26 | CDL: Drivers' Safety Regulations | 1:00 - 3:00 pm |
| 3/19/26 | Shop and Tool Safety | 8:30 - 9:30 am |
| 3/19/26 | Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers | 9:00 - 10:30 am |
| 3/19/26 | Personal Protective Equipment | 10:00 - 12:00 pm |
| 3/20/26 | HazMat Awareness with Hazard Communication/NJ Right to Know | 8:30 - 11:30 am |
| 3/20/26 | Lockout/Tagout (Control of Hazardous Energy) | 1:00 - 3:00 pm |
| 3/23/26 | Asbestos Awareness | 8:30 - 10:30 am |
| 3/23/26 | Implicit Bias in the Workplace | 9:00 - 10:30 am |
| 3/23/26 | Driving Safety Awareness | 1:00 - 2:30 pm |
| 3/25/26 | Confined Space Entry | 8:30 - 11:30 am |
| 3/25/26 | Employee Conduct and Violence Prevention in the Workplace | 9:00 - 10:30 am |
| 3/25/26 | Understanding Cannabis: Integral To Injury Prevention and Employee Wellness | 1:00 - 2:30 pm |
| 3/26/26 | Mower Safety | 8:30 - 9:30 am |
| 3/26/26 | Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Atlantic)* | 9:00 - 11:00 am |
| 3/26/26 | Chipper Safety | 10:00 - 11:00 am |
| 3/26/26 | Fall Protection Awareness | 1:00 - 3:00 pm |

| | | |
|---------|----------------------------------------------------------------------------------------------------------------------------|------------------|
| 3/27/26 | Hazard Communication/NJ Right to Know | 7:30 - 9:00 am |
| 3/27/26 | Ladder Safety/Walking & Working Surfaces | 9:30 - 11:30 am |
| 3/30/26 | Playground Safety Inspections | 8:30 - 10:30 am |
| 3/30/26 | Bloodborne Pathogens | 11:00 - 12:00 pm |
| 3/31/26 | Sanitation and Recycling Safety | 8:30 - 10:30 am |
| 3/31/26 | Fire Extinguisher Safety | 11:00 - 12:00 pm |
| | | |
| 4/1/26 | Lockout/Tagout (Control of Hazardous Energy) | 8:30 - 10:30 am |
| 4/1/26 | Employee Conduct and Violence Prevention in the Workplace | 9:00 - 10:30 am |
| 4/1/26 | Bloodborne Pathogens | 11:00 - 12:00 pm |
| 4/2/26 | Indoor Air Quality Designated Person Training (Zoom Meeting) | 8:30 - 9:30 am |
| 4/2/26 | Driving Safety Awareness | 10:00 - 11:30 am |
| 4/2/26 | Dealing with Difficult People and De-Escalation | 1:00 - 2:30 pm |
| 4/7/26 | Work Zone: Flagger | 10:30 - 11:30 am |
| 4/7/26 | Hazard Communication/NJ Right to Know | 1:00 - 2:30 pm |
| 4/8/26 | Confined Space Entry | 8:30 - 11:30 am |
| 4/8/26 | Work Zone: Temporary Traffic Controls | 1:00 - 3:00 pm |
| 4/9/26 | Jetter/Vacuum Safety Awareness | 7:30 - 9:30 am |
| 4/9/26 | Personal Protective Equipment | 10:00 - 12:00 pm |
| 4/9/26 | Mower Safety | 1:00 - 2:00 pm |
| 4/10/26 | NJCE Expo 2026: Excavation, Trenching, and Shoring (Middlesex) | 8:30 - 12:30 pm |
| 4/10/26 | NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Middlesex) | 8:30 - 12:30 pm |
| 4/10/26 | NJCE Expo 2026: Work Zone Safety (Middlesex) | 8:30 - 12:30 pm |
| 4/10/26 | NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Middlesex) | 8:30 - 11:30 am |
| 4/13/26 | Bloodborne Pathogens | 7:30 - 8:30 am |
| 4/13/26 | Hazard Communication/NJ Right to Know | 9:00 - 10:30 am |
| 4/13/26 | CDL: Drivers' Safety Regulations | 1:00 - 3:00 pm |
| 4/13/26 | Active Shooter & Hostile Events – Critical Considerations for Organizational Leaders | 1:00 - 3:00 pm |
| 4/14/26 | Back Safety/Material Handling | 9:00 - 10:00 am |
| 4/14/26 | Ethical Decision Making | 9:00 - 11:30 am |
| 4/14/26 | Implicit Bias in the Workplace | 1:00 - 2:30 pm |
| 4/14/26 | Introduction to Management Skills (Zoom Meeting) | 1:00 - 3:00 pm |
| 4/15/26 | Fire Safety | 7:30 - 8:30 am |
| 4/15/26 | Fire Extinguisher Safety | 9:00 - 10:00 am |
| 4/15/26 | Dealing with Difficult People and De-Escalation | 10:30 - 12:00 pm |
| 4/15/26 | Hearing Conservation | 1:00 - 2:00 pm |
| 4/16/26 | Playground Safety Inspections | 8:30 - 10:30 am |
| 4/16/26 | Lockout/Tagout (Control of Hazardous Energy) | 1:00 - 3:00 pm |
| 4/16/26 | NJCE Expo 2026: Excavation, Trenching, and Shoring (Morris) | 8:30 - 12:30 pm |
| 4/16/26 | NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Morris) | 8:30 - 12:30 pm |
| 4/16/26 | NJCE Expo 2026: Work Zone Safety (Morris) | 8:30 - 12:30 pm |
| 4/16/26 | NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Morris) | 8:30 - 11:30 am |
| 4/17/26 | Chipper Safety | 8:30 - 9:30 am |
| 4/17/26 | Housing Authority Safety & Regulatory Awareness | 8:30 - 12:00 pm |
| 4/17/26 | Chainsaw Safety | 10:00 - 11:00 am |
| 4/17/26 | Ladder Safety/Walking & Working Surfaces | 1:00 - 3:00 pm |
| 4/20/26 | Shop and Tool Safety | 9:00 - 10:00 am |
| 4/20/26 | Hearing Conservation | 10:30 - 11:30 am |
| 4/20/26 | CDL: Supervisors' Reasonable Suspicion (Zoom Meeting) | 1:00 - 3:00 pm |

| | | |
|---------|------------------------------------------------------------------------------------------------------------------------|------------------|
| 4/21/26 | CDL: Drivers' Safety Regulations | 8:30 - 10:30 am |
| 4/21/26 | Mower Safety | 11:00 - 12:00 pm |
| 4/21/26 | Employee Conduct and Violence Prevention in the Workplace | 1:00 - 2:30 pm |
| 4/22/26 | Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program | 9:00 - 10:30 am |
| 4/22/26 | Personal Protective Equipment | 9:00 - 11:00 am |
| 4/23/26 | Confined Space Entry | 7:30 - 10:30 am |
| 4/23/26 | Work Zone: Flagger | 11:00 - 12:00 pm |
| 4/24/26 | Hazard Communication/NJ Right to Know | 8:30 - 10:00 am |
| 4/24/26 | Bloodborne Pathogens | 10:30 - 11:30 am |
| 4/27/26 | Fall Protection Awareness | 8:00 - 10:00 am |
| 4/27/26 | Fire Extinguisher Safety | 10:30 - 11:30 am |
| 4/27/26 | Excavation, Trenching and Shoring Awareness | 1:00 - 2:30 pm |
| 4/28/26 | Heavy Equipment Safety | 8:30 - 10:30 am |
| 4/28/26 | Fire Safety | 1:00 - 2:00 pm |
| 4/29/26 | Public Works & Utility: Safety & Regulatory Awareness | 8:00 - 12:00 pm |
| 4/29/26 | Ladder Safety/Walking & Working Surfaces | 1:00 - 3:00 pm |
| 4/30/26 | HazMat Awareness with Hazard Communication/NJ Right to Know | 8:30 - 11:30 am |
| 4/30/26 | Hoists, Cranes, and Rigging | 1:00 - 3:00 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 and 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.*



2026 MSI-NJCE EXPO

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
 - Lockout/Tagout – Control of Hazardous Energy
 - Personal Protective Equipment
 - Ladder Safety
 - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations[^])

| DATE | MSI EXPO LOCATION | COUNTY | ADDRESS |
|-----------------------------------------|-----------------------------------------------------------|------------|-----------------------------------------|
| Friday, April 10 th | Middlesex Co. Fire Academy [^] | Middlesex | 1001 Fire Academy Drive, Sayreville, NJ |
| Thursday, April 16 th | Morris County Public Safety Training Academy [^] | Morris | 500 W Hanover Ave., Morristown, NJ |
| Tuesday, May 19 th | Witherspoon Hall | Mercer | 400 Witherspoon Street, Princeton, NJ |
| Wednesday, June 24 th | Atlantic Cape Community College [^] | Cape May | 341 South Dennis Rd., Cape May CH, NJ |
| Wednesday, September 16 th * | Burlington Co. Emergency Training Center [^] | Burlington | 53 Academy Drive, Westampton, NJ |
| Wednesday, October 15 th | Bergen Co. Law & Public Safety Institute | Bergen | 281 Campgaw Rd., Mahwah, NJ |
| Thursday, October 22 nd | Atlantic Cape Community College, Building C | Atlantic | 5100 Black Horse Pike, Mays Landing, NJ |
| Thursday, November 5 th * | Rowan College of South Jersey [^] | Gloucester | 1400 Tanyard Rd., Sewell, NJ |

* Tentative

[^] Practical Leadership Offered

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the LIVE Monthly Training Schedules link located on [NJCE LIVE](#) webpage. ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

(Please Note: Registration Links are available two months prior to the class date. So please check back.)

Please see attached for the course descriptions and CEU & TCH information.

Questions: Please contact Natalie Dougherty at ndougherty@jamontgomery.com



2026 MSI-NJCE EXPO

2026 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

4 Hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

Work Zone Safety

4 Hours - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)

4 Hours - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:

CPWM 4.0 Technical CEU Credits

Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

Practical Leadership - 21 Irrefutable Laws

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

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

CC: Bradford Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team, Risk Management Consultant

DATE: 2/25/2026

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. Safety and Accident Review Committee Meeting

The next meeting will be held on Wednesday, March 4th at 9:30am at the Gloucester County Improvement Authority.

B. 2026 NJCE JIF Coverage Amendments

On 2/24/2026, the NJCE JIF Underwriter will be holding a virtual meeting to communicate the 2026 coverage amendments. We will communicate any material changes to the members after the meeting.

C. 2026 NJCE reinsurer Safety Grant

We have been advised that the NJCE reinsurer safety grant will continue in 2026. We will continue to encourage members to provide ideas for submission.

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 |
|--------|------------------------|-----------------------------|-----------|------------------|-----------------|
| County | Bond-Scirrotto | CNA | 4/2/2026 | \$70.00 | \$70.00 |
| County | Crime – 4H Association | Selective Insurance Company | 4/14/2026 | \$150.00 | \$150.00 |

All terms and conditions are per expiring.

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

For informational Purposes Only – No action required:

The following policy renewals were in process and have been finalized.

| Member | Coverage | Carrier | Exp. Date | Expiring Premium | Renewal Premium |
|--------|--------------------|-------------------------------------------|-----------|------------------|-----------------|
| County | Volunteer Accident | Berkley Life and Health Insurance Company | 3/1/2026 | \$1,840.00 | \$1,808.00 |

The 2% decrease in the County’s volunteer accident policy is due to a 5% decrease in volunteer count from 758 to 723. All other terms and conditions are per expiring.

**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 *February 25, 2026*.

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 *February 25, 2026* 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 February 25, 2026.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation & Property
CLOSED SESSION
2-25-26

| <u>Claim #</u> | <u>Claimant</u> | <u>Type of Claim</u> | <u>PAR/SAR</u> |
|----------------|---------------------------------------------------------------------------------------|----------------------|----------------|
| 3037 | Lemke, M. | WC | SAR |
| 3305 | Sweeney, K. | WC | SAR |
| 3770 | Accoglio, T. | WC | SAR |
| 3811 | Swann, T. | WC | SAR |
| 3870 | Bell, M. | WC | SAR |
| 3974 | Fox, J. | WC | PAR |
| 4080 | Cantell, K. | WC | PAR |
| 4245 | Barrett, K. | WC | PAR |
| 4269 | Onorato, R. | WC | PAR |
| NJC00026 | Gloucester County | PR | Accept Subro |
| NJC00104 | GCUA | PR | PAR |
| | | | |
| GLO-L000478-22 | Dawn Law vs. Gloucester County Emergency Medical Services; and John Does 1-5 and 6-10 | | |
| GLO-L-1286-25 | Sammons vs. Hogan | | |

APPENDIX I

January Minutes

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, January 22, 2026
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 |
| Jason Snyder | Present |
| George Hayes (Alternate) | Absent |

FUND PROFESSIONALS PRESENT:

| | |
|------------------------------------|--------------------------------------------------------------------------|
| Executive Director | PERMA Risk Management Services Bradford Stokes |
| Claims Service | Inservco Insurance Services, Inc. Amy Zeiders, Veronica George |
| | Vanguard Claims Administrator, Inc. Sarah Mentzer |
| | Medlogix Steve Armenti |
| | PERMA Kerin Drumheiser, Shai McLeod |
| | Treasurer Tracey Giordano |
| Underwriting Services Director/RMC | Hardenbergh Insurance Group Christina Violetti |
| Safety Director | J.A. Montgomery Risk Consulting Glenn Prince |

ALSO PRESENT:

Susan Panto, Conner Strong & Buckelew
Tenisha Smith, Inservco Insurance Services
Kelly Guerriero, Inservco Insurance Services
Steve Daveggia, Inservco Insurance Services
Sureatha Hobbs, Inservco Insurance Services
Kevin McCann, Esq. Chance & McCann, LLC
Danielle Colaianni, HIG

Christopher J. Powell, HIG
Carolyn S. Oldt, GCLS
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of December 11, 2025.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
DECEMBER 11, 2025**

Motion: Commissioner Burns
Second: Chairman Sheehan
Vote: 2 Ayes – 0 Nays, Commissioner Snyder abstained

Executive Director asked Mr. McCann to make a statement regarding the Oath of Office. Mr. McCann administered the Oath of Office and said the secretary will e-mail the documents out for signature and then they will be returned once notarized and signed. Mr. McCann said they were officially sworn in.

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti did not have a report and said there had not been a committee meeting since the last commission meeting. The next meeting will be held in March.

CLAIMS COMMITTEE – Chairman Sheehan reported the claims committee met on January 6th to review the PARS and SARS, which will be discussed further in closed session. Ms. Drumheiser reported there was one additional add-on claim to be reviewed, totaling four PARS/SARS. This concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT:

Executive Director welcomed Commissioner Snyder to the Board.

REORGANIZATION RESOLUTIONS – Executive Director reported the GCIC is required to reorganize at the January Executive Committee meeting as per the Commission’s Rules & Regulations. Listed below are the necessary Reorganization Resolutions, which were included in the agenda. With the Chair’s permission, Executive Director reviewed the Resolutions and asked to approve as a consent agenda.

- Resolution 1-26 Certifying the Appointment of Chairperson and Vice Chairman
- Resolution 2-26 Appoint Agent for Service of Process and Custodian of Records For the year 2026
- Resolution 3-26 Designating Official Newspapers for the Commission
- Resolution 4-26 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 5-26 Designating Commission Treasurer
- Resolution 6-26 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 7-26 Indemnifying Gloucester County Insurance Fund Commission Official/Employees
- Resolution 8-26 Appointing A Commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund Year 2026
- Resolution 9-26 Authorizing Commission Treasurer to Process Contracted Payments and Expenses
- Resolution 10-26 Fixing Public Meeting Dates for Year 2026

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 1-26 THROUGH
10-26**

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

MEETING DATES FOR 2026 – Included in the agenda was the proposed meeting schedule for 2026. Executive Director noted that, as in previous years, there are no meetings scheduled for March, May, July, August and November. However, the Commissioners can decide with enough advanced notice to schedule additional meetings, switch to in-person meetings or cancel any meeting. The Meeting Dates were approved with the Reorganization Resolutions.

2026 PROPERTY AND CASUALTY BUDGET – Executive Director reported at the December 11, 2025 meeting the 2026 Property and Casualty Budget was introduced. In accordance with the regulations the budget was advertised in the Commission’s official newspapers. Executive Director said this meeting will hold the Public Hearing for the budget.

Executive Director said the proposed budget was reduced by \$176,124 from the successful marketing efforts for the NJCE’s 2026 renewal, which came in lower than expected. He also noted there was a reduction in the ancillary section of the budget. A copy of the revised 2026 Property and Casualty Budget in the amount of \$9,490,017 appeared in the agenda.

Also included in the agenda was a copy of the assessments by member entity. The assessments are due on 3/14/26, (40%), 5/13/26 (30%) and 10/14/26 (30%).

Included in the agenda was Resolution 11-26 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2026 PROPERTY & CASUALTY BUDGET

Motion: Commissioner Burns
Second: Commissioner Snyder
Roll Call Vote: Unanimous

DISCUSSION OF BUDGET AND ASSESSMENTS

Executive Director reviewed the budget, noting that since budget introduction the loss funds provided by the actuary remained the same at 9.43%, with workers’ compensation on the higher side, the CEL JIF allocation decreased from 1.91% to 0.89% and total loss funds showed a 3.19% increase, the ancillary coverages decreased from 4.89% to 3.5%. The budget overall improved since introduction totaling \$9,490,017 or 2.98%. Executive Director said assessments vary due to the results of the property appraisals.

MOTION TO CLOSE THE PUBLIC HEARING

Motion: Commissioner Burns
Second: Commissioner Snyder
Roll Call Vote: Unanimous

MOTION TO APPROVE RESOLUTION 11-26 ADOPTING THE PROPERTY & CASUALTY BUDGET FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE FUND YEAR 2026 & CERTIFY THE ASSESSMENTS

Motion: Commissioner Burns

Second: Commissioner Snyder
Roll Call Vote: 3 Ayes – 0 Nays

2026 HEALTH BENEFITS BUDGET 2026 – Executive Director reported at the December 11, 2025 meeting the 2026 Health Benefits Budget was also introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspapers. Executive Director reported this meeting will hold the Public Hearing for the budget and a copy of the 2026 Health Benefits Budget appeared in the agenda. Ms. Panto reported the budget amount for 2026 was \$737,873 or an increase of 6.19% and did not change since introduction. Ms. Panto said the increase was mostly a result of increased claims activity in the past year. The budget reflected the self-insured dental program only. Included in the agenda was Resolution 12-26 Authorizing and Adopting the Self Insurance Dental Program.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2026 HEALTH BENEFIT BUDGET

Motion: Commissioner Burns
Second: Commissioner Snyder
Roll Call Vote: Unanimous

DISCUSSION OF BUDGET AND ASSESSMENTS

MOTION TO CLOSE THE PUBLIC HEARING

Motion: Commissioner Burns
Second: Commissioner Snyder
Roll Call Vote: Unanimous

MOTION TO APPROVE RESOLUTION 12-26 AUTHORIZING AND ADOPTING THE SELF INSURANCE DENTAL PROGRAM FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2026

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

2026 PROFESSIONAL SERVICES RESOLUTIONS – Executive Director reported at the December 11, 2025 Commission Meeting the Commissioners discussed the responses to the RFP’s and made their recommendations. Included in the agenda were the resolutions appointing the Professionals and the Defense Attorneys for a period of January 1, 2026 to December 31, 2026. Executive Director noted there was a small change to Resolution 13-26, Bowman & Company LLP had merged with PFK O’Connor Davies LLP and was reflected correctly on the resolution.

Resolution 13-26 Appointing Professionals

Bowman & Company, LLP, The Actuarial Advantage, Inc., Chance & McCann, Susan Schaefer, LLC & Medlogix, LLC

Resolution 14-26 Appointing Defense Attorney

Madden & Madden, P.A., Capehart Scatchard, Brown & Connery, LLP, Marmero Law, LLC, Parker Mcay, P.A., and Moustakas Nelson, LLC

MOTION TO APPROVE RESOLUTION 13-26 AND 14-26 FOR A PERIOD OF JANUARY 1, 2026 TO DECEMBER 31, 2026

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

BENEFITS CONSULTING SERVICES – Executive Director reported at the December 11th Commission Meeting the Commissioners appointed Conner Strong & Buckelew for Benefits Consulting Services for the period of January 1, 2026 to December 31, 2028. Attached in the agenda was Resolution 15-26.

MOTION TO APPROVE RESOLUTION 15-26 APPOINTING BENEFITS CONSULTING SERVICES TO CONNER STRONG & BUCKELEW FOR FUND YEARS, 2026, 2027 AND 2028

| | |
|-----------------|---------------------|
| Motion: | Commissioner Burns |
| Second: | Commissioner Snyder |
| Roll Call Vote: | 3 Ayes – 0 Nays |

CAIR MOTOR VEHICLE REPORTS – Executive Director reported the Fund Office received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. Executive Director said as the Fund Office has done in the past, the Commission paid for this expense and will be allocated to the miscellaneous and contingency account.

MOTION TO APPROVE PAYMENT TO THE NEW JERSEY MOTOR VEHICLE COMMISSION IN THE AMOUNT OF \$150 FOR THE ANNUAL ADMINISTRATIVE FEE FOR ONLINE MOTOR VEHICLE REPORTS

| | |
|-----------------|---------------------|
| Motion: | Commissioner Burns |
| Second: | Commissioner Snyder |
| Roll Call Vote: | 3 Ayes – 0 Nays |

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported the NJCE Finance Sub-Committee met once since the budget introduction, December 18th. The NJCE held a special meeting on January 6th to adopt the 2026 Budget. A written summary of the meeting along with the budget and assessments was included in the agenda. Executive Director said the NJCE is scheduled to meet again on Thursday, February 26, 2026, at 10:30 AM at the Forsgate Country Club to conduct the 2026 Reorganization.

NJCE 2026 RENEWAL OVERVIEW WEBINAR - The Underwriting Manager will hold a webinar to provide a high-level overview of the changes in the 2026 renewal on Tuesday, February 24th at 11 a.m.; Executive Director said a link to register will be distributed.

CERTIFICATE OF INSURANCE REPORT – Executive Director reported there were no certificates of insurance issued in the month of December.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of September. Executive Director reported as of September 30, 2025 there was a statutory surplus of \$2,634,066. Line 11 of the report, “Investment in Joint Venture” was the Gloucester County Insurance Commission’s share of the equity in the NJCE \$2,232,066. The total cash amount was \$3,896,332. Executive Director noted now that the budget was adopted, assessment bills will be distributed and will replenish the Fund’s cash.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Financial Fast Track for the month of September. Executive Director reported as of September 30, 2025 the Fund had a surplus of \$17,755,684. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$6,707,551. The cash amount was \$43,074,760. Executive Director reported the CEL had over \$1.3 million in surplus for the month and \$5.7 million for year to date.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of September. Ms. Panto reported as of September 30, 2025 there was a statutory surplus of \$445,596. The total cash amount was \$593,844. Ms. Panto thanked the Commission for reappointment as the insurance broker.

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 September 30, 2025. Executive Director reviewed the reports with the Commission noting the claim activity report showed 10 less open claims in September and the claims management report showed the Commission at 64% compared to the actuarial target of 40%. Executive Director noted this was largely a result of Workers' Compensation and Property losses.

EMPLOYEE BENEFITS – Ms. Panto reviewed the December report included in the agenda, noting there were 279 total issues year-to-date, and 41 issues reported in December. Ms. Panto noted 88% of the calls were closed the same day while 12% were within one to five days. Shown at the bottom of the report were all the listings issued year to date.

TREASURER REPORT – In lieu of Mr. Giordano, Chairman Sheehan reported the agenda included a supplemental December Property & Casualty Bills list, January Property & Casualty Bills list, and January benefits list, which was Resolution 16-26 through Resolution 18-26. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 16-26 THROUGH RESOLUTION 18-26 RESPECTIVELY

Motion: Commissioner Burns
 Second: Commissioner Snyder
 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 19-26 Inservco Liability Check Register for the period of 12/1/2025 to 12/31/2025

MOTION TO APPROVE RESOLUTION 19-26 LIABILITY CHECK REGISTER FOR THE PERIOD OF 12/1/2025 TO 12/31/2025

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

Chairman Sheehan said the liability claim payments from 12/1/25 to 12/31/25 were included into the agenda.

MANAGED CARE PROVIDER – In lieu of Ms. Goldstein, Mr. Armenti reviewed the Client Bill Review Summary Report for the month of December as noted below. Mr. Armenti thanked the Commission for reappointment.

| Month | Number of Bills | Total Provider Charges | Total Allowed | Total Reductions | Net Reductions | Percent of Net Savings | PPO Penetration |
|----------|-----------------|------------------------|---------------|------------------|----------------|------------------------|-----------------|
| December | 40 | \$363,343.37 | \$91,853.03 | \$271,490.29 | \$248,047.39 | 75% | 68% |

NJCE SAFETY DIRECTOR:

REPORT – Mr. Prince reported the Safety Directors Report was included in the agenda and included all Safety and Risk Control activities for December through January. All training opportunities through March 31, 2026 have been placed on njce.org for review and registration.

Mr. Prince said the NJCE Safety Grant Memo for 2026 was included in the agenda. The total grant amount from the carriers totals \$130,000, showing a \$40,500 increase from last year, the breakdown of each carrier's funds can be found in the report. Mr. Prince noted there was a memo from Safety National which described some of the previous submissions that they provided funding for.

Mr. Prince mentioned they conducted a loss control visit to some of their EMS stations and will continue to focus on for 2026.

Chairman Sheehan noted the Commission received the money from 2025 for the award for the library and will be attempting to get other departments more involved.

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

RISK MANAGEMENT SERVICES

2026 CLAIMS CHARTER: The 2026 Claims Charter was included in the agenda. Ms. Violetti said there has been one revision to the charter which was the replacement of John Vinci Sr. with Wayne Love and Gene Concordia as the Gloucester County Utilities Authority representatives.

MOTION TO ADOPT THE REVISED 2026 CLAIMS CHARTER

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

UNDERWRITING SERVICES DIRECTOR: Ms. Violetti reported the following renewals are in process and requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, we will seek direction from the member and then advise the Commissioners accordingly.

| Member | Coverage | Carrier | Exp. Date | Expiring Premium |
|--------|--------------------|-------------------------------------------|-----------|------------------|
| County | Volunteer Accident | Berkley Life and Health Insurance Company | 3/1/2026 | \$1,840.00 |

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY CONTINGENT UPON THE RENEWAL PREMIUM NOT INCREASING MORE THAN 10% AND NO SIGNIFICANT REDUCTION IN THE TERMS AND CONDITIONS.

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

ATTORNEY REPORT: Mr. McCann thanked the Commission for reappointment and the opportunity to continue working together.

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
 Second: Commissioner Snyder

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 Snyder
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 20-26 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

Chairman Sheehan asked Mr. McCann to present the motion approving the PARs & SARs.

MOTION TO AUTHORIZE AN ADDITIONAL PAYMENT AUTHORITY FOR CLAIM #3530003893 IN THE AMOUNT OF \$39,500.00

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530004131 IN THE AMOUNT OF \$64,770.10

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530004184 IN THE AMOUNT OF \$9,207.60

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003853 IN THE AMOUNT OF \$3,158.99 WHICH WILL CLOSE ALL MATTERS

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

Chairman Sheehan advised the next meeting would be on Wednesday, February 25, 2026 at 1:00 PM via zoom.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

MEETING ADJOURNED: 1:53 PM

Minutes prepared by: Elisabeth Chipman, Assisting Secretary

APPENDIX II

2026 Plan of Risk Management

RESOLUTION NO. 21-26

Gloucester County Insurance Commission (hereinafter the "Insurance Commission")

BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2026 PLAN OF RISK MANAGEMENT, EFFECTIVE 01/01/2026, SHALL BE:

- 1.) The perils or liability to be insured against.
 - a.) The Insurance Commission insures the following perils or liability:
 - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
 - Property, Auto Physical Damage and Boiler & Machinery.
 - b.) The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJCF):
 - Excess Workers' Compensation including employers liability
 - Excess Liability
 - Excess Property including Boiler and Machinery
 - Public Officials Liability/School Board Legal/EPL
 - Crime
 - Pollution Liability
 - Medical Professional and General Liability
 - Excess Medical Professional and General Liability
 - Employed Lawyers Liability
 - Cyber Liability
 - Non-Owned Aircraft Liability

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

- Workers' Compensation – Statutory
- Employer's Liability - \$26,150,000
- USL&H – Included
- Harbor Marine/Jones Act – Included

b.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.

- \$32,000,000 each / \$32,000,000 aggregate (Automobile Liability is unaggregated).
- Subsidence - \$750,000 per occurrence
- Owned Watercraft 35' in length or less - \$750,000.
- Garage Liability - \$750,000
- The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
- The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
- Care, Custody & Control for Horses at Dream Park: \$25,000 Per Horse

c.) Public Officials Liability/School Board Legal/Employment Practices Liability

- Limit: \$15,000,000 each claim and in the annual aggregate
 - Healthcare entities: \$1,000,000 each claim and in the annual aggregate
- Retentions:
 - Gloucester County - \$100,000

- Rowan College of South Jersey - \$25,000 SBL/\$50,000 EPL
 - Sexual Abuse: \$100,000
- Gloucester County UA - \$5,000
- Gloucester County LC - \$5,000
- Gloucester County IA - \$25,000 SBL/\$100,000 EPL

d.) Property/Equipment Breakdown

Property Per Occurrence Limits:

- a. All Risk: \$260,000,000 Per Occurrence
- b. Flood: \$100,000,000 Aggregate, except
 - i. Flood, High Hazard: \$75,000,000 Aggregate
- c. Earthquake: \$150,000,000 Aggregate
- d. Vehicles (PD Only): \$10,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)
- e. UAS (Drones) - \$100,000
- f. Working Dogs - \$100,000

Property Deductibles

- All Other: \$250,000
- Equipment Breakdown: \$50,000
- Flood, SFHA:
 - Building: Max available NFIP Limit (\$500,000)
 - Contents: Max available NFIP Limit (\$500,000)
 - Time Element: \$500,000
- Named Storm:
 - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 - Minimum Deductible: \$500,000 per occurrence
 - The NJCE provides 1.5% x 1%, subject to a \$5M aggregate

e.) Crime

Limit per occurrence:

- Gloucester County – \$1,000,000
- Gloucester County Library Commission - \$1,000,000
- Gloucester County Utilities Authority - \$1,000,000
- Rowan College of South Jersey - \$1,000,000
- Gloucester County Improvement Authority - \$1,000,000

Deductible per occurrence:

- Gloucester County – \$15,000
- Gloucester County Library Commission - \$10,000
- Gloucester County Utilities Authority - \$10,000
- Rowan College of South Jersey - \$10,000
- Gloucester County Improvement Authority - \$10,000

f.) Pollution Liability

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate
- Member Entity Deductible: \$50,000

g.) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Retentions GL and PL:
 - Gloucester County – \$25,000 Includes, Division of Education & Disability, Division of Senior Services and Department of Health Services.
 - Gloucester County IA (Shady Lane) - \$25,000
 - Gloucester County Prosecutors Office (SANE) - \$5,000
 - Rowan College of South Jersey: Allied health Programs– \$5,000
 - GC Emergency Response Center - \$20,000
 - GCIC Scheduled Physicians - \$5,000
 - G. Feigin – GC
 - J. Palmer – GC
 - J. Briskin – GC (Tail)
 - C. Siebert – GC (Tail)
 - L. Lawson-Bridgell – RCSJ
 - W. Leonard – RCSJ
 - C. DiAngelo – GC (Tail)
 - E. Chmara – GC (Tail)
 - I.Hood – GC
 - M. Prial – GC (Tail)

- P. Mazari – GC
- D. Shah – GC (Tail)
- D. Mussoline - RCSJ

h.) Employed Lawyers Professional Liability

- Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
 - Gloucester County \$25,000

i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

j.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
- Medical Expense: \$5,000
- Rotor Wing: \$5,000,000

k.) Active Assailant.

- Per Occurrence/Aggregate: \$5,000,000
- Deductible: \$25,000
- Waiting Period: 12 Hours

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).

a.) Workers' Compensation (all coverages) - \$300,000 CSL

b.) Excess Liability (all coverages) - \$250,000 CSL

- Underinsured/Uninsured - **Statutory Minimum**
- Personal Injury Protection - \$250,000 CSL

c.) Public Officials Liability/School Board Legal/Employment Practices Liability –

- a. Gloucester County: \$150,000 x \$100,000
- b. GCUA: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000

- c. GCLC: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000
 - d. RCSJ: EPL - \$50,000 x \$50,000
- d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
 - 1. Flood, SFHA: \$500,000
 - 2. Equipment Breakdown: \$50,000 excess of \$50,000
 - e.) Crime – None
 - f.) Pollution Liability – None
 - g.) Medical Professional General Liability – None
 - h.) Employed Lawyers Liability – None
 - i.) Cyber Liability –
 - j.) Non Owned Aircraft – None
 - k.) Active Assailant – None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission’s Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission’s Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of

coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's excess insurers. Every three years, the NJC's internal auditors may conduct an audit.
- b.) Annually the Executive Director or their designee will update the claim acknowledgment contact exhibit and distribute it to all applicable parties.
- c.) Each member entity is provided with a claim reporting procedure and appropriate forms.
- d.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (CSG) component *through a contract* whose procedures are integrated into the Insurance Commission's claims process.
- e.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

- a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- \$25,000 for workers compensation claims
- \$15,000 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and

approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this ___ day of _____, 2026

Gloucester County Insurance Commission

By: _____
Chairperson

Attest: _____
Secretary

APPENDIX III

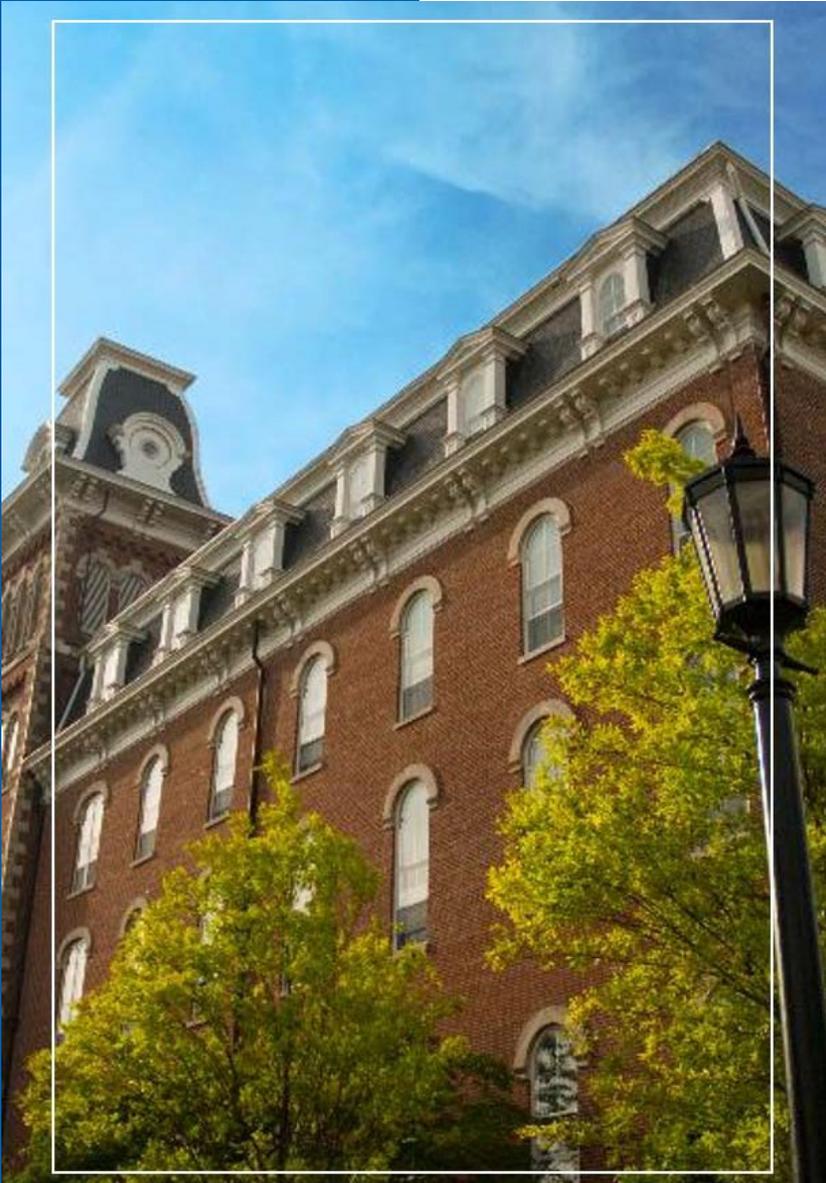
2026 Renewal Webinar

2026



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

Renewal Overview



Renewal Overview

Over the past half decade, the insurance market has undergone a dramatic evolution – redefining underwriting standards, coverage options, capacity, and contract terms. These changes have been accompanied by notable shifts in both the flow and concentration of capital, reshaping the industry’s very foundation.

Today, as the market approaches a new equilibrium – one that sits well above historical norms – we’re witnessing a surge in account-specific underwriting and a marked increase in available capacity and carrier appetite.

For the NJCE, this environment, combined with our exceptional performance and your robust risk management, translates into tangible benefits: **better rates, expanded capacity, and more favorable terms.**

On the following pages, you’ll discover how our targeted marketing efforts and strategic program structuring have fortified the NJCE’s position – resulting in a stronger overall program and a remarkable 2% decrease in excess renewal rates, equating to approximately **\$1.3 million in savings.**



Renewal Review

Detailed Review of Renewal Changes



Coverage Updates

Property

Overview

- Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance
- Oversubscribed for a 3rd year in a row, this time by nearly 40%. With competition in hand, a key goal this year was to continue strategically structuring the program to further enhance future stability, which primarily includes picking the right insurers and enhancing coverage as follows.
 - NWS deductible: 2.5% with a \$5M cap from 5% with a \$10M cap
 - Errors or Omissions: Increase from \$10M to \$50M
 - Miscellaneous Unnamed Locations: Increase from \$10M to \$50M
 - Newly Acquired Property: Increase from \$25M to \$50M
 - New Construction and Additions: Increase from \$25M to \$50M
 - Time Element
 - Extra Expense: Increase from \$10m to \$25m
 - Ingress & Egress: Increase from 30 days / \$5m / 5 mile to 90 days / \$25m / 5 miles
 - Electronic Data & Media: Increase from \$5m to \$25m
 - Professional Fees: Increase from \$1.25m to \$5m
 - Transit: Increase from \$1m to \$5m
 - Qualifying Periods: Reduce from 48 Hours to 24 Hours

Coverage Updates

Liability

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

Overview - \$10M x \$2M SIR

- Renewals in the primary \$10M are in line with expectations seeing rate increases given the challenges in the liability space and loss history
 - \$5m x \$2m: Safety National
 - \$5m x \$7m: Munich
- Safety National will increase the NJCE retention from \$2M to \$3M for 2027 which fits with the NJCE's strategy to retain more over time.
- Safety National requires full details on all Dams to be insured for liability
 - Copy of the most recent inspection reports for all dams with a condition assessment of "poor," along with confirmation all recommendations are being performed to improve the condition to "fair" or better (within 90 days of binding).

Overview - \$10M x \$12M

- We were oversubscribed to 200%+ in this layer which helped keep pricing virtually flat year over year
 - 33% of \$10M x \$12M: Berkley
 - 25% of \$10M x \$12M: Old Republic
 - 25% of \$10M x \$12M: Bowhead
 - 17% of \$10M x \$12M: Obsidian

In addition to negotiating strong renewals and strengthening our panel of carriers, we also increased the safety grant from \$90K to \$123K (36%).

Overview - \$10M x \$22M - NEW

- We competitively priced an additional \$10M in liability limits for the program which are included in the revised budget
 - 17% of \$10M x \$22M: Berkley
 - 50% of \$10M x \$22M: Palomar
 - 17% of \$10M x \$12M: Obsidian
 - 16% of \$10M x \$12M: Bowhead

Coverage Updates

Workers' Compensation

Overview

- Marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance
- Safety National provided a flat renewal and remains the most competitive in the market
- Additional options were provided to increase the fund retention, but not enough premium credit was given to take a higher attachment

Coverage Updates

Cyber

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

Overview – Primary \$5M

- Cowbell continues to be an excellent partner for the NJCE, delivering a 25% decrease with enhancements as follows
 - Cyber Crime Coverage: increase to \$500,000 per claim / \$1,000,000 aggregate from \$250,000 per claim / \$1,000,000 aggregate
 - Bricking costs: increase to \$5,000,000 per claim / \$5,000,000 aggregate from \$1,000,000 per claim / \$5,000,000 aggregate
 - Media Liability Endorsement: increase to \$5,000,000 per claim / \$5,000,000 aggregate from \$1,000,000 per claim / \$5,000,000 aggregate
 - Waiting Period (Business Interruption, Contingent Business Interruption, System Failure, Contingent System Failure) reduced to 8 hours from 12 hours

Overview – \$5M x \$5M

- Chaucer (Cowbell) followed the decreases in rate seen in the primary will increasing cyber crime drop-down coverage as follows:
 - Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate xs \$500,000 per claim / \$1,000,000 aggregate

Overview – \$5M x \$10M - NEW

- AIG provided additional limit options to the overall program which will further enhance the following coverages:
 - Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate xs \$1,000,000 per claim / \$2,000,000 aggregate

Overview – Union Cyber

- Standalone with Coalition
- Option presented to join the NJCE group program

Coverage Updates

Active Assailant

Overview

- Included option for all members to participate in coverage going forward

✓ Key Coverages

- Crisis Response and Mitigation Services
- Additional Security Measures
- Counselling Costs
- Public Relations and Crisis Communications
- Job Retaining Costs
- Burial and or Cremation Costs
- Emergency Childcare Costs
- Recruitment Costs
- Legal Liability and Defense Provisions
- Non-Physical Damage Business Interruption

Coverage Updates

Pollution

Extensive marketing performed, as detailed in Marketing Summary in final Proposal / Confirmation of Insurance

Overview – NJCE

- Year one of a three-year renewal with incumbent AWAC with the following enhancements
 - AWAC provided terms to include \$5,000,000 Defense Outside the Limits of Liability. This is an improvement over the expiring program, which provided \$1,000,000 Defense Outside the Limits.
 - AWAC provided terms to include Sewage Back-up at a \$5,000,000 sublimit. This is an improvement over the expiring program, which provided Sewage Back-up at a \$1,000,000 sub-limit.
 - AWAC provided terms without a sub-limit applying to Microbial Matter. This is an improvement over the expiring program, which sub-limited Mold to \$2,000,000.
 - AWAC provided terms to include full pre-existing coverage for Microbial Matter (removed retroactive date). This is an improvement over the expiring program, which included a Microbial Matter retroactive date of 1/1/2016.

Overview – Monmouth

- Year one of three-year renewal with incumbent Ascot.

Odor

- Underwriting Manager continues to explore avenues for coverage as it relates to Odor coverage for the landfills and wastewater facilities in our program.
- Options were not available from any insurers quoting the entire NJCE program, including the incumbent.

Coverage Updates

Public Officials & Employment Practices

- Chubb continued with market leading renewal offers for incumbent members
- Cumberland moved from Chubb to Liability Program

Coverage Updates

Crime

- Third Party Coverage increased from \$50K to \$100K

Coverage Updates

Additional Lines – No Changes

Overview

- Aviation
- Employed Lawyers
- Equipment Breakdown
- Fiduciary
- Marina Operators
- Medical Malpractice
- Non-Owned Aircraft
- Travel Accident
- Veterinary Professional
- Watercraft / Hull

IV.

Contacts



THANK YOU

CONNER
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BUCKLEW

Questions? Comments?



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Conner Strong & Buckelew



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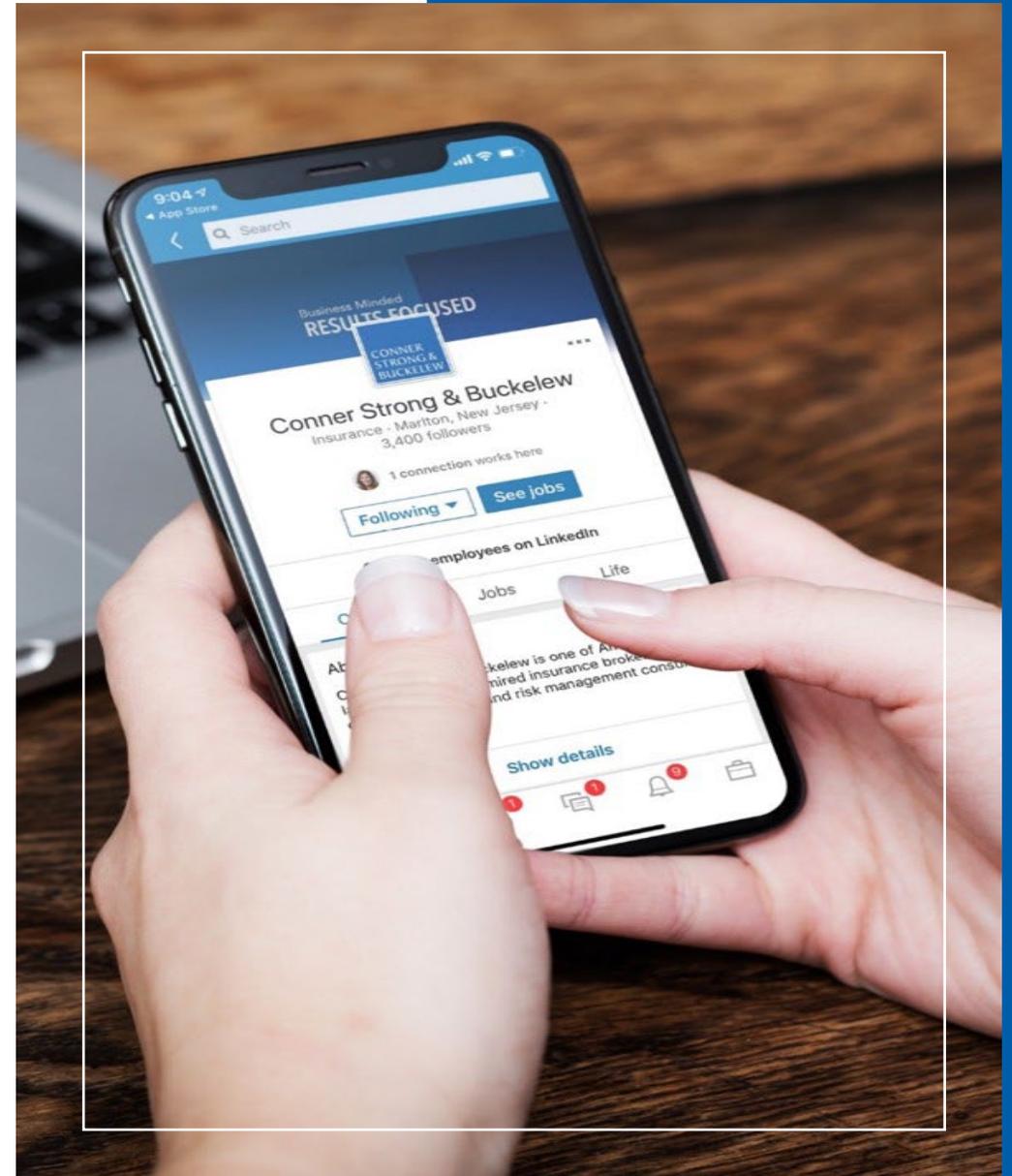
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APPENDIX IV

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

JANUARY 2026

GCHIC - Gloucester County Health Insurance Commission

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.

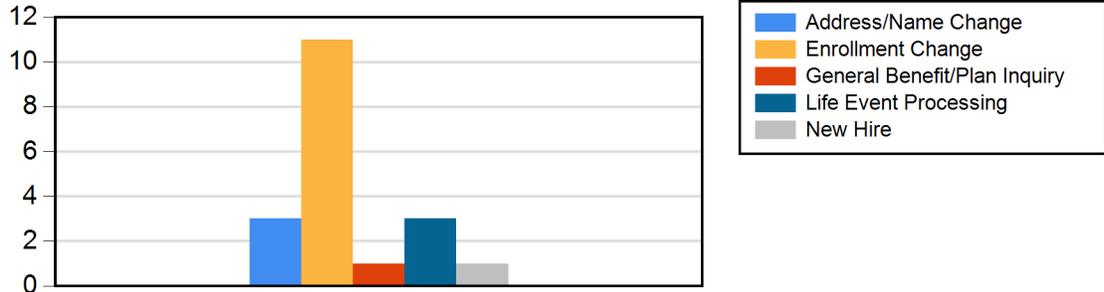


CLIENT ACTIVITY REPORT

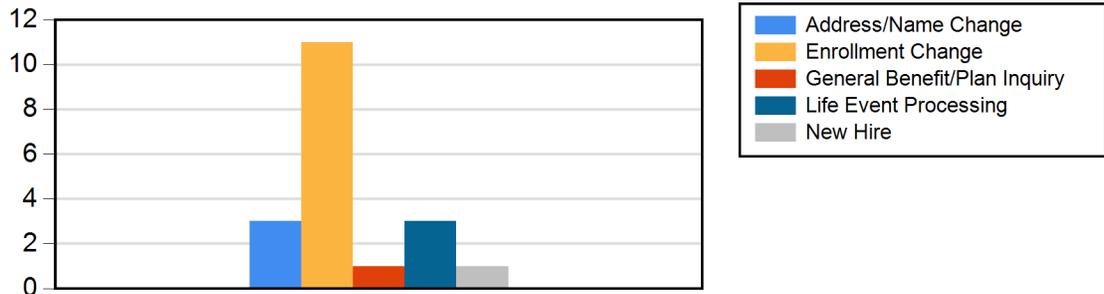
From: 1/1/2026 To: 1/31/2026

GCHIC - Gloucester County Health Insurance Commission

| SUBJECT (JANUARY) | # of Issues |
|------------------------------|--------------------|
| Address/Name Change | 3 |
| Enrollment Change | 11 |
| General Benefit/Plan Inquiry | 1 |
| Life Event Processing | 3 |
| New Hire | 1 |
| Total for Subject | 19 |



| SUBJECT (YTD) | # of Issues |
|------------------------------|--------------------|
| Address/Name Change | 3 |
| Enrollment Change | 11 |
| General Benefit/Plan Inquiry | 1 |
| Life Event Processing | 3 |
| New Hire | 1 |
| Total for Subject | 19 |



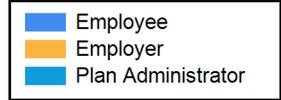
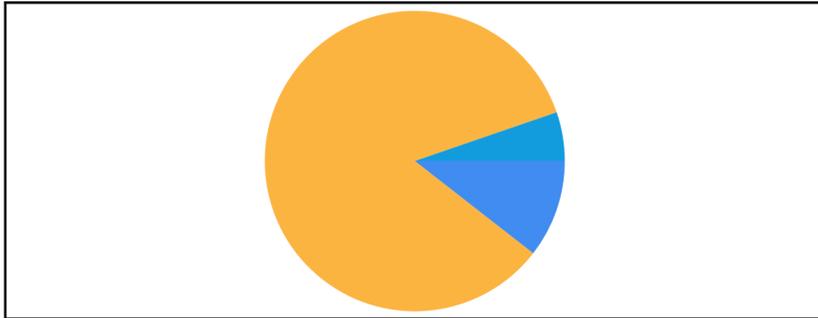


CLIENT ACTIVITY REPORT

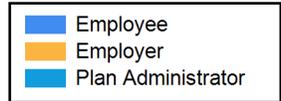
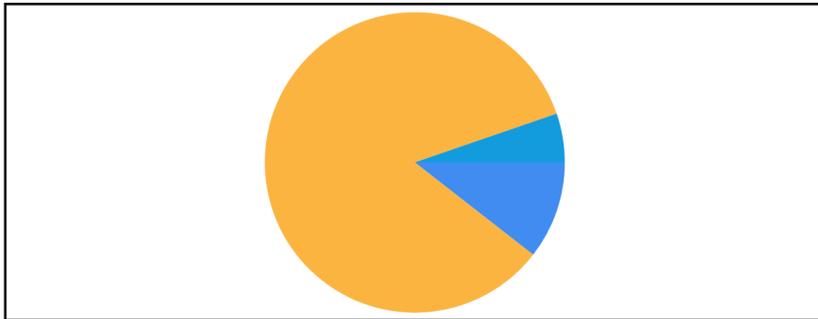
From: 1/1/2026 To: 1/31/2026

GCHIC - Gloucester County Health Insurance Commission

| CALL SOURCE (JANUARY) | # of Issues |
|------------------------------|--------------------|
| Employee | 2 |
| Employer | 16 |
| Plan Administrator | 1 |
| Total for Call Source | 19 |



| CALL SOURCE (YTD) | # of Issues |
|------------------------------|--------------------|
| Employee | 2 |
| Employer | 16 |
| Plan Administrator | 1 |
| Total for Call Source | 19 |



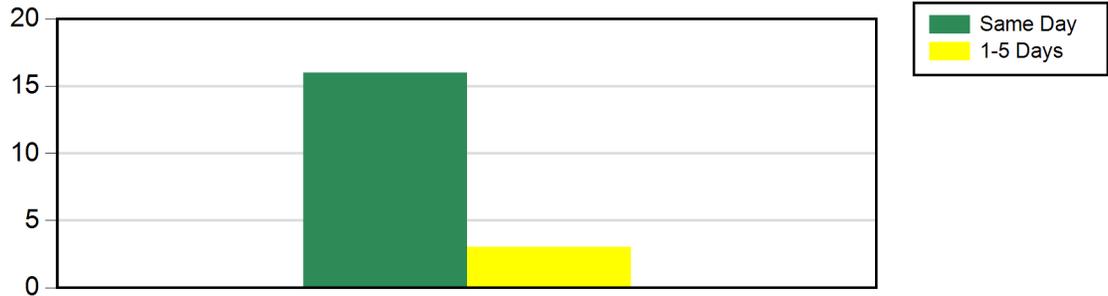


CLIENT ACTIVITY REPORT

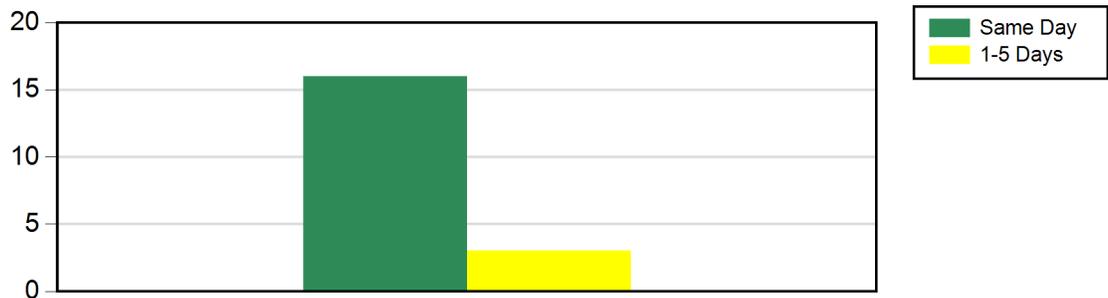
From: 1/1/2026 To: 1/31/2026

GCHIC - Gloucester County Health Insurance Commission

| CLOSED TIME (JANUARY) | # of Days | % |
|------------------------------|------------------|-------------|
| Same Day | 16 | 84% |
| 1-5 Days | 3 | 16% |
| Total for Time Range | 19 | 100% |



| CLOSED TIME (YTD) | # of Days | % |
|-----------------------------|------------------|-------------|
| Same Day | 16 | 84% |
| 1-5 Days | 3 | 16% |
| Total for Time Range | 19 | 100% |





CLIENT ACTIVITY REPORT

From: 1/1/2026 To: 1/31/2026

GCHIC - Gloucester County Health Insurance Commission

| DETAIL (YTD) | | From: 1/1/2026 To: 1/31/2026 | | |
|---------------------|--------------------|------------------------------|---------------|--------------------|
| <u>Received</u> | <u>Call Source</u> | <u>Subject</u> | <u>Status</u> | <u>Closed Time</u> |
| 1/8/2026 | Plan Administrator | Address/Name Change | Closed | Same Day |
| 1/13/2026 | Employer | Life Event Processing | Closed | 1-5 Days |
| 1/13/2026 | Employer | Enrollment Change | Closed | Same Day |
| 1/13/2026 | Employer | Enrollment Change | Closed | 1-5 Days |
| 1/15/2026 | Employer | Enrollment Change | Closed | Same Day |
| 1/21/2026 | Employer | Enrollment Change | Closed | Same Day |
| 1/21/2026 | Employer | Enrollment Change | Closed | Same Day |
| 1/21/2026 | Employer | Enrollment Change | Closed | Same Day |
| 1/21/2026 | Employer | Enrollment Change | Closed | Same Day |
| 1/21/2026 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 1/27/2026 | Employee | New Hire | Closed | 1-5 Days |
| 1/29/2026 | Employer | Life Event Processing | Closed | Same Day |
| 1/29/2026 | Employer | Enrollment Change | Closed | Same Day |
| 1/30/2026 | Employer | Address/Name Change | Closed | Same Day |
| 1/30/2026 | Employer | Enrollment Change | Closed | Same Day |
| 1/30/2026 | Employer | Address/Name Change | Closed | Same Day |
| 1/31/2026 | Employer | Life Event Processing | Closed | Same Day |
| 1/31/2026 | Employer | Enrollment Change | Closed | Same Day |