

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, JANUARY 22, 2026  
1:00 P.M.**

**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 January 22, 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.

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: January 22, 2026  
1:00 PM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** December 11, 2025 Open Minutes.....Appendix I  
December 11, 2025 Closed Minutes.....Sent via e-mail
  
- CORRESPONDENCE: None**  

**2026 REORGANIZATION**
  
- ATTORNEY TO ADMINISTER OATH OF OFFICES.....Page 3**
  
- COMMITTEE REPORTS**
  - Safety Committee:** .....Verbal
  - Claims Committee:** .....Verbal
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**  
Executive Director’s Report..... Pages 4-44
  
- EMPLOYEE BENEFITS – Conner Strong & Buckelew**  
Monthly Reports.....Appendix II
  
- TREASURER – Tracey Giordano**
  - Resolution **16-26** December Supplemental Bill List – *Motion* ..... Pages 45-46
  - Resolution **17-26** January Bill List – *Motion*..... Pages 47-48
  - Resolution **18-26** January Benefit Bill List – *Motion*..... Page 49
  - Monthly Treasurer Reports ..... Pages 50-51
  
- CLAIMS SERVICE– Inservco Insurance Services, Inc.**
  - Resolution **19-26** Authorizing Disclosure of Liability Claims Check Register - *Motion* ..... Page 52
  - Liability Claim Payments –12/1/25 to 12/31/25 ..... Pages 53-54
  
- MANAGED CARE– Medlogix, - Steve Armenti**  
Medlogix Monthly Summary Report..... Page 55
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**  
Monthly Report ..... Pages 56-65
  
- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**  
**Hardenbergh Insurance Group**  
Monthly Report ..... Pages 66-71
  
- ATTORNEY – Chance & McCann, Esq.**  
Monthly Report ..... Verbal
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 72-74  
Resolution [20-26](#) 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, Inc., and attached to this agenda.**
  - Motion for Executive Session
  - Approval of PARS/SARS (Commission Attorney)
- 

**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [February 25, 2026, 1:00 PM](#)**

# GLOUCESTER COUNTY INSURANCE COMMISSION

## OATH OF OFFICE

State of New Jersey:

I, \_\_\_\_\_ do solemnly swear (or affirm) that I will support the Constitution of the United States and the Constitution of the State of New Jersey, that I will bear true faith and allegiance to the same and to the Governments established in the United States and in this State, under the authority of the people; and I will faithfully, impartially and justly perform all of the duties of the office of (alternate) Executive Committee member within the Gloucester County Insurance Commission, according to the best of my ability [So Help Me God]\*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Name [Print or Type]

Sworn and subscribed before me this day,

Date

\_\_\_\_\_  
Chance & McCann, LLC  
State of New Jersey

\* The person taking the oath has the option of including "So help me God" if he/she desires.

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: January 22, 2026

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

**Reorganization Resolutions (Pages 7-19)** – 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 are included in the agenda on pages 7-19. With the Chair’s permission, Executive Director will review the Resolutions and ask to approve as a consent agenda.

- Resolution 1-26 Certifying the Appointment of Chairperson and Vice Chairman..... **Page 7**
- Resolution 2-26 Appoint Agent for Service of Process and Custodian of Records..... **Page 8**  
For the year 2026
- Resolution 3-26 Designating Official Newspapers for the Commission ..... **Page 9**
- Resolution 4-26 Designating Authorized Depositories for Fund Assets and ..... **Pages 10-13**  
Establishing Cash Management Plan
- Resolution 5-26 Designating Commission Treasurer..... **Page 14**
- Resolution 6-26 Designating Authorized Signatures for Commission Bank Accounts..... **Page 15**
- Resolution 7-26 Indemnifying Gloucester County Insurance Fund Commission..... **Page 16**  
Official/Employees
- Resolution 8-26 Appointing A Commissioner to the New Jersey Counties Excess Joint .... **Page 17**  
Insurance Fund for the Fund Year 2026
- Resolution 9-26 Authorizing Commission Treasurer to Process Contracted Payments and.. **Page 18**  
Expenses
- Resolution 10-26 Fixing Public Meeting Dates for Year 2026..... **Page 19**

**Motion to approve Reorganization Resolutions Number 1-26 through 10-26**

**Meeting Dates for 2026 (Pages 19)** – On page 19 is the proposed meeting schedule for 2026. As we have done in the past 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 (Pages 20-22)** - 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. The Public Hearing for the budget will be held at this meeting.

The proposed budget has been reduced by \$176,124 from the successful marketing efforts for the NJCE’s 2026 renewal, which came in lower than expected. Also, 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 appears on page 20.

Also included in the agenda on page 21 is 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 on page 22 is 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**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**
- 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**

- 2026 Health Benefits Budget (Pages 23-24)** – 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. The Public Hearing for the budget will be held at this meeting. A copy of the 2026 Health Benefits Budget appears on page 23. The budget amount for 2026 is **\$737,873** and did not change since introduction. The budget reflects the self-insured dental program only. Included in the agenda on page 24 is Resolution 12-26 Authorizing and Adopting the Self Insurance Dental Program.

- Motion to open the Public Hearing on the 2026 Health Benefit Budget**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**
- 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**

- 2026 Professional Services Resolutions (Pages 25-28)** – At the December 11, 2025 Commission Meeting the Commissioners discussed the responses to the RFP’s and made their recommendations. Included in the agenda on pages 25-28 are the resolutions appointing the Professionals and the Defense Attorneys for a period of January 1, 2026 to December 31, 2026.

Resolution 13-26 Appointing Professionals ..... **Pages 25-26**  
*Bowman & Company, LLP, The Actuarial Advantage, Inc., Chance & McCann, Susan Schaefer, LLC & Medlogix, LLC*

Resolution 14-26 Appointing Defense Attorney ..... **Pages 27-28**  
*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**

- Benefits Consulting Services (Pages 29-30)** – At the December 11<sup>th</sup> 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 on pages 29-30 is Resolution 15-26.

- Motion to approve Resolution 15-26 Appointing Benefits Consulting Services to Conner Strong & Buckelew for Fund Years, 2026, 2027 and 2028**

- ❑ **CAIR Motor Vehicle Reports** – We have received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. As we did 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**
  
- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 31-34)**- The NJCE Finance Sub-Committee met once since the budget introduction, December 18<sup>th</sup>. The NJCE held a special meeting on January 6<sup>th</sup> to adopt the 2026 Budget. A written summary of the meeting along with the budget and assessments is included on pages 31-34. 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 24<sup>th</sup> at 11 a.m.; a link to register will be distributed.
  
- ❑ **Certificate of Insurance Report** – There were no certificates of insurance issued in the month of December.
  
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 35-37)** - Included in the agenda on pages 35-37 is a copy of the Property & Casualty Financial Fast Track Report for the month of September. As of **September 30, 2025** there is a statutory surplus of **\$2,634,066**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,232,066**. The total cash amount is **\$3,896,332**.
  
- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 38-40)** - Included in the agenda on pages 38-40 is a copy of the Financial Fast Track for the month of September. As of **September 30, 2025** the Fund has 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 is **\$43,074,760**.
  
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 41-42)** – Included in the agenda on pages 41-42 is a copy of Health Benefits Financial Fast Track for the month of September. As of **September 30, 2025** there is a statutory surplus of **\$445,596**. The total cash amount is **\$593,844**.
  
- ❑ **Claim Tracking Reports (Pages 43-44)** - Included in the agenda on pages 43-44 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of September 30, 2025. The Executive Director will review the reports with the Commission.

**GLOUCESTER COUNTY INSURANCE COMMISSION**

**CERTIFYING THE APPOINTMENT OF  
CHAIRPERSON AND VICE CHAIRPERSON**

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

**WHEREAS**, the GCIC has deemed it necessary and appropriate to formally re-organize for the 2026 commission year; and

**NOW THEREFORE** by the Gloucester County Insurance Fund Commission that the following persons have been appointed as Chairperson and Vice Chairman:

<u>Timothy Sheehan</u>	Chairman
<u>Scott Burns, Esq.</u>	Vice Chairman
<u>Jason C. Snyder</u>	Commissioner
<u>George Hayes</u>	Alternate

**BE IT FURTHER RESOLVED** that the Chairman and Vice Chairman shall serve for a one-year term through 2027 reorganization of the Commission and until their successors shall be elected and qualified.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

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

**ATTEST:**

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

**RESOLUTION NO. 2-26**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS FOR THE  
COMMISSION  
FOR THE 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**, the GCIC has deemed it necessary and appropriate to formally re-organize for the 2026 commission year; and

**NOW THEREFORE** be it resolved by the Gloucester County Insurance Commission that **PERMA Risk Management Services** is hereby appointed as agent for service of process upon the GCIC, at its office located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054 for the year 2026 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the GCIC.

**BE IT FURTHER RESOLVED** that PERMA Risk Management Services shall also be the Custodian of Records at no cost to the GCIC.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

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

**ATTEST:**

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

**RESOLUTION NO. 3-26**

**GLOUCESTER COUNTY INSURANCE FUND COMMISSION  
DESIGNATING OFFICIAL NEWSPAPER FOR THE COMMISSION AND APPROVING THE  
PUBLICATION OF LEGAL NOTICES ON THE COMMISSION  
WEBSITE FOR 2026**

**BE IT RESOLVED** by the Gloucester County Insurance Fund Commission, (hereinafter the Commission) that the Courier Post is hereby designated as the official newspaper for the Commission and that all official notices required to be published shall be published in this newspaper.

**BE IT FURTHER RESOLVED** the designation of an official newspaper shall be effective upon adoption of the within resolution for the term of one year through the 2027 re-organization of the Commission.

**BE IT FURTHER RESOLVED** that effective March 1, 2026, the Gloucester County Insurance Commission will publish all legal notices on its webpage designated for official notices - [gcinsurance.org](http://gcinsurance.org) and said webpage will include a hyperlink to the Secretary of State's legal notices webpage.

**BE IT FURTHER RESOLVED** meeting notices shall appear not less than forty-eight (48) hours in advance of the meeting and be displayed on the website for no less than one (1) week. Thereafter notices shall be moved to an archive and be maintained for at least one (1) year.

**BE IT FURTHER RESOLVED** for the entire calendar year of 2026, the Commission shall publish twice per month on an online news publication, a notice that its legal notices can now be found on the Commission website and shall include a hyperlink to the same.

**BE IT FURTHER RESOLVED** in the case of special meetings or emergency meetings, the Secretary or Assistant Secretary of the Commission shall give notice of said meetings according to the above procedure.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED: 1-22-2026**

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

**ATTEST:**

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

**RESOLUTION NO. 4-26**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS  
AND ESTABLISHING CASH MANAGEMENT PLAN**

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

**WHEREAS**, the GCIC has deemed it necessary and appropriate to formally re-organize for the 2026 commission year; and

**NOW THEREFORE BE IT RESOLVED** that **Bank of America** is hereby designated as the depository for assets of the Fund for investment purposes or any services upon adoption of the within Resolution through 2027 reorganization of the GCIC; and

**BE IT FURTHER RESOLVED** that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

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

**ATTEST:**

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

GLOUCESTER COUNTY INSURANCE COMMISSION

2026 CASH MANAGEMENT AND INVESTMENT POLICY

1.) **Cash Management and Investment Objectives**

The GLOUCESTER COUNTY INSURANCE COMMISSION's (hereinafter referred to as the Commission) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the Commission's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Commission year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the Commission's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the investments authorized under New Jersey Statues 40A:5-15.1.

3.) **Authorized Depositories**

In addition to the above, the Commission is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, N.J.S.A. 18:9-14 et seq. (GUDPA).

The Commission is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Committee. Such asset managers shall be discretionary trustees of the Commission.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Commission's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the Commission shall be delivered electronically or physically to the Commission's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the Commission.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the Commission shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Commission's portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the Commission's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Commission Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Commission, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Commission and deposits it into the Commission account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Commission.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Committee by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to Commission operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Commission.

**RESOLUTION NO. 5-26**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
DESIGNATING COMMISSION TREASURER**

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

**WHEREAS**, the GCIC has deemed it necessary and appropriate to formally re-organize for the 2026 commission year; and

**NOW THEREFORE BE IT RESOLVED** that pursuant to the GCIC Rules and Regulations, Article III - Organization, Commission Professionals, provision 1, the GCIC does hereby appoint **Tracey N. Giordano** as GCIC Treasurer for the term commencing upon adoption of the within resolution through 2027 GCIC Reorganization; and

**BE IT FURTHER RESOLVED** that Tracey N. Giordano shall receive no compensation to serve as Treasurer to the GCIC.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

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

**ATTEST:**

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

**RESOLUTION NO. 6-26**

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

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

**WHEREAS**, the GCIC has deemed it necessary and appropriate to formally re-organize for the 2026 commission year; and

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

TIMOTHY SHEEHAN	- Chairman
SCOTT BURNS, ESQ.	- Vice Chairman
JASON C. SNYDER	- Commissioner
TRACEY N. GIORDANO	- Treasurer

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

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

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

**ATTEST:**

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

**RESOLUTION NO. 7-26**

**INDEMNIFYING GLOUCESTER COUNTY INSURANCE COMMISSION  
OFFICIALS/EMPLOYEES**

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

**WHEREAS**, the GCIC has deemed it necessary and appropriate to formally re-organize for the 2026 commission year; and

**NOW THEREFORE BE IT RESOLVED** by the GCIC that Commission elected officials, appointed officials, and employees are hereby indemnified in a manner similar to the provisions of N.J.S.A. 59:10-1, et seq. and 59:10A-1 et seq.; and

**BE IT FURTHER RESOLVED** that the aforesaid indemnification shall include the reasonable costs of defense; and

**BE IT FURTHER RESOLVED** that in interpreting the above referenced statutes, all discretion statutorily vested with the State shall be exercised by the GCIC, and all discretion vested with the Attorney General shall be exercised by the GCIC Attorney, subject to review by the GCIC; and

**BE IT FURTHER RESOLVED** that any employee, inclusive of public officials employed by the GCIC, shall be and is hereby indemnified for exemplary or punitive damages resulting from the employee’s civil violation of State or Federal law if, in the opinion of the GCIC, the acts committed by the employee, upon which the damages are based, did not constitute actual fraud, actual malice, willful misconduct, or an intentional wrong; and

**BE IT FURTHER RESOLVED** that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2026 through 2027 GCIC Re-organization, and to all acts performed in all prior years thereto; and

**BE IT FURTHER RESOLVED** that the GCIC may undertake an evaluation of the acts committed by an employee, for the purpose of determining whether the acts constituted actual fraud, actual malice, willful misconduct, or an intentional wrong, at such time as there shall be sufficient factual data available to reach a reasonable determination on the issue, and such determination, based upon the availability of information, may be made either prior to or subsequent to trial or settlement of the matter in question.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

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

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

**RESOLUTION NO. 8-26**

**GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING A  
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE  
FUND 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**, the New Jersey Counties Excess Joint Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund; and

**WHEREAS**, the Fund by-laws require each member insurance commission to appoint one (1) commissioner to the Fund; and

**WHEREAS**, **TIMOTHY SHEEHAN** is an employee of the County and the Commission having deemed it appropriate to designate **TIMOTHY SHEEHAN** as commissioner to the Fund; and

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Commission **TIMOTHY SHEEHAN** is designated commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund year 2026.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

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

**ATTEST:**

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

**RESOLUTION NO. 9-26**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AUTHORIZING COMMISSION TREASURER TO PROCESS  
CONTRACTED PAYMENTS AND EXPENSES**

**WHEREAS**, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “the Commission”) is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

**WHEREAS**, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

**WHEREAS**, payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

**BE IT RESOLVED** by the Board of Commissioners of the GLOUCESTER COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2026.

**BE IT FURTHER RESOLVED** that the Board of Commissioners of the GLOUCESTER COUNTY INSURANCE COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the Resolution at its next regularly scheduled monthly meeting.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

**BY:**

\_\_\_\_\_  
**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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

**RESOLUTION NO. 10-26**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
ESTABLISHING MEETING DATES**

**2026 ANNUAL MEETING NOTICE**

Pursuant to Chapter 241, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Gloucester County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
1:00 PM	January 22, 2026	Zoom	Re-Organizational Meeting
1:00 PM	February 25, 2026	“	Regular Meeting
1:00 PM	April 23, 2026	2 South Broad Street Conference Room A Woodbury, NJ	Regular Meeting
1:00 PM	June 25, 2026	Zoom	Regular Meeting
1:00 PM	September 24, 2026	2 South Broad Street Conference Room A Woodbury, NJ	Regular Meeting
1:00 PM	October 22, 2026	Zoom	Regular Meeting
1:00 PM	December 10, 2026	2 South Broad Street Conference Room A Woodbury, NJ	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026

**ADOPTED:**

\_\_\_\_\_  
**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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

<b>GLOUCESTER COUNTY INSURANCE COMMISSION</b>						
<b>2026 PROPOSED BUDGET :</b>						
					<b>Total</b>	
		<b>Proposed</b>	<b>ANNUALIZED</b>	<b>PROPOSED</b>	<b>Increase/Decrease</b>	
<b>APPROPRIATIONS</b>		<b>Budget SIR</b>	<b>BUDGET FY2025</b>	<b>BUDGET FY2026</b>	<b>\$</b>	<b>%</b>
<b>I. Claims and Excess Insurance</b>						
<b>Claims</b>						
1	Property	250K	412,447	456,000	43,553	10.56%
2	Liability	250K	520,855	532,000	11,145	2.14%
3	Auto	250K	106,658	102,000	(4,658)	-4.37%
4	Workers' Comp.	300K	1,455,831	1,650,000	194,169	13.34%
5	POL/EPL		114,000	116,000	2,000	1.75%
6	Surplus Loss Fund Offset		0	0	0	0.00%
7						
8	<b>Subtotal - Claims</b>		<b>2,609,791</b>	<b>2,856,000</b>	<b>246,209</b>	<b>9.43%</b>
9						
10	<b>Premiums</b>					
11	CEL JIF		3,992,041	3,956,660	(35,381)	-0.89%
12						
13	<b>SubTotal Premiums</b>		<b>3,992,041</b>	<b>3,956,660</b>	<b>(35,381)</b>	<b>-0.89%</b>
14	<b>Total Loss Fund</b>		<b>6,601,832</b>	<b>6,812,660</b>	<b>210,828</b>	<b>3.19%</b>
15						
16	<b>II. Expenses, Fees &amp; Contingency</b>					
17						
18	Claims Adjustment		97,920	100,860	2,940	3.00%
19	Safety Service		457,507	465,650	8,143	1.78%
20	Safety Consultant		0		0	0.00%
21	General Expense					
22	Exec. Director		172,348	175,796	3,448	2.00%
23	Actuary		12,000	12,240	240	2.00%
24	Auditor		18,870	19,247	377	2.00%
25	Attorney		32,000	32,640	640	2.00%
26	Treasurer		25,000	25,000	0	0.00%
27	Underwriting Manager		66,868	66,868	0	0.00%
28						
29	Misc. Expense & Contingency		25,000	25,500	500	2.00%
30						
31	<b>Total Fund Exp &amp; Contingency</b>		<b>907,513</b>	<b>923,801</b>	<b>16,288</b>	<b>1.79%</b>
32	Risk Managers		344,541	344,541	0	0.00%
33						
34						
35	<b>Total Ancillary Coverages</b>		<b>1,361,340</b>	<b>1,409,015</b>	<b>47,675</b>	<b>3.50%</b>
36						
37	<b>Total FUND Disbursements</b>		<b>9,215,226</b>	<b>9,490,017</b>	<b>274,791</b>	<b>2.98%</b>
38						
39	<b>Total Incl Dividend</b>		<b>9,215,226</b>	<b>9,490,017</b>	<b>274,791</b>	<b>2.98%</b>

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**2026 PROPOSED ASSESSMENTS -**

Member Name	2025			2026			Change \$			Change %		
	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Gloucester County	4,487,953	650,586	5,138,539	4,617,733	682,210	5,299,943	129,780	31,624	161,404	2.89%	4.86%	3.14%
Rowan College at Gloucester County	828,370	163,127	991,497	852,325	157,871	1,010,196	23,955	(5,256)	18,699	2.89%	-3.22%	1.89%
Gloucester County Improvement Authority	1,461,040	441,643	1,902,683	1,503,290	481,925	1,985,215	42,250	40,282	82,532	2.89%	9.12%	4.34%
Gloucester County Utility Authority	1,031,126	71,295	1,102,421	1,060,944	54,476	1,115,420	29,818	(16,819)	12,999	2.89%	-23.59%	1.18%
Gloucester County Library	45,397	34,689	80,086	46,710	32,533	79,243	1,313	(2,156)	(843)	2.89%	-6.22%	-1.05%
<b>Grand Totals:</b>	<b>7,853,886</b>	<b>1,361,340</b>	<b>9,215,226</b>	<b>8,081,002</b>	<b>1,409,015</b>	<b>9,490,017</b>	<b>227,116</b>	<b>47,675</b>	<b>274,791</b>	<b>2.89%</b>	<b>3.50%</b>	<b>2.98%</b>

**RESOLUTION NO. 11-26**

**RESOLUTION AUTHORIZING AND ADOPTING THE 2026 PROPERTY AND  
CASUALTY BUDGET  
FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AND  
CERTIFYING MEMBER ASSESSMENTS**

**WHEREAS**, the GLOUCESTER COUNTY INSURANCE COMMISSION is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

**NOW THEREFORE BE IT RESOLVED** the appropriations in the total amount of **\$9,490,017** is hereby authorized & approved and assessments for member entities are certified.

**ADOPTED** by the GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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

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

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

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

**Factors Impacting 2026 Budget**

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

**RESOLUTION NO. 12-26**

**RESOLUTION AUTHORIZING AND ADOPTING THE 2026 SELF INSURED DENTAL PROGRAM FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION**

**WHEREAS**, the GLOUCESTER COUNTY INSURANCE COMMISSION is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

**NOW THEREFORE BE IT RESOLVED** the appropriations in the total amount of **\$737,873** is hereby authorized and approved.

**ADOPTED** by the GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

\_\_\_\_\_  
**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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

**RESOLUTION NO. 13-26**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING CERTAIN PROFESSIONALS FOR FUND YEAR 2026**

**WHEREAS**, the Gloucester County Insurance Commission (hereinafter the “Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

**WHEREAS**, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair an open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Commission conducted publicly advertised Request for Proposals (hereinafter “RFP”) for the positions of Auditor, Actuary, Commission Attorney and Nurse Case Manager pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

**NOW THEREFORE BE IT RESOLVED**, by the Commission that the following appointments be made for the period January 1, 2026 through December 31, 2026.

<u>Name</u>	<u>Services</u>	<u>Amount</u>
Bowman & Company, LLP	Auditor	\$ 19,247
The Actuarial Advantage, Inc.	Actuary	\$ 12,240
Chance & McCann	Commission Attorney	\$ 165 per hour
Nurse Case Manager	Susan Schaefer, LLC Medlogix, LLC (Alternate)	\$ 85 per hour

**BE IT FURTHER RESOLVED**, the Commission is hereby authorized to execute contracts between the Commission and the service providers set forth in this resolution with terms and conditions as required by the Commission.

**BE IT FURTHER RESOLVED**, by the Commissioners of said GCIC that the professionals acting as a “servicing organization” as defined in the GCIC’s Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**ADOPTED:**

**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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

**RESOLUTION NO. 14-26**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING DEFENSE ATTORNEYS FOR FUND YEAR 2026**

**WHEREAS**, the Gloucester County Insurance Commission (hereinafter the “Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, the Commissioners of said GCIC find it necessary and appropriate to designate approved defense attorneys so that claims filed against member entities for which the GCIC is obligated to provide a defense may be properly defended; and

**WHEREAS**, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair an open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, 25-01, for the position of Defense Attorneys pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

**NOW THEREFORE BE IT RESOLVED**, by the Commission that the following appointments be made for the period January 1, 2026 through December 31, 2026.

Madden & Madden, P.A.  
Capehart Scatchard – WC - Higbee  
Brown & Connery, LLP  
Marmero Law, LLC  
Parker Mcay, P.A.  
Moustakas Nelson, LLC

**BE IT FURTHER RESOLVED** that assignment of specific claims for defense shall be made by the attorney (solicitor) for the GCIC who shall supervise and coordinate the defense of matters in cooperation with the third-party claims adjuster and in accordance with any Litigation Management Policy and other policies instituted by the GCIC; and

**BE IT FURTHER RESOLVED**, that compensation for the services shall be in accordance with the amounts budgeted for the specific services and that the GCIC will compensate defense attorneys at an hourly rate not to exceed \$165.00, paralegals at an hourly rate not to exceed \$75.00, and reasonable out of pocket expenses as approved by the GCIC attorney and claim administrator. The GCIC will compensate a Defense Attorney an hourly rate of \$220.00 for partners and \$190.00 for associates for employment related litigation. Such amounts on these classes of claims shall conform with the Litigation Management Policy and other policies instituted by the GCIC; and

**BE IT FURTHER RESOLVED**, that copies of this Resolution shall be provided to the GCIC solicitor, third party claims administrator and those herein appointed for their information and attention.

**BE IT FURTHER RESOLVED**, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026.

**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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

**RESOLUTION NO. 15-26**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
APPOINTING BENEFITS CONSULTING SERVICES TO CONNER STRONG & BUCKELEW FOR  
FUND YEAR 2026, 2027 AND 2028**

**WHEREAS**, the Gloucester County Insurance Commission (hereinafter the “Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

**WHEREAS**, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

**WHEREAS**, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair an open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

**WHEREAS**, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, HB #25-06 for the position of Benefits Consulting Services pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

**NOW THEREFORE BE IT RESOLVED**, by the Commission that the following appointment be made for the period January 1, 2026 through December 31, 2028.

Conner Strong & Buckelew has been appointed as the Benefits Consulting Servicer, located at 2 Cooper Street, Camden, NJ 08012. Conner Strong & Buckelew will provide the following services:

- Provide toll free call center access to all active employees and retiree for all benefit related inquiries, advocacy and general assistance (some 1,500 active and retirees);
- Continue to manage billing administration for the dental, vision and life plans;
- Continue to handle day to day benefit administration of the dental, vision and life plans;
- Assist with annual budget development and cost projections for all lines of coverage;
- Support the open enrollment process, including meetings;
- Support the County’s collective bargaining process across all benefit areas;
- Monitor and evaluate the performance of the State Plan and evaluate other Market options;
- Support the County’s collective bargaining process across all benefit areas;
- Support and manage on going and miscellaneous benefits projects as determined by the County;

Annual Consulting Fee of \$75,000, for any lines of coverage placed outside the SBHP they will continue to accept the standard commission paid by the carrier or vendor and would also receive commissions related to the placement of any voluntary insurance plans (employee paid coverages) for which the employee pays for the cost of said coverages of the Contract for Employee Benefits and PERMA

**BE IT FURTHER RESOLVED**, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

**BE IT FURTHER RESOLVED**, by the Commissioners of said GCIC that Conner Strong & Buckelew acting as a “servicing organization” as defined in the GCIC’s Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

Commissions related to the placement of any Voluntary Insurance Plans (employee paid coverages) for which the employee pays for the cost of said coverages.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 22, 2026

**ADOPTED:**

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

**ATTEST:**

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



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

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

**Date:** January 6, 2026  
**Memo to:** Board of Fund Commissioners  
Gloucester County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF January Report

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

**Finance Sub-Committee:** The Finance Sub-Committee met on December 18<sup>th</sup> following the budget introduction on November 21<sup>st</sup>:

1. For updates on the excess renewal marketing,
2. Review program enhancements,
3. Provide authorization for the Underwriting Manager to bind coverage effective 1/1/26, and
4. Based on the marketing results to make a recommendation to the Board on a final 2026 budget for adoption.

Copies of the committee’s December meeting minutes were submitted for information. Also submitted was the Underwriting Manager’s presentation on the excess insurance marketing results.

The Board of Fund Commissioners accepted the recommendations of the Finance Sub-Committee and ratified the following changes/actions made by the Underwriting Manager:

**Property:** Reduction in the Named Windstorm deductible and cap from 5% and \$10M cap to 2.5% and \$5M cap in the property program.

**Excess Liability Structure:** Increase in excess liability limits from \$10M x \$12M to \$10M x \$22M. The layer will be on a quota share basis with four carriers.

**Cyber:** Increased limits from AIG increasing the program limits from \$5M x \$5M to \$5M x \$10M for total limits of \$15M. The additional limit also comes with enhancements such as Cyber Crime Coverage: \$500,000 per claim / \$1,000,000 aggregate excess \$1,000,000 per claim / \$2,000,000 aggregate.

**Active Assailant Coverage:** Addition of Active Assailant Coverage for all members and member entities of the Fund as applicable, which resulted in an additional premium of \$80,000 (\$155,000 less \$75,000).

The Board of Fund Commissioners accepted all the recommendations of the Finance Sub-Committee and took action to ratify the changes as presented, authorized the Underwriting Manager to bind coverage for 2026 and adopted a resolution authorizing the purchase of excess and ancillary coverages.

**2026 Budget:** Based on the comprehensive marketing results, the Finance Sub-Committee reviewed and recommended an amended 2026 budget for adoption that included enhanced coverage and various sublimit improvements. The amended 2026 budget reflects a total of \$43,528,710 or a 0.26% increase over the 2025 annualized assessed budget. Following the public hearing, the NJCE Board of Fund Commissioners adopted the 2026 Budget totaling \$43,528,710 and certified the assessments.

**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 24<sup>th</sup> at 11am; a link to register will be distributed.

**2026 Reorganization February Meeting:** The Fund is scheduled to meet again in-person on Thursday, February 26, 2026, at 10:30am at the Forsgate Country Club in Monroe, NJ to conduct the 2026 Reorganization.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2026 AMENDED INTRODUCED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Amended Introduced Retentions	Amended Introduced Budget FY2026	Change \$	Change %	
1	Property	750K x 250K *	1,209,190	750K x 250K *	1,132,749	(76,381)	-6.3%
2	Liability	1750x250 **	1,446,138	1750x250 **	1,520,508	74,370	5.1%
3	Auto	1750x250 **	502,265	1750x250 **	531,039	28,774	5.7%
4	Workers' Comp.	Various	3,092,545	Various	3,320,159	227,614	7.4%
5	Workers' Comp. Presumption	600K x 1.15MIL	454,345	600K x 1.15MIL	468,632	14,287	3.1%
6	SBL/EPL		33,076		33,903	827	2.5%
7	POL/EPL		366,361		436,084	69,723	19.0%
8	Cyber		422,274		422,274		0.0%
9	Loss Fund Contingency		819,440		819,440		0.0%
10	<b>Subtotal - Claims</b>		<b>8,345,573</b>		<b>8,684,788</b>	<b>339,215</b>	<b>4.1%</b>
<b>11 Premiums</b>							
12							
13	Property		12,521,929		10,909,507	(1,612,422)	-12.9%
14	Tension		98,363		93,250	(5,013)	-5.1%
15	Equipment Breakdown/Cat		459,256		519,534	60,278	13.1%
16	Liability	7MIL x 2MIL	3,578,052	7MIL x 2MIL	4,448,147	470,095	11.8%
17	Excess Liability	10MIL x 10MIL	2,665,026	20MIL x 10MIL	3,948,833	1,283,807	48.2%
18	Workers Comp (Stat x 1MIL)		3,176,908		3,447,105	270,257	8.5%
19	Premium Contingency		3,163,300		3,000,000	(163,300)	-5.2%
20							
21	<b>SubTotal Premiums</b>		<b>26,062,834</b>		<b>26,366,536</b>	<b>303,702</b>	<b>1.2%</b>
22	<b>Total Loss Fund</b>		<b>34,408,407</b>		<b>35,051,324</b>	<b>642,917</b>	<b>1.9%</b>
23							
<b>II. Expenses, Fees &amp; Contingency</b>							
24							
25							
26	Claims Adjustment		77,001		78,895	1,894	2.5%
27	Claims Adjustment - Property		204,500		220,000	15,500	7.6%
28	Safety Director		462,809		473,549	10,740	2.3%
29	General Expense						
30	Exec. Director		700,621		778,377	77,756	2.3%
31	Actuary		25,616		26,131	515	2.0%
32	Auditor		19,664		19,664		0.0%
33	Attorney		15,000		15,000		0.0%
34	Treasurer		15,000		15,000		0.0%
35	QPA		6,000		6,000		0.0%
36	Technical Writer		25,499		25,000	(499)	-2.0%
37	Underwriting Manager		500,994		512,690	11,696	2.3%
38	Underwriting Data Consolidation		138,085		151,982	13,897	10.1%
39	Cyber Security Consultant		40,000		40,000		0.0%
40	Payroll Audit		23,727		24,202	475	2.0%
41	Property Appraisals/Reimbursement		102,002		104,045	2,043	2.0%
42	Safety Institute Funding		30,347		20,800	(9,547)	-32.1%
43	Safety Grant Supplement		30,599		31,208	609	2.0%
44							
45	Misc. Expense & Contingency		135,204		137,908	2,704	2.0%
46	<b>Total Fund Exp &amp; Contingency</b>		<b>2,612,668</b>		<b>2,680,251</b>	<b>67,583</b>	<b>2.6%</b>
47	Risk Management Consultant		214,241		220,062	5,821	2.7%
48							
49	<b>Total Self Insured Program</b>		<b>37,235,316</b>		<b>37,951,637</b>	<b>716,321</b>	<b>1.9%</b>
50							
51	<b>Ancillary Coverages</b>		<b>6,182,510</b>		<b>6,065,136</b>	<b>(117,374)</b>	<b>-1.9%</b>
52							
53	<b>Total including Ancillary Coverages</b>		<b>43,417,826</b>		<b>44,016,772</b>	<b>598,946</b>	<b>1.38%</b>
54	<b>Dividend</b>				<b>(488,063)</b>		
55	<b>Total Proposed Budget</b>		<b>43,417,826</b>		<b>43,528,710</b>	<b>110,884</b>	<b>0.26%</b>
56	* Monmouth County Property retention	500K x 500K		500K x 500K			
57	** ACIC GL/AL retention	1.5MIL x 500		1.5MIL x 500			

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2026 AMENDED INTRODUCED ANCILLARY ONLY BUDGET						
APPROPRIATIONS						
I. Claims and Excess Insurance						
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2025	Amended Introduced Retentions	Amended Introduced BUDGET FY2026	Change \$	Change %
<b>1 Ancillary Coverages</b>						
2		1,783,603		1,728,700	(54,903)	-3.1%
3		200,765		201,941	1,176	0.6%
4		1,423,188		1,612,120	188,932	13.3%
5		240,592		247,367	6,775	2.8%
6		154,450		153,630	(820)	-0.5%
7	5MIL x 5MIL	1,900,614	10MIL x 5MIL	1,531,662	(368,952)	-19.4%
8		98,997		95,097	(3,900)	-3.9%
9		24,280		24,959	679	2.8%
10		72,285		155,000	82,715	114.4%
11		24,422		22,602	(1,820)	-7.5%
12		3,511		3,511		0.0%
13		421		475	54	12.8%
14		8,580		5,623	(2,957)	-34.5%
15		2,211		959	(1,252)	-56.6%
16		3,635		3,746	111	3.0%
17		165		165		0.0%
18		183,914		199,772	15,858	8.6%
19		60,593		62,808	2,215	3.7%
20		-		15,000	15,000	100.0%
21						
22	<b>Total Ancillary Coverages</b>	<b>6,186,226</b>		<b>6,065,136</b>	<b>(121,090)</b>	<b>-2.0%</b>
23	*Pollution Liability - Monmouth County 3 Year Premium billed in FY2023 renews FY2026. 1/3rd is budgeted					

New Jersey Counties Excess Joint Insurance Fund											
Fund Year 2026 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Claims	468,851	1,087,243	1,778,377	373,762	1,171,251	591,189	547,263	914,963	871,768	880,121	8,684,788
Premiums	2,114,860	3,018,756	5,501,111	1,138,945	2,605,919	2,599,767	1,916,698	2,545,677	2,908,196	2,016,607	26,366,536
Expenses, Fee & Contingency	199,581	311,278	571,631	118,831	244,291	256,684	116,149	294,685	304,543	262,578	2,680,251
Total Self-Insured Program	2,783,292	4,417,277	7,851,119	1,631,538	4,021,461	3,667,702	2,580,110	3,755,325	4,084,507	3,159,306	37,951,637
Total Ancillary Coverages	888,273	350,850	894,365	240,687	1,409,015	533,707	222,336	513,341	477,814	534,748	6,065,136
<b>Total Fund Disbursements</b>	<b>3,671,565</b>	<b>4,768,127</b>	<b>8,745,484</b>	<b>1,872,225</b>	<b>5,430,476</b>	<b>4,201,409</b>	<b>2,802,445</b>	<b>4,268,666</b>	<b>4,562,321</b>	<b>3,694,054</b>	<b>44,016,772</b>

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		September 30, 2025			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	767,935	6,911,419	94,860,673	101,772,093
2.	CLAIM EXPENSES				
	Paid Claims	145,217	1,667,727	25,991,980	27,659,707
	Case Reserves	263,039	1,128,583	2,170,079	3,298,661
	IBNR	(427,104)	30,639	3,090,719	3,121,358
	Excess Insurance Recoverable	0	(1,078)	(358,154)	(359,232)
	Discounted Claim Value	2,916	(25,344)	(126,192)	(151,537)
	<b>TOTAL CLAIMS</b>	<b>(15,932)</b>	<b>2,800,527</b>	<b>30,768,431</b>	<b>33,568,957</b>
3.	EXPENSES				
	Excess Premiums	445,115	4,013,036	46,049,105	50,062,140
	Administrative	101,575	922,882	13,814,494	14,737,376
	<b>TOTAL EXPENSES</b>	<b>546,690</b>	<b>4,935,918</b>	<b>59,863,599</b>	<b>64,799,517</b>
4.	UNDERWRITING PROFIT (1-2-3)	237,178	(825,025)	4,228,644	3,403,619
5.	INVESTMENT INCOME	9,094	102,343	104,014	206,357
6.	PROFIT (4 + 5)	246,271	(722,682)	4,332,658	3,609,976
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.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>246,271</b>	<b>(247,185)</b>	<b>2,881,252</b>	<b>2,634,066</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	298	3,906	31,280	35,187
	2011	244	4,474	(127,895)	(123,421)
	2012	477	(66,025)	179,780	113,754
	2013	58	(6,023)	204,413	198,389
	2014	56	3,699	338,724	342,423
	2015	7,940	(32,626)	(806,653)	(839,279)
	2016	212	(80,462)	227,562	147,101
	2017	279	40,917	387,495	428,412
	2018	1,860	26,176	1,037,708	1,063,884
	2019	8,781	(18,738)	726,373	707,635
	2020	27,641	153,506	1,165,217	1,318,723
	2021	22,705	(64,112)	(735,469)	(799,581)
	2022	26,709	82,076	(24,324)	57,752
	2023	34,055	320,343	257,111	577,454
	2024	(70,112)	(622,272)	19,929	(602,342)
	2025	185,069	7,975		7,975
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>246,271</b>	<b>(247,185)</b>	<b>2,881,251</b>	<b>2,634,066</b>
	<b>TOTAL CASH</b>				<b>3,896,332</b>

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
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
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,823,536</b>	<b>1,823,536</b>
<b>FUND YEAR 2011</b>				
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
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,795,974</b>	<b>2,795,974</b>
<b>FUND YEAR 2012</b>				
Paid Claims	615	1,957	2,083,911	2,085,868
Case Reserves	(615)	69,948	12,303	82,251
IBNR	(100)	(100)	1,167	1,067
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	4	(347)	(66)	(413)
<b>TOTAL FY 2012 CLAIMS</b>	<b>(96)</b>	<b>71,459</b>	<b>2,097,314</b>	<b>2,168,773</b>
<b>FUND YEAR 2013</b>				
Paid Claims	810	2,438	1,570,774	1,573,212
Case Reserves	(810)	9,563	18,684	28,246
IBNR	0	(2,000)	1,450	(550)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	28	(83)	(99)	(183)
<b>TOTAL FY 2013 CLAIMS</b>	<b>28</b>	<b>9,917</b>	<b>1,590,808</b>	<b>1,600,725</b>
<b>FUND YEAR 2014</b>				
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)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>981,606</b>	<b>981,606</b>
<b>FUND YEAR 2015</b>				
Paid Claims	584	55,953	3,088,169	3,144,122
Case Reserves	(584)	(12,251)	35,843	23,592
IBNR	(8,624)	(7,781)	17,253	9,472
Excess Insurance Recoverable	0	0	(500)	(500)
Discounted Claim Value	713	237	(590)	(353)
<b>TOTAL FY 2015 CLAIMS</b>	<b>(7,911)</b>	<b>36,158</b>	<b>3,140,174</b>	<b>3,176,333</b>
<b>FUND YEAR 2016</b>				
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	155	(1,640)	(398)	(2,038)
<b>TOTAL FY 2016 CLAIMS</b>	<b>155</b>	<b>117,360</b>	<b>1,830,525</b>	<b>1,947,884</b>
<b>FUND YEAR 2017</b>				
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)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,042,868</b>	<b>2,042,868</b>

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2018</b>				
Paid Claims	0	1,080	1,387,967	1,389,047
Case Reserves	0	(1,080)	27,348	26,268
IBNR	(1,121)	(757)	2,000	1,243
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	27	(8)	(469)	(477)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(1,095)</b>	<b>(765)</b>	<b>1,416,846</b>	<b>1,416,081</b>
<b>FUND YEAR 2019</b>				
Paid Claims	20,075	23,318	1,667,846	1,691,163
Case Reserves	(20,075)	(343)	16,827	16,484
IBNR	(8,675)	(14,096)	37,425	23,330
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	412	11	(632)	(621)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(8,263)</b>	<b>8,890</b>	<b>1,721,466</b>	<b>1,730,356</b>
<b>FUND YEAR 2020</b>				
Paid Claims	0	16,358	1,480,717	1,497,075
Case Reserves	0	(16,172)	16,172	(0)
IBNR	(26,963)	(60,038)	106,087	46,049
Excess Insurance Recoverable	0	(1,078)	(353,710)	(354,787)
Discounted Claim Value	335	1,101	(1,602)	(501)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(26,628)</b>	<b>(59,830)</b>	<b>1,247,665</b>	<b>1,187,835</b>
<b>FUND YEAR 2021</b>				
Paid Claims	44,073	275,415	2,146,946	2,422,361
Case Reserves	(44,579)	(76,597)	670,151	593,555
IBNR	(23,400)	(105,945)	316,149	210,203
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,679	3,879	(18,085)	(14,206)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(22,226)</b>	<b>96,752</b>	<b>3,115,161</b>	<b>3,211,913</b>
<b>FUND YEAR 2022</b>				
Paid Claims	1,425	70,223	1,649,210	1,719,433
Case Reserves	64,272	(122,636)	419,021	296,385
IBNR	(94,006)	(90,425)	490,607	400,182
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,203	6,442	(20,390)	(13,949)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(26,105)</b>	<b>(136,397)</b>	<b>2,538,448</b>	<b>2,402,051</b>
<b>FUND YEAR 2023</b>				
Paid Claims	5,805	17,470	417,581	435,052
Case Reserves	(5,805)	33,733	151,033	184,766
IBNR	(34,242)	(204,308)	1,118,282	913,974
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,110	6,708	(32,443)	(25,736)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(32,132)</b>	<b>(146,397)</b>	<b>1,654,453</b>	<b>1,508,056</b>
<b>FUND YEAR 2024</b>				
Paid Claims	14,545	662,577	1,045,684	1,708,261
Case Reserves	(24,187)	123,627	779,598	903,225
IBNR	78,457	(212,923)	997,720	784,797
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,212	7,431	(51,415)	(43,984)
<b>TOTAL FY 2024 CLAIMS</b>	<b>71,028</b>	<b>580,712</b>	<b>2,771,587</b>	<b>3,352,299</b>
<b>FUND YEAR 2025</b>				
Paid Claims	57,286	540,940		540,940
Case Reserves	295,421	1,001,790		1,001,790
IBNR	(308,432)	729,013		729,013
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,963)	(49,073)		(49,073)
<b>TOTAL FY 2025 CLAIMS</b>	<b>37,312</b>	<b>2,222,669</b>	<b>0</b>	<b>2,222,669</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(15,932)</b>	<b>2,800,527</b>	<b>30,768,431</b>	<b>33,568,957</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$407,747 for COVID 19 Workers Compensation claims.				

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2025					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>3,550,175</b>	<b>31,951,578</b>	<b>326,407,524</b>	<b>358,359,102</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	219,438	5,511,845	23,673,763	29,185,609
	Case Reserves	(1,653,937)	(4,301,890)	15,868,519	11,566,631
	IBNR	1,431,417	1,179,138	17,187,288	18,366,425
	Discounted Claim Value	269,106	215,027	(4,295,909)	(4,080,883)
	Excess Recoveries	(555,776)	500,289	(1,147,062)	(646,773)
	<b>TOTAL CLAIMS</b>	<b>(289,751)</b>	<b>3,104,409</b>	<b>51,286,599</b>	<b>54,391,009</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	2,398,699	21,805,746	236,578,246	258,383,992
	Administrative	237,005	2,136,003	23,142,827	25,278,830
	<b>TOTAL EXPENSES</b>	<b>2,635,704</b>	<b>23,941,749</b>	<b>259,721,073</b>	<b>283,662,822</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>1,204,223</b>	<b>4,905,420</b>	<b>15,399,852</b>	<b>20,305,271</b>
5.	<b>INVESTMENT INCOME</b>	<b>131,099</b>	<b>876,809</b>	<b>3,281,155</b>	<b>4,157,964</b>
6.	<b>PROFIT (4+5)</b>	<b>1,335,322</b>	<b>5,782,229</b>	<b>18,681,007</b>	<b>24,463,235</b>
7.	<b>Dividend</b>	<b>0</b>	<b>0</b>	<b>(6,707,551)</b>	<b>(6,707,551)</b>
8.	<b>SURPLUS (6-7)</b>	<b>1,335,322</b>	<b>5,782,229</b>	<b>11,973,456</b>	<b>17,755,684</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	390	3,065	70,386	73,451
	2011	947	9,070	391,132	400,202
	2012	585	11,726	486,042	497,768
	2013	1,644	23,592	1,118,179	1,141,771
	2014	4,744	35,540	1,923,686	1,959,226
	2015	527	33,294	1,313,021	1,346,315
	2016	18,285	188,220	1,508,680	1,696,900
	2017	12,475	320,866	2,562,938	2,883,804
	2018	12,375	157,253	2,445,415	2,602,668
	2019	217,459	110,412	2,073,713	2,184,125
	2020	581,061	1,259,854	167,484	1,427,338
	2021	(126,459)	101,911	(672,764)	(570,853)
	2022	99,198	(367,077)	1,243,729	876,652
	2023	29,006	1,259,114	(4,462,718)	(3,203,604)
	2024	(623,039)	(1,068,119)	1,804,532	736,413
	2025	1,106,123	3,703,506		3,703,506
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>1,335,322</b>	<b>5,782,229</b>	<b>11,973,455</b>	<b>17,755,684</b>
	<b>TOTAL CASH</b>				<b>43,074,760</b>

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2025				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
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
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>				
Paid Claims	0	(1,463)	738,019	736,556
Case Reserves	0	0	105,029	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	35	(10,622)	(10,587)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>(1,427)</b>	<b>835,426</b>	<b>833,999</b>
<b>FUND YEAR 2012</b>				
Paid Claims	4,728	32,460	1,785,983	1,818,443
Case Reserves	(4,728)	(32,460)	112,437	79,977
IBNR	0	0	3,680	3,680
Discounted Claim Value	1,293	3,289	(11,571)	(8,282)
<b>TOTAL FY 2012 CLAIMS</b>	<b>1,293</b>	<b>3,289</b>	<b>1,890,529</b>	<b>1,893,818</b>
<b>FUND YEAR 2013</b>				
Paid Claims	8,239	22,445	1,153,465	1,175,910
Case Reserves	(8,239)	(19,148)	434,898	415,750
IBNR	(0)	(3,297)	17,340	14,043
Discounted Claim Value	1,792	3,893	(47,302)	(43,409)
<b>TOTAL FY 2013 CLAIMS</b>	<b>1,792</b>	<b>3,893</b>	<b>1,558,401</b>	<b>1,562,294</b>
<b>FUND YEAR 2014</b>				
Paid Claims	21	3,221	864,533	867,754
Case Reserves	(21)	(1,725)	82,575	80,850
IBNR	(500)	(1,197)	21,077	19,880
Discounted Claim Value	403	704	(11,153)	(10,449)
<b>TOTAL FY 2014 CLAIMS</b>	<b>(97)</b>	<b>1,003</b>	<b>957,032</b>	<b>958,035</b>
<b>FUND YEAR 2015</b>				
Paid Claims	0	1,774	2,473,703	2,475,477
Case Reserves	2,500	5,726	597,900	603,626
IBNR	534	(13,211)	49,975	36,764
Discounted Claim Value	234	2,610	(73,534)	(70,924)
<b>TOTAL FY 2015 CLAIMS</b>	<b>3,267</b>	<b>(3,101)</b>	<b>3,048,044</b>	<b>3,044,943</b>
<b>FUND YEAR 2016</b>				
Paid Claims	4,482	36,238	1,392,569	1,428,807
Case Reserves	(1,982)	(180,154)	1,125,747	945,593
IBNR	(4,363)	(16,448)	39,497	23,049
Discounted Claim Value	(10,558)	18,487	(109,929)	(91,442)
<b>TOTAL FY 2016 CLAIMS</b>	<b>(12,422)</b>	<b>(141,876)</b>	<b>2,447,884</b>	<b>2,306,008</b>
<b>FUND YEAR 2017</b>				
Paid Claims	534	1,744	1,585,263	1,587,007
Case Reserves	(534)	(259,572)	605,912	346,340
IBNR	(5,672)	(16,343)	43,208	26,865
Discounted Claim Value	878	13,663	(54,120)	(40,457)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(4,794)</b>	<b>(260,509)</b>	<b>2,180,263</b>	<b>1,919,754</b>
<b>FUND YEAR 2018</b>				
Paid Claims	1,952	4,600	1,620,907	1,625,507
Case Reserves	(2,052)	(54,705)	440,557	385,852
IBNR	(5,125)	(49,420)	227,389	177,969
Discounted Claim Value	1,562	10,735	(63,964)	(53,229)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(3,663)</b>	<b>(88,789)</b>	<b>2,224,889</b>	<b>2,136,100</b>

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2025				
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2019</b>				
Paid Claims	(54,498)	220,019	1,373,046	1,593,065
Case Reserves	(6,484)	(226,418)	1,250,583	1,024,165
IBNR	(162,732)	(50,677)	196,568	145,891
Discounted Claim Value	13,403	4,183	(120,133)	(115,950)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(210,310)</b>	<b>(52,893)</b>	<b>2,700,064</b>	<b>2,647,171</b>
<b>FUND YEAR 2020</b>				
Paid Claims	277,840	2,275,454	(181,777)	2,093,677
Case Reserves	(1,420,898)	(4,001,199)	4,808,620	807,421
IBNR	813,275	(579,739)	1,461,677	881,938
Discounted Claim Value	315,032	630,857	(836,712)	(205,855)
Excess Recoveries	(555,776)	500,289	(1,147,062)	(646,773)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(570,526)</b>	<b>(1,174,337)</b>	<b>4,104,746</b>	<b>2,930,409</b>
<b>FUND YEAR 2021</b>				
Paid Claims	6,121	50,078	3,333,352	3,383,430
Case Reserves	(5,222)	(50,079)	2,146,382	2,096,303
IBNR	150,191	(53,607)	1,107,209	1,053,602
Discounted Claim Value	(16,234)	18,050	(425,157)	(407,107)
<b>TOTAL FY 2021 CLAIMS</b>	<b>134,856</b>	<b>(35,558)</b>	<b>6,161,786</b>	<b>6,126,228</b>
<b>FUND YEAR 2022</b>				
Paid Claims	(59,823)	751,871	1,517,476	2,269,347
Case Reserves	(99,872)	727,615	993,800	1,721,415
IBNR	19,948	(1,123,064)	2,943,881	1,820,817
Discounted Claim Value	49,647	87,644	(478,087)	(390,443)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(90,100)</b>	<b>444,065</b>	<b>4,977,070</b>	<b>5,421,135</b>
<b>FUND YEAR 2023</b>				
Paid Claims	(13,500)	75,421	5,267,964	5,343,385
Case Reserves	(201)	(561,449)	1,324,351	762,902
IBNR	(42,214)	(834,280)	5,533,584	4,699,304
Discounted Claim Value	39,850	162,351	(906,005)	(743,654)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(16,065)</b>	<b>(1,157,957)</b>	<b>11,219,894</b>	<b>10,061,937</b>
<b>FUND YEAR 2024</b>				
Paid Claims	21,499	1,743,566	577,421	2,320,987
Case Reserves	223,983	(15,839)	1,839,730	1,823,891
IBNR	434,352	(694,769)	5,539,202	4,844,433
Discounted Claim Value	(43,049)	101,312	(1,147,621)	(1,046,309)
<b>TOTAL FY 2024 CLAIMS</b>	<b>636,786</b>	<b>1,134,270</b>	<b>6,808,732</b>	<b>7,943,002</b>
<b>FUND YEAR 2025</b>				
Paid Claims	21,844	294,418		294,418
Case Reserves	(330,189)	367,516		367,516
IBNR	233,723	4,615,190		4,615,190
Discounted Claim Value	(85,146)	(842,787)		(842,787)
<b>TOTAL FY 2025 CLAIMS</b>	<b>(159,767)</b>	<b>4,434,337</b>	<b>0</b>	<b>4,434,337</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(289,751)</b>	<b>3,104,409</b>	<b>51,286,600</b>	<b>54,391,009</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$646,733 due from the reinsurer for COVID-19 WC claims.				

# GLOUCESTER COUNTY INSURANCE COMMISSION

## HEALTH INSURANCE DIVISION

### FINANCIAL FAST TRACK REPORT

*AS OF SEPTEMBER 30, 2025*

#### ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>1. UNDERWRITING INCOME</b>	56,723	512,476	88,086,695	88,599,171
<b>2. CLAIM EXPENSES</b>				
Paid Claims	41,078	450,503	77,818,135	78,268,638
IBNR	(79)	980	43,877	44,857
<b>Total Claims</b>	<b>40,998</b>	<b>451,483</b>	<b>77,862,012</b>	<b>78,313,495</b>
<b>3. EXPENSES</b>				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	9,093	81,836	6,125,186	6,207,021
<b>Total Expenses</b>	<b>9,093</b>	<b>81,836</b>	<b>9,710,652</b>	<b>9,792,487</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>6,632</b>	<b>(20,842)</b>	<b>438,759</b>	<b>417,917</b>
<b>5. INVESTMENT INCOME</b>	1,308	10,767	16,912	27,679
<b>6. STATUTORY PROFIT (4+5)</b>	<b>7,939</b>	<b>(10,075)</b>	<b>455,671</b>	<b>445,596</b>
<b>9. STATUTORY SURPLUS (6+7-8)</b>	<b>7,939</b>	<b>(10,075)</b>	<b>455,671</b>	<b>445,596</b>

#### 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	577	40,418	(1,691)	38,727
CASH	-	(46,233)	88,419	42,187
2025 SURPLUS	7,362	(50,493)	-	(50,493)
CASH	(10,625)	94,298	-	94,298
<b>TOTAL SURPLUS</b>	<b>7,939</b>	<b>(10,075)</b>	<b>455,670</b>	<b>445,595</b>
<b>TOTAL CASH</b>	<b>(10,625)</b>	<b>48,066</b>	<b>545,779</b>	<b>593,844</b>

# GLOUCESTER COUNTY INSURANCE COMMISSION

## HEALTH INSURANCE DIVISION

### FINANCIAL FAST TRACK REPORT

*AS OF SEPTEMBER 30, 2025*

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Total Claims	-	-	22,551,041	22,551,041
<b>FUND YEAR 2011</b>				
Total Claims	-	-	34,451,946	34,451,946
<b>FUND YEAR 2012</b>				
Total Claims	-	-	14,793,695	14,793,695
<b>FUND YEAR 2013</b>				
Total Claims	-	-	540,221	540,221
<b>FUND YEAR 2014</b>				
Total Claims	-	-	497,232	497,232
<b>FUND YEAR 2015</b>				
Total Claims	-	-	477,058	477,058
<b>FUND YEAR 2016</b>				
Total Claims	-	-	451,966	451,966
<b>FUND YEAR 2017</b>				
Total Claims	-	-	451,873	451,873
<b>FUND YEAR 2018</b>				
Total Claims	-	-	473,653	473,653
<b>FUND YEAR 2019</b>				
Total Claims	-	-	500,469	500,469
<b>FUND YEAR 2020</b>				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	411,659	411,659
<b>FUND YEAR 2021</b>				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	572,252	572,252
<b>FUND YEAR 2022</b>				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	515,899	515,899
<b>FUND YEAR 2023</b>				
Paid Claims	-	-	578,730	578,730
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	578,730	578,730
<b>FUND YEAR 2024</b>				
Paid Claims	-	-	550,442	550,442
IBNR	(577)	(40,418)	43,878	3,459
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	(577)	(40,418)	594,320	553,902
<b>FUND YEAR 2025</b>				
Paid Claims	41,078	450,503	-	450,503
IBNR	498	41,398	-	41,398
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	41,575	491,901	-	491,901
<b>COMBINED TOTAL CLAIMS</b>	40,998	451,483	77,862,013	78,313,495

**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.**

**2021 2022 2023 2024 2025 YEARS**

<b>Gloucester County Insurance Commission</b>						
<b>CLAIM ACTIVITY REPORT</b>						
<b>September 30, 2025</b>						
<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
<b>August-25</b>	1	4	3	0	6	14
<b>September-25</b>	0	0	2	0	6	8
<b>NET CHGE</b>	-1	-4	-1	0	0	-6
Limited Reserves						<b>\$36,918</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
<b>August-25</b>	\$1	\$833	\$501	\$0	\$27,377	\$28,712
<b>September-25</b>	\$0	\$0	\$500	\$0	\$294,843	\$295,343
<b>NET CHGE</b>	(\$1)	(\$833)	(\$1)	\$0	\$267,465	\$266,630
<b>Ltd Incurred</b>	\$242,783	\$312,898	\$377,414	\$183,695	\$0	\$3,587,058
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
<b>August-25</b>	1	3	4	8	9	26
<b>September-25</b>	1	3	4	7	11	27
<b>NET CHGE</b>	0	0	0	-1	2	1
Limited Reserves						<b>\$7,884</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
<b>August-25</b>	\$8,777	\$27,177	\$42,525	\$61,278	\$6,100	\$145,857
<b>September-25</b>	\$8,777	\$92,874	\$42,525	\$60,190	\$8,500	\$212,866
<b>NET CHGE</b>	\$0	\$65,697	\$0	(\$1,088)	\$2,400	\$67,010
<b>Ltd Incurred</b>	\$413,617	\$241,497	\$55,530	\$77,218	\$77,218	\$4,219,512
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
<b>August-25</b>	0	0	1	0	4	5
<b>September-25</b>	0	0	1	0	3	4
<b>NET CHGE</b>	0	0	0	0	-1	-1
Limited Reserves						<b>\$2,119</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
<b>August-25</b>	\$0	\$0	\$4,975	\$0	\$4,000	\$8,975
<b>September-25</b>	\$0	\$0	\$4,975	\$0	\$3,500	\$8,475
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	(\$500)	(\$500)
<b>Ltd Incurred</b>	\$6,594	\$16,267	\$7,000	\$5,236	\$5,236	\$1,374,137
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
<b>August-25</b>	7	7	5	19	32	78
<b>September-25</b>	6	7	5	17	31	74
<b>NET CHGE</b>	-1	0	0	-2	-1	-4
Limited Reserves						<b>\$37,594</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
<b>August-25</b>	\$629,356	\$204,936	\$142,570	\$866,135	\$664,770	\$2,848,792
<b>September-25</b>	\$584,778	\$203,511	\$136,766	\$843,035	\$694,947	\$2,781,977
<b>NET CHGE</b>	(\$44,579)	(\$1,425)	(\$5,805)	(\$23,099)	\$30,177	(\$66,815)
<b>Ltd Incurred</b>	\$2,353,418	\$1,449,239	\$450,274	\$2,027,916	\$2,027,916	\$22,305,164
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
<b>August-25</b>	9	14	13	27	51	123
<b>September-25</b>	7	10	12	24	51	113
<b>NET CHGE</b>	-2	-4	-1	-3	0	-10
Limited Reserves						<b>\$29,192</b>
<b>Year</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>TOTAL</b>
<b>August-25</b>	\$638,134	\$232,946	\$190,571	\$927,412	\$702,247	\$3,032,336
<b>September-25</b>	\$593,555	\$296,385	\$184,766	\$903,225	\$1,001,790	\$3,298,661
<b>NET CHGE</b>	(\$44,580)	\$63,439	(\$5,806)	(\$24,187)	\$299,542	\$266,325
<b>Ltd Incurred</b>	\$3,016,412	\$2,019,901	\$890,218	\$2,294,065	\$2,110,370	\$31,485,871
14-Jan-26						

**2021 2022 2023 2024 2025 YEARS**

Gloucester County Insurance Commission													
CLAIMS MANAGEMENT REPORT													
EXPECTED LOSS RATIO ANALYSIS													
AS OF September 30, 2025													
<b>CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION</b>													
2021	Budget	Current 57				Last Month 56				Last Year 45			
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-24	MONTH TARGETED
PROPERTY	338,000	242,783	242,783	71.83%	100.00%	242,234	242,234	71.67%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	413,617	413,617	75.07%	96.96%	413,617	413,617	75.07%	96.90%	277,521	277,521	50.37%	94.71%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	95.43%	6,594	6,594	5.64%	95.15%	6,594	6,594	5.64%	91.45%
WORKER'S COMP	1,297,005	2,353,418	2,353,418	181.45%	99.80%	2,353,924	2,353,924	181.49%	99.77%	1,993,059	1,993,059	153.67%	99.20%
TOTAL ALL LINES	2,303,006	3,016,412	3,016,412	130.98%	98.93%	3,016,369	3,016,369	130.98%	98.88%	2,277,174	2,277,174	98.88%	97.85%
NET PAYOUT %	\$2,422,858				105.20%								
<b>CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION</b>													
2022	Budget	Current 45				Last Month 44				Last Year 33			
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-24	MONTH TARGETED
PROPERTY	316,000	312,898	312,898	99.02%	100.00%	313,731	313,731	99.28%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	538,000	241,497	241,497	44.89%	94.71%	175,800	175,800	32.68%	94.32%	171,300	171,300	31.84%	88.03%
POL/EPL	101,999	0	0	0.00%	94.71%	0	0	0.00%	94.32%	0	0	0.00%	88.03%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	91.45%	16,267	16,267	14.40%	91.05%	16,267	16,267	14.40%	85.26%
WORKER'S COMP	1,244,000	1,449,239	1,449,239	116.50%	99.20%	1,449,239	1,449,239	116.50%	99.12%	1,582,628	1,582,628	127.22%	97.46%
TOTAL ALL LINES	2,312,999	2,019,901	2,019,901	87.33%	97.69%	1,955,037	1,955,037	84.52%	97.52%	1,770,195	1,770,195	76.53%	94.60%
NET PAYOUT %	\$1,723,516				74.51%								
<b>CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION</b>													
2023	Budget	Current 33				Last Month 32				Last Year 21			
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-24	MONTH TARGETED
PROPERTY	369,682	377,414	377,414	102.09%	100.00%	377,140	377,140	102.02%	100.00%	0	0	0.00%	98.04%
GEN LIABILITY	532,748	55,530	55,530	10.42%	88.03%	55,530	55,530	10.42%	87.24%	16,000	16,000	3.00%	75.57%
POL/EPL	113,998	0	0	0.00%	88.03%	0	0	0.00%	87.24%	0	0	0.00%	75.57%
AUTO LIABILITY	127,000	7,000	7,000	5.51%	85.26%	7,000	7,000	5.51%	84.53%	16,500	16,500	12.99%	71.98%
WORKER'S COMP	1,273,000	450,274	450,274	35.37%	97.46%	450,274	450,274	35.37%	97.19%	403,727	403,727	31.71%	90.74%
TOTAL ALL LINES	2,416,428	890,218	890,218	36.84%	94.68%	889,944	889,944	36.83%	94.29%	436,227	436,227	18.05%	86.81%
NET PAYOUT %	\$705,452				29.19%								
<b>CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION</b>													
2024	Budget	Current 21				Last Month 20				Last Year 9			
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-24	MONTH TARGETED
PROPERTY	391,348	183,695	183,695	46.94%	98.04%	503,459	503,459	128.65%	97.72%	0	0	0.00%	68.00%
GEN LIABILITY	530,000	77,218	77,218	14.57%	75.57%	78,306	78,306	14.77%	74.17%	34,900	34,900	6.58%	36.00%
POL/EPL	114,000	0	0	0.00%	75.57%	0	0	0.00%	74.17%	0	0	0.00%	36.00%
AUTO LIABILITY	116,000	5,236	5,236	4.51%	71.98%	5,236	5,236	4.51%	70.26%	1,000	1,000	0.86%	35.00%
WORKER'S COMP	1,393,000	2,027,916	2,027,916	145.58%	90.74%	2,036,470	2,036,470	146.19%	89.50%	784,549	784,549	56.32%	33.00%
TOTAL ALL LINES	2,544,348	2,294,065	2,294,065	90.16%	87.17%	2,623,471	2,623,471	103.11%	86.01%	820,449	820,449	32.25%	39.23%
NET PAYOUT %	\$1,390,839				54.66%								
<b>CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION</b>													
2025	Budget	Current 9				Last Month 8				Last Year -3			
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Aug-24	MONTH TARGETED
PROPERTY	412,447	508,935	508,935	123.39%	68.00%	82,135	82,135	19.91%	61.00%			N/A	N/A
GEN LIABILITY	520,855	8,500	8,500	1.63%	36.00%	6,100	6,100	1.17%	30.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	36.00%	0	0	0.00%	30.00%			N/A	N/A
AUTO LIABILITY	106,658	3,500	3,500	3.28%	35.00%	4,000	4,000	3.75%	30.00%			N/A	N/A
WORKER'S COMP	1,455,831	1,157,268	1,157,268	79.49%	33.00%	1,080,992	1,080,992	74.25%	26.00%			N/A	N/A
TOTAL ALL LINES	2,609,791	1,678,204	1,678,204	64.30%	39.34%	1,173,227	1,173,227	44.95%	32.67%	0	0	N/A	N/A
NET PAYOUT %	\$462,322				17.71%								

**GLOUCESTER COUNTY INSURANCE COMMISSION  
SUPPLEMENTAL BILLS LIST**

Resolution No. 16-26

DECEMBER 2025

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

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

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

**FUND YEAR 2025**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
GLOUCESTER COUNTY DIVISION OF SOCIAL SERVICES	2025 WELLNESS REIMBURSEMENT- FRUIT	200.00
GLOUCESTER COUNTY DIVISION OF SOCIAL SERVICES	2025 WELLNESS REIMBURSEMENT 12/25	799.99
		<b>999.99</b>
GLOUCESTER COUNTY TREASURER OFFICE	2025 WELLNESS REIMBURSEMENTS 12/25	675.00
		<b>675.00</b>
GLOUCESTER COUNTY PROSECUTOR OFFICE	2025 WELLNESS REIMBURSEMENT 12/25	978.99
		<b>978.99</b>
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 11/25	542.49
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 10/25	542.49
		<b>1,084.98</b>
GLOUCESTER COUNTY LIBRARY COMMISSION	2025 WELLNESS REIMBURSEMENT 12/25	1,000.00
		<b>1,000.00</b>
GLOUCESTER COUNTY DEPARTMENT OF HEALTH	2025 WELLNESS REIMBURSEMENT 12/25	993.20
		<b>993.20</b>
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 11/25	3,736.61
		<b>3,736.61</b>
GLOUCESTER COUNTY DEPT OF HUMAN & SPECIAL SERVICE	2025 WELLNESS REIMBURSEMENT 12/25	984.00
		<b>984.00</b>
GLOUCESTER COUNTY COUNSEL'S OFFICE	2025 WELLNESS REIMBURSEMENT	1,000.00
		<b>1,000.00</b>
GLOUCESTER COUNTY TAX ASSESSORS OFFICE	2005 WELLNESS REIMBURSEMENT 12/25	940.91
		<b>940.91</b>
GLOUSESTER COUNTY SHERIFF'S DEPARTMENT	2025 WELLNESS REIMBURSEMENT 12/25	979.00
		<b>979.00</b>
GLOUCESTER COUNTY DIV. OF SENIOR SERVICES	2025 WELLNESS REIMBURSEMENT 12/25	987.80
		<b>987.80</b>
	<b>Total Payments FY 2025</b>	<b>14,360.48</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>14,360.48</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 17-26

January 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	REIMB CATERING LUNCH MEETING 12/25	380.29
PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/25	14.80
		<b>395.09</b>
CHANCE & MCCANN, LLC	LEGAL FEES- INV 719 12/5/25-12/31/25	3,675.00
		<b>3,675.00</b>
SPARK CREATIVE GROUP, LLC	SITE UPDATE MAY-DEC INV 6732 01/26	425.00
		<b>425.00</b>
NJ ADVANCE MEDIA	A# 52023 INV 3750337-11055607 12/24/25	39.43
NJ ADVANCE MEDIA	A# 52023 INV 3750337-11055601 12/24/25	30.76
		<b>70.19</b>
GANNETT NEW YORK NJ LOCALIQ	A# 1122468 ORD# 11939244 12/24/25	23.79
GANNETT NEW YORK NJ LOCALIQ	A# 1122468 ORD# 11938512 12/24/25	18.72
		<b>42.51</b>
	<b>Total Payments FY 2025</b>	<b>4,607.79</b>

**FUND YEAR 2026**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MADDEN & MADDEN	LEGAL- PHILIPS- 16.65207.006 4/25-6/25	3,826.30
		<b>3,826.30</b>
KLDISCOVERY ONTRACK LLC	PHILIPS- INV 1001000103770 FOR 10/25	1,620.70
		<b>1,620.70</b>
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 01/26	14,664.66
		<b>14,664.66</b>
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 19727 1/26	5,576.00
		<b>5,576.00</b>
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 01/26	1,020.00
		<b>1,020.00</b>
BROWN & CONNERY, LLP	LEGAL- J SAMMONS INV 377133 FOR 11/25	133.00
BROWN & CONNERY, LLP	LEGAL- B. RENNER INV 377221 FOR 11/25	38.00
BROWN & CONNERY, LLP	LEGAL- S. D'AMBROSIO INV 376046 10/25	133.00
BROWN & CONNERY, LLP	LEGAL- S. D'AMBROSIO INV 378592 11/25	361.00
BROWN & CONNERY, LLP	LEGAL- J. PHILLIPS INV 372497 FOR 09/25	10,189.80
BROWN & CONNERY, LLP	LEGAL- B. RENNER INV 372594 FOR 09/25	19.00
BROWN & CONNERY, LLP	LEGAL- S. D'AMBROSIO INV 373857 FOR 9/25	1,330.00
BROWN & CONNERY, LLP	LEGAL- J SAMMONS INV 375040 FOR 10/25	110.00
BROWN & CONNERY, LLP	LEGAL- L. BURTON INV 374384. 7/25-9/25	440.00
		<b>12,753.80</b>

VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 12/25	718.06 <b>718.06</b>
NJ MOTOR VEHICLE COMMISSION	2026 ONLINE ACCESS FEE- OL009120	150.00 <b>150.00</b>
SPARK CREATIVE GROUP, LLC	SITE UPDATE MAY-DEC INV 6732 01/26	425.00 <b>425.00</b>
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 12/25	5,062.24 <b>5,062.24</b>
HARDENBERGH INSURANCE GROUP	RMC FEE INV 19715 01/26	28,720.00 <b>28,720.00</b>
	<b>Total Payments FY 2026</b>	<b>74,536.76</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>79,144.55</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

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

**Resolution No. 18-26**

**JANUARY 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 12/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 12/25	3,430.00
		<b>6,250.00</b>
	<b>Total Payments FY 2026</b>	<b>6,250.00</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>6,250.00</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	September			
CURRENT FUND YEAR	2025			
	Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,163,422.73	4,121,949.90	18027.21	23,445.62
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	\$9,095.51	\$8,860.39	\$49.94	\$185.18
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	\$9,095.51	\$8,860.39	\$49.94	\$185.18
9 Deposits - Purchases	\$0.00	\$0.00	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$276,176.06	-\$276,176.06	\$0.00	\$0.00
Ending Cash & Investment Balance	\$3,896,342.18	\$3,854,634.23	\$18,077.15	\$23,630.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$47,752.47	\$1,000.00	\$5,696.01	\$41,056.46
(Less Deposits in Transit)	-\$22,922.23	-\$22,922.23	\$0.00	\$0.00
Balance per Bank	\$3,921,172.42	\$3,832,712.00	\$23,773.16	\$64,687.26

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2025 Month Ending: September								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	198,347.62	4,359,634.08	91,894.62	763,267.42	(1,871,141.97)	95,164.27	526,248.25	4,163,414.30
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	822.71	4,051.46	843.25	2,655.62	11.17	220.28	489.09	9,093.58
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	822.71	4,051.46	843.25	2,655.62	11.17	220.28	489.09	9,093.58
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>822.71</b>	<b>4,051.46</b>	<b>843.25</b>	<b>2,655.62</b>	<b>11.17</b>	<b>220.28</b>	<b>489.09</b>	<b>9,093.58</b>
EXPENSES								
Claims Transfers	11,185.79	0.00	0.00	134,031.50	0.00	0.00	0.00	145,217.29
Expenses	0.00	0.00	0.00	0.00	0.00	130,958.77	0.00	130,958.77
Other Expenses*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>11,185.79</b>	<b>0.00</b>	<b>0.00</b>	<b>134,031.50</b>	<b>0.00</b>	<b>130,958.77</b>	<b>0.00</b>	<b>276,176.06</b>
<b>END BALANCE</b>	<b>187,984.54</b>	<b>4,363,685.54</b>	<b>92,737.87</b>	<b>631,891.54</b>	<b>(1,871,130.80)</b>	<b>(35,574.22)</b>	<b>526,737.34</b>	<b>3,896,331.82</b>

**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 January 22, 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 period of 12/1/25 to 12/31/25 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 January 22, 2026.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**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**  
**12/01/2025 Thru 12/31/2025**

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

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**12/01/2025 Thru 12/31/2025**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
<b>Coverage: Auto Physical Damage</b>											
C	4361749	3530004167 001	GLOUCESTER COUNTY	9/16/2025	9/16/2025	GLOUCESTER COUNTY	12/12/2025	2024 TOY SINENNA PLATE#WRC95C/DEDUCTIBLE	1,000.00	1,000.00	
C	4361755	3530004073 001	GLOUCESTER COUNTY	3/29/2025	3/29/2025	GLOUCESTER COUNTY	12/12/2025	2025 FORD EXP PLATE # E89UST	1,000.00	1,000.00	
C	4365086	3530004160 001	THE COUNTY OF GLOUC	4/1/2025	4/1/2025	THE COUNTY OF GLOUCESTER	12/26/2025	2020 FORD PLATE# CG4CHD	26,210.00	26,210.00	
C	4365103	3530004176 001	GLOUCESTER COUNTY	9/4/2025	9/4/2025	BELLMAWR COLLISION CENTER	12/26/2025	2022 FORD EXP PLATE# CG6CPY	2,030.24	2,030.24	
C	4365115	3530004176 001	GLOUCESTER COUNTY	9/4/2025	9/4/2025	BELLMAWR COLLISION CENTER	12/26/2025	2022 FORD EXPLORER PLATE#CG6CPY	12,416.74	12,416.74	
C	4365119	3530004226 001	GLOUCESTER COUNTY	12/4/2025	12/4/2025	PRO-LINE COLLISION CENTER	12/26/2025	2016 CHEVY VAN PLATE# CG4BCY	6,546.48	6,546.48	
R	176889268	3530004073 001	GLOUCESTER COUNTY	3/29/2025	3/29/2025	ALLSTATE INSURANCE COMPANY	12/11/2025	2025 FORD EXPLORER PLATE# E89UST	-23,720.60	-23,720.60	
R	20251029000248530004073 001	GLOUCESTER COUNTY	3/29/2025	3/29/2025	ALLSTATE INSURANCE COMPANY	12/10/2025	2025 FORD EXPLORER PLATE# E89UST NJ	-1,656.50	-1,656.50		
R	9880144309	3530004167 001	GLOUCESTER COUNTY	9/16/2025	9/16/2025	HARFORD MUTUAL INSURANCE	12/15/2025	2024 TOYO SIENNA PLATE# WRC95C	-7,855.52	-7,855.52	
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 9</b>		<b>15,970.84</b>	<b>15,970.84</b>	
<b>Coverage: Police Professional</b>											
C	4365081	3530003754 001	JOYNES, KIAF	11/3/2025	11/26/2025	BROWN & CONNERY LLP	12/26/2025	COPY CHARGE	140.00	140.00	
C	4365094	3530003939 001	ROTE, TIMOTHY	1/15/2025	1/30/2025	OHAGAN MEYER	12/26/2025	INV# 591933	3,780.00	3,780.00	
C	4365095	3530003939 001	ROTE, TIMOTHY	7/2/2025	7/15/2025	OHAGAN MEYER	12/26/2025	INV# 622311	3,186.00	3,186.00	
C	4365100	3530003939 001	ROTE, TIMOTHY	4/7/2025	4/17/2025	OHAGAN MEYER	12/26/2025	INV# 606784	162.00	162.00	
C	4365102	3530003939 001	ROTE, TIMOTHY	11/7/2025	11/24/2025	BROWN & CONNERY LLP	12/26/2025	LEGAL FEE INV# 377163	3,205.00	3,205.00	
C	4365106	3530003939 001	ROTE, TIMOTHY	3/1/2025	3/28/2025	OHAGAN MEYER	12/26/2025	INV# 602193	5,172.00	5,172.00	
C	4365108	3530003939 001	ROTE, TIMOTHY	8/11/2025	8/11/2025	OHAGAN MEYER	12/26/2025	INV# 627059	108.00	108.00	
C	4365111	3530003939 001	ROTE, TIMOTHY	10/22/2025	10/31/2025	OHAGAN MEYER	12/26/2025	INV# 639455	189.00	189.00	
C	4365113	3530003754 001	JOYNES, KIAF	11/3/2025	11/26/2025	BROWN & CONNERY LLP	12/26/2025	LEGAL FEE INV# 536501-242286	8,240.06	8,240.06	
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 9</b>		<b>24,182.06</b>	<b>24,182.06</b>	
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 18</b>		<b>40,152.90</b>	<b>40,152.90</b>	



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

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	55	89%	\$77,621.92	96%	\$22,415.20	\$247.32	\$13,997.40	\$40,962.00	\$55,206.72	\$2,756.54	\$52,450.18
February	51	73%	\$625,672.44	26%	\$125,161.61	\$5,406.08	\$13,051.29	\$482,053.46	\$500,510.83	\$19,531.45	\$480,979.38
March	111	94%	\$316,360.87	86%	\$142,778.01	\$308.95	\$136,027.60	\$37,246.31	\$173,582.86	\$23,208.53	\$150,374.33
April	98	77%	\$117,628.42	29%	\$71,663.49	\$24,120.62	\$15,913.05	\$5,931.26	\$45,964.93	\$6,435.16	\$39,529.77
May	84	80%	\$86,300.54	83%	\$49,688.74	\$973.16	\$25,002.61	\$10,636.03	\$36,611.80	\$5,119.35	\$31,492.45
June	73	79%	\$47,261.25	69%	\$27,089.11	\$3702.92	\$13,333.76	\$3,135.46	\$20,172.14	\$2,824.16	\$17,347.98
July	71	82%	\$69,668.86	88%	\$40,493.89	\$324.75	\$25,650.20	\$3,200.02	\$29,174.97	\$3,591.07	\$25,583.90
August	62	90%	\$56,417.95	92%	\$28,830.15	\$396.59	\$22,943.52	\$4,247.69	\$27,587.80	\$3,862.33	\$23,725.47
September	62	92%	\$126,097.25	96%	\$71,198.67	\$999.47	\$45,295.81	\$8,603.30	\$54,898.58	\$7,547.49	\$47,351.09
October	63	95%	\$48,575.73	84%	\$20,614.22	\$0.00	\$18,717.92	\$9,243.59	\$27,961.51	\$3,074.83	\$24,886.68
November	42	88%	\$24,966.67	66%	\$9,611.59	\$48.00	\$9,048.47	\$6,258.61	\$15,355.08	\$1,813.71	\$13,541.37
December	40	83%	\$363,343.37	76%	\$91,853.03	\$17,576.08	\$46,446.30	\$207,467.91	\$271,490.29	\$23,442.90	\$248,047.39
<b>YTD Total</b>	<b>812</b>	<b>85%</b>	<b>\$1,959,915.27</b>	<b>74%</b>	<b>\$701,397.71</b>	<b>\$54,103.94</b>	<b>\$385,427.93</b>	<b>\$818,985.64</b>	<b>\$1,258,517.51</b>	<b>\$103,207.52</b>	<b>\$1,155,309.99</b>

**Monthly Summary**  
**Total Reductions (before fees):** \$271,490.29  
**Percent:** 75%  
**Net Reductions:** \$248,047.39  
**Percent:** 68%

<b>YTD Summary</b>	
<b>Total Reductions (before fees):</b>	<b>\$1,258,517.51</b>
<b>Percent:</b>	<b>64%</b>
<b>Net Reductions:</b>	<b>\$1,155,309.99</b>
<b>Percent:</b>	<b>59%</b>

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** January 14, 2026  
**DATE OF MEETING:** January 22, 2026

### GCIC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213</p>	<p>Glenn Prince, Assistant Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-258-3949</p>	<p>Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738</p>
<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18<sup>th</sup> Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101</p>		

December 2025 – January 2026

### RISK CONTROL ACTIVITIES

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

- **December 9:** Attended the GCIC Claims Committee meeting.
- **December 11:** Attended the GCIC meeting.
- **December 29:** Conducted a loss control visit of the County EMS Stations.

#### *UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED*

- **January 13:** Plan to attend the GCIC Claims Committee meeting.
- **January 22:** Plan to attend GCIC meeting.

#### *SAFETY DIRECTOR BULLETINS*

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

- CDL- Maintaining Entry Level Driver Training (ELDT) - Training Provider Status

- Crane Inspections - Best Practices
- CDL Drivers Annual Record Checks, Program Review - Best Practices
- NJCE LIVE: Training Announcement - Active Shooter and Hostile Events

## ***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 (schedule to be released).

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. *(January through March 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](mailto:ndougherty@jamontgomery.com)).

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the [njce.org/safety/njce-live](http://njce.org/safety/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. (The Expo 2026 schedule will be released soon).**

**(\*\*) 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.

**January through March 2026 Safety Training Schedule**  
**Click on the "Class Topic" to Register and for the Course Description.**

DATE	CLASS TOPIC	TIME
1/20/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
1/21/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 – 12:00 pm
1/21/26	<a href="#">Bloodborne Pathogens</a>	1:00 – 2:00 pm
1/21/26	<a href="#">Law Enforcement: Violence Prevention &amp; Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
1/23/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
1/23/26	<a href="#">Excavation, Trenching &amp; Shoring Awareness</a>	11:00 - 12:30 pm
1/23/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
1/26/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
1/26/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
1/27/26	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**</a>	9:00 - 11:00 am
1/27/26	<a href="#">Indoor Air Quality Designated Person Training (Zoom Meeting)**</a>	1:00 - 2:00 pm
1/27/26	<a href="#">Work Zone: Flagger</a>	2:30 - 3:30 pm
1/28/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
1/28/26	<a href="#">Active Shooter &amp; Hostile Events – Critical Considerations for Organizational Leaders</a>	9:00 - 11:00 am
1/28/26	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
1/28/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
1/29/26	<a href="#">Sanitation &amp; Recycling Safety</a>	7:30 - 9:30 am
1/29/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
1/29/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
1/30/26	<a href="#">Dealing with Difficult People &amp; De-Escalation</a>	1:00 - 2:30 pm
1/30/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	2:30 - 5:30 pm
2/2/26	<a href="#">Snow Removal Safety</a>	8:30 - 10:30 am
2/2/26	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm

2/2/26	<a href="#">Hearing Conservation</a>	2:30 - 3:30 pm
2/3/26	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
2/3/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
2/4/26	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
2/4/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	9:00 - 10:30 am
2/4/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
2/5/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
2/5/26	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
2/5/26	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
2/6/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
2/6/26	<a href="#">Work Zone: Flagger</a>	10:30 - 11:30 am
2/6/26	<a href="#">Productive Meetings Best Practices (Zoom Meeting)**</a>	1:00 - 2:30 pm
2/9/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
2/9/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
2/10/26	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/10/26	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/10/26	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/11/26	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
2/11/26	<a href="#">Chipper Safety</a>	10:30 - 11:30 am
2/11/26	<a href="#">Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program</a>	1:00 - 2:30 pm
2/11/26	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
2/12/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
2/12/26	<a href="#">Introduction to Understanding Conflict (Zoom Meeting)**</a>	10:00 - 12:00 pm
2/12/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/18/26	<a href="#">Heavy Equipment Safety</a>	8:00 - 10:00 am
2/18/26	<a href="#">Fire Extinguisher Safety</a>	10:30 - 11:30 am
2/18/26	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/18/26	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
2/19/26	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/19/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/19/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	1:00 - 3:00 pm
2/19/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
2/20/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
2/20/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
2/23/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	8:00 - 9:30 am
2/23/26	<a href="#">Playground Safety Inspections</a>	10:00 - 12:00 pm
2/23/26	<a href="#">Public Employers: What You Need to Know (Zoom Meeting)**</a>	9:00 - 10:30 am
2/24/26	<a href="#">Snow Removal Safety</a>	8:30 - 10:30 am
2/24/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
2/24/26	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
2/25/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
2/25/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/26/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/26/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
2/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
2/27/26	<a href="#">Asbestos Awareness</a>	10:00 - 12:00 pm
3/2/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/2/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors</a>	9:00 - 11:00 am
3/2/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm

3/2/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/3/26	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
3/3/26	<a href="#">Hazard Communication/NJ Right to Know</a>	10:00 - 11:30 am
3/3/26	<a href="#">Law Enforcement: Work Zone Initial Training</a>	1:00 - 5:00 pm
3/4/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
3/4/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
3/4/26	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
3/5/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/5/26	<a href="#">Chainsaw Safety</a>	10:00 - 11:00 am
3/6/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/6/26	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
3/6/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	11:30 - 1:00 pm
3/6/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
3/9/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
3/9/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	1:00 - 2:30 pm
3/10/26	<a href="#">Work Zone: Flagger</a>	7:30 - 8:30 am
3/10/26	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/11/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/11/26	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	9:00 - 11:00 am
3/12/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
3/12/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
3/13/26	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/13/26	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/13/26	<a href="#">Work Zone: Flagger</a>	11:00 - 12:00 pm
3/16/26	<a href="#">The Power of Collaboration Parts (Camden)*</a>	9:00 - 12:00 pm
3/17/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
3/17/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	9:00 - 11:00 am
3/17/26	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
3/18/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
3/18/26	<a href="#">Introduction to Communication Skills (Zoom Meeting)**</a>	10:00 - 12:00 pm
3/18/26	<a href="#">Ethics for NJ Local Government Employees (Ocean)*</a>	9:00 - 11:00 am
3/18/26	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*</a>	11:30 - 1:00 pm
3/18/26	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
3/19/26	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
3/19/26	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
3/19/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
3/20/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
3/20/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
3/23/26	<a href="#">Asbestos Awareness</a>	8:30 - 10:30 am
3/23/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/23/26	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
3/25/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/25/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/25/26	<a href="#">Understanding Cannabis: Integral To Injury Prevention and Employee Wellness</a>	1:00 - 2:30 pm
3/26/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/26/26	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Atlantic)*</a>	9:00 - 11:00 am
3/26/26	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/26/26	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/27/26	<a href="#">Hazard Communication/NJ Right to Know</a>	7:30 - 9:00 am
3/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:30 am

3/30/26	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
3/30/26	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/31/26	<a href="#">Sanitation and Recycling Safety</a>	8:30 - 10:30 am
3/31/26	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 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 for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

#### **Group Training Procedures:**

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

To submit the NJCE LIVE Group Sign-in Sheet, please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code and complete the form with your group's information. *(Please Submit within 24 Hours)*



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

From: Glenn Prince, Public Sector Assistant Director  
To: New Jersey Counties Excess Joint Insurance Fund Commissioners  
Date: January 6, 2026  
Subject: New Jersey Counties Excess Joint Insurance Fund Safety Grant Program

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Commissioners,

The New Jersey Counties Excess Joint Insurance Fund continues to provide Safety Grant funding through Safety National, Munich Re, Old Republic and Metis. Member Counties and entities may receive reimbursement for the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of their general liability, auto liability, and law enforcement liability claims. This memo will clarify the grant requirements. All approved purchases must be made in the 2026 fund year.

**Program Overview:**

- The Safety Grant Program is a cost-sharing program where counties can receive reimbursement for the cost of a safety item or service
- The total amount of grant funding available to members of the New Jersey Counties Excess Joint Insurance Fund for this policy period is \$130,500.00

Carrier	Risk Management Funds
Safety National	\$100,000.00
Munich Re	\$17,000.00
Old Republic	\$6,000.00
Metis	\$7,500.00

\$130,500 is a \$40,500 or 45% increase versus last year.

- The safety item or service cannot be "typical". For example; training on bloodborne pathogens, back injury prevention, and other regulatory issues should already be part of a member's overall safety program. Items such as patient lifting boards for EMS, body-worn cameras, AED units or police liability training are specialized and are examples of items that may qualify

- An informational flyer from Safety National is also attached which provides examples of project,purchases or initiatives, that may qualify for grant funding reimbursement
- Safety Grant funding requests for 2026 must be submitted to Glenn Prince [gprince@jamontgomery.com](mailto:gprince@jamontgomery.com) no later than August 1, 2026
- All submissions will be forwarded to the NJCE JIF Grant Committee for review. After Grant Committee review, all submissions will be forwarded to Safety National, Munich Re., Old Republic and Metis for review

Please feel free to contact me with any questions.

Glenn Prince

Public Sector Assistant Director

JA Montgomery Consulting

(856) 552- 4744

# Public Entity Liability - Risk Control Projects



Safety National® maintains a nationwide network of independent consultants and vendors that work with organizations to improve risk control and safety management efforts. Examples of projects we have and are willing to fund are listed below.



Active Assailant Training	Law Enforcement Liability Training
Active Bystandership for Law Enforcement (addresses LE culture)	Law Enforcement Pre and Post Use of Force Training
Body Camera and Drone Reimbursement	Law Enforcement Supervision Course
Cell Phone Signal Control While Driving	Less-Than-Lethal Training and Equipment
Contract Review Software	Liability Incident Reporting Technology
Custom Liability Risks Video Production	Liability Professional Development
Dangerous Condition / Design Immunity	Liability related risk reduction speakers
De-escalation Training (Student Non-Violent Crisis Intervention)	Live Defensive Driving Training
Defensive Driver Train-The-Trainer	MVR Monitoring
Defensive Tactics to Escape, Mitigate and Survive Violent Attacks	Parking Garage Hazard Assessment
DOT Drug and Alcohol Supervisor Training	Police Pursuit Training
Dual-Vision Vehicle Cameras	School Safety Compliance and Incident Prevention/Preparedness Software
Employee Handbook Peer Review	Sexual Abuse and Molestation Prevention
EVOC Training	Slip Fall Assessments
FMLA, WC and ADA Interplay Training and Consulting	Slip Meter Testing
Jail Risk Assessment	Taser Certification Training
K-9 Maintenance Training	Telematics
Land Use Liability Training	Traffic Control - Portable Speed Bump System
Law Enforcement Analytics	Traffic Control / Flagger Training
Law Enforcement and Jail Operations Policy Evaluation	Vehicle Pursuit Technology
Law Enforcement Liability Consultation	Workplace Violence Training Onsite

Your assigned Risk Control Professional will work with you to match specific needs and requests to the appropriate project and consultant, to provide a high-level direction of the project from start to completion.

Contact Safety National's Risk Services Department at 888-995-5300 or [Risk-Services@safetynational.com](mailto:Risk-Services@safetynational.com)

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: 1/22/2026

RE: Risk Management / Underwriting Services Director's Report

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**I. Risk Management Services**

**A. 2026 Claims Charter**

Attached is the 2026 Claims Charter. There has been one revision to the charter. The replacement of John Vinci Sr. with Wayne Love and Gene Concordia as the Gloucester County Utilities Authority representatives.

**Action Requested:** *Motion* to adopt the revised 2026 Claims Charter.

**II. Underwriting Services Director**

The following renewals are in process. We request 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

**Action Requested:** *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.

**GLOUCESTER COUNTY INSURANCE COMMISSION**

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**CLAIMS COMMITTEE MEETING SCHEDULE  
CLAIM COMMITTEE MEMBERS  
CLAIMS COMMITTEE CHARTER**

**2026 Meeting Schedule**

**The Claims Committee will conduct meetings on the following dates:**

Claims Committee Meetings will be held on the second Tuesday of each month at 9:00am telephonically.

**2026 CLAIMS COMMITTEE**

<b>Name</b>	<b>Affiliation / Member</b>
Tim Sheehan (Designee)	Gloucester County Insurance Commission
Eric Campo	Gloucester County
Wayne Love or Gene Concordia	Gloucester County Utilities Authority
Nora Sheridan	Rowan College of South Jersey
Jennifer Campbell	Gloucester County Improvement Authority
Carolyn Oldt	Gloucester County Library Commission

**Commission Professionals**

Bradford Stokes, Executive Director  
Kevin P. McCann and Shanna McCann, GCIC Attorney  
Inservco Claims Services

Adopted - 10/28/10  
Revision #1 - 7/25/13  
Revision #2 – 4/20/15  
Revision #3 – February 2016  
Revision #4 – January 2017  
Revision #5 – February 2017  
Revision #6 – April 2017  
Revision #7 – January 2018  
Revision #8 – August 2018  
Revision #9 – January 2019  
Revision #10 – August 2019  
Revision #11 – February 2020  
Revision #12 – January 2021  
Revision #13 – September 2021  
Revision #14 – January 2022  
Revision #15 – September 2022  
Revision #16 – January 2023  
Revision #17 – April 2023  
Revision #18 – September 2024  
Revision #19 – January 2025  
Revision #20 – February 2025  
Revision #21 – January 2026

## GLOUCESTER COUNTY INSURANCE COMMISSION

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Medlogix, LLC.  
Hardenbergh Insurance Group  
J.A. Montgomery  
Conner Strong & Buckelew  
PERMA Risk Management Services  
Vanguard Claims Administration

### GLOUCESTER COUNTY INSURANCE COMMISSION CLAIMS COMMITTEE CHARTER

The Gloucester County Insurance Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

#### **Composition**

The Claims Committee shall be comprised of at least one representative from each member of the Gloucester County Insurance Commission and a representative designated by the Gloucester County Insurance Commissioners. Each representative shall have one vote.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third-Party Administrator's office, a representative from the CEL's Safety Director's office.

Adopted - 10/28/10  
Revision #1 - 7/25/13  
Revision #2 - 4/20/15  
Revision #3 - February 2016  
Revision #4 - January 2017  
Revision #5 - February 2017  
Revision #6 - April 2017  
Revision #7 - January 2018  
Revision #8 - August 2018  
Revision #9 - January 2019  
Revision #10 - August 2019  
Revision #11 - February 2020  
Revision #12 - January 2021  
Revision #13 - September 2021  
Revision #14 - January 2022  
Revision #15 - September 2022  
Revision #16 - January 2023  
Revision #17 - April 2023  
Revision #18 - September 2024  
Revision #19 - January 2025  
Revision #20 - February 2025  
Revision #21 - January 2026

**Authority and Responsibility**

1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus fifteen thousand dollars (\$15,000) for Property including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability and twenty five thousand dollars (\$25,000) for Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
  
2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
  
3. The Claims Committee shall develop and recommend claims cost containment programs.

**Claims Committee Bylaws**

The Claims Committee of the Gloucester County Insurance Commission was established in October 2010 where the Gloucester County Insurance Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Commission will annually adopt a resolution stating the committee members and meeting

Adopted - 10/28/10  
Revision #1 - 7/25/13  
Revision #2 – 4/20/15  
Revision #3 – February 2016  
Revision #4 – January 2017  
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Revision #15 – September 2022  
Revision #16 – January 2023  
Revision #17 – April 2023  
Revision #18 – September 2024  
Revision #19 – January 2025  
Revision #20 – February 2025  
Revision #21 – January 2026

## **GLOUCESTER COUNTY INSURANCE COMMISSION**

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schedule. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Gloucester County Insurance Commission.

### **Meetings**

The Claims Committee shall meet at least monthly and as many times as the Committee Chairperson deems necessary. Meetings are to be held telephonically. In-person meetings will only be required if deemed necessary by the Chairman.

### **Attendance**

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third-Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

### **Specific Duties**

In undertaking its responsibilities as outlined above, the Claims Committee is to:

Adopted - 10/28/10  
Revision #1 - 7/25/13  
Revision #2 - 4/20/15  
Revision #3 - February 2016  
Revision #4 - January 2017  
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Revision #18 - September 2024  
Revision #19 - January 2025  
Revision #20 - February 2025  
Revision #21 - January 2026

## GLOUCESTER COUNTY INSURANCE COMMISSION

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1. Apprise the Commissioners of the Gloucester County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
2. Review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus fifteen thousand dollars (\$15,000) for Property including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Liability and twenty five thousand dollars (\$25,000) for Workers' Compensation Claims inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
3. Recommend to Commissioners of the Gloucester County Insurance Commission any appropriated changes or extensions in the duties of the Committee.
4. Report annually to the Commissioners of the Gloucester County Insurance Commission on the discharge of these responsibilities.

Adopted - 10/28/10  
Revision #1 - 7/25/13  
Revision #2 - 4/20/15  
Revision #3 - February 2016  
Revision #4 - January 2017  
Revision #5 - February 2017  
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Revision #20 - February 2025  
Revision #21 - January 2026

**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 *January 22, 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 Vanguard 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 *January 22, 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 January 22, 2026.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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

**GCIC PARS/SARS - Worker Compensation & Auto Liability**

**CLOSED SESSION**

**1-22-26**

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>PAR/SAR</u></b>
3530003893	McSorley, R.	WC	PAR
3530004131	Wilcox, R.	WC	PAR
3530004184	Locke, P.	AL	SAR

## **APPENDIX I**

*December Minutes*

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, December 11, 2025  
In Person & Virtual Meeting  
1:00 PM**

Meeting called to order by Tim Sheehan, Chairman. Open Public Meetings notice read into record.

**ROLL CALL OF COMMISSIONERS:**

Timothy Sheehan, Chairman	Present
Scott Burns, Esq., Vice Chairman	Present
Karen Christina	Present
George Hayes (Alternate)	Absent

**FUND PROFESSIONALS PRESENT:**

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

**ALSO PRESENT:**

Susan Panto, Conner Strong & Buckelew  
Cathy Dodd, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services  
Elisabeth Chipman, PERMA Risk Management Services  
Tenisha Smith, Inservco Insurance Services  
Kelly Guerriero, Inservco Insurance Services  
Steve Daveggia, Inservco Insurance Services  
Sureatha Hobbs, Inservco Insurance Services  
Kevin McCann, Chance & McCann, LLC  
Danielle Colaianni, HIG

**APPROVAL OF MINUTES:** Open and Closed Minutes of October 23, 2025.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 23, 2025**

Motion: Commissioner Christina  
Second: Commissioner Burns  
Vote: Unanimous

**CORRESPONDENCE: NONE**

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

**CLAIMS COMMITTEE** – Ms. Drumheiser advised the Claims Committee met on December 9, 2025 to discuss several PARS and SARS, which will be discussed further in closed session. Ms. Drumheiser referred to a copy of the Mandatory Year-End Claims Reporting Memorandum which was included in the agenda. Ms. Drumheiser reminded everyone to make sure they report any claims for the ancillary line of coverage prior to year end. This concluded her report unless there were any questions.

**EXECUTIVE DIRECTOR REPORT:**

**2026 PROPERTY AND CASUALTY BUDGET INTRODUCTION:** Executive Director reviewed the proposed 2026 Property & Casualty Budget in the amount of \$9,666,141. The introductory budget represents an overall increase of **\$450,915 or 4.89%**. The budget reviewed was slightly different from the budget that was included in the agenda. Loss funds for claim expenses increased by \$246,209 or 9.43%, primarily driven higher by workers compensation. The NJCE portion of the budget, shown on line 11, increased by 1.91%, which Executive Director noted as a favorable renewal outcome. Additionally, the NJCE offered a \$500,000 dividend this year, with \$64,000 allocated to the commission as a credit. The total loss funds reflected a 4.88% increase. Executive Director reported ancillary coverages saw a significant spike of 8.25%, largely due to medical malpractice, which experienced a substantial 25% increase.

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

**MOTION TO INTRODUCE THE 2026 PROPERTY AND CASUALTY BUDGET AND SCHEDULE A PUBLIC HEARING ON JANUARY 22, 2026 AT 1:00 P.M.**

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

**2026 HEALTH DENTAL BUDGET INTRODUCTION:** Included in the agenda for review and discussion was the proposed 2026 Health Dental Budget in the amount of \$737,873. Ms. Panto stated the introductory budget represents an increase of \$43,000 or 6.19%. Ms. Panto also stated there was an increase of 7.6% in self-insured dental claims and a 4.91% increase in dental TPA admin fees. A copy of the budget was previously sent to the County for their review. The Fund Office will advertise the proposed 2026 budget in the applicable newspapers.

**MOTION TO INTRODUCE THE 2026 HEALTH DENTAL BUDGET IN THE AMOUNT OF \$737,873 AND SCHEDULE A PUBLIC HEARING ON JANUARY 22, 2026 AT 1:00 P.M.**

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

**RFP’S FOR PROFESSIONAL SERVICES:** Executive Director reported the Fund Office prepared Request for Proposals for the positions of Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, Commission Attorney and Benefits Consulting Services. The responses except for Benefits Consulting Services were due on October 21, 2025; Benefits Consulting Services was due on November 7, 2025.

Included in the agenda was a summary of the vendors who responded to the RFP. All responses were reviewed and evaluated by the Commissioners. The responses were discussed and recommendations were rendered at the meeting and the approved professionals were read into record by the Executive Director. Executive Director stated a resolution for the appointments will be presented at the January meeting.

**MOTION TO APPROVE A ONE-YEAR APPOINTMENT FOR THE VENDORS LISTED BELOW (ACTUARY, AUDITOR, COMMISSION ATTORNEY, NURSE CASE MANAGER, AND DEFENSE PANEL) AND A THREE-YEAR APPOINTMENT FOR THE BENEFITS CONSULTING SERVICE VENDOR LISTED BELOW EFFECTIVE JANUARY 1, 2026**

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

Benefits Consulting Services - Conner Strong & Buckelew

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

**INSERVCO INSURANCE SERVICES, INC. CLAIM PAYMENTS:** Executive Director reported Inservco Insurance Services, Inc. has begun issuing claim payments through Wells Fargo Bank. Included in the agenda was Resolution 69-25 amending Resolution 6-25 which was adopted on January 23, 2025. This resolution adds Wells Fargo Bank and adds Jacquelyn Anderson as a signor on this account.

**MOTION TO APPROVE RESOLUTION 69-25, DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

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

**CERTIFICATE OF INSURANCE REPORTS:** Included in the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the months of October. Executive Director stated there were (3) three certificates of insurance issued during the month of October and (0) zero certificates of insurance issued in November.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE met on October 23, 2025 and November 21, 2025. The summary reports of the meetings were included in the agenda. Executive Director reported that the NJCE introduced a proposed budget in the amount of \$44,864,236. A copy of the budget and ancillary budget was included in the agenda. Executive Director said a public hearing is scheduled for January 6, 2026 at 10:30 AM and stated the 2026 assessments are still under development, and the Sub-Committee will review at their next meeting.

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

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of August. Executive Director reported as of August 31, 2025 there was a statutory surplus of \$2,387,795. Line 11 of the report, "Investment in Joint Venture" was the Gloucester County Insurance Commission's share of the equity in the NJCE of \$2,232,330. The total cash amount was \$4,163,414.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of August. Executive Director reported as of August 31, 2025, the NJCE had a surplus of \$16,420,362 with an increase of \$292,854 this month. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$6,707,551. The total cash amount was \$45,102,344.

**GCIC HEALTH BENEFITS FINANCIAL FAST TRACK:** Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of August. Ms. Panto reported as of August 31, 2025 there was a loss of \$7,790, bringing the statutory surplus to \$437,655. The total cash amount was \$604,469.

**CLAIM TRACKING REPORTS:** Included in the agenda were the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis as of August 31, 2025. Executive Director reviewed the reports with the Commission noting the Claims Activity report showed 8 less open claims from the prior month and the Claims Management report reflects the Commission is at 41.56% of the actuarial target at 26.08%. Executive Director noted that the month of September looks more promising.

**2026 PROPOSED MEETING SCHEDULE:** Executive Director proposed the meeting dates for 2026 with the start time of the meetings being 1:00 PM. The 2026 GCIC Reorganization meeting is scheduled for January 22, 2026. Executive Director stated if the dates are acceptable a resolution

will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed. The proposed meeting dates were January 22, February 25, April 23, June 25, September 24, October 22 and December 10. The commissioners accepted the meeting dates and will discuss later whether the meetings will be in-person or virtual. Executive Director said to please note the February meeting is on a Wednesday.

**HONORING KAREN CHRISTINA:** Executive Director stated effective December 31, 2025, Commissioner Karen Christina will be retiring from the County of Gloucester and the position of Insurance Commissioner. Executive Director and Chairman Sheehan thanked her for her years of service on the Insurance Commission and presented her with a gift.

**EMPLOYEE BENEFITS** – Ms. Panto reviewed the November report included in the agenda, noting that there were 238 total issues year-to-date and 60 issues reported in November, noting it is higher than usual due to open enrollment. The report included a listing from January through November.

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

**TREASURER REPORT** - Chairman Sheehan reported the agenda included Property & Casualty bills and benefits list for the months of November and December, which was Resolution 70-25 through Resolution 73-25. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 70-25 THROUGH RESOLUTION 73-25 RESPECTIVELY**

Motion: Commissioner Christina  
 Second: Commissioner Burns  
 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 74-25 Inservco Liability Check Register for the period of 10/1/2025 to 10/31/2025 and 11/1/2025 to 11/30/2025

**MOTION TO APPROVE RESOLUTION 74-25 LIABILITY CHECK REGISTER FOR THE PERIOD OF 10/1/2025 TO 10/31/2025 AND 11/1/2025 TO 11/30/2025**

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

Tanisha Smith was introduced as part of the Inservco team as a senior adjuster as well as Steve Daveggia as a technical specialist handling liability claims.

**MANAGED CARE PROVIDER** - Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of October and November as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
October	63	\$48,575.73	\$20,614.22	\$27,961.51	\$47,351.09	58%	51%
November	42	24,966.67	\$9,611.59	\$15,355.08	\$13,541.37	62%	54%

**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 October through December. All training opportunities through January 30, 2026 have been placed on njce.org for review and registration.

Mr. Prince noted information regarding the Leadership Academy was included in the report and open enrollment began December 1<sup>st</sup> and continues until December 22<sup>nd</sup>, with a January 1, 2026 start date. Mr. Prince advised that more information can be found at njce.org.

Mr. Prince reported that the safety grant will rise to \$117,000 for 2026, with the possibility of a further increase as they await confirmation from additional carriers.

In response to Chairman Sheehan asking about PEOSH and FMCSA, Mr. Prince discussed the FMCSA having more field presence/audits regarding mostly record keeping. Mr. Prince advised a Director’s Bulletin will be available as soon as they get more information. Mr. Prince also advised that PEOSH is executing Lockout Tagout and checking on Right To Know in the public works and parks departments. Discussion followed regarding the rising popularity of the Volunteer Consultation Program that PEOSH provides.

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

**RISK MANAGEMENT SERVICES**

**2026 MEETING SCHEDULES – SAFETY AND ACCIDENT REVIEW COMMITTEE AND CLAIMS COMMITTEE:** Ms. Violetti presented both the Safety and Accident Review Committee and Claims Committee schedules for the upcoming year. The meeting schedules for each Committee were enclosed in the agenda.

**MOTION TO APPROVE BOTH SCHEDULES AS PRESENTED**

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

**WELLNESS INCENTIVE GRANT PROGRAM:** Ms. Violetti said as this program has continuously received positive feedback from the entities that have participated, Hardenbergh respectfully requested continued funding for the Wellness Incentive Grant for 2026. There are no changes to the program. Included in the Underwriting Manager’s Report was the program documentation.

The Safety and Accident Review Committee respectfully requested the Commission approve an amount not to exceed \$10,000 (\$1,000 per grant – total of 10 grants) for this program and will be funded from the miscellaneous budget line item.

**MOTION TO AUTHORIZE \$10,000 FOR THE WELLNESS INCENTIVE PROGRAM**

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

**2025 CLAIMS SWEEP ON CLAIMS MADE POLICIES:** Ms. Violetti said Hardenburgh has contacted all the members reminding them to advise our office if they have any knowledge of an

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

**UNDERWRITING SERVICES DIRECTOR**

**ANCILLARY COVERAGES:** The following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it has been determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
College	Volunteer Accident	Berkley Life and Health Insurance Company	12/31/2025	\$2,565.00	\$1,645.00
County	Bond – Chila	CNA	1/1/2026	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/2026	\$70.00	\$70.00
County	Bond - Morina	CNA	1/1/2026	\$350.00	\$350.00
Improvement Authority	Dream Park Volunteer Accident	Federal Insurance Company	1/28/2026	\$400.00	\$400.00

Ms. Violetti reported the 36% decrease in the College’s Volunteer Accident policy was due to a decrease in volunteers / interns from 161 to 133. All terms and conditions are per expiring.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE POSTED LISTED ABOVE**

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

**ATTORNEY: NONE**  
**OLD BUSINESS: NONE**  
**NEW BUSINESS: NONE**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO THE PUBLIC**

Moved: Commissioner Burns  
 Second: Commissioner Christina  
 Vote: Unanimous

Hearing no members of the public wishing to speak Chairman Sheehan asked for a motion to close the public comment portion of the meeting.

**MOTION TO CLOSE THE MEETING TO THE PUBLIC**

Moved: Commissioner Christina  
 Second: Commissioner Burns  
 Vote: Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 75-25 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

**MOTION TO GO INTO CLOSED SESSION**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

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

**MOTION TO AUTHORIZE AN ADDITIONAL PAYMENT AUTHORITY FOR CLAIM #3530003770 IN THE AMOUNT OF \$2,839.80**

**MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003685 IN THE AMOUNT OF \$45,000.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003589 IN THE AMOUNT OF \$42,500.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003621 IN THE AMOUNT OF \$48,600.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004160 IN THE AMOUNT OF \$26,210.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004176 IN THE AMOUNT OF \$12,416.74**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00051 IN THE AMOUNT OF \$67,091.58 AND A SETTLEMENT AUTHORITY IN THE AMOUNT OF \$100,000.00**

Motion: Commissioner Christina  
Second: Commissioner Burns  
Vote: Unanimous

Chairman Sheehan advised the next meeting would be on Thursday, January 22, 2026 at 1:00 PM via zoom.

**MOTION TO ADJOURN:**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

**MEETING ADJOURNED: 1:53 PM**

Minutes prepared by: Elisabeth Chipman, Assisting Secretary

## **APPENDIX II**

### *Employment Benefit Client Activity Report*



## **CLIENT ACTIVITY REPORT**

**DECEMBER 2025**

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

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

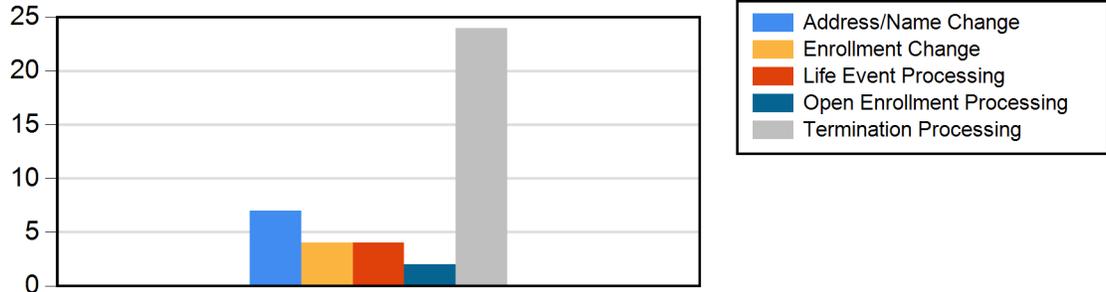


## CLIENT ACTIVITY REPORT

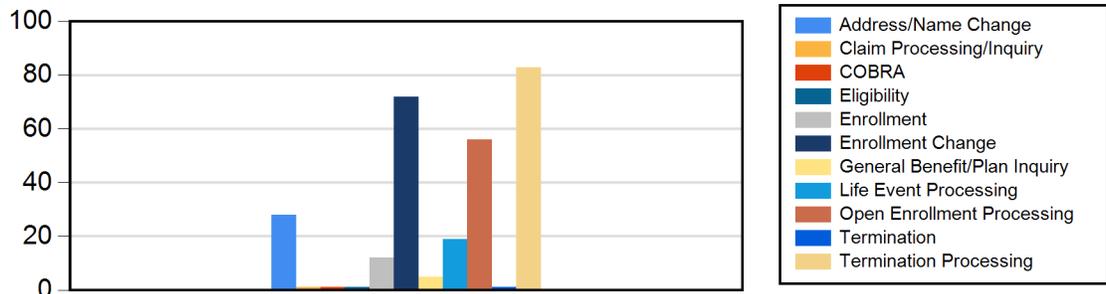
From: 12/1/2025 To: 12/31/2025

### GCHIC - Gloucester County Health Insurance Commiss

<b>SUBJECT (DECEMBER)</b>	<b># of Issues</b>
Address/Name Change	7
Enrollment Change	4
Life Event Processing	4
Open Enrollment Processing	2
Termination Processing	24
<b>Total for Subject</b>	<b>41</b>



<b>SUBJECT (YTD)</b>	<b># of Issues</b>
Address/Name Change	28
Claim Processing/Inquiry	1
COBRA	1
Eligibility	1
Enrollment	12
Enrollment Change	72
General Benefit/Plan Inquiry	5
Life Event Processing	19
Open Enrollment Processing	56
Termination	1
Termination Processing	83
<b>Total for Subject</b>	<b>279</b>



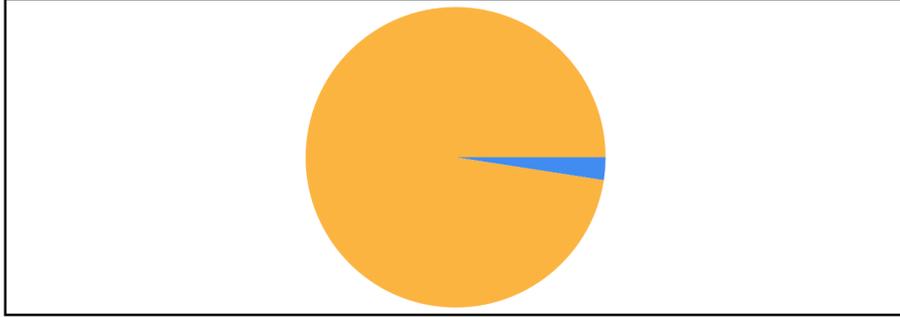


# CLIENT ACTIVITY REPORT

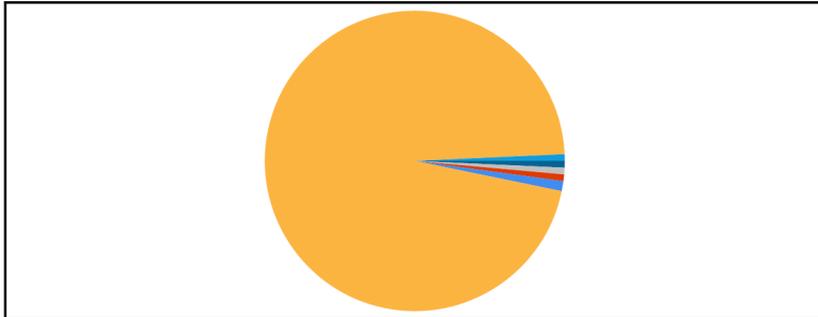
From: 12/1/2025 To: 12/31/2025

## GCHIC - Gloucester County Health Insurance Commiss

<b>CALL SOURCE (DECEMBER)</b>	<b># of Issues</b>
Employee	1
Employer	40
<b>Total for Call Source</b>	<b>41</b>



<b>CALL SOURCE (YTD)</b>	<b># of Issues</b>
Broker/Consultant	2
Carrier	2
Dependent	2
Employee	3
Employer	268
Plan Administrator	2
<b>Total for Call Source</b>	<b>279</b>



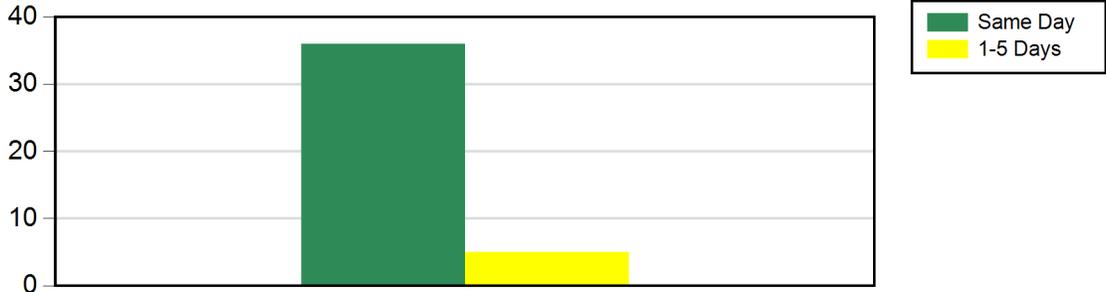


## CLIENT ACTIVITY REPORT

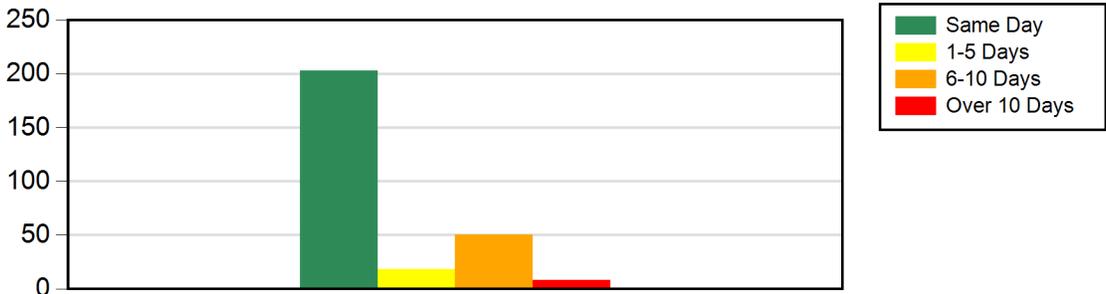
From: 12/1/2025 To: 12/31/2025

### GCHIC - Gloucester County Health Insurance Commiss

<b>CLOSED TIME (DECEMBER)</b>	<b># of Days</b>	<b>%</b>
Same Day	36	88%
1-5 Days	5	12%
<b>Total for Time Range</b>	<b>41</b>	<b>100%</b>



<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	203	73%
1-5 Days	18	6%
6-10 Days	50	18%
Over 10 Days	8	3%
<b>Total for Time Range</b>	<b>279</b>	<b>100%</b>



<b>DETAIL (YTD)</b>		From: 1/1/2025 To: 12/31/2025		
<b>Received</b>	<b>Call Source</b>	<b>Subject</b>	<b>Status</b>	<b>Closed Time</b>
1/3/2025	Plan Administrator	COBRA	Closed	6-10 Days
1/7/2025	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
1/14/2025	Employer	Enrollment Change	Closed	Over 10 Days
1/14/2025	Employer	Enrollment	Closed	Same Day
1/24/2025	Employer	Eligibility	Closed	Same Day
1/28/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day





## CLIENT ACTIVITY REPORT

From: 12/1/2025 To: 12/31/2025

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2025 To: 12/31/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/20/2025	Employer	Enrollment Change	Closed	1-5 Days
2/20/2025	Employer	General Benefit/Plan Inquiry	Closed	Same Day
2/20/2025	Dependent	Claim Processing/Inquiry	Closed	6-10 Days
2/25/2025	Employer	Enrollment Change	Closed	Same Day
2/26/2025	Employer	Termination	Closed	Same Day
3/4/2025	Employer	Life Event Processing	Closed	Same Day
3/4/2025	Employer	Life Event Processing	Closed	Same Day
3/4/2025	Employer	Enrollment Change	Closed	Same Day
3/7/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Enrollment	Closed	Same Day
3/14/2025	Employer	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/27/2025	Employer	Life Event Processing	Closed	Same Day
3/27/2025	Employer	Enrollment Change	Closed	Same Day
3/31/2025	Employer	Enrollment Change	Closed	Same Day
4/2/2025	Employer	Enrollment Change	Closed	Same Day
4/2/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/9/2025	Employer	Enrollment Change	Closed	Same Day
4/15/2025	Employer	Enrollment Change	Closed	Same Day
4/17/2025	Employer	Enrollment Change	Closed	Same Day
4/22/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment	Closed	Same Day
4/23/2025	Employer	Enrollment Change	Closed	Same Day
4/29/2025	Employer	Address/Name Change	Closed	Same Day







## CLIENT ACTIVITY REPORT

From: 12/1/2025 To: 12/31/2025

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2025 To: 12/31/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
7/22/2025	Employer	Enrollment Change	Closed	Same Day
7/22/2025	Employer	Enrollment Change	Closed	Same Day
7/22/2025	Employer	Enrollment Change	Closed	Same Day
7/22/2025	Employer	Address/Name Change	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	1-5 Days
7/25/2025	Employer	Enrollment Change	Closed	1-5 Days
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
8/1/2025	Employer	Life Event Processing	Closed	Same Day
8/7/2025	Employer	Enrollment Change	Closed	Same Day
8/13/2025	Employer	Enrollment Change	Closed	1-5 Days
8/13/2025	Employer	Enrollment Change	Closed	1-5 Days
8/19/2025	Employer	Address/Name Change	Closed	Same Day
8/19/2025	Employer	Address/Name Change	Closed	Same Day
8/27/2025	Employer	Life Event Processing	Closed	Same Day
8/28/2025	Employer	Life Event Processing	Closed	Same Day
9/2/2025	Employer	Enrollment Change	Closed	Same Day
9/2/2025	Employer	Address/Name Change	Closed	Same Day
9/3/2025	Employer	Enrollment Change	Closed	Same Day
9/3/2025	Employer	Enrollment Change	Closed	Same Day
9/8/2025	Employer	Enrollment Change	Closed	Same Day
9/9/2025	Employer	Address/Name Change	Closed	Same Day
9/17/2025	Employer	Enrollment Change	Closed	Same Day
9/17/2025	Employer	Enrollment Change	Closed	Same Day
10/1/2025	Employer	Address/Name Change	Closed	Same Day
10/2/2025	Employer	Enrollment Change	Closed	Same Day
10/2/2025	Employer	Enrollment Change	Closed	Same Day









## CLIENT ACTIVITY REPORT

From: 12/1/2025 To: 12/31/2025

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2025 To: 12/31/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
12/7/2025	Employer	Termination Processing	Closed	Same Day
12/7/2025	Employer	Termination Processing	Closed	Same Day
12/7/2025	Employer	Termination Processing	Closed	Same Day
12/7/2025	Employee	Termination Processing	Closed	Same Day
12/8/2025	Employer	Enrollment Change	Closed	Same Day
12/12/2025	Employer	Address/Name Change	Closed	Same Day
12/15/2025	Employer	Enrollment Change	Closed	Same Day
12/16/2025	Employer	Address/Name Change	Closed	1-5 Days
12/16/2025	Employer	Address/Name Change	Closed	1-5 Days
12/16/2025	Employer	Address/Name Change	Closed	1-5 Days
12/17/2025	Employer	Enrollment Change	Closed	Same Day
12/17/2025	Employer	Address/Name Change	Closed	Same Day
12/18/2025	Employer	Life Event Processing	Closed	Same Day
12/18/2025	Employer	Life Event Processing	Closed	1-5 Days
12/22/2025	Employer	Life Event Processing	Closed	Same Day
12/30/2025	Employer	Address/Name Change	Closed	Same Day