

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, JUNE 25, 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 June 25, 2026 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the South Jersey Times and Courier Post,
- (2) Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,
- (3) Posting this notice on the public bulletin board of the County Clerk
- (4) Placing notice on the Gloucester County Insurance Commission Website
- (5) Placing notice of the location of GCIC Public Notices on the Statewide Legal Notices Section of the NJ Department of State Website

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



- ❑ **CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 54-55  
Resolution [42-26](#) Executive Session for purpose as permitted by the Open Public Meetings Act,  
more specifically to discuss PARS related to pending or anticipated litigation as identified in the  
list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.,  
and Vanguard Claims Administrator and attached to this agenda**
  - ❑ Motion for Executive Session
  - ❑ Approval of PARS/SARS (Commission Attorney)
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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: Tuesday, September 29, 2026, 1:00 P.M.**

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: June 25, 2026

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2026 RFPs for Professional Services – Fair & Open Process (Page 6)** – The contracts for the Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expire as of 12/31/26. Included in the agenda on page 6 is Resolution 36-26 Authorizing the Preparation and Advertisement of the Request for Proposals.
  - ❑ **Motion to approve Resolution 36-26 authorizing the preparation and advertising the request for proposals for the position of Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager and Commission Attorney**
- ❑ **Certificate of Insurance Reports (Pages 7-10)** - Included in the agenda on pages 7-10 is the certificates of issuance reports from the NJCE which lists those certificates issued in the months of April and May. There were (7) seven certificates of insurance issued in April and (10) ten certificates of insurance issued in May.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 11-14)** - The NJCE met on Thursday, April 23, 2026. A written summary of the April meeting is included in the agenda on pages 11-14. The NJCE will meet virtually on Friday, June 26, 2026 at 9:30 a.m. The NJCE Finance Committee met on June 17, 2026. During the meeting, the auditor reviewed a draft of the December 31, 2025 audit. The final audit will be presented to the Board of Fund Commissioners for review and approval. Some of the other items discussed by the Committee included Risk Engineering Services proposals and the procurement of conflict counsel.
- ❑ **NJCE JIF Renewal Timeline (Page 15)** - Included on page 15 is the annual timeline for the NJCE renewal process with specific target dates. The Fund office is beginning the data collection process for the 2027 renewal to provide relevant information to underwriters ensuring timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members’ exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 16-18)** - Included in the agenda on pages 16-18 is a copy of the Property & Casualty Financial Fast Track Report for the month of February. As of **February 28, 2026** there is a statutory surplus of **\$2,330,105**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance

Commission's share of the equity in the NJCE **\$2,616,439**. The total cash amount is **\$2,115,475**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 19-21)** - Included in the agenda on pages 19-21 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2026** the NJCE has a surplus of **\$17,938,022**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$31,199,182**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 22-24)** - Included in the agenda on pages 22-24 is a copy of Health Benefits Financial Fast Track for the month of February. As of **February 28, 2026** there is a statutory surplus of **\$395,965**. The total cash amount is **\$568,354**.
- ❑ **Claim Tracking Reports (Pages 25-26)** - Included in the agenda on pages 25-26 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 28, 2026. The Executive Director will review the reports with the Commission.
- ❑ **2026 MEL, MRHIF & NJCE JIF Educational Seminar:** The 16<sup>th</sup> annual seminar was conducted virtually over 2 half-day sessions on Friday April 24<sup>th</sup> and Friday May 1<sup>st</sup>. At this time, all the certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified Public Works Supervisor, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official (RPPO) have been issued. Fund Office provided data to the Insurance Institute for Accountants, Lawyers and Insurance Producers credits.

DEP did not approve any Total Contact Hour Credits (TCH) – noting the subject matter was not relevant to water/wastewater operations

- ❑ **2026 New Jersey Association of Counties (NJAC) Conference:** NJAC held their 75<sup>th</sup> annual conference from May 6<sup>th</sup> through May 8<sup>th</sup> at Caesar's in Atlantic City and the New Jersey Counties Excess Joint Insurance Fund was among one of its many exhibitors.

Conner Strong & Buckelew conducted two workshops: *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* paneled by Edward Cooney, Partner, Conner Strong & Buckelew and *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* paneled by William Green, PERMA Fair President & CEO and Joseph DiBella, Co-President, Executive Partner, Conner Strong & Buckelew. Additional information on either workshop can be provided upon request.

- ❑ **2026 Meeting Schedule** - As a reminder the Commission will not meet in July or August. The next meeting is scheduled for Tuesday, September 29<sup>th</sup> at 1 p.m. in person at the Gloucester County Administration Building. A dial-in option will be provided.

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AUTHORIZING THE PREPARATION AND ADVERTISEMENT OF THE REQUEST  
FOR PROPOSALS FOR THE POSITION OF ACTUARY, AUDITOR, DEFENSE PANEL  
ATTORNEYS, FIELD NURSE CASE MANAGER AND COMMISSION ATTORNEY**

**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 commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

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

**WHEREAS**, the Commission has directed the Executive Director to advertise a request for proposals for professional contract for the position of Actuary, Auditor, Field Nurse Case Manager, Defense Panel Attorneys and Commission Attorney.

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Commission the advertisement of the request for proposals for professional contract positions be accomplished on or about September 30, 2026 compliant with a “Fair and Open Process.”

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

**ADOPTED:**

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

**ATTEST:**

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

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 4/1/2026 to 5/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Woodbury Heights School District  I - Rowan College of South Jersey	ATTN: Debra A. Truhan 101 Academy Avenue Woodbine, NJ 08270	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof Policy Term 01/01/2026- 01/01/2027; Policy #:HC7NAB51K6006; Policy Limit: \$10,000,000 Agg RE: Nursing Site Agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing site agreement	4/2/2026  #6256587	GL AU EX WC OTH
H - Gloucester County 4-H Fair  I - County of Gloucester	Association P.O. Box 149 Clayton, NJ 08312	RE: Events at 275 Bridgeton Pike, Mullica Hill The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to any events located at 275 Bridgeton Pike, Mullica Hill, NJ 08312 during the current calendar year.	4/2/2026  #6256572	GL AU EX WC OTH
H - Raymond Kelley  I - County of Gloucester	119 Pitman Avenue Pitman, NJ 08071	RE: Use of Premises- SWAT Training Evidence of insurance as respects use of premises by Gloucester County SWAT for training.	4/10/2026  #6275995	GL WC OTH
H - Logan Township School District  I - County of Gloucester	100 Peachwood Drive Logan Twp, NJ 08085	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026- 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$260,000,000 RE: Use of Premises- Clean Ups Evidence of insurance as respects use of any/all premises for any clean up during the current calendar year.	4/15/2026  #6277018	GL AU EX WC OTH
H - Township South Harrison  I - County of Gloucester	664 Harrisonville Road Mullica Hill, NJ 08062	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026- 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$260,000,000 RE: Use of Premises- Clean Ups The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all premises for any clean up during the current calendar year.	4/15/2026  #6277019	GL AU EX WC OTH
H - Gloucester County Improvement  I - County of Gloucester	Authority 109 Budd Boulevard Woodbury, NJ 08096	RE: Clean Ups Evidence of insurance as respects any clean up during the current calendar year.	4/15/2026  #6277024	GL AU EX WC OTH

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 4/1/2026 to 5/1/2026

H - Township of Monroe  I - County of Gloucester	125 Virginia Ave. Williamstown, NJ 08094	RE: Juneteenth Events Evidence of insurance as respects the Juneteenth event co-sponsored by the Gloucester County Prosecutors Office Diversity Committee and the NAACP at Owens Park.	4/24/2026  #6290824	GL AU EX WC OTH
<b>Total # of Holders: 7</b>				

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 5/1/2026 to 6/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Department of Human Services I - County of Gloucester	222 South Warren Street Trenton, NJ 08608	RE: Personal Assistance Services Program (PASP) contract #27ARHS Evidence of insurance as respects the Personal Assistance Services Program (PASP) contract #27ARHS.	5/4/2026 #6295886	GL AU EX WC OTH
H - Rowan University I - County of Gloucester	21 Mullica Hill Road Glassboro, NJ 08028	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026- 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$260,000,000 RE: Use of Premises- Gloucester County Prosecutors Office Rowan University, the State of New Jersey, and the New Jersey Educational Facilities Authority are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all premises by the Gloucester County Prosecutors Office for events, classes, and programs during the current policy period. As respects the General Liability coverage, the policies do not have an exclusion for sexual abuse/molestation.	5/12/2026 #6301624	GL AU EX WC OTH
H - Deptford Township School I - County of Gloucester	District 890 Bankbridge Road, Suite 100 Sewell, NJ 08080	RE: Use of Premises Evidence of insurance as respects the use of any/all premises for events and programs during the current policy period.	5/12/2026 #6301627	GL AU EX WC OTH
H - Miller Auto Leasing I - County of Gloucester	dba Miller Truck Leasing Company 1824 Route 38 Lumberton, NJ 08048	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026- 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$260,000,000 RE: All Leased, Rented, or Substituted Vehicles Miller Auto Leasing Company dba Miller Truck Leasing Company and its assigns are Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to all leased, rented, or substituted vehicles.	5/19/2026 #6305896	GL AU EX WC OTH
H - NJ Dept. of Children & Families I - County of Gloucester	Children's System of Care 50 East State Street, 3rd Floor Trenton, NJ 08625	Company E: Crime; Policy Term: 01/01/2026 - 01/01/2027; Policy # 25714869; Policy Limits: \$1,000,000 Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2026 - 01/01/2027; Policy #:EONG2900786A009; Policy Limits: \$15,000,000 RE: Contract 27- OEHR The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 27-OEHR Children's Inter-Agency Coordinating Council Grant.	5/19/2026 #6305943	GL AU EX WC OTH

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

**From 5/1/2026 to 6/1/2026**

H - James Madison University I - Rowan College of South Jersey	James Madison University Athletics 800 South Main Street Harrisonburg, VA 22807	RE: Use of Any/All Premises Evidence of insurance as respect to use of any/all premises during the current calendar year.	5/20/2026  #6306685	GL AU EX WC OTH
H - NJ Department of Human Services I - County of Gloucester	Division of Family Development 6 Quakerbridge Plaza PO Box 716, Trenton, NJ 08625	Company E: Crime; Policy Term: 01/01/2026 - 01/01/2027; Policy # 25714869; Policy Limits: \$1,000,000 Less Member Ded RE: Contract SH27008- Social Services for the Homeless Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Contract SH27008- Social Services for the Homeless Grant.	5/26/2026  #6472507	GL AU EX WC OTH
H - Gloucester County Division of I - County of Gloucester	Senior Services 115 Budd Blvd West Deptford, NJ 08096	RE: Area Plan Contract 2027 Evidence of insurance as respects the Area Plan Contract 2027.	5/29/2026  #6478244	GL AU EX WC OTH
H - Inspira Health Network, Inc. I - Rowan College of South Jersey	ATTN: Kelly Marsh - Director of Ed. 1505 West Sherman Ave Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof Policy Term 01/01/2026- 01/01/2027; Policy #:HC7NAB51K6006; Policy Limit: \$10,000,000 Agg Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing, Diagnostic Medical Sonography, Physical Therapist Assistant, Certified Clinical Medical Assistant, Phlebotomy, Urgent Care Centers, EKG, Radiography, Nuclear Medicine Technology, Surgical Technology, Patient Care Technician (PCT), Surgical Technology Program, and Central Sterile Processing Programs per the clinical site agreement.	5/29/2026  #6478267	GL AU EX WC OTH
H - New Jersey Infrastructure Bank I - Gloucester County Utilities Authority	3131 Princeton Pike Building 4, Suite 216 Lawrenceville, NJ 08648	RE: Additional Insured The Certificate Holder and the State of New Jersey Department of Environmental Protection are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	5/29/2026  #6478286	GL AU EX WC OTH
<b>Total # of Holders: 10</b>				



**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

**Date:** April 23, 2026  
**Memo to:** Commissioners  
Gloucester County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF April Meeting

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

**NJCE Claims Review Committee:** The Claims Review Committee did not meet prior to the Fund meeting; however, as per the Claims Committee Charter, the Fund entered closed session to discuss two property claims in excess of \$500,000.

**2026 Meeting Dates:** The Board of Fund Commissioners accepted a request to amend three meeting dates as follows: Friday June 26, 2026 at 9:30a.m., Friday September 18, 2026 at 9:30am and October 23, 2026 at 1:30; all meetings will remain virtual.

**Legacy Claims - Finances:** Executive Director met with the Fund Attorney and Treasurer to discuss the feasibility of collapsing Fund Years 2010 – 2019 and establishing a NJ Counties Excess Legacy Account within the FUND to transfer the outstanding liabilities (case reserves and IBNR) of 2010 – 2019. The Finance Sub-Committee was notified and approved the introduction of this initiative; submitted for information was a memorandum outlining the action and objectives.

The Board of Fund Commissioners accepted the recommendation, as approved by the Finance Sub-Committee, and adopted a resolution authorizing transfer of outstanding liabilities for NJCE Fund Years 2010 through 2019 and establishing the Residual Legacy Account (“RLA”) and Closed Years Account.

**Funding for Property Claims Adjusting:** At the February meeting, the Board of Fund Commissioners approved the Executive Director’s proposal to change the funding of the property claims adjustment (not including Auto Physical Damage) to eliminate the duplication in claims with respect to financial reporting. After approval, PERMA Claims worked through the potential loss funding change and determined there were additional challenges to this process.

Submitted for information was an amended recommendation and proposed workflow for consideration. The recommendation is that the NJCE will not fund the primary insurance commission layer and instead will adjust the claim and forward all bills and payment instructions

to the Insurance Commission for processing. This process is currently in place for PERMA managed JIFs within the Municipal Excess Liability JIF. In addition, this would eradicate the duplication effect of the billback process while concurrently allowing the current first-dollar model to stay in place. Vanguard, the Excess Property Third-Party Administrator (TPA), will no longer issue payments within the commission layer but rather instruct the local TPA who and what to pay. The Board of Fund Commissioners accepted the amended recommendation and authorized the NJCE Excess Property TPA to continue to handle property claims from dollar one and the Local Commission pay until the Local Commission retention is satisfied.

**Landfill Roundtable Meeting:** A virtual round-table discussion on was held on March 25<sup>th</sup> and was well attended by representatives from County JIF members, non-member Counties members and various professionals. The meeting focused on the ongoing challenges faced by Atlantic County Utility Authority (ACUA) regarding odor-related claims, fee shifting and exclusions in pollution liability insurance policies. Other New Jersey counties operating landfills expressed their concerns and shared their experiences and best practices.

Kevin Hagan from Princeton Public Affairs outlined a potential legislative strategy and proposed developing both state and federal legislation to address fee-shifting concerns and regulatory requirements. The group agreed to continue discussions and explore the possibility of filing an amicus brief in support of ACUA's case. The Municipal Excess Liability JIF would be agreeable to filing an Amicus Brief.

Lastly, based on this discussion, a recommendation was made that the Fund should consider contracting with a lobbyist to help with legislative initiatives; the Board of Fund Commissioners agreed with the recommendation.

**Cyber Risks:** Submitted for information was a copy of a cyber risk alert email on behalf of Edward Cooney. Stemming from the Iran war, Iran affiliated actors are targeting infrastructure via cyber-attacks focusing on industrial control systems with a heavy focus on utilities, but this could also impact transportation, manufacturing and more. This is a timely and strong reminder for insureds to focus on operational technology systems controlling real-world equipment.

#### **Professional Services:**

**Cyber Security Services:** The fund's contract with the Chertoff Group expires June 13, 2026. Fund Office will review their scope of services with the Underwriting Manager and coordinate with the Fund Attorney and Qualified Purchasing Agent to re-procure these services.

**Third Party Claims (TPA) Administrator:** In 2024, the Board of Fund Commissioners authorized its acceptance of the assignment of contract with CompServices In., t/a AmeriHealth Casualty Services to Claims Resolution Corporation for the Claims Administration services effective September 1, 2024. The fund's contract with Claims Resolution Corporation CompServices t/a AmeriHealth Casualty Services will expire on 9/25/26. The fund office will coordinate with the Fund Attorney and Qualified Purchasing Agent to re-procure these services.

**Claims Update:**

**Best Practices Seminar:** PERMA held a virtual interactive webinar on October 30, 2025 which addressed trends in workers' compensation, how to mitigate motor vehicle crashes and challenges faced by County Risk Manager. The next best practices seminar is anticipated to be held in 2027.

**2026 NJCE Claims Reporting Requirements:** PERMA Claims finalized the 2026 claims reporting requirements and distributed it to Third-Party Administrators; a copy of the requirements was submitted for information.

**Claims Summit:** The NJCE TPA Summit & Coverage Overview was presented by CSB Underwriting and PERMA Claims on Wednesday, April 8, 2026 in Camden with a total of 45 attendees. Ed Cooney and Jonathon Tavares detailed the changes in coverage within all lines of business and highlighted reporting triggers. Kerin Drumheiser along with the Claims team, dove into many topics including Financial Reporting, Claim File Maintenance, Reporting Requirements and more.

**NJCE Committees:**

**Safety Committee:** The Safety Committee met on March 9<sup>th</sup>; submitted for information were the minutes of that meeting. The committee is scheduled to meet next on Monday June 8<sup>th</sup> at 10AM via Zoom.

**Membership Inquiry:** Executive Director and Underwriting Manager are in contact with Essex County on prospective new membership.

**Tracking Reports:** Submitted for information was the Financial Fast Track as of January 31, 2026 reflecting a statutory surplus of \$18 million. Also submitted was the Expected Loss Ratio as of January 31, 2026. Due to the high frequency and severity of property claims in Fund Years 2025 and 2026, PERMA Claims is conducting an analysis on the large property claims.

**Regulatory Compliance Checklist – as of 4/21/2026:** Submitted for information was a checklist that tracks contracts, compliance and other Fund business.

**2026 MEL, MRHIF & NJCE Educational Seminar:** As a reminder, the 16<sup>th</sup> Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 24<sup>th</sup> and May 1<sup>st</sup>, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

**2026 New Jersey Association of Counties Conference:** The 75<sup>th</sup> Annual Conference is scheduled from May 6<sup>th</sup> to May 8<sup>th</sup> at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

For those attending the conference, Conner Strong & Buckelew will be conducting two workshops on Thursday May 7<sup>th</sup> - *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* (at 11:15 A.M.) and *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* (at 4:00 P.M.). Joseph Hrubash and Edward Cooney will be the presenting the cyber workshop. Submitted for information was the NJAC workshop announcement outlining the courses.

**Membership Renewal:** The Counties of Atlantic, Burlington and Cumberland are scheduled to renew their three-year membership with the Fund as of January 1, 2027. Renewal documents will be sent to each respective County following the meeting.

**2026 Financial Disclosures:** The Local Finance Board has issued notification, 2026-07, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30<sup>th</sup> and the Local Finance Board has issued fines in the past. To date, 7 of the 10 JIF Commissioners have filed.

**Next Meeting:** The NJCE JIF is scheduled to meet next on Friday June 26, 2026 at 9:30AM virtually.



## New Jersey Counties Excess Joint Insurance Fund Annual Renewal Process Outline

### 1. Late July

NJCE will notify membership that exposure database is open for annual exposure data updates and will provide all required ancillary coverage renewal applications that are needed for the NJCE marketing effort. **Launch date is tentatively set for July 15, 2026.**

### 2. September

Members have completed exposure data updates in Origami and provided the completed the ancillary coverage applications. **Deadline date is tentatively set for September 4, 2026.**

NJCE will provide a pre-renewal presentation for all NJCE members, which includes current market conditions and any potential structural changes to current insurance program or coverages. The NJCE will make available information about a member's losses, accumulated liabilities, and reserves for current and prior Policy Years. **Webinar to be scheduled for mid-September.**

NJCE will provide update on market conditions and initial status on its marketing efforts. Underwriting Manager will provide Executive Director with preliminary premium projections. **Information to be provided (if available) at the NJCE September 18, 2026 meeting.**

### 3. October

NJCE will provide updates on market conditions and status on its marketing efforts. Executive Director to provide NJCE Finance Committee with pre-budget projections. **Information to be provided at the NJCE October 23, 2026 meeting.**

### 4. November

NJCE will provide updates on market conditions and status on its marketing efforts. Executive Director will review the NJCE preliminary Budget with NJCE Finance Committee. Executive Director in conjunction with Finance Committee will present the Budget for Budget Introduction to Board of Commissioners at November meeting. **Information to be provided at the NJCE November 20, 2026 meeting.**

### 5. December

NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption. Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at a December meeting. **December special meeting has not been scheduled yet.**

### 6. Early January

NJCE will provide final post certification of budget numbers to all members. A meeting may be scheduled to review any changes to the budgeted numbers.

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2026		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	796,235	1,592,470	104,075,899	105,668,369
2.	CLAIM EXPENSES				
	Paid Claims	73,626	183,213	28,980,644	29,163,858
	Case Reserves	63,632	199,035	3,257,879	3,456,914
	IBNR	100,740	93,751	3,235,495	3,329,245
	Excess Insurance Recoverable	0	0	(359,232)	(359,232)
	Discounted Claim Value	(22,180)	(11,495)	(151,650)	(163,144)
	<b>TOTAL CLAIMS</b>	<b>215,819</b>	<b>464,504</b>	<b>34,963,135</b>	<b>35,427,640</b>
3.	EXPENSES				
	Excess Premiums	452,540	905,079	51,402,485	52,307,564
	Administrative	103,594	207,767	15,055,998	15,263,765
	<b>TOTAL EXPENSES</b>	<b>556,134</b>	<b>1,112,846</b>	<b>66,458,483</b>	<b>67,571,329</b>
4.	UNDERWRITING PROFIT (1-2-3)	24,282	15,119	2,654,281	2,669,400
5.	INVESTMENT INCOME	9,400	19,161	233,345	252,506
6.	PROFIT (4 + 5)	33,681	34,280	2,887,626	2,921,907
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	0	2,616,439	2,616,439
12.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>33,681</b>	<b>34,280</b>	<b>2,295,825</b>	<b>2,330,105</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	304	617	36,797	37,414
	2011	250	506	(121,062)	(120,555)
	2012	388	786	115,397	116,183
	2013	89	180	179,426	179,606
	2014	57	116	344,655	344,771
	2015	30	60	(836,574)	(836,514)
	2016	376	762	143,080	143,842
	2017	285	579	403,088	403,666
	2018	782	1,585	1,035,918	1,037,503
	2019	510	1,033	726,697	727,731
	2020	1,310	2,656	1,671,853	1,674,509
	2021	490	990	(773,974)	(772,984)
	2022	583	1,187	25,095	26,282
	2023	1,837	3,741	524,255	527,996
	2024	859	1,746	(819,310)	(817,565)
	2025	1,251	2,618	(359,516)	(356,897)
	2026	24,281	15,118		15,118
<b>TOTAL SURPLUS (DEFICITS)</b>		<b>33,681</b>	<b>34,280</b>	<b>2,295,825</b>	<b>2,330,105</b>
<b>TOTAL CASH</b>					<b>2,115,475</b>

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF February 28, 2026				
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	30	30	2,795,974	2,796,004
Case Reserves	0	0	(0)	(0)
IBNR	(30)	(30)	(0)	(30)
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	557	(96)	2,087,660	2,087,564
Case Reserves	(557)	96	81,458	81,554
IBNR	0	0	967	967
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(408)	(408)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,169,677</b>	<b>2,169,677</b>
<b>FUND YEAR 2013</b>				
Paid Claims	606	606	1,574,659	1,575,265
Case Reserves	(606)	(606)	47,799	47,193
IBNR	0	0	1,250	1,250
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(243)	(243)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,623,465</b>	<b>1,623,465</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	356	356	3,144,414	3,144,771
Case Reserves	(356)	(356)	23,299	22,943
IBNR	0	0	9,322	9,322
Excess Insurance Recoverable	0	0	(500)	(500)
Discounted Claim Value	0	0	(323)	(323)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,176,213</b>	<b>3,176,213</b>
<b>FUND YEAR 2016</b>				
Paid Claims	0	(134)	1,805,244	1,805,110
Case Reserves	0	0	142,100	142,100
IBNR	0	134	2,379	2,513
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(1,883)	(1,883)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,947,839</b>	<b>1,947,839</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>
<b>FUND YEAR 2018</b>				
Paid Claims	0	450	1,389,805	1,390,255
Case Reserves	0	(450)	27,511	27,061
IBNR	0	0	682	682
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(491)	(491)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,417,507</b>	<b>1,417,507</b>

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		February 28, 2026		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2019</b>				
Paid Claims	0	(909)	1,692,348	1,691,439
Case Reserves	0	(300)	300	(0)
IBNR	0	1,209	17,988	19,197
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(297)	(297)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,710,339</b>	<b>1,710,339</b>
<b>FUND YEAR 2020</b>				
Paid Claims	0	0	1,206,821	1,206,821
Case Reserves	0	5,000	(0)	5,000
IBNR	0	(5,000)	24,509	19,509
Excess Insurance Recoverable	0	0	(354,787)	(354,787)
Discounted Claim Value	0	0	(261)	(261)
<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>876,280</b>	<b>876,280</b>
<b>FUND YEAR 2021</b>				
Paid Claims	1,653	2,073	2,428,395	2,430,468
Case Reserves	(10,431)	(6,450)	587,960	581,510
IBNR	8,777	4,377	196,915	201,292
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(13,512)	(13,512)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(1)</b>	<b>0</b>	<b>3,199,757</b>	<b>3,199,757</b>
<b>FUND YEAR 2022</b>				
Paid Claims	1,200	6,052	1,831,387	1,837,438
Case Reserves	(1,033)	3,449	261,211	264,660
IBNR	(167)	(9,501)	377,433	367,932
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(11,994)	(11,994)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>(1)</b>	<b>2,458,037</b>	<b>2,458,036</b>
<b>FUND YEAR 2023</b>				
Paid Claims	(28,427)	(11,256)	547,676	536,420
Case Reserves	(21,700)	(22,270)	266,097	243,826
IBNR	50,127	33,527	812,494	846,021
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(24,475)	(24,475)
<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>1,601,792</b>	<b>1,601,792</b>
<b>FUND YEAR 2024</b>				
Paid Claims	8,057	12,736	1,935,619	1,948,354
Case Reserves	(22,279)	17,135	791,914	809,049
IBNR	14,222	(29,871)	759,116	729,245
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(39,333)	(39,333)
<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,447,316</b>	<b>3,447,316</b>
<b>FUND YEAR 2025</b>				
Paid Claims	71,369	155,071	1,688,686	1,843,757
Case Reserves	(31,557)	(89,810)	1,028,231	938,421
IBNR	(39,813)	(65,262)	1,032,440	967,179
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(58,426)	(58,426)
<b>TOTAL FY 2025 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,690,931</b>	<b>3,690,931</b>
<b>FUND YEAR 2026</b>				
Paid Claims	18,226	18,235		18,235
Case Reserves	152,150	293,597		293,597
IBNR	67,624	164,168		164,168
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(22,180)	(11,495)		(11,495)
<b>TOTAL FY 2026 CLAIMS</b>	<b>215,820</b>	<b>464,505</b>	<b>0</b>	<b>464,505</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>215,819</b>	<b>464,504</b>	<b>34,963,135</b>	<b>35,427,640</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.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2026		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	<b>UNDERWRITING INCOME</b>	<b>3,668,064</b>	<b>7,336,129</b>	<b>369,829,068</b>	<b>377,165,197</b>
2.	<b>CLAIM EXPENSES</b>				
	Paid Claims	(236,298)	(316,871)	29,596,460	29,279,589
	Case Reserves	1,164,689	3,641,968	12,305,536	15,947,504
	IBNR	595,916	473,846	19,408,209	19,882,055
	Discounted Claim Value	(253,046)	(606,831)	(4,230,960)	(4,837,791)
	Excess Recoveries	(6,010)	(103,700)	(168,819)	(272,519)
	<b>TOTAL CLAIMS</b>	<b>1,265,251</b>	<b>3,088,412</b>	<b>56,910,426</b>	<b>59,998,838</b>
3.	<b>EXPENSES</b>				
	Excess Premiums	2,426,457	4,882,060	265,518,954	270,401,014
	Administrative	232,995	465,146	25,830,190	26,295,337
	<b>TOTAL EXPENSES</b>	<b>2,659,452</b>	<b>5,347,206</b>	<b>291,349,144</b>	<b>296,696,351</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>	<b>(256,639)</b>	<b>(1,099,489)</b>	<b>21,569,498</b>	<b>20,470,009</b>
5.	<b>INVESTMENT INCOME</b>	96,371	170,947	4,500,045	4,670,992
6.	<b>PROFIT (4+5)</b>	<b>(160,268)</b>	<b>(928,542)</b>	<b>26,069,543</b>	<b>25,141,001</b>
7.	<b>Dividend</b>	0	0	(7,207,551)	(7,207,551)
8.	<b>SURPLUS (6-7)</b>	<b>(160,268)</b>	<b>(928,542)</b>	<b>18,861,992</b>	<b>17,938,022</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	312	554	74,531	75,085
	2011	757	1,346	402,937	404,283
	2012	1,466	(55,037)	501,927	446,890
	2013	2,691	4,799	1,150,864	1,155,663
	2014	3,683	6,553	1,959,174	1,965,727
	2015	3,020	5,375	1,357,359	1,362,733
	2016	4,648	8,273	1,726,171	1,734,444
	2017	5,884	10,662	2,653,339	2,664,001
	2018	6,822	12,237	2,356,572	2,368,809
	2019	5,229	9,519	1,933,109	1,942,628
	2020	6,216	11,093	1,131,810	1,142,902
	2021	6,653	11,841	(365,013)	(353,172)
	2022	7,441	13,149	928,915	942,063
	2023	10,331	18,380	(2,982,758)	(2,964,378)
	2024	10,866	19,236	385,652	404,888
	2025	19,173	34,141	5,647,404	5,686,117
	2026	(255,462)	(1,040,663)		(1,040,663)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>(160,268)</b>	<b>(928,542)</b>	<b>18,861,992</b>	<b>17,938,022</b>
	<b>TOTAL CASH</b>				<b>31,199,182</b>

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF February 28, 2026				
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	35,317	35,317	736,556	771,873
Case Reserves	(31,056)	(55,413)	105,029	49,617
IBNR	(4,261)	20,095	3,000	23,095
Discounted Claim Value	0	0	(10,702)	(10,702)
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>833,883</b>	<b>833,883</b>
<b>FUND YEAR 2012</b>				
Paid Claims	3,792	6,513	1,829,038	1,835,551
Case Reserves	(3,792)	54,816	69,382	124,198
IBNR	0	(3,680)	3,680	0
Discounted Claim Value	0	0	(7,298)	(7,298)
<b>TOTAL FY 2012 CLAIMS</b>	<b>0</b>	<b>57,650</b>	<b>1,894,802</b>	<b>1,952,452</b>
<b>FUND YEAR 2013</b>				
Paid Claims	11,175	16,915	1,178,908	1,195,823
Case Reserves	(11,175)	(16,915)	415,252	398,337
IBNR	0	0	11,543	11,543
Discounted Claim Value	0	0	(43,097)	(43,097)
<b>TOTAL FY 2013 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,562,605</b>	<b>1,562,605</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	0	881,155	881,155
Case Reserves	0	0	80,850	80,850
IBNR	0	0	19,380	19,380
Discounted Claim Value	0	0	(10,475)	(10,475)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>970,909</b>	<b>970,909</b>
<b>FUND YEAR 2015</b>				
Paid Claims	1,645	1,842	2,475,738	2,477,580
Case Reserves	(1,645)	(9,342)	603,511	594,169
IBNR	0	7,500	35,764	43,264
Discounted Claim Value	0	0	(70,632)	(70,632)
<b>TOTAL FY 2015 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>3,044,381</b>	<b>3,044,381</b>
<b>FUND YEAR 2016</b>				
Paid Claims	3,736	7,220	1,441,001	1,448,221
Case Reserves	(3,736)	(12,220)	919,123	906,903
IBNR	0	5,000	23,020	28,020
Discounted Claim Value	0	0	(90,241)	(90,241)
<b>TOTAL FY 2016 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,292,903</b>	<b>2,292,903</b>
<b>FUND YEAR 2017</b>				
Paid Claims	0	457	1,640,498	1,640,955
Case Reserves	0	(457)	345,734	345,277
IBNR	0	0	25,386	25,386
Discounted Claim Value	0	0	(40,157)	(40,157)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,971,460</b>	<b>1,971,460</b>
<b>FUND YEAR 2018</b>				
Paid Claims	0	430	1,627,847	1,628,277
Case Reserves	0	(430)	633,512	633,083
IBNR	0	0	117,327	117,327
Discounted Claim Value	0	0	(72,411)	(72,411)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,306,275</b>	<b>2,306,275</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2026		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
<b>FUND YEAR 2019</b>					
	Paid Claims	7,926	21,732	1,762,769	1,784,501
	Case Reserves	(37,726)	(52,648)	915,993	863,346
	IBNR	29,800	30,916	137,880	168,796
	Discounted Claim Value	0	0	(99,127)	(99,127)
	<b>TOTAL FY 2019 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>2,717,515</b>	<b>2,717,515</b>
<b>FUND YEAR 2020</b>					
	Paid Claims	11,400	19,957	2,059,147	2,079,104
	Case Reserves	(3,522)	9,193	952,692	961,885
	IBNR	(1,868)	74,549	604,550	679,099
	Discounted Claim Value	0	0	(193,474)	(193,474)
	Excess Recoveries	(6,010)	(103,700)	(168,819)	(272,519)
	<b>TOTAL FY 2020 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>3,254,096</b>	<b>3,254,096</b>
<b>FUND YEAR 2021</b>					
	Paid Claims	2,274	6,729	3,403,434	3,410,163
	Case Reserves	145,828	380,303	1,880,569	2,260,873
	IBNR	(148,102)	(387,032)	1,035,311	648,279
	Discounted Claim Value	0	0	(375,778)	(375,778)
	<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>5,943,537</b>	<b>5,943,537</b>
<b>FUND YEAR 2022</b>					
	Paid Claims	0	(90,976)	2,273,066	2,182,090
	Case Reserves	462,827	858,116	1,716,601	2,574,716
	IBNR	(462,827)	(767,139)	1,784,444	1,017,305
	Discounted Claim Value	0	0	(379,863)	(379,863)
	<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>(0)</b>	<b>5,394,248</b>	<b>5,394,248</b>
<b>FUND YEAR 2023</b>					
	Paid Claims	(78,472)	(110,178)	5,375,202	5,265,024
	Case Reserves	(58,379)	(64,590)	694,406	629,816
	IBNR	136,851	174,769	4,501,726	4,676,495
	Discounted Claim Value	0	0	(694,458)	(694,458)
	<b>TOTAL FY 2023 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>9,876,877</b>	<b>9,876,877</b>
<b>FUND YEAR 2024</b>					
	Paid Claims	(220,591)	(357,510)	2,203,383	1,845,873
	Case Reserves	(551,657)	(110,753)	2,414,779	2,304,026
	IBNR	772,248	468,263	4,710,250	5,178,512
	Discounted Claim Value	0	0	(982,534)	(982,534)
	<b>TOTAL FY 2024 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>8,345,877</b>	<b>8,345,877</b>
<b>FUND YEAR 2025</b>					
	Paid Claims	(16,968)	122,214	536,878	659,092
	Case Reserves	261,188	64,773	558,103	622,876
	IBNR	(244,220)	(186,987)	6,394,948	6,207,961
	Discounted Claim Value	0	0	(1,160,711)	(1,160,711)
	<b>TOTAL FY 2025 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>6,329,218</b>	<b>6,329,218</b>
<b>FUND YEAR 2026</b>					
	Paid Claims	2,468	2,468		2,468
	Case Reserves	997,533	2,597,533		2,597,533
	IBNR	518,296	1,037,592		1,037,592
	Discounted Claim Value	(253,046)	(606,831)		(606,831)
	<b>TOTAL FY 2026 CLAIMS</b>	<b>1,265,251</b>	<b>3,030,762</b>	<b>0</b>	<b>3,030,762</b>
<b>COMBINED TOTAL CLAIMS</b>		<b>1,265,251</b>	<b>3,088,412</b>	<b>56,910,426</b>	<b>59,998,838</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 \$272,519 due from the reinsurer for COVID-19 WC claims.

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

*AS OF FEBRUARY 28, 2026*

**ALL YEARS COMBINED**

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>1. UNDERWRITING INCOME</b>	57,833	115,679	88,769,940	88,885,619
<b>2. CLAIM EXPENSES</b>			-	
Paid Claims	53,370	100,839	78,442,968	78,543,807
IBNR	(1,412)	22,741	43,366	66,106
<b>Total Claims</b>	<b>51,958</b>	<b>123,580</b>	<b>78,486,334</b>	<b>78,609,914</b>
<b>3. EXPENSES</b>				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,980	17,945	6,234,169	6,252,114
<b>Total Expenses</b>	<b>8,980</b>	<b>17,945</b>	<b>9,819,635</b>	<b>9,837,580</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>(3,105)</b>	<b>(25,846)</b>	<b>388,699</b>	<b>362,853</b>
<b>5. INVESTMENT INCOME</b>	955	1,988	31,124	33,112
<b>6. STATUTORY PROFIT (4+5)</b>	<b>(2,151)</b>	<b>(23,858)</b>	<b>419,823</b>	<b>395,965</b>
<b>9. STATUTORY SURPLUS (6+7-8)</b>	<b>(2,151)</b>	<b>(23,858)</b>	<b>419,823</b>	<b>395,965</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	-	-	42,187	42,187
CASH	-	-	42,187	42,187
2025 SURPLUS	3,614	7,228	(79,725)	(72,497)
CASH	-	(36,359)	84,953	(36,359)
2026 SURPLUS	(5,764)	(31,086)	-	(31,086)
CASH	52,537	105,167	-	105,167
<b>TOTAL SURPLUS</b>	<b>(2,151)</b>	<b>(23,858)</b>	<b>419,822</b>	<b>395,964</b>
<b>TOTAL CASH</b>	<b>52,537</b>	<b>68,808</b>	<b>584,499</b>	<b>568,354</b>

# GLOUCESTER COUNTY INSURANCE COMMISSION

## HEALTH INSURANCE DIVISION

### FINANCIAL FAST TRACK REPORT

*AS OF FEBRUARY 28, 2026*

#### 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	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>22,551,041</b>	<b>22,551,041</b>
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>34,451,946</b>	<b>34,451,946</b>
<b>FUND YEAR 2012</b>				
Paid Claims	-	-	14,793,695	14,793,695
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>14,793,695</b>	<b>14,793,695</b>
<b>FUND YEAR 2013</b>				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	0	0
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>540,221</b>	<b>540,221</b>
<b>FUND YEAR 2014</b>				
Paid Claims	-	-	497,232	497,232
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>497,232</b>	<b>497,232</b>
<b>FUND YEAR 2015</b>				
Paid Claims	-	-	477,058	477,058
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>477,058</b>	<b>477,058</b>
<b>FUND YEAR 2016</b>				
Paid Claims	-	-	451,966	451,966
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>451,966</b>	<b>451,966</b>
<b>FUND YEAR 2017</b>				
Paid Claims	-	-	451,873	451,873
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>451,873</b>	<b>451,873</b>
<b>FUND YEAR 2018</b>				
Paid Claims	-	-	473,653	473,653
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	<b>473,653</b>	<b>473,653</b>

# GLOUCESTER COUNTY INSURANCE COMMISSION

## HEALTH INSURANCE DIVISION

### FINANCIAL FAST TRACK REPORT

*AS OF FEBRUARY 28, 2026*

#### ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2019</b>				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	500,469	500,469
<b>FUND YEAR 2020</b>				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	411,659	411,659
<b>FUND YEAR 2021</b>				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	572,252	572,252
<b>FUND YEAR 2022</b>				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	515,899	515,899
<b>FUND YEAR 2023</b>				
Paid Claims	-	-	578,730	578,730
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	578,730	578,730
<b>FUND YEAR 2024</b>				
Paid Claims	-	-	550,442	550,442
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	-	-	550,442	550,442
<b>FUND YEAR 2025</b>				
Paid Claims	-	-	624,833	624,833
IBNR	(3,614)	(7,228)	43,366	36,138
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	(3,614)	(7,228)	668,199	660,972
<b>FUND YEAR 2026</b>				
Paid Claims	53,370	100,839	-	100,839
IBNR	2,202	29,968	-	29,968
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
<b>Total Claims</b>	55,572	130,807	-	130,807
<b>COMBINED TOTAL CLAIMS</b>	51,958	123,580	78,486,335	78,609,914

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

## Gloucester County Insurance Commission

### CLAIM ACTIVITY REPORT

February 28, 2026

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2022	2023	2024	2025	2026	TOTAL
January-26	5	3	0	14	1	24
February-26	1	2	0	14	3	20
<b>NET CHGE</b>	-4	-1	0	0	2	-4
Limited Reserves						<b>\$8,775</b>
Year	2022	2023	2024	2025	2026	TOTAL
January-26	\$833	\$501	\$0	\$131,393	\$27,568	\$160,296
February-26	\$0	\$500	\$0	\$122,393	\$52,602	\$175,496
<b>NET CHGE</b>	(\$833)	(\$1)	\$0	(\$9,000)	\$25,034	\$15,199
Ltd Incurred	\$411,363	\$510,152	\$645,065	\$895,478	\$52,602	\$5,227,713
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2022	2023	2024	2025	2026	TOTAL
January-26	2	5	6	14	0	29
February-26	2	5	5	14	2	29
<b>NET CHGE</b>	0	0	-1	0	2	0
Limited Reserves						<b>\$11,673</b>
Year	2022	2023	2024	2025	2026	TOTAL
January-26	\$87,196	\$120,430	\$51,373	\$28,000	\$0	\$300,776
February-26	\$86,386	\$148,549	\$70,168	\$26,910	\$1,500	\$338,513
<b>NET CHGE</b>	(\$810)	\$28,119	\$18,795	(\$1,090)	\$1,500	\$37,737
Ltd Incurred	\$246,759	\$203,675	\$109,906	\$27,000	\$1,500	\$4,352,067
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2022	2023	2024	2025	2026	TOTAL
January-26	0	0	0	6	0	6
February-26	0	0	0	6	1	7
<b>NET CHGE</b>	0	0	0	0	1	1
Limited Reserves						<b>\$957</b>
Year	2022	2023	2024	2025	2026	TOTAL
January-26	\$0	\$0	\$0	\$6,000	\$0	\$6,000
February-26	\$0	\$0	\$0	\$6,000	\$700	\$6,700
<b>NET CHGE</b>	\$0	\$0	\$0	\$0	\$700	\$700
Ltd Incurred	\$16,267	\$2,385	\$5,236	\$15,545	\$700	\$1,380,397
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2022	2023	2024	2025	2026	TOTAL
January-26	6	4	15	36	6	80
February-26	6	4	15	32	17	87
<b>NET CHGE</b>	0	0	0	-4	11	7
Limited Reserves						<b>\$33,749</b>
Year	2022	2023	2024	2025	2026	TOTAL
January-26	\$177,664	\$144,595	\$779,955	\$804,584	\$113,879	\$2,926,209
February-26	\$178,274	\$94,778	\$738,881	\$783,117	\$238,795	\$2,936,205
<b>NET CHGE</b>	\$610	(\$49,818)	(\$41,074)	(\$21,467)	\$124,916	\$9,996
Ltd Incurred	\$1,449,279	\$457,983	\$1,997,129	\$1,788,845	\$257,030	\$22,022,596
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2022	2023	2024	2025	2026	TOTAL
January-26	13	12	21	70	7	139
February-26	9	11	20	66	23	143
<b>NET CHGE</b>	-4	-1	-1	-4	16	4
Limited Reserves						<b>\$24,174</b>
Year	2022	2023	2024	2025	2026	TOTAL
January-26	\$265,693	\$265,526	\$831,328	\$969,978	\$141,447	\$3,393,281
February-26	\$264,660	\$243,826	\$809,049	\$938,421	\$293,597	\$3,456,914
<b>NET CHGE</b>	(\$1,033)	(\$21,700)	(\$22,279)	(\$31,557)	\$152,150	\$63,632
Ltd Incurred	\$2,123,669	\$1,174,195	\$2,757,337	\$2,726,868	\$311,832	\$32,982,773

**Gloucester County Insurance Commission**  
**CLAIMS MANAGEMENT REPORT**  
**EXPECTED LOSS RATIO ANALYSIS**  
**AS OF February 28, 2026**

<b>CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION</b>													
2022	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED
PROPERTY	316,000	411,363	411,363	130.18%	100.00%	1,026,947	1,026,947	324.98%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	538,000	246,759	246,759	45.87%	96.23%	246,759	246,759	45.87%	95.99%	175,800	175,800	32.68%	91.38%
POL/EPL	101,999	0	0	0.00%	96.23%	0	0	0.00%	95.99%	0	0	0.00%	91.38%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	93.27%	16,267	16,267	14.40%	92.93%	16,267	16,267	14.40%	88.30%
WORKER'S COMP	1,244,000	1,449,279	1,449,279	116.50%	99.52%	1,448,279	1,448,279	116.42%	99.46%	1,566,758	1,566,758	125.95%	98.43%
<b>TOTAL ALL LINES</b>	<b>2,312,999</b>	<b>2,123,669</b>	<b>2,123,669</b>	<b>91.81%</b>	<b>98.37%</b>	<b>2,738,253</b>	<b>2,738,253</b>	<b>118.39%</b>	<b>98.26%</b>	<b>1,758,825</b>	<b>1,758,825</b>	<b>76.04%</b>	<b>96.20%</b>
<b>NET PAYOUT %</b>	<b>\$1,859,009</b>				<b>80.37%</b>								
<b>CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION</b>													
2023	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED
PROPERTY	369,682	510,152	510,152	138.00%	100.00%	768,834	768,834	207.97%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	532,748	203,675	203,675	38.23%	91.38%	169,926	169,926	31.90%	90.78%	1,000	1,000	0.19%	81.65%
POL/EPL	113,998	0	0	0.00%	91.38%	0	0	0.00%	90.78%	0	0	0.00%	81.65%
AUTO LIABILITY	127,000	2,385	2,385	1.88%	88.30%	2,385	2,385	1.88%	87.77%	1,500	1,500	1.18%	78.92%
WORKER'S COMP	1,273,000	457,983	457,983	35.98%	98.43%	462,223	462,223	36.31%	98.27%	410,241	410,241	32.23%	94.80%
<b>TOTAL ALL LINES</b>	<b>2,416,428</b>	<b>1,174,195</b>	<b>1,174,195</b>	<b>48.59%</b>	<b>96.25%</b>	<b>1,403,368</b>	<b>1,403,368</b>	<b>58.08%</b>	<b>95.98%</b>	<b>412,741</b>	<b>412,741</b>	<b>17.08%</b>	<b>91.24%</b>
<b>NET PAYOUT %</b>	<b>\$930,369</b>				<b>38.50%</b>								
<b>CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION</b>													
2024	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED
PROPERTY	391,348	645,065	645,065	164.83%	100.00%	1,764,885	1,764,885	450.98%	100.00%	0	0	0.00%	96.03%
GEN LIABILITY	530,000	109,906	109,906	20.74%	81.65%	87,247	87,247	16.46%	80.55%	57,400	57,400	10.83%	64.20%
POL/EPL	114,000	0	0	0.00%	81.65%	0	0	0.00%	80.55%	0	0	0.00%	64.20%
AUTO LIABILITY	116,000	5,236	5,236	4.51%	78.92%	5,236	5,236	4.51%	77.72%	10,759	10,759	9.27%	56.96%
WORKER'S COMP	1,393,000	1,997,129	1,997,129	143.37%	94.80%	2,034,011	2,034,011	146.02%	94.20%	1,586,658	1,586,658	113.90%	74.88%
<b>TOTAL ALL LINES</b>	<b>2,544,348</b>	<b>2,757,337</b>	<b>2,757,337</b>	<b>108.37%</b>	<b>91.55%</b>	<b>3,891,378</b>	<b>3,891,378</b>	<b>152.94%</b>	<b>90.88%</b>	<b>1,654,817</b>	<b>1,654,817</b>	<b>65.04%</b>	<b>74.62%</b>
<b>NET PAYOUT %</b>	<b>\$1,948,287</b>				<b>76.57%</b>								
<b>CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION</b>													
2025	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED
PROPERTY	412,447	895,478	895,478	217.11%	96.03%	1,204,707	1,204,707	292.09%	95.63%	0	0	0.00%	13.00%
GEN LIABILITY	520,855	27,000	27,000	5.18%	64.20%	28,000	28,000	5.38%	62.24%	0	0	0.00%	2.50%
POL/EPL	114,000	0	0	0.00%	64.20%	0	0	0.00%	62.24%	0	0	0.00%	2.50%
AUTO LIABILITY	106,658	15,545	15,545	14.57%	56.96%	6,337	6,337	5.94%	54.16%	0	0	0.00%	2.50%
WORKER'S COMP	1,455,831	1,788,845	1,788,845	122.87%	74.88%	1,742,741	1,742,741	119.71%	70.13%	416,796	416,796	28.63%	2.00%
<b>TOTAL ALL LINES</b>	<b>2,609,791</b>	<b>2,726,868</b>	<b>2,726,868</b>	<b>104.49%</b>	<b>74.89%</b>	<b>2,981,785</b>	<b>2,981,785</b>	<b>114.25%</b>	<b>71.59%</b>	<b>416,796</b>	<b>416,796</b>	<b>15.97%</b>	<b>3.88%</b>
<b>NET PAYOUT %</b>	<b>\$1,788,448</b>				<b>68.53%</b>								
<b>CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION</b>													
2026	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-26	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Jan-25	MONTH TARGETED
PROPERTY	456,000	52,602	52,602	11.54%	13.00%	0	0	0.00%	6.00%			N/A	N/A
GEN LIABILITY	532,000	1,500	1,500	0.28%	2.50%	0	0	0.00%	1.00%			N/A	N/A
POL/EPL	116,000	0	0	0.00%	2.50%	0	0	0.00%	1.00%	0	0	N/A	N/A
AUTO LIABILITY	102,000	700	700	0.69%	2.50%	0	0	0.00%	1.00%			N/A	N/A
WORKER'S COMP	1,650,000	257,030	257,030	15.58%	2.00%	113,888	113,888	6.90%	0.50%			N/A	N/A
<b>TOTAL ALL LINES</b>	<b>2,856,000</b>	<b>311,832</b>	<b>311,832</b>	<b>10.92%</b>	<b>3.89%</b>	<b>113,888</b>	<b>113,888</b>	<b>3.99%</b>	<b>1.51%</b>	<b>0</b>	<b>0</b>	<b>N/A</b>	<b>N/A</b>
<b>NET PAYOUT %</b>	<b>\$18,235</b>				<b>0.64%</b>								

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 37-26

May 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 2026**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE FOR 05/26	8,405.00 <b>8,405.00</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/26	7.40
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/26	14,664.66 <b>14,672.06</b>
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 19731 05/26	5,572.00 <b>5,572.00</b>
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 05/26	1,020.00 <b>1,020.00</b>
CHANCE & MCCANN, LLC	LEGAL FEES 4/13/26-5/8/26 INV 806	3,844.50 <b>3,844.50</b>
BROWN & CONNERY, LLP	LEGAL- S. D'AMBROSIO INV 386226 FOR 3/26	171.00
BROWN & CONNERY, LLP	LEGAL- B. PRIGGEMEIER- 385381 FOR 3/26	556.00
BROWN & CONNERY, LLP	LEGAL-B PRIGGEMEIER INV 383426 12/25-1/	9,044.00
BROWN & CONNERY, LLP	LEGAL- J. SAMMONS INV 383455 FOR 02/26	4,037.00 <b>13,808.00</b>
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 04/26	718.06 <b>718.06</b>
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 04/26	5,062.24 <b>5,062.24</b>
USA TODAY MEDIA CORP	A# 1122466 INV 7667868-12217049 04/26	56.66 <b>56.66</b>
HARDENBERGH INSURANCE GROUP	RMC FEE INV 19719 05/26	28,711.00 <b>28,711.00</b>
	<b>Total Payments FY 2026</b>	<b>81,869.52</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>81,869.52</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. 38-26

May 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 05/26	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 05/26	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

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 39-26**

**June 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 2026**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MARK D. DEMO	LEGAL SETTLEMENT-GLO L-1577-25 6/26	7,275.00 <b>7,275.00</b>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE FOR 06/26	8,405.00 <b>8,405.00</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/26	6.60
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/26	14,664.66
		<b>14,671.26</b>
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 19732 06/26	5,572.00 <b>5,572.00</b>
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 06/26	1,020.00 <b>1,020.00</b>
CHANCE & MCCANN, LLC	LEGAL FEES 5/11/26-6/10/26 INV 823 06/26	3,531.00 <b>3,531.00</b>
BROWN & CONNERY, LLP	LEGAL-S. D'AMBROSIO INV 388989 FOR 04/26	884.00
BROWN & CONNERY, LLP	LEGAL- J. SAMMONS INV 385376 FOR 03/26	8,441.00
BROWN & CONNERY, LLP	LEGAL B. PRIGGERMEIER # 387949FOR 4/26	439.00
		<b>9,764.00</b>
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 05/26	718.06 <b>718.06</b>
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 05/26	5,062.24 <b>5,062.24</b>
USA TODAY MEDIA CORP	A# 1122468 INV 7713408-12324675 5/28/26	59.24 <b>59.24</b>
HARDENBERGH INSURANCE GROUP	RMC FEE INV 19720 06/26	28,711.00 <b>28,711.00</b>
	<b>Total Payments FY 2026</b>	<b>84,788.80</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>84,788.80</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. 40-26**

**June 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 06/26	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 06/26	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	February			
CURRENT FUND YEAR	2026			
Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim	
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
<b>TOTAL for All Accts &amp; instruments</b>				
Opening Cash & Investment Balance	\$5,512,002.28	5,469,789.14	18,226.53	23,986.61
Opening Interest Accrual Balance	\$0.00	-	-	-
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	\$9,399.89	\$9,326.37	\$32.10	\$41.42
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	\$9,399.89	\$9,326.37	\$32.10	\$41.42
9 Deposits - Purchases	\$85,134.88	\$85,134.88	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$3,491,062.15	-\$3,491,062.15	\$0.00	\$0.00
Ending Cash & Investment Balance	\$2,115,474.90	\$2,073,188.24	\$18,258.63	\$24,028.03
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$3,335,009.14	\$3,332,301.13	\$1,365.20	\$1,342.81
(Less Deposits in Transit)	\$96,888.60	\$96,888.60	\$0.00	\$0.00
Balance per Bank	\$5,547,372.64	\$5,502,377.97	\$19,623.83	\$25,370.84

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

<b>Current Fund Year: 2026</b>										
<b>Month Ending: February</b>										
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>POL/EPL</b>			<b>TOTAL</b>
OPEN BALANCE	(162,376.94)	4,499,705.30	131,886.28	779,103.70	(263,807.23)	(36,571.94)	564,063.19	0.00	0.00	5,512,002.36
<b>RECEIPTS</b>										
Assessments	0.00	0.00	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	0.00	0.00
Invest Pymnts	689.58	4,255.06	895.82	2,789.30	11.42	225.17	533.39	0.00	0.00	9,399.74
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	689.58	4,255.06	895.82	2,789.30	11.42	225.17	533.39	0.00	0.00	9,399.74
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>689.58</b>	<b>4,255.06</b>	<b>895.82</b>	<b>2,789.30</b>	<b>11.42</b>	<b>225.17</b>	<b>533.39</b>	<b>0.00</b>	<b>0.00</b>	<b>9,399.74</b>
<b>EXPENSES</b>										
Claims Transfers	(85,134.88)	10,393.99	9,207.60	139,159.43	0.00	0.00	0.00	0.00	0.00	73,626.14
Expenses	0.00	0.00	0.00	0.00	3,193,486.63	138,814.50	0.00	0.00	0.00	3,332,301.13
Other Expenses*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>(85,134.88)</b>	<b>10,393.99</b>	<b>9,207.60</b>	<b>139,159.43</b>	<b>3,193,486.63</b>	<b>138,814.50</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>3,405,927.27</b>
<b>END BALANCE</b>	<b>(76,552.48)</b>	<b>4,493,566.37</b>	<b>123,574.50</b>	<b>642,733.57</b>	<b>(3,457,282.44)</b>	<b>(175,161.27)</b>	<b>564,596.58</b>	<b>0.00</b>	<b>0.00</b>	<b>2,115,474.83</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 *June 25, 2026* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods *4/1/26 to 4/30/26 and 5/1/26 to 5/31/26* and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

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

**ADOPTED:**

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

**ATTEST:**

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**04/01/2026 Thru 04/30/2026**

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**  
**04/01/2026 Thru 04/30/2026**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
<b>Coverage: Auto Liability</b>											
C	4390002	3530004313 001	HOLLOWAY, NOAH	5/1/2026	5/1/2026	1ST ALERT APPRAISALS	4/17/2026	INVOICE 12250	135.00	135.00	
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 1</b>		<b>135.00</b>	<b>135.00</b>	
<b>Coverage: Auto Physical Damage</b>											
C	4387345	3530004274 001	GLOUCESTER COUNTY	10/22/2025	10/22/2025	PRO-LINE COLLISION CENTER	4/3/2026	2020 CHEVY MALIBU PLATE#CG4CPT	4,938.51	4,938.51	
C	4387357	3530004317 001	GLOUCESTER COUNTY	1/24/2026	1/24/2026	PRO-LINE COLLISION CENTER	4/3/2026	2022 CHEV TAHOE PLATE# CG4CVP	14,382.53	14,382.53	
C	4387360	3530004265 001	GLOUCESTER COUNTY	3/12/2026	3/12/2026	1ST ALERT APPRAISALS	4/3/2026	INVOICE 12102	135.00	135.00	
C	4390009	3530004323 001	ROWAN COLLEGE SOUTH	2/23/2026	2/23/2026	1ST ALERT APPRAISALS	4/17/2026	INVOICE# 12261	635.00	635.00	
R	215557019	3530004223 001	GLOUCESTER COUNTY	9/10/2025	9/10/2025	GALLAGHER BASSETT SERVICES	4/23/2026	2021 FORD EXPLORER PLATE# CG9CHH	-9,418.12	-9,418.12	
R	215557019	3530004223 001	GLOUCESTER COUNTY	9/10/2025	9/10/2025	GALLAGHER BASSETT SERVICES	4/6/2026	2021 FORD EXPLORER PLATE# CG9CHH	-9,148.12	-9,418.12	
V	215557019	3530004223 001	GLOUCESTER COUNTY	9/10/2025	9/10/2025	GALLAGHER BASSETT SERVICES	4/23/2026	Void: 2021 FORD EXPLORER PLATE# CG9CHH	9,148.12	9,418.12	
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 7</b>		<b>10,672.92</b>	<b>10,672.92</b>	
<b>Coverage: Police Professional</b>											
C	4387344	3530003668 001	BYNUM, GREGORY	1/6/2026	2/26/2026	MADDEN & MADDEN PA	4/3/2026	STATEMENT 10	945.00	945.00	
C	4387367	3530003939 001	ROTE, TIMOTHY	2/10/2026	2/28/2026	BROWN & CONNERY LLP	4/3/2026	BILL 383466	330.60	330.60	
C	4390001	3530003754 001	JOYNES, KIAF	3/4/2026	3/20/2026	BROWN & CONNERY LLP	4/17/2026	BILL 386249	642.77	642.77	
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 3</b>		<b>1,918.37</b>	<b>1,918.37</b>	
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 11</b>		<b>12,726.29</b>	<b>12,726.29</b>	

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**05/01/2026 Thru 05/31/2026**

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**  
**05/01/2026 Thru 05/31/2026**

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	4393414	3530004323 001	ROWAN COLLEGE SOUTH	2/23/2026	2/23/2026	ROWAN COLLEGE SOUTH JERSEY	5/1/2026	2010 FORD F150 PLATE #W744CG	13,138.00	13,138.00	
C	4393415	3530004265 001	GLOUCESTER COUNTY	1/21/2026	1/21/2026	PRO-LINE COLLISION CENTER	5/1/2026	INVOICE 9287 2021 FORD EXPLORER PLATE#CG9CHH	13,284.38	13,284.38	
C	4397497	3530004223 001	GLOUCESTER COUNTY	9/10/2025	9/10/2025	GLOUCESTER COUNTY	5/15/2026	2021 FORD EXPLORER, PLATE #CC9CHH/DEDUCTIBLE	1,000.00	1,000.00	
C	4397504	3530004348 001	GLOUCESTER COUNTY	3/27/2026	3/27/2026	GEORGE'S AUTO BODY	5/15/2026	2025 FORD F450 PLATE #CG8EJP	7,626.63	7,626.63	
C	4397510	3530004348 001	GLOUCESTER COUNTY	3/27/2026	3/27/2026	GEORGE'S AUTO BODY	5/15/2026	2025 FORD F450 PLATE# CG8EJP	1,982.34	1,982.34	
C	4397512	3530004331 001	GLOUCESTER COUNTY	3/17/2025	3/17/2025	PRO-LINE COLLISION CENTER	5/15/2026	2022 TOYO HIGHLANDER PLATE# Z83KBG	9,995.49	9,995.49	
C	4402031	3530004331 001	GLOUCESTER COUNTY	3/17/2025	3/17/2025	PRO-LINE COLLISION CENTER	5/29/2026	2022 TOYO HIGHLANDER PLATE# Z83KBG	8,995.49	8,995.49	
C	4402057	3530004358 001	GLOUCESTER COUNTY	4/13/2026	4/13/2026	PRO-LINE COLLISION CENTER	5/29/2026	2021 FORD EXPLORER PLATE# GC2CVJ	5,944.33	5,944.33	
R	26858	3530004323 001	ROWAN COLLEGE SOUTH	2/23/2026	2/23/2026	ACE AUTO WORLD INC. DBA ACE	5/28/2026	2010 FORD SUPER DUTY F250 PLATE# W744CG	-3,700.00	-3,700.00	
V	4397512	3530004331 001	GLOUCESTER COUNTY	3/17/2025	3/17/2025	PRO-LINE COLLISION CENTER	5/15/2026	VOID: 2022 TOYO HIGHLANDER PLATE# Z83KBG	-9,995.49	-9,995.49	
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 10</b>		<b>48,271.17</b>	<b>48,271.17</b>	
<b>Coverage: General Liability</b>											
C	4393408	3530003621 001	NELSON, MASAKO	2/5/2026	2/20/2026	MADDEN & MADDEN PA	5/1/2026	STATEMENT# 7	407.94	407.94	
C	4393409	3530003589 001	ROBERTS, BRIAN	2/5/2026	3/24/2026	MADDEN & MADDEN PA	5/1/2026	STATEMENT# 4	570.00	570.00	
C	4393410	3530003091 001	BASS, AARON	4/8/2025	4/11/2025	MADDEN & MADDEN PA	5/1/2026	STATEMENT 10	3,455.00	3,455.00	
C	4393416	3530003411 001	NOLLAN, LIAM		11/19/2025	MASTROIANNI AND FORMAROLI	5/1/2026	INVOICE 114100	1,179.90	1,179.90	
C	4393421	3530004193 001	ZOLADZ, CHELSEA	3/19/2026	3/24/2026	MADDEN & MADDEN PA	5/1/2026	STATEMENT# 1	315.00	315.00	
C	4393426	3530003091 001	BASS, AARON	5/2/2025	5/9/2025	MADDEN & MADDEN PA	5/1/2026	STATEMENT 11	2,010.00	2,010.00	
C	4397492	3530004193 001	ZOLADZ, CHELSEA	4/2/2026	4/16/2026	MADDEN & MADDEN PA	5/15/2026	STATEMENT 2	180.00	180.00	
C	4397494	3530003716 001	YOUNG, MARJORIE	2/9/2026	2/9/2026	MADDEN & MADDEN	5/15/2026	STATEMENT 3	75.00	75.00	
C	4397505	3530003621 001	NELSON, MASAKO	4/7/2026	4/30/2026	MADDEN & MADDEN PA	5/15/2026	STATEMENT 8	257.00	257.00	
C	4397523	3530003589 001	ROBERTS, BRIAN	4/21/2026	4/21/2026	MADDEN & MADDEN PA	5/15/2026	STATEMENT 5	30.00	30.00	
C	4397525	3530003411 001	NOLLAN, LIAM	4/6/2026	4/14/2026	MADDEN & MADDEN PA	5/15/2026	STATEMENT# 12	1,550.00	1,550.00	
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 11</b>		<b>10,029.84</b>	<b>10,029.84</b>	
<b>Coverage: Police Professional</b>											
C	4393412	3530003668 001	BYNUM, GREGORY	2/27/2026	3/18/2026	MADDEN & MADDEN PA	5/1/2026	STATEMENT# 11	1,110.00	1,110.00	
C	4393417	3530003953 001	OWENS, IRRACHEEM	3/12/2026	3/12/2026	BROWN & CONNERY LLP	5/1/2026	BILL# 385507	49.50	49.50	

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**05/01/2026 Thru 05/31/2026**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
<b>Coverage: Police Professional</b>											
C	4393422	3530003754 001	JOYNES, KIAF	1/2/2026	1/30/2026	BROWN & CONNERY LLP	5/1/2026	BILL 382406	9,524.77	9,524.77	
C	4397490	3530003939 001	ROTE, TIMOTHY	11/6/2025	1/21/2026	OHAGAN MEYER	5/15/2026	INV# 645077	210.00	210.00	
C	4397515	3530003668 001	BYNUM, GREGORY	9/4/2025	10/30/2026	MADDEN & MADDEN PA	5/15/2026	INV# 8	2,276.98	2,276.98	
M	4397515	3530003668 001	BYNUM, GREGORY	9/4/2025	10/30/2025	MADDEN & MADDEN PA	5/27/2026	INV#8	2,276.98	2,276.98	
M	4397515	3530003668 001	BYNUM, GREGORY	9/4/2025	10/30/2025	MADDEN & MADDEN PA	5/27/2026	INV# 8	2,276.98	2,276.98	
V	4397515	3530003668 001	BYNUM, GREGORY	9/4/2025	10/30/2025	MADDEN & MADDEN PA	5/27/2026	VOID: INV#8	-2,276.98	-2,276.98	
V	4397515	3530003668 001	BYNUM, GREGORY	9/4/2025	10/30/2026	MADDEN & MADDEN PA	5/27/2026	VOID: INV# 8	-2,276.98	-2,276.98	
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 9</b>		<b>13,171.25</b>	<b>13,171.25</b>	
<b>Coverage: Property</b>											
C	4402018	3530004350 001	GLOUCESTER COUNTY	4/24/2026	4/24/2026	SOUTH JERSEY OVERHEAD DOC5/29/2026		INVOICE SJ130201	9,079.40	9,079.40	
<b>Total for Coverage: Property</b>							<b>Number of entries: 1</b>		<b>9,079.40</b>	<b>9,079.40</b>	
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 31</b>		<b>80,551.66</b>	<b>80,551.66</b>	



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

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	65	89%	\$127,899.91	40%	\$80,003.35	\$15,837.25	\$18,348.35	\$13,710.96	\$47,896.56	\$6,693.85	\$41,202.71
February	99	88%	\$87,206.73	68%	\$38,381.55	\$5,091.71	\$33,523.26	\$10,210.21	\$48,825.18	\$6,430.23	\$42,394.95
March	58	83%	\$164,928.22	73%	\$54,636.80	\$7,940.10	\$26,187.25	\$76,164.07	\$110,291.42	\$10,241.89	\$100,049.53
April	46	91%	\$92,267.21	86%	\$25,917.05	\$1,958.89	\$27,865.52	\$36,525.75	\$66,350.16	\$4,961.49	\$61,388.67
May	82	88%	\$162,396.43	73%	\$76,876.29	\$6,086.98	\$54,954.92	\$24,478.24	\$85,520.14	\$11,328.01	\$74,192.13
<b>YTD Total</b>	<b>350</b>	<b>89%</b>	<b>\$634,698.50</b>	<b>85%</b>	<b>\$275,815.04</b>	<b>\$36,914.93</b>	<b>\$160,879.30</b>	<b>\$161,089.23</b>	<b>\$358,883.46</b>	<b>\$39,655.47</b>	<b>\$319,227.99</b>

<u>Monthly Summary</u>	<u>April</u>	<u>May</u>
Total Reductions (before fees):	\$66,350.16	\$85,520.14
Percent:	72%	53%
Net Reductions:	\$61,388.67	\$74,192.13
Percent:	67%	46%

<u>YTD Summary</u>	
Total Reductions (before fees):	\$358,883.46
Percent:	57%
Net Reductions:	\$319,227.99
Percent:	50%

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION (GCIC)

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** June 16, 2026  
**DATE OF MEETING:** June 25, 2026

### GCIC SERVICE TEAM

<p>Paul Shives, Partner &amp; Sr. Director of 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: 609-238-3949</p>	<p>Natalie Dougherty, Senior Account Manager <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>		

April - June 2026

### RISK CONTROL ACTIVITIES

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

- **April 21:** Attended the GCIC meeting,
- **April 24:** Conducted two training sessions: Workzone/Flagger and Hazard ID for GCIC.
- **April 28:** Conducted Forklift training for RCSJ.
- **June 3:** Attended the GCIC Safety Committee meeting.
- **June 9:** Attended the GCIC Claims Committee meeting.

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

- **June 25:** Plan to attend GCIC meeting,

## ***SAFETY DIRECTOR BULLETINS***

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers, and Training Administrators. They can be viewed at [Safety Director Bulletins:](#)

- Spray Park - Best Practices
- Chainsaw - Best Practices
- Head Protection Selection - Best Practices
- Earbuds & Bluetooth Headphones in the Workplace - Best Practices

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

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

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the [MSI-NJCE Expos](#) and are scheduled throughout New Jersey in 2026.

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

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

- 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](#).



**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 (real-time) are on the [NJCE LIVE](#) website ([NJCE LIVE Monthly Training Schedules](#)).

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

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

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

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

**June through July 2026 Safety Training Schedule**  
**Click on the "Class Topic" to Register and for the Course Description**

DATE	CLASS TOPIC	TIME
6/16/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
6/16/26	<a href="#">Designated Employer Representative Training (DER) (Zoom Meeting)**</a>	9:00 - 4:00 pm w/1 hour lunch brk
6/16/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/17/26	<a href="#">Playground Safety Inspections</a>	9:00 - 11:00 am
6/17/26	<a href="#">Indoor Air Quality Designated Person Training (Zoom Meeting)**</a>	1:00 - 2:00 pm
6/17/26	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
6/18/26	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
6/23/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
6/23/26	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	9:00 - 11:00 am
6/23/26	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
6/24/26	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
6/24/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
6/24/26	<a href="#">NJCE Expo 2026: Excavation, Trenching, and Shoring (Cape May)*</a>	8:30 - 12:30 pm
6/24/26	<a href="#">NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Cape May)*</a>	8:30 - 12:30 pm
6/24/26	<a href="#">NJCE Expo 2026: Work Zone Safety (Cape May)*</a>	8:30 - 12:30 pm
6/24/26	<a href="#">NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Cape May)*</a>	8:30 - 11:30 am
6/25/26	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
6/25/26	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am
6/25/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
6/25/26	<a href="#">Mower Safety</a>	10:30 - 11:30 am
6/26/26	<a href="#">Fire Extinguisher Safety</a>	8:30 - 9:30 am
6/26/26	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
6/26/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm

6/29/26	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**</a>	8:30 - 10:30 am
6/29/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
6/29/26	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
7/7/26	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
7/8/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
7/8/26	<a href="#">Work Zone: Flagger</a>	10:00 - 11:00 am
7/8/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
7/9/26	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
7/9/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
7/9/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
7/10/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
7/10/26	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
7/13/26	<a href="#">Mower Safety</a>	8:30 - 9:30 am
7/13/26	<a href="#">Shop and Tool Safety</a>	10:00 - 11:00 am
7/13/26	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
7/14/26	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
7/14/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
7/15/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
7/15/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
7/15/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
7/16/26	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
7/16/26	<a href="#">Asbestos Awareness</a>	9:00 - 11:00 am
7/16/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
7/16/26	<a href="#">Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders</a>	1:00 - 3:00 pm
7/17/26	<a href="#">CDL: Drivers' Safety Regulations</a>	8:00 - 10:00 am
7/17/26	<a href="#">Driving Safety Awareness</a>	10:30 - 12:00 pm
7/20/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
7/21/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
7/21/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	1:00 - 2:30 pm
7/22/26	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am
7/22/26	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
7/22/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
7/23/26	<a href="#">Fire Extinguisher Safety</a>	8:30 - 9:30 am
7/23/26	<a href="#">Fire Safety</a>	10:00 - 11:00 am
7/24/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:30 - 10:00 am
7/24/26	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
7/27/26	<a href="#">Hoists, Cranes, and Rigging</a>	7:30 - 9:30 am
7/27/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
7/28/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
7/28/26	<a href="#">Dealing with Difficult People and De-Escalation</a>	10:00 - 11:30 am
7/28/26	<a href="#">AI Best Practices</a>	11:00 - 12:00 pm
7/29/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
7/29/26	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
7/30/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
7/30/26	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
7/31/26	<a href="#">Fire Extinguisher Safety</a>	8:30 - 9:30 am
7/31/26	<a href="#">Fall Protection Awareness</a>	10:00 - 12:00 pm
8/3/26	<a href="#">Hazard Communication/NJ Right to Know</a>	8:00 - 9:30 am

8/3/26	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
8/3/26	<a href="#">Shop and Tool Safety</a>	1:00 - 2:00 pm
8/4/26	<a href="#">CDL: Drivers' Safety Regulations</a>	10:00 - 12:00 pm
8/4/26	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
8/4/26	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
8/5/26	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
8/5/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
8/5/26	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
8/6/26	<a href="#">Fire Extinguisher Safety</a>	8:30 - 9:30 am
8/7/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
8/7/26	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
8/10/26	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
8/10/26	<a href="#">Heavy Equipment Safety</a>	1:00 - 3:00 pm
8/11/26	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
8/11/26	<a href="#">Hazard Communication/NJ Right to Know</a>	1:00 - 2:30 pm
8/12/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	8:30 - 10:30 am
8/12/26	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
8/13/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
8/13/26	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
8/14/26	<a href="#">Mower Safety</a>	7:30 - 8:30 am
8/14/26	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am
8/17/26	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
8/17/26	<a href="#">Fire Safety</a>	10:00 - 11:00 am
8/18/26	<a href="#">HazMat Awareness with Hazard Communication/NJ Right to Know</a>	8:30 - 11:30 am
8/18/26	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
8/19/26	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
8/19/26	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
8/20/26	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
8/20/26	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
8/21/26	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
8/21/26	<a href="#">Work Zone: Flagger</a>	1:00 - 2:00 pm
8/24/26	<a href="#">Lockout/Tagout (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
8/25/26	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
8/25/26	<a href="#">Driving Safety Awareness</a>	1:30 - 3:00 pm
8/26/26	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness</a>	8:00 - 12:00 pm
8/26/26	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
8/27/26	<a href="#">Hoists, Cranes, and Rigging</a>	8:00 - 10:00 am
8/27/26	<a href="#">Work Zone: Flagger</a>	10:30 - 11:30 am
8/28/26	<a href="#">Excavation, Trenching and Shoring Awareness</a>	8:30 - 10:00 am
8/31/26	<a href="#">Work Zone: Temporary Traffic Controls</a>	8:30 - 10:30 am

### **ZOOM SAFETY TRAINING GUIDELINES**

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

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

### **Zoom Training Registration:**

- When registering, please indicate the number of students that will be attending with you if in a group setting and an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

### **Group Training Procedures:**

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

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

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



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

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



# 2026 MSI-NJCE EXPO

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

The training topics will include:

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

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

<sup>^</sup> Practical Leadership Offered

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

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

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

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

Questions: Please contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com)



# 2026 MSI-NJCE EXPO

## 2026 EXPO COURSE DESCRIPTIONS

### Excavation, Trenching & Shoring

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

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

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater- 4.0 Safety TCH

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

### Work Zone Safety

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

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

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater - 2.0 Safety TCH

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

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

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

Training Frequency: Required annual retraining.

Continuing Education Approvals:

CPWM 4.0 Technical CEU Credits

Water/Wastewater 4.0 Safety TCH

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

**Practical Leadership - 21 Irrefutable Laws**

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

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

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

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

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

CC: Bradford Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 6/26/2026

RE: Risk Management / Underwriting Services Director's Report

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**I. Safety and Training**

**A. 3/4/2026 & 4/14/2026 Safety and Accident Review Committee Meeting Minutes**

Enclosed are the approved meeting minutes for each meeting.

**B. Active Assailant Policy Review**

On 4/9/2026, our office provided a review of the Active Assailant Policy. As all members of the NJCE JIF now have the coverage, the review explained all the coverage included and what to do in the event a claim would need to be filed.

**II. Risk Management Services**

**A. 2026 NJCE JIF Reinsurer Safety Grant**

A second submission has been provided to J.A. Montgomery for the reinsurer safety grant. The submission was from the Gloucester County Sheriff's Department. The department has requested an update to their current video surveillance system through software called Verkada. The upgrades would be located at the Justice Complex, which contains the Courthouse, Sheriff's Office and Prosecutor's Office, the Old Court House Complex, which contains the Civil Courts, Clerk's Office and Surrogate's Office and the Probation Office. The total cost of the system with accessories is \$34,202.89.

The system can incorporate facial recognition and license plate reader technology into video surveillance to identify known threats that access the property. In addition, it can search live video streams and stored media for various criteria to locate subjects by physical descriptors, such as clothing description, vehicle description, etc.

The system can reduce liability claims as it will provide enhanced documentation to defend the County against a claim. One of the responsibilities of the County is to keep people who enter the County's premises safe. This

technology will do so, as anyone with malicious intent will no longer see such sensitive locations as an easy target. Video evidence will provide unbiased evidence in the event a claim was to be pursued against the County.

We are waiting for the response from the carrier on all submissions.

**B. 2027 Underwriting Renewal Data**

The NJCE JIF will begin the 2027 Underwriting Renewal Process, and, in turn, we will be reaching out to members to obtain updated exposure information.

**III. Underwriting Services Director**

**A. Ancillary Coverages**

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	County Warden Bond – Caldwell II	CNA Surety	7/1/2026	\$122.50	\$297.50
Improvement Authority	Pollution Liability – Storage Tank	Commerce & Industry Insurance Company	7/7/2026	\$1,116.76	\$1,111.32
Rowan College of South Jersey	Director and Officers Liability Policy for the Rowan College at Gloucester County Foundation	United States Liability Group	7/9/2026	\$833.79	\$833.80
County	County Undersheriff Bond – Snyder	CNA Surety	7/13/2026	\$175.00	\$297.50
Rowan College of South Jersey	Accident Policy – Therapeutic Recreation Program	Berkley Life & Health Company	8/1/2026	\$250.00	\$250.00
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2026	\$55,520	\$56,520
Rowan College of	Catastrophic Sports	Zurich Insurance	8/1/2026	\$10,526	\$10,526

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South Jersey	Accident Policy	Company			
Improvement Authority	Nursing Home Patient Trust Bond	CNA Surety	8/3/2026	\$490.00	\$490.00
Improvement Authority	Student Accident Policy (Child Development Center)	Federal Insurance Company	9/7/2026	\$460.00	\$460.00

The increases to the two County bonds are due to a policy term change from a one-year term to a two-year term, which is now required by the carrier.

The 1.8% increase to the College’s Sports Accident policy is due to the addition of women’s flag football at both campuses.

All other terms and conditions are per the expiring policies.

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

The following policy 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 directions from the members and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2026	\$22,500.00
Rowan College of South Jersey	Accident Policy – Travel Only for Club Students	Chubb	9/1/2026	\$1,600.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Companies	9/12/2026	\$17,877.47

**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.

**RESOLUTION 42-26**

**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 *June 25, 2026*.

The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutory 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 Insurance Services, Inc. and or Vanguard Claims Administrator 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 *June 25, 2026* which agenda has been timely posted per the Open Public Meetings Act.

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

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

**ADOPTED:**

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

**ATTEST:**

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

**GCIC PARS/SARS  
CLOSED SESSION  
6-25-26**

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530002134	Smart, D.	WC	SAR
3530002801	Holmes, D.	WC	SAR
3530003654	Murray, S.	WC	PAR
3530004131	Wilcox, R.	WC	PAR
3530004244	Gregory-Russo, J.	WC	PAR
3530003411	Nollan, L.	GL	PAR
3530003716	Young, M.	GL	PAR
3530004333	Applegate, D.	AL	PAR
3530004306	Cruz, R.	AL	SAR
3530004313	Holloway, N.	AL	SAR
NJC00128	Gloucester County	PR	SAR
NJC00153	Gloucester County	PR	SAR

Subrogation Memos:

3530003473	Gloucester County Improvement Authority	AL	SAR
3530003557	Gloucester County	AL	SAR
3530004031	Gloucester County	AL	Abandon Subro

## **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Tuesday, April 21, 2026  
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
Jason Snyder	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, Tenisha Smith, Sureatha Hobbs, Kelly Guerriero, Steve Daveggia</b>
	Vanguard Claims Administrator, Inc. <b>Sarah Mentzer</b>
	Medlogix <b>Jennifer Goldstein</b>
	PERMA <b>Robyn Walcoff, Shai McLeod</b>
	Treasurer <b>Tracey Giordano</b>
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti, Danielle Colaianni</b>
Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince, Joe Henry</b>
Commission Attorney	Chance & McCann, LLC <b>Kevin McCann, Esq.</b>

**ALSO PRESENT:**

Prudence M. Higbee, Capehart & Scatchard  
Susan Panto, Conner Strong & Buckelew  
Carolyn S. Oldt, Gloucester County Library Commission  
Cathy Dodd, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services  
Elisabeth Chipman, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of February 25, 2026.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 25, 2026**

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

**CORRESPONDENCE: NONE**

**SAFETY & ACCIDENT REVIEW COMMITTEE REPORT** - Ms. Violetti reported the minutes for last month’s committee meeting will be provided at the June meeting.

**CLAIMS COMMITTEE** – Chairman Sheehan reported the claims committee met last week to review the PARs that will be discussed in closed session.

**EXECUTIVE DIRECTOR REPORT:**

**CERTIFICATE OF INSURANCE REPORTS:** Included in the agenda were the certificate of issuance reports from the NJCE which list those certificates issued in the months of February and March. Executive Director reported there were (2) two certificates of insurance issued in February and (12) twelve certificates of insurance issued in March.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND:** Executive Director reported the NJCE conducted its Reorganization Meeting on February 26, 2026. Included in the agenda was a written summary report for the meeting. Executive Director announced the NJCE is scheduled to meet again on April 23, 2026, via zoom instead of in-person and that an update was distributed prior to the meeting. The NJCE is expected to reschedule its June, September and October meeting; this will not affect the remaining Commission meetings. Executive Director congratulated Chairman Sheehan on his reappointment as Vice Chair of the NJCE.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Included in the agenda was a copy of the Property and Casualty Financial Fast Track for the month of December. Executive Director reported that as of **December 31, 2025**, there was a statutory surplus of **\$2,295,825**. The total cash amount was **\$5,690,956**. Executive Director said the actuary adjusted the IBNR amount to **\$319,853** for the month of December, which affected the surplus amount.

**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 January. Executive Director reported that as of January 31, 2026, the NJCE had a surplus of **\$18,093,718**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount was **\$19,441,278**. Executive Director noted case reserves were **\$2,477,279** for the month of January due to several serious property claims that have hit the NJCE. Executive Director reported the total cash balance is currently approximately \$31 million. The lower value shown in the fast track was attributed to policy payouts in January; however, subsequent member assessments have replenished the cash reserves.

**GCIC HEALTH BENEFITS FINANCIAL FAST TRACK:** Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of December. Ms. Panto reported there was higher claim activity than usual resulting in a deficit of **\$29,570** for the month. Ms. Panto reported that as of **December 31, 2025**, there was a statutory surplus of **\$419,823**. The total cash amount was **\$584,499**.

**CLAIM TRACKING REPORTS:** Executive Director reviewed the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of December 31, 2025, which were included in the agenda. Executive Director reviewed the reports with the Commission noting the Claims Activity report showed 15 more open claims from the prior month, mentioning most have already been closed. Executive Director said the Claims Management report reflects the Commission is at 102.71% of the actuarial target of 56.36%. Executive Director noted 2025 was a tough year, with property and workers' compensation driving up the percentages.

**2026 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director reported the NJCE renewal policies are available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users and the Limit Schematics are posted to the site. Executive Director said if anyone has any difficulty in accessing the website, they should contact the Fund Office.

**NJCE CLAIMS SUMMIT & COVERAGE REVIEW:** Executive Director reported PERMA Claims and the NJCE Underwriting Manager held a TPA summit on April 8<sup>th</sup> for local affiliated Insurance Commission Claims Administrators to outline 2026 coverage changes and discuss best practices. Ms. Walcoff reported the Summit was well attended and represented well by Inservco Insurance Services. It is likely a virtual session will be planned next year and in person meetings every other year.

**2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director reported the 16<sup>th</sup> Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 24<sup>th</sup> and Friday May 1<sup>st</sup> from 9AM to 12PM. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Included in the agenda was the email that was distributed with a link to register. If you have any questions or need assistance in registering, please contact Cathy Dodd, [cdodd@permains.com](mailto:cdodd@permains.com).

**2026 New Jersey Association of Counties Conference** – Executive Director reported the 75<sup>th</sup> Annual Conference is scheduled from May 6<sup>th</sup> to May 8<sup>th</sup> at Caesar's in Atlantic City. Executive Director said the New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

In addition, Executive Director reported Conner Strong & Buckelew will be conducting two workshops on Thursday May 7<sup>th</sup> - *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* (at 11am) and *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* (at 4:00 P.M.). Enclosed in the agenda was the NJAC Workshop Announcement outlining the courses.

**2026 ASSESSMENT PAYMENT:** Executive Director reported the Treasurer Office advised that all member entities paid the first assessment bill. The next payment is due on May 15, 2026.

**2026 MEETING SCHEDULE:** Executive Director reminded the Commission it will not meet in May. The next meeting is scheduled for June 25, 2026, at 1:00 PM virtually. Executive Director said the Fund Office was requesting to consider moving the September 23<sup>rd</sup> meeting to Tuesday September 29<sup>th</sup> at 1pm in-person & hybrid. All Commissioners agreed to move the September meeting to September 29<sup>th</sup>.

**MOTION TO MOVE THE SEPTEMBER 23<sup>RD</sup> MEETING TO SEPTEMBER 29<sup>TH</sup>**

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

**EMPLOYEE BENEFITS** – Ms. Panto reviewed the March report included in the agenda, noting there were 77 total issues year-to-date, and 51 issues reported in March. Ms. Panto noted 98% of the calls were closed the same day while 2% were made within one to five days. Shown at the bottom of the report were all the listings issued year to date.

**TREASURER REPORT** – Chairman Sheehan reported the agenda included a February Supplement Property & Casualty Bills list, March and April Property & Casualty Bills list, and March and April Benefits list, which was Resolution 29-26 through Resolution 33-26. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 29-26 THROUGH RESOLUTION 33-26 RESPECTIVELY**

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

The monthly treasurer reports were included in the agenda. There were no questions.

**CLAIMS ADMINISTRATOR** - Chairman Sheehan presented Resolution 34-26 Inservco Liability Check Register for the period of 2/1/2026 to 2/28/2026 and 3/1/2026 to 3/31/2026.

**MOTION TO APPROVE RESOLUTION 34-26 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/2026 TO 2/28/2026 AND 3/1/2026 TO 3/31/2026**

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

Chairman Sheehan said the liability claim payments from 2/1/2026 to 2/28/2026 and 3/1/2026 to 3/31/2026 were included in the agenda.

**STEWARDSHIP REPORT** – Distributed separately was the 2025 Stewardship Report, which covered years 2023 through 2025. Ms. Guerriero reviewed the 2025 stewardship beginning with the Claim Summary by Policy Period comparing Indemnity and Medical only claims. Policy year 2023 had the highest total claims and 2024 had the highest net incurred. The Loss Summary by Location revealed Gloucester County Emergency Response had the highest net incurred and CUA sewage operations had the second highest incurred. It was discovered, Wednesdays had the highest amount of claims occurring

between 8AM and 4PM with the average time taken to receive a claim improved from 4.5 days in 2023 to 3.65 days in 2025. The top 5 causes of injury were discussed, with struck/injured by miscellaneous being the highest frequency and motor vehicle-collision sideswipe being the highest net incurred.

Ms. Guerriero presented a report on claims, highlighting that multiple body parts are the most frequent part of the body injured and cost the most.

Commissioner Burns inquired whether EMS statistics from other counties are comparable to those of the Commission. Chairman Sheehan responded that Gloucester County is the only county in New Jersey with a county-wide EMS system, making direct comparisons challenging. Chairman Sheehan further stated he will conduct research to determine whether the installation of Stryker Power Stretchers has resulted in measurable improvements. He also observed that county-wide EMS employees tend to be older, which may contribute to a higher frequency of injuries. In response to Chairman Sheehan’s stretcher program, the Executive Director mentioned that he could compare outcomes to those of the Camden Joint Insurance Fund.

**MANAGED CARE PROVIDER** – Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of February and March as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	99	\$87,206.73	\$38,381.55	\$48,825.18	\$42,394.95	56%	49%
March	58	\$164,928.22	\$54,636.80	\$110,291.42	\$100,049.53	67%	61%

Ms. Goldstein noted the low charge penetration, especially in February, and stated they are still coordinating with Surgical Studios regarding surgeries. She indicated that a reduction is consistently given, pending official confirmation even if the provider is out of network.

**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 February through April. All training opportunities and Expos through June 30<sup>th</sup> have been placed on njce.org for review and registration.

Mr. Prince said the NJCE Leadership Academy open enrollment will be held June 1<sup>st</sup> to June 22<sup>nd</sup> with a start date of July 1, 2026. The second enrollment dates will be December 1<sup>st</sup> to December 22<sup>nd</sup> with a start date of January 1, 2027. Mr. Prince said he is available for in-person training in Clayton, specifically for Work Zone Flagger and Hazard Identification.

Chairman Sheehan reported Gloucester County had their first PEOSH inspection in over 20 years, which proceeded smoothly.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:**

**RISK MANAGEMENT SERVICES**

**WELLNESS INCENTIVE PROGRAM GRANT:** Ms. Violetti was excited to announce that 10 submissions had been received for the 2026 Wellness Incentive Program Grant.

Entity -Department	Wellness Submission	Amount of Submission

Gloucester County – Health Department	Purchase (1) Sunny Health & Fitness Stair Stepper with Handlebar & (1) NordicTrack Treadmill	\$1,000
Gloucester County – Assessor’s Office	Salad selection lunches for staff	\$1,000
Gloucester County – Treasurer’s Office	Chair massages	\$1,000
Gloucester County – Office of County Counsel	Purchase a variety of K-cups and coffee supplies	\$1,000
Gloucester County Library Commission	Purchase healthy snacks for staff	\$1,000
Gloucester County – Division of Human and Special Services	Chair massage and Fresh Fruit Fridays	\$1,000
Gloucester County – Division of Social Services	Purchase reusable aluminum water bottles for staff and Fresh Fruit Fridays	\$1,000
Gloucester County – Sheriff’s Department	Purchase (1) Treadmill, Bosu Balance Balls and Resistance Bands	\$1,000
Gloucester County – Prosecutor’s Office	Purchase (1) Rowing Machine, (1) Medicine Ball Set and (1) Jumping Trainer Platforms	\$1,000
Gloucester County – Division of Senior Services	Purchase reusable aluminum water bottles for staff & Fresh Fruit Fridays	\$1,000

Enclosed in the agenda were the submissions for review. Ms. Violetti said the Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness. They requested and recommended the approval of all submissions not to exceed \$1,000 per grant.

**MOTION TO APPROVE ALL THE WELLNESS INCENTIVE PROGRAM GRANTS NOT TO EXCEED \$1,000 PER GRANT**

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

**9/10/2025 SAFETY AND ACCIDENT REVIEW COMMITTEE MINUTES:** Enclosed in the agenda were the approved meeting minutes from the meeting.

**2026 NJCE SAFETY GRANT:** Ms. Violetti reported the Gloucester County Library Commission provided three submissions for the NJCE Safety Grant. The 1<sup>st</sup> submission was for a network video recorder upgrade for the Mullica Hill Library branch location. The cost for the upgraded equipment is

\$3,532.84. The existing system was installed in 2019 and is beginning to fail. The new network video recorder update will allow the entity to utilize one application for all branches. This will allow all applicable personnel to understand the system and see all that is occurring at all branches. In 2025, the Mullica Hill Branch had an overall attendance of 124,152 patrons.

Ms. Violetti reported the 2<sup>nd</sup> submission was for an automatic external defibrillator (AED) for the Margaret Dombrosky Swedesboro Public Library. The cost for the AED and corresponding accessories is \$3,918.52. According to the Occupational Safety and Health Administration, using an AED during a cardiac arrest increases the survival rate by sixty percent. In 2025, the Margaret Dombrosky Swedesboro Library branch had an overall attendance of 18,624 patrons. Three of the five library locations contain an AED with corresponding accessories.

Ms. Violetti reported the last submission was for three water fountains with combo bottle fillers for the Mullica Hill Library, Greenwich Library and Margaret Dombrosky Swedesboro Library locations. The cost to replace three combo bottle filler water fountains is \$13,850.00. The COVID-19 virus showed the world how easily and impactful the spread of germs can be to every single person. The installation of the three water fountains would avoid the spread of germs such as the flu and other viruses. In 2025, between all three locations, there was an overall attendance of 174,680 patrons.

Ms. Violetti said they are waiting for the response from the carrier regarding all submissions.

**UNDERWRITING SERVICES DIRECTOR**

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	Federal Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2026	\$350.00	\$350.00
County	Bond-Chambers Undersheriff Bond	CNA Surety	5/13/2026	\$175.000	\$297.50
County	Gloucester County Board of Chosen Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2026	\$2,000.00	\$2,000.00

The increase in premium on the Undersheriff's bond was due to the carrier now renewing all Public Officials bonds for a two-year term as opposed to a one-year term. The above bond will expire on 5/13/2028.

Ms. Violetti said all other terms and conditions are per expiring for all other policies.

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

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

**For informational Purposes Only – No action required:**

Ms. Violetti reported the following policy renewal changed after the previous meeting.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond-Scirrotto Superintendent Bond	CNA Surety	4/2/2026	\$70.00	\$119.00

The increase in premium was due to the carrier now renewing all Public Officials bonds for a two-year term as opposed to a one-year term. Ms. Violetti said the above bond will expire on 4/2/2028.

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

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO THE PUBLIC**

Moved: Commissioner Burns  
 Second: Commissioner Snyder  
 Vote: Unanimous

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

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

Moved: Commissioner Burns  
 Second: Commissioner Snyder  
 Vote: Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 35-26 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

**MOTION TO GO INTO CLOSED SESSION**

Motion: Commissioner Burns  
Second: Commissioner Snyder  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Burns  
Second: Commissioner Snyder  
Vote: Unanimous

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

**MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530002278 IN THE AMOUNT OF \$15,000.00 AND A SECTION 20**

**MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003592 IN THE AMOUNT OF \$20,000.00 AND A SECTION 20**

**MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003829 IN THE AMOUNT OF \$6,500.00 AND A SECTION 20**

**MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530004022 IN THE AMOUNT OF \$18,200**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003930 IN THE AMOUNT OF \$5,000.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003967 IN THE AMOUNT OF \$128,908.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004312 IN THE AMOUNT OF \$65,088.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003091 IN THE AMOUNT OF \$20,465.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003668 IN THE AMOUNT OF \$90,000.00**

**MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530004175 IN THE AMOUNT OF \$500.00**

**MOTION TO ABANDON SUBROGATION FOR CLAIM #NJC00074**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00116 IN THE AMOUNT OF \$249,000.00**

Motion: Commissioner Burns  
Second: Commissioner Snyder  
Vote: Unanimous

Chairman Sheehan advised the next meeting would be on Thursday, June 25, 2026, at 1:00 PM virtually.

**MOTION TO ADJOURN:**

Motion:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

**MEETING ADJOURNED: 2:04 PM**

Minutes prepared by: Elisabeth Chipman, Assisting Secretary

## **APPENDIX II**

### *EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT*



## **CLIENT ACTIVITY REPORT**

**MAY 2026**

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

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

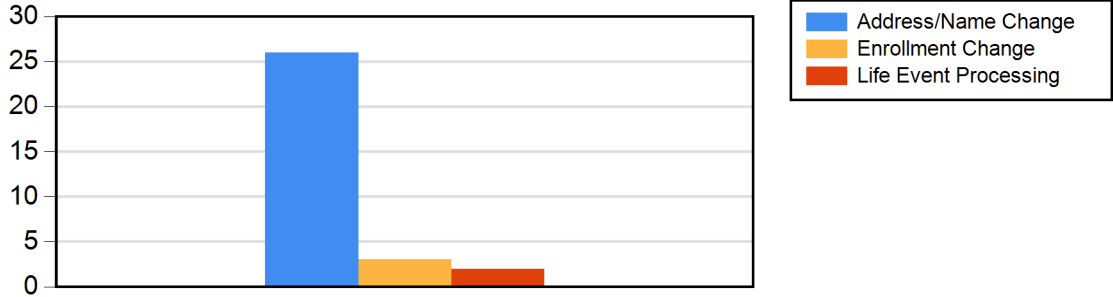


## CLIENT ACTIVITY REPORT

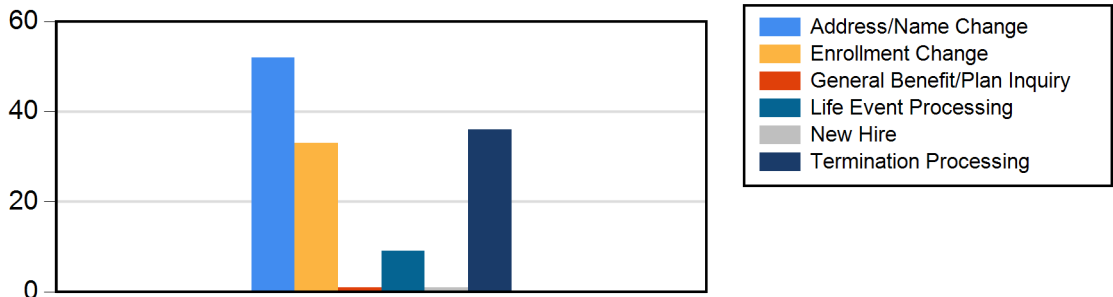
From: 5/1/2026 To: 5/31/2026

### GCHIC - Gloucester County Health Insurance Commission

<b>SUBJECT (MAY)</b>	<b># of Issues</b>
Address/Name Change	26
Enrollment Change	3
Life Event Processing	2
<b>Total for Subject</b>	<b>31</b>



<b>SUBJECT (YTD)</b>	<b># of Issues</b>
Address/Name Change	52
Enrollment Change	33
General Benefit/Plan Inquiry	1
Life Event Processing	9
New Hire	1
Termination Processing	36
<b>Total for Subject</b>	<b>132</b>



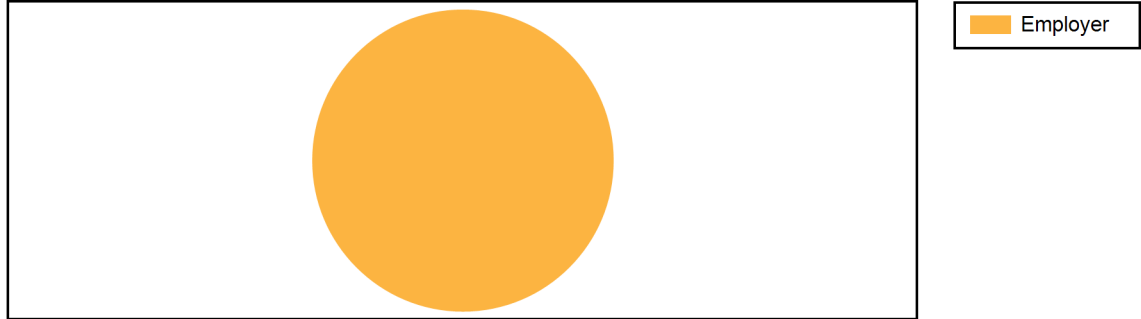


# CLIENT ACTIVITY REPORT

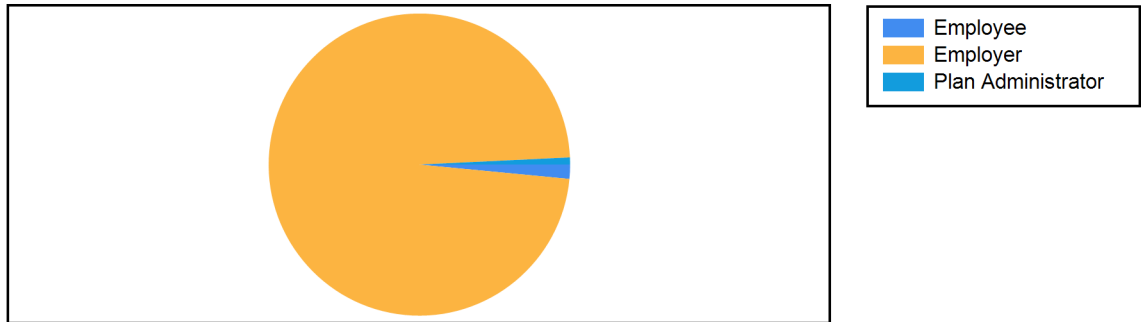
From: 5/1/2026 To: 5/31/2026

## GCHIC - Gloucester County Health Insurance Commission

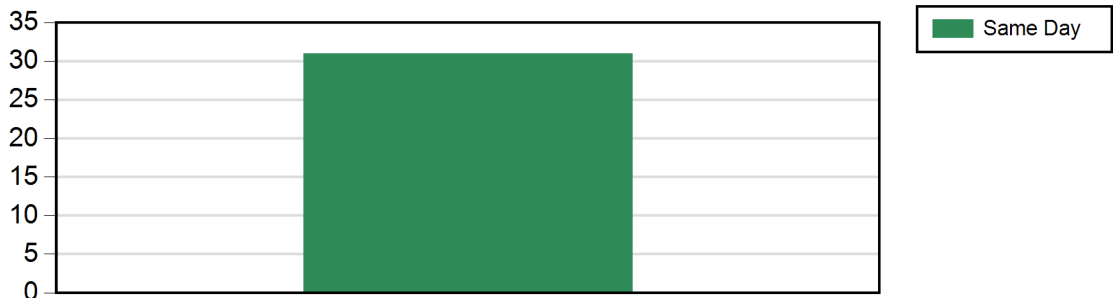
CALL SOURCE (MAY)	# of Issues
Employer	31
<b>Total for Call Source</b>	<b>31</b>



CALL SOURCE (YTD)	# of Issues
Employee	2
Employer	129
Plan Administrator	1
<b>Total for Call Source</b>	<b>132</b>



CLOSED TIME (MAY)	# of Days	%
Same Day	31	100%
<b>Total for Time Range</b>	<b>31</b>	<b>100%</b>



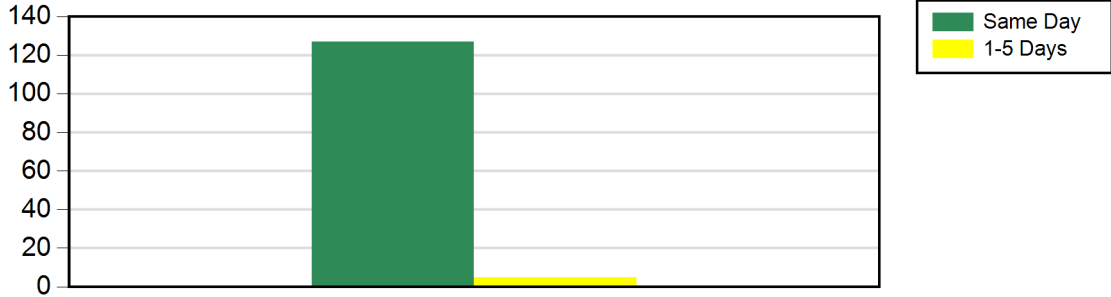


# CLIENT ACTIVITY REPORT

From: 5/1/2026 To: 5/31/2026

## GCHIC - Gloucester County Health Insurance Commission

<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	127	96%
1-5 Days	5	4%
<b>Total for Time Range</b>	<b>132</b>	<b>100%</b>



<b>DETAIL (YTD)</b>		From: 1/1/2026 To: 5/31/2026		
<b>Received</b>	<b>Call Source</b>	<b>Subject</b>	<b>Status</b>	<b>Closed Time</b>
1/8/2026	Plan Administrator	Address/Name Change	Closed	Same Day
1/13/2026	Employer	Life Event Processing	Closed	1-5 Days
1/13/2026	Employer	Enrollment Change	Closed	Same Day
1/13/2026	Employer	Enrollment Change	Closed	1-5 Days
1/15/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/27/2026	Employee	New Hire	Closed	1-5 Days
1/29/2026	Employer	Life Event Processing	Closed	Same Day
1/29/2026	Employer	Enrollment Change	Closed	Same Day
1/30/2026	Employer	Enrollment Change	Closed	Same Day
1/30/2026	Employer	Address/Name Change	Closed	Same Day
1/30/2026	Employer	Address/Name Change	Closed	Same Day
1/31/2026	Employer	Life Event Processing	Closed	Same Day
1/31/2026	Employer	Enrollment Change	Closed	Same Day
2/2/2026	Employer	Life Event Processing	Closed	1-5 Days
2/2/2026	Employer	Enrollment Change	Closed	Same Day







## CLIENT ACTIVITY REPORT

From: 5/1/2026 To: 5/31/2026

### GCHIC - Gloucester County Health Insurance Commission

<b>DETAIL (YTD)</b>		From: 1/1/2026 To: 5/31/2026		
<b>Received</b>	<b>Call Source</b>	<b>Subject</b>	<b>Status</b>	<b>Closed Time</b>
4/27/2026	Employer	Address/Name Change	Closed	Same Day
4/27/2026	Employer	Address/Name Change	Closed	Same Day
4/27/2026	Employer	Address/Name Change	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Enrollment Change	Closed	Same Day
4/30/2026	Employer	Address/Name Change	Closed	Same Day
4/30/2026	Employer	Address/Name Change	Closed	Same Day
4/30/2026	Employer	Address/Name Change	Closed	Same Day
5/1/2026	Employer	Life Event Processing	Closed	Same Day
5/4/2026	Employer	Enrollment Change	Closed	Same Day
5/8/2026	Employer	Life Event Processing	Closed	Same Day
5/8/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/14/2026	Employer	Address/Name Change	Closed	Same Day
5/14/2026	Employer	Address/Name Change	Closed	Same Day
5/14/2026	Employer	Address/Name Change	Closed	Same Day
5/15/2026	Employer	Address/Name Change	Closed	Same Day
5/15/2026	Employer	Address/Name Change	Closed	Same Day



## CLIENT ACTIVITY REPORT

From: 5/1/2026 To: 5/31/2026

### GCHIC - Gloucester County Health Insurance Commission

<b>DETAIL (YTD)</b>		From: 1/1/2026 To: 5/31/2026		
<b><u>Received</u></b>	<b><u>Call Source</u></b>	<b><u>Subject</u></b>	<b><u>Status</u></b>	<b><u>Closed Time</u></b>
5/20/2026	Employer	Enrollment Change	Closed	Same Day
5/20/2026	Employer	Address/Name Change	Closed	Same Day
5/21/2026	Employer	Address/Name Change	Closed	Same Day
5/26/2026	Employer	Enrollment Change	Closed	Same Day
5/26/2026	Employer	Address/Name Change	Closed	Same Day
5/26/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day