

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 23, 2025
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

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

OR

**Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/7394264615>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its October 23, 2025 electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: October 23, 2025
1:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:**
 - September 25, 2025 Open Minutes.....Appendix I
 - September 25, 2025 Closed Minutes.....Sent via e-mail
 - October 6, 2025 Open Minutes.....Appendix I
- ☐ **CORRESPONDENCE: None**
- ☐ **COMMITTEE REPORTS**
 - ☐ Safety Committee:.....Verbal
 - ☐ Claims Committee.....Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-25
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Reports.....Appendix II
- ☐ **TREASURER – Tracey Giordano**
 - Resolution **65-25** October Bill List..... Pages 26-27
 - Resolution **66-25** October Benefit Bill List..... Page 28
 - . *Motion to approve Resolutions 65-25 through 66-25*
 - Monthly Treasurer Reports Pages 29-30
- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **67-25** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 31
 - Liability Claim Payments –9/1/25 to 9/30/25 Pages 32-33
- ☐ **MANAGED CARE – Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 34
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 35-41
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 42-43
- ☐ **ATTORNEY – Chance & McCann, Esq.**
 - Monthly ReportVerbal
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 44-45
Resolution 68-25 Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in the
list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.,
and Vanguard Claims Administrator and attached to this agenda.**

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Thursday, December 11, 2025, 1:00 PM

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 23, 2025

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2024 Audit Report (Pages 5-7)** - The Auditor's Report as of December 31, 2024, has been sent under separate cover to the Fund Commissioners. Bowman & Company, LLP reviewed the 2024 Audit with the Executive Director, Chairman Sheehan and the Commission Treasurer. We will be seeking approval of the 2024 Audit from the Commissioners at the meeting. Included in the agenda on pages 5-7 is **Resolution 64-25**, Certification of Annual Audit Report for Period ending December 31, 2024, along with the Group Affidavit Form.

❑ Motion to approve Resolution 64-25, Certification of Annual Audit Report for Period Ending December 31, 2024

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

❑ Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,274

- ❑ **Certificate of Insurance Report (Page 8)** – Included in the agenda on page 8 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of September. There were (2) two certificates of insurance issued during the month.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 9-11)** - The NJCE met on September 25, 2025. Included in the agenda on pages 9-11 is a summary report. The NJCE met prior to our meeting and is scheduled to introduce the 2025 Budget on November 21, 2025.
- ❑ **2025 NJCE Best Practices Workshop (Pages 12-13)** – As previously reported, the NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. A number of County representatives have volunteered to participate in presentations. An invitation to register was distributed via email on September 4th. The invitation is also included in the agenda on pages 12-13.

- ❑ **2026 GCIC Budgets (Property & Casualty & Health Dental Budget)** - We will introduce the 2026 Budgets at the December 11th meeting and schedule a Public Hearing and budget adoption in January. The Commission is not scheduled to meet in November.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 14-16)** - Included in the agenda on pages 14-16 is a copy of the Property & Casualty Financial Fast Track Report for the month of June. As of **June 30, 2025** there is a statutory surplus of **\$2,431,088**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,232,330**. The total cash amount is **\$6,785,314**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 17-19)** – Included in the agenda on pages 17-19 is a copy of the NJCE Financial Fast Track Report for the month of July. As of **July 31, 2025** the NJCE has a surplus of **\$16,127,508**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$41,077,577**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 20-22)** – Included in the agenda on pages 20-22 is a copy of Health Benefits Financial Fast Track for the month of June. As of **June 30, 2025** there is a statutory surplus of **\$456,259**. The total cash amount is **\$659,732**.
- ❑ **Claim Tracking Reports (Pages 23-24)** - Included in the agenda on pages 23-24 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2025. The Executive Director will review the reports with the Commission.
- ❑ **2025 Assessments** – The final assessment payment was due on October 15, 2025. The Treasurer’s Office advises they received payment from the Library, County and Utility Authority.
- ❑ **2026 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2026 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2026 renewal.
- ❑ **2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference (Page 25)** – The 110th annual conference is scheduled for November 18th through November 20th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 18th. Included in the agenda on page 25 is information on two education seminars the MEL JIF is holding. Also included is information on the annual reception being held at the Legacy Lounge at Bally’s Atlantic City at 6:00 p.m. on November 19th. We hope to see everyone there.
- ❑ **2025 RFPs for Professional Services** – The RFPs were issued and advertised; responses are due October 21st. The RFP for Benefits Consulting Services were issued and advertised; responses are due November 7th. The responses to the RFPs will be reviewed and recommendations will be made at the December meeting.
- ❑ **November Meeting** – The Commission is not scheduled to meet in November. Our next meeting is scheduled for Thursday, December 11, 2025 at 1:00 PM in person and via zoom.

RESOLUTION 64-25

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2024**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2024 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON OCTOBER 23, 2025.

Timothy Sheehan, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

GLOUCESTER COUNTY INSURANCE COMMISSION

We members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2024.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Timothy Sheehan

(L.S.) Karen Christina

(L.S.)

Attest:

SCOTT BURNS, ESQ.
Vice Chairman

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2025 to 10/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Dept. of Children & Families I - County of Gloucester	Southern Business Office 215 Crown Point Road West Deptford, NJ 08086	Company E: Crime; Policy Term: 01/01/2025 - 01/01/2026; Policy #: 031731963; Policy Limits: \$1M Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A008; Policy Limits: \$15,000,000 RE: 26S00043 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 26S00043 grant.	9/10/2025 #5666696	GL AU EX WC OTH
H - Dept. of Children & Families I - County of Gloucester	Southern Business Office 215 Crown Point Road West Deptford, NJ 08086	Company E: Crime; Policy Term: 01/01/2025 - 01/01/2026; Policy #: 031731963; Policy Limits: \$1M Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A008; Policy Limits: \$15,000,000 RE: 26SF0174 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 26SF0174 grant.	9/10/2025 #5666697	GL AU EX WC OTH
Total # of Holders: 2				



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: September 25, 2025

Memo to: Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF September Report

Executive Directors Report: The following items were discussed:

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

December 31, 2024 Audit: The draft financial audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/17/25 along with an extension request to file the annual audit report. Fund Auditor presented the final audit and confirmed there were no changes from the draft audit nor were there any findings or recommendations. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates as well as the Underwriting Manager's memo on the 2026 renewal.

Underwriting Data Collection: The 2026 renewal process began on August 1st with a deadline to complete by September 5th. The Fund office will be following up with members and/or risk managers to have the exposure data completed. Most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

NJCE Committees:

Finance Sub Committee: This committee is scheduled to meet on October 17th at 11am via Zoom to discuss the 2026 preliminary budget.

NJCE Safety Committee: The Safety Committee met on Monday September 15th at 10:00am via Zoom; submitted for information were the minutes from the meeting. The next meeting is scheduled for Monday, December 8th at 10am via Zoom.

2025 Safety Grant Program: As a reminder, the 2025 grant program has contributions from Safety National and Munich RE in the amounts of \$75,000 and \$15,000 respectively, for a total grant amount of \$90,000. Safety Director submitted a memo noting the submissions

received totaled \$123,782.12. The Board of Fund Commissioners authorized a “one-time” additional contribution of \$33,782.12 to supplement the grant funds. Monies are available in the 2025 budget to fund this additional contribution.

Professional Services:

Purchasing Thresholds: The QPA has notified the Fund that the state has increased its minimum bid and quote thresholds. The Board of Fund Commissioners adopted a resolution increasing the bid threshold.

Professional Services: Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2025. The Fund Office in conjunction with NJCE Fund Attorney and QPA will start the procurement process in October.

Claims Resolution Corporation (CRC): Effective September 1, 2024, the NJCE entered into an agreement with Claims Resolution Corporation to take over AmeriHealth’s TPA services with the data transition expected to be completed by August 2025. During Executive Session, Executive Director provided an update on the data transition by CRC.

Membership Inquiry: Executive Director received a membership inquiry from Bergen County. The Fund Office will work with the Underwriting Manager to review and provide any additional information at the next meeting.

Financial Fast Track: Submitted for information was the Financial Fast Track as of June 30, 2025 reflecting a statutory surplus of \$15.7 million.

Expected Loss Ratio Report: Submitted for information was the Expected Loss Ratio as of June 30, 2025.

Membership Renewal: The Counties of Mercer, Ocean, Hudson and Union are scheduled to renew their three-year membership with the Fund as of January 1, 2025. To date, the Counties of Ocean and Mercer have renewed their membership with the NJCE JIF.

2025 NJCE Best Practices Workshop: The NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30am to 12:30pm. Mr. John Geaney of Capehart Scatchard will be the keynote speaker and several County representatives have volunteered to participate in presentations. An invitation to register was distributed on September 4th and we encourage all members and professionals to attend.

2025 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 110th annual conference is scheduled for November 18th through November 20th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 19th. This year’s program will be “Local Government Risk Management” and we encourage commissioners to attend.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2026 Renewal will be in the coming month and would provide an update (if any) at the next meeting on the renewal. In addition, Underwriting Manager held a 2026 pre-renewal webinar on September 22nd at 10am. The presentation and a recording of the webinar will be uploaded to njce.org.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from June to September 2025 and bulletins that were distributed, available training sessions through November 2025, and information on the 2025 MSI-NJCE Expo.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday October 23, 2025 at 9:30AM virtually.



DATE: Thursday, October 30, 2025

SAVE MY SPOT

TIME: 9:30AM – 12:30PM EDT

**ABOUT THE
WEBINAR:**

Session #1 – Workers' Compensation: What's New

- Stay ahead of emerging trends and updates shaping the future of workers' comp. Presented by:
 - John Geaney, Esq.
- *Panel Discussion:* Following the presentation, experts will discuss strategies to reduce costs and "return to work" programs. Panelists include:
 - John Geaney, Esq. – Shareholder & Co-Chair, Capehart Scatchard
 - Janette Kessler – Safety & Risk Manager, Atlantic County Utilities Authority
 - Antoinette DePaola, JD, CPM – Division of Safety & Risk Management, Ocean County
 - Kerin Drumheiser – Senior Associate Claim Consultant, PERMA Risk Management

Session #2 – Motor Vehicle Crashes Mitigation

- Learn proven management approaches that improve safety and minimize exposure. Presented by:
 - Keith Hummel & Harry Earle

Session #3 – A Day in the Life of a County Risk Manager

- Gain a first-hand perspective on challenges, solutions and lessons learned in today's risk landscape. Presented by:

- Edward Cooney, MBA, CCIC
- *Panel Discussion:* Following the presentation, experts will discuss how to maximize the use of your current vendors and tackle unexpected events as a County Risk Manager. Panelists include:
 - Edward Cooney, MBA, CCIC – Partner, Managing Account Executive, Conner Strong & Buckelew
 - Ashley Buono, Esq. – Burlington County Solicitor
 - Edmund Shea – Risk Manager, Hudson County

MEET THE SPEAKERS



[John H. Geaney, Esq.](#)
Shareholder, Co-Chair
Capehart Scatchard



[Harry Earle](#)
Associate Director, Law Enforcement Risk Control
J.A. Montgomery Consulting



[Keith Hummel](#)
Vice President, Law Enforcement Risk Control
J.A. Montgomery Consulting



[Edward Cooney, MBA, CCIC](#)
Partner, Managing Account Executive
Conner Strong & Buckelew

SAVE MY SPOT

QUESTIONS? Please contact Kerin Drumheiser at kdumheiser@permainc.com.

Having trouble viewing this email? [Click here](#) to register.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2025			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	767,935	4,607,613	94,860,673	99,468,286	
2.	CLAIM EXPENSES					
	Paid Claims	84,976	1,290,006	25,991,980	27,281,986	
	Case Reserves	171,845	939,129	2,170,079	3,109,207	
	IBNR	(198,423)	103,032	3,090,719	3,193,750	
	Excess Insurance Recoverable	0	(1,078)	(358,154)	(359,232)	
	Discounted Claim Value	8,874	(23,896)	(126,192)	(150,088)	
	TOTAL CLAIMS	67,272	2,307,193	30,768,431	33,075,624	
3.	EXPENSES					
	Excess Premiums	446,115	2,676,690	46,049,105	48,725,795	
	Administrative	102,257	614,848	13,814,494	14,429,342	
	TOTAL EXPENSES	548,372	3,291,539	59,863,599	63,155,138	
4.	UNDERWRITING PROFIT (1-2-3)	152,292	(991,119)	4,228,644	3,237,525	
5.	INVESTMENT INCOME	11,484	65,458	104,014	169,472	
6.	PROFIT (4 + 5)	163,776	(925,661)	4,332,658	3,406,997	
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	475,497	475,497	1,756,834	2,232,330	
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	639,273	(450,164)	2,881,252	2,431,088	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	958	2,736	31,280	34,017	
	2011	2,056	3,515	(127,895)	(124,380)	
	2012	1,650	(67,617)	179,780	112,163	
	2013	2,989	(6,334)	204,413	198,078	
	2014	3,145	3,479	338,724	342,203	
	2015	(22,970)	(40,651)	(806,653)	(847,304)	
	2016	33,105	(81,751)	227,562	145,812	
	2017	38,152	39,820	387,495	427,315	
	2018	18,791	22,071	1,037,708	1,059,778	
	2019	3,688	(29,036)	726,373	697,337	
	2020	100,299	122,896	1,165,217	1,288,113	
	2021	61,938	(88,225)	(735,469)	(823,693)	
	2022	115,848	53,549	(24,324)	29,225	
	2023	229,545	280,669	257,111	537,780	
	2024	(272,677)	(553,734)	19,929	(533,805)	
	2025	322,756	(111,551)		(111,551)	
TOTAL SURPLUS (DEFICITS)		639,273	(450,164)	2,881,251	2,431,087	
TOTAL CASH					6,785,314	

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	June 30, 2025	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	1,823,536	1,823,536
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS	0	0	1,823,536	1,823,536
FUND YEAR 2011				
Paid Claims	0	0	2,795,974	2,795,974
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS	0	0	2,795,974	2,795,974
FUND YEAR 2012				
Paid Claims	270	1,342	2,083,911	2,085,253
Case Reserves	(270)	70,563	12,303	82,866
IBNR	0	0	1,167	1,167
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	5	(350)	(66)	(416)
TOTAL FY 2012 CLAIMS	5	71,555	2,097,314	2,168,869
FUND YEAR 2013				
Paid Claims	758	1,628	1,570,774	1,572,402
Case Reserves	(758)	8,373	18,684	27,056
IBNR	0	0	1,450	1,450
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	47	(112)	(99)	(211)
TOTAL FY 2013 CLAIMS	47	9,888	1,590,808	1,600,696
FUND YEAR 2014				
Paid Claims	0	0	981,609	981,609
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(3)	(3)
TOTAL FY 2014 CLAIMS	0	0	981,606	981,606
FUND YEAR 2015				
Paid Claims	0	4,442	3,088,169	3,092,611
Case Reserves	25,450	40,103	35,843	75,946
IBNR	1,000	0	17,253	17,253
Excess Insurance Recoverable	0	0	(500)	(500)
Discounted Claim Value	(234)	(475)	(590)	(1,066)
TOTAL FY 2015 CLAIMS	26,216	44,069	3,140,174	3,184,244
FUND YEAR 2016				
Paid Claims	0	0	1,805,244	1,805,244
Case Reserves	0	119,000	23,100	142,100
IBNR	0	0	2,579	2,579
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	154	(1,796)	(398)	(2,194)
TOTAL FY 2016 CLAIMS	154	117,204	1,830,525	1,947,729
FUND YEAR 2017				
Paid Claims	0	0	2,046,812	2,046,812
Case Reserves	0	0	0	0
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	(3,945)	(3,945)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	0	555	1,387,967	1,388,522
	Case Reserves	0	(555)	27,348	26,793
	IBNR	(996)	364	2,000	2,364
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	25	(35)	(469)	(504)
TOTAL FY 2018 CLAIMS		(971)	330	1,416,846	1,417,176
FUND YEAR 2019					
	Paid Claims	833	3,243	1,667,846	1,671,088
	Case Reserves	(16,340)	19,733	16,827	36,559
	IBNR	(3,438)	(5,421)	37,425	32,005
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	266	(402)	(632)	(1,034)
TOTAL FY 2019 CLAIMS		(18,679)	17,152	1,721,466	1,738,618
FUND YEAR 2020					
	Paid Claims	0	16,358	1,480,717	1,497,075
	Case Reserves	0	(16,172)	16,172	(0)
	IBNR	(17,282)	(33,074)	106,087	73,013
	Excess Insurance Recoverable	0	(1,078)	(353,710)	(354,787)
	Discounted Claim Value	554	766	(1,602)	(836)
TOTAL FY 2020 CLAIMS		(16,728)	(33,201)	1,247,665	1,214,464
FUND YEAR 2021					
	Paid Claims	3,229	227,668	2,146,946	2,374,614
	Case Reserves	(106,828)	(27,264)	670,151	642,887
	IBNR	63,671	(83,625)	316,149	232,523
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	4,862	2,199	(18,085)	(15,885)
TOTAL FY 2021 CLAIMS		(35,066)	118,978	3,115,161	3,234,139
FUND YEAR 2022					
	Paid Claims	(9,339)	30,750	1,649,210	1,679,960
	Case Reserves	(76,699)	(107,670)	419,021	311,352
	IBNR	(95,060)	(37,609)	490,607	452,998
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	4,611	4,238	(20,390)	(16,152)
TOTAL FY 2022 CLAIMS		(176,487)	(110,290)	2,538,448	2,428,158
FUND YEAR 2023					
	Paid Claims	(11,196)	16,652	417,581	434,234
	Case Reserves	(12,976)	7,084	151,033	158,117
	IBNR	(53,169)	(142,599)	1,118,282	975,683
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	2,684	4,598	(32,443)	(27,846)
TOTAL FY 2023 CLAIMS		(74,657)	(114,265)	1,654,453	1,540,188
FUND YEAR 2024					
	Paid Claims	42,118	604,832	1,045,684	1,650,516
	Case Reserves	141,296	97,863	779,598	877,461
	IBNR	32,865	(198,230)	997,720	799,490
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	3,742	5,218	(51,415)	(46,196)
TOTAL FY 2024 CLAIMS		220,021	509,684	2,771,587	3,281,271
FUND YEAR 2025					
	Paid Claims	58,304	382,538		382,538
	Case Reserves	218,970	728,071		728,071
	IBNR	(126,015)	603,225		603,225
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(7,842)	(37,746)		(37,746)
TOTAL FY 2025 CLAIMS		143,417	1,676,088	0	1,676,088
COMBINED TOTAL CLAIMS		67,272	2,307,193	30,768,431	33,075,624
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$354,787 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,550,175	24,851,227	326,407,524	351,258,751
2.	CLAIM EXPENSES				
	Paid Claims	371,836	3,187,191	23,673,763	26,860,955
	Case Reserves	1,533,966	(1,201,641)	15,868,519	14,666,880
	IBNR	(1,249,534)	(375,043)	17,187,288	16,812,244
	Discounted Claim Value	(74,351)	30,485	(4,295,909)	(4,265,425)
	Excess Recoveries	0	1,056,065	(1,147,062)	(90,997)
	TOTAL CLAIMS	581,917	2,697,056	51,286,599	53,983,656
3.	EXPENSES				
	Excess Premiums	2,424,217	16,982,861	236,578,246	253,561,107
	Administrative	254,644	1,624,191	23,142,827	24,767,018
	TOTAL EXPENSES	2,678,860	18,607,052	259,721,073	278,328,125
4.	UNDERWRITING PROFIT (1-2-3)	289,398	3,547,118	15,399,852	18,946,969
5.	INVESTMENT INCOME	96,363	606,935	3,281,155	3,888,090
6.	PROFIT (4+5)	385,761	4,154,053	18,681,007	22,835,059
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	385,761	4,154,053	11,973,456	16,127,508
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	356	2,228	70,386	72,614
	2011	890	7,005	391,132	398,137
	2012	1,732	8,983	486,042	495,025
	2013	3,152	18,003	1,118,179	1,136,182
	2014	4,243	25,469	1,923,686	1,949,155
	2015	3,480	28,407	1,313,021	1,341,428
	2016	5,369	263,207	1,508,680	1,771,887
	2017	7,008	299,590	2,562,938	2,862,528
	2018	7,948	134,898	2,445,415	2,580,313
	2019	6,549	(115,244)	2,073,713	1,958,469
	2020	9,838	666,404	167,484	833,888
	2021	7,693	218,733	(672,764)	(454,031)
	2022	8,724	(477,096)	1,243,729	766,633
	2023	11,738	1,215,367	(4,462,718)	(3,247,351)
	2024	12,696	(415,548)	1,804,532	1,388,984
	2025	294,347	2,273,648		2,273,648
TOTAL SURPLUS (DEFICITS)		385,761	4,154,053	11,973,455	16,127,508
TOTAL CASH					41,077,577

	NEW JERSEY COUNTIES EXCESS JIF				
	FINANCIAL FAST TRACK REPORT				
		AS OF	July 31, 2025		
	ALL YEARS COMBINED				
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	(1,463)	738,019	736,556
	Case Reserves	0	0	105,029	105,029
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	35	(10,622)	(10,587)
TOTAL FY 2011 CLAIMS		0	(1,427)	835,426	833,999
FUND YEAR 2012					
	Paid Claims	5,608	25,011	1,785,983	1,810,994
	Case Reserves	(5,608)	(25,011)	112,437	87,426
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	1,997	(11,571)	(9,574)
TOTAL FY 2012 CLAIMS		0	1,997	1,890,529	1,892,526
FUND YEAR 2013					
	Paid Claims	5,112	14,206	1,153,465	1,167,671
	Case Reserves	(5,112)	(10,909)	434,898	423,989
	IBNR	0	(3,297)	17,340	14,043
	Discounted Claim Value	0	2,102	(47,302)	(45,200)
TOTAL FY 2013 CLAIMS		0	2,101	1,558,401	1,560,502
FUND YEAR 2014					
	Paid Claims	0	1,500	864,533	866,033
	Case Reserves	0	(4)	82,575	82,571
	IBNR	0	(697)	21,077	20,380
	Discounted Claim Value	0	301	(11,153)	(10,852)
TOTAL FY 2014 CLAIMS		0	1,100	957,032	958,132
FUND YEAR 2015					
	Paid Claims	0	1,774	2,473,703	2,475,477
	Case Reserves	2,500	726	597,900	598,626
	IBNR	(2,500)	(11,245)	49,975	38,730
	Discounted Claim Value	0	2,377	(73,534)	(71,157)
TOTAL FY 2015 CLAIMS		0	(6,368)	3,048,044	3,041,676
FUND YEAR 2016					
	Paid Claims	5,417	27,851	1,392,569	1,420,420
	Case Reserves	(5,416)	(274,266)	1,125,747	851,481
	IBNR	(1)	(12,085)	39,497	27,412
	Discounted Claim Value	0	29,046	(109,929)	(80,883)
TOTAL FY 2016 CLAIMS		0	(229,454)	2,447,884	2,218,430
FUND YEAR 2017					
	Paid Claims	0	1,210	1,585,263	1,586,473
	Case Reserves	0	(259,039)	605,912	346,874
	IBNR	0	(10,671)	43,208	32,537
	Discounted Claim Value	0	12,784	(54,120)	(41,336)
TOTAL FY 2017 CLAIMS		0	(255,715)	2,180,263	1,924,548
FUND YEAR 2018					
	Paid Claims	0	2,648	1,620,907	1,623,555
	Case Reserves	(2,500)	(52,649)	440,557	387,908
	IBNR	2,500	(44,299)	227,389	183,090
	Discounted Claim Value	0	9,173	(63,964)	(54,791)
TOTAL FY 2018 CLAIMS		0	(85,127)	2,224,889	2,139,762

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2019					
	Paid Claims	9,952	271,792	1,373,046	1,644,838
	Case Reserves	(12,452)	(67,209)	1,250,583	1,183,374
	IBNR	2,500	(37,946)	196,568	158,622
	Discounted Claim Value	0	(9,220)	(120,133)	(129,353)
TOTAL FY 2019 CLAIMS		0	157,417	2,700,064	2,857,481
FUND YEAR 2020					
	Paid Claims	0	328,079	(181,777)	146,302
	Case Reserves	580,487	(1,319,394)	4,808,620	3,489,226
	IBNR	(580,487)	(984,385)	1,461,677	477,292
	Discounted Claim Value	0	315,825	(836,712)	(520,887)
	Excess Recoveries	0	1,056,065	(1,147,062)	(90,997)
TOTAL FY 2020 CLAIMS		0	(603,812)	4,104,746	3,500,934
FUND YEAR 2021					
	Paid Claims	9,182	37,836	3,333,352	3,371,188
	Case Reserves	(9,283)	(229,668)	2,146,382	1,916,714
	IBNR	101	(12,866)	1,107,209	1,094,343
	Discounted Claim Value	0	34,284	(425,157)	(390,873)
TOTAL FY 2021 CLAIMS		0	(170,414)	6,161,786	5,991,372
FUND YEAR 2022					
	Paid Claims	51,676	483,614	1,517,476	2,001,090
	Case Reserves	(55,196)	1,085,604	993,800	2,079,404
	IBNR	3,520	(1,073,049)	2,943,881	1,870,832
	Discounted Claim Value	0	37,997	(478,087)	(440,090)
TOTAL FY 2022 CLAIMS		0	534,165	4,977,070	5,511,235
FUND YEAR 2023					
	Paid Claims	0	122,047	5,267,964	5,390,011
	Case Reserves	504,234	(543,750)	1,324,351	780,601
	IBNR	(504,234)	(842,690)	5,533,584	4,690,894
	Discounted Claim Value	0	122,501	(906,005)	(783,504)
TOTAL FY 2023 CLAIMS		0	(1,141,892)	11,219,894	10,078,002
FUND YEAR 2024					
	Paid Claims	127,067	1,713,262	577,421	2,290,683
	Case Reserves	615,417	(301,965)	1,839,730	1,537,765
	IBNR	(742,484)	(1,058,173)	5,539,202	4,481,029
	Discounted Claim Value	0	144,361	(1,147,621)	(1,003,260)
TOTAL FY 2024 CLAIMS		0	497,484	6,808,732	7,306,216
FUND YEAR 2025					
	Paid Claims	157,824	157,824		157,824
	Case Reserves	(73,107)	795,893		795,893
	IBNR	571,552	3,716,361		3,716,361
	Discounted Claim Value	(74,351)	(673,077)		(673,077)
TOTAL FY 2025 CLAIMS		581,917	3,997,001	0	3,997,001
COMBINED TOTAL CLAIMS		581,917	2,697,056	51,286,600	53,983,656

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 \$785,740 due from the reinsurer for COVID-19 WC claims.

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF JUNE 30, 2025

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	56,742	342,548	88,086,695	88,429,243
2. CLAIM EXPENSES				
Paid Claims	45,562	293,233	77,818,135	78,111,367
IBNR	(103)	1,084	43,877	44,961
Total Claims	45,459	294,316	77,862,012	78,156,329
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	9,100	54,557	6,125,186	6,179,743
Total Expenses	9,100	54,557	9,710,652	9,765,209
4. UNDERWRITING PROFIT (1-2-3)	2,183	(6,325)	438,759	432,434
5. INVESTMENT INCOME	1,232	6,913	16,912	23,825
6. STATUTORY PROFIT (4+5)	3,415	588	455,671	456,259
9. STATUTORY SURPLUS (6+7-8)	3,415	588	455,671	456,259

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	2,208	37,065	(1,691)	35,374
CASH	-	(46,233)	88,419	42,187
2025 SURPLUS	1,207	(36,477)	-	(36,477)
CASH	51,725	160,186	-	160,186
TOTAL SURPLUS	3,415	588	455,670	456,258
TOTAL CASH	51,725	113,953	545,779	659,732

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF JUNE 30, 2025

ALL YEARS COMBINED

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

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT
AS OF JUNE 30, 2025

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2018				
Paid Claims	-	-	473,653	473,653
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	515,899	515,899
FUND YEAR 2023				
Paid Claims	-	-	578,730	578,730
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	578,730	578,730
FUND YEAR 2024				
Paid Claims	-	-	550,442	550,442
IBNR	(2,208)	(37,065)	43,878	6,813
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	(2,208)	(37,065)	594,320	557,255
FUND YEAR 2025				
Paid Claims	45,562	293,233	-	293,233
IBNR	2,105	38,149	-	38,149
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	47,667	331,381	-	331,381
COMBINED TOTAL CLAIMS	45,459	294,316	77,862,013	78,156,329

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

2021 2022 2023 2024 2025 YEARS

Gloucester County Insurance Commission																	
CLAIM ACTIVITY REPORT																	
June 30, 2025																	
COVERAGE LINE - PROPERTY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
May-25	0	0	0	0	0	0	0	0	0	0	0	1	4	3	0	9	17
June-25	0	0	0	0	0	0	0	0	0	0	0	1	4	4	0	9	18
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
Limited Reserves																	\$2,796
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$44,741	\$45,241
June-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$550	\$0	\$775	\$0	\$49,000	\$50,325
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$550	\$0	\$275	\$0	\$4,259	\$5,084
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$242,783	\$316,548	\$377,414	\$503,459	\$0	\$3,910,472
COVERAGE LINE - GENERAL LIABILITY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
May-25	0	0	0	0	0	0	0	0	0	0	0	3	3	4	10	5	25
June-25	0	0	0	0	0	0	0	0	0	0	0	2	3	4	10	5	24
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	0	0	0	-1
Limited Reserves																	\$8,146
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$10,846	\$28,517	\$39,470	\$89,814	\$1,500	\$170,148
June-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,222	\$28,517	\$39,470	\$91,799	\$21,500	\$195,509
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,376	\$0	\$0	\$1,985	\$20,000	\$25,361
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$655,448	\$31,055	\$517,422	\$5,918	\$299,022	\$40,853	\$415,612	\$175,800	\$48,000	\$105,400	\$105,400	\$4,204,644
COVERAGE LINE - AUTO LIABILITY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
May-25	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	3
June-25	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	3	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves																	\$1,744
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,975	\$0	\$1,500	\$6,475
June-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,975	\$0	\$2,000	\$6,975
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$500
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$16,267	\$7,000	\$5,236	\$5,236	\$1,374,137
COVERAGE LINE - WORKERS COMP.																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
May-25	0	0	2	2	0	2	1	0	1	1	0	7	8	6	18	33	81
June-25	0	0	2	2	0	2	1	0	1	1	0	7	8	5	17	35	81
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1	2	0
Limited Reserves																	\$35,327
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
May-25	\$0	\$0	\$83,135	\$27,813	\$0	\$50,496	\$142,100	\$0	\$26,793	\$52,899	\$0	\$738,869	\$359,534	\$126,148	\$646,351	\$461,359	\$2,715,499
June-25	\$0	\$0	\$82,865	\$27,056	\$0	\$75,946	\$142,100	\$0	\$26,793	\$36,559	\$0	\$628,116	\$282,835	\$124,829	\$785,662	\$648,734	\$2,861,495
NET CHGE	\$0	\$0	(\$270)	(\$758)	\$0	\$25,450	\$0	\$0	\$0	(\$16,340)	\$0	(\$110,753)	(\$76,699)	(\$1,319)	\$139,311	\$187,374	\$145,996
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,270,368	\$1,406,955	\$729,107	\$1,861,276	\$1,515,732	\$1,030,407	\$1,121,394	\$1,072,642	\$928,306	\$2,352,459	\$1,490,430	\$441,994	\$1,916,226	\$1,916,226	\$22,112,577
TOTAL ALL LINES COMBINED																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
May-25	0	0	2	2	0	2	1	0	1	1	0	11	15	14	28	49	126
June-25	0	0	2	2	0	2	1	0	1	1	0	10	15	14	27	52	127
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	0	-1	3	1
Limited Reserves																	\$24,522
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
May-25	\$0	\$0	\$83,135	\$27,813	\$0	\$50,496	\$142,100	\$0	\$26,793	\$52,899	\$0	\$749,716	\$388,051	\$171,093	\$736,166	\$509,101	\$2,937,363
June-25	\$0	\$0	\$82,865	\$27,056	\$0	\$75,946	\$142,100	\$0	\$26,793	\$36,559	\$0	\$642,888	\$311,352	\$170,049	\$877,461	\$721,234	\$3,114,303
NET CHGE	\$0	\$0	(\$270)	(\$758)	\$0	\$25,450	\$0	\$0	\$0	(\$16,340)	\$0	(\$106,827)	(\$76,699)	(\$1,044)	\$141,296	\$212,133	\$176,941
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,168,118	\$1,599,457	\$981,610	\$3,168,556	\$1,948,344	\$2,046,812	\$1,415,316	\$1,709,315	\$1,495,736	\$3,017,449	\$1,999,045	\$874,408	\$2,530,320	\$2,026,862	\$31,601,831

2021 2022 2023 2024 2025 YEARS

Gloucester County Insurance Commission													
CLAIMS MANAGEMENT REPORT													
EXPECTED LOSS RATIO ANALYSIS													
AS OF June 30, 2025													
CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION													
2021	Budget	Current		54	MONTH TARGETED	Last Month		53	MONTH TARGETED	Last Year		42	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 31-May-24	
PROPERTY	338,000	242,783	242,783	71.83%	100.00%	242,233	242,233	71.67%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	415,612	415,612	75.43%	96.73%	409,938	409,938	74.40%	96.63%	273,514	273,514	49.64%	93.46%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	94.56%	6,594	6,594	5.64%	94.26%	6,594	6,594	5.64%	90.21%
WORKER'S COMP	1,297,005	2,352,459	2,352,459	181.38%	99.70%	2,462,281	2,462,281	189.84%	99.66%	1,987,536	1,987,536	153.24%	98.92%
TOTAL ALL LINES	2,303,006	3,017,449	3,017,449	131.02%	98.77%	3,121,047	3,121,047	135.52%	98.71%	2,267,643	2,267,643	98.46%	97.33%
NET PAYOUT %	\$2,374,560			103.11%									
CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION													
2022	Budget	Current		42	MONTH TARGETED	Last Month		41	MONTH TARGETED	Last Year		30	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 31-May-24	
PROPERTY	316,000	316,548	316,548	100.17%	100.00%	312,898	312,898	99.02%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	538,000	175,800	175,800	32.68%	93.46%	175,800	175,800	32.68%	92.99%	145,800	145,800	27.10%	85.57%
POL/EPL	101,999	0	0	0.00%	93.46%	0	0	0.00%	92.99%	0	0	0.00%	85.57%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	90.21%	16,267	16,267	14.40%	89.77%	16,267	16,267	14.40%	82.91%
WORKER'S COMP	1,244,000	1,490,430	1,490,430	119.81%	98.92%	1,566,169	1,566,169	125.90%	98.81%	1,635,239	1,635,239	131.45%	96.57%
TOTAL ALL LINES	2,312,999	1,999,045	1,999,045	86.43%	97.13%	2,071,133	2,071,133	89.54%	96.92%	1,797,306	1,797,306	77.70%	93.33%
NET PAYOUT %	\$1,687,693			72.97%									
CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION													
2023	Budget	Current		30	MONTH TARGETED	Last Month		29	MONTH TARGETED	Last Year		18	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 31-May-24	
PROPERTY	369,682	377,414	377,414	102.09%	100.00%	377,139	377,139	102.02%	100.00%	0	0	0.00%	97.09%
GEN LIABILITY	532,748	48,000	48,000	9.01%	85.57%	48,000	48,000	9.01%	84.65%	46,500	46,500	8.73%	71.16%
POL/EPL	113,998	0	0	0.00%	85.57%	0	0	0.00%	84.65%	0	0	0.00%	71.16%
AUTO LIABILITY	127,000	7,000	7,000	5.51%	82.91%	7,000	7,000	5.51%	82.02%	16,500	16,500	12.99%	66.43%
WORKER'S COMP	1,273,000	441,994	441,994	34.72%	96.57%	442,577	442,577	34.77%	96.21%	396,626	396,626	31.16%	86.31%
TOTAL ALL LINES	2,416,428	874,408	874,408	36.19%	93.43%	874,716	874,716	36.20%	92.95%	459,626	459,626	19.02%	82.86%
NET PAYOUT %	\$704,359			29.15%									
CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION													
2024	Budget	Current		18	MONTH TARGETED	Last Month		17	MONTH TARGETED	Last Year		6	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 31-May-24	
PROPERTY	391,348	503,459	503,459	128.65%	97.09%	503,459	503,459	128.65%	96.87%	0	0	0.00%	45.00%
GEN LIABILITY	530,000	105,400	105,400	19.89%	71.16%	103,400	103,400	19.51%	69.55%	37,000	37,000	6.98%	19.00%
POL/EPL	114,000	0	0	0.00%	71.16%	0	0	0.00%	69.55%	0	0	0.00%	19.00%
AUTO LIABILITY	116,000	5,236	5,236	4.51%	66.43%	5,236	5,236	4.51%	64.31%	500	500	0.43%	20.00%
WORKER'S COMP	1,393,000	1,916,226	1,916,226	137.56%	86.31%	1,734,812	1,734,812	124.54%	84.23%	575,749	575,749	41.33%	14.00%
TOTAL ALL LINES	2,544,348	2,530,320	2,530,320	99.45%	83.23%	2,346,906	2,346,906	92.24%	81.55%	613,249	613,249	24.10%	20.31%
NET PAYOUT %	\$1,652,859			64.96%									
CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION													
2025	Budget	Current		6	MONTH TARGETED	Last Month		5	MONTH TARGETED	Last Year		-6	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25		Unlimited Incurred	Limited Incurred	Actual 31-May-25		Unlimited Incurred	Limited Incurred	Actual 31-May-24	
PROPERTY	412,447	103,758	103,758	25.16%	45.00%	79,954	79,954	19.39%	37.00%			N/A	N/A
GEN LIABILITY	520,855	21,500	21,500	4.13%	19.00%	1,500	1,500	0.29%	14.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	19.00%	0	0	0.00%	14.00%			N/A	N/A
AUTO LIABILITY	106,658	2,000	2,000	1.88%	20.00%	1,500	1,500	1.41%	15.00%			N/A	N/A
WORKER'S COMP	1,455,831	970,176	970,176	66.64%	14.00%	744,043	744,043	51.11%	9.00%			N/A	N/A
TOTAL ALL LINES	2,609,791	1,097,434	1,097,434	42.05%	20.36%	826,997	826,997	31.69%	14.89%	0	0	N/A	N/A
NET PAYOUT %	\$321,443			12.32%									



To: Commissioners, Professionals and Risk Management Consultants

MEL Events at the 2025 NJ League of Municipalities Conference

The MEL will participate in and host a few events during the 110th Annual NJ League of Municipalities Conference which runs November 18th – 20th at the Atlantic City Convention Center (ACCC). Make sure to stop by and visit the MEL booth at spot #1136.

Local Government Ethics

A discussion of the Local Government Ethics Law and numerous cases presented by David Grubb, Executive Director Emeritus of the MEL, Michael Razze Jr., Mayor of the Borough of Pitman and Nick Bennett from the NJ Division of Local Government Services.

Date: Tuesday, November 18th

Time: 10:45 a.m. – 12 p.m.

Location: Room 303, ACCC, 1 Convention Boulevard, AC

MEL JIF Annual Risk Management Seminar (2 sessions)

Property Casualty Insurance costs New Jersey government \$1 billion each year of which 20% is attributable to property losses (fires, flood, theft, environmental, cyber) and 80% attributable to casualty losses (accidents involving the public and employees, civil rights actions). The MEL experts will discuss these issues and specific actions local governments can take to control these costs.

Session I (Smaller session held offsite in conjunction with the beginning of the AEA Conference and anyone can attend this session)

Date: Monday, November 17th

Time: 3:45 p.m.

Location: Empire Room A, Caesar's Atlantic City Hotel & Casino, 2100 Pacific Ave, AC

Session II (General Session held at the Convention Center)

Date: Wednesday, November 19th

Time: 2:00 pm – 3:15 pm

Location: Room 302, ACCC

Pre-registration is not required

Annual Professionals Reception

All MEL & NJCE members and guests are invited to attend.

Date: Wednesday, November 19, 2025

Time: 6 p.m. – 8 p.m.

Legacy Lounge, Bally's Casino & Hotel, 1900 Pacific Avenue, AC

No RSVP is necessary to attend the reception

Please contact the Fund Office with any questions

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 65-25

October 2025

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

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

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

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIM ADMIN- INV 0353-1025 10/25	8,160.00 8,160.00
KLDISCOVERY ONTRACK LLC	PHILLIPS INV 10010000096547 FOR 08/25	2,615.20 2,615.20
ASSETWORKS RISK MANAGEMENT INC	2025 PROPERTY APPR. COMPLETED 10/25	12,900.00 12,900.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/25	7.40
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/25	14,362.33 14,369.73
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR INV 17377 10/25	5,572.00 5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 10/25	1,000.00 1,000.00
CHANCE & MCCANN, LLC	LEGAL FEES- INV 653 9/8/25-10/9/25	2,565.00 2,565.00
CONNER STRONG & BUCKELEW	SELECTIVE- BOND RENEWAL 11/25-11/26	1,274.00 1,274.00
BROWN & CONNERY, LLP	LEGAL- J SAMMONS INV 370644 FOR 08/25	5,255.00
BROWN & CONNERY, LLP	LEGAL- J PHILIPS INV 351844 FOR 23-0589	4,934.00
BROWN & CONNERY, LLP	LEGAL- D LAW INV 368190 FOR 06/25	15,762.00 25,951.00
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 09/25	542.49 542.49
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 09/25	3,736.61 3,736.61

GANNETT NEW YORK NJ LOCALIQ	A# 1122468 INV 7326594- 11660646 9/1/425	18.72
		18.72
HARDENBERGH INSURANCE GROUP	RMC FEE- INV 17360 10/25	28,711.00
		28,711.00
	Total Payments FY 2025	107,415.75
	TOTAL PAYMENTS ALL FUND YEARS	107,415.75

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. 66-25

October 2025

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

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

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

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 10/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 10/25	3,430.00
		6,250.00

Total Payments FY 2025	6,250.00
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TOTAL PAYMENTS ALL FUND YEARS	6,250.00
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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	June			
CURRENT FUND YEAR	2025			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$6,923,828.09	6,883,480.40	17,738.19	22,609.50
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$11,485.76	\$11,034.26	\$124.64	\$326.86
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	\$11,485.76	\$11,034.26	\$124.64	\$326.86
9 Deposits - Purchases	\$129,439.08	\$22,231.35	\$85,364.63	\$21,843.10
10 (Withdrawals - Sales)	-\$279,435.34	-\$172,227.61	-\$85,364.63	-\$21,843.10
Ending Cash & Investment Balance	\$6,785,317.59	\$6,744,518.40	\$17,862.83	\$22,936.36
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$187,092.59	\$33,613.78	\$44,986.74	\$108,492.07
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$6,972,410.18	\$6,778,132.18	\$62,849.57	\$131,428.43
		\$6,778,132.18	\$62,849.57	\$131,428.43
		\$0.00	\$0.00	\$0.00

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

Current Fund Year: 2025 Month Ending: June										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	198,614.64	4,357,999.26	88,440.84	1,050,632.48	269,533.58	434,359.56	524,245.05	0.00	0.00	6,923,825.42
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	22,231.35	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,231.35
Invest Pymnts	963.64	4,738.60	982.86	3,362.10	293.32	573.88	570.05	0.00	0.00	11,484.45
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	963.64	4,738.60	982.86	3,362.10	293.32	573.88	570.05	0.00	0.00	11,484.45
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	23,194.99	4,738.60	982.86	3,362.10	293.32	573.88	570.05	0.00	0.00	33,715.80
EXPENSES										
Claims Transfers	19,545.10	2,313.00	0.00	85,349.63	0.00	0.00	0.00	0.00	0.00	107,207.73
Expenses	0.00	0.00	0.00	0.00	0.00	65,019.88	0.00	0.00	0.00	65,019.88
Other Expenses*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	19,545.10	2,313.00	0.00	85,349.63	0.00	65,019.88	0.00	0.00	0.00	172,227.61
END BALANCE	202,264.53	4,360,424.86	89,423.70	968,644.95	269,826.90	369,913.56	524,815.10	0.00	0.00	6,785,313.61

**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 *October 23, 2025* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the period of 9/1/25 to 9/30/25 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 23, 2025.

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
09/01/2025 Thru 09/30/2025

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2025 Thru 09/30/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	4340447	3530004117 001	COUNTY OF GLOUCESTER	7/8/2025	7/8/2025	BELMAWR COLLISION CENTER	9/19/2025	2017 FORD ECONO PLATE OA2848	11,185.79	11,185.79
Total for Coverage: Auto Physical Damage								Number of entries: 1	11,185.79	11,185.79
Total for Gloucester Co Ins Commission - 353								Number of entries: 1	11,185.79	11,185.79

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

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	55	89%	\$77,621.92	96%	\$22,415.20	\$247.32	\$13,997.40	\$40,962.00	\$55,206.72	\$2,756.54	\$52,450.18
February	51	73%	\$625,672.44	26%	\$125,161.61	\$5,406.08	\$13,051.29	\$482,053.46	\$500,510.83	\$19,531.45	\$480,979.38
March	111	94%	\$316,360.87	86%	\$142,778.01	\$308.95	\$136,027.60	\$37,246.31	\$173,582.86	\$23,208.53	\$150,374.33
April	98	77%	\$117,628.42	29%	\$71,663.49	\$24,120.62	\$15,913.05	\$5,931.26	\$45,964.93	\$6,435.16	\$39,529.77
May	84	80%	\$86,300.54	83%	\$49,688.74	\$973.16	\$25,002.61	\$10,636.03	\$36,611.80	\$5,119.35	\$31,492.45
June	73	79%	\$47,261.25	69%	\$27,089.11	\$3702.92	\$13,333.76	\$3,135.46	\$20,172.14	\$2,824.16	\$17,347.98
July	71	82%	\$69,668.86	88%	\$40,493.89	\$324.75	\$25,650.20	\$3,200.02	\$29,174.97	\$3,591.07	\$25,583.90
August	62	90%	\$56,417.95	92%	\$28,830.15	\$396.59	\$22,943.52	\$4,247.69	\$27,587.80	\$3,862.33	\$23,725.47
September	62	92%	\$126,097.25	96%	\$71,198.67	\$999.47	\$45,295.81	\$8,603.30	\$54,898.58	\$7,547.49	\$47,351.09
YTD Total	667	83%	\$1,523,029.50	64%	\$579,318.87	\$36,479.86	\$311,215.24	\$596,015.53	\$943,710.63	\$74,876.08	\$868,834.55

Monthly Summary
Total Reductions (before fees): \$54,898.58
Percent: 44%
Net Reductions: \$47,351.09
Percent: 38%

YTD Summary	
Total Reductions (before fees):	\$943,710.63
Percent:	62%
Net Reductions:	\$868,834.55
Percent:	57%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION (GCIC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 16, 2025

DATE OF MEETING: October 23, 2025

GCIC SERVICE TEAM

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

September – November 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 19:** Conducted a loss control visit at the Margaret Dombrosky Swedesboro Public Library.
- **September 25:** Attended the GCIC meeting.
- **October 1:** Conducted a loss control visit at the Glassboro Branch Library.
- **October 1:** Conducted a loss control visit at the Greenwich Branch Library.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 14:** Plan to attend the GCIC Claims Committee meeting.
- **October 23:** Plan to attend GCIC meeting,

SAFETY DIRECTOR BULLETINS

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

- Tree Risk Awareness - Best Practices

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the "Safety" tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (October through December 2025 Live Training Schedules and Registration Links are attached).

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

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

Learning On Demand Training (available on the NJCE LMS)

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

NJCE LEADERSHIP ACADEMY

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

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

- December 1 - 22, 2025 (Start Date: January 1, 2026)

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

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

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



[NJCE Learning Management System \(LMS\)](#)

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

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

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

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

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

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

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

DATE	CLASS TOPIC	TIME
10/15/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/15/25	Special Event Management (Zoom Meeting)**	1:00 - 3:00 pm
10/16/25	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/16/25	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/16/25	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*	8:30 - 12:30 pm
10/16/25	NJCE Expo 2025 - Flagger Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/25	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Bergen)*	8:30 - 11:30 am
10/17/25	Hearing Conservation	8:30 - 9:30 am
10/17/25	Bloodborne Pathogens Administrator Training (Zoom Meeting)**	9:00 - 11:00 am
10/17/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/20/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/20/25	Ethical Decision Making	9:00 - 11:30 am
10/20/25	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
10/20/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/20/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
10/21/25	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hr lunch brk
10/21/25	Fire Extinguisher Safety	11:00 - 12:00 pm
10/21/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/25	Chipper Safety	8:30 - 9:30 am
10/22/25	Preparing for the Unspeakable	9:00 - 10:30 am
10/22/25	Chainsaw Safety	10:00 - 11:00 am
10/22/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/25	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/23/25	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
10/23/25	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
10/24/25	Flagger Skills and Safety	8:30 - 9:30 am

10/24/25	Personal Protective Equipment	10:00 - 12:00 pm
10/24/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/27/25	Confined Space Entry	8:30 - 11:30 am
10/27/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/27/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/28/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/25	Shop and Tool Safety	11:00 - 12:00 pm
10/28/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/29/25	Fire Safety	10:30 - 11:30 am
10/29/25	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
10/30/25	Hearing Conservation	8:30 - 9:30 am
10/30/25	Mower Safety	10:00 - 11:00 am
10/30/25	Playground Safety Inspections	1:00 - 3:00 pm
10/31/25	Disaster Management	9:00 - 10:30 am
11/3/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
11/3/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
11/3/25	NJCE - The Power of Collaboration Parts 1 & 2 (Middlesex)*	9:00 - 1:00 pm
11/4/25	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/4/25	Preparing for First Amendment Audits	9:00 - 11:00 am
11/4/25	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
11/4/25	Leaf Collection Safety Awareness	10:00 - 12:00 pm
11/4/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/5/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
11/5/25	Implicit Bias in the Workplace	9:00 - 10:30 am
11/5/25	Flagger Skills and Safety	11:00 - 12:00 pm
11/5/25	Personal Protective Equipment	1:00 - 3:00 pm
11/6/25	Confined Space Entry	8:30 - 11:30 am
11/6/25	Fire Extinguisher Safety	9:00 - 10:00 am
11/6/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/7/25	Introduction to Understanding Conflict (Zoom Meeting) **	10:00 - 12:00 pm
11/7/25	NJCE EXPO 25: Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 25: Fast Track to Safety (HazCom/BBP/Fire Safety/Driving Safety (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 25: Flagger Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 25: Practical Leadership - 21 Irrefutable Laws (Gloucester)*	8:30 - 11:30 am
11/10/25	Bloodborne Pathogens	7:30 - 8:30 am
11/10/25	Chainsaw Safety	9:00 - 10:00 am
11/10/25	Chipper Safety	10:30 - 11:30 am
11/10/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/10/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/12/25	Shop and Tool Safety	7:30 - 8:30 am
11/12/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	9:00 - 12:00 am
11/12/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/13/25	Hearing Conservation	7:30 - 8:30 am
11/13/25	Flagger Skills and Safety	9:00 - 10:00 am
11/13/25	Fire Safety	10:30 - 11:30 am
11/14/25	Fall Protection Awareness	8:30 - 10:00 am
11/14/25	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/14/25	Personal Protective Equipment	1:00 - 3:00 pm
11/17/25	Fire Extinguisher Safety	7:30 - 8:30 am

11/17/25	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/17/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/21/25	Accident Investigation (Zoom Meeting) **	8:00 - 10:00 am
11/21/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
11/21/25	Bloodborne Pathogens	11:00 - 12:00 pm
11/21/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
11/24/25	Chainsaw Safety	8:30 - 9:30 am
11/24/25	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
11/24/25	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/24/25	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/25/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/25/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/25/25	Driving Safety Awareness	10:30 - 12:00 pm
11/25/25	Fire Safety	1:00 - 2:00 pm
12/1/25	Heavy Equipment Safety: General Safety	8:30 - 10:30 am
12/1/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
12/2/25	Bloodborne Pathogens	8:30 - 9:30 am
12/2/25	Hearing Conservation	10:00 - 11:00 am
12/2/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/2/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/3/25	Confined Space Entry	8:30 - 11:30 am
12/3/25	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
12/3/25	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
12/3/25	Personal Protective Equipment	1:00 - 3:00 pm
12/4/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
12/4/25	High Performing Teams (Zoom Meeting)**	9:00 - 11:00 am
12/5/25	Fire Extinguisher Safety	8:00 - 9:00 am
12/5/25	Fire Safety	9:30 - 10:30 am
12/5/25	Chipper Safety	11:00 - 12:00 pm
12/5/25	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
12/8/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
12/8/25	Ethics for NJ Local Government Employees	9:00 - 11:00 am
12/8/25	Driving Safety Awareness	10:30 - 12:00 pm
12/8/25	Protecting Children from Abuse In New Jersey Local Government Programs	12:00 - 1:00 pm
12/8/25	Sanitation and Recycling Safety	1:00 - 3:00 pm
12/9/25	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/9/25	Ethical Decision Making	9:00 - 11:30 am
12/9/25	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
12/9/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
12/10/25	Flagger Skills and Safety	7:30 - 8:30 am
12/10/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	9:30 - 12:30 pm
12/10/25	Fall Protection Awareness	1:00 - 3:00 pm
12/11/25	Lock Out/Tag Out (Control of Hazardous Energy)	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 for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

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

NJCE LIVE GROUP SIGN IN SHEET SUBMISSION

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



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

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

CC: Bradford Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 10/23/2025

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2025 NJCE Reinsurer Safety Grant

One of the two submissions for the 2025 NJCE reinsurer Safety Grant has been approved. The approved submission was from the Gloucester County Library Commission for one AED and corresponding accessories for the Greenwich Branch and security cameras for the Logan Branch. The total request was \$11,320.53. The Library Commission has been awarded the full amount of the submission.

II. Underwriting Services Director

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Company	10/30/2025	\$5,024.43	\$5,369.48
Library	Notary Bond	CNA Surety	11/17/2025	\$79.62	\$113.75
Library	Volunteer Accident	Federal Insurance Company	11/23/2025	\$500.00	\$500.00

The 6.9% increase in premium to the County's Pollution Liability policy is due to a carrier rate increase.

The 43% increase in premium on the Library's Notary Bond is due to an increase in the number of notaries from 7 to 10. All other terms and conditions are per expiring.

Action Requested: Motion to authorize the Underwriting Services Director to renew all policies as outlined above.

For informational Purposes Only – No action required:

The following renewals were in process and have been finalized.

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

The 2% increase in premium is due to an increase in the total values from \$891,985 to \$835,510.

**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 *October 23, 2025*.

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

The specific litigation is identified by the claim number assigned by Inservco and or 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 *October 23, 2025* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 23, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
10-23-25

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530004103	Gillingham, A.	WC	PAR
3530004097	Green, F.	WC	PAR
3530003476	Iannelli, A.	Liab	PAR
3530003939	Rote, T.	Liab	PAR
NJC00027	Gloucester County	PR	PAR
NJC00052	Rowan College	PR	PAR
NJC00056	GCUA	PR	PAR
NJC00073	Gloucester County	PR	PAR
2024319396	Gloucester County	PR	Subro Recovery

APPENDIX I

September & October Minutes

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, September 25, 2025
Virtual Meeting
1:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
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Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George
	Vanguard Claims Administrator, Inc. Sarah Mentzer
	Medlogix Jennifer Goldstein
	PERMA Kerin Drumheiser, Shai McLeod

Treasurer	Tracey Giordano
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Joe Henry
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Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
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ALSO PRESENT:

Carolyn Oldt, Gloucester County Library
Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services
Yvonne Frey (ISYMF), Inservco Insurance Services
Robert Garish, J.A. Montgomery
Sureatha Hobbs, Inservco Insurance Services
Kelly Guerriero, Inservco Insurance Services
Debra Romanowski, Inservco Insurance Services

APPROVAL OF MINUTES: Open and Closed Minutes of June 26, 2025.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 26, 2025

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti reported Committee met on September 10th at the Improvement Authority. The Committee discussed three workers compensation claims and were deemed preventable. An action plan to address the losses was provided.

CLAIMS COMMITTEE - Chairman Sheehan advised the Claims Committee met on September 9th to discuss several PARS and SARS, which will be discussed further in closed session.

EXECUTIVE DIRECTOR REPORT:

2026 RFP FOR PROFESSIONAL SERVICE – The contract for the position of Benefits Consulting Services expires as of 12/31/25. Included in the agenda was Resolution 49-25 Authorizing the Preparation and Advertisement of the Request for Proposal for this position.

MOTION TO APPROVE RESOLUTION 49-25 AUTHORIZING THE PREPARATION AND ADVERTISING THE REQUEST FOR PROPOSAL FOR THE POSITION OF BENEFITS CONSULTING SERVICES

Motion:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

CERTIFICATE OF INSURANCE REPORTS – Included in the agenda were the certificates of issuance reports from the NJCE which lists those certificates issued in the months of June and August. Executive Director reported there were (5) five certificates of insurance issued in June and (5) five certificates of insurance issued in August. There were no certificate requests in July.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – The NJCE met prior to our meeting and Executive Director provided an overview of the meeting, highlighting the adoption of the 2024 Audit and the review of the 2026 Renewal by the underwriting team. Executive Director also noted the NJCE Safety Director reported on the safety grant award.

2026 RENEWAL – UNDERWRITING DATA COLLECTION – Executive Director reported the 2026 renewal process began August 5th and exposure data updates were due September 5th. The links for the online Broker Buddha platform were sent out on August 5th. Ms. Violetti reported all Broker Buddha applications were completed. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami.

2026 PRE-RENEWAL WEBINAR – Executive Director reported the NJCE Underwriting Manager held a webinar on the 2026 pre-renewal and the marketplace on September 22nd. A copy the presentation was sent under separate cover, and a recording of the webinar will be uploaded to the NJCE website.

2025 NJCE BEST PRACTICES WORKSHOP – Ms. Drumheiser reported the NJCE Best Practices Workshop will be hosted this Fall 2025 virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. A number of County representatives have volunteered to participate in presentations. An invitation to register was distributed via email on September 4th.

GCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of May. As of May 31, 2025 there is a statutory

surplus of \$1,791,815. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,756,834. The total cash amount was \$6,923,826.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK – Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of June. As of June 30, 2025 the NJCE had a surplus of \$15,741,748. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount was \$27,953,511.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK– Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of May. Ms. Panto reported as of May 31, 2025 there was a statutory surplus of \$452,844. The total cash amount was \$601,757.

CLAIM TRACKING REPORTS - Included in the agenda were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of May 31, 2025. The Executive Director reported there were 11 more open claims than the prior month and the expected loss ratio analysis shows where the actuary has the Commission targeted.

Executive Director reported the actuarial target for all lines as of May 31st was 14.89%. The Commission was above the actuarial target at 21.69% which is mainly driven by worker’s compensation losses of 51.11%.

2024 REPORT OF AUDIT – The auditor, Bowman and Company, LLP, will present the 2024 Report of Audit at our October 23, 2025, meeting.

2025 PROPERTY & CASUALTY ASSESSMENTS – This is a reminder the third assessment payment for 2025 is due on October 15, 2025. Executive Director reported the Fund Office e-mailed the Statement of Accounts on September 10, 2025. Checks can be made payable to the Gloucester County Insurance Commission and should be sent to Tracey Giordano, Treasurer.

2025 RFPs FOR PROFESSIONAL SERVICES – Executive Director reported the RFPs will be issued and advertised within the next week with responses due late October. The responses will be reviewed, and recommendations will be made at the December meeting.

2025 NEW JERSEY STATE LAEGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE – The 110th annual conference is scheduled for November 18th through November 21st at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 19th.

EMPLOYEE BENEFITS – Ms. Panto said her report was included in the agenda and reviewed the August report to the Commission noting the year-to-date total issues were 156.

TREASURER REPORT - Chairman Sheehan reported the agenda included July Property & Casualty bills, July benefits list, August Property & Casualty bills and August benefits list and September Property & Casualty bills and September benefits list, which were Resolutions 51-25, Resolution 52-25, Resolution 53-25, Resolution 54-25, Resolution 55-25 and Resolution 56-25, respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 51-25 THROUGH RESOLUTION 56-25
RESPECTIVELY**

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

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

CLAIMS ADMINISTRATOR - Chairman Sheehan presented Resolution 57-25 Inservco Liability Check Register for the period of 6/1/25 to 6/30/25, 7/1/25 to 7/31/25 and 8/1/25 to 8/31/25

MOTION TO APPROVE RESOLUTION 44-25 LIABILITY CHECK REGISTER FOR THE PERIOD OF 6/1/25 TO 6/30/25, 7/1/25 TO 7/31/25 AND 8/1/25 to 8/31/25

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

MANAGED CARE PROVIDER - Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of June, July and August as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
June	73	\$47,261.25	\$27,089.11	\$20,172.14	\$17,347.98	43%	37%
July	71	\$69,668.86	\$40,493.89	\$29,174.97	\$25,583.90	42%	37%
August	62	\$56,417.95	\$28,830.15	\$27,587.80	\$23,725.47	49%	42%

NJCE SAFETY DIRECTOR:

REPORT – Mr. Prince reported the Safety Director’s report and Expo schedule were included in the agenda and referred to the Risk Control Activities from June through September 2025. The training opportunities through November 25th and numerous video briefings have been added to njce.org.

Mr. Prince reported the NJCE approved two grant submissions from the Gloucester County Library and will be touching with their representative on next steps to finalize.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

6/4/2025 SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING MINUTES

Ms. Violetti said enclosed in Hardenburgh’s report were the approved meeting minutes from the meeting.

2026 UNDERWRITING RENEWAL DATA

All information has been inputted in both the Origami and Broker Buddha platforms for all Gloucester County Insurance Commission members.

UNDERWRITING SERVICES DIRECTOR

ANCILLARY COVERAGES

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	County Treasurer Bond	CNA	10/1/2025	\$3,250.62	\$3,250.62
Improvement Authority	Volunteer Accident	QBE	10/9/2025	\$350.00	\$350.00

All terms and conditions are per the expiring policies.

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

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

The following policy renewals are in process. Ms. Violetti requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, Hardenbergh will seek directions from the members and then advise the Commissioners accordingly.

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

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

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

FOR INFORMATIONAL PURPOSES ONLY – NO ACTION REQUIRED:

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Improvement Authority	Pollution Liability – Storage Tank	Commerce & Industry Insurance Company	7/7/2025	\$1,116.76	\$1,111.32
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2025	\$53,000.00	\$53,000.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Zurich American Insurance Company	8/1/2025	\$10,526.00	\$10,526.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2025	\$20,000.00	\$22,500.00
Rowan College of South Jersey	Student Accident Policy	Chubb	9/1/2025	\$1,600.00	\$1,600.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2025	\$460.00	\$460.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company	9/12/2025	\$17,033.00	\$17,877.47

Ms. Violetti said the 12.5% increase in premium on the above County's 911 Teachers Professional Liability policy is due to the increase in revenues and the 5% increase on the above Improvement Authority's Child Development Center's Package and Umbrella policies are due to a carrier rate increase.

Please note that following:

- Bond #72697897 for County Undersheriff George Johnson has been cancelled effective 6/13/2025.
- Bond #73752452 for County Undersheriff John Chambers has been added effective 5/13/2025 with an annual premium of \$175.

- Bond #73752361 for County Undersheriff Jason Snyder has been added effective 7/13/2025 with an annual premium of \$175.

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS:

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 58-25 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Burns
Second:	Commissioner Sheehan
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan presented the motion approving the PARs & SARs.

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #3530003746 IN THE AMOUNT OF \$20,080.00.

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #3530004084 IN THE AMOUNT OF \$48,429.67.

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #3530004073 IN THE AMOUNT OF \$25,146.47.

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #NJC00042 IN THE AMOUNT OF \$60,635.00 AN INCREASE OF \$40,635.

MOTION TO APPROVE SUBROGATION RECOVERY FOR CLAIM #2022273097 IN THE AMOUNT OF \$15,330.

MOTION TO APPROVE SUBROGATION RECOVERY FOR CLAIM #2023282688 IN THE AMOUNT OF \$15,397.24.

MOTION TO APPROVE SUBROGATION RECOVERY FOR CLAIM #2023295611 IN THE AMOUNT OF \$250,00.

MOTION TO APPROVE SUBROGATION FOR CLAIM #2024330567 IN THE AMOUNT OF \$250,000.

Chairman Sheehan advised the next meeting would be on October 23, 2025 at 1:00 PM

MOTION TO ADJOURN:

Motion:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

MEETING ADJOURNED: 1:35 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Monday, October 6, 2025
ZOOM VIRTUAL MEETING
2:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
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ALSO PRESENT:

Susan Panto, Conner Strong & Buckelew
Elisabeth Chipman, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

EXECUTIVE DIRECTOR REPORT:

Executive Director introduced Elisabeth Chipman and noted she was new with PERMA and would be working on several accounts. Executive Director said she would be working with the team on the Gloucester account. Chairman Sheehan welcomed Elisabeth.

Executive Director reported we had one resolution today for approval and asked Ms. Panto to review the resolution.

Ms. Panto said we were requesting approval of Resolution 63-25 today to appoint The Difference Card to provide health reimbursement account services to Gloucester County, the Board of Social Services, and the Library for 2026. Ms. Panto noted this was a requirement by the State Plan which we have to pass every year to offer the HRA.

Chairman Sheehan asked if anyone had any questions and requested a motion to approve Resolution 63-25.

**MOTION TO APPROVE RESOLUTION 63-25, APPOINTING EB
EMPLOYEE SOLUTIONS, LLC, DBA AS THE DIFFERENCE CARD TO
PROVIDE HRA SERVICES GLOUCESTER COUNTY INCLUDING THE
BOARD OF SOCIAL SERVICES AND LIBRARY**

Moved:	Commissioner Burns
Second:	Commissioner Christina
Roll Call Vote:	Unanimous

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan thanked everyone for taking the time to participate in the call today. Chairman Sheehan noted the next meeting was on October 23, 2025 at 1:00 p.m.

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 2:10 P.M.

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

SEPTEMBER 2025

GCHIC - Gloucester County Health Insurance Commiss

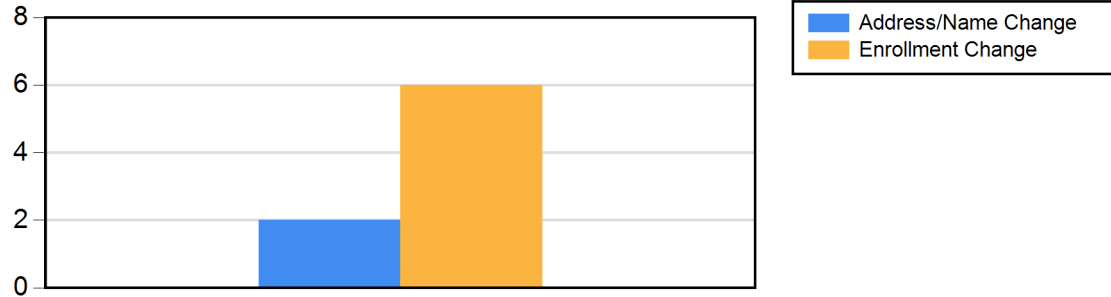
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

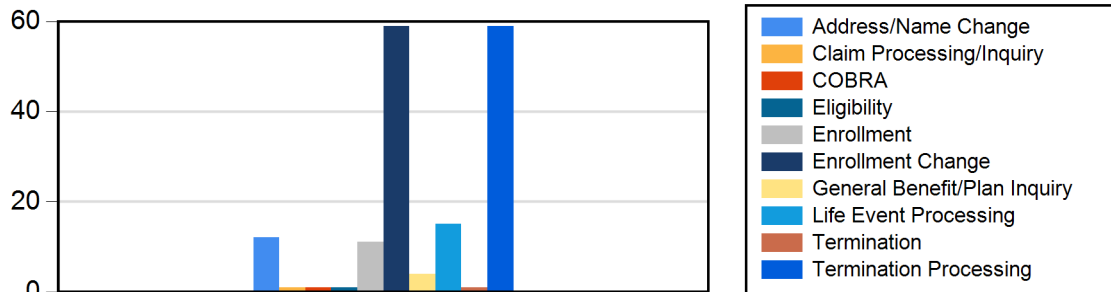
From: 9/1/2025 To: 9/30/2025

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (SEPTEMBER)	# of Issues
Address/Name Change	2
Enrollment Change	6
Total for Subject	8



SUBJECT (YTD)	# of Issues
Address/Name Change	12
Claim Processing/Inquiry	1
COBRA	1
Eligibility	1
Enrollment	11
Enrollment Change	59
General Benefit/Plan Inquiry	4
Life Event Processing	15
Termination	1
Termination Processing	59
Total for Subject	164

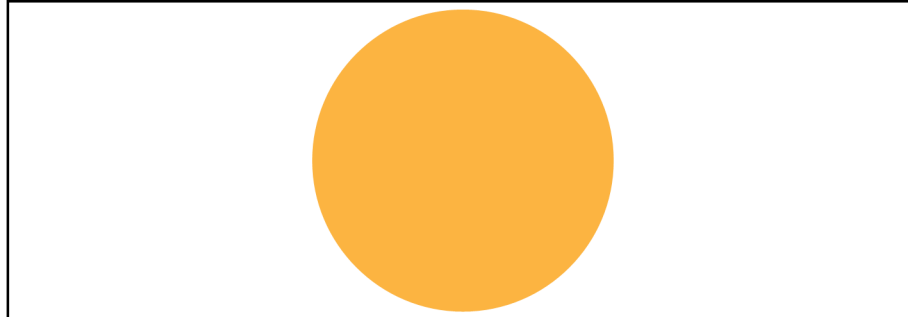


CLIENT ACTIVITY REPORT

From: 9/1/2025 To: 9/30/2025

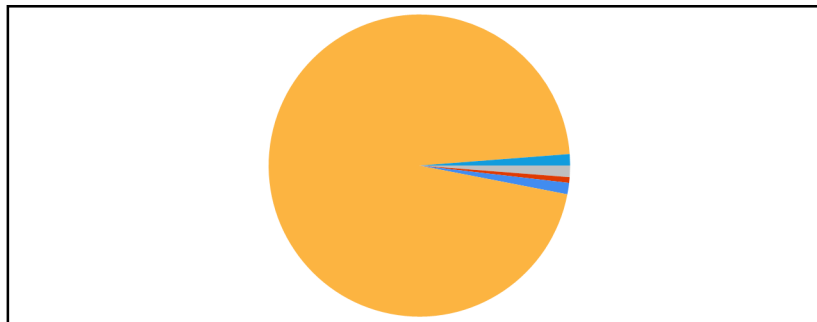
GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (SEPTEMBER)	# of Issues
Employer	8
Total for Call Source	8



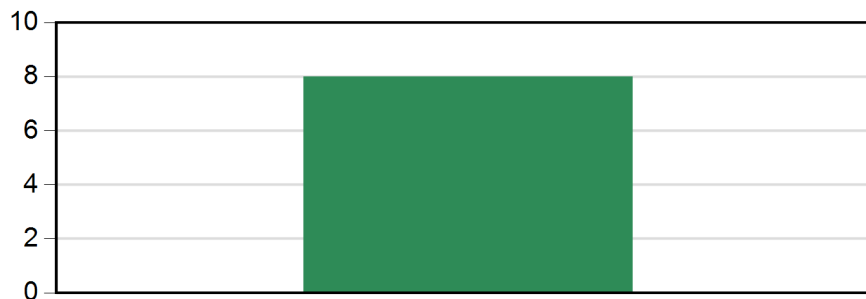
Employer

CALL SOURCE (YTD)	# of Issues
Carrier	2
Dependent	1
Employee	2
Employer	157
Plan Administrator	2
Total for Call Source	164



Carrier
Dependent
Employee
Employer
Plan Administrator

CLOSED TIME (SEPTEMBER)	# of Days	%
Same Day	8	100%
Total for Time Range	8	100%



Same Day

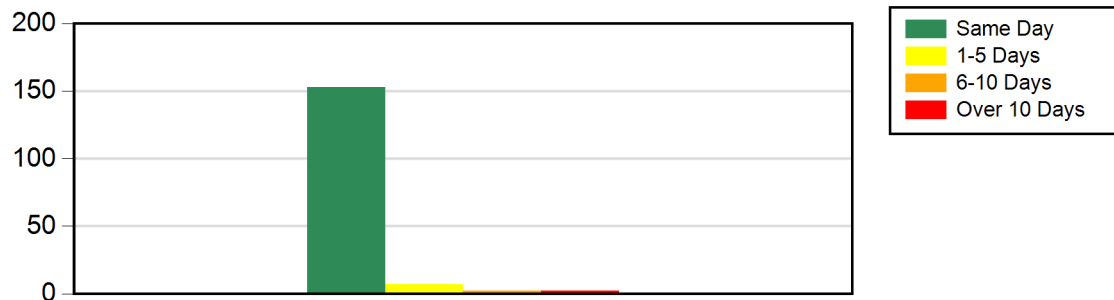


CLIENT ACTIVITY REPORT

From: 9/1/2025 To: 9/30/2025

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	153	93%
1-5 Days	7	4%
6-10 Days	2	1%
Over 10 Days	2	1%
Total for Time Range	164	100%



DETAIL (YTD)		From: 1/1/2025 To: 9/30/2025		
Received	Call Source	Subject	Status	Closed Time
1/3/2025	Plan Administrator	COBRA	Closed	6-10 Days
1/7/2025	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
1/14/2025	Employer	Enrollment Change	Closed	Over 10 Days
1/14/2025	Employer	Enrollment	Closed	Same Day
1/24/2025	Employer	Eligibility	Closed	Same Day
1/28/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Life Event Processing	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Plan Administrator	Enrollment Change	Closed	Same Day
1/31/2025	Employer	Enrollment	Closed	Same Day
2/3/2025	Employer	Enrollment Change	Closed	Same Day
2/3/2025	Employer	Enrollment Change	Closed	Same Day
2/3/2025	Employer	Enrollment Change	Closed	Same Day
2/3/2025	Employer	General Benefit/Plan Inquiry	Closed	Same Day
2/6/2025	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2025 To: 9/30/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 9/30/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/6/2025	Employer	Enrollment Change	Closed	Same Day
2/6/2025	Employer	Enrollment Change	Closed	Same Day
2/7/2025	Employer	Enrollment	Closed	Same Day
2/10/2025	Employer	Enrollment	Closed	Same Day
2/12/2025	Employer	Life Event Processing	Closed	Same Day
2/14/2025	Employer	Enrollment	Closed	Same Day
2/14/2025	Employer	Enrollment Change	Closed	Same Day
2/14/2025	Employer	Enrollment	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
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2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Enrollment Change	Closed	Same Day
2/20/2025	Employer	General Benefit/Plan Inquiry	Closed	Same Day
2/20/2025	Employer	Enrollment Change	Closed	1-5 Days
2/20/2025	Dependent	Claim Processing/Inquiry	Closed	6-10 Days
2/25/2025	Employer	Enrollment Change	Closed	Same Day
2/26/2025	Employer	Termination	Closed	Same Day
3/4/2025	Employer	Life Event Processing	Closed	Same Day
3/4/2025	Employer	Life Event Processing	Closed	Same Day
3/4/2025	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2025 To: 9/30/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 9/30/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/7/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Enrollment	Closed	Same Day
3/14/2025	Employer	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/27/2025	Employer	Life Event Processing	Closed	Same Day
3/27/2025	Employer	Enrollment Change	Closed	Same Day
3/31/2025	Employer	Enrollment Change	Closed	Same Day
4/2/2025	Employer	Enrollment Change	Closed	Same Day
4/2/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/9/2025	Employer	Enrollment Change	Closed	Same Day
4/15/2025	Employer	Enrollment Change	Closed	Same Day
4/17/2025	Employer	Enrollment Change	Closed	Same Day
4/22/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment	Closed	Same Day
4/23/2025	Employer	Enrollment Change	Closed	Same Day
4/29/2025	Employer	Address/Name Change	Closed	Same Day
4/30/2025	Employer	Enrollment Change	Closed	Same Day
4/30/2025	Employer	Address/Name Change	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2025 To: 9/30/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 9/30/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
5/12/2025	Employer	Address/Name Change	Closed	Same Day
5/14/2025	Employer	Address/Name Change	Closed	Same Day
5/16/2025	Employer	Enrollment Change	Closed	Same Day
5/16/2025	Employer	Address/Name Change	Closed	Same Day
5/20/2025	Employee	General Benefit/Plan Inquiry	Closed	Same Day
5/21/2025	Employer	Enrollment Change	Closed	Same Day
5/27/2025	Employer	Enrollment Change	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/2/2025	Employer	Life Event Processing	Closed	Same Day
6/2/2025	Employer	Termination Processing	Closed	Same Day
6/3/2025	Employer	Enrollment Change	Closed	Same Day
6/6/2025	Employer	Address/Name Change	Closed	Same Day
6/11/2025	Employer	Enrollment Change	Closed	Same Day
6/16/2025	Employer	Enrollment Change	Closed	Same Day
6/18/2025	Employer	Enrollment Change	Closed	Same Day
6/23/2025	Employer	Enrollment Change	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2025 To: 9/30/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 9/30/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/25/2025	Employer	Termination Processing	Closed	Same Day
6/26/2025	Employer	Enrollment Change	Closed	1-5 Days
6/27/2025	Employer	Life Event Processing	Closed	Same Day
6/30/2025	Employer	Enrollment Change	Closed	Same Day
7/2/2025	Employer	Enrollment Change	Closed	Same Day
7/2/2025	Employer	Enrollment Change	Closed	Same Day
7/7/2025	Employer	Enrollment Change	Closed	Same Day
7/7/2025	Employer	Life Event Processing	Closed	Same Day
7/8/2025	Employer	Address/Name Change	Closed	Same Day
7/8/2025	Employer	Life Event Processing	Closed	Same Day
7/9/2025	Employer	Life Event Processing	Closed	Over 10 Days
7/16/2025	Employer	Enrollment Change	Closed	Same Day
7/17/2025	Employee	Enrollment Change	Closed	Same Day
7/22/2025	Employer	Enrollment Change	Closed	Same Day
7/22/2025	Employer	Enrollment Change	Closed	Same Day
7/22/2025	Employer	Enrollment Change	Closed	Same Day
7/22/2025	Employer	Address/Name Change	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	1-5 Days
7/25/2025	Employer	Enrollment Change	Closed	1-5 Days
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day
7/25/2025	Employer	Termination Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2025 To: 9/30/2025

GCHIC - Gloucester County Health Insurance Commiss

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