

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 25, 2025
1:00 PM**

MEETING BEING HELD IN PERSON AND 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 September 25, 2025 meeting in-person and 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.

- ATTORNEY – Chance & McCann, Esq.**
 Monthly Report **Verbal**

- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 58-59**
 Resolution 58-25 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, October 23, 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: September 25, 2025

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2026 RFP for Professional Service (Page 5)** – The contract for the position of Benefits Consulting Services expires as of 12/31/25. Included in the agenda on page 5 is 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 proposals for the position of Benefits Consulting Services**
- ❑ **Certificate of Insurance Reports (Pages 6-7)** – Included in the agenda on pages 6-7 is the certificates of issuance reports from the NJCE which lists those certificates issued in the months of June and August. 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 will provide a verbal update of the meeting.
- ❑ **2026 Renewal – Underwriting Data Collection (Pages 8-10)** – 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. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami. Attached on pages 8-10 is a memorandum from the NJCE Underwriting Team noting some critical items for the renewal.
- ❑ **2026 Pre-Renewal Webinar** – 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 (Pages 11-12)** – As previously 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. The invitation is also included in the agenda on pages 11 – 12.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 13-15)** – Included in the agenda on pages 13-15 is 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 is **\$6,923,826**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 16-18)** – Included in the agenda on pages 16-18 is a copy of the NJCE Financial Fast Track Report for the month of June. As of **June 30, 2025** the NJCE has 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 is **\$27,953,511**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 19-21)** – Included in the agenda on pages 19-21 is a copy of Health Benefits Financial Fast Track for the month of May. As of **May 31, 2025** there is a statutory surplus of **\$452,844**. The total cash amount is **\$601,757**.
- ❑ **Claim Tracking Reports (Pages 22-23)** - Included in the agenda on pages 22-23 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of May 31, 2025. The Executive Director will review the reports with the Commission.
- ❑ **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. 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** – 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 League 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.

RESOLUTION 49-25

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING THE PREPARATION AND ADVERTISEMENT OF THE REQUEST
FOR PROPOSALS FOR THE POSITION OF BENEFITS CONSULTING SERVICES**

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

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

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

WHEREAS, the Commission has directed the Executive Director to advertise a request for proposals for professional contract for the position of Benefits Consulting Services

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission the advertisement of the request for proposals for professional contract positions be accomplished on or about October 17, 2025 compliant with a “Fair and Open Process.”

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 25, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2025 To 7/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: 2025 MobilityTrans SafeTBus- 1FDVU4X81RKB80180 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2025 MobilityTrans SafeTBus 1FDVU4X81RKB80180.	6/11/2025 #5462324	GL AU EX WC OTH
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: 2025 MobilityTrans SafeTBus- 1FDVU4X8XRKB79643 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2025 MobilityTrans SafeTBus 1FDVU4X8XRKB79643	6/11/2025 #5462323	GL AU EX WC OTH
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	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: Misfits Mane Squad 4-H Horse Club Evidence of insurance with regard to Misfits Mane Squad 4-H horse club having a lemonade stand and bake sale at 251 Union Road, Glassboro, NJ 08028	6/18/2025 #5463270	GL AU EX WC OTH
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company C: POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A008; Policy Limits: \$15,000,000 RE: 9 Tails 4-H Horse Club- Dine Ti Event Evidence of insurance with regard to 9 Tails 4-H Horse Club sponsoring a Dine Ti sponsor events at various locations during the current calendar year.	6/23/2025 #5469842	GL AU EX WC OTH
H - Upper Deerfield Township School I - Rowan College of South Jersey	District ATTN: Tania Del Valle 1373 NJ-77 Bridgeton, NJ 08302	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof \$10M Agg Policy Term 01/01/2025- 01/01/2026; Policy #: 003405203 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students for the Nursing Program.	6/27/2025 #5520569	GL AU EX WC OTH
Total # of Holders: 5				

Gloucester County Ins. Comm.

Certificate of Insurance Monthly Report

From 8/1/2025 To 9/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Dana Transport Inc. I - County of Gloucester	46 Mantua Grove Road West Deptford, NJ 08066	RE: SWAT Training The Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Gloucester County SWAT training at any properties owned by Dana Transport Inc.	8/6/2025 #5612398	GL AU EX WC OTH
H - Gloucester County Division of I - County of Gloucester	Social Services 400 Hollydell Drive Sewell, NJ 08080	RE: Adult Protective Services 2026 Grant Application Evidence of insurance as respects the Adult Protective Services 2026 Grant Application.	8/6/2025 #5612370	GL EX
H - Dana Transport Inc. I - County of Gloucester	46 Mantua Grove Road West Deptford, NJ 08066	RE: SWAT Training The Certificate Holder is Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Gloucester County SWAT training at any properties owned by Dana Transport Inc.	8/6/2025 #5612372	GL WC OTH
H - County of Gloucester I - Gloucester County Improvement Authority	2 S. Broad Street Woodbury, NJ 08096	RE: 2017 Ford Elkhart Bus VIN #1FD4E4FS6HDC61936 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 a vehicle loan agreement for a 2017 Ford Elkhart Bus VIN #1FD4E4FS6HDC61936	8/12/2025 #5615935	GL AU EX WC OTH
H - Township of Washington / I - County of Gloucester	Gloucester County Municipal Building PO Box 1106 Turnersville, NJ 08012	RE: 211 County House Road, Block / Lot: 8 / 1.03 Evidence of insurance as respects 211 County House Road, Block / Lot: 8 / 1.03	8/26/2025 #5639710	GL AU EX WC OTH
Total # of Holders: 5				

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2026 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars.
- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and restrictive terms and conditions. We expect to see stable terms, conditions and rates for the coming term.
- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

Other Reminders

- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

Conner Strong & Buckelew

Insurance, Risk
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& Employee Benefits

Camden, New Jersey
1-877-861-3220
connerstrong.com



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Strong &
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@connerstrongbuckelew



Conner
Strong &
Buckelew



@connerstrong

CONTACT



Edward Cooney

Partner, Managing Account Executive
Underwriting Manager
973-659-6424
ecooney@connerstrong.com

Jonathon Tavares

Account Executive
Deputy Underwriting Manager
856-614-4493
jtavares@connerstrong.com

Rachel Perry

Account Manager
856-479-2128
rperry@connerstrong.com

Muhammad Hernandez

Account Analyst
856-446-9284
mahernandez@connerstrong.com

William Ward

Account Analyst
856-288-1202
wward@connerstrong.com

Francine Pipito

Technical Assistant
856-446-9262
fpipito@connerstrong.com



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 kdrumheiser@permainc.com.

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

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	767,936	3,839,678	94,860,673	98,700,351
2.	CLAIM EXPENSES				
	Paid Claims	360,245	1,205,030	25,991,980	27,197,010
	Case Reserves	(390,597)	767,284	2,170,079	2,937,363
	IBNR	341,599	301,455	3,090,719	3,392,174
	Excess Insurance Recoverable	0	(1,078)	(358,154)	(359,232)
	Discounted Claim Value	(5,580)	(32,770)	(126,192)	(158,962)
	TOTAL CLAIMS	305,667	2,239,921	30,768,431	33,008,352
3.	EXPENSES				
	Excess Premiums	446,115	2,230,575	46,049,105	48,279,680
	Administrative	102,603	512,592	13,814,494	14,327,086
	TOTAL EXPENSES	548,718	2,743,167	59,863,599	62,606,766
4.	UNDERWRITING PROFIT (1-2-3)	(86,449)	(1,143,410)	4,228,644	3,085,233
5.	INVESTMENT INCOME	10,637	53,974	104,014	157,988
6.	PROFIT (4 + 5)	(75,812)	(1,089,437)	4,332,658	3,243,221
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)
10.	SURPLUS TRANSFER	0	0	(150,000)	(150,000)
11.	INVESTMENT IN JOINT VENTURE	0	0	1,756,834	1,756,834
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(75,812)	(1,089,437)	2,881,252	1,791,815
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	343	1,778	31,280	33,059
	2011	281	1,459	(127,895)	(126,437)
	2012	439	(69,267)	179,780	110,513
	2013	100	(9,323)	204,413	195,089
	2014	64	334	338,724	339,058
	2015	33	(17,680)	(806,653)	(824,334)
	2016	423	(114,855)	227,562	112,707
	2017	322	1,668	387,495	389,163
	2018	883	3,279	1,037,708	1,040,987
	2019	597	(32,725)	726,373	693,649
	2020	1,166	22,597	1,165,217	1,187,814
	2021	733	(150,162)	(735,469)	(885,631)
	2022	729	(62,300)	(24,324)	(86,624)
	2023	2,218	51,124	257,111	308,235
	2024	1,240	(281,057)	19,929	(261,127)
	2025	(85,383)	(434,307)		(434,307)
	TOTAL SURPLUS (DEFICITS)	(75,812)	(1,089,437)	2,881,251	1,791,814
	TOTAL CASH				6,923,826

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims		0	0	1,823,536	1,823,536
Case Reserves		0	0	(0)	(0)
IBNR		0	0	0	0
Excess Insurance Recoverable		0	0	0	0
Discounted Claim Value		0	0	0	0
TOTAL FY 2011 CLAIMS		0	0	1,823,536	1,823,536
FUND YEAR 2011					
Paid Claims		0	0	2,795,974	2,795,974
Case Reserves		0	0	(0)	(0)
IBNR		0	0	(0)	(0)
Excess Insurance Recoverable		0	0	0	0
Discounted Claim Value		0	0	0	0
TOTAL FY 2011 CLAIMS		0	0	2,795,974	2,795,974
FUND YEAR 2012					
Paid Claims		60	1,072	2,083,911	2,084,983
Case Reserves		(60)	70,833	12,303	83,136
IBNR		0	0	1,167	1,167
Excess Insurance Recoverable		0	0	0	0
Discounted Claim Value		0	(356)	(66)	(422)
TOTAL FY 2012 CLAIMS		0	71,550	2,097,314	2,168,864
FUND YEAR 2013					
Paid Claims		330	870	1,570,774	1,571,644
Case Reserves		(330)	9,130	18,684	27,814
IBNR		0	0	1,450	1,450
Excess Insurance Recoverable		0	0	0	0
Discounted Claim Value		0	(159)	(99)	(258)
TOTAL FY 2013 CLAIMS		0	9,841	1,590,808	1,600,649
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		45	4,442	3,088,169	3,092,611
Case Reserves		955	14,653	35,843	50,496
IBNR		(1,000)	(1,000)	17,253	16,253
Excess Insurance Recoverable		0	0	(500)	(500)
Discounted Claim Value		0	(241)	(590)	(832)
TOTAL FY 2015 CLAIMS		0	17,854	3,140,174	3,158,028
FUND YEAR 2016					
Paid Claims		0	0	1,805,244	1,805,244
Case Reserves		0	119,000	23,100	142,100
IBNR		0	0	2,579	2,579
Excess Insurance Recoverable		0	0	0	0
Discounted Claim Value		0	(1,950)	(398)	(2,348)
TOTAL FY 2016 CLAIMS		0	117,050	1,830,525	1,947,575

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	May 31, 2025		
		ALL YEARS COMBINED			
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	0	0	2,046,812	2,046,812
	Case Reserves	0	0	0	0
	IBNR	0	0	(0)	(0)
	Excess Insurance Recoverable	0	0	(3,945)	(3,945)
	Discounted Claim Value	0	0	(0)	(0)
	TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868
FUND YEAR 2018					
	Paid Claims	0	555	1,387,967	1,388,522
	Case Reserves	0	(555)	27,348	26,793
	IBNR	0	1,360	2,000	3,360
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(59)	(469)	(529)
	TOTAL FY 2018 CLAIMS	0	1,301	1,416,846	1,418,147
FUND YEAR 2019					
	Paid Claims	0	2,410	1,667,846	1,670,256
	Case Reserves	0	36,073	16,827	52,899
	IBNR	0	(1,983)	37,425	35,443
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(668)	(632)	(1,300)
	TOTAL FY 2019 CLAIMS	0	35,832	1,721,466	1,757,298
FUND YEAR 2020					
	Paid Claims	0	16,358	1,480,717	1,497,075
	Case Reserves	0	(16,172)	16,172	(0)
	IBNR	0	(15,792)	106,087	90,295
	Excess Insurance Recoverable	0	(1,078)	(353,710)	(354,787)
	Discounted Claim Value	0	212	(1,602)	(1,390)
	TOTAL FY 2020 CLAIMS	0	(16,473)	1,247,665	1,231,192
FUND YEAR 2021					
	Paid Claims	169,759	224,439	2,146,946	2,371,385
	Case Reserves	(163,665)	79,564	670,151	749,716
	IBNR	(6,094)	(147,296)	316,149	168,852
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(2,662)	(18,085)	(20,747)
	TOTAL FY 2021 CLAIMS	0	154,045	3,115,161	3,269,206
FUND YEAR 2022					
	Paid Claims	3,178	40,089	1,649,210	1,689,299
	Case Reserves	(70,167)	(30,971)	419,021	388,051
	IBNR	66,988	57,451	490,607	548,058
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(373)	(20,390)	(20,763)
	TOTAL FY 2022 CLAIMS	0	66,196	2,538,448	2,604,644
FUND YEAR 2023					
	Paid Claims	19,789	27,849	417,581	445,430
	Case Reserves	(5,038)	20,060	151,033	171,093
	IBNR	(14,751)	(89,431)	1,118,282	1,028,852
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	1,914	(32,443)	(30,530)
	TOTAL FY 2023 CLAIMS	0	(39,609)	1,654,453	1,614,845
FUND YEAR 2024					
	Paid Claims	86,919	562,714	1,045,684	1,608,398
	Case Reserves	(106,731)	(43,433)	779,598	736,166
	IBNR	19,813	(231,095)	997,720	766,625
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	1,477	(51,415)	(49,938)
	TOTAL FY 2024 CLAIMS	0	289,663	2,771,587	3,061,250
FUND YEAR 2025					
	Paid Claims	80,166	324,234		324,234
	Case Reserves	(45,562)	509,101		509,101
	IBNR	276,643	729,240		729,240
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(5,580)	(29,904)		(29,904)
	TOTAL FY 2025 CLAIMS	305,667	1,532,671	0	1,532,671
COMBINED TOTAL CLAIMS		305,667	2,239,921	30,768,431	33,008,352

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	June 30, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	3,210,290	21,301,052	326,407,524	347,708,576
2.	CLAIM EXPENSES				
	Paid Claims	395,960	2,815,354	23,673,763	26,489,118
	Case Reserves	144,269	(2,735,607)	15,868,519	13,132,914
	IBNR	(724,084)	874,491	17,187,288	18,061,778
	Discounted Claim Value	214,389	104,837	(4,295,909)	(4,191,073)
	Excess Recoveries	694,743	1,056,065	(1,147,062)	(90,997)
	TOTAL CLAIMS	725,277	2,115,139	51,286,599	53,401,739
3.	EXPENSES				
	Excess Premiums	786,008	14,558,644	236,578,246	251,136,890
	Administrative	236,684	1,369,548	23,142,827	24,512,375
	TOTAL EXPENSES	1,022,693	15,928,192	259,721,073	275,649,265
4.	UNDERWRITING PROFIT (1-2-3)	1,462,320	3,257,721	15,399,852	18,657,572
5.	INVESTMENT INCOME	87,686	510,572	3,281,155	3,791,727
6.	PROFIT (4+5)	1,550,007	3,768,293	18,681,007	22,449,299
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	1,550,007	3,768,293	11,973,456	15,741,748
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	314	1,872	70,386	72,258
	2011	787	6,116	391,132	397,248
	2012	725	7,251	486,042	493,293
	2013	1,817	14,851	1,118,179	1,133,030
	2014	5,152	21,226	1,923,686	1,944,912
	2015	6,673	24,927	1,313,021	1,337,948
	2016	13,590	257,839	1,508,680	1,766,519
	2017	256,851	292,582	2,562,938	2,855,520
	2018	24,792	126,949	2,445,415	2,572,364
	2019	(33,860)	(121,793)	2,073,713	1,951,920
	2020	278,757	656,566	167,484	824,050
	2021	79,200	211,040	(672,764)	(461,724)
	2022	(789,344)	(485,820)	1,243,729	757,909
	2023	139,595	1,203,629	(4,462,718)	(3,259,089)
	2024	(151,948)	(428,244)	1,804,532	1,376,288
	2025	1,716,907	1,979,301		1,979,301
	TOTAL SURPLUS (DEFICITS)	1,550,007	3,768,293	11,973,455	15,741,748
	TOTAL CASH				27,953,511

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	0	0
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	(1,463)	738,019	736,556
	Case Reserves	0	0	105,029	105,029
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	35	(10,622)	(10,587)
	TOTAL FY 2011 CLAIMS	0	(1,427)	835,426	833,999
FUND YEAR 2012					
	Paid Claims	2,755	19,403	1,785,983	1,805,386
	Case Reserves	(2,755)	(19,403)	112,437	93,034
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	812	1,997	(11,571)	(9,574)
	TOTAL FY 2012 CLAIMS	812	1,997	1,890,529	1,892,526
FUND YEAR 2013					
	Paid Claims	570	9,094	1,153,465	1,162,559
	Case Reserves	(570)	(5,797)	434,898	429,101
	IBNR	(0)	(3,297)	17,340	14,043
	Discounted Claim Value	978	2,102	(47,302)	(45,200)
	TOTAL FY 2013 CLAIMS	977	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	(1,804)	(697)	21,077	20,380
	Discounted Claim Value	399	301	(11,153)	(10,852)
	TOTAL FY 2014 CLAIMS	(1,405)	1,100	957,032	958,132
FUND YEAR 2015					
	Paid Claims	637	1,774	2,473,703	2,475,477
	Case Reserves	(637)	(1,774)	597,900	596,126
	IBNR	(4,830)	(8,745)	49,975	41,230
	Discounted Claim Value	1,233	2,377	(73,534)	(71,157)
	TOTAL FY 2015 CLAIMS	(3,597)	(6,368)	3,048,044	3,041,676
FUND YEAR 2016					
	Paid Claims	4,771	22,435	1,392,569	1,415,004
	Case Reserves	(4,771)	(268,850)	1,125,747	856,897
	IBNR	(10,755)	(12,084)	39,497	27,413
	Discounted Claim Value	1,915	29,046	(109,929)	(80,883)
	TOTAL FY 2016 CLAIMS	(8,840)	(229,454)	2,447,884	2,218,430
COMBINED TOTAL CLAIMS		725,277	2,115,139	51,286,600	53,401,739
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$90,997 due from the reinsurer for COVID-19 WC claims.					

NEW JERSEY COUNTIES EXCESS JIF				
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 2017				
Paid Claims	0	1,210	1,585,263	1,586,473
Case Reserves	0	(259,039)	605,912	346,874
IBNR	(262,980)	(10,671)	43,208	32,537
Discounted Claim Value	12,319	12,784	(54,120)	(41,336)
TOTAL FY 2017 CLAIMS	(250,661)	(255,715)	2,180,263	1,924,548
FUND YEAR 2018				
Paid Claims	371	2,648	1,620,907	1,623,555
Case Reserves	(372)	(50,149)	440,557	390,408
IBNR	(21,039)	(46,799)	227,389	180,590
Discounted Claim Value	3,268	9,173	(63,964)	(54,791)
TOTAL FY 2018 CLAIMS	(17,771)	(85,127)	2,224,889	2,139,762
FUND YEAR 2019				
Paid Claims	21,009	261,841	1,373,046	1,634,887
Case Reserves	(21,209)	(54,758)	1,250,583	1,195,825
IBNR	71,659	(40,446)	196,568	156,122
Discounted Claim Value	(31,777)	(9,220)	(120,133)	(129,353)
TOTAL FY 2019 CLAIMS	39,682	157,417	2,700,064	2,857,481
FUND YEAR 2020				
Paid Claims	76,827	328,079	(181,777)	146,302
Case Reserves	(929,506)	(1,899,881)	4,808,620	2,908,739
IBNR	(292,782)	(403,899)	1,461,677	1,057,778
Discounted Claim Value	180,792	315,825	(836,712)	(520,887)
Excess Recoveries	694,743	1,056,065	(1,147,062)	(90,997)
TOTAL FY 2020 CLAIMS	(269,927)	(603,812)	4,104,746	3,500,934
FUND YEAR 2021				
Paid Claims	6,157	28,654	3,333,352	3,362,006
Case Reserves	(115,586)	(220,385)	2,146,382	1,925,997
IBNR	22,134	(12,967)	1,107,209	1,094,242
Discounted Claim Value	14,901	34,284	(425,157)	(390,873)
TOTAL FY 2021 CLAIMS	(72,394)	(170,414)	6,161,786	5,991,372
FUND YEAR 2022				
Paid Claims	270,957	431,938	1,517,476	1,949,414
Case Reserves	1,118,079	1,140,800	993,800	2,134,600
IBNR	(567,777)	(1,076,569)	2,943,881	1,867,312
Discounted Claim Value	(23,702)	37,997	(478,087)	(440,090)
TOTAL FY 2022 CLAIMS	797,557	534,165	4,977,070	5,511,235
FUND YEAR 2023				
Paid Claims	0	122,047	5,267,964	5,390,011
Case Reserves	(4,506)	(1,047,984)	1,324,351	276,367
IBNR	(179,205)	(338,456)	5,533,584	5,195,128
Discounted Claim Value	54,485	122,501	(906,005)	(783,504)
TOTAL FY 2023 CLAIMS	(129,226)	(1,141,892)	11,219,894	10,078,002
FUND YEAR 2024				
Paid Claims	11,906	1,586,194	577,421	2,163,615
Case Reserves	53,603	(917,382)	1,839,730	922,348
IBNR	82,887	(315,689)	5,539,202	5,223,513
Discounted Claim Value	13,322	144,361	(1,147,621)	(1,003,260)
TOTAL FY 2024 CLAIMS	161,717	497,484	6,808,732	7,306,216
FUND YEAR 2025				
Paid Claims	0	0		0
Case Reserves	52,500	869,000		869,000
IBNR	440,407	3,144,809		3,144,809
Discounted Claim Value	(14,554)	(598,725)		(598,725)
TOTAL FY 2025 CLAIMS	478,353	3,415,084	0	3,415,084
COMBINED TOTAL CLAIMS	725,277	2,115,139	51,286,600	53,401,739

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Fund Year 2020 Claims reflect an anticipated recoverable amount of \$90,997 due from the reinsurer for COVID-19 WC claims.

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF MAY 31, 2025

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	56,881	285,806	88,086,695	88,372,501
2. CLAIM EXPENSES				
Paid Claims	46,284	247,670	77,818,135	78,065,805
IBNR	(886)	1,187	43,877	45,064
Total Claims	45,398	248,857	77,862,012	78,110,869
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	9,096	45,457	6,125,186	6,170,643
Total Expenses	9,096	45,457	9,710,652	9,756,109
4. UNDERWRITING PROFIT (1-2-3)	2,386	(8,508)	438,759	430,251
5. INVESTMENT INCOME	1,135	5,681	16,912	22,593
6. STATUTORY PROFIT (4+5)	3,521	(2,827)	455,671	452,844
9. STATUTORY SURPLUS (6+7-8)	3,521	(2,827)	455,671	452,844
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	2,784	34,857	(1,691)	33,166
CASH	-	(51,649)	88,419	36,770
2025 SURPLUS	737	(37,684)	-	(37,684)
CASH	6,212	107,628	-	107,628
TOTAL SURPLUS	3,521	(2,827)	455,670	452,843
TOTAL CASH	6,212	55,978	545,779	601,757

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF MAY 31, 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
COMBINED TOTAL CLAIMS	45,398	248,857	77,862,013		78,110,870

This report is based upon information which has not been audited nor certified

by an actuary and as such may not truly represent the condition of the fund.

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF MAY 31, 2025

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	451,873	451,873
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	(2,784)	(34,857)	43,878	9,021
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	(2,784)	(34,857)	594,320	559,463
FUND YEAR 2025				
Paid Claims	46,284	247,670	-	247,670
IBNR	1,899	36,044	-	36,044
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	48,182	283,714	-	283,714
COMBINED TOTAL CLAIMS	45,398	248,857	77,862,013	78,110,870

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

Gloucester County Insurance Commission

CLAIM ACTIVITY REPORT

May 31, 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
April-25	0	0	0	0	0	0	0	0	0	0	0	1	4	4	0	6	15
May-25	0	0	0	0	0	0	0	0	0	0	0	1	4	3	0	9	17
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	3	2
Limited Reserves																	\$2,661
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$833	\$13,433	\$0	\$41,449	\$55,716
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$44,741	\$45,241
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1)	(\$833)	(\$12,933)	\$0	\$3,292	(\$10,475)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$242,233	\$312,898	\$377,139	\$503,459	\$0	\$3,905,997
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
April-25	0	0	0	0	0	0	0	0	0	0	0	3	3	2	10	3	21
May-25	0	0	0	0	0	0	0	0	0	0	0	3	3	4	10	5	25
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	4
Limited Reserves																	\$6,806
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$174,081	\$28,830	\$19,490	\$97,722	\$1,620	\$321,743
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
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$163,235)	(\$313)	\$19,980	(\$7,907)	(\$120)	(\$151,596)
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$655,448	\$31,055	\$517,422	\$5,918	\$299,022	\$40,853	\$409,938	\$175,800	\$48,000	\$103,400	\$103,400	\$4,194,970
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
April-25	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
May-25	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	3
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Limited Reserves																	\$2,158
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
April-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,975	\$0	\$0	\$4,975
May-25	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,975	\$0	\$1,500	\$6,475
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500	\$1,500
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
April-25	0	0	2	2	0	2	1	0	1	1	0	7	9	6	24	23	78
May-25	0	0	2	2	0	2	1	0	1	1	0	7	8	6	18	33	81
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	-6	10	3
Limited Reserves																	\$33,525
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
April-25	\$0	\$0	\$83,195	\$28,143	\$0	\$49,541	\$142,100	\$0	\$26,793	\$52,899	\$0	\$739,298	\$428,555	\$138,232	\$745,175	\$511,593	\$2,945,526
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
NET CHGE	\$0	\$0	(\$60)	(\$330)	\$0	\$955	\$0	\$0	\$0	\$0	\$0	(\$429)	(\$89,021)	(\$12,085)	(\$98,824)	(\$50,234)	(\$230,028)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,270,368	\$1,406,955	\$729,107	\$1,835,826	\$1,515,732	\$1,030,407	\$1,121,394	\$1,088,150	\$573,519	\$2,462,281	\$1,566,169	\$442,577	\$1,734,812	\$1,734,812	\$21,571,164
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
April-25	0	0	2	2	0	2	1	0	1	1	0	11	16	13	34	32	115
May-25	0	0	2	2	0	2	1	0	1	1	0	11	15	14	28	49	126
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	1	-6	17	11
Limited Reserves																	\$23,312
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTAL
April-25	\$0	\$0	\$83,195	\$28,143	\$0	\$49,541	\$142,100	\$0	\$26,793	\$52,899	\$0	\$913,381	\$458,218	\$176,130	\$842,897	\$554,662	\$3,327,961
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
NET CHGE	\$0	\$0	(\$60)	(\$330)	\$0	\$955	\$0	\$0	\$0	\$0	\$0	(\$163,665)	(\$70,168)	(\$5,038)	(\$106,731)	(\$45,562)	(\$390,598)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,168,118	\$1,599,457	\$981,610	\$3,143,106	\$1,948,344	\$2,046,812	\$1,415,316	\$1,724,822	\$1,140,949	\$3,121,047	\$2,071,133	\$874,716	\$2,346,906	\$1,843,448	\$31,046,268

2021 2022 2023 2024 2025 YEARS

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

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		53		Last Month		52		Last Year		41	
		Unlimited Incurred	Limited Incurred	Actual 31-May-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	MONTH TARGETED
PROPERTY	338,000	242,233	242,233	71.67%	100.00%	242,234	242,234	71.67%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	409,938	409,938	74.40%	96.63%	409,938	409,938	74.40%	96.51%	273,514	273,514	49.64%	92.99%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	94.26%	6,594	6,594	5.64%	93.94%	6,594	6,594	5.64%	89.77%
WORKER'S COMP	1,297,005	2,462,281	2,462,281	189.84%	99.66%	2,456,186	2,456,186	189.37%	99.62%	1,993,389	1,993,389	153.69%	98.81%
TOTAL ALL LINES	2,303,006	3,121,047	3,121,047	135.52%	98.71%	3,114,953	3,114,953	135.26%	98.64%	2,273,496	2,273,496	98.72%	97.13%
NET PAYOUT %	\$2,371,331				102.97%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		41		Last Month		40		Last Year		29	
		Unlimited Incurred	Limited Incurred	Actual 31-May-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	MONTH TARGETED
PROPERTY	316,000	312,898	312,898	99.02%	100.00%	313,731	313,731	99.28%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	538,000	175,800	175,800	32.68%	92.99%	175,800	175,800	32.68%	92.48%	145,800	145,800	27.10%	84.65%
POL/EPL	101,999	0	0	0.00%	92.99%	0	0	0.00%	92.48%	0	0	0.00%	84.65%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	89.77%	16,267	16,267	14.40%	89.30%	16,267	16,267	14.40%	82.02%
WORKER'S COMP	1,244,000	1,566,169	1,566,169	125.90%	98.81%	1,632,325	1,632,325	131.22%	98.70%	1,623,038	1,623,038	130.47%	96.21%
TOTAL ALL LINES	2,312,999	2,071,133	2,071,133	89.54%	96.92%	2,138,123	2,138,123	92.44%	96.70%	1,785,104	1,785,104	77.18%	92.84%
NET PAYOUT %	\$1,683,082				72.77%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		29		Last Month		28		Last Year		17	
		Unlimited Incurred	Limited Incurred	Actual 31-May-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	MONTH TARGETED
PROPERTY	369,682	377,139	377,139	102.02%	100.00%	390,072	390,072	105.52%	100.00%	0	0	0.00%	96.87%
GEN LIABILITY	532,748	48,000	48,000	9.01%	84.65%	27,000	27,000	5.07%	83.56%	66,500	66,500	12.48%	69.55%
POL/EPL	113,998	0	0	0.00%	84.65%	0	0	0.00%	83.56%	0	0	0.00%	69.55%
AUTO LIABILITY	127,000	7,000	7,000	5.51%	82.02%	7,000	7,000	5.51%	81.06%	16,500	16,500	12.99%	64.31%
WORKER'S COMP	1,273,000	442,577	442,577	34.77%	96.21%	435,893	435,893	34.24%	95.79%	393,375	393,375	30.90%	84.23%
TOTAL ALL LINES	2,416,428	874,716	874,716	36.20%	92.95%	859,965	859,965	35.59%	92.39%	476,375	476,375	19.71%	81.19%
NET PAYOUT %	\$703,623				29.12%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		17		Last Month		16		Last Year		5	
		Unlimited Incurred	Limited Incurred	Actual 31-May-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	MONTH TARGETED
PROPERTY	391,348	503,459	503,459	128.65%	96.87%	503,459	503,459	128.65%	96.65%	0	0	0.00%	37.00%
GEN LIABILITY	530,000	103,400	103,400	19.51%	69.55%	108,400	108,400	20.45%	67.85%	16,000	16,000	3.02%	14.00%
POL/EPL	114,000	0	0	0.00%	69.55%	0	0	0.00%	67.85%	0	0	0.00%	14.00%
AUTO LIABILITY	116,000	5,236	5,236	4.51%	64.31%	5,236	5,236	4.51%	62.03%	500	500	0.43%	15.00%
WORKER'S COMP	1,393,000	1,734,812	1,734,812	124.54%	84.23%	1,749,624	1,749,624	125.60%	81.73%	492,537	492,537	35.36%	9.00%
TOTAL ALL LINES	2,544,348	2,346,906	2,346,906	92.24%	81.55%	2,366,719	2,366,719	93.02%	79.61%	509,037	509,037	20.01%	14.85%
NET PAYOUT %	\$1,610,741				63.31%								

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current		5		Last Month		4		Last Year		-7	
		Unlimited Incurred	Limited Incurred	Actual 31-May-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Apr-24	MONTH TARGETED
PROPERTY	412,447	79,954	79,954	19.39%	37.00%	62,137	62,137	15.07%	30.00%			N/A	N/A
GEN LIABILITY	520,855	1,500	1,500	0.29%	14.00%	1,620	1,620	0.31%	10.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	14.00%	0	0	0.00%	10.00%			N/A	N/A
AUTO LIABILITY	106,658	1,500	1,500	1.41%	15.00%	0	0	0.00%	10.00%			N/A	N/A
WORKER'S COMP	1,455,831	744,043	744,043	51.11%	9.00%	728,636	728,636	50.05%	6.00%			N/A	N/A
TOTAL ALL LINES	2,609,791	826,997	826,997	31.69%	14.89%	792,393	792,393	30.36%	10.93%	0	0	N/A	N/A
NET PAYOUT %	\$282,684				10.83%								

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING EB EMPLOYEE SOLUTIONS, LLC, DBA AS THE DIFFERENCE CARD TO
PROVIDE HRA SERVICES FOR GLOUCESTER COUNTY INCLUDING THE BOARD OF
SOCIAL SERVICES AND THE LIBRARY**

WHEREAS, the Gloucester County Insurance Commission is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, the Gloucester County Insurance Commission is authorized to offer health benefits coverage to all full-time employees; and

WHEREAS, Conner Strong & Buckelew on behalf of the Gloucester County Insurance Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, for HRA Services pursuant to New Jersey law; and

WHEREAS, it is the Gloucester County Insurance Commission’s intention to offer our employees the opportunity to enroll in the Direct Access/Aetna Freedom 2035 plan with a fully funded Health Reimbursement Account in the amount of **\$16,960** for each employee regardless of level of coverage (single, member/spouse, parent/child, family) to be effective January 1st, 2026.

WHEREAS, the ENTITY resolves to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.

NOW THEREFORE BE IT RESOLVED THAT:

1. The EB Employee Solutions, LLC, dba as The Difference Card (hereinafter the VENDOR) with a business address of 200 Business Park Drive, Suite 311, Armonk, NY 10504 is appointed to provide HRA Services for the period January 1st, 2026 through December 31, 2026.

BE IT FURTHER RESOLVED THAT: All associated fees due to the Difference Card will be paid directly to vendor.

BE IT FURTHER RESOLVED THAT: Chair of the Commission is hereby authorized to execute contracts between the ENTITY and The Difference Card as set forth in this resolution.

ADOPTED by Gloucester County Insurance Commission at a properly noticed meeting held on September 25, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQUIRE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 51-25

July 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>
NEW JERSEY COUNTIES EXCESS JIF	NJCE- 2ND INSTALL 2025	2,141,352.00 2,141,352.00
VERITEXT CORPORATE SERVICES,LLC	VIDEO SERVICES 5/25 INV 8339436	155.88
VERITEXT CORPORATE SERVICES,LLC	TRANSCRIPT SERVICE 5/25 INV 8327027	207.12
		363.00
INSERVCO INSURANCE SERVICES	CLAIM ADMIN- INV 0353-0725 07/25	8,160.00 8,160.00
KLDISCOVERY ONTRACK LLC	PHILLIPS- INV 1001000078614 FOR 04/25	1,884.60
KLDISCOVERY ONTRACK LLC	PHILIPS- UNV 1001000075103 FOR 03/25	36,229.60
		38,114.20
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/25	6.21
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 07/25	14,362.33
		14,368.54
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - 7 OF 12 INV 17374	5,572.00 5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 07/25	1,000.00 1,000.00
CHANCE & MCCANN, LLC	LEGAL FEES INV 588 6/9/25-7/8/25	4,830.00 4,830.00
BROWN & CONNERY, LLP	LEGAL- K. QUIGLEY INV 364900 FOR 05/25	5,727.17
BROWN & CONNERY, LLP	LEGAL- D. LAW INV 363979 FOR 04/25	2,946.00
BROWN & CONNERY, LLP	LEGAL-B. RENNER INV 360219 FOR 03/25	249.00
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 361857 FOR 03/25	2,962.17
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 362460 FOR 04/25	1,199.00
		13,083.34
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 06/25	542.49 542.49
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 06/25	3,736.61 3,736.61
HARDENBERGH INSURANCE GROUP	RMC FEE- INV 17357 7 OF 12 07/25	28,711.00

28,711.00

Total Payments FY 2025

2,259,833.18

**TOTAL PAYMENTS ALL FUND
YEARS**

2,259,833.18

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. 52-25

July 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 06/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 06/25	3,430.00
		6,250.00
	Total Payments FY 2025	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	6,250.00

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 53-25

August 2025

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
ASSETWORKS RISK MANAGEMENT INC	ANNUAL VALUATION-2024 ISSUED 4/24	1,200.00
		1,200.00
	Total Payments FY 2024	1,200.00

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIM ADMIN- INV 0353-0825 08/25	8,160.00
		8,160.00
KLDISCOVERY ONTRACK LLC	PHILLIPS- INV 1001000082595 FOR 05/25	2,797.80
		2,797.80
PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/25	8.14
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 08/25	14,362.33
		14,370.47
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR- INV 17375 8 OF 12 8/25	5,572.00
		5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 08/25	1,000.00
		1,000.00
CHANCE & MCCANN, LLC	LEGAL FEES INV 607 7/9/25-7/28/25	1,185.00
		1,185.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 368191 FOR 06/25	3,814.75
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 362036 FOR 03/25	53,235.50
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 363980 FOR 04/25	20,510.50
		77,560.75
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 07/25	542.49
		542.49
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 07/25	3,736.61
		3,736.61
GANNETT NEW YORK NJ LOCALIQ	A # 1122468 INV 7226162-11526475 7/31/25	17.55
		17.55

HARDENBERGH INSURANCE GROUP

RMC FEE- INV 17358 8 OF 12 08/25

28,711.00

28,711.00

Total Payments FY 2025

143,653.67

**TOTAL PAYMENTS ALL FUND
YEARS**

144,853.67

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. 54-25

August 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 08/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 08/25	3,430.00
		6,250.00
	Total Payments FY 2025	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	6,250.00

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 55-25

September 2025

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
ONTELLUS	LEGAL- D. LAW INV 1400819896 5/24	54.13 54.13
HARDENBERGH INSURANCE GROUP	RISK CONTROL- 5 OF 8 INV 15745 09/24	15,750.00 15,750.00
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE - INV 0353-0924	7,846.50 7,846.50
KLDISCOVERY ONTRACK LLC	PROF. SERVICES- J. PHILIPS- JOB 7566673	1,903.50 1,903.50
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/24	5.52
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/24	14,080.75 14,086.27
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 15015 09/24	5,572.33 5,572.33
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE FEE 09/24	777.08 777.08
CHANCE & MCCANN, LLC	ATTORNEEY FEES- INV 320 7/9/24-9/5/24	3,930.00 3,930.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 340718 FOR 5/24	428.55
BROWN & CONNERY, LLP	LEGAL- D.LAW INV 340717 5/24	3,821.67
BROWN & CONNERY, LLP	LEGAL- C. DEVONE INV 345037 FOR 7/24	44.00
BROWN & CONNERY, LLP	LEGAL- D.LAW INV 338755 FOR 4/24	837.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON- INV 338756-2/24-4/24	7,522.00
BROWN & CONNERY, LLP	LEGAL- C. DEVONE INV 340710 FOR 5/24	2,544.00
BROWN & CONNERY, LLP	LEGAL- C.DEVONE INV 339391 FOR 4/24	8,636.00 23,833.22
SPARK CREATIVE GROUP	SITE UPDATES 08/16/24 INV 5799	125.00 125.00
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 08/24	3,168.76 3,168.76

HARDENBERGH INSURANCE GROUP

RMC FEE INV 15015 09/24

28,711.75

28,711.75

Total Payments FY 2024

105,758.54

**TOTAL PAYMENTS ALL FUND
YEARS**

\$105,758.54

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. 56-25

September 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 09/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 09/25	3,430.00
		6,250.00
	Total Payments FY 2025	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	6,250.00

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	May			
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	\$5,255,492.95	5211185.91	22527.56	21,779.48
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$10,638.35	\$9,649.39	\$158.94
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$10,638.35	\$9,649.39	\$158.94
9	Deposits - Purchases	\$2,531,283.89	\$2,175,986.79	\$177,626.72
10	(Withdrawals - Sales)	-\$873,587.10	-\$513,341.69	-\$177,670.38
	Ending Cash & Investment Balance	\$6,923,828.09	\$6,883,480.40	\$17,738.19
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$375,083.64	\$59,843.75	\$252,490.27
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$7,298,911.73	\$6,943,324.15	\$80,487.81
				\$275,099.77

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

Current Fund Year: 2025								
Month Ending: May								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	117,518.47	4,391,981.08	59,316.32	887,287.03	(991,932.62)	295,307.24	496,013.80	5,255,491.32
RECEIPTS								
Assessments	94,755.52	128,770.33	28,183.69	338,447.30	1,261,453.33	290,428.84	27,697.77	2,169,736.79
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	866.11	4,723.58	940.83	3,142.37	12.87	418.07	533.48	10,637.31
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	866.11	4,723.58	940.83	3,142.37	12.87	418.07	533.48	10,637.31
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	95,621.63	133,493.91	29,124.52	341,589.67	1,261,466.20	290,846.91	28,231.25	2,180,374.10
EXPENSES								
Claims Transfers	14,525.46	167,475.73	0.00	178,244.22	0.00	0.00	0.00	360,245.41
Expenses	0.00	0.00	0.00	0.00	0.00	151,794.59	0.00	151,794.59
Other Expenses*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	14,525.46	167,475.73	0.00	178,244.22	0.00	151,794.59	0.00	512,040.00
END BALANCE	198,614.64	4,357,999.26	88,440.84	1,050,632.48	269,533.58	434,359.56	524,245.05	6,923,825.42

RESOLUTION 57-25

**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 *September 25, 2025* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 6/1/25 to 6/30/25, 7/1/25 to 7/31/25 and 8/1/25 to 8/31/25 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 25, 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
06/01/2025 Thru 06/30/2025

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
06/01/2025 Thru 06/30/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	6109	3530003983 001	GLOUCESTER COUNTY	2/3/2025	2/3/2025	PRO-LINE COLLISION CENTER	6/13/2025	2019 FORD FUSION PLATE CG7BKM	12,224.18	12,224.18
C	6111	3530004045 001	ROWAN COLLEGE O	3/31/2025	3/31/2025	AUTOTECH COLLISION SERVICES	6/27/2025	2024 FORD TRANSIT VAN	7,320.92	7,320.92
R	258618149	3530003726 001	GLOUCESTER COUNTY	12/5/2025	12/5/2025	GEICO	6/11/2025	2019 FORD ECONOLINE PLATE# OA4030	-11,932.19	-11,932.19
R	258618149	3530003726 001	GLOUCESTER COUNTY	12/5/2023	12/5/2023	GEICO	6/23/2025	2019 FORD ECONOLINE PLATE OA4030	-11,932.19	-11,932.19
V	255853841	3530003726 001	GLOUCESTER COUNTY	12/5/2023	12/5/2023	GEICO	6/23/2025	Void: SUBROGRATION	11,932.19	11,932.19
V	258618149	3530003726 001	GLOUCESTER COUNTY	12/5/2025	12/5/2025	GEICO	6/23/2025	Void: 2019 FORD ECONOLINE PLATE# OA4030	11,932.19	11,932.19
Total for Coverage: Auto Physical Damage							Number of entries: 6		19,545.10	19,545.10
Coverage: General Liability										
C	6108	3530003980 001	JOANAND LLC	3/17/2025	3/31/2025	DUGHI HEWIT & DOMALEWSKI PC	6/13/2025	INVOICE # 105244	2,223.00	2,223.00
C	6110	3530003013 001	RODRIGUEZ, MARISA	5/6/2025	6/3/2025	MADDEN & MADDEN PA	6/13/2025	STATEMENT# 15	75.00	75.00
Total for Coverage: General Liability							Number of entries: 2		2,298.00	2,298.00
Coverage: Police Professional										
C	34551	3530003939 001	ROTE, TIMOTHY	5/23/2025	5/23/2025	BROWN & CONNERY LLP	6/27/2025	REFERENCE 364420	15.00	15.00
Total for Coverage: Police Professional							Number of entries: 1		15.00	15.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 9		21,858.10	21,858.10



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2025 Thru 07/31/2025

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2025 Thru 07/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	4323134	3530003981 001	ROWAN COLLEGE OF SOUT	1/29/2025	1/29/2025	AUTOTECH COLLISON SERVICES	7/11/2025	2022 F350 PLATE CG8CHH	6,337.29	6,337.29
Total for Coverage: Auto Physical Damage							Number of entries: 1		6,337.29	6,337.29
Coverage: General Liability										
C	4323138	3530003091 001	BASS, AARON	12/16/2024	1/22/2025	DR FRANK J TURSI CONSULTING	7/11/2025	SERVICES RENDERED	3,450.00	3,450.00
Total for Coverage: General Liability							Number of entries: 1		3,450.00	3,450.00
Coverage: Police Professional										
C	4323139	3530003953 001	OWENS, IRRRAHEEM	4/17/2025	4/17/2025	BROWN & CONNERY LLP	7/11/2025	BILL 362465	19.80	19.80
C	4323146	3530003953 001	OWENS, IRRRAHEEM	5/23/2025	5/23/2025	BROWN & CONNERY LLP	7/11/2025	REFERENCE # 364421	15.00	15.00
C	4326019	3530003939 001	ROTE, TIMOTHY	6/18/2025	6/18/2025	BROWN & CONNERY LLP	7/25/2025	INVOICE 366123	74.63	74.63
Total for Coverage: Police Professional							Number of entries: 3		109.43	109.43
Total for Gloucester Co Ins Commission - 353							Number of entries: 5		9,896.72	9,896.72



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2025 Thru 08/31/2025

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2025 Thru 08/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: General Liability										
C	4329750	3530003411 001	NOLLAN, LIAM	5/12/2025	5/28/2025	MADDEN & MADDEN PA	8/8/2025	STATEMENT 6	1,340.00	1,340.00
C	4332947	3530003589 001	ROBERTS, BRIAN	6/4/2025	6/16/2025	MADDEN & MADDEN PA	8/22/2025	STATEMENT 1	685.00	685.00
Total for Coverage: General Liability							Number of entries: 2		2,025.00	2,025.00
Coverage: Police Professional										
C	4329747	3530003754 001	JOYNES, KIAF	12/16/2024	4/14/2025	BROWN & CONNERY LLP	8/8/2025	BILL# 368474	1,135.00	1,135.00
C	4332935	3530003668 001	BYNUM, GREGORY	4/1/2025	5/27/2025	MADDEN & MADDEN PA	8/22/2025	STATEMENT 5	1,890.00	1,890.00
C	4332938	3530003939 001	ROTE, TIMOTHY	7/2/2025	7/15/2025	BROWN & CONNERY LLP	8/22/2025	INVOICE 369678	2,265.00	2,265.00
C	4332939	3530003939 001	ROTE, TIMOTHY	6/17/2025	6/17/2025	O'HAGAN MEYER	8/22/2025	INVOICE 618165	243.00	243.00
C	4332951	3530003953 001	OWENS, IRRACHEEM	7/16/2025	7/31/2025	BROWN & CONNERY LLP	8/22/2025	BILL 369679	810.00	810.00
C	4332953	3530003668 001	BYNUM, GREGORY	6/3/2025	6/30/2025	MADDEN & MADDEN PA	8/22/2025	STATEMENT 6	765.00	765.00
Total for Coverage: Police Professional							Number of entries: 6		7,108.00	7,108.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 8		9,133.00	9,133.00



**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
YTD Total	605	83%	\$1,396,932.25	64%	\$508,120.20	\$35,480.39	\$265,919.43	\$587,412.23	\$888,812.05	\$67,328.59	\$821,483.46

Monthly Summary	June	July	August
Total Reductions (before fees):	\$20,172.14	\$29,174.97	\$27,587.80
Percent:	43%	42%	49%
Net Reductions:	\$17,347.98	\$25,583.90	\$23,725.47
Percent:	37%	37%	42%

YTD Summary	
Total Reductions (before fees):	\$888,812.05
Percent:	64%
Net Reductions:	\$821,483.46
Percent:	59%

GLOUCESTER COUNTY INSURANCE COMMISSION (GCIC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 16, 2025

DATE OF MEETING: September 25, 2025

GCIC SERVICE TEAM

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

June – September 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 26:** Attended the GCIC meeting.
- **July 15:** Conducted forklift training for GCUA.
- **July 16:** Conducted forklift training for GCUA.
- **August 13:** Conducted forklift training for GCIC.
- **August 19:** Conducted forklift training for GCIC.
- **September 9:** Attended the GCIC Claims Committee meeting.
- **September 10:** Attended the GCIC Safety Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **September 17:** Plan to conduct a loss control visit at the Logan Township Library Branch.
- **September 19:** Plan to conduct a loss control visit at the Margaret Dombrosky Swedesboro Public Library.

- **September 25:** Plan to attend the 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/>.

- Heat Related Illnesses - Best Practices
- Artificial Turf Fields - Best Practices
- Pets - Summer Safety Tips
- Fatigue in the Workplace – Best Practices
- Shift Briefing Effectiveness
- Lightning - PEOSH Safety & Health Alert # 38
- Safety Recall Alert - Werner Multi-Purpose Ladders
- Cut-Off Saws - Best Practices
- National Preparedness Month - 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. (September through November 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)).

(*) 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.

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

DATE	CLASS TOPIC	TIME
9/17/25	Fall Protection Awareness	8:30 - 10:30 am
9/17/25	Bloodborne Pathogens	11:00 - 12:00 pm
9/17/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
9/18/25	Leaf Collection Safety Awareness	8:30 - 10:30 am
9/18/25	Public Employers: What You Need to Know (Zoom Meeting)**	10:00 - 11:30 am
9/18/25	Shop and Tool Safety	1:00 - 2:00 pm
9/19/25	Chipper Safety	8:30 - 9:30 am
9/19/25	Chainsaw Safety	10:00 - 11:00 am
9/22/25	Mower Safety	7:30 - 8:30 am
9/22/25	Bloodborne Pathogens	9:00 - 10:00 am
9/22/25	Driving Safety Awareness	10:30 - 12:00 pm
9/22/25	Flagger Skills and Safety	1:00 - 2:00 pm
9/23/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
9/23/25	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
9/23/25	The Power of Collaboration Parts 1 & 2 (Atlantic)*	9:00 - 1:00 pm
9/23/25	Personal Protective Equipment	1:00 - 3:00 pm
9/24/25	Confined Space Entry	8:30 - 11:30 am
9/24/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
9/24/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/26/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
9/26/25	Snow Plow/Snow Removal Safety	9:30 - 11:30 am
9/26/25	Introduction to Management Skills (Zoom Meeting)**	10:00 - 12:00 pm
9/29/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/29/25	Fire Extinguisher Safety	11:00 - 12:00 pm
9/29/25	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/30/25	Hearing Conservation	8:30 - 9:30 am
9/30/25	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

10/1/2025	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
10/1/2025	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/2025	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/2025	Bloodborne Pathogens	10:00 - 11:00 am
10/2/2025	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/2/2025	Asbestos Awareness	4:00 - 6:00 pm
10/3/2025	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/3/2025	Fire Safety	10:00 - 11:00 am
10/3/2025	Driving Safety Awareness	1:30 - 3:00 pm
10/6/2025	Flagger Skills and Safety	8:30 - 9:30 am
10/6/2025	Chipper Safety	10:00 - 11:00 am
10/6/2025	Introduction to Communication Skills (Zoom Meeting)**	10:00 - 12:00 pm
10/6/2025	Chainsaw Safety	1:00 - 2:00 pm
10/7/2025	Mower Safety	7:30 - 8:30 am
10/7/2025	Back Safety/Material Handling	9:00 - 10:00 am
10/7/2025	Fire Extinguisher Safety	10:30 - 11:30 am
10/7/2025	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/8/2025	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
10/8/2025	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
10/9/2025	Confined Space Entry	8:30 - 11:30 am
10/9/2025	Fall Protection Awareness	1:00 - 3:00 pm
10/10/2025	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/10/2025	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/10/2025	Personal Protective Equipment	1:00 - 3:00 pm
10/13/2025	School Safety & Regulatory Awareness Training	8:30 - 11:30 am
10/13/2025	Asbestos Awareness	1:00 - 3:00 pm
10/14/2025	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/14/2025	Ethical Decision Making	9:00 - 11:30 am
10/14/2025	Bloodborne Pathogens	10:30 - 11:30 am
10/14/2025	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/15/2025	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/15/2025	Special Event Management (Zoom Meeting)**	1:00 - 3:00 pm
10/16/2025	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/16/2025	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/16/2025	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*	8:30 - 12:30 pm
10/16/2025	NJCE Expo 2025 - Flagger Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/2025	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Bergen)*	8:30 - 11:30 am
10/17/2025	Hearing Conservation	8:30 - 9:30 am
10/17/2025	Bloodborne Pathogens Administrator Training (Zoom Meeting)**	9:00 - 11:00 am
10/17/2025	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/20/2025	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/20/2025	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
10/20/2025	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/20/2025	Change: Embracing New Opportunities	1:00 - 2:30 pm
10/21/2025	Preparing for the Unspeakable	9:00 - 10:30 am
10/21/2025	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hr lunch brk
10/21/2025	Fire Extinguisher Safety	11:00 - 12:00 pm
10/21/2025	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/2025	Chipper Safety	8:30 - 9:30 am
10/22/2025	Chainsaw Safety	10:00 - 11:00 am

10/22/2025	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/2025	NJCE Expo 2025 - Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/23/2025	NJCE Expo 2025 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
10/23/2025	NJCE Expo 2025 - Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
10/23/2025	NJCE Expo 2025 - Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
10/24/2025	Flagger Skills and Safety	8:30 - 9:30 am
10/24/2025	Personal Protective Equipment	10:00 - 12:00 pm
10/24/2025	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/27/2025	Confined Space Entry	8:30 - 11:30 am
10/27/2025	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/27/2025	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/28/2025	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/2025	Shop and Tool Safety	11:00 - 12:00 pm
10/28/2025	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/2025	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/29/2025	Fire Safety	10:30 - 11:30 am
10/29/2025	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
10/30/2025	Hearing Conservation	8:30 - 9:30 am
10/30/2025	Mower Safety	10:00 - 11:00 am
10/30/2025	Playground Safety Inspections	1:00 - 3:00 pm
10/31/2025	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 2025: Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 2025: Fast Track to Safety (HazCom/BBP/Fire Safety/Driving Safety) (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 2025: Flagger Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
11/7/25	NJCE EXPO 2025: 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

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: 9/25/2025

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 6/4/2025 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes from the meeting.

B. 2026 Underwriting Renewal Data

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

II. Underwriting Services Director

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	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.

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

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 Philadelphia, PA 19107

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

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

Action Requested: *Motion* to authorize the Underwriting Services Director to renew the above policy contingent upon the renewal premium not increasing more than 10% and no significant reduction in the terms and conditions.

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

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Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company	9/12/2025	\$17,033.00	\$17,877.47
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The 12.5% increase in premium on the above County’s 911 Teachers Professional Liability policy is due to the increase in revenues.

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.

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GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
June 4, 2025
9:30 AM
In-Person Meeting

I. Call to Order – Tim Sheehan, Chairman
The meeting was called to order at 9:35 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Tim Sheehan	Gloucester County Risk Manager	Present
Wayne Love	Gloucester County Utilities Authority	Present
Jennifer Campbell	Gloucester County Improvement Authority	Absent
Coryndi McFadden	Rowan College of South Jersey	Present
Brenda Muhlbaier	Gloucester County Library Commission	Present

Commission Professionals:

Brad Stokes	Executive Director	Present
Brandon Tracy	Executive Director's Office	Absent
Glenn Prince	J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

Mr. Love introduced Mr. Robert Maybury who was present at the meeting.

III Approval of the 3/5/2025 & 4/10/2025 Safety and Accident Review Committee Meeting Minutes

Motion to approve the 3/5/2025 & 4/10/2025 Safety and Accident Review Committee Meeting Minutes

Moved: Wayne Love

Seconded: Coryndi McFadden

Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Risk Management Consultant's Report – Hardenbergh Insurance Group

Mr. Henry began by reviewing the 2025 workers' compensation graph that illustrates the number of workers' compensation claims by entity. At the request of the Chairman, a second graph was distributed that illustrates the number of record only workers' compensation claims by entity for 2025. There was no pandemic claims included in either graph.

Next, he reviewed the number of County EMS claims that involved injuries due to lifting from 2022 to 2024. In 2022, there were 6 claims totaling \$9,152 in incurred costs. In 2023, there were 12 claims totaling \$21,686 in incurred costs. And in 2024, there were 13 claims totaling \$32,423 in incurred costs. He recommended the Safe Lifting video found on the J.A. Montgomery Learning Management System be reviewed by the department annually. Mr. Sheehan advised that the training has been done in the past. He will contact the department supervisor to see if it is completed annually.

Lastly, Mr. Henry reviewed the 2024 Inservco Insurance Services Stewardship Report. Mr. Sheehan asked where slips, trips, and falls were mentioned in the report. Mr. Henry advised that it was not in the report. He stated that since those types of injuries are typically most frequent, the entities are doing a great job in the upkeep of all facilities. Mr. Stokes commented that Tuesdays were the most frequent days for injuries. Mr. Sheehan asked if a report could be provided that would show the number of EMS lifting injuries that occurred both before and after the bariatric stretchers were purchased. Mr. Henry advised that the information can be provided at the next meeting.

V. NJCEL Safety Director's Report – J.A. Montgomery

Mr. Prince spoke about the increase in PEOSH activity occurring around the state. He advised that the organization is visiting entities and requesting to review their job hazard assessment documentation. Due to this, J.A. Montgomery has developed this documentation, and it is available for clients to utilize on the www.njce.org website. The documentation is in Word format and can be altered as needed. If any entity needs assistance for a specific entity or department, Mr. Prince will be available to assist. He provided specific directions on how to access the documentation on the website.

GLOUCESTER COUNTY INSURANCE COMMISSION

Next, he advised that all training sessions for June and July can be found on the website. He encouraged the committee members to review the schedule. He stated the benefits of utilizing the Learning Management System.

Mr. Prince continued by stating that he received a call from the County EMS department requesting a loss control visit. He asked Mr. Sheehan how to move forward with the request. Mr. Sheehan advised that the visit should be scheduled and there are other departments that would need one as well.

Mr. Sheehan asked what specific departments PEOSH inspectors are focusing on. Mr. Prince advised that they are focusing on municipal utilities authorities. He explained PEOSH's five-year plan that determines where they are visiting and the other reasons why PEOSH would visit an entity. Mr. Henry recommended to the committee members that the PEOSH number to call in when specific injuries occur, is saved on their phone. Mr. Prince spoke about the J.A. Montgomery matrix that is available as well which directs when PEOSH is required to be notified. Mr. Stokes advised that PEOSH is also focusing on entities that have crossing guards due to the recent increase in fatalities. Mr. Prince advised how J.A. Montgomery has assisted those entities. Mr. Sheehan asked if crossing guards have specific uniforms. Mr. Prince advised that there are statutes regarding what crossing guards need to have when doing their job. The committee went on to discuss the recent incidents that have been reported on the local news. Mr. Stokes spoke about a company that privatized the service of crossing guards.

Mr. Sheehan asked if J.A. Montgomery has specific training for boom mowers. Mr. Prince advised training is available in the landscape training program. He advised that he needs the make and model of the mower, and he will make sure that the safety requirements from the safety manual are included in the training.

VI. Accident Review – Tim Sheehan

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Rowan College of South Jersey	Gloucester Campus	2/18/2025	The employee was walking into work when she tripped over a mat causing her to fall and injure her head, right knee and right arm.

Committee's Determination: Not Preventable

The Committee determined that this was not a preventable situation. Ms. McFadden provided an explanation for the incident and stated that there was no tripping hazard.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Gloucester County Utilities Authority	Sewerage Operations	2/28/2025	The employee was doing bar screen cleaning when debris flew into his mouth.

Committee's Determination: Not Preventable

The Committee determined that this was not a preventable situation. Mr. Love provided an explanation for the incident. Mr. Maybury advised that the situation is typical and harmless. Mr. Sheehan inquired if face shields could be utilized and if they are available to employees. He recommended that a toolbox talk is done to encourage the use of face shields. Mr. Love advised that the area is an enclosed area, and a face shield could become foggy. Mr. Maybury further advised that the locations are at the remote pumping stations and not at the main facility. Mr. Sheehan advised that no letter would be needed.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
3. Gloucester County	Haz Mat Team	3/5/2025	The employee was handling a propane tank when his lower extremities were exposed to poison ivy type plant.

Committee's Determination: Not Preventable

The Committee determined that this was a not preventable situation. Mr. Sheehan provided an explanation for the incident. He advised that the employee was wearing the proper personal protective equipment.

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VII. Old Business

There was no old business.

VIII. New Business

Mr. Love spoke about the J.A. Montgomery Learning Management System and how the Utilities Authority is utilizing it with 30 employees signed up. The Authority has completed the first round of annual video training. He also advised that the Authority has forklift training coming up next month.

Mr. Stokes asked how the Authority likes the new website. Mr. Love advised that it is easy to navigate and appreciates the training roster that is available. Mr. Prince commented that PEOSH wants to see the training and it is easy to print out if needed. Ms. McFadden inquired as to where to find the information on the www.njce.org website. Mr. Prince advised that she could reach out to Natalie Dougherty for assistance.

Mr. Sheehan inquired how many employees are taking the forklift training. Mr. Love stated about 12 employees. Mr. Sheehan advised that the County could utilize the training as well. Mr. Prince advised that he would coordinate the training for the County.

IX. Adjournment

Motion to adjourn the meeting.

Moved: Wayne Love

Seconded: Tim Sheehan

The meeting adjourned at 10:11 AM

RESOLUTION 58-25

**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 *September 25, 2025*. The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the GCIC will take in said litigation, strengths and weaknesses of GCIC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *September 25, 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 September 25, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
9-25-25

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003746	Tolbert, T.	WC	PAR
3530004084	Grady, T.	WC	PAR
3530004073	Gloucester County	APD	PAR
NJC00042	Gloucester County	PR	PAR
Subrogation Recovery Offers			
2022273097	Gloucester County	PR	Subro Recovery
2023282688	GCIA	PR	Subro Recovery
2023295611	Gloucester County	PR	Subro Recovery
2024330567	GCUA	PR	Subro Recovery

*Settlement

APPENDIX I

Minutes

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, June 26, 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
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George
	Vanguard Claims Administrator, Inc. Sarah Mentzer
	Medlogix Jennifer Goldstein, Lizzie Lewis
	PERMA Kerin Drumheiser, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christopher J. Powell, Christina Violetti, Joe Henry, Danielle Colaianni
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library
Alyssa Lott, Esq., Brown & Connery, LLP
Prudence Higbee, Esq., Capehart Scatchard
David E. Madden, Esq., Madden & Madden
Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of April 24, 2025.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 24, 2025

Motion: Commissioner Christina
Second: Commissioner Burns
Vote: Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti reported Committee met on March 6th at the Improvement Authority. Mr. Garish covered Job Hazard Analysis as well as OSHA Log reporting in addition to discussing three workers compensation claims of which two were deemed preventable.

Ms. Violetti reported the committee met on June 4th to discuss the 2025 workers compensation claims for all entities as well as record only workers compensation claims for the year per entity. Hardenbergh also reviewed some of the EM lifting claims over the past 3 years and the 2024 Inservco Insurance stewardship report, Safety Director reviewed PEOSH inspections and their 5-year plan, Job Hazard Assessments and found 3 workers' compensation claims all found to be non-preventable.

CLAIMS COMMITTEE - Chairman Sheehan advised the Claims Committee met on June 10th to discuss several PARS and SARS, which will be discussed further in closed session. Ms. Drumheiser added there will be two additions.

EXECUTIVE DIRECTOR REPORT:

2026 RFPS FOR PROFESSIONAL SERVICES – FAIR & OPEN PROCESS – Executive Director reported the contracts for the Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expire as of 12/31/25. Included in the agenda was Resolution 38-25 Authorizing the Preparation and Advertisement of the Request for Proposals.

MOTION TO APPROVE RESOLUTION 38-25 AUTHORIZING THE PREPARATION AND ADVERTISING THE REQUEST FOR PROPOSALS FOR THE POSITION OF ACTUARY, AUDITOR, DEFENSE PANEL ATTORNEYS, FIELD NURSE CASE MANAGER AND COMMISSION ATTORNEY

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

PROPERTY APPRAISAL SERVICES – Executive Director reported AssetWorks is finalizing the physical appraisals for building values between \$500,000 and \$1 million and where building values is less than \$500,000, but the content value of that location exceeds \$500,000. PERMA awaits AssetWorks submission and at the appropriate time will share the submission with Hardenbergh Insurance Group for review and will discuss the results with member entities.

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 April and May. There were (4) four certificates of insurance issued in April and (6) six certificates of insurance issued in May. There were no questions

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) - The NJCE met on Friday, April 21, 2025 and Friday, June 13, 2025. Written summaries of both meetings were included in the agenda. Executive Director reported the NJCE Auditor reviewed the draft Audit and the NJCE Board of Fund Commissioners approved an extension to file the final audit following the NJCE September meeting. The NJCE also reviewed the NJCE Renewal timeline. Executive Director said he will discuss the timeline in more detail.

NJCE JIF RENEWAL TIMELINE – Included was the annual timeline for the NJCE renewal process with specific target dates. Executive Director reported that the Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. The launch date is expected to be July 31, 2025.

2025 NJCE BEST PRACTICES WORKSHOP – Executive Director said as previously 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 of Capehart Scatchard will be the keynote speaker. A number of County representatives have volunteered to participate in presentations. Ms. Drumheiser added there will be three sessions 1) workers' compensation, 2) defensive driving from a property/auto/workers' compensation standpoint, and 3) day in the life of a risk manager.

BOILER & MACHINERY - Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. Executive Director reported that Chubb is offering free training for Boiler Control and Water Treatment. Included in the agenda was a flyer outlining the training. Please contact the Fund Office for questions or issues with registering.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of February. As of February 28, 2025 there is a statutory surplus of \$2,748,791. 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 is \$2,554,304. Executive Director reported the latest bank statement showing \$5 million in cash.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of February. Executive Director reported as of February 28, 2025 the NJCE has a surplus of \$12,374,694. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$21,226,323.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK - Included in the agenda on pages 23-25 is a copy of Health Benefits Financial Fast Track for the month of February. Ms. Panto reported as of February 29, 2025 there was a statutory surplus of \$452,989. The total cash amount is \$545,422.

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 February 28, 2025. Executive Director reviewed the reports with the Commission noting the claims activity showed 8 less open claims in February than January. Executive Director said the Loss Ratio Report, which targets us one month to the next on the usage of the Commissions loss funds is showing Workers' Compensation is higher than projected.

2025 MEETING SCHEDULE – Executive Director reminded the Commission will not meet in July or August. The next meeting is scheduled for Thursday, September 25th at 1 p.m. in person at the Gloucester County Administration Building. A dial-in option will be provided.

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the agenda and reviewed the May report with the Commission noting there were 7 new issues.

TREASURER REPORT - Chairman Sheehan reported the agenda included May Property & Casualty bills, May benefits list, May Property & Casualty bills, June Property & Casualty bills and June benefits list, which were Resolutions 39-25, Resolution 40-25, Resolution 41-25, Resolution 42-25 and Resolution 43-25, respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 39-25 THROUGH RESOLUTION 43-25
RESPECTIVELY**

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

The monthly treasurer reports were not available. There were no questions.

CLAIMS ADMINISTRATOR - Chairman Sheehan presented Resolution 44-25 Inservco Liability Check Register for the period of 4/1/25 to 4/30/25 and 5/1/25 to 5/31/25.

**MOTION TO APPROVE RESOLUTION 44-25 LIABILITY CHECK REGISTER FOR THE
PERIOD OF 4/1/25 TO 4/30/25 AND 5/1/25 TO 5/31/25**

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

MANAGED CARE PROVIDER - Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of February, April and May as noted below. Ms. Goldstein added February was updated to reflect two large bills totaling \$478,868 that were processing at the time the February report was submitted, and the outcome was uncertain because they were being appealed. The bills were also out of network. February has been updated to reflect the addition of the bills. Ms. Goldstein also reported one bill was a surgical bill and Medlogix did not receive a discount, however Medlogix was able to negotiate the discount.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	51	\$625,672.44	\$125,161.61	\$500,510.83	\$480,979.38	70%	26%
April	98	\$117,628.42	\$71,663.49	\$45,582.39	\$39,529.77	55%	48%
May	84	\$86,300.54	\$49,688.74	\$36,611.80	\$31,492.45		

NJCE SAFETY DIRECTOR:

REPORT - The Safety Director’s report was included in the agenda and Safety Director referred to the Risk Control Activities from April through June 2025. The training opportunities through August 28th and numerous video briefings have been added to njce.org.

Mr. Prince reported the J.A. Montgomery is working with an engineer for forklift training with an anticipated date of August 13th. Mr. Prince conducted a loss control visit on June 18th with Chairman Sheehan touring the Clayton Complex and observed minor issues.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

3/5/2025 & 4/10/2025 SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING MINUTES – Ms. Violetti said the enclosed in the agenda were the approved meeting minutes for each meeting – 3/5/25 and 4/10/25.

2026 UNDERWRITING RENEWAL DATA – Ms. Violetti reported the NJCE JIF will begin the 2026 Underwriting Renewal Process, and, in turn, Hardenbergh will be reaching out to members to obtain updated exposure information.

**UNDERWRITING SERVICES DIRECTOR
ANCILLARY COVERAGES**

Ms. Violetti reported 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
Rowan College of South Jersey	Director and Officers Liability Policy for the Rowan College at Gloucester County Foundation	United States Liability Group	7/9/2025	\$835.81	\$833.79
Rowan College of South Jersey	Accident Policy – Therapeutic Recreation Program	Berkley Life & Health Company	8/1/2025	\$250.00	\$250.00
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2025	\$490.00	\$490.00

All terms and conditions are per the expiring policies.

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

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

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

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

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

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

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: Ms. Guerriero of Inservco Insurance Services introduced Debra Romanowski the new Senior Liability Adjuster. Ms. Romanowski has 30 years of experience in handling liability claims and is filling vacant position previously held by Mr. Crooks.

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 Burns
Second: Commissioner Christina
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 45-25 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Christina
Second: Commissioner Burns
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

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

MOTION TO AUTHORIZE 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 \$40,635.00

MOTION TO ABANDON SUBROGATION FOR CLAIM #2022273097

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

MOTION TO ACCEPT SUBROGATION FOR CLAIM #2023295611 IN THE AMOUNT OF \$6,000

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

Chairman Sheehan advised the next meeting would be on September 25, 2025 at 1:00 PM

MOTION TO ADJOURN:

Motion:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

MEETING ADJOURNED: 1:43 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, July 31, 2025
ZOOM VIRTUAL MEETING
9:30 AM**

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	PERMA Shai McLeod Vanguard Claims Administrator, Inc. Sarah Mentzer
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Treasurer Tracey Giordano

ALSO PRESENT:

Dominique McDuffie, Hardenbergh Insurance Group
Cathy Dodd, PERMA Risk Management Services

EXECUTIVE DIRECTOR REPORT:

Executive Director reported there was one PAR to review and he would turn this over Ms. Mentzer.

Ms. Mentzer thanked everyone for meeting today for approval of one PAR. Ms. Mentzer said the loss was on May 25, 2025. Ms. Mentzer advised a vehicle failed to come to a complete stop at a stop sign and entered the intersection directly in front of the ambulance. The vehicle was struck by the ambulance. Ms. Mentzer explained the most cost-effective way to move forward would be to transport the chassis to the new vehicle for mounting. There was no one on the cot so the cot was not damaged. Chairman Sheehan advised the warranty would start on day one and if they fixed it around here the warranty would not apply, so this is a good deal.

In response to Mr. Burns' inquiry, Chairman Sheehan advised there were 2 EMT's in the cab and the only injury was a broken finger. In response to Mr. Burns' question, Ms. Mentzer said there was subrogation open with St. Paul Protective Insurance. Ms. McDuffie said she believed there was an underinsured motorist claim for this.

With no other questions, Chairman Sheehan asked for a motion to approve the PAR.

MOTION TO APPROVE THE PAR IN THE AMOUNT OF \$133,075.03

Moved: Commissioner Burns

Second: Commissioner Christina
Roll Call Vote: Unanimous

Executive Director pointed out this was a special meeting, so this is the approval

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO 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 Burns
Second: Commissioner Christina
Vote: Unanimous

Chairman Sheehan thanked everyone for taking the time to participate in the call today so we can get this emergency service vehicle back in service. Chairman Sheehan noted the next meeting was on September 25, 2025 at 1:00 p.m.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 10:10 A.M.

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

AUGUST 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.

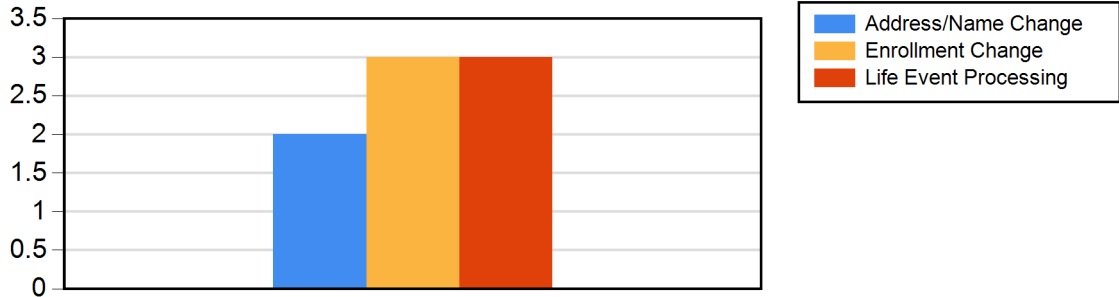


CLIENT ACTIVITY REPORT

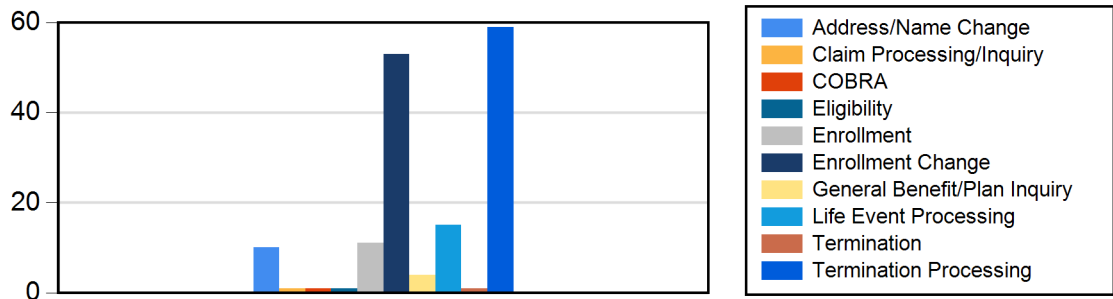
From: 8/1/2025 To: 8/31/2025

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (AUGUST)	# of Issues
Address/Name Change	2
Enrollment Change	3
Life Event Processing	3
Total for Subject	8



SUBJECT (YTD)	# of Issues
Address/Name Change	10
Claim Processing/Inquiry	1
COBRA	1
Eligibility	1
Enrollment	11
Enrollment Change	53
General Benefit/Plan Inquiry	4
Life Event Processing	15
Termination	1
Termination Processing	59
Total for Subject	156



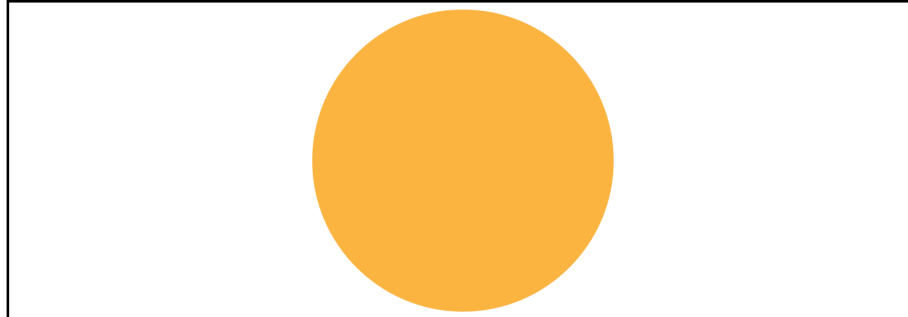


CLIENT ACTIVITY REPORT

From: 8/1/2025 To: 8/31/2025

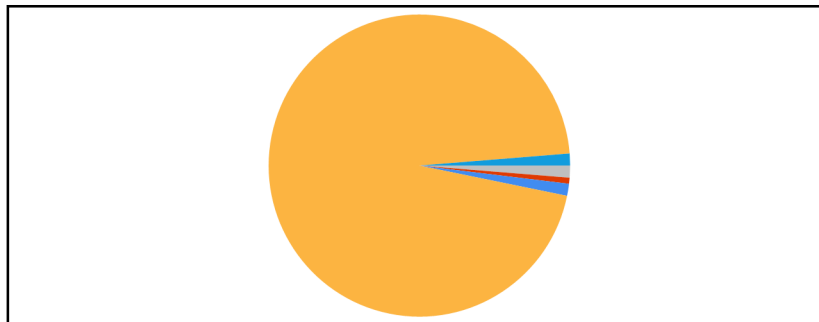
GCHIC - Gloucester County Health Insurance Commiss

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



Employer

CALL SOURCE (YTD)	# of Issues
Carrier	2
Dependent	1
Employee	2
Employer	149
Plan Administrator	2
Total for Call Source	156



Carrier
Dependent
Employee
Employer
Plan Administrator

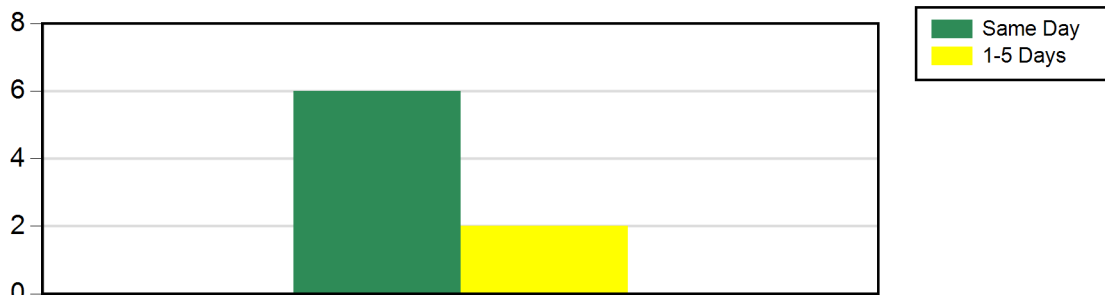


CLIENT ACTIVITY REPORT

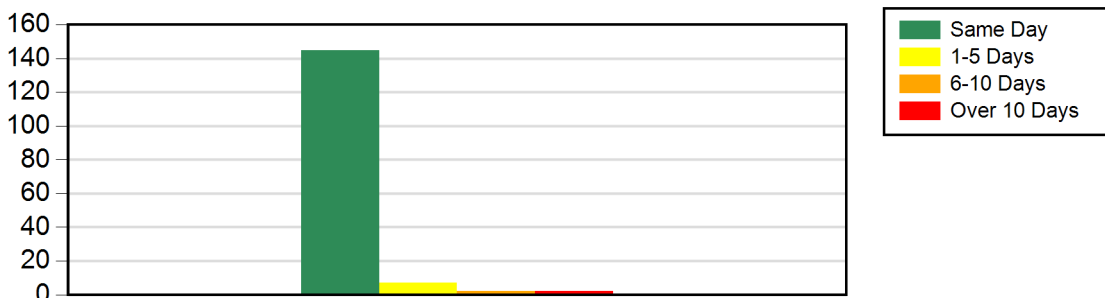
From: 8/1/2025 To: 8/31/2025

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (AUGUST)	# of Days	%
Same Day	6	75%
1-5 Days	2	25%
Total for Time Range	8	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	145	93%
1-5 Days	7	4%
6-10 Days	2	1%
Over 10 Days	2	1%
Total for Time Range	156	100%



DETAIL (YTD)		From: 1/1/2025 To: 8/31/2025		
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



CLIENT ACTIVITY REPORT

From: 8/1/2025 To: 8/31/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 8/31/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	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
3/7/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Enrollment	Closed	Same Day
3/14/2025	Employer	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/27/2025	Employer	Life Event Processing	Closed	Same Day
3/27/2025	Employer	Enrollment Change	Closed	Same Day
3/31/2025	Employer	Enrollment Change	Closed	Same Day
4/2/2025	Employer	Enrollment Change	Closed	Same Day
4/2/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/9/2025	Employer	Enrollment Change	Closed	Same Day
4/15/2025	Employer	Enrollment Change	Closed	Same Day
4/17/2025	Employer	Enrollment Change	Closed	Same Day
4/22/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment	Closed	Same Day
4/23/2025	Employer	Enrollment Change	Closed	Same Day
4/29/2025	Employer	Address/Name Change	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 8/1/2025 To: 8/31/2025

GCHIC - Gloucester County Health Insurance Commiss

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