

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
TUESDAY, APRIL 21, 2026
1:00 PM**

MEETING BEING HELD IN-PERSON AND TELEPHONICALLY

**2 S. BROAD STREET
CONFERENCE ROOM A
WOODBURY, NJ
1:00 PM**

**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 April 21, 2026 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.

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 54-55
Resolution [35-26](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in the
list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc., and
Vanguard Claims Administration Services and attached to this agenda.**
 - Motion for Executive Session
 - Approval of PARS/SARS (Commission Attorney)
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [June 25, 2026, 1:00 PM, Virtual](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: April 21, 2026

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Certificate of Insurance Reports (Pages 5-8)** – Included in the agenda on **pages 5-8** is the certificate of issuance reports from the NJCE which lists those certificates issued in the months of February and March. There were (2) two certificates of insurance issued in February and (12) twelve certificates of insurance issued in March.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 9-12)** – The NJCE conducted its Reorganization Meeting on February 26, 2026. Included in the agenda on **pages 9-12** is a written summary report of the meeting. The NJCE is scheduled to meet again on April 23, 2026 at the Forsgate Country Club. The NJCE is expected to reschedule its June, September and October meeting; this will not affect the remaining Commission meetings.
- ❑ **GCIC Property and Casualty Financial Fast Track** – Included in the agenda on **pages 13-15** is a copy of Property and Casualty Financial Fast Track for the month of December. As of **December 31, 2025** there is a statutory surplus of **\$2,295,825**. The total cash amount is **\$5,690,956**.
- ❑ **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 January. As of January 31, 2026, the NJCE has a surplus of **\$18,093,718**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$19,441,278**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 19-20)** – Included in the agenda on **pages 19-20** is a copy of Health Benefits Financial Fast Track for the month of December. As of **December 31, 2025** there is a statutory surplus of **\$419,823**. The total cash amount is **\$584,499**.
- ❑ **Claim Tracking Reports (Pages 21-22)**: Included in the agenda on **pages 21-22** are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of December 31, 2025. The Executive Director will review the reports with the Commission.
- ❑ **2026 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies are available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

- ❑ **NJCE Claims Summit & Coverage Review:** PERMA Claims and the NJCE Underwriting Manager held a TPA summit on April 8th for local affiliated Insurance Commission Claims Administrators to outline 2026 coverage changes and discuss best practices. It was well attended.
- ❑ **2026 MEL, MRHIF & NJCE Educational Seminar (Pages 23-24)** – The 16th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 24th and Friday May 1st from 9AM to 12PM. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF).

Included on **pages 23-24** is the email that was distributed with a link to register. If you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

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

In addition, Conner Strong & Buckelew will be conducting two workshops on Thursday May 7th - *Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits* (at 11:15 A.M.) and *Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources* (at 4:00 P.M.). Enclosed on **page 25** is the NJAC Workshop Announcement outlining the courses.

- ❑ **2026 Assessment Payment** – The Treasurer Office advises all member entities paid the first assessment bill. The next payment is due on May 15, 2026.
- ❑ **2026 Meeting Schedule** – As a reminder the Commission will not meet in May. The next meeting is scheduled for June 25, 2026, at 1:00 PM virtually. Fund Office is requesting to consider moving the September 23rd meeting to Tuesday September 29th at 1pm in-person & hybrid.

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2026 to 3/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Township of Deptford I - County of Gloucester	1011 Cooper Street Deptford, NJ 08096	RE: Use of Premises- Gloucester County Health Department Evidence of insurance as respects the use of any/all premises by the Gloucester County Health Department for programs, classes, events during the current calendar year.	2/2/2026 #5984253	GL AU EX WC OTH
H - GCIA - Office Recycling I - County of Gloucester	Clean Communities- Attn: Jeff Hamilton 109 Budd Blvd Woodbury, NJ 08096	Company E: Auto Physical Damage; Policy Term: 01/01/2026-01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Any/All Gloucester County 4-H Clubs Evidence of insurance with respects to any/all Gloucester County 4-H Clubs participation in Clean Communities activities (road, park etc. clean ups) during the current calendar year. The times and places of the activities are assigned on an individual basis throughout the year.	2/3/2026 #5986754	GL AU EX WC OTH
Total # of Holders: 2				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2026 to 4/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Mercer County Community College I - Rowan College of South Jersey	County of Mercer 1200 Old Trenton Road West Windsor, NJ	RE: Use of Any/All Premises Mercer County Community College and the County of Mercer are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all premises during the current calendar year.	3/6/2026 #6040889	GL AU EX WC OTH
H - Township of Woolwich I - Gloucester County Library Commission	120 Village Green Drive Woolwich Township, NJ 08085	RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of any/all premises during the current calendar year.	3/6/2026 #6040902	GL AU EX WC OTH
H - My Dentist Friend I - Rowan College of South Jersey	Millville Vineland	RE: Clinical Site Evidence of insurance as respects CTE-insurance coverage for Dental Assisting students for administrative duties, clinical care, etc. at the following clinical sites: My Dentist Friend, 16 W. Vine Street, Millville, NJ 08332 My Dentist Friend, 401 W. Landis Avenue, Vineland, NJ 08360	3/10/2026 #6043449	GL EX WC OTH
H - Dental Care of South Jersey I - Rowan College of South Jersey	1500 S. Lincoln Avenue Vineland, NJ 08360	RE: Clinical Site Evidence of insurance as respects CTE-insurance coverage for Dental Assisting students for administrative duties, clinical care, etc. at clinical sites.	3/10/2026 #6043447	GL AU EX WC OTH
H - My Dentist Friend I - Rowan College of South Jersey	16 W. Vine Street Millville, NJ 08332	RE: Clinical Site Evidence of insurance as respects CTE-insurance coverage for Dental Assisting students for administrative duties, clinical care, etc. at clinical sites.	3/10/2026 #6043444	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: 01/01/2026 - 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026- 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$260,000,000 RE: NJ-JARC, SCDRTAP, Section 5310, and Section 5311 The	3/10/2026 #6042473	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2026 to 4/1/2026

		<p>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 following: DTS: #05 / NJT #16-1946 2C7WDGBOHR853469 County Dodge MV 2017 Caravan DTS: #06 / NJT #FX-2088 2C4RC1CGXNR118468 NJT Lease 2022 Chrysler Voyager DTS: #51 / NJT #16-1841 1FDFE4FS8GDC56798 County Ford Elkhart Bus 2016 Ford E-450 DTS: #52 / NJT #16-1797 1FDFE4FS7GDC56808 County Ford Elkhart Bus 2016 Ford E-450 DTS: #53 / NJT #16-1903 1FDFE4FS6HDC61936 County Ford Elkhart Bus 2017 Ford E-450 DTS: #54 / NJT #16-1904 1FDFE4FS2HDC65952 County Ford Elkhart Bus 2017 Ford E-450 DTS: #55 / NJT #16-1905 1FDFE4FS8HDC61937 County Ford Elkhart Bus 2017 Ford E-450 DTS: #56 / NJT #16-1906 1FDFE4ES4HDC65953 County Ford Elkhart Bus 2017 Ford E-450 DTS: #58 / NJT #16-2004 1FDFE4FS8JDC36266 NJT Lease Ford Bus 2018 Ford-450 DTS: #59 / NJT #16-2005 1FDFE4FS8JDC36252 NJT Lease Ford Bus 2018 Ford-450 DTS: #60 / NJT #16-2006 1FDFE4FS0JDC36262 NJT Lease Ford Bus 2018 Ford-450 DTS: #61 / NJT #16-1998 1FDFE4FS4JDC36281 NJT Lease Ford Bus 2018 Ford-450 DTS: #62 / NJT #FX-2055 1FDFE4FN3PDD25889 NJT Lease Ford Bus 2023 Champion Challenger DTS: #63 / NJT #16-X012 1FDFE4FN7RDD06586 NJT Lease Ford Bus 2023 Champion Challenger DTS: #64 / NJT #18-X033 1FDFE4FN3RDD02924 NJT Lease Ford Bus 2024 Champion Challenger DTS: #65 / NJT #16-2272 1FDVU4X81RKB80180 NJT Lease 2025 MobilityTrans SafeTBus DTS: #66 / NJT #16-2273 1FDVU4X8XRKB79643 NJT Lease 2025 MobilityTrans SafeTBus DTS: #67 / NJT #16-2181 1FDFE4FN1SDD40982 NJT Lease 2025 Startrans Senator DTS: #68 / NJT #16-2195 1FDFE4FN8SDD39747 NJT Lease 2025 Startrans Senator DTS: #69 / NJT #FX-2196 1FDFE4FN6SDD40847 NJT Lease 2025 Startrans Senator</p>		
H - State of New Jersey I - County of Gloucester	PO Box 420 428 East State Street, 4th Floor Trenton, NJ 08625	RE: Grant Identifier: GSSM2025-00013 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects the Department of Environmental Protection Green Streets and Stormwater Mapping 2025 Grant Identifier: GSSM2025-00013.	3/12/2026 #6044200	GL AU EX WC OTH
H - Premier Orthopaedic Associates I - Rowan College of South Jersey	352 S Delsea Drive, Suite C Vineland, NJ 08360	Evidence of Insurance	3/17/2026 #6052819	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2026 to 4/1/2026

H - Inspira Medical Group I - Rowan College of South Jersey	1505 W Sherman Avenue Vineland, NJ 08360	Evidence of Insurance	3/17/2026 #6052827	GL AU EX WC OTH
H - Stephen Soloway, MD., FACP,FACR I - Rowan College of South Jersey	2848 S Delsea Drive #2C Vineland, NJ 08360	Evidence of Insurance	3/17/2026 #6052831	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority 109 Budd Boulevard Woodbury, NJ 08096	RE: Juneteenth Events Evidence of insurance as respects the Juneteenth event co-sponsored by the Gloucester County Prosecutors Office Diversity Committee and the NAACP at Owens Park.	3/30/2026 #6204996	GL EX
H - Russo Homes LLC I - County of Gloucester	403 Helms Avenue Swedesboro, NJ 08085	RE: Use of Premises- SWAT Training Evidence of insurance as respects use of premises by Gloucester County SWAT for training.	3/30/2026 #6205003	GL AU EX WC OTH
Total # of Holders: 12				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: February 26, 2026
Memo to: Commissioners
 Gloucester County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF 2026 Reorganization

2026 OCIC Representative: Commissioner Frank Sadeghi joined the NJCE JIF Board as Ocean County’s representative as of 1/1/26. Former Commissioner John “Jack” Kelly was the representative since the County’s initial membership with the Fund June 2014. Commissioner Kelly was acknowledged for his time and service to the NJCE JIF as well as serving on the Finance Sub-Committee.

2026 Reorganization: The NJCE conducted its 2026 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. This body historically meets as a Board of Fund Commissioners.

Elections for Chair and Secretary were conducted, and the Board is organized as follows:

2026 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kevin Smaniotto	Cumberland County Insurance Commission
Frank Sadeghi	Ocean County Insurance Commission
Edmund Shea	Hudson County
Chris Marion	Mercer County Insurance Fund Commission
Laura Scutari	Union County Insurance Commission
Teri O’Connor	Monmouth County

The Board of Fund Commissioners then reorganized for Fund year 2026 and adopted the resolutions noted below.

- Resolution 4-26,** Certifying the Election of Chairman & Secretary
- Resolution 5-26,** Appointing PERMA as Agent for the Fund for Process of Service
- Resolution 6-26,** Designating Custodian of Fund Records
- Resolution 7-26,** Designating Location for Public Notice for the Fund
- Resolution 8-26,** Fixing 2026 & 2027 Reorganization Meeting Dates; *Amended to reflect that the April 23, 2026 meeting location would be held at the Forsgate Country Club at 10:30am.*
- Resolution 9-26,** Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan
- Resolution 10-26,** Designating Signatures for Fund Bank Accounts

Resolution 11-26, Indemnifying NJCE Officials/Employees

Resolution 12-26, Authorize Fund Treasurer to Process Contracted Payments/Expenses

Resolution 13-26, Appointing Fund Treasurer

Resolution 14-26, Appointing Fund Attorney

Resolution 15-26, Appointing Qualified Purchasing Agent

Resolution 16-26, 2026 Plan of Risk Management – *Coverage changes from the expiring year were confirmed by the Underwriting Manager.*

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund’s meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action. As per the Claims Committee Charter, the Fund entered closed session to discuss property claims in excess of \$500,000.

Bowman & Company, LLP: Bowman & Company, LLP, the Fund’s Auditor and Payroll Auditor, announced they are joining PFK O’Connor Davies, a top-tier Accounting and Advisory practice. With this change, the Board of Fund Commissioners adopted a resolution authorizing the amendment of a motion made on October 23, 2025, appointing certain professionals for Fund Year 2026. This amendment revises the motion to reflect PFK O’Connor Davies as the appointed firm for auditing services.

Claims Update:

Funding for Property Claims Adjusting: A proposal was submitted to change the funding of property claims adjustment (not including Auto Physical Damage) which currently is handled from dollar one by Vanguard. The proposed change would eliminate duplication in claims with respect to financial reporting in the tracking reports. The change was initially reviewed by the Fund Chairperson, Secretary and Fund Attorney and. The Board of Fund Commissioners authorized the change in funding for property claims adjusting (not including Auto Physical Damage) to eliminate the duplication of claims records transferred from local commissions to the NJCE JIF for Fund Year 2025 and Fund Year 2026.

Risk Management Information System (RMIS) & Third-Party Administrators (TPA) Data Transfers: As authorized by the Board in June 2018, the Executive Director’s office directly contracts with Origami Risk to provide NJCE members with an online RMIS platform to manage exposure data and claims data used to generate financial and claims-related tracking reports. There were two changes to TPAs – one at the NJCE level for Excess Property and one at the County level for Union County – resulting in additional fees to Origami to facilitate the transfer of claims data. The fee for each data transfer is estimated at \$19,750 or a total of \$39,500, which will be allocated against 2026 Miscellaneous Expense & Contingency line of the budget. *No action was taken as this was submitted for information only.*

Claims Resolution Corporation (CRC): The Board previously authorized the contract transfer of CRC to take over AmeriHealth’s TPA services effective September 1, 2024 with the data transition expected to be completed by August 2025. There were issues with data, both in the transition from vendors and in importing into the RMIS platform, and the Fund office facilitated bi-weekly meeting to address. As of early January, the issue is resolved and the Fund Office will continue to monitor and provide any updates if needed.

2026 NJCE Claims Reporting Requirements: PERMA Claims is finalizing the 2026 claims reporting requirements and will distribute to Third-Party Administrators.

Landfill Roundtable Discussion: Based on the NJCE Board of Fund Commissioner’s request, Executive Director and Underwriting Manager are putting together a virtual round-table discussion with member Counties that have a landfill to brainstorm on best practices and potential legislation. An initial meeting has been scheduled for March 25th at 1pm.

Tracking Reports: Submitted for information was the Financial Fast Track as of December 31, 2025 reflecting a statutory surplus of \$18.9 million. Also submitted was the Expected Loss Ratio as of December 31, 2025.

2026 Membership Chart: Submitted for information was the NJCE JIF membership chart reflecting no changes to 2026.

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

2026 New Jersey Association of Counties Conference: The 75th Annual Conference is scheduled from May 6th to May 8th at Caesar’s in Atlantic City and the NJCE JIF will be exhibiting at the conference.

J.A. Montgomery and Conner Strong & Buckelew both submitted workshop proposals with topics focusing on *Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders (CEUs pending)* and *Today’s Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting, and Efficient Resources*, respectively. If selected, the Fund office will distribute additional details on the workshops.

2026 Financial Disclosures: Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

Underwriting Manager Report

2026 Renewal Overview Webinar: Underwriting Manager reported briefly on successful 2026 renewal. A renewal overview webinar was held Tuesday, February 24th at 11 a.m. A copy of the renewal presentation was submitted for information and a recording of the webinar will be posted to njce.org.

Safety Director Report

Safety Committee: Safety Director submitted a list of the current safety committee members. The Committee is scheduled to meet in 2026 as follows: Monday, March 9th, Monday June 8th, Monday September 14th and Monday December 14th via Zoom at 10am.

2026 Safety Grant Program: In 2025, the excess carriers Safety National and Munich RE contributed a total grant in the amount of \$90,000 and the Board of Fund Commissioners authorized a “one-time” supplement in the amount of \$33,782.12 for a total Safety Grant of \$123,782.12. Safety Director submitted a memo on the 2026 grant program noting contributions from Safety National, Munich RE, Old Republic and Metis in the amounts of \$100,000,

\$17,000, \$6,000 and \$7,500, respectively, for a total grant amount of \$130,500. Supplemental funding from NJCE may not be necessary for the 2026 grant and additional information may be provided at future meetings.

Special Presentation *Leadership Training, Accreditation Plus and Active Shooter*: J.A. Montgomery Consulting provided a summary overview of three training programs and/or initiatives recently developed for members. More information can be found at www.njce.org or by contacting the Safety Director’s office.

2026 & January 2027 NJCE JIF Meeting Schedule

The Board of Fund Commissioners adopted the following meeting dates for 2026 and 2027 Reorganization to be held at 9:30AM virtually unless otherwise noted:

10:30 AM	April 23, 2026	Forsgate Country Club	Regular Meeting
9:30 AM	June 25, 2026	Virtual	Regular Meeting
9:30 AM	September 24, 2026	Virtual	Regular Meeting
9:30 AM	October 22, 2026	Virtual	Regular Meeting
9:30 AM	November 20, 2026	Virtual	Regular Meeting
9:30 AM	February 25, 2027	Virtual	Reorganization

The NJCE JIF Claims Review Committee meets virtually on the above noted dates a half-hour before the JIF meeting starts.

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
AS OF		December 31, 2025			
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	767,936	9,215,226	94,860,673	104,075,899
2.	CLAIM EXPENSES				
	Paid Claims	469,304	2,988,664	25,991,980	28,980,644
	Case Reserves	(67,943)	1,087,800	2,170,079	3,257,879
	IBNR	319,853	144,776	3,090,719	3,235,495
	Excess Insurance Recoverable	0	(1,078)	(358,154)	(359,232)
	Discounted Claim Value	(1,221)	(25,458)	(126,192)	(151,650)
	TOTAL CLAIMS	719,992	4,194,705	30,768,431	34,963,135
3.	EXPENSES				
	Excess Premiums	446,114	5,353,380	46,049,105	51,402,485
	Administrative	112,016	1,241,504	13,814,494	15,055,998
	TOTAL EXPENSES	558,130	6,594,884	59,863,599	66,458,483
4.	UNDERWRITING PROFIT (1-2-3)	(510,187)	(1,574,363)	4,228,644	2,654,281
5.	INVESTMENT INCOME	9,966	129,331	104,014	233,345
6.	PROFIT (4 + 5)	(500,221)	(1,445,032)	4,332,658	2,887,626
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	384,108	859,605	1,756,834	2,616,439
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(116,112)	(585,427)	2,881,252	2,295,825
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	1,061	5,516	31,280	36,797
	2011	1,909	6,834	(127,895)	(121,062)
	2012	944	(64,383)	179,780	115,397
	2013	(19,123)	(24,987)	204,413	179,426
	2014	2,129	5,931	338,724	344,655
	2015	2,652	(29,921)	(806,653)	(836,574)
	2016	(4,699)	(84,482)	227,562	143,080
	2017	(25,840)	15,592	387,495	403,088
	2018	(29,378)	(1,789)	1,037,708	1,035,918
	2019	18,142	324	726,373	726,697
	2020	351,261	506,635	1,165,217	1,671,853
	2021	24,724	(38,505)	(735,469)	(773,974)
	2022	(33,768)	49,419	(24,324)	25,095
	2023	(56,732)	267,144	257,111	524,255
	2024	(218,593)	(839,240)	19,929	(819,310)
	2025	(130,801)	(359,516)		(359,516)
	TOTAL SURPLUS (DEFICITS)	(116,112)	(585,427)	2,881,251	2,295,825
	TOTAL CASH				5,690,956

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	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	488	3,750	2,083,911	2,087,660
Case Reserves	(488)	69,156	12,303	81,458
IBNR	900	(200)	1,167	967
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	4	(342)	(66)	(408)
TOTAL FY 2012 CLAIMS	904	72,363	2,097,314	2,169,677
FUND YEAR 2013				
Paid Claims	683	3,885	1,570,774	1,574,659
Case Reserves	(683)	29,115	18,684	47,799
IBNR	22,800	(200)	1,450	1,250
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(60)	(144)	(99)	(243)
TOTAL FY 2013 CLAIMS	22,740	32,657	1,590,808	1,623,465
FUND YEAR 2014				
Paid Claims	0	0	981,609	981,609
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(3)	(3)
TOTAL FY 2014 CLAIMS	0	0	981,606	981,606
FUND YEAR 2015				
Paid Claims	0	56,245	3,088,169	3,144,414
Case Reserves	0	(12,543)	35,843	23,299
IBNR	(150)	(7,931)	17,253	9,322
Excess Insurance Recoverable	0	0	(500)	(500)
Discounted Claim Value	30	268	(590)	(323)
TOTAL FY 2015 CLAIMS	(120)	36,039	3,140,174	3,176,213
FUND YEAR 2016				
Paid Claims	0	0	1,805,244	1,805,244
Case Reserves	0	119,000	23,100	142,100
IBNR	(200)	(200)	2,579	2,379
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	155	(1,485)	(398)	(1,883)
TOTAL FY 2016 CLAIMS	(45)	117,315	1,830,525	1,947,839
FUND YEAR 2017				
Paid Claims	0	0	2,046,812	2,046,812
Case Reserves	0	0	0	0
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	(3,945)	(3,945)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	0	1,838	1,387,967	1,389,805
Case Reserves	0	163	27,348	27,511
IBNR	1,439	(1,318)	2,000	682
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	(14)	(22)	(469)	(491)
TOTAL FY 2018 CLAIMS	1,425	660	1,416,846	1,417,507
FUND YEAR 2019				
Paid Claims	0	24,503	1,667,846	1,692,348
Case Reserves	300	(16,527)	16,827	300
IBNR	(20,641)	(19,437)	37,425	17,988
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	324	335	(632)	(297)
TOTAL FY 2019 CLAIMS	(20,017)	(11,127)	1,721,466	1,710,339
FUND YEAR 2020				
Paid Claims	(290,254)	(273,897)	1,480,717	1,206,821
Case Reserves	0	(16,172)	16,172	(0)
IBNR	(21,541)	(81,579)	106,087	24,509
Excess Insurance Recoverable	0	(1,078)	(353,710)	(354,787)
Discounted Claim Value	240	1,340	(1,602)	(261)
TOTAL FY 2020 CLAIMS	(311,555)	(371,385)	1,247,665	876,280
FUND YEAR 2021				
Paid Claims	1,006	281,449	2,146,946	2,428,395
Case Reserves	(6,321)	(82,191)	670,151	587,960
IBNR	(7,535)	(119,234)	316,149	196,915
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	694	4,572	(18,085)	(13,512)
TOTAL FY 2021 CLAIMS	(12,156)	84,596	3,115,161	3,199,757
FUND YEAR 2022				
Paid Claims	(14,218)	182,177	1,649,210	1,831,387
Case Reserves	(1,148)	(157,810)	419,021	261,211
IBNR	69,396	(113,174)	490,607	377,433
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,955	8,397	(20,390)	(11,994)
TOTAL FY 2022 CLAIMS	55,987	(80,411)	2,538,448	2,458,037
FUND YEAR 2023				
Paid Claims	10,006	130,094	417,581	547,676
Case Reserves	37,464	115,064	151,033	266,097
IBNR	45,004	(305,788)	1,118,282	812,494
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,260	7,968	(32,443)	(24,475)
TOTAL FY 2023 CLAIMS	93,735	(52,662)	1,654,453	1,601,792
FUND YEAR 2024				
Paid Claims	31,453	889,935	1,045,684	1,935,619
Case Reserves	642	12,316	779,598	791,914
IBNR	58,272	(238,603)	997,720	759,116
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	4,650	12,081	(51,415)	(39,333)
TOTAL FY 2024 CLAIMS	95,017	675,728	2,771,587	3,447,316
FUND YEAR 2025				
Paid Claims	730,140	1,688,686		1,688,686
Case Reserves	(97,711)	1,028,231		1,028,231
IBNR	172,107	1,032,440		1,032,440
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(10,461)	(58,426)		(58,426)
TOTAL FY 2025 CLAIMS	794,076	3,690,931	0	3,690,931
COMBINED TOTAL CLAIMS	719,992	4,194,705	30,768,431	34,963,135

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2026		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,668,064	3,668,064	369,829,068	373,497,132
2.	CLAIM EXPENSES				
	Paid Claims	(80,573)	(80,573)	29,596,460	29,515,887
	Case Reserves	2,477,279	2,477,279	12,305,536	14,782,815
	IBNR	(122,070)	(122,070)	19,408,209	19,286,139
	Discounted Claim Value	(353,786)	(353,786)	(4,230,960)	(4,584,746)
	Excess Recoveries	(97,690)	(97,690)	(168,819)	(266,509)
	TOTAL CLAIMS	1,823,160	1,823,160	56,910,426	58,733,587
3.	EXPENSES				
	Excess Premiums	2,455,603	2,455,603	265,518,954	267,974,557
	Administrative	232,151	232,151	25,830,190	26,062,342
	TOTAL EXPENSES	2,687,755	2,687,755	291,349,144	294,036,899
4.	UNDERWRITING PROFIT (1-2-3)	(842,851)	(842,851)	21,569,498	20,726,647
5.	INVESTMENT INCOME	74,577	74,577	4,500,045	4,574,622
6.	PROFIT (4+5)	(768,274)	(768,274)	26,069,543	25,301,269
7.	Dividend	0	0	(7,207,551)	(7,207,551)
8.	SURPLUS (6-7)	(768,274)	(768,274)	18,861,992	18,093,718
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	243	243	74,531	74,774
	2011	589	589	402,937	403,527
	2012	(56,503)	(56,503)	501,927	445,424
	2013	2,108	2,108	1,150,864	1,152,972
	2014	2,870	2,870	1,959,174	1,962,044
	2015	2,354	2,354	1,357,359	1,359,713
	2016	3,625	3,625	1,726,171	1,729,796
	2017	4,778	4,778	2,653,339	2,658,117
	2018	5,415	5,415	2,356,572	2,361,987
	2019	4,289	4,289	1,933,109	1,937,398
	2020	4,877	4,877	1,131,810	1,136,686
	2021	5,189	5,189	(365,013)	(359,825)
	2022	5,708	5,708	928,915	934,622
	2023	8,049	8,049	(2,982,758)	(2,974,709)
	2024	8,370	8,370	385,652	394,022
	2025	14,968	14,968	5,647,404	5,662,372
	2026	(785,201)	(785,201)		(785,201)
	TOTAL SURPLUS (DEFICITS)	(768,274)	(768,274)	18,861,992	18,093,718
	TOTAL CASH				19,441,278

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF January 31, 2026				
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	0	736,556	736,556
Case Reserves	(24,357)	(24,357)	105,029	80,673
IBNR	24,357	24,357	3,000	27,357
Discounted Claim Value	0	0	(10,702)	(10,702)
TOTAL FY 2011 CLAIMS	0	0	833,883	833,883
FUND YEAR 2012				
Paid Claims	2,721	2,721	1,829,038	1,831,759
Case Reserves	58,608	58,608	69,382	127,990
IBNR	(3,680)	(3,680)	3,680	0
Discounted Claim Value	0	0	(7,298)	(7,298)
TOTAL FY 2012 CLAIMS	57,650	57,650	1,894,802	1,952,452
FUND YEAR 2013				
Paid Claims	5,740	5,740	1,178,908	1,184,648
Case Reserves	(5,740)	(5,740)	415,252	409,512
IBNR	0	0	11,543	11,543
Discounted Claim Value	0	0	(43,097)	(43,097)
TOTAL FY 2013 CLAIMS	0	0	1,562,605	1,562,605
FUND YEAR 2014				
Paid Claims	0	0	881,155	881,155
Case Reserves	0	0	80,850	80,850
IBNR	0	0	19,380	19,380
Discounted Claim Value	0	0	(10,475)	(10,475)
TOTAL FY 2014 CLAIMS	0	0	970,909	970,909
FUND YEAR 2015				
Paid Claims	197	197	2,475,738	2,475,935
Case Reserves	(7,697)	(7,697)	603,511	595,814
IBNR	7,500	7,500	35,764	43,264
Discounted Claim Value	0	0	(70,632)	(70,632)
TOTAL FY 2015 CLAIMS	0	0	3,044,381	3,044,381
FUND YEAR 2016				
Paid Claims	3,484	3,484	1,441,001	1,444,485
Case Reserves	(8,484)	(8,484)	919,123	910,639
IBNR	5,000	5,000	23,020	28,020
Discounted Claim Value	0	0	(90,241)	(90,241)
TOTAL FY 2016 CLAIMS	0	0	2,292,903	2,292,903
FUND YEAR 2017				
Paid Claims	457	457	1,640,498	1,640,955
Case Reserves	(457)	(457)	345,734	345,277
IBNR	0	0	25,386	25,386
Discounted Claim Value	0	0	(40,157)	(40,157)
TOTAL FY 2017 CLAIMS	0	0	1,971,460	1,971,460
FUND YEAR 2018				
Paid Claims	430	430	1,627,847	1,628,277
Case Reserves	(430)	(430)	633,512	633,083
IBNR	0	0	117,327	117,327
Discounted Claim Value	0	0	(72,411)	(72,411)
TOTAL FY 2018 CLAIMS	0	0	2,306,275	2,306,275

NEW JERSEY COUNTIES EXCESS JIF FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2026		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2019					
	Paid Claims	13,807	13,807	1,762,769	1,776,575
	Case Reserves	(14,922)	(14,922)	915,993	901,071
	IBNR	1,116	1,116	137,880	138,996
	Discounted Claim Value	0	0	(99,127)	(99,127)
	TOTAL FY 2019 CLAIMS	0	0	2,717,515	2,717,515
FUND YEAR 2020					
	Paid Claims	8,557	8,557	2,059,147	2,067,703
	Case Reserves	12,716	12,716	952,692	965,408
	IBNR	76,417	76,417	604,550	680,967
	Discounted Claim Value	0	0	(193,474)	(193,474)
	Excess Recoveries	(97,690)	(97,690)	(168,819)	(266,509)
	TOTAL FY 2020 CLAIMS	0	0	3,254,096	3,254,096
FUND YEAR 2021					
	Paid Claims	4,455	4,455	3,403,434	3,407,889
	Case Reserves	234,475	234,475	1,880,569	2,115,045
	IBNR	(238,930)	(238,930)	1,035,311	796,381
	Discounted Claim Value	0	0	(375,778)	(375,778)
	TOTAL FY 2021 CLAIMS	0	0	5,943,537	5,943,537
FUND YEAR 2022					
	Paid Claims	(90,976)	(90,976)	2,273,066	2,182,090
	Case Reserves	395,289	395,289	1,716,601	2,111,889
	IBNR	(304,312)	(304,312)	1,784,444	1,480,132
	Discounted Claim Value	0	0	(379,863)	(379,863)
	TOTAL FY 2022 CLAIMS	0	0	5,394,248	5,394,248
FUND YEAR 2023					
	Paid Claims	(31,706)	(31,706)	5,375,202	5,343,496
	Case Reserves	(6,212)	(6,212)	694,406	688,194
	IBNR	37,918	37,918	4,501,726	4,539,645
	Discounted Claim Value	0	0	(694,458)	(694,458)
	TOTAL FY 2023 CLAIMS	0	0	9,876,877	9,876,877
FUND YEAR 2024					
	Paid Claims	(136,919)	(136,919)	2,203,383	2,066,464
	Case Reserves	440,904	440,904	2,414,779	2,855,683
	IBNR	(303,985)	(303,985)	4,710,250	4,406,264
	Discounted Claim Value	0	0	(982,534)	(982,534)
	TOTAL FY 2024 CLAIMS	0	0	8,345,877	8,345,877
FUND YEAR 2025					
	Paid Claims	139,182	139,182	536,878	676,060
	Case Reserves	(196,415)	(196,415)	558,103	361,688
	IBNR	57,233	57,233	6,394,948	6,452,181
	Discounted Claim Value	0	0	(1,160,711)	(1,160,711)
	TOTAL FY 2025 CLAIMS	0	0	6,329,218	6,329,218
FUND YEAR 2026					
	Paid Claims	0	0		0
	Case Reserves	1,600,000	1,600,000		1,600,000
	IBNR	519,297	519,297		519,297
	Discounted Claim Value	(353,786)	(353,786)		(353,786)
	TOTAL FY 2026 CLAIMS	1,765,511	1,765,511	0	1,765,511
	COMBINED TOTAL CLAIMS	1,823,160	1,823,160	56,910,426	58,733,587

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 \$266,509 due from the reinsurer for COVID-19 WC claims.

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF DECEMBER 31, 2025

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,069	683,245	88,086,695	88,769,940
2. CLAIM EXPENSES				
Paid Claims	71,359	624,833	77,818,135	78,442,968
IBNR	7,210	(511)	43,877	43,366
Total Claims	78,569	624,322	77,862,012	78,486,334
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	9,104	108,983	6,125,186	6,234,169
Total Expenses	9,104	108,983	9,710,652	9,819,635
4. UNDERWRITING PROFIT (1-2-3)	(30,603)	(50,060)	438,759	388,699
5. INVESTMENT INCOME	1,033	14,212	16,912	31,124
6. STATUTORY PROFIT (4+5)	(29,570)	(35,848)	455,671	419,823
9. STATUTORY SURPLUS (6+7-8)	(29,570)	(35,848)	455,671	419,823
SURPLUS (DEFICITS), CASH, BY FUND YEAR				
2010 SURPLUS	-	-	1,886,052	1,886,052
CASH	-	-	1,886,051	1,886,051
2011 SURPLUS	-	-	(1,611,798)	(1,611,798)
CASH	-	-	(1,611,798)	(1,611,798)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,601	4,601
CASH	-	-	4,600	4,600
2014 SURPLUS	-	-	33,390	33,390
CASH	-	-	33,390	33,390
2015 SURPLUS	-	-	39,449	39,449
CASH	-	-	39,449	39,449
2016 SURPLUS	-	-	31,965	31,965
CASH	-	-	31,965	31,965
2017 SURPLUS	-	-	44,136	44,136
CASH	-	-	44,136	44,136
2018 SURPLUS	-	-	5,066	5,066
CASH	-	-	5,066	5,066
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,533	63,533
CASH	-	-	63,533	63,533
2021 SURPLUS	-	-	8,272	8,272
CASH	-	-	8,273	8,273
2022 SURPLUS	-	-	123,990	123,990
CASH	-	-	123,990	123,990
2023 SURPLUS	-	-	20,504	20,504
CASH	-	-	20,504	20,504
2024 SURPLUS	1,153	43,878	(1,691)	42,187
CASH	-	(46,233)	88,419	42,187
2025 SURPLUS	(30,723)	(79,725)	-	(79,725)
CASH	(9,563)	84,953	-	84,953
TOTAL SURPLUS	(29,570)	(35,848)	455,670	419,822
TOTAL CASH	(9,563)	38,721	545,779	584,499

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT
AS OF DECEMBER 31, 2025

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	515,899	515,899
FUND YEAR 2023				
Paid Claims	-	-	578,730	578,730
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	578,730	578,730
FUND YEAR 2024				
Paid Claims	-	-	550,442	550,442
IBNR	(1,153)	(43,878)	43,878	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	(1,153)	(43,878)	594,320	550,442
FUND YEAR 2025				
Paid Claims	71,359	624,833	-	624,833
IBNR	8,363	43,366	-	43,366
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	79,722	668,199	-	668,199
COMBINED TOTAL CLAIMS	78,569	624,322	77,862,013	78,486,335

**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

December 31, 2025

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
November-25	0	0	2	0	5	7
December-25	1	1	2	0	16	20
NET CHGE	1	1	0	0	11	13
Limited Reserves						\$9,043
Year	2021	2022	2023	2024	2025	TOTAL
November-25	\$0	\$0	\$500	\$0	\$193,350	\$193,850
December-25	\$0	\$0	\$500	\$0	\$180,350	\$180,850
NET CHGE	\$0	\$0	\$0	\$0	(\$13,000)	(\$13,000)
Ltd Incurred	\$243,483	\$411,363	\$510,427	\$645,065	\$0	\$4,280,607
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
November-25	2	2	6	6	14	31
December-25	1	2	5	6	14	29
NET CHGE	-1	0	-1	0	0	-2
Limited Reserves						\$9,756
Year	2021	2022	2023	2024	2025	TOTAL
November-25	\$14,242	\$88,310	\$54,554	\$54,373	\$10,000	\$221,479
December-25	\$8,777	\$88,310	\$118,830	\$54,373	\$12,625	\$282,915
NET CHGE	(\$5,465)	\$0	\$64,276	\$0	\$2,625	\$61,435
Ltd Incurred	\$413,782	\$244,259	\$151,686	\$90,247	\$90,247	\$4,344,652
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
November-25	0	0	0	0	7	7
December-25	0	0	0	0	6	6
NET CHGE	0	0	0	0	-1	-1
Limited Reserves						\$2,083
Year	2021	2022	2023	2024	2025	TOTAL
November-25	\$0	\$0	\$0	\$0	\$14,500	\$14,500
December-25	\$0	\$0	\$0	\$0	\$12,500	\$12,500
NET CHGE	\$0	\$0	\$0	\$0	(\$2,000)	(\$2,000)
Ltd Incurred	\$6,594	\$16,267	\$2,385	\$5,236	\$5,236	\$1,369,522
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
November-25	6	6	5	15	35	74
December-25	6	6	5	16	39	79
NET CHGE	0	0	0	1	4	5
Limited Reserves						\$35,302
Year	2021	2022	2023	2024	2025	TOTAL
November-25	\$580,039	\$174,049	\$173,578	\$736,899	\$908,091	\$2,895,993
December-25	\$579,183	\$172,901	\$146,767	\$737,541	\$830,321	\$2,788,880
NET CHGE	(\$856)	(\$1,148)	(\$26,812)	\$642	(\$77,770)	(\$107,114)
Ltd Incurred	\$2,352,992	\$1,442,279	\$463,589	\$1,986,918	\$1,986,918	\$22,237,797
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
November-25	8	8	13	21	61	119
December-25	8	9	12	22	75	134
NET CHGE	0	1	-1	1	14	15
Limited Reserves						\$24,367
Year	2021	2022	2023	2024	2025	TOTAL
November-25	\$594,281	\$262,359	\$228,632	\$791,272	\$1,125,941	\$3,325,822
December-25	\$587,960	\$261,211	\$266,097	\$791,914	\$1,035,796	\$3,265,144
NET CHGE	(\$6,321)	(\$1,148)	\$37,464	\$642	(\$90,146)	(\$60,678)
Ltd Incurred	\$3,016,851	\$2,114,169	\$1,128,086	\$2,727,466	\$2,082,400	\$32,232,578
14-Apr-26						

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

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		60		Last Month		59		Last Year		48	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	338,000	243,483	243,483	72.04%	100.00%	590,304	590,304	174.65%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	413,782	413,782	75.10%	97.10%	419,247	419,247	76.09%	97.06%	283,438	283,438	51.44%	95.70%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	96.17%	6,594	6,594	5.64%	95.94%	6,594	6,594	5.64%	92.58%
WORKER'S COMP	1,297,005	2,352,992	2,352,992	181.42%	99.88%	2,352,842	2,352,842	181.41%	99.86%	2,283,777	2,283,777	176.08%	99.40%
TOTAL ALL LINES	2,303,006	3,016,851	3,016,851	131.00%	99.04%	3,368,987	3,368,987	146.29%	99.01%	2,573,809	2,573,809	111.76%	98.26%
NET PAYOUT %	\$2,428,891				105.47%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		48		Last Month		47		Last Year		36	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	316,000	411,363	411,363	130.18%	100.00%	1,023,991	1,023,991	324.05%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	538,000	244,259	244,259	45.40%	95.70%	244,259	244,259	45.40%	95.40%	171,300	171,300	31.84%	90.15%
POL/EPL	101,999	0	0	0.00%	95.70%	0	0	0.00%	95.40%	0	0	0.00%	90.15%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	92.58%	16,267	16,267	14.40%	92.21%	16,267	16,267	14.40%	87.18%
WORKER'S COMP	1,244,000	1,442,279	1,442,279	115.94%	99.40%	1,442,279	1,442,279	115.94%	99.34%	1,560,718	1,560,718	125.46%	98.10%
TOTAL ALL LINES	2,312,999	2,114,169	2,114,169	91.40%	98.13%	2,726,796	2,726,796	117.89%	97.99%	1,748,284	1,748,284	75.59%	95.62%
NET PAYOUT %	\$1,852,958				80.11%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		36		Last Month		35		Last Year		24	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	369,682	510,427	510,427	138.07%	100.00%	749,644	749,644	202.78%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	532,748	151,686	151,686	28.47%	90.15%	79,030	79,030	14.83%	89.48%	1,000	1,000	0.19%	79.39%
POL/EPL	113,998	0	0	0.00%	90.15%	0	0	0.00%	89.48%	0	0	0.00%	79.39%
AUTO LIABILITY	127,000	2,385	2,385	1.88%	87.18%	2,385	2,385	1.88%	86.58%	16,500	16,500	12.99%	76.44%
WORKER'S COMP	1,273,000	463,589	463,589	36.42%	98.10%	488,774	488,774	38.40%	97.90%	411,955	411,955	32.36%	93.51%
TOTAL ALL LINES	2,416,428	1,128,086	1,128,086	46.68%	95.69%	1,319,833	1,319,833	54.62%	95.37%	429,455	429,455	17.77%	89.83%
NET PAYOUT %	\$861,990				35.67%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		24		Last Month		23		Last Year		12	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	391,348	645,065	645,065	164.83%	100.00%	1,127,766	1,127,766	288.17%	99.33%	0	0	0.00%	95.24%
GEN LIABILITY	530,000	90,247	90,247	17.03%	79.39%	74,445	74,445	14.05%	78.18%	50,050	50,050	9.44%	60.18%
POL/EPL	114,000	0	0	0.00%	79.39%	0	0	0.00%	78.18%	0	0	0.00%	60.18%
AUTO LIABILITY	116,000	5,236	5,236	4.51%	76.44%	5,236	5,236	4.51%	75.06%	10,771	10,771	9.29%	51.17%
WORKER'S COMP	1,393,000	1,986,918	1,986,918	142.64%	93.51%	1,970,625	1,970,625	141.47%	92.71%	1,314,159	1,314,159	94.34%	64.07%
TOTAL ALL LINES	2,544,348	2,727,466	2,727,466	107.20%	90.16%	3,178,072	3,178,072	124.91%	89.25%	1,374,980	1,374,980	54.04%	67.29%
NET PAYOUT %	\$1,935,552				76.07%								

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current		12		Last Month		11		Last Year		0	
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-25	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-24	MONTH TARGETED
PROPERTY	412,447	1,030,200	1,030,200	249.78%	95.24%	1,021,234	1,021,234	247.60%	86.00%			N/A	N/A
GEN LIABILITY	520,855	12,625	12,625	2.42%	60.18%	10,000	10,000	1.92%	49.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	60.18%	0	0	0.00%	49.00%			N/A	N/A
AUTO LIABILITY	106,658	12,500	12,500	11.72%	51.17%	14,500	14,500	13.59%	45.00%			N/A	N/A
WORKER'S COMP	1,455,831	1,664,310	1,664,310	114.32%	64.07%	1,634,687	1,634,687	112.29%	52.00%			N/A	N/A
TOTAL ALL LINES	2,609,791	2,719,634	2,719,634	104.21%	67.52%	2,680,421	2,680,421	102.71%	56.36%	0	0	N/A	N/A
NET PAYOUT %	\$833,989				31.96%								



You're invited to the 16th Annual MEL, MRHIF, & NJCE Educational Online Seminar!
 These sessions are designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers, and related professionals.

DATES: Friday, April 24, 2026
 Friday, May 1, 2026

SAVE MY SPOT

TIME: 9:00 AM - 12:00 PM EDT

ABOUT THE SESSIONS:

Session #1 - Friday, April 24, 2026

- Local government health benefits crisis
- Police accreditation plus initiative
- Controlling workers' compensation costs
- **Presented by:**
 - *John Geaney Esq, Capehart & Scatchard*
 - *Chief Keith Hummel (retired), Vice President, Law Enforcement Risk Control, J.A. Montgomery Consulting*
 - *James Rhodes, Vice President, HIF Fund Governance & Executive Director, PERMA Risk Management Services*

Session #2 - Friday, May 1, 2026

- Anti-harassment programs for volunteer organizations
- Cyber JIF - A look after three years
- Local government ethics act
- **Presented by:**
 - *Ed Cooney, Partner, Managing Account Executive, Conner Strong & Buckelew*
 - *Paul Shives, Partner, Senior Director of Safety Services, J.A. Montgomery Consulting*
 - *Representative from the NJ Department of Community Affairs (to be announced)*

AVAILABLE AT NO COST TO MEMBERS

MEET THE SPEAKERS



John H. Geaney, Esq.
Shareholder, Co-Chair
Capehart Scatchard



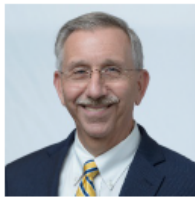
Keith Hummel
Vice President, Law
Enforcement Risk Control
J.A. Montgomery Consulting



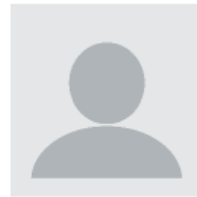
James Rhodes
Vice President, HIF Fund
Governance & Executive
Director
PERMA Risk Management
Services



**Edward Cooney, MBA,
CCIC**
Partner, Managing Account
Executive
Conner Strong & Buckelew



Paul Shives
Partner, Senior Director of
Safety Services
J.A. Montgomery Consulting



**Representative
(To Be Announced)**
NJ Department of Community
Affairs

SAVE MY SPOT

QUESTIONS? Please contact Jaine Testa at jainet@permainc.com.

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

NJAC ANNUAL CONFERENCE 2026
Professional Development Workshops

11:15 A.M. WORKSHOPS - THURSDAY, MAY 7, 2026

BREAKING THE MOLD: HOW REFERENCED BASED PRICING CAN RESHAPE PUBLIC SECTOR HEALTH BENEFITS

APPROVED: CMFO/CCFO Information Technology; CPWM Information Technology; CTC Information Technology; QPA Information Technology; RMC Information Technology; RPPO/RPPS Management/Supervision

This session will explain, in practical terms, why Reference Based Pricing (RBP) works and how it works on the ground. It is not a new payment system, and it is not a fringe workaround. Claims still run through the same rails. Providers still bill. Plans still pay. The difference is that the plan stops outsourcing the price and starts paying from a clear, rational benchmark. The workshop will also cover why RBP supports better member benefits and broader access, without relying on the usual narrow-network tradeoffs.

Moderator

Jim Rhodes, *Vice President, Executive Director, PERMA Risk Management*

Panelists

William Green, *PERMA Fair, President & CEO*

Joseph DiBella, *Co-President, Executive Partner, Conner Strong & Buckelew*

4:00 P.M. WORKSHOPS - THURSDAY, MAY 7, 2026

CYBERSECURITY STRATEGY FOR COUNTY GOVERNMENT

APPROVED: CMFO/CCFO Information Technology; CPWM Information Technology; CTC Information Technology; QPA Information Technology; RMC Information Technology; RPPO/RPPS Management/Supervision

County governments are prime targets for cyber threats, often lacking the resources of private organizations. The already successful attackers are now leveraging AI as a force-multiplier to be more effective. This session will provide a timely update on the evolving threat landscape and introduces a county government-tailored maturity model as a roadmap for strategic planning and budgeting, and spotlights low-cost and free cybersecurity resources for counties.

Panelists

Edward J. Cooney, *MBA, CCIC, National Accounts Partner Conner Strong & Buckelew*

Joseph Hrubash, *Sr. Partner, PERMA Risk Management Services*

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 29-26

FEBRUARY SUPPLEMENT 2026

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

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

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

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
HOLSTON, MACDONALD, UZDAVINIS, MYLES &	2/17/2026 SETTLEMENT GLO- L-1286-25	27,277.50
		27,277.50
	Total Payments FY 2026	27,277.50
	TOTAL PAYMENTS ALL FUND YEARS	27,277.50

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. 30-26

MARCH 2026

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

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

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

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 03/26	8,405.00
		8,405.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/26	6.66
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/26	14,664.66
		14,671.32
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 19729 03/26	5,572.00
		5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 03/26	1,020.00
		1,020.00
CHANCE & MCCANN, LLC	LEGAL FEES 2/9/26-3/5/26 INV 766	4,438.50
		4,438.50
BROWN & CONNERY, LLP	LEGAL- J. SAMMONS INV 381527 FOR 01/26	8,066.00
BROWN & CONNERY, LLP	LEGAL-J. SAMMONS INV 378969 FOR 12/25	95.00
		8,161.00
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 02/26	718.06
		718.06
NJ ADVANCE MEDIA	A# 52023 INV 3876633 11070131 2/12/26	111.00
NJ ADVANCE MEDIA	A# 52023 INV 3876633 11069020 2/11/26	57.60
		168.60
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 02/26	5,062.24
		5,062.24
USA TODAY MEDIA CORP	A# 1122468 INV 7575521-1207438 2/12/26	42.12
USA TODAY MEDIA CORP	A# 1122468 INV 7575521-12071057 2/11/26	31.20
		73.32
HARDENBERGH INSURANCE GROUP	RMC FEE INV 19717 03/26	28,711.00
		28,711.00
	Total Payments FY 2026	77,001.04
	TOTAL PAYMENTS ALL FUND YEARS	77,001.04

Chairperson

Attest:

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

Dated: _____

Treasurer

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

Resolution No. 31-26

MARCH 2026

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

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

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

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 03/26	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 03/26	3,430.00
		6,250.00
	Total Payments FY 2026	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	6,250.00

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 32-26

APRIL 2026

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

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

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

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 04/26	8,405.00 8,405.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/26	7.40
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/26	14,664.66 14,672.06
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 19730 04/26	5,572.00 5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 04/26	1,020.00 1,020.00
CHANCE & MCCANN, LLC	LEGAL FEES 3/9/26-4/10/26 INV 784	3,630.00 3,630.00
BROWN & CONNERY, LLP	LEGAL- SHADY LANE INV 382405 FOR 01/26	110.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 377103	2,251.73
BROWN & CONNERY, LLP	LEGAL-S. D'AMBRISIO INV 382042-384308	2,106.00 4,467.73
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 03/26	718.06 718.06
SPARK CREATIVE GROUP, LLC	SITE UPDATES 12/25 & 3/26 INV 6932 4/26	62.50 62.50
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 03/26	5,062.24 5,062.24
USA TODAY MEDIA CORP	A# 1122468 INV 7622325-12153572 FOR 3/26	59.24 59.24
HARDENBERGH INSURANCE GROUP	RMC FEE INV 19718 04/26	28,711.00 28,711.00
	Total Payments FY 2026	72,379.83
	TOTAL PAYMENTS ALL FUND YEARS	72,379.83

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. 33-26

APRIL 2026

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

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

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

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 04/26	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 04/26	3,430.00
		6,250.00
	Total Payments FY 2026	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	6,250.00

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
GLOUCESTER COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH		December			
CURRENT FUND YEAR		2025			
Description:		GCIC Deposit	GCIC WC	GCIC Liability	
ID Number:		Acct	Claims	Claim	
Maturity (Yrs)					
Purchase Yield:					
TOTAL for All					
Accts & instruments					
Opening Cash & Investment Balance		\$5,644,217.27	5,602,188.48	18,160.04	23,868.75
Opening Interest Accrual Balance		\$0.00	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$9,969.00	\$9,866.68	\$34.11	\$68.21
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$9,969.00	\$9,866.68	\$34.11	\$68.21
9	Deposits - Purchases	\$324,369.00	\$324,369.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$287,582.12	-\$287,582.12	\$0.00	\$0.00
Ending Cash & Investment Balance		\$5,690,973.15	\$5,648,842.04	\$18,194.15	\$23,936.96
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$4,708.01	\$2,000.00	\$1,365.20	\$1,342.81
(Less Deposits in Transit)		\$11,492.00	\$11,492.00	\$0.00	\$0.00
Balance per Bank		\$5,707,173.16	\$5,662,334.04	\$19,559.35	\$25,279.77

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

Current Fund Year: 2025										
Month Ending: December										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	(160,301.74)	4,512,978.37	130,229.24	722,162.19	(263,830.95)	140,010.05	562,955.66	0.00	0.00	5,644,202.81
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	740.19	4,485.40	939.96	2,870.88	11.99	358.34	559.58	0.00	0.00	9,966.34
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	740.19	4,485.40	939.96	2,870.88	11.99	358.34	559.58	0.00	0.00	9,966.34
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	740.19	4,485.40	939.96	2,870.88	11.99	358.34	559.58	0.00	0.00	9,966.34
EXPENSES										
Claims Transfers	607,382.10	24,182.06	0.00	(162,260.41)	0.00	0.00	0.00	0.00	0.00	469,303.75
Expenses	0.00	0.00	0.00	0.00	0.00	76,965.03	0.00	0.00	0.00	76,965.03
Other Expenses*	(583,055.66)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(583,055.66)
TOTAL	24,326.44	24,182.06	0.00	(162,260.41)	0.00	76,965.03	0.00	0.00	0.00	(36,786.88)
END BALANCE	(183,887.99)	4,493,281.71	131,169.20	887,293.48	(263,818.96)	63,403.36	563,515.24	0.00	0.00	5,690,956.03

**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 *April 21, 2026* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 2/1/26 to 2/28/26 and 3/1/26 to 3/31/26 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 21, 2026.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
02/01/2026 Thru 02/28/2026

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

Inservco Report Terminology

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
02/01/2026 Thru 02/28/2026

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
Coverage: Auto Liability											
C	4374219	3530004184 001	LOCKE, PRECIOUS	10/3/2025	10/3/2025	PRECIOUS LOCKE	2/6/2026	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	2,339.80	2,339.80	
C	4374225	3530004184 001	LOCKE, PRECIOUS	10/3/2025	10/3/2025	CREDIT ACCEPTANCE CORP	2/6/2026	ACCOUNT 113942408	6,867.80	6,867.80	
Total for Coverage: Auto Liability							Number of entries: 2		9,207.60	9,207.60	
Coverage: General Liability											
C	4374214	3530004140 001	BARTOLIK, ROSEMARY	10/10/2025	10/29/2025	MADDEN & MADDEN PA	2/6/2026	STATEMENT 1	90.00	90.00	
C	4374216	3530003411 001	NOLLAN, LIAM	12/2/2025	12/11/2025	MADDEN & MADDEN PA	2/6/2026	STATEMENT 10	810.00	810.00	
C	4374223	3530003716 001	YOUNG, MARJORIE	12/12/2025	12/18/2025	MADDEN & MADDEN PA	2/6/2026	STATEMENT 1	480.00	480.00	
C	4374227	3530003960 001	DOMERACKI, FRANK	11/18/2025	12/5/2025	MADDEN & MADDEN PA	2/6/2026	STATEMENT 1	525.00	525.00	
C	4374230	3530003852 001	CLOYD, JOHN	8/3/2024	8/3/2024	JOHN CLOYD	2/6/2026	full & final settlement of all claims	1,951.99	1,951.99	
C	4374235	3530003852 002	CLOYD, MELANIE	8/3/2024	8/3/2024	MELANIE CLOYD	2/6/2026	full & final settlement of all claims	1,162.00	1,162.00	
C	4374237	3530003621 001	NELSON, MASAKO	12/8/2025	12/19/2025	MADDEN & MADDEN PA	2/6/2026	STATEMENT 5	1,012.50	1,012.50	
C	4374238	3530003852 003	KNUDSEN, ARTHUR	8/3/2024	8/3/2024	ARTHUR KNUDSEN	2/6/2026	full & final settlement of all claims	45.00	45.00	
Total for Coverage: General Liability							Number of entries: 8		6,076.49	6,076.49	
Coverage: Police Professional											
C	4374215	3530003939 001	ROTE, TIMOTHY	12/16/2025	12/17/2026	BROWN & CONNERY LLP	2/6/2026	INVOICE 381268	345.00	345.00	
C	4374222	3530003668 001	BYNUM, GREGORY	7/18/2025	7/29/2025	MADDEN & MADDEN PA	2/6/2026	STATEMENT 7	540.00	540.00	
C	4374224	3530003939 001	ROTE, TIMOTHY	12/1/2025	12/25/2025	O'HAGAN MEYER	2/6/2026	INVOICE 651217	135.00	135.00	
C	4377261	3530003668 001	BYNUM, GREGORY	11/5/2025	12/31/2025	MADDEN & MADDEN PA	2/20/2026	STATEMENT 9	3,072.50	3,072.50	
C	4377262	3530003953 001	OWENS, IRRRAHEEM	1/6/2026	1/6/2026	BROWN & CONNERY LLP	2/20/2026	BILL 381563	105.00	105.00	
C	4377299	3530003939 001	ROTE, TIMOTHY	1/10/2026	1/22/2026	BROWN & CONNERY LLP	2/20/2026	BILL 381562	120.00	120.00	
Total for Coverage: Police Professional							Number of entries: 6		4,317.50	4,317.50	
Total for Gloucester Co Ins Commission - 353							Number of entries: 16		19,601.59	19,601.59	

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2026 Thru 03/31/2026

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

Inservco Report Terminology

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2026 Thru 03/31/2026

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
Coverage: Auto Physical Damage											
C	4381038	3530004280 001	GLOUCESTER COUNTY	5/31/2021	5/31/2021	PRO-LINE COLLISION CENTER	3/6/2026	INVOICE 9240 2019 FORD VAN PLATE L42LMN	3,682.26	3,682.26	
R	262311254	3530003726 001	GLOUCESTER COUNTY	11/25/2025	11/25/2025	GEICO	3/9/2026	2019 FORD ECONOLINE PLATE# OA4030	-1,000.00	-1,000.00	
V	256247334	3530003726 001	GLOUCESTER COUNTY	12/5/2023	12/5/2023	GEICO	3/9/2026	Void: 2019 FORD ECONOLINE PLATE#0A4030	1,000.00	1,000.00	
Total for Coverage: Auto Physical Damage							Number of entries: 3		3,682.26	3,682.26	
Coverage: General Liability											
C	4381039	3530003716 001	YOUNG, MARJORIE	1/29/2026	1/30/2026	MADDEN & MADDEN	3/6/2026	STATEMENT 2	700.00	700.00	
C	4381048	3530003589 001	ROBERTS, BRIAN	12/2/2025	12/10/2025	MADDEN & MADDEN PA	3/6/2026	STATEMENT 3	165.00	165.00	
C	4381053	3530003621 001	NELSON, MASAKO	1/27/2026	1/27/2026	MADDEN & MADDEN PA	3/6/2026	STATEMENT 6	70.00	70.00	
Total for Coverage: General Liability							Number of entries: 3		935.00	935.00	
Coverage: Police Professional											
C	4384876	3530003754 001	JOYNES, KIAF	2/2/2026	2/26/2026	BROWN & CONNERY LLP	3/20/2026	inv# 384332	3,177.99	3,177.99	
Total for Coverage: Police Professional							Number of entries: 1		3,177.99	3,177.99	
Coverage: Property											
R	2594	3530003940 001	GLOUCESTER COUNTY	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS3/30/2026		SUBROGATION	-24,750.00	-24,750.00	
Total for Coverage: Property							Number of entries: 1		-24,750.00	-24,750.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 8		-16,954.75	-16,954.75	



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

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	65	89%	\$127,899.91	40%	\$80,003.35	\$15,837.25	\$18,348.35	\$13,710.96	\$47,896.56	\$6,693.85	\$41,202.71
February	99	88%	\$87,206.73	68%	\$38,381.55	\$5,091.71	\$33,523.26	\$10,210.21	\$48,825.18	\$6,430.23	\$42,394.95
March	58	83%	\$164,928.22	73%	\$54,636.80	\$7,940.10	\$26,187.25	\$76,164.07	\$110,291.42	\$10,241.89	\$100,049.53
YTD Total	222	89%	\$544,963.08	85%	\$173,021.70	\$28,869.06	\$78,058.86	\$100,085.24	\$207,013.16	\$23,365.97	\$183,647.19

<u>Monthly Summary</u>	<u>February</u>	<u>March</u>
Total Reductions (before fees):	\$48,825.18	\$110,291.42
Percent:	56%	67%
Net Reductions:	\$42,394.95	\$100,049.53
Percent:	49%	61%

<u>YTD Summary</u>	
Total Reductions (before fees):	\$207,013.16
Percent:	38%
Net Reductions:	\$183,647.19
Percent:	34%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION (GCIC)

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: April 15, 2026
DATE OF MEETING: April 21, 2026

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: 609-248-3949</p>	<p>Natalie Dougherty, Senior Account Manager 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>		

February - April 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 25:** Attended GCIC meeting,
- **March 4:** Attended the GCIC Safety Committee meeting,
- **March 12:** Conducted a loss control visit at the GCIA Child Development Center Playground.
- **April 14:** Attended the GCIC Claims Committee meeting.
- **April 14:** Attended the GCIC Safety Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **April 21:** Plan to attend GCIC meeting,
- **April 24:** Plan to conduct two training sessions: Workzone/Flagger and Hazard ID for GCIC.

- **April 28:** Plan to conduct Forklift training for RCSJ.

SAFETY DIRECTOR BULLETINS

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

- Utility Vehicle Operation & Training - Best Practices
- Avian Influenza (Bird Flu) – Best Practices (Bulletin and [Video Briefing](#))
- Distracted Driving Awareness Month
- Tree Work Near Electrical Hazards - Best Practices

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

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

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

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

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

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

Learning On Demand Training (available on the NJCE LMS)

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

NJCE LEADERSHIP ACADEMY

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

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

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

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

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

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



LEARNING MANAGEMENT SYSTEM (LMS)
NJCE Learning Management System (LMS)

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

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules (real-time) are on the [NJCE LIVE](#) website ([NJCE LIVE Monthly Training Schedules](#)).

(*) In-Person Training: Is being held via the [MSI-NJCE Expo](#). Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note: Registration for in-person* classes will be completed through Eventbrite, by clicking on the Class Topic registration link(s) below. (The Expo 2026 schedule will be released soon).**

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

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

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

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

DATE	CLASS TOPIC	TIME
4/15/26	Fire Safety	7:30 - 8:30 am
4/15/26	Fire Extinguisher Safety	9:00 - 10:00 am
4/15/26	Dealing with Difficult People and De-Escalation	10:30 - 12:00 pm
4/15/26	Hearing Conservation	1:00 - 2:00 pm
4/16/26	Playground Safety Inspections	8:30 - 10:30 am
4/16/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
4/16/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Work Zone Safety (Morris)	8:30 - 12:30 pm
4/16/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Morris)	8:30 - 11:30 am
4/17/26	Chipper Safety	8:30 - 9:30 am
4/17/26	Chainsaw Safety	10:00 - 11:00 am
4/17/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/20/26	Shop and Tool Safety	9:00 - 10:00 am
4/20/26	Hearing Conservation	10:30 - 11:30 am
4/20/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
4/21/26	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/21/26	Mower Safety	11:00 - 12:00 pm
4/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/22/26	Law Enforcement: Understanding Cannabis: A Must for Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/22/26	Personal Protective Equipment	9:00 - 11:00 am
4/23/26	Confined Space Entry	7:30 - 10:30 am

4/23/26	Work Zone: Flagger	11:00 - 12:00 pm
4/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
4/24/26	Bloodborne Pathogens	10:30 - 11:30 am
4/27/26	Fall Protection Awareness	8:00 - 10:00 am
4/27/26	Fire Extinguisher Safety	10:30 - 11:30 am
4/27/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
4/28/26	Heavy Equipment Safety	8:30 - 10:30 am
4/28/26	Fire Safety	1:00 - 2:00 pm
4/29/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
4/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/30/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
4/30/26	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/1/26	Shop and Tool Safety	8:30 - 9:30 am
5/1/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/4/26	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
5/4/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/5/26	Mower Safety	8:30 - 9:30 am
5/5/26	Implicit Bias in the Workplace	9:00 - 10:30 am
5/5/26	Personal Protective Equipment	10:00 - 12:00 pm
5/6/26	School Safety & Regulatory Awareness	8:30 - 11:30 am
5/6/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
5/6/26	Asbestos Awareness	1:00 - 3:00 pm
5/7/26	Playground Safety Inspections	7:30 - 9:30 am
5/7/26	Bloodborne Pathogens	10:00 - 11:00 am
5/7/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
5/8/26	Chainsaw Safety	8:30 - 9:30 am
5/8/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
5/8/26	Chipper Safety	10:00 - 11:00 am
5/8/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/11/26	Hearing Conservation	8:30 - 9:30 am
5/11/26	The Power of Collaboration (Ocean)*	9:00 - 12:00 pm
5/12/26	Fire Extinguisher Safety	8:30 - 9:30 am
5/12/26	Preparing for First Amendment Audits	9:00 - 11:00 am
5/12/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/13/26	Confined Space Entry	8:30 - 11:30 am
5/13/26	Dealing with Difficult People and De-Escalation	9:00 - 10:30 am
5/13/26	Work Zone: Flagger	1:00 - 2:00 pm
5/14/26	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
5/14/26	Ethics for NJ Local Government Employees (Atlantic)*	9:00 - 11:00 am
5/14/26	Protecting Children from Abuse In New Jersey Local Government Programs (Atlantic)*	11:30 - 1:00 pm
5/14/26	Excavation, Trenching and Shoring Awareness	10:30 - 12:00 pm
5/14/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
5/15/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
5/15/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
5/15/26	Bloodborne Pathogens	1:00 - 2:00 pm
5/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/18/26	Hoists, Cranes, and Rigging	8:30 - 10:30 am
5/18/26	Fire Safety	11:00 - 12:00 pm
5/18/26	Fire Extinguisher Safety	1:00 - 2:00 pm
5/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am

5/19/26	Fall Protection Awareness	1:00 - 3:00 pm
5/19/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Mercer)*	8:30 - 12:30 pm
5/19/26	NJCE Expo 2026: Work Zone Safety (Mercer)*	8:30 - 12:30 pm
5/20/26	Hearing Conservation	8:30 - 9:30 am
5/20/26	Mower Safety	10:00 - 11:00 am
5/20/26	Driving Safety Awareness	1:00 - 2:30 pm
5/21/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
5/21/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am
5/22/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
5/22/26	Introduction to Understanding Conflict (Zoom Meeting)**	10:00 - 12:00 pm
5/27/26	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
5/27/26	Personal Protective Equipment	10:00 - 12:00 pm
5/27/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/28/26	Confined Space Entry	8:30 - 11:30 am
5/28/26	Bloodborne Pathogens	1:00 - 2:00 pm
6/1/26	Work Zone: Flagger	8:30 - 9:30 am
6/1/26	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/1/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
6/2/26	Hearing Conservation	8:30 - 9:30 am
6/2/26	Heavy Equipment Safety	10:00 - 12:00 pm
6/2/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors	9:00 - 11:00 am
6/2/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/3/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
6/3/26	Ethics for NJ Local Government Employees	9:00 - 11:00 am
6/3/26	Fire Safety	10:30 - 11:30 am
6/3/26	Protecting Children from Abuse in New Jersey Local Government Programs	11:30 - 1:00 pm
6/5/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
6/5/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
6/8/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
6/8/26	Personal Protective Equipment	10:00 - 12:00 pm
6/8/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/9/26	Bloodborne Pathogens	7:30 - 8:30 am
6/9/26	Ethical Decision Making	9:00 - 11:30 am
6/9/26	Law Enforcement: Work Zone Initial Training	1:00 - 5:00 pm
6/10/26	Productive Meetings Best Practices (Zoom Meeting)**	8:30 - 10:00 am
6/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
6/10/26	Fire Extinguisher Safety	1:00 - 2:00 pm
6/11/26	Confined Space Entry	8:00 - 11:00 am
6/11/26	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/11/26	Introduction to Communication Skills (Zoom Meeting)**	1:00 - 3:00 pm
6/12/26	Work Zone: Flagger	8:30 - 9:30 am
6/12/26	Fall Protection Awareness	10:00 - 12:00 pm
6/12/26	Mower Safety	1:00 - 2:00 pm
6/15/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
6/15/26	CDL: Drivers' Safety Regulations	9:30 - 11:30 am
6/16/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
6/16/26	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am

6/16/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
6/16/26	Bloodborne Pathogens	1:00 - 2:00 pm
6/16/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
6/17/26	Playground Safety Inspections	9:00 - 11:00 am
6/17/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	1:00 - 2:00 pm
6/17/26	Personal Protective Equipment	1:00 - 3:00 pm
6/18/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/18/26	Shop and Tool Safety	11:00 - 12:00 pm
6/23/26	Confined Space Entry	8:30 - 11:30 am
6/23/26	Hearing Conservation	1:00 - 2:00 pm
6/24/26	Driving Safety Awareness	9:00 - 10:30 am
6/24/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
6/24/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Work Zone Safety (Cape May)*	8:30 - 12:30 pm
6/24/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Cape May)*	8:30 - 11:30 am
6/25/26	Chipper Safety	7:30 - 8:30 am
6/25/26	Chainsaw Safety	9:00 - 10:00 am
6/25/26	Mower Safety	10:30 - 11:30 am
6/26/26	Fire Extinguisher Safety	8:30 - 9:30 am
6/26/26	Bloodborne Pathogens	10:00 - 11:00 am
6/29/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
6/29/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/30/26	Fire Safety	8:30 - 9:30 am
6/30/26	Hazard Communication/NJ Right to Know	10:00 - 11:30 am

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

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

- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

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

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



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

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

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

CC: Brad Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 4/21/2026

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2026 Wellness Incentive Program Grant

We are excited to announce that 10 submissions have been received for the 2026 Wellness Incentive Program Grant.

Entity -Department	Wellness Submission	Amount of Submission
Gloucester County – Health Department	Purchase (1) Sunny Health & Fitness Stair Stepper with Handlebar & (1) NordicTrack Treadmill	\$1,000
Gloucester County – Assessor's Office	Salad selection lunches for staff	\$1,000
Gloucester County – Treasurer's Office	Chair massages	\$1,000
Gloucester County – Office of County Counsel	Purchase a variety of K-cups and coffee supplies	\$1,000
Gloucester County Library Commission	Purchase healthy snacks for staff	\$1,000
Gloucester County – Division of Human and Special Services	Chair massage and Fresh Fruit Fridays	\$1,000
Gloucester County – Division of Social Services	Purchase reusable aluminum water bottles for staff and Fresh Fruit Fridays	\$1,000
Gloucester County – Sheriff's	Purchase (1) Treadmill, Bosu Balance Balls and	\$1,000

Department	Resistance Bands	
Gloucester County – Prosecutor’s Office	Purchase (1) Rowing Machine, (1) Medicine Ball Set and (1) Jumping Trainer Platforms	\$1,000
Gloucester County – Division of Senior Services	Purchase reusable aluminum water bottles for staff & Fresh Fruit Fridays	\$1,000

Sent as a separate attachment please find the submissions for review. The Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness. We request and recommend the approval of all submissions not to exceed \$1,000 per grant.

Action Requested: **Motion** to approve all the Wellness Incentive Program Grants not to exceed \$1,000 per grant.

B. 9/10/2025 Safety and Accident Review Committee Minutes

Enclosed are the approved meeting minutes from the meeting.

C. 2026 NJCE Safety Grant

The Gloucester County Library Commission has provided three submissions for the NJCE Safety Grant. The 1st submission is for a network video recorder upgrade for the Mullica Hill Library branch location. The cost for the upgraded equipment is \$3,532.84. The existing system was installed in 2019 and is beginning to fail. The new network video recorder update will allow the entity to utilize one application for all branches. This will allow all applicable personnel to understand the system and see all that is occurring at all branches. In 2025, the Mullica Hill Branch had an overall attendance of 124,152 patrons.

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

The last submission is for three water fountains with combo bottle fillers for the Mullica Hill Library, Greenwich Library and Margaret Dombrosky Swedesboro Library locations. The cost to replace three combo bottle filler water fountains is \$13,850.00. The COVID-19 virus showed the world how easily and impactful the spread of germs can be to every single person. The installation of the three water

fountains would avoid the spread of germs such as the flu and other viruses. In 2025, between all three locations, there was an overall attendance of 174,680 patrons.

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

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

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

All other terms and conditions are per expiring for all other policies.

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

For informational Purposes Only – No action required:

The following policy renewal had a change after the previous meeting.

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes

September 10, 2025

9:30 AM

In-Person Meeting

I. Call to Order – Christina Violetti

The meeting was called to order at 9:30 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Tim Sheehan	Gloucester County Risk Manager	Absent
Wayne Love	Gloucester County Utilities Authority	Present
John Vinci, Sr.	Gloucester County Utilities Authority	Present
Robert Maybury	Gloucester County Utilities Authority	Present
Jennifer Campbell	Gloucester County Improvement Authority	Present
Coryndi McFadden	Rowan College of South Jersey	Absent
Brenda Muhlbaier	Gloucester County Library Commission	Absent
<u>Commission Professionals:</u>		
Brad Stokes	Executive Director	Present
Brandon Tracy	Executive Director's Office	Present
Glenn Prince	J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

III. Approval of the 6/4/2025 Safety and Accident Review Committee Meeting Minutes

Motion to approve the 6/4/2025 Safety and Accident Review Committee Meeting Minutes

Moved: Wayne Love

Seconded: Jennifer Campbell

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. There was no pandemic claims included in either graph.

Next, he spoke about the two submissions that have been provided to J.A. Montgomery for the 2025 NJCE safety grant. The first submission was from the Gloucester County EMS department for two motorized stair chairs. The total cost is \$30,000. The second submission was from the Gloucester Library Commission for an automatic external defibrillator and corresponding accessories for the Greenwich Branch and security cameras for the Logan Branch. The total request is for \$11,320.53. Mr. Henry asked Mr. Prince for an update on when the submissions will be reviewed. Mr. Prince advised that a grant committee meeting has been scheduled for September 22nd and then all submissions and recommendations from the committee meeting will be presented at the upcoming September NJCE JIF meeting. He will then advise of what submissions have been approved and denied. He continued by stating how he reviews all submissions with the total amount of funds that is available. The popularity of the grant was discussed as well as what the other submissions received were.

Lastly, Ms. Violetti advised the committee that all submissions for the 2025 wellness grants were approved by the Insurance Commission. Congratulation letters were sent to the applicable departments / entities, and she will be reaching out to collect the documentation required for reimbursement shortly.

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

Mr. Prince spoke about the safety grant and advised that there are local municipal utilities authorities that are hosting tours for the public. He stated that there were submissions for personal protection equipment to be provided to the public. Mr. Stokes inquired if tours were conducted at the current facility. Mr. Love advised that tours were conducted in the past. Mr. Prince encouraged the idea for the authority to consider.

Next, he advised that all training sessions can be found on the website, www.njce.org. He also advised that the job hazard assessment forms are also available on the website. He stated that in one of the handouts provided, that PEOSH is focusing on hazard assessment forms in addition to other items. He continued by detailing what PEOSH is looking for and how entities can be cited for not being compliant.

GLOUCESTER COUNTY INSURANCE COMMISSION

Mr. Prince continued by stating that the expos are continuing around the State. He encouraged participation in attending them.

Lastly, he stated that September is National Preparedness Month and directed resources to the committee.

VI. Accident Review – Joe Henry

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County Improvement Authority	Shady Lane Nursing Home	2/13/2025	The employee was in the dining hall, when she shut her left middle finger in the food cart.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. Campbell provided an explanation for the incident and stated the employee was spoken to about the incident.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Gloucester County Utilities Authority	Sewerage Operations	6/6/2025	The employee was removing a coupling to replace it when sludge came out Splashing over his upper body.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Love provided an explanation for the incident. He advised that a written procedure was put in place to prevent the incident from occurring again.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
3. Gloucester County	Department of Social Services	8/26/2025	The employee was collecting mail from the mailbox when the top half of the box opened and hit her on the head.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Henry provided an explanation for the incident. The committee discussed how it could be prevented in the future.

VII. Old Business
There was no old business.

VIII. New Business
Mr. Henry spoke about the importance of conducting drills. He encouraged all entities to conduct drills with employees to ensure that all employees know what to do in the event of an emergency, where to go and where to meet. Mr. Stokes spoke about how drills were discussed at his organization. Mr. Love spoke about how Mantua Fire Department conducted a drill on rescuing a Utilities Authority employee out of a well. There was a discussion on how well the drill went.

Mr. Prince spoke about the importance of work zone safety training. Mr. Maybury spoke about a personal story that displayed such importance.

IX. Adjournment

Motion to adjourn the meeting.
Moved: Wayne Love
Seconded: Jennifer Campbell
The meeting adjourned at 9:55 AM

**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 *April 21, 2026*.

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

The specific litigation is identified by the claim number assigned by Inservco and or Vanguard in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *April 21, 2026* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 21, 2026.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GCIC PARS/SARS
CLOSED SESSION
4-21-26**

Claim #	Claimant	Type of Claim	PAR/SAR
3530002278	Scott, B.	WC	SAR
3530003592	Rainier, C.	WC	SAR
3530003829	Rainier, C.	WC	SAR
3530004022	Rainier, C.	WC	SAR
3530003930	Kircher, F.	WC	PAR
3530003967	Stoever, H.	WC	PAR
3530004312	Himes, R.	WC	PAR
3530003091	Bass, A.	GL	PAR
3530003668	Bynum, G.	GL	PAR
3530004175	Madison, O.	AL	SAR
NJC00074	Gloucester County	PR	Abandon Subro
NJC00116	GCIA	PR	PAR

APPENDIX I

February Minutes

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Wednesday, February 25, 2026
Virtual Meeting
1:00 PM

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Veronica George
	Vanguard Claims Administrator, Inc. Sarah Mentzer
	Medlogix Jennifer Goldstein
	PERMA Kerin Drumheiser, Jennifer Conicella
	Treasurer Tracey Giordano
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
Commission Attorney	Chance & McCann, LLC Kevin McCann, Esq.

ALSO PRESENT:

Prudence M. Higbee, Capehart & Scatchard
Tenisha Smith, Inservco Insurance Services
Sureatha Hobbs, Inservco Insurance Services
Steve Daveggia, ISSMD, Inservco Insurance Services
Carolyn S. Oldt, GCLS
Eric M. Campo, Esq. County Counsel
Joseph G. Antinori, Esq., Brown & Connery

Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of January 22, 2026.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
JANUARY 22, 2026**

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

CORRESPONDENCE: NONE

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

CLAIMS COMMITTEE – Chairman Sheehan reported the claims committee met on February 17th to review the PARS and SARS, which will be discussed further in closed session. This concluded the report unless there were any questions.

EXECUTIVE DIRECTOR REPORT:

2026 PLAN OF RISK MANAGEMENT: Executive Director reported the Plan of Risk Management was included in the agenda. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes were highlighted in yellow. Executive Director noted there were a few positive changes including excess liability coverage limits increasing from \$22M to \$32M and the NJCE reduced their Named Storm deductible from 5% with a \$10M cap to 2.5% to a \$5M cap, all within budget. It was noted all underlying commissions are receiving active shooter coverage as of 2026.

**MOTION TO APPROVE RESOLUTION 21-26, PLAN OF RISK
MANAGEMENT**

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

2026 PRIMA CONFERENCE: Executive Director reported the PRIMA Conference will take place this year June 8-10 in Ft. Lauderdale, Florida. Included in the agenda was Resolution 22-26 Authorizing Advanced Travel Expenses for Authorized Official Travel. Executive Director said if any Commissioner was interested in attending the Conference, to please contact the Fund Office.

**MOTION TO APPROVE RESOLUTION 22-26 AUTHORIZING ADVANCE
TRAVEL EXPENSES FOR AUTHORIZED OFFICAL TRAVEL**

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

BOWMAN & COMPANY, LLP: Executive Director reported Bowman & Company, LLP announced they joined with PFK O’Connor Davies, a top-tier Accounting and Advisory practice. Included in the agenda was Resolution No. 23-26, authorizing the amendment of Resolution No. 13-26, adopted January 22, 2026, appointing certain professionals for Fund Year 2026. This amendment revised the Company name for auditor services, to reflect PFK O’Connor Davies as the appointed firm for auditing services.

MOTION TO ADOPT RESOLUTION NO. 23-26, AUTHORIZATION TO AMEND RESOLUTION NO. 13-26 ADOPTED ON JANUARY 22, 2026, APPOINTING CERTAIN PROFESSIONALS FOR FUND YEAR 2026

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE will hold their Reorganization Meeting virtually via Zoom video/audio on February 26, 2026, at 10:30 a.m. J.A. Montgomery will be discussing initiatives being launched for the NJCE Program. Executive Director discussed potential changes in property claims funding.

2026 RENEWAL WEBINAR: Executive Director reported the Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF conducted a 2026 Renewal Overview Webinar on Tuesday, February 24th at 11 a.m. The NJCE Underwriting Manager detailed the successes marketing the program and coverage changes to be aware of for 2026. Executive Director said if you could not attend the webinar, a recording will be posted to the NJCE website. A copy of the presentation was included in the agenda.

CERTIFICATE OF INSURANCE REPORT: Included in the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. Executive Director reported there were (18) eighteen certificates of insurance issued in January.

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 October. Executive Director reported as of **October 31, 2025**, there was a statutory surplus of **\$2,481,251** reflecting a reduction of **\$152,815** in surplus for the month of October. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,232,330**. The total cash amount was **\$5,695,916**.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of December. The Executive Director reported that as of **December 31, 2025**, the NJCE had a surplus of \$18,861,992, reflecting a reduction of **\$97,609** in surplus for the month of December. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE totaling \$7,207,551. The cash amount was **\$38,891,840**. Executive Director noted that several property claims resulting from adverse weather conditions will be discussed at the upcoming NJCE meeting and are likely to impact these figures.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK: Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of October. Executive Director

reported as of **October 31, 2025**, there was a statutory surplus of **\$436,528**. The total cash amount was **\$586,184**.

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 October 31, 2025. The Executive Director noted that the Property line coverage in the Claim Activity Report should be disregarded due to inaccuracies in the reported count and will be fixed for next meeting. Executive Director reviewed the Expected Loss Ratio Analysis report showing the Commission at 92.3% compared to the actuarial target of 47.3%. This was largely a result of Workers' Compensation and Property losses.

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

2026 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported in accordance with the Commission's By Law's, the Property & Casualty Assessment Bills were sent to the member entities and said the first installment is due on March 31, 2026. Future assessments will be due on May 15, 2026 and October 15, 2026.

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

Included in the agenda was more information on the seminar. Executive Director noted the Fund Office will send a link to register once it becomes available. If you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

2026 MEETING SCHEDULE: Executive Director reminded that the Commission will not meet in March. The next meeting is scheduled for April 23, 2026 at 1:00 PM in person & via Zoom.

EMPLOYEE BENEFITS – In lieu of Ms. Panto, the Executive Director advised that the Employment Benefit Client Activity Report was included in the agenda.

TREASURER REPORT – Chairman Sheehan reported the agenda included a February Property & Casualty Bills list and February Benefits list, which was Resolution 24-26 through Resolution 25-26. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 24-26 THROUGH RESOLUTION 25-26 RESPECTIVELY

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

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

CLAIMS ADMINISTRATOR - Chairman Sheehan presented Resolution 26-26 Inservco Liability Check Register for the period of 1/1/2026 to 1/31/2026

MOTION TO APPROVE RESOLUTION 26-26 LIABILITY CHECK REGISTER FOR THE PERIOD OF 1/1/2026 TO 1/31/2026

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

Chairman Sheehan said the liability claim payments from 1/1/26 to 1/31/26 were included into the agenda.

MANAGED CARE PROVIDER –Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of January as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
January	65	\$127,899.91	\$80,003.35	\$47,896.56	\$41,202.71	37%	32%

Ms. Goldstein noted the In-Network Charges Penetration Rate included in the report should be corrected to 85% in place of the 40% that is shown.

NJCE SAFETY DIRECTOR:

REPORT – Mr. Prince reported the Safety Directors Report was included in the agenda and included all Safety and Risk Control activities for January through February. All training opportunities and Expos through April 30th have been placed on njce.org for review and registration.

Mr. Prince reported the NJCE Safety Grant Memo for 2026 was announced with a grand total of \$130,500 to split between 10 counties. Mr. Prince said if any departments desire to submit for a safety grant, to contact Ms. Violetti.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING: Ms. Violetti reported the next meeting will be held on Wednesday, March 4th at 9:30am at the Gloucester County Improvement Authority.

2026 NJCE JIF COVERAGE AMENDMENTS: Ms. Violetti said she will be communicating with all members to discuss any material changes to the members regarding the 2026 coverage amendments following the February 24th NJCE JIF Underwriting meeting.

2026 NJCE REINSURER SAFETY GRANT: Ms. Violetti reported they were advised that the NJCE reinsurer safety grant will continue in 2026 and will continue to encourage members to provide ideas for submission.

UNDERWRITING SERVICE 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 was determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond-Scirrotto	CNA	4/2/2026	\$70.00	\$70.00
County	Crime – 4H Association	Selective Insurance Company	4/14/2026	\$150.00	\$150.00

All terms and conditions are per expiring.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE POLICY LISTED ABOVE

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

FOR INFORMATIONAL PURPOSES ONLY – NO ACTION REQUIRED:

Ms. Violetti reported the following policy renewals were in process and have been finalized.

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

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

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
 Second: Commissioner Snyder
 Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burns

Second: Commissioner Snyder
Vote: Unanimous

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

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

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

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003037 IN THE AMOUNT OF \$290,372.50.00

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003305 IN THE AMOUNT OF \$25,000.00

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003770 IN THE AMOUNT OF \$18,000.00

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003811 IN THE AMOUNT OF \$2,500.00 AND A SECTION 20

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003870 IN THE AMOUNT OF \$13,600.00 OR SECTION 20 FOR \$15,000.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003974 IN THE AMOUNT OF \$80,000.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004080 IN THE AMOUNT OF \$80,110.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004245 IN THE AMOUNT OF \$79,388.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004269 IN THE AMOUNT OF \$77,888.00

MOTION TO ACCEPT SUBROGATION FOR CLAIM #NJC00026 IN THE AMOUNT OF \$50,000.00

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00104
IN THE AMOUNT OF \$37,568.00**

**MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM
#3530003754 IN THE AMOUNT OF \$75,000.00**

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

Chairman Sheehan advised the next meeting would be on Thursday, April 23, 2026 at 1:00 PM in person and virtual.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

MEETING ADJOURNED: 2:04 PM

Minutes prepared by: Elisabeth Chipman, Assisting Secretary

APPENDIX II

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

MARCH 2026

GCHIC - Gloucester County Health Insurance Commission

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

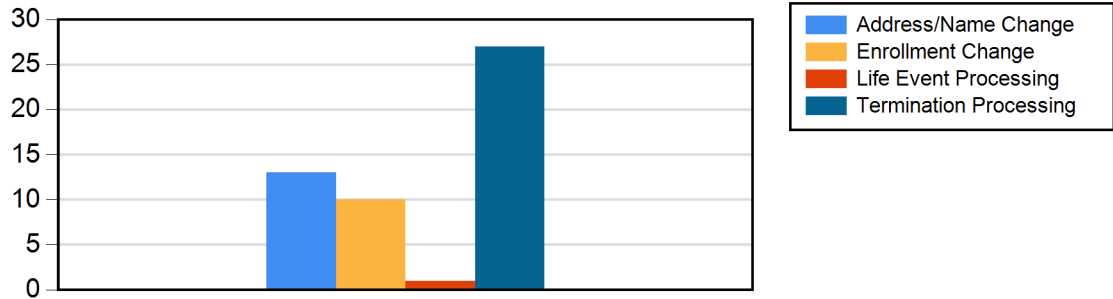


CLIENT ACTIVITY REPORT

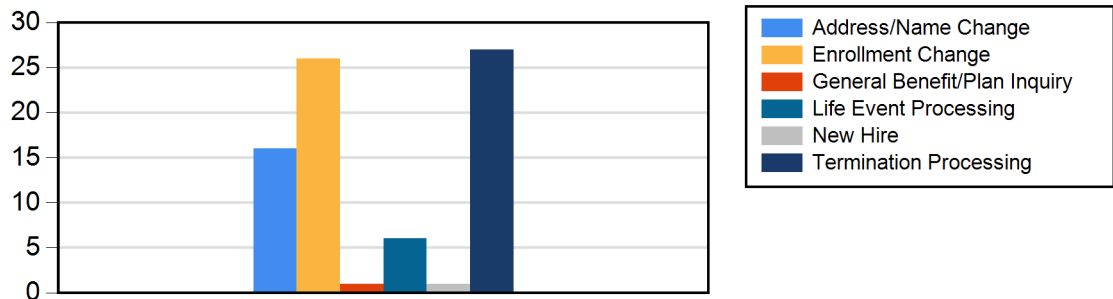
From: 3/1/2026 To: 3/31/2026

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (MARCH)	# of Issues
Address/Name Change	13
Enrollment Change	10
Life Event Processing	1
Termination Processing	27
Total for Subject	51



SUBJECT (YTD)	# of Issues
Address/Name Change	16
Enrollment Change	26
General Benefit/Plan Inquiry	1
Life Event Processing	6
New Hire	1
Termination Processing	27
Total for Subject	77



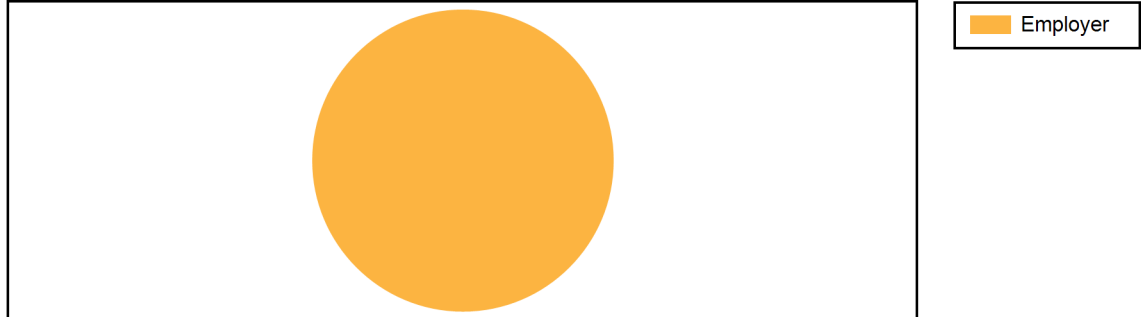


CLIENT ACTIVITY REPORT

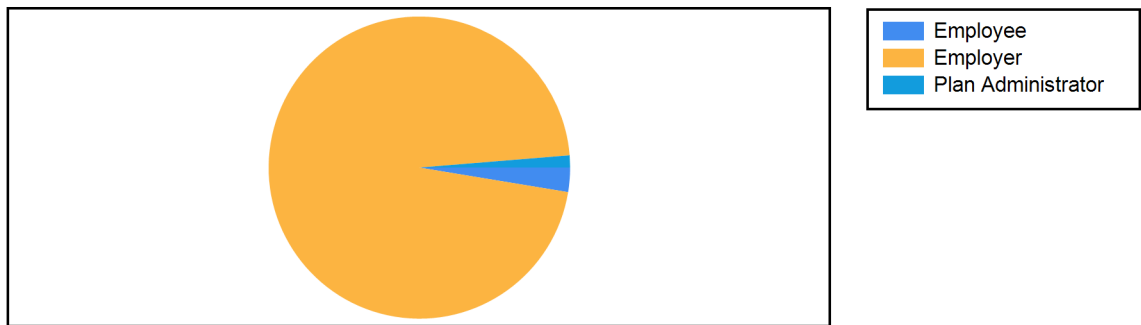
From: 3/1/2026 To: 3/31/2026

GCHIC - Gloucester County Health Insurance Commission

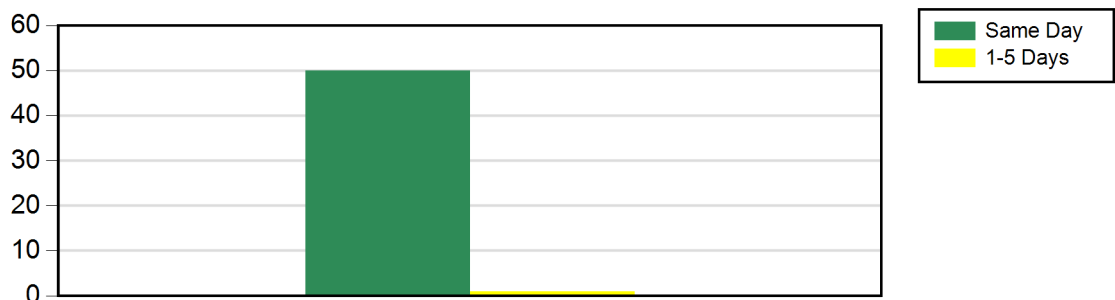
CALL SOURCE (MARCH)	# of Issues
Employer	51
Total for Call Source	51



CALL SOURCE (YTD)	# of Issues
Employee	2
Employer	74
Plan Administrator	1
Total for Call Source	77



CLOSED TIME (MARCH)	# of Days	%
Same Day	50	98%
1-5 Days	1	2%
Total for Time Range	51	100%



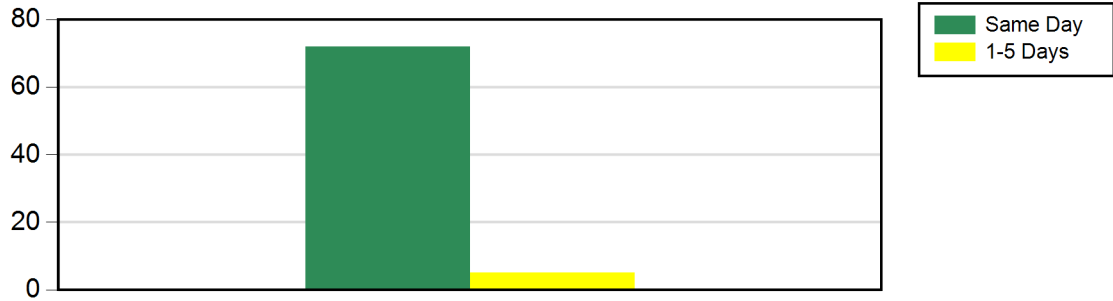


CLIENT ACTIVITY REPORT

From: 3/1/2026 To: 3/31/2026

GCHIC - Gloucester County Health Insurance Commission

CLOSED TIME (YTD)	# of Days	%
Same Day	72	94%
1-5 Days	5	6%
Total for Time Range	77	100%



DETAIL (YTD)		From: 1/1/2026 To: 3/31/2026		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/8/2026	Plan Administrator	Address/Name Change	Closed	Same Day
1/13/2026	Employer	Life Event Processing	Closed	1-5 Days
1/13/2026	Employer	Enrollment Change	Closed	Same Day
1/13/2026	Employer	Enrollment Change	Closed	1-5 Days
1/15/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/27/2026	Employee	New Hire	Closed	1-5 Days
1/29/2026	Employer	Life Event Processing	Closed	Same Day
1/29/2026	Employer	Enrollment Change	Closed	Same Day
1/30/2026	Employer	Address/Name Change	Closed	Same Day
1/30/2026	Employer	Enrollment Change	Closed	Same Day
1/30/2026	Employer	Address/Name Change	Closed	Same Day
1/31/2026	Employer	Life Event Processing	Closed	Same Day
1/31/2026	Employer	Enrollment Change	Closed	Same Day

