

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Tuesday, April 21, 2026
In-Person & Virtual Meeting
1:00 PM

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George, Tenisha Smith, Sureatha Hobbs, Kelly Guerriero, Steve Daveggia Vanguard Claims Administrator, Inc. Sarah Mentzer Medlogix Jennifer Goldstein PERMA Robyn Walcoff, Shai McLeod Treasurer Tracey Giordano
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Danielle Colaianne
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince, Joe Henry
Commission Attorney	Chance & McCann, LLC Kevin McCann, Esq.

ALSO PRESENT:

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

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

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

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

CORRESPONDENCE: NONE

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

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

EXECUTIVE DIRECTOR REPORT:

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

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

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

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

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

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

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

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

2026 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: Executive Director reported the 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 in the agenda was the email that was distributed with a link to register. If you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

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

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

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

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

MOTION TO MOVE THE SEPTEMBER 23RD MEETING TO SEPTEMBER 29TH

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

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

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

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

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

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

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

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

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

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

STEWARDSHIP REPORT – Distributed separately was the 2025 Stewardship Report, which covered years 2023 through 2025. Ms. Guerriero reviewed the 2025 stewardship beginning with the Claim Summary by Policy Period comparing Indemnity and Medical only claims. Policy year 2023 had the highest total claims and 2024 had the highest net incurred. The Loss Summary by Location revealed Gloucester County Emergency Response had the highest net incurred and CUA sewage operations had the second highest incurred. It was discovered, Wednesdays had the highest amount of claims occurring between 8AM and 4PM with the average time taken to receive a claim improved from 4.5 days in 2023 to 3.65 days in 2025. The top 5 causes of injury were discussed, with struck/injured by miscellaneous being the highest frequency and motor vehicle-collision sideswipe being the highest net incurred.

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

Commissioner Burns inquired whether EMS statistics from other counties are comparable to those of the Commission. Chairman Sheehan responded that Gloucester County is the only county in New Jersey with a county-wide EMS system, making direct comparisons challenging. Chairman Sheehan further stated he will conduct research to determine whether the installation of Stryker Power Stretchers has resulted in

measurable improvements. He also observed that county-wide EMS employees tend to be older, which may contribute to a higher frequency of injuries. In response to Chairman Sheehan's stretcher program, the Executive Director mentioned that he could compare outcomes to those of the Camden Joint Insurance Fund.

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

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

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

NJCE SAFETY DIRECTOR:

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

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

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

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR: REPORT:

RISK MANAGEMENT SERVICES

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

Entity -Department	Wellness Submission	Amount of Submission
Gloucester County – Health Department	Purchase (1) Sunny Health & Fitness Stair Stepper with Handlebar & (1) NordicTrack Treadmill	\$1,000
Gloucester County – Assessor's Office	Salad selection lunches for staff	\$1,000
Gloucester County – Treasurer's Office	Chair massages	\$1,000
Gloucester County – Office of County Counsel	Purchase a variety of K-cups and coffee supplies	\$1,000
Gloucester County Library Commission	Purchase healthy snacks for staff	\$1,000

Gloucester County – Division of Human and Special Services	Chair massage and Fresh Fruit Fridays	\$1,000
Gloucester County – Division of Social Services	Purchase reusable aluminum water bottles for staff and Fresh Fruit Fridays	\$1,000
Gloucester County – Sheriff's Department	Purchase (1) Treadmill, Bosu Balance Balls and Resistance Bands	\$1,000
Gloucester County – Prosecutor's Office	Purchase (1) Rowing Machine, (1) Medicine Ball Set and (1) Jumping Trainer Platforms	\$1,000
Gloucester County – Division of Senior Services	Purchase reusable aluminum water bottles for staff & Fresh Fruit Fridays	\$1,000

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

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

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

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

2026 NJCE SAFETY GRANT: Ms. Violetti reported the Gloucester County Library Commission provided three submissions for the NJCE Safety Grant. The 1st submission was for a network video recorder upgrade for the Mullica Hill Library branch location. The cost for the upgraded equipment is \$3,532.84. The existing system was installed in 2019 and is beginning to fail. The new network video recorder update will allow the entity to utilize one application for all branches. This will allow all applicable personnel to understand the system and see all that is occurring at all branches. In 2025, the Mullica Hill Branch had an overall attendance of 124,152 patrons.

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

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

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

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

UNDERWRITING SERVICES DIRECTOR

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

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

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

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

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

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

For informational Purposes Only – No action required:

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

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

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

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

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

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

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

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

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

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

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

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

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

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

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

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

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

MOTION TO ABANDON SUBROGATION FOR CLAIM #NJC00074

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

Motion:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

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

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

MEETING ADJOURNED: 2:04 PM

Minutes prepared by: Elisabeth Chipman, Assisting Secretary