

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, December 11, 2025
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
Karen Christina	Present
George Hayes (Alternate)	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
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Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George
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	Vanguard Claims Administrator, Inc. Sarah Mentzer
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	Medlogix Jennifer Goldstein
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	PERMA Kerin Drumheiser, Shai McLeod
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	Treasurer Tracey Giordano
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Joe Henry
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Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
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ALSO PRESENT:

Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services
Tenisha Smith, Inservco Insurance Services
Kelly Guerriero, Inservco Insurance Services
Steve Daveggia, Inservco Insurance Services
Sureatha Hobbs, Inservco Insurance Services
Kevin McCann, Chance & McCann, LLC
Danielle Colaianni, HIG

APPROVAL OF MINUTES: Open and Closed Minutes of October 23, 2025.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 23, 2025

Motion: Commissioner Christina
Second: Commissioner Burns
Vote: Unanimous

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.

CLAIMS COMMITTEE – Ms. Drumheiser advised the Claims Committee met on December 9, 2025 to discuss several PARS and SARS, which will be discussed further in closed session. Mr. Stokes referred to a copy of the Mandatory Year-End Claims Reporting Memorandum which was included in the agenda. Mr. Stokes reminded everyone to make sure they report any claims for the ancillary line of coverage prior to year end. This concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT:

2026 PROPERTY AND CASUALTY BUDGET INTRODUCTION: The proposed 2026 Property & Casualty Budget was introduced in the amount of \$9,666,141 an overall increase of \$450,915 or 4.89% over the 2025 annualized budget. Executive Director reviewed his copy of the budget, which differed slightly from the budget included in the agenda, noted the following Loss Funds provided by the actuary with three options low, medium and high, Lines 1 – 6, increased by \$246,209 or 9.43%, primarily driven higher by workers compensation; CEL Premium – **Line X**, represents the NJCE portion of the budget increased by 1.91%, a result of a favorable renewal outcome and the inclusion of a \$500,00 NJCE dividend of which \$64,000 was allocated to the commission as a credit; total loss funds on line 13 reflected a 4.88% increase; Expenses – Line X reflected the contractual increases from the RFPs; Total Ancillary Coverages on line 35 saw a significant spike of 8.25%, largely due to medical malpractice, which experienced a substantial 25% increase.

Executive Director reviewed the proposed assessments for the member entities. The annual assessment would be billed in three installments and payable as follows: 40% due on 3/14/26, 30% on 5/13/26 and 30% on 10/14/26. The Fund Office will advertise the proposed 2026 budget in the applicable newspapers.

MOTION TO INTRODUCE THE 2026 PROPERTY AND CASUALTY BUDGET AND SCHEDULE A PUBLIC HEARING ON JANUARY 22, 2026 AT 1:00 P.M.

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

2026 HEALTH DENTAL BUDGET INTRODUCTION: Included in the agenda for review and discussion was the proposed 2026 Health Dental Budget in the amount of \$737,873. A copy was previously sent to the County for their review. Ms. Panto stated the introductory budget represents an increase of \$43,000 or 6.19%. Ms. Panto also stated there was an increase of 7.6% in self-insured dental claims and a 4.91% increase in dental TPA admin fees. The Fund Office will advertise the proposed 2026 budget in the applicable newspapers.

MOTION TO INTRODUCE THE 2026 HEALTH DENTAL BUDGET IN THE AMOUNT OF \$737,873 AND SCHEDULE A PUBLIC HEARING ON JANUARY 22, 2026 AT 1:00 P.M.

Motion: Commissioner Christina
Second: Commissioner Burns

Vote:

3 Ayes – 0 Nays

RFP’S FOR PROFESSIONAL SERVICES: Executive Director reported the Fund Office prepared Request for Proposals for the positions of Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, Commission Attorney and Benefits Consulting Services. The responses except for Benefits Consulting Services were due on October 21, 2025; Benefits Consulting Services was due on November 7, 2025.

Included in the agenda was a summary of the vendors who responded to the RFP. All responses were reviewed and evaluated by the Commissioners. The responses were discussed, and recommendations were rendered at the meeting, and the approved professionals were read into record by the Executive Director. Executive Director stated a resolution for the appointments will be presented at the January meeting.

MOTION TO APPROVE A ONE-YEAR APPOINTMENT FOR THE VENDORS LISTED BELOW (ACTUARY, AUDITOR, COMMISSION ATTORNEY, NURSE CASE MANAGER, AND DEFENSE PANEL) AND A THREE-YEAR APPOINTMENT FOR THE BENEFITS CONSULTING SERVICE VENDOR LISTED BELOW EFFECTIVE JANUARY 1, 2026

Actuary - The Actuarial Advantage; Auditor - Bowman & Company, LLP; Commission Attorney - Chance & McCann; Nurse Case Manager - Susan Schaefer, LLC, Medlogix; Defense Panel - Madden & Madden, Capehart Scatchard-WC- Higbee, Brown & Connery, LLP, Marmero Law, LLC, Parker Mcay, P.A., Moustakas Nelson, LLC

Benefits Consulting Services - Conner Strong & Buckelew

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

INSERVCO INSURANCE SERVICES, INC. CLAIM PAYMENTS: Executive Director reported Inservco Insurance Services, Inc. has begun issuing claim payments through Wells Fargo Bank. Included in the agenda was Resolution 69-25 amending Resolution 6-25 which was adopted on January 23, 2025. This resolution adds Wells Fargo Bank and adds Jacquelyn Anderson as a signor on this account.

MOTION TO APPROVE RESOLUTION 69-25, DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS

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

CERTIFICATE OF INSURANCE REPORTS: Included in the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the months of October. Executive Director stated there were (3) three certificates of insurance issued during the month of October and (0) zero certificates of insurance issued in November.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: Executive Director reported the NJCE met on October 23, 2025 and November 21, 2025. The summary reports of the meetings were included in the agenda. Executive Director reported that the NJCE introduced a proposed budget in the amount of \$44,864,236. A copy of the budget and ancillary budget was included in the agenda. Executive Director said a public hearing is scheduled for January 6, 2026 at 10:30 AM and stated the 2026

assessments are still under development, which the Sub-Committee will review at their next meeting. Chairman Sheehan acknowledged the NJCE Underwriting Managers successful renewal efforts

2025 NJCE BEST PRACTICES WORKSHOP: Kerin Drumheiser reported the NJCE Best Practices Workshop was held virtually on October 30th, John Geaney of Capehart Scatchard was the Workers' Compensation keynote speaker. Special thanks were extended to the Planning Committee members and panelists: Ashley Buono, Esquire (BCIC), Antoinette DePaola (OCIFC) Janette Kessler (ACIC), Edmund Shea (Hudson County), and Tim Sheehan (GCIC). In addition to the professionals that served as panelists/speakers – Harry Earle, Keith Hummel and Ed Cooney. The workshop had over 100 attendees.

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 August. Executive Director reported as of August 31, 2025 there was a statutory surplus of \$2,387,795. Line 11 of the report, "Investment in Joint Venture" was the Gloucester County Insurance Commission's share of the equity in the NJCE of \$2,232,330. The total cash amount was \$4,163,414.

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 August. Executive Director reported as of August 31, 2025, the NJCE had a surplus of \$16,420,362 with an increase of \$292,854 this month. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$6,707,551. The total cash amount was \$45,102,344.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK: Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of August. Ms. Panto reported as of August 31, 2025 there was a loss of \$7,790, bringing the statutory surplus to \$437,655. The total cash was \$604,469.

CLAIM TRACKING REPORTS: Included in the agenda were the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis as of August 31, 2025. Executive Director reviewed the reports with the Commission noting the Claims Activity report showed 8 less open claims from the prior month and the Claims Management report reflects the Commission is at 41.56% of the actuarial target at 26.08%. Executive Director noted that the month of September looks promising.

2026 PROPOSED MEETING SCHEDULE: Executive Director proposed the meeting dates for 2026 with the start time of the meetings being 1:00 PM. The 2026 GCIC Reorganization meeting is scheduled for January 22, 2026. Executive Director stated if the dates are acceptable a resolution will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed. The proposed meeting dates were January 22, February 25, April 23, June 25, September 24, October 22 and December 10. The commissioners accepted the meeting dates and will discuss later whether the meetings will be in-person or virtual. Executive Director said to please note the February meeting is on a Wednesday.

HONORING KAREN CHRISTINA: Executive Director stated effective December 31, 2025, Commissioner Karen Christina will be retiring from the County of Gloucester and the position of Insurance Commissioner. Executive Director and Chairman Sheehan thanked her for her years of service on the Insurance Commission and presented her with a gift.

EMPLOYEE BENEFITS – Ms. Panto reviewed the November report included in the agenda, noting that there were 238 total issues year-to-date and 60 issues reported in November, noting it is higher than usual due to open enrollment. The report included a listing from January through November.

Chairman Sheehan thanked Ms. Panto and her team for working on their health benefits.

TREASURER REPORT - Chairman Sheehan reported the agenda included Property & Casualty bills and benefits list for the months of November and December, which was Resolution 70-25 through Resolution 73-25. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 70-25 THROUGH RESOLUTION 73-25 RESPECTIVELY

Motion: Commissioner Christina
Second: Commissioner Burns
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 74-25 Inservco Liability Check Register for the period of 10/1/2025 to 10/31/2025 and 11/1/2025 to 11/30/2025

MOTION TO APPROVE RESOLUTION 74-25 LIABILITY CHECK REGISTER FOR THE PERIOD OF 10/1/2025 TO 10/31/2025 AND 11/1/2025 TO 11/30/2025

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

Tanisha Smith was introduced as part of the Inservco team as a senior adjuster as well as Steve Daveggia as a technical specialist handling liability claims.

MANAGED CARE PROVIDER - Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of October and November as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
October	63	\$48,575.73	\$20,614.22	\$27,961.51	\$47,351.09	58%	51%
November	42	24,966.67	\$9,611.59	\$15,355.08	\$13,541.37	62%	54%

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 October through December. All training opportunities through January 30, 2026 have been placed on njce.org for review and registration.

Mr. Prince noted information regarding the Leadership Academy was included in the report and open enrollment began December 1st and continues until December 22nd, with a January 1, 2026 start date. Mr. Prince advised that more information can be found at njce.org.

Mr. Prince reported that the safety grant will increase to \$117,000 for 2026, with the possibility of a further increase as they await confirmation from additional carriers.

In response to Chairman Sheehan asking about PEOSH and FMCSA, Mr. Prince discussed the FMCSA having more field presence/audits with an emphasis on record keeping. Mr. Prince advised a Director’s Bulletin will be issued when more information is available. Mr. Prince also advised that PEOSH is executing Lockout Tagout and checking on Right To Know in the public works and parks departments. Discussion followed regarding the rising popularity of the Volunteer Consultation Program that PEOSH provides.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:
REPORT:
RISK MANAGEMENT SERVICES**

2026 MEETING SCHEDULES – SAFETY AND ACCIDENT REVIEW COMMITTEE AND CLAIMS COMMITTEE: Ms. Violetti presented both the Safety and Accident Review Committee and Claims Committee schedules for the upcoming year. The meeting schedules for each Committee were enclosed in the agenda.

MOTION TO APPROVE BOTH SCHEDULES AS PRESENTED

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

WELLNESS INCENTIVE GRANT PROGRAM: Ms. Violetti said as this program has continuously received positive feedback from the entities that have participated, Hardenbergh respectfully requested continued funding for the Wellness Incentive Grant for 2026. There are no changes to the program. Included in the Underwriting Manager’s Report was the program documentation.

The Safety and Accident Review Committee respectfully requested the Commission approve an amount not to exceed \$10,000 (\$1,000 per grant – total of 10 grants) for this program and will be funded from the miscellaneous budget line item.

MOTION TO AUTHORIZE \$10,000 FOR THE WELLNESS INCENTIVE PROGRAM

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

2025 CLAIMS SWEEP ON CLAIMS MADE POLICIES: Ms. Violetti said Hardenburgh has contacted all the members reminding them to advise our office if they have any knowledge of an incident which may give rise to a claim under the “claims made” policies: Public Officials/Employment Practices, Medical Malpractice, Employed Lawyers, Crime, Pollution, and Cyber Liability. These policies have strict definitions to what constitutes “knowledge of a claim” and the time in which it must be reported to the carrier for coverage to be afforded. As these policies expire on 1/1/2026, we need to report any potential claims that may have been throughout 2024 to the carriers prior to 1/1/2026.

UNDERWRITING SERVICES DIRECTOR

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
College	Volunteer Accident	Berkley Life and Health Insurance Company	12/31/2025	\$2,565.00	\$1,645.00
County	Bond – Chila	CNA	1/1/2026	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/2026	\$70.00	\$70.00
County	Bond - Morina	CNA	1/1/2026	\$350.00	\$350.00
Improvement Authority	Dream Park Volunteer Accident	Federal Insurance Company	1/28/2026	\$400.00	\$400.00

Ms. Violetti reported the 36% decrease in the College's Volunteer Accident policy was due to a decrease in volunteers / interns from 161 to 133. All terms and conditions are per expiring.

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

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

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Christina
Second: Commissioner Burns
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 75-25 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

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

MOTION TO AUTHORIZE AN ADDITIONAL PAYMENT AUTHORITY FOR CLAIM #3530003770 IN THE AMOUNT OF \$2,839.80

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003685 IN THE AMOUNT OF \$45,000.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003589 IN THE AMOUNT OF \$42,500.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003621 IN THE AMOUNT OF \$48,600.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004160 IN THE AMOUNT OF \$26,210.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004176 IN THE AMOUNT OF \$12,416.74

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00051 IN THE AMOUNT OF \$67,091.58 AND A SETTLEMENT AUTHORITY IN THE AMOUNT OF \$100,000.00

Motion: Commissioner Christina
Second: Commissioner Burns
Vote: Unanimous

Chairman Sheehan advised the next meeting would be on Thursday, January 22, 2026 at 1:00 PM via zoom.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 1:53 PM

Minutes prepared by: Elisabeth Chipman, Assisting Secretary