

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

**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 17<sup>th</sup> 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 24<sup>th</sup> 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 16<sup>th</sup> Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 24<sup>th</sup> and Friday May 1<sup>st</sup> 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](mailto: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 30<sup>th</sup> 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 4<sup>th</sup> 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 24<sup>th</sup> 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.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
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