

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, January 22, 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
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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 Steve Armenti
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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
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Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
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ALSO PRESENT:

Susan Panto, Conner Strong & Buckelew
Tenisha Smith, Inservco Insurance Services
Kelly Guerriero, Inservco Insurance Services
Steve Daveggia, Inservco Insurance Services
Sureatha Hobbs, Inservco Insurance Services
Kevin McCann, Esq. Chance & McCann, LLC
Danielle Colaianni, HIG
Christopher J. Powell, HIG
Carolyn S. Oldt, GCLS
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 December 11, 2025.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF DECEMBER 11, 2025

Motion: Commissioner Burns
Second: Chairman Sheehan
Vote: 2 Ayes – 0 Nays, Commissioner Snyder abstained

Executive Director asked Mr. McCann to make a statement regarding the Oath of Office. Mr. McCann administered the Oath of Office and said the secretary will e-mail the documents out for signature and then they will be returned once notarized and signed. Mr. McCann said they were officially sworn in.

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 January 6th to review the PARS and SARS, which will be discussed further in closed session. Ms. Drumheiser reported there was one additional add-on claim to be reviewed, totaling four PARS/SARS. This concluded her report unless there were any questions.

EXECUTIVE DIRECTOR REPORT:

Executive Director welcomed Commissioner Snyder to the Board.

REORGANIZATION RESOLUTIONS – Executive Director reported the GCIC is required to reorganize at the January Executive Committee meeting as per the Commission’s Rules & Regulations. Listed below are the necessary Reorganization Resolutions, which were included in the agenda. With the Chair’s permission, Executive Director reviewed the Resolutions and asked to approve as a consent agenda.

- Resolution 1-26 Certifying the Appointment of Chairperson and Vice Chairman
- Resolution 2-26 Appoint Agent for Service of Process and Custodian of Records
For the year 2026
- Resolution 3-26 Designating Official Newspapers for the Commission
- Resolution 4-26 Designating Authorized Depositories for Fund Assets and
Establishing Cash Management Plan
- Resolution 5-26 Designating Commission Treasurer
- Resolution 6-26 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 7-26 Indemnifying Gloucester County Insurance Fund Commission
Official/Employees
- Resolution 8-26 Appointing A Commissioner to the New Jersey Counties Excess Joint
Insurance Fund for the Fund Year 2026
- Resolution 9-26 Authorizing Commission Treasurer to Process Contracted Payments and
Expenses
- Resolution 10-26 Fixing Public Meeting Dates for Year 2026

MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 1-26 THROUGH 10-26

Motion: Commissioner Burns
Second: Commissioner Snyder

MEETING DATES FOR 2026 – Included in the agenda was the proposed meeting schedule for 2026. Executive Director noted that, as in previous years, there are no meetings scheduled for March, May, July, August and November. However, the Commissioners can decide with enough advanced notice to schedule additional meetings, switch to in-person meetings or cancel any meeting. The Meeting Dates were approved with the Reorganization Resolutions.

2026 PROPERTY AND CASUALTY BUDGET – Executive Director reported at the December 11, 2025 meeting the 2026 Property and Casualty Budget was introduced. In accordance with the regulations the budget was advertised in the Commission’s official newspapers. Executive Director said this meeting will hold the Public Hearing for the budget.

Executive Director said the proposed budget was reduced by \$176,124 from the successful marketing efforts for the NJCE’s 2026 renewal, which came in lower than expected. He also noted there was a reduction in the ancillary section of the budget. A copy of the revised 2026 Property and Casualty Budget in the amount of \$9,490,017 appeared in the agenda.

Also included in the agenda was a copy of the assessments by member entity. The assessments are due on 3/14/26, (40%), 5/13/26 (30%) and 10/14/26 (30%).

Included in the agenda was Resolution 11-26 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2026 PROPERTY & CASUALTY BUDGET

Motion: Commissioner Burns
Second: Commissioner Snyder
Roll Call Vote: Unanimous

DISCUSSION OF BUDGET AND ASSESSMENTS

Executive Director reviewed the budget, noting the loss funds which were provided by the actuary have stayed the same at 9.43%, with workers’ compensation on the higher side. Executive Director noted the CEL JIF decreased from 1.91% to 0.89% from when it was introduced. The total loss funds showed a 3.19% increase. Executive Director reviewed professional expenses, which mostly reflects a 2% increase. Executive Director reported ancillary coverages decreased from 4.89% to 3.5%. Executive Director said assessments vary because of the property appraisals being conducted, but the budget overall was sitting at a good spot at 2.98% or \$9,490,017.

MOTION TO CLOSE THE PUBLIC HEARING

Motion: Commissioner Burns
Second: Commissioner Snyder
Roll Call Vote: Unanimous

MOTION TO APPROVE RESOLUTION 11-26 ADOPTING THE PROPERTY & CASUALTY BUDGET FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE FUND YEAR 2026 & CERTIFY THE ASSESSMENTS

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

2026 HEALTH BENEFITS BUDGET 2026 – Executive Director reported at the December 11, 2025 meeting the 2026 Health Benefits Budget was also introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspapers. Executive Director reported this meeting will hold the Public Hearing for the budget. A copy of the 2026 Health Benefits Budget appeared in the agenda. Ms. Panto reported the budget amount for 2026 was **\$737,873** or an increase of 6.19% and did not change since introduction. Ms. Panto said this was mostly due to increased claims activity in the past year. The budget reflected the self-insured dental program only. Included in the agenda was Resolution 12-26 Authorizing and Adopting the Self Insurance Dental Program.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2026 HEALTH BENEFIT BUDGET

Motion: Commissioner Burns
Second: Commissioner Snyder
Roll Call Vote: Unanimous

DISCUSSION OF BUDGET AND ASSESSMENTS

MOTION TO CLOSE THE PUBLIC HEARING

Motion: Commissioner Burns
Second: Commissioner Snyder
Roll Call Vote: Unanimous

MOTION TO APPROVE RESOLUTION 12-26 AUTHORIZING AND ADOPTING THE SELF INSURANCE DENTAL PROGRAM FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2026

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

2026 PROFESSIONAL SERVICES RESOLUTIONS – Executive Director reported at the December 11, 2025 Commission Meeting the Commissioners discussed the responses to the RFP’s and made their recommendations. Included in the agenda were the resolutions appointing the Professionals and the Defense Attorneys for a period of January 1, 2026 to December 31, 2026. Executive Director noted there was a small change to Resolution 13-26, Bowman & Company LLP had merged with PFK O’Connor Davies LLP and was reflected correctly on the resolution.

Resolution 13-26 Appointing Professionals

Bowman & Company, LLP, The Actuarial Advantage, Inc., Chance & McCann, Susan Schaefer, LLC & Medlogix, LLC

Resolution 14-26 Appointing Defense Attorney

Madden & Madden, P.A., Capehart Scatchard, Brown & Connery, LLP, Marmero Law, LLC, Parker Mcay, P.A., and Moustakas Nelson, LLC

MOTION TO APPROVE RESOLUTION 13-26 AND 14-26 FOR A PERIOD OF JANUARY 1, 2026 TO DECEMBER 31, 2026

Motion: Commissioner Burns
Second: Commissioner Snyder

BENEFITS CONSULTING SERVICES – Executive Director reported at the December 11th Commission Meeting the Commissioners appointed Conner Strong & Buckelew for Benefits Consulting Services for the period of January 1, 2026 to December 31, 2028. Attached in the agenda was Resolution 15-26.

MOTION TO APPROVE RESOLUTION 15-26 APPOINTING BENEFITS CONSULTING SERVICES TO CONNER STRONG & BUCKELEW FOR FUND YEARS, 2026, 2027 AND 2028

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

CAIR MOTOR VEHICLE REPORTS – Executive Director reported the Fund Office received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. Executive Director said as the Fund Office has done in the past, the Commission paid for this expense and will be allocated to the miscellaneous and contingency account.

MOTION TO APPROVE PAYMENT TO THE NEW JERSEY MOTOR VEHICLE COMMISSION IN THE AMOUNT OF \$150 FOR THE ANNUAL ADMINISTRATIVE FEE FOR ONLINE MOTOR VEHICLE REPORTS

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported the NJCE Finance Sub-Committee met once since the budget introduction, December 18th. The NJCE held a special meeting on January 6th to adopt the 2026 Budget. A written summary of the meeting along with the budget and assessments was included in the agenda. Executive Director said the NJCE is scheduled to meet again on Thursday, February 26, 2026, at 10:30 AM at the Forsgate Country Club to conduct the 2026 Reorganization.

NJCE 2026 RENEWAL OVERVIEW WEBINAR - The Underwriting Manager will hold a webinar to provide a high-level overview of the changes in the 2026 renewal on Tuesday, February 24th at 11 a.m.; Executive Director said a link to register will be distributed.

CERTIFICATE OF INSURANCE REPORT – Executive Director reported there were no certificates of insurance issued in the month of December.

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 September. Executive Director reported as of **September 30, 2025** there was a statutory surplus of **\$2,634,066**. Line 11 of the report, “Investment in Joint Venture” was the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,232,066**. The total cash amount was **\$3,896,332**. Executive Director noted now that the budget was adopted, assessment bills will be distributed and will replenish the Fund’s cash.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Financial Fast Track for the month of September. Executive Director reported as of **September 30, 2025** the Fund had a surplus of **\$17,755,684**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, **\$6,707,551**. The cash amount was **\$43,074,760**. Executive Director reported the CEL had a great September report with over \$1.3 million in surplus for the month and \$5.7 million for year to date.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of September. Ms. Panto reported as of **September 30, 2025** there was a statutory surplus of **\$445,596**. The total cash amount was **\$593,844**. Ms. Panto thanked the Commission for reappointment as the insurance broker.

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 September 30, 2025. Executive Director reviewed the reports with the Commission noting the claim activity report showed 10 less open claims in September and the claims management report showed the Commission at 64% compared to the actuarial target of 40%. Executive Director noted this was largely a result of Workers’ Compensation and Property losses.

EMPLOYEE BENEFITS – Ms. Panto reviewed the December report included in the agenda, noting there were 279 total issues year-to-date, and 41 issues reported in December. Ms. Panto noted 88% of the calls were closed the same day while 12% were within one to five days. Shown at the bottom of the report were all the listings issued year to date.

TREASURER REPORT – In lieu of Mr. Giordano, Chairman Sheehan reported the agenda included a supplemental December Property & Casualty Bills list, January Property & Casualty Bills list, and January benefits list, which was Resolution 16-26 through Resolution 18-26. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 16-26 THROUGH RESOLUTION 18-26 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 19-26 Inservco Liability Check Register for the period of 12/1/2025 to 12/31/2025

MOTION TO APPROVE RESOLUTION 19-26 LIABILITY CHECK REGISTER FOR THE PERIOD OF 12/1/2025 TO 12/31/2025

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

Chairman Sheehan said the liability claim payments from 12/1/25 to 12/31/25 were included into the agenda.

MANAGED CARE PROVIDER – In lieu of Ms. Goldstein, Mr. Armenti reviewed the Client Bill Review Summary Report for the month of December as noted below. Mr. Armenti thanked the Commission for reappointment.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
December	40	\$363,343.37	\$91,853.03	\$271,490.29	\$248,047.39	75%	68%

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 December through January. All training opportunities through March 31, 2026 have been placed on njce.org for review and registration.

Mr. Prince said the NJCE Safety Grant Memo for 2026 was included in the agenda. The total grant amount from the carriers totals \$130,000, showing a \$40,500 increase from last year, the breakdown of each carrier’s funds can be found in the report. Mr. Prince noted there was a memo from Safety National which described some of the previous submissions that they provided funding for.

Mr. Prince mentioned they conducted a loss control visit to some of their EMS stations and will continue to focus on for 2026.

Chairman Sheehan noted the Commission received the money from 2025 for the award for the library and will be attempting to get other departments more involved.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

2026 CLAIMS CHARTER: The 2026 Claims Charter was attached. Ms. Violetti said there has been one revision to the charter which was the replacement of John Vinci Sr. with Wayne Love and Gene Concordia as the Gloucester County Utilities Authority representatives.

MOTION TO ADOPT THE REVISED 2026 CLAIMS CHARTER

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

UNDERWRITING SERVICES DIRECTOR: Ms. Violetti reported the following renewals are in process and requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, we will seek direction from the member and then advise the Commissioners accordingly.

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

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

Motion: Commissioner Burns

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

ATTORNEY REPORT: Mr. McCann thanked the Commission for reappointment and the opportunity to work together.

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 AN ADDITIONAL PAYMENT AUTHORITY FOR CLAIM #3530003893 IN THE AMOUNT OF \$39,500.00

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530004131 IN THE AMOUNT OF \$64,770.10

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530004184 IN THE AMOUNT OF \$9,207.60

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003853 IN THE AMOUNT OF \$3,158.99 WHICH WILL CLOSE ALL MATTERS

Motion: Commissioner Burns

Second: Commissioner Snyder
Vote: Unanimous

Chairman Sheehan advised the next meeting would be on Wednesday, February 25, 2026 at 1:00 PM via zoom.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

MEETING ADJOURNED: 1:53 PM

Minutes prepared by: Elisabeth Chipman, Assisting Secretary