GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, June 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. **Amy Zeiders, Veronica George, Tenisha Smith, Suretha Hobbs**
	Vanguard Claims Administrator, Inc. **Sarah Mentzer**
	Medlogix **Jennifer Goldstein**
	PERMA **Shai McLeod, Kerin Drumheiser**
	Treasurer **Tracey Giordano**
Underwriting Services Director/RMC	Hardenbergh Insurance Group **Christina Violetti, Danielle Colaianni, Joe Henry**
Safety Director	J.A. Montgomery Risk Consulting **Glenn Prince**
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 April 21, 2026.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 21, 2026

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

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti reported the Safety Committee last met on June 3rd at Rowan College of South Jersey. The 2025 Inservco Insurance Services Stewardship Report was discussed, as well as three workers' compensation claims. All were deemed preventable, and two corrective action letters were sent to the two entities with the request for further action. Ms. Violetti reported the next meeting will be in September at GCUA.

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:

2026 RFPS FOR PROFESSIONAL SERVICES – FAIR & OPEN PROCESS – Executive Director reported the contracts for the Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expire as of 12/31/26. Included in the agenda was Resolution 36-26 Authorizing the Preparation and Advertisement of the Request for Proposals.

MOTION TO APPROVE RESOLUTION 36-26 AUTHORIZING THE PREPARATION AND ADVERTISING THE REQUEST FOR PROPOSALS FOR THE POSITION OF ACTUARY, AUDITOR, DEFENSE PANEL ATTORNEYS, FIELD NURSE CASE MANAGER, AND COMMISSION ATTORNEY

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

CERTIFICATE OF INSURANCE REPORTS - Included in the agenda were the certificates of issuance reports from the NJCE which lists those certificates issued in the months of April and May. Executive Director reported there were (7) seven certificates of insurance issued in April and (10) ten certificates of insurance issued in May.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported the NJCE met on Thursday, April 23, 2026. A written summary of the April meeting was included in the agenda. The NJCE will meet virtually on Friday, June 26, 2026 at 9:30 a.m. The NJCE Finance Committee met on June 17, 2026. During the meeting, the auditor reviewed a draft of the December 31, 2025 audit. Executive Director said the final audit will be presented to the Board of Fund Commissioners for review and approval. Some of the other items discussed by the Committee included Risk Engineering Services proposals and the procurement of conflict counsel.

NJCE JIF RENEWAL TIMELINE - Included in the agenda was the annual timeline for the NJCE renewal process with specific target dates, including July 15th as the kickoff date. Executive Director reported the Fund Office is beginning the data collection process for the 2027 renewal to provide relevant information to underwriters ensuring timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and

complete for ancillary coverages. Executive Director noted the deadline for this is September 4, 2026.

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 February. Executive Director reported as of February 28, 2026, there was a statutory surplus of $2,330,105. Line 11 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE $2,616,439. The total cash amount was $2,115,475. Executive Director noted there was a slight increase in surplus of $33,681 for the month of February.

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 February. Executive Director reported as of February 28, 2026, the NJCE had a surplus of $17,938,022. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of $7,207,551. The cash amount was $31,199,182. Executive Director reported a slight decrease in surplus of $160,268 for the month of February due to large property losses in the beginning of the year.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK - Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of February. Ms. Panto reported as of February 28, 2026, there was a statutory surplus of $395,965. The total cash amount was $568,354. Ms. Panto reported there was a slight loss of $2,151 for the month of February.

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 February 28, 2026. Executive Director reviewed the reports with the Commission, noting the Claims Activity report showed 4 more open claims from the prior month. Executive Director said the Claims Management report reflects the Commission is at 11% of the actuarial target of 4%, with the main driver stemming from workers' compensation.

2026 MEL, MRHIF & NJCE JIF EDUCATIONAL SEMINAR – Executive Director reported the 16th annual seminar was conducted virtually over 2 half-day sessions on Friday April 24th and Friday May 1st. At this time, all certificates for CEUs for Municipal Clerk, Chief Financial Officer, Certified Public Works Supervisor, Tax Collectors, Qualified Purchasing Agents and Registered Public Purchasing Official (RPPO) have been issued. Fund Office provided data to the Insurance Institute for Accountants, Lawyers and Insurance Producers credits. Executive Director said to contact the Fund Office if anyone did not receive their certification.

DEP did not approve any Total Contact Hour Credits (TCH) – noting the subject matter was not relevant to water/wastewater operations.

2026 NEW JERSEY ASSOCIATION OF COUNTIES (NJAC) CONFERENCE – Executive Director reported NJAC held their 75th annual conference from May 6th through May 8th at Caesar's in Atlantic City and the New Jersey Counties Excess Joint Insurance Fund was among one of its many exhibitors.

Executive Director reported Conner Strong & Buckelew conducted two workshops: Today's Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources paneled by Edward Cooney, Partner, Conner Strong & Buckelew and Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits paneled by William Green,

PERMA Fair President & CEO and Joseph DiBella, Co-President, Executive Partner, Conner Strong & Buckelew. Additional information on either workshop can be provided upon request.

2026 MEETING SCHEDULE – Executive Director reminded that the Commission will not meet in July or August. The next meeting is scheduled for Tuesday, September 29th at 1 p.m. in person at the Gloucester County Administration Building. A dial-in option will be provided.

EMPLOYEE BENEFITS – Ms. Panto reviewed the May report included in the agenda, noting there were 132 total issues year-to-date, and 31 issues reported in May. Ms. Panto noted 100% of the calls were closed the same day. Shown at the bottom of the report were all the listings issued year to date.

TREASURER REPORT – Chairman Sheehan reported the agenda included the May and June Property & Casualty Bills list, and May and June Benefits list, which was Resolution 37-26 through Resolution 40-26. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 37-26 THROUGH RESOLUTION 40-26 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 41-26 Inservco Liability Check Register for the period of 4/1/2026 to 4/30/2026 and 5/1/2026 to 5/31/2026.

MOTION TO APPROVE RESOLUTION 41-26 LIABILITY CHECK REGISTER FOR THE PERIOD OF 4/1/2026 TO 4/30/2026 AND 5/1/2026 TO 5/31/2026

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

Chairman Sheehan said the liability claim payments from 4/1/2026 to 4/30/2026 and 5/1/2026 to 5/31/2026 were included in the agenda.

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

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
April	46	$92,267.21	$25,917.05	$66,350.16	$61,388.67	72%	67%
May	82	$162,396.43	$76,876.29	$85,520.14	$74,192.13	53%	46%

Ms. Goldstein noted the increased bill amount in May was due to higher surgery bills.

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 April through June. All training opportunities and Expos through August 31st have been placed on njce.org for review and registration.

Mr. Prince said the Expo schedule was included in the agenda which has live training held around the state. Mr. Prince said the closest to the Commission would be on November 5th at Rowan College of South Jersey.

Mr. Prince reported the deadline for submitting applications for the safety grant is August 1st. If there are any considerations, Mr. Prince said to send to Ms. Violetti.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:
REPORT:
SAFETY AND TRAINING
3/4/2026 & 4/14/2026 SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING MINUTES: Ms. Violetti reported the approved meeting minutes for each meeting were enclosed.

ACTIVE ASSAILANT POLICY REVIEW: Ms. Violetti reported on 4/9/2026, and their office provided a review of the Active Assailant Policy. As all members of the NJCE JIF now have the coverage, the review explained all the coverage included and what to do in the event a claim would need to be filed.

RISK MANAGEMENT SERVICES
2026 NJCE JIF REINSURER SAFTEY GRANT: Ms. Violetti reported a second submission was provided to J.A. Montgomery for the reinsurer safety grant. The submission was from the Gloucester County Sheriff's Department. The department requested an update to their current video surveillance system through software called Verkada. The upgrades would be located at the Justice Complex, which contains the Courthouse, Sheriff's Office and Prosecutor's Office, the Old Court House Complex that contains the Civil Courts, Clerk's Office and Surrogate's Office, and the Probation Office. The total cost of the system with accessories is $34,202.89.

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

2027 UNDERWRITING RENEWAL DATA: Ms. Violetti reported the NJCE JIF will begin the 2027 Underwriting Renewal Process, and, in turn, will be reaching out to members to obtain updated exposure information.

UNDERWRITING SERVICES 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	County Warden Bond – Caldwell II	CNA Surety	7/1/2026	$122.50	$297.50
Improvement Authority	Pollution Liability – Storage Tank	Commerce & Industry Insurance Company	7/7/2026	$1,116.76	$1,111.32
Rowan College of South Jersey	Director and Officers Liability Policy for the Rowan College at	United States Liability Group	7/9/2026	$833.79	$833.80

	Gloucester County Foundation				
County	County Undersheriff Bond – Snyder	CNA Surety	7/13/2026	$175.00	$297.50
Rowan College of South Jersey	Accident Policy – Therapeutic Recreation Program	Berkley Life & Health Company	8/1/2026	$250.00	$250.00
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2026	$55,520	$56,520
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Zurich Insurance Company	8/1/2026	$10,526	$10,526
Improvement Authority	Nursing Home Patient Trust Bond	CNA Surety	8/3/2026	$490.00	$490.00
Improvement Authority	Student Accident Policy (Child Development Center)	Federal Insurance Company	9/7/2026	$460.00	$460.00

Ms. Violetti said the increases to the two County bonds were due to a policy term change from a one-year term to a two-year term, which is now required by the carrier. The 1.8% increase to the College's Sports Accident policy was due to the addition of women's flag football at both campuses. All other terms and conditions were per the expiring 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

Ms. Violetti reported the following policy renewals were 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 are, Ms. Violetti said they will seek directions from the members and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2026	$22,500.00
Rowan College of South Jersey	Accident Policy – Travel Only for Club Students	Chubb	9/1/2026	$1,600.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Companies	9/12/2026	$17,877.47

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: 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 42-26 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 #3530002134 IN THE AMOUNT OF $7,500.00

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530002801 IN THE AMOUNT OF $52,000.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003654 IN THE AMOUNT OF $55,064.80

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004131 IN THE AMOUNT OF $220,277.53

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004244 IN THE AMOUNT OF $71,868.24

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003411 IN THE AMOUNT OF $65,350.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003716 IN THE AMOUNT OF $41,500.00 SUBJECT TO VERIFICATION FROM COMMISSION ATTORNEY

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530004333 IN THE AMOUNT OF $1,000.00

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530004306 IN THE AMOUNT OF $500.00

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530004313 IN THE AMOUNT OF $9,991.03

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00128 IN THE AMOUNT OF $205,000.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00153 IN THE AMOUNT OF $240,000.00

MOTION TO ACCEPT SUBROGATION FOR CLAIM #3530003473 IN THE AMOUNT OF $3,379.17

MOTION TO ACCEPT SUBROGATION FOR CLAIM #3530003557 IN THE AMOUNT OF $5,000.00

MOTION TO ABANDON SUBROGATION FOR CLAIM #3530004031

Motion:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

Chairman Sheehan advised the next meeting would be on Tuesday, September 29, 2026, at 1:00 PM virtually.

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

MEETING ADJOURNED: 1:45 PM

Minutes prepared by: Elisabeth Chipman, Assisting Secretary