

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, October 23, 2025
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:

Auditor	Bowman & Company, LLC Dennis Skalkowski, Kaleigh Sawers
Executive Director	PERMA Risk Management Services Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George Vanguard Claims Administrator, Inc. Sarah Mentzer Medlogix Jennifer Goldstein PERMA Kerin Drumheiser, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Joe Henry
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

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
Robert Garish, J.A. Montgomery
Tenisha Smith, Inservco Insurance Services
Kelly Guerriero, Inservco Insurance Services
Debra Romanowski, Inservco Insurance Services
Kevin McCann, Chance & McCann, LLC
Danielle Colaianni, HIG

APPROVAL OF MINUTES: Open and Closed Minutes of September 25, 2025. Open Minutes of October 6, 2025.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF SEPTEMBER 25, 2025, AND OPEN MINUTES OF OCTOBER 6, 2025

Motion:	Commissioner Christina
Second:	Commissioner Burns
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti had nothing to report as there had not been a committee meeting since the last commission meeting.

CLAIMS COMMITTEE - Chairman Sheehan advised the Claims Committee met on October 14, 2025 to discuss several PARS and SARS, which will be discussed further in closed session.

EXECUTIVE DIRECTOR REPORT:

2024 AUDIT REPORT - The Auditor's Report as of December 31, 2024, was sent under separate cover to the Fund Commissioners. Bowman & Company, LLP reviewed the 2024 Audit with the Executive Director, Chairman Sheehan and the Commission Treasurer ~~prior~~ prior to the October Commission meeting. Mr. Skalkowski reported that he will be issuing unmodified or clean opinions with respect to the financial statements as a whole. There were no findings or recommendations.

Executive Director thanked Mr. Skalkowski and Ms. Sawers for their assistance with the past eight years' audits within Joint Insurance Funds and Commissions.

Executive Director asked for approval of the 2024 Audit from the Commissioners at the meeting. Included in the agenda was Resolution 64-25, Certification of Annual Audit Report for Period ending December 31, 2024, along with the Group Affidavit Form.

MOTION TO APPROVE RESOLUTION 64-25, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2024

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

EMPLOYEE DISHONESTY COVERAGE – Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company will be renewed on 11/23/25. Executive Director reported this policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium was \$1,274. The limit per loss was \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY COVERAGE IN THE AMOUNT OF \$1,274

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

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 September.

There were (2) two certificates of insurance issued during the month. Executive Director noted they both looked routine.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND - The NJCE met on September 25, 2025. A summary report was included in the agenda. Executive Director said the NJCE met prior to our meeting and discussion involved the 2026 preliminary budget which indicated an increase of 4.86%. Executive Director also noted the NJCE approved contracts for professional services for the actuary, auditor, payroll auditor, and litigation manager. The 2026 budget was scheduled to be introduced on November 21, 2025.

2025 NJCE BEST PRACTICES WORKSHOP – Executive Director and Ms. Drumheiser reported the NJCE Best Practices Workshop will be hosted virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney, Esq. of Capehart Scatchard will be the keynote speaker. Several County representatives have volunteered to participate in presentations. A reminder invite was sent out on October 20th. The invitation was also included in the agenda.

2026 GCIC BUDGETS (PROPERTY & CASUALTY & HEALTH DENTAL BUDGET) – Executive Director reported they will introduce the 2026 Budgets at the December 11th meeting and schedule a Public Hearing and budget adoption in January. Executive Director noted the Commission is not scheduled to meet in November.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Executive Director reported on the Property & Casualty Financial Fast Track Report for the month of June. As of **June 30, 2025**, there was a statutory surplus of **\$2,431,088**. 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 **\$6,785,314**. Executive Director reported this was a very good quarter.

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 July. As of **July 31, 2025** the NJCE had a surplus of **\$16,127,508**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount was **\$41,077,577**.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Executive Director reported on the Health Benefits Financial Fast Track for the month of June. As of **June 30, 2025** there was a statutory surplus of **\$456,259**. The total cash amount was **\$659,732**.

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 June 30, 2025, and showed the actuarial target from one month to the next. Executive Director reported the claims activity report showed there was only one more open claim in June than was open in the prior month and noted the Commission was above the actuarial target range at 42% compared to 20%, with workers’ compensation driving that up.

2025 ASSESSMENTS – Executive Director reported the final assessment payment was due on October 15, 2025. The Treasurer’s Office advised that they received payment from the Library, County and Utility Authority. Executive Director asked those who do not have them in yet, to submit as soon as possible.

2026 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES – Executive Director reported the 2026 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution in the beginning of December. The NJCE Underwriting Manager’s Team would review any certificates which need to be re-issued for the 2026 renewal.

2025 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE – Executive Director noted the 110th annual conference was scheduled for November 18th through November 20th at the Atlantic City Convention Center in Atlantic City. The MEL JIF will hold its annual elected official’s seminar on November 18th. Executive Director said included in the agenda was information on two education seminars the MEL JIF will be holding. Also included was information on the annual reception being held at the Legacy Lounge at Bally’s Atlantic City at 6:00 p.m. on November 19th. Executive Director noted no RSVPs are needed and hoped to see everyone there.

2025 RFPs FOR PROFESSIONAL SERVICES – Executive Director reported the RFPs were issued and advertised; responses were due October 21st. The RFP for Benefits Consulting Services were issued and advertised; responses were due November 7th. Executive Director said the responses to the RFPs will be reviewed and recommendations will be made at the December meeting.

NOVEMBER MEETING – Executive Director reported the Commission was not scheduled to meet in November. Our next meeting was scheduled for Thursday, December 11, 2025 at 1:00 PM in person and via zoom.

EMPLOYEE BENEFITS – Ms. Panto reviewed the September report included in the agenda to the Commission noting the year-to-date total issues were 164. Ms. Panto reported that most issues came directly from the employer and were closed the same day. The report included a listing from January through September.

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

TREASURER REPORT - Chairman Sheehan reported the agenda included October Property & Casualty bills and October benefits list, which was Resolution 65-25 and Resolution 66-25. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 65-25 THROUGH RESOLUTION 66-25 RESPECTIVELY

Motion:	Commissioner Burns
Second:	Commissioner Christina
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 67-25 Inservco Liability Check Register for the period of 9/1/2025 to 9/30/2025.

MOTION TO APPROVE RESOLUTION 67-25 LIABILITY CHECK REGISTER FOR THE PERIOD OF 9/1/25 TO 9/30/25

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

MANAGED CARE PROVIDER - Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of September as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
September	62	\$126,097.25	\$71,198.67	\$54,898.58	\$47,351.09	44%	38%

NJCE SAFETY DIRECTOR:

REPORT – Mr. Prince reported the Safety Director’s report and Expo schedule were included in the agenda and referred to the Risk Control Activities from September through November 1st, 2025. The training opportunities through December 11th and numerous video briefings have been added to njce.org.

Safety Director reported that the Leadership Academy will begin its enrollment on December 1st through December 22nd, with a January 1st, 2026 start date. Mr. Prince advised that more information can be found at njce.org.

Safety Director also noted the last expo for 2025 will be held on November 7th at Rowan College in Gloucester County.

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

RISK MANAGEMENT SERVICES

2025 NJCE REINSURER SAFETY GRANT: Ms. Violetti reported one of two submissions have been approved, the approved being the Gloucester County Library Commission for one AED and corresponding accessories for the Greenwich Branch and security cameras for the Logan Branch. The total request was \$11,320.53. The Library Commission was awarded the full amount.

UNDERWRITING SERVICES DIRECTOR

ANCILLARY COVERAGES: Ms. Violetti reported the following coverages 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
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Company	10/30/2025	\$5,024.43	\$5,369.48
Library	Notary Bond	CNA Surety	11/17/2025	\$79.62	\$113.75
Library	Volunteer Accident	Federal Insurance Company	11/23/2025	\$500.00	\$500.00

Ms. Violetti reported the 6.9% increase in premium to the County’s Pollution Liability policy was due to a carrier rate increase and the 43% increase in premium on the Library’s Notary Bond was due to an increase in the number of notaries from 7 to 10. All other terms and conditions were per expiring.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR
TO RENEW ALL POLICIES AS OUTLINED ABOVE.**

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

Ms. Violetti reported the following renewals were in process and have been finalized. It was also noted the Antique Inland Marine Coverage was for all items found at the Whitall House.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Antique Inland Marine	Hanover Insurance Company	10/7/2025	\$5,314.97	\$5,422.00

Ms. Violetti noted the 2% increase in premium was due to an increase in the total values from \$5,314.97 to \$5,422.00.

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: Ms. Zeiders introduced Ms. Tanisha Smith who recently joined the Inservco team bringing 32 years of experience in liability and New Jersey Municipality work.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Christina
Second: Commissioner Burns
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 Christina
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 68-25 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 Christina
Second: Commissioner Burns
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 A PAYMENT AUTHORITY FOR CLAIM #3530004103 IN THE AMOUNT OF \$51,636.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530004097 IN THE AMOUNT OF \$108,408.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003476 IN THE AMOUNT OF \$25,000.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #3530003939 IN THE AMOUNT OF \$40,000.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00027 IN THE AMOUNT OF \$75,500.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00052 IN THE AMOUNT OF \$126,895.00

MOTION TO AUTHORIZE A PAYMENT AUTHORITY FOR CLAIM #NJC00056 IN THE AMOUNT OF \$31,000.00

MOTION TO AUTHORIZE AN ADDITIONAL PAYMENT AUTHORITY FOR CLAIM #NJC00073 IN THE AMOUNT OF \$220,000.00

MOTION TO ACCEPT PARTIAL LIABILITY AND A REDUCED SUBROGATION RECOVERY AUTHORITY FOR CLAIM #2024319396 IN THE AMOUNT OF \$79,634.00

Chairman Sheehan advised the next meeting would be on December 11, 2025, at 1:00 PM in person and online.

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 1:40 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary