GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, September 29, 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**
Auditor	PKF O'Connor Davies **Dennis Skalkowski, Kaleigh Hadley**
Claims Service	Inservco Insurance Services, Inc. **Amy Zeiders, Veronica George**
	Vanguard Claims Administrator, Inc. **Sarah Mentzer**
	Medlogix **Jennifer Goldstein**
	PERMA **Kerin Drumheiser, Shai McLeod**
	Treasurer **Tracey Giordano**
Underwriting Services Director/RMC	Hardenbergh Insurance Group **Christina Violetti, Danielle Colaianni**
Safety Director	J.A. Montgomery Risk Consulting **Glenn Prince**
Commission Attorney	Chance & McCann, LLC **Kevin McCann, Esq.**

ALSO PRESENT:
Carolyn Oldt, Gloucester County Library
Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Nancy Ghani, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Matthew Long, PERMA Risk Management Services
Tenisha Smith, Inservco Insurance Services
Kelly Guerriero, Inservco Insurance Services

APPROVAL OF MINUTES: Open and Closed Minutes of June 25, 2026.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 25, 2026

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

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti reported the Committee met on September 16th at the Gloucester County Utilities Authority. The Committee discussed the Entry Level Driving Training Program through J.A. Montgomery and some recent inspections that had occurred throughout the county.

Ms. Violetti also reported that two workers compensation claims were reviewed. One was deemed preventable, whereas the other was deemed non-preventable. A corrective action letter will be sent out regarding the preventable claim. The next meeting will be held in December.

CLAIMS COMMITTEE - Chairman Sheehan advised the Claims Committee met on September 8th to discuss several PARS and SARS, which will be discussed further in closed session.

EXECUTIVE DIRECTOR REPORT:

Executive Director introduced Matt Long. Matt started with PERMA last week and is replacing Liz Chipman who moved over to the Conner Strong side. Executive Director welcomed Matt to the Commission.

2025 AUDIT REPORT – Mr. Skalkowski reported PKF O'Connor Davies will be issuing a clean, unmodified opinions with respect to the financials as a whole and internal controls over financial reporting. Mr. Skalkowski also reported that as of December 31st, the Commission had total assets of roughly $9,500,000. Total liabilities and reserves of $6,800,000, resulting in an ending net position of roughly $2,700,000. Chairman Sheehan thanked Mr. Skalkowski and advised we thoroughly reviewed the audit with the Treasurer, Tracey Giordano prior to this meeting and did not believe there were any questions. With no questions, Executive Director asked for a motion to approve Resolution 50-26.

MOTION TO APPROVE RESOLUTION 50-26 AUTHORIZING THE CERTIFICATION OF THE ANNUAL AUDIT REPORT FOR 2025

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

Executive Director thanked Mr. Skalkowski and said it was not necessary for him or Ms. Hadley to stay for the rest of the meeting.

CERTIFICATE OF INSURANCE REPORTS – Included in the agenda were the certificates of issuance reports from the NJCE which lists certificates issued in the months of June, July, and August. There were seven certificates issued in June, one certificate issued in July and five certificates issued in August.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – Executive Director reported that the NJCE last met on September 18th and are also scheduled to meet again on October 23rd. .

2027 RENEWAL – NJCE Deputy Executive Director Ghani reported there are multiple contracts that the CEL will be reviewing for renewal or for re-procurement for 2027. The 2027 Renewal process was completed, and all the members have updated their schedules in Origami. Ms. Ghani requested that any outstanding ancillary coverage applications be completed in Broker Buddha. The PKF O'Connor Davies payroll audits will be uploaded into origami. Ms. Ghani thanked the counties of Atlantic, Burlington, and Cumberland for renewing their 3-year membership with a fund effective 2027. Chairman Sheehan thanked Ms. Violetti for her hard work and professionalism throughout the renewal.

The highlighted items should be part of the New Jersey Counties Excess Joint Insurance Fund item.

GCIC PROPERTY & CASUALTY FINANCIAL FAST TRACK – Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of June. Executive Director reported as of June 30, 2026 there was a total surplus of $2,128,861 and a total cash amount of $7,357,337.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK – Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of June. As of June 30, 2026 the NJCE had a surplus of $18,114,071. The cash amount was $32,528,383.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK– Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of June. Ms. Panto reported as of June 30, 2026 there was a statutory surplus of $387,840. The total cash amount was $496,619.

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, 2026. Executive Director reported there were 15 less open claims than in the prior month with 9 of those claims being worker compensation. The expected loss ratio analysis shows where the actuary has the Commission targeted. Executive Director reported the actuarial target for all lines as of June 30th was 20.3%. The Commission was above the actuarial target at 43.6%, which is mainly being driven by worker's compensation and property losses.

2026 PROPERTY & CASUALTY ASSESSMENTS – This is a reminder the third assessment payment for 2026 is due on October 30, 2026. Executive Director reported the Fund Office e-mailed the Statement of Accounts on September 16, 2026. Checks can be made payable to the Gloucester County Insurance Commission and should be sent to Tracey Giordano, Treasurer.

2026 RFPs FOR PROFESSIONAL SERVICES – Executive Director reported the RFP**s** will be issued and advertised within the next week with responses due late October. The responses will be reviewed, and recommendations will be made at the December meeting.

2026 NEW JERSEY STATE LAEGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE – The 111th annual conference is scheduled for November 17th through November 19th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 18th.

EMPLOYEE BENEFITS – Ms. Panto said her report was included in the agenda and reviewed the August report to the Commission noting the year-to-date total issues were 212, with 28 of those being claims which came in for the current month.

TREASURER REPORT - Chairman Sheehan reported the agenda included July Property & Casualty bills list, July benefits bills list, August Property & Casualty bills list, August benefits bills list September Property & Casualty bills list and September benefits bills list, Resolutions 51-26, Resolution 52-26, Resolution 53-26, Resolution 54-26, Resolution 55-26 and Resolution 56-26, respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 51-26 THROUGH RESOLUTION 56-26 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 57-26 Inservco Liability Check Register for the period of 6/1/26 to 6/30/26, 7/1/26 to 7/31/26 and 8/1/26 to 8/31/26

MOTION TO APPROVE RESOLUTION 57-26 LIABILITY CHECK REGISTER FOR THE PERIOD OF 6/1/26 TO 6/30/26, 7/1/26 TO 7/31/26 AND 8/1/26 to 8/31/26

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

MANAGED CARE PROVIDER - Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of June, July and August as noted below. She mentioned that the charge penetration was low for the month of August due to a surgery center bill and that Medlogix negotiated a contract. Going forward, the surgery center will show up as in-network which will pull down the percentage.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
June	77	$47,652.99	$16,148.06	$31,504.93	$28,572.94	66%	60%
July	49	$53,493.53	$25,848.81	$27,644.72	$24,810.40	52%	46%
August	48	$152,970.42	$60,183.98	$92,786.44	$82,927.23	61%	54%

NJCE SAFETY DIRECTOR:

REPORT —Mr. Prince reported that the training event at Pittman Golf Course was rescheduled From October 13th to October 20th. The Lockout/Tagout has been rescheduled for October 8th and Hazard Communication/NJ Right to Know will take place on October 20th. There will be two dates for the Echelon Front Training which have been posted on njce.org for review. The next open enrollment for the Leadership Academy begins on December 1st through December 22nd . The start date is January 1st, 2027. The training opportunities through November 24th and numerous video briefings have been added to njce.org

Mr. Prince reported the expos are continuing and included in the agenda for review. Mr. Prince encouraged any department that would like to send their employees to the training to sign up as soon as possible as spaces are filling up quickly. Chairman Sheehan thanked Mr. Prince for his assistance during recent PEOSH visits and a County wide Right to Know inspection.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:
REPORT:
RISK MANAGEMENT SERVICES
6/3/2026 SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING MINUTES
Ms. Violetti said enclosed in Hardenburgh's report were the approved meeting minutes from the meeting.

2027 UNDERWRITING RENEWAL DATA
All information has been inputted in both the Origami and Broker Buddha platforms for all Gloucester County Insurance Commission members.

UNDERWRITING SERVICES DIRECTOR
ANCILLARY COVERAGES

Ms. Violetti said 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
County	County Treasurer Bond	CNA	10/1/2026	$3,250.62	$3,250.62
County	Antique Inland Marine	Hanover Insurance Company	10/7/2026	$5,464.80	$5,486.84
Improvement Authority	Volunteer Accident	QBE	10/9/2026	$350.00	$350.00

All terms and conditions are 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

FOR INFORMATIONAL PURPOSES ONLY – NO ACTION REQUIRED:
The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2026	$22,500.00	$22,500.00

Rowan College of South Jersey	Accident Policy- Travel Only for Club Students	Chubb	9/1/2026	$1,600.00	$1,600.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company	9/12/2026	$17,877.47	$18,719.66

Ms. Violetti said the 5% increase on the above Improvement Authority's Child Development Center's Package and Umbrella policies are due to a carrier rate increase.

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 58-26 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 the Commission Attorney to present the motion approving the PARs and SARs.

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #3530004022 IN THE AMOUNT OF $16,500.00

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530004126 IN THE AMOUNT OF $5,000.00

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #3530004409 IN THE AMOUNT OF $132,500.00

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530004383 IN THE AMOUNT OF $163.13

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #NJC00153E IN THE AMOUNT OF $250,000.00

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #NJC00163E IN THE AMOUNT OF $249,000.00

It was noted that claim #353-000-42455 was skipped as there were new developments in the case.

Chairman Sheehan advised the next meeting would be on October 22, 2026 at 1:00 PM

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

MEETING ADJOURNED: 1:46 PM

Minutes prepared by: Matthew Long, Assisting Secretary