

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 22, 2026
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 739 426 4615
OR**

**Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/7394264615>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its October 22, 2026 electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the South Jersey Times and Courier Post,
- (2) Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,
- (3) Posting this notice on the public bulletin board of the County Clerk
- (4) Placing notice on the Gloucester County Insurance Commission Website
- (5) Placing notice of the location of GCIC Public Notices on the Statewide Legal Notices Section of the NJ Department of State Website

During a remote meeting, participants, including members of the public, may be muted by the host, however there will be an opportunity for them to participate and speak during the public portion of the meeting where participants will be unmuted at their request.

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: October 22, 2026
1:00 PM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:**
 - September 29, 2026 Open Minutes.....Appendix I
 - September 29, 2026 Closed Minutes.....Sent via e-mail
- ☐ **CORRESPONDENCE: None**
- ☐ **COMMITTEE REPORTS**
 - ☐ Safety Committee:.....Verbal
 - ☐ Claims Committee.....Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-21
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Reports.....Appendix II
- ☐ **TREASURER – Tracey Giordano**
 - Resolution **59-26** October Bill List..... Pages 22-23
 - Resolution **60-26** October Benefit Bill List..... Page 24
 - . *Motion to approve Resolutions 59-26 through 60-26*
 - Monthly Treasurer Reports Pages 25-26
- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **61-26** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 27
 - Liability Claim Payments –9/1/26 to 9/30/26 Pages 28-29
- ☐ **MANAGED CARE – Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 30
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 31-36
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 37-38
- ☐ **ATTORNEY – Chance & McCann, Esq.**
 - Monthly Report Verbal
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 39**

Resolution 62-26 Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc., and Vanguard Claims Administrator and attached to this agenda.

- ☐ Motion for Executive Session
- ☐ Approval of PARS/SARS (Commission Attorney)

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Thursday, December 10, 2026, 1:00 PM

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 22, 2026

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/23/26. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,274. The limit per loss is \$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**

- ❑ **Certificate of Insurance Report (Page 5)** – Included in the agenda on **page 5** is the certificate of issuance report from the NJCE which lists those certificates issued in the month of September. There were (3) three certificates of insurance issued during the month.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 6-9)** - The NJCE met on September 18, 2026. Included in the agenda on **pages 6-9** is a summary report. The NJCE is scheduled to meet on October 23, 2026 and is scheduled to introduce the 2027 Budget on November 20, 2026.
- ❑ **2027 GCIC Budgets (Property & Casualty & Health Dental Budget)** - We will introduce the 2027 Budgets at the December 10, 2026 meeting and schedule a Public Hearing and budget adoption in January. The Commission is not scheduled to meet in November.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 10-12)** - Included in the agenda on **pages 10-12** is a copy of the Property & Casualty Financial Fast Track Report for the month of July. As of **July 31, 2026** there is a statutory surplus of **\$1,994,103**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,555,431**. The total cash amount is **\$6,856,271**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 13-15)** – Included in the agenda on **pages 13-15** is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2026** the NJCE has a surplus of **\$18,201,807**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$35,141,033**.

- ❑ **GCIC Health Benefits Financial Fast Track (Pages 16-18)** – Included in the agenda on **pages 16-18** is a copy of Health Benefits Financial Fast Track for the month of July. As of **July 31, 2026** there is a statutory surplus of **\$390,754**. The total cash amount is **\$546,608**.
- ❑ **Claim Tracking Reports (Pages 19-20)** - Included in the agenda on **pages 19-20** are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of July 31, 2026. The Executive Director will review the reports with the Commission.
- ❑ **2026 Assessments** – This is a reminder that the final assessment payment is due on October 30, 2026.
- ❑ **2027 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2027 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2027 renewal.
- ❑ **2026 New Jersey State League of Municipalities (NJSLOM) Annual Conference (Page 21)** - 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. Included in the agenda on **page 21** is information on the education seminar that the MEL JIF is holding. The annual reception is being held at the Legacy Lounge at Bally’s Atlantic City at 6:00 p.m. on November 18th. We hope to see everyone there.
- ❑ **2027 RFPs for Professional Services** – The RFPs were issued and advertised; responses are due October 28, 2026. We will send the responses to the County for review and evaluation. Recommendations will be made at the December meeting.
- ❑ **November Meeting** – The Commission is not scheduled to meet in November. Our next meeting is scheduled for Thursday, December 10, 2026 at 1:00 PM in person and via zoom.

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2026 to 10/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - State of New Jersey, Department I - County of Gloucester	of Human Services Division of Aging Services PO Box 807, 12D Quaker Bridge Plaza Trenton, NJ 08625	Company E: Crime; Policy Term: 01/01/2026 - 01/01/2027; Policy # 25714869; Policy Limits: \$1,000,000 Less Member Ded RE: Additional Insured The State of New Jersey, Department of Human Services and the contracting departmental component are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract. 30 days' notice of cancellation (except 10 days for non payment of premium) is provided to the First Named Insured.	9/8/2026 #6667066	GL AU EX WC OTH
H - State of New Jersey, Department I - County of Gloucester	of Human Services Division of Aging Services PO Box 807, 12D Quaker Bridge Plaza Trenton, NJ 08625	Company E: Auto Physical Damage; Policy Term: 01/01/2026- 01/01/2027; Policy #:NJCE20263-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2026- 01/01/2027 Policy #:NJCE20263-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2026 - 01/01/2029; Policy #:03132162; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Additional Insured The State of New Jersey, Department of Human Services and the contracting departmental component are Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract. 30 days' notice of cancellation (except 10 days for non payment of premium) is provided to the First Named Insured.	9/8/2026 #6667072	GL AU EX WC OTH
H - T & G Industries Inc. I - County of Gloucester	and/or its assigns 1111 Old Eagle School Road Wayne, PA 19087	Company B: Auto Physical Damage; Policy Term: 01/01/2026 - 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2026- 01/01/2027; Policy #NJCE20263-10; Policy Limits: \$260,000,000 RE: All Leased/Financed Equipment & Inventory The Certificate Holder is Loss Payee on the Property Policy if required by written contract as respects to all equipment and inventory financed and/or leased by County of Gloucester, together with its successors and assigns.	9/14/2026 #6669326	GL AU EX WC OTH
Total # of Holders: 3				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

Date: September 18, 2026
Memo to: Commissioners
Gloucester County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF September Report

Executive Director Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund meeting to review Payment Authority Requests (PARs). At this point in the meeting, closed session was not needed for additional claim review, and the Board accepted the committee's recommendation to approve the claims.

All claims are reviewed and discussed at the Claims Review Committee meetings and only property claims of \$500,000 and more are discussed during closed sessions of the NJCE JIF meetings. Fund Attorney and the Fund Office recommended expansion of the review during closed session to include General Liability and Workers' Compensation claims of \$500,000 or more. This change will allow all large authority requests and/or final settlements to be reviewed by the board. The Board of Fund Commissioners accepted the recommendation; the Claims Review Committee Charter and Plan of Risk Management will be updated to memorialize this action at the October 23, 2026 JIF meeting.

NJCE Settlement Procedures: Submitted for information was the current claims settlement procedures on claims with settlements that exceed the Primary and NJCE limits with excess contribution/reimbursement. The procedures have been updated to reflect notification at the Commission level; the Board of Fund Commissioners accepted the revisions of the claim settlement procedures.

Excess Pollution Liability Quote: On July 30th Underwriting Manager presented a revised excess pollution liability quote for 17 member locations with 15-month policy term, which reflected a \$15m limit and \$5m retention to include Odor/Atmospheric Migration at a minimum premium of \$448,856.25. As of this meeting, four member entities have indicated interest in purchasing this coverage. Since the quotes are subject to a minimum premium, the Underwriting Manager will re-market this coverage as part of the 2027 pollution liability renewal to improve pricing, coverage, terms and conditions. The Board of Fund Commissioners agreed with this recommendation.

Professional Services:

Claims Resolution Corporation (CRC): The Fund's contract with CRC for Claims Administration of WC & Managed Care services expires on September 25, 2026. A request for proposal (RFP) was issued on Friday July 17, 2026 with a deadline to submit responses by August 11, 2026; three (3) responses were received in response to this RFP. On August 24, 2026, Fund Attorney, QPA, Treasurer and Executive Director staff met to conduct a preliminary review of the

responses. It was determined that the scope and fees section of the RFP did not clarify pricing and as such, the NJCE is unable to determine the exact costs by the respondents.

Recommendation is to revise the RFP sections, reissue the RFP following this meeting and award a contract for services with a January 1, 2027 effective date. In addition, CRC was contacted to consider extending the current agreement, at the same terms and conditions, to the end of December, pending re-procurement of services, and agreed to do so. The Board of Fund Commissioners agreed with the recommendation and adopted a resolution extending the current agreement with CRC to provide claims administration services with the same terms and conditions until December 31, 2026.

The Chertoff Group: The Fund's contract with the Chertoff Group for Cyber Support Program Services expired June 2026. The NJCE Cyber Liability carriers view the Fund's collaboration with the Chertoff Group and services provided as extremely beneficial. Underwriting Manager worked with the Chertoff Group to review member concerns, industry updates, etc. to submit a proposal with updated projects and initiatives. A noted addition in the proposal was Operational Technology (OT) Framework, which are the points of a network that control actual equipment often found in water utility systems. Submitted was a copy of Chertoff's proposal with updated projects at an annual fee not to exceed \$40,000. The Board of Fund Commissioners moved a motion to approve these services subject to pay to play documentation.

Lobbyist: In April, the Board of Fund Commissioners agreed to procure a Lobbyist to represent the Fund in potential adverse legislation in addition to promoting favorable legislation and identifying bill sponsors. On August 5th, the Ad Hoc Committee – Commissioners Buono, Kessler and Shea and Fund Attorney - met to draft the scope of services for consideration. The final draft was submitted to the Fund Attorney for review and contract award services are targeted for a January 1, 2027 start date.

Conflict Attorney: At the June 26th fund meeting, Fund Office and Fund Attorney recommended the procurement of a conflict attorney to opine on a potential conflict or appearance of a conflict with the plaintiff attorney firm for an active Atlantic County Utility Authority (ACUA) environmental claim.

ACUA recommended the firm Porzio Bromberg and Newman to be contingent on use of a retired judge with relevant conflict attorney experience. In addition, Conner Strong and Buckelew recommended the following firms for consideration by the Board:

- Bressler, Amery & Ross [Legal Ethics and Compliance: Bressler, Amery & Ross, P.C.](#)
- Malamut Law [Dominic Rota | Malamut Law](#)
- Einhorn Barbarito [Ethics & Professional Liability Defense - Einhorn Barbarito](#)

Recommendation is the Fund Office will contact Porzio Bromberg and Newman to consider and provide a quote for this engagement. The Board of Fund Commissioners agreed with the recommendation.

Other Professional Services: Contracts for Actuary, Auditor, Payroll Auditor and Litigation Manager expire December 31, 2026. The Fund Office in conjunction with Fund Attorney and QPA will start the procurement process in October.

Property Risk Engineering: In June, Underwriting Manager submitted two property risk engineering proposals from Chubb and Zurich given the Fund's uptick in property losses during the 1st quarter of 2026. The Board agreed to implement the program over a multi-year period.

Initially, each member's largest location was identified in Origami by Underwriting to obtain a quote. In June, the Board also recommended each member identify three (3) of their preferred locations for inspection. A status report of the identified locations will be submitted for the October agenda.

NJCE Committees:

Finance Sub Committee: A meeting of the Finance Sub Committee has been scheduled for October 16, 2026 at 9:30AM to discuss the 2027 preliminary budget.

NJCE Safety Committee: The Safety Committee met on Monday September 14, 2026; submitted for information were the minutes of the meeting. The next meeting is scheduled for Monday, December 14th at 10am via Zoom.

Cyber Claims: At the June 26th meeting, the Board of Fund Commissioners agreed with the Finance Sub Committee's recommendation that the Fund Office and Underwriting Manager pursue a Master Service agreement with its Breach Counsel. The Master Service Agreement will help avoid challenges faced by members when complying with local public contract laws and/or organizing their governing body quickly enough to engage cyber legal counsel and forensic vendors. A draft agreement will be submitted for the October agenda for the Board's review and consideration.

Tracking Reports: Submitted for information was the Financial Fast Track as of June 30, 2026 reflecting a statutory surplus of \$18.1 million. The reports reflects the consolidation of 2010 to 2019 Fund Years creating the Legacy and Closed Years accounts. Also submitted was the Expected Loss Ratio as of June 30, 2026.

Regulatory Compliance Checklist as of 9/16/2026: Submitted for information was a checklist that tracks contracts, compliance, and other Fund business.

Membership Renewal: The Counties of Atlantic, Burlington and Cumberland are set to renew their three-year membership with the Fund as of January 1, 2027; the Fund Office has received all renewal resolutions and/or agreements from these members and a will submit the necessary filing with the state agencies.

2027 Budget & Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates.

Underwriting Data Collection: The 2027 renewal process began on July 27th with a deadline to complete by September 4th. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

December 31, 2025 Audit: The 2025 Audit Report, Actuarial Certification & Statement of Actuarial Opinion was filed with the Department of Community Affairs. The Synopsis of Audit has been posted to the fund's website in the *Public Notice/State Required Postings* section.

2026 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 110th 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 officials seminar on November 18th. This year's program will be "Local Government Risk Management" and more information will be provided at the next meeting.

2027 Best Practices Workshop Webinar: Feedback on the last session held in 2025 was positive and the Fund plans to host another workshop virtually in the fall of 2027.

Underwriting Manager Report

Memorandum distributed highlighting the anticipated changes for the 2027 renewals by line of coverage. Underwriting Manager will be hosting a 2027 pre-renewal webinar on Tuesday September 22, 2026 at 10:00AM to cover the current state of the market and anticipated program changes.

In addition, Underwriting Manager reported a favorable meeting with Safety National, the NJCE's excess workers' compensation and excess liability carrier. Safety National had a favorable view of the Fund's collaborative efforts in its management of claims and risk control efforts.

Risk Control Report

Safety Director submitted a report noting the Risk Control Activities from June to September 2026, bulletins that were distributed, live and learning-on-demand training sessions and information on the 2026 MSI-NJCE Expo. Report noted the NJCE Leadership Academy, a program whose goal is to enhance leadership skills, has partnered with Echelon Front to provide foundational principles of leadership; a training announcement and registration on the program will be issued to members in the coming week.

In addition, the 2026 Safety Grant program has contributions from Safety National, Munich RE, Old Republic and METIS, in the amounts of \$100,000, \$17,000, \$6,000 and \$7,500 respectively, for a total grant amount of \$130,500. Safety Director and the safety grant committee will review the submissions and provide a report at the October meeting.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of August 2026.

Executive Session: The Board of Fund Commissioners held Executive Session to review all claims of \$500,000 or more. In Open Session, the Board of Fund Commissioners agreed on the strategy outlined for BCIC claim #2025354527.

Next Meeting: The next regularly scheduled meeting is October 23, 2026 at 1:30pm via Zoom.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2026			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		796,235	5,573,644	104,075,899	109,649,543
2.	CLAIM EXPENSES					
		Paid Claims	378,211	1,434,345	28,996,612	30,430,958
		Case Reserves	(347,782)	142,745	3,257,879	3,400,624
		IBNR	280,864	410,406	3,235,495	3,645,901
		Excess Insurance Recoverable	0	0	(359,232)	(359,232)
		Discounted Claim Value	(14,814)	(33,057)	(149,767)	(182,824)
TOTAL CLAIMS			296,479	1,954,440	34,980,987	36,935,427
3.	EXPENSES					
		Excess Premiums	452,540	3,167,778	51,402,485	54,570,262
		Administrative	103,648	726,259	15,067,370	15,793,628
TOTAL EXPENSES			556,188	3,894,036	66,469,855	70,363,891
4.	UNDERWRITING PROFIT (1-2-3)		(56,432)	(274,832)	2,625,058	2,350,226
5.	INVESTMENT INCOME		11,888	63,324	233,362	296,687
6.	PROFIT (4 + 5)		(44,544)	(211,508)	2,858,420	2,646,912
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	1,174,747	1,174,747
9.	DIVIDEND EXPENSE		0	0	(4,381,747)	(4,381,747)
10.	SURPLUS TRANSFER		0	0	(150,000)	(150,000)
11.	INVESTMENT IN JOINT VENTURE		(61,572)	(61,572)	2,617,002	2,555,431
12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)			(106,116)	(273,079)	2,267,183	1,994,103
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		55,527	57,093	36,797	93,889
	2011		94,710	95,964	(121,062)	(25,097)
	2012		23,888	69,877	115,397	185,274
	2013		6,730	27,829	179,426	207,254
	2014		(36,386)	(36,092)	344,655	308,563
	2015		80,888	82,808	(836,574)	(753,766)
	2016		29,774	32,732	143,080	175,812
	2017		(93,619)	(92,151)	403,088	310,936
	2018		(53,481)	(57,230)	1,035,918	978,688
	2019		30,321	44,507	726,697	771,205
	2020		28,489	39,502	1,671,853	1,711,355
	2021		(34,673)	27,977	(773,974)	(745,997)
	2022		(171,684)	(89,331)	25,095	(64,236)
	2023		(17,617)	44,899	524,255	569,153
	2024		30,862	(23,511)	(819,310)	(842,821)
	2025		41,943	(25,799)	(388,158)	(413,957)
	2026		(121,787)	(472,153)		(472,153)
TOTAL SURPLUS (DEFICITS)			(106,116)	(273,079)	2,267,182	1,994,103
TOTAL CASH						6,865,271

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2026		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	1,823,536	1,823,536
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	1,823,536	1,823,536
FUND YEAR 2011					
	Paid Claims	0	30	2,795,974	2,796,004
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	(0)	(0)
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS		0	30	2,795,974	2,796,004
FUND YEAR 2012					
	Paid Claims	0	1,508	2,087,660	2,089,168
	Case Reserves	0	(45,532)	81,458	35,926
	IBNR	0	(200)	967	767
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	227	(408)	(181)
TOTAL FY 2012 CLAIMS		0	(43,997)	2,169,677	2,125,680
FUND YEAR 2013					
	Paid Claims	1,152	3,176	1,574,659	1,577,835
	Case Reserves	(1,152)	(23,676)	47,799	24,123
	IBNR	0	(200)	1,250	1,050
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	57	(243)	(186)
TOTAL FY 2013 CLAIMS		0	(20,643)	1,623,465	1,602,822
FUND YEAR 2014					
	Paid Claims	0	0	981,609	981,609
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(3)	(3)
TOTAL FY 2014 CLAIMS		0	0	981,606	981,606
FUND YEAR 2015					
	Paid Claims	0	824	3,144,414	3,145,238
	Case Reserves	0	(824)	23,299	22,476
	IBNR	0	(1,650)	9,322	7,672
	Excess Insurance Recoverable	0	0	(500)	(500)
	Discounted Claim Value	0	(117)	(323)	(440)
TOTAL FY 2015 CLAIMS		0	(1,767)	3,176,213	3,174,446
FUND YEAR 2016					
	Paid Claims	0	(134)	1,805,244	1,805,110
	Case Reserves	0	0	142,100	142,100
	IBNR	0	(200)	2,379	2,179
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(691)	(1,883)	(2,575)
TOTAL FY 2016 CLAIMS		0	(1,025)	1,947,839	1,946,814
FUND YEAR 2017					
	Paid Claims	0	0	2,046,812	2,046,812
	Case Reserves	0	0	0	0
	IBNR	0	0	(0)	(0)
	Excess Insurance Recoverable	0	0	(3,945)	(3,945)
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS		0	0	2,042,868	2,042,868

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF July 31, 2026				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	606	2,513	1,389,805	1,392,317
Case Reserves	(606)	(513)	27,511	26,998
IBNR	0	6,022	682	6,704
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(253)	(491)	(744)
TOTAL FY 2018 CLAIMS	0	7,768	1,417,507	1,425,275
FUND YEAR 2019				
Paid Claims	0	(909)	1,692,348	1,691,439
Case Reserves	0	(300)	300	(0)
IBNR	0	(10,483)	17,988	7,505
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	130	(297)	(168)
TOTAL FY 2019 CLAIMS	0	(11,563)	1,710,339	1,698,776
FUND YEAR 2020				
Paid Claims	0	0	1,206,821	1,206,821
Case Reserves	0	0	(0)	(0)
IBNR	0	(4,135)	24,509	20,374
Excess Insurance Recoverable	0	0	(354,787)	(354,787)
Discounted Claim Value	0	(139)	(261)	(400)
TOTAL FY 2020 CLAIMS	0	(4,274)	876,280	872,007
FUND YEAR 2021				
Paid Claims	1,668	313,827	2,428,395	2,742,221
Case Reserves	(668)	(369,759)	587,960	218,201
IBNR	(1,000)	(10,572)	196,915	186,343
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	6,357	(13,512)	(7,156)
TOTAL FY 2021 CLAIMS	0	(60,148)	3,199,757	3,139,609
FUND YEAR 2022				
Paid Claims	1,774	41,753	1,831,387	1,873,140
Case Reserves	(1,474)	(63,044)	261,211	198,167
IBNR	(300)	(60,232)	377,433	317,201
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	2,169	(11,994)	(9,825)
TOTAL FY 2022 CLAIMS	0	(79,353)	2,458,037	2,378,684
FUND YEAR 2023				
Paid Claims	6,135	34,124	547,676	581,799
Case Reserves	(1,102)	79,015	266,097	345,112
IBNR	(5,033)	(168,210)	812,494	644,284
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	2,078	(24,475)	(22,397)
TOTAL FY 2023 CLAIMS	0	(52,993)	1,601,792	1,548,798
FUND YEAR 2024				
Paid Claims	7,922	93,258	1,935,619	2,028,876
Case Reserves	(7,447)	16,600	791,914	808,514
IBNR	(475)	(52,584)	759,116	706,533
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,403	(39,333)	(37,930)
TOTAL FY 2024 CLAIMS	0	58,677	3,447,316	3,505,993
FUND YEAR 2025				
Paid Claims	111,212	394,128	1,704,655	2,098,783
Case Reserves	(67,489)	(109,280)	1,028,231	918,950
IBNR	(43,723)	(218,628)	1,032,440	813,813
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	8,094	(56,543)	(48,449)
TOTAL FY 2025 CLAIMS	0	74,314	3,708,783	3,783,097
FUND YEAR 2026				
Paid Claims	247,743	550,249		550,249
Case Reserves	(267,844)	660,057		660,057
IBNR	331,395	931,478		931,478
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(14,814)	(52,371)		(52,371)
TOTAL FY 2026 CLAIMS	296,479	2,089,413	0	2,089,413
COMBINED TOTAL CLAIMS	296,479	1,954,440	34,980,987	36,935,427
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		August 31, 2026		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		3,668,064	29,344,514	369,829,068	399,173,582
2.	CLAIM EXPENSES					
		Paid Claims	1,150,939	7,176,906	29,596,460	41,238,733
		Case Reserves	(553,578)	3,279,874	12,305,536	11,497,024
		IBNR	10,559	(884,014)	19,408,209	18,147,215
		Discounted Claim Value	(51,631)	(188,839)	(4,230,960)	(4,419,800)
		Excess Recoveries	0	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS		556,289	9,280,226	56,910,426	66,190,653
3.	EXPENSES					
		Excess Premiums	2,440,792	19,526,814	265,514,382	285,041,195
		Administrative	233,797	1,877,267	25,830,190	27,707,457
	TOTAL EXPENSES		2,674,589	21,404,080	291,344,572	312,748,653
4.	UNDERWRITING PROFIT (1-2-3)		437,186	(1,339,793)	21,574,070	20,234,276
5.	INVESTMENT INCOME		85,200	675,037	4,500,045	5,175,082
6.	PROFIT (4+5)		522,386	(664,756)	26,074,115	25,409,358
7.	Dividend		0	0	(7,207,551)	(7,207,551)
8.	SURPLUS (6-7)		522,386	(664,756)	18,866,564	18,201,807
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy		6,622	667,076	0	667,076
	Closed Years		17,460	(267,818)	14,115,983	13,848,165
	2020		5,076	221,106	1,131,810	1,352,916
	2021		72,386	(209,830)	(365,013)	(574,843)
	2022		4,655	(1,359,189)	928,915	(430,274)
	2023		9,074	(144,998)	(2,982,758)	(3,127,756)
	2024		9,940	248,957	385,652	634,609
	2025		16,898	346,377	5,651,976	5,998,353
	2026		380,275	(166,437)		(166,437)
TOTAL SURPLUS (DEFICITS)			522,386	(664,756)	18,866,564	18,201,807
TOTAL CASH						35,141,033

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2026		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
LEGACY					
	Paid Claims	153,139	438,272	0	438,272
	Case Reserves	7,698	(588,811)	0	(588,811)
	IBNR	(160,837)	(85,556)	0	(85,556)
	Discounted Claim Value	0	(401,963)	0	(401,963)
	Excess Recoveries	0	0	0	0
TOTAL LEGACY CLAIMS		0	(638,058)	0	(638,058)
CLOSED YEARS					
	Paid Claims	0	444,143	17,766,574	18,210,717
TOTAL CLOSED YEAR CLAIMS		0	444,143	17,766,574	18,210,717
FUND YEAR 2020					
	Paid Claims	(92,118)	104,857	2,059,147	2,164,004
	Case Reserves	89,309	8,553	952,692	961,245
	IBNR	2,809	(234,948)	604,550	369,602
	Discounted Claim Value	0	46,988	(193,474)	(146,485)
	Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS		0	(178,249)	3,254,096	3,075,847
FUND YEAR 2021					
	Paid Claims	8,732	268,827	3,403,434	3,672,262
	Case Reserves	(72,868)	1,004,200	1,880,569	2,884,769
	IBNR	0	(1,035,311)	1,035,311	0
	Discounted Claim Value	0	25,615	(375,778)	(350,163)
TOTAL FY 2021 CLAIMS		(64,136)	263,331	5,943,537	6,206,868
FUND YEAR 2022					
	Paid Claims	(201,117)	2,197,948	2,273,066	4,471,014
	Case Reserves	164,451	(433,954)	1,716,601	1,282,647
	IBNR	36,666	(475,632)	1,784,444	1,308,812
	Discounted Claim Value	0	114,298	(379,863)	(265,565)
TOTAL FY 2022 CLAIMS		0	1,402,661	5,394,248	6,796,909

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2026		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2023					
	Paid Claims	308,149	530,445	5,375,202	5,905,647
	Case Reserves	(93,972)	2,193,038	694,406	2,887,444
	IBNR	(214,177)	(2,578,437)	4,501,726	1,923,290
	Discounted Claim Value	0	71,776	(694,458)	(622,682)
TOTAL FY 2023 CLAIMS		0	216,822	9,876,877	10,093,699
FUND YEAR 2024					
	Paid Claims	763,066	923,521	2,203,383	3,126,904
	Case Reserves	(367,020)	(421,054)	2,414,779	1,993,725
	IBNR	(396,046)	(812,029)	4,710,250	3,898,221
	Discounted Claim Value	0	138,334	(982,534)	(844,201)
TOTAL FY 2024 CLAIMS		0	(171,228)	8,345,877	8,174,650
FUND YEAR 2025					
	Paid Claims	0	126,002	536,878	662,879
	Case Reserves	4,098	(107,272)	558,103	450,831
	IBNR	(4,098)	(306,429)	6,394,948	6,088,519
	Discounted Claim Value	0	74,197	(1,160,711)	(1,086,514)
TOTAL FY 2025 CLAIMS		0	(213,502)	6,329,218	6,115,716
FUND YEAR 2026					
	Paid Claims	211,089	2,587,034		2,587,034
	Case Reserves	(285,274)	1,625,174		1,625,174
	IBNR	746,241	4,644,327		4,644,327
	Discounted Claim Value	(51,631)	(702,228)		(702,228)
TOTAL FY 2026 CLAIMS		620,425	8,154,306	0	8,154,306
COMBINED TOTAL CLAIMS		556,289	9,280,226	56,910,426	66,190,653
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$272.519 due from the reinsurer for COVID-19 WC claims.					

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF JULY 31, 2026

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	55,442	396,929	88,769,940	89,166,869
2. CLAIM EXPENSES			-	
Paid Claims	46,128	355,739	78,442,968	78,798,708
IBNR	(1,648)	14,354	43,366	57,719
Total Claims	44,480	370,093	78,486,334	78,856,427
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,845	61,957	6,234,169	6,296,126
Total Expenses	8,845	61,957	9,819,635	9,881,592
4. UNDERWRITING PROFIT (1-2-3)	2,116	(35,121)	388,699	353,578
5. INVESTMENT INCOME	798	6,052	31,124	37,176
6. STATUTORY PROFIT (4+5)	2,914	(29,069)	419,823	390,754
9. STATUTORY SURPLUS (6+7-8)	2,914	(29,069)	419,823	390,754

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,886,052	1,886,052
CASH	-	-	1,886,051	1,886,051
2011 SURPLUS	-	-	(1,611,798)	(1,611,798)
CASH	-	-	(1,611,798)	(1,611,798)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,601	4,601
CASH	-	-	4,600	4,600
2014 SURPLUS	-	-	33,390	33,390
CASH	-	-	33,390	33,390
2015 SURPLUS	-	-	39,449	39,449
CASH	-	-	39,449	39,449
2016 SURPLUS	-	-	31,965	31,965
CASH	-	-	31,965	31,965
2017 SURPLUS	-	-	44,136	44,136
CASH	-	-	44,136	44,136
2018 SURPLUS	-	-	5,066	5,066
CASH	-	-	5,066	5,066
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,533	63,533
CASH	-	-	63,533	63,533
2021 SURPLUS	-	-	8,272	8,272
CASH	-	-	8,273	8,273
2022 SURPLUS	-	-	123,990	123,990
CASH	-	-	123,990	123,990
2023 SURPLUS	-	-	20,504	20,504
CASH	-	-	20,504	20,504
2024 SURPLUS	-	-	42,187	42,187
CASH	-	-	42,187	42,187
2025 SURPLUS	3,614	25,297	(79,725)	(54,428)
CASH	-	(36,359)	84,953	(36,359)
2026 SURPLUS	(700)	(54,366)	-	(54,366)
CASH	49,990	83,421	-	83,421
TOTAL SURPLUS	2,914	(29,069)	419,822	390,753
TOTAL CASH	49,990	47,062	584,499	546,608

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF JULY 31, 2026

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	0	0
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	-	451,966	451,966
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	451,873	451,873

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF JULY 31, 2026

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	-	-	473,653	473,653
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	515,899	515,899
FUND YEAR 2023				
Paid Claims	-	-	578,730	578,730
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	578,730	578,730
FUND YEAR 2024				
Paid Claims	-	-	550,442	550,442
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	550,442	550,442
FUND YEAR 2025				
Paid Claims	-	-	624,833	624,833
IBNR	(3,614)	(25,297)	43,366	18,069
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	(3,614)	(25,297)	668,199	642,903
FUND YEAR 2026				
Paid Claims	46,128	355,739	-	355,739
IBNR	1,966	39,651	-	39,651
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	48,094	395,390	-	395,390
COMBINED TOTAL CLAIMS	44,480	370,093	78,486,335	78,856,428

This report is based upon information which has not been audited nor certified
by an actuary and as such may not truly represent the condition of the fund.

Gloucester County Insurance Commission

CLAIM ACTIVITY REPORT

July 31, 2026

COVERAGE LINE - PROPERTY																			
CLAIM COUNT - OPEN CLAIMS																			
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
June-26	0	0	0	0	0	0	0	0	0	0	0	0	1	2	0	12	10	25	
July-26	0	0	0	0	0	0	0	0	0	0	0	0	1	2	0	12	10	25	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Limited Reserves																		\$14,818	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
June-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$59,258	\$495,212	\$554,970	
July-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,500	\$0	\$81,764	\$283,189	\$370,453	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,000	\$0	\$22,506	(\$212,023)	(\$184,517)	
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$246,466	\$411,363	\$485,402	\$645,065	\$1,033,771	\$607,578	\$5,899,913	
COVERAGE LINE - GENERAL LIABILITY																			
CLAIM COUNT - OPEN CLAIMS																			
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
June-26	0	0	0	0	0	0	0	0	0	0	0	0	1	4	4	8	2	19	
July-26	0	0	0	0	0	0	0	0	0	0	0	0	1	4	4	8	5	22	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3	
Limited Reserves																		\$14,282	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
June-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,219	\$201,121	\$41,719	\$21,910	\$1,000	\$315,968	
July-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$50,219	\$195,858	\$41,719	\$21,910	\$4,500	\$314,205	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,500	(\$1,763)	
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$655,448	\$31,055	\$517,422	\$5,918	\$297,813	\$40,853	\$411,191	\$215,252	\$277,747	\$82,046	\$22,495	\$4,500	\$4,366,454	
COVERAGE LINE - AUTO LIABILITY																			
CLAIM COUNT - OPEN CLAIMS																			
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
June-26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3	4	
July-26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	3	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1	
Limited Reserves																		\$888	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
June-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500	\$2,000	\$3,500	
July-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500	\$1,163	\$2,663	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$837)	(\$837)	
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,116	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$16,267	\$2,385	\$5,236	\$11,045	\$11,709	\$1,386,906	
COVERAGE LINE - WORKERS COMP.																			
CLAIM COUNT - OPEN CLAIMS																			
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
June-26	0	0	2	2	0	1	1	0	1	0	0	5	5	3	14	16	29	79	
July-26	0	0	2	2	0	1	1	0	1	0	0	5	5	3	14	16	24	74	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-5	-5	
Limited Reserves																		\$36,666	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
June-26	\$0	\$0	\$35,926	\$25,275	\$0	\$22,476	\$142,100	\$0	\$27,604	\$0	\$0	\$218,148	\$149,422	\$144,594	\$774,242	\$903,771	\$416,237	\$2,859,794	
July-26	\$0	\$0	\$35,926	\$24,123	\$0	\$22,476	\$142,100	\$0	\$26,998	\$0	\$0	\$218,201	\$147,949	\$143,754	\$766,795	\$813,776	\$371,205	\$2,713,303	
NET CHGE	\$0	\$0	\$0	(\$1,152)	\$0	\$0	\$0	\$0	(\$606)	\$0	\$0	\$54	(\$1,474)	(\$840)	(\$7,447)	(\$89,994)	(\$45,032)	(\$146,491)	
Ltd Incurred	\$1,354,163	\$1,704,924	\$1,227,344	\$1,409,455	\$729,107	\$1,860,433	\$1,515,732	\$1,030,407	\$1,125,394	\$1,057,643	\$637,811	\$2,296,968	\$1,449,996	\$538,576	\$2,104,975	\$2,031,693	\$613,443	\$22,688,065	
TOTAL ALL LINES COMBINED																			
CLAIM COUNT - OPEN CLAIMS																			
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
June-26	0	0	2	2	0	1	1	0	1	0	0	5	7	9	18	37	44	127	
July-26	0	0	2	2	0	1	1	0	1	0	0	5	7	9	18	37	41	124	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-3	-3	
Limited Reserves																		\$27,424	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
June-26	\$0	\$0	\$35,926	\$25,275	\$0	\$22,476	\$142,100	\$0	\$27,604	\$0	\$0	\$218,148	\$199,641	\$346,214	\$815,960	\$986,439	\$914,449	\$3,734,231	
July-26	\$0	\$0	\$35,926	\$24,123	\$0	\$22,476	\$142,100	\$0	\$26,998	\$0	\$0	\$218,201	\$198,167	\$345,112	\$808,514	\$918,950	\$660,057	\$3,400,624	
NET CHGE	\$0	\$0	\$0	(\$1,152)	\$0	\$0	\$0	\$0	(\$606)	\$0	\$0	\$54	(\$1,474)	(\$1,102)	(\$7,447)	(\$67,489)	(\$254,391)	(\$333,607)	
Ltd Incurred	\$1,824,535	\$2,795,978	\$2,125,094	\$1,601,957	\$981,610	\$3,167,714	\$1,948,210	\$2,046,812	\$1,419,316	\$1,693,107	\$1,205,241	\$2,961,219	\$2,092,878	\$1,304,110	\$2,837,323	\$3,099,004	\$1,237,230	\$34,341,339	

2022 2023 2024 2025 2026 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF July 31, 2026

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		55	MONTH TARGETED	Last Month		54	MONTH TARGETED	Last Year		43	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	316,000	411,363	411,363	130.18%	100.00%	411,363	411,363	130.18%	100.00%	315,256	315,256	99.76%	100.00%
GEN LIABILITY	538,000	215,252	215,252	40.01%	96.81%	215,052	215,052	39.97%	96.73%	175,800	175,800	32.68%	93.91%
POL/EPL	101,999	0	0	0.00%	96.81%	0	0	0.00%	96.73%	0	0	0.00%	93.91%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	94.86%	16,267	16,267	14.40%	94.56%	16,267	16,267	14.40%	90.64%
WORKER'S COMP	1,244,000	1,449,996	1,449,996	116.56%	99.74%	1,449,896	1,449,896	116.55%	99.70%	1,481,117	1,481,117	119.06%	99.02%
TOTAL ALL LINES	2,312,999	2,092,878	2,092,878	90.48%	98.73%	2,092,578	2,092,578	90.47%	98.67%	1,988,440	1,988,440	85.97%	97.33%
NET PAYOUT %	\$1,894,711				81.92%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		43	MONTH TARGETED	Last Month		42	MONTH TARGETED	Last Year		31	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	369,682	485,402	485,402	131.30%	100.00%	485,402	485,402	131.30%	100.00%	377,414	377,414	102.09%	100.00%
GEN LIABILITY	532,748	277,747	277,747	52.13%	93.91%	277,714	277,714	52.13%	93.46%	22,000	22,000	4.13%	86.42%
POL/EPL	113,998	0	0	0.00%	93.91%	0	0	0.00%	93.46%	0	0	0.00%	86.42%
AUTO LIABILITY	127,000	2,385	2,385	1.88%	90.64%	2,385	2,385	1.88%	90.21%	7,000	7,000	5.51%	83.75%
WORKER'S COMP	1,273,000	538,576	538,576	42.31%	99.02%	538,576	538,576	42.31%	98.92%	458,703	458,703	36.03%	96.90%
TOTAL ALL LINES	2,416,428	1,304,110	1,304,110	53.97%	97.36%	1,304,077	1,304,077	53.97%	97.17%	865,117	865,117	35.80%	93.88%
NET PAYOUT %	\$958,998				39.69%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		31	MONTH TARGETED	Last Month		30	MONTH TARGETED	Last Year		19	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	391,348	645,065	645,065	164.83%	100.00%	645,065	645,065	164.83%	100.00%	503,459	503,459	128.65%	97.40%
GEN LIABILITY	530,000	82,046	82,046	15.48%	86.42%	82,046	82,046	15.48%	85.57%	50,400	50,400	9.51%	72.70%
POL/EPL	114,000	0	0	0.00%	86.42%	0	0	0.00%	85.57%	0	0	0.00%	72.70%
AUTO LIABILITY	116,000	5,236	5,236	4.51%	83.75%	5,236	5,236	4.51%	82.91%	5,236	5,236	4.51%	68.41%
WORKER'S COMP	1,393,000	2,104,975	2,104,975	151.11%	96.90%	2,104,500	2,104,500	151.08%	96.57%	2,028,120	2,028,120	145.59%	88.04%
TOTAL ALL LINES	2,544,348	2,837,323	2,837,323	111.51%	94.13%	2,836,848	2,836,848	111.50%	93.69%	2,587,214	2,587,214	101.68%	84.70%
NET PAYOUT %	\$2,028,809				79.74%								

CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION

2025	Budget	Current		19	MONTH TARGETED	Last Month		18	MONTH TARGETED	Last Year		7	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	412,447	1,033,771	1,033,771	250.64%	97.40%	893,109	893,109	216.54%	97.09%	97,683	97,683	23.68%	53.00%
GEN LIABILITY	520,855	22,495	22,495	4.32%	72.70%	22,495	22,495	4.32%	71.16%	24,500	24,500	4.70%	25.00%
POL/EPL	114,000	0	0	0.00%	72.70%	0	0	0.00%	71.16%	0	0	0.00%	25.00%
AUTO LIABILITY	106,658	11,045	11,045	10.36%	68.41%	11,045	11,045	10.36%	66.43%	4,000	4,000	3.75%	25.00%
WORKER'S COMP	1,455,831	2,031,693	2,031,693	139.56%	88.04%	2,077,568	2,077,568	142.71%	86.31%	958,555	958,555	65.84%	19.00%
TOTAL ALL LINES	2,609,791	3,099,004	3,099,004	118.75%	84.99%	3,004,216	3,004,216	115.11%	83.52%	1,084,738	1,084,738	41.56%	26.08%
NET PAYOUT %	\$2,180,054				83.53%								

CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION

2026	Budget	Current		7	MONTH TARGETED	Last Month		6	MONTH TARGETED	Last Year		-5	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 30-Jun-25	
PROPERTY	456,000	607,578	607,578	133.24%	53.00%	603,218	603,218	132.28%	45.00%			N/A	N/A
GEN LIABILITY	532,000	4,500	4,500	0.85%	25.00%	1,000	1,000	0.19%	19.00%			N/A	N/A
POL/EPL	116,000	0	0	0.00%	25.00%	0	0	0.00%	19.00%	0	0	N/A	N/A
AUTO LIABILITY	102,000	11,709	11,709	11.48%	25.00%	2,135	2,135	2.09%	20.00%			N/A	N/A
WORKER'S COMP	1,650,000	613,443	613,443	37.18%	19.00%	639,003	639,003	38.73%	14.00%			N/A	N/A
TOTAL ALL LINES	2,856,000	1,237,230	1,237,230	43.32%	26.00%	1,245,356	1,245,356	43.60%	20.30%	0	0	N/A	N/A
NET PAYOUT %	\$577,173				20.21%								



Municipal Excess Liability Joint Insurance Fund

9 Campus Drive – Suite 216

Parsippany, NJ 07054

Tel (201) 881-7632 Fax (201) 881-7633

MEL Events at the 2026 NJ League of Municipalities Conference

The MEL will participate in and host a few events during the 111th Annual NJ League of Municipalities Conference which runs November 17-19th at the Atlantic City Convention Center (ACCC).

Local Government Ethics (2 Sessions)

In partnership with the Local Finance Board, this session will be a discussion of the Local Government Ethics Law and review of recent board decisions. Presenters are David Grubb, Executive Director Emeritus of the MEL, Paul H. Tomasko, Immediate Past President NJLM, Former Chairman of MEL, and Mayor of Alpine Borough and a representative from NJ Division of Local Government Services. *(Note: This program does not count towards the MEL premium credit.)*

Session I

Date: Tuesday, November 17th

Time: 10:45am to 12:00pm

Location: Room 302 of the ACCC

Session II

Date: Thursday, November 19th

Time: 10:45am to 12:00pm

Location: Room 302 of the ACCC

MEL JIF Annual Risk Management Seminar (1 session)

Property Casualty Insurance costs New Jersey government \$1 billion each year of which 20% is attributable to property losses (fires, flood, theft, environmental, cyber) and 80% attributable to casualty losses (accidents involving the public and employees, civil rights actions). The MEL experts will discuss these issues and specific actions local governments can take to control these costs. By completing this Annual Risk Management Seminar session, elected officials from communities that are MEL JIF members will be eligible for a \$250 premium credit (subject to a maximum).

Session I

Date: Wednesday, November 18th

Time: 2:00pm to 3:15pm

Location: Room 303 of the ACCC

Pre-registration is not required. Attendance will be confirmed by a badge scanner or sign-in sheet.

Cybersecurity for Local Government (1 session)

Faced with a hard cyber insurance market and even more limited options for local governments to obtain cyber insurance, the MEL launched a first-of-its-kind Cyber JIF on January 1, 2023. As local governments continue to be prime targets for cybercriminals, the Cyber JIF offer cybers insurance coverage and risk management tools to assist local governments with mitigating the financial and security risks of cyber threats in today's landscape. This session will discuss plans to develop cybersecurity controls for the 2030s.

Session I

Date: Wednesday, November 18th

Time: 9:00am to 10:15am

Location: Room 308/309 of the ACCC

Annual Professionals Reception

All MEL members and guests are invited to attend this reception.

Date: Wednesday, November 18, 2026

Time: 6 p.m. – 8 p.m.

Legacy Lounge, Bally's Casino & Hotel, 1900 Pacific Avenue, Atlantic City, NJ

No RSVP is necessary to attend the reception.

Please stop by the MEL JIF booth at spot #1136 of the convention floor!

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 59-26

October 2026

WHEREAS, the Treasurer has certified that funding is available to pay the following bills:

BE IT RESOLVED that the Gloucester County Insurance Commission's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
PKF O'CONNOR DAVIES, LLP	2025 Y/E AUDIT CLIENT 3500404 10/26	18,870.00
		18,870.00
	Total Payments FY 2025	18,870.00

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 10/26 INV 0353-1026	8,405.00
		8,405.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/24	6.24
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/26	14,664.66
		14,670.90
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 19736 10/26	5,572.00
		5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 10/26	1,020.00
		1,020.00
CHANCE & MCCANN, LLC	LEGAL FEES FOR 09/26 INV 899	4,669.50
		4,669.50
BROWN & CONNERY, LLP	LEGAL- S. D'AMBROSIO INV 397183 FOR 8/26	608.00
BROWN & CONNERY, LLP	LEGAL- B. PRIGGEMEIER INV 396414 FO 8/26	492.00
BROWN & CONNERY, LLP	LEGAL- B. RENNER INV 396480 FOR 08/26	436.00
		1,536.00
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 09/26	718.06
		718.06
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 09/26	5,062.24
		5,062.24
USA TODAY MEDIA CORP	A# 1122468 INV 7887636 12639806 9/30/26	55.80
		55.80

HARDENBERGH INSURANCE GROUP

RMC FEE- INV 17360 10/25

28,711.00

28,711.00

Total Payments FY 2026

70,420.50

**TOTAL PAYMENTS ALL FUND
YEARS**

89,290.50

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer _____

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST**

Resolution No. 60-26

October 2026

WHEREAS, the Treasurer has certified that funding is available to pay the following bills.

BE IT RESOLVED that the Gloucester County Insurance Commission Health Insurance Fund's hereby authorizes the Commission Treasurer to issue warrants in payment of the following claims; and

FURTHER, that this authorization shall be made a permanent part of the records of the Commission.

FUND YEAR 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 10/26	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 10/26	3,430.00
		6,250.00
	Total Payments FY 2026	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	6,250.00

Chairperson

Attest:

Dated: _____

I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	July			
CURRENT FUND YEAR	2026			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$7,357,339.93	7357339.93	0	-
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$11,888.86	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$11,888.86	\$0.00	\$0.00
9	Deposits - Purchases	\$0.00	\$0.00	\$0.00
10	(Withdrawals - Sales)	-\$503,954.36	\$0.00	\$0.00
Ending Cash & Investment Balance		\$6,865,274.43	\$0.00	\$0.00
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$10,143.06	\$0.00	\$0.00
(Less Deposits in Transit)		\$195,271.13	\$0.00	\$0.00
Balance per Bank		\$7,070,688.62	\$0.00	\$0.00
		\$0.00		

GLOUCESTER COUNTY INSURANCE COMMISSION
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED

Current Fund Year: 2026								
Month Ending: July								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	140,193.57	4,870,856.50	192,222.07	906,685.50	10,404.28	595,637.33	641,338.05	7,357,337.30
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,023.15	4,833.20	999.85	3,387.18	284.08	724.15	636.37	11,887.98
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,023.15	4,833.20	999.85	3,387.18	284.08	724.15	636.37	11,887.98
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,023.15	4,833.20	999.85	3,387.18	284.08	724.15	636.37	11,887.98
EXPENSES								
Claims Transfers	284,951.29	6,217.00	10,411.03	76,631.52	0.00	0.00	0.00	378,210.84
Expenses	0.00	0.00	0.00	0.00	0.00	74,678.52	0.00	74,678.52
Other Expenses*	51,065.00	0.00	0.00	0.00	0.00	0.00	0.00	51,065.00
TOTAL	336,016.29	6,217.00	10,411.03	76,631.52	0.00	74,678.52	0.00	503,954.36
END BALANCE	(194,799.57)	4,869,472.70	182,810.89	833,441.16	10,688.36	521,682.96	641,974.42	6,865,270.92

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter "GCIC") is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

WHEREAS, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

WHEREAS, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality, and

WHEREAS, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

WHEREAS, the GCIC is a public agency which must comply with the Open Public Records Act (OPRA) N.J.S.A. 47: 1A-1 to -13; and

WHEREAS, the GCIC must comply with OPRA and reported New Jersey Case Law interpreting same; and

WHEREAS, the GCIC did hold a closed session from which the public was excluded on *October 22, 2026* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission pursuant to both the Open Public Meetings Act and the Open Public Records Act as follows:

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the period of 9/1/26 to 9/30/26 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 22, 2026.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2026 Thru 09/30/2026

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
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Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions--Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2026 Thru 09/30/2026

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
Coverage: Auto Physical Damage											
R	117636790	3530004358 001	GLOUCESTER COUN	4/13/2026	4/13/2026	STATE FARM INDEMNITY COMPA	9/18/2026	2021 FORD EXP SL PLATE# CG2CVJ NJ	-6,944.33	-6,944.33	
Total for Coverage: Auto Physical Damage							Number of entries: 1		-6,944.33	-6,944.33	
Coverage: General Liability											
C	4427113	3530003716 001	YOUNG, MARJORIE	7/7/2026	7/31/2026	MADDEN & MADDEN	9/4/2026	STATEMENT# 6	705.00	705.00	
C	4430323	3530004336 001	KNIGHTON, JAMIE	7/1/2026	7/23/2026	MOUSTAKAS NELSON LLC	9/18/2026	INVOICE 4947	1,273.00	1,273.00	
C	4430324	3530004336 001	KNIGHTON, JAMIE	8/14/2026	8/20/2026	MOUSTAKAS NELSON LLC	9/18/2026	INVOICE 5013	379.50	379.50	
C	4430331	3530003621 001	NELSON, MASAKO	7/7/2026	7/10/2026	MADDEN & MADDEN PA	9/18/2026	STATEMENT 11	105.00	105.00	
C	4430333	3530003411 001	NOLLAN, LIAM	7/7/2026	7/7/2026	MADDEN & MADDEN PA	9/18/2026	STATEMENT 16	90.00	90.00	
Total for Coverage: General Liability							Number of entries: 5		2,552.50	2,552.50	
Coverage: Property											
C	4427124	3530004421 001	GLOUCESTER COUNTY	10/4/2025	10/4/2025	NEW JERSEY COUNTIES EXCES	9/4/2026	NJC00073	240,000.00	240,000.00	
Total for Coverage: Property							Number of entries: 1		240,000.00	240,000.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 7		235,608.17	235,608.17	

**Gloucester County Insurance Commission
Bill Review / PPO Reductions
2026**

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	65	89%	\$127,899.91	40%	\$80,003.35	\$15,837.25	\$18,348.35	\$13,710.96	\$47,896.56	\$6,693.85	\$41,202.71
February	99	88%	\$87,206.73	68%	\$38,381.55	\$5,091.71	\$33,523.26	\$10,210.21	\$48,825.18	\$6,430.23	\$42,394.95
March	58	83%	\$164,928.22	73%	\$54,636.80	\$7,940.10	\$26,187.25	\$76,164.07	\$110,291.42	\$10,241.89	\$100,049.53
April	46	91%	\$92,267.21	86%	\$25,917.05	\$1,958.89	\$27,865.52	\$36,525.75	\$66,350.16	\$4,961.49	\$61,388.67
May	82	88%	\$162,396.43	73%	\$76,876.29	\$6,086.98	\$54,954.92	\$24,478.24	\$85,520.14	\$11,328.01	\$74,192.13
June	77	88%	\$47,652.99	87%	\$16,148.06	\$779.57	\$14,511.75	\$16,213.61	\$31,504.93	\$2,931.99	\$28,572.94
July	49	90%	\$53,493.53	82%	\$25,848.81	\$0.00	\$14,406.59	\$13,238.13	\$27,644.72	\$2,834.32	\$24,810.40
August	48	77%	\$152,970.42	61%	\$60,183.98	\$286.22	\$22,856.72	\$69,643.50	\$92,786.44	\$9,859.21	\$82,927.23
September	53	91%	\$157,348.02	97%	\$70,972.41	\$22,327.08	\$31,526.59	\$32,521.94	\$86,375.61	\$10,448.84	\$75,926.77
YTD Total	577	87%	\$1,046,163.46	74%	\$448,968.30	\$60,307.80	\$244,180.95	\$292,706.41	\$597,195.16	\$65,729.83	\$531,465.33

Monthly Summary	September
Total Reductions (before fees):	\$86,375.61
Percent:	55%
Net Reductions:	\$75,926.77
Percent:	48%

YTD Summary	
Total Reductions (before fees):	\$597,195.16
Percent:	57%
Net Reductions:	\$531,465.33
Percent:	51%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION (GCIC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 15, 2026

DATE OF MEETING: October 22, 2026

GCIC SERVICE TEAM

Paul Shives, Partner & Sr. Director of Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Assistant Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Account Manager ndougherty@jamontgomery.com Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101		

September – October 2026 RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 16:** Attended the GCIC Safety Committee meeting.
- **September 29:** Attended the GCIC meeting,
- **October 7:** Conducted confined space training for GCUA.
- **October 8:** Conducted lockout/tagout training at the Pitman Golf Course.
- **October 12:** Attended a client meeting at OEM.
- **October 12:** Conducted a loss control visit at the Division of Social Services.
- **October 13:** Attended the GCIC Claims Committee meeting.
- **October 14:** Conducted confined space training for GCUA.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 21:** Plan to conduct confined space training for GCUA.
- **October 22:** Plan to attend the GCIC meeting.
- **October 28:** Plan to conduct confined space training for GCUA.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers, and Training Administrators. They can be viewed at [Safety Director Bulletins:](#)

- [CDL Federal Motor Carrier Safety Administration – FMCSA Drug Alcohol Clearinghouse](#)
- [National Preparedness Month – Best Practices](#)
- [Dog Parks – Best Practices](#)
- [NJCE Echelon Front Registration Updated 2026](#)

NJCE LIVE and LEARNING ON DEMAND TRAINING

LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the [MSI-NJCE Expos](#) and are scheduled throughout New Jersey in 2026.

Virtual classes feature real-time, instructor-led, in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendees on a broad spectrum of safety and risk control topics. Most NJCE LIVE virtual offerings have been awarded continuing education credits for municipal designations and certifications.

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early; under-attended classes will be canceled. (October through December Live Training Schedule and Registration Links are attached).

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is that the attendee must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not receive CEUs for the class or a certificate of completion.**

To submit the NJCE LIVE Group Sign-in Sheet, you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. ***Please Submit Within 24 Hours***

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members, on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the [NJCE Leadership Academy](#) for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- December 1 – 22, 2026 (Start Date – January 1, 2027)

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please note: If a class link is not present on the Live Monthly Training Schedules, the class may not be offered/available yet. Please check back (class schedules are released two months out).

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information about the Program, please visit the NJCE Leadership Academy webpage.



NJCE Learning Management System (LMS)

Students (Users) – Contact your Agency’s Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

As a reminder, the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules (real-time) are on the [NJCE LIVE](#) website ([NJCE LIVE Monthly Training Schedules](#)).

(*) In-Person Training: Is being held via the [MSI-NJCE Expo](#). Expos are scheduled throughout the state and are for training programs that are not available virtually. **Please Note:** *Registration for in-person* classes will be completed through Eventbrite by clicking on the Class Topic registration link(s) below.*

() Zoom Meeting Training:** *Please note: Starting in January 2026, INDIVIDUAL or GROUP registrations are permitted. GROUPS and INDIVIDUAL STUDENTS MUST have access to a computer or device with a WORKING CAMERA & MICROPHONE to attend this class.*

For more information on training and other safety resources, please visit the Safety portion of the NJCE.org website: <https://njce.org/safety>.

NOTE: If a class registration link is not taking you to a registration page for completion, it means that the class was either canceled or the class is full. Thank you.

October through December 2026 Safety Training Schedule

Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
10/14/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
10/15/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Bergen)*	8:30 - 12:30 pm
10/15/26	NJCE EXPO 2026: Work Zone Safety (Bergen)*	8:30 - 12:30 pm
10/16/26	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/16/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean)*	9:00 - 11:00 am
10/16/26	Introduction to Understanding Conflict (Zoom Meeting)	10:00 - 12:00 pm
10/16/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/19/26	HazMat Awareness with Hazard Communication/NJ Right to Know	8:30 - 11:30 am
10/19/26	Snow Removal Safety	1:00 - 3:00 pm
10/19/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
10/20/26	Fire Extinguisher Safety	11:00 - 12:00 pm
10/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
10/21/26	Chipper Safety	8:30 - 9:30 am
10/21/26	Chainsaw Safety	10:00 - 11:00 am
10/21/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/21/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
10/22/26	NJCE EXPO 2026: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Atlantic)*	8:30 - 12:30 pm
10/22/26	NJCE EXPO 2026: Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
10/23/26	Leaf Collection Safety	8:30 - 10:30 am
10/23/26	Fire Safety & Emergency Action Plans	11:00 - 12:00 pm
10/23/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm

10/26/26	Work Zone: Flagger	8:30 - 9:30 am
10/26/26	Personal Protective Equipment	10:00 - 12:00 pm
10/26/26	Excavation, Trenching and Shoring Awareness	1:00 - 2:30 pm
10/27/26	Confined Space Entry	8:30 - 11:30 am
10/27/26	AI Best Practices	11:00 - 12:30 pm
10/27/26	Sanitation and Recycling Safety	1:00 - 3:00 pm
10/28/26	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/27/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/28/25	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch
10/28/26	Shop and Tool Safety	11:00 - 12:00 pm
10/29/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/29/26	Snow Removal Safety	1:00 - 3:00 pm
10/30/26	Hearing Conservation	8:30 - 9:30 am
10/30/26	Mower Safety	10:00 - 11:00 am
10/30/26	Playground Safety Inspections	1:00 - 3:00 pm
11/2/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
11/2/26	Hazard Communication/NJ Right to Know	1:00 - 2:30 pm
11/3/26	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/3/26	Law Enforcement: Work Zone Initial Training	9:00 - 1:00 pm
11/3/26	Leaf Collection Safety	10:00 - 12:00 pm
11/3/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/4/26	Lockout/Tagout (Control of Hazardous Energy)	8:30 - 10:30 am
11/4/26	Work Zone: Flagger	11:00 - 12:00 pm
11/4/26	Personal Protective Equipment	1:00 - 3:00 pm
11/4/26	Snow Removal Safety	1:00 - 3:00 pm
11/5/26	Bloodborne Pathogens	7:30 - 8:30 am
11/5/26	Chainsaw Safety	9:00 - 10:00 am
11/5/26	Chipper Safety	10:30 - 11:30 am
11/6/26	NJCE Expo 2026: Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Fast Track to Safety (LOTO, PPE, Ladder Safety, Severe Weather Best Practices) (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
11/6/26	NJCE Expo 2026: Practical Leadership - 21 Irrefutable Laws (Gloucester)*	8:30 - 11:30 am
11/9/26	Confined Space Entry	7:30 - 10:30 am
11/9/26	Implicit Bias in the Workplace	9:00 - 10:30 am
11/9/26	Fire Extinguisher Safety	11:00 - 12:00 pm
11/9/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/10/26	Shop and Tool Safety	7:30 - 8:30 am
11/10/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/10/26	Preparing for First Amendment Audits	9:00 - 11:00 am
11/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	9:00 - 12:00 pm
11/10/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/10/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/12/26	Hearing Conservation	7:30 - 8:30 am
11/12/26	Work Zone: Flagger	9:00 - 10:00 am
11/12/26	Fire Safety & Emergency Action Plans	10:30 - 11:30 am
11/13/26	Fall Protection Awareness	8:30 - 10:30 am
11/13/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	9:00 - 11:00 am

11/13/26	Hazard Communication/NJ Right to Know	10:30 - 12:00 pm
11/13/26	Personal Protective Equipment	1:00 - 3:00 pm
11/16/26	Fire Extinguisher Safety	7:30 - 8:30 am
11/16/26	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/16/26	Leaf Collection Safety	1:00 - 3:00 pm
11/20/26	Excavation, Trenching and Shoring Awareness	8:00 - 9:30 am
11/20/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
11/20/26	Bloodborne Pathogens	10:00 - 11:00 am
11/20/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
11/23/26	Chainsaw Safety	8:30 - 9:30 am
11/23/26	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/23/26	Snow Removal Safety	1:00 - 3:00 pm
11/24/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
11/24/26	Driving Safety Awareness	10:30 - 12:00 pm
11/24/26	Fire Safety & Emergency Action Plans	1:00 - 2:00 pm
11/24/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
12/1/26	Heavy Equipment Safety	8:30 - 10:30 am
12/1/26	Chipper Safety	11:00 - 12:00 pm
12/1/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
12/2/26	Bloodborne Pathogens	8:30 - 9:30 am
12/2/26	Hearing Conservation	10:00 - 11:00 am
12/2/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	1:00 - 3:00 pm
12/3/26	Confined Space Entry	8:30 - 11:30 am
12/3/26	Productive Meetings Best Practices (Zoom Meeting)**	1:00 - 2:30 pm
12/3/26	Personal Protective Equipment	1:00 - 3:00 pm
12/4/26	Public Works & Utility: Safety & Regulatory Awareness	8:00 - 12:00 pm
12/4/26	Introduction to Communication Skills (Zoom Meeting)**	1:00 - 3:00 pm
12/4/26	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/7/26	Fire Extinguisher Safety	8:00 - 9:00 am
12/7/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	8:30 - 9:30 am
12/7/26	Fire Safety & Emergency Action Plans	9:30 - 10:30 am
12/7/26	Bloodborne Pathogens	11:00 - 12:00 pm
12/8/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
12/8/26	Ethical Decision Making	9:00 - 11:30 am
12/8/26	Driving Safety Awareness	10:30 - 12:00 pm
12/8/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/9/26	Snow Removal Safety	7:30 - 9:30 am
12/9/26	Lockout/Tagout (Control of Hazardous Energy)	10:00 - 12:00 pm
12/9/26	Leaf Collection Safety	1:00 - 3:00 pm
12/10/26	Work Zone: Flagger	7:30 - 8:30 am
12/10/26	HazMat Awareness with Hazard Communication/NJ Right to Know	9:00 - 12:00 pm
12/10/26	Active Shooter and Hostile Events – Critical Considerations for Organizational Leaders	1:00 - 3:00 pm
12/10/26	Fall Protection Awareness	1:00 - 3:00 pm
12/15/26	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm

ZOOM SAFETY TRAINING GUIDELINES

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session.

This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. The Leadership participant must be in attendance for the entire class runtime (no exceptions) in order to receive credit for the class.

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting and an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can log on and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.

NJCE LIVE GROUP SIGN IN SHEET SUBMISSION

To submit the NJCE LIVE Group Sign-in Sheet please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code and complete the form with your group's information. *(Please Submit within 24 Hours)*



Please Note: *The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a “Group Setting” and should Not be completed if the user logged in and viewed the training on their Own.*

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)

CC: Bradford Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 10/22/2026

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2026 NJCE Reinsurer Safety Grant

There have been three submissions provided to J.A. Montgomery for the 2026 NJCE Reinsurer safety grant. We are waiting for a response from the carrier.

II. Underwriting Services Director

A. Ancillary Coverages

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	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Company	10/30/2026	\$5,369.48	\$5,738.22
Library	Notary Bond	CNA Surety	11/17/2026	\$113.75	\$125.12
Library	Volunteer Accident	Federal Insurance Company	11/23/2026	\$500.00	\$500.00

The 6.9% increase in premium to the County's Pollution Liability policy is due to a carrier rate increase.

Insuring Bright Future and Building Lasting Relationships since 1954

Main Office
 8000 Sagamore Drive, Suite 8101
 Marlton, NJ 08053

Vineland
 525 E Elmer Street
 Vineland, NJ 08360

Philadelphia
 PO Box 40901
 Philadelphia, PA 19107

The 10% increase in premium on the Library's Notary Bond is due to an increase in the number of notaries from 10 to 11. All other terms and conditions are per expiring.

Action Requested: Motion to authorize the Underwriting Services Director to renew all policies as outlined above.

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**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING A CLOSED SESSION TO DISCUSS
PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)
RELATED TO PENDING OR ANTICIPATED LITIGATION**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “GCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

WHEREAS, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

WHEREAS, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality; and

WHEREAS, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission pursuant to the Open Public Meetings Act as follows:

The GCIC shall hold a closed session from which the public shall be excluded on *October 22, 2026*.

The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the GCIC will take in said litigation, strengths and weaknesses of GCIC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco and or Vanguard Claims Administrator in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *October 22, 2026* which agenda has been timely posted per the Open Public Meetings Act.

The minutes of said closed session shall be made available for disclosure to the public consistent with N.J.S.A. 10:4-13 when the items which are the subject of the closed session discussions are resolved and the reasons for confidentiality as to both the GCIC and the claimant no longer exist.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 22, 2026.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
10-22-26

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003761	Kinsky Jr., G.	WC	PAR
3530004395	Dinger, R.	WC	PAR
3530004416	Barton, E.	WC	PAR

APPENDIX I

September Minutes

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 Nancy A. Ghani, Kerin Drumheiser, Shai McLeod
	Treasurer Tracey Giordano
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Danielle Colaianne
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 ~~about~~ 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 certificates 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. ~~comped~~. 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 RFPs 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 ~~and~~ August benefits bills list September Property & Casualty bills list and September benefits bills list, ~~which were~~ 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 – ~~NJCE Safety Director~~ 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

APPENDIX II

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

SEPTEMBER 2026

GCHIC - Gloucester County Health Insurance Commission

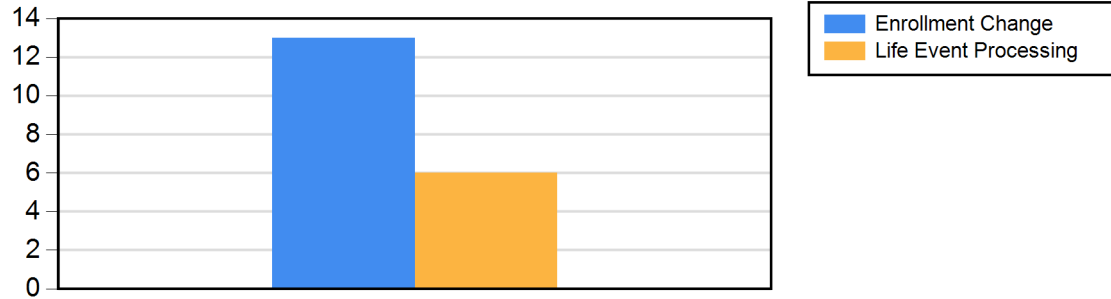
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore, this reflects cases and inquiries under activity. Some cases are closed immediately while other, depending on their complexity, may take additional time to bring to closure. Conner Strong & Buckelew manages all activity and ensures all cases are acted upon, followed up and brought to closure in as timely a basis as possible.

CLIENT ACTIVITY REPORT

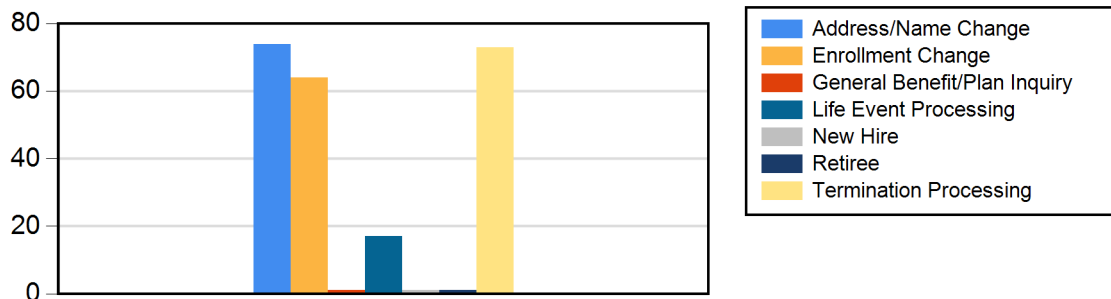
From: 9/1/2026 To: 9/30/2026

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (SEPTEMBER)	# of Issues
Enrollment Change	13
Life Event Processing	6
Total for Subject	19



SUBJECT (YTD)	# of Issues
Address/Name Change	74
Enrollment Change	64
General Benefit/Plan Inquiry	1
Life Event Processing	17
New Hire	1
Retiree	1
Termination Processing	73
Total for Subject	231

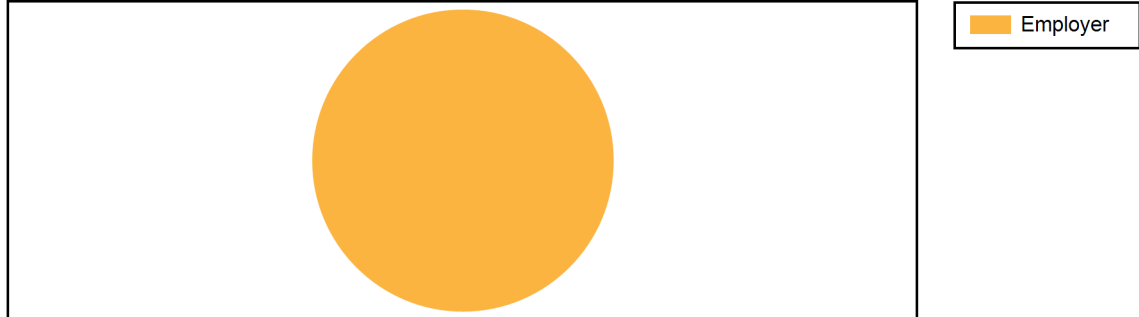


CLIENT ACTIVITY REPORT

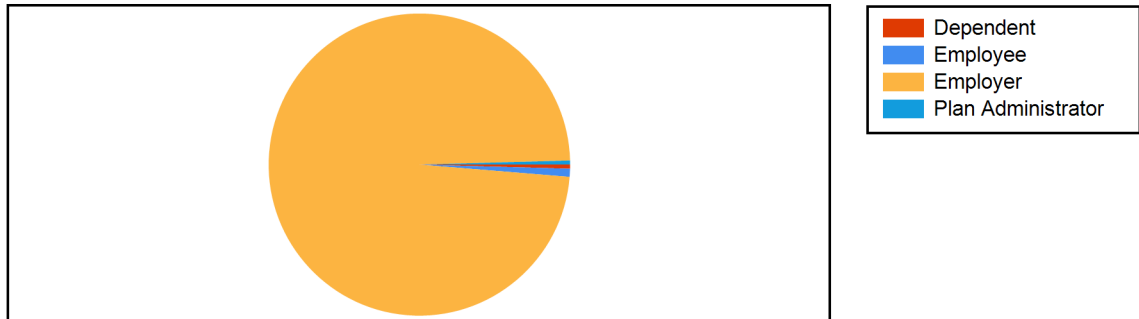
From: 9/1/2026 To: 9/30/2026

GCHIC - Gloucester County Health Insurance Commission

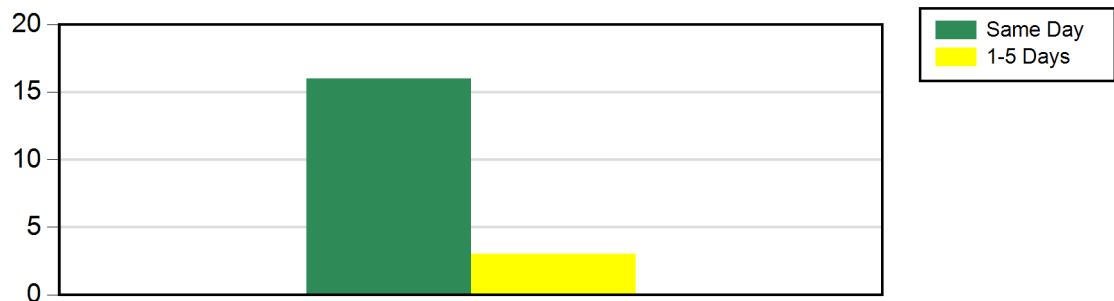
CALL SOURCE (SEPTEMBER)	# of Issues
Employer	19
Total for Call Source	19



CALL SOURCE (YTD)	# of Issues
Dependent	1
Employee	2
Employer	227
Plan Administrator	1
Total for Call Source	231



CLOSED TIME (SEPTEMBER)	# of Days	%
Same Day	16	84%
1-5 Days	3	16%
Total for Time Range	19	100%

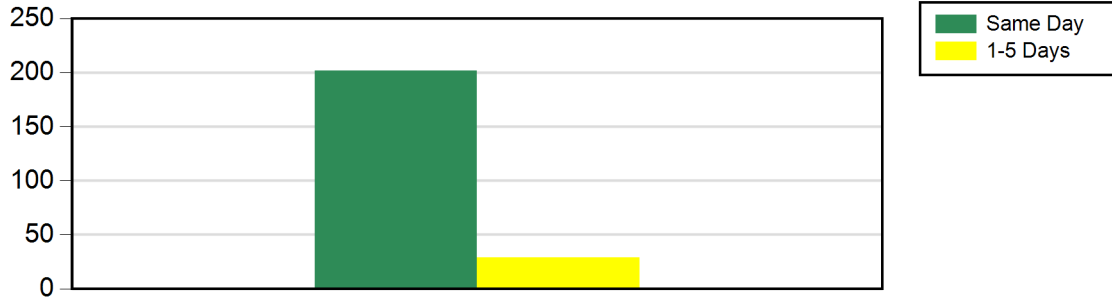


CLIENT ACTIVITY REPORT

From: 9/1/2026 To: 9/30/2026

GCHIC - Gloucester County Health Insurance Commission

CLOSED TIME (YTD)	# of Days	%
Same Day	202	87%
1-5 Days	29	13%
Total for Time Range	231	100%



DETAIL (YTD)		From: 1/1/2026 To: 9/30/2026		
Received	Call Source	Subject	Status	Closed Time
1/8/2026	Plan Administrator	Address/Name Change	Closed	Same Day
1/13/2026	Employer	Enrollment Change	Closed	1-5 Days
1/13/2026	Employer	Enrollment Change	Closed	Same Day
1/13/2026	Employer	Life Event Processing	Closed	1-5 Days
1/15/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/27/2026	Employee	New Hire	Closed	1-5 Days
1/29/2026	Employer	Enrollment Change	Closed	Same Day
1/29/2026	Employer	Life Event Processing	Closed	Same Day
1/30/2026	Employer	Enrollment Change	Closed	Same Day
1/30/2026	Employer	Address/Name Change	Closed	Same Day
1/30/2026	Employer	Address/Name Change	Closed	Same Day
1/31/2026	Employer	Enrollment Change	Closed	Same Day
1/31/2026	Employer	Life Event Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 9/1/2026 To: 9/30/2026

GCHIC - Gloucester County Health Insurance Commission

[illegible]

CLIENT ACTIVITY REPORT

From: 9/1/2026 To: 9/30/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 9/30/2026		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/13/2026	Employer	Termination Processing	Closed	Same Day
3/13/2026	Employer	Termination Processing	Closed	Same Day
3/13/2026	Employer	Termination Processing	Closed	Same Day
3/13/2026	Employer	Termination Processing	Closed	Same Day
3/13/2026	Employer	Termination Processing	Closed	Same Day
3/13/2026	Employer	Termination Processing	Closed	Same Day
3/16/2026	Employer	Enrollment Change	Closed	Same Day
3/16/2026	Employer	Address/Name Change	Closed	Same Day
3/18/2026	Employer	Enrollment Change	Closed	Same Day
3/20/2026	Employer	Enrollment Change	Closed	Same Day
3/23/2026	Employer	Enrollment Change	Closed	Same Day
3/24/2026	Employer	Enrollment Change	Closed	Same Day
3/24/2026	Employer	Enrollment Change	Closed	1-5 Days
3/25/2026	Employer	Address/Name Change	Closed	Same Day
3/25/2026	Employer	Address/Name Change	Closed	Same Day
3/25/2026	Employer	Address/Name Change	Closed	Same Day
3/25/2026	Employer	Address/Name Change	Closed	Same Day
3/25/2026	Employer	Address/Name Change	Closed	Same Day
3/25/2026	Employer	Address/Name Change	Closed	Same Day
3/25/2026	Employer	Address/Name Change	Closed	Same Day
3/25/2026	Employer	Address/Name Change	Closed	Same Day
3/25/2026	Employer	Address/Name Change	Closed	Same Day
3/25/2026	Employer	Address/Name Change	Closed	Same Day
3/26/2026	Employer	Address/Name Change	Closed	Same Day
3/27/2026	Employer	Enrollment Change	Closed	Same Day
3/31/2026	Employer	Enrollment Change	Closed	Same Day
3/31/2026	Employer	Address/Name Change	Closed	Same Day
4/6/2026	Employer	Enrollment Change	Closed	Same Day
4/6/2026	Employer	Enrollment Change	Closed	Same Day
4/6/2026	Employer	Life Event Processing	Closed	Same Day
4/6/2026	Employer	Address/Name Change	Closed	Same Day
4/6/2026	Employer	Address/Name Change	Closed	Same Day
4/10/2026	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2026 To: 9/30/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 9/30/2026		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/22/2026	Employer	Address/Name Change	Closed	Same Day
4/22/2026	Employer	Address/Name Change	Closed	Same Day
4/27/2026	Employer	Address/Name Change	Closed	Same Day
4/27/2026	Employer	Address/Name Change	Closed	Same Day
4/27/2026	Employer	Address/Name Change	Closed	Same Day
4/30/2026	Employer	Enrollment Change	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Address/Name Change	Closed	Same Day
4/30/2026	Employer	Address/Name Change	Closed	Same Day
4/30/2026	Employer	Address/Name Change	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
4/30/2026	Employer	Termination Processing	Closed	Same Day
5/1/2026	Employer	Life Event Processing	Closed	Same Day
5/4/2026	Employer	Enrollment Change	Closed	Same Day
5/8/2026	Employer	Life Event Processing	Closed	Same Day
5/8/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/12/2026	Employer	Address/Name Change	Closed	Same Day
5/14/2026	Employer	Address/Name Change	Closed	Same Day
5/14/2026	Employer	Address/Name Change	Closed	Same Day
5/14/2026	Employer	Address/Name Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2026 To: 9/30/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 9/30/2026		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
5/15/2026	Employer	Address/Name Change	Closed	Same Day
5/15/2026	Employer	Address/Name Change	Closed	Same Day
5/20/2026	Employer	Enrollment Change	Closed	Same Day
5/20/2026	Employer	Address/Name Change	Closed	Same Day
5/21/2026	Employer	Address/Name Change	Closed	Same Day
5/26/2026	Employer	Enrollment Change	Closed	Same Day
5/26/2026	Employer	Address/Name Change	Closed	Same Day
5/26/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
5/28/2026	Employer	Address/Name Change	Closed	Same Day
6/2/2026	Employer	Address/Name Change	Closed	Same Day
6/2/2026	Employer	Address/Name Change	Closed	Same Day
6/2/2026	Employer	Address/Name Change	Closed	Same Day
6/10/2026	Employer	Enrollment Change	Closed	Same Day
6/10/2026	Employer	Life Event Processing	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2026 To: 9/30/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 9/30/2026		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Address/Name Change	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/16/2026	Employer	Enrollment Change	Closed	Same Day
6/18/2026	Employer	Termination Processing	Closed	Same Day
6/18/2026	Employer	Termination Processing	Closed	Same Day
6/18/2026	Employer	Termination Processing	Closed	Same Day
6/23/2026	Employer	Enrollment Change	Closed	Same Day
6/23/2026	Employer	Enrollment Change	Closed	Same Day
6/23/2026	Employer	Enrollment Change	Closed	Same Day
6/24/2026	Employer	Enrollment Change	Closed	Same Day
6/26/2026	Employer	Address/Name Change	Closed	Same Day
6/29/2026	Employer	Enrollment Change	Closed	Same Day
7/6/2026	Employer	Enrollment Change	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 9/1/2026 To: 9/30/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 9/30/2026		
Received	Call Source	Subject	Status	Closed Time
7/6/2026	Employer	Enrollment Change	Closed	Same Day
7/6/2026	Employer	Address/Name Change	Closed	Same Day
7/8/2026	Employer	Life Event Processing	Closed	Same Day
7/13/2026	Employer	Enrollment Change	Closed	Same Day
7/20/2026	Employer	Address/Name Change	Closed	Same Day
8/3/2026	Employer	Enrollment Change	Closed	Same Day
8/3/2026	Dependent	Retiree	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/21/2026	Employer	Termination Processing	Closed	1-5 Days
8/24/2026	Employer	Termination Processing	Closed	Same Day
8/24/2026	Employer	Termination Processing	Closed	Same Day
8/26/2026	Employer	Enrollment Change	Closed	1-5 Days
8/26/2026	Employer	Enrollment Change	Closed	1-5 Days
8/27/2026	Employer	Enrollment Change	Closed	1-5 Days
8/27/2026	Employer	Enrollment Change	Closed	Same Day
8/27/2026	Employer	Enrollment Change	Closed	Same Day
8/27/2026	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2026 To: 9/30/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 9/30/2026		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
8/28/2026	Employer	Enrollment Change	Closed	Same Day
9/14/2026	Employer	Enrollment Change	Closed	Same Day
9/14/2026	Employer	Enrollment Change	Closed	Same Day
9/14/2026	Employer	Enrollment Change	Closed	Same Day
9/14/2026	Employer	Enrollment Change	Closed	Same Day
9/14/2026	Employer	Enrollment Change	Closed	Same Day
9/14/2026	Employer	Enrollment Change	Closed	Same Day
9/14/2026	Employer	Enrollment Change	Closed	Same Day
9/14/2026	Employer	Enrollment Change	Closed	Same Day
9/23/2026	Employer	Enrollment Change	Closed	Same Day
9/23/2026	Employer	Enrollment Change	Closed	Same Day
9/23/2026	Employer	Life Event Processing	Closed	Same Day
9/23/2026	Employer	Life Event Processing	Closed	Same Day
9/23/2026	Employer	Life Event Processing	Closed	Same Day
9/29/2026	Employer	Enrollment Change	Closed	1-5 Days
9/29/2026	Employer	Life Event Processing	Closed	1-5 Days
9/29/2026	Employer	Life Event Processing	Closed	1-5 Days
9/30/2026	Employer	Enrollment Change	Closed	Same Day
9/30/2026	Employer	Enrollment Change	Closed	Same Day
9/30/2026	Employer	Life Event Processing	Closed	Same Day