

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
TUESDAY, SEPTEMBER 29, 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 September 29, 2026 meeting 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.

OPEN PUBLIC MEETING: September 29, 2026
1:00 PM

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- ☐ OLD BUSINESS
- ☐ NEW BUSINESS
- ☐ PUBLIC COMMENT

- ☐ CLOSED SESSION – Payment Authorization Requests (PARS)Pages 56-57
Resolution **58-26** 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, October 22, 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: September 29, 2026

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2025 Audit Report (Pages 5-7)** - The Auditor's Report as of December 31, 2025, has been sent under separate cover to the Fund Commissioners. PKF O'Connor Davies submitted a draft 2025 Audit to the Executive Director, Chairman Sheehan and the Commission Treasurer. We will be seeking approval of the 2025 Audit from the Commissioners at the meeting. Included in the agenda on pages 5-7 is **Resolution 50-26**, Certification of Annual Audit Report for Period ending December 31, 2025, along with the Group Affidavit Form.

❑ **Motion to approve Resolution 50-26, Certification of Annual Audit Report for Period Ending December 31, 2025**

- ❑ **Certificate of Insurance Reports (Pages 8-10)** – Included in the agenda on pages 8-10 is the certificates of issuance reports from the NJCE which lists those certificates issued in the months of June, July and August. There were (7) seven certificates of insurance issued in June and (1) one certificate of insurance issued in July and (5) five certificates of insurance issued in August.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE)** – The NJCE met on Friday, September 18, 2026. Executive Director will provide a verbal report. The NJCE is scheduled to meet again on Friday, October 23, 2026 at 1:30 p.m. via Zoom.
- ❑ **2027 Renewal – Underwriting Data Collection** – The 2027 renewal process began July 27th and exposure data updates were due September 4th. The links for the online Broker Buddha platform were sent out on July 27th. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami.
- ❑ **2027 Pre-Renewal Webinar** – The NJCE Underwriting Manager held a webinar on the 2027 pre-renewal and the marketplace on September 22nd. A copy the presentation was sent under separate cover, and a recording of the webinar will be uploaded to the NJCE website.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 11-13)** – Included in the agenda on pages 11-13 is a copy of the Property & Casualty Financial Fast Track Report for the month of June. As of **June 30, 2026** there is a statutory surplus of **\$2,128,861**. Line 11 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$2,616,439**. The total cash amount is **\$7,357,337**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 14-15)** – Included in the agenda on pages 14-15 is a copy of the NJCE Financial Fast Track Report for the month of June. As of **June 30, 2026** the NJCE has a surplus of **\$18,114,071**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$7,207,551**. The cash amount is **\$32,528,383**.
- ❑ **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 June. As of **June 30, 2026** there is a statutory surplus of **\$387,840**. The total cash amount is **\$496,619**.
- ❑ **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 June 30, 2026. The Executive Director will review the reports with the Commission.
- ❑ **2026 Property & Casualty Assessments** – This is a reminder the third assessment payment for 2026 is due on October 30, 2026. 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** – 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 League 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. More information to follow.

RESOLUTION 50-26

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2025**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2025 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 29, 2026.

Timothy Sheehan, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

GLOUCESTER COUNTY INSURANCE COMMISSION

We members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2025.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Timothy Sheehan

(L.S.) Jason Snyder

(L.S.)

Attest:

SCOTT BURNS, ESQ.
Vice Chairman

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2026 to 7/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured	Description of Operations	Issue Date/	Coverage
H - Dept. of Children & Families I - County of Gloucester	Southern Business Office 215 Crown Point Road West Deptford, NJ 08086	Company E: Crime; Policy Term: 01/01/2026 - 01/01/2027; Policy # 25714869; Policy Limits: \$1,000,000 Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2026 - 01/01/2027; Policy #:EONG2900786A009; Policy Limits: \$15,000,000 RE: Contract 27S00043 Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 27S00043 grant.	6/5/2026 #6505418	GL AU EX WC OTH
H - Dept. of Children & Families I - County of Gloucester	Southern Business Office 215 Crown Point Road West Deptford, NJ 08086	Company E: Crime; Policy Term: 01/01/2026 - 01/01/2027; Policy # 25714869; Policy Limits: \$1,000,000 Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2026 - 01/01/2027; Policy #:EONG2900786A009; Policy Limits: \$15,000,000 RE: Contract 27SF0174 Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 27SF0174 grant.	6/5/2026 #6505420	GL AU EX WC OTH
H - Recupero Properties LLC I - County of Gloucester	550 Bridgeton Pike, Suite 7 Mantua, NJ 08051	RE: Use of Premises- SWAT Training Evidence of insurance as respects use of premises by Gloucester County SWAT for training.	6/9/2026 #6506343	GL AU EX WC OTH
H - Recupero Properties LLC I - County of Gloucester	550 Bridgeton Pike, Suite 7 Mantua, NJ 08051	RE: Use of Premises- SWAT Training Evidence of insurance as respects use of premises located at 119 Pitman Avenue, Pitman NJ 08071 by Gloucester County SWAT for training.	6/9/2026 #6506023	GL AU EX WC OTH
H - Gloucester County Division of I - County of Gloucester	Social Services 400 Hollydell Drive Sewell, NJ 08080	RE: Social Services for the Homeless Grant (SSH) Evidence of insurance as respects the Social Services for the Homeless Grant (SSH).	6/12/2026 #6508424	GL EX
H - Gloucester County Health and I - County of Gloucester	Human Services 204 E. Holly Avenue Sewell, NJ 08080	RE: Area Plan Contract 2027 Evidence of insurance as respects the Area Plan Contract 2027.	6/16/2026 #6509840	GL AU EX WC OTH
H - LabCorp I - Rowan College of South Jersey	500 B Grove Street Haddon Heights, NJ 08035	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof Policy Term 01/01/2026- 01/01/2027; Policy #:HC7NAB51K6006; Policy Limit: \$10,000,000 Agg Evidence of Insurance. Career & Technical Education Career Certified Phlebotomy Training Program .	6/16/2026 #6509847	GL AU EX WC OTH
Total # of Holders: 7				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2026 to 8/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - Gloucester County Division of I - County of Gloucester	Social Services 400 Hollydell Drive Sewell, NJ 08080	RE: Adult Protective Services 2027 Grant Application Evidence of insurance as respects the Adult Protective Services 2027 Grant Application.	7/23/2026 #6610898	GL AU EX WC OTH
Total # of Holders: 1				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2026 to 9/1/2026

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ #	Coverage
H - New Jersey Department of I - County of Gloucester	Military Affairs and its Employees PO Box 340 Trenton, NJ 08625	RE: Use of the National Guard Armory- Emergency Evacuation Site Evidence of insurance as respects the use of the National Guard Armory, located at North Evergreen Avenue in Woodbury NJ, as an emergency evacuation site.	8/4/2026 #6637554	GL AU EX WC OTH
H - United Methodist Communities I - Rowan College of South Jersey	Christine King, HR Manager N. Oak Avenue Pitman, NJ 08071	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof Policy Term 01/01/2026- 01/01/2027; Policy #:HC7NAB51K6006; Policy Limit: \$10,000,000 Agg Career & Technical Education Career Training Program Certified Nurse Assistant clinical placement.	8/6/2026 #6641370	GL AU EX WC OTH
H - TGI Office Automation 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: Leased/Financed Equipment The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to equipment and inventory finances and/or leased by County of Gloucester, together with its successors and assigns.	8/12/2026 #6647453	GL AU EX WC OTH
H - State of New Jersey Department I - County of Gloucester	of Environmental Protection 428 East State Street PO Box 420 Trenton, NJ 08625	RE: CEHA Grant The State of New Jersey is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects CEHA Grants for the current calendar year.	8/25/2026 #6651370	GL AU EX WC OTH
H - TGI Office Automation 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	8/28/2026 #6655558	GL AU EX WC OTH
Total # of Holders: 5				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	June 30, 2026			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		796,235	4,777,409	104,075,899	108,853,308
2.	CLAIM EXPENSES					
		Paid Claims	89,235	1,056,134	28,980,644	30,036,778
		Case Reserves	417,893	490,527	3,257,879	3,748,406
		IBNR	(500,977)	129,542	3,235,495	3,365,037
		Excess Insurance Recoverable	0	0	(359,232)	(359,232)
		Discounted Claim Value	21,286	(18,243)	(151,650)	(169,893)
	TOTAL CLAIMS		27,437	1,657,961	34,963,135	36,621,096
3.	EXPENSES					
		Excess Premiums	452,540	2,715,238	51,402,485	54,117,723
		Administrative	103,650	622,610	15,055,998	15,678,609
	TOTAL EXPENSES		556,190	3,337,848	66,458,483	69,796,331
4.	UNDERWRITING PROFIT (1-2-3)		212,608	(218,400)	2,654,281	2,435,881
5.	INVESTMENT INCOME		9,860	51,436	233,345	284,782
6.	PROFIT (4 + 5)		222,468	(166,964)	2,887,626	2,720,662
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	1,109,946	1,109,946
9.	DIVIDEND EXPENSE		0	0	(4,316,946)	(4,316,946)
10.	SURPLUS TRANSFER		0	0	(150,000)	(150,000)
11.	INVESTMENT IN JOINT VENTURE		0	0	2,616,439	2,616,439
12. SURPLUS (6 + 7 + 8 - 9 + 10 + 11)			222,468	(166,964)	2,295,825	2,128,861
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy Account		0	0	0	0
	2010		269	1,565	36,797	38,362
	2011		191	1,254	(121,062)	(119,807)
	2012		44,238	45,989	115,397	161,386
	2013		20,471	21,099	179,426	200,525
	2014		50	294	344,655	344,949
	2015		1,471	1,920	(836,574)	(834,654)
	2016		315	2,958	143,080	146,038
	2017		252	1,468	403,088	404,556
	2018		(7,309)	(3,749)	1,035,918	1,032,169
	2019		5,541	14,186	726,697	740,883
	2020		8,310	11,013	1,671,853	1,682,866
	2021		61,045	62,650	(773,974)	(711,324)
	2022		53,058	82,353	25,095	107,448
	2023		(50,806)	62,516	524,255	586,771
	2024		(107,213)	(54,373)	(819,310)	(873,683)
	2025		157,682	(67,742)	(359,516)	(427,258)
	2026		34,903	(350,366)		(350,366)
TOTAL SURPLUS (DEFICITS)			222,468	(166,964)	2,295,825	2,128,861
TOTAL CASH						7,357,337

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 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	30	0	(0)	(0)
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS		30	30	2,795,974	2,796,004
FUND YEAR 2012					
	Paid Claims	393	1,508	2,087,660	2,089,168
	Case Reserves	(393)	(45,532)	81,458	35,926
	IBNR	(44,124)	(200)	967	767
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	227	227	(408)	(181)
TOTAL FY 2012 CLAIMS		(43,897)	(43,997)	2,169,677	2,125,680
FUND YEAR 2013					
	Paid Claims	0	2,024	1,574,659	1,576,683
	Case Reserves	0	(22,524)	47,799	25,275
	IBNR	(20,600)	(200)	1,250	1,050
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	207	57	(243)	(186)
TOTAL FY 2013 CLAIMS		(20,393)	(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	(1,500)	(1,650)	9,322	7,672
	Excess Insurance Recoverable	0	0	(500)	(500)
	Discounted Claim Value	55	(117)	(323)	(440)
TOTAL FY 2015 CLAIMS		(1,445)	(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	(100)	(200)	2,379	2,179
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	117	(691)	(1,883)	(2,575)
TOTAL FY 2016 CLAIMS		17	(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	June 30, 2026		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	0	1,907	1,389,805	1,391,711
	Case Reserves	0	94	27,511	27,604
	IBNR	8,144	6,022	682	6,704
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(146)	(253)	(491)	(744)
TOTAL FY 2018 CLAIMS		7,999	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	(5,220)	(10,483)	17,988	7,505
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	130	130	(297)	(168)
TOTAL FY 2019 CLAIMS		(5,091)	(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	(7,226)	(4,135)	24,509	20,374
	Excess Insurance Recoverable	0	0	(354,787)	(354,787)
	Discounted Claim Value	73	(139)	(261)	(400)
TOTAL FY 2020 CLAIMS		(7,153)	(4,274)	876,280	872,007
FUND YEAR 2021					
	Paid Claims	593	312,159	2,428,395	2,740,553
	Case Reserves	129	(369,091)	587,960	218,869
	IBNR	(69,133)	(9,572)	196,915	187,343
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	7,791	6,357	(13,512)	(7,156)
TOTAL FY 2021 CLAIMS		(60,620)	(60,148)	3,199,757	3,139,609
FUND YEAR 2022					
	Paid Claims	1,730	39,980	1,831,387	1,871,367
	Case Reserves	(16,090)	(61,570)	261,211	199,641
	IBNR	(40,403)	(59,932)	377,433	317,501
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	2,217	2,169	(11,994)	(9,825)
TOTAL FY 2022 CLAIMS		(52,545)	(79,353)	2,458,037	2,378,684
FUND YEAR 2023					
	Paid Claims	4,172	27,988	547,676	575,664
	Case Reserves	184	80,118	266,097	346,214
	IBNR	47,568	(163,177)	812,494	649,317
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	498	2,078	(24,475)	(22,397)
TOTAL FY 2023 CLAIMS		52,423	(52,993)	1,601,792	1,548,798
FUND YEAR 2024					
	Paid Claims	1,326	85,336	1,935,619	2,020,955
	Case Reserves	112,715	24,046	791,914	815,960
	IBNR	(6,212)	(52,109)	759,116	707,008
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	76	1,403	(39,333)	(37,930)
TOTAL FY 2024 CLAIMS		107,905	58,677	3,447,316	3,505,993
FUND YEAR 2025					
	Paid Claims	37,227	282,916	1,688,686	1,971,603
	Case Reserves	39,544	(41,792)	1,028,231	986,439
	IBNR	(240,617)	(174,905)	1,032,440	857,536
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	7,300	8,094	(58,426)	(50,332)
TOTAL FY 2025 CLAIMS		(156,546)	74,314	3,690,931	3,765,245
FUND YEAR 2026					
	Paid Claims	43,795	302,506		302,506
	Case Reserves	281,803	927,902		927,902
	IBNR	(121,586)	600,083		600,083
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	2,740	(37,557)		(37,557)
TOTAL FY 2026 CLAIMS		206,751	1,792,934	0	1,792,934
COMBINED TOTAL CLAIMS		27,437	1,657,961	34,963,135	36,621,096
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	June 30, 2026			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		3,668,064	22,008,385	369,829,068	391,837,453
2.	CLAIM EXPENSES					
		Paid Claims	218,361	4,323,787	29,596,460	38,385,614
		Case Reserves	3,159,242	2,885,330	12,305,536	11,102,480
		IBNR	(2,533,217)	276,626	19,408,209	19,307,855
		Discounted Claim Value	382,257	(166,569)	(4,230,960)	(4,397,529)
		Excess Recoveries	0	(103,700)	(168,819)	(272,519)
	TOTAL CLAIMS		1,226,643	7,215,475	56,910,426	64,125,901
3.	EXPENSES					
		Excess Premiums	2,440,042	14,644,229	265,514,382	280,158,611
		Administrative	235,373	1,408,494	25,830,190	27,238,684
	TOTAL EXPENSES		2,675,415	16,052,723	291,344,572	307,397,295
4.	UNDERWRITING PROFIT (1-2-3)		(233,994)	(1,259,812)	21,574,070	20,314,257
5.	INVESTMENT INCOME		85,358	507,320	4,500,045	5,007,365
6.	PROFIT (4+5)		(148,636)	(752,493)	26,074,115	25,321,622
7.	Dividend		0	0	(7,207,551)	(7,207,551)
8.	SURPLUS (6-7)		(148,636)	(752,493)	18,866,564	18,114,071
SURPLUS (DEFICITS) BY FUND YEAR						
	Legacy		111,958	653,971	0	653,971
	Closed Years		17,139	(302,199)	14,115,983	13,813,784
	2020		(93,347)	211,116	1,131,810	1,342,926
	2021		54,742	(172,465)	(365,013)	(537,478)
	2022		(1,137,143)	(1,368,343)	928,915	(439,428)
	2023		(535,696)	(162,847)	(2,982,758)	(3,145,605)
	2024		(140,453)	229,406	385,652	615,058
	2025		228,014	313,147	5,651,976	5,965,123
	2026		1,346,150	(154,279)		(154,279)
TOTAL SURPLUS (DEFICITS)			(148,636)	(752,493)	18,866,564	18,114,071
TOTAL CASH						32,528,383

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2026		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
LEGACY					
	Paid Claims	(89,690)	231,546	0	231,546
	Case Reserves	(8,115)	(399,654)	0	(399,654)
	IBNR	(31,633)	(67,987)	0	(67,987)
	Discounted Claim Value	23,909	(401,963)	0	(401,963)
	Excess Recoveries	0	0	0	0
TOTAL LEGACY CLAIMS		(105,529)	(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	196,056	2,059,147	2,255,203
	Case Reserves	(84,759)	(70,950)	952,692	881,742
	IBNR	77,185	(246,644)	604,550	357,906
	Discounted Claim Value	13,924	46,988	(193,474)	(146,485)
	Excess Recoveries	0	(103,700)	(168,819)	(272,519)
TOTAL FY 2020 CLAIMS		98,467	(178,249)	3,254,096	3,075,847
FUND YEAR 2021					
	Paid Claims	213,571	242,587	3,403,434	3,646,022
	Case Reserves	(297,279)	286,130	1,880,569	2,166,700
	IBNR	(16,082)	(344,617)	1,035,311	690,694
	Discounted Claim Value	53,481	25,615	(375,778)	(350,163)
TOTAL FY 2021 CLAIMS		(46,309)	209,716	5,943,537	6,153,252
FUND YEAR 2022					
	Paid Claims	1,020	2,399,065	2,273,066	4,672,131
	Case Reserves	645,945	(588,610)	1,716,601	1,127,990
	IBNR	400,252	(522,093)	1,784,444	1,262,352
	Discounted Claim Value	94,482	114,298	(379,863)	(265,565)
TOTAL FY 2022 CLAIMS		1,141,699	1,402,661	5,394,248	6,796,909
FUND YEAR 2023					
	Paid Claims	1,342	218,210	5,375,202	5,593,413
	Case Reserves	998,553	1,040,778	694,406	1,735,184
	IBNR	(474,106)	(1,113,942)	4,501,726	3,387,785
	Discounted Claim Value	18,793	71,776	(694,458)	(622,682)
TOTAL FY 2023 CLAIMS		544,582	216,822	9,876,877	10,093,699
FUND YEAR 2024					
	Paid Claims	0	157,853	2,203,383	2,361,236
	Case Reserves	(5,098)	73,974	2,414,779	2,488,753
	IBNR	103,671	(541,388)	4,710,250	4,168,861
	Discounted Claim Value	51,610	138,334	(982,534)	(844,201)
TOTAL FY 2024 CLAIMS		150,183	(171,228)	8,345,877	8,174,650
FUND YEAR 2025					
	Paid Claims	0	126,002	536,878	662,879
	Case Reserves	(5,009)	(181,355)	558,103	376,748
	IBNR	(250,099)	(232,346)	6,394,948	6,162,602
	Discounted Claim Value	43,629	74,197	(1,160,711)	(1,086,514)
TOTAL FY 2025 CLAIMS		(211,478)	(213,502)	6,329,218	6,115,716
FUND YEAR 2026					
	Paid Claims	0	752,468		752,468
	Case Reserves	1,915,005	2,725,018		2,725,018
	IBNR	(2,342,407)	3,345,642		3,345,642
	Discounted Claim Value	82,428	(679,958)		(679,958)
TOTAL FY 2026 CLAIMS		(344,973)	6,143,170	0	6,143,170
COMBINED TOTAL CLAIMS		1,226,643	7,215,475	56,910,426	64,125,901

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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 JUNE 30, 2026

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	55,784	341,488	88,769,940	89,111,428
2. CLAIM EXPENSES			-	
Paid Claims	46,789	309,611	78,442,968	78,752,579
IBNR	(1,484)	16,002	43,366	59,368
Total Claims	45,305	325,613	78,486,334	78,811,947
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,874	53,112	6,234,169	6,287,281
Total Expenses	8,874	53,112	9,819,635	9,872,747
4. UNDERWRITING PROFIT (1-2-3)	1,605	(37,237)	388,699	351,462
5. INVESTMENT INCOME	881	5,254	31,124	36,378
6. STATUTORY PROFIT (4+5)	2,486	(31,983)	419,823	387,840
9. STATUTORY SURPLUS (6+7-8)	2,486	(31,983)	419,823	387,840

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	21,683	(79,725)	(58,042)
CASH	-	(36,359)	84,953	(36,359)
2026 SURPLUS	(1,128)	(53,666)	-	(53,666)
CASH	(7,939)	33,432	-	33,432
TOTAL SURPLUS	2,486	(31,983)	419,822	387,839
TOTAL CASH	(7,939)	(2,927)	584,499	496,619

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF JUNE 30, 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
COMBINED TOTAL CLAIMS	45,305	325,613	78,486,335	78,811,948

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

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF JUNE 30, 2026

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	451,873	451,873
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)	(21,683)	43,366	21,683
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	(3,614)	(21,683)	668,199	646,516
FUND YEAR 2026				
Paid Claims	46,789	309,611	-	309,611
IBNR	2,130	37,685	-	37,685
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	48,919	347,296	-	347,296
COMBINED TOTAL CLAIMS	45,305	325,613	78,486,335	78,811,948

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
June 30, 2026

COVERAGE LINE - PROPERTY CLAIM COUNT - OPEN CLAIMS																			TOTAL
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		
May-26	0	0	0	0	0	0	0	0	0	0	0	0	1	2	0	10	8	21	
June-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	2	2	4	
Limited Reserves																		\$28,346	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
May-26	\$0	\$0	\$0	\$0	\$0	\$153,692	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$59,258	\$250,523	\$463,973	
June-26	\$0	\$0	\$0	\$0	\$0	\$153,692	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$59,258	\$495,212	\$708,662	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$244,689	\$244,689	
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$114,292	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$246,466	\$411,363	\$485,402	\$645,065	\$893,109	\$603,218	\$5,525,098	
COVERAGE LINE - GENERAL LIABILITY CLAIM COUNT - OPEN CLAIMS																			TOTAL
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		
May-26	0	0	0	0	0	0	0	0	0	0	0	0	2	5	4	10	5	26	
June-26	0	0	0	0	0	0	0	0	0	0	0	0	1	4	4	8	2	19	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1	0	-2	-3	-7	
Limited Reserves																		\$16,630	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
May-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$66,309	\$198,279	\$41,719	\$22,910	\$7,209	\$336,425	
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	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$16,090)	\$2,842	\$0	(\$1,000)	(\$6,209)	(\$20,457)	
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$655,448	\$31,055	\$517,422	\$5,918	\$297,813	\$40,853	\$410,470	\$215,052	\$277,714	\$82,046	\$22,495	\$1,000	\$4,362,000	
COVERAGE LINE - AUTO LIABILITY CLAIM COUNT - OPEN CLAIMS																			TOTAL
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		
May-26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	5	7	
June-26	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	3	4	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-2	-3	
Limited Reserves																		\$875	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
May-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,500	\$8,807	\$11,307	
June-26	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500	\$2,000	\$3,500	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,000)	(\$6,807)	(\$7,807)	
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	\$2,135	\$1,377,332	
COVERAGE LINE - WORKERS COMP. CLAIM COUNT - OPEN CLAIMS																			TOTAL
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		
May-26	0	0	2	2	0	1	1	0	1	0	0	5	5	3	15	22	31	88	
June-26	0	0	2	2	0	1	1	0	1	0	0	5	5	3	14	16	29	79	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-6	-2	-9	
Limited Reserves																		\$36,200	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
May-26	\$0	\$0	\$36,319	\$25,275	\$0	\$22,476	\$142,100	\$0	\$27,604	\$0	\$0	\$218,740	\$149,422	\$147,251	\$661,527	\$862,226	\$379,561	\$2,672,501	
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	
NET CHGE	\$0	\$0	(\$393)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$593)	\$0	(\$2,657)	\$112,715	\$41,544	\$36,676	\$187,293	
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	\$2,295,968	\$1,449,896	\$538,576	\$2,104,500	\$2,077,568	\$639,003	\$22,757,924	
TOTAL ALL LINES COMBINED CLAIM COUNT - OPEN CLAIMS																			TOTAL
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026		
May-26	0	0	2	2	0	1	1	0	1	0	0	5	8	10	19	44	49	142	
June-26	0	0	2	2	0	1	1	0	1	0	0	5	7	9	18	37	44	127	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1	-1	-7	-5	-15	
Limited Reserves																		\$30,614	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	2026	TOTAL	
May-26	\$0	\$0	\$36,319	\$25,275	\$0	\$176,168	\$142,100	\$0	\$27,604	\$0	\$0	\$218,740	\$215,731	\$346,030	\$703,245	\$946,895	\$646,099	\$3,484,206	
June-26	\$0	\$0	\$35,926	\$25,275	\$0	\$176,168	\$142,100	\$0	\$27,604	\$0	\$0	\$218,148	\$199,641	\$346,214	\$815,960	\$986,439	\$914,449	\$3,887,924	
NET CHGE	\$0	\$0	(\$393)	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$593)	(\$16,090)	\$184	\$112,715	\$39,544	\$268,350	\$403,718	
Ltd Incurred	\$1,824,535	\$2,795,978	\$2,125,094	\$1,601,957	\$981,610	\$2,937,920	\$1,948,210	\$2,046,812	\$1,419,316	\$1,693,107	\$1,205,241	\$2,959,497	\$2,092,578	\$1,304,077	\$2,836,848	\$3,004,216	\$1,245,356	\$34,022,354	

2022 2023 2024 2025 2026 YEARS

Gloucester County Insurance Commission													
CLAIMS MANAGEMENT REPORT													
EXPECTED LOSS RATIO ANALYSIS													
AS OF June 30, 2026													
CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION													
2022	Budget	Current		54	MONTH TARGETED	Last Month		53	MONTH TARGETED	Last Year		42	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 31-May-26		Unlimited Incurred	Limited Incurred	Actual 31-May-25	
PROPERTY	316,000	411,363	411,363	130.18%	100.00%	411,363	411,363	130.18%	100.00%	316,548	316,548	100.17%	100.00%
GEN LIABILITY	538,000	215,052	215,052	39.97%	96.73%	229,412	229,412	42.64%	96.63%	175,800	175,800	32.68%	93.46%
POL/EPL	101,999	0	0	0.00%	96.73%	0	0	0.00%	96.63%	0	0	0.00%	93.46%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	94.56%	16,267	16,267	14.40%	94.26%	16,267	16,267	14.40%	90.21%
WORKER'S COMP	1,244,000	1,449,896	1,449,896	116.55%	99.70%	1,449,896	1,449,896	116.55%	99.66%	1,490,430	1,490,430	119.81%	98.92%
TOTAL ALL LINES	2,312,999	2,092,578	2,092,578	90.47%	98.67%	2,106,938	2,106,938	91.09%	98.60%	1,999,045	1,999,045	86.43%	97.13%
NET PAYOUT %	\$1,892,938				81.84%								
CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION													
2023	Budget	Current		42	MONTH TARGETED	Last Month		41	MONTH TARGETED	Last Year		30	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 31-May-26		Unlimited Incurred	Limited Incurred	Actual 31-May-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	277,714	277,714	52.13%	93.46%	273,358	273,358	51.31%	92.99%	22,000	22,000	4.13%	85.57%
POL/EPL	113,998	0	0	0.00%	93.46%	0	0	0.00%	92.99%	0	0	0.00%	85.57%
AUTO LIABILITY	127,000	2,385	2,385	1.88%	90.21%	2,385	2,385	1.88%	89.77%	7,000	7,000	5.51%	82.91%
WORKER'S COMP	1,273,000	538,576	538,576	42.31%	98.92%	538,576	538,576	42.31%	98.81%	441,994	441,994	34.72%	96.57%
TOTAL ALL LINES	2,416,428	1,304,077	1,304,077	53.97%	97.17%	1,299,721	1,299,721	53.79%	96.96%	848,408	848,408	35.11%	93.43%
NET PAYOUT %	\$957,863				39.64%								
CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION													
2024	Budget	Current		30	MONTH TARGETED	Last Month		29	MONTH TARGETED	Last Year		18	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 31-May-26		Unlimited Incurred	Limited Incurred	Actual 31-May-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%	97.09%
GEN LIABILITY	530,000	82,046	82,046	15.48%	85.57%	82,046	82,046	15.48%	84.65%	60,400	60,400	11.40%	71.16%
POL/EPL	114,000	0	0	0.00%	85.57%	0	0	0.00%	84.65%	0	0	0.00%	71.16%
AUTO LIABILITY	116,000	5,236	5,236	4.51%	82.91%	5,236	5,236	4.51%	82.02%	5,236	5,236	4.51%	66.43%
WORKER'S COMP	1,393,000	2,104,500	2,104,500	151.08%	96.57%	1,990,459	1,990,459	142.89%	96.21%	1,916,226	1,916,226	137.56%	86.31%
TOTAL ALL LINES	2,544,348	2,836,848	2,836,848	111.50%	93.69%	2,722,807	2,722,807	107.01%	93.22%	2,485,320	2,485,320	97.68%	83.23%
NET PAYOUT %	\$2,020,887				79.43%								
CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION													
2025	Budget	Current		18	MONTH TARGETED	Last Month		17	MONTH TARGETED	Last Year		6	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 31-May-26		Unlimited Incurred	Limited Incurred	Actual 31-May-25	
PROPERTY	412,447	893,109	893,109	216.54%	97.09%	879,289	879,289	213.19%	96.87%	103,758	103,758	25.16%	45.00%
GEN LIABILITY	520,855	22,495	22,495	4.32%	71.16%	23,495	23,495	4.51%	69.55%	21,500	21,500	4.13%	19.00%
POL/EPL	114,000	0	0	0.00%	71.16%	0	0	0.00%	69.55%	0	0	0.00%	19.00%
AUTO LIABILITY	106,658	11,045	11,045	10.36%	66.43%	12,045	12,045	11.29%	64.31%	2,000	2,000	1.88%	20.00%
WORKER'S COMP	1,455,831	2,077,568	2,077,568	142.71%	86.31%	1,998,796	1,998,796	137.30%	84.23%	970,176	970,176	66.64%	14.00%
TOTAL ALL LINES	2,609,791	3,004,216	3,004,216	115.11%	83.52%	2,913,625	2,913,625	111.64%	81.84%	1,097,434	1,097,434	42.05%	20.36%
NET PAYOUT %	\$2,017,777				77.32%								
CURRENT FUND YEAR 2026 -- LOSSES CAPPED AT RETENTION													
2026	Budget	Current		6	MONTH TARGETED	Last Month		5	MONTH TARGETED	Last Year		-6	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-26		Unlimited Incurred	Limited Incurred	Actual 31-May-26		Unlimited Incurred	Limited Incurred	Actual 31-May-25	
PROPERTY	456,000	603,218	603,218	132.28%	45.00%	358,529	358,529	78.62%	37.00%			N/A	N/A
GEN LIABILITY	532,000	1,000	1,000	0.19%	19.00%	7,209	7,209	1.36%	14.00%			N/A	N/A
POL/EPL	116,000	0	0	0.00%	19.00%	0	0	0.00%	14.00%	0	0	N/A	N/A
AUTO LIABILITY	102,000	2,135	2,135	2.09%	20.00%	8,942	8,942	8.77%	15.00%			N/A	N/A
WORKER'S COMP	1,650,000	639,003	639,003	38.73%	14.00%	572,352	572,352	34.69%	9.00%			N/A	N/A
TOTAL ALL LINES	2,856,000	1,245,356	1,245,356	43.60%	20.30%	947,032	947,032	33.16%	14.82%	0	0	N/A	N/A
NET PAYOUT %	\$330,907				11.59%								

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 51-26

July 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 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE FOR 07/26	8,405.00 8,405.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/26	7.40
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/26	14,664.66 14,672.06
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 19733 07/26	5,572.00 5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 07/26	1,020.00 1,020.00
CHANCE & MCCANN, LLC	LEGAL FEES-6/11/267/10/26 INV 842 07/26	3,976.50 3,976.50
BROWN & CONNERY, LLP	LEGAL-J. SAMMONS # 389891 FOR 05/26	1,839.00
BROWN & CONNERY, LLP	LEGAL-J. SAMMONS # 387978 FOR 04/26	4,646.00 6,485.00
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 06/26	718.06 718.06
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 06/26	5,062.24 5,062.24
USA TODAY MEDIA CORP	A# 1122468 INV 7757680- 6/15/26-6/29/26	56.66 56.66
HARDENBERGH INSURANCE GROUP	RMC FEE INV 19721 07/26	28,711.00 28,711.00
	Total Payments FY 2026	74,678.52
	TOTAL PAYMENTS ALL FUND YEARS	74,678.52

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. 52-26

July 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>
<u>CONNER STRONG & BUCKELEW</u>	PERMA CONSULTING FEES 07/26	2,820.00
<u>CONNER STRONG & BUCKELEW</u>	CSB CONSULTING FEES 07/26	3,430.00
		6,250.00
	Total Payments FY 2026	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	6,250.00

Chairperson

Attest:

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

Dated: _____

Treasurer

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 53-26

August 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 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
NEW JERSEY COUNTIES EXCESS JIF	NJCE 2ND INSTALL 2026 08/26	2,172,191.60 2,172,191.60
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 08/26 inv 0353-0826	8,405.00 8,405.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 07/26	7.02
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 08/26	14,664.66 14,671.68
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 19734 08/26	5,572.00 5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 08/26	1,020.00 1,020.00
CHANCE & MCCANN, LLC	LEGAL FEES-07/7/26-08/07/26 INV 856 9/26	5,791.50 5,791.50
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 07/26	718.06 718.06
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 07/26	5,062.24 5,062.24
USA TODAY MEDIA CORP	A# 1122466 INV 7801555- 7/15/26-7/29/26	55.80 55.80
HARDENBERGH INSURANCE GROUP	RMC FEE INV 19722 08/26	28,711.00 28,711.00
Total Payments FY 2026		2,242,198.88
TOTAL PAYMENTS ALL FUND YEARS		2,242,198.88

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. 54-26

August 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 08/26	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 08/26	3,430.00
		6,250.00

Total Payments FY 2026	6,250.00
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TOTAL PAYMENTS ALL FUND YEARS	6,250.00
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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 BILLS LIST

Resolution No. 55-26

September 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 2026

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FOR 09/26 INV 0353-0926	8,405.00
		8,405.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/26	7.02
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/26	14,664.66
		14,671.68
HARDENBERGH INSURANCE GROUP	UNDERWRITING MANAGER INV 19735 09/26	5,572.00
		5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 09/26	1,020.00
		1,020.00
CHANCE & MCCANN, LLC	LEGAL FEES FOR 08/26 INV 878	2,607.00
		2,607.00
BROWN & CONNERY, LLP	LEGAL- B. RENNER INV 394257 FOR 07/26	435.00
BROWN & CONNERY, LLP	LEGAL- J. SAMMONS INV 391674 FOR 06/26	18,217.00
BROWN & CONNERY, LLP	LEGAL- S. D'AMBROSIO INV 395358 FOR 07/2	171.00
BROWN & CONNERY, LLP	LEGAL- B. PRIGGEMEIER INV 389921 05/26	1,299.00
BROWN & CONNERY, LLP	LEGAL-B. RENNER INV 389967 FOR 05/26	38.00
BROWN & CONNERY, LLP	LEGAL S. D'AMBROSIO INV 390636 05/26	95.00
		20,255.00
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 08/26	718.06
		718.06
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 08/26	5,062.24
		5,062.24
USA TODAY MEDIA CORP	A# 7844761 INV 7844761 12536659 8/28/26	55.80
		55.80
HARDENBERGH INSURANCE GROUP	RMC FEE INV 19723 09/26	28,711.00
		28,711.00
Total Payments FY 2026		87,077.78

**TOTAL PAYMENTS ALL
FUND YEARS**

87,077.78

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. 56-26

September 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 9/26	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 09/26	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	June			
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	\$7,216,138.71	7,216,138.71	-	-
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$9,860.28	\$9,860.28	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$9,860.28	\$9,860.28	\$0.00	\$0.00
9 Deposits - Purchases	\$324,115.20	\$324,115.20	\$0.00	\$0.00
10 (Withdrawals - Sales)	-\$192,774.26	-\$192,774.26	\$0.00	\$0.00
Ending Cash & Investment Balance	\$7,357,339.93	\$7,357,339.93	\$0.00	\$0.00
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$37,210.80	\$37,210.80	\$0.00	\$0.00
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$7,394,550.73	\$7,394,550.73	\$0.00	\$0.00

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

Current Fund Year: 2026 Month Ending: June										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	138,483.40	4,852,941.47	188,104.20	922,906.94	(162,344.40)	638,970.16	637,074.89	0.00	0.00	7,216,136.65
RECEIPTS										
Assessments	14,672.95	17,118.44	3,282.11	53,092.90	172,654.11	40,812.10	3,732.59	0.00	0.00	305,365.20
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	857.45	4,041.59	835.76	2,855.90	94.57	643.87	530.57	0.00	0.00	9,859.71
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	857.45	4,041.59	835.76	2,855.90	94.57	643.87	530.57	0.00	0.00	9,859.71
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,530.40	21,160.03	4,117.87	55,948.80	172,748.68	41,455.97	4,263.16	0.00	0.00	315,224.91
EXPENSES										
Claims Transfers	13,820.22	3,245.00	0.00	72,170.24	0.00	0.00	0.00	0.00	0.00	89,235.46
Expenses	0.00	0.00	0.00	0.00	0.00	84,788.80	0.00	0.00	0.00	84,788.80
Other Expenses*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	13,820.22	3,245.00	0.00	72,170.24	0.00	84,788.80	0.00	0.00	0.00	174,024.26
END BALANCE	140,193.57	4,870,856.50	192,222.07	906,685.50	10,404.28	595,637.33	641,338.05	0.00	0.00	7,357,337.30

RESOLUTION 57-26

**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 *September 29, 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 periods 6/1/26 to 6/30/26, 7/1/26 to 7/31/26 and 8/1/26 to 8/31/26 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 September 29, 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
06/01/2026 Thru 06/30/2026

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
06/01/2026 Thru 06/30/2026

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
Coverage: Auto Physical Damage											
C	4405784	3530004365 001		7/18/2025	7/18/2025	BELLMAWR COLLISION CENTER	6/12/2026	2025 FORD EXPLORER PLATE# CG4EDF	386.45	386.45	
C	4409373	3530004368 001	GLOUCESTER COUNTY	10/3/2025	10/3/2025	BELLMAWR COLLISION CENTER	6/26/2026	2024 FORD E-450 PLATE#OA4081	13,433.77	13,433.77	
Total for Coverage: Auto Physical Damage							Number of entries: 2		13,820.22	13,820.22	
Coverage: General Liability											
C	4409366	3530003589 001	ROBERTS, BRIAN	6/2/2026	6/2/2026	KAPLAN LEAMAN AND WOLFE	6/26/2026	INV# 216688	690.00	690.00	
C	4409388	3530003411 001	NOLLAN, LIAM	5/4/2026	5/27/2026	MADDEN & MADDEN PA	6/26/2026	INV# 13	1,730.00	1,730.00	
Total for Coverage: General Liability							Number of entries: 2		2,420.00	2,420.00	
Coverage: Police Professional											
C	4405788	3530003668 001	BYNUM, GREGORY	4/8/2026	4/20/2026	MADDEN & MADDEN PA	6/12/2026	STATEMENT 12	825.00	825.00	
Total for Coverage: Police Professional							Number of entries: 1		825.00	825.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 5		17,065.22	17,065.22	

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2026 Thru 07/31/2026

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
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Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2026 Thru 07/31/2026

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
Coverage: Auto Liability											
C	4412967	3530004313 001	HOLLOWAY, NOAH	3/14/2026	3/14/2026	MARCELOS AUTO & MOTORCYCL	7/10/2026	2023 TOYO CAMRY PLATE#B51WCR	6,033.12	6,033.12	
C	4412981	3530004306 001	CRUZ, RICHARD	2/27/2026	2/27/2026	RICHARD CRUZ	7/10/2026	FULL & FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00	
C	4412998	3530004313 001	HOLLOWAY, NOAH	3/14/2026	3/14/2026	NOAH HOLLOWAY	7/10/2026	FULL & FINAL SETTLEMENT OF ALL CLAIMS	3,822.91	3,822.91	
C	4416590	3530004313 001	HOLLOWAY, NOAH	3/14/2026	3/14/2026	1ST ALERT APPRAISALS	7/24/2026	INV# 12356	55.00	55.00	
Total for Coverage: Auto Liability							Number of entries: 4		10,411.03	10,411.03	
Coverage: Auto Physical Damage											
C	4412973	3530004310 001	GLOUCESTER COUNTY	5/13/2026	5/13/2026	NEW JERSEY EXCESS JOINT INS	7/10/2026	INV# 12434	1,477.36	1,477.36	
C	4412975	3530004310 001	GLOUCESTER COUNTY	2/27/2026	2/27/2026	GLOUCESTER COUNTY	7/10/2026	2/27/2026, 2024 FORD ECON E450/AMBULANCE UNIT #504	188,814.35	188,814.35	
C	4416606	3530004372 001	GLOUCESTER COUNTY	7/7/2025	7/7/2025	NEW JERSEY COUNTIES EXCES	7/24/2026	CLAIM NJC00051	67,091.58	67,091.58	
M	4413650	3530004310 001	GLOUCESTER COUNTY	2/27/2026	2/27/2026	GLOUCESTER COUNTY	7/13/2026	2024 FORD ECONOLINE AMBULANCE UNIT 054	188,814.35	188,814.35	
R	492362	3530003557 001	GLOUCESTER COUNTY	3/30/2023	3/30/2023	PERSONAL SERVICE INSURANCE	7/22/2026	2018 CHEV TAHOE PLATE#CG1BKH NJ	-5,000.00	-5,000.00	
V	4412975	3530004310 001	GLOUCESTER COUNTY	2/27/2026	2/27/2026	GLOUCESTER COUNTY	7/10/2026	VOID: 2/27/2026, 2024 FORD ECON E450/AMBULANCE UNI	-188,814.35	-188,814.35	
Total for Coverage: Auto Physical Damage							Number of entries: 6		252,383.29	252,383.29	
Coverage: General Liability											
C	4412988	3530003980 001	JOANAND LLC	4/18/2025	4/20/2025	DUGHIE HEWIT & DOMALEWSKI	7/10/2026	INVOICE 105737	721.50	721.50	
C	4412995	3530003716 001	YOUNG, MARJORIE	5/4/2026	6/25/2026	MADDEN & MADDEN	7/10/2026	INV# 5	965.00	965.00	
C	4416580	3530003621 001	NELSON, MASAKO	5/15/2026	6/12/2026	MADDEN & MADDEN PA	7/24/2026	INV# 10	715.00	715.00	
C	4416584	3530003432 001	EVANS, GENE	6/3/2026	6/4/2026	MADDEN & MADDEN PA	7/24/2026	INV# 4	200.00	200.00	
C	4416592	3530003589 001	ROBERTS, BRIAN	5/15/2026	6/23/2026	MADDEN & MADDEN PA	7/24/2026	INV# 7	3,117.50	3,117.50	
Total for Coverage: General Liability							Number of entries: 5		5,719.00	5,719.00	
Coverage: Police Professional											
C	4416595	3530003668 001	BYNUM, GREGORY	5/1/2026	6/22/2026	MADDEN & MADDEN PA	7/24/2026	INV# 13	465.00	465.00	
C	4416604	3530003754 001	JOYNES, KIAF	6/25/2026	6/25/2026	BROWN & CONNERY LLP	7/24/2026	INV# 393484	33.00	33.00	
Total for Coverage: Police Professional							Number of entries: 2		498.00	498.00	
Coverage: Property											

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2026 Thru 07/31/2026

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
Coverage: Property											
C	4416578	3530004388 001	GLOUCESTER COUNTY	7/23/2026	7/23/2026	NEW JERSEY COUNTIES EXCESS	7/24/2026	NJC00074/SERVICES RENDERED	425.00	425.00	
C	4416593	3530004390 001	ROWAN COLLEGE OF SO	7/23/2026	7/23/2026	NEW JERSEY COUNTIES EXCESS	7/24/2026	NJC00059/SERVICES RENDERED	490.00	490.00	
C	4416596	3530004374 001	GLOUCESTER COUNTY	5/14/2025	5/14/2025	NEW JERSEY COUNTIES EXCESS	7/24/2026	CLAIM NJC00027	50,150.00	50,150.00	
C	4416605	3530004371 001	GLOUCESTER CO UTILIT	1/9/2026	1/9/2026	NEW JERSEY EXCESS JOINT INS	7/24/2026	CLAIM NJC00104	27,568.00	27,568.00	
Total for Coverage: Property							Number of entries: 4		78,633.00	78,633.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 21		347,644.32	347,644.32	

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2026 Thru 08/31/2026

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
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As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
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Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2026 Thru 08/31/2026

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	ACH
Coverage: Auto Liability											
C	4423040	3530004333 001	APPLEGATE, DONNA	2/25/2026	2/25/2026	DONNA APPELATE	8/21/2026	FULL & FINAL SETTLEMENT OF ALL CLAIMS	1,000.00	1,000.00	
C	4423041	3530004175 001	MADISON, OLIVIA	9/4/2025	9/4/2025	TIMOTHY MADISON	8/21/2026	FULL & FINAL SETTLEMENT OF ALL CLAIMS.	500.00	500.00	
Total for Coverage: Auto Liability							Number of entries: 2		1,500.00	1,500.00	
Coverage: Auto Physical Damage											
C	4423037	3530004098 001	GLOUCESTER COUN	5/28/2025	5/28/2025	NEW JERSEY COUNTIES EXCESS	8/21/2026	ATTENTION NJ00042	54,779.63	54,779.63	
R	88335702315	3530003473 001	GLOUCESTER COUNTY IM	1/5/2023	1/5/2023	TRAVELERS	8/17/2026	2020 CHEVY TAHOE PLATE# V55NLT NJ	-3,379.17	-3,379.17	
Total for Coverage: Auto Physical Damage							Number of entries: 2		51,400.46	51,400.46	
Coverage: General Liability											
C	4423031	3530003411 001	NOLLAN, LIAM	5/4/2026	6/23/2026	MADDEN & MADDEN PA	8/21/2026	STATEMENT 15	3,220.00	3,220.00	
C	4423042	3530003411 001	NOLLAN, LIAM	2/16/2026	3/31/2026	MADDEN & MADDEN PA	8/21/2026	STATEMENT 11	4,665.00	4,665.00	
Total for Coverage: General Liability							Number of entries: 2		7,885.00	7,885.00	
Coverage: Police Professional											
C	4423035	3530003754 001	JOYNES, KIAF	7/14/2026	7/14/2026	BROWN & CONNERY LLP	8/21/2026	BILL# 395387	16.50	16.50	
Total for Coverage: Police Professional							Number of entries: 1		16.50	16.50	
Coverage: Property											
C	4419944	3530004391 001	ROWAN COLLEGE SOUTH	7/23/2026	7/23/2026	NEW JERSEY COUNTIES EXCESS	8/21/2026	NJC00052/SERVICES RENDERED	126,320.00	126,320.00	
C	4419945	3530004389 001	GLOUCESTER COUN	3/9/2026	3/9/2026	NEW JERSEY COUNTIES EXCESS	8/21/2026	NJC000140	7,458.13	7,458.13	
C	4419947	3530004387 001	GLOUCESTER COUN	7/23/2026	7/23/2026	NEW JERSEY COUNTIES EXCESS	8/21/2026	NJC00056/ SERVICES RENDERED	31,000.00	31,000.00	
C	4419949	3530004386 001	ROWAN COLLEGE SOUTH	7/23/2026	7/23/2026	NEW JERSEY COUNTIES EXCESS	8/21/2026	NJC00032	2,414.53	2,414.53	
Total for Coverage: Property							Number of entries: 4		167,192.66	167,192.66	
Total for Gloucester Co Ins Commission - 353							Number of entries: 11		227,994.62	227,994.62	



**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
YTD Total	524	87%	\$888,815.44	71%	\$377,995.89	\$37,980.72	\$212,654.36	\$260,184.47	\$510,819.55	\$55,280.99	\$455,538.56

Monthly Summary	June	July	August
Total Reductions (before fees):	\$31,504.93	\$27,644.72	\$92,786.44
Percent:	66%	52%	61%
Net Reductions:	\$28,572.94	\$24,810.40	\$82,927.23
Percent:	60%	46%	54%

YTD Summary	
Total Reductions (before fees):	\$510,819.55
Percent:	57%
Net Reductions:	\$455,538.56
Percent:	51%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION (GCIC)

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: September 22, 2026

DATE OF MEETING: September 29, 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 Risk Operations Analyst 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		

June - September 2026

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 25:** Attended the GCIC meeting,
- **July 8:** Attended a client meeting at RCGC.
- **July 14:** Attended the GCIC Claims Committee meeting.
- **July 17:** Attended a meeting with GCIC EMS.
- **July 24:** Conducted a session of PPE and HazCom training for GCIC.
- **August 31:** Conducted a loss control visit at the Glassboro Library branch.
- **September 9:** Attended the GCIC Safety Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **September 16:** Plan to attend the GCIC Safety Committee meeting.
- **September 29:** Plan to attend the GCIC meeting,

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](#).

- Safety Recall: Kobalt Battery Power Yard Tools
- Jake's Law – Accessibility in Playgrounds – Best Practices

- Bleachers & Grandstands – Best Practices
- Fire & EMS Bulletin: Rhabdomyolysis Awareness Prevention – Best Practices
- Training Announcement - Echelon Front Training

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 is 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. (September through November 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 members can view 24/7 on the NJCE Learning Management System (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.

September through November 2026 Safety Training Schedule
Click on the "Class Topic" to Register and for the Course Description

DATE	CLASS TOPIC	TIME
9/23/26	Mower Safety	7:30 - 8:30 am
9/23/26	Bloodborne Pathogens	9:00 - 10:00 am
9/23/26	Implicit Bias in the Workplace	9:00 - 10:30 am
9/23/26	Driving Safety Awareness	10:30 - 12:00 pm
9/24/26	Personal Protective Equipment	1:00 - 3:00 pm
9/25/26	Confined Space Entry	8:30 - 11:30 am
9/25/26	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
9/25/26	Lockout/Tagout (Control of Hazardous Energy)	1:00 - 3:00 pm
9/28/26	Hazard Communication/NJ Right to Know	7:30 - 9:00 am
9/28/26	Snow Removal Safety	9:30 - 11:30 am
9/29/26	Shop and Tool Safety	8:30 - 9:30 am
9/29/26	Fire Extinguisher Safety	10:00 - 11:00 am
9/29/26	AI Best Practices	11:00 - 12:30 pm
9/29/26	Leaf Collection Safety	1:00 - 3:00 pm
9/30/26	Hearing Conservation	8:30 - 9:30 am
9/30/26	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Middlesex)*	9:00 - 11:00 am
9/30/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/26	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/1/26	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)**	8:30 - 10:30 am
10/1/26	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/26	Lockout/Tagout (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/26	Bloodborne Pathogens	10:00 - 11:00 am
10/2/26	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm

10/5/26	Mower Safety	8:30 - 9:30 am
10/5/26	Fire Safety & Emergency Action Plans	10:00 - 11:00 am
10/5/26	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/6/26	Back Safety/Material Handling	9:00 - 10:00 am
10/6/26	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/6/26	Chipper Safety	10:30 - 11:30 am
10/6/26	Chainsaw Safety	1:00 - 2:00 pm
10/7/26	Hearing Conservation	7:30 - 8:30 am
10/7/26	Work Zone: Flagger	9:00 - 10:00 am
10/7/26	Fire Extinguisher Safety	10:30 - 11:30 am
10/7/26	Driving Safety Awareness	1:00 - 2:30 pm
10/8/26	Confined Space Entry	8:30 - 11:30 am
10/8/26	Fall Protection Awareness	1:00 - 3:00 pm
10/9/26	Heavy Equipment Safety	7:30 - 9:30 am
10/9/26	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
10/9/26	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/9/26	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
10/9/26	Personal Protective Equipment	1:00 - 3:00 pm
10/12/26	Indoor Air Quality Designated Person Training (Zoom Meeting)**	8:30 - 9:30 am
10/12/26	Asbestos Awareness	10:00 - 11:30 am
10/13/26	Hazard Communication/NJ Right to Know	8:30 - 10:00 am
10/13/26	Ethical Decision Making	9:00 - 11:30 am
10/13/26	The Power of Collaboration (Atlantic)*	9:00 - 12:00 pm
10/13/26	Bloodborne Pathogens	10:00 - 11:00 am
10/13/26	Leaf Collection Safety	1:00 - 3:00 pm
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
10/28/26	Designated Employer Representative Training (DER) (Zoom Meeting)**	9:00 - 4:00 pm w/1 hour lunch brk
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

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 cancellations 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.*



2026 MSI-NJCE EXPO

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Work Zone Safety (4 hours)
- Fast Track to Safety (4 hours - Must Attend All Four Sessions to Receive CEUs)
 - Lockout/Tagout – Control of Hazardous Energy
 - Personal Protective Equipment
 - Ladder Safety
 - Severe Weather Best Practices
- Practical Leadership – 21 Irrefutable Laws (3 hours - Available at Select Locations[^])

DATE	MSI EXPO LOCATION	COUNTY	ADDRESS
Friday, April 10 th	Middlesex Co. Fire Academy [^]	Middlesex	1001 Fire Academy Drive, Sayreville, NJ
Thursday, April 16 th	Morris County Public Safety Training Academy [^]	Morris	500 W Hanover Ave., Morristown, NJ
Tuesday, May 19 th	Witherspoon Hall	Mercer	400 Witherspoon Street, Princeton, NJ
Wednesday, June 24 th	Atlantic Cape Community College [^]	Cape May	341 South Dennis Rd., Cape May CH, NJ
Wednesday, September 16 th	Burlington Co. Emergency Training Center	Burlington	53 Academy Drive, Westampton, NJ
Wednesday, October 15 th	Bergen Co. Law & Public Safety Institute	Bergen	281 Campgaw Rd., Mahwah, NJ
Thursday, October 22 nd	Atlantic Cape Community College, Building C	Atlantic	5100 Black Horse Pike, Mays Landing, NJ
Thursday, November 6 th	Rowan College of South Jersey [^]	Gloucester	1400 Tanyard Rd., Sewell, NJ

[^] Practical Leadership Offered

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the LIVE Monthly Training Schedules link located on [NJCE LIVE](#) webpage. ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

(Please Note: Registration Links are available two months prior to the class date. So please check back.)

Please see attached for the course descriptions and CEU & TCH information.

Questions: Please contact Natalie Dougherty at ndougherty@jamontgomery.com



2026 MSI-NJCE EXPO

2026 EXPO COURSE DESCRIPTIONS

Excavation, Trenching & Shoring

4 Hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

Work Zone Safety

4 Hours - Students will review the requirements of the Manual for Uniform Traffic Devices (MUTCD) and discuss how each of these requirement impacts safety for workers and users of the roadway. Proper setup and techniques for flagging will also be covered. Students will use real-world situations to discuss proper traffic control measures.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Severe Weather Best Practices)

4 Hours - The course is designed to cover both regulatory and claim-driven topics to help mitigate injuries and accidents in the workplace. The course will cover Lockout/Tagout (Control of Hazardous Energy), Personal Protective Equipment, Ladder Safety, and Severe Weather Best Practices. Participants must attend all 4 hours to receive a certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:

CPWM 4.0 Technical CEU Credits

Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

Practical Leadership - 21 Irrefutable Laws

3 hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Training Frequency: Upon initial assignment and retraining as needed.

Continuing Education Approvals:

CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management

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

CC: Bradford Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 9/29/2026

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 6/3/2026 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes from the meeting.

B. 2027 Underwriting Renewal Data

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

C. 2026 NJCE JIF Reinsurer Safety Grant

A third submission has been provided to J.A. Montgomery for the reinsurer safety grant. The submission was from the Gloucester County Utilities Authority. The submission was for safety improvements at the Authority's plant. The improvements are: an automated sliding gate with operator, which would include the ability to use the current door operator system that is already in place at the facility, the replacement of a nonfunctioning system at 2 locations with the ability to operate a new slide gate, administration front door and vestibule door with remote station, the installation of security safety film applied to all windows outside of fence line and inside vestibule, the replacement of magnetic locking doors in the administration building, and a door operator system which would upgrade the current system housed in local server to a more modern cloud-based system to eliminate the local server which will limit unauthorized access to the Authority's facilities information. The total cost for all the safety improvements is \$95,346.73.

The Authority contracted with a firm to evaluate their facility to provide a safer environment for its employees and visitors. In doing so, these recommendations will assist the Authority in accident investigations, litigation as it relates to slips, trips and falls, alerting and slowing the process of any outside intruders and an increase in employee morale knowing that the Authority is concerned about their overall health and welfare. We are awaiting correspondence from the carrier regarding all submissions provided.

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8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

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	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.

Action Requested: *Motion* to authorize the Underwriting Services Director to renew the above policies.

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

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

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GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes June 3, 2026 9:30 AM In-Person Meeting

I. Call to Order – Tim Sheehan

The meeting was called to order at 9:32 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Tim Sheehan	Gloucester County Risk Manager	Present
Wayne Love	Gloucester County Utilities Authority	Absent
Jennifer Campbell	Gloucester County Improvement Authority	Absent
Coryndi McFadden	Rowan College of South Jersey	Present
Brenda Muhlbaier	Gloucester County Library Commission	Present
 <u>Commission Professionals:</u>		
Brad Stokes	Executive Director	Present
Brandon Tracy	Executive Director's Office	Absent
Glenn Prince	J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

III Approval of the 3/4/2026 and 4/14/2026 Safety and Accident Review Committee Meeting Minutes

Motion to approve the 3/4/2026 and 4/14/2026 Safety and Accident Review Committee Meeting Minutes

Moved: Tim Sheehan

Seconded: Coryndi McFadden

Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Risk Management Consultant's Report – Hardenbergh Insurance Group

Mr. Henry began by reviewing the workers' compensation graphs that illustrate the number of workers' compensation claims by entity.

Next, he spoke about the Gloucester County Improvement Authority's corrective action letter from the workers' compensation injury that occurred on 4/25/2025. Ms. Campbell advised Ms. Violetti prior to the meeting via email that the Dream Park will implement the following recommendations: personal protective equipment will be provided to all Dream Park employees, safety glasses that fit over standard prescription glasses will be purchased and made available to all employees and a review with staff will be conducted regarding the importance of turning on equipment prior to use to ensure any foreign objects in the ventilation system are cleared.

He continued by reviewing the 2025 Inservco Insurance Services Stewardship Report. He highlighted that the claims count has decreased. He advised that the core of many of the claims can be attributed to bad decision making and encouraged toolbox talks for employees as a good preventative tool. Mr. Sheehan inquired about the Emergency Response Service department having the greatest number of claims. He provided history on how the department has grown over the past 10 years and all the municipalities the County provides services for. The County invested in the Stryker hydraulic stretcher system to assist the EMTs and reduce the number of back injuries when lifting patients. Mr. Stokes inquired how long the system has been in place. Mr. Sheehan advised about a year and half. He advised that he discussed the report with Mr. Lovell, the Director of the EMS department. The information in the report will be reviewed by a team of trainers who run the EMS Academy and will be utilized to come up with ideas to reduce claims. Once all is complete, Mr. Sheehan and Mr. Prince will meet with the team to discuss their results and try to put controls in place to further reduce injuries to the department. Mr. Henry and Mr. Sheehan spoke about the relationship between the department and their commitment to safety. Mr. Prince also stated that the department has a bariatric ambulance. Mr. Henry spoke about how the committee helps to promote safety and spoke about the sharp increase in costs for medical services. Mr. Sheehan advised that the EMS department has a great light duty program, to ensure that employees are put back to work as quickly as possible. He stated that some employees may work in another department. Mr. Henry highlighted that most of the claims reported are medical only, which helps to keep the costs of claims down.

GLOUCESTER COUNTY INSURANCE COMMISSION

Mr. Henry advised that all the 2026 Wellness Grants were approved by the Gloucester County Insurance Commission. Ms. Violetti advised that all congratulatory letters have been sent to all departments and the request for backup documentation will be pursued in late November.

Lastly, Mr. Henry advised the committee that a second submission has been provided to J.A. Montgomery for the reinsurer safety grant. The submission was from the Gloucester County Sheriff's Department. The department has requested an update to their current surveillance system through a software system called Verkada. The upgrades would be located at the Justice Complex, which contains the Courthouse, Sheriff's Office and Prosecutor's Office, and the Old Court House Complex, which contains the Civil Courts, Clerk's Office and Surrogate's Office and the Probation Office. The total cost of the system with accessories is \$34,202.89.

V. NJCEL Safety Director's Report – J.A. Montgomery

Mr. Prince distributed a Safety Director's Bulletin with resources regarding PEOSH citations that public entities are being cited for throughout the State. He discussed the bulletin and gave specific examples. Ms. Muhlbaier inquired what the portable fire extinguisher improper mounting height meant. Mr. Prince advised the proper height due to ADA compliance. He continued to go over the hazards on the bulletin. Mr. Sheehan stated that recordkeeping and the 300A logs are the first thing that is always asked for. Ms. Muhlbaier expressed concern at the event an inspector where to visit one of the library branches at night or on the weekends, as the front desk personnel would not know what the inspector is asking for. Mr. Prince encouraged that he is contacted if an inspector shows up at any of the committee members' locations.

Next, he advised that the NJCEL.org website has all the written programs available on it. He continued by speaking about the importance of implementing a heat illness prevention program. Though OSHA does not have a standard in place, PEOSH has been using the general duty clause to cite employers for the violation. He encouraged all members to go to the website, download the written program, make any necessary changes and put the program in place. This is the time of year that many employees are working outside, including special events that the entities would be participating in. He encouraged toolbox talks to ensure that employees are aware of the information found in the program. Ms. Muhlbaier stated that she is unsure if employees are aware of where items are located when going out to events that are not on library premises. Mr. Prince emphasized that a toolbox talk could take care of the concern, so employees are aware. He further advised that all training opportunities are on the website through July 30th and encouraged committee members to review them.

Mr. Prince continued by stating that the Leadership Academy's open enrollment has begun. He spoke about the program and the trainings that are included.

Lastly, he spoke about the live expos that are coming up. He advised that the expos have one of the mandatory classes for the Leadership Academy. Mr. Stokes inquired if any of the expos were going to be held at the College. Mr. Prince advised that one is upcoming in the fall at the College.

Mr. Sheehan advised that two unannounced PEOSH inspections recently occurred, one at the Highway Department, and one at the EMS department due to health concern. He stated that many of the items listed on the documentation provided by Mr. Prince, the Highway department, were cited for, except the 300A logs. He stated that the department is working on the corrections needed. He emphasized the importance of reviewing those common citations. He discussed how the written programs and training provided by J.A. Montgomery helped to correct the citations. He stated that it has been 20 years since PEOSH has done an unannounced inspection. They could visit the other members' locations. Mr. Prince reiterated to contact him if one was to occur. He talked about what PEOSH is focusing on now, which is crossing guard safety. Mr. Stokes stated that once the citation is corrected, then no fines are filed against the entity. There was a discussion on the importance of not turning away a PEOSH inspector.

VI. Accident Review – Christina Violetti

1.	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Gloucester County	Emergency Response Department	2/6/2026	The employee was attempting to plug the truck into the shoreline, when she received an electrical shock from the power cord to her right hand.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Sheehan advised that the County has a location where the ambulances that are not being used are parked and they all have shorelines to re-charge all

GLOUCESTER COUNTY INSURANCE COMMISSION

the equipment found in the ambulances. The shoreline had a fray in the line. Once this was found, the cord was changed and the situation was fixed. In addition, all the other shorelines were inspected for any damage to the lines and all passed inspection. The Committee discussed an annual review of all the shorelines since there are electricians on-site to prevent this from occurring again. Mr. Sheehan advised that he would make sure the recommendation is put in place. No further action is required.

2.	<u>Member</u> Gloucester County Library Commission	<u>Department</u> Glassboro Branch	<u>DOL</u> 2/12/2026	<u>Description</u> The employee was turning from books when her foot got caught on a children's rubber cushion causing her to fall and cut her left ear and bruise her left knee.
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Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. Muhlbaier provided an explanation for the incident. After discussion of the situation, the committee recommended that a visit from J.A. Montgomery would be appropriate to look at the small area and see if the rubber cushions could be stored in a better way to eliminate the tripping hazard. The Committee stated that a letter would be sent to the entity with a recommendation.

3.	<u>Member</u> Rowan College of South Jersey	<u>Department</u> Gloucester Campus	<u>DOL</u> 2/23/2026	<u>Description</u> The employee was plowing with the work truck, when backing up, he ran into a handicap stationary pole causing pain in his neck.
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Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. McFadden provided an explanation for the incident. The Committee recommended driver safety training, materials handling training and fall protection training. The employee had an additional accident, not related to backing, to which the committee discussed. The committee stated that a letter would be sent to the entity with a recommendation.

There was a question as to why the claims all occurred in February. Ms. Violetti explained how the claims are selected and advised that claims that occurred in April, May and June would more than likely be discussed at the September meeting. Mr. Stokes inquired about what happened regarding the Gloucester County Improvement Authority Dream Park claim that was discussed earlier. Ms. Violetti provided the details of the claim.

VII. Old Business
There was no old business.

VIII. New Business
There was no new business.

IX. Adjournment

Motion to adjourn the meeting.

Moved: Coryndi McFadden

Seconded: Brenda Muhlbaier

The meeting adjourned at 10:05 AM

RESOLUTION 58-26

**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 *September 29, 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 *September 29, 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 September 29, 2026.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
9-29-26

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530004022	Rainier, C.	WC	PAR
3530004126	Cohen, B.	WC	SAR
3530004409	Charyszyn, C.	WC	PAR
3530004255	Delaney, T.	Liab.	SAR
3530004383	Guerrero, W.	APD	SAR
NJC00153E	Gloucester County	PR	PAR
NJC00163E	Gloucester County Improvement Authority	PR	PAR

APPENDIX I

Minutes

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, June 25, 2026
Virtual Meeting
1:00 PM

Meeting called to order by Tim Sheehan, Chairman. Open Public Meetings notice read into record.

ROLL CALL OF COMMISSIONERS:

Timothy Sheehan, Chairman	Present
Scott Burns, Esq., Vice Chairman	Present
Jason Snyder	Present
George Hayes (Alternate)	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George, Tenisha Smith, Suretha Hobbs
	Vanguard Claims Administrator, Inc. Sarah Mentzer
	Medlogix Jennifer Goldstein
	PERMA Shai McLeod, Kerin Drumheiser
	Treasurer Tracey Giordano
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Danielle Colaanni, Joe Henry
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
Commission Attorney	Chance & McCann, LLC Kevin McCann, Esq.

ALSO PRESENT:

Prudence M. Higbee, Capehart & Scatchard
Susan Panto, Conner Strong & Buckelew
Carolyn S. Oldt, Gloucester County Library Commission
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Elisabeth Chipman, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of April 21, 2026.

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

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

CORRESPONDENCE: NONE

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

CLAIMS COMMITTEE – Chairman Sheehan reported the claims committee met last week to review the PARs that will be discussed in closed session.

EXECUTIVE DIRECTOR REPORT:

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

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

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

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

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

NJCE JIF RENEWAL TIMELINE - Included in the agenda was the annual timeline for the NJCE renewal process with specific target dates, including July 15th as the kickoff date. Executive Director reported the Fund Office is beginning the data collection process for the 2027 renewal to provide relevant information to underwriters ensuring timely and more favorable results. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. Executive Director noted the deadline for this is September 4, 2026.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of February. Executive Director reported as of February 28, 2026, there was a statutory surplus of \$2,330,105. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$2,616,439. The total cash amount was \$2,115,475. Executive Director noted there was a slight increase in surplus of \$33,681 for the month of February.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of February. Executive Director reported as of February 28, 2026, the NJCE had a surplus of \$17,938,022. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$7,207,551. The cash amount was \$31,199,182. Executive Director reported a slight decrease in surplus of \$160,268 for the month of February due to large property losses in the beginning of the year.

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

CLAIM TRACKING REPORTS - Included in the agenda were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 28, 2026. Executive Director reviewed the reports with the Commission, noting the Claims Activity report showed 4 more open claims from the prior month. Executive Director said the Claims Management report reflects the Commission is at 11% of the actuarial target of 4%, with the main driver stemming from workers’ compensation.

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

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

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

Executive Director reported Conner Strong & Buckelew conducted two workshops: Today’s Cybersecurity Strategy for County Government: Practical Planning, Smart Budgeting and Efficient Resources paneled by Edward Cooney, Partner, Conner Strong & Buckelew and Breaking the Mold: How Referenced Based Pricing can Reshape Public Sector Health Benefits paneled by William Green, PERMA Fair President & CEO and Joseph DiBella, Co-President, Executive Partner, Conner Strong & Buckelew. Additional information on either workshop can be provided upon request.

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

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

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

MOTION TO APPROVE RESOLUTION 37-26 THROUGH RESOLUTION 40-26 RESPECTIVELY

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

The monthly treasurer reports were included in the agenda. There were no questions.

CLAIMS ADMINISTRATOR - Chairman Sheehan presented Resolution 41-26 Inservco Liability Check Register for the period of 4/1/2026 to 4/30/2026 and 5/1/2026 to 5/31/2026.

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

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

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

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

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

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

NJCE SAFETY DIRECTOR:

REPORT – Mr. Prince reported the Safety Directors Report was included in the agenda and included all Safety and Risk Control activities for April through June. All training opportunities and Expos through August 31st have been placed on njce.org for review and registration.

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

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

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

SAFETY AND TRAINING

3/4/2026 & 4/14/2026 SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING MINUTES: Ms. Violetti reported the approved meeting minutes for each meeting were enclosed.

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

RISK MANAGEMENT SERVICES

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

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

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

UNDERWRITING SERVICES DIRECTOR

ANCILLARY COVERAGES: Ms. Violetti reported the following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it was determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	County Warden Bond – Caldwell II	CNA Surety	7/1/2026	\$122.50	\$297.50
Improvement Authority	Pollution Liability – Storage Tank	Commerce & Industry Insurance Company	7/7/2026	\$1,116.76	\$1,111.32
Rowan College of South Jersey	Director and Officers Liability Policy for the Rowan College at Gloucester County Foundation	United States Liability Group	7/9/2026	\$833.79	\$833.80
County	County Undersheriff Bond – Snyder	CNA Surety	7/13/2026	\$175.00	\$297.50
Rowan College of South Jersey	Accident Policy – Therapeutic Recreation Program	Berkley Life & Health Company	8/1/2026	\$250.00	\$250.00
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2026	\$55,520	\$56,520
Rowan College of	Catastrophic Sports Accident Policy	Zurich Insurance Company	8/1/2026	\$10,526	\$10,526

South Jersey					
Improvement Authority	Nursing Home Patient Trust Bond	CNA Surety	8/3/2026	\$490.00	\$490.00
Improvement Authority	Student Accident Policy (Child Development Center)	Federal Insurance Company	9/7/2026	\$460.00	\$460.00

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

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICIES

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

Ms. Violetti reported the following policy renewals were in process and requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there are, Ms. Violetti said they will seek directions from the members and then advise the Commissioners accordingly.

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

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

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

ATTORNEY: NONE
OLD BUSINESS: NONE
NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

Hearing no members of the public wishing to speak, Chairman Sheehan asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 42-26 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burns
Second: Commissioner Snyder
Vote: Unanimous

Chairman Sheehan asked Mr. McCann to present the motion approving the PARs & SARs.

**MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530002134
IN THE AMOUNT OF \$7,500.00**

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

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

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

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

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

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

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

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

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

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

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

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

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

MOTION TO ABANDON SUBROGATION FOR CLAIM #3530004031

Motion:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

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

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Snyder
Vote:	Unanimous

MEETING ADJOURNED: 1:45 PM

Minutes prepared by: Elisabeth Chipman, Assisting Secretary

APPENDIX II

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

AUGUST 2026

GCHIC - Gloucester County Health Insurance Commission

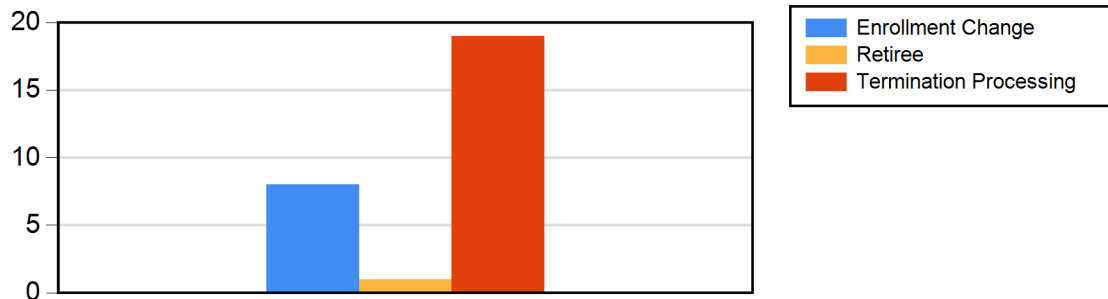
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore, 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

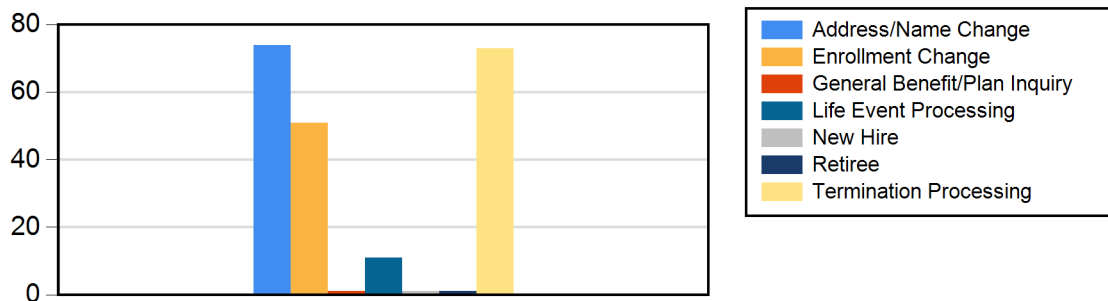
From: 8/1/2026 To: 8/31/2026

GCHIC - Gloucester County Health Insurance Commission

SUBJECT (AUGUST)	# of Issues
Enrollment Change	8
Retiree	1
Termination Processing	19
Total for Subject	28



SUBJECT (YTD)	# of Issues
Address/Name Change	74
Enrollment Change	51
General Benefit/Plan Inquiry	1
Life Event Processing	11
New Hire	1
Retiree	1
Termination Processing	73
Total for Subject	212



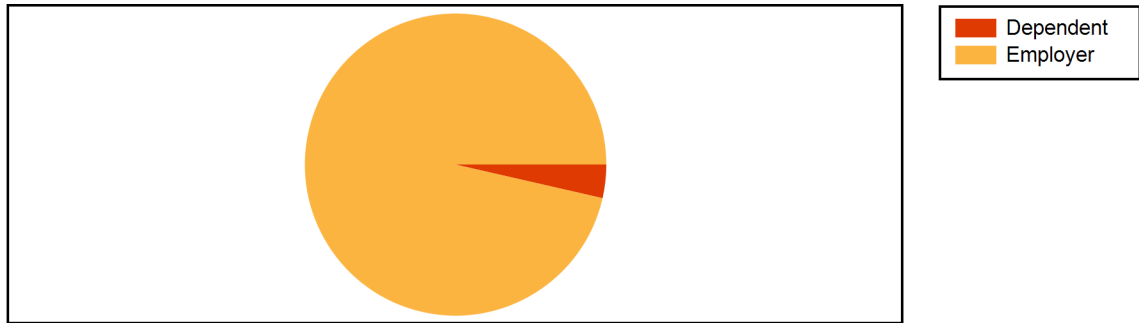


CLIENT ACTIVITY REPORT

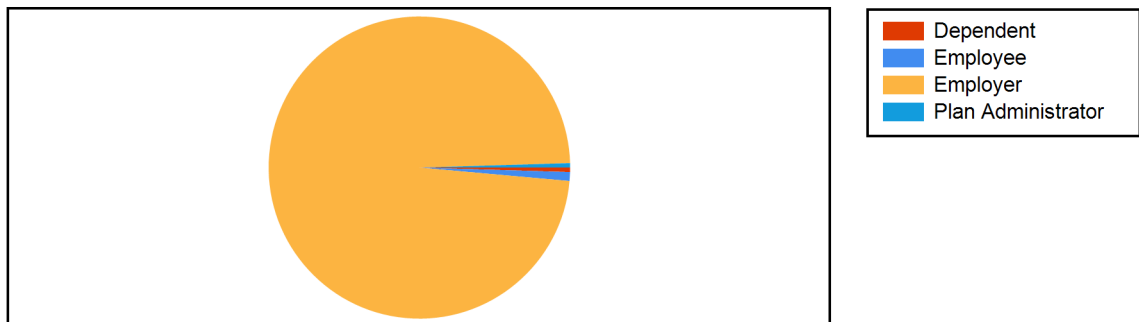
From: 8/1/2026 To: 8/31/2026

GCHIC - Gloucester County Health Insurance Commission

CALL SOURCE (AUGUST)	# of Issues
Dependent	1
Employer	27
Total for Call Source	28



CALL SOURCE (YTD)	# of Issues
Dependent	1
Employee	2
Employer	208
Plan Administrator	1
Total for Call Source	212

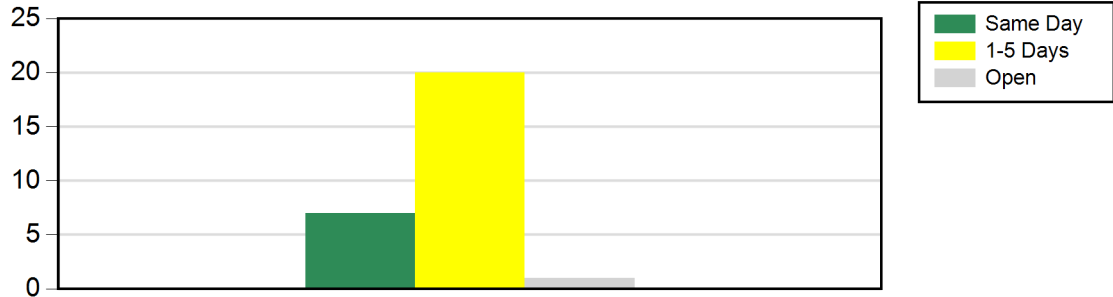


CLIENT ACTIVITY REPORT

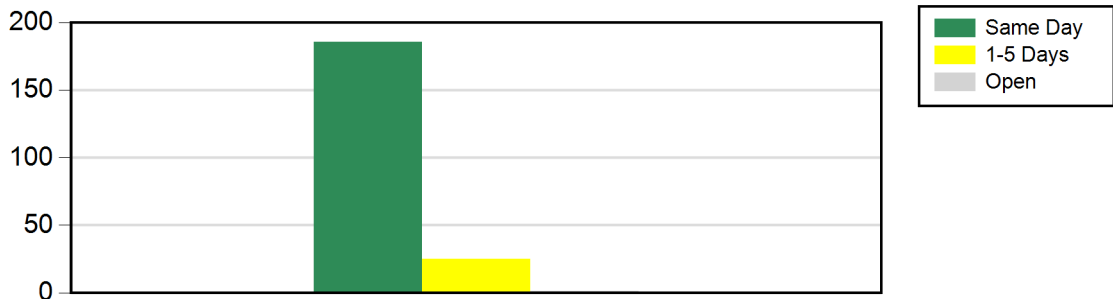
From: 8/1/2026 To: 8/31/2026

GCHIC - Gloucester County Health Insurance Commission

CLOSED TIME (AUGUST)	# of Days	%
Same Day	7	26%
1-5 Days	20	74%
Total for Time Range	27	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	186	88%
1-5 Days	25	12%
Total for Time Range	211	100%



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

CLIENT ACTIVITY REPORT

From: 8/1/2026 To: 8/31/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 8/31/2026		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/21/2026	Employer	Enrollment Change	Closed	Same Day
1/27/2026	Employee	New Hire	Closed	1-5 Days
1/29/2026	Employer	Life Event Processing	Closed	Same Day
1/29/2026	Employer	Enrollment Change	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	Life Event Processing	Closed	Same Day
1/31/2026	Employer	Enrollment Change	Closed	Same Day
2/2/2026	Employer	Life Event Processing	Closed	1-5 Days
2/2/2026	Employer	Enrollment Change	Closed	Same Day
2/2/2026	Employer	Enrollment Change	Closed	Same Day
2/3/2026	Employer	Enrollment Change	Closed	Same Day
2/19/2026	Employer	Enrollment Change	Closed	Same Day
2/19/2026	Employer	Enrollment Change	Closed	Same Day
2/26/2026	Employer	Life Event Processing	Closed	Same Day
3/3/2026	Employer	Enrollment Change	Closed	Same Day
3/9/2026	Employer	Life Event Processing	Closed	Same Day
3/9/2026	Employer	Enrollment Change	Closed	Same Day
3/9/2026	Employer	Address/Name Change	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
3/13/2026	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

CLIENT ACTIVITY REPORT

From: 8/1/2026 To: 8/31/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 8/31/2026		
<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
3/13/2026	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
3/13/2026	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

CLIENT ACTIVITY REPORT

From: 8/1/2026 To: 8/31/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 8/31/2026		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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	Life Event Processing	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	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
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	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	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	Enrollment 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	Address/Name Change	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

CLIENT ACTIVITY REPORT

From: 8/1/2026 To: 8/31/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 8/31/2026		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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
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	Life Event Processing	Closed	Same Day
6/10/2026	Employer	Enrollment Change	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 8/1/2026 To: 8/31/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 8/31/2026		
Received	Call Source	Subject	Status	Closed Time
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	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
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/14/2026	Employer	Termination Processing	Closed	Same Day
6/16/2026	Employer	Enrollment Change	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 8/1/2026 To: 8/31/2026

GCHIC - Gloucester County Health Insurance Commission

[illegible]



CLIENT ACTIVITY REPORT

From: 8/1/2026 To: 8/31/2026

GCHIC - Gloucester County Health Insurance Commission

DETAIL (YTD)		From: 1/1/2026 To: 8/31/2026		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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	Open	
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
8/28/2026	Employer	Enrollment Change	Closed	Same Day