

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND

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BULLETIN MEL 25-02

Date: January 2025

To: Fund Commissioners of Member Joint Insurance Funds

From: Underwriting Manager, Conner Strong & Buckelew

Re: 2025 Property and Casualty Renewal Overview

Except for the Excess Workers Compensation section, this bulletin does not apply to the “workers compensation only” members of NJPHA JIF. Except for the Excess Workers Compensation, Non-Owned Aircraft, primary POL/EPL and Cyber Liability sections, this bulletin does not apply to the members of the NJUA JIF. This bulletin does not apply to the Boards of Education members of the Suburban Metro JIF. Anything Property in this bulletin does not apply to members not participating in the MEL Property program.

Attached is an overview of the MEL JIF excess property and casualty renewal.

This bulletin is for information purposes only. It is not intended to be all-inclusive, but merely an overview. It does not alter, amend or change your coverage. Please refer to specific policies for limits, terms, conditions and exclusions.

cc: Risk Management Consultants
Fund Professionals
Fund Executive Directors

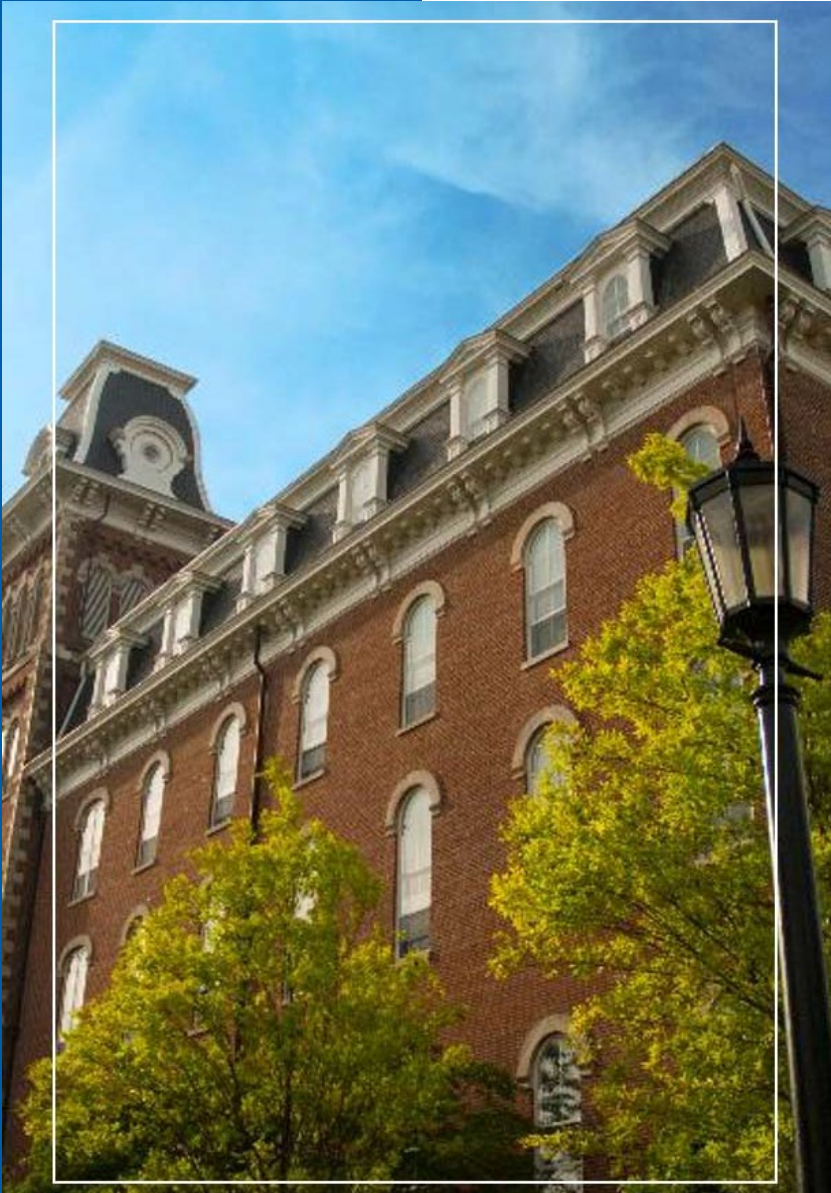
2025



MEL

Renewal Overview

February 2025



Renewal Overview

The insurance market has spent the last half decade making significant adjustments in underwriting, coverage, capacity and terms, which also came with many shifts in the distribution and magnitude of capital.

While the market is probably near finding its new median (much higher than in the past), we are seeing much more account-specific underwriting and significantly more capacity and appetite.

For the MEL, with its great performance and risk management, this all means better rates, increased capacity and more favorable terms.

You will see on the following pages how our marketing and strategic restructuring has led to a stronger program and an overall 4% rate decrease (~\$2.5m savings).

The renewal results beat all our renewal targets, and we are very pleased with the results. We looking forward to an excellent 2025 with the MEL.

Premium Analysis

	2024	2025 Adjusted Expiring	2025 Actual (\$)	2025 Actual (Rate Delta %)	2025 Projection (Rate Only)	2025 Projection (Rate Delta %)	2025 Projection (Rate & Exposure)
Property	\$21,822,695.00	\$22,240,767.00	\$19,000,000.00	-15%	\$22,259,148.90	2%	\$22,685,582.34
Equipment Breakdown	\$1,092,500.00	\$1,195,312.00	\$1,442,458.00	21%	\$1,225,875.00	2%	\$1,219,218.24
Terrorism	\$160,697.00	\$163,776.00	\$139,209.24	-15%	\$163,910.94	2%	\$167,051.52
Excess Liability - \$15m x \$5m	\$3,492,440.00	\$3,492,440.00	\$3,303,042.00	-5%	\$3,667,062.00	5%	\$3,667,062.00
Excess Liability - \$10m x \$20m	\$475,000.00	\$449,240.00	\$495,000.00	10%	\$498,750.00	5%	\$471,702.00
Workers' Compensation	\$4,158,870.00	\$4,236,688.00	\$4,321,422.00	2%	\$4,242,047.40	2%	\$4,321,421.76
Public Officials / EPL	\$25,139,855.00	\$25,139,855.00	\$26,145,201.00	4%	\$26,648,246.30	6%	\$26,648,246.30
Excess POL / EPL	\$2,255,696.00	\$2,345,902.00	\$2,190,500.00	-7%	\$2,368,480.80	5%	\$2,463,197.10
Cyber	\$1,965,290.00	\$1,965,575.00	\$1,826,513.00	-7%	\$2,004,595.80	2%	\$2,004,886.50
Excess Cyber	\$480,000.00	\$446,123.00	\$456,000.00	2%	\$489,600.00	2%	\$455,045.46
Non-Owned Aircraft	\$47,594.00	\$47,910.00	\$47,594.00	-1%	\$48,545.88	2%	\$48,868.20
Underwriting Fees	\$346,347.71	\$363,274.67	\$362,931.05	0%	\$362,931.05	2%	\$370,540.16
Total	\$61,436,984.71	\$62,086,862.67	\$59,729,870.29	-4%	\$63,979,194.07	4%	\$64,522,821.58

Total Deltas	
Delta to Adjusted Expiring	(\$2,356,992.38)
Delta to Projected (with Exposure)	(\$4,792,951.29)



Marketplace Update

What is happening?



Marketplace Overview

P/C insurer underwriting performance has been highly variable over the past decade, largely due to CATs, Inflation & Torts

P&C Insurance Industry Combined Ratio

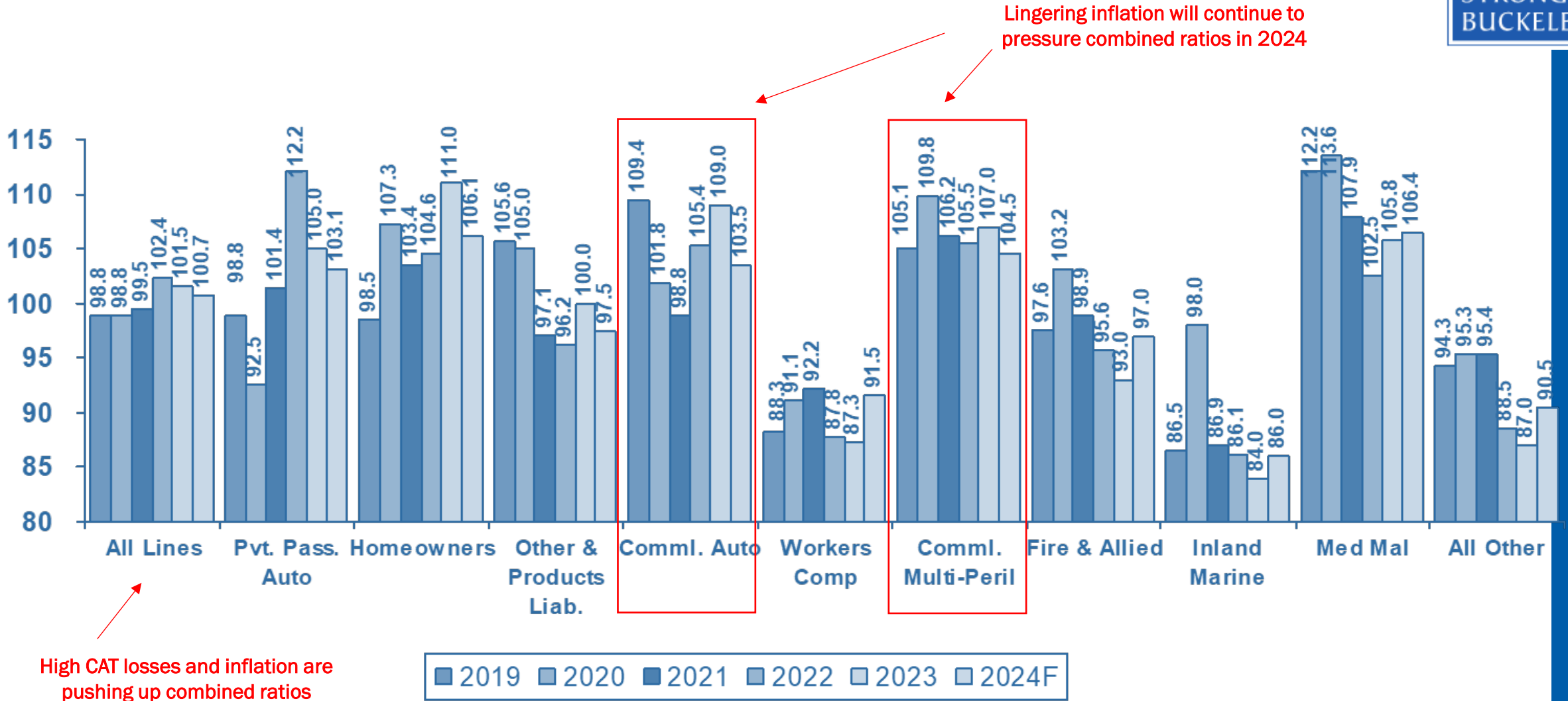
2024 was shaping up to be a great year—then Helene and Milton happened
DRIVERS

Inflation moderates
Rate gains outpace claim costs



Sources: A.M Best (2016-2023; Swiss Re (2024F, 2025F), Risk & Uncertainty Management Center Univ. of South Carolina

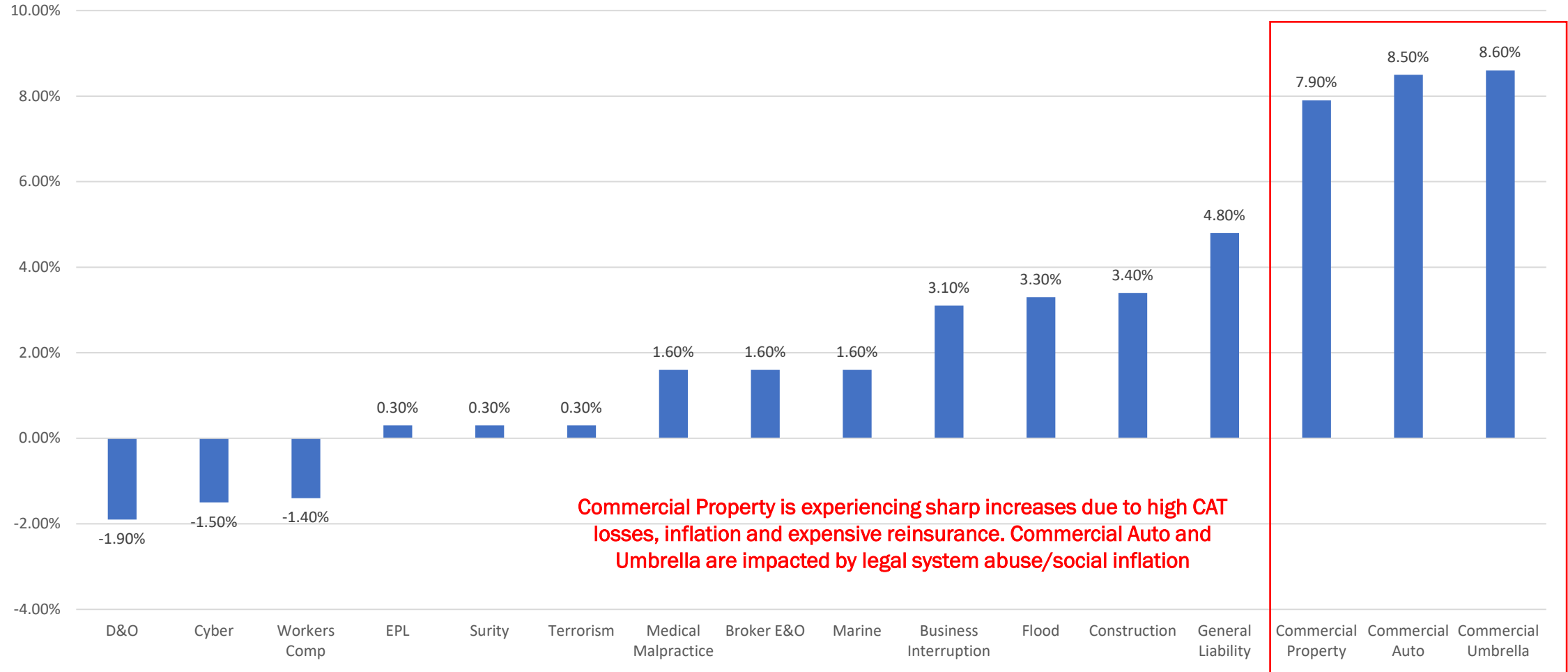
Marketplace Overview



Source: A.M. Best Review & Preview (2019-2022; 2024 forecasts as of Mar. 2024); A.M. Best data for 2023 (as of 6/24). Univ. of South Carolina, Risk and Uncertainty Management Center.

Marketplace Overview

Change in Commercial Rate Renewal, by Line 2024 Q3



Sources: CIAB Q12024, A.M Best (2016-2023; Swiss Re (2024F, 2025F), Risk & Uncertainty Management Center Univ. of South Carolina

Marketplace Overview - Property

U.S. Catastrophic Property Events Over \$1B – **Inflation Adjusted**

1980 - Present

Events	Costs	Deaths
403 9.0 per year	\$2, 917.5 \$64.8B per year	16,918 376 per year

Last 5 Years

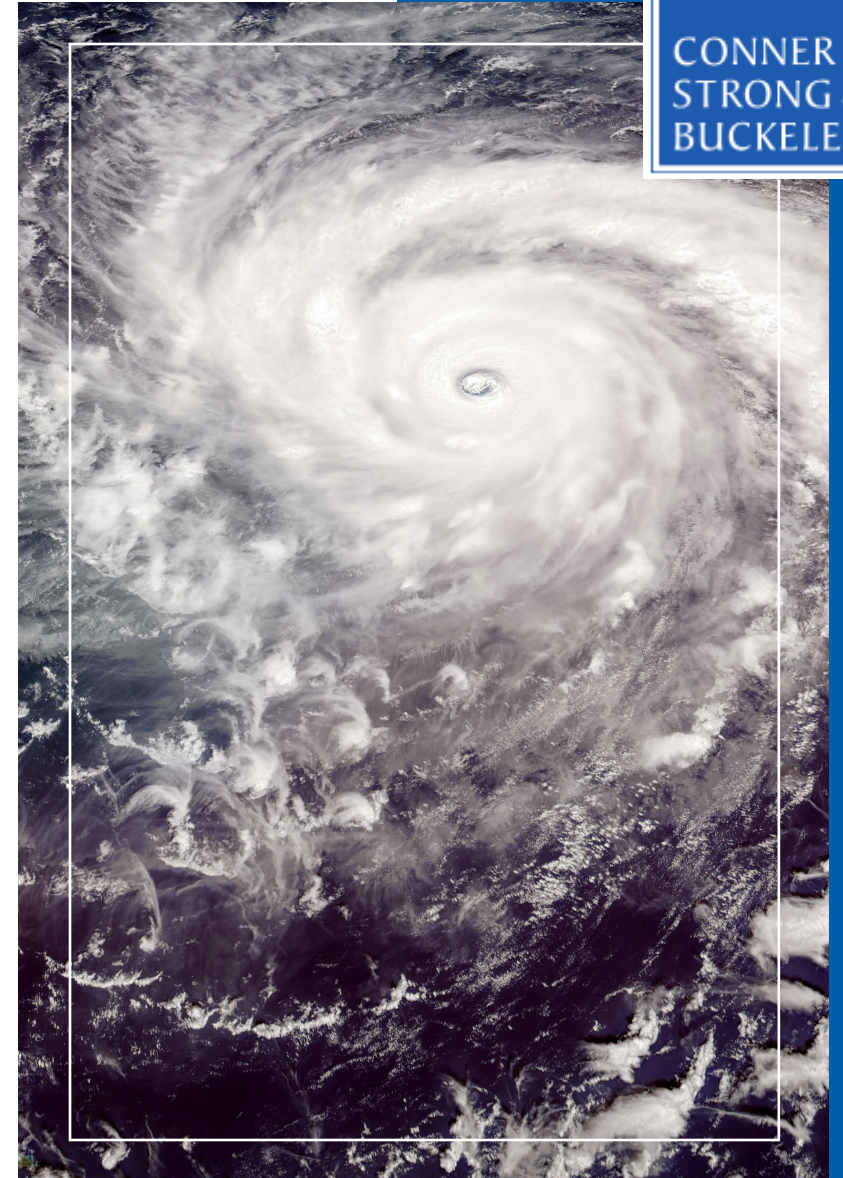
Events	Costs	Deaths
115 23 per year	\$746.7 \$149.3B per year	2,520 504 per year

Last Year (2024)

Events	Costs	Deaths
27 Rank: 2nd	\$182.7 Rank: 4th	568 Rank: 8th

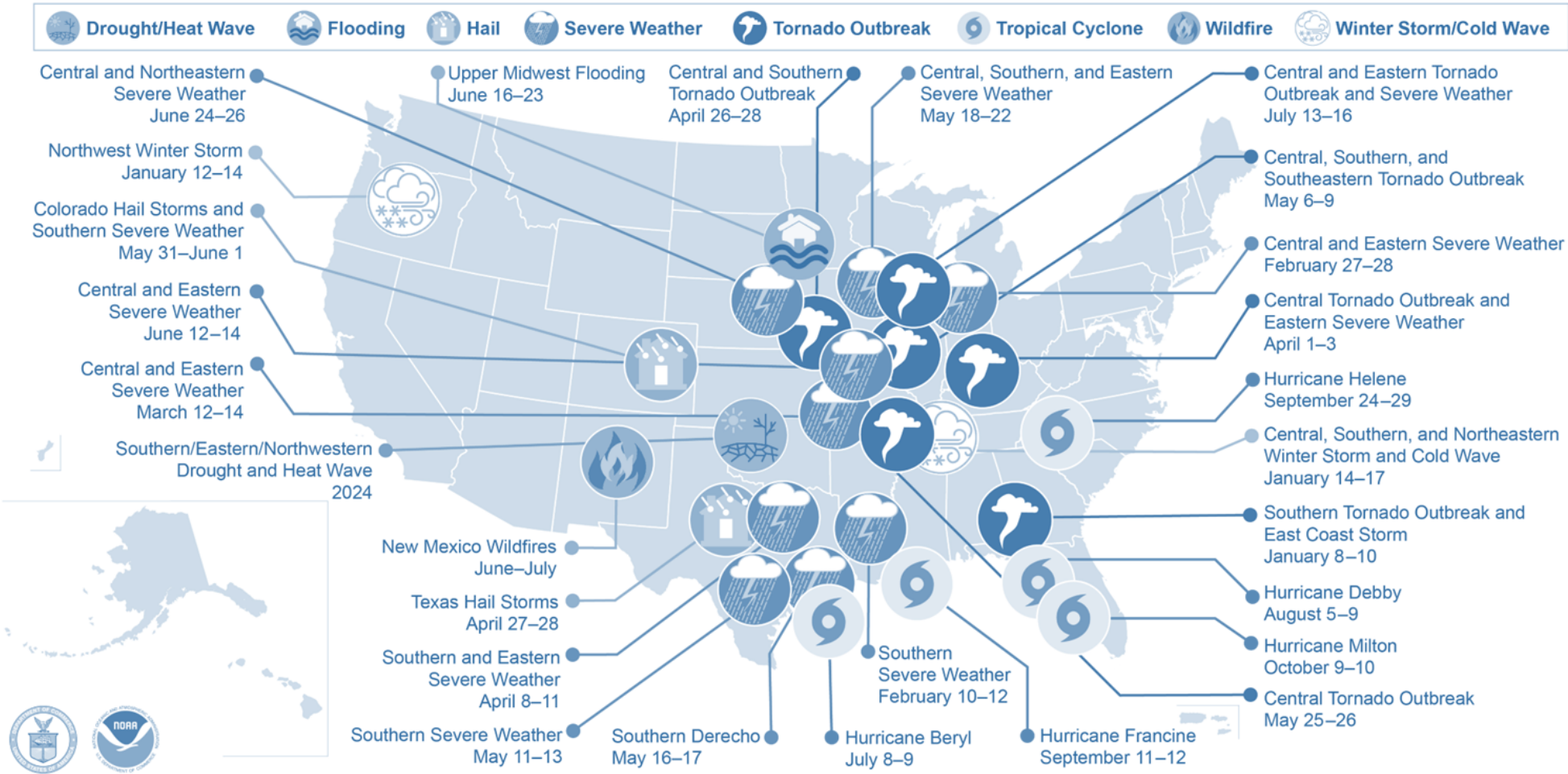
Sources: NOAA

28% of Billion Dollar events of the last 45 years happened since 2020.



Marketplace Overview - Property

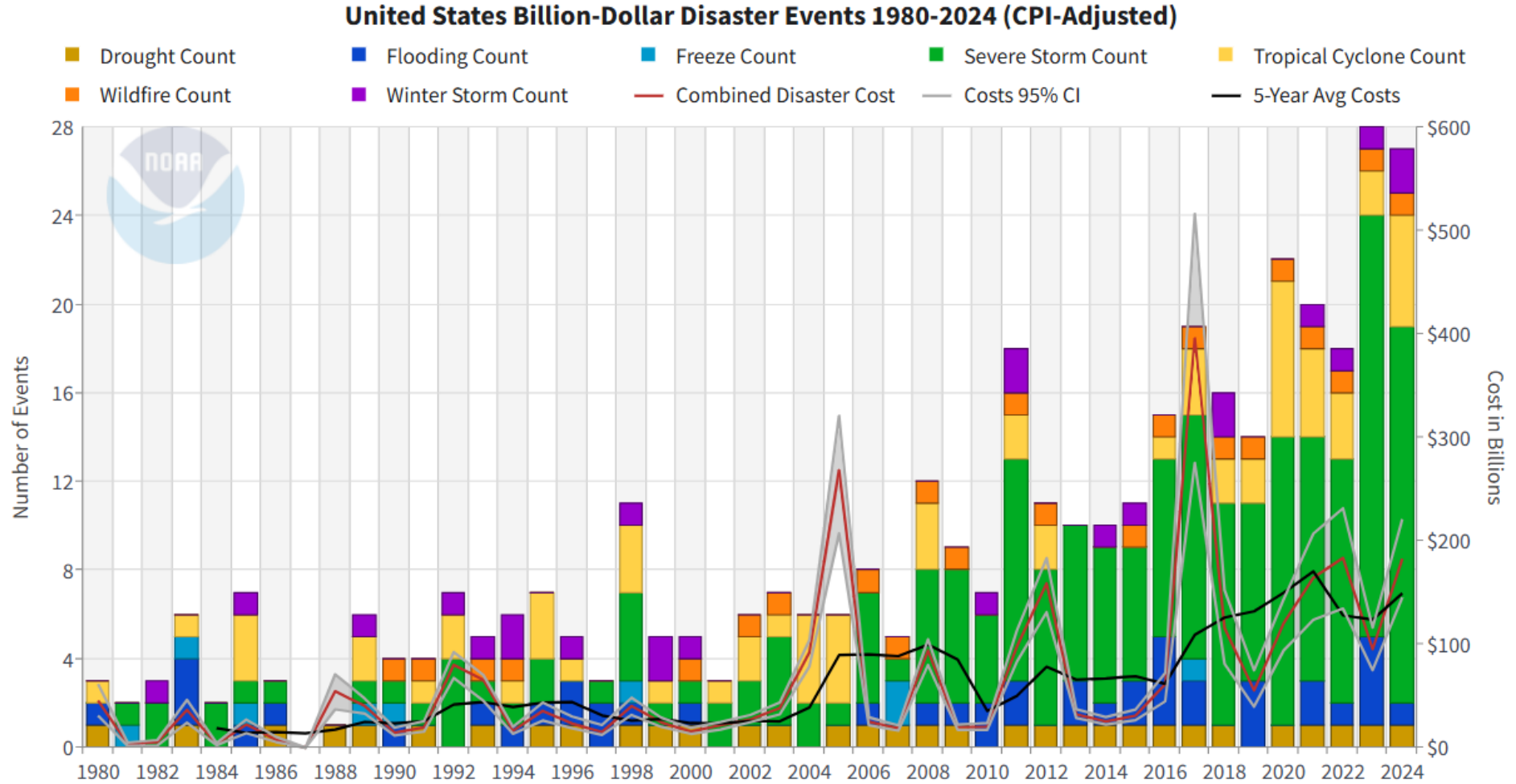
U.S. 2024 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the **27 separate billion-dollar weather and climate disasters that impacted the United States in 2024.**

Sources: NOAA

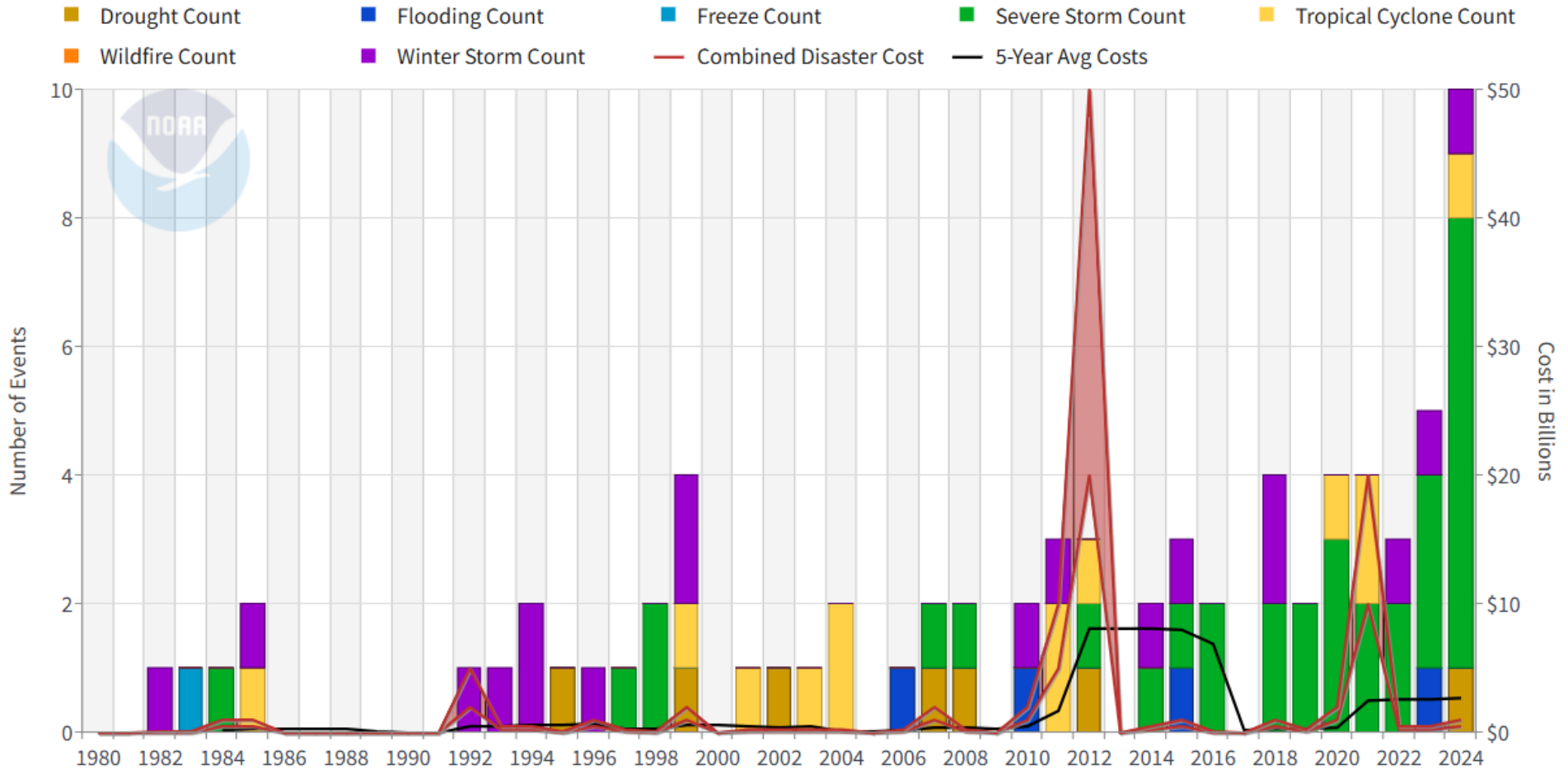
Marketplace Overview - Property



Sources: NOAA

Marketplace Overview - Property

New Jersey Billion-Dollar Disaster Events 1980-2024 (CPI-Adjusted)



Updated: January 10, 2025

Powered by ZingChart

Sources: NOAA

Between 1980 and 2024, 32 Severe Storm, 13 Tropical Cyclone, 18 Winter Storm, 4 Flooding, 7 Drought, and 1 Freeze billion-dollar disaster events affected New Jersey (CPI-adjusted).

44 years - 75 events

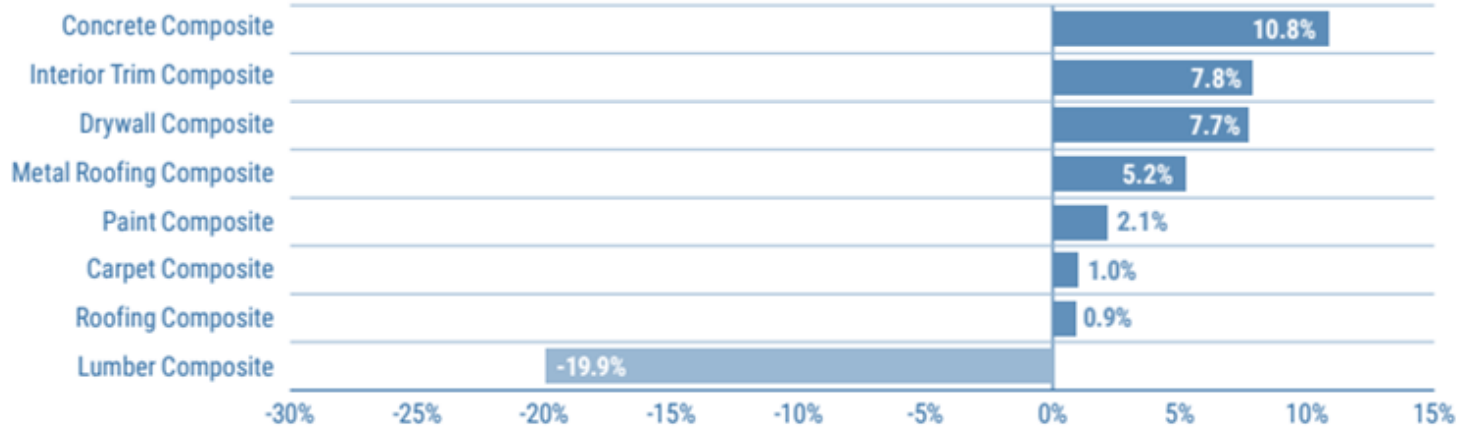
Between 2020 and 2024, 34% of all billion-dollar events have occurred.

Last 5 years - 26 events

Marketplace Overview - Property

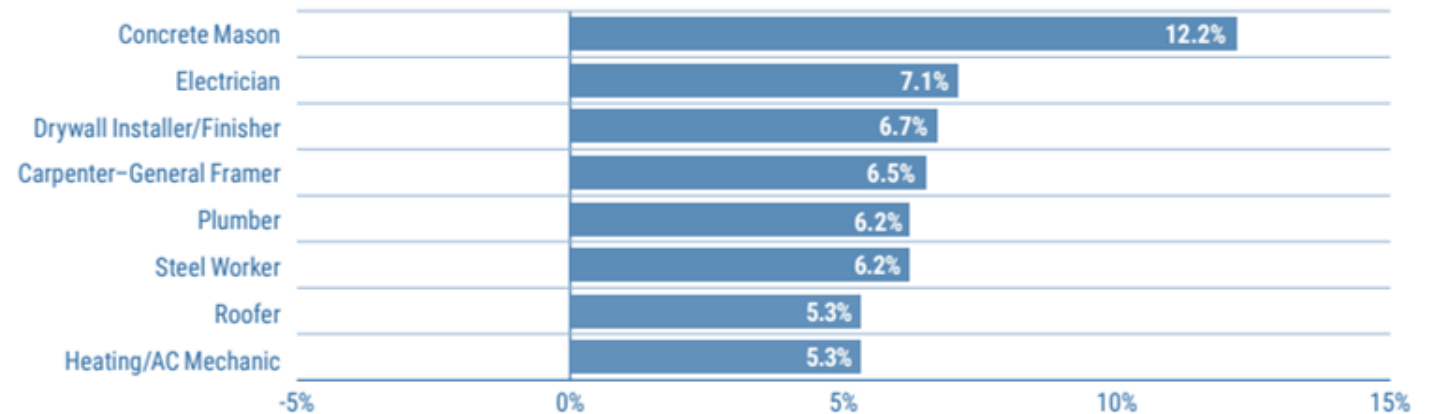
Material Cost Analysis

Percentage change in costs



Percentage change in costs

Labor Cost Analysis



Marketplace Overview - Liability

Social Inflation

Figure 3: Median Nuclear Verdict, 2013 – 2022

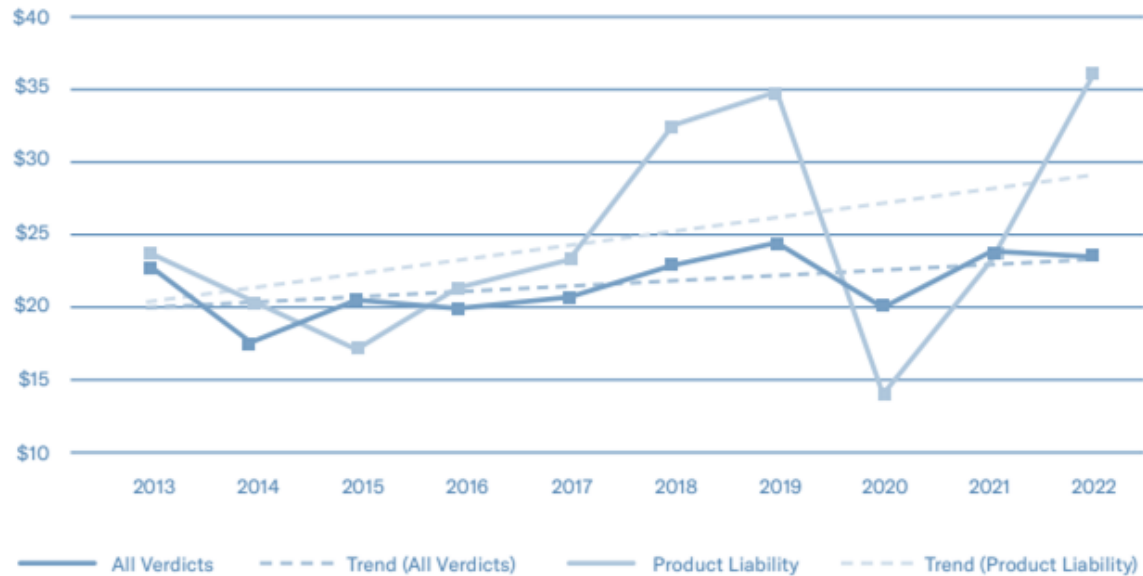
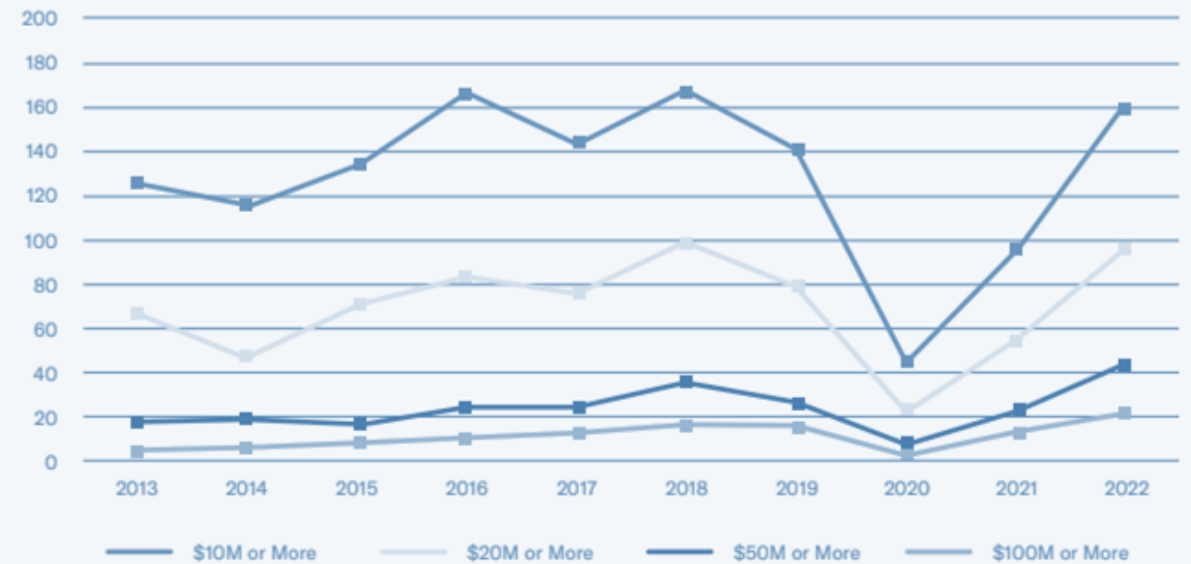


Figure 2: Number of Reported Nuclear Verdicts, 2013 – 2022



All Nuclear Verdicts

+27.5% from \$19.3M in 2010 to \$24.6M in 2019

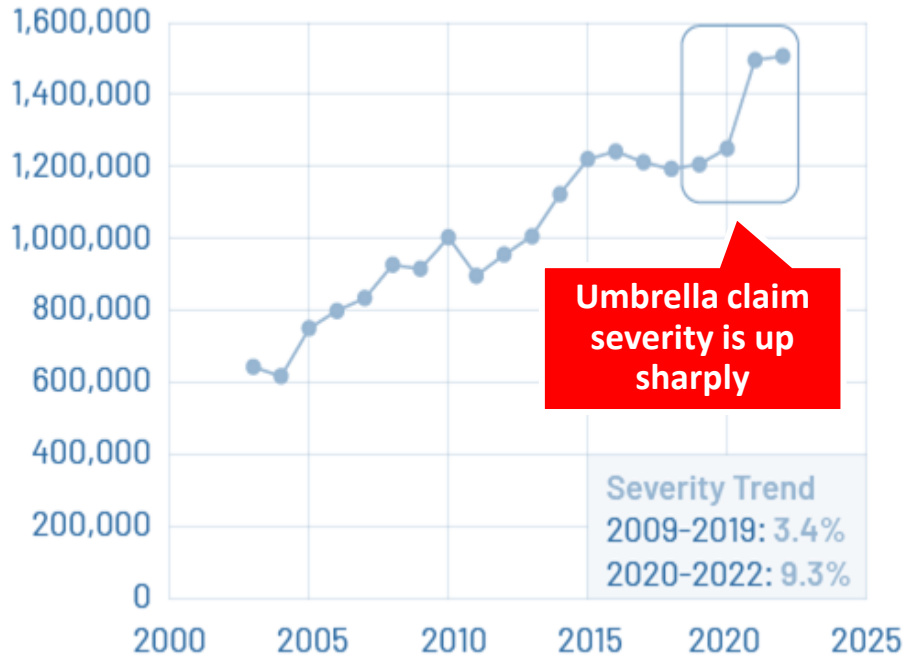
Auto Accident

+63.2% from \$15.2M in 2010 to \$24.8M in 2019

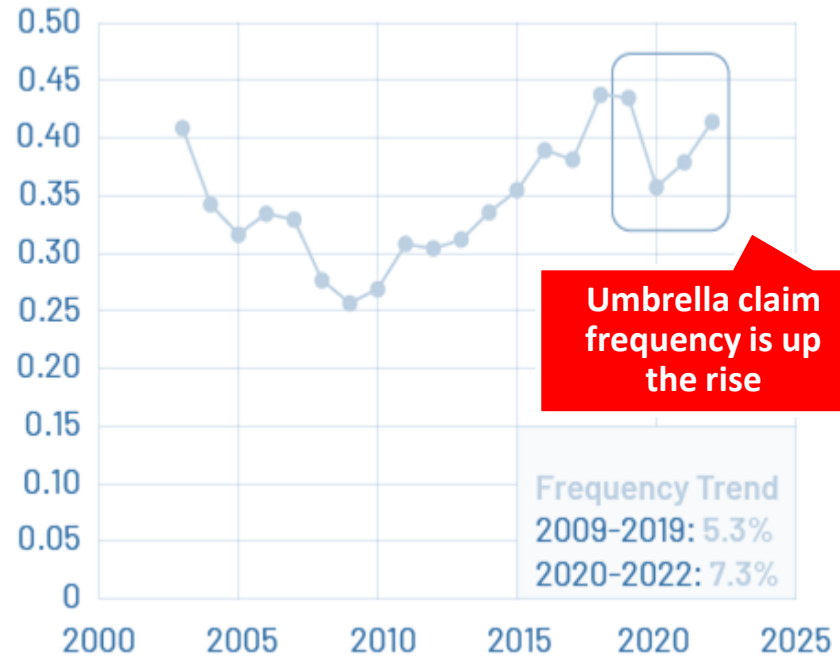
Marketplace Overview - Liability

Social Inflation

Commercial Umbrella Severity
(Loss & ALAE)



Commercial Umbrella Frequency
(Claims per On-Levelled Premium)



“A decade ago, an average single-person loss that would be contained in primary limits is now well into Umbrella limits, and the tail associated with Commercial Umbrella claims has likely been underestimated”

-Gen Re

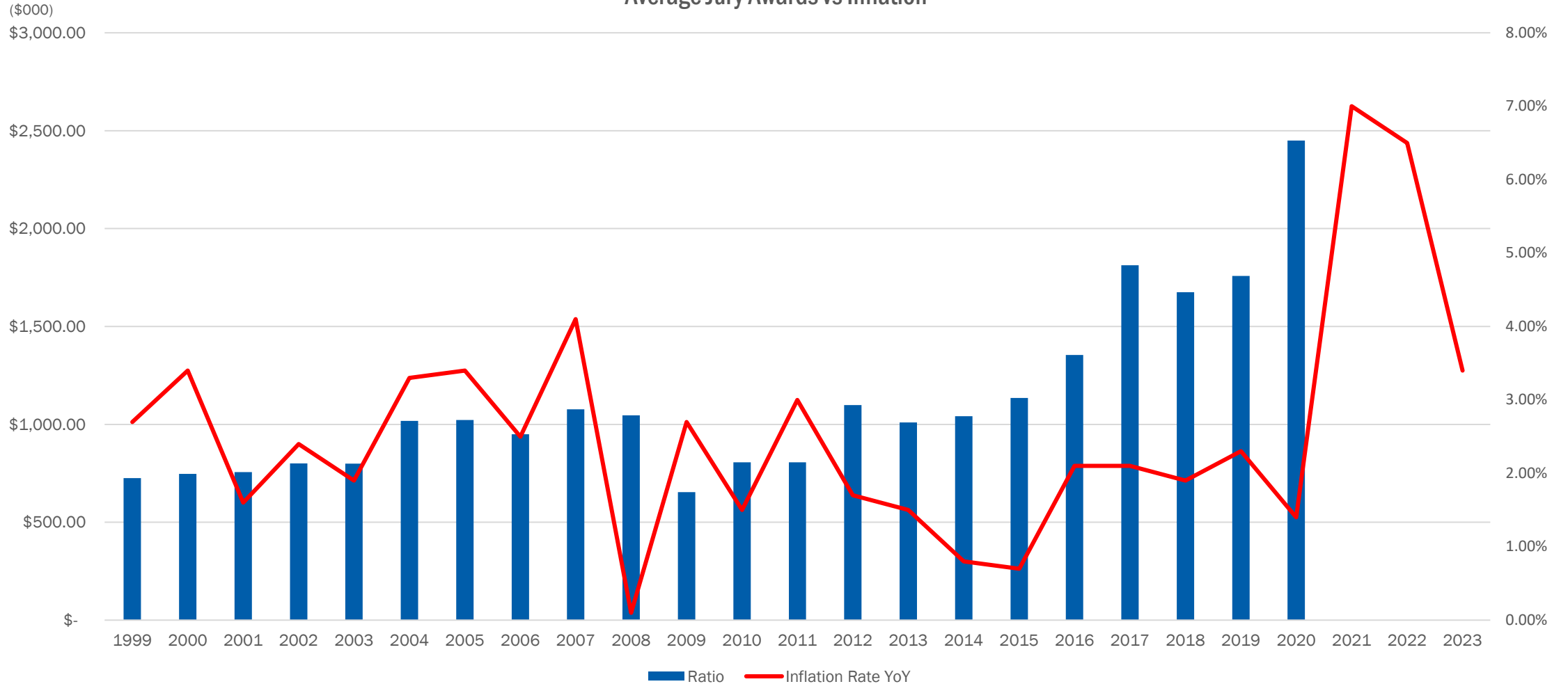
Contributing Factors

- Legal system abuse
- Nuclear verdicts
- Sophisticated trial bar
- 3rd Party Litigation Funding
- Distracted driving
- Aggravated damages

Marketplace Overview - Liability



Average Jury Awards vs Inflation

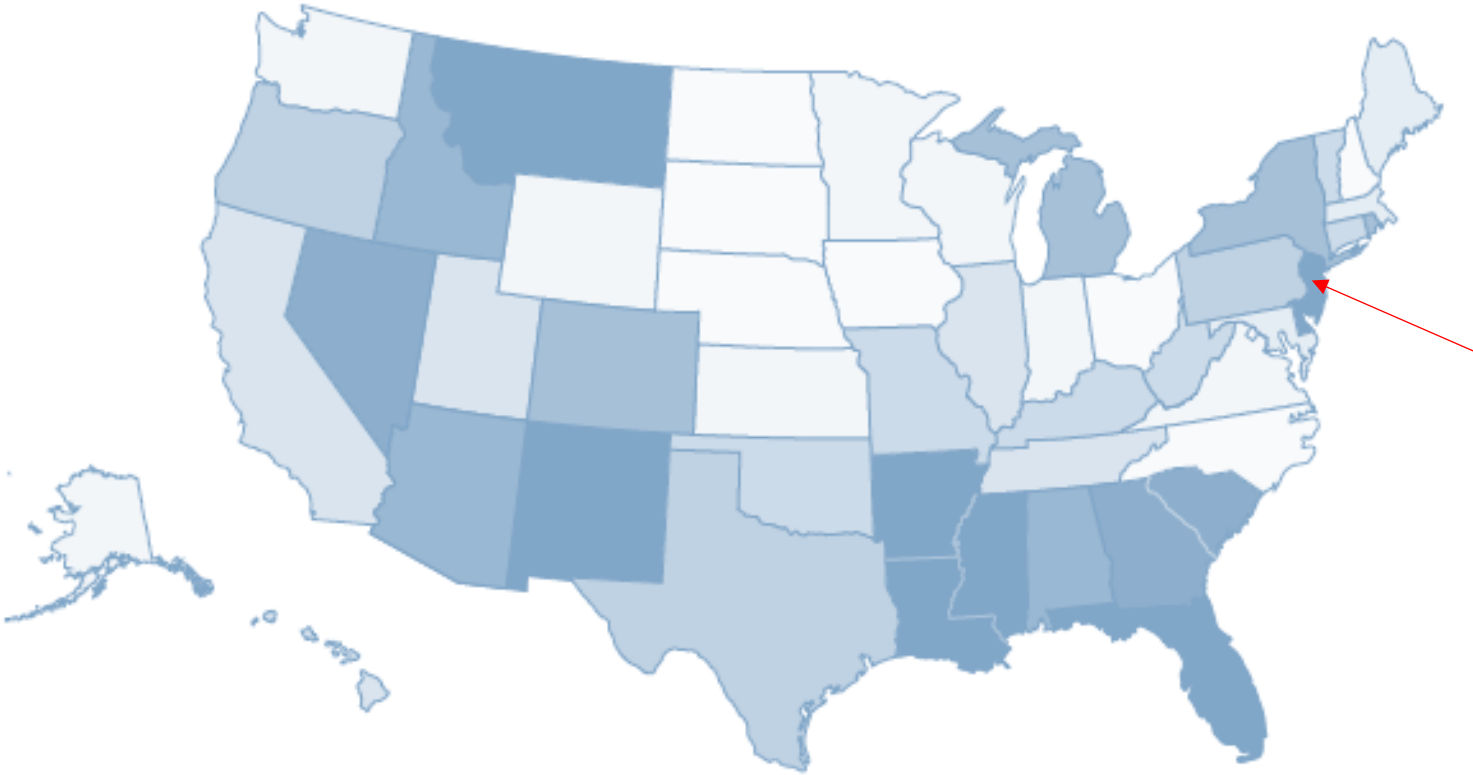


Sources: Jury Verdict Research, Thomas Reuters, Risk & Uncertainty Management Center Univ. of South Carolina

Marketplace Overview - Liability

Tort Costs as Percent of State GDP, by State (2020)

Tort costs as a share of GDP stood at 2.1% for the US overall



New Jersey landed at #2 in the country in tort costs as a % of state GDP at 2.68%

Percentage of State GDP



Source: US Chamber of Commerce Institute for Legal Reform (Nov. 2022), "Tort Costs in America: An Empirical Analysis of Costs and Compensation of the U.S. Tort System" accessed at: <https://instituteforlegalreform.com/research/tort-costs-in-america-an-empirical-analysis-of-costs-and-compensation-of-the-u-s-tort-system/>. Risk and Uncertainty Management Center, Univ. of South Carolina.

Liability

Loss Triangle – NJ Public Entity Data

Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months
2010	0.00000	1.13780	1.11219	1.02746	0.91319	0.98333	1.01849	0.99108	0.99103	1.00132
2011	0.00000	1.36123	1.25182	1.14434	1.03126	1.01112	1.00174	0.98479	1.00885	
2012	0.00000	1.44473	1.43415	1.13501	1.24090	1.01582	1.00879	1.01139		
2013	0.00000	1.34765	1.40192	1.22095	1.28895	1.11341	1.04103			
2014	0.00000	1.84575	1.66130	1.43813	1.06501	1.12903				
2015	0.00000	1.64865	1.64527	1.35753	1.09476					
2016	0.00000	2.42395	1.51306	1.12617						
2017	0.00000	1.73054	1.56209							
2018	0.00000	1.74066								
2019	0.00000									

~55% Increase in LDF

Liability

Claims Development

Claims Development Summary

- ✓ Social Inflation is starting to tail off
- ✓ SAM and Auto Liability represent majority of rise
- ✓ We are seeing multiple claims per year greater than \$1m
- ✓ 2-year period:
 - 11.3% increase in last 5-year average versus previous 5-year period average (improving)
 - 23% increase over 10 years
 - 65% increase in average incurred since 2014
- ✓ 3-year period:
 - 6.7% increase in last 5-year average versus previous 5-year period average (improving)
 - 32% increase in average incurred since 2014

Marketplace Overview - Cyber



Global average total cost of a data breach

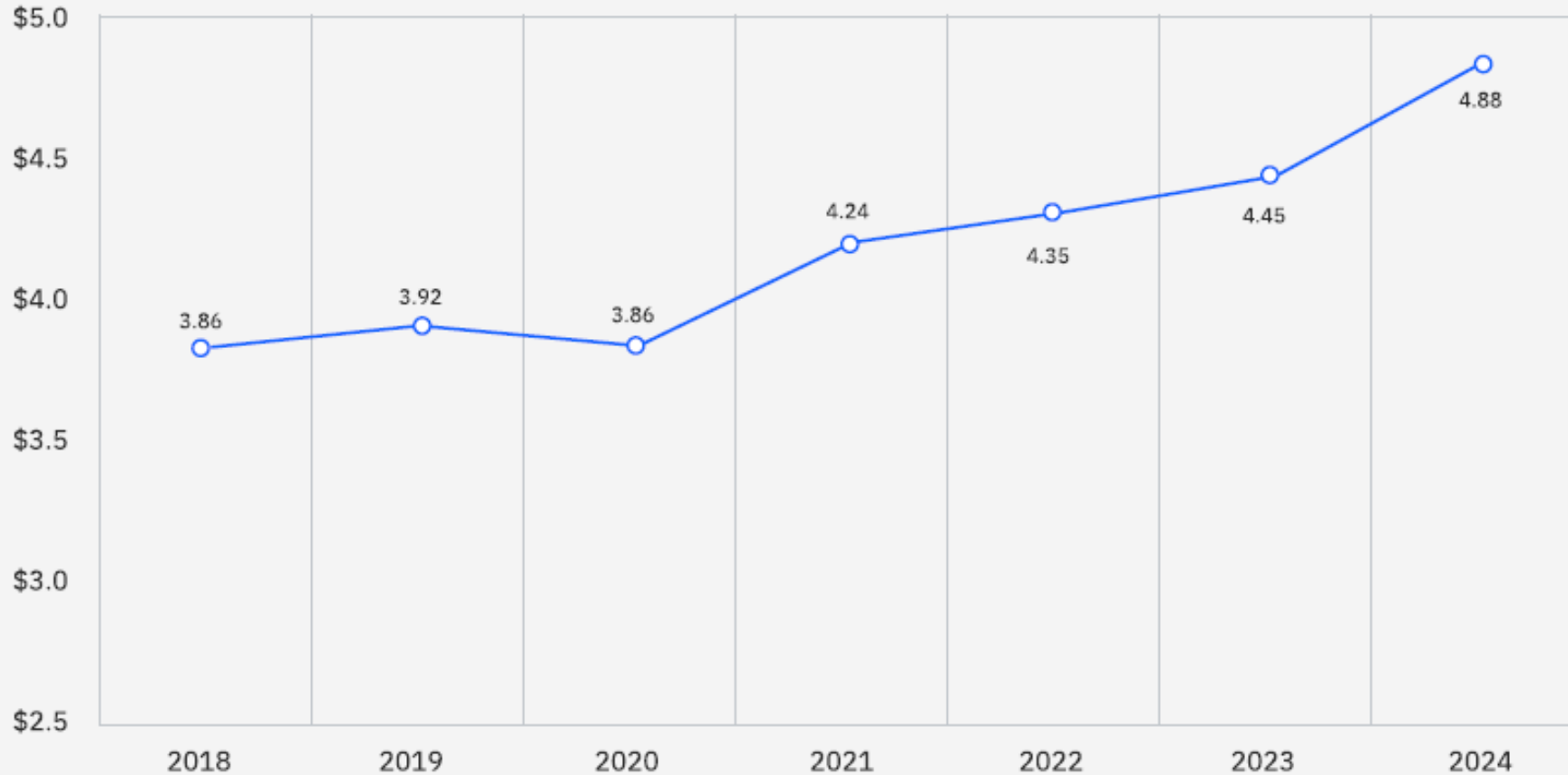


Figure 1. Measured in USD millions

Top 5 countries and regions 2024 vs 2023

#	Cost change	2024	2023
1	↓	United States \$9.36	United States \$9.48
2	↑	Middle East \$8.75	Middle East \$8.07
3	↑	Benelux \$5.90	Canada \$5.13
4	↑	Germany \$5.31	Germany \$4.67
5	↑	Italy \$4.73	Japan \$4.52

Marketplace Overview - Cyber

Average Total Cost and Frequency by Attack Vector

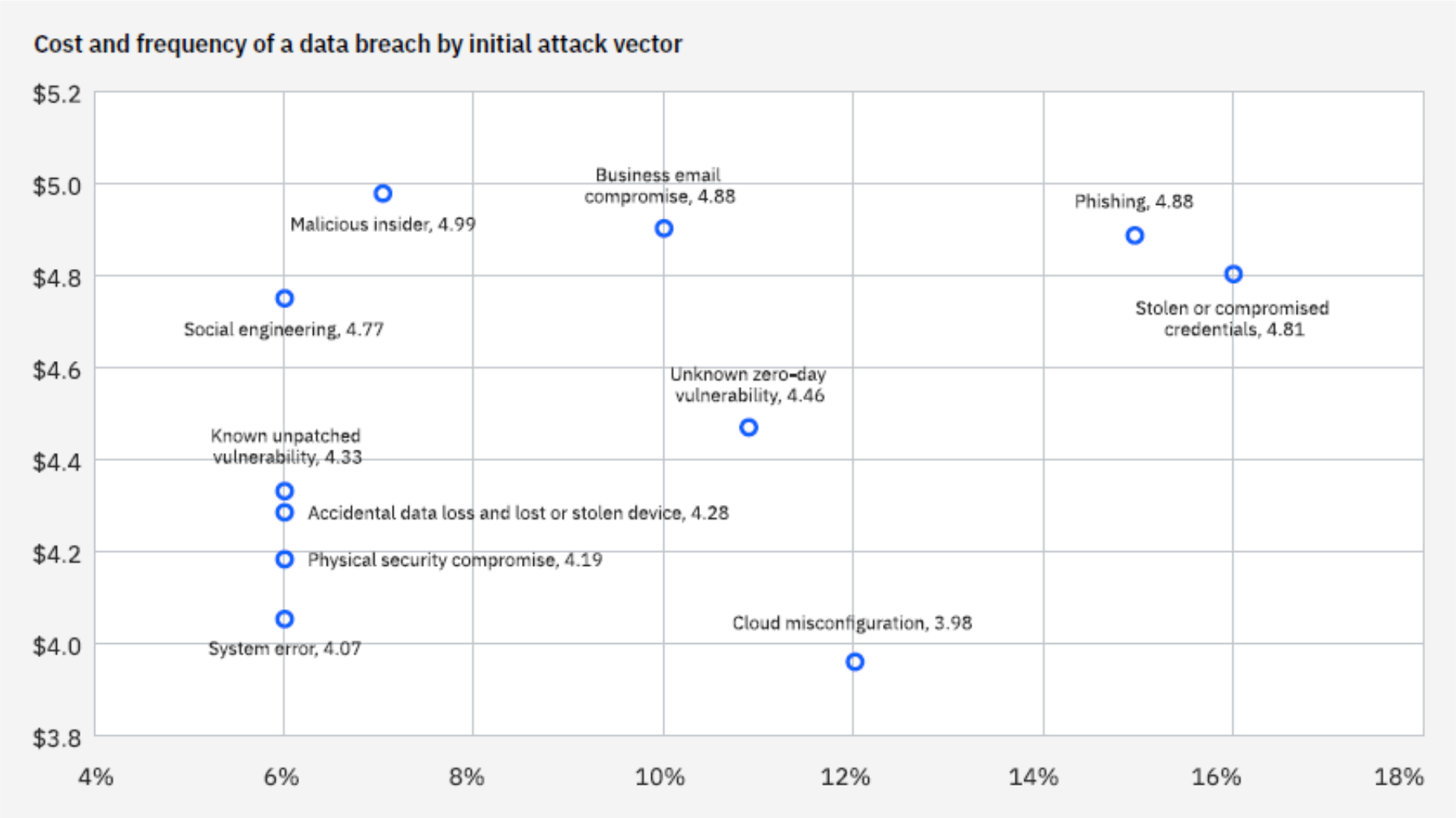


Figure 7. Measured in USD millions; percentage of all breaches

Marketplace Overview - Cyber

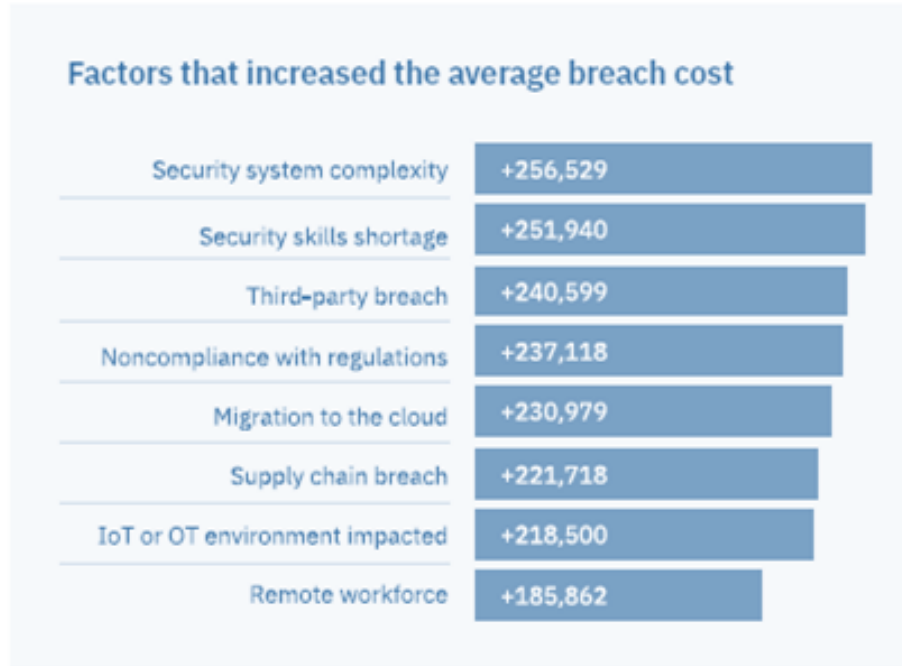


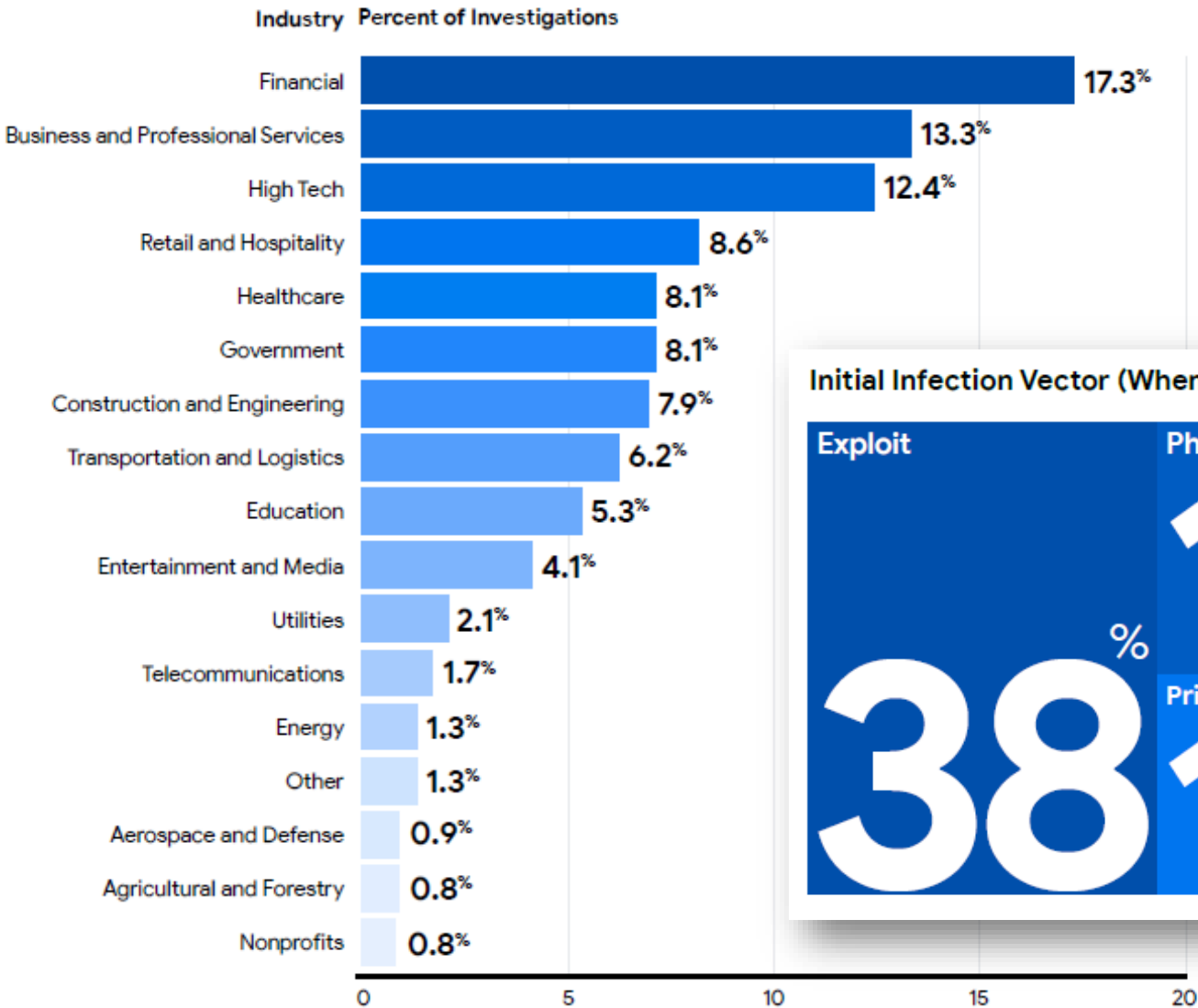
Figure 26. Cost difference from USD 4.88M breach average; measured in USD



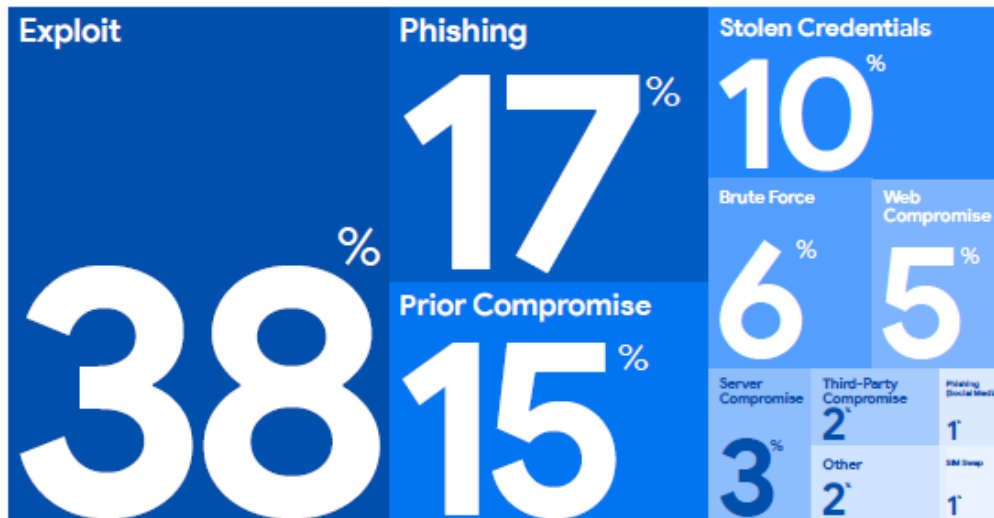
Figure 25. Cost difference from USD 4.88M breach average; measured in USD

Marketplace Overview – Cyber

Global Industries Targeted, 2023



Initial Infection Vector (When Identified)



New Vulnerabilities with 9/10 CVSS3 Score

+6%

BGH Incidents Involving Data Leaks

+76%

Average Loader Cost

+169%

Average Crypter Cost

+250%

Average Stealer Cost

+286%

Average Ransom Demand

-27%

Identified Spam Emails

-15%

Marketplace Overview - Cyber

Verizon DBIR Report 2024



Figure 1. Select ways-in enumerations in non-Error, non-Misuse breaches (n=6,963)

Our ways-in analysis witnessed a substantial growth of attacks involving the exploitation of vulnerabilities as the critical path to initiate a breach when compared to previous years. It almost tripled (180% increase) from last year, which will come as no surprise to anyone who has been following the effect of MOVEit and similar zero-day vulnerabilities. These attacks were primarily leveraged by Ransomware and other Extortion-related threat actors. As one might imagine, the main vector for those initial entry points was Web applications.

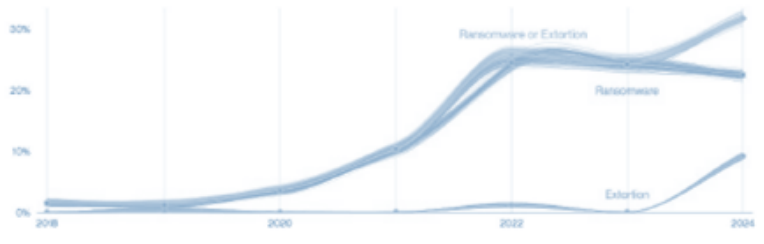


Figure 2. Ransomware and Extortion breaches over time

Roughly one-third of all breaches involved Ransomware or some other Extortion technique. Pure Extortion attacks have risen over the past year and are now a component of 9% of all breaches. The shift of traditional ransomware actors toward these newer techniques resulted in a bit of a decline in Ransomware to 23%. However, when combined, given that they share threat actors, they represent a strong growth to 32% of breaches. Ransomware was a top threat across 92% of industries.

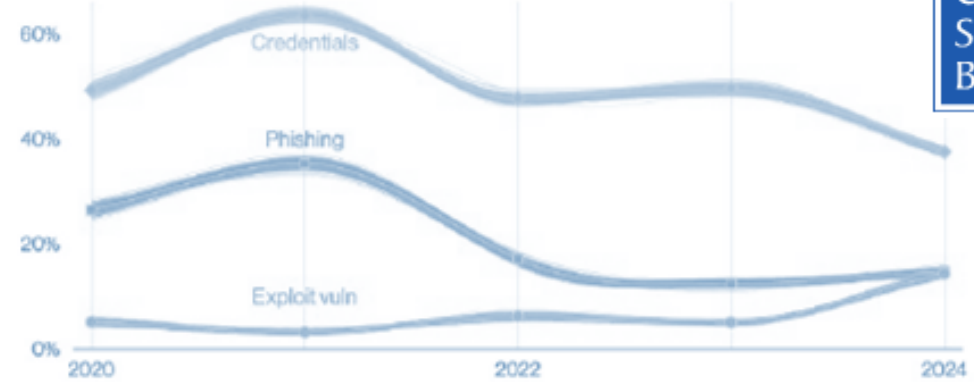


Figure 6. Select ways-in enumerations in non-Error, non-Misuse breaches over time

Industry	Incidents				Breaches			
	Total	Small (1-1,000)	Large (1,000+)	Unknown	Total	Small (1-1,000)	Large (1,000+)	Unknown
Total	30,458	919	1,298	28,241	10,626	617	986	9,023
Accommodation (72)	220	16	9	195	106	16	9	81
Administrative (56)	28	7	7	14	21	6	4	11
Agriculture (11)	79	5	0	74	56	4	0	52
Construction (23)	249	17	6	226	220	12	5	203
Education (61)	1,780	82	630	1,068	1,537	56	618	863
Entertainment (71)	447	16	2	429	306	10	1	295
Finance (52)	3,348	75	122	3,151	1,115	54	87	974
Healthcare (62)	1,378	54	21	1,303	1,220	41	18	1,161
Information (51)	1,367	79	62	1,226	602	49	19	534
Management (55)	22	4	1	17	19	4	1	14
Manufacturing (31-33)	2,305	102	81	2,122	849	62	49	738
Mining (21)	30	1	2	27	20	1	1	18
Other Services (81)	462	13	5	444	417	8	5	404
Professional (54)	2,599	205	102	2,292	1,314	124	73	1,117
Public Administration (92)	12,217	56	115	12,046	1,085	39	27	1,019
Real Estate (53)	432	35	5	392	399	29	2	368
Retail (44-45)	725	90	47	588	369	55	32	282
Transportation (48-49)	260	21	38	201	138	17	12	109
Utilities (22)	191	17	11	163	130	12	6	112
Wholesale Trade (42)	76	22	21	33	54	17	14	23
Unknown	2,243	2	11	2,230	649	1	3	645
Total	30,458	919	1,298	28,241	10,626	617	986	9,023

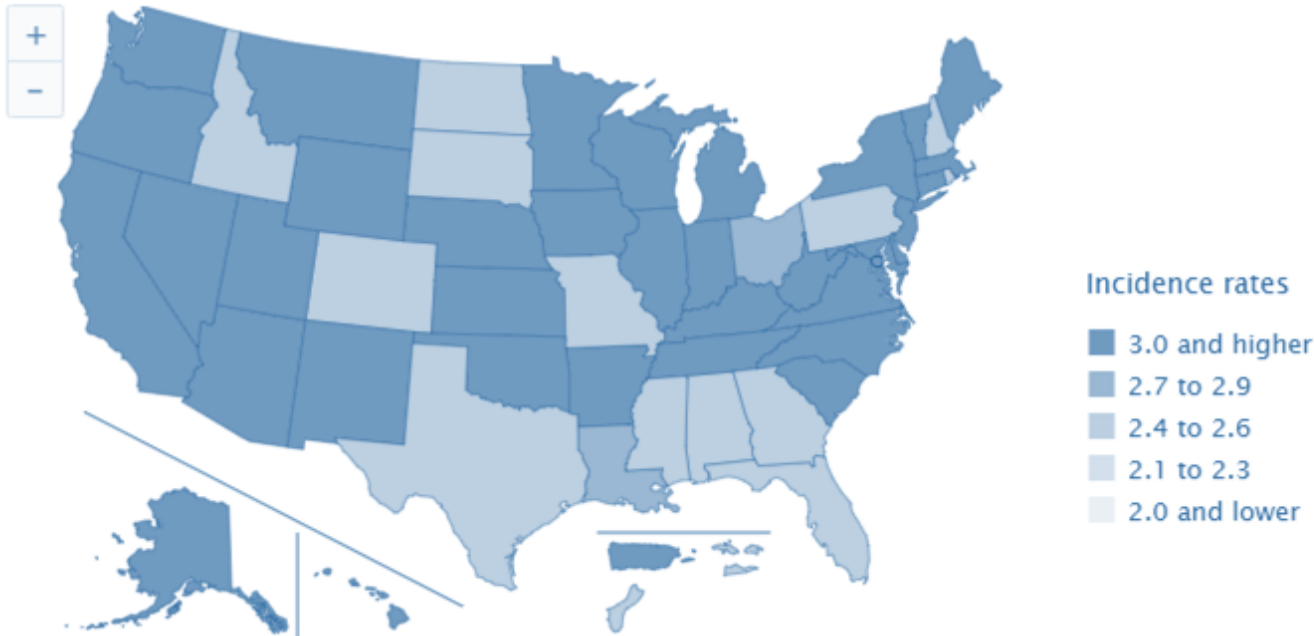
Table 2. Number of security incidents and breaches by victim industry and organization size

Marketplace Overview - Workers' Compensation

Map 1. Incidence rates of nonfatal occupational injuries and illnesses by state and selected industries, 2023

U.S. rate (private industry) = 2.4

Select an industry:



State	State & Local Government Incident Rate
California	6.6
New York	5.7
Maryland	5.4
Vermont	5.3
Connecticut	5.1
New Jersey	5.0
Washington	5.0
Nevada	4.9
Oklahoma	4.7

The Garden State comes in at #1 in Workers Compensation Costs in the Country, with a \$2.44 index rate that's 175% higher than the median. It was ranked at #3 in 2018.

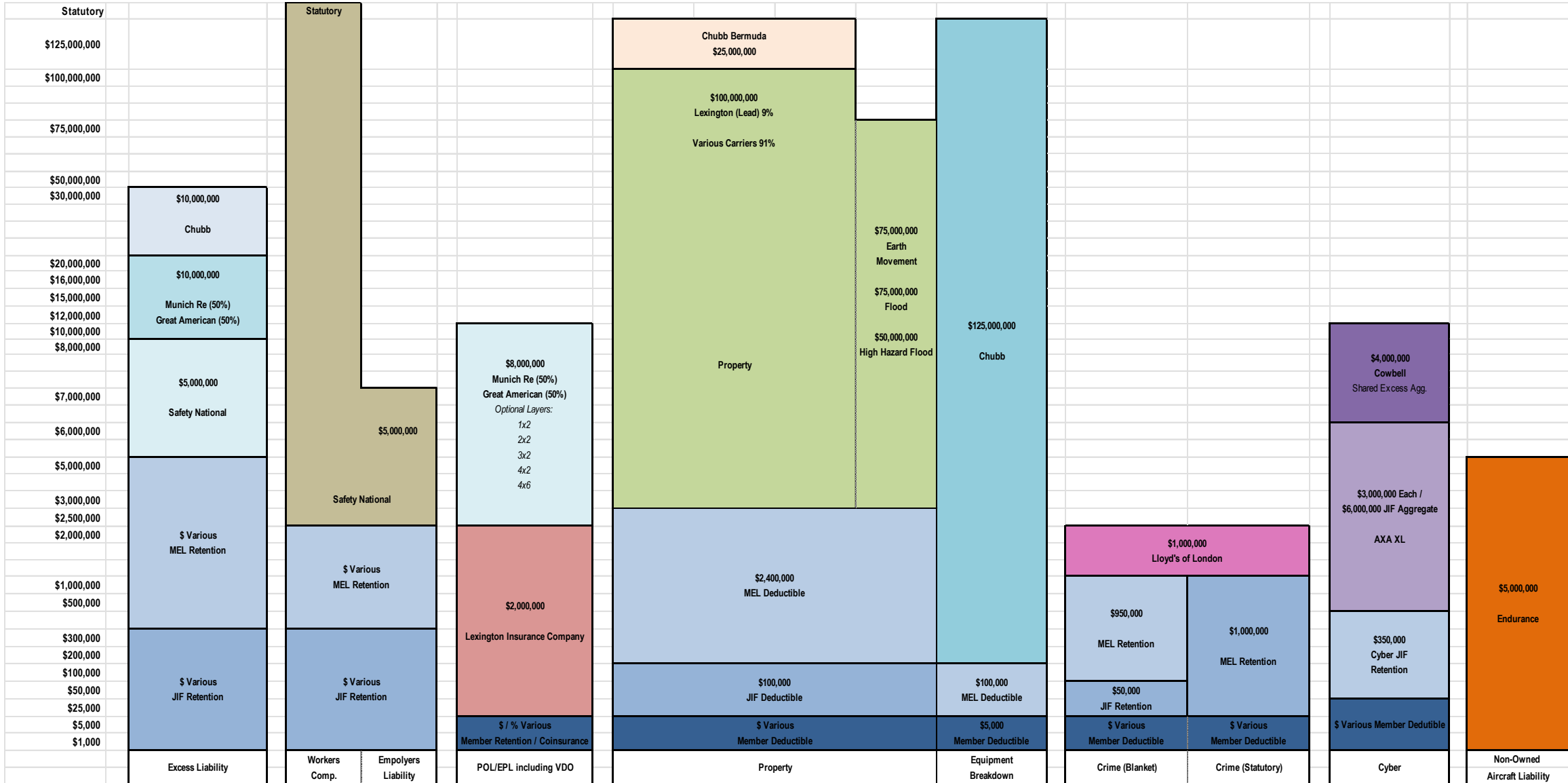


Renewal Review

Detailed Review of Renewal Changes



Program Schematic



Coverage Updates

Property

Overview

- During marketing, we ended up being oversubscribed for a second year in a row, this time by nearly 40%. With competition in hand, a key goal this year was to restructure the program to further enhance future stability, which primarily includes picking the right insurers.
- Overall, we achieved a 15% rate decrease versus expiring, saving millions of dollars for the MEL.
- We will be entering year two of our new relationship with Chubb on the Equipment Breakdown coverage. We will be at a 2% rate increase for 2025.
- Terrorism remains placed separately with Hiscox

Coverage Updates

Property

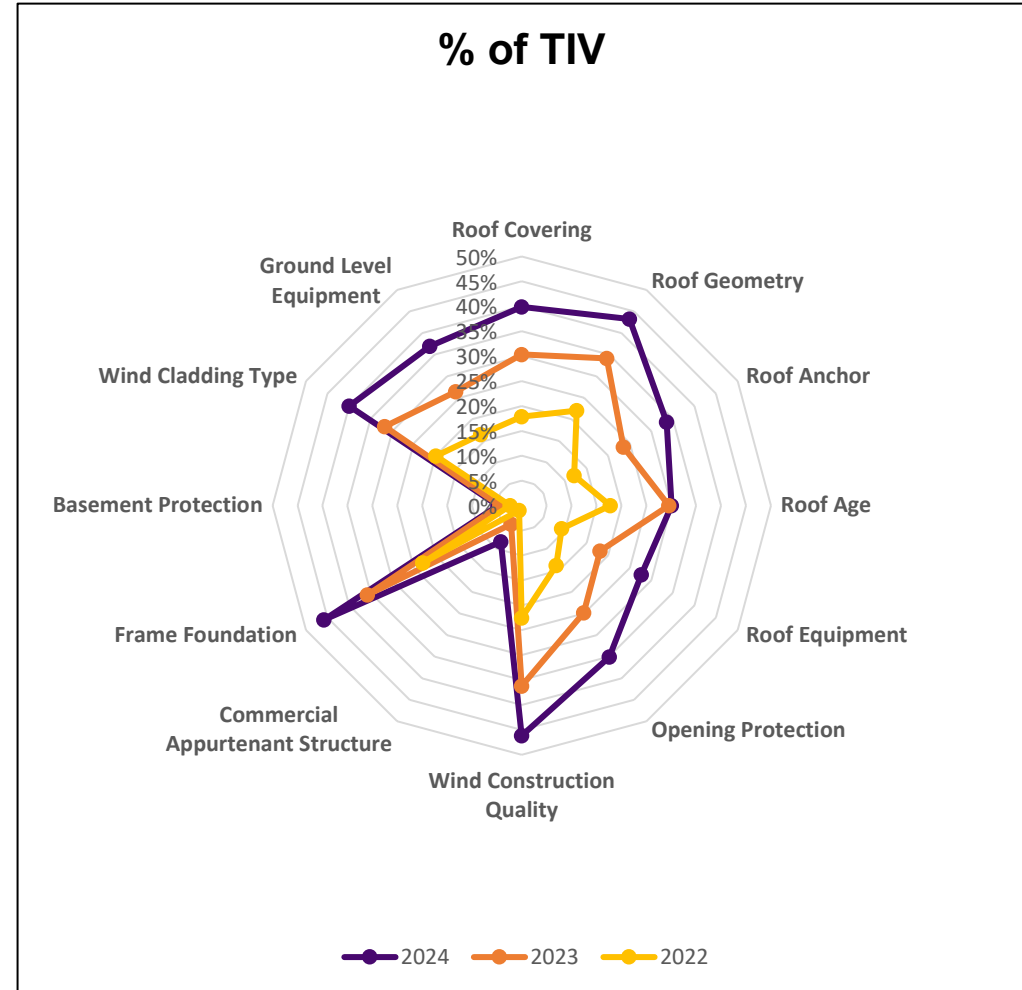
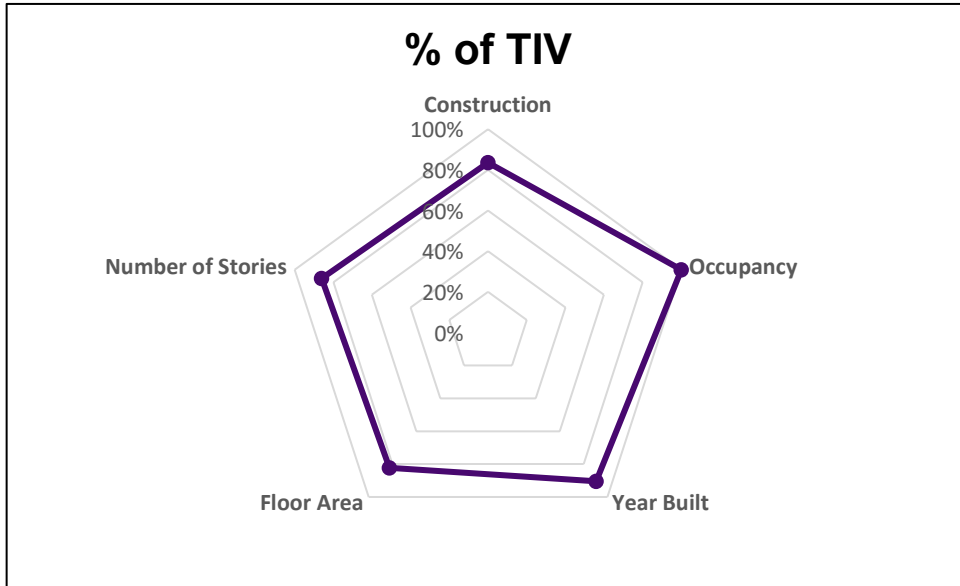
All-Risk Structure

\$125,000,000	\$25,000,000 (100%) part of \$25,000,000 excess \$100,000,000 Lloyds/Chubb Bermuda																																							
\$100,000,000																																								
\$75,000,000																																								
\$50,000,000	\$9,000,000 (9%) part of \$100M Primary Lexington	\$5,000,000 (5%) part of \$100M Primary Beazley	\$2,500,000 (2.5%) part of \$100M Primary Ironshore	\$4,500,000 (4.5%) part of \$100M Primary Westfield	\$4,000,000 (4%) part of \$100M Primary Starr	\$3,500,000 (3.5%) part of \$100M Primary Lloyds/AXA XL	\$1,500,000 (1.5%) part of \$100M Primary Lloyds/Alchemy	\$1,000,000 (1%) part of \$100M Primary Lloyds/Blenheim	\$2,000,000 (2%) part of \$100M Primary Lloyds/Palomar	\$2,000,000 (2%) part of \$100M Primary Lloyds/Talbot	\$750,000 (0.75%) part of \$100M Primary Lloyds/RSA	\$750,000 (0.75%) part of \$100M Primary Lloyds/Unicorn	\$3,500,000 (3.5%) part of \$100M Primary Lloyds/Canopus	\$3,000,000 (3%) part of \$100M Primary Lloyds/Rockstone	\$1,000,000 (1%) part of \$100M Primary Lloyds/Cincinnati	\$3,000,000 (3%) part of \$100M Primary Lloyds/HCC	\$2,500,000 (2.5%) part of \$100M Primary Lloyds/Ark 1	\$5,000,000 (5%) part of \$100M Primary Lloyds/Fidelis	\$2,250,000 (2.25%) part of \$100M Primary Lloyds/Lancashire	\$2,500,000 (2.5%) part of \$100M Primary Lloyds/WRB	\$2,880,000 (2.88%) part of \$100M Primary Lloyds/Beazley	\$2,853,000 (2.853%) part of \$100M Primary Lloyds/Apollo	\$2,880,000 (2.88%) part of \$100M Primary Lloyds/Convex	\$2,283,000 (2.283%) part of \$100M Primary Lloyds/Brit	\$2,854,000 (2.854%) part of \$100M Primary Lloyds/Kiln	\$1,000,000 (1%) part of \$100M Primary Lloyds/Ark 2	\$750,000 (1.5%) part of \$50M excess \$50M Aspen	\$1,250,000 (2.5%) part of \$50M excess \$50M RiskSmith	\$2,000,000 (4%) part of \$50M excess \$50M Markel	\$2,250,000 (4.5%) part of \$50M excess \$50M RSUI	\$2,250,000 (4.5%) part of \$50M excess \$50M Canopus	\$2,250,000 (4.5%) part of \$50M excess \$50M Core Specialty	\$2,250,000 (4.5%) part of \$50M excess \$50M Berkshire							
\$25,000,000																																								

Coverage Updates

Property

Catastrophe Study

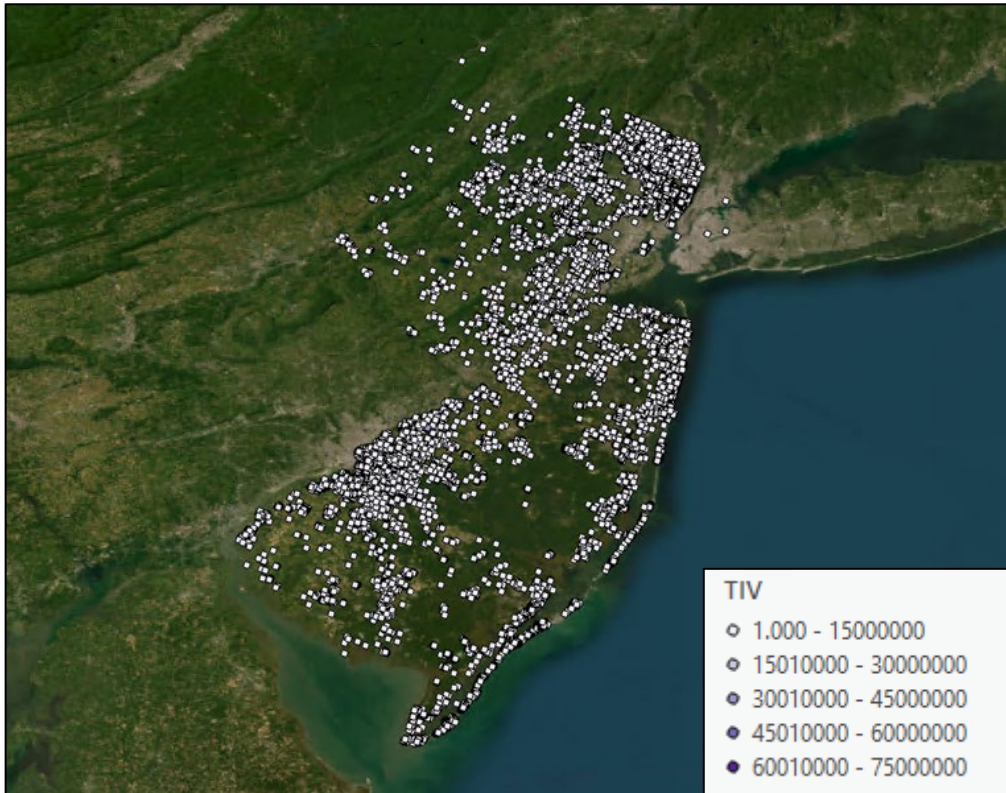


Geocoding Resolution	Count	TIV	% TIV
Client	7,690	9,218,731,318	60.18%
Manual	18	55,456,711	0.36%
Rooftop	3835	3856404329	25.18%
Address	440	312,268,972	2.04%
Street	4,059	1,355,932,820	8.85%
Block Group	167	50,474,879	0.33%
Postcode	1,513	456,879,399	2.98%
City	27	11,763,435	0.08%
Total	17,749	15,317,911,863	100%

Coverage Updates

Property

Catastrophe Study

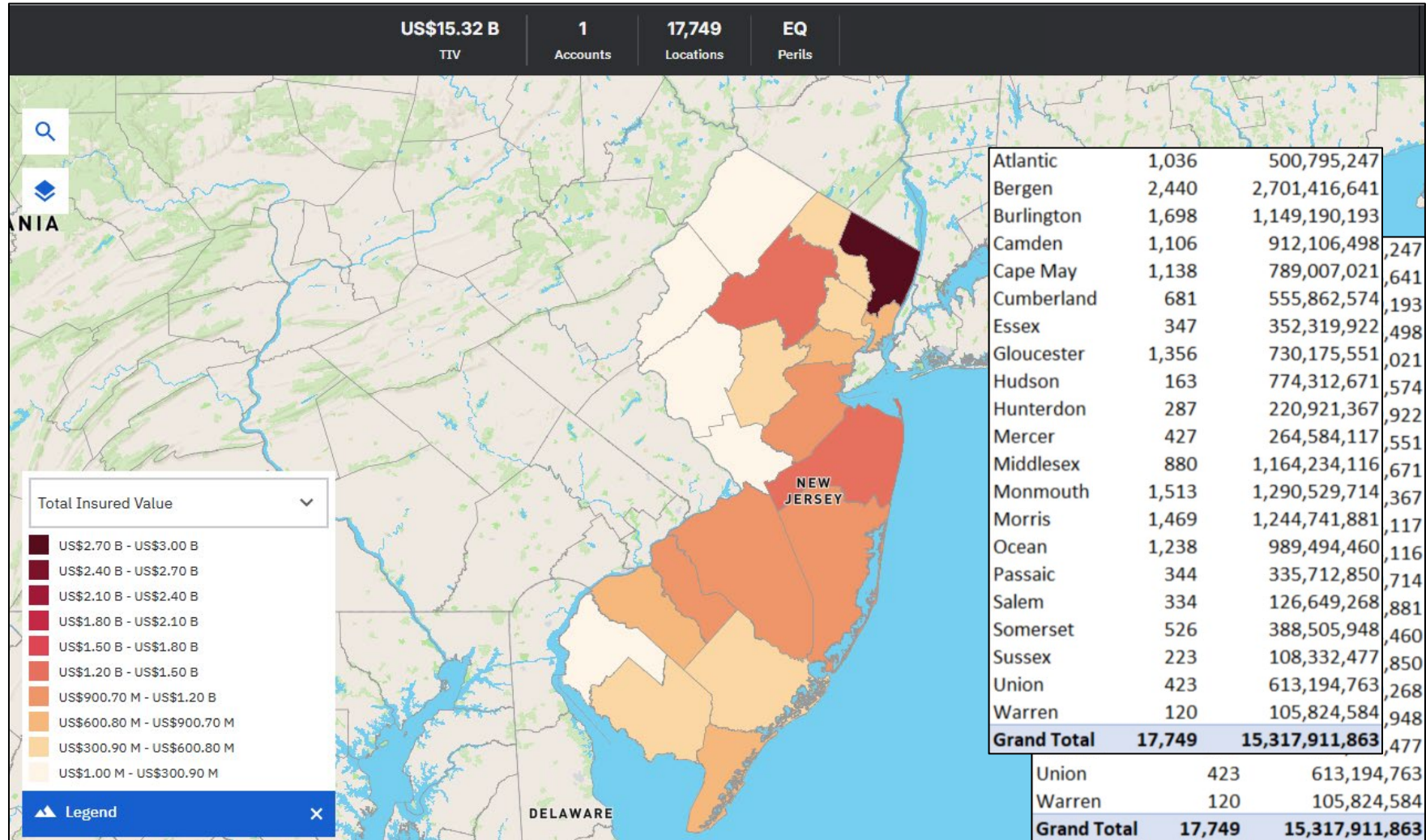


FEMA FL Zone	Count	TIV	% of TIV
A	129	59,745,911	0%
A11	1	496,644	0%
A15	8	601,934	0%
A2	7	4,012,095	0%
A3	6	4,753,197	0%
A4	11	3,697,440	0%
A5	6	15,294,073	0%
A6	12	9,934,494	0%
A7	8	2,339,168	0%
A8	3	666,577	0%
A9	6	4,322,440	0%
AE	2,630	2,115,364,489	14%
AO	35	38,752,816	0%
B	32	40,295,602	0%
C	697	524,613,515	3%
D	19	23,548,698	0%
NMA	652	314,976,414	2%
SHX	667	526,663,425	3%
VE	140	95,312,657	1%
X	12,646	11,512,917,494	75%
Blank	34	19,602,780	0%
Grand Total	17,749	15,317,911,863	100%

Coverage Updates

Property

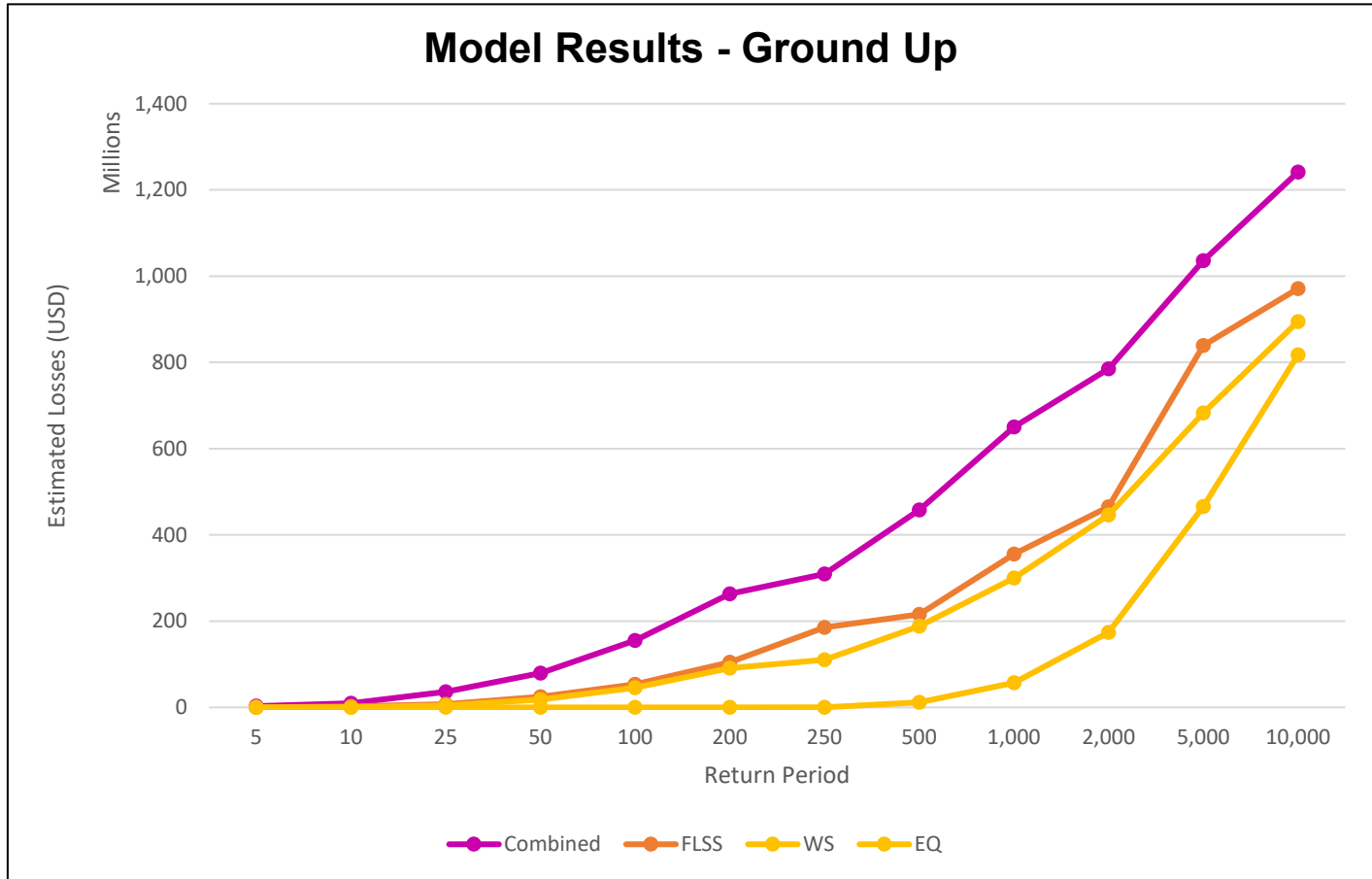
Catastrophe Study



Coverage Updates

Property

Catastrophe Study



All Perils Combined version 24 and HD v1.2			
		Ground Up	Gross Loss
	Modelled Exposure	15,317,911,863	15,317,911,863
0.01%	10,000	1,241,544,821	987,785,578
0.02%	5,000	1,036,101,816	884,912,539
0.05%	2,000	785,064,442	683,233,747
0.10%	1,000	650,218,961	499,859,500
0.20%	500	457,633,176	393,498,485
0.40%	250	309,441,003	254,208,342
0.50%	200	263,310,703	217,123,494
1.00%	100	155,296,377	127,658,319
2.00%	50	79,576,550	63,556,060
4.00%	25	36,330,801	22,055,254
10.00%	10	9,419,809	1,196,931
20.00%	5	2,935,503	0.038403369
Average Annual Loss		8,292,987	5,163,774
Standard Deviation		45,925,430	37,823,222
Coefficient of Variation		5.53786319	7.324724946

Coverage Updates

Liability

Overview - \$15m x \$5m

- Program was heavily marketed due to subpar results and changing underwriting over past few years.
- Munich indicated a 30%+ rate increase on the incumbent layer of \$15m x \$5m; however, we had new options in hand.
- The new program for 2025 will be as follows:
 - \$5m x \$5m: Safety National
 - \$10m x \$10m: 50% / 50% quota share with Munich and Great American
- The marketing effort and restructuring is adding much more stability to the MEL program and generating a 5% rate decrease.

Overview - \$10m x \$20m

- Chubb will continue in this layer, coming in at a small \$20k increase.

Coverage Updates

Workers' Compensation

Overview

- We enter the final year of the three-year rate agreement with Safety National, with a 2% rate increase.

Coverage Updates

Public Officials & Employment Practices

Overview – Primary \$2m

- We have negotiated a 4% rate increase, along with a \$10 increase in defense attorney fees, as follows:
 - Partner: \$160 to \$170
 - Associate: \$140 to \$150
 - Paralegal: \$75 to \$85
- There are Deductible changes for certain members:
 - Toms River: Increase from \$20,000 to \$35,000
 - Palisades Park: Increase from \$150,000 to \$200,000
 - Hackensack: Decrease POL deductible from \$100,000 to \$35,000
 - Englewood Cliffs: Decrease deductible from \$350,000 to \$150,000
- Reminder that Volunteer Directors & Officers is now a part of the regular POL / EPL policy
 - Members interested in the coverage must still request to be added and separately endorsed
 - Coverage subject to a \$1,000 deductible

Overview – \$8m x \$2m

- Matching the restructuring of some of the Casualty program, we have reduced Munich from a 100% share to a 50% share and added Great American on the remaining 50%. This restructuring generated significant savings.

Coverage Updates

Cyber (Cyber JIF)

Overview – Primary \$3m / \$6m

- AXA XL continues to be an excellent partner for the Cyber JIF, and was able to deliver a 7% rate decrease for the renewal.
- Increased CyberCrime limit from \$100k to \$250k.

Overview – \$4m Excess \$6m

- Cowbell will be continuing its relationship with the MEL, with an overall price discount.

Coverage Updates

Non-Owned Aircraft

- No changes



Looking Forward

Planning for 2025 and Beyond



■ Looking Forward

Property

- We appreciate your continued support in getting the appraisals completed. Ensure any buildings not getting appraised and any renovations/new projects are entered in Origami with full COPE info and values.

Casualty

- Continue the efforts from JAM in law enforcement risk control and getting police departments certified.
- Lookout for risk control updates regarding stormwater management this year.

Public Officials & Employment Practices

- Land Use risk control guidance is still critical to deploy and follow, as there are ever-increasing numbers of these claims.
- Continue to stay on top of employment law updates and ensure your EPL Handbooks are updated accordingly.

Cyber

- Claims trends, especially severity, continue to increase. Lookout for a big push on the Basic Security controls.
- Best practices for Artificial Intelligence will be rolled out this year.

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