

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
WEDNESDAY, APRIL 26, 2023  
9:30 AM**

**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 April 26, 2023 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

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: April 26, 2023**  
**9:30 AM**

- 1

☐ PUBLIC COMMENT

- ☐ CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 57-58  
Resolution [37-23](#) 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 Qual-Lynx and attached to this agenda. Also, Katherine Mika v. Gloucester Cuntty Prosecutor’s Office, Docket No. GLO-L-000956-22
  - ☐ Motion for Executive Session
  - ☐ Approval of PARS/SARS (Commission Attorney)
  - ☐ Approval of April Supplement Bills List, Resolution 38-23.....Page 59
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MEETING ADJOURNMENT  
NEXT SCHEDULED MEETING: [June 22, 2023, 1:00 PM](#)

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: April 26, 2023

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Certificate of Insurance Reports (Pages 5-8)** – Included in the agenda on pages 5-8 is the certificates of issuance reports from the NJCE which lists those certificates issued in the months of February and March. There were (9) nine certificates of insurance issued in February and (10) ten certificates of insurance issued in March.
- ☐ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 9-12)** - The NJCE conducted the Reorganization Meeting on February 23, 2023. Included in the agenda on pages 9-12 is a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 27, 2023 at 11:00 AM. This meeting will be held at Forsgate Country Club, Monroe Twp., NJ. A luncheon will follow to commemorate the 10<sup>th</sup> anniversary of the Fund's inception.
- ☐ **GCIC Property and Casualty Financial Fast Track (Pages 13-15)** - Included in the agenda on pages 13-15 is a copy of the Property & Casualty Financial Fast Track Report for the month of December. As of **February 28, 2023** there is a statutory surplus of **\$3,467,397**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$2,108,508**. The total cash amount is **\$4,763,854**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 16-18)** – Included in the agenda on pages 16-18 is a copy of the NJCE Financial Fast Track Report for the month of February. As of February 28, 2023 the NJCE has a surplus of **\$14,399,035**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is \$15,278,217.
- ☐ **GCIC Health Benefits Financial Fast Track (Pages 19-20)** – Included in the agenda on pages 19-20 is a copy of Health Benefits Financial Fast Track for the month of February. As of **February 28, 2023** there is a statutory surplus of **\$407,516**. The total cash amount is **\$494,445**.
- ☐ **Claim Tracking Reports (Pages 21-24)** - Included in the agenda on pages 21-24 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 28, 2023. The Executive Director will review the reports with the Commission.



- ❑ **Cyber Incident Reporting Information (Pages 25-26)** – Included in the agenda on pages 25-26 is some important information to follow if you experience a cyber incident. More importantly the flyer provides instructions on how to report the claim with the correct policy number.
- ❑ **2023 New Jersey Association of Counties Conference** - The 72nd Annual Conference is scheduled to be held from May 3 to May 5 at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will have an exhibit at the conference.
- ❑ **2023 Property & Casualty Assessments** – The Treasurer's Office advised all the member entities paid the first assessment bill. The second payment is due on May 15, 2023.
- ❑ **2023 Meeting Schedule** – As a reminder the Commission will not meet in May. The next meeting is scheduled for June 22, 2023 at 1:00 PM.

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 2/1/2023 to 3/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - Rowan University School of I - County of Gloucester	Osteopathic Medicine 1474 Tanyard Road, 2nd Floor Sewell, NJ 08080	RE: use of facilities Rowan University, The State of New Jersey, and the New Jersey Educational Facilities Authority are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities throughout the current calendar year.	2/1/2023 #3864535	GL AU EX WC
H - National Park School I - County of Gloucester	516 Lakehurst Ave. National Park, NJ 08063	RE: Outreach Educational Lesson Evidence of insurance as respects to Dr. Duran from the Scotland Run Park Nature Center providing an Outreach Educational Lesson to 5th grade class	2/10/2023 #3874056	GL AU EX WC
H - Gloucester County 4-H I - County of Gloucester	254 County House Rd Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Goaty Bunch Evidence of insurance with regard to Hop-A-Lot Rabbit club event @ Five Guys 2000 Clements Bridge Rd Deptford, NJ during the current calendar year.	2/10/2023 #3874057	GL AU EX WC
H - Division of Mental Health & I - County of Gloucester	Addiction Services PO Box 362 Trenton, NJ 08625	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	2/14/2023 #3875130	GL AU EX WC
H - State of New Jersey- NJ Dept. of I - Gloucester County Improvement Authority	Environmental Protection 428 East State Street, Floor 3 Trenton, NJ 08625	Evidence of Insurance	2/17/2023 #3876548	GL AU EX WC
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: NJ State 4-H Horse Bowl Evidence of insurance with regard to NJ State 4-H Horse Bowl being held at the Clayton Complex 1200 Delsea Drive, Clayton, NJ 08322	2/17/2023 #3876550	GL AU EX WC

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 2/1/2023 to 3/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - Genesis Healthcare North Cape I - Rowan College of South Jersey	Center 700 Town Bank Road Cape May, NJ 08204	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023 - 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 RE: Rowan College of South Jersey Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	2/21/2023 #3877325	GL AU EX WC
H - TORQ Physical Therapy & I - Rowan College of South Jersey	Associates, Inc. 600 Main Street, Suite 8 Cinnaminson, NJ 08077	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023 - 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 RE: Rowan College of South Jersey Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	2/21/2023 #3877327	GL AU EX WC
H - Evidence of Insurance I - Rowan College of South Jersey		Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023- 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 Company F: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 Evidence of insurance	2/24/2023 #3878674	GL AU EX WC
<b>Total # of Holders: 9</b>				

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 3/1/2023 to 4/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County Of Camden I - Rowan College of South Jersey	Theo Primas WDB Program Evaluator 1111 Markkress Rd, Suite 101 Cherry Hill, NJ 08003	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company F: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: Career & Technical Education Career Training Programs 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 Career & Technical Education Career Training Programs	3/2/2023 #3900030	GL AU EX WC
H - Niquole Primiani I - Rowan College of South Jersey	New Jersey Historical Commission Dept. of State P.O. Box 305 Trenton, NJ 08625	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023 - 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 RE: RE: 2023 NJHC County History Partnership Program Grant Evidence of insurance	3/2/2023 #3900151	GL AU EX WC
H - Niquole Primiani I - Rowan College of South Jersey	New Jersey Historical Commission Dept. of State P.O. Box 305 Trenton, NJ 08625	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: RE: 2023 NJHC County History Partnership Program Grant Evidence of insurance	3/2/2023 #3900160	GL AU EX WC
H - County of Gloucester I - Rowan College of South Jersey	2 South Broad Street Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Use of Premises The Certificate Holder, Board of County Commissioners, its Department & Agencies et al are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of tennis courts for team practice	3/7/2023 #3902178	GL AU EX WC
H - Inspira Health Center Woodbury I - County of Gloucester	509 North Broad Street Woodbury, NJ 08096	RE: Use of Facility 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 Inspira Health Center for training purposes by the Gloucester County SWAT Team	3/8/2023 #3903272	GL AU EX WC

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 3/1/2023 to 4/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: Cannine-Can-Do 4-H Dog Club Evidence of insurance with regard to Cannine-Can-Do 4-H Dog Club holding a fundraiser/cake sale being held at Tractor Supply, Woodstown, and 862 Rt 45 Pilesgrove, NJ 08098	3/8/2023 #3903273	GL AU EX WC
H - Camden County Department of I - Rowan College of South Jersey	Parks 1301 Park Boulevard Cherry Hill, NJ 08002	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Use of premises 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 a baseball game at Camden Turf Baseball Field	3/9/2023 #3903701	GL AU EX WC
H - Masso's Event Rentals I - County of Gloucester	210 South Delsea Drive Glassboro, NJ 08028	RE: Equipment Rental Evidence of insurance as respects to the rental of tents, tables and chairs.	3/22/2023 #3910492	GL AU EX WC
H - Gloucester County 4-H Fair I - County of Gloucester	Association 275 Bridgeton Pike Mullica Hill, NJ 08062	RE: Use of Facilities Evidence of insurance with regard to use of the Gloucester County 4-H Fairgrounds for events during the current calendar year	3/23/2023 #3911185	GL AU EX
H - Bridgeton Public Schools - I - Rowan College of South Jersey	Quarter Mile Lane Schools 300 Quarter Mile Lane Bridgeton, NJ 08302	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance as respects to use of facilities for events after school hours.	3/27/2023 #3957262	GL AU EX WC
<b>Total # of Holders: 10</b>				



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

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

**Date:** February 23, 2023

**Memo to:** Commissioners  
Gloucester County Insurance Commission

**From:** Joseph Hrubash, NJCE Executive Director

**Subject:** Special Meeting of the NJCE JIF

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**CUIC Representative:** Commissioner Harold Johnson joined the NJCE JIF Board as Cumberland County's representative as of February 7, 2023.

**2023 Reorganization:** The NJCE conducted its 2023 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

**Certifying Election of Chair, Secretary and Executive Committee:** As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

### 2023 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, <b>Chair</b> Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, <b>Secretary</b>	Gloucester County Insurance Commission
John Kelly	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Harold Johnson	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O'Connor Christopher Marion – Alternate	Monmouth County

**Fixing Public Meeting Dates:** The Board of Fund Commissioners adopted the following meeting dates for 2023 and 2024 Reorganization to be held at **9:30AM virtually** unless otherwise noted.

April 27, 2023 – 11:00AM at the Forsgate Country Club, Monroe Twp. NJ

June 22, 2023

September 28, 2023  
October 26, 2023  
November 17, 2023  
February 22, 2024 – 2024 Reorganization

**Executive Directors Report:** The following items were discussed:

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

**Professional Contracts/Services/Competitive Contracts:**

**Cyber Security Services – Chertoff Group:** In October 2022, the Board authorized the Underwriting Manager, in consultation with the Fund Attorney, to secure a vendor for Cyber Security Services. Subsequent to that meeting, Chertoff Group was identified and a proposal was submitted. The Board tabled any action to award a one-year contract to the Chertoff Group pending receipt of necessary forms from them.

**Property Appraisal Vendor:** Last month, the Board approved the Fund Attorney authorization to pursue a property appraisal vendor to acquire the up-to-date building valuations and necessary COPE information. The Board of Fund Commissioners adopted a resolution to authorize procurement of these services via a Competitive Contract.

**Auditor, Payroll Auditor, Litigation Manager:** Auditor and Litigation Manager will expire on or about April 30, 2023. Payroll Auditor and Actuary will expire on or about June 30, 2023. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that the results will be prepared by the next meeting for the Board to review and act.

**Cyber JIF:** The MEL JIF, in response to the hard cyber insurance market and the limited options available to local government, conducted a feasibility study which led to the formation of the NJ Cyber JIF. In addition to risk sharing and excess insurance the Fund offers certain management tools, training, and education to assist local governments with mitigating the financial and security risks of cyber threats. The JIF, which became operational on January 1, 2023, has an initial membership that consists of the 19 MEL member JIFs. The JIF's by-laws allow for any public entity joint insurance fund in the State of New Jersey to make application for consideration by the Cyber JIF Board of Commissioners. Executive Director reported the NJCE JIF will explore this option for January 1, 2024 or sooner if it makes sense.

**Program Initiatives:** In 2017, the Board agreed that the Fund should introduce program initiatives that would allow for more consistent and ratable data such as payroll audits, a new risk management information system, a learning management system, and a more user-friendly renewal application process. As we look to continue to introduce newer technology to streamline processes, the Fund office will be requesting feedback on the following initiatives previously implemented:

**Origami:** The online platform was launched in June 2019 for members and/or their risk management consultants to manage property values and track exposure data.

**Broker Buddha:** This online platform, introduced in 2022, limited the need for hard copy applications. It received positive feedback; however, some members did not use the program.

Feedback will be requested as it will become mandatory going forward and additional training can be offered if needed.

**Learning Management System:** This online platform was introduced in 2021 to provide online training (Live and On-Demand) to members and has since been used by over 10,000 members. The new LMS (BIS Safety Software) is in the implementation stages and has made great progress. The new LMS will be launched in the upcoming months with LMS Demo Webinars being made available before the launch date. Details to follow.

**Certifical:** This program will be the next initiative to be introduced to create efficiencies and streamline the certificate issuance including the annual renewal process by using real-time data to ensure our members have continuous, compliant insurance certificates. Members will also receive a live feed of coverages through the Underwriting Managers office. Data is in the process of being migrated to the Certifical program. In addition, there is ongoing testing, due diligence, examination, and analysis of fit for the Fund prior to real time. Underwriting Manager provided an update on the upcoming implementation.

#### **NJCE Committees:**

**Cyber Task Force:** A meeting of this task force will be scheduled for April to discuss cyber-related issues. The Executive Director asked if any Fund Commissioner and/or a designated representative is interested in serving on the task force, then to please contact the Fund office. Those Commissioners that currently serve are Commissioner Sheehan and Commissioner Marion.

**Coverage Committee:** This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee will be scheduled in April to review the draft policies from the Technical Writer, which were recently submitted to the Underwriting Manager. The Commissioners that currently serve are Commissioner Sheehan, Commissioner O'Connor, Commissioner Marion, Commissioner Shea, Commissioner Kelly and Commissioner Kessler.

**Safety Committee:** Last February, the Board of Fund Commissioners approved the formation of a Safety Committee at the NJCE level to compliment the members' safety committees. Included in the agenda, as part of the Safety Director report, was a list of the current members. The Committee is scheduled to meet in 2023 as follows: Monday, March 13<sup>th</sup>, Monday June 12<sup>th</sup>, Monday September 11<sup>th</sup> and Monday, December 11<sup>th</sup> via Zoom at 10 a.m.

#### **Claims Update:**

**2023 NJCE Claims Reporting Requirements:** Perma Claims distributed the 2023 claims reporting requirements to local JIF Third Party Administrators (TPA). A copy of the document was submitted for information.

**Hurricane Ida:** Ms. Walcoff reported the Excess Property Claims Administrator has been working with the Excess Property carrier to address and close out Hurricane Ida claims.

**Safety National:** Ms. Walcoff reported continued progress with negotiations as respects Safety National on 2020 COVID Claims. An update will be provided at the next meeting.

**Membership Chart:** Submitted for information was an NJCE JIF membership chart updated as of



February 2023.

**NJCE Financial Fast Track:** The December 2022 Financial Fast Track will be available for the April meeting.

**2023 MEL, MRHIF & NJCE Educational Seminar:** The 12<sup>th</sup> annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 21<sup>st</sup> and April 28<sup>th</sup> 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

**2023 Best Practices Seminar:** PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop. At this time, we have narrowed down dates for either the week of October 23 or November 6, 2023. PERMA reported that they are looking for volunteers interested in being part of the Committee for this Workshop. Those who would like to participate were instructed to email Robyn Walcoff ([RWalcoff@permainc.com](mailto:RWalcoff@permainc.com)) and Jennifer Davis ([JDavis@permainc.com](mailto:JDavis@permainc.com)).

**NJCE 10 Year Anniversary:** 2020 marked the 10<sup>th</sup> anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023, at the Forsgate Country Club in Monroe, NJ at 11am. Attendees were asked to save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.

**2023 Financial Disclosures:** Board of Commissioners should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

### **Underwriting Manager Report**

**Extraordinary Unspecifiable Services (EUS):** At the December meeting, the Board approved authorization for the Underwriting Manager to bind coverage of the 2023 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverage. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

**2023 Renewal Overview Webinar:** The NJCE Underwriting Manager held a webinar on Tuesday, January 31<sup>st</sup> and was well attended with over 50 participants. A recording of the webinar and the presentation has been posted to njce.org. For any questions, please contact the Fund office.

### **Risk Control Report**

**2023 Safety Grant Program:** J.A. Montgomery provided a recap on the 2022 successes and an update on the 2023 Grant Program. Included as part of the Safety Director's report was a memo on the available grant money in 2023.

### **WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of January 2023.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for April 27, 2023 at 11AM at the Forsgate Country Club in Monroe Twp. NJ.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2023			
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		683,597	1,367,194	77,540,643	78,907,837
2.	CLAIM EXPENSES					
		Paid Claims	184,429	251,277	22,309,771	22,561,047
		Case Reserves	66,026	670,690	1,624,480	2,295,169
		IBNR	(49,044)	(514,761)	2,089,129	1,574,367
		Excess Insurance Recoverable	(7,469)	(7,597)	(334,613)	(342,210)
		Discounted Claim Value	(4,694)	(9,588)	(91,773)	(101,361)
TOTAL CLAIMS			189,247	390,020	25,596,993	25,987,013
3.	EXPENSES					
		Excess Premiums	382,480	764,961	36,245,134	37,010,094
		Administrative	99,806	198,454	11,302,383	11,500,837
TOTAL EXPENSES			482,286	963,415	47,547,516	48,510,932
4.	UNDERWRITING PROFIT (1-2-3)		12,064	13,758	4,396,134	4,409,892
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		12,064	13,758	4,403,371	4,417,129
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.	INVESTMENT IN JOINT VENTURE		18,249	18,249	2,090,259	2,108,508
11. SURPLUS (6 + 7 + 8 - 9)			30,312	32,007	3,435,390	3,467,397
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		139	139	25,620	25,759
	2011		287	287	(27,901)	(27,614)
	2012		271	271	228,985	229,256
	2013		565	565	206,258	206,823
	2014		599	599	380,508	381,107
	2015		508	508	(776,465)	(775,956)
	2016		677	677	374,346	375,022
	2017		730	730	391,284	392,013
	2018		861	861	1,009,644	1,010,505
	2019		(70,730)	(70,730)	686,640	615,910
	2020		956	956	815,491	816,448
	2021		1,337	1,337	(219,592)	(218,255)
	2022		4,905	(95)	340,572	340,477
	2023		89,207	95,902		95,902
TOTAL SURPLUS (DEFICITS)			30,312	32,007	3,435,390	3,467,397
TOTAL CASH						4,763,854

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	February 28, 2023	
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
	Case Reserves	0	0	(0)
	IBNR	0	0	0
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	0
TOTAL FY 2010 CLAIMS		0	0	1,823,536
FUND YEAR 2011				
	Paid Claims	0	0	2,795,974
	Case Reserves	0	0	(0)
	IBNR	0	0	(0)
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	0
TOTAL FY 2011 CLAIMS		0	0	2,795,974
FUND YEAR 2012				
	Paid Claims	150	150	2,080,101
	Case Reserves	(150)	(150)	16,513
	IBNR	0	0	1,167
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	(122)
TOTAL FY 2012 CLAIMS		0	0	2,097,658
FUND YEAR 2013				
	Paid Claims	0	0	1,564,294
	Case Reserves	0	0	22,164
	IBNR	0	0	1,450
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	(257)
TOTAL FY 2013 CLAIMS		0	0	1,587,651
FUND YEAR 2014				
	Paid Claims	0	0	981,609
	Case Reserves	0	0	(0)
	IBNR	0	0	0
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	(3)
TOTAL FY 2014 CLAIMS		0	0	981,606
FUND YEAR 2015				
	Paid Claims	12,341	12,509	3,020,846
	Case Reserves	(12,341)	(12,509)	146,803
	IBNR	0	0	17,253
	Excess Insurance Recoverable	0	0	(500)
	Discounted Claim Value	0	0	(2,508)
TOTAL FY 2015 CLAIMS		0	0	3,181,893
FUND YEAR 2016				
	Paid Claims	0	0	1,750,563
	Case Reserves	0	0	16,777
	IBNR	0	0	2,579
	Excess Insurance Recoverable	0	0	(50,000)
	Discounted Claim Value	0	0	(307)
TOTAL FY 2016 CLAIMS		0	0	1,719,611

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	February 28, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2017</b>				
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)
<b>TOTAL FY 2017 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,042,868</b>	<b>2,042,868</b>
<b>FUND YEAR 2018</b>				
Paid Claims	105	105	1,384,203	1,384,308
Case Reserves	(105)	(105)	31,113	31,008
IBNR	0	0	22,076	22,076
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(930)	(930)
<b>TOTAL FY 2018 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,436,462</b>	<b>1,436,462</b>
<b>FUND YEAR 2019</b>				
Paid Claims	23,934	25,902	1,439,283	1,465,185
Case Reserves	(30,114)	(32,082)	284,403	252,321
IBNR	6,180	6,180	48,707	54,887
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(5,713)	(5,713)
<b>TOTAL FY 2019 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,766,680</b>	<b>1,766,680</b>
<b>FUND YEAR 2020</b>				
Paid Claims	35,198	35,326	1,336,011	1,371,337
Case Reserves	(28,386)	(27,385)	66,084	38,698
IBNR	657	(344)	222,721	222,377
Excess Insurance Recoverable	(7,469)	(7,597)	(280,168)	(287,765)
Discounted Claim Value	0	0	(6,601)	(6,601)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(0)</b>	<b>(0)</b>	<b>1,338,045</b>	<b>1,338,045</b>
<b>FUND YEAR 2021</b>				
Paid Claims	15,290	27,481	1,482,043	1,509,524
Case Reserves	127,668	148,516	528,960	677,476
IBNR	(142,957)	(175,998)	668,783	492,785
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(29,208)	(29,208)
<b>TOTAL FY 2021 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,650,577</b>	<b>2,650,577</b>
<b>FUND YEAR 2022</b>				
Paid Claims	95,976	148,369	604,497	752,865
Case Reserves	(84,144)	479,306	511,665	990,970
IBNR	(11,832)	(622,674)	1,104,393	481,719
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(46,123)	(46,123)
<b>TOTAL FY 2022 CLAIMS</b>	<b>0</b>	<b>5,000</b>	<b>2,174,432</b>	<b>2,179,432</b>
<b>FUND YEAR 2023</b>				
Paid Claims	1,434	1,434		1,434
Case Reserves	93,598	115,099		115,099
IBNR	98,909	278,075		278,075
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(4,694)	(9,588)		(9,588)
<b>TOTAL FY 2023 CLAIMS</b>	<b>189,247</b>	<b>385,020</b>	<b>0</b>	<b>385,020</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>189,247</b>	<b>390,020</b>	<b>25,596,993</b>	<b>25,987,013</b>
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	February 28, 2023		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,986,328	5,972,656	248,899,924	254,872,579
2.	CLAIM EXPENSES					
		Paid Claims	252,576	670,922	12,514,366	13,185,288
		Case Reserves	95,970	323,676	12,686,874	13,010,550
		IBNR	181,741	65,977	11,414,958	11,480,935
		Discounted Claim Value	(76,112)	(134,227)	(2,262,516)	(2,396,743)
		Excess Recoveries	0	0	(1,042,640)	(1,042,640)
	TOTAL CLAIMS		454,175	926,347	33,311,042	34,237,389
3.	EXPENSES					
		Excess Premiums	2,317,902	4,651,114	177,502,257	182,153,371
		Administrative	181,512	363,432	18,460,731	18,824,163
	TOTAL EXPENSES		2,499,414	5,014,546	195,962,988	200,977,534
4.	UNDERWRITING PROFIT (1-2-3)		32,739	31,763	19,625,894	19,657,657
5.	INVESTMENT INCOME		5,697	69,717	1,379,212	1,448,929
6.	PROFIT (4+5)		38,435	101,480	21,005,105	21,106,586
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		38,435	101,480	14,297,554	14,399,035
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		35	427	62,481	62,909
	2011		81	991	572,420	573,411
	2012		134	1,625	686,619	688,243
	2013		234	2,858	1,090,793	1,093,651
	2014		340	4,126	2,077,841	2,081,968
	2015		324	3,946	1,679,406	1,683,351
	2016		438	5,316	1,710,308	1,715,624
	2017		462	5,643	2,614,589	2,620,231
	2018		532	6,460	2,321,638	2,328,098
	2019		619	(552,368)	2,164,699	1,612,330
	2020		628	7,620	(1,813,892)	(1,806,272)
	2021		876	10,725	(204,057)	(193,332)
	2022		994	12,230	1,334,709	1,346,939
	2023		32,739	591,882		591,882
TOTAL SURPLUS (DEFICITS)			38,435	101,480	14,297,554	14,399,034
TOTAL CASH						15,278,217

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	2,571	7,462	552,636	560,098
	Case Reserves	(2,571)	(7,462)	83,028	75,567
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	0	(7,983)	(7,983)
TOTAL FY 2011 CLAIMS		0	0	630,681	630,681
FUND YEAR 2012					
	Paid Claims	115	2,391	1,589,807	1,592,198
	Case Reserves	(115)	(2,391)	58,613	56,222
	IBNR	0	0	3,122	3,122
	Discounted Claim Value	0	0	(6,056)	(6,056)
TOTAL FY 2012 CLAIMS		0	0	1,645,486	1,645,486
FUND YEAR 2013					
	Paid Claims	8,763	18,135	995,819	1,013,954
	Case Reserves	(8,493)	(17,865)	549,219	531,355
	IBNR	(270)	(270)	29,551	29,281
	Discounted Claim Value	0	0	(60,165)	(60,165)
TOTAL FY 2013 CLAIMS		0	0	1,514,426	1,514,426
FUND YEAR 2014					
	Paid Claims	396	766	659,816	660,582
	Case Reserves	(396)	(666)	138,364	137,697
	IBNR	0	(100)	21,077	20,977
	Discounted Claim Value	0	0	(15,330)	(15,330)
TOTAL FY 2014 CLAIMS		0	0	803,927	803,927
FUND YEAR 2015					
	Paid Claims	6,080	8,699	1,822,647	1,831,345
	Case Reserves	(6,083)	(8,699)	734,986	726,287
	IBNR	3	0	94,138	94,138
	Discounted Claim Value	0	0	(67,627)	(67,627)
TOTAL FY 2015 CLAIMS		0	0	2,584,143	2,584,143
FUND YEAR 2016					
	Paid Claims	0	867	1,030,094	1,030,961
	Case Reserves	0	(15,083)	1,339,694	1,324,611
	IBNR	0	14,216	42,209	56,425
	Discounted Claim Value	0	0	(94,522)	(94,522)
TOTAL FY 2016 CLAIMS		0	0	2,317,474	2,317,474



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	7,779	30,622	1,181,145	1,211,767
	Case Reserves	(9,463)	(32,305)	854,966	822,661
	IBNR	1,684	1,683	114,476	116,159
	Discounted Claim Value	0	0	(78,364)	(78,364)
TOTAL FY 2017 CLAIMS		0	(0)	2,072,224	2,072,224
FUND YEAR 2018					
	Paid Claims	29,683	37,016	987,489	1,024,505
	Case Reserves	10,266	(44)	950,586	950,542
	IBNR	(39,950)	(36,972)	552,963	515,991
	Discounted Claim Value	0	0	(120,565)	(120,565)
TOTAL FY 2018 CLAIMS		0	0	2,370,473	2,370,473
FUND YEAR 2019					
	Paid Claims	37,747	38,951	684,365	723,316
	Case Reserves	(61,603)	132,197	1,205,018	1,337,214
	IBNR	23,855	(171,148)	1,263,761	1,092,613
	Discounted Claim Value	0	0	(198,523)	(198,523)
TOTAL FY 2019 CLAIMS		(0)	0	2,954,620	2,954,620
FUND YEAR 2020					
	Paid Claims	(1,848)	(1,060)	881,863	880,802
	Case Reserves	172,892	160,308	3,856,203	4,016,512
	IBNR	(171,044)	(159,248)	2,706,198	2,546,951
	Discounted Claim Value	0	0	(494,451)	(494,451)
	Excess Recoveries	0	0	(1,042,640)	(1,042,640)
TOTAL FY 2020 CLAIMS		0	0	5,907,173	5,907,173
FUND YEAR 2021					
	Paid Claims	26,693	287,268	1,705,091	1,992,359
	Case Reserves	(26,175)	(275,851)	2,095,279	1,819,427
	IBNR	(518)	(11,417)	2,146,905	2,135,488
	Discounted Claim Value	0	0	(453,414)	(453,414)
	Excess Recoveries	0	0	0	0
TOTAL FY 2021 CLAIMS		0	0	5,493,861	5,493,861
FUND YEAR 2022					
	Paid Claims	134,597	239,805	251,754	491,559
	Case Reserves	27,606	391,434	820,919	1,212,353
	IBNR	(162,203)	(631,239)	4,437,558	3,806,319
	Discounted Claim Value	0	0	(665,517)	(665,517)
TOTAL FY 2022 CLAIMS		0	0	4,844,714	4,844,714
FUND YEAR 2023					
	Paid Claims	0	0		0
	Case Reserves	103	103		103
	IBNR	530,184	1,060,471		1,060,471
	Discounted Claim Value	(76,112)	(134,227)		(134,227)
TOTAL FY 2023 CLAIMS		454,175	926,347	0	926,347
COMBINED TOTAL CLAIMS		454,175	926,347	33,311,042	34,237,389
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,042,640 due from the reinsurer for COVID-19 WC claims.					

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF FEBRUARY 28, 2023**

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	58,025	116,040	86,705,798	86,821,838
2. CLAIM EXPENSES				
Paid Claims	38,701	75,529	76,688,963	76,764,492
IBNR	588	1,290	44,022	45,312
Total Claims	39,289	76,820	76,732,985	76,809,805
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	7,499	14,991	5,935,924	5,950,915
Total Expenses	7,499	14,991	9,596,662	9,611,653
4. UNDERWRITING PROFIT (1-2-3)	11,238	24,230	376,151	400,381
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	11,238	24,230	383,287	407,517
9. STATUTORY SURPLUS (6+7-8)	11,238	24,230	383,287	407,517
SURPLUS (DEFICITS), CASH, BY FUND YEAR				
2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	0	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	0	0	8,250	8,250
2022 SURPLUS	1,632	28,777	79,745	108,522
CASH	123,768	(17,321)	141,089	123,768
2023 SURPLUS	9,605	(4,547)	-	(4,547)
CASH	67,137	67,137	-	67,137
<b>TOTAL SURPLUS</b>	<b>11,238</b>	<b>24,230</b>	<b>383,287</b>	<b>407,516</b>
<b>TOTAL CASH</b>	<b>190,905</b>	<b>49,817</b>	<b>444,628</b>	<b>494,445</b>



**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF FEBRUARY 28, 2023**

ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Total Claims	-	-	22,551,041	22,551,041	
FUND YEAR 2011					
Total Claims	-	-	34,451,946	34,451,946	
FUND YEAR 2012					
Total Claims	-	-	14,793,695	14,793,695	
FUND YEAR 2013					
Total Claims	-	-	540,221	540,221	
FUND YEAR 2014					
Total Claims	-	-	497,232	497,232	
FUND YEAR 2015					
Total Claims	-	-	477,058	477,058	
FUND YEAR 2016					
Total Claims	-	-	451,966	451,966	
FUND YEAR 2017					
Total Claims	-	-	451,873	451,873	
FUND YEAR 2018					
Total Claims	-	-	473,653	473,653	
FUND YEAR 2019					
Paid Claims	-	-	500,469	500,469	
IBNR	-	-	-	-	
Total Claims	-	-	500,469	500,469	
FUND YEAR 2020					
Paid Claims	-	-	411,659	411,659	
IBNR	-	-	-	-	
Total Claims	-	-	411,659	411,659	
FUND YEAR 2021					
Paid Claims	-	-	572,252	572,252	
IBNR	-	-	-	-	
Total Claims	-	-	572,252	572,252	
FUND YEAR 2022					
Paid Claims	-	-	515,899	515,899	
IBNR	(1,632)	(28,777)	44,022	15,245	
Total Claims	(1,632)	(28,777)	559,921	531,144	
FUND YEAR 2023					
Paid Claims	38,701	75,529	-	75,529	
IBNR	2,220	30,067	-	30,067	
Total Claims	40,921	105,597	-	105,597	
COMBINED TOTAL CLAIMS	39,289	76,820	76,732,986	76,809,805	
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**

February 28, 2023

<b>COVERAGE LINE - PROPERTY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>TOTAL</b>
January-23	0	0	0	0	0	0	0	0	0	0	0	1	17	1	19
February-23	0	0	0	0	0	0	0	0	0	0	0	1	14	4	19
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-3</b>	<b>3</b>	<b>0</b>
Limited Reserves															<b>\$16,131</b>
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>TOTAL</b>
January-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$127,861	\$1	\$228,361	\$1	\$356,224
February-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$216,080	\$90,403	\$306,484
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$127,861)</b>	<b>\$0</b>	<b>(\$12,281)</b>	<b>\$90,402</b>	<b>(\$49,740)</b>
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$239,155	\$373,387	\$14	\$3,082,823
<b>COVERAGE LINE - GENERAL LIABILITY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>TOTAL</b>
January-23	0	0	0	0	0	1	0	0	0	2	2	3	10	0	18
February-23	0	0	0	0	0	1	0	0	0	2	2	3	11	0	19
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>1</b>	<b>0</b>	<b>1</b>
Limited Reserves															<b>\$22,582</b>
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>TOTAL</b>
January-23	\$0	\$0	\$0	\$0	\$0	\$109,707	\$0	\$0	\$0	\$200,783	\$19,773	\$35,000	\$45,698	\$0	\$410,960
February-23	\$0	\$0	\$0	\$0	\$0	\$97,635	\$0	\$0	\$0	\$198,773	\$19,773	\$34,685	\$78,198	\$0	\$429,064
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$12,071)</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$2,010)</b>	<b>\$0</b>	<b>(\$315)</b>	<b>\$32,500</b>	<b>\$0</b>	<b>\$18,104</b>
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$513,477	\$5,918	\$299,697	\$58,076	\$43,749	\$83,998	\$83,998	\$3,648,349
<b>COVERAGE LINE - AUTO LIABILITY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>TOTAL</b>
January-23	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3
February-23	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Limited Reserves															<b>\$6,167</b>
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>TOTAL</b>
January-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,500	\$0	\$18,500
February-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,500	\$0	\$18,500
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$30,192	\$30,192	\$1,400,282
<b>COVERAGE LINE - WORKERS COMP.</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>TOTAL</b>
January-23	0	0	1	2	0	2	2	0	1	4	10	18	53	17	110
February-23	0	0	1	2	0	2	2	0	1	3	8	18	43	19	99
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>-2</b>	<b>0</b>	<b>-10</b>	<b>2</b>	<b>-11</b>
Limited Reserves															<b>\$16,779</b>
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>TOTAL</b>
January-23	\$0	\$0	\$16,512	\$22,163	\$0	\$36,929	\$16,777	\$0	\$31,113	\$81,652	\$175,044	\$514,808	\$782,556	\$21,500	\$1,699,053
February-23	\$0	\$0	\$16,362	\$22,163	\$0	\$36,659	\$16,777	\$0	\$31,008	\$53,548	\$138,907	\$642,790	\$678,193	\$24,696	\$1,661,103
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$150)</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$270)</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$105)</b>	<b>(\$28,104)</b>	<b>(\$36,137)</b>	<b>\$127,983</b>	<b>(\$104,363)</b>	<b>\$3,196</b>	<b>(\$37,950)</b>
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,393,955	\$729,107	\$1,792,149	\$1,285,728	\$1,030,407	\$1,121,394	\$1,081,826	\$536,279	\$1,897,300	\$1,254,671	\$1,254,671	\$17,635,405
<b>TOTAL ALL LINES COMBINED</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>TOTAL</b>
January-23	0	0	1	2	0	3	2	0	1	6	12	22	83	18	150
February-23	0	0	1	2	0	3	2	0	1	5	10	22	71	23	140
<b>NET CHGE</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-1</b>	<b>-2</b>	<b>0</b>	<b>-12</b>	<b>5</b>	<b>-10</b>
Limited Reserves															<b>\$17,251</b>
<b>Year</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>TOTAL</b>
January-23	\$0	\$0	\$16,512	\$22,163	\$0	\$146,635	\$16,777	\$0	\$31,113	\$282,435	\$322,678	\$549,809	\$1,075,115	\$21,501	\$2,484,738
February-23	\$0	\$0	\$16,362	\$22,163	\$0	\$134,294	\$16,777	\$0	\$31,008	\$252,321	\$158,680	\$677,476	\$990,970	\$115,099	\$2,415,152
<b>NET CHGE</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$150)</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$12,341)</b>	<b>\$0</b>	<b>\$0</b>	<b>(\$105)</b>	<b>(\$30,114)</b>	<b>(\$163,998)</b>	<b>\$127,668</b>	<b>(\$84,144)</b>	<b>\$93,598</b>	<b>(\$69,586)</b>
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,586,457	\$981,610	\$3,167,149	\$1,718,340	\$2,042,868	\$1,415,316	\$1,719,174	\$1,120,932	\$2,186,797	\$1,742,247	\$1,368,875	\$25,766,860

# 2020 2021 2022 2023 YEARS

## Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF February 28, 2023

### FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		38			Last Month		37			Last Year		26		
2020	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	28-Feb-23		TARGETED	Incurred	Incurred	31-Jan-23		TARGETED	Incurred	Incurred	31-Jan-22		TARGETED
PROPERTY	339,909	523,345	523,345	153.97%	339,909	100.00%	523,345	115,316	33.93%	339,909	100.00%	544,625	544,625	160.23%	339,909	100.00%
GEN LIABILITY	601,000	58,076	58,076	9.66%	549,210	91.38%	58,076	58,076	9.66%	545,570	90.78%	41,304	41,304	6.87%	490,732	81.65%
POL/EPL																
AUTO LIABILITY	112,001	3,232	3,232	2.89%	98,897	88.30%	3,232	3,232	2.89%	98,298	87.77%	3,232	3,232	2.89%	88,392	78.92%
WORKER'S COMP	1,319,505	944,026	536,279	40.64%	1,298,725	98.43%	944,964	944,964	71.62%	1,296,683	98.27%	952,474	952,474	72.18%	1,250,834	94.80%
TOTAL ALL LINES	2,372,415	1,528,679	1,120,932	47.25%	2,286,741	96.39%	1,529,617	1,121,588	47.28%	2,280,461	96.12%	1,541,635	1,541,635	64.98%	2,169,867	91.46%
NET PAYOUT %	\$1,082,233				45.62%											

### FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021		Current		26			Last Month		25			Last Year		14		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	28-Feb-23		TARGETED	Incurred	Incurred	31-Jan-23		TARGETED	Incurred	Incurred	31-Jan-22		TARGETED
PROPERTY	338,000	239,155	239,155	70.76%	338,000	100.00%	239,155	239,155	70.76%	338,000	100.00%	283,835	283,835	83.97%	324,594	96.03%
GEN LIABILITY	551,000	43,749	43,749	7.94%	449,906	81.65%	43,749	43,749	7.94%	443,818	80.55%	46,249	46,249	8.39%	353,727	64.20%
POL/EPL																
AUTO LIABILITY	117,001	6,594	6,594	5.64%	92,338	78.92%	6,594	6,594	5.64%	90,938	77.72%	2,500	2,500	2.14%	66,648	56.96%
WORKER'S COMP	1,297,005	1,897,300	1,897,300	146.28%	1,229,505	94.80%	1,754,342	1,754,342	135.26%	1,221,745	94.20%	1,563,515	1,563,515	120.55%	971,248	74.88%
TOTAL ALL LINES	2,303,006	2,186,797	2,186,797	94.95%	2,109,749	91.61%	2,043,840	2,043,840	88.75%	2,094,502	90.95%	1,896,099	1,896,099	82.33%	1,716,217	74.52%
NET PAYOUT %	\$1,509,321				65.54%											

### FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		14	MONTH	Last Month		13	MONTH	Last Year		2	MONTH			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	28-Feb-23	TARGETED	Incurred	Incurred	31-Jan-23	TARGETED	Incurred	Incurred	31-Jan-22	TARGETED			
PROPERTY	316,000	373,387	373,387	118.16%	303,467	96.03%	382,228	382,228	120.96%	302,190	95.63%	59,000	59,000	18.67%	41,080	13.00%
GEN LIABILITY	538,000	83,998	83,998	15.61%	345,381	64.20%	49,328	49,328	9.17%	334,848	62.24%	500	500	0.09%	13,450	2.50%
POL/EPL	101,999															
AUTO LIABILITY	113,000	30,192	30,192	26.72%	64,369	56.96%	30,192	30,192	26.72%	61,203	54.16%	0	0	0.00%	2,825	2.50%
WORKER'S COMP	1,244,000	1,254,671	1,254,671	100.86%	931,556	74.88%	1,281,198	1,281,198	102.99%	872,431	70.13%	88,784	88,784	7.14%	24,880	2.00%
TOTAL ALL LINES	2,312,999	1,742,247	1,742,247	75.32%	1,644,773	71.11%	1,742,946	1,742,946	75.35%	1,570,673	67.91%	148,284	148,284	6.41%	82,235	3.56%
NET PAYOUT %	\$751,277				32.48%											

### FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Current		2			Last Month		1			Last Year		-10		
2023	Budget	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED
				28-Feb-23					31-Jan-23					31-Jan-22		
PROPERTY	363,000	97,128	97,128	26.76%	47,190	13.00%	1	1	0.00%	21,780	6.00%			N/A	N/A	N/A
GEN LIABILITY	531,000	0	0	0.00%	13,275	2.50%	0	0	0.00%	5,310	1.00%			N/A	N/A	N/A
POL/EPL	113,998															
AUTO LIABILITY	127,000	0	0	0.00%	3,175	2.50%	0	0	0.00%	1,270	1.00%			N/A	N/A	N/A
WORKER'S COMP	1,273,000	26,130	26,130	2.05%	25,460	2.00%	21,500	21,500	1.69%	6,365	0.50%			N/A	N/A	N/A
TOTAL ALL LINES	2,407,998	123,258	123,258	5.12%	89,100	3.70%	21,501	21,501	0.89%	34,725	1.44%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$1,434				0.06%											

# 2015 2016 2017 2018 2019 YEARS

## Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

February 28, 2023

### FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current		98 Actual 28-Feb-23		MONTH TARGETED	Last Month		97 Actual 31-Jan-23		MONTH TARGETED	Last Year		86 Actual 31-Jan-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	617,559	617,559	268.50%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%
AUTO LIABILITY	91,000	307,746	307,246	337.63%	88,212	96.94%	307,746	307,246	337.63%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%
WORKER'S COMP	1,157,000	1,792,149	1,792,149	154.90%	1,157,000	100.00%	1,792,149	1,792,149	154.90%	1,157,000	100.00%	1,875,050	1,875,050	162.06%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,167,649	3,167,149	146.76%	2,131,393	98.77%	3,167,649	3,167,149	146.76%	2,131,393	98.77%	3,524,023	3,524,023	163.30%	2,131,393	98.77%
NET PAYOUT %	\$3,032,855				140.54%											

### FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current		86 Actual 28-Feb-23		MONTH TARGETED	Last Month		85 Actual 31-Jan-23		MONTH TARGETED	Last Year		74 Actual 31-Jan-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	418,088	418,088	211.97%	197,238	100.00%
GEN LIABILITY	641,774	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%
WORKER'S COMP	1,226,749	1,335,728	1,285,728	104.81%	1,226,749	100.00%	1,335,728	1,285,728	104.81%	1,226,749	100.00%	1,349,680	1,349,680	110.02%	1,226,749	100.00%
TOTAL ALL LINES	2,169,445	1,768,340	1,718,340	79.21%	2,143,789	98.82%	1,768,340	1,718,340	79.21%	2,143,789	98.82%	1,818,072	1,818,072	83.80%	2,143,789	98.82%
NET PAYOUT %	\$1,701,563				78.43%											

### FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		74 Actual 28-Feb-23		MONTH TARGETED	Last Month		73 Actual 31-Jan-23		MONTH TARGETED	Last Year		62 Actual 31-Jan-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	170,264	170,264	95.65%	178,000	100.00%
GEN LIABILITY	609,000	517,422	513,477	84.31%	587,668	96.50%	517,422	513,477	84.31%	587,668	96.50%	515,565	515,565	84.66%	591,492	97.13%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	100,454	96.59%
WORKER'S COMP	1,217,000	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,098,332	1,098,332	90.25%	1,216,149	99.93%
TOTAL ALL LINES	2,108,000	2,046,812	2,042,868	96.91%	2,083,482	98.84%	2,046,812	2,042,868	96.91%	2,083,482	98.84%	2,121,657	2,121,657	100.65%	2,086,095	98.96%
NET PAYOUT %	\$2,042,868				96.91%											

### FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		62 Actual 28-Feb-23		MONTH TARGETED	Last Month		61 Actual 31-Jan-23		MONTH TARGETED	Last Year		50 Actual 31-Jan-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%
GEN LIABILITY	576,000	5,918	5,918	1.03%	559,441	97.13%	5,918	5,918	1.03%	559,386	97.12%	5,918	5,918	1.03%	554,273	96.23%
AUTO LIABILITY	103,000	28,126	28,126	27.31%	99,488	96.59%	28,126	28,126	27.31%	99,287	96.39%	86,288	86,288	83.78%	96,073	93.27%
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	1,231,138	99.93%	1,121,394	1,121,394	91.02%	1,230,769	99.90%	1,113,838	1,113,838	90.41%	1,226,115	99.52%
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	2,073,067	99.00%	1,415,316	1,415,316	67.59%	2,072,442	98.97%	1,465,922	1,465,922	70.01%	2,059,460	98.35%
NET PAYOUT %	\$1,384,308				66.11%											

### FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		50 Actual 28-Feb-23		MONTH TARGETED	Last Month		49 Actual 31-Jan-23		MONTH TARGETED	Last Year		38 Actual 31-Jan-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	191,270	215,305	215,305	112.57%	191,270	100.00%	215,305	215,305	112.57%	191,270	100.00%	235,462	235,462	123.10%	191,270	100.00%
GEN LIABILITY	552,801	299,697	299,697	54.21%	531,949	96.23%	299,697	299,697	54.21%	530,621	95.99%	307,059	307,059	55.55%	505,164	91.38%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	96,906	93.27%	122,345	122,345	117.76%	96,546	92.93%	122,345	122,345	117.76%	91,738	88.30%
WORKER'S COMP	1,300,289	1,081,826	1,081,826	83.20%	1,294,077	99.52%	1,088,006	1,088,006	83.67%	1,293,305	99.46%	1,113,728	1,113,728	85.65%	1,279,812	98.43%
TOTAL ALL LINES	2,148,253	1,719,174	1,719,174	80.03%	2,114,202	98.41%	1,725,354	1,725,354	80.31%	2,111,742	98.30%	1,778,594	1,778,594	82.79%	2,067,984	96.26%
NET PAYOUT %	\$1,466,853				68.28%											

# 2010 2011 2012 2013 2014 YEARS

## Gloucester County Insurance Commission

### CLAIMS MANAGEMENT REPORT

#### EXPECTED LOSS RATIO ANALYSIS

AS OF

February 28, 2013

#### FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010	Budget	Current		158	MONTH TARGETED	Last Month		157	MONTH TARGETED	Last Year		146	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	
PROPERTY	196,392	83,686	83,686	42.61%	100.00%	83,686	83,686	42.61%	100.00%	103,780	103,780	52.84%	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	96.50%	377,107	377,107	46.38%	96.50%	377,107	377,107	46.38%	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	96.94%	9,579	9,579	16.64%	96.94%	9,579	9,579	16.64%	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	100.00%	1,354,163	1,354,163	129.68%	100.00%	1,452,476	1,452,476	139.10%	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	98.57%	1,824,535	1,824,535	86.42%	98.57%	1,942,942	1,942,942	92.03%	98.57%
NET PAYOUT %	\$1,824,535			86.42%									

#### FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011	Budget	Current		146	MONTH TARGETED	Last Month		145	MONTH TARGETED	Last Year		134	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	
PROPERTY	234,258	211,641	211,641	90.35%	100.00%	211,641	211,641	90.35%	100.00%	220,964	220,964	94.32%	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	96.50%	752,617	752,617	77.61%	96.50%	765,603	765,603	78.94%	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	96.94%	126,796	126,796	184.70%	96.94%	126,796	126,796	184.70%	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	100.00%	1,704,894	1,704,894	135.24%	100.00%	1,730,025	1,730,025	137.23%	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	98.58%	2,795,948	2,795,948	110.37%	98.58%	2,843,388	2,843,388	112.24%	98.58%
NET PAYOUT %	\$2,795,948			110.37%									

#### FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

2012	Budget	Current		134	MONTH TARGETED	Last Month		133	MONTH TARGETED	Last Year		122	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	
PROPERTY	239,354	57,908	57,908	24.19%	100.00%	57,908	57,908	24.19%	100.00%	64,232	64,232	26.84%	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	96.50%	487,154	487,154	50.23%	96.50%	487,154	487,154	50.23%	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	96.94%	352,688	352,688	513.75%	96.94%	357,331	357,331	520.51%	96.94%
WORKER'S COMP	1,292,157	1,198,863	1,198,863	92.78%	100.00%	1,198,863	1,198,863	92.78%	100.00%	1,335,564	1,335,564	103.36%	100.00%
TOTAL ALL LINES	2,569,961	2,096,613	2,096,613	81.58%	98.60%	2,096,613	2,096,613	81.58%	98.60%	2,244,282	2,244,282	87.33%	98.60%
NET PAYOUT %	\$2,080,251			80.94%									

#### FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

2013	Budget	Current		122	MONTH TARGETED	Last Month		121	MONTH TARGETED	Last Year		110	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	
PROPERTY	243,372	149,379	149,379	61.38%	100.00%	149,379	149,379	61.38%	100.00%	154,379	154,379	63.43%	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	96.50%	20,525	20,525	2.12%	96.50%	20,525	20,525	2.12%	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	96.94%	22,598	22,598	32.92%	96.94%	22,598	22,598	32.92%	96.94%
WORKER'S COMP	1,292,157	1,393,955	1,393,955	107.88%	100.00%	1,393,955	1,393,955	107.88%	100.00%	1,449,113	1,449,113	112.15%	100.00%
TOTAL ALL LINES	2,573,979	1,586,457	1,586,457	61.63%	98.60%	1,586,457	1,586,457	61.63%	98.60%	1,646,616	1,646,616	63.97%	98.60%
NET PAYOUT %	\$1,564,294			60.77%									

#### FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		110	MONTH TARGETED	Last Month		109	MONTH TARGETED	Last Year		98	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		Unlimited Incurred	Limited Incurred	Actual 31-Jan-23		Unlimited Incurred	Limited Incurred	Actual 31-Jan-22	
PROPERTY	243,372	81,245	81,245	33.38%	100.00%	81,245	81,245	33.38%	100.00%	81,245	81,245	33.38%	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	96.50%	167,308	167,308	21.59%	96.50%	167,308	167,308	21.59%	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	96.94%	3,950	3,950	5.75%	96.94%	3,950	3,950	5.75%	96.94%
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	100.00%	729,107	729,107	65.85%	100.00%	745,774	745,774	67.35%	100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	98.67%	981,610	981,610	44.74%	98.67%	998,277	998,277	45.50%	98.67%
NET PAYOUT %	\$981,610			44.74%									



## WHAT TO DO IF YOU HAVE A CYBER EVENT



### **Did You Just Experience a Cyber Incident?**

**Call** [\(833\) 633-8666](tel:8336338666) or

**Email** [claims@cowbellcyber.ai](mailto:claims@cowbellcyber.ai)

Talk to dedicated insurance and cybersecurity professionals—available 24/7, 365 days a year.

**Be sure to provide the 2022-2023 Policy Number  
OBD-CB-S8JGD6XJX**



## What to do after you discover a cyber incident

### Scenario

An employee clicked on a malicious email link. The email originated from a threat actor and clicking on the link installed malware into the organization's network and encrypted data and files.

A message has now appeared on the employee's computer demanding that \$100,000 be paid in Bitcoin within 48 hours to regain access to the company's data and files, otherwise, the threat actor will publish the sensitive data on the internet.



### Next Steps

Report to Cowbell at (833)-633-8666 or email [claims@cowbellcyber.ai](mailto:claims@cowbellcyber.ai)



Immediately report the incident to Cowbell and your broker. You should never try to resolve the issue on your own; do not engage with the threat actor. We are available 24-7, 365 days a year. An incident response team will be immediately deployed to address the cyber incident.

### Prepare for a scoping call



To the extent possible, please create a brief summary of what systems or data may be impacted. Have the organization's leadership on standby to attend a scoping call with Cowbell's incident response experts.

### Our Claims Process

**Report:** As soon as a claim is filed, our cyber claims specialists will swiftly deploy appropriate incident response teams to immediately assist.

**Review:** A policy review and coverage investigation is conducted and the policyholder is informed of the resources available.

**Respond:** Cowbell's incident response team includes breach counsel, digital forensic and incident response investigators, professional ransom negotiators, public relations, and others. These teams have been vetted for expertise and efficiency and will address the incident to minimize the impact to your organization.

# GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

**Resolution No. 32-23**

**March 2023**

**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 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001628			
001628	BROWN & CONNERY, LLP	LEGAL SERVICES FILE 20-0734 12/22	2,945.54
001628	BROWN & CONNERY, LLP	LEGAL SERVICE- FILE 22-1174 07/22-11/22	11,156.00
001628	BROWN & CONNERY, LLP	LEGAL SERVIICES- FILE # 22-1174 12/22	50.00
			<b>14,151.54</b>
		<b>Total Payments FY 2022</b>	<b>14,151.54</b>

## **FUND YEAR 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001629			
001629	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION FEE 3/23	7,846.50
			<b>7,846.50</b>
001630			
001630	PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/23	8.22
001630	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/23	13,804.66
			<b>13,812.88</b>
001631			
001631	HARDENBERGH INSURANCE GROUP	REIMBURSE MEDICAL 03/23	5,463.08
			<b>5,463.08</b>
001632			
001632	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 03/23	761.83
			<b>761.83</b>
001633			
001633	CHANCE & MCCANN, LLC	ATTORNEY FEES 2/13/23-2/28/23	2,310.00
			<b>2,310.00</b>
001634			
001634	COURIER-POST	ACCT #CHL-091698 AD DATE 02/23/23	58.06
			<b>58.06</b>
001635			
001635	BROWN & CONNERY, LLP	LEGAL SERVICES- FILE 20-0325 01/23	79.00
001635	BROWN & CONNERY, LLP	LEGAL SERVICES FILE 18-0229 01/23	1,458.00
			<b>1,537.00</b>
001636			
001636	VIOLA YEAGER	REIMBURSE MEDICAL 02/23	443.64
			<b>443.64</b>
001637			
001637	JUNE ATKINSON	REIMBURSE MEDICAL 02/23	443.64



			<b>443.64</b>
001638			
001638	NJ ADVANCE MEDIA	ACCT 1159386 AD 2/22/23	35.20
			<b>35.20</b>
001639			
001639	DUANE SARMIENTO	REIMBURSE MEDICAL 03/23	2,951.43
			<b>2,951.43</b>
001640			
001640	HARDENBERGH INSURANCE GROUP	RMC FEE 03/23	27,982.67
			<b>27,982.67</b>
		<b>Total Payments FY 2023</b>	<b>63,645.93</b>

<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$77,797.47</b>
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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 HEALTH INSURANCE FUND  
BILLS LIST**

**Resolution No. 33-23**

**March 2023**

**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 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
W0323			
W0323	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 03/23	1,763.33
W0323	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 03/23	2,820.00
			<b>4,583.33</b>
		<b>Total Payments FY 2023</b>	<b>4,583.33</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$4,583.33</b>

**TOTAL PAYMENTS ALL FUND YEARS \$4,583.33**

\_\_\_\_\_  
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. 34-23**

**April 2023**

**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 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001641			
001641	NEW JERSEY COUNTIES EXCESS JIF	NJCE JIF 1ST INSTALLMENT 2023	2,753,860.20
			<b>2,753,860.20</b>
001642			
001642	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION FEE 4/23	7,846.50
			<b>7,846.50</b>
001643			
001643	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/23	7.98
001643	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/23	13,804.66
			<b>13,812.64</b>
001644			
001644	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 04/23	5,463.08
			<b>5,463.08</b>
001645			
001645	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 04/23	761.83
			<b>761.83</b>
001646			
001646	CHANCE & MCCANN, LLC	ATTORNEY FEES 3/17/23-4/6/23	1,815.00
			<b>1,815.00</b>
001647			
001647	COURIER-POST	ACCT CHL-091699 AD DATE 4/9/23	28.06
001647	COURIER-POST	ACCT CHL-091699 AD DATE 4/5/23	46.44
			<b>74.50</b>
001648			
001648	BROWN & CONNERY, LLP	LEGAL SERVICES- K. MIKA - 2/23	740.00
001648	BROWN & CONNERY, LLP	LEGAL SERVICES- J. MONAGHAN- 2/23	788.00
001648	BROWN & CONNERY, LLP	LEGAL SERVICES- D LAW 01/23	44.00
001648	BROWN & CONNERY, LLP	LEGAL SERVICES- K. MIKA 1/23	731.00
			<b>2,303.00</b>
001649			
001649	VIOLA YEAGER	REIMBURSE- MEDICAL/ PRESCRIPTION 03/23	443.64
			<b>443.64</b>
001650			
001650	JUNE ATKINSON	REIMBURSE MEDICAL/PRESCRIPTION 03/23	443.64
			<b>443.64</b>

001651			
001651	NJ ADVANCE MEDIA	ACCT 1159386 AD DATE 4/6/23	30.47
001651	NJ ADVANCE MEDIA	ACCT 1159386 AD DATE 4/4/23	54.13
			<b>84.60</b>
001652			
001652	DUANE SARMIENTO	REIMBURSE- MEDICAL & PRESCRIPTION 3/23	2,951.43
			<b>2,951.43</b>
001653			
001653	HARDENBERGH INSURANCE GROUP	RMC FEE 04/23	27,982.67
			<b>27,982.67</b>
		<b>Total Payments FY 2023</b>	<b>2,817,842.73</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$ 2,817,842.73</b>

\_\_\_\_\_  
Chairperson

Attest:

\_\_\_\_\_  
Dated:\_\_\_\_\_

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

\_\_\_\_\_

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

**Resolution No. 35-23**

**April 2023**

**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 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
W4230			
W4230	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 04/23	1,763.33
W4230	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 04/23	2,820.00
			<b>4,583.33</b>
		<b>Total Payments FY 2023</b>	<b>4,583.33</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$4,583.33</b>

**TOTAL PAYMENTS ALL FUND YEARS \$4,583.33**

\_\_\_\_\_  
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	February				
CURRENT FUND YEAR	2023				
Description: ID Number: Maturity (Yrs) Purchase Yield:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim	
TOTAL for All Accts & instruments					
Opening Cash & Investment Balance	\$4,206,940.43	4,202,054.78	-	16,143.15	21,028.80
Opening Interest Accrual Balance	\$0.00	-	-	-	-
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	\$0.00	\$0.00	\$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	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$1,016,905.60	\$819,224.61	\$164,144.76	\$33,536.23
10	(Withdrawals - Sales)	-\$459,993.10	-\$275,564.40	-\$151,892.47	-\$32,536.23
Ending Cash & Investment Balance		\$4,763,852.93	\$4,745,714.99	-\$3,890.86	\$22,028.80
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$101,205.60	\$3,713.26	\$81,279.28	\$16,213.06
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank		\$4,865,058.53	\$4,749,428.25	\$77,388.42	\$38,241.86

GLOUCESTER COUNTY INSURANCE COMMISSION										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2023 Month Ending: February										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	257,012.59	3,688,622.88	(232,872.44)	593,277.09	(54,369.50)	(259,811.08)	215,081.72	0.00	0.00	4,206,941.26
RECEIPTS										
Assessments	29,719.64	43,474.19	10,397.78	104,223.43	375,774.74	98,688.94	9,333.28	0.00	0.00	671,612.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts*	0.00	0.00	0.00	0.00	0.00	147,612.61	0.00	0.00	0.00	147,612.61
TOTAL	29,719.64	43,474.19	10,397.78	104,223.43	375,774.74	246,301.55	9,333.28	0.00	0.00	819,224.61
EXPENSES										
Claims Transfers	15,969.97	16,566.26	0.00	151,892.47	0.00	0.00	0.00	0.00	0.00	184,428.70
Expenses	0.00	0.00	0.00	0.00	0.00	77,883.41	0.00	0.00	0.00	77,883.41
Other Expenses*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	15,969.97	16,566.26	0.00	151,892.47	0.00	77,883.41	0.00	0.00	0.00	262,312.11
END BALANCE	270,762.26	3,715,530.81	(222,474.66)	545,608.05	321,405.24	(91,392.94)	224,415.00	0.00	0.00	4,763,853.76

**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 April 26, 2023 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 2/1/23 to 2/28/23 and 3/1/23 to 3/31/23 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 April 26, 2023.

**ADOPTED:**

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**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**  
**02/01/2023 Thru 02/28/2023**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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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**  
**02/01/2023 Thru 02/28/2023**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Physical Damage											
C	5892	3530003454	001	COUNTY OF GLOUCESTER	9/20/2022	9/20/2022	BELMAWR COLLISION CENTER	2/10/2023	RO# 017203 2021 FORD AMBULANCE PLATE# 0A4048	4,373.94	4,373.94
C	5894	3530003247	001	GLOUCESTER COUNTY	6/16/2022	6/16/2022	BELMAWR COLLISION CENTER	2/10/2023	RO# 017029 2016 FORD ECONO VAN PLATE# 0A2825	4,627.90	4,627.90
C	5896	3530003414	001	GLOUCESTER COUNTY	11/6/2022	11/6/2022	BELMAWR COLLISION CENTER	2/10/2023	RO# 017294 2021 FORD POLICE INTERCEPTOR PLATE# R9	5,653.13	5,653.13
C	5898	3530003402	001	GLOUCESTER COUN	2/1/2023	2/1/2023	1ST ALERT APPRAISALS	2/10/2023	INVOICE# 8080	315.00	315.00
C	5899	3530003341	001	GLOUCESTER COUNTY	2/3/2023	2/3/2023	GLOUCESTER COUNTY	2/24/2023	REIMBURSEMENT FOR DEDUCTIBLE	1,000.00	1,000.00
R	14377	3530003410	001	ROWAN COLLEGE @	1/9/2023	1/9/2023	AA AUTO SALVAGE INC	2/22/2023	SUBROGATION RECOVERY	-1,800.00	-1,800.00
R	93090975	3530003341	001	GLOUCESTER COUNTY	2/3/2023	2/3/2023	TRAVELERS	2/22/2023	SUBROGATION RECOVERY	-8,156.47	-8,156.47
V	14377	3530003410	001	ROWAN COLLEGE @	1/9/2023	1/9/2023	AA AUTO SALVAGE INC	2/23/2023	Void: SUBROGATION RECOVERY	1,800.00	1,800.00
Total for Coverage: Auto Physical Damage							Number of entries: 8		7,813.50	7,813.50	
Coverage: General Liability											
C	5885	3530002226	001	CARDOSO BAEZ, JONATHAN	1/6/2023	1/27/2023	MADDEN & MADDEN PA	2/10/2023	STATEMENT# 18 CLIENT ID: 70200-053M	675.00	675.00
C	5886	3530001524	001	PFOST, DONALD	12/13/2022	12/13/2022	TATE & TATE	2/10/2023	INVOICE# 83718	836.45	836.45
C	5887	3530002808	001	DIORIO-OLSEN, NICOLE	1/27/2023	1/27/2023	MADDEN & MADDEN PA	2/10/2023	STATEMENT# 1 CLIENT ID 17003-003M	315.00	315.00
C	5888	3530001524	001	PFOST, DONALD	1/18/2023	1/18/2023	TATE & TATE	2/10/2023	INVOICE# 83811	128.90	128.90
C	5889	3530001524	001	PFOST, DONALD	1/11/2023	1/11/2023	TATE & TATE	2/10/2023	INVOICE# 83806	346.35	346.35
C	5890	3530003310	001	LAREGINA, BARBARA	12/5/2022	12/31/2022	MADDEN & MADDEN PA	2/10/2023	STATEMENT #2 CLIENT ID: 17003-002M	1,330.00	1,330.00
C	5891	3530001524	001	PFOST, DONALD	12/5/2022	12/5/2022	TATE & TATE	2/10/2023	INVOICE# 83734	700.25	700.25
C	5893	3530001524	001	PFOST, DONALD	12/2/2022	1/24/2023	MADDEN & MADDEN PA	2/10/2023	SATEMENT# 50	10,059.31	10,059.31
C	5895	3530003310	001	LAREGINA, BARBARA	1/4/2023	1/18/2023	MADDEN & MADDEN PA	2/10/2023	STATEMENT# 3 CLIENT ID: 17003-002M	840.00	840.00
C	5897	3530002226	001	CARDOSO BAEZ, JONATHAN	12/5/2022	12/29/2022	MADDEN & MADDEN PA	2/10/2023	STATEMENT# 17 CLIENT ID# 70200-053M	1,335.00	1,335.00
Total for Coverage: General Liability							Number of entries: 10		16,566.26	16,566.26	
Total for Gloucester Co Ins Commission - 353							Number of entries: 18		24,379.76	24,379.76	

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**03/01/2023 Thru 03/31/2023**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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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**  
**03/01/2023 Thru 03/31/2023**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Physical Damage											
C	5900	3530003473	001	GLOUCESTER COUNTY IMPROV	1/5/2023	1/5/2023	GEORGE'S AUTO BODY	3/10/2023	2020 CHEV TAHOE PLATE# V55NGT	4,327.38	4,327.38
Total for Coverage: Auto Physical Damage							Number of entries: 1		4,327.38	4,327.38	
Coverage: General Liability											
C	5905	3530002226	001	CARDOSO BAEZ, JONATHAN	2/1/2023	2/28/2023	MADDEN & MADDEN PA	3/24/2023	INV 19	150.00	150.00
C	5906	3530002808	001	DIORIO-OLSEN, NICOLE	2/6/2023	2/21/2023	MADDEN & MADDEN PA	3/24/2023	STATEMENT 2	1,590.00	1,590.00
Total for Coverage: General Liability							Number of entries: 2		1,740.00	1,740.00	
Coverage: Police Professional											
C	5901	3530002160	001	OWENS, WILLIAM	7/29/2022	7/29/2022	MADDEN & MADDEN PA	3/24/2023	STATEMENT 9	330.00	330.00
C	5902	3530002160	001	OWENS, WILLIAM	6/27/2022	6/27/2022	MADDEN & MADDEN PA	3/24/2023	STATMENT 8	90.00	90.00
C	5903	3530002160	001	OWENS, WILLIAM	9/15/2022	9/15/2022	MADDEN & MADDEN PA	3/24/2023	STATEMENT 11	165.00	165.00
C	5904	3530002160	001	OWENS, WILLIAM	10/6/2022	10/24/2022	MADDEN & MADDEN PA	3/24/2023	STATEMENT 12	105.00	105.00
Total for Coverage: Police Professional							Number of entries: 4		690.00	690.00	
Total for Gloucester Co Ins Commission - 353											
							Number of entries: 7		6,757.38	6,757.38	





Gloucester County Insurance Commission  
Bill Review / PPO Reductions  
2023

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	71	93%	\$121,947.21	93%	\$70,500.44	\$2908.00	\$37,418.30	\$11,120.47	\$51,446.77	\$7,202.58	\$44,244.19
February	60	93%	\$47,563.52	89%	\$26,970.73	\$0.00	\$16,453.09	\$4,139.70	\$20,592.79	\$2,545.61	\$18,047.18
March	79	90%	\$380,402.66	74%	\$220,876.38	\$10,509.31	\$86,107.09	\$42,909.88	\$139,526.28	\$14,592.79	\$124,933.49
<b>YTD Total</b>	<b>210</b>	<b>92%</b>	<b>\$529,913.39</b>	<b>79%</b>	<b>\$318,347.55</b>	<b>\$13,417.31</b>	<b>\$139,978.48</b>	<b>\$58,170.05</b>	<b>\$211,565.84</b>	<b>\$24,340.98</b>	<b>\$187,224.86</b>

<u>Monthly Summary</u>	<u>February</u>	<u>March</u>
Total Reductions (before fees):	\$20,592.79	\$139,526.28
Percent:	43%	39%
Net Reductions:	\$18,047.18	\$124,933.49
Percent:	38%	35%

<u>YTD Summary</u>	
Total Reductions (before fees):	\$211,565.84
Percent:	40%
Net Reductions:	\$187,224.86
Percent:	35%

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** April 18, 2023

**DATE OF MEETING:** April 26, 2023

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### GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Assistant Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102  P.O. Box 99106 Camden, NJ 08101		

February – April 2023

### RISK CONTROL ACTIVITIES

#### MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 14:** Attended the GCIC Claims Committee meeting.
- **February 23:** Attended the GCIC meeting.
- **March 8:** Attended the GCIC Safety Committee meeting.
- **March 21:** Conducted a Hazwoper Tech II class for GCUA.
- **April 11:** Attended the GCIC Claims Committee meeting.
- **April 11:** Attended the GCIC Safety Committee meeting.

#### UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **April 26:** 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 <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - JAM SD Bulletin: ADA Accessible Websites for Public Entities - Best Practices – February 15.
- NJCE JIF - JAM SD Bulletin: Chainsaw Safety - Best Practices – February 21.
- NJCE JIF - JAM SD Bulletin: Sewer Backup Prevention - Best Practices – February 22.
- NJCE JIF: JAM LE Risk Analysis - Drug Testing & Wellness Considerations – February 23.
- NJCE JIF - JAM SD Bulletin: Safe Exchange Zone - Best Practices – March 1, 2023.
- NJCE JIF - SD Message: New Safety Video Briefing Available! – March 8, 2023.
- NJCE JIF - Live Safety Training – May 2023 Registration is Now Open! – March 14, 2023.
- NJCE JIF - Training Announcement: CDL Entry Level Driver Training (ELDT) Program (Train-the-Trainer Program) – March 14.
- New NJCE Learning Management System (LMS) Training! – March 16.
- NJCE JIF - JAM SD Bulletin: CDL Designated Employer Representative (DER) Best Practices – March 21.
- NJCE JIF - JAM SD Bulletin: Fall Protection at Treatment Plants, Pump Stations & Wells - Best Practices. – April 4.
- NJCE JIF - JAM SD Bulletin: Tornado Best Practices – April 15.
- NJCE JIF - Live Safety Training – June 2023 Registration is Now Open! – April 17.

## **NJCE LIVE SAFETY TRAINING**

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos). Expos will begin in March 2023:

- Excavation, Trenching, and Shoring (4 hours)
- Forklift Train the Trainer (5-6 hours)
- Flagger Workzone Safety (4 hours)
- Confined Space Entry (3 Hours)

Virtual classes feature real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee 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 Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *The April thru June 2023 Live Training schedules and registration links are also 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 importantly among those rules is the attendee of the class must attend the whole session. **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.**

## ***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:

- June 1-22, 2023 (Program Start Date: July 1, 2023)
- December 1-22, 2023 (Program Start Date: January 1, 2024)

The Registration Form will be available to download and complete 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 Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.*

*(Note: The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)*

For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



**PLEASE NOTE:** The NJCE JIF is excited to announce that the New NJCE Learning Management System (BIS) will be launching on **MAY 1st**. The new LMS has similar features to the current LMS along with new technology.

- The current NJCE LMS will be unavailable and no longer accessible for use due to finalizing the system conversion starting on Monday April 17<sup>th</sup>.
- There are New LMS Instructional Webinars scheduled in April for Training Administrators and Students to learn how to navigate and use the new system with a variety of date options:  
<https://njce.org/wp-content/uploads/2023/03/New-NJCE-LMS-System-Flyer-1.pdf>

NJCE Learning Management System (LMS) - Certificates of Participation will be available for the LMS Administrators to print within 3 to 4 weeks after the class has concluded.



Please Note: 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 are on the NJCE.org website: <https://njce.org/safety/safety-webinars>.

In-Person training is being held via the MSI-NJCE Expo indicated with an (\*). These Expos are scheduled throughout the state and are for training programs that are not available virtually. (***\*Please Note: During the months of May and June, registration for in-person classes will be completed through Eventbrite, by clicking on the Class Topic registration links below***).

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

**April thru June 2023 Safety Training Schedule**  
**Click on the "Training Topic" to Register and for the Course Description**

DATE	TRAINING TOPIC	TIME
4/3/23	<a href="#">CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Camden)</a>	9:00 - 10:30 am
4/3/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/3/23	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
4/3/23	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
4/4/23	<a href="#">Hoists, Cranes, and Rigging</a>	8:00 - 10:00 am
4/4/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
4/4/23	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/5/23	<a href="#">NJCE - LMS Administrator Training (Training is for the LMS Administrator Role)</a>	1:00 - 2:00 pm
4/5/23	<a href="#">Mower Safety</a>	7:30 - 8:30 am
4/5/23	<a href="#">CDL: Drivers' Safety Regulations</a>	9:00 - 11:00 am
4/5/23	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
4/6/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
4/6/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	9:00 - 11:00 am
4/6/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/6/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
4/10/23	<a href="#">NJCE - LMS Administrator Training (Training is for the LMS Administrator Role)</a>	10:00 - 11:00 am
4/10/23	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
4/10/23	<a href="#">Heavy Equipment Safety: General Safety</a>	9:00 - 11:00 am
4/10/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/11/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/11/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/11/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
4/12/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
4/13/23	<a href="#">CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Cape May)</a>	9:00 - 10:30 am
4/13/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/13/23	<a href="#">Shop and Tool Safety</a>	10:30 - 11:30 am

4/14/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
4/14/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
4/14/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
4/17/23	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/17/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/18/23	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
4/18/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
4/18/23	<a href="#">Introduction to Management Skills</a>	12:30 - 2:30 pm
4/19/23	<a href="#">NJCE - LMS Administrator Training (Training is for the LMS Administrator Role)</a>	11:00 - 12:00 pm
4/19/23	<a href="#">NJCE - LMS Student (Learner) Training</a>	2:00 - 2:30 pm
4/19/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/19/23	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/19/23	<a href="#">Back Safety/Material Handling</a>	1:00 - 2:00 pm
4/20/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/20/23	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/20/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/21/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
4/24/23	<a href="#">NJCE - LMS Student (Learner) Training</a>	11:00 - 11:30 am
4/24/23	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
4/24/23	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
4/25/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/25/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/25/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/25/23	<a href="#">The Power of Collaboration (JIF 101)*</a>	9:00 - 1:00 pm
4/26/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/26/23 - 4/27/23	<a href="#">Leadership Skills for Supervisors Workshop (Two Days)*</a>	9:00 - 3:30 pm w/lunch brk
4/27/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
4/27/23	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
4/28/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/28/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/1/23	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
5/1/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
5/1/23	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
5/2/23	<a href="#">Playground Safety Inspections</a>	7:30 - 9:30 am
5/2/23	<a href="#">Mower Safety</a>	10:00 - 11:00 am
5/3/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
5/3/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
5/3/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
5/3/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
5/3/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
5/3/23	<a href="#">MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
5/4/23 - 5/5/23	<a href="#">Leadership Skills for Supervisors Workshop (Two Days)*</a>	9:00 - 3:30 pm w/lunch brk
5/4/23	<a href="#">Sanitation and Recycling Safety</a>	7:30 - 9:30 am

5/4/23	<a href="#">Bloodborne Pathogens</a>	10:00 - 11:00 am
5/4/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
5/5/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
5/5/23	<a href="#">Wellness for Government Employees</a>	9:00 - 11:30 am
5/8/23	<a href="#">CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Middlesex)*</a>	9:00 - 10:30 am
5/8/23	<a href="#">Housing Authority Safety &amp; Regulatory Awareness Training</a>	8:30 - 11:30 am
5/8/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
5/9/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
5/9/23	<a href="#">Hoists, Cranes, and Rigging</a>	1:00 - 3:00 pm
5/10/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
5/10/23	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
5/10/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
5/11/23	<a href="#">Disaster Management</a>	8:30 - 10:30 am
5/11/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/11/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
5/12/23	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
5/12/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
5/15/23	<a href="#">CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Ocean)*</a>	9:00 - 10:30 am
5/15/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
5/15/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
5/15/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
5/16/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
5/16/23	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
5/16/23	<a href="#">Designated Employer Representative Training (DER)</a> <b>*see Details below</b>	9:00 - 4:00 pm w/1 hour lunch brk
5/17/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:00 - 10:00 am
5/17/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
5/18/23	<a href="#">Housing Authority Sensibility</a>	8:30 - 11:30 am
5/18/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
5/18/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
5/19/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
5/22/23	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
5/22/23	<a href="#">Fire Safety</a>	10:00 - 11:00 am
5/22/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
5/23/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
5/23/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
5/23/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
5/23/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
5/23/23	<a href="#">MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
5/23/23	<a href="#">Introduction to Communication Skills</a>	12:30 - 2:30 pm
5/24/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	8:30 - 10:30 am
5/24/23	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
5/25/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	7:30 - 9:30 am
5/25/23	<a href="#">Personal Protective Equipment</a>	10:00 - 12:00 pm
5/25/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
5/30/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
5/31/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am

5/31/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
5/31/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
6/1/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
6/1/23	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
6/2/23	<a href="#">Productive Meetings Best Practices</a>	8:30 - 10:00 am
6/2/23	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
6/5/23	<a href="#">Heavy Equipment Safety: General Safety</a>	8:30 - 10:30 am
6/5/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
6/5/23	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
6/6/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
6/6/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
6/7/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
6/7/23	<a href="#">Indoor Air Quality Designated Person Training</a>	1:00 - 2:00 pm
6/8/23	<a href="#">Mower Safety</a>	8:30 - 9:30 am
6/8/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
6/8/23	<a href="#">CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Monmouth)</a>	9:00 - 10:30 am
6/9/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
6/9/23	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
6/9/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
6/12/23	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
6/12/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
6/13/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
6/13/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
6/13/23	<a href="#">Introduction to Understanding Conflict</a>	12:30 - 2:30 pm
6/13/23	<a href="#">The Power of Collaboration (JIF 101) (Middlesex)</a>	9:00 - 1:00 pm
6/14/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
6/14/23	<a href="#">CDL: Drivers' Safety Regulations</a>	9:30 - 11:30 am
6/14/23	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
6/15/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
6/15/23	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
6/15/23	<a href="#">CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Essex)</a>	9:00 - 10:30 am
6/16/23	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	8:30 - 10:30 am
6/16/23	<a href="#">Special Event Management</a>	1:00 - 3:00 pm
6/20/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
6/20/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
6/21/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry</a>	8:30 - 11:30 am
6/21/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring</a>	8:30 - 12:30 pm
6/21/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)</a>	8:30 - 12:30 pm
6/21/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety</a>	8:30 - 12:30 pm
6/21/23	<a href="#">MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)</a>	8:30 - 11:30 am
6/22/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
6/23/23	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
6/23/23	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
6/23/23	<a href="#">Personal Protective Equipment</a>	10:30 - 12:30 pm
6/26/23	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
6/26/23	<a href="#">Chainsaw Safety</a>	9:00 - 10:00 am

6/26/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 3:00 pm
6/28/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	11:00 - 12:30 pm
6/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
6/29/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/29/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
6/29/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
6/30/23	<a href="#">Confined Space Entry</a>	9:00 - 12:00 pm
6/30/23	<a href="#">Mower Safety</a>	1:00 - 2:00 pm

**\*5/16/2023 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before April 28, 2023.**
- Registration suggested - 2 employees per agency.
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

**Zoom Safety Training Guidelines:**

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. ***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.***

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 for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- **Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).**
- A Zoom account is not needed to attend a class. Attendees can login 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 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 also ensure that person will have access to the webinar link to launch on the day of the class.
  - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)



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TO: Commissioners of the Gloucester County Insurance Commission (GCIC)  
CC: Joseph Hrubash, GCIC Executive Director  
FROM: Christopher Powell and Public Entity Team, Risk Management Consultant  
DATE: 4/26/2023  
RE: Risk Management / Underwriting Services Director's Report

## I. Risk Management Services

### A. 2023 Wellness Incentive Program Grant

We are excited to announce that ten submissions have been received for the 2023 Wellness Incentive Program Grant.

Entity - Department	Wellness Submission	Amount on Submission
Gloucester County – Taxation Dept.	Three massage chairs and three masseuses to provide chair massages	\$350
Gloucester County Library Commission	A bullet blender for each branch along with an assortment of frozen fruit, almond milk, coconut water and other ingredients to make smoothies. Will start a small garden in the Mullica Hill branch to encourage employees to grow their own vegetables	\$1,000
Gloucester County – Office of County Counsel	Purchase a Keurig commercial coffee maker and coffee / tea k-cups	\$1,000
Gloucester County – Superintendent of Elections and Board of Elections	Create a wellness room with strength training equipment	\$1,000
Gloucester County – Dept. of Health	Purchase adjustable dumbbells, adjustable weight bench, foam floor tiles, mirror, and Lysol wipes	\$1,000
Gloucester County Improvement Authority – Shady Lane Child Development Center	First Friday smoothies	\$1,000
Gloucester County – Treasurer's Office	Chair massages for employees	\$900
Gloucester County – Division of Senior Services	Create a wellness room with the purchase of a treadmill	\$900
Gloucester County – Division of Human and Special Services	Create a wellness room with the purchase of a treadmill	\$900
Gloucester County – Prosecutor's Office	Sponsoring a healthy lunch for all employees in the office	\$1,000

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PO Box 40901  
Philadelphia, PA 19107

Enclosed please find the submissions for review. The Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness. We request and recommend approval of all submissions not to exceed \$1,000 per grant.

**Action Requested:**     **Motion** to approve all the Wellness Incentive Program Grants not to exceed \$1,000 per grant.

#### **B. 2023 GCIC Safety Meeting**

The 2023 GCIC Safety meeting is scheduled for May 9<sup>th</sup> at Auletto's Caterers in Deptford, NJ. The meeting topic will be "How to Lessen the Theat of Cyber Attacks". The speakers will be Edward Cooney from Conner Strong & Buckelew and Sal Pellerito from County IT Department.

#### **C. 2023 Claims Charter**

Attached is the 2023 Claims Charter. The following have been amended:

- Replace Scott Burns with Eric Campo for the Gloucester County representative.

**Action Requested:**     **Motion** to adopt the 2023 Claims Charter.

#### **D. 2023 NJCE reinsurer Munich Re Safety Grant**

A submission from the Gloucester County Library Commission for the 2023 NJCE reinsurer Munich Re Safety Grant has been provided to J.A. Montgomery. The submission was for automatic external defibrillators (AEDs) and corresponding accessories. The total cost for five AEDs and corresponding accessories is \$22,352.70. This will allow five library locations to each receive one AED with necessary accessories. The locations are the Mullica Hill Branch, Logan Township Branch, Glassboro Branch, Greenwich Branch in Gibbstown, and Swedesboro Branch.

Back in 2022, the Library system held 3,417 activities for the public to participate with approximately 51,306 in attendance. In a time when employees are considered an organization's biggest asset, what better way to express this than demonstrating it by purchasing AEDs and training to keep the public protected.

#### **E. Gloucester County Improvement Authority – Dream Park**

The Gloucester County Improvement Authority's Dream Park property, general liability and care, custody and control coverages are written outside of the Insurance Commission through the carrier Great American Insurance Company. We are marketing the coverage this year and will be providing a submission to the NJCE Underwriter for consideration.

Upon discussion with the NJCE Underwriter, both the property and general liability coverages can be moved into the Insurance Commission's current policies, but the reinsurers will not provide coverage for the care, custody, and control portion of the policy.

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The care, custody, and control policy limits are \$25,000 per horse with a \$250,000 annual aggregate limit. It provides liability coverage for damage to non-owned horses in the care and custody of the Dream Park.

Since the reinsurers will not provide coverage for the care, custody, and control portion of the policy, we are requesting authorization for the Insurance Commission to provide such coverage to the Dream Park with the same limits as the current policy - if the coverage is moved into the Insurance Commission. The coverage would be added to the 2023 Risk Management Plan and any losses would be funded by the Insurance Commission. We have reviewed the claims history and there have been no claims under this coverage.

The exposure for the Insurance Commission is minimum as the Dream Park has extensive agreements in place for organizations that utilize the facility. In addition, the claims history shows that the last claim filed was back in 2020 and it was a general liability claim with no incurred payment.

**Action Requested:** **Motion** to authorize the Insurance Commission to provide Care, Custody and Control coverage to the Dream Park with limits of \$25,000 per horse with a \$250,000 annual aggregate limit effective 5/21/2023, if needed.

## 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	Parks and Recreation Accident Policy	QBE Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2023	\$750.00	\$750.00
County	Gloucester County Board of Chosen Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2023	\$2,000.00	\$2,000.00
County	County Warden Bond	CNA	7/1/2023	\$122.50	\$122.50

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Improvement Authority	Pollution Liability – Storage Tanks at the Dream Park	Commerce & Industry Insurance Company	7/7/2023	\$1,070.44	\$1,116.76
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The 4% increase in premium on the Improvement Authority's Pollution Liability policy is due to a carrier rate increase.

All other terms and conditions are per expiring for all other policies.

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

The following renewals are in process. We request 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 is, we will seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Improvement Authority	Dream Park Package (Property and General Liability), Care, Custody and Control and Umbrella Policy	Great American Insurance Company	5/21/2023	\$118,567.00

**Action Requested:** **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.

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**CLAIMS COMMITTEE MEETING SCHEDULE  
CLAIM COMMITTEE MEMBERS  
CLAIMS COMMITTEE CHARTER**

**2023 Meeting Schedule**

**The Claims Committee will conduct meetings on the following dates:**

Claims Committee Meetings will be held on the second Tuesday of each month at 9:00am telephonically.

**2023 CLAIMS COMMITTEE**

<b>Name</b>	<b>Affiliation / Member</b>
Tim Sheehan (Designee)	Gloucester County Insurance Commission
Eric Campo	Gloucester County
Rocco Ficara	Gloucester County Utilities Authority
Cheryl Lewis	Rowan College of South Jersey
Jennifer Campbell	Gloucester County Improvement Authority
Carolyn Oldt	Gloucester County Library Commission

**Commission Professionals**

Joseph Hrubash, Executive Director  
Kevin P. McCann and Shanna McCann, GCIC Attorney  
Inservco Claims Services  
Medlogix, LLC.  
Hardenbergh Insurance Group  
J.A. Montgomery  
Conner Strong & Buckelew  
PERMA Risk Management Services  
Qual-Lynx

Adopted - 10/28/10  
Revision #1 - 7/25/13  
Revision #2 – 4/20/15  
Revision #3 – February 2016  
Revision #4 – January 2017  
Revision #5 – February 2017  
Revision #6 – April 2017  
Revision #7 – January 2018  
Revision #8 – August 2018  
Revision #9 – January 2019  
Revision #10 – August 2019  
Revision #11 – February 2020  
Revision #12 – January 2021  
Revision #13 – September 2021  
Revision #14 – January 2022  
Revision #15 – September 2022  
Revision #16 – January 2023  
Revision #17 – April 2023

**GLOUCESTER COUNTY INSURANCE COMMISSION  
CLAIMS COMMITTEE CHARTER**

The Gloucester County Insurance Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

**Composition**

The Claims Committee shall be comprised of at least one representative from each member of the Gloucester County Insurance Commission and a representative designated by the Gloucester County Insurance Commissioners. Each representative shall have one vote.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's office, a representative from the CEL's Safety Director's office.

**Authority and Responsibility**

1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus fifteen thousand dollars (\$15,000) for Property including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability and twenty five thousand dollars (\$25,000) for Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.

Adopted - 10/28/10  
Revision #1 - 7/25/13  
Revision #2 - 4/20/15  
Revision #3 - February 2016  
Revision #4 - January 2017  
Revision #5 - February 2017  
Revision #6 - April 2017  
Revision #7 - January 2018  
Revision #8 - August 2018  
Revision #9 - January 2019  
Revision #10 - August 2019  
Revision #11 - February 2020  
Revision #12 - January 2021  
Revision #13 - September 2021  
Revision #14 - January 2022  
Revision #15 - September 2022  
Revision #16 - January 2023  
Revision #17 - April 2023

2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
3. The Claims Committee shall develop and recommend claims cost containment programs.

### **Claims Committee Bylaws**

The Claims Committee of the Gloucester County Insurance Commission was established in October 2010 where the Gloucester County Insurance Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Commission will annually adopt a resolution stating the committee members and meeting schedule. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Gloucester County Insurance Commission.

### **Meetings**

The Claims Committee shall meet at least monthly and as many times as the Committee Chairperson deems necessary. Meetings are to be held telephonically. In-person meetings will only be required if deemed necessary by the Chairman.

### **Attendance**

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third-Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may

Adopted - 10/28/10  
Revision #1 - 7/25/13  
Revision #2 - 4/20/15  
Revision #3 - February 2016  
Revision #4 - January 2017  
Revision #5 - February 2017  
Revision #6 - April 2017  
Revision #7 - January 2018  
Revision #8 - August 2018  
Revision #9 - January 2019  
Revision #10 - August 2019  
Revision #11 - February 2020  
Revision #12 - January 2021  
Revision #13 - September 2021  
Revision #14 - January 2022  
Revision #15 - September 2022  
Revision #16 - January 2023  
Revision #17 - April 2023

request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

**Specific Duties**

In undertaking its responsibilities as outlined above, the Claims Committee is to:

1. Apprise the Commissioners of the Gloucester County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
2. Review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus fifteen thousand dollars (\$15,000) for Property including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Liability and twenty five thousand dollars (\$25,000) for Workers' Compensation Claims inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
3. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
4. Recommend to Commissioners of the Gloucester County Insurance Commission any appropriated changes or extensions in the duties of the Committee.
5. Report annually to the Commissioners of the Gloucester County Insurance Commission on the discharge of these responsibilities.

Adopted - 10/28/10  
Revision #1 - 7/25/13  
Revision #2 - 4/20/15  
Revision #3 - February 2016  
Revision #4 - January 2017  
Revision #5 - February 2017  
Revision #6 - April 2017  
Revision #7 - January 2018  
Revision #8 - August 2018  
Revision #9 - January 2019  
Revision #10 - August 2019  
Revision #11 - February 2020  
Revision #12 - January 2021  
Revision #13 - September 2021  
Revision #14 - January 2022  
Revision #15 - September 2022  
Revision #16 - January 2023  
Revision #17 - April 2023

**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 *April 26, 2023*.

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 Qual-Lynx 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 *April 26, 2023* 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 April 26, 2023.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**SCOTT BURNS, ESQ., VICE CHAIRMAN**

**GCIC PARS/SARS**  
**CLOSED SESSION**  
**4-26-23**

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003380	Nathan Taylor	Worker's Compensation	PAR
3530002792	Elizabeth Wells	Liability	PAR
3530003410	Rowan College of SJ	Auto Property Damage	PAR
3530003378	Township of Greenwich	Auto Liability Property Damage	SAR
2023289419	County of Gloucester	Property	PAR
2023295611	County of Gloucester	Property	PAR

GLO-L-000956-22	Katherine Mika vs. Gloucester County Prosecutor's Office
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**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 38-23**

**April Supplement Bill List**

**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 2023**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001654			
001654	COSTELLO AND MAINS LLC	ATTORNEY FEES FOR MIKA SETTLEMENT	6,475.45
			<b>6,475.45</b>
001655			
001655	KATHERINE MIKA	SETTLEMENT DOCKET GLO-L-000956-22	7,524.55
			<b>7,524.55</b>
		<b>Total Payments FY 2023</b>	<b>14,000.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>14,000.00</b>

\_\_\_\_\_  
Chairperson

Attest:

Dated:\_\_\_\_\_

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

\_\_\_\_\_  
Treasurer



## **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION**

**OPEN MINUTES**

**MEETING – Thursday, February 23, 2023**

**ZOOM VIRTUAL MEETING**

**1:00 PM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	Inservco Insurance Services, Inc. <b>Richard Crooks, Sureatha Hobbs, Amy Zeiders, Veronica George</b>
	Qual-Lynx <b>Chris Roselli</b>
	Medlogix <b>Jennifer Goldstein</b>
	PERMA <b>Jennifer Conicella, Jennifer Davis, Shai Mcleod</b>
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti, Dominique McDuffie, Danielle Colaianni</b>
Attorney	Chance & McCann, LLC <b>Kevin McCann, Esq.</b>
Treasurer	<b>Tracey Giordano</b>
Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince</b>

**ALSO PRESENT:**

Prudence Higbee, Esq., Capehart Scatchard  
Edward Cooney, Conner Strong & Buckelew  
Susan Panto, Conner Strong & Buckelew  
Bradford Stokes, PERMA Risk Management Services

Cathy Dodd, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of January 26, 2023.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF  
JANUARY 26, 2023.**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**CORRESPONDENCE: NONE**

**SAFETY & ACCIDENT REVIEW COMMITTEE REPORT:** Chairman Sheehan reported the Safety and Accident Review Committee has not met since our last meeting and is scheduled to meet next on March 8<sup>th</sup>.

**CLAIMS COMMITTEE:** Chairman Sheehan advised the Claims Committee met on February 14<sup>th</sup> to discuss several PARS and SARS, which would be discussed further in closed session.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and there was one action item.

**NJCE 2023 RENEWAL OVERVIEW–** The NJCE Underwriting Manager and NJCE Executive Director presented a 2023 Renewal Overview Webinar on January 31<sup>st</sup>. The NJCE Underwriting Manager detailed the challenges faced in marketing the program in a hard market and coverage changes to be aware of for 2023. Included in the appendages of the agenda was a copy of the overview. Underwriting Manager said a recording was posted to the NJCE website and encouraged attendees to reach out for any questions.

**2023 PLAN OF RISK MANAGEMENT –** The Plan of Risk Management was included in the appendix section of the agenda. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes were highlighted in yellow, were reviewed at the meeting and NJCE Underwriting Manager asked attendees to reach out for any questions.

**MOTION TO APPROVE RESOLUTION 24-23, PLAN OF RISK  
MANAGEMENT**

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE)–** The NJCE held their Reorganization Meeting earlier. Executive Director highlighted a few key items at the meeting; the NJCE Board of Commissioners approved the appointment of Chairman Sheehan as Vice – Chair of the NJCE, the excess and reinsurance that was placed by the NJCE Underwriting Manager as well as authorizing an rfp for property appraisal services. Executive Director added the NJCE is having a belated Anniversary luncheon on April 27<sup>th</sup>, which would be held at the Forsgate Country Club at noon.

**CERTIFICATE OF INSURANCE REPORT** – Included in the agenda were the certificates of issuance report from the NJCE which lists those certificates issued in the month of January. There were (11) eleven certificates of insurance issued in January.

**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 December. As of **December 31, 2022** there was a statutory surplus of **\$3,592,491**. Line 10 of the report, “Investment in Joint Venture” was the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,247,360**. The total cash amount was **\$4,349,433**.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST** – Executive Director said the December Financial Fast Track was not available and would be included in the next agenda.

**GCIC HEALTH BENEFITS FINANCIAL FAST TRACK** – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of December. As of **December 31, 2022**, there was a statutory surplus of **\$383,287**. The total cash amount was **\$444,628**.

**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 December 31, 2022. The Executive Director reported the Commission was ahead in 2021 and 2022 of the actuarial projections.

**2023 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR** – Executive Director said the 12<sup>th</sup> Annual Seminar would be conducted virtually with 2 half-day sessions: Friday, April 21<sup>st</sup> and Friday April 28<sup>th</sup> from 9AM to 12PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF.) Included in the agenda was a flyer with more information on the seminar. We will send a link to register once it becomes available. If you have any questions or need assistance in registering, please contact Cathy Dodd, [cdodd@permainc.com](mailto:cdodd@permainc.com).

Executive Director highlighted some of the key speakers and topics that would be discussed during two half day sessions.

**2023 NJCE CLAIM REPORTING REQUIREMENTS** – Included in the appendages of the agenda were the 2023 NJCE Claim Reporting Requirements prepared by PERMA Claims. The reporting requirements were sent to all member TPAs. Ms. Davis encouraged any attendees with questions to reach out to her team.

**2023 PROPERTY & CASUALTY ASSESSMENTS** – In accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities. The assessment bills include the NJCE dividend credit for the Fund

Years 2010, 2013, 2014, 2016, and 2019. The first installment is due on March 31, 2023. Future assessments will be due on May 15, 2023 and October 15, 2023.

**2023 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES** – The NJCE renewal policies would again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics were also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

**2023 MEETING SCHEDULE** – Executive Director said as a reminder the Commission will not meet in March. The NJCE scheduled a luncheon on April 27, 2023, so we need to plan a different date for our meeting. The Commissioners agreed to the suggested date, Wednesday, April 26, 2023, at 9:30 AM.

**EMPLOYEE BENEFITS** - Ms. Panto said her report was included in the appendages of the agenda and reviewed the January report with the Commission noting the year-to-date total issues were 26.

**TREASURER REPORT** - Chairman Sheehan reported the agenda included the February Property, Casualty Bills, and Benefits list, which were Resolutions 25-23, Resolution 26-23, respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 25-23, RESOLUTION 26-23, RESPECTIVELY. CHAIRMAN SHEEHAN REQUESTED A MOTION TO APPROVE.**

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

Chairman Sheehan noted the monthly Treasurer's reports were included in the agenda and asked if anyone had questions on the reports. There were no questions.

**CLAIMS ADMINISTRATOR:** Chairman Sheehan presented Resolution 27-23 Inservco Liability Check Register for the period of 01/01/23 to 01/31/23.

**MOTION TO APPROVE RESOLUTION 27-23 LIABILITY CHECK REGISTER FOR THE PERIOD OF 01/01/23 TO 01/31/23**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of January as noted below and thanked the Commission for reappointment for the Field Nurse Case Manager position.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
January	71	\$121,947.21	\$70,500.44	\$51,446.77	\$44,244.19	93%	93%

**NJCE SAFETY DIRECTOR:**

**REPORT:** Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for January through February and training opportunities through April. Mr. Prince added the Munich RE safety grant has been approved for 2023 and a

memo was included in the agenda highlighting important items such as point of contacts and the submission process.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Violetti reported her team is coordinating a 2023 safety kickoff for the end of April and is requesting funding for the Safety Kickoff not to exceed \$4,000.

**MOTION TO APPROVE FUNDING FOR THE SAFETY KICKOFF  
NOT TO EXCEED \$4,000**

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

Ms. Violetti reported the below renewals were in the process and stated the policy was for a bond.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Scirrotto	CNA	4/2/2023	\$70.00	\$70.00

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES  
DIRECTOR TO RENEW THE ABOVE POLICY**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Roll Call Vote: Unanimous

**ATTORNEY:** NONE

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO THE PUBLIC**

Moved: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

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

**MOTION TO CLOSE THE MEETING TO THE PUBLIC**

Moved: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 28-23 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 Zoom breakout room.

**MOTION TO GO INTO CLOSED SESSION**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Burns

Second: Commissioner Christina  
Vote: Unanimous

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003412 FROM \$25,000 TO \$62,500 AN INCREASE OF \$37,500.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003368 FROM \$25,000 TO \$67,000 AN INCREASE OF \$42,000.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002748 FROM \$25,000 TO \$102,000 AN INCREASE OF \$77,000 AND AUTHORIZE SETTLEMENT IN THE AMOUNT OF \$84,000.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002849 FROM \$25,000 TO \$68,660 AN INCREASE OF \$43,660 AND AUTHORIZE SETTLEMENT IN THE AMOUNT OF SETTLEMENT \$65,000.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002757 FROM \$80,000 to \$99,500 AN INCREASE OF \$19,500 AND AUTHORIZE SETTLEMENT IN THE AMOUNT OF SETTLEMENT \$39,500.**

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

Chairman Sheehan advised the next meeting would be on April 26, 2023 at 9:30 AM via Zoom.

**MOTION TO ADJOURN:**

Motion: Commissioner Burns  
Second: Commissioner Christina  
Vote: Unanimous

**MEETING ADJOURNED: 1:43 PM**

Minutes prepared by: Brandon Tracy, Assisting Secretary

## **APPENDIX II**

### ***EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT***





## **CLIENT ACTIVITY REPORT**

**MARCH 2023**

### **GCHIC - Gloucester County Health Insurance Commiss**

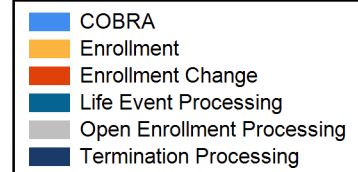
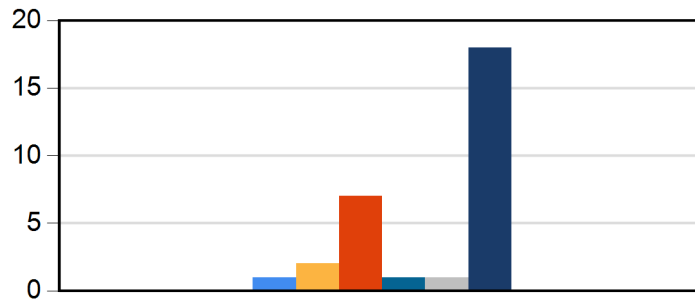
*This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

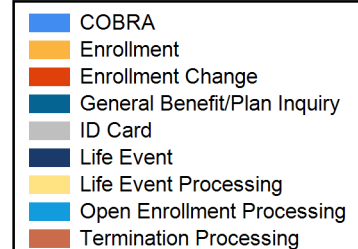
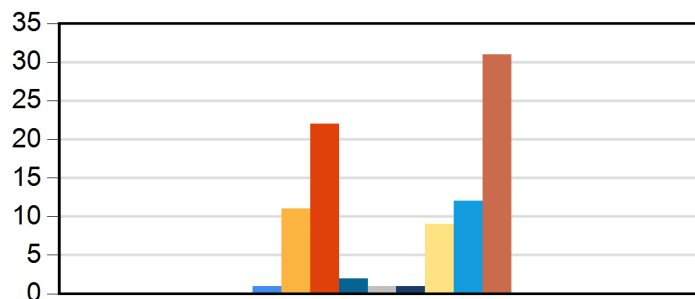
From: 3/1/2023 To: 3/31/2023

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MARCH)	# of Issues
COBRA	1
Enrollment	2
Enrollment Change	7
Life Event Processing	1
Open Enrollment Processing	1
Termination Processing	18
<b>Total for Subject</b>	<b>30</b>



SUBJECT (YTD)	# of Issues
COBRA	1
Enrollment	11
Enrollment Change	22
General Benefit/Plan Inquiry	2
ID Card	1
Life Event	1
Life Event Processing	9
Open Enrollment Processing	12
Termination Processing	31
<b>Total for Subject</b>	<b>90</b>

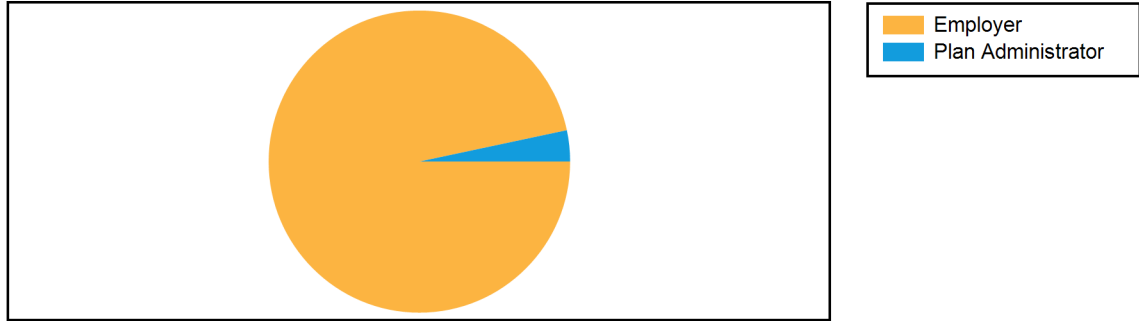


## CLIENT ACTIVITY REPORT

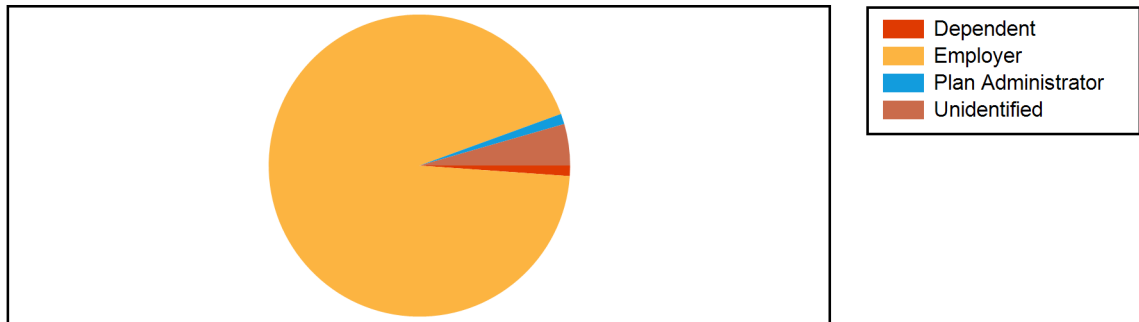
From: 3/1/2023 To: 3/31/2023

### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (MARCH)	# of Issues
Employer	29
Plan Administrator	1
<b>Total for Call Source</b>	<b>30</b>



CALL SOURCE (YTD)	# of Issues
Dependent	1
Employer	84
Plan Administrator	1
Unidentified	4
<b>Total for Call Source</b>	<b>90</b>

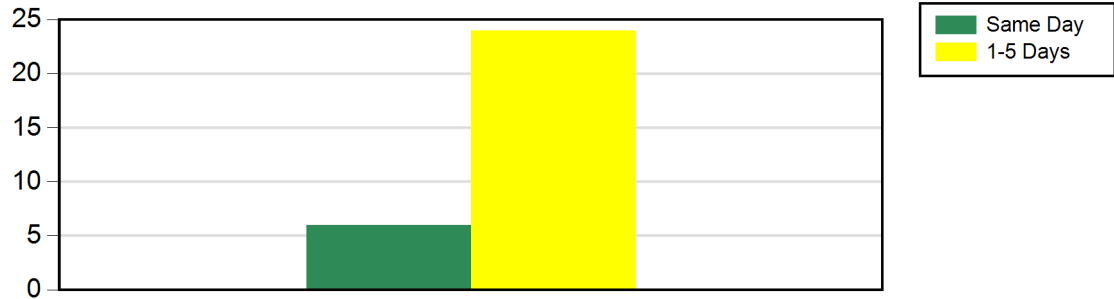


## CLIENT ACTIVITY REPORT

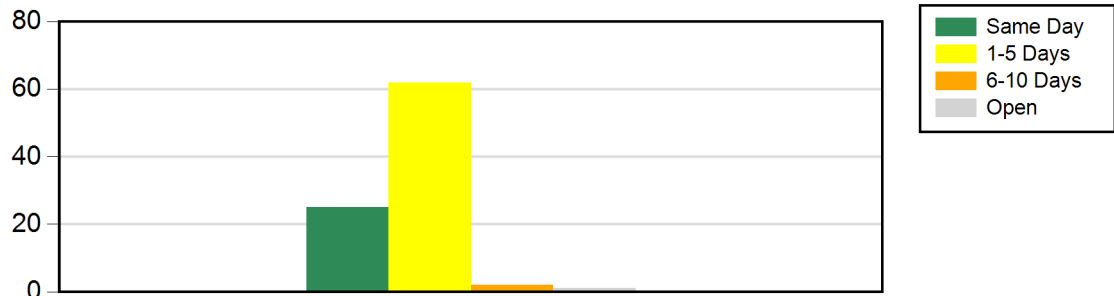
From: 3/1/2023 To: 3/31/2023

### GCHIC - Gloucester County Health Insurance Commiss

<b>CLOSED TIME (MARCH)</b>	<b># of Days</b>	<b>%</b>
Same Day	6	20%
1-5 Days	24	80%
<b>Total for Time Range</b>	<b>30</b>	<b>100%</b>



<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	25	28%
1-5 Days	62	70%
6-10 Days	2	2%
<b>Total for Time Range</b>	<b>89</b>	<b>100%</b>



<b>DETAIL (YTD)</b>		From: 1/1/2023 To: 3/31/2023		
<b>Received</b>	<b>Call Source</b>	<b>Subject</b>	<b>Status</b>	<b>Closed Time</b>
1/4/2023	Employer	Life Event	Closed	Same Day
1/5/2023	Employer	Termination Processing	Closed	Same Day
1/9/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/10/2023	Employer	Enrollment Change	Closed	1-5 Days
1/11/2023	Employer	Life Event Processing	Closed	Same Day
1/11/2023	Employer	Life Event Processing	Closed	1-5 Days
1/12/2023	Employer	Enrollment Change	Closed	6-10 Days
1/13/2023	Employer	Enrollment	Closed	1-5 Days

## CLIENT ACTIVITY REPORT

From: 3/1/2023 To: 3/31/2023

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 3/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/18/2023	Employer	Enrollment Change	Closed	Same Day
1/19/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/19/2023	Employer	Enrollment Change	Closed	1-5 Days
1/20/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023		Enrollment Change	Closed	6-10 Days
1/24/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	Same Day
1/24/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/24/2023	Employer	Enrollment Change	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	1-5 Days
1/24/2023	Employer	Enrollment Change	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Enrollment Change	Closed	1-5 Days
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/27/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
2/2/2023		General Benefit/Plan Inquiry	Closed	Same Day
2/2/2023	Employer	Life Event Processing	Closed	1-5 Days
2/2/2023	Employer	Enrollment Change	Closed	1-5 Days
2/2/2023	Dependent	General Benefit/Plan Inquiry	Closed	Same Day
2/3/2023	Employer	Enrollment Change	Closed	Same Day
2/7/2023	Employer	Enrollment	Closed	1-5 Days
2/9/2023	Employer	Enrollment Change	Closed	1-5 Days
2/14/2023		Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days

## CLIENT ACTIVITY REPORT

From: 3/1/2023 To: 3/31/2023

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 3/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/15/2023	Employer	Termination Processing	Closed	1-5 Days
2/16/2023	Employer	Enrollment Change	Closed	1-5 Days
2/16/2023	Employer	Enrollment Change	Closed	1-5 Days
2/17/2023	Employer	Enrollment	Closed	1-5 Days
2/21/2023	Employer	Enrollment Change	Closed	1-5 Days
2/21/2023	Employer	Life Event Processing	Closed	1-5 Days
2/22/2023	Employer	ID Card	Closed	Same Day
2/22/2023	Employer	Open Enrollment Processing	Closed	Same Day
2/24/2023	Employer	Enrollment	Closed	1-5 Days
2/27/2023	Employer	Enrollment Change	Open	
2/28/2023		Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Plan Administrator	COBRA	Closed	1-5 Days
3/6/2023	Employer	Open Enrollment Processing	Closed	Same Day
3/13/2023	Employer	Enrollment Change	Closed	1-5 Days
3/13/2023	Employer	Enrollment Change	Closed	Same Day
3/13/2023	Employer	Enrollment Change	Closed	Same Day
3/15/2023	Employer	Life Event Processing	Closed	1-5 Days
3/23/2023	Employer	Enrollment Change	Closed	1-5 Days
3/27/2023	Employer	Enrollment	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days

## CLIENT ACTIVITY REPORT

From: 3/1/2023 To: 3/31/2023

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 3/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/29/2023	Employer	Termination Processing	Closed	Same Day
3/29/2023	Employer	Termination Processing	Closed	Same Day
3/29/2023	Employer	Enrollment	Closed	Same Day

## **APPENDIX III**

### *2023 GCIC WELLNESS GRANT SUBMISSIONS*



# **GLOUCESTER COUNTY INSURANCE COMMISSION**

## **SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

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**Member:** *Gloucester County*

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**Department:** *Taxation*

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**Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.**

*We would like to bring in three massage chairs and three masseuses to do chair massages for our 16 employees on the last day of the County Tax Board Appeal Hearings. The appeal process runs from January 15<sup>th</sup> to April 26<sup>th</sup>. It is a stressful time for all employees, often dealing with agitated and annoyed taxpayers and attorneys. This activity would be a nice stress relief and gesture to all the employees of this department.*

*The company that would provide the service is H & J Spa in Swedesboro, NJ and the cost with tip is **\$350**. (Cost - \$255.90 plus tax – 6.625% and tip - \$25 per masseuse). Please see the attached e-mail correspondence. On the last page is the information on pricing, which has been highlighted.*

*Thank you for your consideration.*

---

**Printed Name of Person submitting nomination:** *Craig Black*

---

**Signature of Person submitting nomination:**

---



**Position / Title:** *County Tax Assessor*

---

**Date:** *2/15/23*

---

**Submit this form by**

**March 15<sup>th</sup> to:**

**Hardenbergh Insurance Group, Attn: Joe Henry  
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053  
Email: [jhenry@hig.net](mailto:jhenry@hig.net)**

## Black, Craig

---

**From:** Reahm, Andrea  
**Sent:** Wednesday, February 15, 2023 2:41 PM  
**To:** Xiaobo Hou  
**Cc:** Black, Craig  
**Subject:** RE: Reply from H&J Spa

Thank you we would like Wednesday, April 26<sup>th</sup> at 1:00 here in our office. We have an auditorium where we can accommodate the chairs and your staff.

*Sincerely,*

*Andrea Reahm*

*Senior Assistant Assessor/Tax Map Coordinator*

*[alreahm@co.gloucester.nj.us](mailto:alreahm@co.gloucester.nj.us)*

*Gloucester County Office of Assessment*

*1200 N. Delsea Drive*

*Clayton, NJ 08312*

*(856)-307-6432*

*(856)-307-6447 fax*



**From:** Xiaobo Hou <hjspainc@gmail.com>  
**Sent:** Wednesday, February 15, 2023 2:31 PM  
**To:** Reahm, Andrea <[alreahm@co.gloucester.nj.us](mailto:alreahm@co.gloucester.nj.us)>  
**Cc:** Black, Craig <[cblack@co.gloucester.nj.us](mailto:cblack@co.gloucester.nj.us)>  
**Subject:** Re: Reply from H&J Spa

Sure, no problem. Wednesday works for us. What time works best for you?

On Wed, Feb 15, 2023 at 2:28 PM Reahm, Andrea <[alreahm@co.gloucester.nj.us](mailto:alreahm@co.gloucester.nj.us)> wrote:

Hello Becky,

We need the END of April. Can you do that? We would like Wednesday April 26<sup>th</sup> after lunch. I think doing 3 people at once would be great.

*Sincerely,*

*Andrea Reahm*

*Senior Assistant Assessor/Tax Map Coordinator*

[alreahm@co.gloucester.nj.us](mailto:alreahm@co.gloucester.nj.us)

*Gloucester County Office of Assessment*

[1200 N. Delsea Drive](#)

[Playton, NJ 08312](#)

*(856)-307-6432*

*(856)-307-6447 fax*



---

**From:** Xiaobo Hou <[hjspainc@gmail.com](mailto:hjspainc@gmail.com)>

**Sent:** Wednesday, February 15, 2023 12:36 PM

**To:** Reahm, Andrea <[alreahm@co.gloucester.nj.us](mailto:alreahm@co.gloucester.nj.us)>

**Subject:** Reply from H&J Spa

Hi, Andrea, how are you? My name is Becky, I'm the one who on the phone with you. Thank you so much for the recommendation.

15 mins Chair massage is \$15. If we do 16 people , total is \$255.90(Include tax 6.625%) . We will bring our three chair , so we can do 3 people at the same time. Do you want to do one by one? Or you want to do 3 people at one time? How about 8:00am on Monday(4/3/2023). What time is better for you? Just let me know. My cell phone:917-348-1530. Feel free to text me or call if you have any questions.

Thank you for asking and we look forward to seeing you !

Location:[617 Auburn ave](#), ste300. Swedesboro. NJ 08085

Business [Tel:856-975-6596](tel:856-975-6596)

Email: [hjspainc@gmail.com](mailto:hjspainc@gmail.com)

**Best Regards**

**CAUTION: This email originated from outside of the Gloucester County Email System. Do not click links or open attachments unless you recognize the sender and know the content is safe.**





## **H&J Spa**

Massage Therapist in Swedesboro  
Open today until 9:00 PM

[GET QUOTE](#)

**TESTIMONIALS**

# **GLOUCESTER COUNTY INSURANCE COMMISSION** **SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

**Member:** Gloucester County Library System

**Department:** Library

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

See attached.

**Printed Name of Person submitting nomination:** Carolyn S. Oldt

**Signature of Person submitting nomination:** 

**Position / Title:** Director

**Date:** 3/2/2023

Submit this form by  
March 15<sup>th</sup> to:  
Hardenbergh Insurance Group, Attn: Joe Henry  
8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053  
Email: [jhenry@hig.net](mailto:jhenry@hig.net)

**Member:** Gloucester County Library System

**Department:** Library

### **Wellness Incentive Program Grant Application**

The Gloucester County Library System (GCLS) will provide an opportunity for staff to enhance their health and wellness over the next several months utilizing the **5 A Day Program**. The **5 A Day Program** is a national theory-based program that approaches participants with a simple, positive message: eat five or more servings of fruit and vegetables daily as part of a low-fat, high-fiber diet.

**Implementation:** To encourage staff to eat more fruits and vegetables, GCLS is requesting a Bullet Blender for each branch that would allow staff to make either a fruit or vegetable smoothie. With monies from the grant, GCLS will also purchase an assortment of frozen fruit, almond milk, coconut water and other ingredients requested by staff to make smoothies.

GCLS will provide staff with a log book to track their progress, a small garden starter set of seeds from our **GCLS Seed Bank** in which to encourage staff to grow their own fresh vegetables and will look to grow vegetables and/or herbs in our Mullica Hill garden to supplement the smoothies. GCLS will partner with Shoprite, Zallies Fresh Kitchen to provide a **Better-For-You-Food** virtual demonstration by a certified nutritionist and with Rutgers Cooperative, **Get Moving – Get Healthy NJ: Vegetables & Fruit**.

In order to encourage participation from all staff/branches, at the end of the summer, the branch that logged the most fruit/vegetables will receive not only bragging rights but a trophy made in the **MakerStudio@GCLS**. The Bullet Blender will be available for all staff to use during their lunch, dinner or breaks throughout the day. GCLS will sustain this initiative by encouraging staff to share smoothie recipes and support each other on their health journey through our virtual monthly staff discussion group, **Lunchtime Talk** by adding health related topics to the discussion.

GCSL is requesting **\$1000.00** to implement.

Quantity	Product	Cost	Total
6	Bullet Blender	\$64.99 per unit	\$389.94
6	Frozen fruit	\$75.00 per branch	\$450.00
6	Almond milk, coconut water etc.	\$26.67	\$160.06
			<b>\$1000.00</b>



amazon live

Live Q&A with **Jay Shetty**



Watch now  
amazon.com/live

◀ Back to results

HEALNITOR BLENDER-YOUR KITCHEN ASSISTANT  
Two blades for different applications



Dry Grinding



2 VIDEOS

Roll over image to zoom in

## 1000W Personal Bullet Blender for Shake and Smoothie, Healnitor Nutri Large Size Mixer with Blending and Grinding Blades for Kitchen, Tritan 32+15 Oz Travel Bottles for Fruits, Vegetables, Coffee, Black

Visit the Healnitor Store  
459 ratings

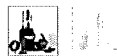
**\$64.99**

FREE Returns  
Join Prime to buy this item at \$54.99

Get \$50 off instantly: Pay \$14.99 \$64.99 upon approval for the Amazon Rewards Visa Card. No annual fee.

Available at a lower price from other sellers that may not offer free Prime shipping.

Color: **Black**



Size: **1000 Watts**

**1000 Watts**

1200 Watts

**Brand** Healnitor  
**Color** Black  
**Capacity** 14 Fluid Ounces  
**Product Dimensions** 6"D x 6.8"W x 14.9"H  
**Material** PCTG/ABS Plastic

### About this item

- 【Multifunctional Blender for Food Processing】The multi bullet blender with powerful 1000-watt motor and 21000 RPM with both high and low-speed modes for fast blending is suitable designed to fit your high-quality lifestyle at the

Buy new:

**\$64.99**

FREE Returns

FREE delivery **Wednesday, March 8**

Or fastest delivery **Saturday, March 4**. Order within 14 hrs 5 mins

Select delivery location

In Stock

Qty: 1

Add to Cart

Buy Now

**Payment** Secure transaction  
**Ships from** Amazon  
**Sold by** Healnitor  
**Returns** Eligible for Return, Refund ...  
**Support** Free Amazon tech support i...  
**Packaging** Shows what's inside. Item of...

Details



**Enjoy fast, FREE delivery, exclusive deals and award-winning movies & TV shows with Prime**

Try Prime and start saving today with **Fast, FREE Delivery**

**Add a Protection Plan:**

- ☐ 4-Year Protection for \$9.99
- ☐ 3-Year Protection for \$7.99
- ☐ Add a gift receipt for easy returns

**Save with Used - Very Good**

**\$49.33**

FREE delivery: **Wednesday, March 8**

Ships from: Amazon

Sold by: Amazon Warehouse

Add to List

New & Used (8) from \$49.33 & **FREE Shipping**.

Have one to sell?

Sell on Amazon

# Health & Wellness

We care about your health and wellness. For the last decade, we have employed Registered Dietitians who are professionally-trained and credentialed experts in nutrition. Our Zallie's Fresh Kitchen Dietitians are onsite and in our communities providing wellness education and sharing tips to make mealtime easy and healthy. By offering a range of nutrition-focused services, our Zallie's Fresh Kitchen Dietitians are proud to support and empower you no matter where you are in your wellness journey.

**To safely serve our guests, our Registered Dietitians are now offering virtual or telehealth services, if preferred. In-person services will be maintained while following COVID-safe protocols.**

Personalized Nutrition Counseling



Wellness Workshops & Support Groups



Kids Nutrition & Cooking Classes



Health-Focused Shopping Tours



Better-For-You Food Demonstrations



Community Education & Partnerships



Dietitian Love Displays



Meals of the Week



Trending Wellness



Adrienne Olah, RDN



Claire Rudden, RDN

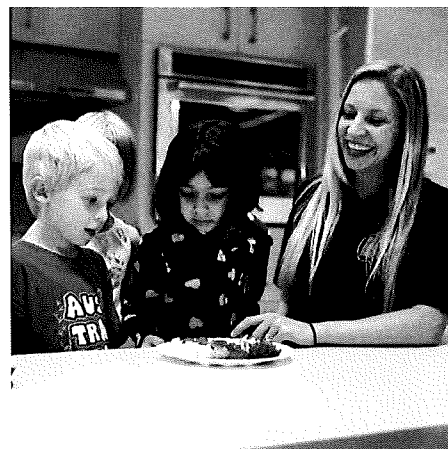
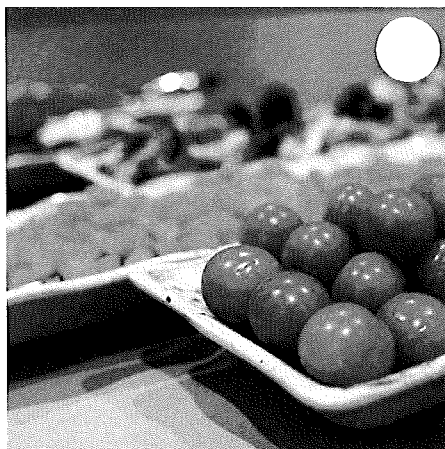
We're Here to Help Make Healthy Easier!

[LEARN MORE ABOUT OUR WELLNESS TEAM](#)

[HEALTH & WELLNESS INQUIRY FORM](#)

Healthy Options for Your Family

# Food, Nutrition, and Health



## Upcoming Food, Nutrition, and Health Events

March 22, 2023: Breathe Your Stress Away

 **31** Find More Events on the NJAES Calendar

Understanding the relationship among our lifestyle, food--what we eat and where it comes from--and even our finances is a key component of good health. Cooperative Extension, a unit of Rutgers New Jersey Agricultural Experiment Station (NJAES), addresses diverse unmet issues of nutrition and health, from teaching our most vulnerable residents about healthy eating on a budget, to programs that promote health and reduce the risk of chronic disease, to promoting the benefits of exercise. By bringing the best in research and education to respond to the urgent and growing challenges to nutrition and human health, NJAES programs guide New Jersey residents to better health and wealth.

## Newsletters

*Visions* - Family and Community Health Sciences newsletter

## Professional Training

Environment & Public Health Training

Food Business Basics

Food Safety Training

Workforce Wellness

**GLOUCESTER COUNTY INSURANCE COMMISSION  
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

**Member:** *Scott D. Burns, Assistant County Counsel*

**Department:** *Office of County Counsel*

**Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.**

The Office of County Counsel would like to submit to the Gloucester County Insurance Commission for the Wellness Incentive Program Grant. The Office of County Counsel would like to purchase a Keurig K-2500 Commercial Coffee Maker and coffee/tea K-cups. Study after study show that moderate coffee intake (2 – 5 cups) is linked to lower disease, such as type 2 diabetes, heart disease, cancers, Parkinson's disease, and possibly early death. "The overall evidence has been pretty convincing that coffee has been more healthful than harmful in terms of health outcomes," said Frank Hu, Chair of the Department of Nutrition at Harvard T.H. Chan School of Public Health, in an April 5, 2021, article in Discover.

Items

Keurig K-2500 Commercial Coffee Maker	\$549.99 (Amazon)
Assortment of coffee & tea K-Cup pods	\$ 37.00 (Monthly – Amazon)

**Printed Name of Person submitting nomination:** *Scott D. Burns, Esq.*

**Signature of Person submitting nomination:**

**Position / Title:** *Assistant County Counsel*

**Date:** *March 7, 2023*

Submit this form by

March 15<sup>th</sup> to:

Hardenbergh Insurance Group, Attn: Joe Henry  
8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053  
Email: [jhenry@hig.net](mailto:jhenry@hig.net)

Search

Save 50% by building a Kit



KEURIG®  
Keurig® K-2500® Commercial  
Coffee Maker with Pour-Over  
Water Reservoir

★★★★★ 4.4 | (83)

Write a review

K-2500	K-2500 with Professional Installation	K-2500 with Pour-Over Water Reservoir
--------	---------------------------------------	---------------------------------------


\$549.99

<input type="radio"/>	Create a Starter Kit + Save 50% Save \$275.00 <a href="#">View Benefits</a>	\$274.99 \$549.99
-----------------------	--	----------------------

☐ One Time Purchase

1 ▾

ADD TO CART

 This item ships FREE

Product Details Recommendation Reviews

PURCHASE OPTIONS

Simplicity meets versatility

The Keurig® K-2500® Coffee Maker, the latest innovation from Keurig®.

The coffee maker blends intuitive technology with clean lines and modern design, delivering an unmatched range of beloved brands of coffee, cocoa, and tea, all at the touch of a screen. This flexible brewer can be plumbed directly to a water line or use the included 110 oz. water reservoir.

The K-2500® Coffee Maker is fully featured for effortless beverage customization, including 5 cup sizes (4, 6, 8, 10, and 12 oz.), and a STRONG button that increases the strength and bold taste of your coffee's flavor.

SEE MORE

**GLOUCESTER COUNTY INSURANCE COMMISSION  
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

---

**Member:** **COUNTY OF GLOUCESTER  
OFFICE OF ELECTIONS**

---

**Department:** **SUPERINTENDENT OF ELECTIONS AND BOARD OF ELECTIONS**

---

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

**PLEASE SEE ATTACHED FOR CONSIDERATION.**

---

**Printed Name of Person submitting nomination:** **TIFFANY PINDALE**

---

**Signature of Person submitting nomination:** *Tiffany Pindale*

---

**Position / Title:** **ADMINISTRATIVE CLERK – SUPERINTENDENT OF ELECTIONS AIDE**

---

**Date:** **03.01.2023**

---

Submit this form by  
March 15<sup>th</sup> to:  
Hardenbergh Insurance Group, Attn: Joe Henry  
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053  
Email: [jhenry@hig.net](mailto:jhenry@hig.net)

## SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

The Office of Elections is extremely motivated to maintain a healthy mind and body to continue running successful elections throughout the year. There is a high level of stress that comes along with the preparation and completion of each election, not to mention the many hours involved.

Recently, our team discussed the importance of maintaining a strong mind and body, especially with a Presidential Election right around the corner. We decided the best way to achieve this is by taking just a few minutes during the day to focus on strength training.

We discussed the many benefits of strength training, including its positive impact on longevity:

- Increased Muscle Mass and Bone Density: As we age, our muscle mass and bone density tend to decline. However, strength training can help to increase or maintain muscle mass and bone density, ***which can reduce the risk of falls and fractures, and improve overall physical function.***
- Improved Metabolic Health: Strength training can also improve metabolic health by increasing insulin sensitivity, reducing blood pressure, and lowering blood sugar levels. These factors can lower the risk of chronic diseases like type 2 diabetes, heart disease, and stroke.
  - Things like smoking and diabetes will double or triple your risk of death. Meanwhile, ***strength*** is a 3-fold reduction in all-cause mortality (when comparing high-strength to low-strength). Furthermore...strength, coupled with high cardio-respiratory fitness, is a 5-fold reduction in all-cause mortality.  
***“We simply don’t have drugs that have a 5x reduction in mortality”*** – Dr. Peter Attia.
- Reduced Risk of Disability: Strength training can also reduce the risk of disability and improve the ability to perform daily activities like walking, climbing stairs, and carrying groceries. This is because strength training improves overall physical function and mobility.
- Improved Cognitive Function: Strength training may also improve cognitive function and reduce the risk of cognitive decline. Studies have shown that strength training can improve working memory, attention, and executive function.
- Improved Mental Health: Strength training can also have a positive impact on mental health by reducing symptoms of anxiety and depression, and improving self-esteem and body image.

The Wellness Incentive Program is the perfect opportunity for us to request a grant in an effort to improve the overall health of our office.

There is an existing unused office space within the building at the Office of Elections that we would like to convert into a wellness room and equip the room with wellness supplies. Below is a description of the requested wellness items.



## TRX SYSTEM & MOUNT:



Roll over image to zoom in

### TRX All-in-One Suspension Training System, For Weight Training, Cardio, Cross-Training & Resistance Training, Full-Body Workout for Home, Travel & Outdoors, Includes Indoor & Outdoor Anchors

Visit the TRX Store

★★★★★ 6,517 ratings | 291 answered questions

\$179<sup>95</sup>

FREE Returns

Get \$50 off instantly: Pay \$129.95 upon approval for the Amazon Rewards Visa Card.

Brand	TRX
Material	Nylon, Foam Handles
Color	Black
Item Weight	1.7 Pounds
Style	All-in-One

#### About this item

- WHAT'S IN THE BOX: The TRX All-in-One System is the prime suspension trainer for full-body workouts. This system comes with a suspension trainer, a suspension anchor, a door anchor, a getting-started guide and access to the TRX Training Club app.
- 30-DAY FREE TRIAL TO TRX TRAINING CLUB: Get unlimited access to 500+ on-demand workout videos, with new workouts added weekly, and daily LIVE classes from world class trainers. To get your 30 Days on us, just register your Suspension Trainer.



Roll over image to zoom in



### TRX XMount Wall and Ceiling Anchor for Suspension Trainers

Visit the TRX Store

★★★★★ 1,495 ratings | 88 answered questions

Amazon's Choice for "trx mount"

\$38<sup>99</sup>

FREE Returns

Get \$50 off instantly: Pay \$0.00 ~~\$38.99~~ upon approval for the Amazon Rewards Visa Card. No annual fee.

Style Name: Xmount 4

Xmount 3 Xmount 4

Color: Grey



- SUSPENSION-TRAINER WALL ANCHOR: This is the ultimate anchor for full range of motion. This anchor secures to your ceiling or wall for maximum stability. It's a great permanent wall hanging kit.
- SUSPENSION-TRAINER WALL ANCHOR: This is the ultimate anchor for full range of motion. This anchor secures to your ceiling or wall for maximum stability. It's a great permanent wall hanging kit.
- SUSPENSION-TRAINER WALL ANCHOR: This is the ultimate anchor for full range of motion. This anchor secures to your ceiling or wall for maximum stability. It's a great permanent wall hanging kit.
- WHAT'S IN THE BOX: This wall anchor kit comes complete with 2 bolts for mounting. The unique X design allows you to hang multiple

\$38<sup>99</sup>

FREE Returns

FREE delivery Monday, March 6

Or fastest delivery Thursday, March 2.  
Order within 13 hrs 33 mins

Select delivery location

In Stock

Qty: 1

Add to Cart

Buy Now

Secure transaction

Ships from Amazon

Sold by TRX Training

Returns Eligible for Return, Refund or R...

Gift options Add at checkout

Details



Enjoy fast, FREE delivery, exclusive deals and award-winning movies & TV shows with Prime

Try Prime and start saving today with Fast, FREE Delivery

## TV MONITOR & MOUNT:



Insignia™ - 42" Class F20 Series LED Full HD Smart Fire TV

Full HD Direct Lit Smart Voice Assist

Model: NS-42F201NA23 SKU: 6495088

★★★★★ (331)

Get it today

**Pickup:** Available today at Deptford  
[See all pickup locations](#)

**FREE Shipping:** Get it by tomorrow  
[See all shipping options for 08031](#)

☐ Compare ☐ Save

**\$179.99**

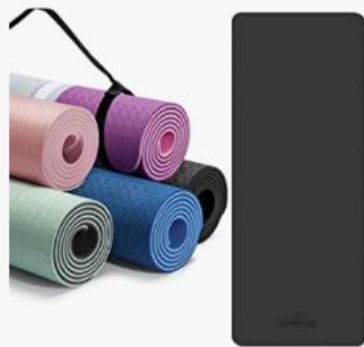
**Save \$90** Was \$269.99

4 free months of Amazon Music Unlimited & 2 more

**Add to Cart**

**Open-Box:** from \$160.99

## YOGA MATS:



[+6 colors/patterns](#)

Sponsored ⓘ

**CAMBIVO Extra Thick Yoga Mat for Women Men Kids, Professional TPE Yoga Mats, Workout Mat with Carrying Strap for Yoga, Pilates and...**

4.5 ★★★★★ (1,785)

**\$24<sup>99</sup>** List: \$28.99

**prime**

FREE delivery **Mon, Mar 6** on \$25 of items shipped by Amazon

Or fastest delivery **Thu, Mar 2**

Options: 3 sizes

## RESISTANCE BANDS:



## WATER JUGS:

We currently purchase water jugs for the office every 2 months. We are requesting approximately \$250 to supply the office with water for the year.

**ARCTIC WOLF SPRINGWATER-4**  
745 CATTELL ROAD  
DEPTFORD, NJ 08096  
8562025741

Cashier: Kim  
06-Dec-2022 9:25:15A

4 5 Gallon Spring	\$27.00
<b>Total</b>	<b>\$27.00</b>
CASH SALE	\$27.00
Cash tendered	\$30.00
Change	\$3.00

Retain this copy for statement validation

Online: <https://clover.com/p/F54VMBPHEM1KE>

F54VMBPHEM1KE

Order F5ATXVTJNWX0Y  
Payment F54VMBPHEM1KE

Clover Privacy Policy  
<https://clover.com/privacy>

Our team at the Office of Elections feels that the cost spent on wellness is well worth the return on investment. We all look forward to improving our health and hope that you consider our wellness request.

Thank you very much for your consideration!

# **GLOUCESTER COUNTY INSURANCE COMMISSION**

## **SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

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**Member: Health Department**

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**Department: Gloucester County Department of Health**  
**204 East Holly Avenue**  
**Sewell, NJ 08080**

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**Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required. Step in the right Direction!** The Gloucester County Department of Health would like to enhance our Wellness area/room and proceed forward with the purchase of the following exercise items to be utilized by staff during breaks. No matter what an employee's ability and or fitness level, low impact exercising and walking proves to be beneficial.

We would like to purchase:

PowerBlock Elite Adjustable Dumbbells, PASYOU Adjustable Weight Bench Full Body Workout Xspec ½" thick 48 sq ft EVA foam floor tiles ,2- Neu Type Full Length Mirror Floor Mirror with Standing Holder

According to a study done by Harvard University School of Public Health, sitting may be more harmful to your health than smoking. "The simple activity of walking, something that you've been doing since you were about a year old, is now being touted as "the closest thing we have to a wonder drug," in the words of Dr. Thomas Frieden, former director of the Centers for Disease Control and Prevention". Walking helps to reduce stress, improves circulation and cardio rates and serves as a positive impact upon outlook and mood.

Exercising regularly has shown to improve your mood and decrease the feelings of depression, anxiety, and stress. This can help control weight gain and reduce the onset of chronic disease.

The wellness center /space will be located on the first floor conference room of the Health Department. The room is secure yet in an area convenient and accessible to all staff.

A daily sign-up sheet would be available for the convenience to schedule and to minimize any conflict of use during break times.

All staff would be required to sign the current Waiver/Release form used by this Department when providing Fitness programs to interested participants in the county. Our Health Educator, who serves as our inspirational and instructional lead, would also be responsible for maintaining all records/documents for our files.

Looking ahead, further incorporation of useful exercise equipment can become added to this initiative/Wellness Center which we anticipate will additionally serve as a place for staff to go to de-stress and increase physical movement throughout their day.

Budget:

PowerBlock Elite Adjustable Dumbbells \$359.99

PASYOU Adjustable Weight Bench Full Body Workout \$109.99

Xspec 1/2" thick 48 sq ft EVA foam floor tiles \$139.99

2- Neu Type Full Length Mirror Floor Mirror with Standing Holder \$135.65 each x 2 or \$271.30

Total Cost of Equipment/Supplies \$881.27

Balance to be spent on Lysol wipes for disinfecting equipment and flooring.

For a total cost of \$1,000.00

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**Printed Name of Person submitting nomination:** Michelle Baylor

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**Signature of Person submitting nomination:** 

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**Position / Title:** Director of Health and Human Services

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**Date:** 3/8/2003

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Submit this form by

March 15<sup>th</sup> to:

Hardenbergh Insurance Group, Attn: Joe Henry

8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053

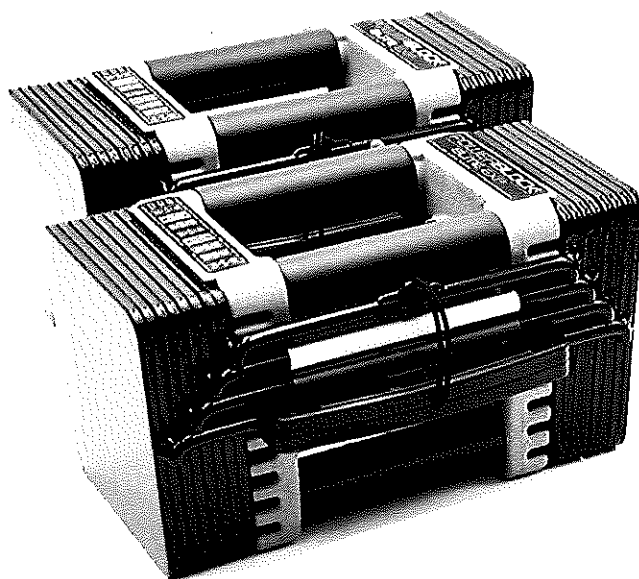
Email: [jhenry@hig.net](mailto:jhenry@hig.net)



POWERBLOCK Sport 24

1,905 \$199.00

Sponsored



Roll over Image to zoom in



## PowerBlock Elite EXP Adjustable Dumbbells, Sold in Pairs, Stage 1, 5-50 lb. Dumbbells, Durable Steel Build, Innovative Workout Equipment, All-in-One Dumbbells, Expandable with Expansion Kits

Visit the POWERBLOCK Store  
1,455 ratings | 72 answered questions

\$359.99

prime

Pay \$30.00/month for 12 months, Interest-free with your Amazon Prime Rewards Visa Card

### Enhance your purchase

#### Protect your purchase

Coverage for drops, spills and breakdowns (plans vary)



#### Payment plans

\$25.08/mo (18 mo) at example APR of 30% (rates from 10-30% APR)

Brand	POWERBLOCK
Color	Black
Item Weight	5 Pounds
Material	powder-coat painted steel
Product	12"L x 6.25"W
Dimensions	

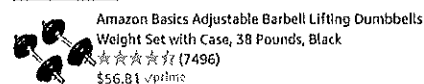
### About this item

- **ADJUSTABLE DUMBBELLS SET:** Elevate your fitness and performance with strength-training equipment that adjusts with you. These PowerBlock dumbbells have a range of 5-50 pounds per hand, a padded handle, and easy weight identification.
- **COMPACT & PORTABLE:** The adjustable, convenient, and compact dumbbells provide innovative strength training for an easy-to-use solution. Bring the workout with you anywhere. Dimensions are 12"L x 6" W x 6" H.
- **EASY & QUICK ADJUSTABILITY:** Quickly adjust the weight set up or down for your exercise with the secure magnetic polypropylene pin. Increments include 2.5 (adder weight), 5, 7.5, 10, 15, 17.5, 20, 25, 27.5, 30, 35, 37.5, 40, 45, 47.5, 50 lbs. per hand.
- **LONG LASTING FOR YEARS OF USE:** This dumbbell set is engineered with a reliable build for years of use. Replace 16 pairs of dumbbells, equivalent to 825 lbs. of free weights for an all-in-one strength training solution. Comes with a 5-year warranty.
- **EXPANDABLE WITH EXPANSION KITS:** PowerBlock offers Elite EXP 50 Stage 2 and Stage 3 Expansion Kits to increase the weight to 70 or 90 pounds per hand as your fitness level grows (sold separately).

Report incorrect product information.

### Similar item to consider

Amazon's Choice



\$56.81



Save 15%

Yoleo Adjustable Weight Bench for Full Body...

553

\$93.49

Sponsored

Sponsored

\$359.99

prime

FREE delivery Saturday, January 28. Order within 7 hrs 30 mins

Deliver to Chelsea - Franklinville 08322

In Stock.

Qty: 1

Add to Cart

Buy Now

Secure transaction

Ships from Amazon.com

Sold by Amazon.com

Packaging Shows what's inside. It...

Details

Return policy: Eligible for Return, Refund or Replacement within 30 days of receipt

Add to List

### Add other items:

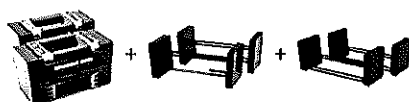
Euro Microfiber Gym Towels for Sports, Fitness, Exercise, and Yoga, Gentle and Fast Drying...  
\$17.99

New & Used (2) from \$359.99

Have one to sell?  
Sell on Amazon

9,709

### Frequently bought together



Total price: \$697.99

Add all three to Cart

This Item: PowerBlock Elite EXP Adjustable Dumbbells, Sold in Pairs, Stage 1, 5-50 lb. Dumbbells, Durable Steel Build... \$359.99



HITOSPORT Weight Bench, Adjustable Weight Bench, Strength Training Benches For Full Body Workout & Home Gym with Resistance Bands

★★★★☆ 981 \$109.99 ✓prime

Back to results



Roll over image to zoom in

## PASYOU Adjustable Weight Bench Full Body Workout Multi-Purpose Foldable Incline Decline Exercise Workout Bench for Home Gym

Visit the PASYOU Store  
★★★★☆ 11,376 ratings | 130 answered questions

Amazon's Choice for "workout benches for home"

\$109.99

✓prime

FREE Returns

☐ Apply \$10 coupon Terms

Pay \$109.99 \$80.29 after using available Amazon Rewards Visa Card Points.

May be available at a lower price from other sellers, potentially without free Prime shipping.

Color: PA300



\$109.99

\$149.99

Assembly options: Get expert assembly Details

Without expert assembly

Expert assembly  
+\$89.99 per unit

What's included

### Enhance your purchase

#### Protect your purchase

Coverage for drops, spills and breakdowns (plans vary)



#### Payment plans

\$10.72/mo (12 mo) at example APR of 30% (rates from 10-30% APR)

Brand	PASYOU
Item Weight	11 Kilograms
Material	Alloy Steel
Color	PA300
Frame Material	Alloy Steel
Weight Limit	500 Pounds
Product Dimensions	15.75"D x 55.12"W x 20"H

#### About this item

- [FULLY ADJUSTABLE DESIGN]** -Designed with 7 back positions to meet all your needs when doing workouts, you can perform a number of upper and lower body exercises while incorporating dumbbell use to hit goals and build/maintain muscle.
- [HEAVY-DUTY STEEL CONSTRUCTION]** - The adjustable dumbbells bench designed with unique triangle structure and heavy-duty thickened steel, 500 lbs weight capacity , no worry for stability.
- [COMFORTABLE & ERGONOMIC DESIGN]** - With high-density foam padding and seat secure body firmly and reduce muscle fatigue when you do full body workout.
- [EASY ASSEMBLE]** - PASYOU Weight Bench Is almost full assembled, you only need to assemble the front and back support tube and the foam rollers, it is very easy and only takes 2 minutes.The Foldable Workout Bench easily for quick storage.It saves space when folded.
- [NO WORRY]** - Package Included Installation tools.If you have any quality problem within one year,you can contact with us at any time.24/7 customer support, solving your problem in time. 100% satisfying solutions if any issues!

Report incorrect product information.

#### There is a newer model of this item:



PASYOU Adjustable Weight Bench Full Body Workout Multi-Purpose Foldable Incline Decline Exercise Workout Bench for Home Gym

\$149.99

★★★★☆ (11,376)

In Stock.



Save 15%

Voleo Adjustable Weight Bench for Full Body Workout; Foldable Bench Press...

★★★★☆ 640

\$93.49 \$109.99

Sponsored

Sponsored

\$109.99

✓prime

FREE Returns

FREE delivery Saturday,  
January 28. Order within 9 hrs  
10 mins

Deliver to Chelsea - Franklinville  
08322

In Stock.

Qty: 1

Add to Cart

Buy Now

Secure transaction

Ships from Amazon

Sold by PASYOU FITNESS

Packaging Shows what's inside. It...

Details

Return policy: Eligible for  
Return, Refund or Replacement  
within 30 days of receipt

☐ Add a gift receipt for easy  
returns

Add to List

#### Add an Accessory:

10 Colors Options Compatible  
with Set of 2 Neoprene  
Dumbbell, 1-15 LB, Anti-Slip,...  
\$11.91 [Add to Cart](#)

10 Colors Options Compatible  
with Set of 2 Neoprene  
Dumbbell, 1-15 LB, Anti-Slip,...  
\$12.56 [Add to Cart](#)

10 Colors Options Compatible  
with Set of 2 Neoprene  
Dumbbell, 1-15 LB, Anti-Slip,...  
\$10.81 [Add to Cart](#)

New & Used (22) from  
\$65.99 Prime FREE Delivery

Have one to sell?  
Sell on Amazon



HITOSPORT Weight Bench, Adjustable  
Weight Bench, Strength Training...

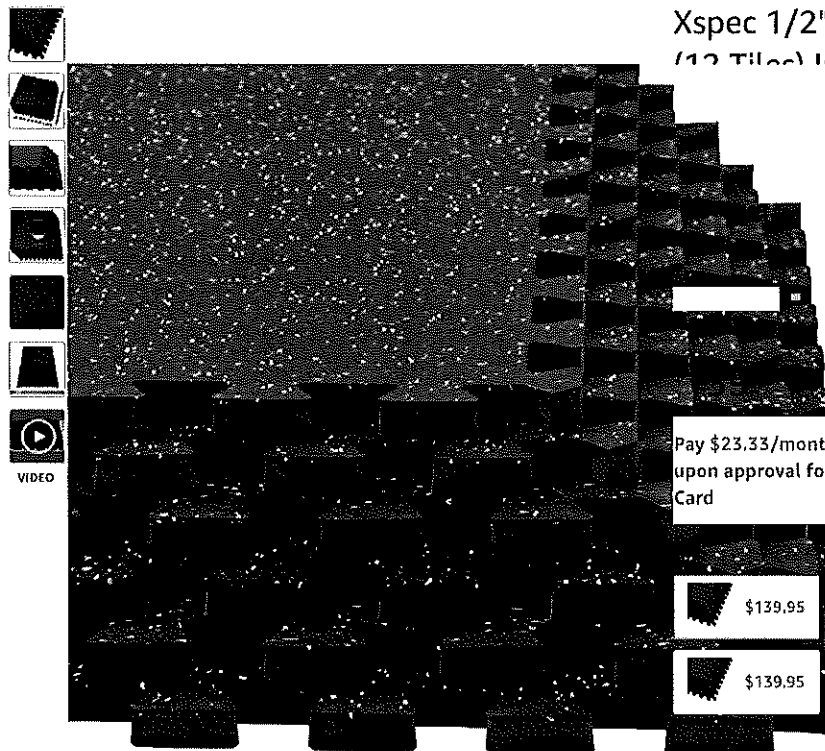
★★★★☆ 981  
\$109.99 ✓prime

Sponsored

Make it a bundle  
We found 1 bundle with this item:



Sports & Outdoors ▸ Exercise & Fitness ▸ Accessories ▸ Exercise Equipment Mats



VIDEO

## Xspec 1/2" Thick 48 sq ft (12 Tiles) Interlocking EVA Foam Floor Tiles for Rooms (24" x 24")

Things to know  
See details

Pay \$23.33/month for 6 months, interest-free upon approval for the Amazon Rewards Visa Card

\$139.95  
\$139.95  
\$139.95

Roll over image to zoom in

Brand Xspec  
Material Ethylene Vinyl Acetate, Rubber  
Product Care Hand Wash Only  
Instructions  
Product Dimensions 24"L x 24"W x 1"Th  
Item Weight 2.5 Pounds

### About this item

- Each pack comes with 12 tiles and 24 borders to cover 48 square feet. 1 Tile = 24" x 24" (2 ft x 2 ft).
- The mats have 0.55" of thickness (including foam and rubber top). The mat's rubber top and EVA foam is good for traction and softens impact.
- The mat provides cushion and protection for hard floor surfaces in the garage gym, fitness room, basement, workout room, weight room, etc. Excessive weight may cause indents on the tiles.
- Easy puzzle assembly with borders to round out the edges; borders are removable.
- Clean the mats by vacuuming and wiping it down with a dry mop. (Air out before using to get rid of rubber smell)

### Additional Details

\$139.95

FREE delivery Tuesday, March 14. Order within 20 hrs 54 mins. [Details](#)

Select delivery location

In Stock

Qty: 1

Add to Cart

Buy Now

Secure transaction

Ships from Crosslinks  
Sold by Crosslinks

Return policy: Eligible for Return, Refund or Replacement within 30 days of receipt

Add to List

Have one to sell?  
Sell on Amazon



Excellent floor mat for weights and exercise!

SUPERJARE 0.56 Inch Thick Exercise Equipment Mats, 6 Tiles EVA Foam...

★★★★★ 425

\$89.99 <sup>prime</sup>

Sponsored



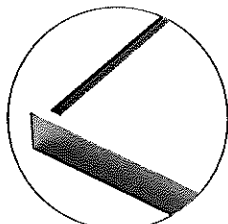


ISKM 36x24 Inch LED Mirror for Bathroom with Double Light Strip Anti-Fog Memory Dimmable Makeup Mirror Large Vanity Mirrors for Wall Tempered Glass Shatter-Proof

★★★★☆ 205 \$239.99 ✓prime

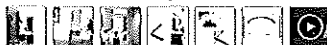
Back to results

Sponsored

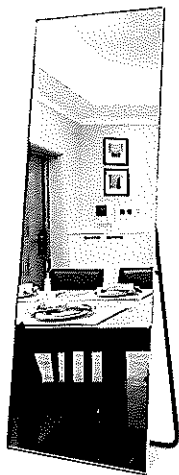


Aluminum Alloy Border

Roll over image to zoom in



6 VIDEOS



## NeuType Full Length Mirror Floor Mirror with Standing Holder Bedroom/Locker Room Standing/Hanging Mirror Dressing Mirror (Silver)

Visit the NeuType Store

★★★★☆ 6,340 ratings

**Best Seller** In Floor & Full Length Mirrors

-10% **\$135<sup>65</sup>**

List Price: ~~\$149.99~~

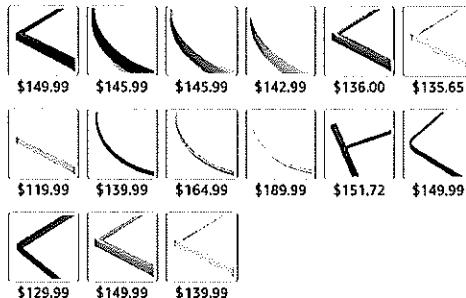
✓prime

FREE Returns

Pay ~~\$135.65~~ \$105.95 after using available Amazon Rewards Visa Card Points.

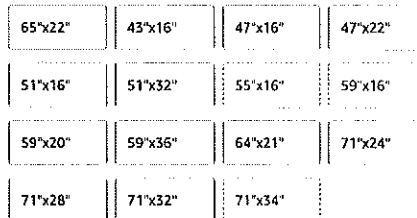
May be available at a lower price from other sellers, potentially without free Prime shipping.

Color: Silver



See all 57 options

Size: 65"x22"



See all 24 options

### Enhance your purchase

#### Protect your purchase

Coverage for drops, spills and breakdowns (plans vary)



2,992

#### Payment plans

\$13.23/mo (12 mo) at example APR of 30% (rates from 10-30% APR)

Brand	NeuType
Room Type	Bedroom,Locker room,Living Room,Bathroom
Shape	Rectangular
Product Dimensions	65"L x 22"W
Frame Material	Aluminum

#### About this item

- Aluminum Alloy
- FULL SIZE FLOOR MIRROR - Overall Size: 65"x22". Large enough for you to see your full outfit in a single glance.
- QUALITY MATERIAL - The frame is made of anti-rust aluminum alloy, sturdy and strong. The mirror use shatter-proof glass, more safe, more reassuring.
- FLOOR STAND DESIGN & WALL-MOUNTED DESIGN - The mirror can lean to the wall or standing anywhere with the stand, or you can hang it on the wall for space-saving.
- WIDE APPLICATION - suitable for bedroom, living room, locker room, behind of the door, corridor, clothing shop

#### Buy new:

**\$135<sup>65</sup>**

✓prime

FREE Returns

FREE delivery Saturday, January 28. Order within 8 hrs 53 mins

Deliver to Chelsea  
Franklinville 08322

In Stock.

Qty: 1

Add to Cart

Buy Now

Secure transaction

Ships from Amazon.com

Sold by Amazon.com

Packaging Shows what's inside

Return policy: Eligible for Return, Refund or Replacement within 30 days of receipt

#### Save with Used - Very Good

**\$116<sup>87</sup>**

✓prime

FREE delivery: Tuesday, Jan 31

Ships from: Amazon

Sold by: Amazon Warehouse

Add to List

New & Used (6) from \$116.87 ✓prime

Have one to sell?  
Sell on Amazon

Sponsored

# **GLOUCESTER COUNTY INSURANCE COMMISSION**

## **SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

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**Member: Kelly Baker**

---

**Department: GCIA/Shady Lane Child Development Center**

---

**Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.**

**"First Friday Smoothies"**

- The first Friday of every month we will make smoothies for the staff.

Items we would need to purchase (please see attached documentation:

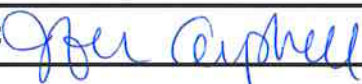
- Blender - \$649.00
- Cups and Straws (for year - \$161.88)
  - Cups - \$18.99 x 6 = \$113.94
  - Straws - \$7.99 x 6 = \$47.94
- Smoothie Ingredient we provide - \$99.99
  - Vanilla Protein - \$99.99

Staff will provide the frozen fruit each month. We will have everyone vote on a recipe prior to the First Friday Smoothie and have a sign up sheet for the ingredients.

---

**Printed Name of Person submitting nomination: Jennifer Campbell**

---

**Signature of Person submitting nomination:** 

---

**Position / Title: Human Resources**

---

**Date: 3.13.2023**

---

**Submit this form by**

**March 15<sup>th</sup> to:**

**Hardenbergh Insurance Group, Attn: Joe Henry**

**8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053**

**Email: [jhenry@hig.net](mailto:jhenry@hig.net)**

Deliver to Kelly  
West Dept... 08096

Home & Kitchen ▾ Search Amazon

EN ▾

Hello, Kelly  
Account & Lists ▾

Returns  
& Orders



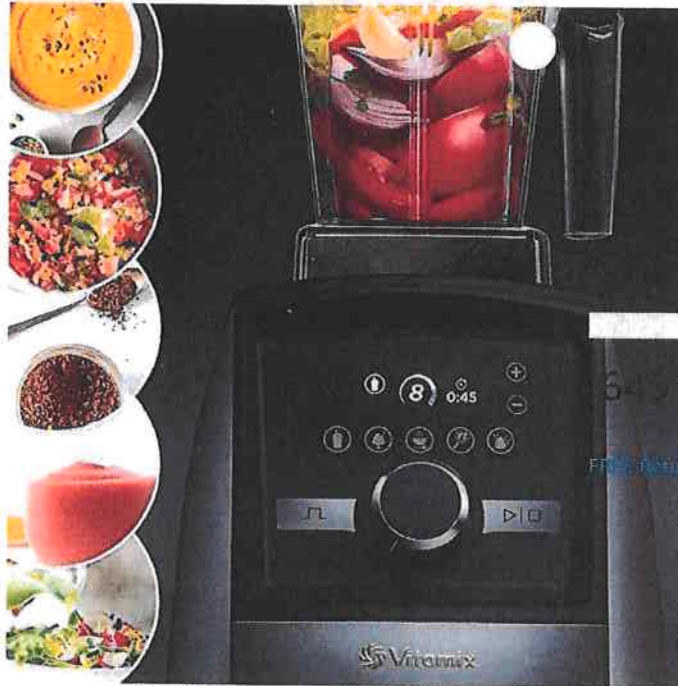
All One Medical Clinic Same-Day Delivery Amazon Basics Livestreams Luxury Stores Buy Again Shop women-owned businesses  
Amazon Home Shop by Room Discover Shop by Style Home Décor Furniture Kitchen & Dining Bed & Bath Garden & Outdoor Home Improver

amazon pharmacy

Open S M T W T F S



Home & Kitchen ▸ Kitchen & Dining ▸ Small Appliances ▸ Blenders ▸ Countertop Blenders



Roll over image to zoom in



4 VIDEOS

## Vitamix A3500 Ascent Series Smart Blender, Professional-Grade, 48 oz. Container, Brushed Stainless Finish

\$649<sup>95</sup>

FREE Returns

FREE delivery **Sunday, March 12**. Order within 12 hrs 5 mins

Deliver to Kelly - West Deptford 08096

In Stock

Qty: 1

Add to Cart

Buy Now

Payment Secure transaction  
Ships from Amazon.com  
Sold by Amazon.com  
Packaging Shows what's inside. I...  
Gift options Add at checkout

Details

Return policy: Eligible for Return, Refund or Replacement within 30 days of receipt

Support: Free Amazon tech support included

**Add a Protection Plan:**

- ☐ 4-Year Protection for \$85.99
- ☐ 3-Year Protection for \$65.99

Add to List

### Payment plans

From \$36.11/mo (18 mo) with 0% APR

**Brand** Vitamix  
**Color** Brushed Stainless Finish  
**Special Feature** Dishwasher Safe  
**Capacity** 48 Fluid Ounces  
**Product Dimensions** 8"D x 11"W x 17"H

### About this item

- 48-Ounce Container is ideal for smaller to medium-sized blends.
- Program Settings: Five program settings (for Smoothies, Hot Soups, Dips & Spreads, Frozen Desserts, and Self-Cleaning) ensure walk-away convenience and consistent results.
- Touchscreen Controls give the machine a sleek silhouette and are easily wiped clean.
- Variable Speed Control and Pulse feature let you manually fine-tune the texture of any recipe.

Have one to sell?

Sell on Amazon



Vitamix VM0197 Explorian Blender, Professional-Grade, 48 oz. Containe...

★★★★★ 6,552

\$349<sup>95</sup> prime

Shop now ▸

Sponsored

Deliver to Kelly  
West Dept... 08096

Health, Household & Baby Care ▾ Search Amaz

EN

Hello, Kelly  
Account & Lists ▾

Returns  
& Orders

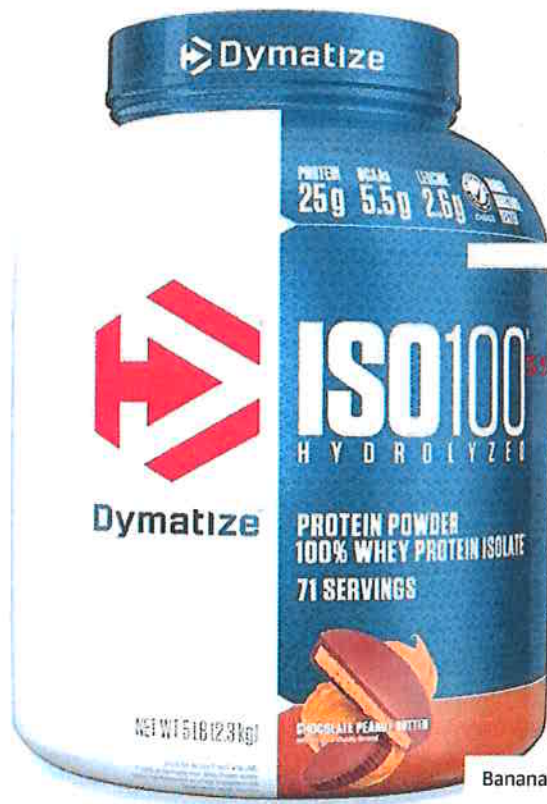


All One Medical Clinic Same-Day Delivery Amazon Basics Livestreams Luxury Stores Buy Again Shop women-owned businesses

Health & Personal Care Household Supplies Vitamins & Diet Supplements Baby & Child Care Health Care Sports Nutrition Sexual Wellness



Health & Household ▸ Diet & Sports Nutrition ▸ Sports Nutrition ▸ Protein ▸ Whey



Roll over image to zoom in

Dymatize ISO 100  
Protein  
er with 25g  
dolyzed  
, Whey  
e, Chocolate  
t Butter, 5  
d

Dymatize Store  
21,678

answered questions

~~\$99.99~~ (\$1.25 / Ounce)  
Same-Day

Back (\$4.99 in  
on the amount  
o your Amazon Prime  
/isa Signature Card.  
available at a lower  
n other sellers,  
y without free Prime

ligible  
me: Chocolate  
utter

Banana

Birthday Cake  
\$96.20  
(\$1.20 / Ounce)

Chocolate  
\$97.19  
(\$1.21 / Ounce)

Chocolate Peanut Butter  
\$99.99  
(\$1.25 / Ounce)

Cocoa Pebbles  
\$106.13  
(\$1.33 / Ounce)

One-time purchase:  
\$99.99 (\$1.25 / Ounce)  
Same-Day

FREE delivery **Today**  
2 PM - 6 PM. Order within 1  
hr 19 mins

Deliver to Kelly - West  
Deptford 08096

In Stock

Qty: 1

Add to Cart

Buy Now

Payment Secure transaction  
Ships from Amazon.com  
Sold by Amazon.com  
Gift options Add at checkout

Return policy: Eligible for  
Refund or Replacement

Subscribe & Save:  
5% 15%  
\$94.99 (\$1.19 / Ounce)

First delivery on Mar 10  
Ships from: Amazon.com  
Sold by: Amazon.com

Add to essentials

Learn more about Your Essentials

Add to List

New (9) from  
\$98<sup>99</sup> Prime FREE Delivery

Other Sellers on Amazon

\$114.99 (\$1.44 /  
Ounce)

Add to Cart

Sold by: Bella BLU

Add to Cart



Deliver to Kelly  
West Dept... 08096

All ▾ plastic cups with lid bulk

EN ▾

Hello, Kelly  
Account & Lists ▾Returns  
& Orders

0

All One Medical Clinic Same-Day Delivery Amazon Basics Livestreams Luxury Stores Buy Again Customer Service Shop woman-owned businesses

Amazon Home Shop by Room Discover Shop by Style Home Décor Furniture Kitchen &amp; Dining Bed &amp; Bath Garden &amp; Outdoor Home Improvement

amazon pharmacy

Open S M T W T F S

Back to results



Roll over image to zoom in



2 VIDEOS

## Comfy Package [100 Sets] 16 oz. Crystal Clear Plastic Cups With Flat Lids

Visit the Comfy Package Store  
16,268 ratings

List Price: \$49.99 Details

Price: \$18.99 (\$0.19 / Count)  
One-Day

FREE Returns

You Save: \$1.00 (5%)

Get 5% back (\$0.94 in rewards) on the amount  
charged to your Amazon Prime Rewards Visa  
Signature Card.

Local Business

Style: 16 oz.

10 oz.	12 oz.
\$15.99	\$17.99
(\$0.16 / Count)	(\$0.18 / Count)

16 oz.	20 oz.
\$18.99	\$22.99
(\$0.19 / Count)	(\$0.23 / Count)

9 oz.
\$15.99
(\$0.16 / Count)

**Brand** Comfy Package

**Material** Polyethylene Terephthalate (PET)

**Color** Clear

**Capacity** 16 Ounces

**Special Feature** Break Resistant, Leak Proof

### About this item

- 100 sets (100 cups & 100 lids) of 16 oz. Comfy Package plastic clear cups with flat lids is great for cold drinks like ice coffee, smoothies, bubble/boba tea, milkshakes, frozen cocktails, water, sodas, and juices.
- Airtight Lids - Perfect fitting airtight lids with a straw slot for the best drinking experience.
- High-quality - Ultra clear durable PET material plastic cold cups & lids.
- People Friendly - Does not absorb liquid and is crack-resistant, which makes it a great choice for adults and kids.
- Elegant Look - Rolled wall rim helps maintain an upscale feel and appearance.

See more product details

### One-time purchase:

\$18.99 (\$0.19 / Count)  
One-Day

FREE Returns

FREE delivery **Tomorrow,**  
**March 11.** Order within 7  
hrsDeliver to Kelly - West  
Deptford 08096

In Stock

Qty: 1

Add to Cart

Buy Now

**Payment** Secure transaction

**Ships from** Amazon

**Sold by** COMFY PACKAGE

**Gift options** Add at checkout

Return policy: Eligible for  
Return, Refund or  
Replacement within 30 days  
of receipt

### Subscribe & Save:

5% 10%  
\$18.04 (\$0.18 / Count)

### First delivery on Mar 11

Ships from: Amazon  
Sold by: COMFY PACKAGE

Add to List

Have one to sell?

Sell on Amazon



NEEBAKE 75 Sets 24 oz Plastic Cups...

★★★★★ 49  
\$24.99 ✓prime3-5% coupon  
Shop now >

Sponsored

### Customer ratings by feature

amazon pharmacy

Open

SMTWTFSS

Learn more

Back to results



Roll over image to zoom in



100 Pcs Jumbo Smoothie Straws, Disposable Wide Plastic Drinking Straws, Colorful Plastic Straws for Milkshakes, Smoothies, Boba, Bubble Tea & Coffee - 8.5"L, 0.4" Diameter

FEVER Store

49 ratings

\$7.99

One-Day

FREE Returns

Save up to \$0.39 (\$0.39 in rewards) on the amount charged to your Amazon Rewards Visa Signature Card.

One Size

Material: Disposable

Brand: VITEVER

Unit Count: 100 Count

Number of Items: 100

About this item

- Versatile size: 0.4 inches in diameter and 8.5 inches in length, our disposable plastic straws can be easily used with glasses, mason jars, milk tea cups, and coffee cups.
- 6 Colors: 100 plastic straws paired with 6 pastel colors of matcha green, peacock blue, haze blue, rose pink, taro purple and warm yellow. Muted colors match well with colorful drinks with no incongruity.
- Food grade: These disposable drinking straws are made of food-grade plastic and are non-toxic and lead free. A smooth surface causes no scratches to your mouth and lips that provide safely use without worries. You can also clean the straw with a brush to keep it reusable.
- Multiple uses: These durable plastic straws can be used not only for smoothies, milkshakes, milk teas, iced coffees, but also as crafts to support layered cakes.
- Application scenarios: They are suitable for various parties, potluck parties and beach parties, Bring interesting drinking vibes and experience.

Customer ratings by feature

Easy to clean	4.6
Sturdiness	4.4
Durability	4.0
See all reviews	

Report incorrect product information.

Consider a similar item



Ibambo 10 Pack Natural Bamboo Straws - Ecofriendly Reusable Straws, 8 inch Biodegradable Straws, Compostable Straws with Straw Cleaner,

One-time purchase:

\$7.99

One-Day

FREE Returns

FREE delivery Tomorrow, March 11. Order within 7 hrs 35 mins

Deliver to Kelly - West Deptford 08096

In Stock

Qty: 1

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Gift options

Add at checkout

Return policy: Eligible for Return, Refund or Replacement within 30 days of receipt

Subscribe & Save: \$7.99

First delivery on Mar 11  
Ships from: Amazon  
Sold by: VITEVER

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# **GLOUCESTER COUNTY INSURANCE COMMISSION**

## **SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

---

**Member: GCIC**

---

**Department: Gloucester County Treasurer's Office**  
**2 S. Broad Street, Woodbury, NJ 08096**

---

**Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.**

The Gloucester County Treasurer's Office would like to utilize the Wellness grant to provide Wellness days to our employees. We would like to request 15 minute chair massages for our employees. The following is the quote I received from Suzanne Kovlak.

Chair Massage  
1 Therapist  
Event Time: 3 hours  
Total Hours: 3 hours  
Hourly Rate: \$100  
Total Rate: \$300  
Amount of Massage: Qty 12 – 15 minute massages

The benefits of a massage is to help your body maintain its relaxed state and your muscles to remain loose. The massage chair improves posture, improves blood flow, alleviates pain, headaches, etc.

When sitting at a desk all day working on a computer tension in the neck, shoulders, back and arms are heightened. A chair massage will help reduce this tension.

The chair massage will be used on the employees 15 minute break time.


We hope to be able to use this benefit three times during this year.

---

**Printed Name of Person submitting nomination: Tracey Giordano**

---

**Signature of Person submitting nomination:**



---

**Position / Title: Treasurer/CFO**

---

**Date: 3/14/23**

---

**Submit this form by**

**March 15<sup>th</sup> to:**

**Hardenbergh Insurance Group, Attn: Joe Henry**  
**8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053**

**Email: [jhenry@hig.net](mailto:jhenry@hig.net)**



# **GLOUCESTER COUNTY INSURANCE COMMISSION**

## **SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

---

**Member: County of Gloucester**

---

**Department: Gloucester County Division of Senior Services**

**115 Budd Boulevard**

**West Deptford, NJ 08096**

**(856) 686-8340**

---

**Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.**

**Gloucester County Division of Senior Services would like to create a wellness room or area, with a treadmill as the first piece of equipment. Although some employees walk outdoors during their breaks, this will encourage all office staff to take the recommended 10,000 steps per day. A regular walking habit has been shown to be beneficial in reducing many common health conditions such as heart disease, obesity, diabetes, high blood pressure, and depression. Having a treadmill available will enable current walkers and future walkers to exercise any day of the year, rain or shine, regardless of weather conditions.**

**The treadmill will be located in a secure room/area that is easily accessible to all staff. To minimize conflict during break times, a scheduling system will be employed. All County staff will also need to sign a waiver/release form prior to access, which is currently used for any fitness program provided by the County.**

**Additionally, we hope to add additional equipment to the wellness room in the future, so that it can serve as a place of wellness and relaxation.**

**Budget:**

**\$900.00 – Schwinn Fitness 810 Treadmill**

---

Printed Name of Person submitting nomination: Eric Fisher

---

Signature of Person submitting nomination: 

---

Position / Title: Executive Director

---

Date: 3/15/2023

---

Submit this form by

March 15<sup>th</sup> to:

Hardenbergh Insurance Group, Attn: Joe Henry

8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053

Email: [jhenry@hig.net](mailto:jhenry@hig.net)

Deliver to Eric  
Mickleton 08056

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2 VIDEOS




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## Schwinn Fitness 810 Treadmill

Visit the Schwinn Fitness Store

769 ratings

| 125 answered questions

Amazon's Choice  in Treadmills by Schwinn Fitness

**\$899<sup>99</sup>**

Scheduled Delivery

or 5 monthly payments of \$180.00

Pay \$75.00/month for 12 months, interest-free upon approval for the Amazon Prime Rewards Visa Card

Brand Schwinn Fitness

Color Black

Product 69.1"D x 35.6"W x 56.7"H

Dimensions

Item Weight 155 Pounds

Material Alloy Steel

Maximum 10 Miles per Hour

▾ See more

### About this item

- Explore destinations around the world and discover 50 plus global routes that auto-adjust in real time to your speed (Explore the World subscription required)
- Blue backlit LCD display features 16 workout programs and 2 user profiles
- 10 percent motorized incline
- 20 inch x 55 inch running path with SoftTrak Cushioning System for a smooth run
- Speed up to 10 MPH
- Integrated heart rate contacts grips
- SoftDrop folding technology provides a gentle descent and rolls away for easy storage

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[Report incorrect product information.](#)

Sponsored

5 monthly payments:

\$180.00/mo.

(\$899.99 / 5 mo.)

One-time payment:

**\$899<sup>99</sup>**

Scheduled Delivery

FREE Inside Entryway delivery  
as soon as **Friday, March 17,**  
**7 AM - 5 PM**

Deliver to Eric - Mickleton 08056


See delivery and assembly  
options

In Stock

Qty: 1

Add to Cart

Buy Now

 Secure transaction

Ships from Amazon.com

Sold by Amazon.com

Returns Eligible for Return, Re...

Support Free Amazon product ...

Packaging Shows what's inside

Details

Add a Protection Plan:

☐ 2-Year Protection for \$59.99

Add to List

Add an Accessory:

Weight Bench Series

\$349.00

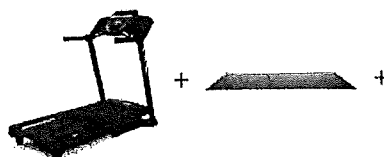
Add to Cart

SelectTech 552 Adjustable  
Dumbbells

\$429.00

Add to Cart

### Frequently bought together



Total price: \$953.48

Add all three to Cart

Have one to sell?

Sell on Amazon



**SCHWINN**

**810**

**TREADMILL**

Affordable Fitness  
Meets Digital Connectivity

#### Blue Backlit Display

Intuitive, feature-focused display provides a superior experience. Choose your own adventure with 16 different programs. No matter your fitness level, no matter your end goal, the 810 has the variety you need to keep workouts fresh.



prime  
try before  
you buy

1 item

Subtotal  
\$65.00



810 offers quality, affordability, and a one-way ticket to a life well-lived. Plus, sync your 810 treadmill with the Explore The World™ app, allowing you to run around the world from the comfort of home. Travel along the sun-drenched beaches of California, tour the rustic beauty of Tibet, and enjoy many more scenic destinations while tracking your workout metrics from your phone or tablet. No matter your fitness level, no matter your end goal, escape into your workout with the Schwinn 810 Treadmill.

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you buy

1 item

Subtotal  
\$65.00



## Product information

### Technical Details

Brand	Schwinn Fitness
Color	Black
Product Dimensions	69.1"D x 35.6"W x 56.7"H
Item Weight	155 Pounds
Material	Alloy Steel
Maximum Speed	10 Miles per Hour
Special Feature	Portable
Maximum Horsepower	1.9 Horsepower
Maximum Incline Percentage	10
Assembly Required	Yes
Display Type	LCD
Power Source	Battery Powered
Number of Programs	12
Included Components	Treadmill
Maximum Weight Recommendation	275 Pounds
Deck Length	55 Inches
Deck Width	20 Inches
Speed Rating	10 miles_per_hour
Screen Size	20 Inches
Item Package Dimensions L x W x H	71.5 x 30 x 12 inches
Package Weight	81.83 Kilograms
Item Dimensions LxWxH	69.1 x 35.6 x 56.7 inches
Brand Name	Schwinn Fitness
Warranty Description	1 year parts, 1 year labor, 10 years frame & motor
Model Name	Schwinn 810 Treadmill
Suggested Users	Unisex-adult
Number of Items	1
Manufacturer	Nautilus, Inc
Part Number	100799
Style	Schwinn 810
Size	Large

### Additional Information

ASIN	B07WZXVP3H
Customer Reviews	769 ratings 4.5 out of 5 stars
Best Sellers Rank	#34,751 in Sports & Outdoors (See Top 100 in Sports & Outdoors) #115 in Treadmills
Date First Available	August 28, 2019

### Feedback

Would you like to tell us about a lower price?

## Product guides and documents

User Manual (PDF)

User Guide (PDF)

# **GLOUCESTER COUNTY INSURANCE COMMISSION**

## **SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

---

**Member: County of Gloucester**

---

**Department: Gloucester County Division of Human & Special Services**  
**115 Budd Boulevard**  
**West Deptford, NJ 08096**  
**(856) 686-8340**

---

**Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.**

**Gloucester County Division of Human & Special Services would like to create a wellness room or area, with a treadmill as the first piece of equipment. Although some employees walk outdoors during their breaks, this will encourage all office staff to take the recommended 10,000 steps per day. A regular walking habit has been shown to be beneficial in reducing many common health conditions such as heart disease, obesity, diabetes, high blood pressure, and depression. Having a treadmill available will enable current walkers and future walkers to exercise any day of the year, rain or shine, regardless of weather conditions.**

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**Additionally, we hope to add additional equipment to the wellness room in the future, so that it can serve as a place of wellness and relaxation.**

**Budget:**

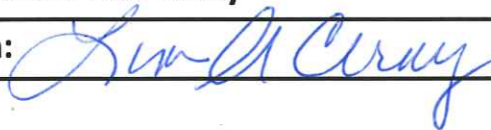
**\$900.00 – Schwinn Fitness 810 Treadmill**

---

**Printed Name of Person submitting nomination: Lisa Cerny**

---

**Signature of Person submitting nomination:**



---

**Position / Title: Director**

---

**Date: 3/15/2023**

---

**Submit this form by**

**March 15<sup>th</sup> to:**

**Hardenbergh Insurance Group, Attn: Joe Henry  
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053**

**Email: [jhenry@hig.net](mailto:jhenry@hig.net)**





2 VIDEOS



Click image to open expanded view

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Amazon's Choice  in Treadmills by Schwinn Fitness

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Pay \$75.00/month for 12 months, interest-free upon  
approval for the Amazon Prime Rewards Visa Card

**Brand** Schwinn Fitness  
**Color** Black  
**Product Dimensions** 69.1"D x 35.6"W x 56.7"H  
**Item Weight** 155 Pounds  
**Material** Alloy Steel  
**Maximum** 10 Miles per Hour

▾ See more

### About this item

- Explore destinations around the world and discover 50 plus global routes that auto-adjust in real time to your speed (Explore the World subscription required)
- Blue backlit LCD display features 16 workout programs and 2 user profiles
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- SoftDrop folding technology provides a gentle descent and rolls away for easy storage

▾ Show more

Report incorrect product information.

Sponsored

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(\$899.99 / 5 mo.)

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Qty: 1

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Buy Now

 Secure transaction

**Ships from** Amazon.com  
**Sold by** Amazon.com  
**Returns** Eligible for Return, Re...  
**Support** Free Amazon product ...  
**Packaging** Shows what's inside

Details

**Add a Protection Plan:**

☐ 2-Year Protection for \$59.99

Add to List

### Add an Accessory:

Weight Bench Series  
\$349.00 [Add to Cart](#)

SelectTech 552 Adjustable  
Dumbbells  
\$429.00 [Add to Cart](#)

Have one to sell?

[Sell on Amazon](#)

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Total price: \$953.48

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**SCHWINN**

## 810 TREADMILL

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### Blue Backlit Display

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1 item

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Power Source	Battery Powered
Number of Programs	12
Included Components	Treadmill
Maximum Weight Recommendation	275 Pounds
Deck Length	55 Inches
Deck Width	20 Inches
Speed Rating	10 miles_per_hour
Screen Size	20 Inches
Item Package Dimensions L x W x H	71.5 x 30 x 12 inches
Package Weight	81.83 Kilograms
Item Dimensions LxWxH	69.1 x 35.6 x 56.7 inches
Brand Name	Schwinn Fitness
Warranty Description	1 year parts, 1 year labor, 10 years frame & motor
Model Name	Schwinn 810 Treadmill
Suggested Users	Unisex-adult
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Date First Available	August 28, 2019

### Feedback

Would you like to tell us about a lower price?

## Product guides and documents

User Manual (PDF)

User Guide (PDF)

# **GLOUCESTER COUNTY INSURANCE COMMISSION**

## **SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

---

**Member: Captain Stacie Lick**

---

**Department: Gloucester County Prosecutor's Office**

---

**Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.**

**The Gloucester County Prosecutor's Office will be joining Prosecutor's Offices from throughout the state and participating in campaign during the months of April and May to encourage employees to make wellness a priority. During the six weeks, the Prosecutor will allow employees to attend medical visits, including cancer screening exams, procedures, physicals, dentist, etc. Additionally, the Gloucester County Prosecutor's Office will have multiple events during these six weeks planned such as a team step challenge, participation in the Woodbury City 5K and 1-mile Run, Walk and Roll Against Bullying where proceeds benefit the Child Advocacy Center of Gloucester County, chair massages, a sponsored lunch where healthy choices will be offered. Here is the schedule of proposed events:**

### **6 Weeks of Wellness at the Gloucester County Prosecutor's Office**

**Each of the 6 weeks have a theme, and will have events to correspond with each theme. Here is the schedule of events:**

#### **Week One: Health and Wellness**

- **Schedule wellness/doctor appointments**
- **Step challenge – week 1**

#### **Week Two: Exercise**

- **Group Exercise walk at River Winds – after work**
- **Step challenge – week 2**

#### **Week Three: Nutrition**

- **Guest speaker on nutrition**

- Shared folder with favorite healthy recipes
- Step challenge – week 3

**Week Four: Community**

- Support Child Abuse Awareness Month – Attend Resource Fair on Wednesday, April 26<sup>th</sup>, 3:00 p.m. – 6:00 p.m.
- Encourage participation in the Food Drive/Clothes donations to Angels Community Outreach
- Step challenge – week 4

**Week Five: Mindfulness**

- Distribute information on mediational apps
- Chair massage
- Step challenge – week 5

**Week Six: Fresh Air**

- Sponsored lunch with healthy options
- Woodbury 5K and 1 mile Run, Walk and Roll Against Bullying – Saturday, May 15, 2023
- End of step challenge (prize for the winning team – week 6)

The funds requested through this correspondence will be used to assist in promoting wellness by paying for a healthy lunch sponsored by the Gloucester County Prosecutor's Office in support of the wellness campaign. The total cost would be \$1000 and will be offered to all employees of the office.

---

**Printed Name of Person submitting nomination: Captain Stacie Lick**

---

**Signature of Person submitting nomination:**




---

**Position / Title: Captain**

---

**Date: 03/15/2023**

---

**Submit this form by**

**March 15<sup>th</sup> to:**

**Hardenbergh Insurance Group, Attn: Joe Henry  
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053**

**Email: [jhenry@hig.net](mailto:jhenry@hig.net)**