

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, DECEMBER 12, 2024  
1:00 P.M.**

**MEETING BEING HELD IN PERSON AND TELEPHONICALLY**

**2 S. BROAD STREET  
CONFERENCE ROOM A  
WOODBURY, NJ**

**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 December 12, 2024 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.

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA  
OPEN PUBLIC MEETING: December 12, 2024  
1:00 P.M.**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:**    **October 24, 2024 Open Minutes.....Appendix I**  
  **October 24, 2024 Closed Minutes.....Sent via e-mail**
  
- CORRESPONDENCE: None**
  
- COMMITTEE REPORTS**
  - Safety Committee:** .....Verbal
  - Claims Committee: Mandatory Year-End Claims Reporting.....Page 3**
  
- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director’s Report..... **Pages 4-28**
  
- EMPLOYEE BENEFITS – Conner Strong & Buckelew**
  - Monthly Reports.....**Appendix II**
  
- TREASURER – Tracey Giordano**
  - Resolution **68-24** November Bill List..... **Pages 29-30**
  - Resolution **69-24** November Benefit Bill List..... **Page 31**
  - Resolution **70-24** December Bill List ..... **Page 32**
  - Resolution **71-24** December Benefit Bill List ..... **Page 34**
  - . *Motion to approve Resolutions 68-24 and 71-24*
  - Monthly Treasurer Reports ..... **Pages 35-36**
  
- CLAIMS SERVICE– Inservco Insurance Services, Inc.**
  - Resolution **72-24** Authorizing Disclosure of Liability Claims Check Register - *Motion* ..... **Page 37**
  - Liability Claim Payments –10-1-24 to 10-31-24 ..... **Pages 38-39**
  - Liability Claim Payments –11-1-24 to 11-30-24 ..... **Pages 40-41**
  
- MANAGED CARE– Medlogix, Jen Goldstein**
  - Medlogix Monthly Summary Report..... **Page 42**
  
- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report ..... **Pages 43-49**
  
- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
  - Hardenbergh Insurance Group**
  - Monthly Report ..... **Pages 50-57**
  
- ATTORNEY – Chance & McCann, Esq.**
  - Monthly Report ..... Verbal
  
- OLD BUSINESS**
- NEW BUSINESS**
- PUBLIC COMMENT**

- ❑ **CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 58-59**  
**Resolution [73-24](#) 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.**
    - ❑ Motion for Executive Session
    - ❑ Approval of PARS/SARS (Commission Attorney)
- 

**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: Thursday, January 23, 2025, 1:00 P.M.**

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054

Date: November 25, 2024  
Memo to: Commissioners of the Gloucester County Insurance Commission  
From: PERMA Risk Management Services / PERMA Claims  
Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

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As you are aware, certain policies issued to the Gloucester County Insurance Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/24.**

Please conduct a review “sweep” of any **Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime or Pollution claims, suits and/or incidents of which you (or anyone else in your organization) may be aware that have not yet been reported.**

**Such claims must be reported to the insurance carrier prior to 12/31/24.** Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

Please report these claims in the same manner as you have throughout the year. Given the upcoming holidays, we respectfully request that you complete this process as soon as possible so that there are no delays in getting claims reported to the carrier(s).

Please let us know if you have any questions or concerns.

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 12, 2024

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2025 Property and Casualty Budget Introduction (Pages 7-8)** – Attached on page 7 for review and discussion is the proposed 2025 Property & Casualty Budget in the amount of **\$9,449,293**. The introductory budget represents an overall increase of **\$503,015** or **5.62%**. The NJCE portion of the budget is on line 10.

A copy of the proposed assessments for the member entities are included on page 8. The annual assessment would be billed in three installments and payable as follows: 40% due on 3/14/25, 30% on 5/13/25 and 30% on 10/14/25. The Fund Office will advertise the proposed 2025 budget in the applicable newspapers.

- ❑ **Motion to introduce the 2025 Property and Casualty Budget in the amount of \$9,449,293 and schedule a public hearing on January 23, 2025 at 1:00 P.M.**

- ❑ **2025 Health Dental Budget Introduction (Page 9)** – Attached on page 9 for your review and discussion is the proposed 2025 Health Dental Budget in the amount of **\$694,874**. The introductory budget represents a decrease of **\$9,147** or **1.30%**. A copy of the budget was previously sent to the County for their review. The Fund Office will advertise the proposed 2025 budget in the applicable newspapers.

- ❑ **Motion to introduce the 2025 Health Dental Budget in the amount of \$694,874 and schedule a public hearing on January 23, 2025 at 1:00 P.M.**

- ❑ **RFP's for Professional Services (Page 10)** – The Fund Office prepared Request for Proposals for the positions of Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Administrator, Managed Care Provider, Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney. The responses except for Managed Care were due on October 17, 2024; Managed Care responses were due October 23, 2024. The Risk Management Consultant RFP was re-issued with a due date of November 14, 2024.

Included in the agenda on page 10 is a summary of the vendors who responded to the RFP. All responses were reviewed and evaluated by the Commissioners. The responses will be discussed and recommendations rendered at the meeting. A resolution for the appointments will be presented at the January meeting.

❑ **Motion to approve a one-year appointment for the vendors listed below effective January 1, 2025**

- Actuary The Actuarial Advantage
- Auditor Bowman & Company, LLP
- Commission Attorney Chance & McCann
  
- Nurse Case Manager Susan Schaefer, LLC  
Medlogix
  
- Defense Panel Madden & Madden  
Capehart Scatchard- WC- Higbee  
Brown & Connery, LLP  
John A. Alice  
Marmero Law

❑ **Motion to approve a three-year appointment for the vendors listed below effective January 1, 2025**

- Risk Management Consultant Hardenbergh Insurance Group
- Underwriting Services Director Hardenbergh Insurance Group
- Executive Director PERMA
- Third Party Administrator Inservco Insurance Services, Inc.
- Managed Care Services Medlogix

❑ **Certificate of Insurance Reports (Pages 11-12)** – Included in the agenda is the certificate of issuance report from the NJCE which lists those certificates issued in the months of October & November. There were (4) four certificates of insurance issued during the month of October and (5) five certificates of insurance issued in November.

❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 13-18)** – The NJCE met on October 24, 2024. A summary report of the meeting is included in the agenda on pages 13-14. The NJCE also met on November 15, 2024. Included in the agenda on pages 15-18 is a summary report. The NJCE introduced a proposed budget in the amount of \$44,647,620. A copy of the budget is on page 17. A copy of the Ancillary Budget is on page 18. A public hearing is scheduled on January 7, 2025 at 1:00 PM. The 2025 assessments are still under development and the Sub-Committee will review at their next meeting.

❑ **GCIC Property and Casualty Financial Fast Track (Pages 19-21)** - Included in the agenda is a copy of the Property & Casualty Financial Fast Track Report for the month of September. As of **September 30, 2024** there is a statutory surplus of **\$2,347,147**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$1,486,226**. The total cash amount is **\$4,719,567**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 22-24)** – Included in the agenda is a copy of the NJCE Financial Fast Track Report for the month of September. As of **September 30, 2024** the NJCE has a surplus of **\$9,756,877** Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$26,097,892**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 25 & 26)** – Included in the agenda on pages 25 & 26 is a copy of Health Benefits Financial Fast Track for the month of August. As of **August 31, 2024** there is a statutory surplus of **\$433,325**. The total cash amount is **\$537,901**.
- ❑ **Claim Tracking Reports (Page 27 & 28)** - Included in the agenda are the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of September 30, 2024. The Executive Director will review the reports with the Commission.
- ❑ **2025 Proposed Meeting Schedule** – Below are the proposed meeting dates for 2025. The start time of the meetings will be 1:00 PM. The 2025 GCIC Reorganization meeting is scheduled for January 23, 2025. If the dates are acceptable a resolution will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed.

*January 23, February 27, April 24, June 26, September 25, October 23 and December 11*

<b>GLOUCESTER COUNTY INSURANCE COMMISSION</b>						
<b>2025 PROPOSED BUDGET :</b>						
				<b>Total</b>		
		<b>Proposed Budget SIR</b>	<b>ANNUALIZED BUDGET FY2024</b>	<b>PROPOSED BUDGET FY2025</b>	<b>Increase/Decrease</b>	
<b>APPROPRIATIONS</b>					<b>\$</b>	<b>%</b>
<b>I. Claims and Excess Insurance</b>						
<b>Claims</b>						
1	Property	250K	392,667	426,000	33,333	8.49%
2	Liability	250K	530,000	525,000	(5,000)	-0.94%
3	Auto	250K	116,000	107,000	(9,000)	-7.76%
4	Workers' Comp.	300K	1,393,000	1,464,000	71,000	5.10%
5	POL/EPL		114,000	114,000	0	0.00%
6	Surplus Loss Fund Offset		(150,000)	0	150,000	-100.00%
7						
8	<b>Subtotal - Claims</b>		<b>2,395,667</b>	<b>2,636,000</b>	<b>240,333</b>	<b>10.03%</b>
9						
10	<b>Premiums</b>					
11	CEL JIF		3,834,901	4,068,626	233,725	6.09%
12						
13	<b>SubTotal Premiums</b>		<b>3,834,901</b>	<b>4,068,626</b>	<b>233,725</b>	<b>6.09%</b>
14	<b>Total Loss Fund</b>		<b>6,230,568</b>	<b>6,704,626</b>	<b>474,058</b>	<b>7.61%</b>
15						
16	<b>II. Expenses, Fees &amp; Contingency</b>					
17						
18	Claims Adjustment		94,158	97,920	3,762	4.00%
19	Safety Service		435,050	457,507	22,457	5.16%
20	Safety Consultant		126,000	125,000	(1,000)	-0.79%
21	General Expense					
22	Exec. Director		168,969	172,348	3,379	2.00%
23	Actuary		9,325	12,000	2,675	28.69%
24	Auditor		18,450	18,870	420	2.28%
25	Attorney		32,000	32,000	0	0.00%
26	Treasurer		25,000	25,000	0	0.00%
27	Underwriting Manager		66,868	66,868	0	0.00%
28						
29	Misc. Expense & Contingency		25,854	25,000	(854)	-3.30%
30						
31	<b>Total Fund Exp &amp; Contingency</b>		<b>1,001,674</b>	<b>1,032,513</b>	<b>30,839</b>	<b>3.08%</b>
32	Risk Managers		344,912	344,912	0	0.00%
33						
34						
35	<b>Total Ancilliary Coverages</b>		<b>1,369,124</b>	<b>1,367,242</b>	<b>(1,882)</b>	<b>-0.14%</b>
36						
37	<b>Total FUND Disbursements</b>		<b>8,946,278</b>	<b>9,449,293</b>	<b>503,015</b>	<b>5.62%</b>
38	<b>DIVIDEND CREDIT</b>				0	0.00%
39	<b>Total Incl Dividend</b>		<b>8,946,278</b>	<b>9,449,293</b>	<b>503,015</b>	<b>5.62%</b>



**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**2025 PROPOSED ASSESSMENTS -**

Member Name	2024			2025			Change \$			Change %		
	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Gloucester County	4,315,421	663,554	4,978,975	4,602,976	649,577	5,252,553	287,555	(13,977)	273,578	6.66%	-2.11%	5.49%
Rowan College at Gloucester County	796,524	151,389	947,913	849,600	165,914	1,015,514	53,076	14,525	67,601	6.66%	9.59%	7.13%
Gloucester County Improvement Authority	1,404,871	444,560	1,849,431	1,498,483	442,121	1,940,604	93,612	(2,439)	91,173	6.66%	-0.55%	4.93%
Gloucester County Utility Authority	991,485	74,645	1,066,130	1,057,552	74,911	1,132,463	66,067	266	66,333	6.66%	0.36%	6.22%
Gloucester County Library	68,853	34,976	103,829	73,441	34,719	108,160	4,588	(257)	4,331	6.66%	-0.73%	4.17%
<b>Grand Totals:</b>	<b>7,577,154</b>	<b>1,369,124</b>	<b>8,946,278</b>	<b>8,082,052</b>	<b>1,367,242</b>	<b>9,449,294</b>	<b>504,898</b>	<b>(1,882)</b>	<b>503,016</b>	<b>6.66%</b>	<b>-0.14%</b>	<b>5.62%</b>

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND**  
**2024/2025 Budget Comparison based on claims through August 2024**

Enrollment: As of August 2024  
Delta Dental PPO Plus Premier - 789 covered Employees  
County, Library, Division of Social Services

LINE ITEMS	Proposed Budget FY 2024	Proposed Budget FY 2025			Change \$	Change %
		County & Library	Division of Social Services	Totals		
1 <b>Self Insured Claims</b>						
2 Dental Claims	\$565,660	\$505,390	\$42,335	\$547,725	-\$17,935	-3.2%
3 <b>Subtotal</b>	<b>\$565,660</b>	<b>\$505,390</b>	<b>\$42,335</b>	<b>\$547,725</b>	<b>-\$17,935</b>	<b>-3.2%</b>
4 Change in Reserves	\$5,657	\$5,054	\$423	\$5,477		
5 <b>Projected Trend</b>	<b>\$22,626</b>	<b>\$20,216</b>	<b>\$1,693</b>	<b>\$21,909</b>	<b>-\$717</b>	<b>-3.17%</b>
6						
7						
8 <b>Subtotal Premiums</b>	<b>\$593,943</b>	<b>\$530,660</b>	<b>\$44,452</b>	<b>\$575,111</b>	<b>-\$18,832</b>	<b>-3%</b>
9						
10 <b>Reinsurance</b>						
11 Dental Claims		\$0	\$0	\$0	\$0	0%
12 <b>Subtotal Reinsurance</b>		<b>\$0</b>	<b>\$0</b>		<b>\$0</b>	<b>0%</b>
13						
14 <b>Claims Margin</b>	<b>\$8,485</b>	<b>\$7,581</b>	<b>\$635</b>	<b>\$8,216</b>	<b>-\$269</b>	<b>-3.17%</b>
15 <b>Benefit Adjustment</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
16 <b>Plan Design Changes</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	
18						
19 <b>Total Loss Fund</b>	<b>\$602,428</b>	<b>\$538,240</b>	<b>\$45,087</b>	<b>\$583,327</b>	<b>-\$19,101</b>	<b>-3.17%</b>
20						
21 <b>General Expenses</b>						
22 Legal	\$0	\$0	\$0	\$0	\$0	0%
23 Treasurer	\$0	\$0	\$0	\$0	\$0	0%
24 Benefits Consultant	\$65,000	\$75,000	\$0	\$75,000	\$10,000	15.38%
25 Dental TPA admin fees	\$36,593	\$36,546	\$0	\$36,546	-\$47	-0.13%
26 Misc/Cont	\$0	\$0	\$0	\$0	\$0	0%
27 Plan Documents	\$0	\$0	\$0	\$0	\$0	0%
28 <b>Total Expenses</b>	<b>\$101,593</b>	<b>\$111,546</b>	<b>\$0</b>	<b>\$111,546</b>	<b>\$9,953</b>	<b>9.80%</b>
29						
30 <b>Total Employee Contributions</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0%</b>
31 <b>Total Budget</b>	<b>\$704,021</b>	<b>\$649,787</b>	<b>\$45,087</b>	<b>\$694,874</b>	<b>-\$9,147</b>	<b>-1.30%</b>

**GLOUCESTER COUNTY INSURANCE COMMISSION  
RFP RESPONSES**

<u><b>Position</b></u>	<u><b>Responses</b></u>
Actuary	<b>Actuarial Advantage</b>
Auditor	<b>Bowman &amp; Company, LLP</b>
Defense Panel	<b>Madden &amp; Madden Capehart Scatchard- WC- Higbee Brown &amp; Connery, LLP John A. Alice Parker McCay Cleary Giacobbe Alfieri Jacobs, LLC Malamut &amp; Associates, LLC Marmero Law, LLC</b>
Nurse Case Manager	<b>Susan Schaefer, LLC Medlogix, LLC Leodo QTC Health Services</b>
Commission Attorney	<b>Chance &amp; McCann Parker McCay</b>
Executive Director	<b>PERMA</b>
Underwriting Services Director	<b>Hardenbergh Insurance Group</b>
Managed Care	<b>Medlogix, LLC First MCO Qual Lynx</b>
TPA	<b>Inservco Insurance Services Claims Resolution Corporation, Inc. (CRC) Highland Claim Services, Inc. Qual Lynx</b>

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 10/1/2024 to 10/31/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of New Jersey I - County of Gloucester	401 East State Street Trenton, NJ 08625	RE: CEHA2025-00019 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects to CEHA2025-00019.	10/3/2024 #4869056	GL AU EX WC OTH
H - NJ Department of Health I - County of Gloucester	Office of EMS, PO Box 360 Trenton, NJ 08625	Company E: XS WC & Emp Liab Statutory x \$5,000,000 Policy Term: 01/01/2024 - 01/01/2025 Policy #: SP4068026 Evidence of Insurance with respects to the County EMS Departments license	10/3/2024 #4869419	GL AU EX WC OTH
H - New Jersey Department of Health I - County of Gloucester	Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625	Company E: XS WC & Emp Liab Statutory x \$5,000,000 Policy Term: 01/01/2024 - 01/01/2025 Policy #: SP4068026 RE: renewal of the operating license for Gloucester County EMS Evidence of insurance with respects to renewal of the operating license for Gloucester County EMS.	10/3/2024 #4869420	GL AU EX WC OTH
H - To Whom It May Concern I - County of Gloucester		Company E: XS WC & Emp Liab Statutory x \$5,000,000 Policy Term: 01/01/2024 - 01/01/2025 Policy #: SP4068026 Evidence of insurance with respects to DR. Gerald Feigin.	10/3/2024 #4869421	GL AU EX WC OTH
<b>Total # of Holders: 4</b>				

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 11/1/2024 to 11/30/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County of Gloucester I - Rowan College of South Jersey	2 S Broad Street Woodbury, NJ 08096	RE: Atkinson Park Evidence of insurance for use of Atkinson Park throughout the year.	11/6/2024 #4957785	GL AU EX WC OTH
H - Inspira Health Center Woodbury I - County of Gloucester	509 North Broad Street Woodbury, NJ 08096	Company E: Crime; Policy Term: 01/01/2024 - 01/01/2025; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Premises for Training Evidence of insurance as respects the Gloucester County Prosecutors Office access to a building being used for training located at 509 N Broad Street, Woodbury, NJ.	11/18/2024 #4961419	GL AU EX WC OTH
H - Inspira Health Center Woodbury I - County of Gloucester	17 W Red Bank Avenue Woodbury, NJ 08096	Company E: Crime; Policy Term: 01/01/2024 - 01/01/2025; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Premises for Training Evidence of insurance as respects the Gloucester County Prosecutors Office access to a building being used for training located at 509 N Broad Street, Woodbury, NJ.	11/18/2024 #4962180	GL AU EX WC OTH
<b>Total # of Holders: 3</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:** October 24, 2024  
**Memo to:** Fund Commissioners  
Gloucester County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF Report

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

**NJCE Claims Review Committee:** The Claims Review Committee met prior to the Fund’s meeting to review and approve payment or settlement authority requests. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee; closed session was not required for this action.

**2025 Preliminary Budgets:** Submitted for information was the 2025 preliminary NJCE and ancillary coverage budgets. The 2025 preliminary NJCE budget reflected \$38,537,108 in the Total Self-Insured Program representing an increase of \$2,471,819 or 6.9% over the 2024 Annualized Assessed Budget. The 2025 preliminary ancillary coverage budget reflected a total of \$6,044,366 representing an increase of \$302,755 or 5.3% increase over the 2024 annualized budget.

The Board of Fund Commissioners agreed to take the same approach as last year and introduce the 2025 budget at the November 15<sup>th</sup> meeting, provide a Marketing Update on bound excess and ancillary coverages by December 31<sup>st</sup> and adopt the budget in early January (date TBD) via a “special” virtual meeting. A meeting of the Finance Sub-Committee is scheduled for November 7, 2024 to discuss the 2025 Budget to be proposed for introduction, potential dividends, and any additional emergent matters.

**Department of Banking & Insurance (DOBI):** Submitted for information was a copy of correspondence from DOBI inquiring about the change in net position from 2022 to 2023 following their review of the financial audit report as of December 31, 2023. Also submitted was the Fund’s response to DOBI, which detailed various outside factors (legislative or regulatory changes) that affected the financials of joint insurance funds around the state, as well as, significant property claim activity that occurred in 2023 among NJCE members.

**NJCE Committees:**

**Safety Committee:** Committee is scheduled to meet on Monday December 9<sup>th</sup> at 10:00am via Zoom.

**Professional Services:**

**Professional Services Agreements:** Contracts for Executive Director, Underwriting Manager, Safety Director and Excess Property Claims Administrator expire February 2025. The Fund Attorney and QPA are expected to begin the procurement process prior to year-end.

**Membership Renewal:** It was reported, the Counties of Camden, Gloucester and Monmouth have submitted the respective membership renewal with the NJCE JIF as of January 1, 2025. The Fund office will submit the necessary filing to the state.

**2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** The 109<sup>th</sup> annual conference is scheduled for November 19<sup>th</sup> through November 21<sup>st</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 20<sup>th</sup>. This year's program will be focus on "Local Government Risk Management"; topics include but are not limited to Title 59 immunities and cyber security. In addition, a session on ethics is expected to be co-chaired by a representative from the Department of Banking and Insurance.

An annual reception hosted by various professionals is scheduled for Wednesday November 20<sup>th</sup> at the VIP Lounge in Bally's Casino & Hotel (1900 Boardwalk, Atlantic City) from 6-8pm; the invitation is extended to all JIF Fund Commissioners, Risk Managers and Professionals.

**Audit Filing:** The final 2023 Year End Audit was filed with both Departments of Insurance and Community Affairs and the Synopsis of Audit was published in the Fund's official newspapers.

**Tracking Reports:** Submitted for information were the following tracking reports:

**Financial Fast Track:** This report as of August 31, 2024 reflected a healthy statutory surplus of \$9.1 million.

**Claims Activity Report:** This report as of July 31, 2024 tracked the incurred losses by line of coverage from Fund Year 2020 to 2024 and all Fund Years.

### **Underwriting Manager Report**

Underwriting Manager continues to market the 2025 renewal program and highlighted the uncertainty with the excess property market due to recent Hurricane Helene and Milton. Submitted for information was a memorandum on the 2025 renewal.

Underwriting Manager held a 2025 pre-renewal webinar on Friday, September 27<sup>th</sup>; the presentation and a recording of the webinar have since been uploaded to [njce.org](https://www.njce.org).

### **Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from September – October 2024, bulletins that were distributed and available training sessions through December 2024.

### **WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of August 2024.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Friday November 15, 2024 at 9:30AM virtually.



## 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:** November 15, 2024  
**Memo to:** Fund Commissioners  
Gloucester County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** NJCE JIF Report

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

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

**Finance Sub-Committee:** The Finance Sub-Committee met on Thursday November 7<sup>th</sup> to review the proposed 2025 budget prior to introduction.

**2025 Budget:** The Executive Director presented the budget to the full Board of Commissioners. Based on the Finance Sub-Committee recommendation, the Board of Fund Commissioners agreed to introduce the 2025 Budget in the amount of \$44,647,620 and hold a special meeting on Tuesday, January 7, 2025, at 1:00 PM for the Public Hearing and adoption of the 2025 Budget.

**2025 Assessments:** The 2025 assessments are still under development and Sub-Committee will review at their next meeting. In addition, assessments will be distributed to the full Board prior to year-end.

**Excess Insurance Update:** Underwriting Manager provided a brief marketing update and on a positive note emphasized that the market has stabilized and as such expects the marketing results to fall within our budgeted premium projections. Underwriting Manager noted since 1999, JIF renewals have been performing better than the commercial marketplace.

**2024 Dividend:** Finance Sub-Committee reviewed the available surplus and recommends the Fund not release a dividend at this time. Sub-Committee authorized the Executive Director to determine the feasibility of a Surplus Premium Offset in lieu of a dividend, which will be reviewed at their next meeting.

**Membership Inquiry:** The Board authorized the Underwriting Manager to continue discussions with Morris County on their inquiry for excess coverage but would only consider this for a minimum of two lines of excess insurance (WC & GL) including their participation in the NJCE retained layers.



The subcommittee is scheduled meet on Tuesday, December 17<sup>th</sup> at 1PM to review any potential changes to the 2025 budget, the feasibility of a surplus premium offset and the assessments.

**Amend 2024 Plan of Risk Management:** The Board of Fund Commissioners approved amendments to the 2024 Plan of Risk Management to memorialize the September action adding the coverage extension for Mercer County’s Engineered Materials Arresting Systems Blocks (EMAS).

**2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference:** Executive Director reported that the 109<sup>th</sup> annual conference is scheduled for November 19<sup>th</sup> through November 21<sup>st</sup> at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 20<sup>th</sup>. In addition to this, there will be two educational seminars hosted at this year’s league on Local Government Ethics on Tuesday, November 19<sup>th</sup> and Local Government Risk Management on Wednesday, November 20<sup>th</sup>. There is also a session on Cyber Security Concerns (sponsored the Tax Collectors & Treasurers – TCTANJ) on Thursday, November 21<sup>st</sup>.

**NJCE Committees:**

**Safety Committee:** Committee is scheduled to meet on Monday December 9<sup>th</sup> at 10:00am via Zoom.

**Professional Services:**

**Professional Services Agreements:** Contracts for Executive Director, Underwriting Manager, Safety Director and Excess Property Claims Administrator expire February 2025. The Fund Attorney and QPA are expected to begin the procurement process prior to year-end.

**Tracking Reports:** Submitted for information were the following tracking reports:

**Financial Fast Track:** This report as of August 31, 2024 reflected a statutory surplus of \$9.1 million.

**Claims Activity Report:** This report as of September 30, 2024 tracked the incurred losses by line of coverage from Fund Year 2020 to 2024 and all Fund Years.

**Underwriting Manager Report**

Underwriting Manager continues to market the 2025 renewal program. Underwriting Manager reported the initial negotiation results are positive and more information will be provided at the next meeting.

**Risk Control Report**

Safety Director submitted a report noting Risk Control Activities from October to December 2024, bulletins that were distributed and available training sessions through January 2025.

**WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of October 2024.

**Next Meeting:** The next meeting of the NJCE JIF is scheduled for Tuesday January 7, 2025, at 1:00 PM virtually.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2025 PROPOSED BUDGET -Loss Fund Confidence Based on 7 Year Loss Ratios							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2024	Proposed Retentions	PROPOSED BUDGET FY2025	Change \$	Change %	
1	Property	750K x 250K *	1,228,210	750K x 250K *	1,250,704	22,494	1.8%
2	Liability	1250x250 **	1,376,901	1250x250 **	1,301,324	(75,577)	-5.5%
3	Auto	1250x250 **	475,238	1250x250 **	452,307	(22,931)	-4.8%
4	Workers' Comp	Various	2,875,893	Various	3,105,020	229,127	8.0%
5	Workers' Comp - Prescription Cvg	600K x 1.15MIL	479,915	600K x 1.15MIL	455,571	(24,344)	-5.1%
6	SEL/EPL		27,594		27,594		0.0%
7	POL/EPL		294,504		305,640	11,136	3.8%
8	Cyber		426,258		426,258		0.0%
9	<b>Subtotal - Claims</b>		<b>7,184,513</b>		<b>7,324,418</b>	<b>139,905</b>	<b>1.9%</b>
10	Premiums						
11	Property		12,453,640		13,193,587	739,947	5.9%
12	Property 100 x 110		1,228,762		1,388,736	159,974	13.0%
13	Tenants		118,640		137,779	19,139	16.1%
14	KS Flood to 50		1,430,469		1,616,543	186,074	13.0%
15	Equipment Breakdown Cvt		299,325		341,828	42,503	14.2%
16	Liability		5,669,796		5,948,780	278,984	4.9%
17	Excess Liability		2,666,359		2,703,748	37,389	1.4%
18	Workers Comp (Stat x 1MIL)		3,079,987		3,100,726	20,739	0.7%
19	Surplus Premium Offset		(550,003)		-	550,003	-100.0%
20	Premium Contingency		-		240,000	240,000	100.0%
21							
22							
23	<b>SubTotal Premiums</b>		<b>26,396,975</b>		<b>28,671,727</b>	<b>2,274,752</b>	<b>8.6%</b>
24	<b>Total Loss Fund</b>		<b>33,581,488</b>		<b>35,996,145</b>	<b>2,414,657</b>	<b>7.2%</b>
25							
26	B. Expenses, Fees & Contingency						
27							
28	Claims Adjustment		74,625		76,119	1,494	2.0%
29	Claims Adjustment - Property		21,464		21,894	430	2.0%
30	Safety Director		454,047		463,130	9,083	2.0%
31	General Expense						
32	Exec. Director		745,707		760,621	14,914	2.0%
33	Actuary		25,115		25,616	501	2.0%
34	Auditor		19,664		20,057	393	2.0%
35	Attorney		15,000		15,303	303	2.0%
36	Treasurer		15,000		15,301	301	2.0%
37	CPA		6,000		6,120	120	2.0%
38	Technical Writer		25,000		25,499	499	2.0%
39	Underwriting Manager		492,109		501,952	9,843	2.0%
40	Underwriting Data Consolidation		112,838		115,094	2,256	2.0%
41	Cyber Security Consultant		40,000		40,800	800	2.0%
42	Payroll Audit		23,277		23,742	465	2.0%
43	Property Appraisals/Reimbursement		100,000		102,002	2,002	2.0%
44	Safety Institute Funding		94,273		96,157	1,884	2.0%
45	Safety Grant Supplement		30,000		30,599	599	2.0%
46							
47	Mac. Expense & Contingency		58,707		99,881	41,174	70.1%
48	<b>Total Fund Exp &amp; Contingency</b>		<b>2,352,826</b>		<b>2,439,887</b>	<b>87,061</b>	<b>3.7%</b>
49	Risk Management Consultant		130,975		130,975		0.0%
50							
51	<b>Total Self Insured Program</b>		<b>36,065,289</b>		<b>38,567,007</b>	<b>2,501,718</b>	<b>6.9%</b>
52							
53	<b>Ancillary Coverages</b>		<b>5,741,611</b>		<b>6,080,613</b>	<b>339,002</b>	<b>5.9%</b>
54							
55	<b>Total Including Ancillary Coverages</b>		<b>41,806,900</b>		<b>44,647,620</b>	<b>2,840,720</b>	<b>6.79%</b>
56	* Monmouth County Property retention	500K x 500K		500K x 500K			
57	** ACIC GLIAL retention	1MILx500		1MILx500			

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND  
PROPOSED ANCILLARY ONLY BUDGET FY2025**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2025 PROPOSED ANCILLARY ONLY BUDGET -FY2024 Ancillary Only Budget					
APPROPRIATIONS					
I. Claims and Excess Insurance					
		ANNUALIZED ASSESSED BUDGET FY2024	PROPOSED BUDGET FY2025	Change \$	Change %
Claims					
1 Ancillary Coverages					
2 POL/EPL	1,566,577		1,490,531	(76,046)	-4.9%
3 Crime Program	197,039		204,599	7,560	3.8%
4 Medical Malpractice	1,325,730		1,427,265	101,535	7.7%
5 Pollution Liability	222,931		245,251	22,320	10.0%
6 Employed Lawyers Liability	154,469		157,557	3,088	2.0%
7 Cyber Liability	1,850,000		2,024,701	174,701	9.4%
8 Aviation	99,092		103,934	4,842	4.9%
9 Marina Operators Liability	22,740		22,736	(4)	0.0%
10 Active Assailant	76,580		81,000	4,420	5.8%
11 Supplemental Indemnity WC	24,422		25,643	1,221	5.0%
12 Fiduciary Liab	5,327		5,161	(166)	-3.1%
13 VET Liability	359		366	7	1.9%
14 Small Craft	5,638		8,580	2,942	52.2%
15 Volunteers Sup Indemnity	2,211		2,211		0.0%
16 A&H Fire Trainers	3,619		3,683	64	1.8%
17 Petty Cash Bond	275		165	(110)	-40.0%
18 Hull & Protection Indemnity Primary	184,602		255,084	70,482	38.2%
19 Aviation & Heliport	-		22,146	22,146	#DIV/0!
15					
16 <b>Total Ancillary Coverages</b>	<b>5,741,611</b>		<b>6,080,613</b>	<b>339,002</b>	<b>5.9%</b>
17	*Pollution Liability - Monmouth County 3 Year Premium was billed in FY2023 **Aviation & Heliport - OCIC 3 Year Premium expires 4/1/2025. FY2025 is budgeted at 1/3rd of expiring 3 year premium				

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	757,366	6,816,290	85,772,286	92,588,577
2.	CLAIM EXPENSES				
	Paid Claims	149,674	1,392,383	24,134,457	25,526,840
	Case Reserves	26,518	(105,960)	2,284,981	2,179,021
	IBNR	(297,107)	507,779	2,609,420	3,117,199
	Excess Insurance Recoverable	(500)	(2,688)	(354,792)	(357,480)
	Discounted Claim Value	9,518	(8,136)	(114,407)	(122,543)
	<b>TOTAL CLAIMS</b>	<b>(111,896)</b>	<b>1,783,378</b>	<b>28,559,659</b>	<b>30,343,037</b>
3.	EXPENSES				
	Excess Premiums	433,172	3,898,544	40,851,047	44,749,591
	Administrative	112,658	1,023,402	12,473,085	13,496,487
	<b>TOTAL EXPENSES</b>	<b>545,830</b>	<b>4,921,947</b>	<b>53,324,131</b>	<b>58,246,078</b>
4.	UNDERWRITING PROFIT (1-2-3)	323,432	110,966	3,888,496	3,999,462
5.	INVESTMENT INCOME	12,027	62,462	7,237	69,699
6.	PROFIT (4 + 5)	335,459	173,428	3,895,733	4,069,161
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)
10.	SURPLUS TRANSFER	0	0	(150,000)	(150,000)
11.	INVESTMENT IN JOINT VENTURE	117,625	(114,236)	1,600,462	1,486,226
12.	<b>SURPLUS (6 + 7 + 8 - 9 + 10 + 11)</b>	<b>453,084</b>	<b>59,192</b>	<b>2,287,955</b>	<b>2,347,147</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	878	3,027	26,804	29,831
	2011	972	(844)	(105,086)	(105,931)
	2012	1,888	2,356	176,337	178,693
	2013	2,425	3,189	201,762	204,951
	2014	33,804	7,473	294,656	302,129
	2015	(4,295)	(17,051)	(858,452)	(875,503)
	2016	(23,699)	(79,534)	306,850	227,316
	2017	4,561	11,370	404,178	415,548
	2018	15,094	23,093	1,004,675	1,027,767
	2019	10,722	20,187	697,947	718,134
	2020	22,747	24,486	1,142,985	1,167,471
	2021	9,852	(26,512)	(438,526)	(465,037)
	2022	90,014	225,802	(273,422)	(47,619)
	2023	77,610	114,069	(292,754)	(178,685)
	2024	210,511	(251,919)		(251,919)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>453,084</b>	<b>59,192</b>	<b>2,287,955</b>	<b>2,347,146</b>
	<b>TOTAL CASH</b>				<b>4,719,567</b>

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2024				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Paid Claims	0	0	1,823,536	1,823,536
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2010 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>1,823,536</b>	<b>1,823,536</b>
<b>FUND YEAR 2011</b>				
Paid Claims	0	0	2,795,974	2,795,974
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
<b>TOTAL FY 2011 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>2,795,974</b>	<b>2,795,974</b>
<b>FUND YEAR 2012</b>				
Paid Claims	0	923	2,082,683	2,083,606
Case Reserves	0	(1,723)	13,930	12,208
IBNR	(800)	0	1,167	1,167
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	6	9	(74)	(66)
<b>TOTAL FY 2012 CLAIMS</b>	<b>(794)</b>	<b>(791)</b>	<b>2,097,706</b>	<b>2,096,915</b>
<b>FUND YEAR 2013</b>				
Paid Claims	0	2,250	1,567,774	1,570,024
Case Reserves	0	(250)	19,684	19,434
IBNR	0	0	1,450	1,450
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	16	33	(146)	(114)
<b>TOTAL FY 2013 CLAIMS</b>	<b>16</b>	<b>2,033</b>	<b>1,588,761</b>	<b>1,590,794</b>
<b>FUND YEAR 2014</b>				
Paid Claims	0	0	981,609	981,609
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(3)	(3)
<b>TOTAL FY 2014 CLAIMS</b>	<b>0</b>	<b>0</b>	<b>981,606</b>	<b>981,606</b>
<b>FUND YEAR 2015</b>				
Paid Claims	216	7,267	3,079,546	3,086,813
Case Reserves	(216)	(4,214)	109,133	104,919
IBNR	0	0	17,253	17,253
Excess Insurance Recoverable	0	0	(500)	(500)
Discounted Claim Value	160	458	(2,029)	(1,571)
<b>TOTAL FY 2015 CLAIMS</b>	<b>160</b>	<b>3,511</b>	<b>3,203,402</b>	<b>3,206,913</b>
<b>FUND YEAR 2016</b>				
Paid Claims	6,163	11,603	1,752,628	1,764,231
Case Reserves	(6,163)	49,464	15,207	64,671
IBNR	(837)	0	2,579	2,579
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	149	(751)	(311)	(1,062)
<b>TOTAL FY 2016 CLAIMS</b>	<b>(688)</b>	<b>60,316</b>	<b>1,770,103</b>	<b>1,830,419</b>

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		September 30, 2024		
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	0	958	1,386,365	1,387,322
Case Reserves	0	(958)	28,951	27,993
IBNR	(252)	(5,874)	10,122	4,247
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	5	74	(582)	(508)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(247)</b>	<b>(5,800)</b>	<b>1,424,855</b>	<b>1,419,055</b>
<b>FUND YEAR 2019</b>				
Paid Claims	35,646	116,802	1,489,262	1,606,063
Case Reserves	(35,646)	(118,502)	198,479	79,978
IBNR	(4,787)	(7,549)	48,707	41,158
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	700	2,019	(3,290)	(1,271)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(4,088)</b>	<b>(7,230)</b>	<b>1,733,158</b>	<b>1,725,928</b>
<b>FUND YEAR 2020</b>				
Paid Claims	500	37,458	1,441,532	1,478,990
Case Reserves	0	(17,103)	29,527	12,424
IBNR	(2,763)	(5,923)	114,641	108,718
Excess Insurance Recoverable	(500)	(2,688)	(350,347)	(353,035)
Discounted Claim Value	191	737	(2,448)	(1,711)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(2,572)</b>	<b>12,481</b>	<b>1,232,904</b>	<b>1,245,385</b>
<b>FUND YEAR 2021</b>				
Paid Claims	1,045	55,000	1,997,375	2,052,375
Case Reserves	1,370	(40,263)	508,351	468,087
IBNR	(4,452)	(32,115)	372,620	340,505
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,053	3,804	(19,308)	(15,504)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(984)</b>	<b>(13,574)</b>	<b>2,859,037</b>	<b>2,845,464</b>
<b>FUND YEAR 2022</b>				
Paid Claims	54,799	235,139	1,390,152	1,625,291
Case Reserves	(48,553)	(334,415)	799,266	464,851
IBNR	(77,099)	(130,561)	644,138	513,577
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	5,079	11,692	(34,562)	(22,870)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(65,775)</b>	<b>(218,145)</b>	<b>2,798,994</b>	<b>2,580,849</b>
<b>FUND YEAR 2023</b>				
Paid Claims	1,728	376,797	299,210	676,007
Case Reserves	(1,900)	(388,487)	562,455	173,969
IBNR	(99,689)	(189,659)	1,396,744	1,207,084
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	4,668	15,386	(51,653)	(36,267)
<b>TOTAL FY 2023 CLAIMS</b>	<b>(95,193)</b>	<b>(185,963)</b>	<b>2,206,756</b>	<b>2,020,792</b>
<b>FUND YEAR 2024</b>				
Paid Claims	49,577	548,187		548,187
Case Reserves	117,626	750,490		750,490
IBNR	(106,427)	879,461		879,461
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(2,507)	(41,598)		(41,598)
<b>TOTAL FY 2024 CLAIMS</b>	<b>58,268</b>	<b>2,136,541</b>	<b>0</b>	<b>2,136,541</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(111,896)</b>	<b>1,783,378</b>	<b>28,559,659</b>	<b>30,343,037</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.

Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$364,825 for COVID 19 Workers Compensation claims.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2024					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,492,751	31,434,761	284,494,510	315,929,271
2.	CLAIM EXPENSES				
	Paid Claims	(6,540)	6,970,580	17,153,869	24,124,449
	Case Reserves	419,359	59,348	15,710,957	15,770,304
	IBNR	(578,243)	860,230	16,261,220	17,121,450
	Discounted Claim Value	74,422	(380,371)	(4,212,682)	(4,593,053)
	Excess Recoveries	48,224	(453,880)	(1,930,205)	(2,384,085)
	<b>TOTAL CLAIMS</b>	<b>(42,777)</b>	<b>7,055,906</b>	<b>42,983,159</b>	<b>50,039,065</b>
3.	EXPENSES				
	Excess Premiums	2,776,568	24,298,734	205,538,373	229,837,107
	Administrative	215,800	1,824,350	20,746,720	22,571,069
	<b>TOTAL EXPENSES</b>	<b>2,992,369</b>	<b>26,123,084</b>	<b>226,285,093</b>	<b>252,408,177</b>
4.	UNDERWRITING PROFIT (1-2-3)	543,160	(1,744,229)	15,226,258	13,482,029
5.	INVESTMENT INCOME	133,076	823,280	2,159,119	2,982,399
6.	PROFIT (4+5)	676,235	(920,949)	17,385,377	16,464,428
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	<b>SURPLUS (6-7)</b>	<b>676,235</b>	<b>(920,949)</b>	<b>10,677,826</b>	<b>9,756,877</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>					
	2010	463	3,194	66,109	69,303
	2011	(313)	(8,536)	478,587	470,051
	2012	(1,779)	(5,932)	491,515	485,583
	2013	2,425	23,488	1,098,961	1,122,449
	2014	220,479	48,936	1,623,920	1,672,856
	2015	(43,386)	(106,595)	1,404,062	1,297,467
	2016	(210,795)	(170,175)	1,686,719	1,516,544
	2017	12,483	73,547	2,714,322	2,787,868
	2018	81,196	91,294	2,317,319	2,408,612
	2019	24,310	68,576	1,991,211	2,059,787
	2020	122,777	239,443	(41,975)	197,469
	2021	37,598	(358,665)	(288,075)	(646,740)
	2022	147,422	14,056	1,403,700	1,417,756
	2023	(206,242)	(675,266)	(4,268,549)	(4,943,814)
	2024	489,599	(158,314)		(158,314)
	<b>TOTAL SURPLUS (DEFICITS)</b>	<b>676,235</b>	<b>(920,949)</b>	<b>10,677,825</b>	<b>9,756,876</b>
	<b>TOTAL CASH</b>				<b>26,097,892</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>					
<b>FUND YEAR 2010</b>					
	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
<b>TOTAL FY 2010 CLAIMS</b>		<b>0</b>	<b>0</b>	<b>171,840</b>	<b>171,840</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	0	17,875	720,144	738,019
	Case Reserves	0	(1,412)	16,412	15,000
	IBNR	1,463	0	3,000	3,000
	Discounted Claim Value	18	248	(2,480)	(2,232)
<b>TOTAL FY 2011 CLAIMS</b>		<b>1,481</b>	<b>16,711</b>	<b>737,076</b>	<b>753,787</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	0	175,320	1,598,341	1,773,660
	Case Reserves	0	(175,320)	300,079	124,759
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	4,125	23,920	(40,489)	(16,568)
<b>TOTAL FY 2012 CLAIMS</b>		<b>4,125</b>	<b>23,920</b>	<b>1,861,611</b>	<b>1,885,531</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	0	29,615	1,120,027	1,149,642
	Case Reserves	0	(29,615)	465,996	436,382
	IBNR	(0)	(0)	19,679	19,679
	Discounted Claim Value	1,855	5,608	(67,176)	(61,568)
<b>TOTAL FY 2013 CLAIMS</b>		<b>1,855</b>	<b>5,608</b>	<b>1,538,527</b>	<b>1,544,135</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	0	44,446	820,087	864,533
	Case Reserves	(250,000)	(95,935)	428,510	332,575
	IBNR	(3,028)	0	21,077	21,077
	Discounted Claim Value	38,071	41,288	(64,534)	(23,246)
<b>TOTAL FY 2014 CLAIMS</b>		<b>(214,957)</b>	<b>(10,202)</b>	<b>1,205,140</b>	<b>1,194,938</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	0	299,983	2,170,225	2,470,208
	Case Reserves	45,051	(149,004)	750,401	601,397
	IBNR	0	0	76,409	76,409
	Discounted Claim Value	3,055	(8,192)	(87,264)	(95,456)
<b>TOTAL FY 2015 CLAIMS</b>		<b>48,106</b>	<b>142,787</b>	<b>2,909,770</b>	<b>3,052,558</b>
<b>FUND YEAR 2016</b>					
	Paid Claims	1,375	42,339	1,340,882	1,383,221
	Case Reserves	248,634	208,765	925,034	1,133,799
	IBNR	1,095	(1,336)	40,838	39,503
	Discounted Claim Value	(33,237)	(29,983)	(103,043)	(133,026)
<b>TOTAL FY 2016 CLAIMS</b>		<b>217,867</b>	<b>219,786</b>	<b>2,203,711</b>	<b>2,423,497</b>



NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
		AS OF	September 30, 2024	
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2017</b>				
Paid Claims	0	26,500	1,313,614	1,340,114
Case Reserves	0	(26,501)	627,562	601,061
IBNR	(4,922)	(16,850)	76,572	59,723
Discounted Claim Value	1,606	7,006	(73,852)	(66,846)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(3,316)</b>	<b>(9,845)</b>	<b>1,943,897</b>	<b>1,934,052</b>
<b>FUND YEAR 2018</b>				
Paid Claims	271	371,683	1,247,927	1,619,610
Case Reserves	716	(307,920)	750,478	442,558
IBNR	(78,367)	(120,818)	375,153	254,335
Discounted Claim Value	6,532	37,789	(116,810)	(79,020)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(70,848)</b>	<b>(19,265)</b>	<b>2,256,747</b>	<b>2,237,482</b>
<b>FUND YEAR 2019</b>				
Paid Claims	0	95,557	1,224,373	1,319,931
Case Reserves	0	174,316	1,093,759	1,268,075
IBNR	(23,961)	(309,087)	551,533	242,446
Discounted Claim Value	9,323	37,554	(176,738)	(139,185)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(14,638)</b>	<b>(1,660)</b>	<b>2,692,927</b>	<b>2,691,267</b>
<b>FUND YEAR 2020</b>				
Paid Claims	0	251,185	1,126,067	1,377,252
Case Reserves	524,752	466,076	3,919,181	4,385,258
IBNR	(726,083)	(405,512)	1,974,978	1,569,466
Discounted Claim Value	42,766	(14,473)	(889,320)	(903,794)
Excess Recoveries	48,224	(453,880)	(1,930,205)	(2,384,085)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(110,342)</b>	<b>(156,604)</b>	<b>4,200,701</b>	<b>4,044,097</b>
<b>FUND YEAR 2021</b>				
Paid Claims	0	545,385	2,119,936	2,665,321
Case Reserves	14,835	360,265	2,159,327	2,519,592
IBNR	(69,574)	(522,149)	2,041,187	1,519,038
Discounted Claim Value	29,059	58,115	(652,413)	(594,297)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(25,680)</b>	<b>441,616</b>	<b>5,668,037</b>	<b>6,109,654</b>
<b>FUND YEAR 2022</b>				
Paid Claims	4,540	449,911	839,542	1,289,453
Case Reserves	(79,540)	(167,080)	848,359	681,279
IBNR	(102,425)	(349,059)	3,693,684	3,344,626
Discounted Claim Value	41,619	136,999	(675,990)	(538,991)
<b>TOTAL FY 2022 CLAIMS</b>	<b>(135,807)</b>	<b>70,771</b>	<b>4,705,595</b>	<b>4,776,366</b>
<b>FUND YEAR 2023</b>				
Paid Claims	0	4,372,779	1,340,865	5,713,644
Case Reserves	(89,878)	(2,091,564)	3,425,859	1,334,295
IBNR	286,847	(1,760,394)	7,383,429	5,623,034
Discounted Claim Value	24,540	258,282	(1,262,574)	(1,004,292)
<b>TOTAL FY 2023 CLAIMS</b>	<b>221,509</b>	<b>779,103</b>	<b>10,887,578</b>	<b>11,666,681</b>
<b>FUND YEAR 2024</b>				
Paid Claims	(12,726)	248,002		248,002
Case Reserves	4,790	1,894,276		1,894,276
IBNR	140,713	4,345,435		4,345,435
Discounted Claim Value	(94,910)	(934,532)		(934,532)
<b>TOTAL FY 2024 CLAIMS</b>	<b>37,867</b>	<b>5,553,181</b>	<b>0</b>	<b>5,553,181</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(42,777)</b>	<b>7,055,906</b>	<b>42,983,159</b>	<b>50,039,065</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.

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 824,353 due from the reinsurer for COVID-19 WC claims.

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF AUGUST 31, 2024**

**ALL YEARS COMBINED**

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>1. UNDERWRITING INCOME</b>	57,277	461,155	87,394,614	87,855,769
<b>2. CLAIM EXPENSES</b>				
Paid Claims	56,039	368,303	77,267,693	77,635,996
IBNR	(215)	2,060	43,224	45,284
<b>Total Claims</b>	<b>55,823</b>	<b>370,364</b>	<b>77,310,917</b>	<b>77,681,280</b>
<b>3. EXPENSES</b>				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,223	66,425	6,025,562	6,091,988
<b>Total Expenses</b>	<b>8,223</b>	<b>66,425</b>	<b>9,611,028</b>	<b>9,677,454</b>
<b>4. UNDERWRITING PROFIT (1-2-3)</b>	<b>(6,769)</b>	<b>24,366</b>	<b>397,397</b>	<b>421,763</b>
<b>5. INVESTMENT INCOME</b>	1,536	4,427	7,136	11,563
<b>6. STATUTORY PROFIT (4+5)</b>	<b>(5,233)</b>	<b>28,793</b>	<b>404,533</b>	<b>433,326</b>
<b>9. STATUTORY SURPLUS (6+7-8)</b>	<b>(5,233)</b>	<b>28,793</b>	<b>404,533</b>	<b>433,326</b>

**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	-	-	8,250	8,250
2022 SURPLUS	-	-	123,767	123,767
CASH	-	-	123,768	123,768
2023 SURPLUS	572	39,221	(22,776)	16,445
CASH	-	(61,704)	82,152	20,448
2024 SURPLUS	(5,806)	(10,428)	-	(10,428)
CASH	9,059	90,146	-	90,146
<b>TOTAL SURPLUS</b>	<b>(5,233)</b>	<b>28,793</b>	<b>404,532</b>	<b>433,325</b>
<b>TOTAL CASH</b>	<b>9,059</b>	<b>28,441</b>	<b>509,459</b>	<b>537,901</b>

# GLOUCESTER COUNTY INSURANCE COMMISSION

## HEALTH INSURANCE DIVISION

### FINANCIAL FAST TRACK REPORT

*AS OF AUGUST 31, 2024*

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2010</b>				
Total Claims	-	-	22,551,041	22,551,041
<b>FUND YEAR 2011</b>				
Total Claims	-	-	34,451,946	34,451,946
<b>FUND YEAR 2012</b>				
Total Claims	-	-	14,793,695	14,793,695
<b>FUND YEAR 2013</b>				
Total Claims	-	-	540,221	540,221
<b>FUND YEAR 2014</b>				
Total Claims	-	-	497,232	497,232
<b>FUND YEAR 2015</b>				
Total Claims	-	-	477,058	477,058
<b>FUND YEAR 2016</b>				
Total Claims	-	-	451,966	451,966
<b>FUND YEAR 2017</b>				
Total Claims	-	-	451,873	451,873
<b>FUND YEAR 2018</b>				
Total Claims	-	-	473,653	473,653
<b>FUND YEAR 2019</b>				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
<b>FUND YEAR 2020</b>				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Total Claims	-	-	411,659	411,659
<b>FUND YEAR 2021</b>				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Total Claims	-	-	572,252	572,252
<b>FUND YEAR 2022</b>				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Total Claims	-	-	515,899	515,899
<b>FUND YEAR 2023</b>				
Paid Claims	-	-	578,730	578,730
IBNR	(572)	(39,221)	43,224	4,003
Total Claims	(572)	(39,221)	621,954	582,733
<b>FUND YEAR 2024</b>				
Paid Claims	56,039	368,303	-	368,303
IBNR	357	41,282	-	41,282
Total Claims	64,646	409,585	-	409,585
<b>COMBINED TOTAL CLAIMS</b>	<b>64,074</b>	<b>370,364</b>	<b>77,310,917</b>	<b>77,681,281</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.**

## Gloucester County Insurance Commission

### CLAIM ACTIVITY REPORT

September 30, 2024

<b>COVERAGE LINE - PROPERTY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2020	2021	2022	2023	2024	TOTAL
August-24	0	1	4	6	5	16
September-24	0	1	4	6	6	17
NET CHGE	0	0	0	0	1	1
Limited Reserves						<b>\$20,366</b>
Year	2020	2021	2022	2023	2024	TOTAL
August-24	\$0	\$1	\$833	\$2,502	\$291,698	\$295,034
September-24	\$0	\$1	\$833	\$2,502	\$342,885	\$346,221
NET CHGE	\$0	\$0	\$0	\$0	\$51,187	\$51,187
Ltd Incurred	\$523,345	\$242,084	\$313,729	\$410,376	\$457,709	\$3,894,166
<b>COVERAGE LINE - GENERAL LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2020	2021	2022	2023	2024	TOTAL
August-24	0	2	3	2	11	21
September-24	0	2	3	2	11	21
NET CHGE	0	0	0	0	0	0
Limited Reserves						<b>\$11,651</b>
Year	2020	2021	2022	2023	2024	TOTAL
August-24	\$0	\$71,091	\$34,342	\$15,000	\$65,650	\$353,048
September-24	\$0	\$73,054	\$34,342	\$15,000	\$50,900	\$244,666
NET CHGE	\$0	\$1,963	\$0	\$0	(\$14,750)	(\$108,382)
Ltd Incurred	\$40,853	\$278,521	\$171,300	\$16,000	\$50,900	\$3,880,789
<b>COVERAGE LINE - AUTO LIABILITY</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2020	2021	2022	2023	2024	TOTAL
August-24	0	0	0	1	2	3
September-24	0	0	0	1	3	4
NET CHGE	0	0	0	0	1	1
Limited Reserves						<b>\$4,000</b>
Year	2020	2021	2022	2023	2024	TOTAL
August-24	\$0	\$0	\$0	\$15,000	\$1,000	\$16,000
September-24	\$0	\$0	\$0	\$15,000	\$1,000	\$16,000
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$3,232	\$6,594	\$16,267	\$16,500	\$1,000	\$1,374,165
<b>COVERAGE LINE - WORKERS COMP.</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2020	2021	2022	2023	2024	TOTAL
August-24	3	10	11	11	46	90
September-24	3	15	13	11	48	99
NET CHGE	0	5	2	0	2	9
Limited Reserves						<b>\$15,395</b>
Year	2020	2021	2022	2023	2024	TOTAL
August-24	\$25,294	\$395,625	\$478,229	\$143,366	\$274,516	\$1,501,292
September-24	\$24,214	\$395,032	\$429,676	\$141,467	\$355,847	\$1,524,119
NET CHGE	(\$1,080)	(\$592)	(\$48,553)	(\$1,900)	\$81,331	\$22,827
Ltd Incurred	\$934,435	\$1,993,059	\$1,582,628	\$403,727	\$784,549	\$18,496,573
<b>TOTAL ALL LINES COMBINED</b>						
<b>CLAIM COUNT - OPEN CLAIMS</b>						
Year	2020	2021	2022	2023	2024	TOTAL
August-24	3	13	18	20	64	130
September-24	3	18	20	20	68	141
NET CHGE	0	5	2	0	4	11
Limited Reserves						<b>\$15,114</b>
Year	2020	2021	2022	2023	2024	TOTAL
August-24	\$25,294	\$466,717	\$513,404	\$175,868	\$632,863	\$2,165,373
September-24	\$24,214	\$468,087	\$464,851	\$173,969	\$750,631	\$2,131,005
NET CHGE	(\$1,080)	\$1,370	(\$48,553)	(\$1,900)	\$117,768	(\$34,369)
Ltd Incurred	\$1,501,865	\$2,520,259	\$2,083,924	\$846,603	\$1,294,158	\$27,645,693

# 2020 2021 2022 2023 2024 YEARS

**Gloucester County Insurance Commission**  
**CLAIMS MANAGEMENT REPORT**  
**EXPECTED LOSS RATIO ANALYSIS**  
**AS OF September 30, 2024**

**CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION**

2020	Budget	Current		57	MONTH TARGETED	Last Month		56	MONTH TARGETED	Last Year		45	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-24		Unlimited Incurred	Limited Incurred	Actual 31-Aug-24		Unlimited Incurred	Limited Incurred	Actual 01-Sep-23	
PROPERTY	339,909	523,345	523,345	153.97%	100.00%	523,345	523,345	153.97%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	601,000	40,853	40,853	6.80%	96.96%	40,853	40,853	6.80%	96.90%	27,667	27,667	4.60%	94.71%
POL/EPL													
AUTO LIABILITY	112,001	3,232	3,232	2.89%	95.43%	3,232	3,232	2.89%	95.15%	3,232	3,232	2.89%	91.45%
WORKER'S COMP	1,319,505	934,435	934,435	70.82%	99.80%	935,015	935,015	70.86%	99.77%	904,429	904,429	68.54%	99.20%
TOTAL ALL LINES	2,372,415	1,501,865	1,501,865	63.31%	98.90%	1,502,445	1,502,445	63.33%	98.86%	935,328	935,328	39.43%	97.81%
NET PAYOUT %	\$1,477,651				62.28%								

**CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION**

2021	Budget	Current		45	MONTH TARGETED	Last Month		44	MONTH TARGETED	Last Year		33	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-24		Unlimited Incurred	Limited Incurred	Actual 31-Aug-24		Unlimited Incurred	Limited Incurred	Actual 01-Sep-23	
PROPERTY	338,000	242,084	242,084	71.62%	100.00%	242,084	242,084	71.62%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	278,521	278,521	50.55%	94.71%	275,514	275,514	50.00%	94.32%	198,514	198,514	36.03%	88.03%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	91.45%	6,594	6,594	5.64%	91.05%	6,594	6,594	5.64%	85.26%
WORKER'S COMP	1,297,005	1,993,059	1,993,059	153.67%	99.20%	1,993,652	1,993,652	153.71%	99.12%	1,948,485	1,948,485	150.23%	97.46%
TOTAL ALL LINES	2,303,006	2,520,259	2,520,259	109.43%	97.85%	2,517,844	2,517,844	109.33%	97.69%	2,153,593	2,153,593	93.51%	94.95%
NET PAYOUT %	\$2,052,172				89.11%								

**CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION**

2022	Budget	Current		33	MONTH TARGETED	Last Month		32	MONTH TARGETED	Last Year		21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-24		Unlimited Incurred	Limited Incurred	Actual 31-Aug-24		Unlimited Incurred	Limited Incurred	Actual 01-Sep-23	
PROPERTY	316,000	313,729	313,729	99.28%	100.00%	313,729	313,729	99.28%	100.00%	0	0	0.00%	98.04%
GEN LIABILITY	538,000	171,300	171,300	31.84%	88.03%	171,300	171,300	31.84%	87.24%	215,800	215,800	40.11%	75.57%
POL/EPL	101,999	0	0	0.00%	88.03%	0	0	0.00%	87.24%	0	0	0.00%	75.57%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	85.26%	16,267	16,267	14.40%	84.53%	16,267	16,267	14.40%	71.98%
WORKER'S COMP	1,244,000	1,582,628	1,582,628	127.22%	97.46%	1,576,247	1,576,247	126.71%	97.19%	1,382,113	1,382,113	111.10%	90.74%
TOTAL ALL LINES	2,312,999	2,083,924	2,083,924	90.10%	94.60%	2,077,542	2,077,542	89.82%	94.20%	1,614,179	1,614,179	69.79%	86.63%
NET PAYOUT %	\$1,619,073				70.00%								

**CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION**

2023	Budget	Current		21	MONTH TARGETED	Last Month		20	MONTH TARGETED	Last Year		9	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-24		Unlimited Incurred	Limited Incurred	Actual 31-Aug-24		Unlimited Incurred	Limited Incurred	Actual 01-Sep-23	
PROPERTY	369,682	410,376	410,376	111.01%	98.04%	410,376	410,376	111.01%	97.72%	0	0	0.00%	68.00%
GEN LIABILITY	532,748	16,000	16,000	3.00%	75.57%	16,000	16,000	3.00%	74.17%	78,000	78,000	14.64%	36.00%
POL/EPL	113,998	0	0	0.00%	75.57%	0	0	0.00%	74.17%	0	0	0.00%	36.00%
AUTO LIABILITY	127,000	16,500	16,500	12.99%	71.98%	16,500	16,500	12.99%	70.26%	1,500	1,500	1.18%	35.00%
WORKER'S COMP	1,273,000	403,727	403,727	31.71%	90.74%	403,899	403,899	31.73%	89.50%	282,413	282,413	22.18%	33.00%
TOTAL ALL LINES	2,416,428	846,603	846,603	35.04%	86.81%	846,774	846,774	35.04%	85.65%	361,913	361,913	14.98%	39.26%
NET PAYOUT %	\$672,634				27.84%								

**CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION**

2024	Budget	Current		9	MONTH TARGETED	Last Month		8	MONTH TARGETED	Last Year		-3	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-24		Unlimited Incurred	Limited Incurred	Actual 31-Aug-24		Unlimited Incurred	Limited Incurred	Actual 01-Sep-23	
PROPERTY	391,348	457,709	457,709	116.96%	68.00%	405,617	405,617	103.65%	61.00%			N/A	N/A
GEN LIABILITY	530,000	50,900	50,900	9.60%	36.00%	65,650	65,650	12.39%	30.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	36.00%	0	0	0.00%	30.00%			N/A	N/A
AUTO LIABILITY	116,000	1,000	1,000	0.86%	35.00%	1,000	1,000	0.86%	30.00%			N/A	N/A
WORKER'S COMP	1,393,000	784,549	784,549	56.32%	33.00%	657,696	657,696	47.21%	26.00%			N/A	N/A
TOTAL ALL LINES	2,544,348	1,294,158	1,294,158	50.86%	39.23%	1,129,964	1,129,964	44.41%	32.58%	0	0	N/A	N/A
NET PAYOUT %	\$543,527				21.36%								

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

Resolution No. 68-24

November 2024

**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>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BOWMAN & COMPANY, LLP	AUDIT FOR Y/E 2023-INV 120632 10/24	17,760.00
		<b>17,760.00</b>
	<b>Total Payments FY 2023</b>	<b>17,760.00</b>

**FUND YEAR**  
**2024**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
HARDENBERGH INSURANCE GROUP	RISK CONTROL-7 OF 8 INV 15747 11/24	15,750.00
		<b>15,750.00</b>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE - INV 0353-1124	7,846.50
		<b>7,846.50</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/24	8.28
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 11/24	14,080.75
		<b>14,089.03</b>
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR INV 15017 11/24	5,572.33
		<b>5,572.33</b>
THE ACTUARIAL ADVANTAGE	ACTUARIAL FEE 11/24	777.08
		<b>777.08</b>
CHANCE & MCCANN, LLC	ATTORNEY FEES INV 379 10/11/24-11/7/24	1,650.00
		<b>1,650.00</b>
BROWN & CONNERY, LLP	LEGAL- B. RENNER INV 346929 08/24	171.00
BROWN & CONNERY, LLP	LEGAL- D. LAW INV 346748 FOR 8/24	292.00
		<b>463.00</b>
VIOLA YEAGER	MEDICAL REIMBURSEMENT 10/24	481.84
		<b>481.84</b>
NJ ADVANCE MEDIA	ACCT 1159386 -AD 10929918 10/31/24	171.93
NJ ADVANCE MEDIA	ACCT 1159386 AD 10925458 10/18/24	74.17
		<b>246.10</b>
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 10/24	3,168.76
		<b>3,168.76</b>

GANNETT NEW YORK NJ LOCALIQ	A# 1122468 INV 6730329-10677532 10/18/24	57.95 <b>57.95</b>
HARDENBERGH INSURANCE GROUP	RMC FEE INV 15017 11/24	28,711.75 <b>28,711.75</b>
	Total Payments FY 2024	<b>78,814.34</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$96,574.34</b>

\_\_\_\_\_  
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. 69-24

November 2024

**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 2024**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 11/24	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING 11/24	2,596.66
		<b>5,416.66</b>
	<b>Total Payments FY 2024</b>	<b>5,416.66</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$5,416.66</b>

\_\_\_\_\_  
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. 70-24

December 2024

**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 2024**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
GLOUCESTER COUNTY TREASURER OFFICE	2024 WELLNESS REIMB. CHAIR MASSAGE	925.00 <b>925.00</b>
GLOUCESTER COUNTY PROSECUTOR OFFICE	2024 WELLNESS REIMB. - WORKSHOPS	1,000.00 <b>1,000.00</b>
VERITEXT CORPORATE SERVICES, LLC	TRANSCRIPT SERVICES INV 7881205 11/24	1,263.81
VERITEXT CORPORATE SERVICES, LLC	TRANSCRIPT SERVICES INV 7862153 11/24	716.41 <b>1,980.22</b>
MADDEN & MADDEN	LEGAL- PHILIPS FOR 07/24 STMT 9	690.00
MADDEN & MADDEN	LEGAL- PHILIPS FOR 09/24-STMT 11	1,977.00
MADDEN & MADDEN	LEGAL FEES- PHILIPS- 3/24 STMT 7	765.00 <b>3,432.00</b>
HARDENBERGH INSURANCE GROUP	RISK CONTROL-8 OF 8 INV 15748 12/24	15,750.00 <b>15,750.00</b>
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE - INV 0353-1224	7,846.50 <b>7,846.50</b>
PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/24	7.59
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 12/24	14,080.75 <b>14,088.34</b>
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR INV 15018 12/24	5,572.37 <b>5,572.37</b>
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/24	777.12 <b>777.12</b>
CHANCE & MCCANN, LLC	ATTORNEY FEES INV 395 11/11/24-11/26/24	1,635.00 <b>1,635.00</b>
BROWN & CONNERY, LLP	LEGAL- C. GORDON FOR 10/24 INV 351035	330.00
BROWN & CONNERY, LLP	LEGAL- D LAW INV 349336 09/24	4,202.00 <b>4,532.00</b>
GLOUCESTER COUNTY ADMINISTRATION DEPT	2024 WELLNESS REIMB.- MASSAGE CHAIR	807.49 <b>807.49</b>

GLOUCESTER COUNTY LIBRARY COMMISSION	2024 WELLNESS REIMB.-FRUIT FRIDAYS	1,000.00 <b>1,000.00</b>
GLOUCESTER COUNTY DEPARTMENT OF HEALTH	2024 WELLNESS REIMB.- EQUIPMENT	985.32 <b>985.32</b>
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 11/24	3,168.76 <b>3,168.76</b>
GLOUCESTER COUNTY DEPT OF HUMAN & SPECIAL SERVICES	2024 WELLNESS REIMB.- ELLIPTICAL	699.99 <b>699.99</b>
GLOUCESTER COUNTY COUNSEL'S OFFICE	2024 WELLNESS REIMB. COFFEE/SUPPLIES	998.51 <b>998.51</b>
GLOUCESTER COUNTY DEPT OF TAXATION	2024 WELLNESS REIMBURSEMENT	483.86 <b>483.86</b>
GLOUCESTER COUNTY DIV. OF SENIOR SERVICES	2024 WELLNESS REIMB.- ELLIPTICAL	799.99 <b>799.99</b>
HARDENBERGH INSURANCE GROUP	RMC FEE INV 15018 12/24	28,711.75 <b>28,711.75</b>
	<b>Total Payments FY 2024</b>	<b>95,194.22</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$95,194.22</b>

\_\_\_\_\_  
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. 71-24

December 2024

**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**  
**2024**

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 12/24	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 12/24	2,596.66
		<b>5,416.66</b>
	<b>Total Payments FY 2024</b>	<b>5,416.66</b>
	<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$5,416.66</b>

\_\_\_\_\_  
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	September			
CURRENT FUND YEAR	2024			
	Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,282,196.20	4,253,998.75	7051.09	21,146.36
Opening Interest Accrual Balance	\$0.00	-	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$12,026.88	\$11,758.96	\$121.17	\$146.75
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	\$12,026.88	\$11,758.96	\$121.17	\$146.75
9 Deposits - Purchases	\$823,181.10	\$676,856.83	\$109,633.10	\$36,691.17
10 (Withdrawals - Sales)	-\$397,837.02	-\$252,082.81	-\$109,063.04	-\$36,691.17
Ending Cash & Investment Balance	\$4,719,567.16	\$4,690,531.73	\$7,742.32	\$21,293.11
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$113,018.84	\$8,802.71	\$39,293.43	\$64,922.70
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,832,586.00	\$4,699,334.44	\$47,035.75	\$86,215.81

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

<b>Current Fund Year: 2024</b>								
<b>Month Ending: September</b>								
	<b>Property</b>	<b>Liability</b>	<b>Auto</b>	<b>Worker's Comp</b>	<b>NJ CEL</b>	<b>Admin</b>	<b>POL/EPL</b>	<b>TOTAL</b>
OPEN BALANCE	480,602.24	4,121,764.77	(29,781.01)	1,012,944.77	(1,597,210.88)	(114,281.55)	408,158.18	4,282,196.51
RECEIPTS								
Assessments	29,559.31	40,170.35	8,792.00	105,579.79	393,514.69	90,600.27	8,640.41	676,856.83
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,343.79	5,211.64	993.39	3,634.03	13.11	314.85	516.08	12,026.89
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,343.79	5,211.64	993.39	3,634.03	13.11	314.85	516.08	12,026.89
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>TOTAL</b>	<b>30,903.10</b>	<b>45,381.99</b>	<b>9,785.39</b>	<b>109,213.82</b>	<b>393,527.80</b>	<b>90,915.12</b>	<b>9,156.49</b>	<b>688,883.72</b>
EXPENSES								
Claims Transfers	3,919.84	36,691.17	0.00	109,063.04	0.00	0.00	0.00	149,674.05
Expenses	0.00	0.00	0.00	0.00	0.00	105,758.54	0.00	105,758.54
Other Expenses*	(3,919.84)	0.00	0.00	0.00	0.00	0.00	0.00	(3,919.84)
<b>TOTAL</b>	<b>0.00</b>	<b>36,691.17</b>	<b>0.00</b>	<b>109,063.04</b>	<b>0.00</b>	<b>105,758.54</b>	<b>0.00</b>	<b>251,512.75</b>
<b>END BALANCE</b>	<b>511,505.34</b>	<b>4,130,455.59</b>	<b>(19,995.62)</b>	<b>1,013,095.55</b>	<b>(1,203,683.08)</b>	<b>(129,124.97)</b>	<b>417,314.67</b>	<b>4,719,567.48</b>

**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 *December 12, 2024* 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 10/1/24 to 10/31/24 and 11/1/24 to 11/30/24 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 December 12, 2024.

**ADOPTED:**

\_\_\_\_\_  
**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:** \_\_\_\_\_

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**10/01/2024 Thru 10/31/2024**

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**  
**10/01/2024 Thru 10/31/2024**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: General Liability</b>										
C	6032	3530003718 001	DIBATTISTA, ANTHONY	1/19/2024	1/19/2024	ANTHONY DIBATTISTA	10/4/2024	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
C	6033	3530002226 001	CARDOSO BAEZ, JONATHAN	7/7/2019	9/16/2024	NEW JERSEY COUNTIES EXCESS	10/4/2024	REIMBURSEMENT BALANCE OF SIR	59,948.41	59,948.41
C	6034	3530003013 001	RODRIGUEZ, MARISA	8/20/2024	8/30/2024	MADDEN & MADDEN PA	10/4/2024	STATEMENT 9	1,192.41	1,192.41
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 3</b>		<b>61,640.82</b>	<b>61,640.82</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 3</b>		<b>61,640.82</b>	<b>61,640.82</b>





**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**11/01/2024 Thru 11/30/2024**

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**  
**11/01/2024 Thru 11/30/2024**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	6041	3530003885 001	SAVAGE, ROBERT	10/18/2024	10/18/2024	1ST ALERT APPRAISALS	11/1/2024	INVOICE # 10184	285.00	285.00
<b>Total for Coverage: Auto Liability</b>								<b>Number of entries: 1</b>	<b>285.00</b>	<b>285.00</b>
<b>Coverage: General Liability</b>										
C	6035	3530003476 001	IANNELLI, ALFRED	9/5/2024	9/23/2024	MADDEN & MADDEN PA	11/1/2024	STATMENT #9	1,737.78	1,737.78
C	6036	3530001524 001	PFOST, DONALD	9/20/2024	9/20/2024	MADDEN & MADDEN PA	11/1/2024	STATEMENT # 64	45.00	45.00
C	6037	3530003411 001	NOLLAN, LIAM	8/30/2024	9/24/2024	MADDEN & MADDEN PA	11/1/2024	CLIENT ID 17003-007M	1,945.00	1,945.00
C	6038	3530003432 001	EVANS, GENE	8/30/2024	9/30/2024	MADDEN & MADDEN PA	11/1/2024	STATEMENT 1	840.00	840.00
C	6040	3530003013 001	RODRIGUEZ, MARISA	9/3/2024	9/24/2024	MADDEN & MADDEN PA	11/1/2024	STATEMENT# 10	810.00	810.00
<b>Total for Coverage: General Liability</b>								<b>Number of entries: 5</b>	<b>5,377.78</b>	<b>5,377.78</b>
<b>Coverage: Police Professional</b>										
C	6039	3530003101 001	SCHEID, JOSEPHINE	9/11/2024	9/24/2024	MADDEN & MADDEN PA	11/1/2024	STATEMENT# 15	795.00	795.00
<b>Total for Coverage: Police Professional</b>								<b>Number of entries: 1</b>	<b>795.00</b>	<b>795.00</b>
<b>Total for Gloucester Co Ins Commission - 353</b>								<b>Number of entries: 7</b>	<b>6,457.78</b>	<b>6,457.78</b>



**Gloucester County Insurance Commission  
Bill Review / PPO Reductions  
2024**

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	35	100%	\$22,429.84	100%	\$13,500.21	\$0.00	\$7,356.00	\$1,573.63	\$8,929.63	\$1,250.15	\$7,679.48
February	25	88%	\$16,472.17	84%	\$8,402.17	\$50.25	\$5,907.16	\$2,112.59	\$8,070.00	\$1,129.80	\$6,940.20
March	29	86%	\$45,643.25	91%	\$36,772.87	\$0.00	\$7,567.24	\$1,303.14	\$8,870.38	\$1,366.77	\$7,503.61
April	62	98%	\$41,164.27	99%	\$23,293.12	\$32.40	\$12,744.63	\$50.00	\$17,871.15	\$2,501.98	\$15,369.17
May	106	91%	\$65,765.25	88%	\$29,703.79	\$1,436.50	\$26,303.60	\$181.00	\$36,061.46	\$4,784.64	\$31,276.82
June	68	85%	\$263,774.84	76%	\$93,584.91	\$157.00	\$40,506.61	\$129,526.32	\$170,189.93	\$14,968.77	\$155,221.16
July	52	87%	\$31,006.40	79%	\$12,358.07	\$3,883.82	\$12,200.47	\$2,564.04	\$18,648.33	\$2,092.35	\$16,555.98
August	43	91%	\$33,901.92	92%	\$18,314.97	\$374.84	\$11,829.62	\$3,382.49	\$15,586.95	\$2,182.17	\$13,404.78
September	41	90%	\$69,684.50	93%	\$16,689.22	\$41.02	\$50,035.64	\$2,918.62	\$52,995.28	\$7,419.34	\$45,575.94
October	42	81%	\$94,903.99	90%	\$51,213.96	\$571.64	\$34,027.10	\$9,091.29	\$43,690.03	\$6,059.52	\$37,630.51
November	38	97%	\$31,471.60	62%	\$15,705.07	\$3574.50	\$7,757.74	\$4,434.29	\$15,766.53	\$2,207.31	\$13,559.22
<b>YTD Total</b>	<b>541</b>	<b>90%</b>	<b>\$716,218.03</b>	<b>86%</b>	<b>\$319,538.36</b>	<b>\$10,121.97</b>	<b>\$216,235.81</b>	<b>\$157,137.41</b>	<b>\$396,679.67</b>	<b>\$45,962.80</b>	<b>\$350,716.87</b>

Monthly Summary	Oct.	Nov.
Total Reductions (before fees):	\$43,690.03	\$15,766.53
Percent:	46%	50%
Net Reductions:	\$37,630.51	\$13,559.22
Percent:	40%	43%

YTD Summary	
Total Reductions (before fees):	\$396,679.67
Percent:	55%
Net Reductions:	\$350,716.87
Percent:	49%

## GLOUCESTER COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** December 5, 2024  
**DATE OF MEETING:** December 12, 2024

### GCIC SERVICE TEAM

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

**October – December 2024**

### RISK CONTROL ACTIVITIES

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

- **October 24:** Attended the GCIC meeting.
- **November 7:** Conducted a Loss Control Survey at the GCIC Mullica Hill Library Branch.

#### *UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED*

- **December 10:** Plan to attend the GCIC Claims Committee meeting.
- **December 12:** 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: Tree Risk Awareness - Best Practices – October 18.

- NJCE JIF - JAM SD Bulletin: Winter Weather Building Preparation - Best Practices – November 6.
- NJCE JIF - JAM SD Bulletin - Deer: Avoiding Vehicle Collisions - Best Practices – November 11.
- NJCE JIF - JAM SD Bulletin: Pesticides & Herbicides - Best Practices – November 13.
- NJCE SD Message: REMINDER - NJCE Leadership Academy Open Enrollment until December 22 – December 3.
- NJCE JIF - JAM SD Bulletin: Cold Stress - Best Practices – December 5.

### ***NJCE LIVE SAFETY TRAINING***

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 (*Announcement with the dates and locations will be released in early 2025*).

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 Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (*December thru February 2025 Live Training Schedules and Registration Links are attached*).

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most important among those rules is 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:

- [December 1 - 22, 2024 \(Start Date: January 1, 2025\)](#)

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

***Please Note:*** *If a class link is not present on the 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.*

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year. The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



### New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1<sup>st</sup>. J.A. Montgomery has uploaded LMS FAQ's, video tutorials to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com).

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org)).

**\* In-Person Training:** Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

**\*\* PLEASE NOTE (Zoom Meeting Format): NO Group Attendance for these training classes. Each Student MUST have access to a computer or device with a working Camera and Microphone.**

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

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

**December thru February 2025 Safety Training Schedule**  
**Click on the "Training Topic" to Register and for the Course Description**

DATE	TRAINING TOPIC	TIME
12/6/24	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
12/6/24	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
12/6/24	<a href="#">CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)</a>	1:00 - 3:00 pm
12/6/24	<a href="#">Harassment in the Workplace for Elected Officials, Managers, &amp; Supervisors (Bergen)</a>	9:00 - 11:00 am
12/9/24	<a href="#">Hearing Conservation</a>	8:30 - 9:30 am
12/9/24	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	10:00 - 11:30 am
12/9/24	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
12/9/24	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
12/10/24	<a href="#">Snow Plow/Snow Removal Safety</a>	8:00 - 10:00 am
12/10/24	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
12/10/24	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
12/10/24	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
12/11/24	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
12/11/24	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
12/12/24	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
12/12/24	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
12/12/24	<a href="#">Leaf Collection Safety Awareness</a>	1:00 - 3:00 pm
1/3/25	<a href="#">Fire Safety</a>	8:30 - 9:30 am
1/3/25	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
1/3/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
1/6/25	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
1/6/25	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
1/6/25	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
1/7/25	<a href="#">Back Safety/Material Handling</a>	9:00 - 10:00 am
1/7/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm

1/7/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
1/8/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
1/8/25	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
1/8/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
1/9/25	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
1/9/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
1/9/25	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
1/10/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
1/10/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
1/10/25	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
1/13/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
1/13/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
1/14/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	9:00 - 1:00 pm
1/14/25	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
1/14/25	<a href="#">Injury Illness Reporting and Recording Training</a>	11:30 - 12:30 pm
1/15/25	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
1/15/25	<a href="#">First Responders: Traffic Incident Management</a>	9:00 - 1:00 pm
1/15/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
1/16/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
1/16/25	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
1/22/25	<a href="#">Bloodborne Pathogens</a>	8:30 - 9:30 am
1/22/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
1/22/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
1/23/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
1/23/25	<a href="#">Introduction to Management Skills</a>	10:00 - 12:00 pm
1/24/25	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
1/24/25	<a href="#">Confined Space Entry</a>	9:00 - 12:00 pm
1/24/25	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
1/27/25	<a href="#">CDL: Supervisors' Reasonable Suspicion**</a>	8:30 - 10:30 am
1/27/25	<a href="#">Change: Embracing New Opportunities</a>	1:00 - 2:30 pm
1/28/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
1/28/25	<a href="#">Career Survival for Managers, Business Administrators, and Assistants</a>	9:00 - 11:00 am
1/28/25	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
1/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	2:30 - 4:30 pm
1/29/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
1/29/25	<a href="#">Bloodborne Pathogens</a>	2:00 - 3:00 pm
1/29/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	3:30 - 5:00 pm
1/30/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
1/30/25	<a href="#">Dealing with Difficult People and De-Escalation</a>	1:00 - 2:30 pm
1/31/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/3/25	<a href="#">Shop and Tool Safety</a>	8:30 - 9:30 am
2/3/25	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am



2/3/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
2/4/25	<a href="#">Designated Employer Representative Training (DER)**</a>	9:00 - 4:00 pm w/1 hour lunch brk
2/4/25	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
2/4/25	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	12:00 - 2:00 pm
2/4/25	<a href="#">Work Zone Training for Police Officers - Initial Course</a>	1:00 - 5:00 pm
2/5/25	<a href="#">Bloodborne Pathogens</a>	7:30 - 8:30 am
2/5/25	<a href="#">Snow Plow/Snow Removal Safety</a>	9:00 - 11:00 am
2/5/25	<a href="#">Disaster Management</a>	1:00 - 2:30 pm
2/5/25	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
2/6/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
2/6/25	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
2/6/25	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm
2/7/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
2/7/25	<a href="#">Flagger Skills and Safety</a>	10:30 - 11:30 am
2/7/25	<a href="#">Productive Meetings Best Practices**</a>	1:00 - 2:30 pm
2/10/25	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
2/10/25	<a href="#">Work Zone: Temporary Traffic Controls</a>	1:00 - 3:00 pm
2/10/25	<a href="#">High Performing Teams**</a>	1:00 - 3:00 pm
2/11/25	<a href="#">Heavy Equipment Safety: General Safety</a>	8:00 - 10:00 am
2/11/25	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/11/25	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
2/12/25	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
2/12/25	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
2/12/25	<a href="#">Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program</a>	1:00 - 2:30 pm
2/12/25	<a href="#">Hearing Conservation</a>	1:00 - 2:30 pm
2/13/25	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
2/13/25	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/13/25	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
2/18/25	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/18/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	12:30 - 2:30 pm
2/19/25	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/19/25	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
2/19/25	<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
2/19/25	<a href="#">Asbestos Awareness</a>	1:00 - 3:00 pm
2/20/25	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/20/25	<a href="#">Introduction to Communication Skills**</a>	10:00 - 12:00 pm
2/20/25	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/20/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/21/25	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
2/21/25	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
2/24/25	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
2/24/25	<a href="#">Public Employers: What You Need to Know**</a>	9:00 - 10:30 am
2/24/25	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/25/25	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am

2/25/25	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
2/25/25	<a href="#">Personal Protective Equipment</a>	2:30 - 4:30 pm
2/26/25	<a href="#">Public Works &amp; Utility: Safety &amp; Regulatory Awareness Training</a>	8:00 - 12:00 pm
2/26/25	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
2/26/25	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/27/25	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/27/25	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/28/25	<a href="#">Microlearning Theory and Practice**</a>	8:30 - 10:30 am
2/28/25	<a href="#">Indoor Air Quality Designated Person Training**</a>	11:00 - 12:00 pm
2/28/25	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm

**Zoom Safety Training Guidelines:**

***Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.*** To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. **This guideline also applies to any participant taking the class as part of the NJCE Leadership Academy Program. (The Leadership participant must be in attendance for the entire class runtime no exceptions in order to receive credit for the class.)**

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

**Zoom Training Registration:**

- When registering, please indicate the number of students that will be attending with you if in a group setting 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 it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs (or Leadership Academy Participants) 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.

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TO: Commissioners of the Gloucester County Insurance Commission (GCIC)  
CC: Bradford Stokes, GCIC Executive Director  
FROM: Christopher Powell and Public Entity Team  
DATE: 12/12/2024  
RE: Risk Management / Underwriting Services Director's Report

**I. Risk Management Services**

**A. 2025 Meeting Schedules – Safety and Accident Review Committee and Claims Committee**

Enclosed are the meeting schedules for each Committee.

**Action Requested:** Motion to approve both schedules as presented.

**B. 9/11/2024 Safety and Accident Review Committee Meeting Minutes**

Enclosed are the approved meeting minutes.

**C. Wellness Incentive Grant Program**

As this program has continuously received positive feedback from the entities that have participated, we respectfully request continued funding for the Wellness Incentive Grant for 2025. There are no changes to the program. Attached is the program documentation.

The Safety and Accident Review Committee respectfully request the Commission approve an amount not to exceed \$10,000 (\$1,000 per grant – total of 10 grants) for this program. We will discuss it further at the meeting.

**Action Requested:** Motion to authorize \$10,000 for the Wellness Incentive Program.

**C. 2025 Safety Kick Off Meeting**

Invitations have been sent for the January 9, 2025, kick-off meeting. The focus topic will be the J.A. Montgomery Learning Management System.

There will be light refreshments served at the meeting as it will be held at Rowan College of South Jersey – Gloucester Campus. We are requesting authorization for funding of the refreshments at the meeting. We are working with the County to select the vendor.

**Action Requested:** Motion to authorize not to exceed \$750 for refreshments for the 2025 Safety Kick-Off meeting.

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

**Vineland**  
525 E Elmer Street  
Vineland, NJ 08360

**Philadelphia**  
PO Box 40901  
Philadelphia, PA 19107

**D. 2024 Claims Sweep on Claims Made Policies**

We have contacted all the members and reminded them to advise our office if they have any knowledge of an incident which may give rise to a claim under the “claims made” policies: Public Officials/Employment Practices, Medical Malpractice, Employed Lawyers, Crime, Pollution, and Cyber Liability. These policies have strict definitions to what constitutes “knowledge of a claim” and the time in which it must be reported to the carrier for coverage to be afforded. As these policies expire on 1/1/2025, we need to report any potential claims that may have been throughout 2024 to the carriers prior to 1/1/2025.

**E. 2024 NJCEL reinsurer Munich Re Safety Grant**

The two submissions for the 2024 Munich Re Safety Grant were approved. The first submission was from the Gloucester County Library Commission for an automatic external defibrillator (AED) and corresponding accessories for the Logan Branch. The total cost is \$4,743.43. The second submission was from the County Sheriff’s Department for three in car Motorola Camera Video Systems. The total estimated cost including all hardware and warranties is \$23,014.00

**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
Improvement Authority	Builders’ Risk – Fossil Park Project	Selective Insurance Company	12/24/2024	\$59,536.00	\$59,418.00
College	Volunteer Accident	Berkley Life and Health Insurance Company	12/31/2024	\$2,878.00	\$2,565.00
County	Bond – Chila	CNA	1/1/2025	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/2025	\$70.00	\$70.00
Improvement Authority	Dream Park Volunteer Accident	Federal Insurance Company	1/28/2025	\$400.00	\$400.00

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The slight decrease in the premium for the Improvement Authority's Builders' Risk policy is due to a change in the New Jersey surcharge.

The 11% increase in the College's Volunteer Accident policy is due to a change in insurance carriers.

Our office is working with the County to obtain bonds for the new Sheriff and Undersheriffs effective 1/1/2025.

All terms and conditions are per expiring.

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

---

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**Gloucester County Insurance Commission**  
**Safety and Accident Committee**  
**2025 Meeting Schedule**

**All meetings will be held at 9:30 AM**  
**At the Below Locations**

March 5, 2025 – Gloucester County Improvement Authority  
Location: 109 Budd Blvd, Woodbury, NJ 08086

June 4, 2025 – Rowan College of South Jersey  
Location: 1400 Tanyard Road, Sewell, NJ 08080  
Facility Staff Lounge in the Eugene McCaffery College Center

September 10, 2025 – Gloucester County Utilities Authority  
Location: 2 Paradise Road, West Deptford, NJ 08066

December 3, 2025 – Gloucester County  
Location: 2 S. Broad Street, Woodbury, NJ 08096  
2<sup>nd</sup> Floor Conference Room

**Gloucester County Insurance Commission**  
**Claims Committee**  
**2025 Meeting Schedule**

All meetings will be held in Conference Room B, 2<sup>nd</sup> Floor,  
2 South Broad Street, Woodbury NJ  
on the 2<sup>nd</sup> Tuesday of each month at 9:00 AM unless other  
arrangements are made for a phone conference.

For meetings convened ZOOM Video Conference or  
Telephonically, the Conference information will be provided in the  
Agenda Packet.

January 14, 2025  
February 11, 2025  
March 11, 2025  
April 8, 2025  
May 13, 2025  
June 10, 2025  
July 15, 2025\*  
August 12, 2025  
September 9, 2025  
October 14, 2025  
November 2025 TBD  
December 9, 2025

\* - Meeting moved due to Fourth of July holiday

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes  
September 11, 2024  
9:30 AM  
Video Conference Meeting

I. Call to Order – Tim Sheehan, Chairman  
The meeting was called to order at 9:36 am.

II. Roll Call

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

III Approval of the 3/6/2024 & 4/16/2024 Safety and Accident Review Committee Meeting Minutes

**Motion** to approve the 3/6/2024 & 4/16/2024 Safety and Accident Review Committee Meeting Minutes

Moved: Wayne Love

Seconded: Lauren Vilimas

Vote: Aye: Unanimous      Nay: 0      Abstentions: 0

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

Ms. Violetti began by reviewing the 2024 workers' compensation graphs that illustrate the number of workers' compensation claims by entity.

Next, she spoke of the 2025 Safety Kick Off. It is in the process of being scheduled. The meeting will be scheduled for January of 2025. There will be additional information provided once all is finalized.

She continued by stating that a corrective action letter was sent to Wayne Love at the Gloucester County Utilities Authority regarding an injury that occurred on 11/21/2023. Mr. Love advised that the Authority is creating a Hand & Portable Power Tools Manual from the template provided and will make it available to all affected employees. In addition, the employee who was injured was assigned to watch the corresponding safety on Hand and Power Tool Safety on the Learning Management System.

Next, Ms. Violetti stated that a corrective action letter was sent to Lauren Vilimas at Rowan College of South Jersey regarding an injury that occurred on 12/5/2023. Ms. Vilimas advised that the two safety bulletins and videos recommended by the committee will be provided to employees via email. For employees who do not have direct access to their emails, the College will be providing printed copies of the trainings and computers to view the videos during the workday. The College will also make sure to send out the training prior to the winter season to help avoid accidents in the future.

She continued by stating that a corrective action letter was sent to Shane Stevenson at the Gloucester County Division of Social Services regarding an injury that occurred on 1/23/2024. Mr. Stevenson advised that all employees have been assigned the Learning Management System course "Back Safety in Office Environments" and have been provided the bulletin "Playing it Safe – Eliminate Back Pain".



**GLOUCESTER COUNTY INSURANCE COMMISSION**

Next, she spoke about the 2024 Munich Re Safety Grant. Two submissions have been provided to J.A. Montgomery for the safety grant. The first submission was from the Gloucester County Library Commission for an automatic external defibrillator (AED) and corresponding accessories for the Logan Branch. The total cost is \$4,743.43. In 2023, the Logan Branch held 580 activities for the public to participate in with approximately 7,050 in attendance. Availability of automatic external defibrillators has a proven track record of saving lives in public places.

The second submission was from the County Sheriff's Department for three in-car Motorola Camera Video Systems. The total estimated cost including all hardware and warranties is \$23,014.00. The system will reduce department liability claims by improving officer and department accountability. The rear passengers are recorded with video evidence available on demand, allowing officers to monitor detainees in real time, increasing safety for the office and detainee. We are waiting for the carrier's response to both submissions.

Mr. Prince provided an update on when a response is expected. He advised the total amount of submissions that were provided this year.

Lastly, she advised that all submissions for the 2024 Wellness Grants were approved by the Insurance Commission. Congratulation letters were sent to the applicable departments / entities. We will be reaching out to collect documentation required for reimbursement shortly.

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

Mr. Prince spoke about the entry level driver training program. He spoke about the importance of obtaining the training as the Motor Vehicle Commission will not allow an individual to take the test without the training. There was also a discussion on the types of vehicles that an individual can test for. Effective 11/18 there will be a new regulation on the Clearinghouse. He advised that any individual who fails a drug test will have their CDL license suspended, and the individual would need to go through the entire training process again. There was discussion on how to communicate this new regulation to employees.

Next, he advised that all training courses available through November can be found on the njce.org website.

Mr. Henry inquired about the heat illness prevention program. Mr. Prince advised of the resources available to all members.

VI. Accident Review – Tim Sheehan

1.	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Gloucester County Utilities Authority	Sewerage Operations	3/19/2024	The employee was fabing steel when he caught his head on a piece of steel

*Committee's Determination: Preventable*

*The Committee determined that this was a preventable situation. Mr. Love provided an explanation for the incident and that another person being present may have prevented the injury.*

2.	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Rowan College of South Jersey	Gloucester Campus	5/28/2024	The employee was performing normal work duties when he leaned against the button causing the tri-base shot up into his left eye.

*Committee's Determination: Preventable*

*The Committee determined that this was a preventable situation. Ms. Vilimas provided an explanation for the incident and if the individual had been more careful it may have prevented the injury. Also, a recommendation to investigate a cover for a button was made.*

3.	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Gloucester County	Emergency Response	5/29/2024	The employee was performing normal work when her left ring finger was smashed between the ambulance door and the plate handle of the other door,

**GLOUCESTER COUNTY INSURANCE COMMISSION**

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*Committee's Determination: Preventable*

*The Committee determined that this was a preventable situation. Mr. Sheehan provided an explanation of the back door for the ambulances. The new ambulances have a new design on the doors. Mr. Lovell has provided his staff with a talk of the new doors and how to prevent the injury from occurring again.*

<u>4.</u>	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Gloucester County Improvement Authority	Solid Waste Complex	7/11/2024	The employee was adjusting the chains on the tailgate of the work truck, when the tailgate moved causing his right middle finger to get caught in between the chains.

*Committee's Determination: Preventable*

*The Committee determined that this was a preventable situation. Mr. Henry provided an explanation for the incident and the employee was told to slow down and to check the vehicle.*

VII. Old Business  
There was no old business.

VIII. New Business  
There was no new business.

IX. Adjournment

**Motion** to adjourn the meeting.  
Moved: Wayne Love  
Seconded: Tim Sheehan  
The meeting adjourned at 10:07 AM

**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 *December 12, 2024*.

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 *December 12, 2024* 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 December 12, 2024.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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

**GCIC PARS/SARS**  
**CLOSED SESSION**  
**12-12-24**

<b><u>Claim #</u></b>	<b><u>Claimant</u></b>	<b><u>Type of Claim</u></b>	<b><u>C.P or DO #</u></b>
3530003575	Poole, T.	WC	
3530002537	Law, D.	WC	
3530002850	Law, D.	WC	
3530002966	Green, F.	WC	
3530003792	Yates, D.	WC	
3530003831	Clark, B.	GL	
3530003859	Jacobs, D.	GL	
3530003868	McCloskey, D.	AL	
3530003886	Gloucester	APD	

# **APPENDIX I**

## *Minutes*

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – THURSDAY, OCTOBER 24, 2024  
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>Bradford Stokes</b>
Claims Service	Inservco Insurance Services, Inc. <b>Veronica George, Sureatha Hobbs, Kelly Guerriero, Amy Zeiders</b>
	Medlogix <b>Jennifer Goldstein</b>
	PERMA <b>Jennifer Conicella</b>
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christopher J. Powell, Christina Violetti</b>
Attorney	Chance & McCann, LLC <b>Kevin McCann, Esq.</b>
Auditor	Bowman & Company <b>Dennis Skalkowski, Kaleigh Sawers</b>
Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince</b>
Treasurer	<b>Tracey Giordano</b>

**ALSO PRESENT:**

Cheryl Lewis, Rowan College of South Jersey  
Jason Snyder, Hardenbergh Insurance Group  
Susan Panto, Conner Strong & Buckelew  
Cathy Dodd, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services  
Gerard Torsiello, PERMA Risk Management Services  
Shai Mcleod, PERMA Claims

**APPROVAL OF MINUTES:** Open and Closed Minutes of September 26, 2024.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF  
SEPTEMBER 26, 2024**

Motion: Commissioner Christina  
Second: Commissioner Burns  
Vote: Unanimous

**CORRESPONDENCE: NONE**

**SAFETY & ACCIDENT REVIEW COMMITTEE REPORT** - Ms. Violetti said there was nothing to report.

**CLAIMS COMMITTEE** - Chairman Sheehan advised the Claims Committee met on Tuesday, October 15<sup>th</sup> to discuss several PARS, which will be discussed further in closed session. Ms. Conicella of PERMA Claims reported the NJCE will be distributing a memo advising any Covid claims to be settled should be done via section 20, when possible, especially claims that are for little or no treatment. Ms. Conicella added any 2020 claims should be discussed with the NJCE prior to being settled. In response to Chairman Sheehan, Ms. George said there were still a few open Covid cases in the Commission.

**EXECUTIVE DIRECTOR REPORT:**

**2023 AUDIT REPORT** - The Auditor's Report as of December 31, 2023, has been sent under separate cover to the Fund Commissioners. Executive Director reported Bowman & Company, LLP reviewed the 2023 Audit with the Executive Director, Chairman Sheehan, and the Commission Treasurer. Mr. Skalkowski said Bowman & Company is issuing an unmodified clean opinion for financial statements and internal controls. There were no findings or recommendations.

Chairman Sheehan thanked Mr. Skalkowski for his thorough review of the Audit in the meeting held earlier in the week. Executive Director said the Group Affidavit Form has been distributed and sought approval of the 2023 Audit from the Commissioners via Resolution 60-24, Certification of Annual Audit Report for Period ending December 31, 2023.

**MOTION TO APPROVE RESOLUTION 60-24, CERTIFICATION OF  
ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2023**

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

**EMPLOYEE DISHONESTY COVERAGE** – The Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on 11/23/24. Executive Director said this policy covers the positions of Executive Director, Third Party Administrator, and the Treasurer. The annual premium is \$1,274. The limit per loss is \$1,000,000 with a \$10,000 deductible and the cost of this coverage will be paid out of the miscellaneous and contingency budget line.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE DISHONESTY  
COVERAGE IN THE AMOUNT OF \$1,274**

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

**CERTIFICATE OF INSURANCE REPORT** – Included in the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the month of September. Executive Director reported there were (6) six certificates of insurance issued during the month.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND** - The NJCE met on September 26, 2024; included in the agenda was a summary report. Executive Director said the NJCE met prior to our meeting and the main discussion focused on the 2025 preliminary budget, which was trending positively compared to last year. The 2025 budget was scheduled to be introduced on November 15, 2024.

**2025 GCIC BUDGETS (PROPERTY & CASUALTY & HEALTH DENTAL BUDGET)** – Executive Director said the 2025 Budgets would be introduced at the December 12<sup>th</sup> meeting and schedule a Public Hearing and budget adoption in January. The Commission is not scheduled to meet in November.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK** - Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of July. Executive Director reported as of July 31, 2024, there was a statutory surplus of \$1,927,691. Executive Director said the dip in reserves was a result of surplus transfer being posted recently, which is normally reflected in the beginning of the year. Line 5 of the report, “Investment Income” is the interest received from the Fund’s Bank and has seen an increase of \$32,819.

Executive Director commended the Treasurer for negotiating higher interest rates. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,368,601. The total cash amount is \$4,478,290.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK** – Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of August. Executive Director reported that as of August 31, 2024 the NJCE has a surplus of \$9,080,642. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount was \$36,766,271.

**GCIC HEALTH BENEFITS FINANCIAL FAST TRACK** – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of July. Ms. Panto said as of July 31, 2024, there was a statutory surplus of \$438,558. The total cash amount was \$528,842.

**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 July 31, 2024, and shows the actuarial target from one month to the next. Executive Director reported the commission is currently above the actuarial target range. Executive Director said a property claim had skewed the report, but advised reimbursement for the claim was received and will be reflected in the financials.

**2024 ASSESSMENTS** – The final assessment payment was due on October 15, 2024. Executive Director said the Treasurer’s Office advises they received payment from the Library, Improvement Authority and Utility Authority. The County’s payment will be on the November Bills List.

**2025 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES** – The 2025 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. Executive Director said the NJCE



Underwriting Manager’s Team would review any certificates that need to be re-issued for the 2025 renewal.

**2024 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE** - As a reminder the 109th annual conference is scheduled for November 19<sup>th</sup> through November 21<sup>st</sup> at the Atlantic City Convention Center in Atlantic City. Executive Director said included in the agenda was information on two education seminars the MEL JIF was holding, and the annual reception was being held at the Legacy Lounge at Bally’s Atlantic City at 6:00 p.m. on November 20<sup>th</sup>.

**2025 PRE-RENEWAL WEBINAR** - The NJCE Underwriting Manager held a webinar on the 2025 pre-renewal and the marketplace on September 27<sup>th</sup>. Executive Director said a copy the presentation and a recording of the webinar was uploaded to the NJCE website: njce.org.

**2024 RFPS FOR PROFESSIONAL SERVICES** – The RFPS were issued and advertised. Executive Director reported the responses except for Managed Care were due on October 17, 2024, at 2:00 pm, the Managed Care responses were due October 23, 2024 and the Risk Management Consultant RFP was re-issued with a due date of November 14, 2024. Executive Director said responses will be reviewed, and recommendations will be made at the December meeting.

**NOVEMBER MEETING** – Executive Director reported the Commission was not scheduled to meet in November. Our next meeting is scheduled for Thursday, December 12, 2024 at 1:00 PM in person and via zoom.

**EMPLOYEE BENEFITS** - Ms. Panto said her report was included in the agenda and reviewed the August report with the Commission noting the year-to-date total issues were 160.

**TREASURER REPORT** - Chairman Sheehan reported the agenda included the October Property, Casualty Bills List and Benefits Bills List, which were Resolutions 61-24 and Resolution 62-24. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 61-24, RESOLUTION 62-24**

Motion:	Commissioner Christina
Second:	Commissioner Burns
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 63-24 Inservco Liability Check Register for the period of 9/1/24 to 9/30/24.

**MOTION TO APPROVE RESOLUTION 63-24 LIABILITY CHECK REGISTER FOR THE PERIOD OF 9/1/24 TO 9/30/24.**

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

**MANAGED CARE PROVIDER** - Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of September as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
September	41	\$69,684.50	\$16,689.22	\$52,995.28	\$45,575.94	65%	93%

**NJCE SAFETY DIRECTOR:**

**REPORT** - Mr. Prince reported the Safety Director’s report was included in the agenda and referred to the Risk Control Activities from September through October 2024. The training opportunities through December 12<sup>th</sup> were listed in the agenda and have been added to njce.org. Safety Director reported that the Leadership Academy will begin its open enrollment program on 12/1 for a start date of 1/1/2025 start date. In response to Chairman Sheehan, Safety Director said J.A. Montgomery staff teaches the academy.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:**

**2025 UNDERWRITING RENEWAL DATA:** Ms. Violetti reported all members’ renewal information has been completed and inputted into the Origami and Broker Buddha Systems.

**2025 SAFETY KICK OFF MEETING:** Hardenbergh is working to schedule the 2025 Safety Kick Off meeting. The topic will be the J.A. Montgomery’s Learning Management System and additional details will be provided as the event gets closer.

**UNDERWRITING SERVICES DIRECTOR**

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Company	10/30/2024	\$4,737.06	\$5,024.43
Library	Notary Bond	C N A Surety	11/17/2024	\$91.00	\$79.62
Library	Volunteer Accident	Federal Insurance Company	11/23/2024	\$350.00	\$500.00

Ms. Violetti reported the 6% increase in premium to the County’s Pollution Liability policy is due to a carrier rate increase, the 13% decrease in premium on the Library’s Notary Bond is due to a decrease in the number of notaries from 8 to 7, and the 43% increase in premium is due to the increase in volunteers from 19 volunteers to 38 volunteers. All other terms and conditions are per expiring.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW ALL POLICIES AS OUTLINED ABOVE.**

Motion: Commissioner Burns  
 Second: Commissioner Christina

**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 64-24 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

**MOTION TO GO INTO CLOSED SESSION**

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

**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 3530003821 FROM \$25,000.00 TO \$66,500.00 AN INCREASE OF \$41,500.00.**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530003837 FROM \$25,000.00 TO \$149,500.00 AN INCREASE OF \$124,500.00.**

**MOTION TO AUTHORIZE AN AUTHORITY FOR CLAIM 3530003101 TO \$12,890.00.**

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

Chairman Sheehan advised the next meeting would be December 12, 2024 at 1:00 PM in-person and zoom.

**MOTION TO ADJOURN:**

Motion: Commissioner Burns  
Second: Commissioner Christina

Vote: Unanimous

**MEETING ADJOURNED: 1:42 PM**

Minutes prepared by: Brandon Tracy, Assisting Secretary

## **APPENDIX II**

### *EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT*



## **CLIENT ACTIVITY REPORT**

**NOVEMBER 2024**

### **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.*

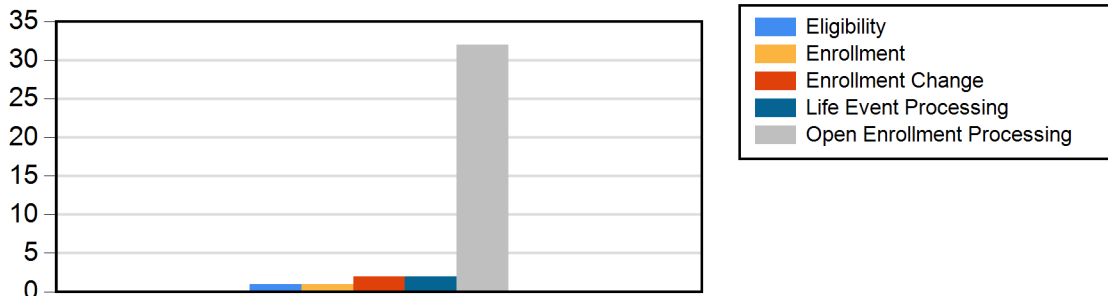


## CLIENT ACTIVITY REPORT

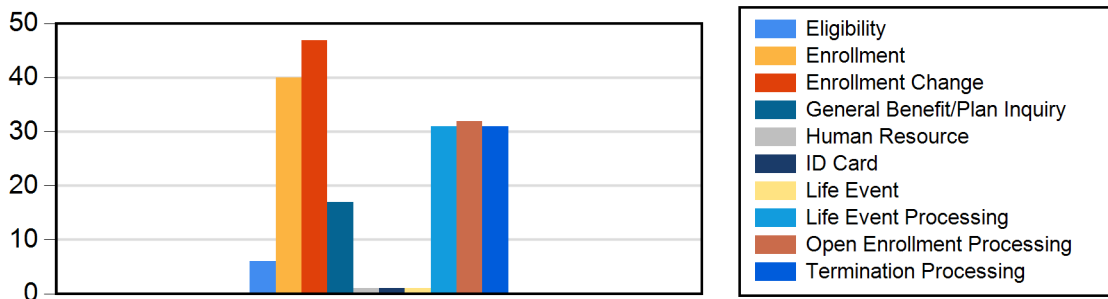
From: 11/1/2024 To: 11/30/2024

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (NOVEMBER)	# of Issues
Eligibility	1
Enrollment	1
Enrollment Change	2
Life Event Processing	2
Open Enrollment Processing	32
<b>Total for Subject</b>	<b>38</b>



SUBJECT (YTD)	# of Issues
Eligibility	6
Enrollment	40
Enrollment Change	47
General Benefit/Plan Inquiry	17
Human Resource	1
ID Card	1
Life Event	1
Life Event Processing	31
Open Enrollment Processing	32
Termination Processing	31
<b>Total for Subject</b>	<b>207</b>



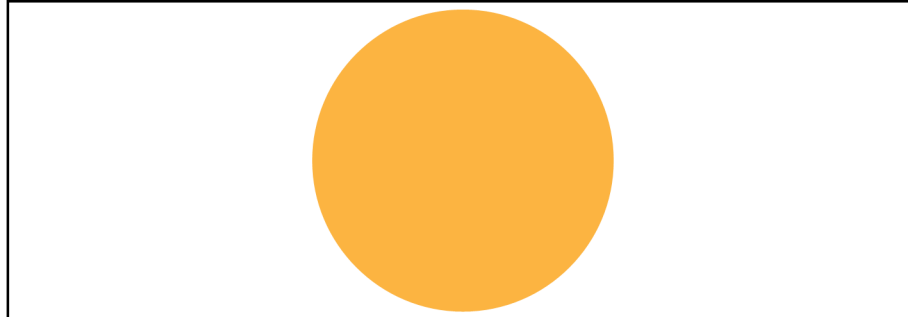


# CLIENT ACTIVITY REPORT

From: 11/1/2024 To: 11/30/2024

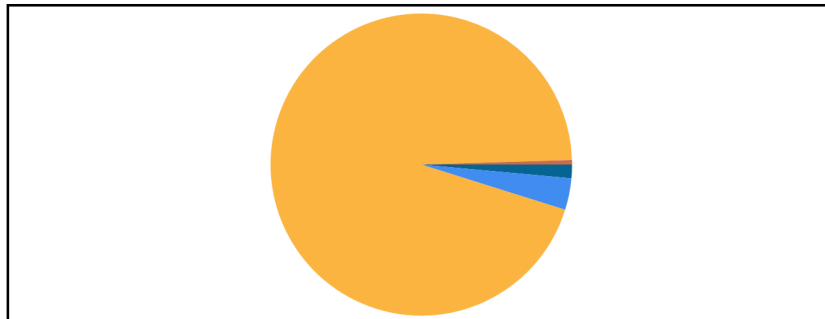
## GCHIC - Gloucester County Health Insurance Commiss

<b>CALL SOURCE (NOVEMBER)</b>	<b># of Issues</b>
Employer	38
<b>Total for Call Source</b>	<b>38</b>



Employer

<b>CALL SOURCE (YTD)</b>	<b># of Issues</b>
Broker/Consultant	3
Employee	7
Employer	196
Unidentified	1
<b>Total for Call Source</b>	<b>207</b>



Broker/Consultant  
Employee  
Employer  
Unidentified



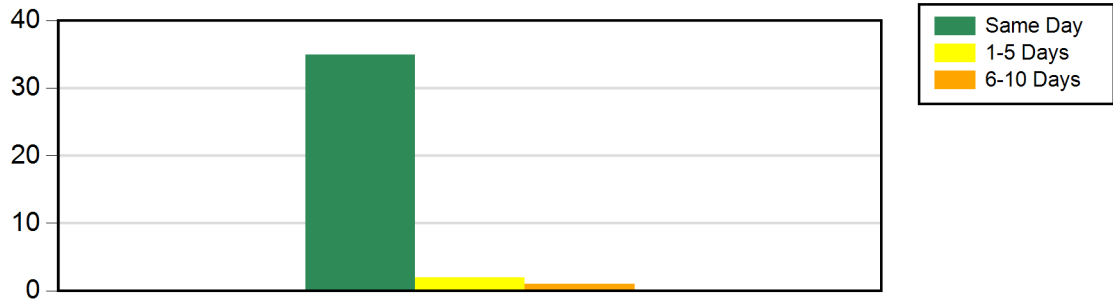


## CLIENT ACTIVITY REPORT

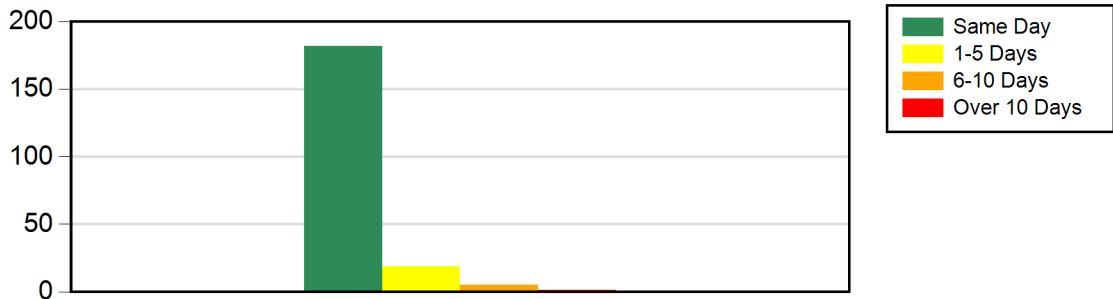
From: 11/1/2024 To: 11/30/2024

### GCHIC - Gloucester County Health Insurance Commiss

<b>CLOSED TIME (NOVEMBER)</b>	<b># of Days</b>	<b>%</b>
Same Day	35	92%
1-5 Days	2	5%
6-10 Days	1	3%
<b>Total for Time Range</b>	<b>38</b>	<b>100%</b>



<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	182	88%
1-5 Days	19	9%
6-10 Days	5	2%
Over 10 Days	1	0%
<b>Total for Time Range</b>	<b>207</b>	<b>100%</b>



<b>DETAIL (YTD)</b>		From: 1/1/2024 To: 11/30/2024		
<b>Received</b>	<b>Call Source</b>	<b>Subject</b>	<b>Status</b>	<b>Closed Time</b>
1/2/2024	Broker/Consultant	Enrollment	Closed	Same Day
1/3/2024	Employer	Eligibility	Closed	Same Day
1/5/2024	Employer	Life Event Processing	Closed	Same Day
1/8/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/12/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/17/2024	Employer	Enrollment Change	Closed	Same Day
1/17/2024	Employer	Life Event Processing	Closed	Same Day



## CLIENT ACTIVITY REPORT

From: 11/1/2024 To: 11/30/2024

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2024 To: 11/30/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/17/2024	Employee	Life Event	Closed	Same Day
1/22/2024	Employer	Enrollment Change	Closed	Same Day
1/22/2024	Employer	Enrollment	Closed	Same Day
1/26/2024	Employer	Enrollment	Closed	Same Day
1/29/2024	Employer	Enrollment	Closed	Same Day
1/29/2024	Employer	Enrollment	Closed	Same Day
1/30/2024	Employer	Enrollment Change	Closed	Same Day
1/30/2024	Employer	Enrollment Change	Closed	Same Day
1/31/2024	Employer	Enrollment Change	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/5/2024	Employer	Life Event Processing	Closed	Same Day
2/5/2024	Employer	Life Event Processing	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/6/2024	Employer	Enrollment	Closed	Same Day
2/7/2024	Employer	Enrollment Change	Closed	1-5 Days
2/7/2024	Employer	Eligibility	Closed	6-10 Days
2/7/2024	Employer	Enrollment Change	Closed	1-5 Days
2/8/2024	Employer	Enrollment Change	Closed	Same Day
2/9/2024		General Benefit/Plan Inquiry	Closed	Same Day
2/12/2024	Broker/Consultant	Human Resource	Closed	6-10 Days
2/12/2024	Employer	Enrollment Change	Closed	Same Day
2/12/2024	Employer	Life Event Processing	Closed	Same Day
2/12/2024	Employer	Life Event Processing	Closed	Same Day
2/13/2024	Employer	Enrollment	Closed	Same Day
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/22/2024	Employer	Enrollment Change	Closed	1-5 Days
2/22/2024	Employer	Life Event Processing	Closed	Same Day
3/4/2024	Employer	Enrollment Change	Closed	Same Day
3/13/2024	Employer	Life Event Processing	Closed	Same Day



## CLIENT ACTIVITY REPORT

From: 11/1/2024 To: 11/30/2024

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2024 To: 11/30/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/18/2024	Employer	Enrollment Change	Closed	Same Day
3/18/2024	Employer	Enrollment	Closed	Same Day
3/19/2024	Employer	Enrollment	Closed	Same Day
3/20/2024	Employer	Life Event Processing	Closed	Same Day
3/22/2024	Employer	Enrollment	Closed	Same Day
3/22/2024	Employee	Termination Processing	Closed	Same Day
3/25/2024	Employer	Enrollment Change	Closed	1-5 Days
3/26/2024	Employer	Enrollment Change	Closed	Same Day
3/27/2024	Employer	Enrollment Change	Closed	Same Day
4/4/2024	Employer	Enrollment	Closed	Same Day
4/4/2024	Employer	Enrollment	Closed	Same Day
4/8/2024	Employer	Life Event Processing	Closed	1-5 Days
4/8/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/8/2024	Employer	ID Card	Closed	Same Day
4/19/2024	Employer	Enrollment Change	Closed	1-5 Days
4/19/2024	Employer	Life Event Processing	Closed	1-5 Days
4/19/2024	Employer	Enrollment Change	Closed	1-5 Days
4/22/2024	Employer	Enrollment	Closed	1-5 Days
4/24/2024	Employer	Enrollment Change	Closed	Same Day
4/24/2024	Employer	Life Event Processing	Closed	Same Day
4/25/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/29/2024	Employer	Enrollment	Closed	6-10 Days
4/29/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/29/2024	Employer	Life Event Processing	Closed	Same Day
4/29/2024	Employee	Enrollment	Closed	Same Day
5/1/2024	Employer	Enrollment Change	Closed	Same Day
5/1/2024	Employer	Life Event Processing	Closed	Same Day
5/7/2024	Employer	Life Event Processing	Closed	Same Day
5/10/2024	Employer	Enrollment	Closed	Over 10 Days
5/13/2024	Employer	Life Event Processing	Closed	Same Day
5/17/2024	Employer	Enrollment	Closed	Same Day
5/22/2024	Employer	Life Event Processing	Closed	Same Day



## CLIENT ACTIVITY REPORT

From: 11/1/2024 To: 11/30/2024

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2024 To: 11/30/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
5/23/2024	Employer	Life Event Processing	Closed	Same Day
6/5/2024	Employer	Life Event Processing	Closed	Same Day
6/7/2024	Employer	Enrollment	Closed	Same Day
6/7/2024	Employer	Enrollment Change	Closed	Same Day
6/11/2024	Employer	Enrollment Change	Closed	Same Day
6/11/2024	Employer	Enrollment	Closed	Same Day
6/11/2024	Employer	Enrollment	Closed	Same Day
6/14/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/2/2024	Employer	Enrollment Change	Closed	Same Day
7/2/2024	Employer	Eligibility	Closed	Same Day
7/2/2024	Employer	Enrollment Change	Closed	Same Day
7/11/2024	Employer	Life Event Processing	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/17/2024	Employer	Enrollment Change	Closed	Same Day
7/17/2024	Employer	Life Event Processing	Closed	Same Day
7/19/2024	Employer	Eligibility	Closed	Same Day
7/22/2024	Employer	Enrollment Change	Closed	Same Day
7/22/2024	Employer	Enrollment Change	Closed	Same Day
7/29/2024	Employer	Enrollment Change	Closed	Same Day
7/29/2024	Employer	Enrollment Change	Closed	1-5 Days
7/29/2024	Employer	Enrollment Change	Closed	Same Day
8/1/2024	Employer	Enrollment Change	Closed	Same Day
8/2/2024	Employer	Enrollment	Closed	Same Day
8/5/2024	Employer	Life Event Processing	Closed	Same Day
8/5/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day





## CLIENT ACTIVITY REPORT

From: 11/1/2024 To: 11/30/2024

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2024 To: 11/30/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/12/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
8/12/2024	Employer	Enrollment Change	Closed	Same Day
8/22/2024	Broker/Consultant	Enrollment	Closed	Same Day
8/28/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/3/2024	Employer	Life Event Processing	Closed	Same Day
9/19/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/20/2024	Employer	Enrollment	Closed	Same Day
9/20/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/23/2024	Employer	Eligibility	Closed	Same Day
9/23/2024	Employer	Enrollment Change	Closed	Same Day
9/26/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/30/2024	Employer	Life Event Processing	Closed	Same Day
9/30/2024	Employer	Enrollment Change	Closed	Same Day
10/8/2024	Employer	Enrollment	Closed	Same Day
10/16/2024	Employee	General Benefit/Plan Inquiry	Closed	6-10 Days
10/17/2024	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
10/18/2024	Employer	Enrollment	Closed	Same Day
10/18/2024	Employer	Enrollment	Closed	Same Day
10/22/2024	Employer	Enrollment	Closed	Same Day
10/23/2024	Employee	General Benefit/Plan Inquiry	Closed	Same Day





# CLIENT ACTIVITY REPORT

From: 11/1/2024 To: 11/30/2024

## GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2024 To: 11/30/2024		
<b><u>Received</u></b>	<b><u>Call Source</u></b>	<b><u>Subject</u></b>	<b><u>Status</u></b>	<b><u>Closed Time</u></b>
11/24/2024	Employer	Open Enrollment Processing	Closed	Same Day
11/24/2024	Employer	Enrollment Change	Closed	Same Day
11/24/2024	Employer	Open Enrollment Processing	Closed	Same Day
11/24/2024	Employer	Open Enrollment Processing	Closed	Same Day
11/24/2024	Employer	Open Enrollment Processing	Closed	1-5 Days
11/25/2024	Employer	Life Event Processing	Closed	Same Day
11/25/2024	Employer	Life Event Processing	Closed	Same Day
11/25/2024	Employer	Open Enrollment Processing	Closed	Same Day