

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, DECEMBER 7, 2023
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

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

OR

Join Zoom Meeting via Computer Link

<https://permainc.zoom.us/j/7394264615>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its December 7, 2023 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

- (1) Sending sufficient notice herewith to the South Jersey Times and Courier Post,
- (2) Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,
- (3) Posting this notice on the public bulletin board of the County Clerk

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

GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: December 7, 2023
1:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** October 26, 2023 Open Minutes.....Appendix I
 October 26, 2023 Closed Minutes.....Sent via e-mail
 November 21, 2023 Open Minutes.....Appendix I
- ☐ **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 4-29
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Reports.....Appendix II
- ☐ **TREASURER – Tracey Giordano**
 - Resolution **74-23** November Bill List..... Pages 30-31
 - Resolution **75-23** November Benefit Bill List..... Page 32
 - Resolution **76-23** December Bill ListPage 33-34
 - . *Motion to approve Resolutions 74-23 and 76-23*
 - Monthly Treasurer Reports Pages 35-36
- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **77-23** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 37
 - Liability Claim Payments –10-1-23 to 10-31-23 Pages 38-39
- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 40
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 41-46
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 47-51
- ☐ **ATTORNEY – Chance & McCann, Esq.**
 - Monthly Report Verbal
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 52-53**

Resolution [78-23](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc., and Qual-Lynx and attached to this agenda.

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Thursday, January 25, 2024, 1:00 PM

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: November 21, 2023

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services / PERMA Claims

Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

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 12/31/23.**

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 12/31/23. 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 7, 2023

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2024 Property and Casualty Budget Introduction (Pages 6-7)** – Attached on page 6 for your review and discussion is the proposed 2024 Property & Casualty Budget in the amount of **\$8,804,321**. The introductory budget represents an overall increase of **\$554,958** or **6.73%**. The proposed budget was previously discussed with the Chairman, Commission Treasurer and Commission Risk Manager. In lieu of a dividend it is recommended that a premium surplus transfer we used to reduce the overall budget. The recommended amount is \$150,000, line 6 in the budget.

The NJCE portion of the budget is on line 10. The NJCE introduced their budget at the November 17, 2023 meeting.

A copy of the proposed assessments for the member entities are included on page 7. The annual assessment would be billed in three installments and payable as follows: 40% due on 3/15/24, 30% on 5/15/24 and 30% on 10/15/24. The Fund Office will advertise the proposed 2024 budget in the applicable newspapers.

- ☐ **Motion to introduce the 2024 Property and Casualty Budget in the amount of \$8,804,321 and schedule a public hearing on January 25, 2024 at 1:00 PM**
- ☐ **2024 Health Dental Budget Introduction (Page 8)** – Attached on page 8 for your review and discussion is the proposed 2024 Health Dental Budget in the amount of **\$704,021**. The introductory budget represents an overall increase of **\$1,716** or **.24%**. A copy of the budget was previously sent to the County for their review. The Fund Office will advertise the proposed 2024 budget in the applicable newspapers.
- ☐ **Motion to introduce the 2024 Health Dental Budget in the amount of \$704,021 and schedule a public hearing on January 25, 2024 at 1:00 PM**
- ☐ **RFP's for Professional Services** – The Fund Office prepared the Request for Proposals for the positions of Actuary, Auditor, Defense Panel, Nurse Case Manager, and Commission Attorney. The responses are being reviewed and evaluated. We would like to schedule a special meeting of the Commissioners on Thursday, December 21, 2023 at 1:00 PM to discuss further.
- ☐ **Motion to schedule a special meeting on Thursday, December 21, 2023 at 1:00 PM**

- ❑ **Certificate of Insurance Reports (Pages 9-10)** – Included in the agenda on pages 9-10 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 11-17)** – The NJCE met on October 26, 2023. A summary report of the meeting is included in the agenda on pages 11-12. The NJCE also met on November 17, 2023. Included in the agenda on pages 13-15 is a summary report. The NJCE introduced a proposed budget in the amount of \$41,363,126. A copy of the budget is on page 16. A copy of the Ancillary Budget is on page 17. A public hearing is scheduled on January 11, 2024 at 11:00 AM.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 18-20)** - Included in the agenda on pages 18-20 is a copy of the Property & Casualty Financial Fast Track Report for the month of September. As of **September 30, 2023** there is a statutory surplus of **\$2,698,936**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$1,831,353**. The total cash amount is **\$4,225,845**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 21-23)** – Included in the agenda on pages 21-23 is a copy of the NJCE Financial Fast Track Report for the month of September. As of **September 30, 2023** the NJCE has a surplus of **\$12,379,844**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$34,301,023**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 24-25)** – Included in the agenda on pages 24-25 is a copy of Health Benefits Financial Fast Track for the month of September. As of **September 30, 2023** there is a statutory surplus of **\$411,133**. The total cash amount is **\$496,158**.
- ❑ **Claim Tracking Reports (Pages 26-29)** - Included in the agenda on pages 26-29 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of September 30, 2023. The Executive Director will review the reports with the Commission.
- ❑ **2024 Meeting Platform** – In order to best streamline and leverage Microsoft 365 suite of applications, the Fund Office will eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio or video conferencing beginning January 2024.
- ❑ **2024 Proposed Meeting Schedule** – Below are the proposed meeting dates for 2024. The start time of the meetings will be 1:00 PM. The 2024 GCIC Reorganization meeting is scheduled for January 25, 2024. 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 25, February 22, April 25, June 27, September 26, October 24, and December 12

	Loss Fund Confidence Level at MID less (\$120,000)					
	GLOUCESTER COUNTY INSURANCE COMMISSION					
	2024 PROPOSED BUDGET :					
					Total	
		Proposed Budget SIR	ANNUALIZED BUDGET FY2023	PROPOSED BUDGET FY2024	Increase/Decrease	
	APPROPRIATIONS				\$	%
	I. Claims and Excess Insurance					
	Claims					
1	Property	250K	373,839	390,000	16,161	4.32%
2	Liability	250K	533,835	530,000	(3,835)	-0.72%
3	Auto	250K	127,000	116,000	(11,000)	-8.66%
4	Workers' Comp.	300K	1,273,000	1,393,000	120,000	9.43%
5	POL/EPL		114,000	114,000	0	0.00%
6	Surplus Loss Fund Offset			(150,000)	(150,000)	100.00%
7						
8	Subtotal - Claims		2,421,674	2,393,000	(28,674)	-1.18%
9						
10	Premiums					
11	CEL JIF		3,359,327	3,875,877	516,550	15.38%
12						
13	SubTotal Premiums		3,359,327	3,875,877	516,550	15.38%
14	Total Loss Fund		5,781,001	6,268,877	487,876	8.44%
15						
16	II. Expenses, Fees & Contingency					
17						
18	Claims Adjustment		94,158	94,158	0	0.00%
19	Safety Service		413,213	435,050	21,837	5.28%
20	General Expense					
21	Exec. Director		165,656	168,969	3,313	2.00%
22	Actuary		9,142	9,325	183	2.00%
23	Auditor		17,760	18,450	690	3.89%
24	Attorney		54,121	32,000	(22,121)	-40.87%
25	Treasurer		25,000	25,000	0	0.00%
26	Underwriting Manager		65,557	66,868	1,311	2.00%
27						
28	Misc. Expense & Contingency		29,334	25,000	(4,334)	-14.77%
29						
30	Total Fund Exp & Contingency		873,941	874,820	879	0.10%
31	Risk Managers		337,785	344,541	6,756	2.00%
32						
33						
34	Total Ancilliary Coverages		1,256,636	1,316,083	59,447	4.73%
35						
36	Total FUND Disbursements		8,249,363	8,804,321	554,958	6.73%
37	DIVIDEND CREDIT				0	0.00%
38	Total Incl Dividend		8,249,363	8,804,321	554,958	6.73%

**GLOUCESTER COUNTY INSURANCE COMMISSION
2024 PROPOSED ASSESSMENTS -**

	2023			2024			Change \$			Change %		
Member Name	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Gloucester County	4,036,267	622,394	4,658,661	4,322,278	631,495	4,953,773	286,011	9,101	295,112	7.09%	1.46%	6.33%
Rowan College at Gloucester County	715,557	134,224	849,781	766,262	140,497	906,759	50,705	6,273	56,978	7.09%	4.67%	6.71%
Gloucester County Improvement Authority	1,288,619	402,537	1,691,156	1,379,930	444,301	1,824,231	91,311	41,764	133,075	7.09%	10.38%	7.87%
Gloucester County Utility Authority	907,607	67,209	974,816	971,920	69,009	1,040,929	64,313	1,800	66,113	7.09%	2.68%	6.78%
Gloucester County Library	44,681	30,272	74,953	47,847	30,781	78,628	3,166	509	3,675	7.09%	1.68%	4.90%
Grand Totals:	6,992,731	1,256,636	8,249,367	7,488,238	1,316,083	8,804,321	495,507	59,447	554,954	7.09%	4.73%	6.73%

GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
2023/2024 Budget Comparison based on claims through August 2023

Enrollment: As of August 2023
Delta Dental PPO Plus Premier - 790 covered Employees
County, Library, Division of Social Services

LINE ITEMS	Proposed Budget FY 2023	Proposed Budget FY 2024			Change \$	Change %
		County & Library	Division of Social Services	Totals		
Self Insured Claims						
Dental Claims	\$562,560	\$519,356	\$46,304	\$565,660	\$3,100	0.6%
Subtotal	\$562,560	\$519,356	\$46,304	\$565,660	\$3,100	0.6%
Change in Reserves	\$5,626	\$5,194	\$463	\$5,657		
Projected Trend	\$22,502	\$20,774	\$1,852	\$22,626	\$124	0.55%
Subtotal Premiums	\$590,688	\$545,324	\$48,619	\$593,943	\$3,255	1%
Reinsurance						
Dental Claims		\$0	\$0		\$0	0%
Subtotal Reinsurance		\$0	\$0		\$0	0%
Claims Margin	\$22,502	\$7,790	\$695	\$8,485	-\$14,018	-62.29%
Benefit Adjustment	\$0	\$0	\$0	\$0	\$0	
Plan Design Changes	\$0	\$0	\$0	\$0	\$0	
Total Loss Fund	\$613,190	\$553,114	\$49,314	\$602,428	-\$10,763	-1.76%
General Expenses						
Legal	\$0	\$0	\$0	\$0	\$0	0%
Treasurer	\$0	\$0	\$0	\$0	\$0	0%
Benefits Consultant	\$55,000	\$65,000	\$0	\$65,000	\$10,000	18.18%
Dental TPA admin fees	\$34,114	\$36,593	\$0	\$36,593	\$2,479	7.27%
Misc/Cont	\$0	\$0	\$0	\$0	\$0	0%
Plan Documents	\$0	\$0	\$0	\$0	\$0	0%
Total Expenses	\$89,114	\$101,593	\$0	\$101,593	\$12,479	14.00%
Total Employee Contributions	\$0	\$0	\$0	\$0	\$0	0%
Total Budget	\$702,304	\$654,707	\$49,314	\$704,021	\$1,716	0.24%

-Enrollment has increased from 781 as of 8/2022 to 790 as of 8/2023.

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 10/1/2023 to 11/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: 4-H Fair Association's Holiday Market Evidence of insurance as respect to 4-H Fair Association's Holiday Market being held at the Gloucester County Building A, 1200 Delsea Drive, Clayton, NJ.	10/20/2023 #4260367	GL AU EX WC
H - NJ American Water Works Inc I - Rowan College of South Jersey	1 Water Street Camden, NJ 08102	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects the Career & Technical Education Career Training Program Water UP! Training site located at 1 Walter Gaines Way, Lawnside NJ 08045	10/24/2023 #4263761	GL AU EX WC
H - Cooper University Healthcare I - Rowan College of South Jersey	1 Cooper Plaza D410G Camden, NJ 08103	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects the Career & Technical Education Career Training Program Water UP! Training site located at 1 Walter Gaines Way, Lawnside NJ 08045	10/24/2023 #4263796	GL AU EX WC
H - Cooper University Healthcare I - Rowan College of South Jersey	1 Cooper Plaza D410G Camden, NJ 08103	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects the Career & Technical Education Career Training Program Certified Patient Care Technician clinical placement site.	10/24/2023 #4263798	GL AU EX WC
Total # of Holders: 4				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 11/1/2023 to 12/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Division of I - County of Gloucester	Social Services 400 Hollydell Drive Sewell, NJ 08080	Evidence of insurance with respects to Adult Protective Services Grant Application	11/6/2023 #4278877	GL AU EX WC
H - McCurry Van and Car Rental I - Rowan College of South Jersey	2001 Max Luther Dr. NW Huntsville, AL 35810	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company F: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 Evidence of insurance as respects rental van usage.	11/7/2023 #4292086	GL AU EX WC
H - Solstice I - Rowan College of South Jersey	David Bovak 300 Birmingham Road Pemberton, NJ 08068	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects Career & Technical Education Career Training Program Community Health Worker/ Certified Peer Specialist Non-Clinical Field placement	11/13/2023 #4299041	GL AU EX WC
H - Agape I - Rowan College of South Jersey	Tim Hinch PO. Box 61, Glendora NJ Glendora, NJ 08029	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects Career & Technical Education Career Training Program Community Health Worker/ Certified Peer Specialist Non-Clinical Field placement	11/13/2023 #4299042	GL AU EX WC
H - 1500 Net-Works Associates, LP I - County of Gloucester	c/o Colliers 2005 Market Street, Ste. 4010 Philadelphia, PA 19103	RE: Additional Insured 1500 Net-Works Associates, LP and Lanard & Axilbund d/b/a Colliers are Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	11/28/2023 #4315051	GL AU EX WC
Total # of Holders: 5				



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 26, 2023

Memo to: Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF October Report

Executive Director Report: The following items were discussed:

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

Claims Committee recommended that going forward all Payment Authorization Requests (PARs) for property claims greater than \$500,000 be reviewed by the full Board of Fund Commissioners (in closed session) instead of exclusively by the Claims Review Committee. The change in procedure is supported by both the Fund Attorney and Claims Committee. In addition, it may provide greater awareness of property risks affecting members given the NJCE's attachment is \$2.75 million once a Commission/County Self-Insured Retention (SIR) is pierced. The Board of Fund Commissioners accepted the recommendation; the amendment to the Plan of Risk Management and Claims Committee Charter will be in the next agenda for ratification.

2024 Budget: Last month, due to the uncertainty of the market, the Board of Fund Commissioners agreed to take the same approach as last year and introduce the 2024 budget at the November 17, 2023 meeting and adopt the budget at the January 11, 2024 "special" meeting". During this period, the Underwriting Manager will provide a Marketing Update as the renewal negotiations progress; the Board of Fund Commissioners will be apprised of any program or retention changes prior to coverages being bound on December 31, 2023.

The Finance Sub Committee is scheduled to meet on November 9, 2023 to discuss the preliminary 2024 Budget, potential 2023 Dividends (based on 12/31/22 financials), property appraisal status and any additional matters. It is expected that this committee will meet on an as needed basis leading up to 12/31 so that membership is fully apprised of factors affecting the 2024 budget as we move through the process.

2023 Dividend: The Finance Sub Committee will be reviewing the available dividend calculation at its upcoming meeting. Based on other JIF filings made, it is unlikely the DOBI will approve the release of a dividend given the various factors impacting past and current claims in the pipeline not currently reflected in the financials.

Department of Banking & Insurance (DOBI): Submitted for information was a copy of correspondence from the MEL JIF Executive Director to the newly appointed Commissioner of DOBI outlining the history of Joint Insurance Funds (JIFs) and various factors currently impacting the financials of JIFs and their

member entities. While the letter was specific to municipal entities, some of the factors, such as rising workers' compensation costs and increased frequency and severity of storms will affect all governmental entities. The DOBI Commissioner has agreed to a meeting with the MEL.

Property Appraisal status: Submitted for information was a status update as of October 24, 2023 on each Commission/County's property appraisals and the June 9, 2023 memo on this initiative to all members. The property appraisal process was initially implemented to ensure "insurance to value" and to acquire the necessary COPE information being requested by property insurers.

Financial Fast Track: Copies of the Financial Fast Track as of August 31st were submitted for information and reflected a statutory surplus of \$13.38 million. As previously stated, there are a number of new property claims in the pipeline that will impact the JIF financials.

NJCE Committees:

Cyber Task Force: Underwriting Manager reported The Chertoff Group has reviewed the results from the Technology Stack Questionnaire to draft the framework for the Cyber Risk Management program. The Committee is scheduled to meet with The Chertoff Group on November 1, 2023.

Safety Committee: The Safety Committee is scheduled to meet on December 11, 2023. Safety Director reported increased PEOSH activity and reminded all members to ensure that they have submitted their Right to Know surveys, which were due on July 15th. Members may reach out to J.A. Montgomery to assist with this as well as any customized training requests for 2024.

Claims Update:

Hurricane Ida: Zareena Majeed of Perma Claims reported there are three open claims from Hurricane Ida left to be closed and/or settled.

2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 107th annual conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 15th. This year's program will be "Local Government Risk Management" and we encourage our commissioners to attend. Included in the agenda was an invitation to a reception hosted by Fund Professionals on Wednesday November 15th at the VIP Lounge in Bally's Casino & Hotel (1900 Boardwalk, Atlantic City).

Audit Filing: The final 2022 Year End Audit has been filed with both Departments of Insurance and Community Affairs and the Synopsis of Audit was published in the Fund's official newspaper.

Underwriting Manager Report

Underwriting Manager will continue to market the 2024 renewal program aggressively and will provide additional information at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from September to November 2023, Safety Director bulletins and information on a training schedule through December 2023.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Friday November 17, 2023 at 9:30AM via Zoom.



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 17, 2023

Memo to: Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF November Report

Executive Director Report: The following items were discussed:

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

Last month, the Board of Fund Commissioners agreed with the Claims Review Committee's recommendation that all Payment Authorization Requests (PARs) greater than \$500,000 for property claims only be reviewed by the Board of Fund Commissioners in closed session. The change in procedure will provide greater awareness of property risks affecting members given the NJCE's retention is \$2.75 million once a Commission/County Self-Insured Retention (SIR) is pierced. The Board of Fund Commissioners adopted a resolution amending the 2023 Plan of Risk Management to memorialize this action, as well as, amended the Claims Review Committee charter.

Finance Sub-Committee: The Finance Sub-Committee met on November 13th to review and recommend the 2024 Preliminary Budget for introduction to the Board of Commissioners. Copies of the sub-committee's agenda, including the 2024 preliminary budget and a detailed summary, were presented. The Board of Fund Commissioners agreed to a budget timeline for introduction and adoption. The budget was introduced today and will be adopted on January 11, 2024 at 11:00AM.

The Finance sub-committee will meet in early December with the Executive Director and Underwriting Manager to provide ongoing 2024 renewal marking update with results no later than December 27th. The results will be communicated to the full Board of Commissioners.

The following is a summary of the discussion:

2024 Budget: Sub-Committee recommended the introduction of the enclosed 2024 Proposed Budget in the amount of \$41,363,126 which represents an increase of \$4,988,135 or 13.7% over the 2023 Assessed Budget. Executive Director/Administrator's office has been asked to review available surplus to potentially provide a *Surplus Premium Offset* to reduce the overall budget increase.

Fund Actuary provided loss fund projections based on a 7-year loss ratio; the loss fund projections reflect an overall increase of 14.6% with property and liability as the two largest increases of 33.2% and 29.2% respectively due to loss activity on the NJCE program.

Excess Premiums overall are increasing by 17.9% and are based on projections from the Underwriting Manager as well as reflect changes to total insured values (TIV). In particular, the property increase is based on two factors: (1) a mandate by excess insurers to develop regular property appraisal programs and (2) a 5th consecutive year of a “hard” insurance marketplace on a national and global basis, as well as, here in New Jersey. New Jersey has had several major storms since 2011 including tropical storms from Hurricanes Irene (2011), Sandy (2012) and Ida (2021). These catastrophic (CAT) storms continue to impact the market annually and more recently the NJCE program which has also experienced large property losses.

Expenses, fees and contingency are capped at 2% increases and the total ancillary coverages reflect a flat renewal.

Finance sub-committee also reviewed the historical changes to the NJCE JIF’s property retention excess of a Commission/County member self-insured retention (SIR): 2019 it was \$150,000, 2020 it was \$750,000, 2021 and 2022 it was \$1,750,000 and for 2023 it is \$2,750,000 which illustrates the fact that NJCE has had to assume a large share of the property losses. The program retentions are being evaluated annually especially this year with the departure of Zurich, NJCE’s primary property insurer, from the property market effective January 1st. Underwriting Manager is marketing the excess property program to domestic and global markets.

2024 Assessments: The 2024 assessments will be available for the next Finance Sub-Committee meeting on December 4th and will be provided to the full Board of Fund Commissioners.

Financial Fast Track: The report as of August 31, 2023 was submitted for review and reflected a surplus of \$13.3 million. The NJCE JIF has a few large losses in the pipeline, which are not currently reflected in the August financials.

2023 Dividend: Sub-Committee did not act on a dividend recommendation and agreed to hold off on a dividend decision until they meet again on December 4, 2023. The sub-committee will also review the feasibility of a “surplus premium offset” in lieu of a dividend.

Property Appraisal status: Submitted for information was an updated chart as of November 14th, which noted each member’s status with respect to property appraisals; some Insurance Commissions are not expected to be completed until mid to late December. The NJCE JIF has reimbursed or will reimburse for physical appraisals that were begun and/or completed in 2023. The 2024 NJCE budget does not contemplate any funding for trending appraisals in the 2024 proposed budget. The local Commissions budgets will be reviewed to see if funds can be budgeted in the coming year.

Following the comprehensive review, the Board of Fund Commissioners passed a motion to introduce the 2024 budget in the amount of \$41,363,126 and schedule a public hearing on January 11, 2024 at 11:00AM via Zoom.

NJCE Committees:

Cyber Task Force: The Committee met with The Chertoff Group on November 1st. The Chertoff Group has completed the review of the Technology Stack Questionnaire to complete the draft framework for the Cyber Risk Management program. Next steps will be for the Cyber Task Force to review the draft framework for feedback and recommendations.

Safety Committee: The Safety Committee is scheduled to meet again on Monday December 11th at 10:00am via Zoom. Topics on the agenda for discussion are 2024 training requests and the Leadership Academy course.

Claims Update:

Hurricane Ida: Robyn Walcoff of Perma Claims reported there are three open claims from Hurricane Ida left to be closed and/or settled.

2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 107th annual conference was held from November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF held two sessions of its annual elected official's seminar titled "Local Government Risk Management."

2023 New Jersey Association of Counties (NJAC): The Fund office received notification that this annual conference will be held on May 1 – May 3, 2024 at Caesar's, Atlantic City.

January Special Meeting: The Fund is scheduled to meet again on Thursday, January 11, 2024, at 11:00 a.m. via Microsoft Teams to adopt the 2024 budget and discuss any additional matters.

Underwriting Manager Report

Underwriting Manager will continue to market the 2024 renewal program aggressively and will provide additional information at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from October to December 2023, safety bulletins distributed and information on the training schedule through January 31, 2024.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday January 11, 2024 at 11:00AM via Zoom.

	NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
	2024 PROPOSED BUDGET - PR Loss Pic Confidence HIGH, GL, AL Loss Pic Confidence MID, WC & SBLEPL Loss Pic Confidence LOW MID Confidence loss pics All Other Property Premium on REPORTED TIV for ACIC Members & Camden County Property Premium on TRENDED TIV all other Equalized Premiums PR, Liab, WC						
	APPROPRIATIONS						
	I. Claims and Excess Insurance						
	Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %
1	Property	2.75Mil x 250K *	1,130,168	2.75Mil x 250K *	1,505,874	375,706	33.2%
2	Liability	1250x250 **	1,065,607	1250x250 **	1,376,901	311,294	29.2%
3	Auto	1250x250 **	367,427	1250x250 **	475,238	107,811	29.3%
4	Workers' Comp.	Various	2,772,005	Various	2,741,688	(30,317)	-1.1%
5	Workers' Comp. Presumption Cvg	600K x 1.15MIL	411,802	600K x 1.15MIL	479,915	68,113	16.5%
6	SBL/EPL		27,594		27,594		0.0%
7	PDL/EPL		257,001		294,504	37,503	14.6%
8	Cyber		364,527		426,258	61,731	16.9%
9	Subtotal - Claims		6,396,131		7,327,972	931,841	14.6%
10	Premiums						
11							
12	Property		9,839,977		12,049,836	2,209,859	22.5%
13	Property 150 x 110		984,077		1,140,779	156,702	15.9%
14	Terrorism		91,999		110,156	18,157	19.7%
15	XS Flood to 50		1,155,595		1,327,897	172,302	14.9%
16	Liability		5,384,600		5,911,398	526,798	9.8%
17	Excess Liability		2,660,002		2,926,003	266,001	10.0%
18	Workers Comp (Stat x 1MIL)		2,855,782		2,959,438	103,656	3.6%
19	Surplus Premium Offset		(560,119)		-	560,119	-100.0%
20							
21	SubTotal Premiums		22,411,913		26,425,507	4,013,594	17.9%
22	Total Loss Fund		28,808,044		33,753,479	4,945,435	17.2%
23							
24	II. Expenses, Fees & Contingency						
25							
26	Claims Adjustment		71,911		73,352	1,441	2.0%
27	Claims Adjustment - Property		20,381		20,791	410	2.0%
28	Safety Director		446,761		455,701	8,940	2.0%
29	General Expense						
30	Exec. Director		731,110		745,731	14,621	2.0%
31	Actuary		24,620		25,113	493	2.0%
32	Auditor		17,865		18,223	358	2.0%
33	Attorney		15,297		15,603	306	2.0%
34	Treasurer		15,297		15,603	306	2.0%
35	Technical Writer		25,500		26,011	511	2.0%
36	Underwriting Manager		482,467		492,118	9,651	2.0%
37	Underwriting Data Consolidation		110,623		112,837	2,214	2.0%
38	Payroll Audit		22,687		23,138	451	2.0%
39	Property Appraisals/Reimbursement				-		
40	Safety Institute Funding		92,426		94,273	1,847	2.0%
41							
42	Misc. Expense & Contingency		50,892		51,913	1,021	2.0%
43	Total Fund Exp & Contingency		2,127,837		2,170,407	42,570	2.0%
44	Risk Management Consultant		102,124		102,124		0.0%
45							
46	Total Self Insured Program		31,038,005		36,026,010	4,988,005	16.1%
47							
48	Ancillary Coverages		5,336,986		5,337,116	130	0.0%
49							
50	Total Including Ancillary Coverages		36,374,991		41,363,126	4,988,135	13.7%
51	* Monmouth County Property retention	500K x 500K		500K x 500K			
52	** ACIC GL/AL retention	1MILx500		1MILx500			

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2024 PROPOSED ANCILLARY ONLY BUDGET -FY2024 Ancillary Only Budget						
APPROPRIATIONS						
I. Claims and Excess Insurance						
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %
1 Ancillary Coverages						
2 POL/EPL		1,398,730		1,468,667	69,937	5.0%
3 Crime Program		189,795		194,394	4,599	2.4%
4 Medical Malpractice		1,254,087		1,348,576	94,489	7.5%
5 Pollution Liability		296,381		222,931	(73,450)	-24.8%
6 Employed Lawyers Liability		153,412		160,033	6,621	4.3%
7 Cyber Liability	2MIL	1,589,977	2MIL	1,541,995	(47,982)	-3.0%
8 Aviation		92,601		96,516	3,915	4.2%
9 Marina Operators Liability		21,055		22,740	1,685	8.0%
10 Active Assailant		75,619		78,750	3,131	4.1%
11 Supplemental Indemnity WC		24,431		24,422	(9)	0.0%
12 Fiduciary Liab		5,633		5,915	282	5.0%
13 VET Liability		377		359	(18)	-4.8%
14 Small Craft		5,125		5,228	103	2.0%
15 Volunteers Sup Indemnity		2,010		2,050	40	2.0%
16 A&H Fire Trainers		2,418		2,466	48	2.0%
17 Petty Cash Bond		250		255	5	2.0%
18 Hull & Protection Indemnity Primary		158,646		161,819	3,173	2.0%
19 Aviation & Heliport		66,439		-	(66,439)	-100.0%
15						
16 Total Ancillary Coverages		5,336,986		5,337,116	130	0.0%
*Pollution Liability - Monmouth County 3 Year Premium was billed in FY2023						
**Aviation & Heliport - OCIC 3 Year Premium was billed in FY2023						
17						

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2023			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	685,970	6,173,732	77,540,643	83,714,376	
2.	CLAIM EXPENSES					
	Paid Claims	59,834	1,502,255	22,325,136	23,827,391	
	Case Reserves	240,026	376,714	1,624,480	2,001,194	
	IBNR	(225,165)	431,817	2,089,129	2,520,946	
	Excess Insurance Recoverable	(2,340)	(13,874)	(334,613)	(348,487)	
	Discounted Claim Value	1,472	(18,183)	(91,773)	(109,956)	
TOTAL CLAIMS		73,827	2,278,729	25,612,358	27,891,087	
3.	EXPENSES					
	Excess Premiums	383,826	3,454,435	36,245,134	39,699,568	
	Administrative	100,065	902,717	11,302,418	12,205,134	
TOTAL EXPENSES		483,891	4,357,151	47,547,551	51,904,703	
4.	UNDERWRITING PROFIT (1-2-3)	128,252	(462,148)	4,380,734	3,918,586	
5.	INVESTMENT INCOME	0	0	7,237	7,237	
6.	PROFIT (4 + 5)	128,252	(462,148)	4,387,971	3,925,823	
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760	
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946	
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)	
10.	INVESTMENT IN JOINT VENTURE	(142,427)	(402,273)	2,233,626	1,831,353	
11. SURPLUS (6 + 7 + 8 - 9)		(14,175)	(864,421)	3,563,357	2,698,936	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	238	762	25,620	26,382	
	2011	463	1,742	(27,901)	(26,159)	
	2012	650	(35,917)	228,985	193,067	
	2013	316	(5,037)	206,258	201,222	
	2014	(26,361)	(59,127)	380,508	321,381	
	2015	(30,761)	(63,430)	(776,465)	(839,895)	
	2016	443	20,153	374,346	394,498	
	2017	8,470	18,695	391,284	409,979	
	2018	10,263	17,028	1,009,644	1,026,672	
	2019	34,503	(60,824)	686,640	625,816	
	2020	55,957	119,160	956,622	1,075,783	
	2021	318	(161,627)	(219,592)	(381,219)	
	2022	(10,104)	(604,431)	327,407	(277,023)	
	2023	(58,568)	(51,568)		(51,568)	
TOTAL SURPLUS (DEFICITS)		(14,175)	(864,421)	3,563,356	2,698,936	
TOTAL CASH					4,225,845	

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2023				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	1,823,536	1,823,536
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	1,823,536	1,823,536
FUND YEAR 2011				
Paid Claims	0	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
TOTAL FY 2011 CLAIMS	0	0	2,795,974	2,795,974
FUND YEAR 2012				
Paid Claims	0	1,818	2,080,101	2,081,918
Case Reserves	0	(1,818)	16,513	14,695
IBNR	0	0	1,167	1,167
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	9	36	(122)	(86)
TOTAL FY 2012 CLAIMS	9	36	2,097,658	2,097,694
FUND YEAR 2013				
Paid Claims	0	1,650	1,564,294	1,565,944
Case Reserves	1,000	(650)	22,164	21,514
IBNR	0	0	1,450	1,450
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	17	75	(257)	(182)
TOTAL FY 2013 CLAIMS	1,017	1,075	1,587,651	1,588,726
FUND YEAR 2014				
Paid Claims	0	0	981,609	981,609
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(3)	(3)
TOTAL FY 2014 CLAIMS	0	0	981,606	981,606
FUND YEAR 2015				
Paid Claims	3,390	54,850	3,020,846	3,075,696
Case Reserves	(26)	(34,320)	146,803	112,483
IBNR	250	0	17,253	17,253
Excess Insurance Recoverable	0	0	(500)	(500)
Discounted Claim Value	83	445	(2,508)	(2,063)
TOTAL FY 2015 CLAIMS	3,697	20,975	3,181,893	3,202,868
FUND YEAR 2016				
Paid Claims	675	1,675	1,750,563	1,752,238
Case Reserves	(563)	(1,390)	16,777	15,387
IBNR	173	0	2,579	2,579
Excess Insurance Recoverable	0	0	(50,000)	(50,000)
Discounted Claim Value	0	1	(307)	(306)
TOTAL FY 2016 CLAIMS	285	286	1,719,611	1,719,897

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF September 30, 2023				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	0	0	2,046,812	2,046,812
Case Reserves	0	0	0	0
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	(3,945)	(3,945)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868
FUND YEAR 2018				
Paid Claims	0	788	1,384,203	1,384,991
Case Reserves	0	(788)	31,113	30,325
IBNR	(4,486)	(9,692)	22,076	12,385
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	103	264	(930)	(666)
TOTAL FY 2018 CLAIMS	(4,384)	(9,428)	1,436,462	1,427,034
FUND YEAR 2019				
Paid Claims	2,310	49,487	1,439,283	1,488,770
Case Reserves	(2,310)	(58,644)	284,403	225,760
IBNR	(15,000)	0	48,707	48,707
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	714	1,838	(5,713)	(3,875)
TOTAL FY 2019 CLAIMS	(14,286)	(7,319)	1,766,680	1,759,362
FUND YEAR 2020				
Paid Claims	2,340	45,643	1,336,011	1,381,653
Case Reserves	(3,570)	(34,394)	66,084	31,689
IBNR	(9,410)	(97,034)	222,721	125,687
Excess Insurance Recoverable	(2,340)	(13,874)	(280,168)	(294,042)
Discounted Claim Value	533	3,695	(6,601)	(2,907)
TOTAL FY 2020 CLAIMS	(12,448)	(95,965)	1,338,045	1,242,081
FUND YEAR 2021				
Paid Claims	10,270	470,194	1,482,043	1,952,237
Case Reserves	36,085	(87,246)	528,960	441,714
IBNR	(103,576)	(287,029)	668,783	381,754
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	7,150	10,706	(29,208)	(18,502)
TOTAL FY 2021 CLAIMS	(50,071)	106,625	2,650,577	2,757,203
FUND YEAR 2022				
Paid Claims	15,133	654,077	619,862	1,273,939
Case Reserves	160,546	287,264	511,665	798,929
IBNR	(175,683)	(392,302)	1,104,393	712,091
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,098	6,682	(46,123)	(39,441)
TOTAL FY 2022 CLAIMS	1,094	555,722	2,189,797	2,745,518
FUND YEAR 2023				
Paid Claims	25,716	222,073		222,073
Case Reserves	48,864	308,699		308,699
IBNR	82,568	1,217,874		1,217,874
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(8,236)	(41,926)		(41,926)
TOTAL FY 2023 CLAIMS	148,912	1,706,720	0	1,706,720
COMBINED TOTAL CLAIMS	73,827	2,278,729	25,612,358	27,891,087
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		September 30, 2023		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		3,026,139	27,066,170	248,899,924	275,966,094
2.	CLAIM EXPENSES					
		Paid Claims	123,154	2,502,667	12,514,366	15,017,033
		Case Reserves	1,873,860	3,245,097	12,686,874	15,931,971
		IBNR	(334,057)	2,579,443	11,414,958	13,994,401
		Discounted Claim Value	(276,454)	(657,455)	(2,262,516)	(2,919,971)
		Excess Recoveries	197,251	70,566	(2,167,310)	(2,096,744)
	TOTAL CLAIMS		1,583,754	7,740,319	32,186,372	39,926,691
3.	EXPENSES					
		Excess Premiums	2,350,011	21,174,071	177,502,257	198,676,328
		Administrative	181,660	1,678,479	18,460,731	20,139,210
	TOTAL EXPENSES		2,531,671	22,852,550	195,962,988	218,815,538
4.	UNDERWRITING PROFIT (1-2-3)		(1,089,286)	(3,526,699)	20,750,564	17,223,865
5.	INVESTMENT INCOME		82,048	484,318	1,379,212	1,863,530
6.	PROFIT (4+5)		(1,007,238)	(3,042,381)	22,129,775	19,087,395
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		(1,007,238)	(3,042,381)	15,422,224	12,379,844
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		351	2,335	62,481	64,816
	2011		198	6,013	572,420	578,433
	2012		1,630	(214,740)	686,619	471,879
	2013		3,270	(20,044)	1,090,793	1,070,749
	2014		(186,889)	(407,566)	2,077,841	1,670,275
	2015		(215,446)	(329,486)	1,679,406	1,349,919
	2016		(1,072)	160,521	1,710,308	1,870,828
	2017		57,683	144,601	2,614,589	2,759,190
	2018		35,129	57,002	2,321,638	2,378,640
	2019		150,048	(532,159)	2,164,699	1,632,539
	2020		339,582	184,846	(689,222)	(504,376)
	2021		(408,984)	(441,236)	(204,057)	(645,293)
	2022		(65,514)	(385,575)	1,334,709	949,134
	2023		(717,222)	(1,266,892)		(1,266,892)
TOTAL SURPLUS (DEFICITS)			(1,007,238)	(3,042,381)	15,422,224	12,379,843
TOTAL CASH						34,301,023

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		September 30, 2023		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		YEAR END
						FUND
						BALANCE
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	171,840	171,840	
	Case Reserves	0	0	0	0	
	IBNR	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840	
FUND YEAR 2011						
	Paid Claims	5,434	18,642	552,636	571,278	
	Case Reserves	(5,434)	(18,642)	83,028	64,386	
	IBNR	0	0	3,000	3,000	
	Discounted Claim Value	1,085	1,918	(7,983)	(6,065)	
TOTAL FY 2011 CLAIMS		1,085	1,918	630,681	632,600	
FUND YEAR 2012						
	Paid Claims	786	6,562	1,589,807	1,596,369	
	Case Reserves	(786)	243,438	58,613	302,050	
	IBNR	0	558	3,122	3,680	
	Discounted Claim Value	514	(22,683)	(6,056)	(28,738)	
TOTAL FY 2012 CLAIMS		514	227,875	1,645,486	1,873,361	
FUND YEAR 2013						
	Paid Claims	11,864	104,230	995,819	1,100,050	
	Case Reserves	(8,204)	(63,245)	549,219	485,974	
	IBNR	(3,957)	(9,872)	29,551	19,679	
	Discounted Claim Value	220	9,599	(60,165)	(50,565)	
TOTAL FY 2013 CLAIMS		(78)	40,712	1,514,426	1,555,138	
FUND YEAR 2014						
	Paid Claims	478	14,538	659,816	674,354	
	Case Reserves	241,174	472,443	138,364	610,806	
	IBNR	(100)	0	21,077	21,077	
	Discounted Claim Value	(49,861)	(49,394)	(15,330)	(64,724)	
TOTAL FY 2014 CLAIMS		191,691	437,588	803,927	1,241,514	
FUND YEAR 2015						
	Paid Claims	9,414	134,924	1,822,647	1,957,570	
	Case Reserves	230,586	257,586	734,986	992,572	
	IBNR	3,429	(17,729)	94,138	76,409	
	Discounted Claim Value	(23,001)	(13,883)	(67,627)	(81,511)	
TOTAL FY 2015 CLAIMS		220,429	360,897	2,584,143	2,945,040	
FUND YEAR 2016						
	Paid Claims	3,679	268,831	1,030,094	1,298,925	
	Case Reserves	(3,679)	(405,212)	1,339,694	934,481	
	IBNR	(1)	(1,371)	42,209	40,838	
	Discounted Claim Value	7,337	18,065	(94,522)	(76,457)	
TOTAL FY 2016 CLAIMS		7,336	(119,687)	2,317,474	2,197,788	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	247	114,306	1,181,145	1,295,451
	Case Reserves	(39,235)	(209,341)	854,966	645,626
	IBNR	(17,892)	(27,796)	114,476	86,680
	Discounted Claim Value	6,448	22,958	(78,364)	(55,406)
TOTAL FY 2017 CLAIMS		(50,431)	(99,873)	2,072,224	1,972,352
FUND YEAR 2018					
	Paid Claims	(705)	230,757	987,489	1,218,247
	Case Reserves	13,354	(129,863)	950,586	820,722
	IBNR	(57,067)	(138,884)	552,963	414,078
	Discounted Claim Value	17,586	32,648	(120,565)	(87,917)
TOTAL FY 2018 CLAIMS		(26,832)	(5,342)	2,370,473	2,365,131
FUND YEAR 2019					
	Paid Claims	0	314,087	684,365	998,452
	Case Reserves	17,135	189,163	1,205,018	1,394,180
	IBNR	(176,428)	(531,333)	1,263,761	732,428
	Discounted Claim Value	16,501	48,288	(198,523)	(150,235)
TOTAL FY 2019 CLAIMS		(142,791)	20,204	2,954,620	2,974,825
FUND YEAR 2020					
	Paid Claims	0	243,902	881,863	1,125,765
	Case Reserves	(214,412)	240,900	3,856,203	4,097,104
	IBNR	(124,139)	(524,007)	2,706,198	2,182,192
	Discounted Claim Value	(191,691)	(175,056)	(494,451)	(669,507)
	Excess Recoveries	197,251	70,566	(2,167,310)	(2,096,744)
TOTAL FY 2020 CLAIMS		(332,991)	(143,694)	4,782,503	4,638,809
FUND YEAR 2021					
	Paid Claims	228	410,887	1,705,091	2,115,978
	Case Reserves	294,965	99,473	2,095,279	2,194,751
	IBNR	183,756	4,353	2,146,905	2,151,258
	Discounted Claim Value	(60,833)	(16,968)	(453,414)	(470,382)
	Excess Recoveries	0	0	0	0
TOTAL FY 2021 CLAIMS		418,115	497,745	5,493,861	5,991,605
FUND YEAR 2022					
	Paid Claims	91,730	432,326	251,754	684,080
	Case Reserves	344,785	236,040	820,919	1,056,959
	IBNR	(409,884)	(530,448)	4,437,558	3,907,109
	Discounted Claim Value	49,652	140,927	(665,517)	(524,590)
TOTAL FY 2022 CLAIMS		76,282	278,844	4,844,714	5,123,558
FUND YEAR 2023					
	Paid Claims	0	208,674		208,674
	Case Reserves	1,003,610	2,332,360		2,332,360
	IBNR	268,227	4,355,973		4,355,973
	Discounted Claim Value	(50,411)	(653,876)		(653,876)
TOTAL FY 2023 CLAIMS		1,221,425	6,243,131	0	6,243,131
COMBINED TOTAL CLAIMS		1,583,754	7,740,319	32,186,372	39,926,691
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 \$2,096,744 due from the reinsurer for COVID-19 WC claims.					

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF SEPTEMBER 30, 2023

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,523	517,877	86,705,798	87,223,675
2. CLAIM EXPENSES				
Paid Claims	50,622	421,390	76,688,963	77,110,353
IBNR	69	1,347	44,022	45,369
Total Claims	50,691	422,737	76,732,985	77,155,722
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	7,484	67,294	5,935,924	6,003,218
Total Expenses	7,484	67,294	9,596,662	9,663,956
4. UNDERWRITING PROFIT (1-2-3)	(653)	27,846	376,151	403,997
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(653)	27,846	383,287	411,133
9. STATUTORY SURPLUS (6+7-8)	(653)	27,846	383,287	411,133

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	0	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	0	0	8,250	8,250
2022 SURPLUS	574	40,570	79,745	120,315
CASH	123,768	(17,321)	141,089	123,768
2023 SURPLUS	(1,227)	(12,725)	-	(12,725)
CASH	68,851	68,851	-	68,851
TOTAL SURPLUS	(653)	27,846	383,287	411,132
TOTAL CASH	192,619	51,530	444,628	496,158

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF SEPTEMBER 30, 2023

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
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CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	(574)	(40,570)	44,022	3,452
Total Claims	(574)	(40,570)	559,921	519,351
FUND YEAR 2023				
Paid Claims	50,622	421,390	-	421,390
IBNR	643	41,918	-	41,918
Total Claims	51,265	463,308	-	463,308
COMBINED TOTAL CLAIMS	50,691	422,737	76,732,986	77,155,723

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, 2023

COVERAGE LINE - PROPERTY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
August-23	0	0	0	0	0	0	0	0	0	0	0	1	9	7	17
September-23	0	0	0	0	0	0	0	0	0	0	0	1	9	8	18
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves															\$9,763
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
August-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$135,261	\$42,741	\$178,003
September-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$135,393	\$40,333	\$175,727
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$132	(\$2,409)	(\$2,277)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$239,155	\$452,470	\$9	\$3,161,902
COVERAGE LINE - GENERAL LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
August-23	0	0	0	0	0	1	0	0	0	1	2	2	7	12	25
September-23	0	0	0	0	0	1	0	0	0	1	1	2	7	9	21
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	0	0	-3	-4
Limited Reserves															\$26,692
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
August-23	\$0	\$0	\$0	\$0	\$0	\$73,890	\$0	\$0	\$0	\$172,028	\$18,918	\$10,000	\$65,000	\$84,500	\$424,336
September-23	\$0	\$0	\$0	\$0	\$0	\$70,500	\$0	\$0	\$0	\$172,028	\$15,000	\$10,000	\$210,000	\$83,000	\$560,528
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$3,390)	\$0	\$0	\$0	\$0	(\$3,918)	\$0	\$145,000	(\$1,500)	\$136,192
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$513,477	\$5,918	\$285,387	\$54,158	\$199,514	\$215,800	\$215,800	\$4,049,490
COVERAGE LINE - AUTO LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
August-23	0	0	0	0	0	0	0	0	0	0	0	0	2	3	5
September-23	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-2	0	-2
Limited Reserves															\$500
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
August-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,000	\$1,500	\$16,500
September-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500	\$1,500
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$15,000)	\$0	(\$15,000)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$16,267	\$16,267	\$1,372,432
COVERAGE LINE - WORKERS COMP.															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
August-23	0	0	1	2	0	2	2	0	1	2	8	10	19	33	80
September-23	0	0	1	2	0	2	2	0	1	2	9	10	17	36	82
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	0	-2	3	2
Limited Reserves															\$16,242
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
August-23	\$0	\$0	\$14,695	\$20,513	\$0	\$38,619	\$15,949	\$0	\$30,325	\$56,042	\$116,264	\$395,628	\$423,122	\$131,094	\$1,242,251
September-23	\$0	\$0	\$14,695	\$21,513	\$0	\$41,983	\$15,387	\$0	\$30,325	\$53,732	\$87,156	\$431,713	\$453,536	\$181,774	\$1,331,814
NET CHGE	\$0	\$0	\$0	\$1,000	\$0	\$3,364	(\$563)	\$0	\$0	(\$2,310)	(\$29,108)	\$36,085	\$30,414	\$50,680	\$89,563
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,394,955	\$729,107	\$1,812,679	\$1,286,013	\$1,030,407	\$1,121,394	\$1,093,159	\$537,060	\$1,948,485	\$1,382,113	\$1,382,113	\$17,975,403
TOTAL ALL LINES COMBINED															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
August-23	0	0	1	2	0	3	2	0	1	3	10	13	37	55	127
September-23	0	0	1	2	0	3	2	0	1	3	10	13	33	56	124
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-4	1	-3
Limited Reserves															\$16,690
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
August-23	\$0	\$0	\$14,695	\$20,513	\$0	\$112,509	\$15,949	\$0	\$30,325	\$228,070	\$135,182	\$405,629	\$638,383	\$259,835	\$1,861,090
September-23	\$0	\$0	\$14,695	\$21,513	\$0	\$112,483	\$15,387	\$0	\$30,325	\$225,760	\$102,156	\$441,714	\$798,929	\$306,607	\$2,069,568
NET CHGE	\$0	\$0	\$0	\$1,000	\$0	(\$26)	(\$563)	\$0	\$0	(\$2,310)	(\$33,026)	\$36,085	\$160,546	\$46,771	\$208,478
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,587,457	\$981,610	\$3,187,679	\$1,718,625	\$2,042,868	\$1,415,316	\$1,716,197	\$1,117,795	\$2,393,748	\$2,066,649	\$1,614,188	\$26,559,228

2020 2021 2022 2023 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF September 30, 2023

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		45	MONTH	Last Month		44	MONTH	Last Year		33	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22	
PROPERTY	339,909	523,345	523,345	153.97%	339,909	523,345	523,345	153.97%	339,909	0	0	0.00%	339,909
GEN LIABILITY	601,000	54,158	54,158	9.01%	569,183	58,076	58,076	9.66%	566,874	25,827	25,827	4.30%	529,049
POL/EPL													
AUTO LIABILITY	112,001	3,232	3,232	2.89%	102,424	3,232	(361,444)	-322.72%	101,977	3,232	3,232	2.89%	95,491
WORKER'S COMP	1,319,505	901,736	537,060	40.70%	1,308,903	928,503	928,503	70.37%	1,307,865	941,225	941,225	71.33%	1,285,942
TOTAL ALL LINES	2,372,415	1,482,471	1,117,795	47.12%	2,320,419	1,513,156	1,148,480	48.41%	2,316,625	970,284	970,284	40.90%	2,250,391
NET PAYOUT %	\$1,086,273			45.79%									

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		33	MONTH	Last Month		32	MONTH	Last Year		21	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22	
PROPERTY	338,000	239,155	239,155	70.76%	338,000	239,155	239,155	70.76%	338,000	0	0	0.00%	331,373
GEN LIABILITY	551,000	199,514	199,514	36.21%	485,035	199,514	199,514	36.21%	480,719	12,749	12,749	2.31%	416,415
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	99,754	6,594	6,594	5.64%	98,902	6,594	6,594	5.64%	84,216
WORKER'S COMP	1,297,005	1,948,485	1,948,485	150.23%	1,264,014	1,902,130	1,902,130	146.66%	1,260,574	1,859,841	1,859,841	143.40%	1,176,956
TOTAL ALL LINES	2,303,006	2,393,748	2,393,748	103.94%	2,186,803	2,347,393	2,347,393	101.93%	2,178,195	1,879,184	1,879,184	81.60%	2,008,959
NET PAYOUT %	\$1,952,034			84.76%									

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		21	MONTH	Last Month		20	MONTH	Last Year		9	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22	
PROPERTY	316,000	452,470	452,470	143.19%	309,804	451,560	451,560	142.90%	308,805	0	0	0.00%	214,880
GEN LIABILITY	538,000	215,800	215,800	40.11%	406,590	70,800	70,800	13.16%	399,051	45,698	45,698	8.49%	193,680
POL/EPL	101,999												
AUTO LIABILITY	113,000	16,267	16,267	14.40%	81,336	31,267	31,267	27.67%	79,393	23,419	23,419	20.72%	39,550
WORKER'S COMP	1,244,000	1,382,113	1,382,113	111.10%	1,128,857	1,337,343	1,337,343	107.50%	1,113,398	735,231	735,231	59.10%	410,520
TOTAL ALL LINES	2,312,999	2,066,649	2,066,649	89.35%	1,926,587	1,890,970	1,890,970	81.75%	1,900,647	804,348	804,348	34.78%	858,630
NET PAYOUT %	\$1,267,721			54.81%									

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		9	MONTH	Last Month		8	MONTH	Last Year		-3	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22	
PROPERTY	369,682	160,452	160,452	43.40%	251,384	158,244	158,244	42.81%	225,506			N/A	N/A
GEN LIABILITY	532,748	83,000	83,000	15.58%	191,789	84,500	84,500	15.86%	159,824			N/A	N/A
POL/EPL	113,998												
AUTO LIABILITY	127,000	1,500	1,500	1.18%	44,450	1,500	1,500	1.18%	38,100			N/A	N/A
WORKER'S COMP	1,273,000	282,413	282,413	22.18%	420,090	210,634	210,634	16.55%	330,980			N/A	N/A
TOTAL ALL LINES	2,416,428	527,365	527,365	21.82%	907,713	454,878	454,878	18.82%	754,410	0	0	N/A	N/A
NET PAYOUT %	\$100,639			4.16%									

2015 2016 2017 2018 2019 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

September 30, 2023

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current		105 Actual 30-Sep-23		MONTH TARGETED	Last Month		104 Actual 31-Aug-23		MONTH TARGETED	Last Year		93 Actual 31-Aug-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	0	0	0.00%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	578,081	578,081	85.01%	656,181	96.50%
AUTO LIABILITY	91,000	307,746	307,246	337.63%	88,212	96.94%	307,746	307,246	337.63%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%
WORKER'S COMP	1,157,000	1,812,679	1,812,679	156.67%	1,157,000	100.00%	1,809,315	1,809,315	156.38%	1,157,000	100.00%	1,869,723	1,869,723	161.60%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,188,179	3,187,679	147.71%	2,131,393	98.77%	3,184,815	3,184,315	147.56%	2,131,393	98.77%	2,755,550	2,755,550	127.69%	2,131,393	98.77%
NET PAYOUT %	\$3,075,196					142.50%										

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current		93 Actual 30-Sep-23		MONTH TARGETED	Last Month		92 Actual 31-Aug-23		MONTH TARGETED	Last Year		81 Actual 31-Aug-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	0	0	0.00%	197,238	100.00%
GEN LIABILITY	641,774	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%
WORKER'S COMP	1,226,749	1,336,013	1,286,013	104.83%	1,226,749	100.00%	1,335,901	1,285,901	104.82%	1,226,749	100.00%	1,348,197	1,348,197	109.90%	1,226,749	100.00%
TOTAL ALL LINES	2,169,445	1,768,625	1,718,625	79.22%	2,143,789	98.82%	1,768,512	1,718,512	79.21%	2,143,789	98.82%	1,398,501	1,398,501	64.46%	2,143,789	98.82%
NET PAYOUT %	\$1,703,238					78.51%										

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		81 Actual 30-Sep-23		MONTH TARGETED	Last Month		80 Actual 31-Aug-23		MONTH TARGETED	Last Year		69 Actual 31-Aug-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	0	0	0.00%	178,000	100.00%
GEN LIABILITY	609,000	517,422	513,477	84.31%	587,668	96.50%	517,422	513,477	84.31%	587,668	96.50%	494,899	494,899	81.26%	589,831	96.85%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	101,118	97.23%
WORKER'S COMP	1,217,000	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,092,794	1,092,794	89.79%	1,217,000	100.00%
TOTAL ALL LINES	2,108,000	2,046,812	2,042,868	96.91%	2,083,482	98.84%	2,046,812	2,042,868	96.91%	2,083,482	98.84%	1,925,190	1,925,190	91.33%	2,085,949	98.95%
NET PAYOUT %	\$2,042,868					96.91%										

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		69 Actual 30-Sep-23		MONTH TARGETED	Last Month		68 Actual 31-Aug-23		MONTH TARGETED	Last Year		57 Actual 31-Aug-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	0	0	0.00%	183,000	100.00%
GEN LIABILITY	576,000	5,918	5,918	1.03%	557,869	96.85%	5,918	5,918	1.03%	558,302	96.93%	4,185	4,185	0.73%	558,518	96.96%
AUTO LIABILITY	103,000	28,126	28,126	27.31%	100,146	97.23%	28,126	28,126	27.31%	100,156	97.24%	28,126	28,126	27.31%	98,292	95.43%
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	1,232,000	100.00%	1,121,394	1,121,394	91.02%	1,232,000	100.00%	1,121,394	1,121,394	91.02%	1,229,541	99.80%
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	2,073,015	99.00%	1,415,316	1,415,316	67.59%	2,073,457	99.02%	1,153,705	1,153,705	55.10%	2,069,351	98.82%
NET PAYOUT %	\$1,384,991					66.14%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		57 Actual 30-Sep-23		MONTH TARGETED	Last Month		56 Actual 31-Aug-23		MONTH TARGETED	Last Year		45 Actual 31-Aug-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	191,270	215,305	215,305	112.57%	191,270	100.00%	215,305	215,305	112.57%	191,270	100.00%	0	0	0.00%	191,270	100.00%
GEN LIABILITY	552,801	285,387	285,387	51.63%	536,023	96.96%	285,387	285,387	51.63%	535,660	96.90%	277,059	277,059	50.12%	523,535	94.71%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	99,144	95.43%	122,345	122,345	117.76%	98,852	95.15%	122,345	122,345	117.76%	95,010	91.45%
WORKER'S COMP	1,300,289	1,093,159	1,093,159	84.07%	1,297,694	99.80%	1,093,159	1,093,159	84.07%	1,297,305	99.77%	1,133,897	1,133,897	87.20%	1,289,841	99.20%
TOTAL ALL LINES	2,148,253	1,716,197	1,716,197	79.89%	2,124,131	98.88%	1,716,197	1,716,197	79.89%	2,123,087	98.83%	1,533,301	1,533,301	71.37%	2,099,656	97.74%
NET PAYOUT %	\$1,490,437					69.38%										

2010 2011 2012 2013 2014 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

September 30, 2023

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010	Budget	Current		165	MONTH	Last Month		164	MONTH	Last Year		153	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22	
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	0	196,392
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	281,729	784,558
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	55,790
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,452,476	1,044,196
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,743,784	2,080,936
NET PAYOUT %	\$1,824,535			86.42%									

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011	Budget	Current		153	MONTH	Last Month		152	MONTH	Last Year		141	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22	
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	0	234,258
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	167,748	935,829
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	66,547
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,730,025	1,260,640
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,024,570	2,497,275
NET PAYOUT %	\$2,795,948			110.37%									

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

2012	Budget	Current		141	MONTH	Last Month		140	MONTH	Last Year		129	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22	
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	0	239,354
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	328,203	935,829
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	357,331	66,547
WORKER'S COMP	1,292,157	1,198,863	1,198,863	92.78%	1,292,157	100.00%	1,198,863	1,198,863	92.78%	1,292,157	100.00%	1,336,818	1,292,157
TOTAL ALL LINES	2,569,961	2,096,613	2,096,613	81.58%	2,533,888	98.60%	2,096,613	2,096,613	81.58%	2,533,888	98.60%	2,022,352	2,533,888
NET PAYOUT %	\$2,081,918			81.01%									

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

2013	Budget	Current		129	MONTH	Last Month		128	MONTH	Last Year		117	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22	
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	0	243,372
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	14,558	935,829
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	66,547
WORKER'S COMP	1,292,157	1,394,955	1,394,955	107.96%	1,292,157	100.00%	1,393,955	1,393,955	107.88%	1,292,157	100.00%	1,451,113	1,292,157
TOTAL ALL LINES	2,573,979	1,587,457	1,587,457	61.67%	2,537,906	98.60%	1,586,457	1,586,457	61.63%	2,537,906	98.60%	1,488,269	2,537,906
NET PAYOUT %	\$1,565,944			60.84%									

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		117	MONTH	Last Month		116	MONTH	Last Year		105	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-23		Unlimited Incurred	Limited Incurred	Actual 31-Aug-22	
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	0	243,372
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	151,871	747,660
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	66,547
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	1,107,261	100.00%	729,107	729,107	65.85%	1,107,261	100.00%	745,774	1,107,261
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	2,164,840	98.67%	981,610	981,610	44.74%	2,164,840	98.67%	901,594	2,164,840
NET PAYOUT %	\$981,610			44.74%									

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 74-23

November 2023

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

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

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

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001720			
001720	BOWMAN & COMPANY, LLP	PROF. SERVICES FOR Y/E AUDIT 2022	17,760.00
			17,760.00
		Total Payments FY 2022	17,760.00

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001721			
001721	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN. FEE 11/23 INV 0353-1123	7,846.50
			7,846.50
001722			
001722	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/23	7.89
001722	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 11/23	13,804.66
			13,812.55
001723			
001723	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 11/23 INV GLOU-2311B	5,463.08
			5,463.08
001724			
001724	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 11/23	761.83
			761.83
001725			
001725	CHANCE & MCCANN, LLC	ATTORNEY FEES 10/4/23-11/10/23	4,725.00
			4,725.00
001726			
001726	BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 326096 THRU 9/23	1,419.00
001726	BROWN & CONNERY, LLP	LEGAL- GC IMPROV. AUTH SAHDY LANE 323517	1,619.00
001726	BROWN & CONNERY, LLP	LEGAL SERVICES D. LAW 5/23 INV 317449	750.65
001726	BROWN & CONNERY, LLP	LEGAL - D. LAW THRU 6/30 INV 320189	98.99
			3,887.64
001727			
001727	VIOLA YEAGER	REIMB. - MEDICAL & PRESCRIPTION 10/23	443.64
001727	VIOLA YEAGER	REIMBURSE- MEDICAL & PRESCRIPTION 9/23	443.64
			887.28
001728			
001728	NJ ADVANCE MEDIA	ACCT 1159386 AD 11/8/23 AUDIT	175.58
001728	NJ ADVANCE MEDIA	ACCT 1159386 AD DATE 10/20/23 MEEING	33.62
001728	NJ ADVANCE MEDIA	ACCT 1159386 DATE 11/3/23 CONTRACTS	57.28
			266.48

001729			
001729	DUANE SARMIENTO	REIMBURSE- MEDICAL & PRESCRIPTION 10/23	2,951.43
			2,951.43
001730			
001730	GANNETT NEW YORK-NJ LOCALIQ	ACCT 1122468 RUN 11/3 ORD # 9476621	69.56
001730	GANNETT NEW YORK-NJ LOCALIQ	ACCT 1122468- 10/20/23 ORD. # 9419224	47.63
			117.19
001731			
001731	HARDENBERGH INSURANCE GROUP	RMC FEE 11/23 INV. GLOU-2311A	27,982.67
			27,982.67
		Total Payments FY 2023	68,701.65
		TOTAL PAYMENTS ALL FUND YEARS	\$86,461.65

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. 75-23

November 2023

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

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

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

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
W11230			
W11230	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 11/23	1,763.33
W11230	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 11/23	2,820.00
			4,583.33
		Total Payments FY 2023	4,583.33

TOTAL PAYMENTS ALL FUND YEARS

\$4,583.33

Chairperson

Attest:

Dated:

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

Treasurer

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 76-23

December 2023

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

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

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

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001732			
001732	GLOUCESTER COUNTY TREASURER OFFICE	2023 WELLNESS GRANT -CHAIR MASSAGE	1,000.00
			1,000.00
001733			
001733	GLOUCESTER COUNTY PROSECUTOR OFFICE	23 WELLNESS GRANT PO# 23-04316	1,000.00
			1,000.00
001734			
001734	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/23	6.93
001734	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 12/23	13,804.74
			13,811.67
001735			
001735	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 12/23 INV GLOU-2312B	5,463.08
			5,463.08
001736			
001736	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 12/23	761.87
			761.87
001737			
001737	CONNER STRONG & BUCKELEW	S-P OFFICIAL POLICY 11/23/23-11/23/24	1,840.00
			1,840.00
001738			
001738	GLOUCESTER COUNTY LIBRARY COMMISSION	2023 WELLNESS GRANT	1,000.00
			1,000.00
001739			
001739	GLOUCESTER COUNTY DEPARTMENT OF HEALTH	2023 WELLNESS GRANT PO# 23-03472	986.28
			986.28
001740			
001740	GLOUCESTER COUNTY IMPROVEMENT AUTHORITY	223 WELLNESS GRANT PO# 23-01539	896.63
			896.63
001741			
001741	GLOUCESTER COUNTY DEPT OF HUMAN & SPECIAL SERVICES	23 WELLNESS GRANT PO# 23-04489	825.13
			825.13
001742			
001742	GLOUCESTER COUNTY COUNSEL'S OFFICE	23 WELL. GRANT PO # 23-07593/23-05681	1,000.00
			1,000.00
001743			
001743	GLOUCESTER COUNTY DEPT. OF TAXATION	WELLNESS GRANT 2023 PO 23-08832	668.20
			668.20

001744			
001744	GLOUCESTER COUNTY BOARD OF ELECTIONS	23 WELLNESS- PO 23-07107/08126/07207	1,000.00
			1,000.00
001745			
001745	GLOUCESTER CTY DIVISION OF SENIOR SERVICES	2023 WELLNESS PO# 23-04487	825.13
			825.13
001746			
001746	HARDENBERGH INSURANCE GROUP	RMC FEE 12/23 INV. GLOU-2312A	27,982.67
			27,982.67
Total Payments FY 2023			59,060.66
TOTAL PAYMENTS ALL FUND YEARS			\$59,060.66

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	2023			
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	\$3,537,866.41	3,514,701.21	1331.4	21,833.80
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	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$881,766.61	\$815,817.91	\$60,648.90	\$5,299.80
10 (Withdrawals - Sales)	-\$193,789.30	-\$131,797.16	-\$56,692.34	-\$5,299.80
Ending Cash & Investment Balance	\$4,225,843.72	\$4,198,721.96	\$5,287.96	\$21,833.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$92,529.73	\$57,679.29	\$31,326.69	\$3,523.75
(Less Deposits in Transit)	-\$1,407.00	-\$1,407.00	\$0.00	\$0.00
Balance per Bank	\$4,316,966.45	\$4,254,994.25	\$36,614.65	\$25,357.55

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023 Month Ending: September								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	178,069.19	3,816,769.98	(150,820.92)	605,688.08	(1,382,762.77)	178,084.08	292,839.60	3,537,867.24
RECEIPTS								
Assessments	36,038.67	52,717.72	12,608.57	126,383.53	455,672.40	119,672.30	11,317.73	814,410.91
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	36,038.67	52,717.72	12,608.57	126,383.53	455,672.40	119,672.30	11,317.73	814,410.91
EXPENSES								
Claims Transfers	5,394.31	3,390.00	0.00	51,049.92	0.00	0.00	0.00	59,834.23
Expenses	0.00	0.00	0.00	0.00	0.00	71,490.88	0.00	71,490.88
Other Expenses*	(4,891.51)	0.00	0.00	0.00	0.00	0.00	0.00	(4,891.51)
TOTAL	502.80	3,390.00	0.00	51,049.92	0.00	71,490.88	0.00	126,433.60
END BALANCE	213,605.06	3,866,097.70	(138,212.35)	681,021.69	(927,090.37)	226,265.50	304,157.33	4,225,844.55

**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 7, 2023* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 10/1/23 to 10/31/23 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 7, 2023.

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
10/01/2023 Thru 10/31/2023

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Ant. Requested	Ant. 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
10/01/2023 Thru 10/31/2023

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5950	3530003590 001	DOLAN, CHRISTOPHER	4/20/2023	4/20/2023	CHRISTOPHER DOLAN	10/20/2023	FULL & FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
Total for Coverage: Auto Liability							Number of entries: 1		500.00	500.00
Coverage: Auto Physical Damage										
C	5948	3530003652 001	GLOUCESTER COUNTY	8/25/2023	8/25/2023	BELLMAWR COLLISION CENTER	10/6/2023	2019 FORD AMBULANCE PLATE #OA4030	1,207.98	1,207.98
C	5949	3530003617 001	GLOUCESTER COUNTY	7/27/2023	7/27/2023	BELLMAWR COLLISION CENTER	10/6/2023	2020 CHEV TAHOE PLATE #CG8BFB	1,879.50	1,879.50
Total for Coverage: Auto Physical Damage							Number of entries: 2		3,087.48	3,087.48
Coverage: General Liability										
C	5951	3530002226 001	CARDOSO BAEZ, JONATHAN	8/2/2023	8/28/2023	MADDEN & MADDEN PA	10/20/2023	STATEMENT# 25	3,243.84	3,243.84
C	5952	3530002226 001	CARDOSO BAEZ, JONATHAN	3/20/2023	8/20/2023	ARCCA	10/20/2023	INV# 111118	27,441.33	27,441.33
C	5953	3530002226 001	CARDOSO BAEZ, JONATHAN	5/26/2023	6/29/2023	CENTER FOR FORENSIC ECONOMICS	10/20/2023	INV# 33841	1,209.06	1,209.06
C	5954	3530002226 001	CARDOSO BAEZ, JONATHAN	9/5/2023	9/29/2023	MADDEN & MADDEN PA	10/20/2023	STATEMENT# 26	5,160.00	5,160.00
Total for Coverage: General Liability							Number of entries: 4		37,054.23	37,054.23
Total for Gloucester Co Ins Commission - 353							Number of entries: 7		40,641.71	40,641.71





**Gloucester County Insurance Commission
Bill Review / PPO Reductions
2023**

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	71	93%	\$121,947.21	93%	\$70,500.44	\$2908.00	\$37,418.30	\$11,120.47	\$51,446.77	\$7,202.58	\$44,244.19
February	60	93%	\$47,563.52	89%	\$26,970.73	\$0.00	\$16,453.09	\$4,139.70	\$20,592.79	\$2,545.61	\$18,047.18
March	79	90%	\$360,402.66	74%	\$220,876.38	\$10,509.31	\$86,107.09	\$42,909.88	\$139,526.28	\$14,592.79	\$124,933.49
April	101	97%	\$90,549.31	93%	\$35,968.56	\$1,004.76	\$46,652.23	\$6,923.76	\$54,580.75	\$7,641.31	\$46,939.45
May	49	96%	\$60,196.08	72%	\$39,721.84	\$2344.94	\$13,306.82	\$4,822.48	\$20,474.24	\$2,866.43	\$17,607.81
June	29	100%	\$21,180.83	100%	\$13,914.79	\$0.00	\$6,127.54	\$1,138.50	\$7,266.04	\$1,017.25	\$6,248.79
July	25	88%	\$16,316.81	88%	\$8,335.74	\$0.00	\$6,478.32	\$1,502.75	\$7,981.07	\$1,117.35	\$6,863.72
August	41	98%	\$26,709.95	99%	\$13,678.84	\$0.00	\$9,039.61	\$3,991.50	\$13,031.11	\$1,781.12	\$11,249.99
September	36	94%	\$29,976.36	91%	\$14,824.72	\$0.00	\$12,478.16	\$2,673.48	\$15,151.64	\$2,121.23	\$13,030.41
October	54	94%	\$47,590.03	93%	\$23,431.74	\$0.00	\$20,353.29	\$3,805.00	\$24,158.29	\$3,382.18	\$20,776.11
November	54	89%	\$70,924.79	97%	\$50,524.74	\$82.65	\$17,330.82	\$2,986.58	\$20,400.05	\$2,769.50	\$17,630.55
YTD Total	599	94%	\$893,357.55	84%	\$518,748.52	\$16,849.66	\$271,745.27	\$86,014.10	\$374,609.03	\$47,037.34	\$327,571.69

Monthly Summary	October	November
Total Reductions (before fees):	\$24,158.29	\$20,400.05
Percent:	51%	29%
Net Reductions:	\$20,776.11	\$17,630.55
Percent:	44%	25%

YTD Summary	
Total Reductions (before fees):	\$374,609.03
Percent:	42%
Net Reductions:	\$327,571.69
Percent:	37%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: December 1, 2023

DATE OF MEETING: December 7, 2023

GCIC SERVICE TEAM

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

October - December 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 26:** Attended the GCIC meeting.
- **November 14:** Attended the GCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **December 7:** Plan to attend the GCIC meeting.
- **December 12:** Plan to attend the GCIC Claims Committee 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 - Understanding Cannabis: Integral to Injury Prevention and Employee Wellness - Virtual Training Classes – October 20.
- NJCE JIF - JAM SD Bulletin: Space Heater Best Practices – November 2.

- NJCE JIF - JAM SD Bulletin: Winter Ice Activities Best Practices – November 3.
- NJCE JIF - JAM SD Bulletin: High Visibility Apparel Guidance Best Practices. – November 11.

NJCE LIVE SAFETY TRAINING

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

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(December thru January 2024 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, 2023 \(Program Start Date: January 1, 2024\)](#)

The Registration Form will be available to download and complete during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: NJCE Leadership Academy.

Please Note: *If a class link is not present on the Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.*

(The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.)
For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

LEARNING MANAGEMENT SYSTEM (LMS)

New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A. Montgomery has uploaded LMS FAQ's, video tutorials and a webinar recording of the new LMS Administrator Overview Training to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website (under the Safety tab).

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

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 January 2024 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
12/1/23	Fire Safety	8:30 - 9:30 am
12/1/23	Fire Extinguisher Safety	10:00 - 11:00 am
12/1/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/4/23	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
12/4/23	Chainsaw Safety	10:30 - 11:30 am
12/5/23	Confined Space Entry	8:30 - 11:30 am
12/5/23	Chipper Safety	1:00 - 2:00 pm
12/5/23	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/6/23	Implicit Bias in the Workplace	9:00 - 10:30 am
12/6/23	CDL: Drivers' Safety Regulations	11:00 - 1:00 pm
12/6/23	Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
12/6/23	Introduction to Understanding Conflict	1:00 - 3:00 pm
12/7/23	Accident Investigation	8:30 - 10:30 am
12/7/23	Flagger Skills and Safety	11:00 - 12:00 pm
12/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/8/23	Bloodborne Pathogens	11:00 - 12:00 pm
12/8/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
12/11/23	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/11/23	Indoor Air Quality Designated Person Training	9:00 - 10:00 am
12/11/23	Hearing Conservation	10:30 - 11:30 am
12/11/23	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
12/11/23	Personal Protective Equipment	1:00 - 3:00 pm
12/12/23	Accident Investigation	8:30 - 10:30 am
12/12/23	Ethical Decision Making	9:00 - 11:30 am
12/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
1/3/24	Fire Safety	8:30 - 9:30 am
1/3/24	Implicit Bias in the Workplace	9:00 - 10:30 am
1/3/24	Fire Extinguisher Safety	10:00 - 11:00 am

1/3/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/4/24	Fall Protection Awareness	8:30 - 10:30 am
1/4/24	Hearing Conservation	11:00 - 12:00 pm
1/4/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
1/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
1/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
1/5/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/8/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
1/8/24	Chipper Safety	11:00 - 12:00 pm
1/9/24	Back Safety/Material Handling	9:00 - 10:00 am
1/9/24	Preparing for First Amendment Audits	9:00 - 11:00 am
1/9/24	Jetter/Vacuum Safety Awareness	10:30 - 12:30 pm
1/9/24	Chainsaw Safety	1:00 - 2:00 pm
1/10/24	Bloodborne Pathogens	8:30 - 9:30 am
1/10/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/10/24	Driving Safety Awareness	1:00 - 2:30 pm
1/11/24	Confined Space Entry	8:30 - 11:30 am
1/11/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
1/11/24	Personal Protective Equipment	1:00 - 3:00 pm
1/16/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
1/16/24	Ethics for NJ Local Government Employees	9:00 - 11:00 am
1/16/24	Protecting Children from Abuse In New Jersey Local Government Programs	1:00 - 3:00 pm
1/17/24	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
1/17/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/17/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/18/24	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
1/18/24	Fire Safety	10:00 - 11:00 am
1/18/24	Fire Extinguisher Safety	1:00 - 2:00 pm
1/19/24	Bloodborne Pathogens	8:30 - 9:30 am
1/19/24	Introduction to Management Skills	9:00 - 11:00 am
1/23/24	Shop and Tool Safety	8:30 - 9:30 am
1/23/24	Flagger Skills and Safety	10:00 - 11:00 am
1/24/24	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
1/24/24	Hearing Conservation	11:00 - 12:00 pm
1/24/24	Bloodborne Pathogens	1:00 - 2:00 pm
1/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:00 - 9:30 am
1/25/24	Personal Protective Equipment	10:00 - 12:00 pm
1/25/24	Safety Committee Best Practices	1:00 - 2:30 pm
1/26/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/29/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/29/24	Dealing with Difficult People	1:00 - 2:30 pm
1/30/24	Confined Space Entry	9:00 - 12:00 pm
1/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/31/24	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/31/24	Employee Conduct and Violence Prevention in the Workplace	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. The same
 - Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar.
- [NJCE Live Virtual Training Group Sign in Sheet](#)**

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Public Entity Team, Risk Management Consultant
DATE: 12/7/2023
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2024 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. 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 2024. 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. 2024 Safety Kick Off Meeting

Invitations will be sent shortly for the January 11, 2024, kick-off meeting. As stated at the October meeting, the focus topic will be First Amendment Audits and will be presented by Keith Hummel at J.A. Montgomery.

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 2024 Safety Kick-Off meeting.

Insuring Bright Future and Building Lasting Relationships since 1954

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

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

D. 2023 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 1/1/2024, we need to report any potential claims that may have been throughout 2023 to the carriers prior to 1/1/2024.

E. 2023 NJCEL reinsurer Munich Re Safety Grant

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

The Library Commission was awarded \$4,398.05 to purchase one AED and corresponding accessories. Our office will work closely to ensure that the documentation is provided to J.A. Montgomery.

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	12/24/2023	\$59,536.00	\$59,536.00
College	Volunteer Accident	Starr Indemnity	12/31/2023	\$2,878.00	\$2,878.00
County	Bond – Chila	CNA	1/1/2024	\$70.00	\$70.00

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8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

Post Office Box 8000 · 8000 Sagamore Drive, Suite 8101 · Marlton, New Jersey 08053
856.489.9100 · 856.489.9101 Fax · www.hig.net

County	Bond – McKenna	CNA	1/1/2024	\$70.00	\$70.00
Improvement Authority	Dream Park Volunteer Accident	QBE	1/28/2024	\$400.00	\$400.00

All terms and conditions are per expiring.

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

For informational Purposes Only – No action required:

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2023	\$4,413.64	\$4,638.00

The 5% increase in the County’s pollution liability policy is due to a carrier rate increase.

All other terms and conditions are per expiring.

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Gloucester County Insurance Commission
Safety and Accident Committee
2024 Meeting Schedule

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

March 6, 2024 – Gloucester County Improvement Authority Location:
109 Budd Blvd, Woodbury, NJ 08086

June 5, 2024 – Rowan College of South Jersey
Location: 1400 Tanyard Road, Sewell, NJ 08080
Facility Staff Lounge in the Eugene McCaffery College Center

September 11, 2024 – Gloucester County Utilities Authority
Location: 2 Paradise Road, West Deptford, NJ 08066

December 4, 2024 – Gloucester County
Location: 2 S. Broad Street, Woodbury, NJ 08096
2nd Floor Conference Room

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Gloucester County Insurance Commission
Claims Committee
2024 Meeting Schedule

All meetings will be held in Conference Room B, 2nd Floor,
2 South Broad Street, Woodbury NJ
on the 2nd 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 9, 2024
February 13, 2024
March 12, 2024
April 9, 2024
May 14, 2024
June 11, 2024
July 16, 2024*
August 13, 2024
September 10, 2024
October 8, 2024
November 12, 2024
December 10, 2024

* - Meeting moved due to Fourth of July holiday

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on *December 7, 2023*. The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the GCIC will take in said litigation, strengths and weaknesses of GCIC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *December 7, 2023* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 7, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
12-7-23

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530002907	Smith, A.	WC	PAR
3530003013	Rodriguez, M.	Liab	PAR
3530003233	Gloucester County	Subrogation	MEMO
3530003557	Gloucester County	Subrogation	MEMO

APPENDIX I

Minutes

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Wednesday, October 26, 2023
ZOOM VIRTUAL MEETING
11:00 AM

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)	Excused

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Richard Crooks, Sureatha Hobbs, Amy Zeiders, Veronica George
	Qual-Lynx Chris Roselli
	Medlogix Jennifer Goldstein
	PERMA Robyn Walcoff, Shai Mcleod
Treasurer	Tracey Giordano
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Danielle Colaianne
Auditor	Bowman & Company Dennis Skalkowski
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Cheryl Y. Lewis, Rowan College of South Jersey
Carolyn Oldt, Gloucester County Library Commission
Susan Panto, Conner Strong & Buckelew
Prudence Higbee, Esq., Capehart & Scatchard

APPROVAL OF MINUTES: Open and Closed Minutes of September 27, 2023

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
SEPTEMBER 27, 2023**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Chairman Sheehan reported the Safety & Accident Review Committee did not meet and there was nothing further to report.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on October 12th to discuss the PARS and SARS, which would be discussed further in closed session. In response to Chairman Sheehan's inquiry, no one had anything else to discuss.

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

2022 AUDIT REPORT – The Auditor's Report as of December 31, 2022, was sent under separate cover to the Fund Commissioners. Mr. Skalkowski of Bowman & Company, LLP reviewed the 2022 Audit with the Executive Director, Chairman Sheehan, and the Commission Treasurer prior to the October meeting. Mr. Skalkowski reported a clean unmodified opinion on the financial state and internal controls of the Commission adding the Commission ended 2022 in a net position of \$3,946,638; an increase of \$700,000 from 2021. Included in the agenda was Resolution 68-23, Certification of Annual Audit Report for Period ending December 31, 2022, along with the Group Affidavit Form. There were no additional questions.

**MOTION TO APPROVE RESOLUTION 68-23, CERTIFICATION OF
ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2022**

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

CERTIFICATE OF INSURANCE REPORT – Executive Director said included in the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the month of September. There were (5) five certificates of insurance issued during the month.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND - The NJCE met on September 27, 2023. Included in the agenda was a summary report highlighting important actions taken, such as the approval of the 2022 Audit, approved reappointment of the Claims Administrator and the 2024 budget timeline. Executive Director said the NJCE Board of Fund Commissioners agreed to adopt the 2024 Budget in January 2024 to allow the marketing to play itself out on the excess renewal and determine how the property appraisals and large looming claims will affect the budget. Executive Director added the NJCE is scheduled to introduce the 2024 Budget on November 17, 2023.

2024 GCIC BUDGETS (PROPERTY & CASUALTY & HEALTH DENTAL BUDGET) – Executive Director said we will introduce the 2024 Budgets at the December 7th 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, 2023, there was a statutory surplus of \$2,878,496. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,971,544. The total cash amount is \$5,654,299.

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 said as of August 31, 2023, the NJCE has a surplus of \$13,387,082. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$34,491,764.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda on was a copy of Health Benefits Financial Fast Track for the month of July. Executive Director said as of July 31, 2023, there is a statutory surplus of \$407,331. The total cash amount is \$488,673. Ms. Panto reported the Dental budget has been running consistent and the 2024 budget has been prepared.

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, 2023. Executive Director reviewed the report noting the Commission experienced a tough year in 2021.

11TH ANNUAL BEST PRACTICES SEMINAR – OCTOBER 5, 2023, VIRTUAL EDITION - This year’s Best Practices Workshop took place virtually via an interactive webinar on October 5th, from 1pm – 4:30pm. Executive Director reported it was well attended and said a survey was distributed to get feedback on how the attendees felt about the structure and topics of the seminar. The webinar has been recorded and posted to the website for additional viewing.

2023 ASSESSMENTS – The Treasurer’s Office advises all member entities paid the final assessment payment for 2023.

2024 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES – The 2024 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2024 renewal.

NOVEMBER MEETING – Executive Director said the Commission is not scheduled to meet in November. Our next meeting is scheduled for Thursday, December 7, 2023, at 1:00 PM.

EMPLOYEE BENEFITS: Ms. Panto said her report was included in the appendages of the agenda. The September report had a year-to-date total issue of 145 issues. Chairman Sheehan thanked Ms. Panto for her expertise and assistance in navigating the State Health Fund.

TREASURER REPORT: Chairman Sheehan reported the agenda included Resolution 69-23 October Bill List, Resolution 70-23 October Benefit Bill List.

MOTION TO APPROVE RESOLUTIONS 69-23 THROUGH RESOLUTION 70-23

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

Chairman Sheehan noted the monthly Treasurer's reports were included in the agenda and asked if anyone had questions on the reports; there were none.

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 71-23 Inservco Liability Check Register for the period of 09/01/23 to 09/30/23.

MOTION TO APPROVE RESOLUTION 71-23 LIABILITY CHECK REGISTER FOR THE PERIOD OF 9/1/23 to 9/30/23

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the month September as noted.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
September	36	\$29,976.73	\$14,824.72	\$15,151.64	\$13,030.41	91%	94%

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for September through October and training opportunities through December. The training opportunities can be found through the NJCE website.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti said her report was included in the agenda.

2024 Underwriting Renewal Data - All members' renewal information has been inputted into the Origami and Broker Buddha Systems.

2024 Safety Kick Off Meeting - The 2024 Safety Kick Off meeting will be held on Thursday, January 11th, 2024, at Rowan College of South Jersey – Gloucester Campus at the Business Center from 8:00am – 10:00am. The topic will be first amendment audits and will be presented by Keith Hummel at J.A. Montgomery. Ms. Violetti said meeting invitations will be sent out shortly.

UNDERWRITING SERVICES DIRECTOR:

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
Library	Notary Bond	CNA	11/17/2023	\$79.62	\$91.00
Library	Volunteer Accident	QBE	11/23/2023	\$350.00	\$350.00

The 14% increase in premium on the Library's Notary Bond is due to an increase in the number of notaries from 7 to 8. 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
Roll Call Vote: 3 Ayes – 0 Nays

The following renewals are in process. We request authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, we will seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2023	\$4,431.64

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

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

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: Executive Director reported that effective January 1, 2024, that the NJCE is going to be using Microsoft Teams for virtual meetings. There has been no discussion about returning to in-person meetings at this time.

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 72-23 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burns
Second: Commissioner Christina
Roll Call Vote: 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 SARs.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530002359 IN THE AMOUNT OF \$22,500.00.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530002360 IN THE AMOUNT OF \$7,500.00.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530002383 IN THE AMOUNT OF \$15,000.00.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530002566 IN THE AMOUNT OF \$1,500.00.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003144 IN THE AMOUNT OF \$155,000.

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

Chairman Sheehan advised the next meeting would be on Thursday, December 7, 2023, at 1:00 PM via Zoom.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 12:11 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Tuesday, November 21, 2023
ZOOM VIRTUAL MEETING
9:30 AM**

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 Joseph Hrubash
--------------------	---

ALSO PRESENT:

Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services

EXECUTIVE DIRECTOR REPORT:

HEALTH REIMBURSEMENT RESOLUTION: Executive Director reported on September 13, 2023, the Commissioners approved a resolution appointing EB Employee Solutions, LLC, DBA as the Difference Card. Executive Director said Conner Strong & Bucklew has asked that the resolution be revised to delete wording relating to stop loss coverage. Executive Director referred to Resolution 73-23 Appointing EB Employee Solutions, LLC, DBA as the Difference Card to Provide HRA Services for Gloucester County including the Board of Social Services and Library and the Gloucester County Utilities Authority. Ms. Panto advised the State Plan was questioning the Stop Loss Coverage and their attorney advised it was not considered as Stop Loss Coverage and recommended that we remove that language from the resolution.

In response to Commissioner Burns' inquiry about wording in the resolution pertaining to associated fees, Ms. Panto said each member entity, would pay their own administration fees to the Difference Card, such as the County and Utility Authority.

**MOTION TO APPROVE RESOLUTION 73-23 APPOINTING EB
EMPLOYEE SOLUTIONS, LLC, DBA AS THE DIFFERENCE CARD TO
PROVIDE HRA SERVICES FOR GLOUCESTER COUNTY INCLUDING
THE BOARD OF SOCIAL SERVICES AND LIBRARY AND THE
GLOUCESTER COUNTY UTILITIES AUTHORITY**

Moved:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

Executive Director said that concluded his report unless there were any questions.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO 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

Chairman Sheehan thanked Ms. Panto for joining the call and assisting with the entire process. Chairman Sheehan also thanked Executive Director and Ms. Dodd for arranging the call.

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 9:41 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

OCTOBER 2023

GCHIC - Gloucester County Health Insurance Commiss

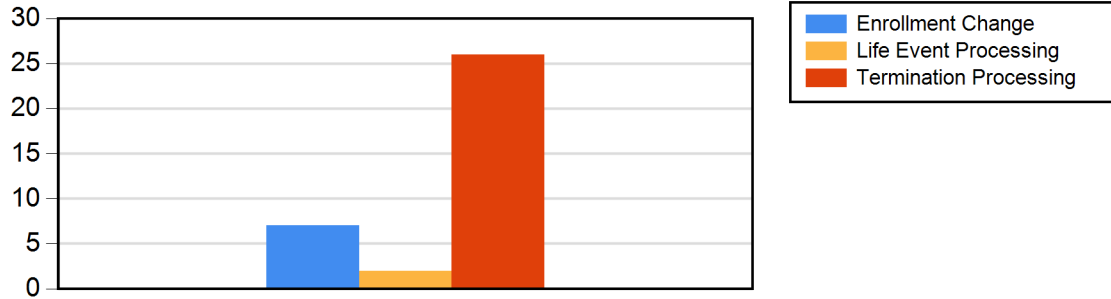
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

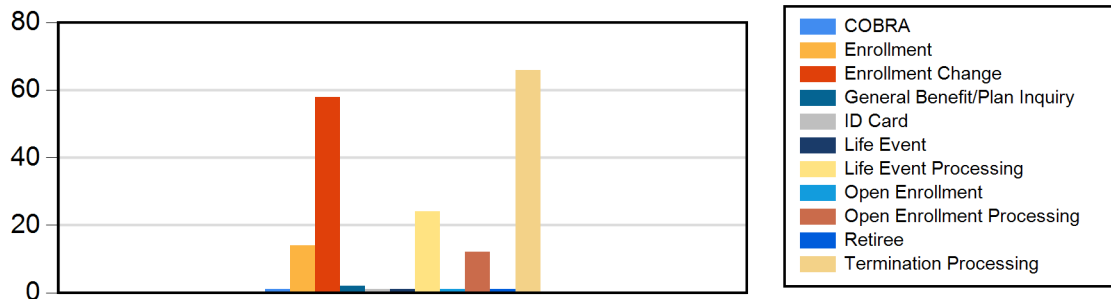
From: 10/1/2023 To: 10/31/2023

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (OCTOBER)	# of Issues
Enrollment Change	7
Life Event Processing	2
Termination Processing	26
Total for Subject	35



SUBJECT (YTD)	# of Issues
COBRA	1
Enrollment	14
Enrollment Change	58
General Benefit/Plan Inquiry	2
ID Card	1
Life Event	1
Life Event Processing	24
Open Enrollment	1
Open Enrollment Processing	12
Retiree	1
Termination Processing	66
Total for Subject	181

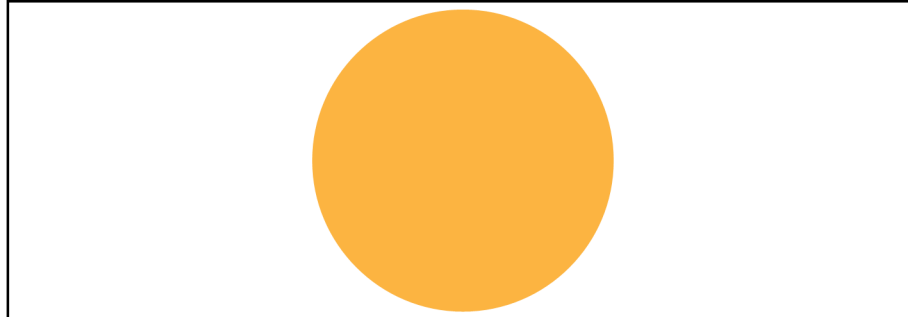


CLIENT ACTIVITY REPORT

From: 10/1/2023 To: 10/31/2023

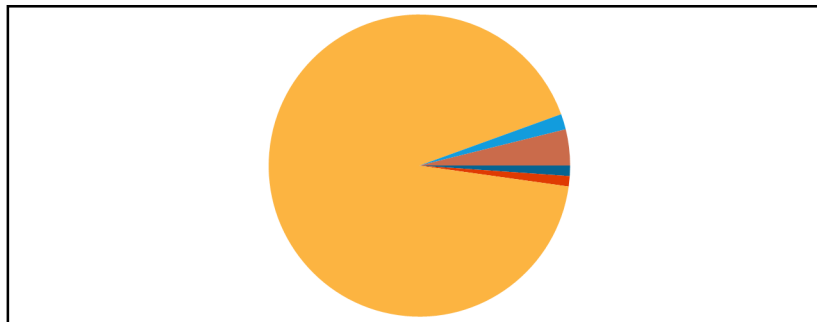
GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (OCTOBER)	# of Issues
Employer	35
Total for Call Source	35



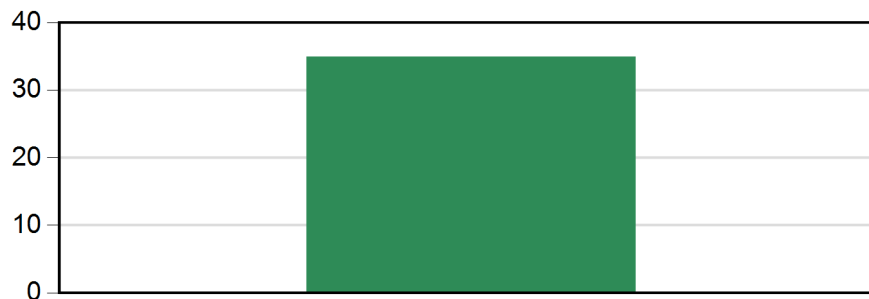
Employer

CALL SOURCE (YTD)	# of Issues
Broker/Consultant	2
Dependent	2
Employer	167
Plan Administrator	3
Unidentified	7
Total for Call Source	181



Broker/Consultant
Dependent
Employer
Plan Administrator
Unidentified

CLOSED TIME (OCTOBER)	# of Days	%
Same Day	35	100%
Total for Time Range	35	100%



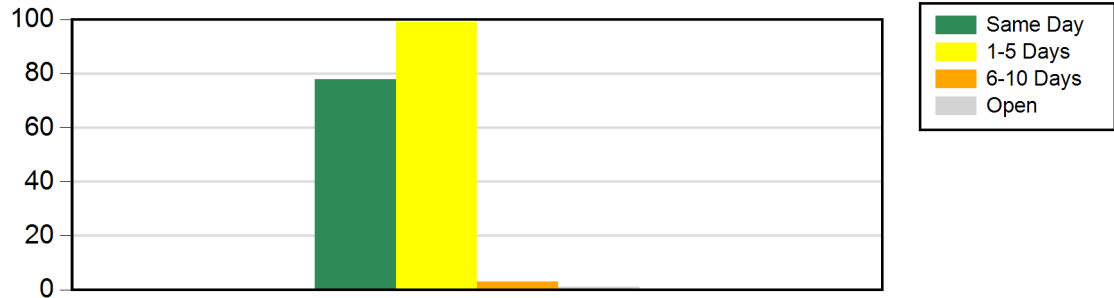
Same Day

CLIENT ACTIVITY REPORT

From: 10/1/2023 To: 10/31/2023

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	78	43%
1-5 Days	99	55%
6-10 Days	3	2%
Total for Time Range	180	100%



DETAIL (YTD)		From: 1/1/2023 To: 10/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/4/2023	Employer	Life Event	Closed	Same Day
1/5/2023	Employer	Termination Processing	Closed	Same Day
1/9/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/10/2023	Employer	Enrollment Change	Closed	1-5 Days
1/11/2023	Employer	Life Event Processing	Closed	Same Day
1/11/2023	Employer	Life Event Processing	Closed	1-5 Days
1/12/2023	Employer	Enrollment Change	Closed	6-10 Days
1/13/2023	Employer	Enrollment	Closed	1-5 Days
1/18/2023	Employer	Enrollment Change	Closed	Same Day
1/19/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/19/2023	Employer	Enrollment Change	Closed	1-5 Days
1/20/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023		Enrollment Change	Closed	6-10 Days
1/24/2023	Employer	Enrollment Change	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	1-5 Days
1/24/2023	Employer	Enrollment Change	Closed	Same Day
1/24/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 10/1/2023 To: 10/31/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 10/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/24/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Enrollment Change	Closed	1-5 Days
1/27/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
2/2/2023		General Benefit/Plan Inquiry	Closed	Same Day
2/2/2023	Employer	Life Event Processing	Closed	1-5 Days
2/2/2023	Employer	Enrollment Change	Closed	1-5 Days
2/2/2023	Dependent	General Benefit/Plan Inquiry	Closed	Same Day
2/3/2023	Employer	Enrollment Change	Closed	Same Day
2/7/2023	Employer	Enrollment	Closed	1-5 Days
2/9/2023	Employer	Enrollment Change	Closed	1-5 Days
2/14/2023		Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/15/2023	Employer	Termination Processing	Closed	1-5 Days
2/16/2023	Employer	Enrollment Change	Closed	1-5 Days
2/16/2023	Employer	Enrollment Change	Closed	1-5 Days
2/17/2023	Employer	Enrollment	Closed	1-5 Days
2/21/2023	Employer	Enrollment Change	Closed	1-5 Days

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GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 10/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/21/2023	Employer	Life Event Processing	Closed	1-5 Days
2/22/2023	Employer	Open Enrollment Processing	Closed	Same Day
2/22/2023	Employer	ID Card	Closed	Same Day
2/24/2023	Employer	Enrollment	Closed	1-5 Days
2/27/2023	Employer	Enrollment Change	Open	
2/28/2023		Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Plan Administrator	COBRA	Closed	1-5 Days
3/6/2023	Employer	Open Enrollment Processing	Closed	Same Day
3/13/2023	Employer	Enrollment Change	Closed	Same Day
3/13/2023	Employer	Enrollment Change	Closed	Same Day
3/13/2023	Employer	Enrollment Change	Closed	1-5 Days
3/15/2023	Employer	Life Event Processing	Closed	1-5 Days
3/23/2023	Employer	Enrollment Change	Closed	1-5 Days
3/27/2023	Employer	Enrollment	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days

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<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/29/2023	Employer	Enrollment	Closed	Same Day
3/29/2023	Employer	Termination Processing	Closed	Same Day
3/29/2023	Employer	Termination Processing	Closed	Same Day
4/12/2023	Employer	Enrollment Change	Closed	1-5 Days
4/12/2023	Employer	Enrollment Change	Closed	1-5 Days
4/18/2023	Employer	Enrollment Change	Closed	6-10 Days
4/21/2023	Employer	Enrollment Change	Closed	1-5 Days
4/25/2023		Life Event Processing	Closed	1-5 Days
4/27/2023	Employer	Enrollment Change	Closed	1-5 Days
4/27/2023	Employer	Enrollment Change	Closed	1-5 Days
5/3/2023	Employer	Life Event Processing	Closed	1-5 Days
5/12/2023	Employer	Enrollment Change	Closed	1-5 Days
5/12/2023	Employer	Enrollment Change	Closed	1-5 Days
5/19/2023	Employer	Enrollment Change	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
6/1/2023	Employer	Enrollment	Closed	1-5 Days
6/5/2023	Employer	Enrollment Change	Closed	1-5 Days
6/6/2023	Employer	Enrollment	Closed	1-5 Days
6/6/2023	Dependent	Retiree	Closed	Same Day
6/12/2023	Employer	Enrollment Change	Closed	Same Day

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<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/14/2023		Life Event Processing	Closed	1-5 Days
6/14/2023	Employer	Enrollment Change	Closed	1-5 Days
6/14/2023	Employer	Life Event Processing	Closed	1-5 Days
6/14/2023	Employer	Life Event Processing	Closed	1-5 Days
6/14/2023	Employer	Enrollment Change	Closed	1-5 Days
6/22/2023	Employer	Enrollment Change	Closed	1-5 Days
6/23/2023	Employer	Life Event Processing	Closed	1-5 Days
6/26/2023	Employer	Enrollment Change	Closed	Same Day
6/27/2023		Life Event Processing	Closed	1-5 Days
6/27/2023	Employer	Life Event Processing	Closed	1-5 Days
6/27/2023	Employer	Life Event Processing	Closed	1-5 Days
6/27/2023	Employer	Life Event Processing	Closed	1-5 Days
6/28/2023	Employer	Enrollment Change	Closed	1-5 Days
7/11/2023	Employer	Enrollment Change	Closed	1-5 Days
7/14/2023	Employer	Life Event Processing	Closed	1-5 Days
7/17/2023	Employer	Life Event Processing	Closed	1-5 Days
7/25/2023	Employer	Enrollment Change	Closed	1-5 Days
7/31/2023	Plan Administrator	Termination Processing	Closed	Same Day
8/1/2023	Employer	Enrollment Change	Closed	Same Day
8/3/2023	Employer	Life Event Processing	Closed	Same Day
8/7/2023	Broker/Consultant	Enrollment Change	Closed	Same Day
8/7/2023	Plan Administrator	Enrollment Change	Closed	Same Day
8/10/2023	Employer	Enrollment Change	Closed	Same Day
8/17/2023	Employer	Enrollment Change	Closed	Same Day
8/18/2023	Employer	Enrollment	Closed	Same Day
8/28/2023	Employer	Enrollment Change	Closed	Same Day
8/30/2023	Employer	Enrollment Change	Closed	Same Day
8/30/2023	Employer	Enrollment Change	Closed	Same Day
9/15/2023	Employer	Enrollment Change	Closed	Same Day
9/22/2023	Employer	Enrollment Change	Closed	Same Day
9/22/2023	Employer	Enrollment Change	Closed	Same Day
9/25/2023	Broker/Consultant	Open Enrollment	Closed	Same Day

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<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
10/4/2023	Employer	Enrollment Change	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Enrollment Change	Closed	Same Day
10/9/2023	Employer	Life Event Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Enrollment Change	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Enrollment Change	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/25/2023	Employer	Life Event Processing	Closed	Same Day



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<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
10/27/2023	Employer	Enrollment Change	Closed	Same Day
10/27/2023	Employer	Enrollment Change	Closed	Same Day
10/27/2023	Employer	Enrollment Change	Closed	Same Day