

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, FEBRUARY 23, 2023  
12:30 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 February 23, 2023 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

**OPEN PUBLIC MEETING: February 23, 2023**  
**12:30 PM**

- 1

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 38-39  
Resolution [28-23](#) 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)
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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [April 26, 2023, 9:30 AM](#)**

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: February 23, 2023

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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❑ **NJCE 2023 Renewal Overview (Appendix II)** – The NJCE Underwriting Manager and NJCE Executive Director presented a 2023 Renewal Overview Webinar on January 31<sup>st</sup>. The NJCE Underwriting Manager detailed the challenges faced in marketing the program in a hard market and coverage changes to be aware of for 2023. Included in Appendix II of the agenda is a copy of the overview. A recording will be posted to the NJCE website.

❑ **2022 Plan of Risk Management (Appendix III)** – The Plan of Risk Management is attached in Appendix III of the agenda. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

❑ **Motion to approve Resolution 24-23, Plan of Risk Management**

❑ **NJ Counties Excess Joint Insurance Fund (NJCE)**– The NJCE held their Reorganization Meeting earlier. Executive Director will provide a verbal report.

❑ **Certificate of Insurance Report (Pages 5-7)** – Included in the agenda on pages 5-7 is the certificates of issuance report from the NJCE which lists those certificates issued in the month of January. There were (11) eleven certificates of insurance issued in January.

❑ **GCIC Property and Casualty Financial Fast Track (Pages 8-10)** - Included in the agenda on pages 8-10 is a copy of the Property & Casualty Financial Fast Track Report for the month of December. As of **December 31, 2022** there is a statutory surplus of **\$3,592,491**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$2,247,360**. The total cash amount is **\$4,349,433**.

❑ **NJCE Property & Casualty Financial Fast** – The December Financial Fast Track is not available.

❑ **GCIC Health Benefits Financial Fast Track (Pages 11-12)** – Included in the agenda on pages 11-12 is a copy of Health Benefits Financial Fast Track for the month of December. As of **December 31, 2022** there is a statutory surplus of **\$383,287**. The total cash amount is **\$444,628**.

- ❑ **Claim Tracking Reports (Pages 13-16)** - Included in the agenda on pages 13-16 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of December 31, 2022. The Executive Director will review the reports with the Commission.
- ❑ **2023 MEL, MRHIF & NJCE Educational Seminar (Page 17)** – The 12<sup>th</sup> Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 21<sup>st</sup> and Friday April 28<sup>th</sup> from 9AM to 12PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF.) Attached on page 17 is more information on the seminar. We will send a link to register once it becomes available. If you have any questions or need assistance in registering, please contact Cathy Dodd, [cdodd@permainc.com](mailto:cdodd@permainc.com).
- ❑ **2023 NJCE Claim Reporting Requirements (Appendix IV)** – Included in Appendix IV of the agenda is the 2023 NJCE Claim Reporting Requirements prepared by PERMA Claims. The reporting requirements were sent to Inservco.
- ❑ **2023 Property & Casualty Assessments** – In accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities. The assessment bills include the NJCE dividend credit for the Fund Years 2010, 2013, 2014, 2016, and 2019. The first installment is due on March 31, 2023. Future assessments will be due on May 15, 2023 and October 15, 2023.
- ❑ **2022 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2023 Meeting Schedule** – As a reminder the Commission will not meet in March. The NJCE scheduled a luncheon on April 27, 2023 so we need to plan a different date for our meeting. We are suggesting Wednesday, April 26, 2023 at 9:30 AM. We will confirm the availability of the Commissioners.

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

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

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Department of Children & I - County of Gloucester	Families Southern Business Office - 215 Crown Point Road West Deptford, NJ 08086	Company E: Crime; Policy Term: 01/01/2023 - 01/01/2024; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: 23YTHP Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to 23YTHP Grant.	1/4/2023 #3838699	GL AU EX WC
H - Hale Trailer Brake & Wheel, Inc. I - Gloucester County Improvement Authority	P. O Box 1400 Attn: Suzanne Clark Voorhees, NJ 08043	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: Trailer #17383 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to occurrences that involve the trailer(s) Trailer #17383 2004 Markline office trailer Serial #E40122120 Value \$7875.00 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	1/4/2023 #3840191	GL AU EX WC
H - Canon Financial Services I - Rowan College of South Jersey	P.O. Box 3547 Bellevue, WA 98009	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company F: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: Lease No. 259093-4 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Lease No. 259093-4	1/9/2023 #3843827	GL AU EX WC
H - Cross Keys United Methodist I - County of Gloucester	Church 1648 N. Main Street Williamstown, NJ 08094	Evidence of Insurance as respects to Health Department Fitness Classes for the Seniors.	1/9/2023 #3843829	GL AU EX WC
H - Deptford Free Public Library I - County of Gloucester	670 Ward Drive Deptford, NJ 08096	Evidence of Insurance as respects to Health Department Fitness Classes for the Seniors.	1/9/2023 #3843830	GL AU EX WC

# **Gloucester County Insurance Commission**

## **Certificate of Insurance Monthly Report**

**From 1/1/2023 to 2/1/2023**

<b>Holder (H)/ Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Description of Operations</b>	<b>Issue Date/ Cert ID</b>	<b>Coverage</b>
H - Cumberland County Cultural and I - Rowan College of South Jersey	Heritage Commission Catherine Raymond Attn: Omarey Williams 164 W. Broad Street Bridgeton, NJ 08302	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 pertaining to a grant contract.	1/9/2023 #3843834	GL AU EX WC
H - Gloucester Institute of I - Rowan College of South Jersey	Technology 1360 Tanyard Road Sewell, NJ 08080	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023 - 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 RE: Gymnasium and Field Use Evidence of insurance with respect to use of the GCIT Gymnasium and Fields for Rowan College at Gloucester County Volleyball, Basketball, Soccer, Softball, Baseball practices	1/11/2023 #3844251	GL AU EX WC
H - Bridgeton Public Schools - West I - Rowan College of South Jersey	Avenue School 51 West Ave N Bridgeton, NJ 08302	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance as respects to use of facilities for an event.	1/11/2023 #3844404	GL AU EX WC
H - Gloucester County 4-H I - County of Gloucester	254 County House Rd Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Gloucester County 4-H Horse Program having open rides Evidence of insurance with respects to Gloucester County 4-H Horse Program having open rides at the Gloucester County Dream Park 400 US 130 Logan Twp. NJ 08085 during the current calendar year.	1/24/2023 #3854961	GL AU EX WC

# **Gloucester County Insurance Commission**

## **Certificate of Insurance Monthly Report**

**From 1/1/2023 to 2/1/2023**

<b>Holder (H)/ Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Description of Operations</b>	<b>Issue Date/ Cert ID</b>	<b>Coverage</b>
H - Pennsylvania Hospital of the  I - Rowan College of South Jersey	University of Pennsylvania Health System 800 Spruce Street Philadelphia, PA 19107	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023 - 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 RE: Nuclear Medicine Technology Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nuclear Medicine Technology clinical site agreement. Holder Continued: Michelle Falance, BS, CNMT Supervisor, Nuclear Medicine and Pet/Ct Pennsylvania Hospital of the University of Pennsylvania Health System	1/26/2023  #3855654	GL AU EX WC
H - New Jersey State Council on the  I - Gloucester County Library Commission	Arts P.O. Box 306 Trenton, NJ 08625	RE: grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to a grant.	1/31/2023  #3863223	GL AU EX WC
<b>Total # of Holders: 11</b>				



GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		634,087	7,609,064	69,931,580	77,540,643
2.	CLAIM EXPENSES					
		Paid Claims	126,040	1,816,768	20,493,003	22,309,771
		Case Reserves	(232,669)	(378,900)	2,003,380	1,624,480
		IBNR	(118,592)	427,554	1,661,575	2,089,129
		Excess Insurance Recoverable	(632)	(76,300)	(258,313)	(334,613)
		Discounted Claim Value	5,180	(7,349)	(84,424)	(91,773)
TOTAL CLAIMS			(220,673)	1,781,773	23,815,220	25,596,993
3.	EXPENSES					
		Excess Premiums	342,691	4,112,286	32,132,848	36,245,134
		Administrative	78,731	1,148,453	10,153,930	11,302,383
TOTAL EXPENSES			421,421	5,260,739	42,286,777	47,547,516
4.	UNDERWRITING PROFIT (1-2-3)		433,339	566,552	3,829,582	4,396,134
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		433,339	566,552	3,836,819	4,403,371
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		146,848	146,848	963,098	1,109,946
9.	DIVIDEND EXPENSE		(146,848)	(146,848)	(4,170,098)	(4,316,946)
10.	INVESTMENT IN JOINT VENTURE		0	39,966	2,207,394	2,247,360
11. SURPLUS (6 + 7 + 8 - 9)			433,339	606,518	2,985,973	3,592,491
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		0	(6,614)	64,738	58,124
	2011		0	(27,256)	(559)	(27,815)
	2012		(25)	(41,092)	269,848	228,756
	2013		56,427	17,532	198,463	215,995
	2014		2,787	10,338	413,329	423,668
	2015		(344)	12,479	(778,306)	(765,827)
	2016		(131)	70,902	336,805	407,707
	2017		12,238	256,640	148,885	405,525
	2018		4,658	11,336	999,387	1,010,723
	2019		35,498	43,450	670,800	714,250
	2020		37,393	170,280	658,856	829,136
	2021		162,148	(173,542)	3,727	(169,816)
	2022		122,690	262,065		262,065
TOTAL SURPLUS (DEFICITS)			433,339	606,518	2,985,972	3,592,490
TOTAL CASH						4,349,433

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2022		
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	21,961	2,058,140	2,080,101
	Case Reserves	0	(20,450)	36,963	16,513
	IBNR	0	0	1,167	1,167
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	25	367	(489)	(122)
TOTAL FY 2012 CLAIMS		25	1,878	2,095,780	2,097,658
FUND YEAR 2013					
	Paid Claims	158	2,400	1,561,894	1,564,294
	Case Reserves	(57,316)	(57,558)	79,722	22,164
	IBNR	0	0	1,450	1,450
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	732	1,474	(1,730)	(257)
TOTAL FY 2013 CLAIMS		(56,427)	(53,685)	1,641,335	1,587,651
FUND YEAR 2014					
	Paid Claims	0	0	981,609	981,609
	Case Reserves	0	0	(0)	(0)
	IBNR	(2,833)	(2,833)	2,833	0
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	46	71	(74)	(3)
TOTAL FY 2014 CLAIMS		(2,787)	(2,762)	984,368	981,606
FUND YEAR 2015					
	Paid Claims	4,175	61,975	2,958,871	3,020,846
	Case Reserves	(4,175)	(58,581)	205,384	146,803
	IBNR	300	0	17,253	17,253
	Excess Insurance Recoverable	0	(500)	0	(500)
	Discounted Claim Value	44	678	(3,186)	(2,508)
TOTAL FY 2015 CLAIMS		344	3,572	3,178,322	3,181,893

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF December 31, 2022				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
<b>CLAIM ANALYSIS BY FUND YEAR</b>				
<b>FUND YEAR 2016</b>				
Paid Claims	0	3,070	1,747,493	1,750,563
Case Reserves	0	7,662	9,115	16,777
IBNR	100	(13,021)	15,600	2,579
Excess Insurance Recoverable	0	(50,000)	0	(50,000)
Discounted Claim Value	31	57	(365)	(307)
<b>TOTAL FY 2016 CLAIMS</b>	<b>131</b>	<b>(52,232)</b>	<b>1,771,843</b>	<b>1,719,611</b>
<b>FUND YEAR 2017</b>				
Paid Claims	0	93,078	1,953,734	2,046,812
Case Reserves	0	(123,231)	123,231	0
IBNR	(12,439)	(115,292)	115,292	(0)
Excess Insurance Recoverable	0	(3,945)	0	(3,945)
Discounted Claim Value	201	3,841	(3,841)	(0)
<b>TOTAL FY 2017 CLAIMS</b>	<b>(12,238)</b>	<b>(145,548)</b>	<b>2,188,416</b>	<b>2,042,868</b>
<b>FUND YEAR 2018</b>				
Paid Claims	263	65,298	1,318,905	1,384,203
Case Reserves	(263)	(88,945)	120,058	31,113
IBNR	(4,777)	(39,185)	61,262	22,076
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	119	1,886	(2,817)	(930)
<b>TOTAL FY 2018 CLAIMS</b>	<b>(4,658)</b>	<b>(60,946)</b>	<b>1,497,408</b>	<b>1,436,462</b>
<b>FUND YEAR 2019</b>				
Paid Claims	2,917	205,552	1,233,731	1,439,283
Case Reserves	(2,917)	(204,491)	488,894	284,403
IBNR	(36,930)	(43,457)	92,164	48,707
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,432	7,034	(12,748)	(5,713)
<b>TOTAL FY 2019 CLAIMS</b>	<b>(35,498)</b>	<b>(35,362)</b>	<b>1,802,042</b>	<b>1,766,680</b>
<b>FUND YEAR 2020</b>				
Paid Claims	1,412	110,278	1,225,732	1,336,011
Case Reserves	(780)	(69,813)	135,897	66,084
IBNR	(38,940)	(261,281)	484,002	222,721
Excess Insurance Recoverable	(632)	(21,855)	(258,313)	(280,168)
Discounted Claim Value	1,547	10,991	(17,593)	(6,601)
<b>TOTAL FY 2020 CLAIMS</b>	<b>(37,393)</b>	<b>(231,680)</b>	<b>1,569,725</b>	<b>1,338,045</b>
<b>FUND YEAR 2021</b>				
Paid Claims	22,095	648,659	833,384	1,482,043
Case Reserves	(194,314)	(275,157)	804,117	528,960
IBNR	2,907	(201,770)	870,553	668,783
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	7,165	12,373	(41,581)	(29,208)
<b>TOTAL FY 2021 CLAIMS</b>	<b>(162,148)</b>	<b>184,105</b>	<b>2,466,473</b>	<b>2,650,577</b>
<b>FUND YEAR 2022</b>				
Paid Claims	95,021	604,497		604,497
Case Reserves	27,096	511,665		511,665
IBNR	(25,980)	1,104,393		1,104,393
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(6,161)	(46,123)		(46,123)
<b>TOTAL FY 2022 CLAIMS</b>	<b>89,976</b>	<b>2,174,432</b>	<b>0</b>	<b>2,174,432</b>
<b>COMBINED TOTAL CLAIMS</b>	<b>(220,673)</b>	<b>1,781,773</b>	<b>23,815,220</b>	<b>25,596,993</b>
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

# GLOUCESTER COUNTY INSURANCE COMMISSION

## HEALTH INSURANCE DIVISION

### FINANCIAL FAST TRACK REPORT

**AS OF DECEMBER 31, 2022**

ALL YEARS COMBINED					
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1. UNDERWRITING INCOME	57,775	714,938	85,990,860	86,705,798	
2. CLAIM EXPENSES					
Paid Claims	29,444	515,899	76,173,064	76,688,963	
IBNR	(1,376)	2,817	41,205	44,022	
Less Specific Excess	-	-	-	-	
Less Aggregate Excess	-	-	-	-	
Total Claims	28,068	518,716	76,214,270	76,732,985	
3. EXPENSES					
HMO Premiums	-	-	-	-	
Excess Premiums	-	-	3,585,466	3,585,466	
Administrative	6,263	75,272	5,935,924	6,011,196	
Total Expenses	6,263	75,272	9,521,390	9,596,662	
4. UNDERWRITING PROFIT (1-2-3)	23,444	120,951	255,200	376,151	
5. INVESTMENT INCOME	-	-	7,136	7,136	
6. STATUTORY PROFIT (4+5)	23,444	120,951	262,336	383,287	
9. STATUTORY SURPLUS (6+7-8)	23,444	120,951	262,336	383,287	
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	2,166	41,205	(32,955)	8,250	
CASH	(44,462)	(44,462)	52,712	8,250	
2022 SURPLUS	21,279	79,745	-	79,745	
CASH	141,089	141,089	-	141,089	
TOTAL SURPLUS	23,444	120,951	262,336	383,287	
TOTAL CASH	96,627	96,627	348,001	444,628	

# GLOUCESTER COUNTY INSURANCE COMMISSION

## HEALTH INSURANCE DIVISION

### FINANCIAL FAST TRACK REPORT

*AS OF DECEMBER 31, 2022*

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
<b>FUND YEAR 2010</b>				
Paid Claims	-	-	22,551,041	22,551,041
Total Claims	-	-	22,551,041	22,551,041
<b>FUND YEAR 2011</b>				
Paid Claims	-	-	34,451,946	34,451,946
Total Claims	-	-	34,451,946	34,451,946
<b>FUND YEAR 2012</b>				
Paid Claims	-	-	14,793,695	14,793,695
Total Claims	-	-	14,793,695	14,793,695
<b>FUND YEAR 2013</b>				
Paid Claims	-	-	540,221	540,221
Total Claims	-	-	540,221	540,221
<b>FUND YEAR 2014</b>				
Paid Claims	-	-	497,232	497,232
Total Claims	-	-	497,232	497,232
<b>FUND YEAR 2015</b>				
Paid Claims	-	-	477,058	477,058
Total Claims	-	-	477,058	477,058
<b>FUND YEAR 2016</b>				
Paid Claims	-	-	451,966	451,966
Total Claims	-	-	451,966	451,966
<b>FUND YEAR 2017</b>				
Paid Claims	-	-	451,873	451,873
Total Claims	-	-	451,873	451,873
<b>FUND YEAR 2018</b>				
Paid Claims	-	-	473,653	473,653
Total Claims	-	-	473,653	473,653
<b>FUND YEAR 2019</b>				
Paid Claims	-	-	500,469	500,469
Total Claims	-	-	500,469	500,469
<b>FUND YEAR 2020</b>				
Paid Claims	-	-	411,659	411,659
Total Claims	-	-	411,659	411,659
<b>FUND YEAR 2021</b>				
Paid Claims	-	-	572,252	572,252
IBNR	(2,166)	(41,205)	41,205	-
Total Claims	(2,166)	(41,205)	613,457	572,252
<b>FUND YEAR 2022</b>				
Paid Claims	29,444	515,899	-	515,899
IBNR	790	44,022	-	44,022
Total Claims	30,233	559,921	613,457	559,921
<b>COMBINED TOTAL CLAIMS</b>	<b>28,068</b>	<b>518,716</b>	<b>76,214,270</b>	<b>76,732,985</b>

**Gloucester County Insurance Commission**

**CLAIM ACTIVITY REPORT**

December 31, 2022

<b>COVERAGE LINE-PROPERTY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		TOTAL
November-22	0	0	0	0	0	0	0	0	0	0	0	1	14		15
December-22	0	0	0	0	0	0	0	0	0	0	0	1	18		19
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	4		4
Limited Reserves															\$5,268
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		TOTAL
November-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$670	\$44,406		\$45,076
December-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$670	\$99,415		\$100,085
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$55,009		\$55,009
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$239,824	\$252,757		\$2,962,849
<b>COVERAGE LINE-GENERAL LIABILITY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		TOTAL
November-22	0	0	0	0	0	1	0	0	0	2	2	1	11		17
December-22	0	0	0	0	0	1	0	0	0	2	2	1	11		17
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0		0
Limited Reserves															\$22,961
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		TOTAL
November-22	\$0	\$0	\$0	\$0	\$0	\$113,882	\$0	\$0	\$0	\$201,293	\$20,193	\$5,000	\$47,198		\$387,565
December-22	\$0	\$0	\$0	\$0	\$0	\$109,707	\$0	\$0	\$0	\$200,783	\$19,773	\$5,000	\$55,068		\$390,330
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$4,175)	\$0	\$0	\$0	(\$510)	(\$420)	\$0	\$7,870		\$2,765
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$513,477	\$5,918	\$299,697	\$58,076	\$13,749	\$58,698		\$3,509,051
<b>COVERAGE LINE-AUTO LIABILITY</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		TOTAL
November-22	0	0	0	0	0	0	0	0	0	0	0	0	4		4
December-22	0	0	0	0	0	0	0	0	0	0	0	0	5		5
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	1		1
Limited Reserves															\$4,650
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		TOTAL
November-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,250		\$17,250
December-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$23,250		\$23,250
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$6,000		\$6,000
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	\$33,942		\$1,373,840
<b>COVERAGE LINE- WORKERS COMP.</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		TOTAL
November-22	0	0	1	3	0	3	2	0	1	4	9	26	61		110
December-22	0	0	1	2	0	3	2	0	1	4	10	18	56		97
NET CHGE	0	0	0	-1	0	0	0	0	0	0	1	-8	-5		-13
Limited Reserves															\$12,662
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		TOTAL
November-22	\$0	\$0	\$16,512	\$79,479	\$0	\$37,096	\$16,777	\$0	\$31,375	\$86,028	\$174,391	\$717,604	\$375,715		\$1,534,978
December-22	\$0	\$0	\$16,512	\$22,163	\$0	\$37,096	\$16,777	\$0	\$31,113	\$83,620	\$174,171	\$523,290	\$323,432		\$1,228,175
NET CHGE	\$0	\$0	\$0	(\$57,316)	\$0	\$0	\$0	\$0	(\$263)	(\$2,407)	(\$220)	(\$194,314)	(\$52,283)		(\$306,803)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,393,955	\$729,107	\$1,792,149	\$1,285,728	\$1,030,407	\$1,121,394	\$1,088,006	\$535,934	\$1,750,750	\$771,182		\$15,756,530
<b>TOTAL ALL LINES COMBINED</b>															
<b>CLAIM COUNT - OPEN CLAIMS</b>															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		TOTAL
November-22	0	0	1	3	0	4	2	0	1	6	11	28	90		146
December-22	0	0	1	2	0	4	2	0	1	6	12	20	90		138
NET CHGE	0	0	0	-1	0	0	0	0	0	0	1	-8	0		-8
Limited Reserves															\$12,622
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022		TOTAL
November-22	\$0	\$0	\$16,512	\$79,479	\$0	\$150,978	\$16,777	\$0	\$31,375	\$287,321	\$194,584	\$723,274	\$484,569		\$1,984,870
December-22	\$0	\$0	\$16,512	\$22,163	\$0	\$146,803	\$16,777	\$0	\$31,113	\$284,403	\$193,944	\$528,960	\$501,165		\$1,741,840
NET CHGE	\$0	\$0	\$0	(\$57,316)	\$0	(\$4,175)	\$0	\$0	(\$263)	(\$2,917)	(\$640)	(\$194,314)	\$16,596		(\$243,029)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,586,457	\$981,610	\$3,167,149	\$1,718,340	\$2,042,868	\$1,415,316	\$1,725,354	\$1,120,587	\$2,010,916	\$1,116,578		\$23,602,271



# 2019 2020 2021 2022 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF December 31, 2022

## FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		48	MONTH	Last Month		47	MONTH	Last Year		36	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21	
PROPERTY	191,270	215,305	215,305	112.57%	100.00%	215,305	215,305	112.57%	100.00%	235,462	235,462	123.10%	100.00%
GEN LIABILITY	552,801	299,697	299,697	54.21%	95.70%	299,697	299,697	54.21%	95.40%	298,534	298,534	54.00%	90.15%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	92.58%	122,345	122,345	117.76%	92.21%	122,345	122,345	117.76%	87.18%
WORKER'S COMP	1,300,289	1,088,006	1,088,006	83.67%	99.40%	1,088,006	1,088,006	83.67%	99.34%	1,102,794	1,102,794	84.81%	98.10%
TOTAL ALL LINES	2,148,253	1,725,354	1,725,354	80.31%	98.17%	1,725,354	1,725,354	80.31%	98.04%	1,759,135	1,759,135	81.89%	95.69%
NET PAYOUT %	\$1,440,950			67.08%									

## FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		36	MONTH	Last Month		35	MONTH	Last Year		24	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21	
PROPERTY	339,909	523,345	523,345	153.97%	100.00%	523,345	523,345	153.97%	100.00%	544,625	544,625	160.23%	100.00%
GEN LIABILITY	601,000	58,076	58,076	9.66%	90.15%	58,076	58,076	9.66%	89.48%	27,322	27,322	4.55%	79.39%
POL/EPL													
AUTO LIABILITY	112,001	3,232	3,232	2.89%	87.18%	3,232	3,232	2.89%	86.58%	3,232	3,232	2.89%	76.44%
WORKER'S COMP	1,319,505	943,963	535,934	40.62%	98.10%	943,192	535,935	40.62%	97.90%	958,035	958,035	72.61%	93.51%
TOTAL ALL LINES	2,372,415	1,528,616	1,120,587	47.23%	95.84%	1,527,845	1,120,588	47.23%	95.54%	1,533,214	1,533,214	64.63%	90.06%
NET PAYOUT %	\$1,054,504			44.45%									

## FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		24	MONTH	Last Month		23	MONTH	Last Year		12	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21	
PROPERTY	338,000	239,824	239,824	70.95%	100.00%	239,824	239,824	70.95%	99.33%	286,182	286,182	84.67%	95.24%
GEN LIABILITY	551,000	13,749	13,749	2.50%	79.39%	13,749	13,749	2.50%	78.18%	36,749	36,749	6.67%	60.18%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	76.44%	6,594	6,594	5.64%	75.06%	1,000	1,000	0.85%	51.17%
WORKER'S COMP	1,297,005	1,750,750	1,750,750	134.98%	93.51%	1,922,852	1,922,852	148.25%	92.71%	1,340,337	1,340,337	103.34%	64.07%
TOTAL ALL LINES	2,303,006	2,010,916	2,010,916	87.32%	90.22%	2,183,018	2,183,018	94.79%	89.31%	1,664,268	1,664,268	72.27%	67.06%
NET PAYOUT %	\$1,481,956			64.35%									

## FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		12	MONTH	Last Month		11	MONTH	Last Year		0	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 30-Nov-21	
PROPERTY	316,000	252,757	252,757	79.99%	95.24%	168,405	168,405	53.29%	86.00%			N/A	N/A
GEN LIABILITY	538,000	58,698	58,698	10.91%	60.18%	47,698	47,698	8.87%	49.00%			N/A	N/A
POL/EPL	101,999												
AUTO LIABILITY	113,000	33,942	33,942	30.04%	51.17%	27,942	27,942	24.73%	45.00%			N/A	N/A
WORKER'S COMP	1,244,000	771,182	771,182	61.99%	64.07%	740,552	740,552	59.53%	52.00%			N/A	N/A
TOTAL ALL LINES	2,312,999	1,116,578	1,116,578	48.27%	63.97%	984,597	984,597	42.57%	53.31%	0	0	N/A	N/A
NET PAYOUT %	\$615,414			26.61%									

# 2015 2016 2017 2018 YEARS

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

AS OF December 31, 2022

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

2015	Budget	Current		96		MONTH TARGETED	Last Month		95		MONTH TARGETED	Last Year		84		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	617,559	617,559	268.50%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%
AUTO LIABILITY	91,000	307,746	307,246	337.63%	88,212	96.94%	307,746	307,246	337.63%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%
WORKER'S COMP	1,157,000	1,792,149	1,792,149	154.90%	1,157,000	100.00%	1,792,149	1,792,149	154.90%	1,157,000	100.00%	1,866,630	1,866,630	161.33%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,167,649	3,167,149	146.76%	2,131,393	98.77%	3,167,649	3,167,149	146.76%	2,131,393	98.77%	3,515,603	3,515,603	162.91%	2,131,393	98.77%
NET PAYOUT %	\$3,020,346				139.96%											

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

2016	Budget	Current		84		MONTH TARGETED	Last Month		83		MONTH TARGETED	Last Year		72		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	418,088	418,088	211.97%	197,238	100.00%
GEN LIABILITY	641,774	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%
WORKER'S COMP	1,226,749	1,335,728	1,285,728	104.81%	1,226,749	100.00%	1,335,728	1,285,728	104.81%	1,226,749	100.00%	1,337,565	1,337,565	109.03%	1,226,749	100.00%
TOTAL ALL LINES	2,169,445	1,768,340	1,718,340	79.21%	2,143,789	98.82%	1,768,340	1,718,340	79.21%	2,143,789	98.82%	1,805,957	1,805,957	83.25%	2,143,789	98.82%
NET PAYOUT %	\$1,701,563				78.43%											

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

2017	Budget	Current		72		MONTH TARGETED	Last Month		71		MONTH TARGETED	Last Year		60		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	170,264	170,264	95.65%	178,000	100.00%
GEN LIABILITY	609,000	517,422	513,477	84.31%	587,668	96.50%	517,422	513,477	84.31%	588,520	96.64%	542,038	542,038	89.00%	591,320	97.10%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	100,961	97.08%	337,497	337,497	324.52%	100,019	96.17%
WORKER'S COMP	1,217,000	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,098,332	1,098,332	90.25%	1,215,541	99.88%
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%	2,084,481	98.88%	2,148,130	2,148,130	101.90%	2,084,880	98.90%
NET PAYOUT %	\$2,042,868				96.91%											

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

2018	Budget	Current		60		MONTH TARGETED	Last Month		59		MONTH TARGETED	Last Year		48		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%
GEN LIABILITY	576,000	5,918	5,918	1.03%	559,278	97.10%	5,918	5,918	1.03%	559,060	97.06%	5,918	5,918	1.03%	551,249	95.70%
AUTO LIABILITY	103,000	28,126	28,126	27.31%	99,058	96.17%	28,126	28,126	27.31%	98,820	95.94%	86,288	86,288	83.78%	95,353	92.58%
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	1,230,523	99.88%	1,121,394	1,121,394	91.02%	1,230,278	99.86%	1,086,879	1,086,879	88.22%	1,224,652	99.40%
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	2,071,858	98.94%	1,415,316	1,415,316	67.59%	2,071,158	98.91%	1,438,963	1,438,963	68.72%	2,054,254	98.10%
NET PAYOUT %	\$1,384,203				66.10%											



# 2010 2011 2012 2013 2014 YEARS

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

AS OF December 31, 2022

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

2010	Budget	Current		156		MONTH TARGETED	Last Month		155		MONTH TARGETED	Last Year		144		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	103,780	103,780	52.84%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
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	9,579	16.64%	55,790	96.94%
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	1,452,476	139.10%	1,044,196	100.00%
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%	1,942,942	1,942,942	92.03%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535			86.42%												

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

2011	Budget	Current		144		MONTH TARGETED	Last Month		143		MONTH TARGETED	Last Year		132		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	220,964	220,964	94.32%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	765,603	765,603	78.94%	935,829	96.50%
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	126,796	184.70%	66,547	96.94%
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	1,730,025	137.23%	1,260,640	100.00%
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%	2,843,388	2,843,388	112.24%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948			110.37%												

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

2012	Budget	Current		132		MONTH TARGETED	Last Month		131		MONTH TARGETED	Last Year		120		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	64,232	64,232	26.84%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%
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	357,331	520.51%	66,547	96.94%
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%	1,335,307	1,335,307	103.34%	1,292,157	100.00%
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%	2,244,025	2,244,025	87.32%	2,533,888	98.60%
NET PAYOUT %	\$2,080,101			80.94%												

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

2013	Budget	Current		120		MONTH TARGETED	Last Month		119		MONTH TARGETED	Last Year		108		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	154,379	154,379	63.43%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
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	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,393,955	1,393,955	107.88%	1,292,157	100.00%	1,451,113	1,451,113	112.30%	1,292,157	100.00%	1,449,113	1,449,113	112.15%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,586,457	1,586,457	61.63%	2,537,906	98.60%	1,643,616	1,643,616	63.86%	2,537,906	98.60%	1,646,616	1,646,616	63.97%	2,537,906	98.60%
NET PAYOUT %	\$1,564,294			60.77%												

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

2014	Budget	Current		108		MONTH TARGETED	Last Month		107		MONTH TARGETED	Last Year		96		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-22			Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%
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	3,950	5.75%	66,547	96.94%
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	745,774	67.35%	1,107,261	100.00%
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%	998,277	998,277	45.50%	2,164,840	98.67%
NET PAYOUT %	\$981,610			44.74%												



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**FRIDAY APRIL 21 ▶ 9:00 A.M. – NOON**

**FRIDAY, APRIL 28 ▶ 9:00 A.M. – NOON**

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

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EXCESS JOINT INSURANCE FUND**

#### AGENDA

##### FRIDAY, APRIL 21

###### KEYNOTE

Legislative and  
Regulatory Impacts  
on Local Government  
Budgets

###### CYBER ISSUES

The New Jersey Cyber  
Risk Management Fund

###### BENEFITS ISSUES

Controlling Benefits Costs

##### FRIDAY, APRIL 28

###### ETHICS

Insurance Transactions  
Involving Local  
Government

###### INSURANCE ISSUES

Public Officials and  
Employment Practices  
Liability Trends

###### SAFETY

Risk Control in the  
Post Covid Era

#### THE POWER OF COLLABORATION

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# GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 25-23

February 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>
001617			
001617	PERMA RISK MANAGEMENT SERVICES	AATRIX 1099 FILINGS	35.00
			<b>35.00</b>
001618			
001618	BROWN & CONNERY, LLP	LEGAL SERVICES- YOUNG 12/22	1,237.06
001618	BROWN & CONNERY, LLP	LEGAL SERVICES- GORDON 12/22	50.00
001618	BROWN & CONNERY, LLP	LEGAL SERVICES- MIKA 11/22	3,889.00
001618	BROWN & CONNERY, LLP	LEGAL SERVICES MONAGHAN 12/22	397.00
001618	BROWN & CONNERY, LLP	LEGAL SERVICES- MIKA 12/22	9,088.00
			<b>14,661.06</b>
<b>Total Payments 2022</b>			<b>14,696.06</b>

## FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001619			
001619	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION FEE 02/23	7,846.50
			<b>7,846.50</b>
001620			
001620	PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/23	9.90
001620	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/23	13,804.66
			<b>13,814.56</b>
001621			
001621	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 02/23	5,463.08
			<b>5,463.08</b>
001622			
001622	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 02/23	761.83
			<b>761.83</b>
001623			
001623	CHANCE & MCCANN, LLC	ATTORNEY FEES 02/23	3,480.00
			<b>3,480.00</b>
001624			
001624	VIOLA YEAGER	REIMBURSE MEDICAL 01/23	443.64
			<b>443.64</b>
001625			
001625	JUNE ATKINSON	REIMBURSE MEDICAL 01/23	443.64
			<b>443.64</b>
001626			
001626	DUANE SARMIENTO	REIMBURSE MEDICAL 02/23	2,951.43
			<b>2,951.43</b>
001627			
001627	HARDENBERGH INSURANCE GROUP	RMC FEE 02/23	27,982.67
			<b>27,982.67</b>
<b>Total Payments FY 2023</b>			<b>63,187.35</b>
<b>TOTAL PAYMENTS ALL FUND YEARS</b>			<b>77,883.41</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

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

**Resolution No. 26-23**

**FEBRUARY 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>
W0223			
W0223	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 02/23	1,763.33
W0223	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 02/23	2,820.00
			<b>4,583.33</b>

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

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	December			
CURRENT FUND YEAR	2022			
Description: ID Number: Maturity (Yrs) Purchase Yield:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,556,299.08	4512918.13	14111.64	29269.31
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$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	\$78,417.00	\$0.00	\$75,762.00	\$2,655.00
10 (Withdrawals - Sales)	-\$285,283.69	-\$159,126.03	-\$110,132.15	-\$16,025.51
Ending Cash & Investment Balance	\$4,349,432.39	\$4,353,792.10	-\$20,258.51	\$15,898.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$117,227.84	\$2,186.95	\$101,011.63	\$14,029.26
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,466,660.23	\$4,355,979.05	\$80,753.12	\$29,928.06



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

GLOUCESTER COUNTY INSURANCE COMMISSION										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2022 Month Ending: December										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	253,796.72	3,709,070.57	(233,911.55)	765,894.52	(48,181.95)	(105,115.52)	214,746.33	0.00	0.00	4,556,299.11
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00
EXPENSES										
Claims Transfers	13,978.17	8,235.00	0.00	108,827.74	0.00	0.00	0.00	0.00	0.00	131,040.91
Expenses	0.00	0.00	0.00	0.00	0.00	78,956.25	0.00	0.00	0.00	78,956.25
Other Expenses*	0.00	0.00	0.00	0.00	0.00	1,869.33	0.00	0.00	0.00	1,869.33
TOTAL	13,978.17	8,235.00	0.00	108,827.74	0.00	80,825.58	0.00	0.00	0.00	211,866.49
END BALANCE	244,818.55	3,700,835.57	(233,911.55)	657,066.78	(48,181.95)	(185,941.10)	214,746.33	0.00	0.00	4,349,432.62

**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 February 23, 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 1/1/23 to 1/31/23 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 February 23, 2023.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**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**  
**01/01/2023 Thru 01/31/2023**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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*I n s e r v c o   R e p o r t   T e r m i n o l o g y*

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**  
**01/01/2023 Thru 01/31/2023**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	5884	3530003351	001 JGG CONSTRUCTION	5/26/2022	5/26/2022	JGG CONSTRUCTION	1/27/2023	FULL & FINAL SETTLEMENT OF ALL CLAIMS	1,000.00	1,000.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 1</b>		<b>1,000.00</b>	<b>1,000.00</b>
<b>Coverage: Auto Physical Damage</b>										
C	5881	3530003435	001 GLOUCESTER COUNTY	9/5/2022	9/5/2022	BELMAWR COLLISION CENTER	1/13/2023	2017 AMBL BL PLATE #OA2850	5,587.66	5,587.66
C	5882	3530003402	001 GLOUCESTER COUN	12/9/2022	12/9/2022	1ST ALERT APPRAISALS	1/13/2023	INVOICE # 7924	600.00	600.00
C	5883	3530003165	001 ROWAN COLLEGE @ GLOUCESTER	3/25/2022	3/25/2022	ROWAN COLLEGE OF SOUTH JERSEY	1/13/2023	DEDUCTIBLE REIMBURSEMENT	500.00	500.00
V	28694	3530003402	001 GLOUCESTER COUN	12/9/2022	12/9/2022	1ST ALERT APPRAISALS	1/3/2023	VOID: INVOICE# 7924	-600.00	-600.00
V	28695	3530003435	001 GLOUCESTER COUNTY	9/5/2022	9/5/2022	BELMAWR COLLISION CENTER	1/3/2023	VOID: 2017 AMBL BL PLATE# OA2850	-5,587.66	-5,587.66
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 5</b>		<b>500.00</b>	<b>500.00</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 6</b>		<b>1,500.00</b>	<b>1,500.00</b>





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	\$2,908.00	\$37,418.30	\$11,120.47	\$51,446.77	\$7,202.58	\$44,244.19
YTD Total	71	93%	\$121,947.21	93%	\$70,500.44	\$2,908.00	\$37,418.30	\$11,120.47	\$51,446.77	\$7,202.58	\$44,244.19

**Monthly Summary**  
January  
 Total Reductions (before fees): \$51,446.77  
 Percent: 42%  
 Net Reductions: \$44,244.19  
 Percent: 36%

<b>YTD Summary</b>	
Total Reductions (before fees):	\$51,446.77
Percent:	42%
Net Reductions:	\$44,244.19
Percent:	36%

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

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

**DATE:** February 14, 2023

**DATE OF MEETING:** February 23, 2023

### GCIC SERVICE TEAM

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

January - February 2023

### RISK CONTROL ACTIVITIES

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

- **January 26:** Attended the GCIC meeting.
- **February 8:** One session of Bucket Truck training conducted for GCIC.

#### UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **February 14:** Plan to attend the GCIC Claims Committee meeting.
- **February 23:** Plan to attend the GCIC meeting.

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 Leadership Skills Classes (2 Full Days) Training Schedule- January 12.
- NJCE JIF - JAM SD Bulletin: CDL-Drivers Annual Record Checks & Program Review Best Practices - January 19.

- NJCE JIF - JAM SD Bulletin: Motor Vehicle Record Checks: Non-CDL Drivers Best Practices – January 23.
- 2023 MSI-NJCE EXPOS – January 26.
- NJCE JIF - JAM SD Message: Reminder – Post the OSHA 300A Injury Logs - February 3.
- NJCE JIF - JAM SD Bulletin: Magnetic Manhole Cover and Grate Lifting Devices – Best Practices – February 8.
- NJCE JIF - Live Safety Training – April 2023 Registration is Now Open! – February 9.

### ***NJCE MEDIA LIBRARY***

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit [NJCE JIF Media Catalog](#). Email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com) or call 856-552-4900.

***No videos utilized.***

### ***NJCE ONLINE STREAMING VIDEOS SERVICE***

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations. There are Two ways to access the streaming on demand videos:

1. Go to the NJCE website <https://njce.org/safety-training-videos-registration/>. Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.
2. The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

### ***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. In-person training is also being held via the MSI/NJCE Expos that will be held throughout the State in 2023: (link to the 2023 schedule of classes being offered and locations: [2023 MSI-NJCE Expo Schedule](#))

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *The February thru April 2023 Live Training schedules and registration links are also attached).*

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most importantly among those rules is the attendee of the class must attend the whole session. **Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.**

## GCIC 2022 Learning History Attendance (Live and On-Demand)

GCIC	
County Proper	363
GCIA	3
GCLS	17
GCUA	85
RCSJ	37
<i>Total</i>	<i>505</i>

## 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, 2022 (Program Start Date: January 1, 2023) – Registration Ended
- June 1-22, 2023 (Program Start Date: July 1, 2023)
- December 1-22, 2023 (Program Start Date: January 1, 2024)

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

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

*(Note: The Safety Leadership Self-Assessments and Plaques will be distributed once a year starting in 2023, thank you.)*

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



NJCE Learning Management System (LMS) - Certificates of Participation will be available to print 3 weeks after the class has concluded (under the Student Center tab of the home page).

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.
- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the Online Courses and Streaming Videos, click the logon link below for the NJCE Learning Management System (LMS).

*(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at [publicrisk@jamontgomery.com](mailto:publicrisk@jamontgomery.com); 877 398-3046):*

**NJCE LMS Logon Link:** <https://firstnetcampus.com/njce/entities/njce/logon.htm>

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

<https://njce.org/safety/safety-webinars/>.

In-Person\* training is being held via the MSI-NJCE Expos indicated with an (\*). These Expos are scheduled throughout the state and are for training programs that are not available virtually ([2023 MSI-NJCE Expo Schedule](#)).

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

<https://njce.org/safety/>

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

DATE	TRAINING TOPIC	TIME
2/14/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
2/14/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
2/15/23	<a href="#">Confined Space Entry</a>	7:30 - 10:30 am
2/15/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
2/15/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
2/16/23	<a href="#">Public Employers: What You Need to Know</a>	8:30 - 10:00 am
2/16/23	<a href="#">Fire Department Risk Management</a>	9:00 - 11:00 am
2/16/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
2/17/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
2/17/23	<a href="#">Introduction to Communication Skills</a>	10:00 - 12:00 pm
2/17/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	10:00 - 12:00 pm
2/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/21/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
2/21/23	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
2/21/23	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
2/22/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
2/22/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
2/22/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
2/23/23	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
2/23/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
2/24/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	7:30 - 11:00 am
2/24/23	<a href="#">Wellness for Government Employees</a>	9:00 - 11:30 am
2/24/23	<a href="#">Personal Protective Equipment</a>	1:00 - 3:00 pm
2/27/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
2/27/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
2/28/23	<a href="#">Microlearning Theory and Practice</a>	9:00 - 11:00 am
2/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
3/1/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
3/1/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
3/1/23	<a href="#">Fire Safety</a>	1:00 - 2:00 pm



3/2/23	<a href="#">Hoists, Cranes, and Rigging</a>	8:30 - 10:30 am
3/2/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/3/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/3/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/6/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/6/23	<a href="#">Mower Safety</a>	11:00 - 12:00 pm
3/7/23	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/7/23	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
3/8/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	8:30 - 10:30 am
3/8/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	11:00 - 1:00 pm
3/9/23	<a href="#">Fire Safety</a>	8:00 - 9:00 am
3/9/23	<a href="#">Fire Extinguisher Safety</a>	9:30 - 10:30 am
3/9/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	1:00 - 2:30 pm
3/13/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
3/14/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
3/14/23	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/14/23	<a href="#">Chainsaw Safety</a>	1:00 - 2:00 pm
3/15/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
3/15/23	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	1:00 - 3:00 pm
3/16/23	<a href="#">Indoor Air Quality Designated Person Training</a>	8:30 - 9:30 am
3/16/23	<a href="#">Flagger Skills and Safety</a>	10:00 - 11:00 am
3/16/23	<a href="#">Introduction to Understanding Conflict</a>	1:00 - 3:00 pm
3/16/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/17/23	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/17/23	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/17/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
3/20/23	<a href="#">Shop and Tool Safety</a>	7:30 - 8:30 am
3/20/23	<a href="#">Personal Protective Equipment</a>	9:00 - 11:00 am
3/21/23	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
3/21/23	<a href="#">Productive Meetings Best Practices</a>	1:00 - 2:30 pm
3/21/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	2:00 - 4:00 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
3/22/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
3/22/23	<a href="#">MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
3/23/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
3/23/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/24/23	<a href="#">Special Event Management</a>	8:30 - 10:30 am
3/24/23	<a href="#">Fire Extinguisher Safety</a>	11:00 - 12:00 pm
3/27/23	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/27/23	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/27/23	<a href="#">Bloodborne Pathogens</a>	1:00 - 2:00 pm
3/28/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	7:30 - 9:00 am
3/28/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	9:30 - 11:00 am

3/28/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
3/29/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
3/29/23	<a href="#">MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
3/29/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
3/30/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
3/30/23	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/31/23	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
4/3/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/3/23	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
4/3/23	<a href="#">Microlearning Theory and Practice</a>	1:00 - 3:00 pm
4/4/23	<a href="#">Protecting Children from Abuse In New Jersey Local Government Programs</a>	9:00 - 11:00 am
4/4/23	<a href="#">Work Zone: Temporary Traffic Controls</a>	9:00 - 11:00 am
4/4/23	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/5/23	<a href="#">Mower Safety</a>	7:30 - 8:30 am
4/5/23	<a href="#">CDL: Drivers' Safety Regulations</a>	9:00 - 11:00 am
4/5/23	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
4/6/23	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
4/6/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/6/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	1:00 - 2:30 pm
4/10/23	<a href="#">Flagger Skills and Safety</a>	7:30 - 8:30 am
4/10/23	<a href="#">Heavy Equipment Safety: General Safety</a>	9:00 - 11:00 am
4/10/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/11/23	<a href="#">Ethical Decision Making</a>	9:00 - 11:30 am
4/11/23	<a href="#">Bloodborne Pathogens</a>	11:00 - 12:00 pm
4/11/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Confined Space Entry*</a>	8:30 - 11:30 am
4/12/23	<a href="#">MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: Flagger Work Zone Safety*</a>	8:30 - 12:30 pm
4/12/23	<a href="#">MSI-NJCE Expo 2023: MSI-NJCE Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	8:30 - 11:30 am
4/13/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/13/23	<a href="#">Shop and Tool Safety</a>	10:30 - 11:30 am
4/14/23	<a href="#">Fire Safety</a>	8:30 - 9:30 am
4/14/23	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
4/14/23	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
4/17/23	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/17/23	<a href="#">Lock Out/Tag Out (Control of Hazardous Energy)</a>	1:00 - 3:00 pm
4/18/23	<a href="#">Chipper Safety</a>	7:30 - 8:30 am
4/18/23	<a href="#">Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers</a>	9:00 - 10:30 am
4/18/23	<a href="#">Introduction to Management Skills</a>	12:30 - 2:30 pm
4/19/23	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am

4/19/23	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
4/19/23	<a href="#">Back Safety/Material Handling</a>	1:00 - 2:00 pm
4/20/23	<a href="#">Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 10:00 am
4/20/23	<a href="#">Bloodborne Pathogens</a>	10:30 - 11:30 am
4/20/23	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
4/21/23	<a href="#">HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)</a>	8:30 - 11:30 am
4/24/23	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
4/24/23	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
4/25/23	<a href="#">Personal Protective Equipment</a>	8:30 - 10:30 am
4/25/23	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/25/23	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
4/25/23	<a href="#">The Power of Collaboration (JIF 101)*</a>	9:00 - 1:00 pm
4/26/23	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
4/26 - 4/27/23	<a href="#">Leadership Skills for Supervisors Workshop (Two Days)*</a>	9:00 - 3:30 pm w/lunch brk
4/27/23	<a href="#">Public Works &amp; Utility: Safety Awareness &amp; Regulatory Training</a>	8:00 - 11:30 am
4/27/23	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
4/28/23	<a href="#">Confined Space Entry</a>	8:30 - 11:30 am
4/28/23	<a href="#">Fire Extinguisher Safety</a>	1:00 - 2:00 pm

#### Zoom Safety Training Guidelines:

To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. ***Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion.***

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

#### Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.

#### Group Training procedures:

- Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
- Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

From: Glenn Prince, Public Sector Assistant Director

To: New Jersey Counties Excess Joint Insurance Fund Commissioners

Date: January 26, 2023

Subject: Munich Re., Safety Grant Program

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Commissioners,

The New Jersey Counties Excess Joint Insurance Fund continues to provide Safety Grant funding through the Munich Re., Safety Grant Program. Member Counties may receive reimbursement for the cost of a “non-typical” safety item or service to assist in controlling the frequency and severity of their general liability, auto liability, and law enforcement liability claims. This memo will clarify the grant requirements.

### **Program Overview:**

- The Munich Re Safety Grant Program is a cost-sharing program where counties can receive reimbursement for the cost of a safety item or service
- The total amount of grant funding available to members of the New Jersey Counties Excess Joint Insurance Fund for this policy period is \$50,000.00
- The safety item or service cannot be “typical”. For example; training on bloodborne pathogens, back injury prevention, and other regulatory issues should already be part of a member's overall safety program. Items such as patient lifting boards for EMS, body-worn cameras, AED units or police liability training are specialized and are examples of items that may qualify
- Safety Grant funding requests for 2023 must be submitted to Glenn Prince [gprince@jamontgomery.com](mailto:gprince@jamontgomery.com) no later than August 1, 2023
- All submissions will be forwarded to the NJCE JIF Grant Committee for review. After Grant Committee review, all submissions will be forwarded to Munich Re, for review. If the submission is approved by Munich Re., they will pay the vendor directly
- All approved purchases must be made in fund year 2023

Please feel free to contact me with any questions.

Glenn Prince  
Public Sector Assistant Director  
JA Montgomery Consulting  
(856) 552- 4744

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: 2/23/2023

RE: Risk Management / Underwriting Services Director's Report

**I. Risk Management Services**

**A. Safety and Accident Review Committee Meeting**

The next meeting will be held on Wednesday, March 8<sup>th</sup> at 9:00am at the Gloucester County Improvement Authority. Enclosed is an updated meeting schedule as all meetings are now in-person.

**B. 2023 NJCE JIF Coverage Amendments**

On 1/31/2023, the NJCE JIF Underwriter held a virtual meeting to communicate the 2023 coverage amendments. We will communicate any material changes to the members shortly.

**C. 2023 NJCE reinsurer Safety Grant**

We have received documentation from J.A. Montgomery regarding the requirements for the Munich Re Safety Grant. We will be encouraging members to provide ideas for submission.

**II. Underwriting Services Director**

**A. Ancillary Coverages**

The following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it has been determined the following bond/policies need to be renewed.

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

All terms and conditions are per expiring.

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

*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

**Gloucester County Insurance Commission**  
**Safety and Accident Committee**  
**2023 Meeting Schedule**

**All meetings will be held at 9:00 AM**  
**At the Below Locations**

March 8, 2023 – Gloucester County Improvement Authority  
Location: 109 Budd Blvd, Woodbury, NJ 08086

June 7, 2023 – Rowan College of South Jersey  
Location: 1400 Tanyard Road, Sewell, NJ 08080  
Facility Staff Lounge in the Eugene McCaffery College Center

September 6, 2023 – Gloucester County Utilities Authority  
Location: 2 Paradise Road, West Deptford, NJ 08066

December 6, 2023 – Gloucester County  
Location: 2 S. Broad Street, Woodbury, NJ 08096  
2<sup>nd</sup> Floor Conference Room

**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 *February 23, 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 *February 23, 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 February 23, 2023.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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

**GCIC PARS/SARS - Worker Compensation**  
**CLOSED SESSION**  
**2-23-23**

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003412	Jacqueline Wyatt	Workers' Compensation	PAR
3530003368	Dorothy Walters	Workers' Compensation	PAR
3530002748	Tim Vedder	Workers' Compensation	SAR
3530002849	Tim Vedder	Workers' Compensation	SAR
3530002757	Kevin Sweeney	Workers' Compensation	SAR



## **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, January 26, 2023  
ZOOM VIRTUAL MEETING  
1:00 PM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	Inservco Insurance Services, Inc. <b>Richard Crooks, Yvonne Frey, Sureatha Hobbs, Amy Zeiders</b>
	Qual-Lynx
	Medlogix <b>Jennifer Goldstein</b>
	PERMA <b>Jennifer Davis</b>
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti, Dominique McDuffie</b>
Attorney	Marmero Law, LLC <b>Kevin McCann, Esq.</b>
Treasurer	<b>Tracey Giordano</b>
Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince</b>

**ALSO PRESENT:**

Carolyn Oldt, Gloucester County Library Commission  
Prudence Higbee, Esq., Capehart Scatchard  
Susan Panto, Conner Strong & Buckelew  
Bradford Stokes, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services  
Brandon Tracy, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of December 14, 2022 and Open Minutes of December 22, 2022.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES  
OF DECEMBER 14, 2022 AND OPEN MINUTES OF  
DECEMBER 22, 2022**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan advised this was the Commission's 2023 Reorganization Meeting.

Executive Director asked Mr. McCann to make a statement regarding the Oath of Office. Mr. McCann administered the Oath of Office and said the secretary will e-mail the cards out for signature and then they will be returned to him for his signature.

**CORRESPONDENCE: NONE**

**SAFETY & ACCIDENT REVIEW COMMITTEE REPORT:** Chairman Sheehan reported the Safety and Accident Review Committee has not met since our last meeting. The next meeting is scheduled for March.

**CLAIMS COMMITTEE:** Chairman Sheehan advised the Claims Committee met on January 10<sup>th</sup> to discuss several PARS and SARS, which we will discuss further in closed session.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and there were several action items.

**REORGANIZATION RESOLUTIONS:** Executive Director said the GCIC is required to reorganize at the January Executive Committee meeting as per the Commission's Rules & Regulations. Listed below are the necessary Reorganization Resolutions, which were included in the agenda. With the Chair's permission, Executive Director reviewed the Resolutions noting a corrected resolution, Resolution 4-23, was sent to the Commissioners and asked to approve as a consent agenda.

Resolution 1-23 Certifying the Appointment of Chairperson and Vice Chairman  
Resolution 2-23 Appoint Agent for Service of Process and Custodian of Records For the year 2023  
Resolution 3-23 Designating Official Newspapers for the Commission  
Resolution 4-23 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan.

Resolution 5-23 Designating Commission Treasurer  
Resolution 6-23 Designating Authorized Signatures for Commission Bank Accounts  
Resolution 7-23 Indemnifying Gloucester County Insurance Fund Commission  
Official/Employees  
Resolution 8-23 Appointing A Commissioner to the New Jersey Counties Excess Joint  
Insurance Fund for the Fund Year 2023  
Resolution 9-23 Authorizing Commission Treasurer to Process Contracted Payments and  
Expenses  
Resolution 10-23 Fixing Public Meeting Dates for Year 2023

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS  
NUMBER 1-23 THROUGH 10-23 INCLUDING AMENDED 4-23  
RESOLUTION**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**MEETING DATES FOR 2023:** Included in the agenda was the proposed meeting schedule for 2023. Executive Director said as we have done in the past there were no meetings scheduled for March, May, July, August, and November. However, the Commissioners can decide with enough advanced notice to schedule additional meetings or cancel any meeting. The NJCE is hosting a luncheon on April 27, 2023, which would have been the day of our April meeting. We will need to agree on an alternative date, and we will suggest some dates at the February meeting. Chairman Sheehan stated Ms. Dodd can send additional April meeting dates for the Commissioners to decide. The Meeting Dates were approved with the Reorganization Resolutions.

**2023 PROPERTY AND CASUALTY BUDGET:** At the December 14, 2022, meeting the 2023 Property and Casualty Budget was introduced. In accordance with the regulations the budget was advertised in the Commission's official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the introduced 2023 Property and Casualty Budget and the amended Budget in the amount of **\$8,203,164** appeared in the agenda. Based on the NJCEJIF excess renewal marketing results, the GCIC share of the NJCEJIF premium was increased to \$3,333,129 and the GCIC share of the Ancillary Coverages was decreased to \$1,256,636 resulting in no-bottom line change from introduction. Also included in the agenda were copies of the assessments by member entity. The assessments are due on 3/15/23, (40%), 5/15/23 (30%) and 10/15/23 (30%).

Included in the agenda was Resolution 11-23 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2023  
PROPERTY & CASUALTY BUDGET**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**DISCUSSION OF BUDGET AND ASSESSMENTS: NONE  
MOTION TO CLOSE THE PUBLIC HEARING**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**MOTION TO APPROVE RESOLUTION 11-23  
AUTHORIZING AND ADOPTING THE PROPERTY &  
CASUALTY BUDGET FOR THE GLOUCESTER COUNTY  
INSURANCE COMMISSION AS PRESENTED FOR THE  
COMMISSION YEAR 2023 & CERTIFY THE 2023  
ASSESSMENTS**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**NJCE 2022 DIVIDEND:** The NJCE Finance Committee recommended the JIF authorize an \$850,000 dividend from various years. The Fund Commissioners accepted the recommendation and adopted a resolution on January 12 authorizing the release of a dividend in the amount of \$850,000 from various fund years, subject to State approval. The Insurance Commission's share of the dividend is \$146,848. Included in the agenda was a breakdown by member entity.

**MOTION TO ACCEPT THE NJCE DIVIDEND IN THE  
AMOUNT OF \$146,848**

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

**2023 HEALTH BENEFITS BUDGET:** At the December 14, 2022, meeting the 2023 Health Benefits Budget was also introduced. In accordance with regulations, the budget was advertised in the Commission's official newspapers. The Public Hearing for the budget was held at this meeting. A copy of the 2023 Health Benefits Budget appeared in the agenda. Executive Director said the budget amount for 2023 is **\$702,304** and had not changed since introduction. The budget reflects the self-insured dental program only. Included in the agenda was Resolution 12-23 Authorizing and Adopting the Self Insurance Dental Program.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2023  
HEALTH BENEFIT BUDGET**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**DISCUSSION OF BUDGET AND ASSESSMENTS  
MOTION TO CLOSE THE PUBLIC HEARING**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**MOTION TO APPROVE RESOLUTION 12-23 AUTHORIZING  
AND ADOPTING THE SELF INSURANCE DENTAL  
PROGRAM FOR THE GLOUCESTER COUNTY INSURANCE  
COMMISSION AS PRESENTED FOR THE COMMISSION  
YEAR 2023**

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

**2023 PROFESSIONAL SERVICES RESOLUTIONS:** At the December 22<sup>nd</sup> Commission meeting the Commissioners discussed the responses to the RFP's and made their recommendations. Executive Director said Included in the agenda were the resolutions appointing the below Professional Vendors for a period of January 1, 2023 to December 31, 2023. With the Chair's permission, Executive Director reviewed the Resolutions and asked to approve as a consent agenda.

Resolution 13-23 Appointing Auditor – *Bowman & Company, LLP*

Resolution 14-23 Appointing Actuary – *Actuarial Advantage, Inc*

Resolution 15-23 Appointing Defense Attorney

*Madden & Madden, P.A., Parker McCay, P.A., Capehart Scatchard,*

*Brown & Connery, LLP & John A. Alice*

Resolution 16-23 Appointing Nurse Case Manager – *Susan Schaefer, RN CCM*

Resolution 17-23 Appointing Alternate Nurse Case Manager – *Medlogix, LLC*

Resolution 18-23 Appointing Commission Attorney – *Chance & McCann, LLC*

**MOTION TO APPROVE RESOLUTION NUMBERS 13-23**

**THROUGH 18-23 FOR A PERIOD OF JANUARY 1, 2023 TO**

**DECEMBER 31, 2023**

Motion:

Commissioner Burns

Second:

Commissioner Christina

Vote:

Unanimous

**BENEFITS CONSULTING SERVICES:** Executive Director said at the December 22<sup>nd</sup> Commission Meeting the Commissioners appointed Conner Strong & Buckelew for Benefits Consulting Services for the period of January 1, 2023 to December 31, 2025. Included in the agenda was Resolution 19-23.

**MOTION TO APPROVE RESOLUTION 19-23 APPOINTING**

**BENEFITS CONSULTING SERVICES TO CONNER STRONG &**

**BUCKELEW FOR FUND YEARS, 2023, 2024 AND 2025**

Motion:

Commissioner Burns

Second:

Commissioner Christina

Vote:

Unanimous

**CAIR MOTOR VEHICLE REPORTS:** We have received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. Executive Director noted as we did in the past the Commission will pay for this expense and will be allocated to the miscellaneous and contingency account. The payment was included on the January Bill List.

**MOTION TO APPROVE PAYMENT TO THE NEW JERSEY  
MOTOR VEHICLE COMMISSION IN THE AMOUNT OF  
\$150 FOR THE ANNUAL ADMINISTRATIVE FEE FOR  
ONLINE MOTOR VEHICLE REPORTS**

Motion:

Commissioner Burns

Second:

Commissioner Christina

Roll Call Vote:

3 Ayes – 0 Nays

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** The NJCE Finance Committee met on January 10<sup>th</sup> to review and finalize the 2023 NJCE JIF Budget for adoption based on the final marketing results and their 2022 dividend recommendation to the Board of Fund Commissioners. The NJCE met on January 12<sup>th</sup> and based on the

finance committee recommendations adopted the 2023 budget and authorized a 2022 dividend.

A written summary report of the meeting was included in the agenda. The NJCE is scheduled to meet on Thursday, February 23, 2023 at 9:30 am via Zoom to conduct the 2023 Reorganization Meeting. Executive Director highlighted some key items discussed include:

**PROPERTY APPRAISALS:** Considering the issues with property insurers and the need for insurance to value, the NJCE will procure a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price.

**CYBER SECURITY EXPERT:** The NJCE will procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. NJCE Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior at the next NJCE meeting.

**2023 RENEWAL OVERVIEW WEBINAR:** NJCE Underwriting Manager will be scheduling a webinar in the coming weeks to provide a high-level overview of the changes in the 2023 renewal. Executive Director Please hold the tentative date of January 31, 2023 at 11AM via Zoom for this webinar; an invitation was be distributed.

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

Executive Director said the remainder of the items in his report were informational.

**CERTIFICATE OF INSURANCE REPORTS:** Included in the agenda were the certificate of issuance report from the NJCE which lists those certificates issued in the month of December. There were (2) two certificates of insurance issued in December.

**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 November. As of **November 30, 2022** there is a statutory surplus of **\$3,159,152**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$2,247,360**. The total cash amount is **\$4,556,299**.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Included in the agenda was a copy of the Financial Fast Track for the month of November. As of **November 30, 2022** the Fund has a surplus of **\$15,299,523**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, **\$5,857,551**. The cash amount is **\$33,218,329**.

**GCIC HEALTH BENEFITS FINANCIAL FAST TRACK:** Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of November. As of **November 30, 2022** there is a statutory surplus of **\$359,843**. The total cash amount is \$482,848.

**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 November 30, 2022. The Executive Director will review the reports with the Commission.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS** - Ms. Panto said her report was included in the Appendix III section of the agenda and reviewed the December report with the Commission noting the year-to-date total issues were 237.

**TREASURER REPORT** - Chairman Sheehan reported the agenda included the January Property, Casualty Bills, and benefits list, which were Resolutions 20-23, Resolution 21-23, respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 20-23, RESOLUTION 21-23, RESPECTIVELY. CHAIRMAN SHEEHAN REQUESTED A MOTION TO APPROVE.**

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

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

**CLAIMS ADMINISTRATOR:** Chairman Sheehan presented Resolution 22-23 Inservco Liability Check Register for the period of 12/1/22 to 12/31/22.

**MOTION TO APPROVE RESOLUTION 22-23 LIABILITY CHECK REGISTER FOR THE PERIOD OF 12/1/22 TO 12/31/22**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of December as noted below and thanked the Commission for reappointment.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
November	44	\$66,027.95	\$50,391.60	\$15,636.35	\$13,453.94	93%	97%
December	69	\$71,556.71	\$45,093.58	\$26,463.13	\$22,765.81	99%	100%



**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 December through January. Mr. Prince reported all of the training opportunities through March 23<sup>rd</sup> were included in the agenda and uploaded to njce.org. Mr. Prince concluded his report unless anyone had any questions.

Chairman Sheehan and Mr. Henry will follow up with Mr. Prince on the Safety Committee meetings and topics for the year.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:  
REPORT:**

Ms. Violetti referred to a copy of the updated GCIC Litigation Management Plan which was included in the agenda. Ms. Violetti reviewed the amendments made and requested a motion to adopt the updated GCIC Litigation Management Plan.

**MOTION TO ADOPT THE UPDATED GCIC  
LITIGATION MANAGEEMNT PLAN**

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

Ms. Violetti advised the 2023 Claims Charter was amended to replace Al Marmero with Kevin P. McCann and Shanna McCann for the Fund Attorney. Ms. Violetti reported a copy of the revised Charter was included in the agenda and requested a motion to adopt the amended Charter.

**MOTION TO ADOPT THE 2023 CLAIMS  
CHARTER**

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

Ms. Violetti reported the below renewals were in the process and stated the policy was for volunteers and interns. Ms. Violetti requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. Chairman Sheehan will follow up with Ms. Violetti on the number of Volunteers.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2023	\$1,209.00

**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 Burke  
Second: Commissioner Christina  
Roll Call Vote: Unanimous

**ATTORNEY:** Mr. McCann thanked the Commission for the appointment and noted his firm has been on the Defense Panel since inception. Executive Director thanked the Attorney for reviewing some of the 2023 reorganization resolutions.

**OLD BUSINESS:** NONE

**NEW BUSINESS:** NONE

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO THE PUBLIC**

Moved:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

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

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

Moved:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 23-23 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

**MOTION TO GO INTO CLOSED SESSION**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003285 INCREASED OF \$67,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003393 INCREASED TO \$150,000.00**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003394 INCREASED TO \$150,000.00**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002966 INCREASED TO \$49,63007**

Prudence Higbee said Claim #3530002966 is a Settlement Authority Request.

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

Chairman Sheehan advised the next meeting would be on February 22, 2023 at 1:00 PM

**MOTION TO ADJOURN:**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

**MEETING ADJOURNED: 1:43 PM**

Minutes prepared by: Brandon Tracy, Assisting Secretary

## **APPENDIX II**

### ***2023 NJCE RENEWAL OVERVIEW***

# 2023



**NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND**

## Renewal Overview

January 31, 2023

# ■ Renewal Summary

As presented during our Pre-Renewal Presentation in August, we still encounter a hard market, the most difficult since the 1980s. After years of challenging renewals in nearly every area of coverage, we finally begin to see some settling although it is settling at much higher rates, more restrictive terms and less capacity than we saw just five years ago. While many coverages have started to stabilize heading into our 2023 renewal, the Property market took a violent turn toward the worse.

- **Property** – Despite the ever-increasing natural disasters, including the unexpected wildfires and southern freeze events, Property insurers began to see some positive underwriting results during 2021. In late Q3 of 2021, we saw Ida occur, ultimately developing into the fifth costliest insured loss in US history (\$78.8B). And despite Ida, the insurers remained positive. That was until Hurricane Ian hit just one year later with an insured loss of over \$50B. Within one month of Ian, insurer executives (particularly reinsurers) made announcements of planned drastic decreases in capacity, significantly more restrictive terms, higher retentions and large rate hikes. On average, clean and non-CAT prone areas saw 25% rate increases, while CAT-prone saw anywhere between 50%-150%. This came with more restrictive terms, higher deductibles and programs not being able to fill all their capacity.
- **Liability** – Social inflation continues to affect insurers and insureds across the country. Although the known exposures continue from the past few years, the development in claims dollars continues to rise. Even in NJ, we have seen over 50% increase in claims development over the last ten years, including over 75% increase in the average cost per claim during the same period.
- **Workers' Compensation** – No new surprises here. We continue to see COVID-19 to be a long-term concern, while the severe cases saw in the first 12-24 months of the pandemic are not expected at any notable level. The NJCE will continue to see other mounting costs in this coverage line from the increase in presumption and legislative changes shifting more costs to the members.
- **Public Officials / Employment Practices** – The same trends seen in normal liability over past ten years is being seen in POL/EPL now. We are reviewing this recent trend closely to see how much of an impact the pandemic had on these results.
- **Cyber** – Frequency of events may be stabilizing, although the “stable” level is very high, but severity continues to grow. As saw last year, insurers are particularly concerned with widespread events (i.e. Microsoft Zero Day, Last Pass, etc.). Insurers are beginning to find sustainable paths forward with writing this coverage, but insureds have to continue with good security. The work we have done with the Cyber Task Force has certainly helped, but efforts need to continue developing.

It is more important than ever to create the right insurance structure and pick the correct insurance partners to ensure stability in coverage and claims handling through this difficult marketplace. While we continually have discussions with the majority of the marketplace, Property needed by far the most attention and marketing this year.

The following pages detail coverage changes to be aware of for 2023. As we pass through yet another renewal in this difficult marketplace, we thank you all for the support. While additional costs are in the budget in the form of loss funding for certain higher retentions, the collective has helped the NJCE achieve less than a 7% rate increase on the excess insurance for this renewal.

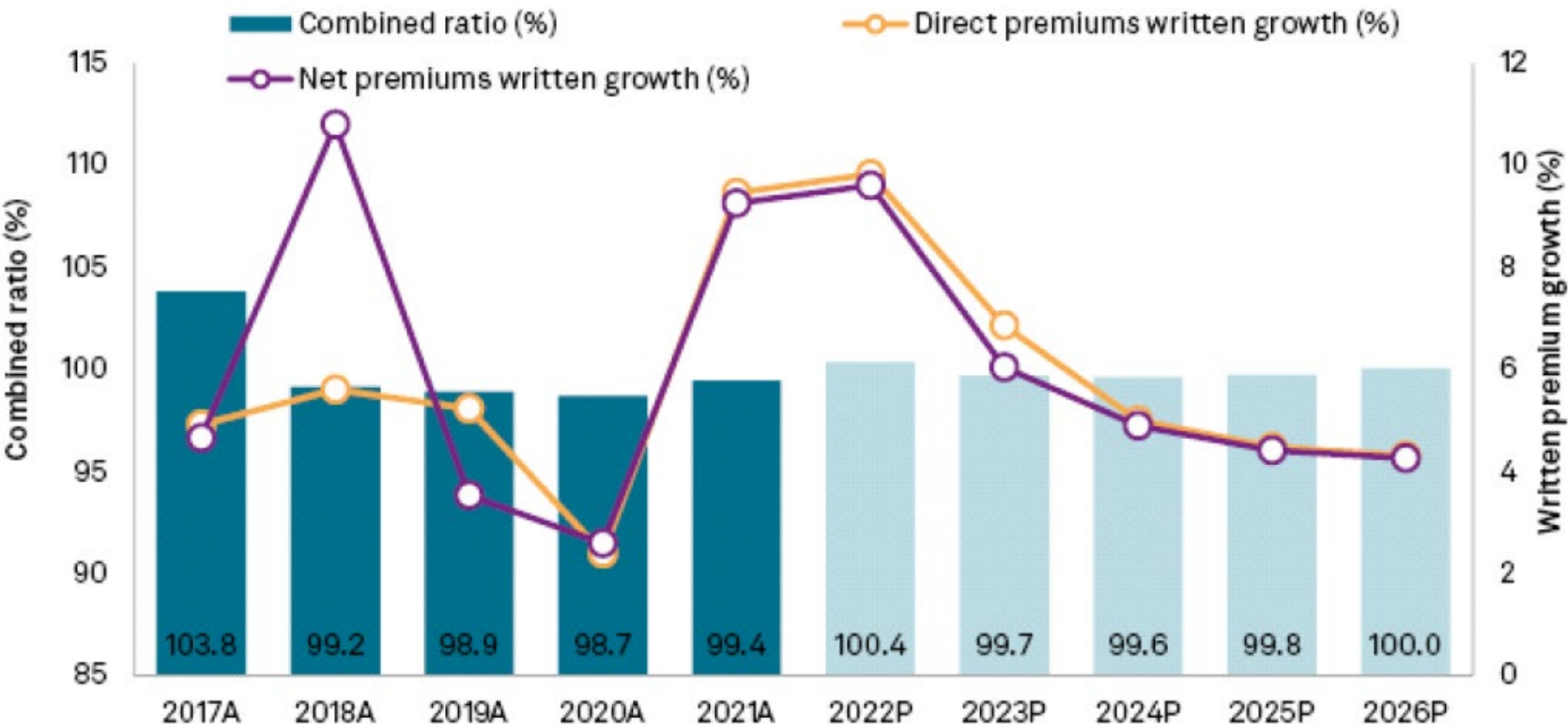


# Marketplace Overview



# Marketplace Overview

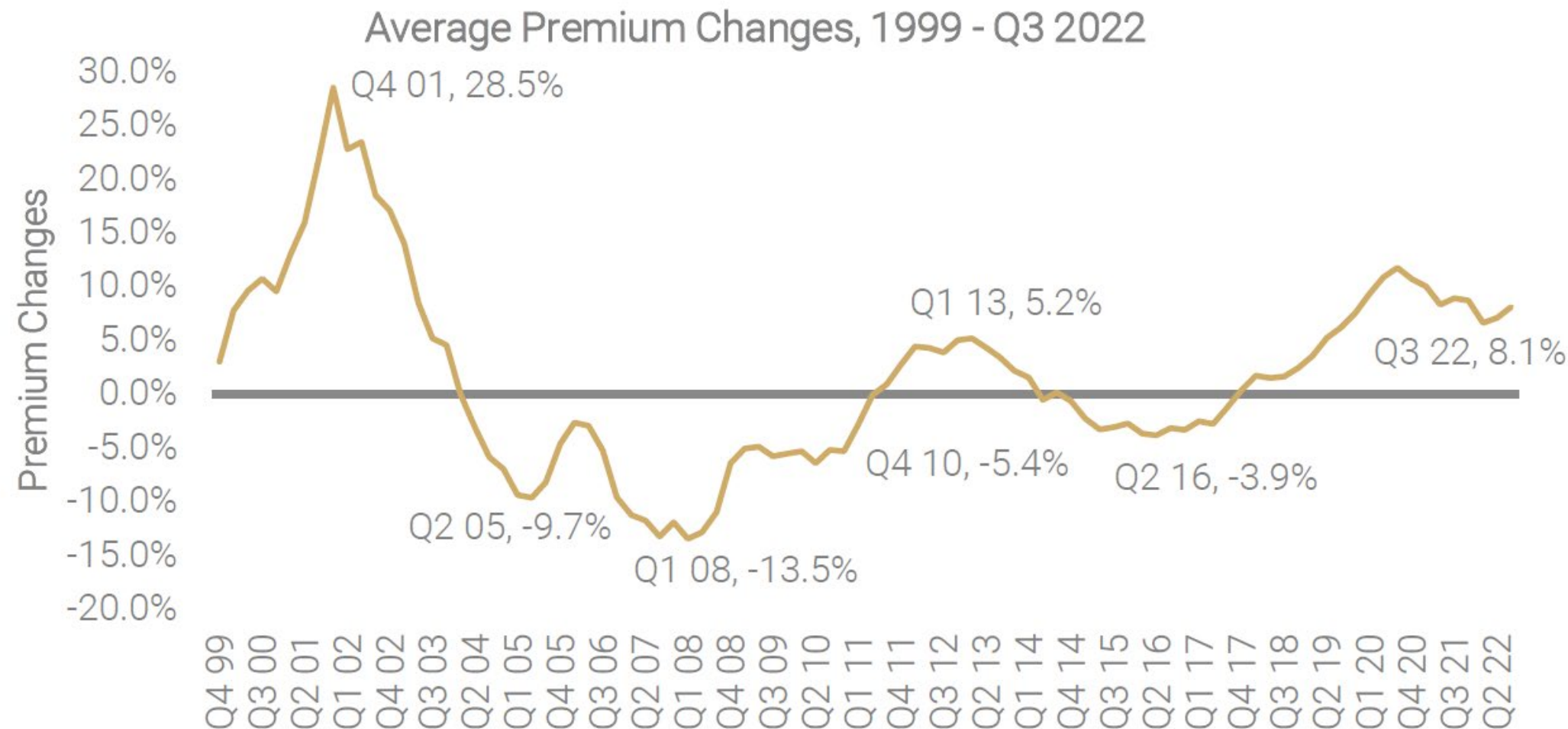
## Overall P&C industry outlook



Data compiled June 14, 2022.  
A = actual results; P = projected results  
Results adjusted to exclude state funds, residual markets and AIU Insurance Co.  
Sources: S&P Global Market Intelligence; proprietary estimates  
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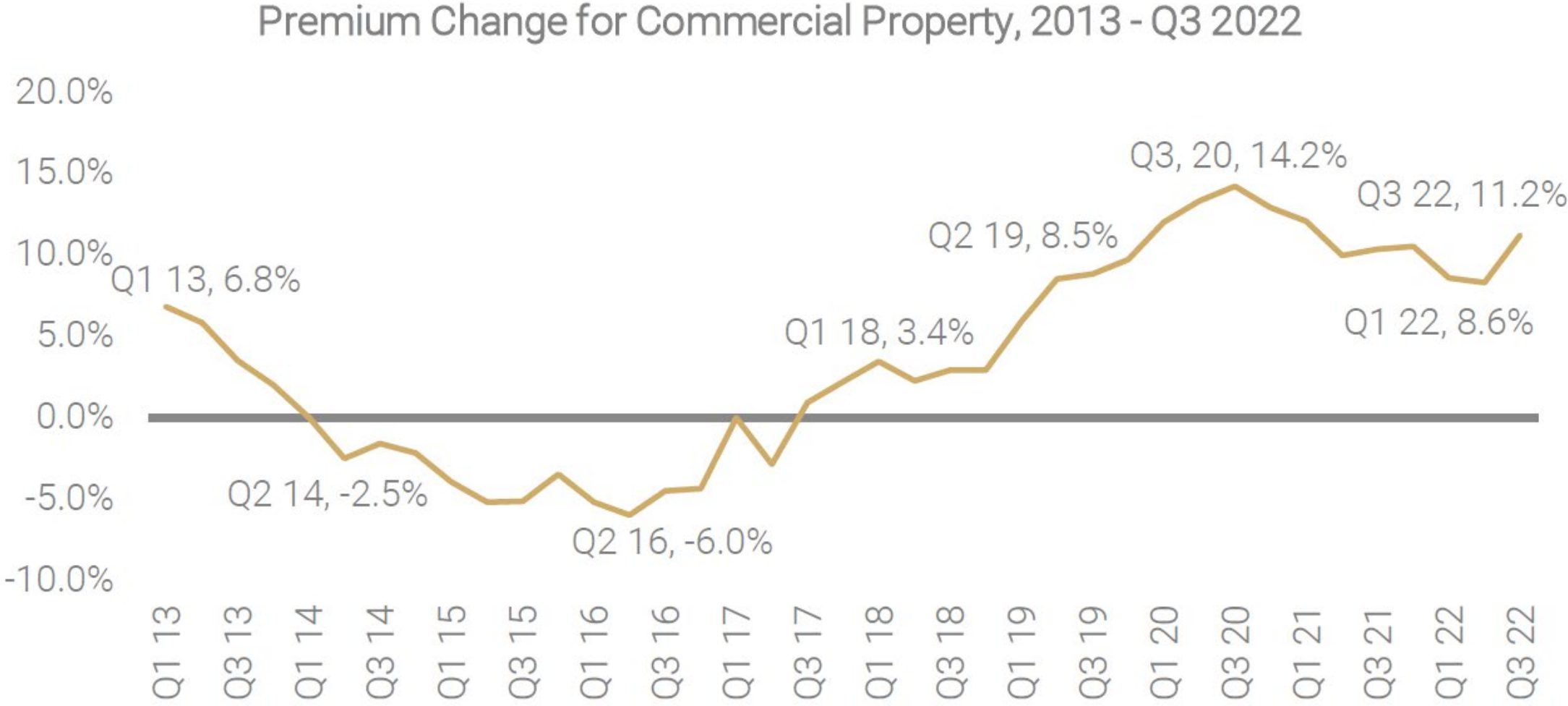


# Marketplace Overview

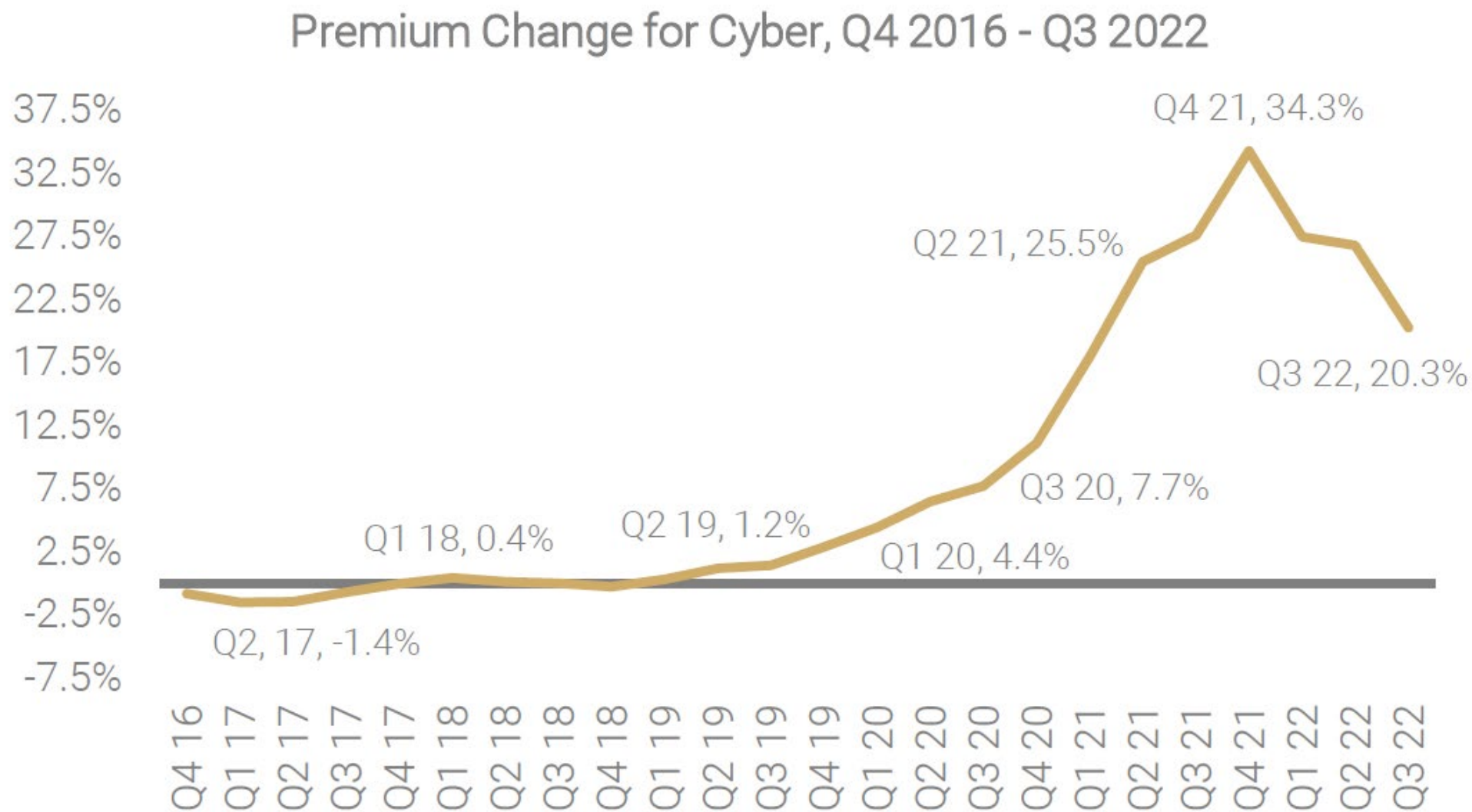


Source: The Council of Insurance Agents & Brokers

# Marketplace Overview

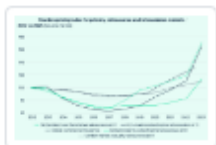


# Marketplace Overview



# Marketplace Overview

## Property Focus



**Retrocession rates now 165% higher than 2017 lows: Jefferies**  
4TH JANUARY 2023

Rates-on-line for non-marine catastrophe retrocessional reinsurance are now up approximately 165% on their 2017 lows, analysts at Jefferies have pointed out using data reported by broking group Howden.



**Renewals: Catastrophe retro rates +50%, global property cat +37%, says Howden**  
3RD JANUARY 2023

Risk-adjusted non-marine catastrophe retrocession excess-of-loss rates-on-line rose by 50% at the January 2023 renewals, while global property catastrophe reinsurance rates rose 37%, according to international broking group Howden.

**Aggregate retro supply shrank further, terms more restrictive at 1/1: Gallagher Re**

27TH JANUARY 2023

In the global retrocessional reinsurance market, the availability of aggregate covers had been shrinking for some time, but at the January 2023 renewals aggregate retro capacity supply shrank further, while the terms of protection continued to become more restrictive, broker Gallagher Re has said.

## January Renewals See Hardest Property Catastrophe Reinsurance Rates in Generation

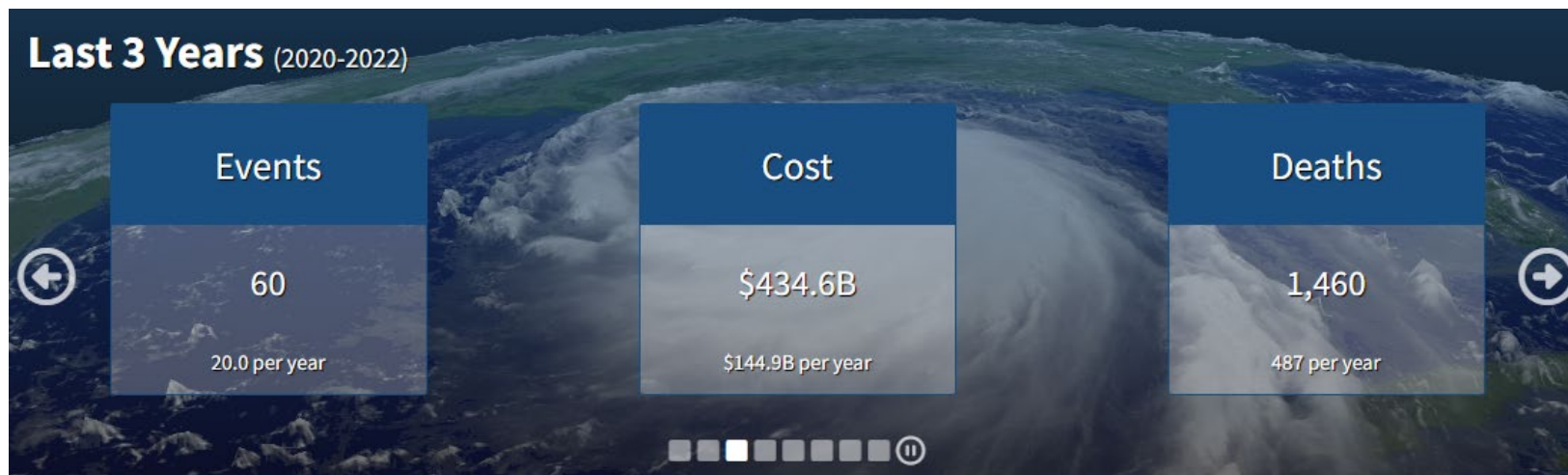
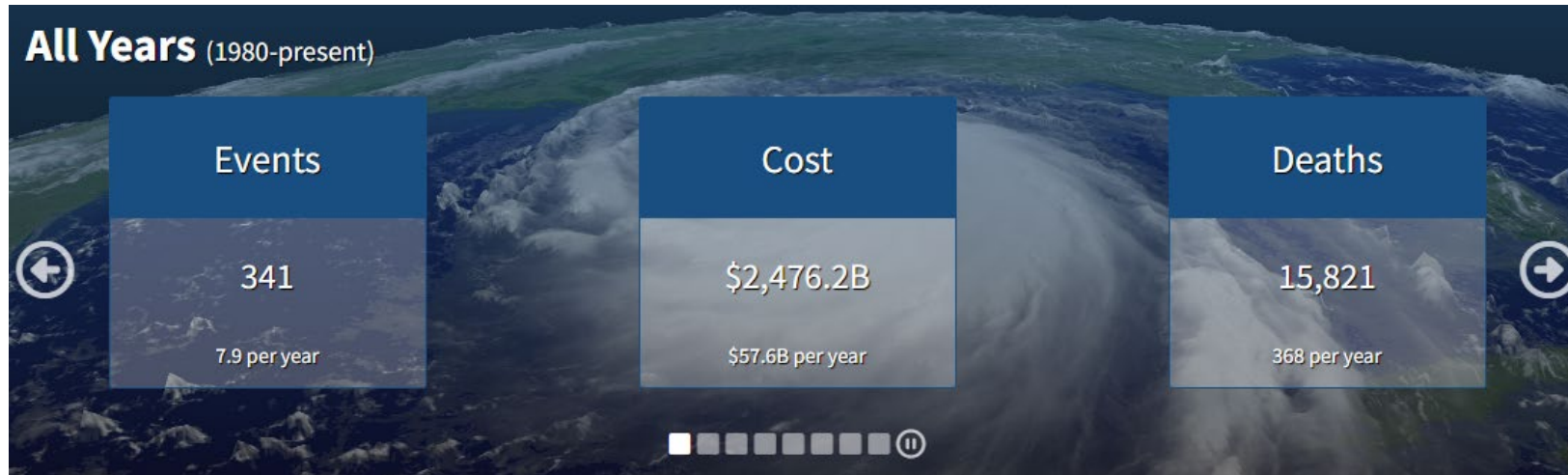
By L.S. Howard | January 4, 2023





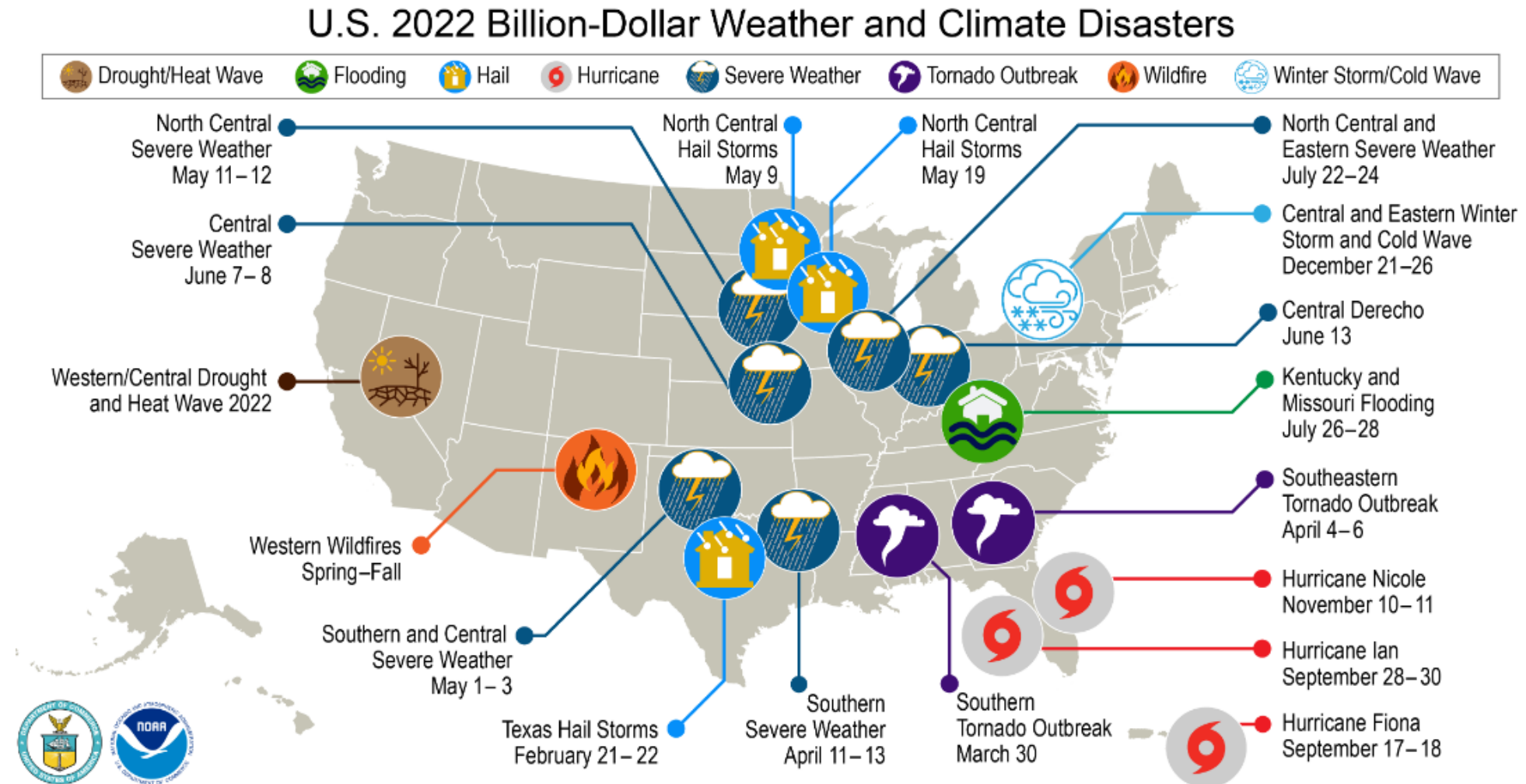
# Marketplace Overview

Property Focus



# Marketplace Overview

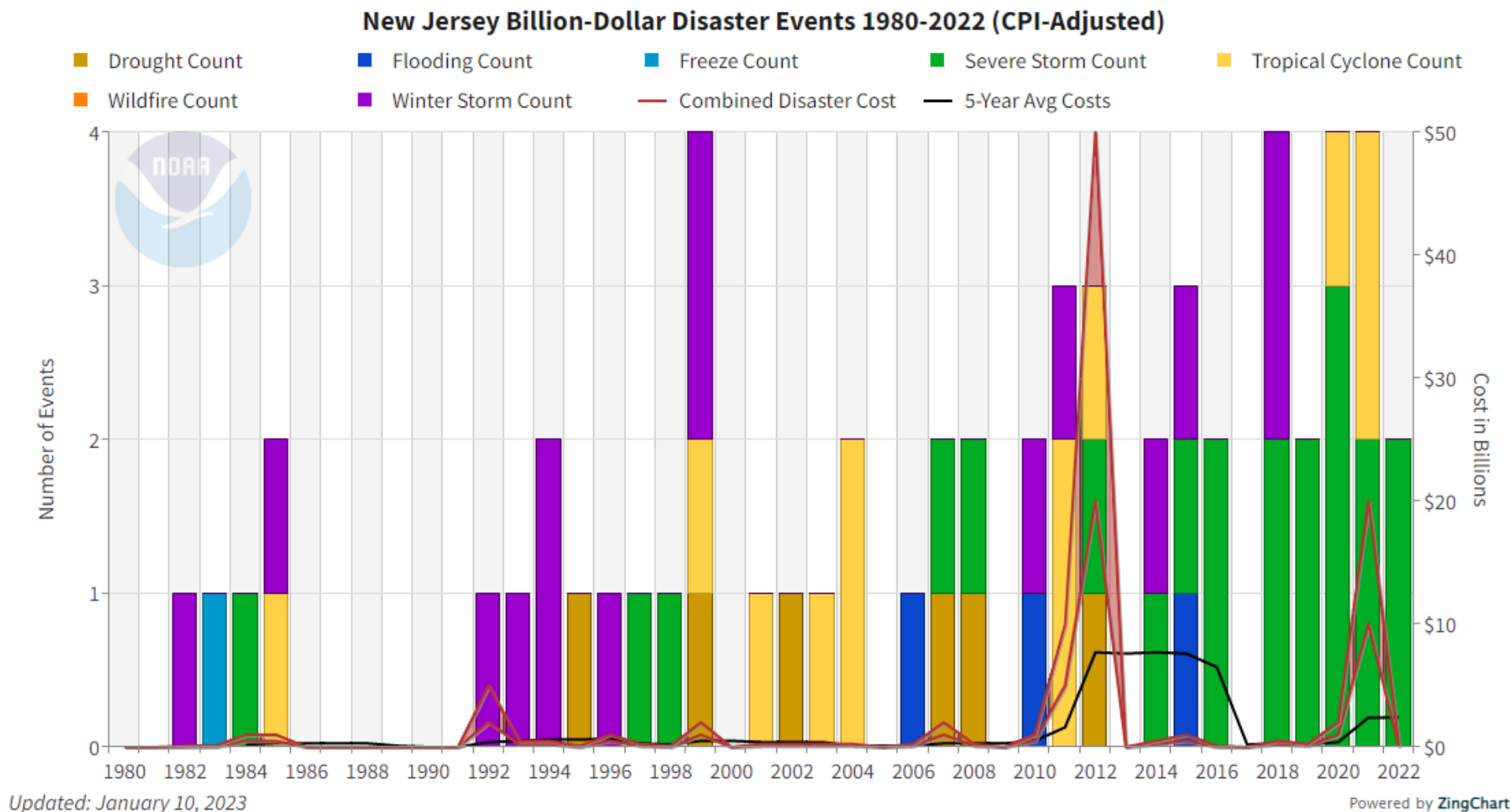
## Property Focus



This map denotes the approximate location for each of the **18 separate billion-dollar weather and climate disasters** that impacted the United States in 2022.

# Marketplace Overview

Property Focus



# Marketplace Overview

## Property Focus

### United States

#### Severe Convective Storm Outbreaks

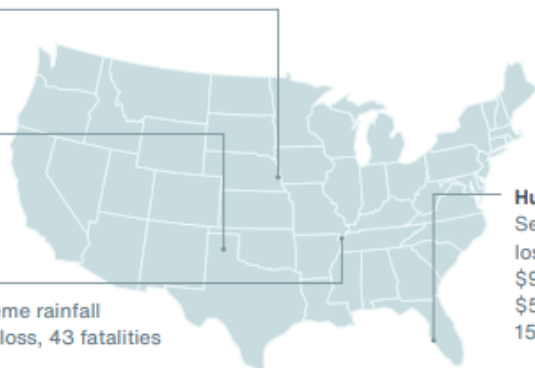
12 billion-dollar events in total  
\$37B economic loss,  
\$29B insured loss

#### Widespread Drought

Severe drought conditions  
throughout the year  
\$16B economic loss,  
\$8B insured loss

#### Missouri and Kentucky Flooding

1,000-year flooding triggered by extreme rainfall  
\$1.4B economic loss, \$450M insured loss, 43 fatalities



#### Hurricane Ian

Second costliest insured  
loss even on record globally  
\$95B+ economic loss,  
\$50-55B insured loss,  
152 fatalities



**1.39°C (2.5°F)**

U.S. summer temperature anomaly; the third-hottest  
summer (Jun 1-Aug 31) in 128 years



**66,255**

Number of wildfires across the U.S.; the highest number  
in 10 years



**-22.2°C (-40°F)**

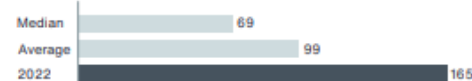
Temperature drop in just 30 minutes, recorded in  
Cheyenne, WY, on Dec 21



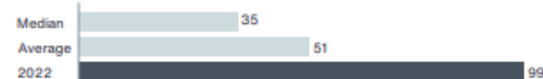
**81.2 in (206 cm)**

Highest 3-day snowfall accumulation in lake-effect  
snowstorm reported in Hamburg, NY

#### Economic Losses (\$ billion)



#### Insured Losses (\$ billion)



of global  
economic losses

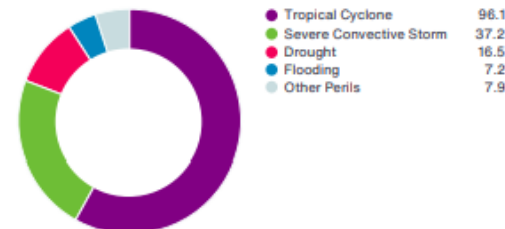


of global  
insured losses



of losses covered  
by insurance

#### Economic Losses (\$ billion)





# Marketplace Overview

## Liability Focus

Incurring Change Percent													
Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
1/1/2010 - 12/31/2010	84.69%	11.46%	9.91%	3.04%	-10.62%	0.92%	1.75%	-0.90%	-0.39%	0.13%	0.05%	0.01%	-0.05%
1/1/2011 - 12/31/2011	48.82%	17.90%	14.12%	7.43%	8.20%	2.88%	0.84%	-0.41%	0.97%	-0.66%	-0.07%	-0.02%	
1/1/2012 - 12/31/2012	30.24%	13.95%	20.69%	10.16%	17.68%	1.45%	1.15%	1.07%	2.67%	1.10%	-0.17%		
1/1/2013 - 12/31/2013	30.33%	10.69%	16.67%	14.16%	18.29%	8.55%	7.25%	-6.35%	-0.09%	0.49%			
1/1/2014 - 12/31/2014	18.14%	15.59%	23.03%	23.26%	7.74%	10.91%	1.67%	-0.01%	-0.32%				
1/1/2015 - 12/31/2015	21.05%	13.57%	22.18%	21.55%	14.50%	-2.18%	5.63%	3.71%					
1/1/2016 - 12/31/2016	21.04%	29.81%	25.67%	10.91%	8.95%	2.59%	1.03%						
1/1/2017 - 12/31/2017	26.52%	19.83%	27.31%	13.42%	7.81%	5.11%							
1/1/2018 - 12/31/2018	26.06%	19.21%	31.09%	8.73%	14.91%								
1/1/2019 - 12/31/2019	24.93%	16.86%	33.73%	24.48%									
1/1/2020 - 12/31/2020	55.96%	35.57%	8.47%										
1/1/2021 - 12/31/2021	59.35%	40.65%											
1/1/2022 - 12/31/2022	100.00%												

Claim Count Change Percent													
Periods	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months
1/1/2010 - 12/31/2010	83.92%	11.15%	3.09%	0.93%	0.25%	0.49%	0.04%	0.03%	0.01%	0.01%	0.03%	0.01%	0.03%
1/1/2011 - 12/31/2011	84.66%	11.04%	1.94%	1.10%	0.80%	0.25%	0.13%	0.03%	0.00%	0.01%	0.03%	0.00%	
1/1/2012 - 12/31/2012	76.98%	18.12%	2.46%	1.43%	0.67%	0.17%	0.06%	0.02%	0.06%	0.00%	0.04%		
1/1/2013 - 12/31/2013	82.45%	12.47%	2.99%	1.12%	0.58%	0.20%	0.04%	0.08%	0.04%	0.02%			
1/1/2014 - 12/31/2014	84.90%	10.53%	2.44%	1.31%	0.49%	0.17%	0.10%	0.07%	0.00%				
1/1/2015 - 12/31/2015	86.78%	9.64%	2.21%	0.96%	0.15%	0.08%	0.10%	0.07%					
1/1/2016 - 12/31/2016	85.00%	11.65%	2.03%	0.75%	0.22%	0.18%	0.16%						
1/1/2017 - 12/31/2017	82.87%	12.77%	3.33%	0.59%	0.28%	0.16%							
1/1/2018 - 12/31/2018	84.58%	12.44%	2.14%	0.50%	0.34%								
1/1/2019 - 12/31/2019	83.17%	13.83%	2.06%	0.94%									
1/1/2020 - 12/31/2020	84.38%	13.76%	1.86%										
1/1/2021 - 12/31/2021	88.34%	11.66%											
1/1/2022 - 12/31/2022	100.00%												

The background of the slide is a composite image of a desk. In the top left, there is a blue folder. To its right is a silver pen. Further right is a small cup containing several pens. In the bottom left, a portion of a newspaper is visible, showing the text 'CHILD CARE CLASS SERVICE' and 'THE NUMBERS'. The central part of the slide is a large, solid blue triangle pointing to the right, which serves as a backdrop for the title.

# Renewal Overview

# Coverage Updates

## Property

### Marketing

- Approached over 35 markets, in US, London and Bermuda

### Excess Changes

- Zurich reducing capacity from 90% to 50%, so the open 40% is being filled with layered and quota share participants.
- Deductibles being increased as follows:
  - AOP: \$2m to \$3m
  - Earth Movement: \$2m to \$3m
  - Flood: \$2m to \$3m
    - Maximum Flood Deductible, Per Occurrence: \$5m to \$10m
    - High Hazard: \$2m Building / \$2m Contents / \$2m Time Element to \$3m Building / \$3m Contents / \$3m Time Element
    - Medium Hazard: \$2m to \$3m
    - E&O, Miscellaneous, Newly Acquired and Transit: \$2m to \$3m
  - Breakdown of Equipment: \$50k to \$100k
  - Named Storm: 1% East of the GSP to 5% across all of NJ, subject to minimum of \$3m per occurrence

### Insurance Commission Changes

- Historic Property coverage is removed (as advised at last renewal). Should members require such coverage, they must update the SOV noting which historic register it is on, obtain a certified historic appraisal and provide a copy to us, and update the SOV with appraised value.
- Equipment Breakdown deductible increased from \$50k to \$100k
- TRIA coverage was removed from standard program, and a standalone Terrorism program has been purchased.
  - This will save cost, and coverage will be expanded to include non-Certified Terrorism acts.

# Coverage Updates

## Property

### Structure

Excess Flood / Quake									
<b>\$75,000,000</b>									
Carrier Name	VELOCITY	AXIS	RSUI	ASPEN	ENDURANCE	STARSTONE	HALLMARK	FIDELIS	WESTFIELD
Participation	\$7,500,000	\$7,000,000	\$7,500,000	\$2,500,000	\$5,000,000	\$5,000,000	\$2,500,000	\$9,500,000	\$3,500,000
Part. Pct.	15.00%	14.00%	15.00%	5.00%	10.00%	10.00%	5.00%	19.00%	7.00%
Layer Premium	\$646,600	\$1,100,000	\$1,253,414	\$721,020	\$825,000	\$800,000	\$1,000,000	\$1,900,000	\$1,500,000
Part. Premium	\$96,990	\$154,000	\$188,012	\$36,051	\$82,500	\$80,000	\$50,000	\$361,000	\$105,000
<b>\$260,000,000</b>									
Carrier Name	MITSUI (A)	STARR SLIC (N/A)	VELOCITY (N/A)	FIDELIS (N/A)					
Participation	\$50,000,000	\$50,000,000	\$20,000,000	\$45,000,000					
Part. Pct.	33.33%	23.33%	13.33%	30.00%					
Layer Premium	\$900,000	\$950,000	\$755,003	\$1,200,000					
Part. Premium	\$300,000	\$221,667	\$100,667	\$360,000					
<b>\$110,000,000</b>									
Carrier Name							FIDELIS (N/A)	Ark/New Ark	
Participation							19.50%	AUW	
Layer Premium							\$2,350,000	LLOYDS (N/A)	
Part. Premium							\$458,250	6.50%	
								\$2,100,000	
								\$136,500	
<b>\$50,000,000</b>									
Carrier Name	ZURICH	HCC	MUNICH (N/A)	BEAZLEY (N/A)	BERKSHIRE	AWAC (N/A)	Kiln/Rokstone	WBC	
Participation	50.00%	LLOYDS (N/A)	5.00%	5.00%	HATHAWAY (N/A)	6.50%	LLOYDS (N/A)	LLOYDS (N/A)	
Layer Premium		4.00%	\$8,800,000	\$9,100,000	10.00%	\$8,000,000	15.50%	4.00%	
Part. Premium		\$352,000	\$8,803,030	\$455,000	\$1,000,000	\$520,000	\$6,767,516	\$2,150,000	
			\$440,152				\$1,048,965	\$86,000	
<b>\$25,000,000</b>									
Carrier Name								Ascot	
Participation								LLOYDS (N/A)	
Layer Premium								4.00%	
Part. Premium								\$5,350,000	
								\$214,000	

# Coverage Updates

## Liability

### Coverage Changes

- Moving to reinsurance with manuscript form.
- No substantial changes; mainly clarifications.

### Hot Claims

- (2020), \$1.3m, LEL strip search class action
- (2017), \$1.2m, AL collision, just settled
- (2018), \$742k, LEL jail suicide
- (2018), \$745k, LEL jail suicide
- (2018), \$527k, LEL jail suicide
- (2018), \$675k, GL
- (2015), \$574k, LEL excessive force, still open

### Claims Trends

- Jail suicides (including falsifying records), very long tail
- Auto losses, especially those from sheriffs for non-emergency situations
- Long tail with large development due to some reporting deficiencies

# Coverage Updates

## Workers' Compensation

### Coverage Changes

- Adding \$1.75m SIR for Presumption Claims, but at a flat rate (down from original offer of \$2m presumptive with 5% rate increase)
- Year 2 (2024) will be \$2m Presumptive SIR at a 5% rate increase
- Year 3 (2025) will be a 2% rate increase

### Hot Claims

- COVID-19
- Presumption concerns with newer legislation
- Development caused by Pension Offset
- (2021), \$1.7m, COVID
- (2015), \$1.5m
- (2015), \$1.4m
- (2013), \$750k, psychiatric disabilities from stress on job, still open
- (2020), \$1.2m, COVID
- (2021), \$650k, tick bite

# Coverage Updates

## Public Officials & Employment Practices

### Coverage Changes

- No notable changes
- Option to move to Reimbursement form rather than duty to defend (declined)
  - All SIRs would move to highest SIR, and premium would remain as quoted

### Hot Claims

- General upward trend in EPL claims, with large jump in settlement costs

# Coverage Updates

## Cyber

### Coverage Changes

- No changes
- Option to increase excess limit from \$2m to \$5m for \$200k additional (\$535k total)



# Coverage Updates

## Pollution

### Marketing

- Approached 15 markets

	2022 Expiring AWAC	2023 Renewal AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative AWAC	2023 Alternative Ironshore
<b>Option</b>	Bound	Option 1 (As Expiring)	Option 2	Option 3	Option 4	Option 5	Option 6	Option 7
<b>Term</b>	1 year	1 year	2 year	3 year	1 year	2 year	3 year	1 year
<b>Limit (Each Incident)</b>	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000
<b>Limit (Aggregate)</b>	\$10,000,000	\$10,000,000	\$10,000,000	\$10,000,000	\$25,000,000	\$25,000,000	\$25,000,000	\$25,000,000
<b>Deductible (AOP)</b>	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000	\$250,000 \$500,000 Mold, Legionella & Backup
<b>Deductible (BI)</b>	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	72 hrs	5 days
<b>Premium (Full Term)</b>	\$246,566	\$246,566	\$377,948	\$503,930	\$296,845	\$459,328	\$612,438	\$292,516
<b>TRIA Premium</b>	\$2,466	\$2,466	\$3,779	\$5,039	\$2,968	\$4,593	\$6,124	not specified
<b>Total Policy Premium</b>	\$249,032	\$249,032	\$381,727	\$508,969	\$299,813	\$463,921	\$618,562	\$292,516
<b>Premium (Annual Rate)</b>	\$249,032	\$249,032	\$190,864	\$169,656	\$299,813	\$231,961	\$206,187	\$292,516
<b>Minimum Earned</b>	100% at inception	0%, short rate	0%, short rate	100% at inception	0%, short rate	0%, short rate	100% at inception	not specified

\* \$1m of Sewer Back-Up coverage added in AWAC renewal options

# Coverage Updates

## Other Coverages

- Non-Owned Aircraft: No changes
- Crime: No changes
- Medical Malpractice: No changes; general segment-wide increase in rates due to segment claims activity
- Employed Lawyers: No changes
- Member Ancillary Coverages: No substantial changes; members presented with individual options
- Active Assailant: No changes; general rate increase due to losses in the segment
- Travel Accident (Wage Gap): No changes



# 2024 Outlook

# ■ Marketplace



# ■ Property Options

## 1. Deductibles

- Standard deductibles (current)
  - *\$3m Each Occurrence*
- Annual aggregate deductibles with maintenance deductibles
  - *Such as \$5m or \$10m aggregate with \$100k maintenance deductibles for each occurrence that does not erode the aggregate*

## 2. Quota share participation

- Full layer
  - *10% of \$110m*
  - *20% of \$150m x \$110m*
- Partial layer
  - *Small share of primary layer (primary \$50m)*
  - *Large share of excess layer with no Flood/Quake risk (\$60m x \$50m)*
  - *Excess Flood/Quake risk only (\$25m x \$50m)*

## 3. Review Structure

- Move to a full layered and quota share program
  - *Typically, \$5m - \$10m lead, with excess layers above*
- Consider less limits or higher deductible in CAT in conjunction with a parametric product



# Contacts

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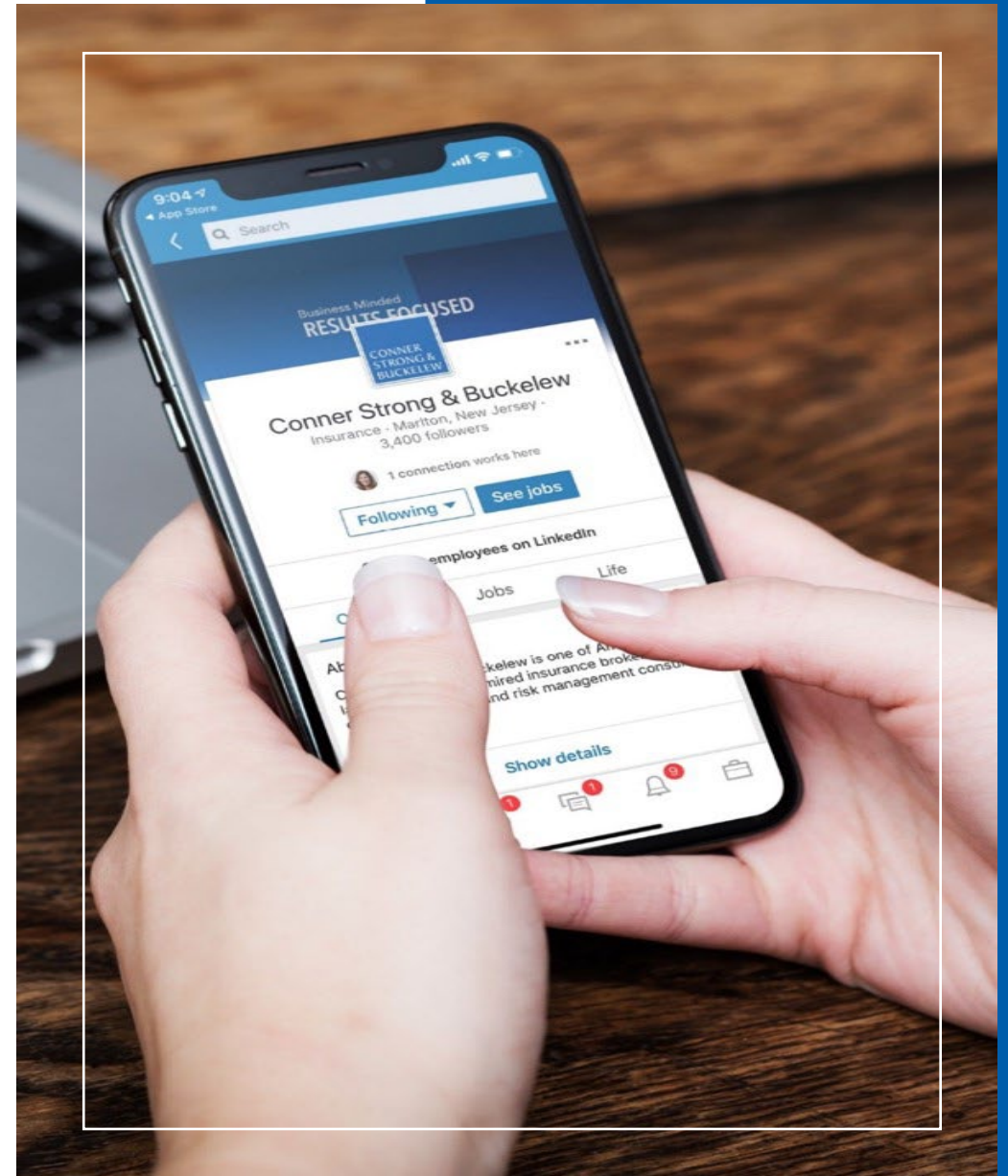
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## **APPENDIX III**

### *2023 PLAN OF RISK MANAGEMENT*

## **RESOLUTION NO. 24-23**

### **Gloucester County Insurance Commission** (hereinafter the "Insurance Commission")

**BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2023 PLAN OF RISK MANAGEMENT, EFFECTIVE 1/1/2023, SHALL BE:**

- 1.) The perils or liability to be insured against.
  - a.) The Insurance Commission insures the following perils or liability:
    - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
    - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
    - Property, Auto Physical Damage and Boiler & Machinery.
  - b.) The following coverage are provided to the Insurance Commission's member entities by their membership in the New Jersey Counties Excess Joint Insurance Fund (NJC).
    - Excess Workers' Compensation including employers liability
    - Excess Liability
    - Excess Property including Boiler and Machinery
    - Public Officials Liability/School Board Legal/EPL
    - Crime
    - Pollution Liability
    - Medical Professional and General Liability
    - Excess Medical Professional and General Liability
    - Employed Lawyers Liability
    - Cyber Liability
    - Non-Owned Aircraft Liability

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

- Workers' Compensation – Statutory
- Employer's Liability - \$26,150,000
- USL&H – Included
- Harbor Marine/Jones Act – Included

b.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.

- \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
- Subsidence - \$750,000 per occurrence
- Owned Watercraft 35' in length or less - \$750,000.
- Garage Liability - \$750,000
- The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
- The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.

c.) Public Officials Liability/School Board Legal/Employment Practices Liability

- Limit: \$15,000,000 each claim and in the annual aggregate
  - Healthcare entities: \$1,000,000 each claim and in the annual aggregate
- Retentions:
  - Gloucester County - \$100,000
  - Rowan College of South Jersey - \$25,000 SBL/\$50,000 EPL
    - Sexual Abuse: \$100,000

- Gloucester County UA - \$5,000
- Gloucester County LC - \$5,000
- Gloucester County IA - -\$25,000 SBL/\$100,000 EPL

d.) Property/Equipment Breakdown

Property Per Occurrence Limits:

- a. All Risk: \$110,000,000 Per Occurrence
- b. Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m)
- c. Flood: \$50,000,000 Aggregate, except
  - i. Flood, High Hazard: \$25,000,000 Aggregate
- d. Earthquake: \$100,000,000 Aggregate
- e. Vehicles (PD Only): \$10,000,000
  - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)
- f. UAS (Drones) - \$100,000
- g. Working Dogs - \$100,000

Property Deductibles

- All Other: \$250,000
- Equipment Breakdown: \$50,000
- Flood, SFHA:
  - Building: Max available NFIP Limit (\$500,000)
  - Contents: Max available NFIP Limit (\$500,000)
  - Time Element: \$500,000
- Named Storm:
  - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
  - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
  - Minimum Deductible: \$500,000 per occurrence

e.) Crime

Limit per occurrence:

- Gloucester County – \$1,000,000
- Gloucester County Library Commission - \$1,000,000
- Gloucester County Utilities Authority - \$1,000,000
- Rowan College of South Jersey - \$1,000,000

- Gloucester County Improvement Authority - \$1,000,000

Deductible per occurrence:

- Gloucester County – \$15,000
- Gloucester County Library Commission - \$10,000
- Gloucester County Utilities Authority - \$10,000
- Rowan College of South Jersey - \$10,000
- Gloucester County Improvement Authority - \$10,000

f.) Pollution Liability

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate
- Member Entity Deductible: \$50,000

g.) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Retentions GL and PL:
  - Gloucester County – \$25,000 Includes, Division of Education & Disability, Division of Senior Services and Department of Health Services.
  - Gloucester County IA (Shady Lane) - \$25,000
  - Gloucester County Prosecutors Office (SANE) - \$5,000
  - Rowan College of South Jersey: Allied health Programs– \$5,000
  - GC Emergency Response Center - \$20,000
  - GCIC Scheduled Physicians - \$5,000
    - G. Feigin – GC
    - J. Palmer – GC
    - J. Briskin – GC (Tail)
    - C. Siebert – GC (Tail)
    - L. Lawson-Briddell – RCSJ
    - W. Leonard – RCSJ
    - C. DiAngelo – GC (Tail)

h.) Employed Lawyers Professional Liability

- Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:

- Gloucester County \$25,000

i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

j.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
- Medical Expense: \$5,000
- Rotor Wing: \$5,000,000

k.) Active Assailant.

- Per Occurrence/Aggregate: \$5,000,000
- Deductible: \$25,000
- Waiting Period: 12 Hours
- Insured Entities: Gloucester County Improvement Authority, Rowan College of South Jersey, Gloucester County Library, Gloucester County Utilities Authority

**NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.**

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).

a.) Workers' Compensation (all coverages) - \$300,000 CSL

b.) Excess Liability (all coverages) - \$250,000 CSL

- Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
- Personal Injury Protection - \$250,000 CSL

c.) Public Officials Liability/School Board Legal/Employment Practices Liability –

- a. Gloucester County: \$150,000 x \$100,000
- b. GCUA: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000
- c. GCLC: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000
- d. RCSJ: EPL - \$50,000 x \$50,000

d.) Property/APD - \$250,000 per occurrence less member entity deductibles.

1. Flood, SFHA: \$500,000
2. Equipment Breakdown: \$50,000 excess of \$50,000

- e.) Crime – None
  - f.) Pollution Liability – None
  - g.) Medical Professional General Liability – None
  - h.) Employed Lawyers Liability – None
  - i.) Cyber Liability –
  - j.) Non Owned Aircraft – None
  - k.) Active Assailant – None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission’s Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
  - b.) Claims reserves are subject to regular review by the Insurance Commission’s Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is it’s pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
  - c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
  - d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
  - e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
  - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.
- 6.) Procedures governing loss adjustment and legal expenses.
- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's



office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's excess insurers. Every three years, the NJC's internal auditors may conduct an audit.

- b.) Annually the Executive Director or their designee will update the claim acknowledgment contact exhibit and distribute it to all applicable parties.
- c.) Each member entity is provided with a claim reporting procedure and appropriate forms.
- d.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (CSG) component *through a contract* whose procedures are integrated into the Insurance Commission's claims process.
- e.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

- a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional

actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- \$25,000 for workers compensation claims
- \$15,000 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 23 day of February 23, 2023

Gloucester County Insurance Commission

By: \_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_

## **APPENDIX IV**

### ***2023 NJCE CLAIM REPORTING REQUIREMENTS***

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND  
2023 REPORTING REQUIREMENTS**

**February 2023**

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054-4412  
Tel: 201-881-7632 F a x : 201-881-7633

**February 2023**

**Memo To:** Tracy Ware, AmeriHealth Casualty  
Kerin Drumheiser, AmeriHealth Casualty  
David Bushong, AmeriHealth Casualty  
Staci Ulp, Inservco Insurance Services  
Amy Zeiders, Inservco Insurance Services  
Justin Wilkinson, PMA Management Corp.  
Jennifer Signs, PMA Management Corp.  
Kathleen Guze, D&H Alternative Risk Solutions  
Mary Ann Maitilasso, D&H Alternative Risk Solutions  
Susan DeCaro, Claims Resolution Corporation, Inc.  
Kathy Kissane, Qual-Lynx  
Claudia Acosta, Qual-Lynx  
Christopher Roselli, Qual-Lynx  
Joseph Lisciandri, Qual-Lynx

**From:** Robyn Walcoff, PERMA Claims Manager

**Subject: New Jersey Counties Excess Joint Insurance Fund (“NJCE”) 2023  
Claim Reporting Requirements**

The Executive Board of the New Jersey Counties Excess Joint Insurance Fund has appointed AmeriHealth Casualty Services to provide claims administrative and managed care services on behalf of the New Jersey Counties Excess Joint Insurance Fund (“NJCE”) for General Liability and Workers’ Compensation Claims. Qual-Lynx has been appointed to provide claims administrative services for certain Property claims, as detailed below and in the supplementary framework for handling of NJCE Property claims.

As the third-party claims administrator for one of the Counties or County Insurance Commissions that participates in the NJCE, we would like to provide you with the 2023 NJCE claim reporting requirements.

As the claims administrators for the NJCE, AmeriHealth Casualty Services and Qual-Lynx will be responsible for reporting losses, meeting applicable requirements, to the NJCE’s Excess Workers’ Compensation, Excess Liability and /or Excess Property carriers. It should be noted that the reporting requirements as outlined in this memo apply only to self-insured lines of coverage that receive excess coverage from the NJCE.

All claims must be reported within 30 days (or sooner) of when the loss meets any of the reporting requirements set forth in this memo; catastrophic or traumatic injury claims should be reported as soon as possible.

Updates are to be provided to the NJCE TPA every 90 days.

It is important to note that responsibility for the proper reporting of claims rests with your company. ***If an excess carrier or the NJCE denies coverage for failure to report a claim, your company may be held accountable.*** It is important that you review the reporting requirements as outlined in this memo with your staff.

#### **REMINDER – SPECIAL CLAIM REPORTING REQUIREMENTS**

Please note the workers' compensation claim reporting requirement pertaining to **any occurrence involving serious injury to two or more employees.**

It is important that your claims systems properly identify any multiple employee occurrence as well as that your staff is fully aware of the need to not treat these claims as individual losses but rather evaluate them in their totality, as they relate to the full cost of the occurrence, and report these occurrences to AmeriHealth.

Also, as made clear in prior years, **any claim where the issue of compensability has been placed under investigation** (and the claim could reach the NJCE layer if found compensable) – **the determination of compensability must be made in conjunction with the NJCE TPA.**

If you receive notification of a new workers' compensation loss with a significant exposure that has just been reported to you i.e., severe motor vehicle accident injuring employee(s), corrections or sheriff officer shooting, air lift to medical facility etc., you should immediately notify the NJCE TPA of the loss.

**If you receive notification of such an incident after hours (workers' comp only), please report this loss to AmeriHealth via the following emergency number listed below:**

#### **RN 24 Hour Emergency Contact: 800-393-7196 Then Use Prompt #2**

**Managed Care NJCE (Workers' Compensation)** – AmeriHealth's contract with the NJCE requires them to provide full managed care services including telephonic case management, network access, pre-certs, bill repricing and access to AmeriHealth Chief Medical Officer, Dr. Reetika Kuma MD, FACP. **Therefore, there may be cases where AmeriHealth will take over the claims and medical management of the loss even though you have not made payments in excess of your Commission's retention.** Possible takeover of claims by AmeriHealth will be evaluated on a case-by-case basis, particularly in claims involving potentially catastrophic injuries.

**Loss Information** – Effective immediately, you are to provide monthly loss information to the parties that follow on the next page. This should consist of standard loss runs with the following detail fields at the very minimum: Claimant name, D/I, Paid, Reserves and Total Incurred, along with Accident and Injury Description. In addition, you should also continue to send **weekly claims reports** that track new claims and total incurred cost changes for the week for your respective County or Commission to the following parties.

If you have any questions, please contact Robyn D.H. Walcoff, Esq.

PERMA Claims Manager, at 856-479-2247 or via email - [rwalcoff@permainc.com](mailto:rwalcoff@permainc.com).

**NOTICE:** The information contained in this memo serves as a general discussion of the reporting requirements for the NJCE and its excess carriers. However, the actual reporting requirements are defined in the policy documents and all issues concerning these matters shall be decided on the policy documents.

**NEW EXCESS REPORTS** should be sent via email to the parties listed below; The NJCE TPA will report claims to the Excess Carriers as appropriate:

All reports should copy **Robyn Walcoff** ([rwalcoff@permainc.com](mailto:rwalcoff@permainc.com)), **Jennifer Davis** ([jdavis@permainc.com](mailto:jdavis@permainc.com)) and [CountyClaims@permainc.com](mailto:CountyClaims@permainc.com)

**WHERE TO REPORT WORKERS' COMPENSATION AND LIABILITY CLAIMS**

**ALL NJCE COMMISSIONS AND COUNTIES**

**Kerin Drumheiser, Program Manager**  
Email: [kerin.drumheiser@ahcasualty.com](mailto:kerin.drumheiser@ahcasualty.com)

**Workers' Compensation Claims, also copy:**  
Kerin Drumheiser, AmeriHealth Casualty Services  
Email: [kerin.drumheiser@ahcasualty.com](mailto:kerin.drumheiser@ahcasualty.com)

**Liability Claims, also copy:**  
David Bushong, AmeriHealth Casualty Services  
Email: [David.Bushong@ahcasualty.com](mailto:David.Bushong@ahcasualty.com)

**WHERE TO REPORT PROPERTY CLAIMS**  
**(Non-APD nor Equipment Breakdown)**

**Joe Lisciandri and Chris Roselli, Qual-Lynx**  
Email: [jlisciandri@qual-lynx.com](mailto:jlisciandri@qual-lynx.com) and [croselli@qual-lynx.com](mailto:croselli@qual-lynx.com)

**COPIES OF CLAIM REPORTS SHOULD BE SENT TO THE FOLLOWING**  
**PARTICIPATING COMMISSIONS AND COUNTIES**

**Gloucester, Mercer, Burlington, Union and Ocean Insurance Commissions and**  
**Hudson & Monmouth Counties**

Joseph Hrubash, PERMA  
Email: [jhrubash@permainc.com](mailto:jhrubash@permainc.com)

**Camden, Salem, Atlantic and Cumberland Insurance Commissions**

Bradford C. Stokes, PERMA  
Email: [bstokes@permainc.com](mailto:bstokes@permainc.com)

**Ocean County Insurance Commission & Monmouth County**

Mary Anne Sander, Conner Strong & Buckelew  
Email: [msander@connerstrong.com](mailto:msander@connerstrong.com)



## **Excess Reporting Thresholds**

### **A. Monetary Threshold, Types of Claims and Trial, Arbitration or Mediation**

- ☐ All claims with total incurred expenditures in **excess of 50% of the self-insured retention (SIR)**. Total incurred is defined as paid loss and expense plus all outstanding reserves.
- ☐ All claims where there has been a **settlement demand** above the self-insured retention and there is a trial, binding arbitration or binding mediation scheduled within **ninety (90)** days.
- ☐ **Discrimination or Violation of Civil Rights** claims where the claim is reserved at 50% or more of the self-insured retention or within **ninety (90)** days of a trial date, whichever is earlier.
- ☐ **Claims involving allegations of Sexual or Physical Abuse.**
- ☐ Third Party claims, other than automobile liability, involving **Law Enforcement Activities.**
- ☐ Act or series of **Acts of Terrorism.**
- ☐ Any **Employers' Liability Claim.**
- ☐ **"Clash Claims"** - claims involving multiple lines of coverage (workers' compensation and liability) or multiple County or Commission members of the NJCE JIF – must be reported immediately.

### **B. Injury Threshold**

- ☐ **An injury meeting any of the following criteria:**
  1. Catastrophic Losses – Paraplegia, Quadriplegia, Severe Burns, Fatalities, Significant Brain Injury, Amputation or Major Extremity
  2. Cancer
  3. Any claim involving traumatic brain injury.
  4. Any concussion that is in conjunction with a skull fracture, or loss of sight.
  5. Complete loss of vision in one or both eyes.
  6. Spinal Cord injury
  7. Any type of paralysis
  8. Multiple surgeries to either the same or different areas of the body
  9. Any claim involving 2<sup>nd</sup> or 3<sup>rd</sup> degree burns.
  10. Organ transplants
  11. Serious disfigurements or scarring
  12. Multiple fractures – involving more than one body site or non-union; Or, fracture of both heel bones, OR, any injury to the Achilles tendon or heel
  13. Major Organ injuries
  14. Serious injuries that involve two or more employees, where the total file

incurred for all employees involved in the occurrence is 50% or more of the Commission's retention

15. Any claim, demand or suite where coverage under Part II – Employer's Liability coverage is being made
16. Any claim where permanent total disability is probable
17. Any controverted or denied claim, that if deemed compensable will result in a total file incurred of 50% or more of the local Commissions retention
18. Death

### C. Additional Workers' Compensation Reporting Requirements

1. **Spinal Fusion Surgery** – Spinal fusions are costly surgeries and MUST be reported to the NJCE **PRIOR TO the surgical procedure being Pre- Certified.** Also, please alert your staff to pay close attention to any of the following diagnoses since they often lead to spinal fusions, and you should give full consideration to reporting these cases to the NJCE as a precautionary matter:

- Spinal stenosis with cord compression
- Post-laminectomy syndrome
- Discogenic pain with radiculopathy
- Spondylitis
- Spondylolysis
- Spondylolisthesis
- Spinal fractures and dislocations

#### **In Addition**

2. The NJCE requires the coordination of claims in the following situations between the local Commission Member and the NJCE **prior to** making a decision on compensability:
  - **Any claim involving a shift in the presumption of compensability** – *examples include but are not limited to:* emergency service workers who suffer cardiovascular or pulmonary injuries in the line of duty, firefighter diagnosed with cancer, public safety workers diagnosed with Covid-19, etc.;
  - Any claim where there is an **allegation of a significant disease due to occupational exposure to a deleterious substance;**
  - Any claim where the employee may have been representing more than one employer when injured in a work related accident (**co-employment**).
  - **Any claim where the issue of compensability has been placed under investigation and the potential exists that the claim could penetrate into the NJCE or excess carriers layer if the incident was found to be compensable.**
3. Any claim where Reflex Sympathetic Dystrophy Syndrome (RSD) (also

known as Complex Regional Pain Syndrome – (CRPS)) is alleged or diagnosed

4. Any claim where total joint replacement has been considered and/or recommended.

## **NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND**

9 Campus Drive, Suite 216  
Parsippany, NJ 07054-4412  
Tel: 201-881-7632 Fax: 201-881-7633

February 2023

**Subject: Safety National Casualty – Quarterly Loss Run Requirement  
Policy Years 07/01/13 to 01/01/2024**

Safety National Casualty, the NJCE's excess workers' compensation carrier, has asked to receive quarterly loss runs from all Commissions, Counties, and Joint Insurance Fund's third party claims administrators that participate in their program. This includes the following entities:

- Camden County Insurance Commission
- Gloucester County Insurance Commission
- Union County and Union County Insurance Commission
- Burlington County Insurance Commission
- Cumberland County Insurance Commission
- Salem County Insurance Commission
- Mercer County Insurance Commission
- Hudson County
- Ocean County / Ocean County Insurance Commission
- Atlantic County Insurance Commission
- Monmouth County
- New Jersey Counties Excess Joint Insurance Fund

It is important that the reports be sent to Safety National in an excel format using the fields that you find on the following pages. In addition, a copy of your quarterly report should also be simultaneously sent to PERMA via your assigned FTP server.

Information as to where to send your reports, your contacts, and loss run field requirements can be found on the next page. The information included in the reports should begin with inception of the Safety National Policy on July 1, 2013 (or whenever your Commission or County began participating in the Safety National Program).

In closing, if you have any questions, please do not hesitate to contact Robyn Walcoff at PERMA. Her direct dial phone number is (856) 479-2247, and email address is [rwalcoff@permainc.com](mailto:rwalcoff@permainc.com).

Instructions on Quarterly Loss Run Report Requirement for Safety National & PERMA  
Workers' Compensation Coverage Only  
**Policy Years 7/01/2013 to 01/01/2024**

- ☐ Reports should be in excel format;
- ☐ Sent within 5 business days of the close of each quarter;
- ☐ Forwarded to:

**Angie Love, Senior Technical Support Specialist**  
[Angela.Love@safetynational.com](mailto:Angela.Love@safetynational.com)

Ms. Love's contact information is:

Angie Love, Senior Technical Support Specialist  
Safety National  
Direct: (314) 692-9528 | Main: (888) 995-5300  
[Angela.Love@safetynational.com](mailto:Angela.Love@safetynational.com) | [www.safetynational.com](http://www.safetynational.com)

- ☐ Copies of your report should be simultaneously sent to PERMA via your assigned FTP server. If you need this to be set up, please contact Emalee Cronwell at PERMA. Her contact information is as follows:

**Emalee Cronwell | Systems Analyst**  
Perma Risk Management Services  
9 Campus Drive | Suite 216 | Parsippany, NJ 07054  
P: 201-518-7026 | F: 201 587-8662  
[emaleec@permainc.com](mailto:emaleec@permainc.com)

## **APPENDIX V**

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



## **CLIENT ACTIVITY REPORT**

**JANUARY 2023**

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

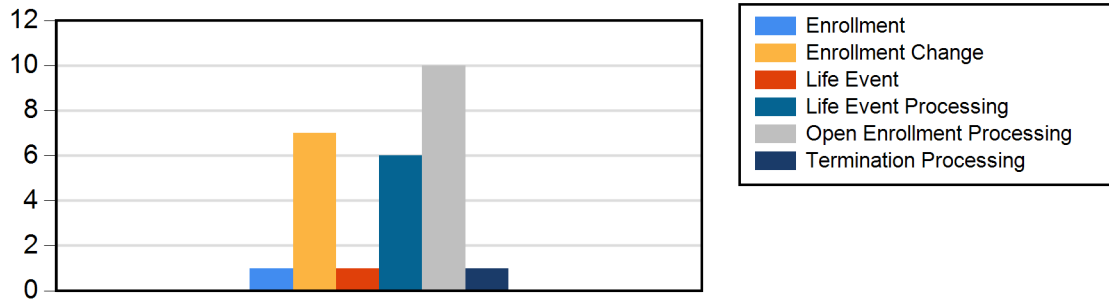
*This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

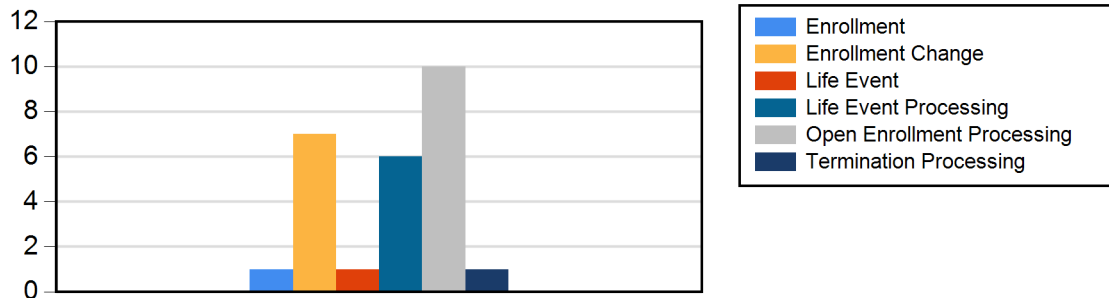
From: 1/1/2023 To: 1/31/2023

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (JANUARY)	# of Issues
Enrollment	1
Enrollment Change	7
Life Event	1
Life Event Processing	6
Open Enrollment Processing	10
Termination Processing	1
<b>Total for Subject</b>	<b>26</b>



SUBJECT (YTD)	# of Issues
Enrollment	1
Enrollment Change	7
Life Event	1
Life Event Processing	6
Open Enrollment Processing	10
Termination Processing	1
<b>Total for Subject</b>	<b>26</b>



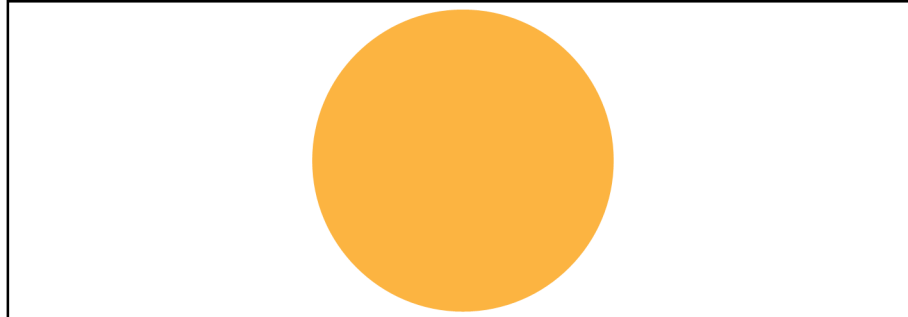


## CLIENT ACTIVITY REPORT

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

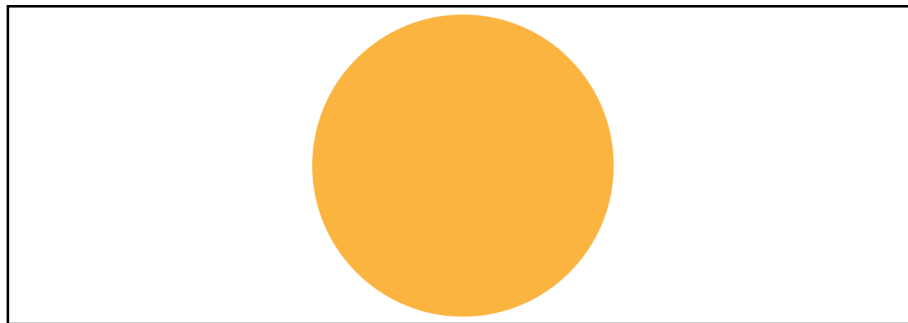
### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (JANUARY)	# of Issues
Employer	26
<b>Total for Call Source</b>	<b>26</b>



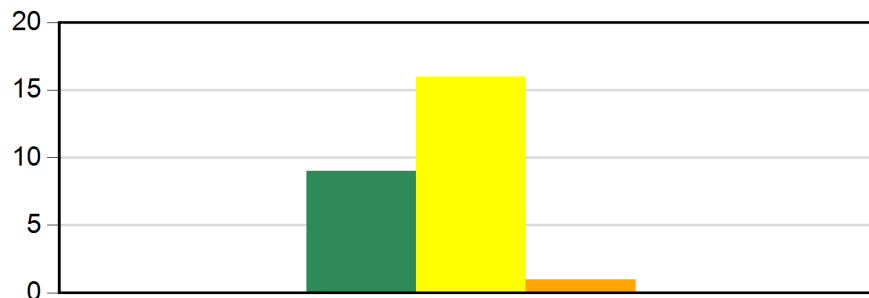
Employer

CALL SOURCE (YTD)	# of Issues
Employer	26
<b>Total for Call Source</b>	<b>26</b>



Employer

CLOSED TIME (JANUARY)	# of Days	%
Same Day	9	35%
1-5 Days	16	62%
6-10 Days	1	4%
<b>Total for Time Range</b>	<b>26</b>	<b>100%</b>



Same Day  
1-5 Days  
6-10 Days

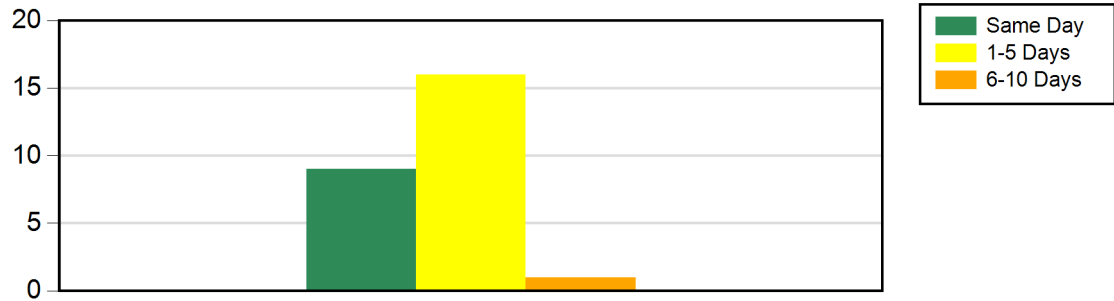


## CLIENT ACTIVITY REPORT

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

### GCHIC - Gloucester County Health Insurance Commiss

<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	9	35%
1-5 Days	16	62%
6-10 Days	1	4%
<b>Total for Time Range</b>	<b>26</b>	<b>100%</b>



## CLIENT ACTIVITY REPORT

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

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 1/31/2023		
<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	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	Same Day
1/24/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/24/2023	Employer	Enrollment Change	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	1-5 Days
1/24/2023	Employer	Enrollment Change	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Enrollment Change	Closed	1-5 Days
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/27/2023	Employer	Open Enrollment Processing	Closed	1-5 Days