

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, FEBRUARY 27, 2025
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

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

**Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/7394264615>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its February 27, 2025 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 27, 2025

1

Resolution [28-25](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc., and Qual-Lynx and attached to this agenda.

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [April 24, 2025, 1:00 PM, in-person & virtual](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: February 27, 2025

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2025 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II 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 23-25, Plan of Risk Management**

- ☐ **2025 PRIMA Conference (Page 5)** - The PRIMA Conference will take place this year on June 1-4 in Seattle, Washington. Attached on page 5 is Resolution 24-25 Authorizing Advanced Travel Expenses for Authorized Official Travel. If any Commissioner is interested in attending the Conference, please contact the Fund Office.

☐ **Motion to approve Resolution 24-25 Authorizing Advance Travel Expenses for Authorized Official Travel**

- ☐ **New Jersey Counties Excess Joint Insurance Fund (Pages 6-7)** – The NJCE met on January 7th to approve the 2025 budget and certify the assessments; included on pages 6-7 is a summary report for informational purposes. The NJCE met again on January 31st to award Property Claims Administrator services to Vanguard Claims Administration, LLC.

Vanguard Claims Administrators will be adjusting Property claims from first dollar for all NJCE members taking over all new and existing NJCE claims including subrogation. Updated reporting requirements with Vanguard's claim reporting information will be shared with all the TPAs shortly.

The NJCE met prior to our meeting and conducted the 2025 Reorganization. Executive Director will provide a verbal report. The NJCE is scheduled to meet again on April 24, 2025, at 9:30 a.m.

- ☐ **2025 Renewal Webinar (Appendix III)** - The Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF conducted a 2025 Renewal Overview Webinar on Monday, February 24th at 10 a.m. The NJCE Underwriting Manager detailed the successes marketing the program and coverage changes to be aware of for 2025. If you were not able to attend the webinar a recording will be posted to the NJCE website. A copy of the presentation is included in Appendix III of the agenda.

- ❑ **Certificate of Insurance Report (Pages 8-11)** – Included in the agenda on pages 8-11 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. There were (16) sixteen certificates of insurance issued in January.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 12-14)** - Included in the agenda on pages 12-14 is a copy of the Property & Casualty Financial Fast Track Report for the month of November. As of **November 30, 2024** there is a statutory surplus of **\$2,515,325**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$1,486,226**. The total cash amount is **\$6,254,022**.
- ❑ **NJCE Property & Casualty Financial Fast Track** – The December Financial Fast Track is not available and will appear in the next agenda.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 15-16)** – Included in the agenda on pages 15-16 is a copy of Health Benefits Financial Fast Track for the month of November. As of **November 30, 2024** there is a statutory surplus of **\$451,988**. The total cash amount is **\$545,881**.
- ❑ **Claim Tracking Reports (Pages 17-18)** - Included in the agenda on pages 17-18 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of November 30, 2024. The Executive Director will review the reports with the Commission.
- ❑ **2025 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **2025 Property & Casualty Assessments** – In accordance with the Commission’s by Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities on January 29th. The first installment is due on March 15, 2025. Future assessments will be due on May 15, 2025 and October 15, 2025.
- ❑ **2025 MEL, MRHIF & NJCE Educational Seminar (Page 19)** – The 15th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 25th and Friday May 2nd from 9AM to Noon. 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 19 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.

- ❑ **2025 Meeting Schedule** – As a reminder the Commission will not meet in March. The next meeting is scheduled for April 24, 2025 at 1:00 PM in person & via Zoom.

GLOUCESTER COUNTY INSURANCE COMMISSION

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) and Commission Treasurer of the Gloucester County Insurance Commission may need to travel to the PRIMA Conference on or about June 1, 2025 in Seattle for the purpose of attending seminars on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2025 miscellaneous contingency budget not to exceed \$3,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) and Commission Treasurer representing the Gloucester County Insurance Commission will verify their expenses and any excess cash will be repaid to the Gloucester County Insurance Commission along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,000 in advance or reimbursement payment for the attending Commissioners of the Gloucester County Insurance Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 27, 2025.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216
Parsippany, NJ 07054-4412
Telephone (201) 881-7632 Fax (201) 881-7633

Date: January 7, 2025
Memo to: Commissioners
Gloucester County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF January Report

Executive Directors Report: The following items were discussed:

Finance Sub-Committee: The Finance Sub Committee met twice since the budget introduction on November 15th; both in December (Tuesday, December 17th and Monday, December 30th) for the following items:

1. For updates on the excess renewal marketing,
2. Consider a change in insurers for excess liability and cyber programs,
3. Review alternative program structures,
4. Provide authorization for the Underwriting Manager to bind coverage effective 1/1/25,
5. Based on the marketing results to make a recommendation to the Board on a final 2025 budget for adoption.

Copies of the committee's December meeting minutes were submitted for information. Also submitted, was the Underwriting Manager's memorandum on the excess insurance marketing results.

The Board of Fund Commissioners accepted the recommendations of the Finance Sub-Committee and ratified the following changes/actions made by the Underwriting Manager:

Excess Cyber Carrier: Ratified the action of the Underwriting Manager to move the Excess Cyber coverage to Cowbell from the incumbent Great American. The key advantage of the Cowbell quote was a premium savings and a drop-down provision for coverage over the primary policy sub-limits. This resulted in a premium decrease of \$108,143 from the Great American 2025 premium quote and is reflected in the ancillary budget.

Excess Liability Structure: Safety National provide the \$5m x \$2m layer for \$2.8 million replacing Munich Re and Munich Re to reduce its participation and will provide a \$5m x \$7m layer for \$1.2 million for a total premium of \$4 million. The third layer is restructured to a \$10m x \$12m layer.

Extraordinary Unspecifiable Services (EUS): Bind coverage for the 2025 renewal program. Copies of the Extraordinary Unspecifiable Services (EUS) statement binding the coverage, as well as, a resolution authorizing the purchase of insurances were submitted for information.

The Board of Fund Commissioners accepted all the recommendations of the Finance Sub-Committee and took action to ratify the change in excess cyber carrier, ratify the change in excess liability insurers and structure and adopted a resolution authorizing the purchase of excess and ancillary coverages.

2025 Budget: Amended the "introduced budget" by reducing the property premium line by \$750,000 and to reflect changes in certain ancillary premiums since introduction. The amended budget resulted in a modest

reduction in the underlying commission budgets and stand-alone county budgets ranging from .5% to 1.5%. The amended budget reflects a reduction of \$1,015,394 from the introduced budget. The amended budget totals \$43,632,226 and represents a 4.37% increase over the 2024 annualized assessed budget. Submitted for information were the 2025 assessments.

Following the public hearing, the NJCE Board of Fund Commissioners adopted the 2025 Budget totaling \$43,632,226 and certified the 2025 Assessments.

JIF Performance vs. the Marketplace Study: Underwriting Manager provided an analysis of the JIFs performance vs. the marketplace; the study was submitted separately for information. The study used sample data of three county members to review the insurance marketplace, including development of trends over a decade as well as a comparative review of the commercial market versus savings realized through a joint insurance fund.

Financial Fast Track: Submitted for information was the October Financial Fast Track which reflected a statutory surplus of \$9.5 million.

2025 Renewal Overview Webinar: The Underwriting Manager will be scheduling a webinar to provide a high-level overview of the changes in the 2025 renewal in the coming weeks.

2025 Reorganization February Meeting: The Fund is scheduled to meet virtually on Thursday, February 27, 2025, at 9:30am to conduct the 2025 Reorganization.

New Business – Professional Staff: Effective January 6, 2025, Kerin Drumheiser would be joining PERMA's Claims department as Senior Associate Claim Consultant and involved in the County and Commission accounts.

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2025 to 2/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hercules Incorporated I - County of Gloucester	Corporate Real Estate Division Herculese Plaza Wilmington, DE 19876	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Firing Range The Certificate Holder and Ashland, Inc 3499 Blazer Pky, Lexington, KY 40509 are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the firing range during the current calendar year.	1/10/2025 #5023536	GL AU EX WC OTH
H - Hercules Incorporated I - County of Gloucester	Corporate Real Estate Division Herculese Plaza Wilmington, DE 19876	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Shooting Range The Certificate Holder and Ashland, Inc 3499 Blazer Pky, Lexington, KY 40509 are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of shooting range by the Gloucester County Sheriffs Department.	1/17/2025 #5027077	GL AU EX WC OTH
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 Evidence of insurance with regard to Gloucester County 4-Hs events being held at Glassboro VFW, 275 Wilmer Street, Glassboro NJ 08028	1/21/2025 #5027453	GL AU EX WC OTH
H - US Government I - County of Gloucester	Joint Base McGuire-Dix-Lakehurst Joint Base MDL, NJ 08641	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 Evidence of Insurance as respects to use of premises- gun range- by the Gloucester County SWAT for training during the current calendar year.	1/21/2025 #5027452	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2025 to 2/1/2025

H - Delaware River Port Authority of I - County of Gloucester	PA&NJ One Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies if required by written contract as respects the Gloucester License Agreement. A Waiver of Subrogation applies to the above-referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response.	1/21/2025 #5027432	GL AU EX WC OTH
H - OTB 400 Grove Investment, LLC I - County of Gloucester	400 Grove Road West Deptford, NJ 08066	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 Evidence of insurance as respects the use of property by Gloucester County SWAT for training exercises.	1/21/2025 #5027451	GL AU EX WC OTH
H - Hercules Incorporated I - County of Gloucester	Corporate Real Estate Division Herculese Plaza Wilmington, DE 19876	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Shooting Range The Certificate Holder and Ashland, Inc 3499 Blazer Pky, Lexington, KY 40509 are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of shooting range by the Gloucester County Sheriffs Department.	1/21/2025 #5027450	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a Gloucester County Dream Park 400 US Route 130 South Logan Township, NJ 08085	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Dream Park 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 the use of Gloucester County Dream Park for any 4-H event(s) during the current calendar year.	1/21/2025 #5027449	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2025 to 2/1/2025

H - Gloucester County 4-H I - County of Gloucester	854 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 Evidence of insurance with regard to: Any event, meeting etc. being held at the Gloucester County Complex 1200 N Delsea Drive, Clayton, NJ 08312 for the current fiscal year.	1/21/2025 #5027445	GL AU EX WC OTH
H - GCIA- Office Recycling I - County of Gloucester	109 Budd Blvd Woodbury, NJ 08096	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Gloucester County 4-H Clubs Evidence of insurance with regard to the Goaty Bunch 4-H Goat Club doing a cleanup at Lake Narraticon, Park Ave. Swedesboro, NJ 08085	1/21/2025 #5027442	GL AU EX WC OTH
H - GCIA- Office Recycling I - County of Gloucester	Clean Communities, Attn: Jeff Hamilton 109 Budd Blvd Woodbury, NJ 08096	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Gloucester County 4-H Clubs Evidence of insurance with respects to Gloucester County 4-H Clubs participation in Clean Communities activities during the current calendar year. The times and places of the activities are assigned on an individual basis throughout the year. Participants are all 4-H members, leaders and their families.	1/21/2025 #5027441	GL AU EX WC OTH
H - Delaware River Port Authority of I - County of Gloucester	PA&NJ One Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies if required by written contract as respects the Gloucester License Agreement. A Waiver of Subrogation applies to the above-referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response.	1/21/2025 #5027440	GL AU EX WC OTH
H - Delaware River Port	PA&NJ	Company E: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #:NJCE20253-	1/21/2025	GL AU EX WC

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 1/1/2025 to 2/1/2025

Authority of I - County of Gloucester	One Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101	10; Policy Limits: \$10,000,000 Company D Property; Policy Term: 01/01/2025- 01/01/2026 Policy #:NJCE20253-10; Policy Limits: \$260,000,000 Company D Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company E POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Gloucester License Agreement The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Pollution Legal Liability Policy if required by written contract as respects the Gloucester License Agreement. A waiver of subrogation applies to the above-referenced Pollution Legal Liability Policy as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response.	#5027439	OTH
H - Inspira Medical Center Inc. I - County of Gloucester	1505 W. Sherman Avenue Vineland, NJ 08360	RE: Training Site Agreement Evidence of insurance as respects the training site agreement and the Gloucester County EMS training site of 1200 N. Delsea Drive, Building A, Clayton, NJ 08312	1/23/2025 #5044316	GL AU EX WC OTH
H - NJ Dept of Environmental I - County of Gloucester	Protection 401 East State Street, Mail Code 401-04N PO Box 420 Trenton, NJ 08625	RE: CEHA 2025-00019 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects CEHA 2025-00019.	1/28/2025 #5054720	GL AU EX WC OTH
H - State of New Jersey I - County of Gloucester	401 East State Street Trenton, NJ 08625	RE: CEHA 2025-00019 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects CEHA 2025-00019.	1/30/2025 #5075650	GL AU EX WC OTH
Total # of Holders: 16				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2024			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	757,366	8,331,021	85,772,286	94,103,308	
2.	CLAIM EXPENSES					
	Paid Claims	366,083	1,708,000	24,134,457	25,842,457	
	Case Reserves	(398,883)	71,437	2,284,981	2,356,418	
	IBNR	225,262	292,427	2,609,420	2,901,847	
	Excess Insurance Recoverable	(675)	(3,363)	(354,792)	(358,154)	
	Discounted Claim Value	3,772	(9,872)	(114,407)	(124,280)	
	TOTAL CLAIMS	195,559	2,058,628	28,559,659	30,618,287	
3.	EXPENSES					
	Excess Premiums	433,172	4,764,887	40,851,047	45,615,934	
	Administrative	112,976	1,251,841	12,473,085	13,724,925	
	TOTAL EXPENSES	546,148	6,016,728	53,324,131	59,340,859	
4.	UNDERWRITING PROFIT (1-2-3)	15,659	255,665	3,888,496	4,144,161	
5.	INVESTMENT INCOME	11,672	85,941	7,237	93,178	
6.	PROFIT (4 + 5)	27,331	341,606	3,895,733	4,237,339	
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760	
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946	
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)	
10.	SURPLUS TRANSFER	0	0	(150,000)	(150,000)	
11.	INVESTMENT IN JOINT VENTURE	0	(114,236)	1,600,462	1,486,226	
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	27,331	227,370	2,287,955	2,515,325	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	376	3,785	26,804	30,588	
	2011	308	(223)	(105,086)	(105,309)	
	2012	484	3,330	176,337	179,667	
	2013	110	3,410	201,762	205,172	
	2014	71	7,615	294,656	302,271	
	2015	37	(16,977)	(858,452)	(875,429)	
	2016	464	(78,599)	306,850	228,251	
	2017	352	12,080	404,178	416,258	
	2018	969	25,045	1,004,675	1,029,720	
	2019	659	21,588	697,947	719,535	
	2020	1,299	26,617	1,142,985	1,169,602	
	2021	871	(24,756)	(438,526)	(463,281)	
	2022	972	227,772	(273,422)	(45,650)	
	2023	2,904	410,855	(292,754)	118,100	
	2024	17,455	(394,172)		(394,172)	
TOTAL SURPLUS (DEFICITS)		27,331	227,370	2,287,955	2,515,324	
TOTAL CASH					6,254,022	

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2024		
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	105	898	2,082,683	2,083,581
	Case Reserves	695	(1,298)	13,930	12,633
	IBNR	(800)	(400)	1,167	767
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	9	(74)	(66)
TOTAL FY 2012 CLAIMS		0	(791)	2,097,706	2,096,915
FUND YEAR 2013					
	Paid Claims	180	2,790	1,567,774	1,570,564
	Case Reserves	(180)	(790)	19,684	18,894
	IBNR	0	0	1,450	1,450
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	33	(146)	(114)
TOTAL FY 2013 CLAIMS		0	2,033	1,588,761	1,590,794
FUND YEAR 2014					
	Paid Claims	0	0	981,609	981,609
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(3)	(3)
TOTAL FY 2014 CLAIMS		0	0	981,606	981,606
FUND YEAR 2015					
	Paid Claims	820	8,522	3,079,546	3,088,068
	Case Reserves	(68,491)	(73,140)	109,133	35,993
	IBNR	67,671	67,671	17,253	84,924
	Excess Insurance Recoverable	0	0	(500)	(500)
	Discounted Claim Value	0	458	(2,029)	(1,571)
TOTAL FY 2015 CLAIMS		0	3,511	3,203,402	3,206,913
FUND YEAR 2016					
	Paid Claims	0	52,616	1,752,628	1,805,244
	Case Reserves	0	7,893	15,207	23,100
	IBNR	0	558	2,579	3,137
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	(751)	(311)	(1,062)
TOTAL FY 2016 CLAIMS		0	60,316	1,770,103	1,830,419

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	November 30, 2024	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	0	0	2,046,812	2,046,812
Case Reserves	0	0	0	0
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	(3,945)	(3,945)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868
FUND YEAR 2018				
Paid Claims	195	1,333	1,386,365	1,387,697
Case Reserves	(195)	(1,333)	28,951	27,618
IBNR	0	(5,874)	10,122	4,247
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	74	(582)	(508)
TOTAL FY 2018 CLAIMS	0	(5,800)	1,424,855	1,419,055
FUND YEAR 2019				
Paid Claims	795	178,014	1,489,262	1,667,276
Case Reserves	(795)	(180,718)	198,479	17,762
IBNR	0	(6,546)	48,707	42,161
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	2,019	(3,290)	(1,271)
TOTAL FY 2019 CLAIMS	0	(7,230)	1,733,158	1,725,928
FUND YEAR 2020				
Paid Claims	420	38,600	1,441,532	1,480,132
Case Reserves	0	(17,313)	29,527	12,214
IBNR	255	(5,693)	114,641	108,948
Excess Insurance Recoverable	(675)	(3,363)	(350,347)	(353,710)
Discounted Claim Value	0	737	(2,448)	(1,711)
TOTAL FY 2020 CLAIMS	0	12,969	1,232,904	1,245,873
FUND YEAR 2021				
Paid Claims	7,725	134,150	1,997,375	2,131,525
Case Reserves	(9,574)	153,261	508,351	661,612
IBNR	1,849	(304,789)	372,620	67,831
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	3,804	(19,308)	(15,504)
TOTAL FY 2021 CLAIMS	0	(13,574)	2,859,037	2,845,464
FUND YEAR 2022				
Paid Claims	7,038	250,377	1,390,152	1,640,529
Case Reserves	1,316	(377,563)	799,266	421,702
IBNR	(8,354)	(102,650)	644,138	541,487
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	11,692	(34,562)	(22,870)
TOTAL FY 2022 CLAIMS	0	(218,145)	2,798,994	2,580,849
FUND YEAR 2023				
Paid Claims	827	89,644	299,210	388,854
Case Reserves	(4,827)	(363,338)	562,455	199,117
IBNR	4,000	(218,586)	1,396,744	1,178,158
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	15,386	(51,653)	(36,267)
TOTAL FY 2023 CLAIMS	0	(476,894)	2,206,756	1,729,862
FUND YEAR 2024				
Paid Claims	347,978	951,057		951,057
Case Reserves	(316,832)	925,775		925,775
IBNR	160,642	868,736		868,736
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	3,772	(43,335)		(43,335)
TOTAL FY 2024 CLAIMS	195,559	2,702,233	0	2,702,233
COMBINED TOTAL CLAIMS	195,559	2,058,628	28,559,659	30,618,287
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$353,992 for COVID 19 Workers Compensation claims.				

GLOUCESTER COUNTY INSURANCE COMMISSION				
HEALTH INSURANCE DIVISION				
FINANCIAL FAST TRACK REPORT				
AS OF NOVEMBER 30, 2024				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,706	634,181	87,394,614	88,028,795
2. CLAIM EXPENSES				
Paid Claims	45,232	501,683	77,267,693	77,769,376
IBNR	23	2,260	43,224	45,484
Total Claims	45,255	503,943	77,310,917	77,814,859
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,296	91,317	6,025,562	6,116,879
Total Expenses	8,296	91,317	9,611,028	9,702,345
4. UNDERWRITING PROFIT (1-2-3)	4,155	38,922	397,397	436,319
5. INVESTMENT INCOME	1,345	8,533	7,136	15,669
6. STATUTORY PROFIT (4+5)	5,500	47,455	404,533	451,988
9. STATUTORY SURPLUS (6+7-8)	5,500	47,455	404,533	451,988
SURPLUS (DEFICITS), CASH, BY FUND YEAR				
2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	(0)	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	-	-	8,250	8,250
2022 SURPLUS	-	-	123,767	123,767
CASH	-	-	123,768	123,768
2023 SURPLUS	575	40,942	(22,776)	18,165
CASH	-	(61,704)	82,152	20,448
2024 SURPLUS	4,925	6,513	-	6,513
CASH	(40,275)	97,826	-	97,826
TOTAL SURPLUS	5,500	47,455	404,532	451,987
TOTAL CASH	(40,275)	36,121	509,459	545,581

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF NOVEMBER 30, 2024

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
--	---------------	---------------	-------------------	-----------------

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Total Claims	-	-	515,899	515,899
FUND YEAR 2023				
Paid Claims	-	-	578,730	578,730
IBNR	(575)	(40,942)	43,224	2,283
Total Claims	(575)	(40,942)	621,954	581,012
FUND YEAR 2024				
Paid Claims	45,232	501,683	-	501,683
IBNR	598	43,201	-	43,201
Total Claims	54,081	544,884	-	544,884
COMBINED TOTAL CLAIMS	53,506	503,943	77,310,917	77,814,860

**This report is based upon information which has not been audited nor certified
by an actuary and as such may not truly represent the condition of the fund.**

Gloucester County Insurance Commission

CLAIM ACTIVITY REPORT

November 30, 2024

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
October-24	0	1	4	6	7	18
November-24	0	1	4	6	7	18
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$6,110
Year	2020	2021	2022	2023	2024	TOTAL
October-24	\$0	\$1	\$833	\$2,502	\$344,485	\$347,821
November-24	\$0	\$1	\$833	\$2,502	\$106,639	\$109,975
NET CHGE	\$0	\$0	\$0	\$0	(\$237,845)	(\$237,845)
Ltd Incurred	\$523,345	\$242,084	\$313,729	\$410,376	\$478,176	\$3,914,633
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
October-24	0	2	3	3	14	24
November-24	0	2	3	2	15	24
NET CHGE	0	0	0	-1	1	0
Limited Reserves						\$8,045
Year	2020	2021	2022	2023	2024	TOTAL
October-24	\$0	\$71,861	\$34,342	\$20,000	\$61,400	\$257,973
November-24	\$0	\$73,051	\$29,819	\$16,000	\$72,400	\$193,081
NET CHGE	\$0	\$1,190	(\$4,523)	(\$4,000)	\$11,000	(\$64,893)
Ltd Incurred	\$40,853	\$280,521	\$171,300	\$17,000	\$72,900	\$3,897,018
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
October-24	0	0	0	1	3	4
November-24	0	0	0	1	3	4
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$6,372
Year	2020	2021	2022	2023	2024	TOTAL
October-24	\$0	\$0	\$0	\$15,000	\$10,771	\$25,771
November-24	\$0	\$0	\$0	\$15,000	\$10,486	\$25,486
NET CHGE	\$0	\$0	\$0	\$0	(\$285)	(\$285)
Ltd Incurred	\$3,232	\$6,594	\$16,267	\$16,500	\$10,771	\$1,383,936
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
October-24	3	9	10	9	55	94
November-24	1	9	10	9	51	88
NET CHGE	-2	0	0	0	-4	-6
Limited Reserves						\$23,044
Year	2020	2021	2022	2023	2024	TOTAL
October-24	\$23,127	\$599,323	\$385,211	\$166,442	\$825,952	\$2,134,649
November-24	\$12,214	\$588,559	\$391,050	\$165,615	\$736,250	\$2,027,876
NET CHGE	(\$10,913)	(\$10,764)	\$5,839	(\$827)	(\$89,702)	(\$106,773)
Ltd Incurred	\$569,331	\$2,263,734	\$1,554,718	\$431,311	\$1,310,137	\$18,927,242
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
October-24	3	12	17	19	79	140
November-24	1	12	17	18	76	134
NET CHGE	-2	0	0	-1	-3	-6
Limited Reserves						\$17,585
Year	2020	2021	2022	2023	2024	TOTAL
October-24	\$23,127	\$671,185	\$420,386	\$203,944	\$1,242,607	\$2,766,214
November-24	\$12,214	\$661,612	\$421,702	\$199,117	\$925,775	\$2,356,418
NET CHGE	(\$10,913)	(\$9,574)	\$1,316	(\$4,827)	(\$316,832)	(\$409,796)
Ltd Incurred	\$1,136,761	\$2,792,933	\$2,056,013	\$875,187	\$1,871,984	\$28,122,829

2020 2021 2022 2023 2024 YEARS

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

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		59	MONTH TARGETED	Last Month		58	MONTH TARGETED	Last Year		47	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24		Unlimited Incurred	Limited Incurred	Actual 31-Oct-24		Unlimited Incurred	Limited Incurred	Actual 01-Nov-23	
PROPERTY	339,909	523,345	523,345	153.97%	100.00%	523,345	523,345	153.97%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	601,000	40,853	40,853	6.80%	97.06%	40,853	40,853	6.80%	97.02%	27,667	27,667	4.60%	95.40%
POL/EPL													
AUTO LIABILITY	112,001	3,232	3,232	2.89%	95.94%	3,232	3,232	2.89%	95.69%	3,232	3,232	2.89%	92.21%
WORKER'S COMP	1,319,505	923,578	569,331	43.15%	99.86%	934,070	934,070	70.79%	99.83%	906,175	906,175	68.68%	99.34%
TOTAL ALL LINES	2,372,415	1,491,008	1,136,761	47.92%	98.99%	1,501,500	1,501,500	63.29%	98.95%	937,074	937,074	39.50%	98.10%
NET PAYOUT %	\$1,124,547				47.40%								

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		47	MONTH TARGETED	Last Month		46	MONTH TARGETED	Last Year		35	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24		Unlimited Incurred	Limited Incurred	Actual 31-Oct-24		Unlimited Incurred	Limited Incurred	Actual 01-Nov-23	
PROPERTY	338,000	242,084	242,084	71.62%	100.00%	242,084	242,084	71.62%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	280,521	280,521	50.91%	95.40%	278,521	278,521	50.55%	95.07%	258,514	258,514	46.92%	89.48%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	92.21%	6,594	6,594	5.64%	91.84%	6,594	6,594	5.64%	86.58%
WORKER'S COMP	1,297,005	2,263,734	2,263,734	174.54%	99.34%	2,267,582	2,267,582	174.83%	99.28%	1,981,292	1,981,292	152.76%	97.90%
TOTAL ALL LINES	2,303,006	2,792,933	2,792,933	121.27%	98.13%	2,794,782	2,794,782	121.35%	98.00%	2,246,400	2,246,400	97.54%	95.62%
NET PAYOUT %	\$2,131,321				92.55%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		35	MONTH TARGETED	Last Month		34	MONTH TARGETED	Last Year		23	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24		Unlimited Incurred	Limited Incurred	Actual 31-Oct-24		Unlimited Incurred	Limited Incurred	Actual 01-Nov-23	
PROPERTY	316,000	313,729	313,729	99.28%	100.00%	313,729	313,729	99.28%	100.00%	0	0	0.00%	99.33%
GEN LIABILITY	538,000	171,300	171,300	31.84%	89.48%	171,300	171,300	31.84%	88.77%	190,800	190,800	35.46%	78.18%
POL/EPL	101,999	0	0	0.00%	89.48%	0	0	0.00%	88.77%	0	0	0.00%	78.18%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	86.58%	16,267	16,267	14.40%	85.94%	16,267	16,267	14.40%	75.06%
WORKER'S COMP	1,244,000	1,554,718	1,554,718	124.98%	97.90%	1,546,364	1,546,364	124.31%	97.68%	1,596,532	1,596,532	128.34%	92.71%
TOTAL ALL LINES	2,312,999	2,056,013	2,056,013	88.89%	95.31%	2,047,659	2,047,659	88.53%	94.96%	1,803,598	1,803,598	77.98%	88.73%
NET PAYOUT %	\$1,634,311				70.66%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		23	MONTH TARGETED	Last Month		22	MONTH TARGETED	Last Year		11	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24		Unlimited Incurred	Limited Incurred	Actual 31-Oct-24		Unlimited Incurred	Limited Incurred	Actual 01-Nov-23	
PROPERTY	369,682	410,376	410,376	111.01%	99.33%	410,376	410,376	111.01%	98.69%	0	0	0.00%	86.00%
GEN LIABILITY	532,748	17,000	17,000	3.19%	78.18%	21,000	21,000	3.94%	76.91%	58,500	58,500	10.98%	49.00%
POL/EPL	113,998	0	0	0.00%	78.18%	0	0	0.00%	76.91%	0	0	0.00%	49.00%
AUTO LIABILITY	127,000	16,500	16,500	12.99%	75.06%	16,500	16,500	12.99%	73.57%	6,000	6,000	4.72%	45.00%
WORKER'S COMP	1,273,000	431,311	431,311	33.88%	92.71%	431,311	431,311	33.88%	91.80%	293,885	293,885	23.09%	52.00%
TOTAL ALL LINES	2,416,428	875,187	875,187	36.22%	88.91%	879,187	879,187	36.38%	87.91%	358,385	358,385	14.83%	56.03%
NET PAYOUT %	\$676,070				27.98%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		11	MONTH TARGETED	Last Month		10	MONTH TARGETED	Last Year		-1	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-24		Unlimited Incurred	Limited Incurred	Actual 31-Oct-24		Unlimited Incurred	Limited Incurred	Actual 01-Nov-23	
PROPERTY	391,348	478,176	478,176	122.19%	86.00%	459,309	459,309	117.37%	76.00%			N/A	N/A
GEN LIABILITY	530,000	72,900	72,900	13.75%	49.00%	61,900	61,900	11.68%	42.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	49.00%	0	0	0.00%	42.00%			N/A	N/A
AUTO LIABILITY	116,000	10,771	10,771	9.29%	45.00%	10,771	10,771	9.29%	40.00%			N/A	N/A
WORKER'S COMP	1,393,000	1,310,137	1,310,137	94.05%	52.00%	1,308,981	1,308,981	93.97%	42.00%			N/A	N/A
TOTAL ALL LINES	2,544,348	1,871,984	1,871,984	73.57%	56.15%	1,840,961	1,840,961	72.35%	47.14%	0	0	N/A	N/A
NET PAYOUT %	\$946,209				37.19%								



15TH ANNUAL MEL, MRHIF & NJCE EDUCATIONAL SEMINAR

SAVE THE DATES

FRIDAY, APRIL 25 ▶ 9:00 AM – NOON

FRIDAY, MAY 2 ▶ 9:00 AM – NOON

Available Online at No Cost to Members

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

The seminar is pending approval for the following continuing education credits:

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

TO REGISTER

Visit njmel.org or email Jaine Testa at jainet@permainc.com

SPONSORED BY



MEL



AGENDA



KEYNOTE SPEAKER

Michael Chertoff served as United States Secretary of Homeland Security. His distinguished legal career includes service as a circuit judge of the United States Court of Appeals for the Third Circuit, and as Assistant U.S. Attorney General.

FRIDAY, APRIL 25

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, MAY 2

- 1st Amendment Claims Against Local Government
- 1st Amendment Audits
- Emerging Claims Issues

THE POWER OF COLLABORATION

njmel.org

**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 25-25

FEBRUARY 2025

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
NEW JERSEY COUNTIES EXCESS JIF	CEL- ADDITIONAL PREMIUM 2024	6,099.00
		6,099.00
PERMA RISK MANAGEMENT SERVICES	2024 AATRIX 1099 FILINGS	35.98
		35.98
	Total Payments FY 2024	6,134.98

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
NEW JERSEY COUNTIES EXCESS JIF	NJCE- 1ST INSTALL 2025	3,212,028.00
		3,212,028.00
MADDEN & MADDEN	LEGAL- J. PHILIPS INV 12-65207.006 10/24	1,479.00
MADDEN & MADDEN	LEGAL- J. PHILIPS INV 10-65207-006	945.00
		2,424.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/25	7.59
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 02/25	14,362.33
		14,369.92
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 17369 02/25	5,572.00
		5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 02/25	1,000.00
		1,000.00
CHANCE & MCCANN, LLC	LEGAL FEES INV 454 FOR 01/25	4,185.00
		4,185.00
BROWN & CONNERY, LLP	LEGAL- K. QUIGLEY INV 356928 FOR 01/25	10,884.03
BROWN & CONNERY, LLP	LEGAL- K. QUIGLEY INV 354643 FOR 12/24	932.69
BROWN & CONNERY, LLP	LEGAL- C. GORDON FOR 12/24 INV 355502	1,482.71
		13,299.43
VIOLA YEAGER	MEDICAL REIMBURSEMENT 01/25	542.49
		542.49
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 01/25	3,736.61
		3,736.61
GANNETT NEW YORK NJ LOCALIQ	A# 1122468 INV 6904290 10921082 1/9/25	20.28
		20.28
HARDENBERGH INSURANCE GROUP	RMC FEE- INV 17352 2 OF 12 02/25	28,711.00
		28,711.00
	Total Payments FY 2025	3,285,888.73
	TOTAL PAYMENTS ALL FUND YEARS	3,292,023.71

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. 26-25

FEBRUARY 2025

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.

<u>FUND YEAR 2025</u>		
<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 02/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 02/25	3,430.00
		6,250.00
	Total Payments FY 2025	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	6,250.00

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	November			
CURRENT FUND YEAR	2024			
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	\$4,941,620.94	4,897,818.57	22,362.19	21,440.18
Opening Interest Accrual Balance	\$0.00	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$11,672.43	\$11,322.27	\$134.08	\$216.08
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	\$11,672.43	\$11,322.27	\$134.08	\$216.08
9 Deposits - Purchases	\$1,589,396.65	\$1,511,332.50	\$73,551.37	\$4,512.78
10 (Withdrawals - Sales)	-\$288,668.72	-\$174,638.49	-\$107,572.45	-\$6,457.78
Ending Cash & Investment Balance	\$6,254,021.30	\$6,245,834.85	-\$11,524.81	\$19,711.26
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$148,176.55	\$91,273.74	\$39,249.03	\$17,653.78
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$6,402,197.85	\$6,337,108.59	\$27,724.22	\$37,365.04

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

Current Fund Year: 2024 Month Ending: November										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	816,059.44	4,090,506.61	(15,379.00)	882,002.68	(1,039,789.54)	(213,190.98)	421,412.03	0.00	0.00	4,941,621.25
RECEIPTS										
Assessments	66,002.06	89,695.11	19,631.38	235,745.83	878,666.68	202,298.52	19,292.91	0.00	0.00	1,511,332.50
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,660.02	4,856.31	949.84	3,397.28	12.34	296.36	500.30	0.00	0.00	11,672.45
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,660.02	4,856.31	949.84	3,397.28	12.34	296.36	500.30	0.00	0.00	11,672.45
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	67,662.08	94,551.42	20,581.22	239,143.11	878,679.02	202,594.88	19,793.21	0.00	0.00	1,523,004.95
EXPENSES										
Claims Transfers	252,052.31	6,172.78	285.00	107,572.45	0.00	0.00	0.00	0.00	0.00	366,082.54
Expenses	0.00	0.00	0.00	0.00	0.00	96,574.34	0.00	0.00	0.00	96,574.34
Other Expenses*	(252,052.31)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(252,052.31)
TOTAL	0.00	6,172.78	285.00	107,572.45	0.00	96,574.34	0.00	0.00	0.00	210,604.57
END BALANCE	883,721.52	4,178,885.25	4,917.22	1,013,573.34	(161,110.52)	(107,170.44)	441,205.24	0.00	0.00	6,254,021.63

RESOLUTION 27-25

**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 27, 2025 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 1/1/25 to 1/31/25 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 27, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
01/01/2025 Thru 01/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
------	---------	---------	---------------	-----------	---------	------------	-------------	---------------------	----------------	-----------

Inservco Report Terminology

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions—Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
01/01/2025 Thru 01/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	6069	3530003868 001	MCCLOSKEY, DANIEL	8/23/2024	8/23/2024	DANIEL MCCLOSKEY	1/24/2025	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	487.71	487.71
Total for Coverage: Auto Liability							Number of entries: 1		487.71	487.71
Coverage: General Liability										
C	6066	3530003831 001	CLARK, BRIAN	4/24/2024	4/24/2024	BRIAN CLARK	1/24/2025	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	400.00	400.00
C	6067	3530003091 001	BASS, AARON	12/12/2024	12/20/2024	MADDEN & MADDEN PA	1/24/2025	STATEMENT# 8	995.00	995.00
C	6068	3530003411 001	NOLLAN, LIAM	11/20/2024	11/20/2024	MADDEN & MADDEN PA	1/24/2025	STATEMENT# 3	60.00	60.00
C	6070	3530003859 001	JACOBS, DONALD	7/14/2024	7/14/2024	DONALD JACOBS	1/24/2025	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
Total for Coverage: General Liability							Number of entries: 4		1,955.00	1,955.00
Coverage: Police Professional										
C	6064	3530003668 001	BYNUM, GREGORY	11/18/2024	11/27/2024	MADDEN & MADDEN PA	1/10/2025	STATEMENT # 1	1,800.00	1,800.00
C	6065	3530003101 001	SCHEID, JOSEPHINE	11/4/2024	11/18/2024	MADDEN & MADDEN PA	1/10/2025	STATEMENT 17	375.00	375.00
Total for Coverage: Police Professional							Number of entries: 2		2,175.00	2,175.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 7		4,617.71	4,617.71



**Gloucester County Insurance Commission
Bill Review / PPO Reductions
2025**

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	55	89%	\$77,621.92	96%	\$22,415.20	\$247.32	\$13,997.40	\$40,962.00	\$55,206.72	\$2,756.54	\$52,450.18
YTD Total	55	89%	\$77,621.92	96%	\$22,415.20	\$247.32	\$13,997.40	\$40,962.00	\$55,206.72	\$2,756.54	\$52,450.18

Monthly Summary

January

Total Reductions (before fees): \$40,962.00
 Percent: 71%
 Net Reductions: \$52,450.18
 Percent: 68%

YTD Summary

Total Reductions (before fees):	\$55,206.72
Percent:	71%
Net Reductions:	\$52,450.18
Percent:	68%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: February 20, 2025

DATE OF MEETING: February 27, 2025

GCIC SERVICE TEAM

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

January - February 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 23:** Attended the GCIC meeting.
- **February 11:** Attended the GCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **February 27:** Plan to attend the GCIC meeting.

SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF – JAM SD Bulletin: Motor Vehicle Record Check Non CDL Drivers Best Practices.
- NJCE JIF – JAM SD Message: Secure Ballast During Snow Plow Operations

- NJCE JIF - JAM SD Bulletin: PEOSH Most Cited Standards from Oct. 1st – Dec. 31st in 2024.

NJCE LIVE SAFETY TRAINING

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#).

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(February thru April 2025 Live Training Schedules and Registration Links are attached).*

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

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

Learning On Demand Training

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members on the NJCE Learning Management System (LMS). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

NJCE LEADERSHIP ACADEMY

J.A. Montgomery Consulting and the NJCE JIF have created the [NJCE Leadership Academy](#) for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training.

Open Enrollment Dates: Open Enrollment for the NJCE Leadership Academy will be available during the following time frames:

- *June 1 - 22, 2025 (Start Date: July 1, 2025)*

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

Please Note: *If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).*

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



New NJCE Learning Management System (LMS)

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

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

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

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

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

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

February thru April 2025 Safety Training Schedule

Click on the “Training Topic” to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
2/18/25	Preparing for the Unspeakable	9:00 - 10:30 am
2/18/25	Ladder Safety/Walking & Working Surfaces	12:30 - 2:30 pm
2/19/25	Confined Space Entry	7:30 - 10:30 am
2/19/25	Fire Extinguisher Safety	11:00 - 12:00 pm
2/19/25	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/19/25	Asbestos Awareness	1:00 - 3:00 pm
2/20/25	Fire Safety	8:30 - 9:30 am
2/20/25	Introduction to Communication Skills**	10:00 - 12:00 pm
2/20/25	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/20/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/25	Bloodborne Pathogens	1:00 - 2:00 pm
2/24/25	Playground Safety Inspections	8:30 - 10:30 am
2/24/25	Public Employers: What You Need to Know**	9:00 - 10:30 am
2/24/25	Chainsaw Safety	1:00 - 2:00 pm
2/25/25	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/25/25	Flagger Skills and Safety	11:00 - 12:00 pm
2/25/25	Personal Protective Equipment	2:30 - 4:30 pm
2/26/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
2/26/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/26/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/27/25	Confined Space Entry	8:30 - 11:30 am
2/27/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/25	Microlearning Theory and Practice**	8:30 - 10:30 am
2/28/25	Indoor Air Quality Designated Person Training**	11:00 - 12:00 pm
2/28/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm

3/3/25	Personal Protective Equipment	8:30 - 10:30 am
3/3/25	Bloodborne Pathogens	11:00 - 12:00 pm
3/3/25	Fire Safety	1:00 - 2:00 pm
3/4/25	Hoists, Cranes, and Rigging	8:30 - 10:30 am
3/4/25	CDL Entry Level Driver Training Train-the-Trainer Program**	9:00 - 10:30 am
3/4/25	Hazard Communication/Globally Harmonized System (GHS)	2:30 - 4:00 pm
3/5/25	Hearing Conservation	8:30 - 9:30 am
3/5/25	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
3/5/25	First Responders: Traffic Incident Management	1:00 - 5:00 pm
3/6/25	Sanitation and Recycling Safety	7:30 - 9:30 am
3/6/25	Mower Safety	10:00 - 11:00 am
3/6/25	Chainsaw Safety	1:00 - 2:00 pm
3/7/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/10/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
3/10/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/11/25	Preparing for First Amendment Audits	9:00 - 11:00 am
3/11/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
3/12/25	Confined Space Entry	8:30 - 11:30 am
3/12/25	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
3/12/25	Flagger Skills and Safety	1:00 - 2:00 pm
3/13 - 3/14/25	NJCE Leadership Skills for Supervisors Workshop – TWO DAY (Cape May)*	9:00 - 3:30 pm w/lunch brk
3/13/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
3/13/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
3/14/25	Fire Safety	8:00 - 9:00 am
3/14/25	Fire Extinguisher Safety	9:30 - 10:30 am
3/14/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
3/17/25	NJCE Expo 2025: Excavation, Trenching, and Shoring (Cape May) *	8:30 - 12:30 pm
3/17/25	NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Cape May)	8:30 - 12:30 pm
3/17/25	NJCE Expo 2025: Flagger and Work Zone Safety (Cape May) *	8:30 - 12:30 pm
3/17/25	NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Cape May) *	8:30 - 11:30 am
3/18/25	Bloodborne Pathogens	8:30 - 9:30 am
3/18/25	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
3/18/25	Hearing Conservation	10:00 - 11:00 am
3/18/25	Introduction to Understanding Conflict**	1:00 - 3:00 pm
3/19/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/19/25	Flagger Skills and Safety	11:00 - 12:00 pm
3/19/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20 - 3/21/25	NJCE Leadership Skills for Supervisors Workshop – TWO DAY (Union)*	9:00 - 3:30 pm w/lunch brk
3/20/25	Shop and Tool Safety	7:30 - 8:30 am
3/20/25	Personal Protective Equipment	9:00 - 11:00 am
3/21/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
3/21/25	Lock Out/Tag Out (Control of Hazardous Energy)	2:30 - 4:30 pm
3/24/25	Driving Safety Awareness	1:00 - 2:30 pm
3/25/25	Accident Investigation**	9:00 - 11:00 am
3/25/25	Fall Protection Awareness	1:00 - 3:00 pm
3/26/25	Confined Space Entry	8:30 - 11:30 am
3/26/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/26/25	Fire Extinguisher Safety	1:00 - 2:00 pm
3/27/25	Mower Safety	8:30 - 9:30 am

3/27/25	Chipper Safety	10:00 - 11:00 am
3/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/25	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
3/28/25	Special Event Management**	1:00 - 3:00 pm
3/31/25	Playground Safety Inspections	8:30 - 10:30 am
4/1/25	Back Safety/Material Handling	9:00 - 10:00 am
4/1/25	Bloodborne Pathogens	10:30 - 11:30 pm
4/1/25	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
4/2/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/2/25	NJCE Expo 2025: Excavation, Trenching, and Shoring (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Flagger and Work Zone Safety (Morris)*	8:30 - 12:30 pm
4/2/25	NJCE Expo 2025: Practical Leadership - 21 Irrefutable Laws (Morris)*	8:30 - 11:30 am
4/2/-4/3/25	NJCE Leadership Skills for Supervisors Workshop - TWO DAY (Middlesex)*	9:00 - 3:30 pm
4/3/25	Mower Safety	7:30 - 8:30 am
4/3/25	Personal Protective Equipment	9:00 - 11:00 am
4/4/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
4/4/25	Flagger Skills and Safety	11:00 - 12:00 pm
4/4/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
4/7/25	Confined Space Entry	8:30 - 11:30 am
4/7/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
4/7/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/8/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
4/9/25	Bloodborne Pathogens	7:30 - 8:30 am
4/9/25	Hearing Conservation	9:00 - 10:00 am
4/9/25	First Responders: Traffic Incident Management	9:00 - 1:00 pm
4/9/25	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
4/10/25	Implicit Bias in the Workplace	9:00 - 10:30 am
4/10/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
4/11/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/11/25	Shop and Tool Safety	10:30 - 11:30 am
4/11/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/14/25	Fire Safety	7:30 - 8:30 am
4/14/25	Fire Extinguisher Safety	9:00 - 10:00 am
4/14/25	Dealing with Difficult People and De-Escalation	10:30 - 12:00 pm
4/15/25	Playground Safety Inspections	8:30 - 10:30 am
4/15/25	Ethical Decision Making	9:00 - 11:30 am
4/15/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/15/25	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
4/16/25	Chipper Safety	8:30 - 9:30 am
4/16/25	Chainsaw Safety	10:00 - 11:00 am
4/16/25	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
4/17/25	Driving Safety Awareness	8:30 - 10:00 am
4/17/25	Hearing Conservation	10:30 - 11:30 am
4/17/25	CDL: Supervisors' Reasonable Suspicion**	1:00 - 3:00 pm
4/22/25	Confined Space Entry	8:30 - 11:30 am
4/22/25	NJCE The Power of Collaboration Parts 1 & 2 (Ocean)*	9:00 - 1:00 pm
4/22/25	Fall Protection Awareness	2:30 - 4:30 pm
4/23/25	Personal Protective Equipment	8:30 - 10:30 am

4/23/25	Flagger Skills and Safety	11:00 - 12:00 pm
4/23/25	Introduction to Management Skills**	1:00 - 3:00 pm
4/24/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/24/25	Protecting Children from Abuse in NJ Local Government	9:00 - 11:00 am
4/24/25	Bloodborne Pathogens	10:30 - 11:30 am
4/24/25	Fire Extinguisher Safety	1:00 - 2:00 pm
4/24 -4/25/25	NJCE Leadership Skills for Supervisors Workshop - (TWO DAY) (Monmouth)*	9:00 - 3:30 pm w/lunch brk
4/25/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/25/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	9:00 - 10:30 am
4/25/25	Mower Safety	11:00 - 12:00 pm
4/28/25	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
4/28/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/28/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	2:30 - 5:30 pm
4/30/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
4/30/25	Fire Safety	1:00 - 2:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs 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 ensure that person will have access to the webinar link to launch on the day of the class.
- Please assign someone to complete and submit [NJCE LIVE Group Sign-in Sheet](#) within 24 hours after the webinar. (**Please Note: The Group Sign in Sheet should only be completed and submitted if the Training was done in a Group Setting and not if the User logged in on their own and viewed the training.**)



2025 MSI-NJCE EXPO

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety *Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Driver Safety Awareness (1 hour)
 - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
*October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

**Tentatively Scheduled*

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the Monthly Safety Training Schedules located on [NJCE.org/Safety website](https://www.njce.org/Safety).

[\(NJCE Live Monthly Training Schedules\)](#) click on the Course Topic/Date).

(Please Note: Registration Links are available two months prior to class date. So please check back.)

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at ndougherty@jamontgomery.com with any questions.



2025 EXPO COURSE DESCRIPTIONS

Excavation/Trenching/Shoring

4 Hours - The types and hazards of excavation and trenches will be reviewed. Topics include an employer assigned Competent Person, soil analysis and the types and characteristics of soil. Equipment and protective systems such as trench boxes and built-in-place shoring will be discussed. This standard applies to all open excavations made in the earth's surface, including trenches that create a hazard to near-by workers.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits

Water/Wastewater- 4.0 Safety TCH

Target Audience: Workers with the potential to enter excavations and trenches, including Building & Grounds, Public Works, or Water/Wastewater Utility staffs

Flagger and Work Zone Safety

4 Hours - Employees who work on or near roadways must be trained to control traffic and protect workers in accordance with the Manual on Uniform Traffic Control Devices.

Training Frequency: Required upon initial assignment and retraining as needed.

Continuing Education Approvals:

CPWM - 2.0 Technical CEU Credits

CPWM - 2.0 Management CEU Credits Water/Wastewater - 2.0 Safety TCH

Target Audience: Required upon initial assignment and retraining as needed for workers who direct traffic through work zones on public roadways.

Fast Track to Safety (BBP, HazCom /GHS, Fire Safety, and Driver Safety Awareness)

4 Hours - Fast Track to Safety includes four topics created to meet the regulatory training needs for many public agencies. The session includes NJPEOSH-required refreshers on Bloodborne Pathogens, HazCom /GHS, Fire Safety, and Driver Safety Awareness. Full participation is required to receive certificate of completion.

Training Frequency: Required annual retraining.

Continuing Education Approvals:

CPWM 4.0 Technical CEU Credits

Water/Wastewater 4.0 Safety TCH

Target Audience: Public works, sanitation, utility, new employees, safety coordinators, new employees and supervisors

Practical Leadership - 21 Irrefutable Laws

3 Hours - Leadership is about influence and understanding what motivates people. There are numerous programs that study leadership principles, but this program develops your ability to practice leadership strategies on a day-to-day basis. The 21 Irrefutable Laws of Leadership is the cornerstone of this program and the materials provided will help with the practical application of leading and motivating personnel in your organization.

Continuing Education Credits:

CMFO/CCFO - 3.0 Office Management /Ancillary Subjects CEU Credits

CTC - 3.0 General/Secondary CEU Credits

CPWM - 3.0 Management CEU Credits

RMC - 3.0 Professional Development CEU Credits

QPA - 3.0 Office Admin/General Duties CEU Credits

Target Audience: Supervisors and Management



LEADERSHIP SKILLS FOR SUPERVISORS WORKSHOP

2025 Schedule & Locations

CLICK THE **"DATE"** BELOW TO REGISTER!
(THIS IS A TWO - DAY WORKSHOP)

March 13 & 14 | 9:00 AM to 3:30 PM
Atlantic Cape Community College (Mays Landing)

March 20 & 21 | 9:00 AM to 3:30 PM
Scotch Plains Fire Department (Union)

April 2 & 3 | 9:00 AM to 3:30 PM
Piscataway Community Center (YMCA) (Middlesex)

April 24 & 25 | 9:00 AM to 3:30 PM
Middletown Municipal Building (Monmouth)

May 21 & 22 | 9:00 AM to 3:30 PM
TRIAD1828 Centre (Camden)

June 12 & 13 | 9:00 AM to 3:30 PM
East Brunswick Library (Middlesex)

September 18 & 19 | 9:00 AM to 3:30 PM
Burlington County Emergency Training Center (Burlington)

October 7 & 8 | 9:00 AM to 3:30 PM
Hillsborough Township Municipal Building (Somerset)

November 13 & 14 | 9:00 AM to 3:30 PM
Toms River Fire Academy (Ocean)



This Two-Day Workshop is designed for new or experienced supervisors and managers. The highly interactive learning experience provides instruction, insight, and group exercises in:

- Communicating for results
- Conflict resolution strategies
- Using influence effectively
- Managing organizational stress

Continuing educations credits have been awarded for financial officers, public works managers, clerks, purchasing agents, tax collectors, fire service instructors and enforcement officials. Full attendance is required for CEUs.

This is a mandatory class for the NJCE Leadership Academy AND with a Program Start Date of 1/1/2023 and after.

Class size is limited.

Questions?
Natalie Dougherty
ndougherty@jamontgomery.com

NJCE LIVE Monthly Training Schedules

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)

CC: Bradford Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team, Risk Management Consultant

DATE: 2/27/2025

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 5th at 9:30am at the Gloucester County Improvement Authority

B. 2024 NJCE JIF Coverage Amendments

On 2/24/2025, the NJCE JIF Underwriter held a virtual meeting to communicate the 2025 coverage amendments. We will communicate any material changes to the members shortly.

C. 2025 NJCE reinsurer Safety Grant

We have been advised that the NJCE reinsurer safety grant will continue in 2025. We have received a request from the Gloucester County Library Commission and will be providing submission to J.A. Montgomery shortly. We will continue to encourage members to provide ideas for submission.

D. 2025 Claims Charter

Attached is the 2025 Claims Charter. There has been one revision to the charter. The replacement of Qual-Lynx with Vanguard Claims Administration services.

Action Requested: *Motion* to adopt the revised 2025 Claims Charter.

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.

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

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Scirrotto	CNA	4/2/2025	\$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.

For informational Purposes Only – No action required:

The following policy renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2025	\$1,590.00	\$1,840.00

The 16% increase in the County's volunteer accident policy is due to a 26% increase in volunteer count from 600 to 758. All other terms and conditions are per expiring.

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

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

2025 Meeting Schedule

The Claims Committee will conduct meetings on the following dates:

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

2025 CLAIMS COMMITTEE

Name	Affiliation / Member
Tim Sheehan (Designee)	Gloucester County Insurance Commission
Eric Campo	Gloucester County
John Vinci Sr.	Gloucester County Utilities Authority
Nora Sheridan	Rowan College of South Jersey
Jennifer Campbell	Gloucester County Improvement Authority
Carolyn Oldt	Gloucester County Library Commission

Commission Professionals

Bradford Stokes, Executive Director
Kevin P. McCann and Shanna McCann, GCIC Attorney
Inservco Claims Services
Medlogix, LLC.
Hardenbergh Insurance Group
J.A. Montgomery
Conner Strong & Buckelew
PERMA Risk Management Services
Vanguard Claims Administration

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 – 4/20/15
Revision #3 – February 2016
Revision #4 – January 2017
Revision #5 – February 2017
Revision #6 – April 2017
Revision #7 – January 2018
Revision #8 – August 2018
Revision #9 – January 2019
Revision #10 – August 2019
Revision #11 – February 2020
Revision #12 – January 2021
Revision #13 – September 2021
Revision #14 – January 2022
Revision #15 – September 2022
Revision #16 – January 2023
Revision #17 – April 2023
Revision #18 – September 2024
Revision #19 – January 2025
Revision #20 – February 2025

**GLOUCESTER COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE CHARTER**

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

Composition

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

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

Authority and Responsibility

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

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
Revision #4 - January 2017
Revision #5 - February 2017
Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021
Revision #14 - January 2022
Revision #15 - September 2022
Revision #16 - January 2023
Revision #17 - April 2023
Revision #18 - September 2024
Revision #19 - January 2025
Revision #20 - February 2025

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

Claims Committee Bylaws

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

Meetings

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

Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third-Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
Revision #4 - January 2017
Revision #5 - February 2017
Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021
Revision #14 - January 2022
Revision #15 - September 2022
Revision #16 - January 2023
Revision #17 - April 2023
Revision #18 - September 2024
Revision #19 - January 2025
Revision #20 - February 2025

Specific Duties

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

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

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 – 4/20/15
Revision #3 – February 2016
Revision #4 – January 2017
Revision #5 – February 2017
Revision #6 – April 2017
Revision #7 – January 2018
Revision #8 – August 2018
Revision #9 – January 2019
Revision #10 – August 2019
Revision #11 – February 2020
Revision #12 – January 2021
Revision #13 – September 2021
Revision #14 – January 2022
Revision #15 – September 2022
Revision #16 – January 2023
Revision #17 – April 2023
Revision #18 – September 2024
Revision #19 – January 2025
Revision #20 – February 2025

**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 27, 2025*.

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 27, 2025* 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 27, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation
CLOSED SESSION
2-27-25

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530000960	Dieser, P.	WC	PAR
3530003285	Franks, K.	WC	PAR
3530003305	Sweeney, K	WC	Settlement
3530003974	Fox, J.	WC	PAR
3530003885	Savage, R.	AL	Settlement
3530003932	Gloucester County	APD	PAR
3530003931	Gloucester County	APD	PAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, January 23, 2025
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 Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Richard Crooks, Veronica George, Kelly Guerriero, Sureatha Hobbs
	Qual-Lynx Michelle Naraine
	Medlogix Jennifer Goldstein
	PERMA Jennifer Conicella, Kerin Drumheiser, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Joe Henry
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Susan Panto, Conner Strong & Buckelew
Joseph Hrubash, 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 12, 2024.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
DECEMBER 12, 2024**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

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 documents out for signature and then they will be returned once signed. Ms. Dodd advised once the signed Oath of Office from the Commissioners is received she would forward to Mr. McCann for his signature.

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti reported the next meeting was scheduled for March 6th at the Improvement Authority.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on January 14th to discuss several PARS and SARS, which will be discussed further in closed session. Ms. Conicella introduced Kerin Drumheiser who recently joined PERMA as a Claims Consultant from Claims Resolution Corporation and will be working on the NJCE account.

EXECUTIVE DIRECTOR REPORT:

REORGANIZATION RESOLUTIONS – Executive Director stated 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 and ask to approve as a consent agenda.

- Resolution 1-25 Certifying the Appointment of Chairperson and Vice Chairman
- Resolution 2-25 Appoint Agent for Service of Process and Custodian of Records For the year 2025
- Resolution 3-25 Designating Official Newspapers for the Commission
- Resolution 4-25 Designating Authorized Depositories for Fund Assets & Establishing Cash Management Plan
- Resolution 5-25 Designating Commission Treasurer
- Resolution 6-25 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 7-25 Indemnifying Gloucester County Insurance Fund Commission Official/Employees
- Resolution 8-25 Appointing A Commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund Year 2025
- Resolution 9-25 Authorizing Commission Treasurer to Process Contracted Payments and Expenses
- Resolution 10-25 Fixing Public Meeting Dates for Year 2025

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 1-25
THROUGH 10-25**

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

MEETING DATES FOR 2025 – Included in the agenda was the proposed meeting schedule for 2025. Executive Director said as we have done in the past there are no meetings scheduled for March, May, July, August and November. However, the Commissioners can decide with enough advanced notice to schedule additional meetings, switch to in-person meetings or cancel any meeting. The Meeting Dates were approved with the Reorganization Resolutions.

2025 PROPERTY AND CASUALTY BUDGET – Executive Director stated at the December 12, 2024 meeting the 2025 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 was held at this meeting. Executive Director reported the proposed budget has been reduced by \$295,157 as the successful marketing efforts for the NJCE’s 2025 renewal came in lower than expected. Also, there was a revision in the expense section of the budget. A copy of the revised 2025 Property and Casualty Budget in the amount of \$9,241,435 appears in the agenda.

Also included in the agenda was a copy of the assessments by member entity. The assessments are due on 3/14/25, (40%), 5/13/25 (30%) and 10/14/25 (30%). Included in the agenda was Resolution 11-25 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2025 PROPERTY & CASUALTY BUDGET

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

DISCUSSION OF BUDGET AND ASSESSMENTS

Executive Director reviewed the budget noting lines 1-4 represent the loss funds which are provided by the actuary in a range from low to high. The Commission is utilizing the middle range of the loss funds. Executive Director said the most notable change was the zeroing out of the Offset surplus from 2024. Executive Director reviewed professional expenses, which reflect the submissions from the RFPs issued in 2024. Executive Director said Hardenbergh’s Safety Consultant has been removed along with the \$125,000 fee. Ancillary coverages have decreased .5% since introduction. Executive Director said assessments vary because of the property appraisals being conducted. Chairman Sheehan commended Executive Director and Underwriting Manager on the great results.

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO APPROVE RESOLUTION 11-25 ADOPTING THE PROPERTY & CASUALTY BUDGET FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE FUND YEAR 2025 & CERTIFY THE ASSESSMENTS

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

2025 HEALTH BENEFITS BUDGET – Ms. Panto said at the December 12, 2024 meeting the 2025 Health Benefits Budget was also introduced and 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 2025 Health Benefits Budget appears in the agenda. Ms. Panto reported the budget amount for 2025 was \$694,874 and did not change since introduction. The

budget reflects the self-insured dental program only. Included in the agenda was Resolution 12-25 Authorizing and Adopting the Self Insurance Dental Program.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2025 HEALTH BENEFIT BUDGET

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

DISCUSSION OF BUDGET AND ASSESSMENTS: There was no additional discussion on the budget.

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO APPROVE RESOLUTION 12-25 AUTHORIZING AND ADOPTING THE SELF INSURANCE DENTAL PROGRAM FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2025

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

2025 PROFESSIONAL SERVICES RESOLUTIONS – Executive Director stated at the December 12, 2024 Commission Meeting the Commissioners discussed the responses to the RFP's and made their recommendations. Included in the agenda were the resolutions appointing the Professionals and the Defense Attorneys for a period of January 1, 2025, to December 31, 2025.

Resolution 13-25 Appointing Professionals: Bowman & Company, LLP, The Actuarial Advantage, Inc., Chance & McCann, Susan Schaefer, LLC & Medlogix, LLC and Resolution 14-25 Appointing Defense Attorney: Madden & Madden, P.A., Capehart Scatchard, Brown & Connery, LLP, Law Firm of John A. Alice and Marmero Law, LLC

MOTION TO APPROVE RESOLUTION 13-25 AND 14-25 FOR A PERIOD OF JANUARY 1, 2025 TO DECEMBER 31, 2025

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

Also included in the agenda was the resolution appointing the below Professional Vendors for a period of January 1, 2025 to December 31, 2027. Executive Director, with the Chair's permission, reviewed Resolution 15-25 Appointing Certain Professionals for a three-year term reading the professionals into record.

Third Party Administrators – Inservco Ins Services, Managed Care Provider – Medlogix, LLC, Executive Director – PERMA, Risk Management Consultant - Hardenbergh Insurance Group, Underwriting Service Director - Hardenbergh Insurance Group

MOTION TO APPROVE RESOLUTION 15-25 FOR A PERIOD OF JANUARY 1, 2025 TO DECEMBER 31, 2027

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

CAIR MOTOR VEHICLE REPORTS – Executive Director reported we have received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. As we did in the past the Commission paid for this expense and will be allocated to the miscellaneous and contingency account.

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) – Executive Director reported the NJCE Finance Sub-Committee met several times since the budget introduction, December 17th and December 30th and the NJCE held a special meeting on January 7th to adopt the 2025 Budget. Executive Director provided a verbal update, and a written summary will appear in the next agenda. The NJCE is scheduled to meet again on Thursday, February 27, 2025, at 9:30 AM via Zoom to conduct the 2025 Reorganization.

CERTIFICATE OF INSURANCE REPORT – Included in the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the month of December. Executive Director stated there were (17) seventeen 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 October. Executive Director reported as of October 31, 2024, there was a statutory surplus of \$2,487,994. Executive Director said the drop in surplus was a result of two workers' compensation claims in 2023. Line 11 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE \$1,486,226 and the total cash amount is \$4,941,621.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Financial Fast Track for the month of November. Executive Director reported as of November 30, 2024, the Fund had a surplus of \$9,491,565. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE, \$6,707,551. The cash amount is \$34,165,619.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of September. Ms. Panto said as of September 30, 2024, there was a statutory surplus of \$443,978. The total cash amount was \$532,689.

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 October 31, 2024. Executive Director reviewed the reports with the Commission noting the claim activity report showed one less open claim in October and the Claims Management Report showed the Commission at 72% compared to the actuarial target of 42%. This was largely a result of Property and Workers' Compensation losses.

EMPLOYEE BENEFITS: Ms. Panto said her report was included in the agenda and reviewed the December report with the Commission noting the year-to-date total issues were 252.

TREASURER REPORT: Chairman Sheehan reported the agenda included two December Supplemental Property & Casualty Bills list and January Property & Casualty bills and January benefits list, which were Resolutions 16-25, Resolution 17-25, Resolution 18-25, and Resolution 19-25 respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 16-24, RESOLUTION 17-24, RESOLUTION 18-25 AND RESOLUTION 19-25 RESPECTIVELY

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 20-25 Inservco Liability Check Register for the period of 12/1/24 to 12/31/24.

MOTION TO APPROVE RESOLUTION 20-25 LIABILITY CHECK REGISTER FOR THE PERIOD OF 12/1/24 TO 12/31/24

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	38	\$31,471.60	\$15,705.07	\$15,766.53	\$13,559.22	86%	97%
December	47	\$141,046.36	\$25,489.87	\$115,556.49	\$106,363.66	92%	89%

NJCE SAFETY DIRECTOR:

REPORT: The Safety Director's report was included in the agenda and Safety Director referred to the Risk Control Activities for December 2024 through January 2025. The training opportunities through March 23rd and numerous video briefings have been added to njce.org. Mr. Prince advised the safety grant is available again for 2025 and has increased from \$60,000 to \$90,000 split between ten members, \$75,000 is being provided by Safety National and \$15,000 is being provided by Munich RE. Safety Director distributed the memo separately outlining the program. Chairman Sheehan said he distributed the memo to department heads.

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

RISK MANAGEMENT SERVICES

2025 GLOUCESTER COUNTY INSURANCE COMMISSION SAFETY KICK OFF MEETING: Ms. Violetti reported, enclosed was a summary of the evaluations to continue to enhance the training conducted in the safety meetings.

2025 CLAIMS CHARTER: Attached is the 2025 Claims Charter. Ms. Violetti said there has been one revision to the charter which was the replacement of Rocco Ficara with John Vinci Sr. as the Gloucester County Utilities Authority representative.

MOTION TO ADOPT THE REVISED 2025 CLAIMS CHARTER.

Motion: Commissioner Burns

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

UNDERWRITING SERVICES DIRECTOR: Ms. Violetti reported the following renewals are in process and requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, Hardenbergh will seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2025	\$1,590.00

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

Ms. Violetti provided an update that the new County Sheriff and one new County Undersheriff have been bonded.

County Sheriff - Morina		County Undersheriff - Johnson	
Effective Date:	1/1/2025 – 1/1/2026	Effective Date:	1/1/2025 – 1/1/2026
Carrier:	CNA Surety	Carrier:	CNA Surety
Limit:	\$100,000	Limit:	\$50,000
Premium:	\$350.00	Premium:	\$175.00

ATTORNEY: NONE
OLD BUSINESS: NONE
NEW BUSINESS: NONE
PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 21-25 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 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
#3530002748 FROM \$103,198.60 TO \$150,000.00 AN INCREASE OF \$46,801.40**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003856 FROM \$25,541.31 TO \$140,000.00 AN INCREASE OF
\$114,458.69**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003866 FROM \$25,000.00 TO \$225,000.00 AN INCREASE OF
\$200,000.00**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003866 FROM \$25,000.00 TO \$225,000.00 AN INCREASE OF
\$200,000.00**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003957 IN THE AMOUNT OF \$25,000.00 TO \$300,000.00 AN
INCREASE OF \$275,000.0**

**MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM
#3530003251 IN THE AMOUNT OF \$12,900**

Chairman Sheehan advised the next meeting would be on February 27, 2025 at 1:00 PM

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 1:46 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, January 23, 2025
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 Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Richard Crooks, Veronica George, Kelly Guerriero, Sureatha Hobbs
	Qual-Lynx Michelle Naraine
	Medlogix Jennifer Goldstein
	PERMA Jennifer Conicella, Kerin Drumheiser, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Joe Henry
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Susan Panto, Conner Strong & Buckelew
Joseph Hrubash, 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 12, 2024.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
DECEMBER 12, 2024**

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

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 documents out for signature and then they will be returned once signed. Ms. Dodd advised once the signed Oath of Office from the Commissioners is received she would forward to Mr. McCann for his signature.

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti reported the next meeting was scheduled for March 6th at the Improvement Authority.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on January 14th to discuss several PARS and SARS, which will be discussed further in closed session. Ms. Conicella introduced Kerin Drumheiser who recently joined PERMA as a Claims Consultant from Claims Resolution Corporation and will be working on the NJCE account.

EXECUTIVE DIRECTOR REPORT:

REORGANIZATION RESOLUTIONS – Executive Director stated 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 and ask to approve as a consent agenda.

- Resolution 1-25 Certifying the Appointment of Chairperson and Vice Chairman
- Resolution 2-25 Appoint Agent for Service of Process and Custodian of Records For the year 2025
- Resolution 3-25 Designating Official Newspapers for the Commission
- Resolution 4-25 Designating Authorized Depositories for Fund Assets & Establishing Cash Management Plan
- Resolution 5-25 Designating Commission Treasurer
- Resolution 6-25 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 7-25 Indemnifying Gloucester County Insurance Fund Commission Official/Employees
- Resolution 8-25 Appointing A Commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund Year 2025
- Resolution 9-25 Authorizing Commission Treasurer to Process Contracted Payments and Expenses
- Resolution 10-25 Fixing Public Meeting Dates for Year 2025

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS NUMBER 1-25
THROUGH 10-25**

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

MEETING DATES FOR 2025 – Included in the agenda was the proposed meeting schedule for 2025. Executive Director said as we have done in the past there are no meetings scheduled for March, May, July, August and November. However, the Commissioners can decide with enough advanced notice to schedule additional meetings, switch to in-person meetings or cancel any meeting. The Meeting Dates were approved with the Reorganization Resolutions.

2025 PROPERTY AND CASUALTY BUDGET – Executive Director stated at the December 12, 2024 meeting the 2025 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 was held at this meeting. Executive Director reported the proposed budget has been reduced by \$295,157 as the successful marketing efforts for the NJCE’s 2025 renewal came in lower than expected. Also, there was a revision in the expense section of the budget. A copy of the revised 2025 Property and Casualty Budget in the amount of \$9,241,435 appears in the agenda.

Also included in the agenda was a copy of the assessments by member entity. The assessments are due on 3/14/25, (40%), 5/13/25 (30%) and 10/14/25 (30%). Included in the agenda was Resolution 11-25 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2025 PROPERTY & CASUALTY BUDGET

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

DISCUSSION OF BUDGET AND ASSESSMENTS

Executive Director reviewed the budget noting lines 1-4 represent the loss funds which are provided by the actuary in a range from low to high. The Commission is utilizing the middle range of the loss funds. Executive Director said the most notable change was the zeroing out of the Offset surplus from 2024. Executive Director reviewed professional expenses, which reflect the submissions from the RFPs issued in 2024. Executive Director said Hardenbergh’s Safety Consultant has been removed along with the \$125,000 fee. Ancillary coverages have decreased .5% since introduction. Executive Director said assessments vary because of the property appraisals being conducted. Chairman Sheehan commended Executive Director and Underwriting Manager on the great results.

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO APPROVE RESOLUTION 11-25 ADOPTING THE PROPERTY & CASUALTY BUDGET FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE FUND YEAR 2025 & CERTIFY THE ASSESSMENTS

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

2025 HEALTH BENEFITS BUDGET – Ms. Panto said at the December 12, 2024 meeting the 2025 Health Benefits Budget was also introduced and 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 2025 Health Benefits Budget appears in the agenda. Ms. Panto reported the budget amount for 2025 was \$694,874 and did not change since introduction. The

budget reflects the self-insured dental program only. Included in the agenda was Resolution 12-25 Authorizing and Adopting the Self Insurance Dental Program.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2025 HEALTH BENEFIT BUDGET

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

DISCUSSION OF BUDGET AND ASSESSMENTS: There was no additional discussion on the budget.

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO APPROVE RESOLUTION 12-25 AUTHORIZING AND ADOPTING THE SELF INSURANCE DENTAL PROGRAM FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2025

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

2025 PROFESSIONAL SERVICES RESOLUTIONS – Executive Director stated at the December 12, 2024 Commission Meeting the Commissioners discussed the responses to the RFP's and made their recommendations. Included in the agenda were the resolutions appointing the Professionals and the Defense Attorneys for a period of January 1, 2025, to December 31, 2025.

Resolution 13-25 Appointing Professionals: Bowman & Company, LLP, The Actuarial Advantage, Inc., Chance & McCann, Susan Schaefer, LLC & Medlogix, LLC and Resolution 14-25 Appointing Defense Attorney: Madden & Madden, P.A., Capehart Scatchard, Brown & Connery, LLP, Law Firm of John A. Alice and Marmero Law, LLC

MOTION TO APPROVE RESOLUTION 13-25 AND 14-25 FOR A PERIOD OF JANUARY 1, 2025 TO DECEMBER 31, 2025

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

Also included in the agenda was the resolution appointing the below Professional Vendors for a period of January 1, 2025 to December 31, 2027. Executive Director, with the Chair's permission, reviewed Resolution 15-25 Appointing Certain Professionals for a three-year term reading the professionals into record.

Third Party Administrators – Inservco Ins Services, Managed Care Provider – Medlogix, LLC, Executive Director – PERMA, Risk Management Consultant - Hardenbergh Insurance Group, Underwriting Service Director - Hardenbergh Insurance Group

MOTION TO APPROVE RESOLUTION 15-25 FOR A PERIOD OF JANUARY 1, 2025 TO DECEMBER 31, 2027

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

CAIR MOTOR VEHICLE REPORTS – Executive Director reported we have received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. As we did in the past the Commission paid for this expense and will be allocated to the miscellaneous and contingency account.

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) – Executive Director reported the NJCE Finance Sub-Committee met several times since the budget introduction, December 17th and December 30th and the NJCE held a special meeting on January 7th to adopt the 2025 Budget. Executive Director provided a verbal update, and a written summary will appear in the next agenda. The NJCE is scheduled to meet again on Thursday, February 27, 2025, at 9:30 AM via Zoom to conduct the 2025 Reorganization.

CERTIFICATE OF INSURANCE REPORT – Included in the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the month of December. Executive Director stated there were (17) seventeen 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 October. Executive Director reported as of October 31, 2024, there was a statutory surplus of \$2,487,994. Executive Director said the drop in surplus was a result of two workers' compensation claims in 2023. Line 11 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE \$1,486,226 and the total cash amount is \$4,941,621.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Financial Fast Track for the month of November. Executive Director reported as of November 30, 2024, the Fund had a surplus of \$9,491,565. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE, \$6,707,551. The cash amount is \$34,165,619.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of September. Ms. Panto said as of September 30, 2024, there was a statutory surplus of \$443,978. The total cash amount was \$532,689.

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 October 31, 2024. Executive Director reviewed the reports with the Commission noting the claim activity report showed one less open claim in October and the Claims Management Report showed the Commission at 72% compared to the actuarial target of 42%. This was largely a result of Property and Workers' Compensation losses.

EMPLOYEE BENEFITS: Ms. Panto said her report was included in the agenda and reviewed the December report with the Commission noting the year-to-date total issues were 252.

TREASURER REPORT: Chairman Sheehan reported the agenda included two December Supplemental Property & Casualty Bills list and January Property & Casualty bills and January benefits list, which were Resolutions 16-25, Resolution 17-25, Resolution 18-25, and Resolution 19-25 respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 16-24, RESOLUTION 17-24, RESOLUTION 18-25 AND RESOLUTION 19-25 RESPECTIVELY

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 20-25 Inservco Liability Check Register for the period of 12/1/24 to 12/31/24.

MOTION TO APPROVE RESOLUTION 20-25 LIABILITY CHECK REGISTER FOR THE PERIOD OF 12/1/24 TO 12/31/24

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	38	\$31,471.60	\$15,705.07	\$15,766.53	\$13,559.22	86%	97%
December	47	\$141,046.36	\$25,489.87	\$115,556.49	\$106,363.66	92%	89%

NJCE SAFETY DIRECTOR:

REPORT: The Safety Director's report was included in the agenda and Safety Director referred to the Risk Control Activities for December 2024 through January 2025. The training opportunities through March 23rd and numerous video briefings have been added to njce.org. Mr. Prince advised the safety grant is available again for 2025 and has increased from \$60,000 to \$90,000 split between ten members, \$75,000 is being provided by Safety National and \$15,000 is being provided by Munich RE. Safety Director distributed the memo separately outlining the program. Chairman Sheehan said he distributed the memo to department heads.

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

RISK MANAGEMENT SERVICES

2025 GLOUCESTER COUNTY INSURANCE COMMISSION SAFETY KICK OFF MEETING: Ms. Violetti reported, enclosed was a summary of the evaluations to continue to enhance the training conducted in the safety meetings.

2025 CLAIMS CHARTER: Attached is the 2025 Claims Charter. Ms. Violetti said there has been one revision to the charter which was the replacement of Rocco Ficara with John Vinci Sr. as the Gloucester County Utilities Authority representative.

MOTION TO ADOPT THE REVISED 2025 CLAIMS CHARTER.

Motion: Commissioner Burns

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

UNDERWRITING SERVICES DIRECTOR: Ms. Violetti reported the following renewals are in process and requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, Hardenbergh will seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2025	\$1,590.00

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

Ms. Violetti provided an update that the new County Sheriff and one new County Undersheriff have been bonded.

County Sheriff - Morina		County Undersheriff - Johnson	
Effective Date:	1/1/2025 – 1/1/2026	Effective Date:	1/1/2025 – 1/1/2026
Carrier:	CNA Surety	Carrier:	CNA Surety
Limit:	\$100,000	Limit:	\$50,000
Premium:	\$350.00	Premium:	\$175.00

ATTORNEY: NONE
OLD BUSINESS: NONE
NEW BUSINESS: NONE
PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 21-25 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 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
#3530002748 FROM \$103,198.60 TO \$150,000.00 AN INCREASE OF \$46,801.40**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003856 FROM \$25,541.31 TO \$140,000.00 AN INCREASE OF
\$114,458.69**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003866 FROM \$25,000.00 TO \$225,000.00 AN INCREASE OF
\$200,000.00**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003866 FROM \$25,000.00 TO \$225,000.00 AN INCREASE OF
\$200,000.00**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530003957 IN THE AMOUNT OF \$25,000.00 TO \$300,000.00 AN
INCREASE OF \$275,000.0**

**MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM
#3530003251 IN THE AMOUNT OF \$12,900**

Chairman Sheehan advised the next meeting would be on February 27, 2025 at 1:00 PM

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 1:46 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

2025 Plan of Risk Management

RESOLUTION NO. 23-25

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

**BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE
2025 PLAN OF RISK MANAGEMENT, EFFECTIVE 01/01/2025, 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 coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJCF):
 - 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.

- \$22,000,000 each / \$22,000,000 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.
- Care, Custody & Control for Horses at Dream Park: \$25,000 Per Horse

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: \$260,000,000 Per Occurrence
- b. Flood: \$100,000,000 Aggregate, except
 - i. Flood, High Hazard: \$75,000,000 Aggregate
- c. Earthquake: \$150,000,000 Aggregate
- d. Vehicles (PD Only): \$10,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)
- e. UAS (Drones) - \$100,000
- f. 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
 - The NJCE provides 4% x 1%, subject to a \$10M aggregate

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)
 - E. Chmara – GC (Tail)
 - I.Hood – GC
 - M. Prial – GC (Tail)

- P. Mazari – GC
- D. Shah – GC (Tail)
- D. Mussoline - RCSJ

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 its 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 ____ day of _____, 2025

Gloucester County Insurance Commission

By: _____
Chairperson

Attest: _____
Secretary

APPENDIX III

2025 Renewal Webinar

2025



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

Renewal Overview

Guidelines About the Webinar



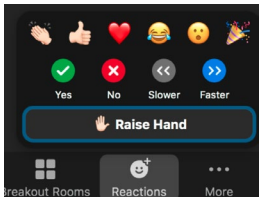
- Your microphones are muted



- To ask a question, click the Q&A button on the bottom of the Zoom Bar.



- The Chat Box will be turned off. Presenter will answer questions during the presentation or at the conclusion.

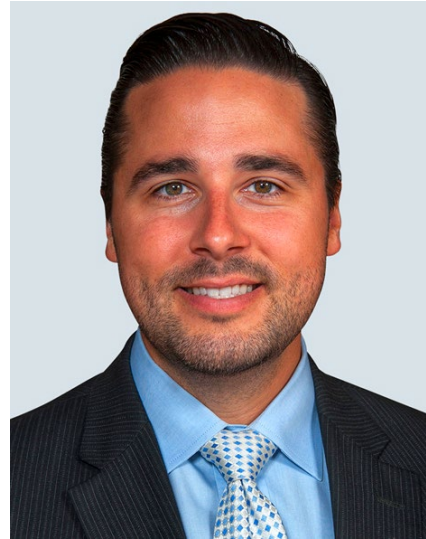


- If you'd like to pose a question verbally, please use the raise hand function and you will then be prompted to be unmuted.

Webinar Speakers



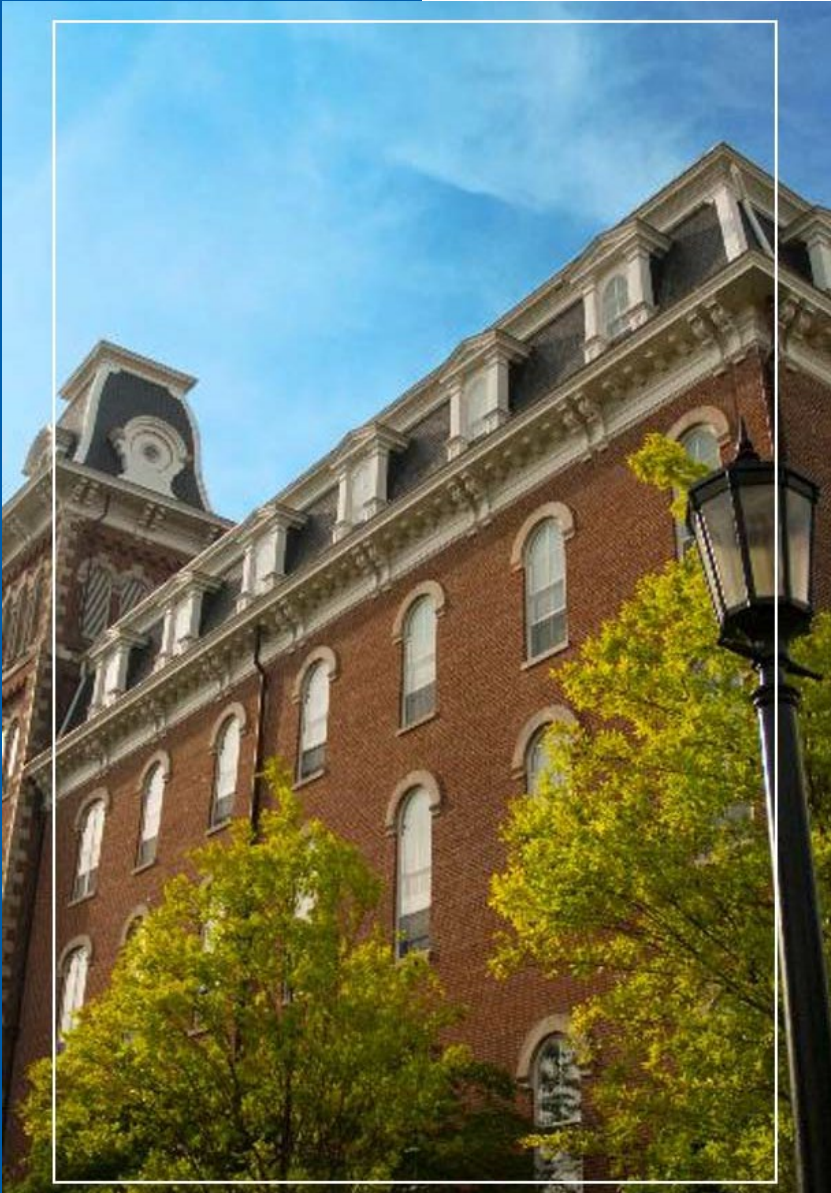
Joseph Hrubash
NJCE Executive Director



Edward Cooney
NJCE Underwriting Manager



Jonathon Tavares
Deputy NJCE Underwriting Manager



Renewal Overview

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

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

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

You will see on the following pages how our marketing and strategic restructuring has led to a stronger program and an overall 10% excess renewal rate decrease (~\$2.9m savings).

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

Premium Analysis

	2024 Pricing	2025 Adjusted Expiring	2025 Pricing	2025 Initial Projection (\$)	Initial Projection (%)	Actual Rate
Property (\$260m)	\$13,082,985	\$14,006,263	\$11,591,006	\$13,203,414	1%	-17%
Terrorism (\$260m)	\$118,893.00	\$127,283.00	\$98,363.00	\$120,046.58	1%	-23%
Equipment Breakdown (\$100m)	\$309,000.00	\$367,755.00	\$465,973.00	\$341,829.26	5%	27%
Liability (\$20m)	\$8,240,500.00	\$7,487,722.00	\$6,643,078.00	\$8,652,525.00	5%	-11%
Workers' Compensation	\$3,039,927.00	\$3,114,611.00	\$3,176,903.00	\$3,100,725.54	2%	2%
Public Officials & Employment Practices	\$1,733,463.00	\$1,807,448.00	\$1,783,936.00	\$1,490,532.42	3%	-1%
Crime	\$200,586.00	\$221,770.00	\$192,181.00	\$204,597.72	2%	-13%
Medical Malpractice (\$21m)	\$1,321,542.00	\$1,344,535.00	\$1,423,189.00	\$1,427,265.36	8%	6%
Employed Lawyers	\$154,470.00	\$146,996.00	\$153,986.00	\$157,559.40	2%	5%
Non-Owned Aircraft	\$51,431.00	\$51,431.00	\$51,431.00	\$52,459.62	2%	0%
Cyber	\$1,985,000.00	\$1,965,139.00	\$1,900,558.00	\$2,022,000.00	2%	-3%
Active Assailant	\$75,000.00	\$96,778.00	\$75,000.00	\$81,000.00	8%	-23%
Veterinary Med/Mal (BC)	\$357.00	\$357.00	\$421.10	\$365.96	2%	18%
Aviation (MC)	\$47,661.12	\$47,424.00	\$47,566.27	\$51,474.01	8%	0%
Marina Operators (MC)	\$22,290.00	\$22,746.00	\$22,750.00	\$22,735.80	2%	0%
Property (MC)	\$921,450.97	\$995,242.00	\$923,510.56	\$967,523.52	5%	-7%
Underground Storage Tank (MC)	\$16,746.00	\$17,543.00	\$12,924.00	\$17,583.30	5%	-26%
Fiduciary (MC)	\$5,060.18	\$5,550.00	\$3,510.50	\$5,161.38	2%	-37%
Travel Accident (BC Schools)	\$24,422.00	\$24,422.00	\$24,422.00	\$25,643.10	5%	0%
Accident & Health (OCBoH)	\$959.00	\$959.00	\$959.00	\$1,006.95	5%	0%
Aviation (OCMC)	\$37,851.00	\$37,662.00	\$38,446.99	\$76,462.85	5%	2%
Watercraft (OCMC)	\$5,386.75	\$5,287.00	\$5,360.00	\$5,386.75	5%	1%
Hull (MCIC)	\$9,778.00	\$9,778.00	\$12,270.00	\$10,755.80	10%	25%
Total	\$31,404,759.22	\$31,904,701.00	\$28,647,744.37	\$32,038,054.19	2%	-10%

Total Deltas	
Delta to Adjusted Expiring	(\$3,256,956.63)
Deta to Projected	(\$3,390,309.82)

Marketplace Update

What is happening?



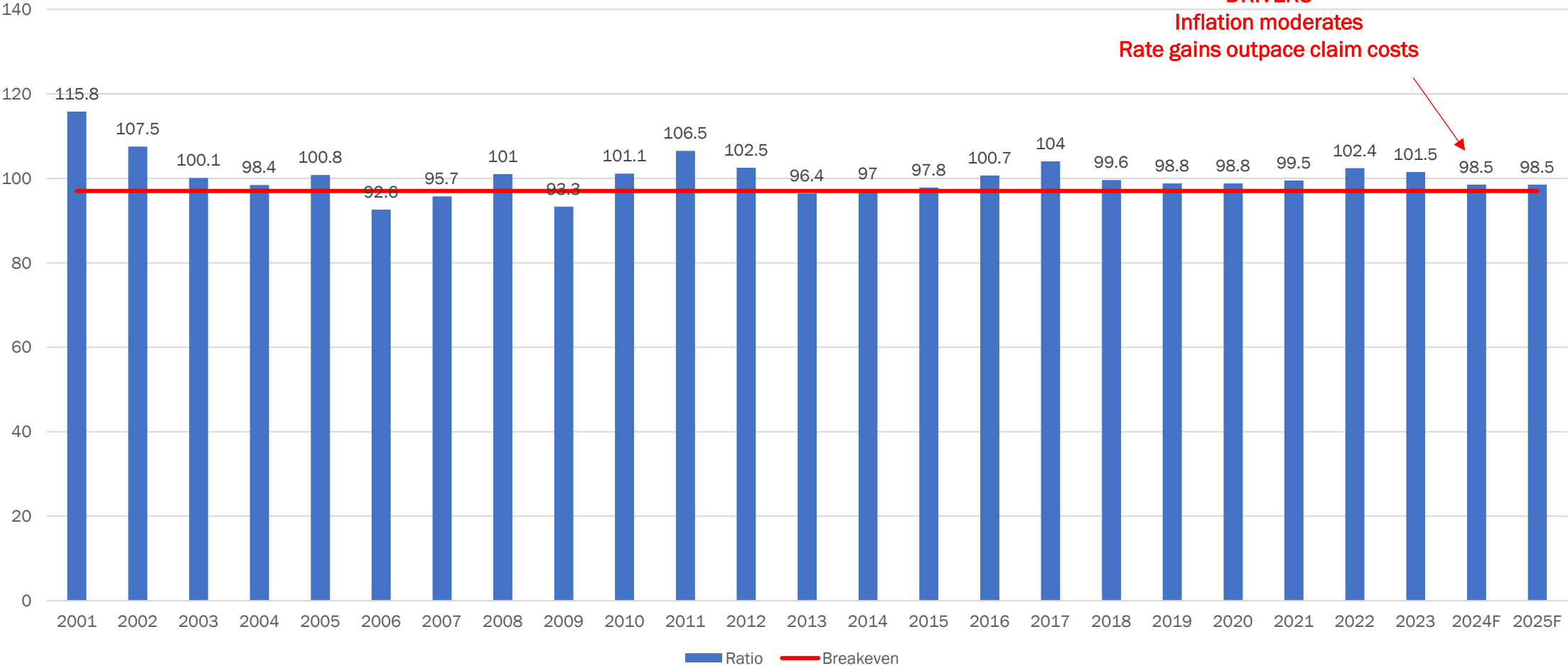
Marketplace Overview

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

P&C Insurance Industry Combined Ratio

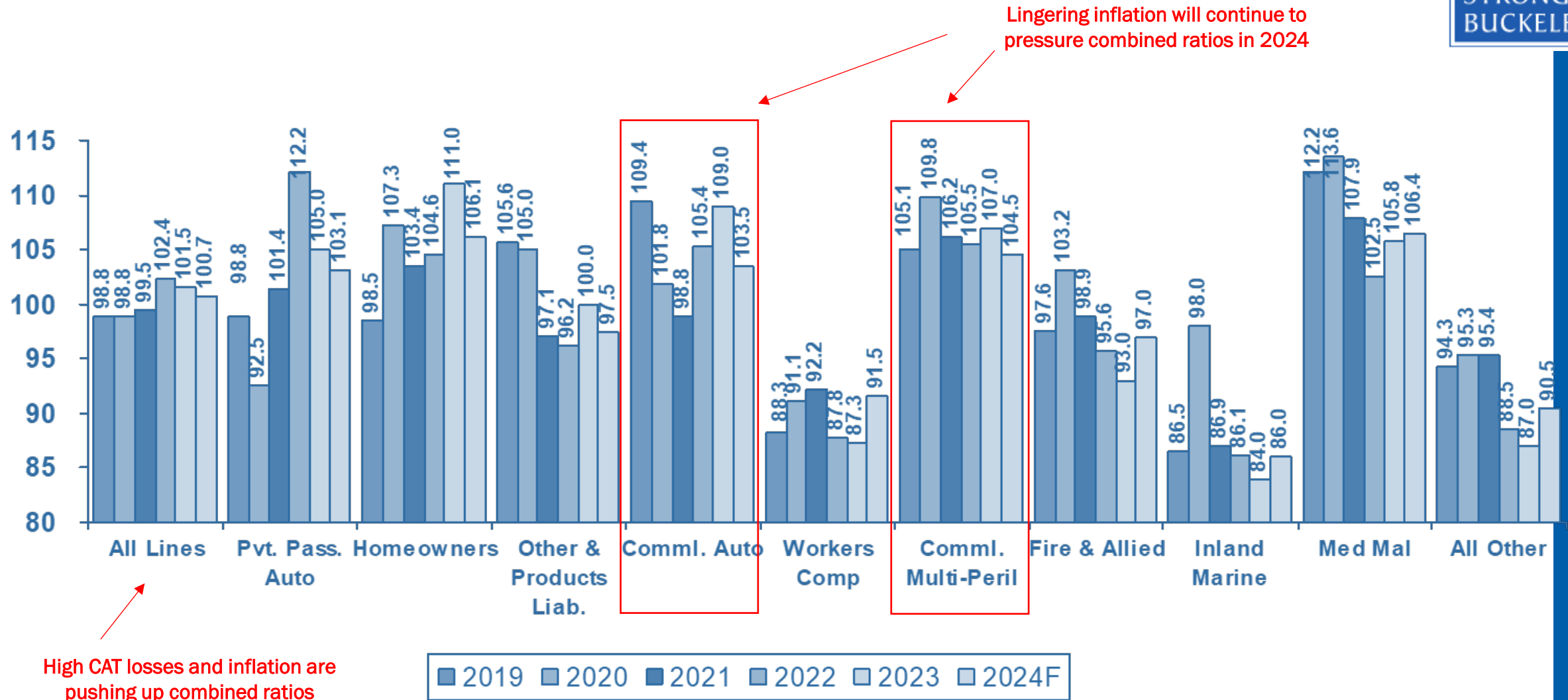
2024 was shaping up to be a great year— then Helene and Milton happened
DRIVERS

Inflation moderates
Rate gains outpace claim costs



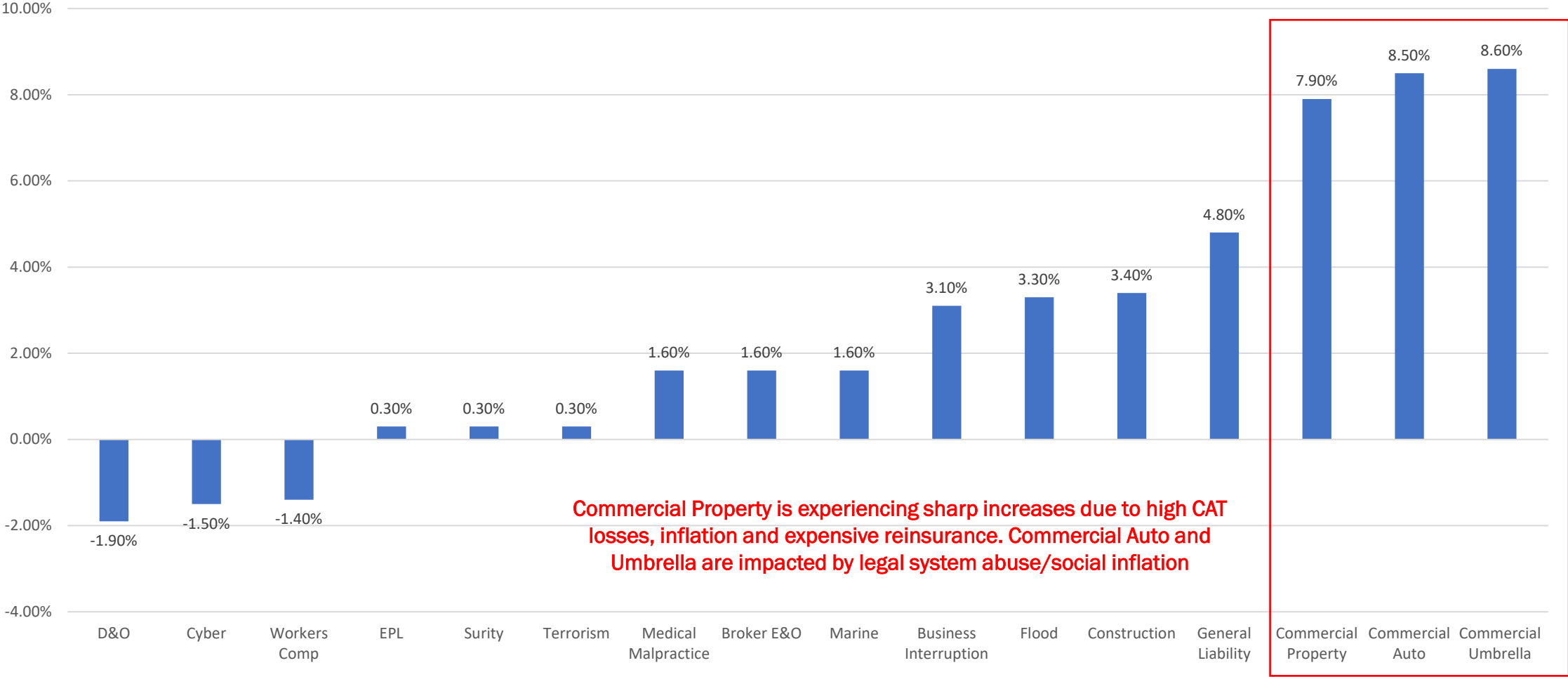
Sources: A.M Best (2016-2023; Swiss Re (2024F, 2025F), Risk & Uncertainty Management Center Univ. of South Carolina

Marketplace Overview



Marketplace Overview

Change in Commercial Rate Renewal, by Line 2024 Q3



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

Marketplace Overview - Property

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

1980 – Present

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

Last 5 Years

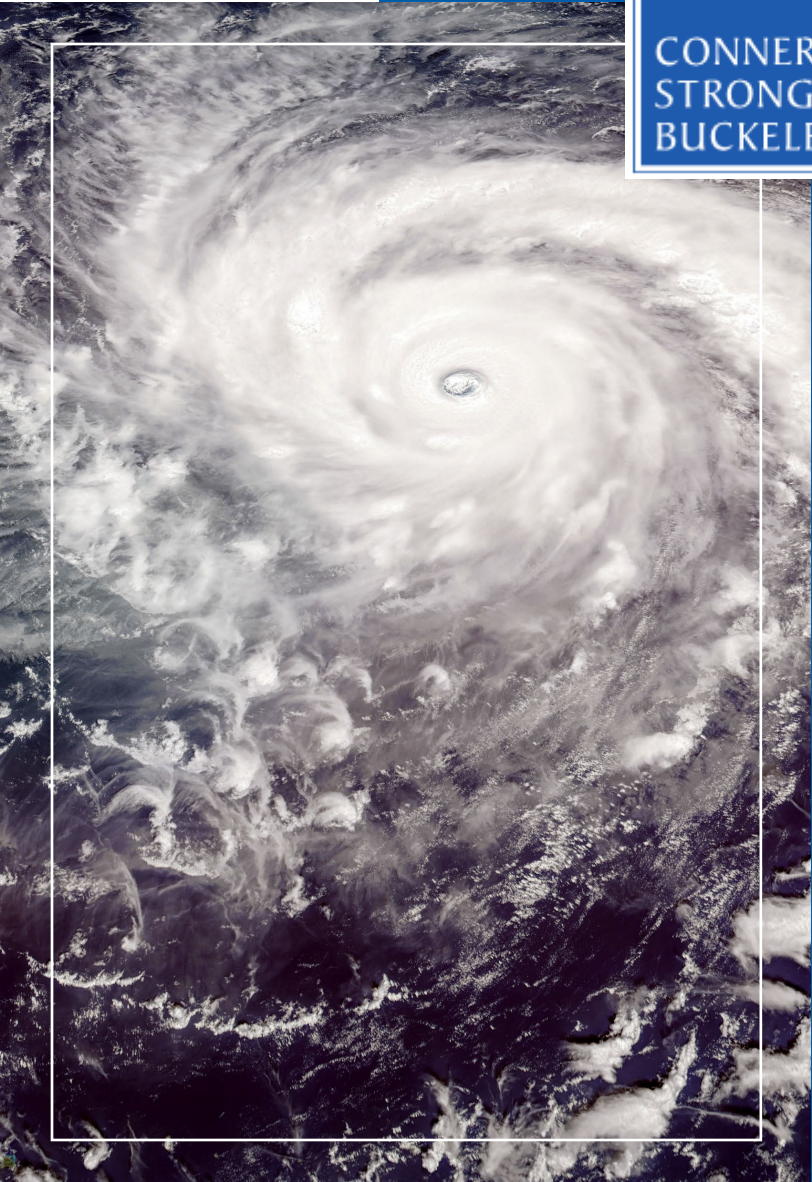
Events	Costs	Deaths
115 23 per year	\$746.7 \$149.3B per year	2,520 504 per year

Last Year (2024)

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

Sources: NOAA

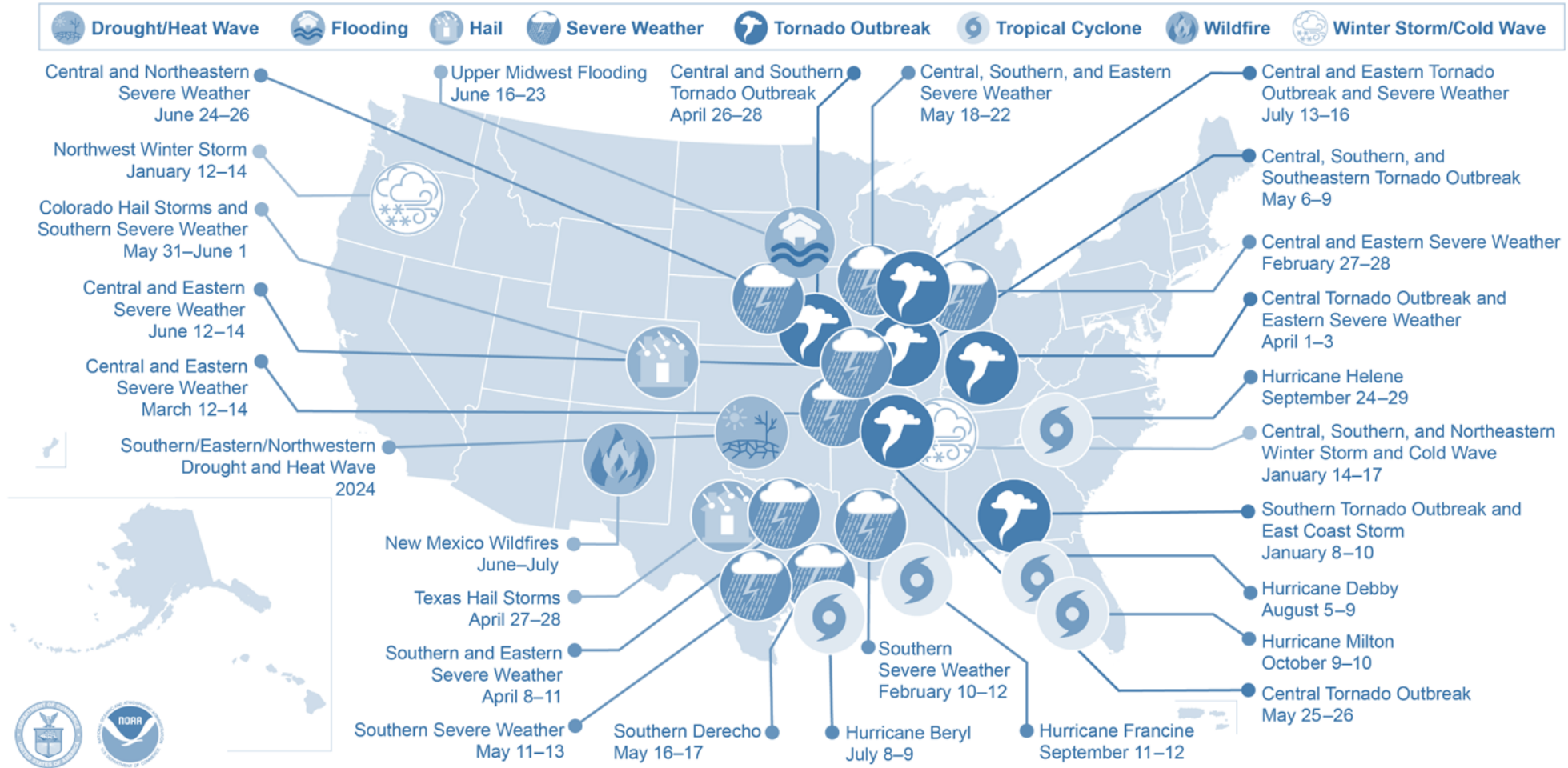
28% of Billion Dollar events of the last 45 years happened since 2020.



CONNER
STRONG &
BUCKLEW

Marketplace Overview - Property

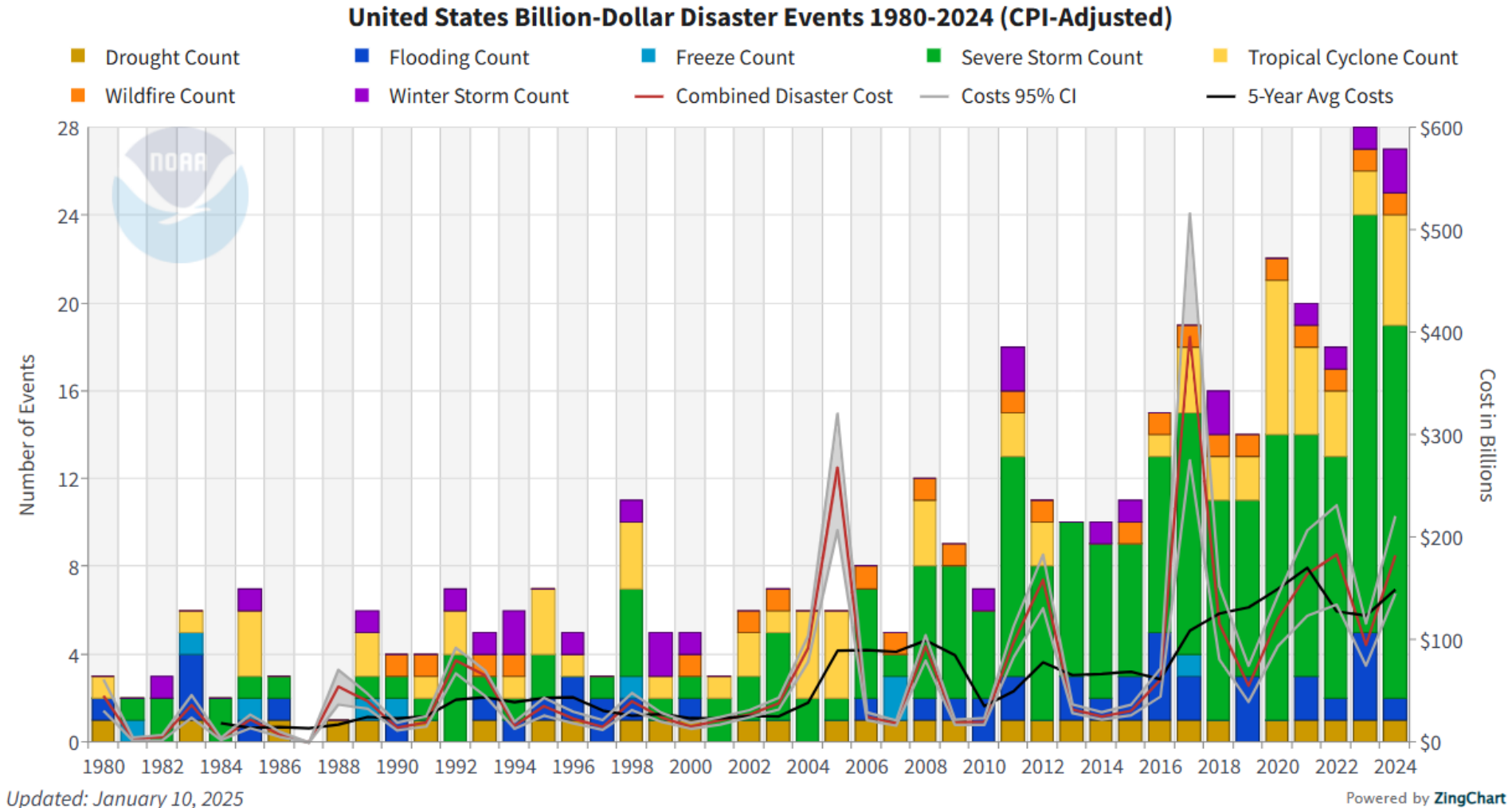
U.S. 2024 Billion-Dollar Weather and Climate Disasters



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

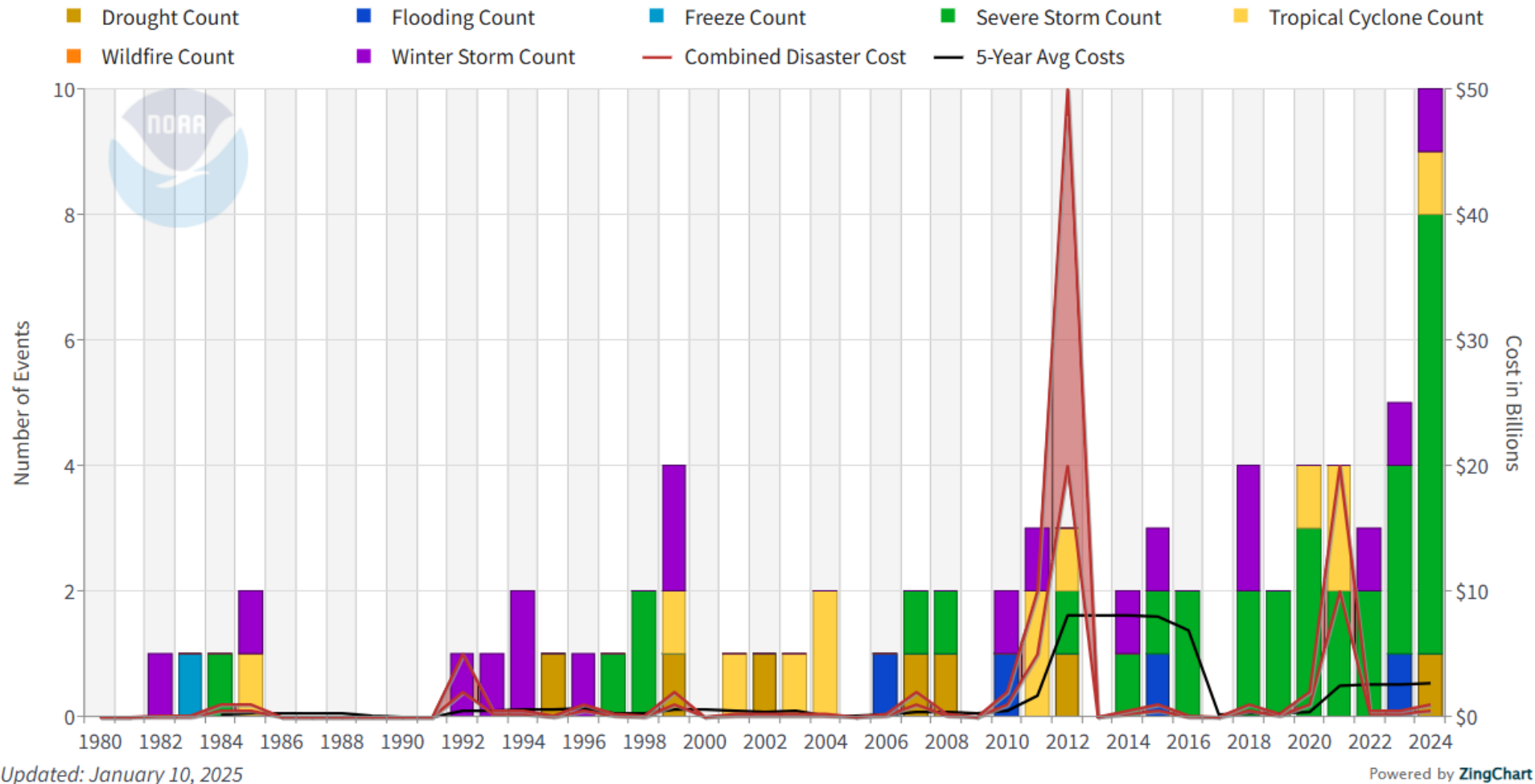
Sources: NOAA

Marketplace Overview - Property



Marketplace Overview - Property

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



Sources: NOAA

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

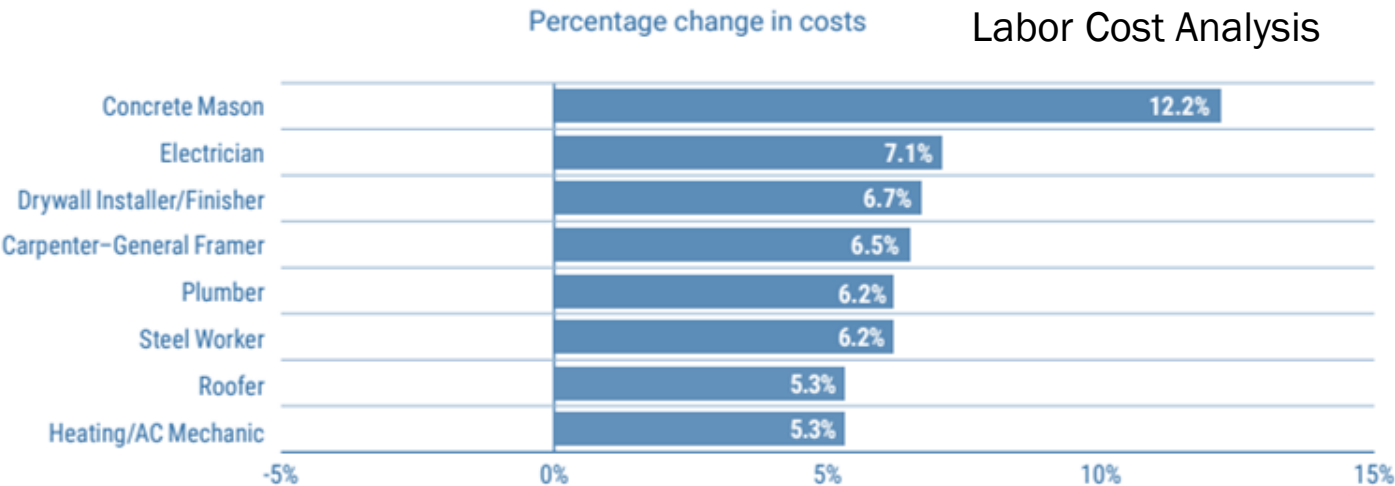
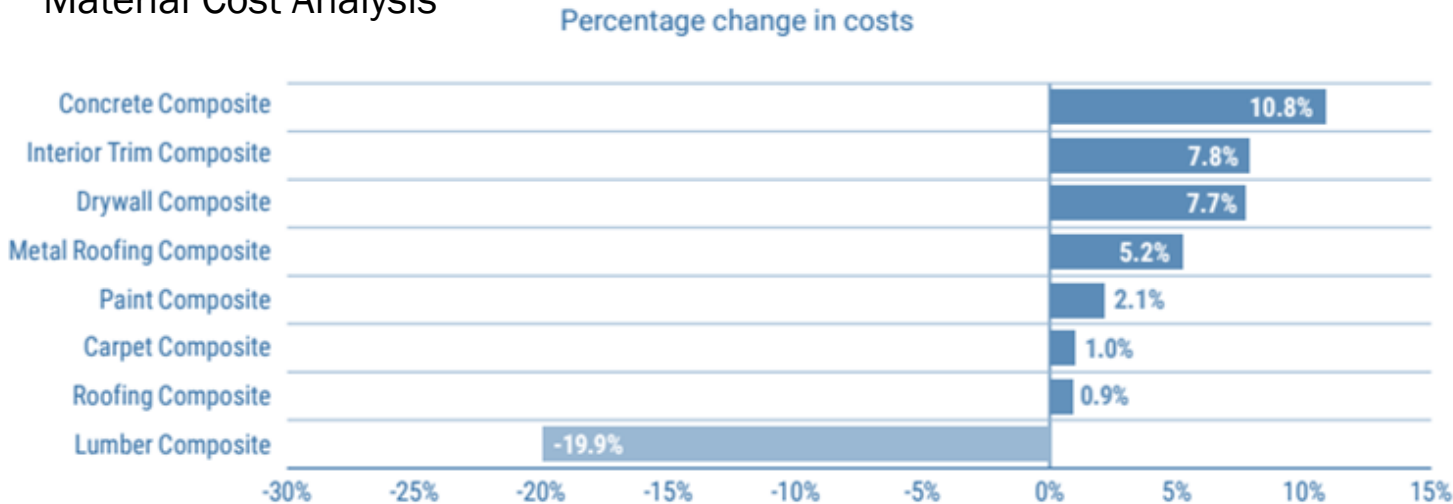
44 years - 75 events

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

Last 5 years - 26 events

Marketplace Overview - Property

Material Cost Analysis

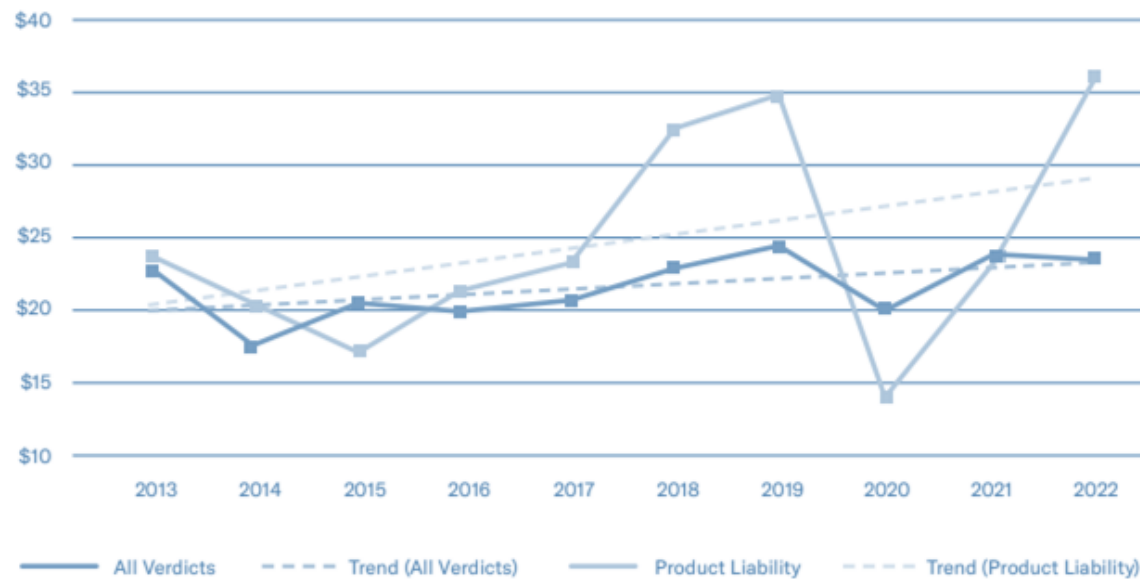


Marketplace Overview - Liability

Social Inflation

CONNER
STRONG &
BUCKLEW

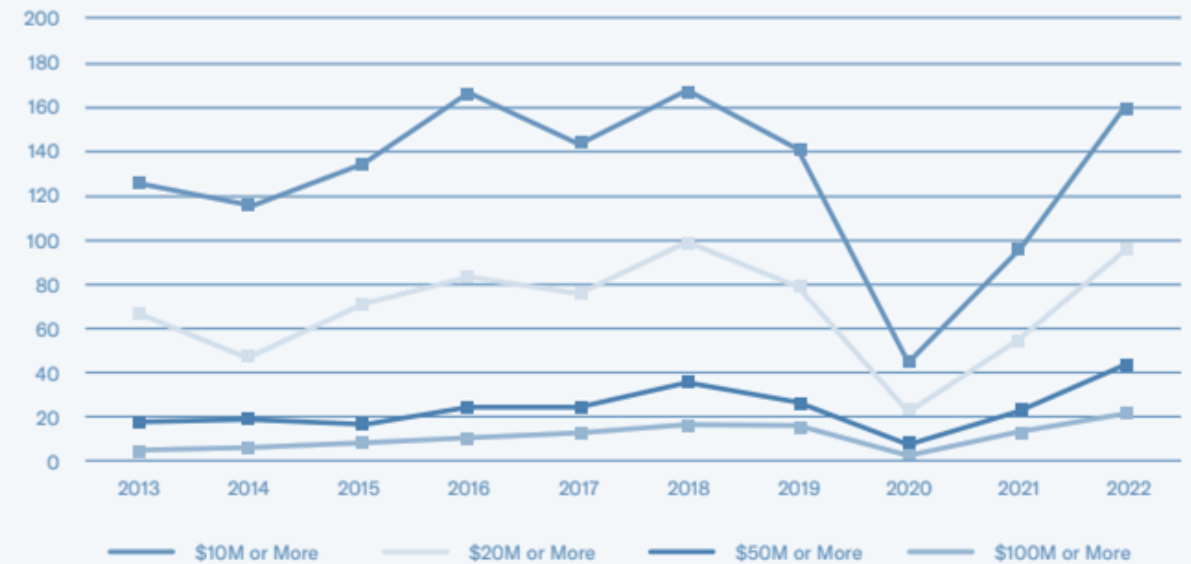
Figure 3: Median Nuclear Verdict, 2013 – 2022



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

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

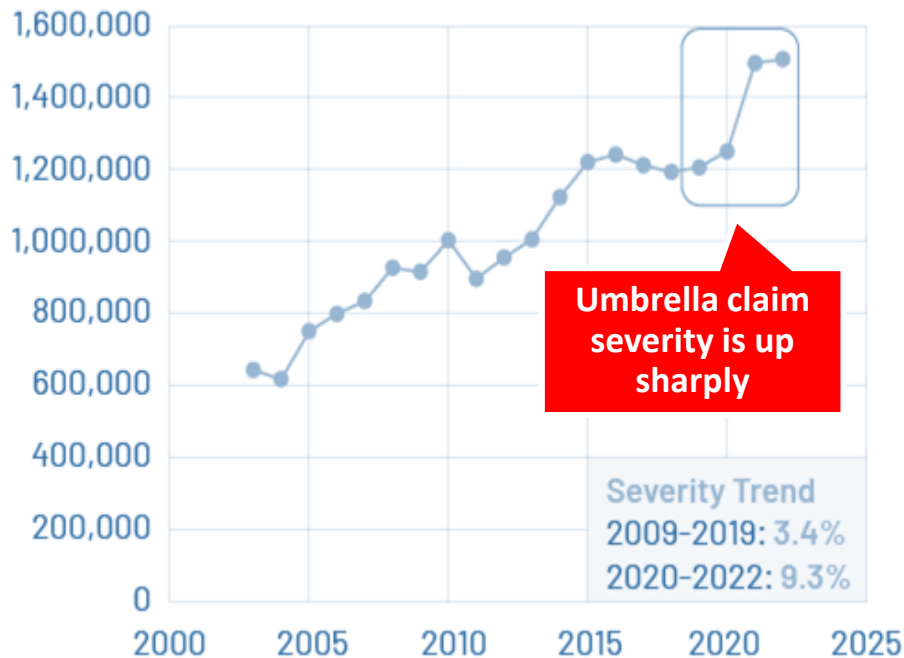
Figure 2: Number of Reported Nuclear Verdicts, 2013 – 2022



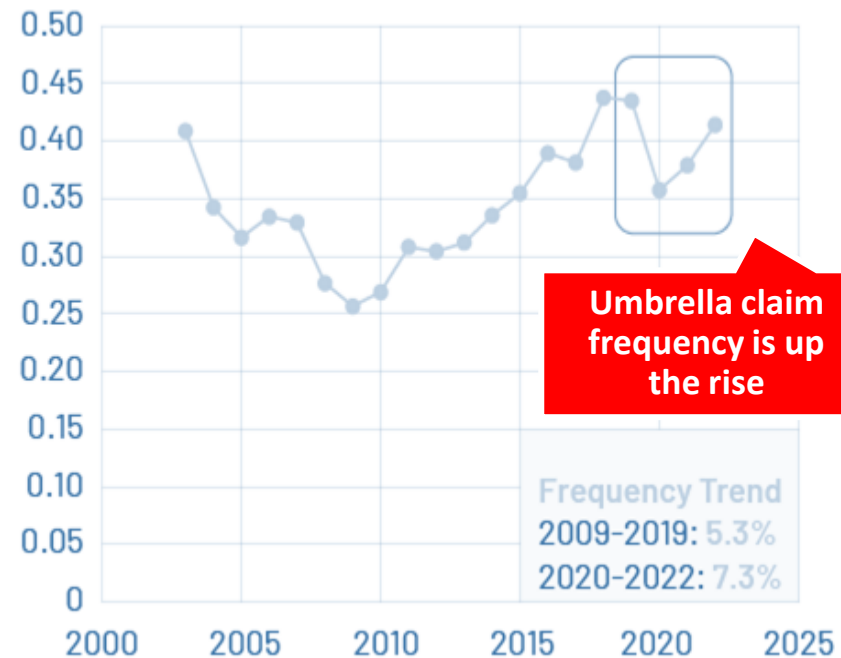
Marketplace Overview - Liability

Social Inflation

Commercial Umbrella Severity
(Loss & ALAE)



Commercial Umbrella Frequency
(Claims per On-Leveled Premium)



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

-Gen Re

Contributing Factors

Legal system abuse

Nuclear verdicts

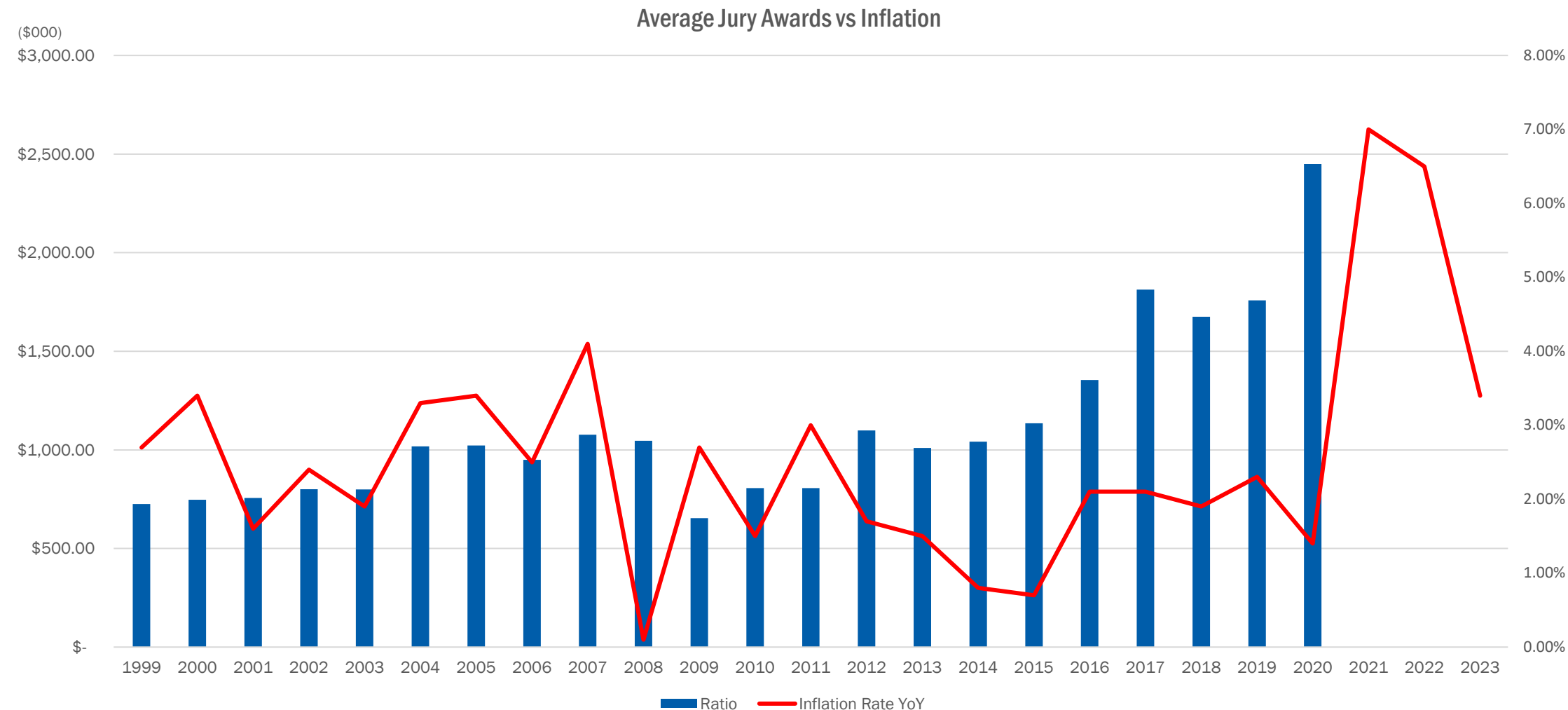
Sophisticated trial bar

3rd Party Litigation Funding

Distracted driving

Aggravated damages

Marketplace Overview - Liability

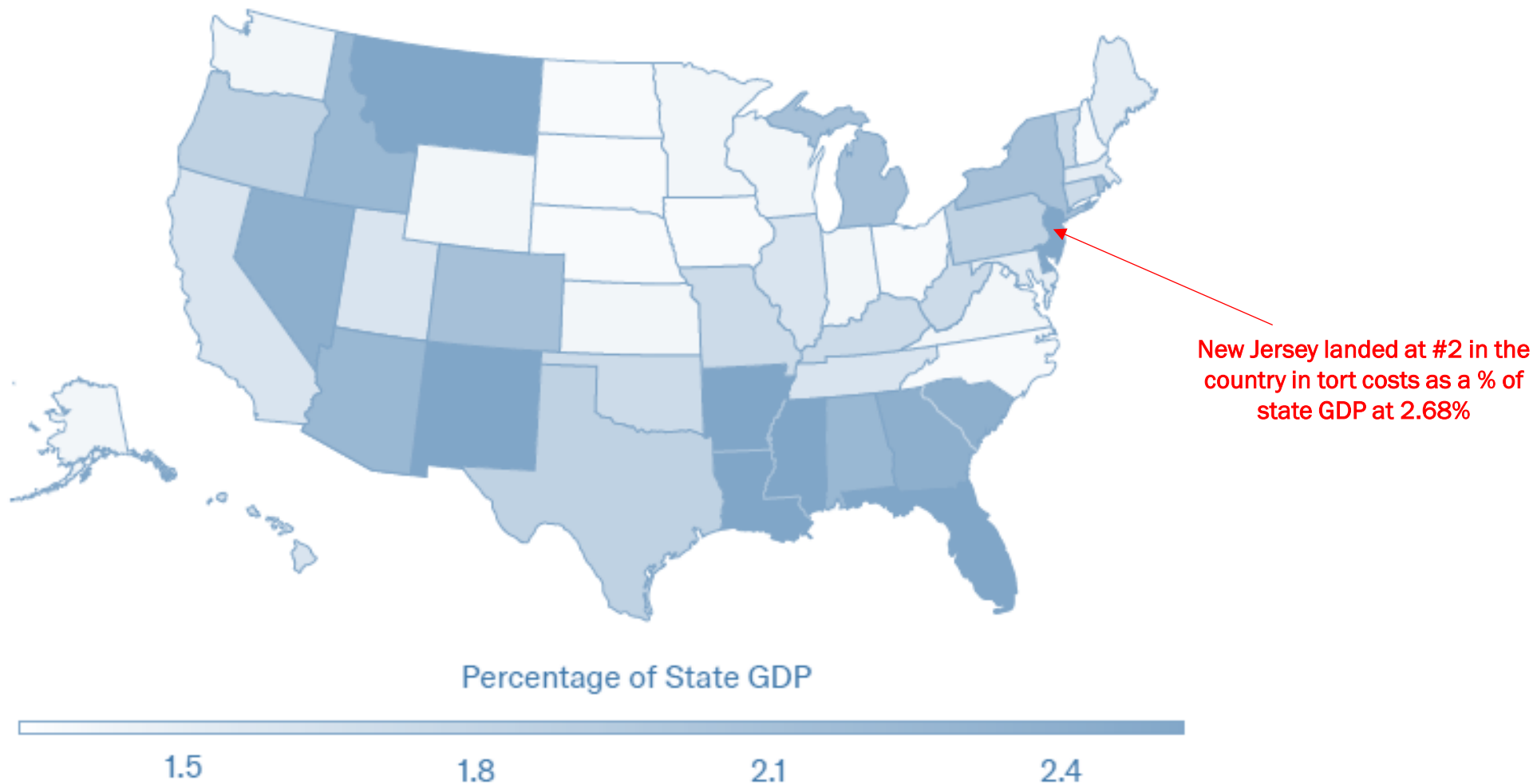


Sources: Jury Verdict Research, Thomas Reuters, Risk & Uncertainty Management Center Univ. of South Carolina

Marketplace Overview - Liability

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

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



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

Liability

Loss Triangle – NJ Public Entity Data

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

~55% Increase in LDF

Liability

Claims Development

Claims Development Summary

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

Marketplace Overview - Cyber

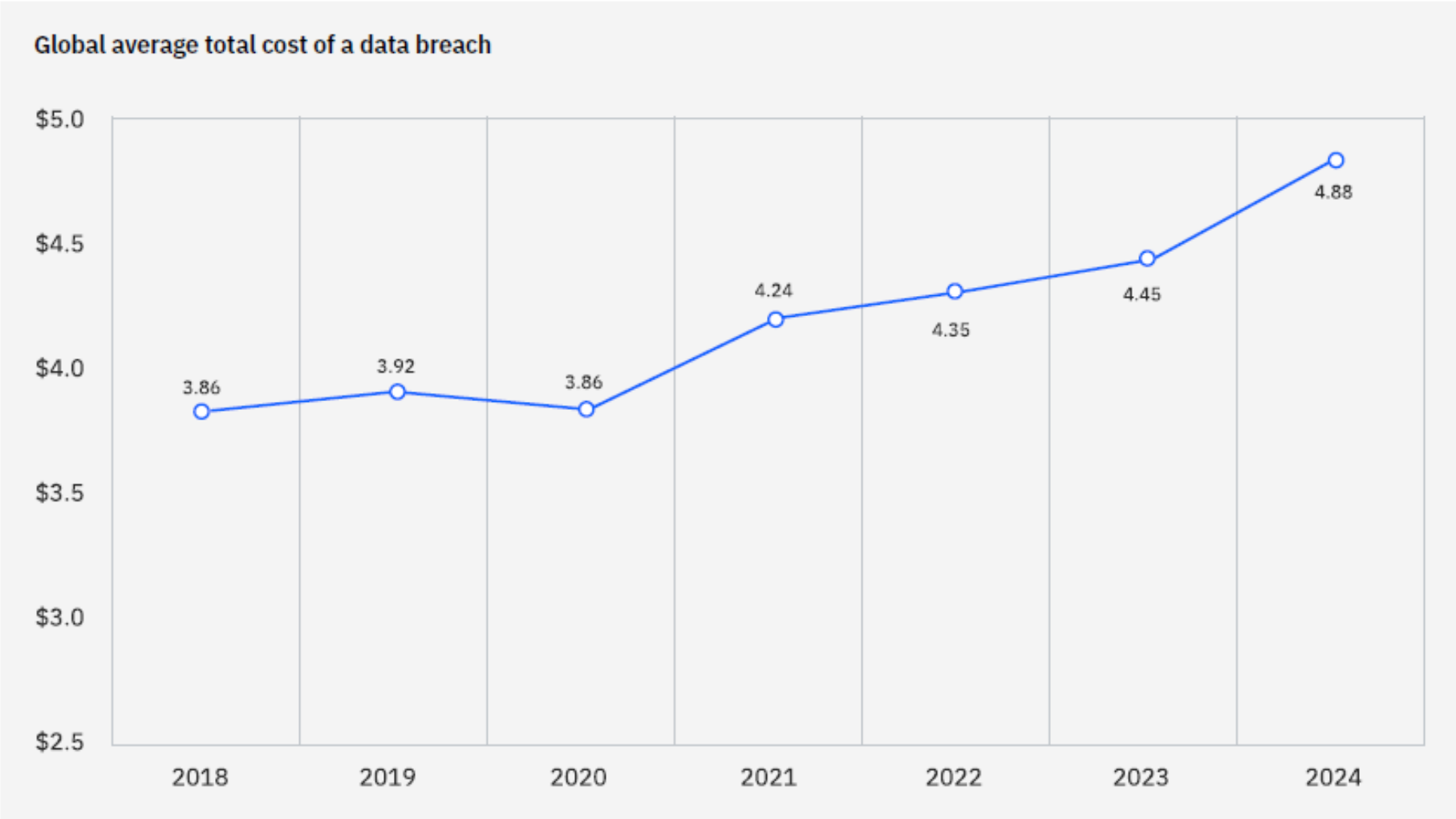


Figure 1. Measured in USD millions

Top 5 countries and regions 2024 vs 2023

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

Marketplace Overview - Cyber

Average Total Cost and Frequency by Attack Vector

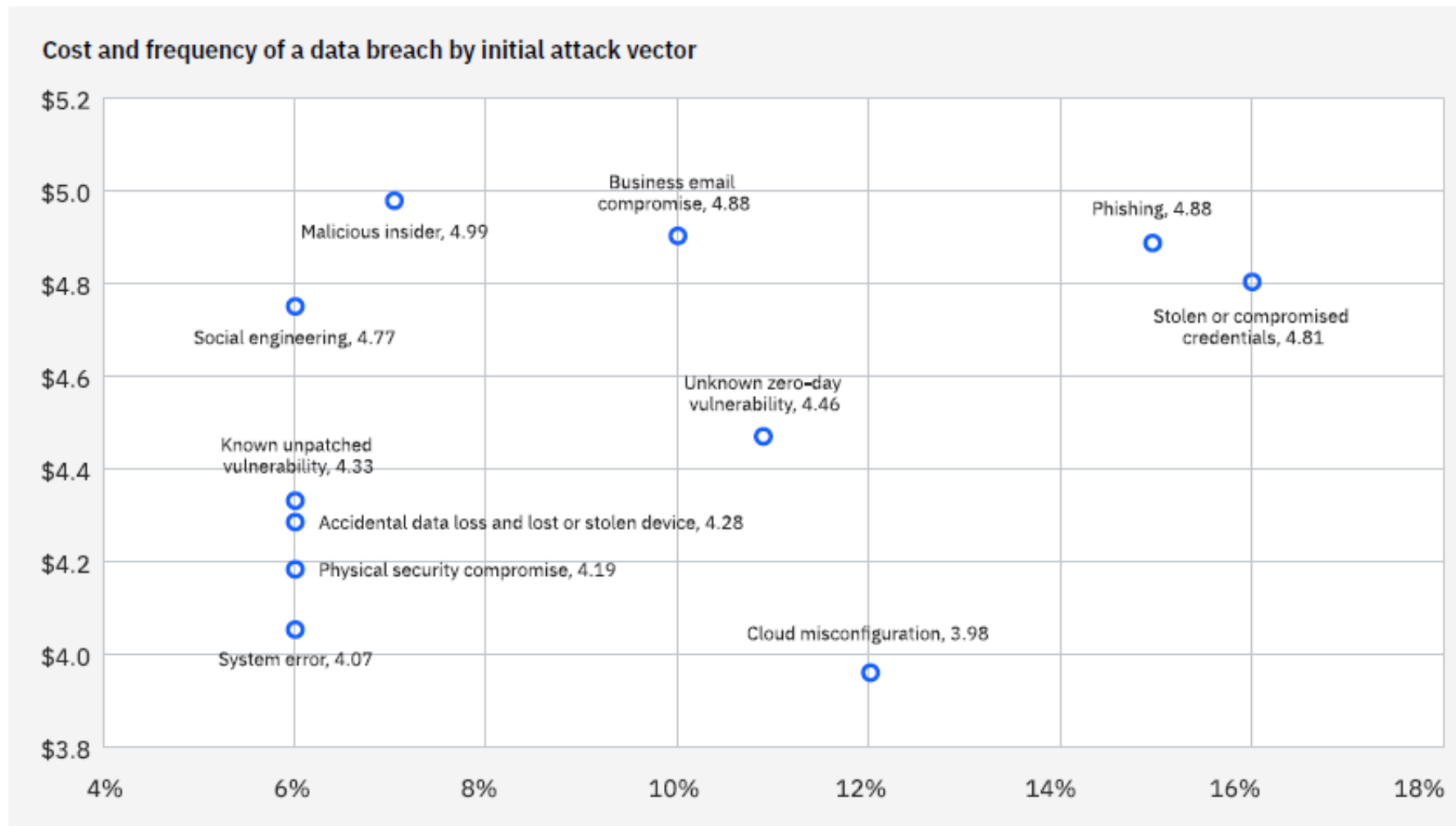


Figure 7. Measured in USD millions; percentage of all breaches

Marketplace Overview - Cyber

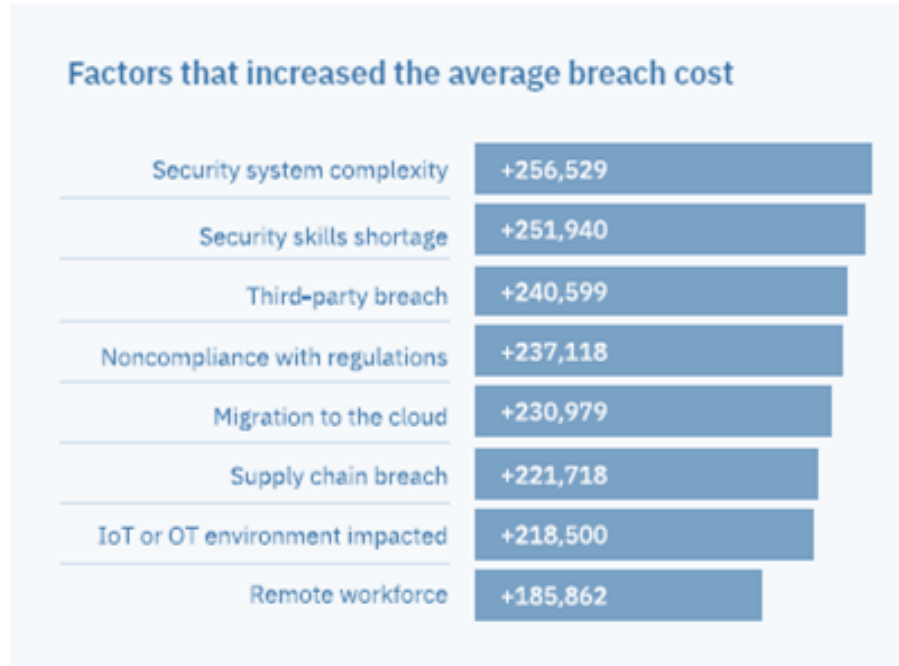


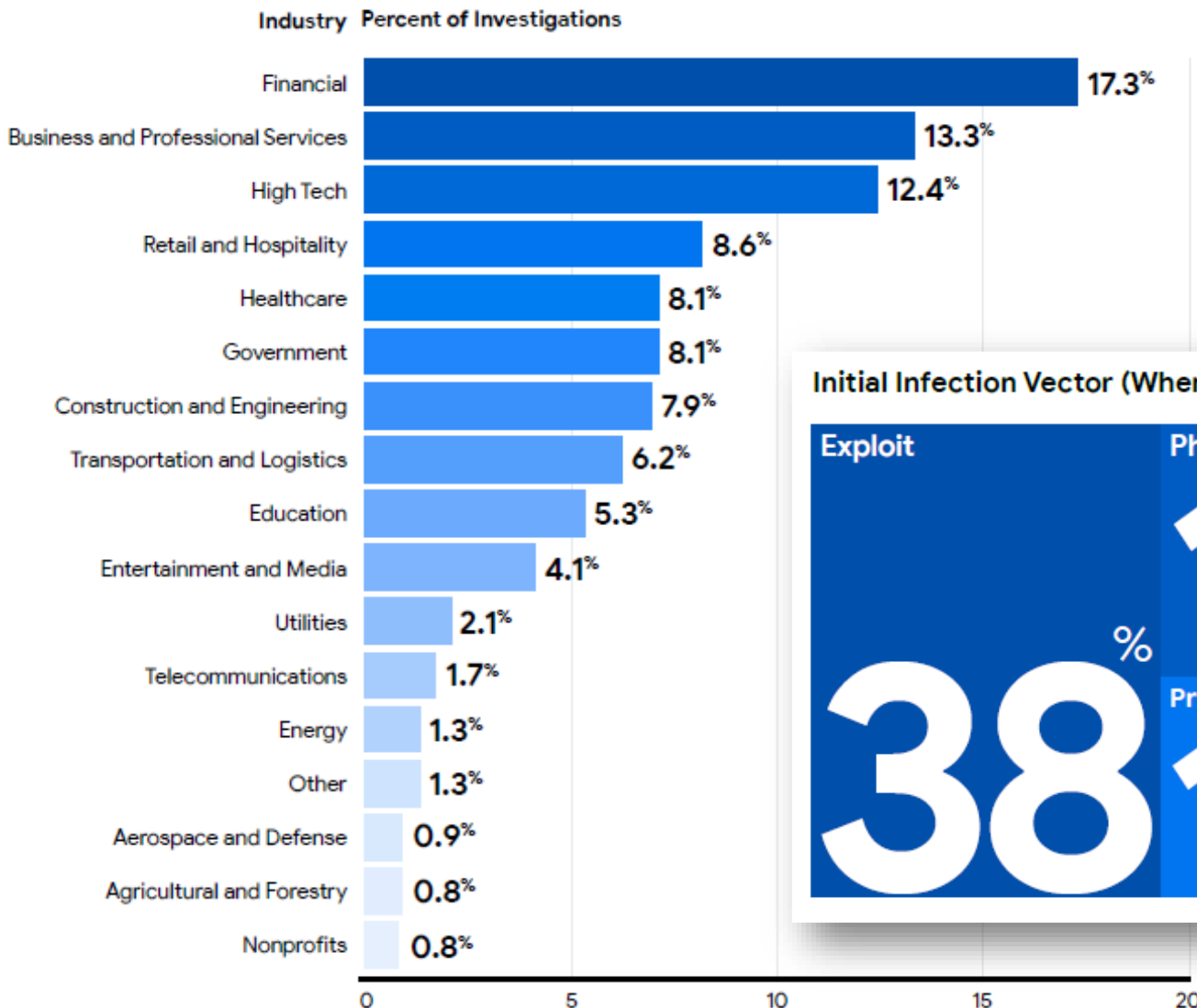
Figure 26. Cost difference from USD 4.88M breach average; measured in USD



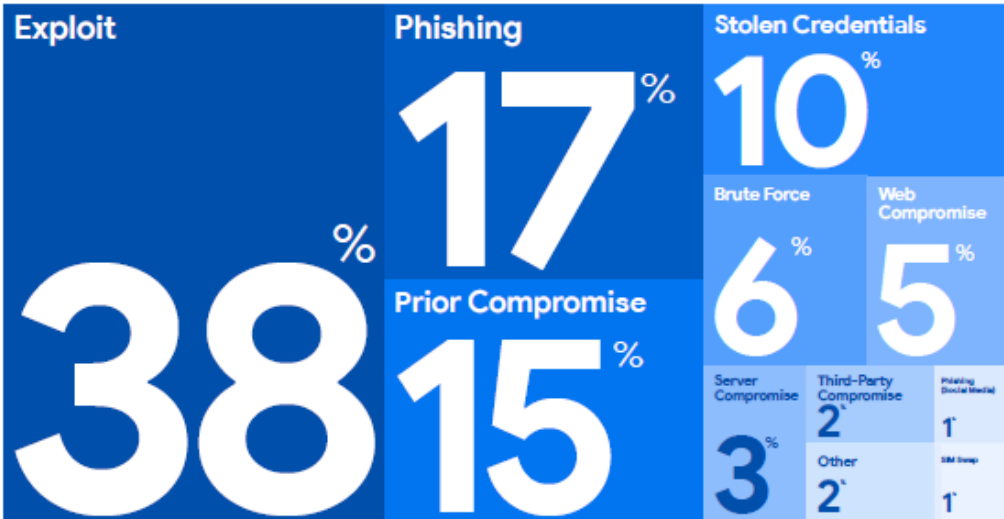
Figure 25. Cost difference from USD 4.88M breach average; measured in USD

Marketplace Overview – Cyber

Global Industries Targeted, 2023



Initial Infection Vector (When Identified)



New Vulnerabilities with
9/10 CVSS3 Score

+6%

BGH Incidents Involving
Data Leaks

+76%

Average Loader Cost

+169%

Average Crypter Cost

+250%

Average Stealer Cost

+286%

Average Ransom
Demand

-27%

Identified Spam
Emails

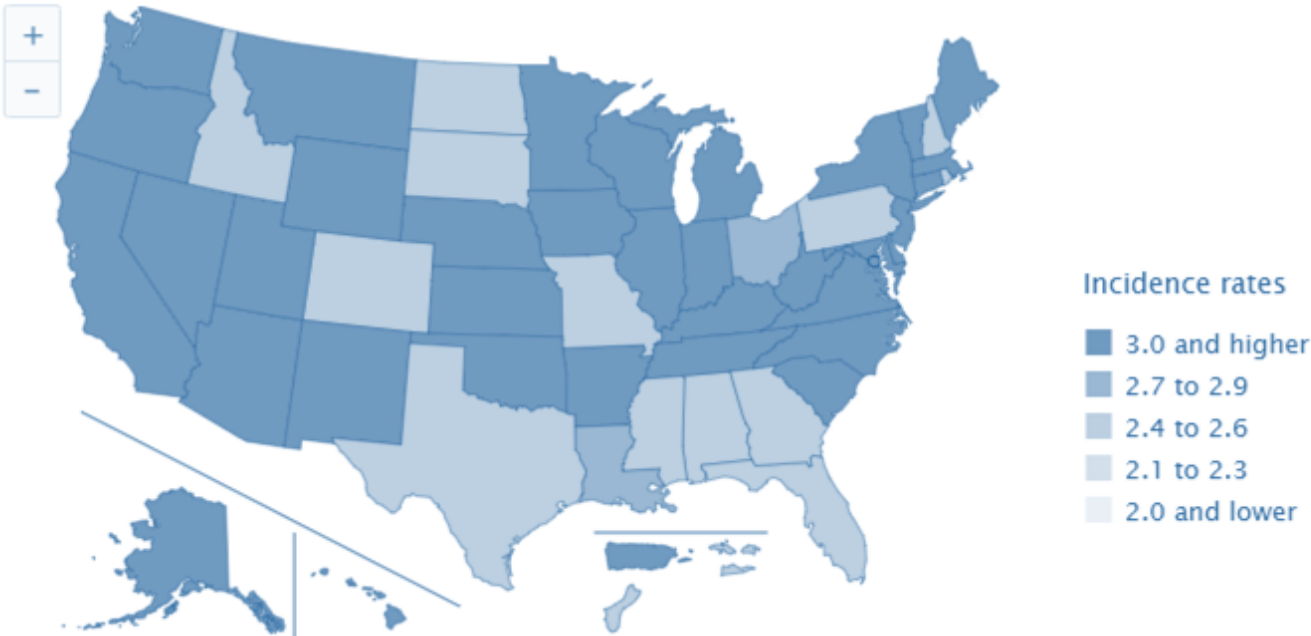
-15%

Marketplace Overview - Workers' Compensation

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

U.S. rate (private industry) = 2.4

Select an industry: Local government



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

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

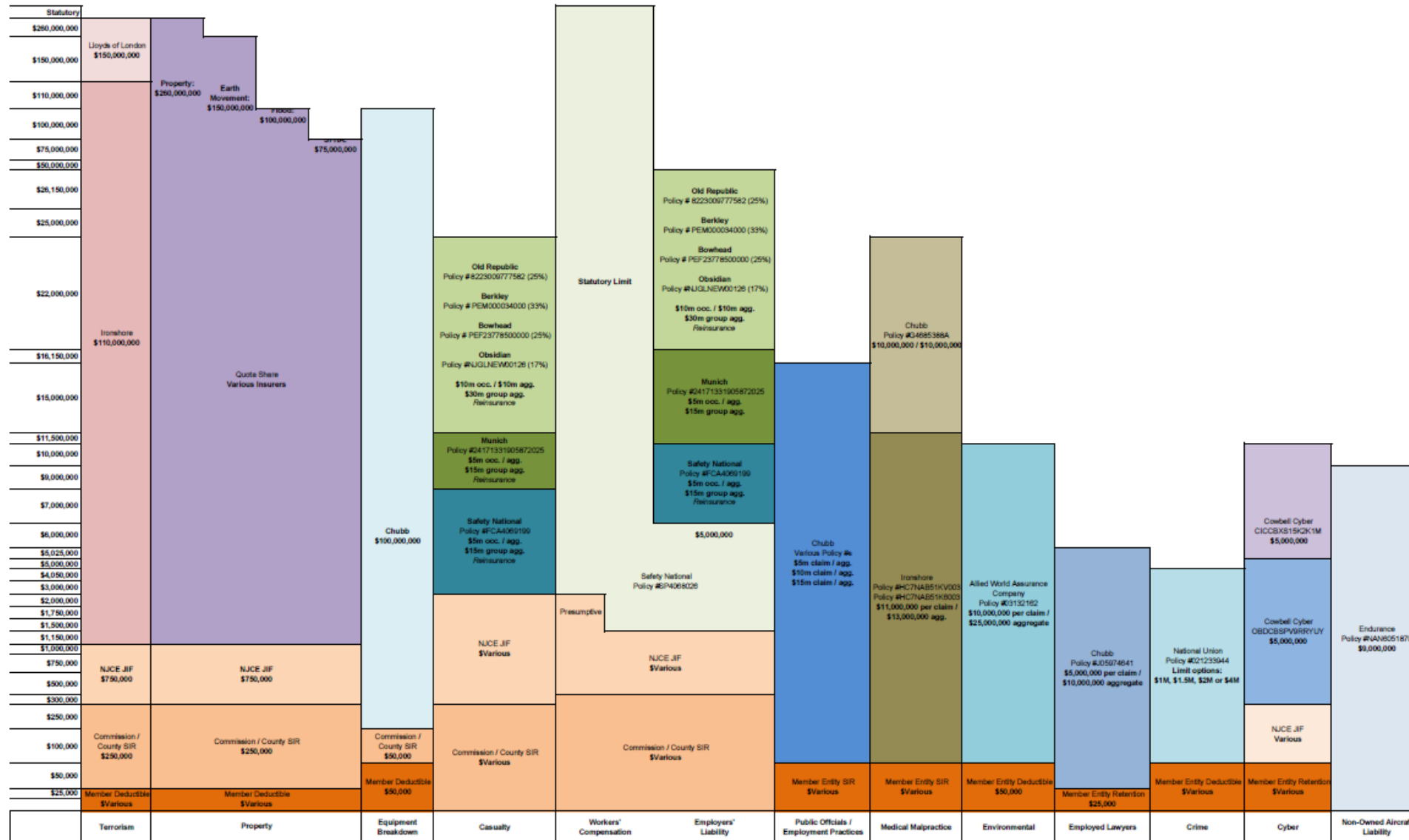


Renewal Review

Detailed Review of Renewal Changes



Program Schematic



Coverage Updates

Property

Overview

- During marketing, we ended up being oversubscribed for a second year in a row, this time by nearly 40%. With competition in hand, a key goal this year was to restructure the program to further enhance future stability, which primarily includes picking the right insurers.
- Overall, we achieved a 17% rate decrease versus expiring, saving millions of dollars for the NJCE.
- In our negotiations we had markets participating in the primary layer provide a Named Windstorm aggregate of \$10M which was achieved within the 17% rate decrease when previously quoted at +\$2.5M last year.
- We will be entering year two of our new relationship with Chubb on the Equipment Breakdown coverage. Chubb recognized a much larger loss history for the NJCE, most notably the sludge dryer losses in Camden. As such, Chubb proposed three options and the NJCE chose to bind the lowest deductible option as it relates to the sludge dryers \$1M / 15 ADV.

Oliver Then Equipment Breakdown Risk Engineer II 347-443-0427 Oliver.then@chubb.com	Ibzan Fernandez Senior Equipment Breakdown Risk Engineer 732-439-0357 ifernandez@chubb.com
--	--

- Terrorism remains placed separately with Hiscox

Coverage Updates

Property All-Risk Structure

\$200,000,000											
Carrier Share Limit	MISSOURI (N/A) 37.50% \$80,000,000					STAIR (N/A) 21.88% \$15,000,000					
Policy Number	EIKIT000293					SLS111Y12384125					
Claims Contact	newloans@msgru.com					claims@staircompanies.com					
Claims Phone	888-878-8872					848-227-8300					
\$100,000,000											
Carrier Share Limit	LEXINGTON (N/A) 10% of Primary \$100M \$10,000,000	Seneca Hb 2.50% \$2,500,000	AWAC (N/A) 3.50% \$3,500,000	AXIS (N/A) 5.00% \$5,000,000	STAIRSTONE (N/A) 5.00% \$5,000,000	HONSHORE (N/A) 2.50% \$2,500,000	SHU (N/A) 5.00% \$5,000,000	LLOYD'S (BRI) 0.25% \$0,250,000	LLOYD'S (KLN/ K/ AXS) 8.00% \$8,000,000	CANDORUS (N/A) 2.50% \$2,500,000	SOMMO (N/A) 2.50% \$2,500,000
Policy Number	061384885	E5112006170-00	0314-5358-1A	11-001-00022832-01	C5110028895211-00	1000627851-02	42-SHU-000270-02	B1230AI12171A25	B1230AI12171B25	CUS30000107-01	E5110000430107
Claims Contact	newloans@propertyclaims@sw.com	ClaimsAPAC_CorporateSolutions@swiss.com	noticeofloss@awac.com	Ushro@axiscapital.com	Claims@stairstone.com	USClaims@honsore.com	gao@shu-jetsons.com	agrp_wp_dandclaims@swiss.com	agrp_wp_dandclaims@swiss.com	claims@canopus.com	insuranceclaims@sompo-intl.com
Claims Phone	888-931-0546			876-756-0400	201-743-7717	888-362-0000	305-624-0111	zoe.butcher@swiss.com	zoe.butcher@swiss.com	+44 (0)20 7337 3256	914-488-8880
\$250,000,000											
Carrier Share Limit	HOLBUS (N/A) 21.50% \$34,400,000			WESTPHAL (N/A) 4.80% \$7,500,000			WIBS (N/A) 4.80% \$7,500,000			LLOYD'S (AUW) 1.00% \$1,800,000	
Policy Number	B1230AI12171U25			XAI6-381984H-01			LA452P-25A000			B1230AI12171B25	
Claims Contact	agrp_wp_dandclaims@swiss.com			westphalpropertyclaims@westphalgrp.com			WRBSClaims@arglemartin.com			agrp_wp_dandclaims@swiss.com	
Claims Phone	zoe.butcher@swiss.com			252-247-8736			888-818-5619			zoe.butcher@swiss.com	
\$100,000,000											
Carrier Share Limit	EVOLUS (N/A) 2.50% \$2,500,000	MAHDEL (N/A) 2.50% \$2,500,000	BETHSHORE (N/A) 7.50% \$7,500,000	MUNICH Hb (N/A) 2.50% \$2,500,000	WESTCHESTER (N/A) 5.00% \$5,000,000	HOLBUS (N/A) 4.00% \$4,000,000	RISKSMITH (N/A) 2.50% \$2,500,000	STAIR (N/A) 4.00% \$4,000,000	RESUI (N/A) 3.00% \$3,000,000	LANCASHIRE (N/A) 2.00% \$2,000,000	
Policy Number	CA311007336-251	MGLV21110000073	42-1181-326295-03	N1-A3-111-0000047-02	U39189574 002	B1230AI12171C25	1124-25-XS11-0023	SLS111Y12384125	LH1048961	111100118200-00125	
Claims Contact	PropertyMarinaClaims@seaworldglobal.com	Newclaims@markecorp.com	Claimsnotices@thespecialty.com	NewLoansCL@ACMcclaims.com	Chubbclaims@notices@chubb.co	agrp_wp_dandclaims@swiss.com	Rakamithps@mcclaims.com	claims@staircompanies.co	reportclaims@resui.com	Lancashireclaims@synsynd.com	Propertyclaims@beauley.co
Claims Phone		888-362-7535	855-453-0875	888-799-2919	888-433-4385	zoe.butcher@swiss.com	888-613-6252	848-227-8300	404-231-2396	888-222-1123	844-878-2967

Coverage Updates

Liability

Overview - \$10m x SIR

- Program was heavily marketed due to subpar results and changing underwriting over past few years.
- Munich indicated a 30%+ rate increase on the incumbent layer of \$10m x \$1.5m; however, we had new options in hand.
- The new program for 2025 will be as follows:
 - \$5m x \$2m: Safety National
 - \$5m x \$7m: Munich
- The marketing effort and restructuring is adding much more stability to the NJCE program and generating a 29% rate decrease.
- NJCE retentions increased from \$1.5M to \$2M and the actuarial loss funding for the additional \$500K in retention supported the substantial decrease realized in excess pricing.
- Safety National will be looking to increase the NJCE retention from \$2M to \$3M next renewal which fits with the programs strategy to move this up over time.

Overview - \$10m x \$12m

- Our marketing effort on the high excess layer allowed for new quota share participation as follows:
 - 33% of \$10M x \$12M: Berkley
 - 25% of \$10M x \$12M: Old Republic
 - 25% of \$10M x \$12M: Bowhead
 - 17% of \$10M x \$12M: Obsidian

In addition to negotiating strong renewals and strengthening our panel of carrier partners we also increased the carriers funding of our safety grant from \$60K to \$90K

Coverage Updates

Workers' Compensation

Overview

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

Coverage Updates

Public Officials & Employment Practices

- We completed a marketing effort for all members and renewing with incumbents was the best option for 2025 across the board.
- Cumberland County elected the reimbursement option with no counsel schedule & bordereaux reporting – rates \$280/\$220/\$110, this moved the Cumberland County Utility Authority's retentions up to \$100K POL and \$250K EPL.
- Hudson County elected to purchase POL/EPL coverage for the first time. Hudson also pursued the reimbursement option with no counsel schedule & bordereaux reporting – rates \$280/\$220/\$110

Coverage Updates

Cyber

Overview – Primary \$5m / \$5m

- Cowbell continues to be an excellent partner for the NJCE, and despite unfavorable loss history last year was able to deliver a 3% rate decrease for the renewal.

Overview – \$5m x \$5m

- Bound with Chaucer (Cowbell) over the incumbent which includes full drop-down coverage, meaning all members' limits increase to a total of \$10m Each Claim / Aggregate. Sublimit dropdown coverage provided is as follows:
 - Cyber Crime Coverage: \$250,000 per claim / \$1,000,000 aggregate xs \$250,000 per claim / \$1,000,000 aggregate
 - Bricking costs: \$1,000,000 per claim / \$5,000,000 aggregate xs \$1,000,000 per claim / \$5,000,000 aggregate
 - Criminal Reward Costs: \$100,000 per claim / \$100,000 aggregate xs \$100,000 per claim / \$100,000 aggregate
 - Utility Fraud Attack Endorsement: \$100,000 per claim / \$100,000 aggregate xs \$100,000 per claim / \$100,000 aggregate
 - Media Liability Endorsement: \$1,000,000 per claim / \$5,000,000 aggregate xs \$1,000,000 per claim / \$5,000,000 aggregate
 - Cryptojacking: \$100,000 per claim / \$100,000 aggregate xs \$100,000 per claim / \$100,000 aggregate

Overview – Union Cyber

- Remains standalone with Coalition
- Option presented to join the NJCE group program

Coverage Updates

Monmouth Tanks

Overview

- Bound a 2-year policy period with Crum & Forster, with the added advantage of a \$250k deductible for tank removal.

Coverage Updates

Employed Lawyers

Overview

- Option presented for Hudson to purchase which was not elected

Coverage Updates

Additional Lines – No Changes

Overview

- Crime
- Medical Malpractice
- Non-Owned Aircraft
- Veterinary Professional
- Aviation
- Marina Operators
- Fiduciary
- Active Assailant
- Travel Accident
- Watercraft / Hull

Coverage Updates

Member	Property	Excess Property	Casualty 10x2	Casualty X 12	WC	POL/EPL	Cyber	Med/Mal	Air	Employed Lawyers	Pollution	Crime	Active Assailant
ATLANTIC COUNTY	X	X	X	X	X	X	X	X	X	X		X	
ATLANTIC COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X		X			X	
ATLANTIC COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X		X	X	
BURLINGTON COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	X
BURLINGTON COUNTY BD OF SOCIAL SERVICES	X	X	X	X	X	X	X	X	X		X		X
BURLINGTON COUNTY BRIDGE COMMISSION	X	X	X	X	X	X	X		X		X	X	
BURLINGTON COUNTY INSTITUTE OF TECH					X	X	X						
BURLINGTON COUNTY SPECIAL SCHOOL DIST					X	X	X	X					
ROWAN COLLEGE AT BURLINGTON COUNTY	X	X	X	X	X	X	X		X		X	X	X
CAMDEN COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	
CAMDEN COUNTY BD OF SOCIAL SERVICES	X	X	X	X	X	X	X		X	X	X	X	
CAMDEN COUNTY COLLEGE	X	X	X	X	X	X	X	X	X	X	X	X	
CAMDEN COUNTY DEPT OF POLICE SERVICES	X	X	Separate	Separate	Separate	N/A	X		X	X		X	
CAMDEN COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X		X		X		
CAMDEN COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X	X	X	X	
CAMDEN CTY POLLUTION CTRL FINANCING AUTH	X	X	X	X	X	X	X		X		X	X	
CUMBERLAND COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	X
CUMBERLAND COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X		X		X
GLOUCESTER COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	
GLOUCESTER COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X	X	X		X	X	X
GLOUCESTER COUNTY LIBRARY	X	X	X	X	X	X	X		X		X	X	X
GLOUCESTER COUNTY UTILITY AUTHORITY	X	X	X	X	X	X	X		X		X	X	X
Rowan College of South Jersey	X	X	X	X	X	X	X	X	X		X	X	X
HUDSON COUNTY	X	X	X	X	X	X	X		X	X	X	X	
MERCER COUNTY	X	X	X	X	X	X	X	X	X	X	X	X	
MERCER COUNTY IMPROVEMENT AUTHORITY	X	X	X	X	X	X	X		X		X	X	
MONMOUTH COUNTY	Separate		X	X	X	X	X		X		Separate	X	
Ocean County Board of Health	X	X	X	X	X	X	X	X	X	X		X	
Ocean County Board of Social Services	X	X	X	X	X	X	X		X			X	X
OCEAN COUNTY	X	X	X	X	X	X	X		X		X	X	
Ocean County Library	X	X	X	X	X	X	X		X			X	
Ocean County Mosquito Commission	X	X	X	X	X	X	X		X		X	X	
Ocean County Utility Authority					X		X		X				
UNION COUNTY	X	X	X	X	X	X	X		X	X	X	X	

Coverage Updates

Additional Lines / Marketing Details

Overview

- Cumberland County Improvement Authority was removed from all coverages as they terminated their membership in the NJCE.
- Across all lines of coverage, we approached almost every insurer in the market both domestically and internationally to ensure we provided the most comprehensive program.

Insurer	Result
Active Assailant	
Indian Harbor	Quoted
Crime	
AIG	Quoted
Cyber	
Cowbell	Quoted
Great American	Quoted
Employed Lawyers	
Chubb	Quoted
Equipment Breakdown	
Chubb	Quoted
Excess Liability	
Ambridge	Declined
Ark	Declined
Arcadia	Declined
Aspen	Declined
Argenta	Declined
Aureity	Declined
Berkley	Quoted
Bowhead	Quoted
Blenheim	Declined
Convex	Declined
Conduit	Declined
Chaucer	Declined
Faraday	Declined
First Specialty	Declined
Genesis	Declined
Great American	Declined
Hamilton	Declined
Helix	Declined
Inigo	Declined
Kinsale	Declined
Lancashire	Declined
MAP	Declined
MS RE	Declined
Munich	Quoted
Rokstone	Declined
Old Re	Quoted
Chubb	Declined
Obsidian	Quoted
Hudson	Declined
Safety National	Quoted

Insurer	Result
Medical Malpractice	
Chubb	Quoted
Ironshore	Quoted
Monmouth Aviation	
Starr	Quoted
Monmouth Fiduciary	
Great American	Quoted
Monmouth Marina Operators	
Intact	Quoted
Monmouth Storage Tanks	
Ironshore	Quoted
Crum & Forster	Quoted
Monmouth Property	
Zurich	Quoted
Non-Owned Aircraft	
Endurance American Insurance	Incumbent Quoted
Property & Terrorism	
Lexington	Quoted
AGR	Quoted
AWAC	Quoted
Axis	Quoted
Canopus	Quoted
Endurance American Insurance	Quoted
Evanston	Quoted
Ironshore	Quoted
Everest	Quoted
Kinsale	Quoted
Landmark	Quoted
Mitsui	Quoted
National Fire	Quoted
Nautilus	Quoted
Princeton	Quoted
SRU	Quoted
Starr	Quoted
StarStone	Quoted
Swiss Re	Quoted
Velocity	Quoted
Westchester	Quoted
Westfield	Quoted
Public Officials Liability & Employment Practices Liability	
Chubb	Quoted
Workers Compensation	
Safety National	Quoted
Chubb	Declined



Looking Forward

Planning for 2025 and Beyond



■ Looking Forward

Property

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

Casualty

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

Cyber

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

Inmate Medical

- Be on the lookout for additional details around this new coverage offering in the coming year.

IV.

Contacts





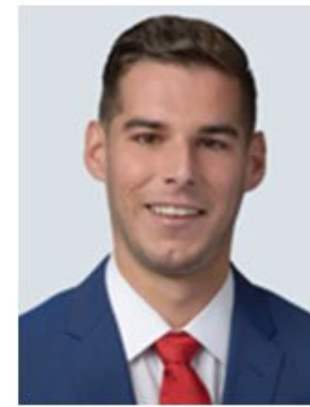
THANK YOU

Questions? Comments?



Ed Cooney

Partner,
Senior Account Executive
Underwriting Manager
P: 973-659-6424
C: 908-601-3559
ecooney@connerstrong.com



Jonathon Tavares

Associate Account Executive
Deputy Underwriting Manager
P: 856-614-4493
jtavares@connerstrong.com



Rachel Perry

Account Manager
P: 856-479-2128
rperry@connerstrong.com



Muhammad Hernandez

Account Analyst
P: 856-446-9284
mahernandez@connerstrong.com



Francine Pipito

Technical Assistant
P: 856-446-9262
fpipito@connerstrong.com

Conner Strong & Buckelew

Insurance, Risk Management
& Employee Benefits
Camden, New Jersey
1-877-861-3220
connerstrong.com

CONTACT

Edward J. Cooney, MBA, CCIC

Partner, Senior Account Executive
Underwriting Manager
973-659-6424
ecooney@connerstrong.com

Jonathon Tavares

Associate Account Executive
856-614-4493
jtavares@connerstrong.com

Rachel Perry

Account Manager
856-479-2128
rperry@connerstrong.com

Muhammad Hernandez

Account Analyst
856-446-9284
mahernandez@connerstrong.com

Francine Pipito

Technical Assistant
856-446-9262
fpipito@connerstrong.com

Timothy J. Gosnear

Executive Partner, Managing Director
Public Entity Practice Leader
Commercial Lines
856-479-2144
tgosnear@connerstrong.com

Terrence J. Tracy

Executive Partner, Managing Director
Commercial Lines
856-479-2241
ttracy@connerstrong.com

Melissa Smith

Vice President, Counsel
Legal
856-479-2131
msmith@connerstrong.com

William Ward

Account Analyst
856-288-1202
wward@connerstrong.com

Stay Connected

Follow us on social media and visit our client portal to stay up to date on company news and industry trends.



Conner Strong & Buckelew



@connerstrongbuckelew



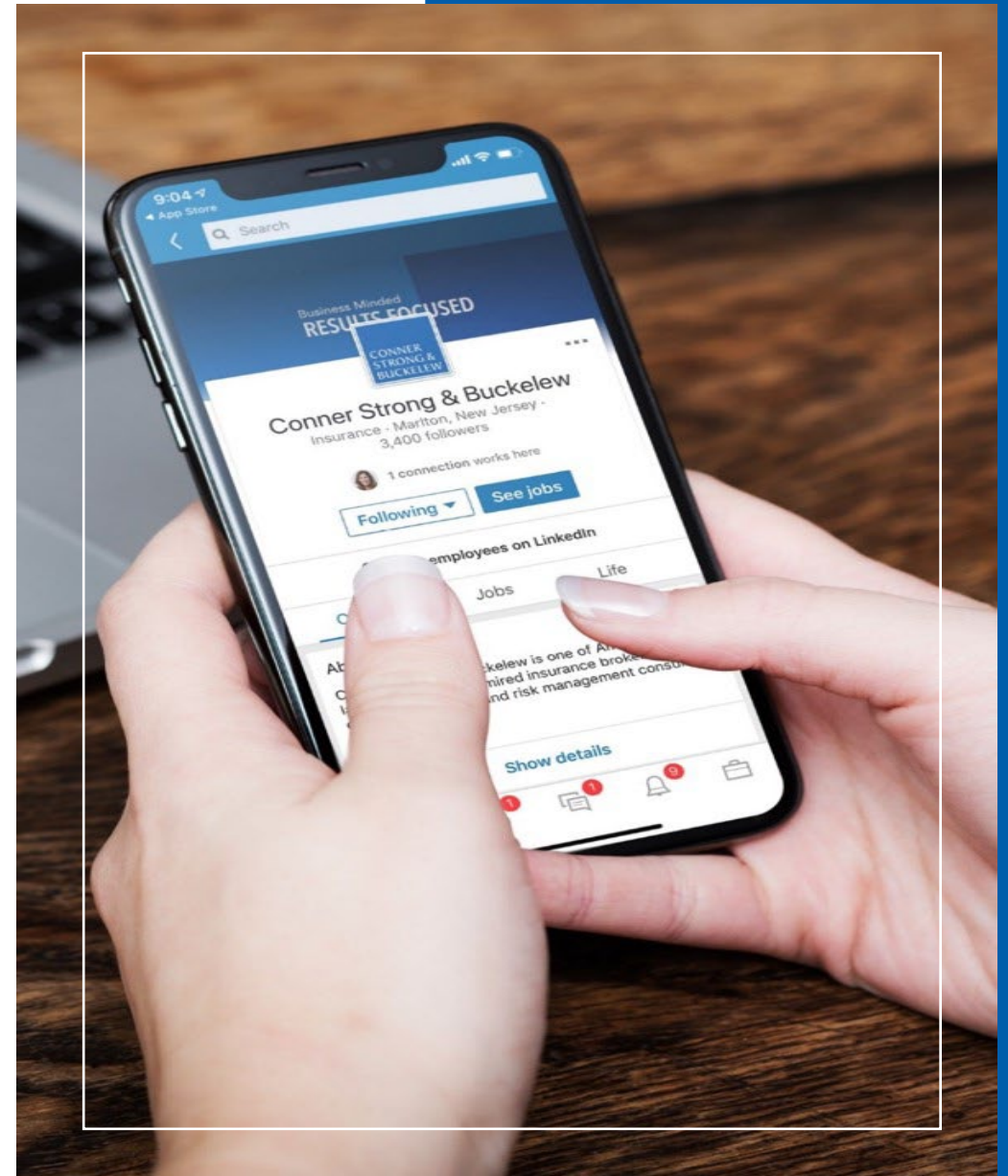
Conner Strong & Buckelew



@connerstrong



www.mypocketpandc.com



APPENDIX IV

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

JANUARY 2025

GCHIC - Gloucester County Health Insurance Commiss

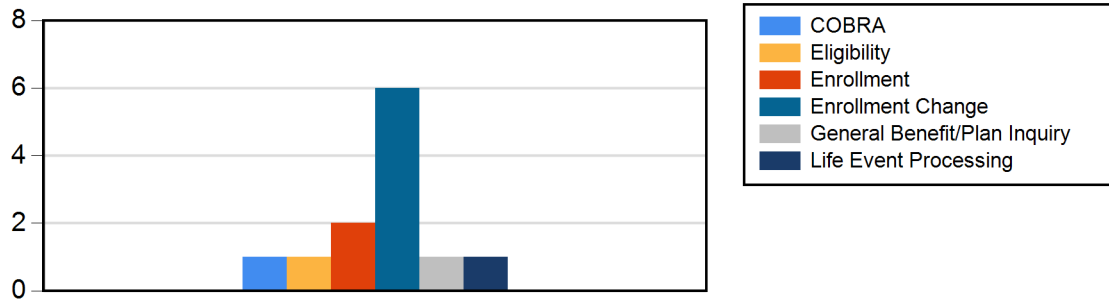
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

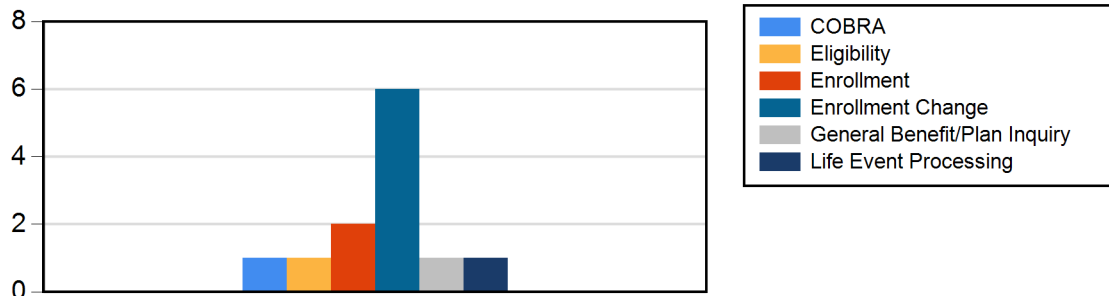
From: 1/1/2025 To: 1/31/2025

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (JANUARY)	<u># of Issues</u>
COBRA	1
Eligibility	1
Enrollment	2
Enrollment Change	6
General Benefit/Plan Inquiry	1
Life Event Processing	1
Total for Subject	12



SUBJECT (YTD)	<u># of Issues</u>
COBRA	1
Eligibility	1
Enrollment	2
Enrollment Change	6
General Benefit/Plan Inquiry	1
Life Event Processing	1
Total for Subject	12

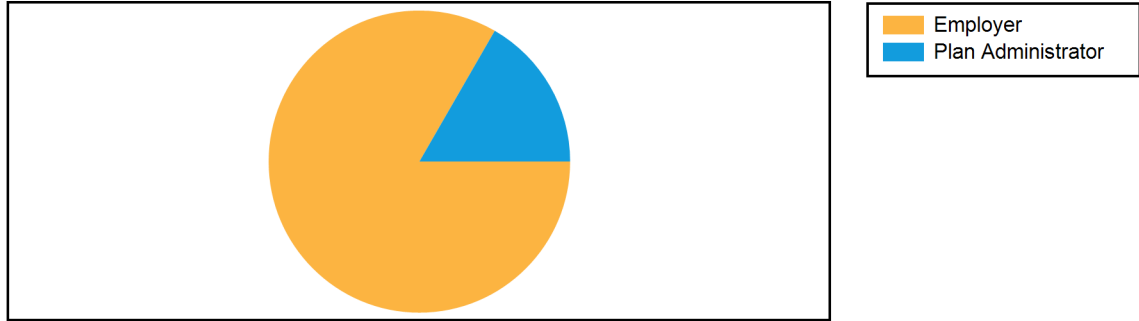


CLIENT ACTIVITY REPORT

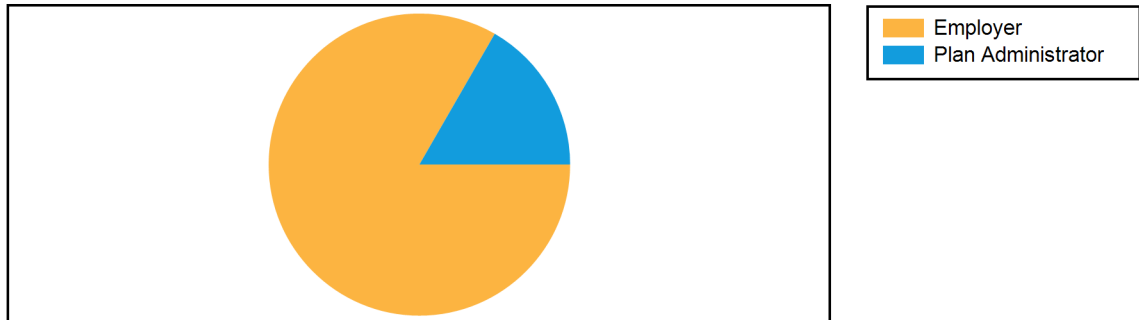
From: 1/1/2025 To: 1/31/2025

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (JANUARY)	<u># of Issues</u>
Employer	10
Plan Administrator	2
Total for Call Source	12



CALL SOURCE (YTD)	<u># of Issues</u>
Employer	10
Plan Administrator	2
Total for Call Source	12

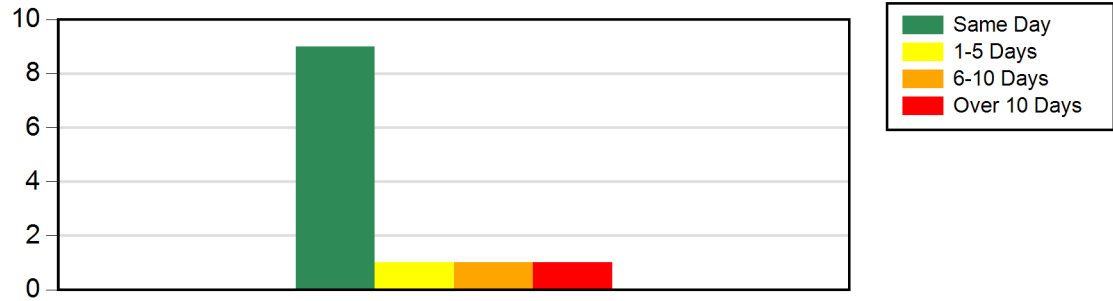


CLIENT ACTIVITY REPORT

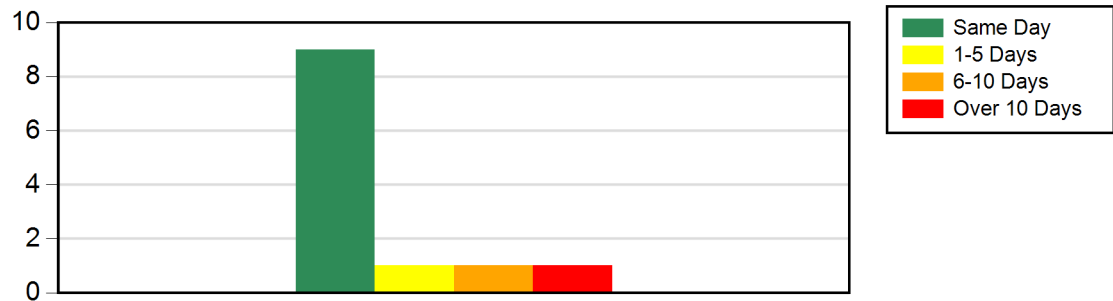
From: 1/1/2025 To: 1/31/2025

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (JANUARY)	# of Days	%
Same Day	9	75%
1-5 Days	1	8%
6-10 Days	1	8%
Over 10 Days	1	8%
Total for Time Range	12	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	9	75%
1-5 Days	1	8%
6-10 Days	1	8%
Over 10 Days	1	8%
Total for Time Range	12	100%



CLIENT ACTIVITY REPORT

From: 1/1/2025 To: 1/31/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 1/31/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/3/2025	Plan Administrator	COBRA	Closed	6-10 Days
1/7/2025	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
1/14/2025	Employer	Enrollment	Closed	Same Day
1/14/2025	Employer	Enrollment Change	Closed	Over 10 Days
1/24/2025	Employer	Eligibility	Closed	Same Day
1/28/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Life Event Processing	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Plan Administrator	Enrollment Change	Closed	Same Day
1/31/2025	Employer	Enrollment	Closed	Same Day