

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 23, 2025
1:00 P.M.**

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 January 23, 2025 electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: January 23, 2025
1:00 PM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** December 12, 2024 Open Minutes.....Appendix I
December 12, 2024 Closed Minutes.....Sent via e-mail

- CORRESPONDENCE: None**

2025 REORGANIZATION

- ATTORNEY TO ADMINISTER OATH OF OFFICES.....Page 3**

- COMMITTEE REPORTS**
 - Safety Committee:**Verbal
 - Claims Committee:**Verbal

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director’s Report..... Pages 4-47

- EMPLOYEE BENEFITS – Conner Strong & Buckelew**
Monthly Reports.....Appendix II

- TREASURER – Tracey Giordano**
 - Resolution **16-25** December Supplemental Bill List – *Motion* Page 48
 - Resolution **17-25** December Supplemental Bill List – *Motion*..... Page 49
 - Resolution **18-25** January Bill List – *Motion*..... Pages 50-51
 - Resolution **19-25** January Benefit Bill List – *Motion*..... Page 52
 - Monthly Treasurer Reports Pages 53-54

- CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **20-25** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 55
 - Liability Claim Payments –12/1/24 to 12/31/24 Pages 56-57

- MANAGED CARE– Medlogix, Jen Goldstein**
Medlogix Monthly Summary Report..... Page 58

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report Pages 59-65

- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
Hardenbergh Insurance Group
Monthly Report Pages 66-74

- ATTORNEY – Chance & McCann, Esq.**
Monthly Report Verbal

- OLD BUSINESS**
- NEW BUSINESS**

PUBLIC COMMENT

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 75-77
Resolution [21-25](#) 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: February 27, 2025, 1:00 PM

GLOUCESTER COUNTY INSURANCE COMMISSION

OATH OF OFFICE

State of New Jersey:

I, _____ do solemnly swear (or affirm) that I will support the Constitution of the United States and the Constitution of the State of New Jersey, that I will bear true faith and allegiance to the same and to the Governments established in the United States and in this State, under the authority of the people; and I will faithfully, impartially and justly perform all of the duties of the office of (alternate) Executive Committee member within the Gloucester County Insurance Commission, according to the best of my ability [So Help Me God]*

Signature

Name [Print or Type]

Sworn and subscribed before me this day,

Date

Chance & McCann, LLC
State of New Jersey

* The person taking the oath has the option of including "So help me God" if he/she desires.

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: January 23, 2025

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ Reorganization Resolutions (Pages 7-20) – 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 are included in the agenda on pages 7-20. With the Chair’s permission, Executive Director will review the Resolutions and ask to approve as a consent agenda.

- Resolution 1-25 Certifying the Appointment of Chairperson and Vice Chairman..... **Page 7**
- Resolution 2-25 Appoint Agent for Service of Process and Custodian of Records..... **Page 8**
For the year 2025
- Resolution 3-25 Designating Official Newspapers for the Commission **Page 9**
- Resolution 4-25 Designating Authorized Depositories for Fund Assets and **Pages 10-13**
Establishing Cash Management Plan
- Resolution 5-25 Designating Commission Treasurer..... **Page 14**
- Resolution 6-25 Designating Authorized Signatures for Commission..... **Page 15**
Bank Accounts
- Resolution 7-25 Indemnifying Gloucester County Insurance Fund Commission..... **Page 16**
Official/Employees
- Resolution 8-25 Appointing A Commissioner to the New Jersey Counties Excess Joint **Page 17**
Insurance Fund for the Fund Year 2025
- Resolution 9-25 Authorizing Commission Treasurer to Process Contracted Payments and.. **Page 18**
Expenses
- Resolution 10-25 Fixing Public Meeting Dates for Year 2025.....**Pages 19-20**

☐ Motion to approve Reorganization Resolutions Number 1-25 through 10-25

☐ Meeting Dates for 2025 (Pages 19-20) – On page 19 is the proposed meeting schedule for 2025. 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 (Pages 21-23) - 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 will be held at this meeting.

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 on page 21.

Also included in the agenda on page 22 is 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 on page 23 is 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**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**
- 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**

- 2025 Health Benefits Budget (Pages 24-25)** – At the December 12, 2024 meeting the 2025 Health Benefits Budget was also introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the 2025 Health Benefits Budget appears on page 24. The budget amount for 2025 is **\$694,874** and did not change since introduction. The budget reflects the self-insured dental program only. Included in the agenda on page 25 is Resolution 12-25 Authorizing and Adopting the Self Insurance Dental Program.

- Motion to open the Public Hearing on the 2025 Health Benefit Budget**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**
- 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**

- 2025 Professional Services Resolutions (Pages 26-32)** – At the December 12, 2024 Commission Meeting the Commissioners discussed the responses to the RFP’s and made their recommendations. Included in the agenda on pages 26-29 are 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 **Pages 26-27**
Bowman & Company, LLP, The Actuarial Advantage, Inc., Chance & McCann, Susan Schaefer, LLC & Medlogix, LLC

Resolution 14-25 Appointing Defense Attorney **Pages 28-29**
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**

Included in the agenda on pages 30-32 is the resolution appointing the below Professional Vendors for a period of January 1, 2025 to December 31, 2027. With the Chair’s permission, Executive Director will review the Resolution.

Resolution 15-25 Appointing Certain Professionals for a three-year term **Pages 30-32**
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**

- CAIR Motor Vehicle Reports** – 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**

- NJ Counties Excess Joint Insurance Fund (NJCE)** - The NJCE Finance Sub-Committee met several times since the budget introduction, December 17th and December 30th. The NJCE held a special meeting on January 7th to adopt the 2025 Budget. Executive Director will provide 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 (Pages 33-37)** – Included in the agenda on pages 33-37 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of December. There were (17) seventeen certificates of insurance issued in December.

- GCIC Property and Casualty Financial Fast Track (Pages 38-40)** - Included in the agenda on pages 38-40 is a copy of the Property & Casualty Financial Fast Track Report for the month of October. As of **October 31, 2024** there is a statutory surplus of **\$2,487,994**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$1,486,226**. The total cash amount is **\$4,941,621**.

- NJCE Property & Casualty Financial Fast Track (Pages 41-43)** - Included in the agenda on pages 41-43 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2024** the Fund has 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 (Pages 44-45)** – Included in the agenda on pages 44-45 is a copy of Health Benefits Financial Fast Track for the month of September. As of **September 30, 2024** there is a statutory surplus of **\$443,978**. The total cash amount is **\$532,689**.

- Claim Tracking Reports (Pages 46-47)** - Included in the agenda on pages 46-47 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of October 31, 2024. The Executive Director will review the reports with the Commission.

GLOUCESTER COUNTY INSURANCE COMMISSION

**CERTIFYING THE APPOINTMENT OF
CHAIRPERSON AND VICE CHAIRPERSON**

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 has deemed it necessary and appropriate to formally re-organize for the 2025 commission year; and

NOW THEREFORE by the Gloucester County Insurance Fund Commission that the following persons have been appointed as Chairperson and Vice Chairman:

<u>Timothy Sheehan</u>	Chairman
<u>Scott Burns, Esq.</u>	Vice Chairman
<u>Karen Christina</u>	Commissioner
<u>George Hayes</u>	Alternate

BE IT FURTHER RESOLVED that the Chairman and Vice Chairman shall serve for a one-year term through 2026 reorganization of the Commission and until their successors shall be elected and qualified.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 2-25

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS FOR THE
COMMISSION
FOR THE YEAR 2025**

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 has deemed it necessary and appropriate to formally re-organize for the 2025 commission year; and

NOW THEREFORE be it resolved by the Gloucester County Insurance Commission that **PERMA Risk Management Services** is hereby appointed as agent for service of process upon the GCIC, at its office located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054 for the year 2025 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the GCIC.

BE IT FURTHER RESOLVED that PERMA Risk Management Services shall also be the Custodian of Records at no cost to the GCIC.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 3-25

**GLOUCESTER COUNTY INSURANCE COMMISSION
DESIGNATING OFFICIAL NEWSPAPERS FOR THE COMMISSION**

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 has deemed it necessary and appropriate to formally re-organize for the 2025 commission year; and

BE IT RESOLVED by the Gloucester County Insurance Commission, (hereinafter the GCIC) the **South Jersey Times** and the **Courier Post** are hereby designated as the official newspapers for the Commission and all official notices required to be published shall be published in both newspapers.

BE IT FURTHER RESOLVED that the designation of official newspapers shall be effective upon adoption of the within resolution for the term of one year through the 2026 re-organization of the GCIC.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Executive Director of the GCIC shall give notice of said meetings to the South Jersey Times and Courier Post.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 4-25

**GLOUCESTER COUNTY INSURANCE COMMISSION
DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN**

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 has deemed it necessary and appropriate to formally re-organize for the 2025 commission year; and

NOW THEREFORE BE IT RESOLVED that **Bank of America** is hereby designated as the depository for assets of the Fund for investment purposes or any services upon adoption of the within Resolution through 2026 reorganization of the GCIC; and

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION

2025 CASH MANAGEMENT AND INVESTMENT POLICY

1.) **Cash Management and Investment Objectives**

The GLOUCESTER COUNTY INSURANCE COMMISSION's (hereinafter referred to as the Commission) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the Commission's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Commission year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the Commission's economic surplus.

2.) **Permissible Investments**

Investments shall be limited to the investments authorized under New Jersey Statutes 40A:5-15.1.

3.) **Authorized Depositories**

In addition to the above, the Commission is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, N.J.S.A. 18:9-14 et seq. (GUDPA).

The Commission is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) **Authority for Investment Management**

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Committee. Such asset managers shall be discretionary trustees of the Commission.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Commission's asset managers.

- 5.) **Preservation of Capital**
Securities shall be purchased with the ability to hold until maturity.
- 6.) **Safekeeping**
Securities purchased on behalf of the Commission shall be delivered electronically or physically to the Commission's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the Commission.
- 7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**
Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the Commission shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice and based upon changes in policy or procedures.
- 8.) **Reporting**
Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Commission's portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.
- The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.
- 9.) **Audit**
This plan, and all matters pertaining to the implementation of it, shall be subject to the Commission's annual audit.
- 10.) **Cash Flow Projections**
Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Commission Actuary and reviewed by the Executive Director and the Treasurer.
- 11.) **Cash Management**
All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Commission, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Commission and deposits it into the Commission account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Commission.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Committee by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to Commission operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Commission.

RESOLUTION NO. 5-25

**GLOUCESTER COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION TREASURER**

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 has deemed it necessary and appropriate to formally re-organize for the 2025 commission year; and

NOW THEREFORE BE IT RESOLVED that pursuant to the GCIC Rules and Regulations, Article III - Organization, Commission Professionals, provision 1, the GCIC does hereby appoint **Tracey N. Giordano** as GCIC Treasurer for the term commencing upon adoption of the within resolution through 2026 GCIC Reorganization; and

BE IT FURTHER RESOLVED that Tracey N. Giordano shall receive no compensation to serve as Treasurer to the GCIC.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 6-25

**GLOUCESTER COUNTY INSURANCE COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

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 has deemed it necessary and appropriate to formally re-organize for the 2025 commission year; and

NOW THEREFORE BE IT RESOLVED by the GCIC, that all funds of the GCIC shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

TIMOTHY SHEEHAN	- Chairman
SCOTT BURNS, ESQ.	- Vice Chairman
KAREN CHRISTINA	- Commissioner
TRACEY N. GIORDANO	- Treasurer

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 7-25

**INDEMNIFYING GLOUCESTER COUNTY INSURANCE COMMISSION
OFFICIALS/EMPLOYEES**

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 has deemed it necessary and appropriate to formally re-organize for the 2025 commission year; and

NOW THEREFORE BE IT RESOLVED by the GCIC that Commission elected officials, appointed officials, and employees are hereby indemnified in a manner similar to the provisions of N.J.S.A. 59:10-1, et seq. and 59:10A-1 et seq.; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense; and

BE IT FURTHER RESOLVED that in interpreting the above referenced statutes, all discretion statutorily vested with the State shall be exercised by the GCIC, and all discretion vested with the Attorney General shall be exercised by the GCIC Attorney, subject to review by the GCIC; and

BE IT FURTHER RESOLVED that any employee, inclusive of public officials employed by the GCIC, shall be and is hereby indemnified for exemplary or punitive damages resulting from the employee’s civil violation of State or Federal law if, in the opinion of the GCIC, the acts committed by the employee, upon which the damages are based, did not constitute actual fraud, actual malice, willful misconduct, or an intentional wrong; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2025 through 2026 GCIC Re-organization, and to all acts performed in all prior years thereto; and

BE IT FURTHER RESOLVED that the GCIC may undertake an evaluation of the acts committed by an employee, for the purpose of determining whether the acts constituted actual fraud, actual malice, willful misconduct, or an intentional wrong, at such time as there shall be sufficient factual data available to reach a reasonable determination on the issue, and such determination, based upon the availability of information, may be made either prior to or subsequent to trial or settlement of the matter in question.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____
SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 8-25

**GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2025**

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 New Jersey Counties Excess Joint Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund; and

WHEREAS, the Fund by-laws require each member insurance commission to appoint one (1) commissioner to the Fund; and

WHEREAS, **TIMOTHY SHEEHAN** is an employee of the County and the Commission having deemed it appropriate to designate **TIMOTHY SHEEHAN** as commissioner to the Fund; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission **TIMOTHY SHEEHAN** is designated commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund year 2025.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 9-25

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “the Commission”) is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

WHEREAS, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS, payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Board of Commissioners of the GLOUCESTER COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2025.

BE IT FURTHER RESOLVED that the Board of Commissioners of the GLOUCESTER COUNTY INSURANCE COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the Resolution at its next regularly scheduled monthly meeting.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2025 ANNUAL MEETING NOTICE

Pursuant to Chapter 241, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Gloucester County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

<u>TIME</u>	<u>DATE</u>	<u>LOCATION</u>	<u>PURPOSE</u>
1:00 PM	January 23, 2025	Zoom	Re-Organizational Meeting
1:00 PM	February 27, 2025	“	Regular Meeting
1:00 PM	April 24, 2025	2 South Broad Street Conference Room A Woodbury, NJ	Regular Meeting
1:00 PM	June 26, 2025	Zoom	Regular Meeting
1:00 PM	September 25, 2025	2 South Broad Street Conference Room A Woodbury, NJ	Regular Meeting
1:00 PM	October 23, 2025	Zoom	Regular Meeting
1:00 PM	December 11, 2025	2 South Broad Street Conference Room A Woodbury, NJ	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

By: PERMA Risk Management Services
Administrator
GLOUCESTER COUNTY INSURANCE COMMISSION

**GLOUCESTER COUNTY INSURANCE COMMISSION
2025 REGULAR MEETING SCHEDULE**

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 Open Public Meetings Act of the State of New Jersey, N.J.S.A.10:4-6 et seq. requires public bodies to adopt an annual schedule of regular meetings and to furnish the public with notice of said schedule in a manner more specifically said forth in said Act; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission as follows:

1. The schedule of regular meetings of the GCIC for the year 2025 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board at 2 S. Broad Street, Woodbury, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the South Jersey Times and the Courier Post newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Gloucester County Clerk.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Loss Fund Confidence Level at MID less (\$150,000)						
GLOUCESTER COUNTY INSURANCE COMMISSION						
2025 PROPOSED BUDGET :						
					Total	
	Proposed Budget SIR	ANNUALIZED BUDGET FY2024	PROPOSED BUDGET FY2025	Increase/Decrease		
APPROPRIATIONS				\$	%	
I. Claims and Excess Insurance						
Claims						
1	Property	250K	392,667	426,000	33,333	8.49%
2	Liability	250K	530,000	525,000	(5,000)	-0.94%
3	Auto	250K	116,000	107,000	(9,000)	-7.76%
4	Workers' Comp.	300K	1,393,000	1,464,000	71,000	5.10%
5	PDL/EPL		114,000	114,000	0	0.00%
6	Surplus Loss Fund Offset		(150,000)	0	150,000	-100.00%
7						
8	Subtotal - Claims		2,395,667	2,636,000	240,333	10.03%
9						
10	Premiums					
11	CEL JIF		3,834,901	3,992,041	157,140	4.10%
12						
13	SubTotal Premiums		3,834,901	3,992,041	157,140	4.10%
14	Total Loss Fund		6,230,568	6,628,041	397,473	6.38%
15						
16	II. Expenses, Fees & Contingency					
17						
18	Claims Adjustment		94,158	97,920	3,762	4.00%
19	Safety Service		435,050	457,507	22,457	5.16%
20	Safety Consultant		126,000		(126,000)	-100.00%
21	General Expense					
22	Exec. Director		168,969	172,348	3,379	2.00%
23	Actuary		9,325	12,000	2,675	28.69%
24	Auditor		18,450	18,870	420	2.28%
25	Attorney		32,000	32,000	0	0.00%
26	Treasurer		25,000	25,000	0	0.00%
27	Underwriting Manager		66,868	66,868	0	0.00%
28						
29	Misc. Expense & Contingency		26,225	25,000	(1,225)	-4.67%
30						
31	Total Fund Exp & Contingency		1,002,045	907,513	(94,532)	-9.43%
32	Risk Managers		344,541	344,541	0	0.00%
33						
34						
35	Total Ancillary Coverages		1,369,124	1,361,340	(7,784)	-0.57%
36						
37	Total FUND Disbursements		8,946,278	9,241,435	295,157	3.30%
38	DIVIDEND CREDIT				0	0.00%
39	Total Incl Dividend		8,946,278	9,241,435	295,157	3.30%

GLOUCESTER COUNTY INSURANCE COMMISSION
2025 PROPOSED ASSESSMENTS -

Member Name	2024			2025			Change \$			Change %		
	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
Gloucester County	4,315,421	663,554	4,978,975	4,487,955	650,586	5,138,541	172,534	(12,968)	159,566	4.00%	-1.95%	3.20%
Rowan College at Gloucester County	796,524	151,389	947,913	828,370	163,127	991,497	31,846	11,738	43,584	4.00%	7.75%	4.60%
Gloucester County Improvement Authority	1,404,871	444,560	1,849,431	1,461,039	441,643	1,902,682	56,168	(2,917)	53,251	4.00%	-0.66%	2.88%
Gloucester County Utility Authority	991,485	74,645	1,066,130	1,031,125	71,295	1,102,420	39,640	(3,350)	36,290	4.00%	-4.49%	3.40%
Gloucester County Library	68,853	34,976	103,829	71,606	34,689	106,295	2,753	(287)	2,466	4.00%	-0.82%	2.37%
Grand Totals:	7,577,154	1,369,124	8,946,278	7,880,095	1,361,340	9,241,435	302,941	(7,784)	295,157	4.00%	-0.57%	3.30%

**RESOLUTION AUTHORIZING AND ADOPTING THE 2025 PROPERTY AND
CASUALTY BUDGET
FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AND
CERTIFYING MEMBER ASSESSMENTS**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$9,241,435** is hereby authorized & approved and assessments for member entities are certified.

ADOPTED by the GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

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

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

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

RESOLUTION NO. 12-25

RESOLUTION AUTHORIZING AND ADOPTING THE 2025 SELF INSURED DENTAL PROGRAM FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$694,874** is hereby authorized and approved.

ADOPTED by the GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 13-25

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING CERTAIN PROFESSIONALS FOR FUND YEAR 2025**

WHEREAS, the Gloucester County Insurance Commission (hereinafter the “Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair an open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted publicly advertised Request for Proposals (hereinafter “RFP”) for the positions of Auditor, Actuary, Commission Attorney and Nurse Case Manager pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointments be made for the period January 1, 2025 through December 31, 2025.

<u>Name</u>	<u>Services</u>	<u>Amount</u>
Bowman & Company, LLP	Auditor	\$ 18,870
The Actuarial Advantage, Inc.	Actuary	\$ 12,000
Chance & McCann	Commission Attorney	\$ 150 per hour
Nurse Case Manager	Susan Schaefer, LLC Medlogix, LLC (Alternate)	\$ 85 per hour

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service providers set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that the professionals acting as a “servicing organization” as defined in the GCIC’s Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING DEFENSE ATTORNEYS FOR FUND YEAR 2025**

WHEREAS, the Gloucester County Insurance Commission (hereinafter the “Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, the Commissioners of said GCIC find it necessary and appropriate to designate approved defense attorneys so that claims filed against member entities for which the GCIC is obligated to provide a defense may be properly defended; and

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair an open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, 24-01, for the position of Defense Attorneys pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointments be made for the period January 1, 2025 through December 31, 2025.

Madden & Madden, P.A.
Capehart Scatchard
Brown & Connery, LLP
Law Office of John Alice
Marmero Law, LLC

BE IT FURTHER RESOLVED that assignment of specific claims for defense shall be made by the attorney (solicitor) for the GCIC who shall supervise and coordinate the defense of matters in cooperation with the third-party claims adjuster and in accordance with any Litigation Management Policy and other policies instituted by the GCIC; and

BE IT FURTHER RESOLVED, that compensation for the services shall be in accordance with the amounts budgeted for the specific services and that the GCIC will compensate defense attorneys at an hourly rate not to exceed \$150.00, paralegals at an hourly rate not to exceed \$75.00, and reasonable out of pocket expenses as approved by the GCIC attorney and claim administrator. The GCIC will compensate a Defense Attorney an hourly rate of \$200 for partners and \$185.00 for associates for employment related litigation. Such amounts on these classes of claims shall conform with the Litigation Management Policy and other policies instituted by the GCIC; and

BE IT FURTHER RESOLVED, that copies of this Resolution shall be provided to the GCIC solicitor, third party claims administrator and those herein appointed for their information and attention.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING EXECUTIVE DIRECTOR, RISK MANAGEMENT CONSULTANT, UNDERWRITING
SERVICES DIRECTOR, THIRD PARTY CLAIMS ADMINISTRATOR, AND MANAGED CARE
PROVIDER, PROCURED VIA REQUEST PROPOSALS FOR FUND YEAR 2025, 2026 AND 2027**

WHEREAS, the Gloucester County Insurance Commission (hereinafter the “Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair an open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, 24-06 through 24-08 and 25-09 for the positions of Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Claims Administrator, And Managed Care Provider pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2025 through December 31, 2027.

Inservco Insurance Services, Inc., (“Inservco”) has been appointed as **Third-Party Administrator**. Year One fee \$97,920, Year Two fee \$100,860 and Year Three Fee \$102,860.

Hardenbergh Insurance Group has been appointed as **Risk Management Consultant**. Year One fee \$344,541, Year Two fee \$344,541 and Year Three Fee \$344,541.

Hardenbergh Insurance Group has been appointed as **Underwriting Services Director**. Year One fee \$66,868, Year Two fee \$66,868 and Year Three Fee \$66,868.

PERMA Risk Management Services has been appointed as **Executive Director**. Year One fee \$172,348.10, Year Two fee \$175,795.06 and Year Three Fee \$179,310.96.

Medlogix has been appointed for **Managed Care Services**. Year One through Year three fee 14% of the PPO network reduction (*as noted on page 32*)

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that the professionals listed above, acting as a “servicing organization” as defined in the GCIC’s Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2025.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**Gloucester County Insurance Commission
2025-2027 Cost Proposal**

For all Gloucester County Insurance Commission Workers' Compensation Claims, Medlogix will provide the following Medical Management Services:

➤ **Preferred Provider Network Access to CHN PPO/Bill Review Services:**

- Hospitals/In-patient Facilities
- Medical providers
- Statewide network for medical equipment services
- Statewide network for radiology services
- Statewide network for EMG services
- Statewide network for Ambulatory Surgery Center services
- Bill Review and Repricing
- Bill Review Desk Audit (Not including Formal Audit services)
- Account Management (including attendance at required meetings)
- Client Reports

14% of the PPO network reduction*

***Individual Fee per Bill capped at \$10,000.**

***Individual Fee per Bill not to exceed payment to provider**

The Preferred Provider Network "*network reduction*" is defined as the percentage portion of the difference between the providers charge or the fee schedule whichever is less and the allowable amount under the PPO Network agreement.

➤ **Out-of-Network Bill Re-Pricing/Preferred Provider Reductions:**

This Program allows experienced Network Operations personnel to enhance out-of-network provider reductions using utilization data, billing and payment acceptance trends between providers and prior payment acceptance history along with leveraging Billing and Finance Department relationships to achieve significant reductions off billed charges.

14% of the out-of-network provider bill reduction

***Individual Fee per Bill capped at \$10,000**

***Individual Fee per Bill not to exceed payment to provider**

➤ **Workers' Compensation Managed Care Services:**

- 24/7 1-800 First Report of Injury reporting to a live-representative
- On-call nurse availability
- Case triage and care coordination
- Telephonic Nurse Case Management

\$85/hour

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2024 to 12/30/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Vac-Con Services, Inc. I - Gloucester County Utilities Authority	3388 Route 22 West Branchburg, NJ 08876	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: Rental Agreement The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental agreement for a 2015 Freightliner Model 114SD Vin# 1FVAG3CY6FHGC7284 with 2015 Vac-Con Model VPD4211SHAD SERIAL # 03157139, Value \$284,850.	12/4/2024 #4977753	GL AU EX WC OTH
H - Aerzen Rental I - Gloucester County Utilities Authority	5500 South Cobb Drive SE Building 50 Atlanta, GA 30339	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: FVO337 Rental Blower The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental agreement for a FVO337 Rental Blower valued at \$900,000. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	12/4/2024 #4977752	GL AU EX WC OTH
H - Glassboro A-4 Urban Renewal LLC I - Gloucester County Library Commission	101 Rowan Boulevard Glassboro, NJ 08028	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: 101 Rowan Blvd, Glassboro The Certificate Holder, Allianz, and the Borough of Glassboro are Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to the lease agreement for property 101 Rowan Blvd, Glassboro, NJ. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	12/4/2024 #4977749	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2024 to 12/30/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Us Bank Equipment Finance and/or its assigns I - Gloucester County Improvement Authority	1310 Madrid Street Marshall, MN 56258	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: EOI Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Customer # 1617141 at the address of 256 County House Rd, Clarksboro, NJ 08020.	12/4/2024 #4977739	GL AU EX WC OTH
H - Sunbelt Rentals I - Gloucester County Improvement Authority	223 Paulsboro Road Swedesboro, NJ 08085	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 Evidence of Insurance	12/4/2024 #4977738	GL AU EX WC OTH
H - Jesco, Inc. I - Gloucester County Improvement Authority	1790 Route 38 Mount Holly, NJ 08060	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: 844L Wheel Loader S/N#705754 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to contract #064623 and the rental of (1) John Deere 844L Wheel Loader S/N#705754 with a value of \$616,900.00.	12/4/2024 #4977737	GL AU EX WC OTH
H - Hale Trailer Brake & Wheel, Inc. I - Gloucester County Improvement Authority	P. O Box 1400 Attn: Suzanne Clark Voorhees, NJ 08043	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: Trailer #17383 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to occurrences that involve the trailer(s) Trailer #17383 2004 Markline office trailer Serial #E40122120 Value \$7875.00 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	12/4/2024 #4977736	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2024 to 12/30/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: NJ-JARC, Section 5310, and Section 5311 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: DTS: #05 / NJT #16-1946 2C7WDGBOHR853469 County Dodge MV 2017 Caravan DTS: #06 / NJT #FX-2088 2C4RC1CGXNR118468 NJT Lease 2022 Chrysler Voyager DTS: #51 / NJT #16-1841 1FD4E4FS8GDC56798 County Ford Elkhart Bus 2016 Ford E-450 DTS: #52 / NJT #16-1797 1FD4E4FS7GDC56808 County Ford Elkhart Bus 2016 Ford E-450 DTS: #53 / NJT #16-1903 1FD4E4FS6HDC61936 County Ford Elkhart Bus 2017 Ford E-450 DTS: #54 / NJT #16-1904 1FD4E4FS2HDC65952 County Ford Elkhart Bus 2017 Ford E-450 DTS: #55 / NJT #16-1905 1FD4E4FS8HDC61937 County Ford Elkhart Bus 2017 Ford E-450 DTS: #56 / NJT #16-1906 1FD4E4ES4HDC65953 County Ford Elkhart Bus 2017 Ford E-450 DTS: #58 / NJT #16-2004 1FD4E4FS8JDC36266 NJT Lease Ford Bus 2018 Ford-450 DTS: #59 / NJT #16-2005 1FD4E4FS8JDC36252 NJT Lease Ford Bus 2018 Ford-450 DTS: #60 / NJT #16-2006 1FD4E4FS0JDC36262 NJT Lease Ford Bus 2018 Ford-450 DTS: #61 / NJT #16-1998 1FD4E4FS4JDC36281 NJT Lease Ford Bus 2018 Ford-450 DTS: #62 / NJT #FX-2055 1FD4E4FN3PDD25889 NJT Lease Ford Bus 2023 Champion Challenger DTS: #63 / NJT #16-X012 1FD4E4FN7RDD06586 NJT Lease Ford Bus 2023 Champion Challenger DTS: #64 / NJT #18-X033 1FD4E4FN3RDD02924 NJT Lease Ford Bus 2024 Champion Challenger	12/4/2024 #4977730	GL AU EX WC OTH
H - The Bank of New York Mellon I - County of Gloucester	385 Rifle Camp Road 3rd Floor Woodland Park, NJ 07424	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: All Bond Agreements The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to associated with the Gloucester County Improvements Authority through the County of Gloucester.	12/4/2024 #4977729	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2024 to 12/30/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The Bank of Mellon I - County of Gloucester	Deptford, NJ	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: County Complex, 70 Hunter Street	12/4/2024 #4977728	GL AU EX WC OTH
H - Samuel Mickle School I - County of Gloucester	559 Kings Hwy Mickleton, NJ 08056	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: Use of Facilities Flu Clinics	12/4/2024 #4977727	GL AU EX WC OTH
H - Gloucester Co. Cultural & I - County of Gloucester	Heritage Commission 1400 Tanyard Rd Sewell, NJ 08080	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: Participation in events at Red Bank Battlefield Park	12/4/2024 #4977726	GL AU EX WC OTH
H - The Bank of New York Mellon I - County of Gloucester	385 Rifle Camp Road 3rd Floor Woodland Park, NJ 07424		12/11/2024 #4988428	GL AU EX WC OTH
H - New Jersey Department of Health I - County of Gloucester	Office of Emergency Medical Services 55 North Willow Street Trenton, NJ 08625	Company E: XS WC & Emp Liab Statutory x \$5,000,000 Policy Term: 01/01/2025 - 01/01/2026; Policy #: SP4068026 RE: renewal of the operating license for Gloucester County EMS Evidence of insurance with respects to renewal of the operating license for Gloucester County EMS.	12/17/2024 #4994695	GL AU EX WC OTH
H - County of Gloucester Board of I - Rowan College of South Jersey	County Commissioners It's Department & Agencies Et. Al. PO Box 337 Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Friendly Visitor, RSVP/Senior Corp. Wellness, and Stress Busters Grants 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 Friendly Visitor, RSVP/Senior Corp. Wellness, and Stress Busters Grants from Gloucester County. Grants operate from 115 Budd Blvd. West Deptford, NJ 08096	12/19/2024 #4997219	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2024 to 12/30/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cooper Health System I - Rowan College of South Jersey	ATTN: Corinne L. Jacobs, Office of General Counsel Three Cooper Plaza, Suite 316 Camden, NJ 08103	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof \$10M Agg Policy Term 01/01/2025- 01/01/2026; Policy #: 003405203 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nuclear Medicine Technology clinical site agreement.	12/23/2024 #4999581	GL AU EX WC OTH
H - Cooper Health System I - Rowan College of South Jersey	ATTN: Corinne L. Jacobs, Office of General Counsel Three Cooper Plaza, Suite 316 Camden, NJ 08103	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof \$10M Agg Policy Term 01/01/2025- 01/01/2026; Policy #: 003405203 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nuclear Medicine Technology clinical site agreement.	12/23/2024 #4999582	GL AU EX WC OTH
Total # of Holders: 17				

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	757,366	7,573,656	85,772,286	93,345,942
2.	CLAIM EXPENSES				
	Paid Claims	240,124	1,341,917	24,134,457	25,476,374
	Case Reserves	576,280	470,320	2,284,981	2,755,301
	IBNR	(440,615)	67,165	2,609,420	2,676,584
	Excess Insurance Recoverable	0	(2,688)	(354,792)	(357,480)
	Discounted Claim Value	(5,509)	(13,644)	(114,407)	(128,052)
	TOTAL CLAIMS	370,280	1,863,069	28,559,659	30,422,728
3.	EXPENSES				
	Excess Premiums	433,172	4,331,716	40,851,047	45,182,762
	Administrative	115,462	1,138,864	12,473,085	13,611,949
	TOTAL EXPENSES	548,634	5,470,580	53,324,131	58,794,711
4.	UNDERWRITING PROFIT (1-2-3)	(161,548)	240,006	3,888,496	4,128,502
5.	INVESTMENT INCOME	11,806	74,268	7,237	81,505
6.	PROFIT (4 + 5)	(149,742)	314,274	3,895,733	4,210,007
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)	(149,742)	200,038	2,287,955	2,487,994
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	382	3,409	26,804	30,213
	2011	313	(531)	(105,086)	(105,618)
	2012	491	2,847	176,337	179,183
	2013	111	3,300	201,762	205,062
	2014	72	7,544	294,656	302,201
	2015	37	(17,014)	(858,452)	(875,466)
	2016	471	(79,063)	306,850	227,787
	2017	358	11,728	404,178	415,906
	2018	984	24,076	1,004,675	1,028,751
	2019	742	20,929	697,947	718,876
	2020	832	25,318	1,142,985	1,168,303
	2021	885	(25,626)	(438,526)	(464,152)
	2022	997	226,799	(273,422)	(46,623)
	2023	3,292	407,951	(292,754)	115,196
	2024	(159,709)	(411,627)		(411,627)
	TOTAL SURPLUS (DEFICITS)	(149,742)	200,038	2,287,955	2,487,993
	TOTAL CASH				4,941,621

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	(130)	793	2,082,683	2,083,476
Case Reserves	(270)	(1,993)	13,930	11,938
IBNR	400	400	1,167	1,567
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	360	2,610	1,567,774	1,570,384
Case Reserves	(360)	(610)	19,684	19,074
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	435	7,702	3,079,546	3,087,248
Case Reserves	(435)	(4,649)	109,133	104,484
IBNR	0	0	17,253	17,253
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	41,013	52,616	1,752,628	1,805,244
Case Reserves	(41,571)	7,893	15,207	23,100
IBNR	558	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

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	180	1,138	1,386,365	1,387,502
Case Reserves	(180)	(1,138)	28,951	27,813
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	60,417	177,219	1,489,262	1,666,481
Case Reserves	(61,421)	(179,923)	198,479	18,557
IBNR	1,004	(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	723	38,180	1,441,532	1,479,712
Case Reserves	(210)	(17,313)	29,527	12,214
IBNR	(25)	(5,947)	114,641	108,693
Excess Insurance Recoverable	0	(2,688)	(350,347)	(353,035)
Discounted Claim Value	0	737	(2,448)	(1,711)
TOTAL FY 2020 CLAIMS	488	12,969	1,232,904	1,245,873
FUND YEAR 2021				
Paid Claims	71,425	126,425	1,997,375	2,123,800
Case Reserves	203,098	162,835	508,351	671,185
IBNR	(274,523)	(306,638)	372,620	65,982
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	8,200	243,339	1,390,152	1,633,492
Case Reserves	(44,464)	(378,879)	799,266	420,386
IBNR	36,264	(94,297)	644,138	549,841
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	2,609	88,817	299,210	388,027
Case Reserves	29,975	(358,511)	562,455	203,944
IBNR	(32,926)	(222,586)	1,396,744	1,174,158
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	15,386	(51,653)	(36,267)
TOTAL FY 2023 CLAIMS	(342)	(476,894)	2,206,756	1,729,862
FUND YEAR 2024				
Paid Claims	54,892	603,079		603,079
Case Reserves	492,117	1,242,607		1,242,607
IBNR	(171,367)	708,095		708,095
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(5,509)	(47,106)		(47,106)
TOTAL FY 2024 CLAIMS	370,134	2,506,675	0	2,506,675
COMBINED TOTAL CLAIMS	370,280	1,863,069	28,559,659	30,422,728

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$364,485 for COVID 19 Workers Compensation claims.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,492,751	38,420,263	284,494,510	322,914,773
2.	CLAIM EXPENSES				
	Paid Claims	378,940	7,959,698	17,153,869	25,113,568
	Case Reserves	(547,903)	751,611	15,710,957	16,462,568
	IBNR	916,725	978,070	16,261,220	17,239,290
	Discounted Claim Value	(73,931)	(557,951)	(4,212,682)	(4,770,633)
	Excess Recoveries	0	(453,880)	(1,930,205)	(2,384,085)
	TOTAL CLAIMS	673,831	8,677,549	42,983,159	51,660,708
3.	EXPENSES				
	Excess Premiums	2,697,959	29,694,652	205,538,373	235,233,025
	Administrative	199,780	2,243,548	20,746,720	22,990,268
	TOTAL EXPENSES	2,897,739	31,938,199	226,285,093	258,223,292
4.	UNDERWRITING PROFIT (1-2-3)	(78,819)	(2,195,485)	15,226,258	13,030,773
5.	INVESTMENT INCOME	103,210	1,009,224	2,159,119	3,168,343
6.	PROFIT (4+5)	24,391	(1,186,261)	17,385,377	16,199,116
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	24,391	(1,186,261)	10,677,826	9,491,565
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	305	3,792	66,109	69,901
	2011	(24,236)	(97,060)	478,587	381,526
	2012	1,536	(2,908)	491,515	488,608
	2013	2,813	29,016	1,098,961	1,127,977
	2014	3,636	56,077	1,623,920	1,679,996
	2015	1,182	(102,418)	1,404,062	1,301,645
	2016	4,652	(161,037)	1,686,719	1,525,682
	2017	24,306	(146,436)	2,714,322	2,567,885
	2018	6,812	104,671	2,317,319	2,421,990
	2019	6,417	81,130	1,991,211	2,072,341
	2020	8,628	256,387	(41,975)	214,412
	2021	7,740	(343,362)	(288,075)	(631,437)
	2022	8,840	28,980	1,403,700	1,432,680
	2023	10,051	(656,940)	(4,268,549)	(4,925,489)
	2024	(38,290)	(236,154)		(236,154)
	TOTAL SURPLUS (DEFICITS)	24,391	(1,186,261)	10,677,825	9,491,564
	TOTAL CASH				34,165,619

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	17,875	720,144	738,019
Case Reserves	25,000	88,617	16,412	105,029
IBNR	0	0	3,000	3,000
Discounted Claim Value	0	248	(2,480)	(2,232)
TOTAL FY 2011 CLAIMS	25,000	106,740	737,076	843,816
FUND YEAR 2012				
Paid Claims	4,574	184,213	1,598,341	1,782,554
Case Reserves	(4,574)	(184,213)	300,079	115,866
IBNR	0	0	3,680	3,680
Discounted Claim Value	0	23,920	(40,489)	(16,568)
TOTAL FY 2012 CLAIMS	0	23,920	1,861,611	1,885,531
FUND YEAR 2013				
Paid Claims	1,305	33,438	1,120,027	1,153,465
Case Reserves	(1,305)	(31,098)	465,996	434,898
IBNR	0	(2,339)	19,679	17,340
Discounted Claim Value	0	5,608	(67,176)	(61,568)
TOTAL FY 2013 CLAIMS	0	5,608	1,538,527	1,544,135
FUND YEAR 2014				
Paid Claims	0	44,446	820,087	864,533
Case Reserves	(250,000)	(345,935)	428,510	82,575
IBNR	250,000	250,000	21,077	271,077
Discounted Claim Value	0	41,288	(64,534)	(23,246)
TOTAL FY 2014 CLAIMS	0	(10,202)	1,205,140	1,194,938
FUND YEAR 2015				
Paid Claims	1,945	302,271	2,170,225	2,472,496
Case Reserves	(21)	(149,368)	750,401	601,033
IBNR	2	2	76,409	76,411
Discounted Claim Value	0	(8,192)	(87,264)	(95,456)
TOTAL FY 2015 CLAIMS	1,926	144,713	2,909,770	3,054,483
FUND YEAR 2016				
Paid Claims	5,226	48,203	1,340,882	1,389,085
Case Reserves	(5,326)	201,697	925,034	1,126,731
IBNR	100	(132)	40,838	40,707
Discounted Claim Value	0	(29,983)	(103,043)	(133,026)
TOTAL FY 2016 CLAIMS	0	219,786	2,203,711	2,423,497
FUND YEAR 2017				
Paid Claims	3,324	271,260	1,313,614	1,584,874
Case Reserves	(3,324)	(21,261)	627,562	606,301
IBNR	0	(16,850)	76,572	59,723
Discounted Claim Value	0	7,006	(73,852)	(66,846)
TOTAL FY 2017 CLAIMS	0	240,155	1,943,897	2,184,052

FUND YEAR 2018					
	Paid Claims	614	372,593	1,247,927	1,620,520
	Case Reserves	(1,614)	(309,534)	750,478	440,944
	IBNR	1,000	(120,114)	375,153	255,039
	Discounted Claim Value	0	37,789	(116,810)	(79,020)
	TOTAL FY 2018 CLAIMS	0	(19,265)	2,256,747	2,237,482
FUND YEAR 2019					
	Paid Claims	15,023	143,178	1,224,373	1,367,551
	Case Reserves	(92,764)	162,519	1,093,759	1,256,278
	IBNR	77,741	(344,910)	551,533	206,623
	Discounted Claim Value	0	37,554	(176,738)	(139,185)
	TOTAL FY 2019 CLAIMS	0	(1,660)	2,692,927	2,691,267
FUND YEAR 2020					
	Paid Claims	604	251,888	1,126,067	1,377,955
	Case Reserves	(165,640)	901,729	3,919,181	4,820,910
	IBNR	165,037	(841,867)	1,974,978	1,133,111
	Discounted Claim Value	0	(14,473)	(889,320)	(903,794)
	Excess Recoveries	0	(453,880)	(1,930,205)	(2,384,085)
	TOTAL FY 2020 CLAIMS	0	(156,604)	4,200,701	4,044,097
FUND YEAR 2021					
	Paid Claims	603,252	1,207,294	2,119,936	3,327,230
	Case Reserves	(298,432)	243,176	2,159,327	2,402,503
	IBNR	(304,820)	(1,066,969)	2,041,187	974,217
	Discounted Claim Value	0	58,115	(652,413)	(594,297)
	TOTAL FY 2021 CLAIMS	0	441,616	5,668,037	6,109,654
FUND YEAR 2022					
	Paid Claims	9,928	676,158	839,542	1,515,700
	Case Reserves	231,284	152,217	848,359	1,000,576
	IBNR	(242,646)	(894,604)	3,693,684	2,799,081
	Discounted Claim Value	0	136,999	(675,990)	(538,991)
	TOTAL FY 2022 CLAIMS	(1,434)	70,771	4,705,595	4,776,366
FUND YEAR 2023					
	Paid Claims	(495,500)	3,887,279	1,340,865	5,228,144
	Case Reserves	(572)	(2,102,140)	3,425,859	1,323,719
	IBNR	496,072	(1,264,319)	7,383,429	6,119,110
	Discounted Claim Value	0	258,282	(1,262,574)	(1,004,292)
	TOTAL FY 2023 CLAIMS	0	779,103	10,887,578	11,666,681
FUND YEAR 2024					
	Paid Claims	228,646	519,603		519,603
	Case Reserves	19,385	2,145,205		2,145,205
	IBNR	474,240	5,280,173		5,280,173
	Discounted Claim Value	(73,931)	(1,112,112)		(1,112,112)
	TOTAL FY 2024 CLAIMS	648,340	6,832,869	0	6,832,869
COMBINED TOTAL CLAIMS		673,831	8,677,549	42,983,159	51,660,708

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF SEPTEMBER 30, 2024

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,613	518,769	87,394,614	87,913,383
2. CLAIM EXPENSES				
Paid Claims	39,953	408,256	77,267,693	77,675,949
IBNR	145	2,206	43,224	45,430
Total Claims	40,098	410,462	77,310,917	77,721,379
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,300	74,725	6,025,562	6,100,287
Total Expenses	8,300	74,725	9,611,028	9,685,753
4. UNDERWRITING PROFIT (1-2-3)	9,215	33,582	397,397	430,979
5. INVESTMENT INCOME	1,437	5,863	7,136	12,999
6. STATUTORY PROFIT (4+5)	10,652	39,445	404,533	443,978
9. STATUTORY SURPLUS (6+7-8)	10,652	39,445	404,533	443,978

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	571	39,793	(22,776)	17,016
CASH	-	(61,704)	82,152	20,448
2024 SURPLUS	10,081	(348)	-	(348)
CASH	(5,212)	84,934	-	84,934
TOTAL SURPLUS	10,652	39,445	404,532	443,977
TOTAL CASH	(5,212)	23,229	509,459	532,689

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF SEPTEMBER 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	(571)	(39,793)	43,224	3,432
Total Claims	(571)	(39,793)	621,954	582,161
FUND YEAR 2024				
Paid Claims	39,953	408,256	-	408,256
IBNR	717	41,998	-	41,998
Total Claims	48,920	450,255	-	450,255
COMBINED TOTAL CLAIMS	48,349	410,462	77,310,917	77,721,379

**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

October 31, 2024

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
September-24	0	1	4	6	6	17
October-24	0	1	4	6	7	18
NET CHGE	0	0	0	0	1	1
Limited Reserves						\$19,323
Year	2020	2021	2022	2023	2024	TOTAL
September-24	\$0	\$1	\$833	\$2,502	\$342,885	\$346,221
October-24	\$0	\$1	\$833	\$2,502	\$344,485	\$347,821
NET CHGE	\$0	\$0	\$0	\$0	\$1,600	\$1,600
Ltd Incurred	\$523,345	\$242,084	\$313,729	\$410,376	\$459,309	\$3,895,766
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
September-24	0	2	3	2	11	21
October-24	0	2	3	3	14	24
NET CHGE	0	0	0	1	3	3
Limited Reserves						\$10,749
Year	2020	2021	2022	2023	2024	TOTAL
September-24	\$0	\$73,054	\$34,342	\$15,000	\$50,900	\$244,666
October-24	\$0	\$71,861	\$34,342	\$20,000	\$61,400	\$257,973
NET CHGE	\$0	(\$1,192)	\$0	\$5,000	\$10,500	\$13,308
Ltd Incurred	\$40,853	\$278,521	\$171,300	\$21,000	\$61,900	\$3,955,738
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
September-24	0	0	0	1	3	4
October-24	0	0	0	1	3	4
NET CHGE	0	0	0	0	0	0
Limited Reserves						\$6,443
Year	2020	2021	2022	2023	2024	TOTAL
September-24	\$0	\$0	\$0	\$15,000	\$1,000	\$16,000
October-24	\$0	\$0	\$0	\$15,000	\$10,771	\$25,771
NET CHGE	\$0	\$0	\$0	\$0	\$9,771	\$9,771
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
September-24	3	15	13	11	48	99
October-24	3	9	10	9	55	94
NET CHGE	0	-6	-3	-2	7	-5
Limited Reserves						\$22,709
Year	2020	2021	2022	2023	2024	TOTAL
September-24	\$24,214	\$395,032	\$429,676	\$141,467	\$355,847	\$1,524,119
October-24	\$23,127	\$599,323	\$385,211	\$166,442	\$825,952	\$2,134,649
NET CHGE	(\$1,088)	\$204,290	(\$44,464)	\$24,975	\$470,105	\$610,531
Ltd Incurred	\$934,070	\$2,267,582	\$1,546,364	\$431,311	\$1,308,981	\$19,285,521
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2020	2021	2022	2023	2024	TOTAL
September-24	3	18	20	20	68	141
October-24	3	12	17	19	79	140
NET CHGE	0	-6	-3	-1	11	-1
Limited Reserves						\$19,759
Year	2020	2021	2022	2023	2024	TOTAL
September-24	\$24,214	\$468,087	\$464,851	\$173,969	\$750,631	\$2,131,005
October-24	\$23,127	\$671,185	\$420,386	\$203,944	\$1,242,607	\$2,766,214
NET CHGE	(\$1,088)	\$203,098	(\$44,464)	\$29,975	\$491,976	\$635,209
Ltd Incurred	\$1,501,500	\$2,794,782	\$2,047,659	\$879,187	\$1,840,961	\$28,520,961

2020 2021 2022 2023 2024 YEARS

Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
 AS OF **October 31, 2024**

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION													
2020	Budget	Current		58	MONTH TARGETED	Last Month		57	MONTH TARGETED	Last Year		46	
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-24		Unlimited Incurred	Limited Incurred	Actual 30-Sep-24		Unlimited Incurred	Limited Incurred	Actual 01-Oct-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%	97.02%	40,853	40,853	6.80%	96.96%	27,667	27,667	4.60%	95.07%
POL/EPL													
AUTO LIABILITY	112,001	3,232	3,232	2.89%	95.69%	3,232	3,232	2.89%	95.43%	3,232	3,232	2.89%	91.84%
WORKER'S COMP	1,319,505	934,070	934,070	70.79%	99.83%	934,435	934,435	70.82%	99.80%	906,175	906,175	68.68%	99.28%
TOTAL ALL LINES	2,372,415	1,501,500	1,501,500	63.29%	98.95%	1,501,865	1,501,865	63.31%	98.90%	937,074	937,074	39.50%	97.96%
NET PAYOUT %	\$1,478,374												62.32%

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION													
2021	Budget	Current		46	MONTH TARGETED	Last Month		45	MONTH TARGETED	Last Year		34	
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-24		Unlimited Incurred	Limited Incurred	Actual 30-Sep-24		Unlimited Incurred	Limited Incurred	Actual 01-Oct-23	
PROPERTY	338,000	242,084	242,084	71.62%	100.00%	242,084	242,084	71.62%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	278,521	278,521	50.55%	95.07%	278,521	278,521	50.55%	94.71%	198,514	198,514	36.03%	88.77%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	91.84%	6,594	6,594	5.64%	91.45%	6,594	6,594	5.64%	85.94%
WORKER'S COMP	1,297,005	2,267,582	2,267,582	174.83%	99.28%	1,993,059	1,993,059	153.67%	99.20%	1,949,503	1,949,503	150.31%	97.68%
TOTAL ALL LINES	2,303,006	2,794,782	2,794,782	121.35%	98.00%	2,520,259	2,520,259	109.43%	97.85%	2,154,610	2,154,610	93.56%	95.30%
NET PAYOUT %	\$2,123,596												92.21%

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION													
2022	Budget	Current		34	MONTH TARGETED	Last Month		33	MONTH TARGETED	Last Year		22	
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-24		Unlimited Incurred	Limited Incurred	Actual 30-Sep-24		Unlimited Incurred	Limited Incurred	Actual 01-Oct-23	
PROPERTY	316,000	313,729	313,729	99.28%	100.00%	313,729	313,729	99.28%	100.00%	0	0	0.00%	98.69%
GEN LIABILITY	538,000	171,300	171,300	31.84%	88.77%	171,300	171,300	31.84%	88.03%	195,800	195,800	36.39%	76.91%
POL/EPL	101,999	0	0	0.00%	88.77%	0	0	0.00%	88.03%	0	0	0.00%	76.91%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	85.94%	16,267	16,267	14.40%	85.26%	16,267	16,267	14.40%	73.57%
WORKER'S COMP	1,244,000	1,546,364	1,546,364	124.31%	97.68%	1,582,628	1,582,628	127.22%	97.46%	1,472,376	1,472,376	118.36%	91.80%
TOTAL ALL LINES	2,312,999	2,047,659	2,047,659	88.53%	94.96%	2,083,924	2,083,924	90.10%	94.60%	1,684,443	1,684,443	72.83%	87.73%
NET PAYOUT %	\$1,627,273												70.35%

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION													
2023	Budget	Current		22	MONTH TARGETED	Last Month		21	MONTH TARGETED	Last Year		10	
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-24		Unlimited Incurred	Limited Incurred	Actual 30-Sep-24		Unlimited Incurred	Limited Incurred	Actual 01-Oct-23	
PROPERTY	369,682	410,376	410,376	111.01%	98.69%	410,376	410,376	111.01%	98.04%	0	0	0.00%	76.00%
GEN LIABILITY	532,748	21,000	21,000	3.94%	76.91%	16,000	16,000	3.00%	75.57%	78,000	78,000	14.64%	42.00%
POL/EPL	113,998	0	0	0.00%	76.91%	0	0	0.00%	75.57%	0	0	0.00%	42.00%
AUTO LIABILITY	127,000	16,500	16,500	12.99%	73.57%	16,500	16,500	12.99%	71.98%	1,500	1,500	1.18%	40.00%
WORKER'S COMP	1,273,000	431,311	431,311	33.88%	91.80%	403,727	403,727	31.71%	90.74%	291,397	291,397	22.89%	42.00%
TOTAL ALL LINES	2,416,428	879,187	879,187	36.38%	87.91%	846,603	846,603	35.04%	86.81%	370,897	370,897	15.35%	47.10%
NET PAYOUT %	\$675,243												27.94%

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION													
2024	Budget	Current		10	MONTH TARGETED	Last Month		9	MONTH TARGETED	Last Year		-2	
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-24		Unlimited Incurred	Limited Incurred	Actual 30-Sep-24		Unlimited Incurred	Limited Incurred	Actual 01-Oct-23	
PROPERTY	391,348	459,309	459,309	117.37%	76.00%	457,709	457,709	116.96%	68.00%			N/A	N/A
GEN LIABILITY	530,000	61,900	61,900	11.68%	42.00%	50,900	50,900	9.60%	36.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	42.00%	0	0	0.00%	36.00%			N/A	N/A
AUTO LIABILITY	116,000	10,771	10,771	9.29%	40.00%	1,000	1,000	0.86%	35.00%			N/A	N/A
WORKER'S COMP	1,393,000	1,308,981	1,308,981	93.97%	42.00%	784,549	784,549	56.32%	33.00%			N/A	N/A
TOTAL ALL LINES	2,544,348	1,840,961	1,840,961	72.35%	47.14%	1,294,158	1,294,158	50.86%	39.23%	0	0	N/A	N/A
NET PAYOUT %	\$598,353												23.52%

**GLOUCESTER COUNTY INSURANCE COMMISSION
SUPPLEMENTAL BILLS LIST**

Resolution No. 16-25

DECEMBER 2024

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
VIOLA YEAGER	MEDICAL REIMBURSEMENT 11/24	481.84
		481.84
	Total Payments FY 2024	481.84
	TOTAL PAYMENTS ALL FUND YEARS	\$481.84

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
SUPPLEMENTAL BILLS LIST #2**

Resolution No. 17-25

DECEMBER 2024

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
FRANKLIN TOWNSHIP VPRP QSF	SETTLEMENT-DOCKET GLO-L-1289-21 8/24	123,500.00
		123,500.00
	Total Payments FY 2024	123,500.00
	TOTAL PAYMENTS ALL FUND YEARS	\$123,500.00

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 18-25

January 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>
PERMA RISK MANAGEMENT SERVICES	REIMB FOR MEETING EXPENSE	294.54
PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/24	8.28
		302.82
SPARK CREATIVE GROUP	SITE UPDATES 11/24-12/24 INV 6021	125.00
		125.00
GANNETT NEW YORK NJ LOCALIQ	A# 1122468 INV 6790210-10716630 11/1/24	153.00
		153.00
	Total Payments FY 2024	580.82

FUND YEAR
2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
BAGELICIOUS	REFRESHMENTS- KICKOFF MEETING 01/25	574.45
		574.45
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 01/25	14,362.33
		14,362.33
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 17368 01/25	5,576.00
		5,576.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 01/25	1,000.00
		1,000.00
CHANCE & MCCANN, LLC	LEGAL FEES INV 429 FOR 12/24	2,895.00
		2,895.00
BROWN & CONNERY, LLP	LEGAL- K. QUIGLEY FOR 11/24 INV 352977	264.19
BROWN & CONNERY, LLP	LEGAL- D. LAW FOR 1/024 INV 351034	812.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON FOR 11/24 INV 353006	1,746.00
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS FOR 07/24 INV 345036	5,324.00
BROWN & CONNERY, LLP	LEGAL- B. RENNER FOR 9/24 INV 347285	266.00
BROWN & CONNERY, LLP	LEGAL-K. QUIGLEY FOR 10/24 INV 350863	1,592.35
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS FOR 10/24 INV 349770	2,321.00
		12,325.54

VIOLA YEAGER	MEDICAL REIMBURSEMENT 12/24	542.49
		542.49
NJ MOTOR VEHICLE COMMISSION	2025 ONLINE ACCESS FEE- OL009120	150.00
		150.00
NJ ADVANCE MEDIA	ACCT 1159386 -AD 10953430 1/9/25	46.24
NJ ADVANCE MEDIA	ACCT 1159386 -AD 10953421 1/9/25	35.99
		82.23
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 12/24	3,736.61
		3,736.61
GANNETT NEW YORK NJ LOCALIQ	ACCT 1122468- AD 10921034 1/8/25	16.77
		16.77
HARDENBERGH INSURANCE GROUP	RMC FEE - INV 17351 01/25	28,720.00
		28,720.00
	Total Payments FY 2025	69,981.42
	TOTAL PAYMENTS ALL FUND YEARS	\$70,562.24

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. 19-25

JANUARY 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.

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 01/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 01/25	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	October				
CURRENT FUND YEAR	2024				
	Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim	
	ID Number:				
	Maturity (Yrs)				
	Purchase Yield:				
	TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,719,567.16	4,690,531.73	7742.32	21293.11	
Opening Interest Accrual Balance	\$0.00	-	0	0	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$11,805.93	\$11,564.32	\$94.54	\$147.07
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	\$11,805.93	\$11,564.32	\$94.54	\$147.07
9	Deposits - Purchases	\$848,784.98	\$594,135.94	\$193,008.22	\$61,640.82
10	(Withdrawals - Sales)	-\$638,537.13	-\$398,413.42	-\$178,482.89	-\$61,640.82
Ending Cash & Investment Balance	\$4,941,620.94	\$4,897,818.57	\$22,362.19	\$21,440.18	
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00	
Plus Outstanding Checks	\$45,279.26	\$777.08	\$15,460.65	\$29,041.53	
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00	
Balance per Bank	\$4,986,900.20	\$4,898,595.65	\$37,822.84	\$50,481.71	

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

Current Fund Year: 2024 Month Ending: October										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	789,404.03	4,113,209.60	(23,770.22)	967,767.88	(1,372,627.37)	(168,021.60)	413,605.16	0.00	0.00	4,719,567.48
RECEIPTS										
Assessments	25,000.56	33,975.12	7,436.06	89,296.86	332,825.30	76,627.54	7,307.86	0.00	0.00	572,469.30
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,654.85	4,962.72	955.15	3,420.83	12.53	300.82	499.02	0.00	0.00	11,805.92
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,654.85	4,962.72	955.15	3,420.83	12.53	300.82	499.02	0.00	0.00	11,805.92
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	26,655.41	38,937.84	8,391.21	92,717.69	332,837.83	76,928.36	7,806.88	0.00	0.00	584,275.22
EXPENSES										
Claims Transfers	0.00	61,640.82	0.00	178,482.89	0.00	0.00	0.00	0.00	0.00	240,123.71
Expenses	0.00	0.00	0.00	0.00	0.00	122,097.74	0.00	0.00	0.00	122,097.74
Other Expenses*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	61,640.82	0.00	178,482.89	0.00	122,097.74	0.00	0.00	0.00	362,221.45
END 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

**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 January 23, 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 period of 12/1/24 to 12/31/24 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 January 23, 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
12/01/2024 Thru 12/31/2024

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
12/01/2024 Thru 12/31/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Physical Damage											
C	6058	3530003886 001	GLOUCESTER COUNTY	8/20/2024	8/20/2024	PRO-LINE COLLISION CENTER	12/27/2024	2021 FORD F15 PLATE#CG8CVJ	16,007.74	16,007.74	
C	6059	3530003902 001	GLOUCESTER COUNTY	9/5/2024	9/5/2024	PRO-LINE COLLISION CENTER	12/27/2024	2022 CHEVY TAHOE PLATE#CG4CVP	13,849.52	13,849.52	
Total for Coverage: Auto Physical Damage									Number of entries: 2	29,857.26	29,857.26
Coverage: General Liability											
C	6042	3530003091 001	BASS, AARON	9/3/2024	10/31/2024	MADDEN & MADDEN PA	12/13/2024	STATEMENT 6	1,818.95	1,818.95	
C	6043	3530003013 001	RODRIGUEZ, MARISA	10/2/2024	10/30/2024	MADDEN & MADDEN PA	12/13/2024	STATEMNET 11	2,685.00	2,685.00	
C	6044	3530003411 001	NOLLAN, LIAM	10/10/2024	10/31/2024	MADDEN & MADDEN PA	12/13/2024	STATEMENT 2	1,047.49	1,047.49	
C	6046	3530003091 001	BASS, AARON	11/13/2024	11/13/2024	MASTROIANNI AND FORMAROLI IN	12/13/2024	INVOICE 113088	761.35	761.35	
C	6055	3530003013 001	RODRIGUEZ, MARISA	10/29/2024	10/29/2024	MASTROIANNI AND FORMAROLI IN	12/13/2024	INVOICE 113064	1,095.15	1,095.15	
C	6060	3530003091 001	BASS, AARON	11/12/2024	11/18/2024	MADDEN & MADDEN PA	12/27/2024	STATEMENT 7	762.49	762.49	
C	6061	3530003476 001	IANNELLI, ALFRED	10/1/2024	10/14/2024	MADDEN & MADDEN PA	12/27/2024	STATEMENT 10	250.00	250.00	
C	6062	3530003013 001	RODRIGUEZ, MARISA	11/13/2024	11/26/2024	MADDEN & MADDEN PA	12/27/2024	STATEMENT 12	1,554.00	1,554.00	
C	6063	3530003432 001	EVANS, GENE	10/2/2024	10/2/2024	MADDEN & MADDEN PA	12/27/2024	STATEMENT 2	300.00	300.00	
Total for Coverage: General Liability									Number of entries: 9	10,274.43	10,274.43
Coverage: Police Professional											
C	6045	3530003101 001	SCHEID, JOSEPHINE	10/10/2024	10/31/2024	MADDEN & MADDEN PA	12/13/2024	STATEMENT 16	570.00	570.00	
Total for Coverage: Police Professional									Number of entries: 1	570.00	570.00
Coverage: Property											
C	6047	3530003542 001	GLOUCESTER COUNTY	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS	12/13/2024	PROPERTY CLAIM REIMBURSEMENT	15,170.00	15,170.00	
C	6048	3530003537 001	ROWAN COLLEGE OF SOUT	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS	12/13/2024	PROPERTY CLAIM REIMBURSEMENT	17,173.14	117,173.14	
C	6049	3530003940 001	GLOUCESTER COUNTY	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS	12/13/2024	PROPERTY CLAIM REIMBURSEMENT	60,758.91	60,758.91	
C	6050	3530003942 001	GLOUCESTER COUNTY IMPI	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS	12/13/2024	PROPERTY CLAIM REIMBURSEMENT	49,000.00	249,000.00	
C	6051	3530003941 001	GLOUCESTER COUNTY	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS	12/13/2024	PROPERTY CLAIM REIMBURSEMENT	4,616.51	4,616.51	
C	6052	3530003943 001	ROWAN COLLEGE OF SOUT	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS	12/13/2024	PROPERTY CLAIM REIMBURSEMENT	19,463.66	19,463.66	
C	6053	3530003944 001	GLOUCESTER COUNTY LIBF	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS	12/13/2024	PROPERTY CLAIM REIMBURSEMENT	1,510.00	1,510.00	
C	6054	3530003544 001	GLOUCESTER COUNTY IMPI	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS	12/13/2024	PROPERTY CLAIM REIMBURSEMENT	275.00	275.00	
C	6056	3530003946 001	ROWAN COLLEGE OF SOUT	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS	12/13/2024	PROPERTY CLAIM REIMBURSEMENT	69,854.13	69,854.13	
C	6057	3530003945 001	ROWAN COLLEGE OF SOUT	12/12/2024	12/12/2024	NEW JERSEY COUNTIES EXCESS	12/13/2024	PROPERTY CLAIM REIMBURSEMENT	6,359.35	6,359.35	
Total for Coverage: Property									Number of entries: 10	544,180.70	544,180.70
Total for Gloucester Co Ins Commission - 353									Number of entries: 22	584,882.39	584,882.39



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

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	35	100%	\$22,429.84	100%	\$13,500.21	\$0.00	\$7,356.00	\$1,573.63	\$8,929.63	\$1,250.15	\$7,679.48
February	25	88%	\$16,472.17	84%	\$8,402.17	\$50.25	\$5,907.16	\$2,112.59	\$8,070.00	\$1,129.80	\$6,940.20
March	29	86%	\$45,643.25	91%	\$36,772.87	\$0.00	\$7,567.24	\$1,303.14	\$8,870.38	\$1,366.77	\$7,503.61
April	62	98%	\$41,164.27	99%	\$23,293.12	\$32.40	\$12,744.63	\$5,094.12	\$17,871.15	\$2,501.98	\$15,369.17
May	106	91%	\$65,765.25	88%	\$29,703.79	\$1,436.50	\$26,303.60	\$8,321.36	\$36,061.46	\$4,784.64	\$31,276.82
June	68	85%	\$263,774.84	76%	\$93,584.91	\$157.00	\$40,506.61	\$129,526.32	\$170,189.93	\$14,968.77	\$155,221.16
July	52	87%	\$31,006.40	79%	\$12,358.07	\$3,883.82	\$12,200.47	\$2,564.04	\$18,648.33	\$2,092.35	\$16,555.98
August	43	91%	\$33,901.92	92%	\$18,314.97	\$374.84	\$11,829.62	\$3,382.49	\$15,586.95	\$2,182.17	\$13,404.78
September	41	90%	\$69,684.50	93%	\$16,689.22	\$41.02	\$50,035.64	\$2,918.62	\$52,995.28	\$7,419.34	\$45,575.94
October	42	81%	\$94,903.99	90%	\$51,213.96	\$571.64	\$34,027.10	\$9,091.29	\$43,690.03	\$6,059.52	\$37,630.51
November	38	97%	\$31,471.60	62%	\$15,705.07	\$3574.50	\$7,757.74	\$4,434.29	\$15,766.53	\$2,207.31	\$13,559.22
December	47	89%	\$141,046.36	97%	\$25,489.87	\$146.02	\$21,036.13	\$94,374.34	\$115,556.49	\$9,192.83	\$106,363.66
YTD Total	588	90%	\$857,264.39	86%	\$345,028.23	\$10,267.99	\$237,271.94	\$264,696.23	\$512,236.16	\$55,155.63	\$457,080.53

<u>Monthly Summary</u>		<u>Dec.</u>
Total Reductions (before fees):		\$115,556.49
Percent:		82%
Net Reductions:		\$106,363.66
Percent:		75%

<u>YTD Summary</u>	
Total Reductions (before fees):	\$512,236.16
Percent:	60%
Net Reductions:	\$457,080.53
Percent:	53%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: January 16, 2025
DATE OF MEETING: January 23, 2025

GCIC SERVICE TEAM

<p>Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213</p>	<p>Glenn Prince, Assistant Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-258-3949</p>	<p>Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738</p>
<p>Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18th Floor Camden, NJ 08102 P.O. Box 99106 Camden, NJ 08101</p>		

December – January 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 10:** Attended the GCIC Claims Committee meeting.
- **December 12:** Attended the GCIC meeting.
- **January 9:** Attended and presented at the GCIC Annual Safety Kickoff meeting.
- **January 14:** Attended the GCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **January 23:** 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 Message: Holiday Stress and Depression – December 19.
- NJCE Training Announcement: NJ PEOSH Injury Reporting & Recording (Virtual) – December 31.
- NJCE JIF - Training Announcement: NEW NJCE Live Group Sign in Sheet Submission for 2025! – January 2.
- NJCE JIF - JAM SD Message: NJOSH 300 Log of Work-Related Injuries and Illnesses – January 6.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording and Reporting Occupational Injuries and Illnesses – January 13.

NJCE LIVE SAFETY TRAINING

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

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

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

NEW! NJCE LIVE GROUP SIGN IN SHEET SUBMISSION FOR 2025:

NJCE LMS Training Administrators and Supervisors: NJCE and JA Montgomery Consulting are excited to announce the New, streamlined process for submitting NJCE LIVE Group Sign-in Sheets following the completion of a course via Zoom.


Starting January 1, 2025

Please Note: The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a Group Setting and should not be completed if the user logged in on their own and viewed the training.

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

In addition, the [NJCE LIVE Group Sign-in Sheet](#) link and QR Code are available on the  [NJCE LIVE Monthly Training Schedules](#) and in the [NJCE Learning Management System](#) (click the Folders tab, and then the Group Sign-in Sheet folder).

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

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (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)).

*** 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.

January thru March 2025 Safety Training Schedule
 Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
1/23/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
1/23/25	Introduction to Management Skills	10:00 - 12:00 pm
1/24/25	Shop and Tool Safety	7:30 - 8:30 am
1/24/25	Confined Space Entry	9:00 - 12:00 pm
1/24/25	Flagger Skills and Safety	1:00 - 2:00 pm
1/27/25	CDL: Supervisors' Reasonable Suspicion**	8:30 - 10:30 am
1/27/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
1/28/25	Personal Protective Equipment	8:30 - 10:30 am
1/28/25	Career Survival for Managers, Business Administrators, and Assistants	9:00 - 11:00 am
1/28/25	Fire Safety	11:00 - 12:00 pm
1/28/25	Ladder Safety/Walking & Working Surfaces	2:30 - 4:30 pm
1/29/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
1/29/25	Bloodborne Pathogens	2:00 - 3:00 pm
1/29/25	Hazard Communication/Globally Harmonized System (GHS)	3:30 - 5:00 pm
1/30/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/30/25	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
1/31/25	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/3/25	Shop and Tool Safety	8:30 - 9:30 am
2/3/25	Hearing Conservation	10:00 - 11:00 am
2/3/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/4/25	Designated Employer Representative Training (DER)**	9:00 - 4:00 pm w/ 1 hour lunch brk
2/4/25	Ethics for NJ Local Government Employees	9:00 - 11:00 am
2/4/25	Protecting Children from Abuse In New Jersey Local Government Programs	12:00 - 2:00 pm
2/4/25	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
2/5/25	Bloodborne Pathogens	7:30 - 8:30 am
2/5/25	Snow Plow/Snow Removal Safety	9:00 - 11:00 am
2/5/25	Disaster Management	1:00 - 2:30 pm

2/5/25	Driving Safety Awareness	1:00 - 2:30 pm
2/6/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
2/6/25	Fire Safety	11:00 - 12:00 pm
2/6/25	Fire Extinguisher Safety	1:00 - 2:00 pm
2/7/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/25	Flagger Skills and Safety	10:30 - 11:30 am
2/7/25	Productive Meetings Best Practices**	1:00 - 2:30 pm
2/10/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
2/10/25	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
2/10/25	High Performing Teams**	1:00 - 3:00 pm
2/11/25	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
2/11/25	Ethical Decision Making	9:00 - 11:30 am
2/11/25	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/12/25	Fall Protection Awareness	8:30 - 10:30 am
2/12/25	Chipper Safety	11:00 - 12:00 pm
2/12/25	Law Enforcement: Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm
2/12/25	Hearing Conservation	1:00 - 2:30 pm
2/13/25	Personal Protective Equipment	8:30 - 10:30 am
2/13/25	Bloodborne Pathogens	11:00 - 12:00 pm
2/13/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
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
3/13/25	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
3/20/25	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

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 the group sign-in sheet link within 24 hours after the webinar.
- **NEW - NJCE LIVE GROUP SIGN IN SHEET SUBMISSION FOR 2025:**

NJCE LMS Training Administrators and Supervisors: NJCE and JA Montgomery Consulting are excited to announce the New, streamlined process for submitting NJCE LIVE Group Sign-in Sheets following the completion of a course via Zoom.

Starting January 1, 2025

Please Note: The Group Sign in Sheet only needs to be completed and submitted if the Training was done in a Group Setting and should not be completed if the user logged in on their own and viewed the training.

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

Post Office Box 8000 · 8000 Sagamore Drive, Suite 8101 · Marlton, New Jersey 08053

856.489.9100 · 856.489.9101 Fax · www.hig.net

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: 1/23/2025
 RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2025 Gloucester County Insurance Commission Safety Kick Off Meeting

Enclosed is a summary of the evaluations.

B. 2025 Claims Charter

Attached is the 2025 Claims Charter. There has been one revision to the charter. The replacement of Rocco Ficara with John Vinci Sr. as the Gloucester County Utilities Authority representative.

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

II. Underwriting Services Director

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

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

Action Requested: Motion to authorize the Underwriting Services Director to renew the above policy contingent upon the renewal premium not increasing more than 10% and no significant reduction in the terms and conditions.

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

As an update, 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

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8000 Sagamore Drive, Suite 8101
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Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

GLOUCESTER COUNTY INSURANCE COMMISSION

2025 SAFETY MEETING

Evaluation Form

The Gloucester County Insurance Commission is committed to meeting the safety and regulatory needs of its employees. Please take a moment to complete this form so that we may continue to enhance future training.

Date: 1/9/2025

Location: RCSJ – Gloucester Campus

Name / Department: 30 Attendees

Overall Evaluation:

- 1. The purpose and goal of the meeting was clearly stated.
Yes 22 No 0
- 2. Will the materials presented today be useful in your job duties?.
Yes 19 Somewhat 2 Not at all 0

Did you feel that the presentation was valuable? Please indicate below.

<u>Presentation:</u>	Yes	No
Learning Management System	<u>22</u>	<u>0</u>

Miscellaneous

- 1. Training you would like to see in 2025:
 - 1. **Wellness Programs (Sheriff’s Dept.)**
 - 2. **Refresher bistrainer, Brief update to GCAS leads RE: OSHA reporting requirements & Volunteer Safety (Health Dept)**
 - 3. **In-person bloodborne pathogens (Social Services)**
 - 4. **More on 1st Amendment Audits (Department of Corrections)**
 - 5. **Review sample claim situations and potential prevention strategies without identifying information. If there one multiple similar claims. (Health)**

2. I would like more information on:

Site Survey 3

- GCAS / Health
- GC Library
- Health Dept.

Accident Investigation 2

- Department of Corrections
- Health Dept.

Job Site Observation 3

- Public Works / Mosquito Control

GC Library
Health Dept.

Tool box talks 3

Sheriff's Office
GC Library
Public Works / Engineering

4. Any other comments:
 1. **Outstanding meeting.**
 2. **I appreciate the wellness grant being expanded.**
 3. **Wonderful programs such as the safety grant and wellness grant. Provides resources for staff that is out of our budget.**
 4. **Very good presentation as always.**
 5. **Very informative.**
 6. **Good job.**

**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.

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

GLOUCESTER COUNTY INSURANCE COMMISSION

Hardenbergh Insurance Group
J.A. Montgomery
Conner Strong & Buckelew
PERMA Risk Management Services
Qual-Lynx

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION

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.
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

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
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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

GLOUCESTER COUNTY INSURANCE COMMISSION

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.

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,

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
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Revision #15 - September 2022
Revision #16 - January 2023
Revision #17 - April 2023
Revision #18 - September 2024
Revision #19 - January 2025

GLOUCESTER COUNTY INSURANCE COMMISSION

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
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Revision #15 - September 2022
Revision #16 - January 2023
Revision #17 - April 2023
Revision #18 - September 2024
Revision #19 - January 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 *January 23, 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 *January 23, 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 January 23, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation

CLOSED SESSION

1-23-25

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530002748	Vedder, T.	WC	PAR
3530003856	Walters, D	WC	PAR
3530003866	Chapes, D.	WC	PAR
3530003957	Stitelerl, R.	WC	PAR
3530003251	Reinek, S.	WC	SAR
2023291752	Gloucester County	PR	PAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – THURSDAY, DECEMBER 12, 2024
HYBRID MEETING
IN-PERSON & VIRTUAL
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. Veronica George, Sureatha Hobbs, Kelly Guerriero, Amy Zeiders, Richard Crooks, Yvonne Frey
	Medlogix Jennifer Goldstein, Lizzie Lewis
	PERMA Jennifer Conicella
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Joe Henry, Danielle Colaianni
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
Treasurer	Tracey Giordano

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library Commission
Jason Snyder, Hardenbergh Insurance Group
Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Gerard Torsiello, PERMA Risk Management Services
Shai Mcleod, PERMA Claims

APPROVAL OF MINUTES: Open and Closed Minutes of October 24, 2024.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 24, 2024

Motion: Commissioner Christina
Second: Commissioner Burns
Vote: Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti said the Safety Committee met on December 4th at the Administration Building and discussed three workers compensation claims that were all deemed preventable. A letter was sent to the entity.

CLAIMS COMMITTEE – Ms. Conicella reported on the Mandatory year-end claims reporting memo that was included in the agenda and reminded members to report any claim, potential claim or facts and circumstances that may give rise to a claim be reported to the insurance company prior to policy expiration on 12/31/24 specifically regarding Public Officials, Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, and Pollution.

EXECUTIVE DIRECTOR REPORT:

2025 PROPERTY AND CASUALTY BUDGET INTRODUCTION – Included in the agenda for review and discussion was the 2025 proposed Property & Casualty Budget in the amount of \$9,449,293. Executive Director said a surplus offset was not used in the 2025 budget. Executive Director continued to review the budget noting the dollars in lines 1-5 are provided by the actuary and come in a range - low, medium and high - and the Commission typically utilizes the medium range reflecting a 10% increase, line 11 is the Commission’s share of the excess coverages which increased by 6% versus 15% the year prior, lines 18-27 reflect the contractual fees, line 23 represents the risk manager fee which did not increase from 2024 and line 35 ancillary coverages resulted in a decrease of -0.14%. Executive Director said the introductory budget represents an overall increase of \$503,015 or 5.62%. Chairman Sheehan said this was a positive result especially factoring in the change in property values from the appraisals.

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

MOTION TO INTRODUCE THE 2025 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$9,449,293 AND SCHEDULE A PUBLIC HEARING ON JANUARY 23, 2025 AT 1:00 P.M.

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

2025 HEALTH DENTAL BUDGET INTRODUCTION – Included in the agenda for review and discussion was the 2025 proposed Health Dental Budget in the amount of \$694,874. Ms. Panto stated the introductory budget represents a decrease of \$9,147 or 1.30% which represented 789 covered employees in the select entities for Dental PPO enrollment as of August 2024. Ms. Panto reported on the decrease in dental, which was a result of favorable claims history in the past year, over the past year, benefits consultant fee increased based on the agreement with the County. A copy of the budget

was previously sent to the County for their review. Executive Director said the Fund Office will advertise the 2025 proposed budget in the applicable newspapers.

MOTION TO INTRODUCE THE 2025 HEALTH DENTAL BUDGET IN THE AMOUNT OF \$694,874 AND SCHEDULE A PUBLIC HEARING ON JANUARY 23, 2025 AT 1:00 P.M.

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

RFP’S FOR PROFESSIONAL SERVICES – Executive Director reported the Fund Office prepared Request for Proposals for the positions of Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Administrator, Managed Care Provider, Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney. The responses except for Managed Care were due on October 17, 2024; Managed Care responses were due October 23, 2024. The Risk Management Consultant RFP was re-issued with a due date of November 14, 2024.

Included in the agenda was a summary of the vendors who responded to the RFP. All responses were reviewed and evaluated by the Commissioners. The responses were discussed, recommendations were rendered at the meeting and the approved professionals were read into record by the Executive Director. Executive Director added a resolution for the appointments will be presented at the January meeting.

MOTION TO APPROVE A ONE-YEAR APPOINTMENT FOR THE VENDORS LISTED BELOW EFFECTIVE JANUARY 1, 2025

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

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

MOTION TO APPROVE A THREE-YEAR APPOINTMENT FOR THE VENDORS LISTED BELOW EFFECTIVE JANUARY 1, 2025

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

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

CERTIFICATE OF INSURANCE REPORTS – Included in the agenda was the certificate of issuance report from the NJCE which lists those certificates issued in the months of October & November. Executive Director stated there were (4) four certificates of insurance issued during the month of October and (5) five certificates of insurance issued in November.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – The NJCE met on October 24, 2024, and November 15, 2024. The summary reports of the meetings were included in the agenda. Executive Director reported at the October meeting, the NJCE discussed the preliminary budget and its response to a memo received from DOBI cautioning the issuance of a dividend and actions to address the decline in surplus. Executive Director said the NJCE Board of Commissioners unanimously agreed to not issue a dividend in 2024. Executive Director said the NJCE introduced a proposed budget in the amount of \$44,647,620 a 7.96% increase at the November meeting. A copy of the budget and Ancillary Budget was included in the agenda. The 2025 assessments are still under development and the NJCE Finance Sub-Committee will review at their next meeting. Executive Director said a public hearing is scheduled on January 7, 2025, at 1:00 PM.

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 September. However, an amended copy of the September Financial Fast Track was distributed separately at the meeting. Executive Director reported that as of September 30, 2024, there was a statutory surplus of \$2,637,736. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,486,226. The total cash amount is \$4,719,567. Executive Director said the increase in surplus was result of a decrease in IBNR from the 3rd quarter Financial Fast Track and the recording of a claims reimbursement payment to the Commission from the Improvement Authority.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of September. Executive Director reported as of September 30, 2024, the NJCE has a surplus of \$9,756,877, Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$26,097,892. Executive Director said 2023 Fund Year’s deficit was a result of large property claims when excess property retentions were \$3 million. The excess property retention has been reduced to \$1 million.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of August. Ms. Panto reported as of August 31, 2024, there was a statutory surplus of \$433,325. The total cash amount is \$537,901.

CLAIM TRACKING REPORTS - Included in the agenda are the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of September 30, 2024. Executive Director reviewed the reports with the Commission noting the Claims management report showed 11 more open claims from the prior month and the Claims Activity report notes the Commission is at 50% of the actuarial target mostly a result of a recent property claim. Executive Director said 2023 is expected to decrease once the actuary reports on the Improvement Authority’s reimbursement.

2025 PROPOSED MEETING SCHEDULE – Below are the proposed meeting dates for 2025 with the start time of the meetings being 1:00 PM. The 2025 GCIC Reorganization meeting is scheduled for January 23, 2025. Executive Director stated if the dates are acceptable a resolution will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed. The proposed meeting dates were January 23, February 27, April 24, June 26,

September 25, October 23 and December 11. The Commissioners accepted the meeting dates and will discuss later whether the meetings will be in-person or virtual.

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the agenda and reviewed the November report with the Commission noting the year-to-date total issues were 38 bringing the year-to-date issues to 207.

TREASURER REPORT - Chairman Sheehan reported the agenda included the November Property, Casualty Bills List and Benefits Bills List, and December Property, Casualty Bills List and Benefits Bills List which were Resolutions 68-24 through Resolution 71-24. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 68-24 THROUGH RESOLUTION 71-24

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 72-24 Inservco Liability Check Register for the period of 10/1/24 to 10/31/24 and 11/1/24 to 11/30/24.

MOTION TO APPROVE RESOLUTION 72-24 LIABILITY CHECK REGISTER FOR THE PERIOD OF 10/1/24 TO 10/31/24 AND 11/1/24 TO 11/30/24

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

MANAGED CARE PROVIDER - Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of October & November as noted below. Ms. Goldstein reported the PPO penetration for November was lower than normal which was a result of a surgery bill that went out of network. Medlogix did negotiate with the provider.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
October	42	\$94,903.99	\$51,213.96	\$43,690.03	\$37,630.51	73%	90%
November	38	\$31,471.60	\$15,705.07	\$15,766.53	\$13,559.22	86%	62%

NJCE SAFETY DIRECTOR:

REPORT - Mr. Prince reported the Safety Director’s report was included in the agenda and referred to the Risk Control Activities from October through December 2024. The training opportunities through February 2025 were listed in the agenda and have been added to njce.org. Safety Director reported that the Leadership Academy will begin its open enrollment program on 12/1 with a start date of 1/1/2025. Mr. Prince advised funds will be available for the 2025 Safety Grant.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR: REPORT:

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

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

**UNDERWRITING SERVICES DIRECTOR
RISK MANAGEMENT SERVICES**

2025 MEETING SCHEDULES – SAFETY AND ACCIDENT REVIEW COMMITTEE AND CLAIMS COMMITTEE: Enclosed in the agenda were the meeting schedules for each Committee.

MOTION TO APPROVE BOTH SCHEDULES AS PRESENTED

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

9/11/2024 SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING MINUTES: Enclosed in the agenda were the approved meeting minutes from the September 11th meeting.

WELLNESS INCENTIVE GRANT PROGRAM: Ms. Violetti said as this program has continuously received positive feedback from the entities that have participated, Hardenbergh respectfully requested continued funding for the Wellness Incentive Grant for 2025. There are no changes to the program. Included in the Underwriting Manager’s Report was the program documentation.

The Safety and Accident Review Committee respectfully requested the Commission approve an amount not to exceed \$10,000 (\$1,000 per grant – total of 10 grants) for this program and will be funded from the miscellaneous budget line item.

MOTION TO AUTHORIZE \$10,000 FOR THE WELLNESS INCENTIVE PROGRAM

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

2025 SAFETY KICK OFF MEETING: Ms. Violetti reported invitations have been sent for the January 9, 2025, kick-off meeting. The focus topic will be the J.A. Montgomery Learning Management System.

Ms. Violetti said there will be light refreshments served at the meeting as it will be held at Rowan College of South Jersey – Gloucester Campus and requested authorization for funding of the refreshments at the meeting. Hardenbergh is working with the County to select the vendor.

MOTION TO AUTHORIZE NOT TO EXCEED \$750 FOR REFRESHMENTS FOR THE 2025 SAFETY KICK-OFF MEETING

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

2024 CLAIMS SWEEP ON CLAIMS MADE POLICIES: Ms. Violetti said Hardenbergh has contacted all the members reminding them to advise our office if they have any knowledge of an incident which may give rise to a claim under the “claims made” policies: Public

Officials/Employment Practices, Medical Malpractice, Employed Lawyers, Crime, Pollution, and Cyber Liability. These policies have strict definitions to what constitutes “knowledge of a claim” and the time in which it must be reported to the carrier for coverage to be afforded. As these policies expire on 1/1/2025, we need to report any potential claims that may have been throughout 2024 to the carriers prior to 1/1/2025.

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

UNDERWRITING SERVICES DIRECTOR

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

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

Ms. Violetti reported the slight decrease in the premium for the Improvement Authority’s Builders’ Risk policy is due to a change in the New Jersey surcharge. The 11% decrease in the College’s Volunteer Accident policy is due to a change in insurance carriers. Hardenbergh is working with the County to obtain bonds for the new Sheriff and Undersheriffs effective 1/1/2025. All terms and conditions are per expiring.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE POLICIES LISTED ABOVE.

Moved: Commissioner Burns
 Second: Commissioner Christina
 Vote: Unanimous

ATTORNEY: NONE
OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Christina
Second: Commissioner Burns
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 73-24 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Christina
Second: Commissioner Burns
Vote: Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530003575 FROM \$37,792.06 TO \$69,568.62 AN INCREASE OF \$31,776.59.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530002537 FROM \$25,000.00 TO \$29,287.96 AN INCREASE OF \$4,287.96 AND AUTHORIZE A SETTLEMENT IN THE AMOUNT OF \$15,000.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530002850 FROM \$27,701.28 TO \$44,691.28 AN INCREASE OF \$16,990.00 AND AUTHORIZE A SETTLEMENT IN THE AMOUNT OF \$15,000.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM 3530002966 IN THE AMOUNT OF \$12,500.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM 3530003792 IN THE AMOUNT OF \$10,000.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM 3530003831 IN THE AMOUNT OF \$400.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM 3530003859 IN THE AMOUNT OF \$500.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM 3530003868 IN THE AMOUNT OF \$487.71.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM 3530003886 IN THE AMOUNT OF \$16,007.74.

Moved: Commissioner Christina

Second: Commissioner Burns

Roll Call Vote: 3 Ayes – 0 Nays

Chairman Sheehan advised the next meeting would be January 23, 2025 at 1:00 PM with meeting location to be determined.

MOTION TO ADJOURN:

Motion: Commissioner Christina

Second: Commissioner Burns

Vote: Unanimous

MEETING ADJOURNED: 1:42 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

DECEMBER 2024

GCHIC - Gloucester County Health Insurance Commiss

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

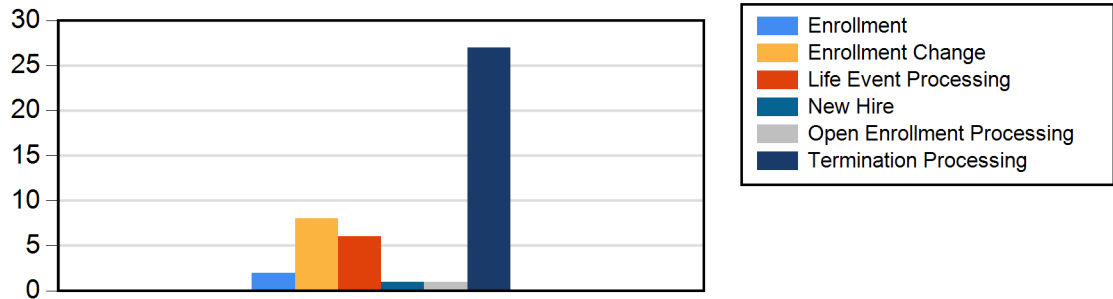


CLIENT ACTIVITY REPORT

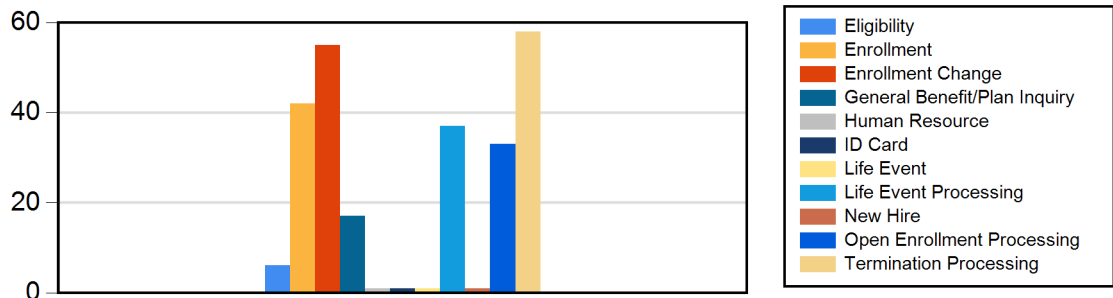
From: 12/1/2024 To: 12/31/2024

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (DECEMBER)	<u># of Issues</u>
Enrollment	2
Enrollment Change	8
Life Event Processing	6
New Hire	1
Open Enrollment Processing	1
Termination Processing	27
Total for Subject	45



SUBJECT (YTD)	<u># of Issues</u>
Eligibility	6
Enrollment	42
Enrollment Change	55
General Benefit/Plan Inquiry	17
Human Resource	1
ID Card	1
Life Event	1
Life Event Processing	37
New Hire	1
Open Enrollment Processing	33
Termination Processing	58
Total for Subject	252



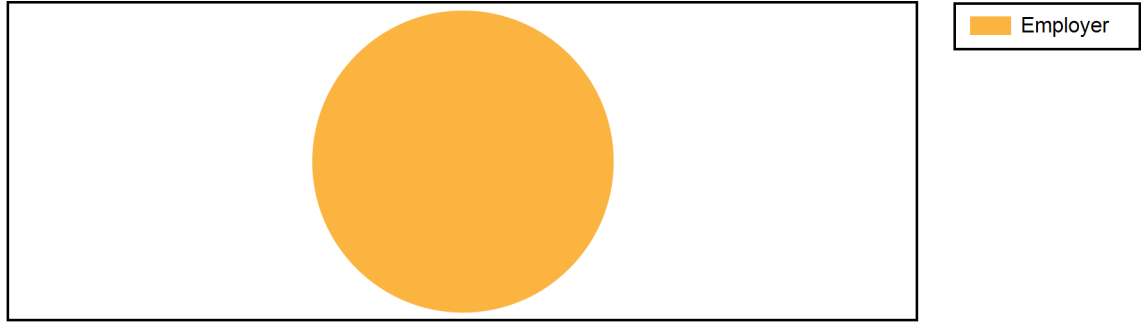


CLIENT ACTIVITY REPORT

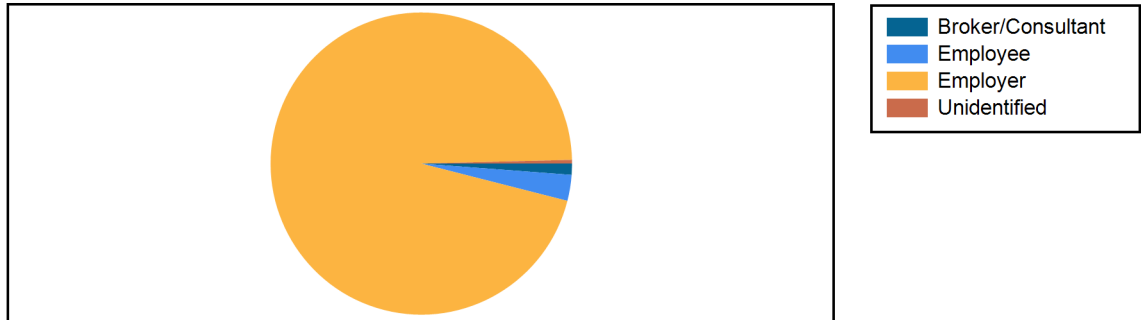
From: 12/1/2024 To: 12/31/2024

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (DECEMBER)	# of Issues
Employer	45
Total for Call Source	45



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	3
Employee	7
Employer	241
Unidentified	1
Total for Call Source	252



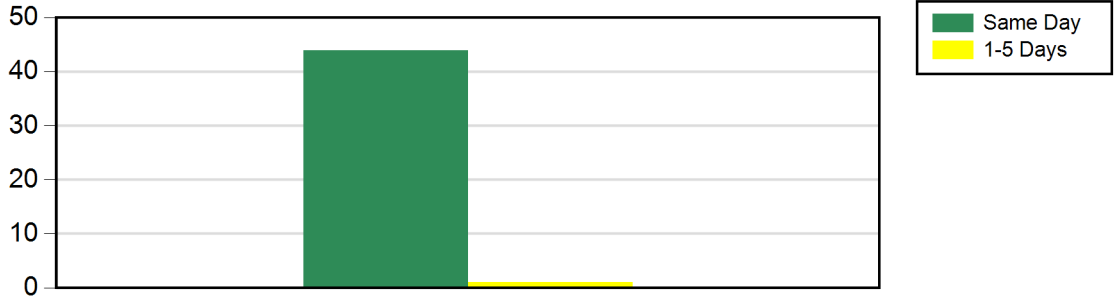


CLIENT ACTIVITY REPORT

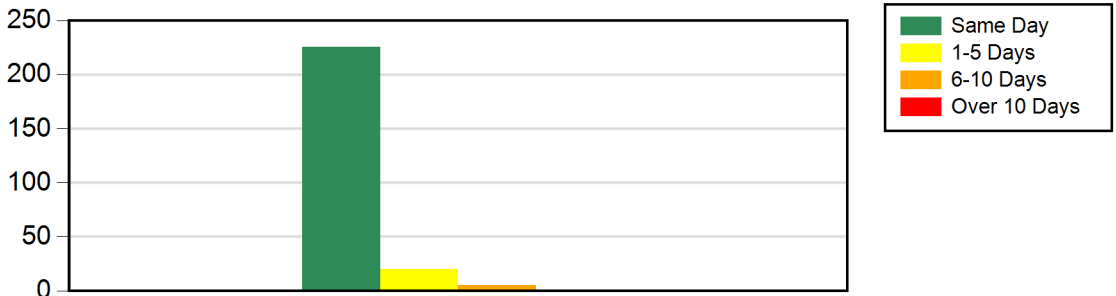
From: 12/1/2024 To: 12/31/2024

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (DECEMBER)	# of Days	%
Same Day	44	98%
1-5 Days	1	2%
Total for Time Range	45	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	226	90%
1-5 Days	20	8%
6-10 Days	5	2%
Over 10 Days	1	0%
Total for Time Range	252	100%



DETAIL (YTD)		From: 1/1/2024 To: 12/31/2024		
Received	Call Source	Subject	Status	Closed Time
1/2/2024	Broker/Consultant	Enrollment	Closed	Same Day
1/3/2024	Employer	Eligibility	Closed	Same Day
1/5/2024	Employer	Life Event Processing	Closed	Same Day
1/8/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/12/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/17/2024	Employer	Enrollment Change	Closed	Same Day
1/17/2024	Employer	Life Event Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 12/1/2024 To: 12/31/2024

GCHIC - Gloucester County Health Insurance Commiss

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



CLIENT ACTIVITY REPORT

From: 12/1/2024 To: 12/31/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 12/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/18/2024	Employer	Enrollment Change	Closed	Same Day
3/18/2024	Employer	Enrollment	Closed	Same Day
3/19/2024	Employer	Enrollment	Closed	Same Day
3/20/2024	Employer	Life Event Processing	Closed	Same Day
3/22/2024	Employer	Enrollment	Closed	Same Day
3/22/2024	Employee	Termination Processing	Closed	Same Day
3/25/2024	Employer	Enrollment Change	Closed	1-5 Days
3/26/2024	Employer	Enrollment Change	Closed	Same Day
3/27/2024	Employer	Enrollment Change	Closed	Same Day
4/4/2024	Employer	Enrollment	Closed	Same Day
4/4/2024	Employer	Enrollment	Closed	Same Day
4/8/2024	Employer	Life Event Processing	Closed	1-5 Days
4/8/2024	Employer	ID Card	Closed	Same Day
4/8/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/19/2024	Employer	Enrollment Change	Closed	1-5 Days
4/19/2024	Employer	Life Event Processing	Closed	1-5 Days
4/19/2024	Employer	Enrollment Change	Closed	1-5 Days
4/22/2024	Employer	Enrollment	Closed	1-5 Days
4/24/2024	Employer	Life Event Processing	Closed	Same Day
4/24/2024	Employer	Enrollment Change	Closed	Same Day
4/25/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/29/2024	Employer	Life Event Processing	Closed	Same Day
4/29/2024	Employer	Enrollment	Closed	6-10 Days
4/29/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/29/2024	Employee	Enrollment	Closed	Same Day
5/1/2024	Employer	Enrollment Change	Closed	Same Day
5/1/2024	Employer	Life Event Processing	Closed	Same Day
5/7/2024	Employer	Life Event Processing	Closed	Same Day
5/10/2024	Employer	Enrollment	Closed	Over 10 Days
5/13/2024	Employer	Life Event Processing	Closed	Same Day
5/17/2024	Employer	Enrollment	Closed	Same Day
5/22/2024	Employer	Life Event Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 12/1/2024 To: 12/31/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 12/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
5/23/2024	Employer	Life Event Processing	Closed	Same Day
6/5/2024	Employer	Life Event Processing	Closed	Same Day
6/7/2024	Employer	Enrollment	Closed	Same Day
6/7/2024	Employer	Enrollment Change	Closed	Same Day
6/11/2024	Employer	Enrollment Change	Closed	Same Day
6/11/2024	Employer	Enrollment	Closed	Same Day
6/11/2024	Employer	Enrollment	Closed	Same Day
6/14/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/2/2024	Employer	Enrollment Change	Closed	Same Day
7/2/2024	Employer	Eligibility	Closed	Same Day
7/2/2024	Employer	Enrollment Change	Closed	Same Day
7/11/2024	Employer	Life Event Processing	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/17/2024	Employer	Enrollment Change	Closed	Same Day
7/17/2024	Employer	Life Event Processing	Closed	Same Day
7/19/2024	Employer	Eligibility	Closed	Same Day
7/22/2024	Employer	Enrollment Change	Closed	Same Day
7/22/2024	Employer	Enrollment Change	Closed	Same Day
7/29/2024	Employer	Enrollment Change	Closed	Same Day
7/29/2024	Employer	Enrollment Change	Closed	1-5 Days
7/29/2024	Employer	Enrollment Change	Closed	Same Day
8/1/2024	Employer	Enrollment Change	Closed	Same Day
8/2/2024	Employer	Enrollment	Closed	Same Day
8/5/2024	Employer	Life Event Processing	Closed	Same Day
8/5/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 12/1/2024 To: 12/31/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 12/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/12/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
8/12/2024	Employer	Enrollment Change	Closed	Same Day
8/22/2024	Broker/Consultant	Enrollment	Closed	Same Day
8/28/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/3/2024	Employer	Life Event Processing	Closed	Same Day
9/19/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/20/2024	Employer	Enrollment	Closed	Same Day
9/20/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/23/2024	Employer	Eligibility	Closed	Same Day
9/23/2024	Employer	Enrollment Change	Closed	Same Day
9/26/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/30/2024	Employer	Life Event Processing	Closed	Same Day
9/30/2024	Employer	Enrollment Change	Closed	Same Day
10/8/2024	Employer	Enrollment	Closed	Same Day
10/16/2024	Employee	General Benefit/Plan Inquiry	Closed	6-10 Days
10/17/2024	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
10/18/2024	Employer	Enrollment	Closed	Same Day
10/18/2024	Employer	Enrollment	Closed	Same Day
10/22/2024	Employer	Enrollment	Closed	Same Day
10/23/2024	Employee	General Benefit/Plan Inquiry	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 12/1/2024 To: 12/31/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 12/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/12/2024	Employer	Termination Processing	Closed	Same Day
12/13/2024	Employer	Life Event Processing	Closed	1-5 Days
12/17/2024	Employer	Enrollment Change	Closed	Same Day
12/18/2024	Employer	Enrollment Change	Closed	Same Day
12/26/2024	Employer	Enrollment	Closed	Same Day
12/26/2024	Employer	Life Event Processing	Closed	Same Day
12/26/2024	Employer	Life Event Processing	Closed	Same Day
12/30/2024	Employer	Enrollment Change	Closed	Same Day
12/30/2024	Employer	New Hire	Closed	Same Day