

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 25, 2024
1:00 PM**

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**Meeting ID: 249 894 174 136
Passcode: LRD6J8**

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OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its January 25, 2024 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

- NEW BUSINESS
 - PUBLIC COMMENT

 - CLOSED SESSION – Payment Authorization Requests (PARS)Pages 71-72
Resolution [19-24](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator Inservco Insurance Services,
Inc., and Qual-Lynx and attached to this agenda.**
 - Motion for Executive Session
 - Approval of PARS/SARS (Commission Attorney)
-

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: [February 22, 2024, 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 25, 2024
Memo to: Commissioners of the Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: Executive Director's Report

Reorganization Resolutions (Pages 8-21) – 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 8-21. With the Chair’s permission, Executive Director will review the Resolutions and ask to approve as a consent agenda.

- Resolution 1-24 Certifying the Appointment of Chairperson and Vice Chairman..... **Page 8**
- Resolution 2-24 Appoint Agent for Service of Process and Custodian of Records..... **Page 9**
For the year 2024
- Resolution 3-24 Designating Official Newspapers for the Commission **Page 10**
- Resolution 4-24 Designating Authorized Depositories for Fund Assets and **Pages 11-14**
Establishing Cash Management Plan
- Resolution 5-24 Designating Commission Treasurer..... **Page 15**
- Resolution 6-24 Designating Authorized Signatures for Commission..... **Page 16**
Bank Accounts
- Resolution 7-24 Indemnifying Gloucester County Insurance Fund Commission..... **Page 17**
Official/Employees
- Resolution 8-24 Appointing A Commissioner to the New Jersey Counties Excess Joint **Page 18**
Insurance Fund for the Fund Year 2024
- Resolution 9-24 Authorizing Commission Treasurer to Process Contracted Payments and.. **Page 19**
Expenses
- Resolution 10-24 Fixing Public Meeting Dates for Year 2024..... **Pages 20-21**

Motion to approve Reorganization Resolutions Number 1-24 through 10-24

Meeting Dates for 2024 (Pages 20-21) – On page 20 is the proposed virtual meeting schedule for 2024. 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.

2024 Property and Casualty Budget (Pages 22-24) - At the December 7, 2023 meeting the 2024 Property and Casualty Budget was introduced. In accordance with the regulations the budget was advertised in the Commission’s official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the introduced 2024 Property and Casualty Budget in the amount of \$8,804,321 appears on page 22. Also included in the agenda on page

23 is a copy of the assessments by member entity. The assessments are due on 3/15/24, (40%), 5/15/24 (30%) and 10/15/24 (30%).

Included in the agenda on page 24 is Resolution 11-24 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission.

- Motion to open the Public Hearing on the 2024 Property & Casualty Budget**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**
- Motion to approve Resolution 11-24 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2024 & Certify the 2024 Assessments**

2024 Health Benefits Budget (Pages 25-26) – At the December 7, 2023 meeting the 2024 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 2024 Health Benefits Budget appears on page 25. The budget amount for 2024 is **\$704,021** and did not change since introduction. The budget reflects the self-insured dental program only. Included in the agenda on page 26 is Resolution 12-24 Authorizing and Adopting the Self Insurance Dental Program.

- Motion to open the Public Hearing on the 2024 Health Benefit Budget**
- Discussion of Budget and Assessments**
- Motion to close the Public Hearing**
- Motion to approve Resolution 12-24 Authorizing and Adopting the Self Insurance Dental Program for the Gloucester County Insurance Commission as presented for the Commission Year 2024**

2024 Professional Services Resolutions (Pages 27-30) – At the December 21 Commission Meeting the Commissioners discussed the responses to the RFP’s and made their recommendations. Included in the agenda on pages 27-30 are the resolutions appointing the Professionals and the Defense Attorneys for a period of January 1, 2024 to December 31, 2024.

Resolution 13-24 Appointing Professionals**Page 27-28**
Bowman & Company, LLP, The Actuarial Advantage, Inc., Chance & McCann, Susan Schaefer, LLC & Medlogix, LLC

Resolution 14-24 Appointing Defense Attorney **Pages 29-30**
Madden & Madden, P.A., Capehart Scatchard, Brown & Connery, LLP & Law Firm of John A. Alice

- Motion to approve Resolution 13-24 and 14-24 for a period of January 1, 2024 to December 31, 2024**

- ❑ **Resolution Authorizing an Amendment to Hardenbergh Insurance Group’s Service Agreement (Page 31)** – At our last meeting we approved an amendment to Hardenbergh Insurance Group’s Service Agreement. The amendment extends the contract for specified risk control services. Included in the agenda on page 31 is Resolution 15-24, Authorizing Execution of an Amendment to the Service Agreement between the Gloucester County Insurance Commission and Hardenbergh Insurance Group.

 - ❑ **Motion to approve Resolution 15-24 Authorizing Execution of an Amendment to the Service Agreement between the Gloucester County Insurance Commission and Hardenbergh Insurance Group**

- ❑ **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 4, December 27 and January 5. The NJCE held a special meeting on January 11 to adopt the 2024 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 22, 2024, at 9:30 AM via Microsoft Teams to conduct the 2024 Reorganization.

- ❑ **Certificate of Insurance Reports (Page 32)** – Included in the agenda on page 32 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of December. There was (1) one certificates of insurance issued in December.

- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 33-35)** - Included in the agenda on pages 33-35 is a copy of the Property & Casualty Financial Fast Track Report for the month of October. As of **October 31, 2023** there is a statutory surplus of **\$2,576,348**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$1,796,177**. The total cash amount is **\$5,823,097**.

- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 36-38)** - Included in the agenda on pages 36-38 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2023** the Fund has a surplus of **\$11,246,188**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, **\$6,707,551**. The cash amount is **\$32,396,522**.

- ❑ **GCIC Health Benefits Financial Fast Track (Pages 39-40)** – Included in the agenda on pages 39-40 is a copy of Health Benefits Financial Fast Track for the month of October. As

of **October 31, 2023** there is a statutory surplus of **\$418,997**. The total cash amount is **\$509,583**.

- ❑ **Claim Tracking Reports (Pages 41-44)** - Included in the agenda on pages 41-44 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of October 31, 2023. The Executive Director will review the reports with the Commission.

RESOLUTION NO. 1-24

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 2024 commission year; and

4NOW 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 2025 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 25, 2024.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 2-24

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS FOR THE
COMMISSION
FOR THE YEAR 2024**

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 2024 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 2024 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 25, 2024.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 3-24

**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 2024 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 2025 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 25, 2024.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 4-24

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 2024 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 2025 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 25, 2024.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION

2024 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. 5-24

**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 2024 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 2025 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 25, 2024.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 6-24

**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 2024 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 25, 2024.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 7-24

**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 2024 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 2024 through 2025 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 25, 2024.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____
SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 8-24

**GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2024**

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 2024.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 25, 2024.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 9-24

**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 2024.

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 25, 2024.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 246
PARSIPPANY, NJ 07054

TO: Members of the Commission

2024 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 25, 2024	Microsoft Teams	Re-Organizational Meeting
1:00 PM	February 22, 2024	“	Regular Meeting
1:00 PM	April 25, 2024	“	Regular Meeting
1:00 PM	June 27, 2024	“	Regular Meeting
1:00 PM	September 26, 2024	“	Regular Meeting
1:00 PM	October 24, 2024	“	Regular Meeting
1:00 PM	December 12, 2024	“	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

RESOLUTION NO. 10-24

**GLOUCESTER COUNTY INSURANCE COMMISSION
2024 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 2024 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 25, 2024

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

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

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

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

RESOLUTION NO. 11-24

**RESOLUTION AUTHORIZING AND ADOPTING THE 2024 PROPERTY AND
CASUALTY BUDGET
FOR THE GLOUCESER 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 **\$8,804,321** 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 25, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

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

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

LINE ITEMS	Proposed Budget FY 2023	Proposed Budget FY 2024			Change \$	Change %
		County & Library	Division of Social Services	Totals		
1 Self Insured Claims						
2 Dental Claims	\$562,560	\$519,356	\$46,304	\$565,660	\$3,100	0.6%
3 Subtotal	\$562,560	\$519,356	\$46,304	\$565,660	\$3,100	0.6%
4 Change in Reserves	\$5,626	\$5,194	\$463	\$5,657		
5 Projected Trend	\$22,502	\$20,774	\$1,852	\$22,626	\$124	0.55%
6						
7						
8 Subtotal Premiums	\$590,688	\$545,324	\$48,619	\$593,943	\$3,255	1%
9						
10 Reinsurance						
11 Dental Claims		\$0	\$0		\$0	0%
12 Subtotal Reinsurance		\$0	\$0		\$0	0%
13						
14 Claims Margin	\$22,502	\$7,790	\$695	\$8,485	-\$14,018	-62.29%
15 Benefit Adjustment	\$0	\$0	\$0	\$0	\$0	
16 Plan Design Changes	\$0	\$0	\$0	\$0	\$0	
17						
18						
19 Total Loss Fund	\$613,190	\$553,114	\$49,314	\$602,428	-\$10,763	-1.76%
20						
21 General Expenses						
22 Legal	\$0	\$0	\$0	\$0	\$0	0%
23 Treasurer	\$0	\$0	\$0	\$0	\$0	0%
24 Benefits Consultant	\$55,000	\$65,000	\$0	\$65,000	\$10,000	18.18%
25 Dental TPA admin fees	\$34,114	\$36,593	\$0	\$36,593	\$2,479	7.27%
26 Misc/Cont	\$0	\$0	\$0	\$0	\$0	0%
27 Plan Documents	\$0	\$0	\$0	\$0	\$0	0%
28 Total Expenses	\$89,114	\$101,593	\$0	\$101,593	\$12,479	14.00%
29						
30 Total Employee Contributions	\$0	\$0	\$0	\$0	\$0	0%
31 Total Budget	\$702,304	\$654,707	\$49,314	\$704,021	\$1,716	0.24%

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

RESOLUTION NO. 12-24

RESOLUTION AUTHORIZING AND ADOPTING THE 2024 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 **\$704,021** is hereby authorized and approved.

ADOPTED by the GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 25, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING CERTAIN PROFESSIONALS FOR FUND YEAR 2024**

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, 2024 through December 31, 2024.

<u>Name</u>	<u>Services</u>	<u>Amount</u>
Bowman & Company, LLP	Auditor	\$18,500
The Actuarial Advantage, Inc.	Actuary	\$ 9,325
Chance & McCann	Commission Attorney	\$ 150 per hour
Nurse Case Manager	Susan Schaefer, LLC Medlogix, LLC	\$ 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 25, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING DEFENSE ATTORNEYS FOR FUND YEAR 2024**

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, 2024 through December 31, 2024.

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

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 25, 2024.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 15-24

**RESOLUTION AUTHORIZING EXECUTION OF AN AMENDMENT TO THE
SERVICE AGREEMENT BETWEEN THE GLOUCESTER COUNTY INSURANCE
COMMISSION AND HARDENBERGH INSURANCE GROUP**

WHEREAS, the GCIC and Hardenbergh Insurance Group (Service Provider) entered into a Service Agreement on the 24th day of March 2022, by and between the Gloucester County Insurance Commission (GCIC) for the period of January 1, 2022 and expires on December 31, 2024; and

WHEREAS, as of January 1, 2024, the Service Provider shall hire a Risk Control Consultant to be assigned to the County of Gloucester, with an office and physical presence at the County Building located at 1200 N Delsea Drive, in Clayton, New Jersey.

WHEREAS, there exists the need for GCIC to acknowledge the change of and to authorize execution of an amendment to the Service Agreement acknowledging the hiring of a Risk Control Consultant,

NOW, THEREFORE BE IT RESOLVED, the GCIC has authorized the execution of the amendment to the Service Agreement between the GCIC and Hardenbergh Insurance Group. The executed amendment to the Service Agreement will be attached hereto.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 25, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2023 to 12/30/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Social Services I - Rowan College of South Jersey	400 Holly Dell Drive Sewell, NJ 08080	RE: Evidence of insurance with respect to Adult Center for Transition Coverage externships for ACT students placed at Gloucester County Social Services for job sampling, volunteer internship, and / or supported employment	12/22/2023 #4357038	GL AU EX WC OTH

Total # of Holders: 1

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	685,970	6,859,702	77,540,643	84,400,346
2.	CLAIM EXPENSES				
	Paid Claims	28,737	1,530,991	22,325,136	23,856,127
	Case Reserves	25,450	402,164	1,624,480	2,026,644
	IBNR	228,940	660,757	2,089,129	2,749,886
	Excess Insurance Recoverable	(168)	(14,042)	(334,613)	(348,655)
	Discounted Claim Value	(1,133)	(19,316)	(91,773)	(111,089)
	TOTAL CLAIMS	281,826	2,560,555	25,612,358	28,172,913
3.	EXPENSES				
	Excess Premiums	383,826	3,838,261	36,245,134	40,083,394
	Administrative	107,730	1,010,447	11,302,418	12,312,865
	TOTAL EXPENSES	491,556	4,848,708	47,547,551	52,396,259
4.	UNDERWRITING PROFIT (1-2-3)	(87,412)	(549,560)	4,380,734	3,831,174
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	(87,412)	(549,560)	4,387,971	3,838,411
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)
10.	INVESTMENT IN JOINT VENTURE	(35,176)	(437,449)	2,233,626	1,796,177
11.	SURPLUS (6 + 7 + 8 - 9)	(122,588)	(987,009)	3,563,357	2,576,348
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	125	887	25,620	26,507
	2011	(28,828)	(27,086)	(27,901)	(54,987)
	2012	390	(35,527)	228,985	193,458
	2013	683	(4,354)	206,258	201,904
	2014	760	(58,367)	380,508	322,142
	2015	735	(62,695)	(776,465)	(839,160)
	2016	841	20,994	374,346	395,340
	2017	1,023	19,718	391,284	411,002
	2018	(5,458)	11,570	1,009,644	1,021,213
	2019	7,416	(53,408)	686,640	633,232
	2020	903	120,063	956,622	1,076,685
	2021	1,242	(160,385)	(219,592)	(379,977)
	2022	1,457	(602,974)	327,407	(275,566)
	2023	(103,877)	(155,445)		(155,445)
	TOTAL SURPLUS (DEFICITS)	(122,588)	(987,009)	3,563,356	2,576,347
	TOTAL CASH				5,823,097

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	October 31, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	1,823,536	1,823,536
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	1,823,536	1,823,536
FUND YEAR 2011				
Paid Claims	0	0	2,795,974	2,795,974
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS	0	0	2,795,974	2,795,974
FUND YEAR 2012				
Paid Claims	0	1,818	2,080,101	2,081,918
Case Reserves	0	(1,818)	16,513	14,695
IBNR	0	0	1,167	1,167
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	36	(122)	(86)
TOTAL FY 2012 CLAIMS	0	36	2,097,658	2,097,694
FUND YEAR 2013				
Paid Claims	375	2,025	1,564,294	1,566,319
Case Reserves	(375)	(1,025)	22,164	21,139
IBNR	0	0	1,450	1,450
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	75	(257)	(182)
TOTAL FY 2013 CLAIMS	0	1,075	1,587,651	1,588,726
FUND YEAR 2014				
Paid Claims	0	0	981,609	981,609
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(3)	(3)
TOTAL FY 2014 CLAIMS	0	0	981,606	981,606
FUND YEAR 2015				
Paid Claims	0	54,850	3,020,846	3,075,696
Case Reserves	500	(33,820)	146,803	112,983
IBNR	(500)	(500)	17,253	16,753
Excess Insurance Recoverable	0	0	(500)	(500)
Discounted Claim Value	0	445	(2,508)	(2,063)
TOTAL FY 2015 CLAIMS	0	20,975	3,181,893	3,202,868
FUND YEAR 2016				
Paid Claims	0	1,675	1,750,563	1,752,238
Case Reserves	0	(1,390)	16,777	15,387
IBNR	0	0	2,579	2,579
Excess Insurance Recoverable	0	0	(50,000)	(50,000)
Discounted Claim Value	0	1	(307)	(306)
TOTAL FY 2016 CLAIMS	0	286	1,719,611	1,719,897

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	October 31, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	0	0	2,046,812	2,046,812
Case Reserves	0	0	0	0
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	(3,945)	(3,945)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868
FUND YEAR 2018				
Paid Claims	200	988	1,384,203	1,385,191
Case Reserves	(200)	(988)	31,113	30,125
IBNR	0	(9,692)	22,076	12,385
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	264	(930)	(666)
TOTAL FY 2018 CLAIMS	0	(9,428)	1,436,462	1,427,034
FUND YEAR 2019				
Paid Claims	(6,435)	43,052	1,439,283	1,482,335
Case Reserves	(22,054)	(80,698)	284,403	203,706
IBNR	28,489	28,489	48,707	77,196
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,838	(5,713)	(3,875)
TOTAL FY 2019 CLAIMS	0	(7,319)	1,766,680	1,759,362
FUND YEAR 2020				
Paid Claims	783	46,425	1,336,011	1,382,436
Case Reserves	965	(33,430)	66,084	32,654
IBNR	(1,579)	(98,613)	222,721	124,108
Excess Insurance Recoverable	(168)	(14,042)	(280,168)	(294,210)
Discounted Claim Value	0	3,695	(6,601)	(2,907)
TOTAL FY 2020 CLAIMS	0	(95,965)	1,338,045	1,242,081
FUND YEAR 2021				
Paid Claims	2,539	472,733	1,482,043	1,954,776
Case Reserves	(1,521)	(88,767)	528,960	440,193
IBNR	(1,018)	(288,046)	668,783	380,736
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	10,706	(29,208)	(18,502)
TOTAL FY 2021 CLAIMS	0	106,625	2,650,577	2,757,203
FUND YEAR 2022				
Paid Claims	4,850	658,927	619,862	1,278,789
Case Reserves	61,791	349,055	511,665	860,719
IBNR	(66,640)	(458,943)	1,104,393	645,451
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	6,682	(46,123)	(39,441)
TOTAL FY 2022 CLAIMS	0	555,722	2,189,797	2,745,518
FUND YEAR 2023				
Paid Claims	26,425	248,498		248,498
Case Reserves	(13,655)	295,044		295,044
IBNR	270,189	1,488,062		1,488,062
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(1,133)	(43,059)		(43,059)
TOTAL FY 2023 CLAIMS	281,826	1,988,546	0	1,988,546
COMBINED TOTAL CLAIMS	281,826	2,560,555	25,612,358	28,172,913

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,857,062	32,949,370	248,899,924	281,849,294
2.	CLAIM EXPENSES				
	Paid Claims	1,962,577	4,681,845	12,514,366	17,196,211
	Case Reserves	(1,125,976)	1,653,349	12,686,874	14,340,223
	IBNR	666,520	4,362,359	11,414,958	15,777,317
	Discounted Claim Value	23,968	(767,400)	(2,262,516)	(3,029,917)
	Excess Recoveries	0	70,566	(2,167,310)	(2,096,744)
	TOTAL CLAIMS	1,527,088	10,000,719	32,186,372	42,187,091
3.	EXPENSES				
	Excess Premiums	2,185,109	25,709,191	177,502,257	203,211,448
	Administrative	222,246	2,084,267	18,460,731	20,544,998
	TOTAL EXPENSES	2,407,355	27,793,458	195,962,988	223,756,446
4.	UNDERWRITING PROFIT (1-2-3)	(1,077,382)	(4,844,807)	20,750,564	15,905,757
5.	INVESTMENT INCOME	95,142	668,771	1,379,212	2,047,982
6.	PROFIT (4+5)	(982,239)	(4,176,036)	22,129,775	17,953,739
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(982,239)	(4,176,036)	15,422,224	11,246,188
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	422	3,140	62,481	65,621
	2011	1,512	(91,979)	572,420	480,441
	2012	2,573	(209,830)	686,619	476,789
	2013	3,784	(12,804)	1,090,793	1,077,989
	2014	5,772	(396,555)	2,077,841	1,681,286
	2015	6,165	(317,622)	1,679,406	1,361,783
	2016	7,259	174,383	1,710,308	1,884,691
	2017	8,723	161,238	2,614,589	2,775,827
	2018	9,850	25,913	2,321,638	2,347,552
	2019	8,745	(465,494)	2,164,699	1,699,204
	2020	7,928	199,968	(689,222)	(489,254)
	2021	10,983	(420,288)	(204,057)	(624,344)
	2022	11,104	(362,934)	1,334,709	971,774
	2023	(1,067,058)	(2,463,171)		(2,463,171)
	TOTAL SURPLUS (DEFICITS)	(982,239)	(4,176,036)	15,422,224	11,246,187
	TOTAL CASH				32,396,522

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	6,189	30,949	552,636	583,585
	Case Reserves	(6,189)	69,943	83,028	152,971
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	1,918	(7,983)	(6,065)
TOTAL FY 2011 CLAIMS		0	102,810	630,681	733,491
FUND YEAR 2012					
	Paid Claims	21	7,748	1,589,807	1,597,555
	Case Reserves	(21)	242,252	58,613	300,865
	IBNR	0	558	3,122	3,680
	Discounted Claim Value	0	(22,683)	(6,056)	(28,738)
TOTAL FY 2012 CLAIMS		0	227,875	1,645,486	1,873,361
FUND YEAR 2013					
	Paid Claims	5,636	119,413	995,819	1,115,233
	Case Reserves	(5,636)	(78,428)	549,219	470,791
	IBNR	0	(9,872)	29,551	19,679
	Discounted Claim Value	0	9,599	(60,165)	(50,565)
TOTAL FY 2013 CLAIMS		0	40,712	1,514,426	1,555,138
FUND YEAR 2014					
	Paid Claims	140,333	155,801	659,816	815,617
	Case Reserves	(140,333)	331,180	138,364	469,543
	IBNR	0	0	21,077	21,077
	Discounted Claim Value	0	(49,394)	(15,330)	(64,724)
TOTAL FY 2014 CLAIMS		0	437,588	803,927	1,241,514
FUND YEAR 2015					
	Paid Claims	21,534	196,308	1,822,647	2,018,954
	Case Reserves	(21,534)	196,201	734,986	931,187
	IBNR	0	(17,729)	94,138	76,409
	Discounted Claim Value	0	(13,883)	(67,627)	(81,511)
TOTAL FY 2015 CLAIMS		0	360,897	2,584,143	2,945,040
FUND YEAR 2016					
	Paid Claims	6,218	282,076	1,030,094	1,312,169
	Case Reserves	(6,218)	(385,947)	1,339,694	953,746
	IBNR	0	(33,880)	42,209	8,329
	Discounted Claim Value	0	18,065	(94,522)	(76,457)
TOTAL FY 2016 CLAIMS		0	(119,687)	2,317,474	2,197,788

NEW JERSEY COUNTIES EXCESS JIF				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2023				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	17,072	131,379	1,181,145	1,312,524
Case Reserves	(17,072)	(226,314)	854,966	628,652
IBNR	0	(27,895)	114,476	86,581
Discounted Claim Value	0	22,958	(78,364)	(55,406)
TOTAL FY 2017 CLAIMS	0	(99,873)	2,072,224	1,972,352
FUND YEAR 2018				
Paid Claims	5,789	256,292	987,489	1,243,782
Case Reserves	(9,835)	(196,946)	950,586	753,640
IBNR	4,046	(97,337)	552,963	455,626
Discounted Claim Value	0	32,648	(120,565)	(87,917)
TOTAL FY 2018 CLAIMS	0	(5,342)	2,370,473	2,365,131
FUND YEAR 2019				
Paid Claims	2,456	360,337	684,365	1,044,702
Case Reserves	(2,457)	141,298	1,205,018	1,346,316
IBNR	1	(529,719)	1,263,761	734,042
Discounted Claim Value	0	48,288	(198,523)	(150,235)
TOTAL FY 2019 CLAIMS	0	20,204	2,954,620	2,974,825
FUND YEAR 2020				
Paid Claims	306	244,208	881,863	1,126,071
Case Reserves	(77,309)	61,079	3,856,203	3,917,282
IBNR	77,003	(344,492)	2,706,198	2,361,707
Discounted Claim Value	0	(175,056)	(494,451)	(669,507)
Excess Recoveries	0	70,566	(2,167,310)	(2,096,744)
TOTAL FY 2020 CLAIMS	0	(143,694)	4,782,503	4,638,809
FUND YEAR 2021				
Paid Claims	1,473	412,690	1,705,091	2,117,781
Case Reserves	(50,574)	47,168	2,095,279	2,142,447
IBNR	49,101	54,855	2,146,905	2,201,760
Discounted Claim Value	0	(16,968)	(453,414)	(470,382)
Excess Recoveries	0	0	0	0
TOTAL FY 2021 CLAIMS	0	497,745	5,493,861	5,991,605
FUND YEAR 2022				
Paid Claims	25,621	546,042	251,754	797,796
Case Reserves	(27,829)	(280,940)	820,919	539,979
IBNR	2,208	(127,185)	4,437,558	4,310,373
Discounted Claim Value	0	140,927	(665,517)	(524,590)
TOTAL FY 2022 CLAIMS	(0)	278,844	4,844,714	5,123,558
FUND YEAR 2023				
Paid Claims	1,729,928	1,938,602		1,938,602
Case Reserves	(760,968)	1,732,804		1,732,804
IBNR	534,160	5,495,055		5,495,055
Discounted Claim Value	23,968	(763,821)		(763,821)
TOTAL FY 2023 CLAIMS	1,527,088	8,402,639	0	8,402,639
COMBINED TOTAL CLAIMS	1,527,088	10,000,719	32,186,372	42,187,091
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$2,096,744 due from the reinsurer for COVID-19 WC claims.				

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF OCTOBER 31, 2023

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,666	575,543	86,705,798	87,281,341
2. CLAIM EXPENSES				
Paid Claims	42,246	463,636	76,688,963	77,152,599
IBNR	59	1,407	44,022	45,429
Total Claims	42,305	465,042	76,732,985	77,198,027
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	7,495	74,790	5,935,924	6,010,713
Total Expenses	7,495	74,790	9,596,662	9,671,452
4. UNDERWRITING PROFIT (1-2-3)	7,865	35,711	376,151	411,862
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	7,865	35,711	383,287	418,998
9. STATUTORY SURPLUS (6+7-8)	7,865	35,711	383,287	418,998
SURPLUS (DEFICITS), CASH, BY FUND YEAR				
2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	0	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	0	0	8,250	8,250
2022 SURPLUS	579	41,150	79,745	120,895
CASH	123,768	(17,321)	141,089	123,768
2023 SURPLUS	7,286	(5,439)	-	(5,439)
CASH	82,275	82,275	-	82,275
TOTAL SURPLUS	7,865	35,711	383,287	418,997
TOTAL CASH	206,043	64,955	444,628	509,583

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF OCTOBER 31, 2023

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	(579)	(41,150)	44,022	2,872
Total Claims	(579)	(41,150)	559,921	518,771
FUND YEAR 2023				
Paid Claims	42,246	463,636	-	463,636
IBNR	638	42,556	-	42,556
Total Claims	42,884	506,192	-	506,192
COMBINED TOTAL CLAIMS	42,305	465,042	76,732,986	77,198,028

**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, 2023

COVERAGE LINE-PROPERTY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	0	0	0	0	0	0	0	0	0	1	9	8	18
October-23	0	0	0	0	0	0	0	0	0	0	0	1	8	8	17
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves															\$9,705
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$135,393	\$40,333	\$175,727
October-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$133,893	\$31,084	\$164,978
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,500)	(\$9,248)	(\$10,748)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$239,155	\$323,451	\$8	\$3,032,882
COVERAGE LINE-GENERAL LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	0	0	0	1	0	0	0	1	1	2	7	9	21
October-23	0	0	0	0	0	1	0	0	0	2	1	2	4	9	19
NET CHGE	0	0	0	0	0	0	0	0	0	1	0	0	-3	0	-2
Limited Reserves															\$27,288
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$0	\$0	\$0	\$70,500	\$0	\$0	\$0	\$172,028	\$15,000	\$10,000	\$210,000	\$83,000	\$560,528
October-23	\$0	\$0	\$0	\$0	\$0	\$70,500	\$0	\$0	\$0	\$149,974	\$15,000	\$10,000	\$190,000	\$83,000	\$518,473
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$22,054)	\$0	\$0	(\$20,000)	\$0	(\$42,054)
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$513,477	\$5,918	\$300,387	\$54,158	\$199,514	\$195,800	\$195,800	\$4,024,490
COVERAGE LINE-AUTO LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	0	0	0	0	0	0	0	0	0	0	0	3	3
October-23	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1
Limited Reserves															\$500
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,500	\$1,500
October-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$1,000
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$500)	(\$500)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$16,267	\$16,267	\$1,372,432
COVERAGE LINE-WORKERS COMP.															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	1	2	0	2	2	0	1	2	9	10	17	36	82
October-23	0	0	1	2	0	2	2	0	1	2	9	10	16	32	77
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	-4	-5
Limited Reserves															\$18,374
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$14,695	\$21,513	\$0	\$41,983	\$15,387	\$0	\$30,325	\$53,732	\$87,156	\$431,713	\$453,536	\$181,774	\$1,331,814
October-23	\$0	\$0	\$14,695	\$21,138	\$0	\$42,483	\$15,387	\$0	\$30,125	\$53,732	\$88,120	\$430,192	\$538,950	\$179,960	\$1,414,781
NET CHGE	\$0	\$0	\$0	(\$375)	\$0	\$500	\$0	\$0	(\$200)	\$0	\$964	(\$1,521)	\$85,414	(\$1,814)	\$82,967
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,394,955	\$729,107	\$1,813,179	\$1,286,013	\$1,030,407	\$1,121,394	\$1,049,671	\$538,806	\$1,949,503	\$1,472,376	\$1,472,376	\$18,115,705
TOTAL ALL LINES COMBINED															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	0	0	1	2	0	3	2	0	1	3	10	13	33	56	124
October-23	0	0	1	2	0	3	2	0	1	4	10	13	28	51	115
NET CHGE	0	0	0	0	0	0	0	0	0	1	0	0	-5	-5	-9
Limited Reserves															\$18,254
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
September-23	\$0	\$0	\$14,695	\$21,513	\$0	\$112,483	\$15,387	\$0	\$30,325	\$225,760	\$102,156	\$441,714	\$798,929	\$306,607	\$2,069,568
October-23	\$0	\$0	\$14,695	\$21,138	\$0	\$112,983	\$15,387	\$0	\$30,125	\$203,706	\$103,120	\$440,193	\$862,843	\$295,044	\$2,099,233
NET CHGE	\$0	\$0	\$0	(\$375)	\$0	\$500	\$0	\$0	(\$200)	(\$22,054)	\$964	(\$1,521)	\$63,914	(\$11,562)	\$29,665
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,587,457	\$981,610	\$3,188,179	\$1,718,625	\$2,042,868	\$1,415,316	\$1,687,708	\$1,119,541	\$2,394,765	\$2,007,894	\$1,684,451	\$26,545,510

2019 2020 2021 2022 2023 YEARS

Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF October 31, 2023

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		58		Last Month		57		Last Year		46				
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-22	MONTH TARGETED			
PROPERTY	191,270	215,305	215,305	112.57%	191,270	100.00%	215,305	215,305	112.57%	191,270	100.00%	0	0	0.00%	191,270	100.00%
GEN LIABILITY	552,801	300,387	300,387	54.34%	536,336	97.02%	285,387	285,387	51.63%	536,023	96.96%	277,059	277,059	50.12%	525,526	95.07%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	99,419	95.69%	122,345	122,345	117.76%	99,144	95.43%	122,345	122,345	117.76%	95,411	91.84%
WORKER'S COMP	1,300,289	1,049,671	1,049,671	80.73%	1,298,082	99.83%	1,093,159	1,093,159	84.07%	1,297,694	99.80%	1,102,692	1,102,692	84.80%	1,290,866	99.28%
TOTAL ALL LINES	2,148,253	1,687,708	1,687,708	78.56%	2,125,107	98.92%	1,716,197	1,716,197	79.89%	2,124,131	98.88%	1,502,096	1,502,096	69.92%	2,103,073	97.90%
NET PAYOUT %	\$1,484,003					69.08%										

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		46		Last Month		45		Last Year		34				
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-22	MONTH TARGETED			
PROPERTY	339,909	523,345	523,345	153.97%	339,909	100.00%	523,345	523,345	153.97%	339,909	100.00%	0	0	0.00%	339,909	100.00%
GEN LIABILITY	601,000	54,158	54,158	9.01%	571,347	95.07%	54,158	54,158	9.01%	569,183	94.71%	25,827	25,827	4.30%	533,511	88.77%
POL/EPL																
AUTO LIABILITY	112,001	3,232	3,232	2.89%	102,857	91.84%	3,232	3,232	2.89%	102,424	91.45%	3,232	3,232	2.89%	96,254	85.94%
WORKER'S COMP	1,319,505	903,482	538,806	40.83%	1,309,942	99.28%	901,736	537,060	40.70%	1,308,903	99.20%	945,885	945,885	71.68%	1,288,957	97.68%
TOTAL ALL LINES	2,372,415	1,484,217	1,119,541	47.19%	2,324,056	97.96%	1,482,471	1,117,795	47.12%	2,320,419	97.81%	974,944	974,944	41.09%	2,258,630	95.20%
NET PAYOUT %	\$1,087,055					45.82%										

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		34		Last Month		33		Last Year		22				
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-22	MONTH TARGETED			
PROPERTY	338,000	239,155	239,155	70.76%	338,000	100.00%	239,155	239,155	70.76%	338,000	100.00%	0	0	0.00%	333,564	98.69%
GEN LIABILITY	551,000	199,514	199,514	36.21%	489,126	88.77%	199,514	199,514	36.21%	485,035	88.03%	12,749	12,749	2.31%	423,748	76.91%
POL/EPL																
AUTO LIABILITY	117,001	6,594	6,594	5.64%	100,551	85.94%	6,594	6,594	5.64%	99,754	85.26%	6,594	6,594	5.64%	86,081	73.57%
WORKER'S COMP	1,297,005	1,949,503	1,949,503	150.31%	1,266,978	97.68%	1,948,485	1,948,485	150.23%	1,264,014	97.46%	1,922,672	1,922,672	148.24%	1,190,677	91.80%
TOTAL ALL LINES	2,303,006	2,394,765	2,394,765	103.98%	2,194,654	95.30%	2,393,748	2,393,748	103.94%	2,186,803	94.95%	1,942,014	1,942,014	84.33%	2,034,070	88.32%
NET PAYOUT %	\$1,954,573					84.87%										

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		22		Last Month		21		Last Year		10				
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-22	MONTH TARGETED			
PROPERTY	316,000	450,970	323,451	102.36%	311,852	98.69%	452,470	452,470	143.19%	309,804	98.04%	0	0	0.00%	240,160	76.00%
GEN LIABILITY	538,000	195,800	195,800	36.39%	413,751	76.91%	215,800	215,800	40.11%	406,590	75.57%	36,698	36,698	6.82%	225,960	42.00%
POL/EPL	101,999															
AUTO LIABILITY	113,000	16,267	16,267	14.40%	83,137	73.57%	16,267	16,267	14.40%	81,336	71.98%	32,442	32,442	28.71%	45,200	40.00%
WORKER'S COMP	1,244,000	1,472,376	1,472,376	118.36%	1,142,018	91.80%	1,382,113	1,382,113	111.10%	1,128,857	90.74%	841,839	841,839	67.67%	522,480	42.00%
TOTAL ALL LINES	2,312,999	2,135,413	2,007,894	86.81%	1,950,758	84.34%	2,066,649	2,066,649	89.35%	1,926,587	83.29%	910,979	910,979	39.39%	1,033,800	44.70%
NET PAYOUT %	\$1,272,570					55.02%										

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		10		Last Month		9		Last Year		-2				
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Sep-22	MONTH TARGETED			
PROPERTY	369,682	164,452	164,452	44.48%	280,958	76.00%	160,452	160,452	43.40%	251,384	68.00%			N/A	N/A	N/A
GEN LIABILITY	532,748	83,000	83,000	15.58%	223,754	42.00%	83,000	83,000	15.58%	191,789	36.00%			N/A	N/A	N/A
POL/EPL	113,998															
AUTO LIABILITY	127,000	1,500	1,500	1.18%	50,800	40.00%	1,500	1,500	1.18%	44,450	35.00%			N/A	N/A	N/A
WORKER'S COMP	1,273,000	291,397	291,397	22.89%	534,660	42.00%	282,413	282,413	22.18%	420,090	33.00%			N/A	N/A	N/A
TOTAL ALL LINES	2,416,428	540,348	540,348	22.36%	1,090,172	45.12%	527,365	527,365	21.82%	907,713	37.56%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$111,437					4.61%										

2015 2016 2017 2018 YEARS

Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF October 31, 2023

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current		106		MONTH TARGETED	Last Month		105		MONTH TARGETED	Last Year		94		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Oct-23		Unlimited Incurred	Limited Incurred	Actual	30-Sep-23		Unlimited Incurred	Limited Incurred	Actual	30-Sep-22	
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	0	0	0.00%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	578,081	578,081	85.01%	656,181	96.50%
AUTO LIABILITY	91,000	307,746	307,246	337.63%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%
WORKER'S COMP	1,157,000	1,813,179	1,813,179	156.71%	1,157,000	100.00%	1,812,679	1,812,679	156.67%	1,157,000	100.00%	1,869,723	1,869,723	161.60%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,188,679	3,188,179	147.74%	2,131,393	98.77%	3,188,179	3,188,179	147.74%	2,131,393	98.77%	2,755,550	2,755,550	127.69%	2,131,393	98.77%
NET PAYOUT %	\$3,075,196															

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current		94		MONTH TARGETED	Last Month		93		MONTH TARGETED	Last Year		82		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Oct-23		Unlimited Incurred	Limited Incurred	Actual	30-Sep-23		Unlimited Incurred	Limited Incurred	Actual	30-Sep-22	
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	0	0	0.00%	197,238	100.00%
GEN LIABILITY	641,774	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%
WORKER'S COMP	1,226,749	1,336,013	1,286,013	104.83%	1,226,749	100.00%	1,336,013	1,336,013	108.91%	1,226,749	100.00%	1,348,197	1,348,197	109.90%	1,226,749	100.00%
TOTAL ALL LINES	2,169,445	1,768,625	1,718,625	79.22%	2,143,789	98.82%	1,768,625	1,768,625	81.52%	2,143,789	98.82%	1,398,501	1,398,501	64.46%	2,143,789	98.82%
NET PAYOUT %	\$1,703,238															

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		82		MONTH TARGETED	Last Month		81		MONTH TARGETED	Last Year		70		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Oct-23		Unlimited Incurred	Limited Incurred	Actual	30-Sep-23		Unlimited Incurred	Limited Incurred	Actual	30-Sep-22	
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	0	0	0.00%	178,000	100.00%
GEN LIABILITY	609,000	517,422	513,477	84.31%	587,668	96.50%	517,422	517,422	84.96%	587,668	96.50%	494,899	494,899	81.26%	589,203	96.75%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	101,069	97.18%
WORKER'S COMP	1,217,000	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,092,794	1,092,794	89.79%	1,217,000	100.00%
TOTAL ALL LINES	2,108,000	2,046,812	2,042,868	96.91%	2,083,482	98.84%	2,046,812	2,046,812	97.10%	2,083,482	98.84%	1,925,190	1,925,190	91.33%	2,085,272	98.92%
NET PAYOUT %	\$2,042,868															

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		70		MONTH TARGETED	Last Month		69		MONTH TARGETED	Last Year		58		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual	31-Oct-23		Unlimited Incurred	Limited Incurred	Actual	30-Sep-23		Unlimited Incurred	Limited Incurred	Actual	30-Sep-22	
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	0	0	0.00%	183,000	100.00%
GEN LIABILITY	576,000	5,918	5,918	1.03%	557,276	96.75%	5,918	5,918	1.03%	557,869	96.85%	4,185	4,185	0.73%	558,843	97.02%
AUTO LIABILITY	103,000	28,126	28,126	27.31%	100,097	97.18%	28,126	28,126	27.31%	100,146	97.23%	28,126	28,126	27.31%	98,565	95.69%
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	1,232,000	100.00%	1,121,394	1,121,394	91.02%	1,232,000	100.00%	1,121,394	1,121,394	91.02%	1,229,909	99.83%
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	2,072,373	98.97%	1,415,316	1,415,316	67.59%	2,073,015	99.00%	1,153,705	1,153,705	55.10%	2,070,317	98.87%
NET PAYOUT %	\$1,385,191															

2010 2011 2012 2013 2014 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

October 31, 2023

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010	Budget	Current		166	MONTH	Last Month		165	MONTH	Last Year		154	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22		TARGETED	TARGETED
PROPERTY	196,392	83,686	83,686	42.61%	100.00%	83,686	83,686	42.61%	100.00%	196,392	0	0	0.00%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	96.50%	377,107	377,107	46.38%	96.50%	784,558	281,729	281,729	34.65%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	96.94%	9,579	9,579	16.64%	96.94%	55,790	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	100.00%	1,354,163	1,354,163	129.68%	100.00%	1,044,196	1,452,476	1,452,476	139.10%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	98.57%	2,080,936	2,080,936	86.42%	98.57%	2,080,936	1,743,784	1,743,784	82.60%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535					86.42%									

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011	Budget	Current		154	MONTH	Last Month		153	MONTH	Last Year		142	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22		TARGETED	TARGETED
PROPERTY	234,258	211,641	211,641	90.35%	100.00%	211,641	211,641	90.35%	100.00%	234,258	0	0	0.00%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	96.50%	752,617	752,617	77.61%	96.50%	935,829	167,748	167,748	17.30%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	96.94%	126,796	126,796	184.70%	96.94%	66,547	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	100.00%	1,704,894	1,704,894	135.24%	100.00%	1,260,640	1,730,025	1,730,025	137.23%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	98.58%	2,497,275	2,497,275	110.37%	98.58%	2,497,275	2,024,570	2,024,570	79.92%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948					110.37%									

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

2012	Budget	Current		142	MONTH	Last Month		141	MONTH	Last Year		130	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22		TARGETED	TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	100.00%	57,908	57,908	24.19%	100.00%	239,354	0	0	0.00%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	96.50%	487,154	487,154	50.23%	96.50%	935,829	328,203	328,203	33.84%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	96.94%	352,688	352,688	513.75%	96.94%	66,547	357,331	357,331	520.51%	66,547	96.94%
WORKER'S COMP	1,292,157	1,198,863	1,198,863	92.78%	100.00%	1,198,863	1,198,863	92.78%	100.00%	1,292,157	1,336,818	1,336,818	103.46%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,096,613	2,096,613	81.58%	98.60%	2,533,888	2,533,888	81.58%	98.60%	2,533,888	2,022,352	2,022,352	78.69%	2,533,888	98.60%
NET PAYOUT %	\$2,081,918					81.01%									

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

2013	Budget	Current		130	MONTH	Last Month		129	MONTH	Last Year		118	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22		TARGETED	TARGETED
PROPERTY	243,372	149,379	149,379	61.38%	100.00%	149,379	149,379	61.38%	100.00%	243,372	0	0	0.00%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	96.50%	20,525	20,525	2.12%	96.50%	935,829	14,558	14,558	1.50%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	96.94%	22,598	22,598	32.92%	96.94%	66,547	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,394,955	1,394,955	107.96%	100.00%	1,394,955	1,394,955	107.96%	100.00%	1,292,157	1,451,113	1,451,113	112.30%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,587,457	1,587,457	61.67%	98.60%	2,537,906	2,537,906	61.67%	98.60%	2,537,906	1,488,269	1,488,269	57.82%	2,537,906	98.60%
NET PAYOUT %	\$1,566,319					60.85%									

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		118	MONTH	Last Month		117	MONTH	Last Year		106	MONTH		
		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-23		Unlimited Incurred	Limited Incurred	Actual 30-Sep-22		TARGETED	TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	100.00%	81,245	81,245	33.38%	100.00%	243,372	0	0	0.00%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	96.50%	167,308	167,308	21.59%	96.50%	747,660	151,871	151,871	19.60%	747,660	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	96.94%	3,950	3,950	5.75%	96.94%	66,547	3,950	3,950	5.75%	66,547	96.94%
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	100.00%	729,107	729,107	65.85%	100.00%	1,107,261	745,774	745,774	67.35%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	98.67%	2,164,840	2,164,840	44.74%	98.67%	2,164,840	901,594	901,594	41.09%	2,164,840	98.67%
NET PAYOUT %	\$981,610					44.74%									

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 16-24

January 2024

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

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

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

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001756			
001756	MADDEN & MADDEN	LEGAL SERVICES- PHILIPS-# 2.65297.006	8,370.00
001756	MADDEN & MADDEN	LEGAL SERVICES-PHILIPS # 1.65207.006	8,900.00
			17,270.00
001757			
001757	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/23	14.49
			14.49
001758			
001758	BROWN & CONNERY, LLP	LEGAL D. LAW INV 326095 THRU 9/23	4,736.00
001758	BROWN & CONNERY, LLP	LEGAL- V. HILBMANN INV 325969 THRU 9/23	152.00
001758	BROWN & CONNERY, LLP	LEGAL- V. HILBMANN INV 321429 7/23	513.00
001758	BROWN & CONNERY, LLP	LEGAL- V. HILBMANN INV 323509 8/23	788.00
			6,189.00
001759			
001759	VIOLA YEAGER	MEDICAL REIMBURSEMENT 12/23	481.84
			481.84
001760			
001760	NJ ADVANCE MEDIA	ACCT 1159386 AD 10801874 12/12/23	24.16
			24.16
001761			
001761	DUANE SARMIENTO	MEDICAL REIMBURSEMENT 12/23	3,168.76
			3,168.76
001762			
001762	GANNETT NEW YORK-NJ LOCALIQ	INV 6107983 A# 1122468- 9617497 12/12/23	12.04
001762	GANNETT NEW YORK-NJ LOCALIQ	INV 6034320 A# 1122468-9501152 11/9/23	153.00
			165.04
		Total Payments FY 2023	27,313.29

FUND YEAR 2024

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001755			
001755	BAGELICIOUS	FOOD FOR KICKOFF MEETING 01/11/24	744.20
			744.20
001763			
001763	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN. FEE 01/24 INV 0353-0124	7,846.50
			7,846.50
001764			
001764	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 01/24	14,080.75
			14,080.75

001765			
001765	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 01/24 INV 1346	5,572.33
			5,572.33
001766			
001766	THE ACTUARIAL ADVANTAGE	ACTUARIALSERVICE FEE 01/24	777.08
			777.08
001767			
001767	CHANCE & MCCANN, LLC	ATTORNEY FEES - INV 110	2,550.00
			2,550.00
001768			
001768	NJ ADVANCE MEDIA	ACCT 1159386 AD 10809998 1/4/24	72.16
001768	NJ ADVANCE MEDIA	ACCT 1159386 AD 0010809941 1/4/24	34.41
			106.57
001769			
001769	HARDENBERGH INSURANCE GROUP	RMC FEE 01/24 INV 1345	28,711.75
			28,711.75
		Total Payments FY 2024	60,389.18
		TOTAL PAYMENTS ALL FUND YEARS	\$87,702.47

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. 17-24

JANUARY 2024

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

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

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

FUND YEAR 2024

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
W01240			
W01240	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 01/24	2,820.00
W01240	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 01/24	2,596.66
			5,416.66
		Total Payments FY 2024	5,416.66
		TOTAL PAYMENTS ALL FUND YEARS	\$5,416.66

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
GLOUCESTER COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	November				
CURRENT FUND YEAR	2022				
	Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim	
	ID Number:				
	Maturity (Yrs)				
	Purchase Yield:				
	TO TAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,686,839.14	4,643,458.19	14,111.64	29,269.31	
Opening Interest Accrual Balance	\$0.00	-	-	-	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$85,463.42	\$10,473.38	\$71,850.93	\$3,139.11
10	(Withdrawals - Sales)	-\$216,003.48	-\$141,013.44	-\$71,850.93	-\$3,139.11
	Ending Cash & Investment Balance	\$4,556,299.08	\$4,512,918.13	\$14,111.64	\$29,269.31
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$22,986.29	\$2,142.18	\$18,794.06	\$2,050.05
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,579,285.37	\$4,515,060.31	\$32,905.70	\$31,319.36

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

Current Fund Year: 2022 Month Ending: November										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	254,321.72	3,711,184.68	(233,411.55)	837,745.45	(48,181.95)	(49,565.50)	214,746.33	0.00	0.00	4,686,839.17
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts*	0.00	0.00	0.00	0.00	0.00	10,473.38	0.00	0.00	0.00	10,473.38
TOTAL	0.00	0.00	0.00	0.00	0.00	10,473.38	0.00	0.00	0.00	10,473.38
EXPENSES										
Claims Transfers	10,824.16	2,114.11	500.00	71,850.93	0.00	0.00	0.00	0.00	0.00	85,289.20
Expenses	0.00	0.00	0.00	0.00	0.00	66,023.40	0.00	0.00	0.00	66,023.40
Other Expenses*	(10,299.16)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	(10,299.16)
TOTAL	525.00	2,114.11	500.00	71,850.93	0.00	66,023.40	0.00	0.00	0.00	141,013.44
END BALANCE	253,796.72	3,709,070.57	(233,911.55)	765,894.52	(48,181.95)	(105,115.52)	214,746.33	0.00	0.00	4,556,299.11

**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 25, 2024 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 11/1/23 to 11/30/23 and 12/1/23 to 12/31/23 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 25, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
11/01/2023 Thru 11/30/2023

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
11/01/2023 Thru 11/30/2023

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: General Liability										
C	5955	3530001524 001	PFOST, DONALD	7/3/2023	8/31/2023	MADDEN & MADDEN PA	11/3/2023	STATEMENT# 55	3,390.00	3,390.00
C	5956	3530002226 001	CARDOSO BAEZ, JONATHAN	8/31/2022	10/5/2023	MADDEN & MADDEN PA	11/17/2023	INVOICE# 1285	1,027.50	1,027.50
C	5957	3530001524 001	PFOST, DONALD	9/5/2023	9/27/2023	MADDEN & MADDEN PA	11/17/2023	STATEMENT# 56	690.00	690.00
C	5958	3530003476 001	IANNELLI, ALFRED	10/16/2023	10/31/2023	MADDEN & MADDEN PA	11/17/2023	STATEMENT# 1	375.00	375.00
V	5945	3530001524 001	PFOST, DONALD	7/3/2023	8/31/2023	TATE & TATE	11/1/2023	VOID: STATEMENT# 55	-3,390.00	-3,390.00
Total for Coverage: General Liability							Number of entries: 5		2,092.50	2,092.50
Total for Gloucester Co Ins Commission - 353							Number of entries: 5		2,092.50	2,092.50

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
12/01/2023 Thru 12/31/2023

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

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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
12/01/2023 Thru 12/31/2023

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	5959	3530003435 001	GLOUCESTER COUNTY	9/5/2022	9/5/2022	GLOUCESTER COUNTY	12/1/2023	DEDUCTIBLE	1,000.00	1,000.00
C	5960	3530003658 001	GLOUCESTER COUNTY	9/6/2023	9/6/2023	BELLMAWR COLLISION CENTER	12/15/2023	2017 CHEVY TAHOE PLATE #CG9BDA	3,372.68	3,372.68
R	60126347	3530003435 001	GLOUCESTER COUNTY	9/5/2022	9/5/2022	LIBERTY MUTUAL	12/13/2023	SUBROGATION RECOVERY	-864.64	-864.64
Total for Coverage: Auto Physical Damage							Number of entries: 3		3,508.04	3,508.04
Coverage: General Liability										
C	5961	3530003476 001	IANNELLI, ALFRED	11/1/2023	11/29/2023	MADDEN & MADDEN PA	12/15/2023	STATEMENT# 2	1,405.00	1,405.00
C	5963	3530003144 001	JOHNS, BARBARA	1/7/2022	1/7/2022	MEDICARE MSPRC-NGHP	12/28/2023	SETTLEMENT	31,418.22	31,418.22
C	5964	3530003144 001	JOHNS, BARBARA	1/7/2022	1/7/2022	JOSEPH J HOFFMAN JR PA	12/28/2023	SETTLEMENT	93,581.78	93,581.78
Total for Coverage: General Liability							Number of entries: 3		126,405.00	126,405.00
Coverage: Police Professional										
C	5962	3530003101 001	SCHEID, JOSEPHINE	10/17/2023	11/29/2023	MADDEN & MADDEN PA	12/15/2023	STATEMENT# 7	3,855.00	3,855.00
Total for Coverage: Police Professional							Number of entries: 1		3,855.00	3,855.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 7		133,768.04	133,768.04



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

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	71	93%	\$121,947.21	93%	\$70,500.44	\$2908.00	\$37,418.30	\$11,120.47	\$51,446.77	\$7,202.58	\$44,244.19
February	60	93%	\$47,563.52	89%	\$26,970.73	\$0.00	\$16,453.09	\$4,139.70	\$20,592.79	\$2,545.61	\$18,047.18
March	79	90%	\$360,402.66	74%	\$220,876.38	\$10,509.31	\$86,107.09	\$42,909.88	\$139,526.28	\$14,592.79	\$124,933.49
April	101	97%	\$90,549.31	93%	\$35,968.56	\$1,004.76	\$46,652.23	\$6,923.76	\$54,580.75	\$7,641.31	\$46,939.45
May	49	96%	\$60,196.08	72%	\$39,721.84	\$2344.94	\$13,306.82	\$4,822.48	\$20,474.24	\$2,866.43	\$17,607.81
June	29	100%	\$21,180.83	100%	\$13,914.79	\$0.00	\$6,127.54	\$1,138.50	\$7,266.04	\$1,017.25	\$6,248.79
July	25	88%	\$16,316.81	88%	\$8,335.74	\$0.00	\$6,478.32	\$1,502.75	\$7,981.07	\$1,117.35	\$6,863.72
August	41	98%	\$26,709.95	99%	\$13,678.84	\$0.00	\$9,039.61	\$3,991.50	\$13,031.11	\$1,781.12	\$11,249.99
September	36	94%	\$29,976.36	91%	\$14,824.72	\$0.00	\$12,478.16	\$2,673.48	\$15,151.64	\$2,121.23	\$13,030.41
October	54	94%	\$47,590.03	93%	\$23,431.74	\$0.00	\$20,353.29	\$3,805.00	\$24,158.29	\$3,382.18	\$20,776.11
November	54	89%	\$70,924.79	97%	\$50,524.74	\$82.65	\$17,330.82	\$2,986.58	\$20,400.05	\$2,769.50	\$17,630.55
December	39	92%	\$22,399.22	80%	\$12,061.78	\$0.00	\$8,069.42	\$2,268.02	\$10,337.44	\$1,447.24	\$8,890.20
YTD Total	638	94%	\$915,756.77	84%	\$530,810.30	\$16,849.66	\$279,814.69	\$88,282.12	\$384,946.47	\$48,484.58	\$336,461.89

Monthly Summary	December
Total Reductions (before fees):	\$10,337.44
Percent:	46%
Net Reductions:	\$8,890.20
Percent:	40%

YTD Summary	
Total Reductions (before fees):	\$384,946.47
Percent:	42%
Net Reductions:	\$336,461.89
Percent:	37%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: January 18, 2024
DATE OF MEETING: January 25, 2024

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: 609-248-3949</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 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 7:** Attended the GCIC meeting.
- **December 14:** Conducted a Loss Control Visit at the GCIC EMS.
- **January 9:** Attended the GCIC Claims Committee meeting.
- **January 11:** Attended the GCIC Safety Kick Off Meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **January 25:** 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://nice.org/safety/safety-bulletins/>.

- NJCE JIF - JAM SD Message: Reminder – Black Bear Best Practices – December 12.
- NJCE JIF - JAM SD Bulletin: Crane Truck Regulations – December 20.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording and Reporting Occupational Injuries and Illnesses – January 11.

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 - [2024 MSI-NJCE Expo Flyer.pdf](#).

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

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

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

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

NJCE LEADERSHIP ACADEMY

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

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

- June 1 - 22, 2024 (Start Date: July 1, 2024)

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

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

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



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

LEARNING MANAGEMENT SYSTEM (LMS)

New NJCE Learning Management System (LMS)

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

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

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

For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety> and for a direct link to the Monthly Training Schedules go to: [NJCE LIVE Monthly Training Schedules](#)

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

DATE	TRAINING TOPIC	TIME
1/18/24	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
1/18/24	Fire Safety	10:00 - 11:00 am
1/18/24	Fire Extinguisher Safety	1:00 - 2:00 pm
1/19/24	Bloodborne Pathogens	8:30 - 9:30 am
1/19/24	Introduction to Management Skills	9:00 - 11:00 am
1/23/24	Shop and Tool Safety	8:30 - 9:30 am
1/23/24	The Power of Collaboration (JIF 101) (Middlesex)*	9:00 - 1:00 pm
1/23/24	Shop and Tool Safety	8:30 - 9:30 am
1/23/24	Flagger Skills and Safety	10:00 - 11:00 am
1/24/24	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
1/24/24	Hearing Conservation	11:00 - 12:00 pm
1/24/24	Bloodborne Pathogens	1:00 - 2:00 pm
1/25/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean)*	9:00 - 11:00 am
1/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:00 - 9:30 am
1/25/24	Personal Protective Equipment	10:00 - 12:00 pm
1/25/24	Safety Committee Best Practices	1:00 - 2:30 pm
1/26/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/29/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/29/24	Dealing with Difficult People	1:00 - 2:30 pm
1/30/24	Confined Space Entry	9:00 - 12:00 pm
1/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/31/24	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/31/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
2/1/24	Bloodborne Pathogens	7:30 - 8:30 am
2/1/24	Personal Protective Equipment	9:00 - 11:00 am
2/1/24	Hearing Conservation	1:00 - 2:00 pm
2/2/24	Asbestos Awareness	8:30 - 10:30 am
2/2/24	Fire Safety	11:00 - 12:00 pm
2/2/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm

2/5/24	Disaster Management	9:00 - 10:30 am
2/5/24	Shop and Tool Safety	11:00 - 12:00 pm
2/5/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
2/6/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
2/6/24	Driving Safety Awareness	10:00 - 11:30 am
2/6/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/7/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/24	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
2/7/24	Flagger Skills and Safety	10:30 - 11:30 am
2/7/24	Productive Meetings Best Practices	1:00 - 2:30 pm
2/8/24	Fire Extinguisher Safety	8:30 - 9:30 am
2/8/24	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
2/9/24	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
2/9/24	Bloodborne Pathogens	10:30 - 11:30 am
2/12/24	Chipper Safety	8:30 - 9:30 am
2/12/24	Hearing Conservation	10:00 - 11:00 am
2/12/24	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
2/13/24	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
2/13/24	Ethical Decision Making	9:00 - 11:30 am
2/13/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/14/24	Safety Committee Best Practices	8:30 - 10:00 am
2/14/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/15/24	Confined Space Entry	7:30 - 10:30 am
2/15/24	Fire Extinguisher Safety	11:00 - 12:00 pm
2/15/24	Chainsaw Safety	1:00 - 2:00 pm
2/20/24	Fire Safety	8:30 - 9:30 am
2/20/24	Introduction to Communication Skills	9:00 - 11:00 am
2/20/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/20/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/21/24	Preparing for the Unspeakable	9:00 - 10:30 am
2/21/24	Bloodborne Pathogens	1:00 - 2:00 pm
2/22/24	Housing Authority Sensibility	8:30 - 12:00 pm
2/22/24	Playground Safety Inspections	1:00 - 3:00 pm
2/22/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/23/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/23/24	Flagger Skills and Safety	11:00 - 12:00 pm
2/23/24	Personal Protective Equipment	1:00 - 3:00 pm
2/26/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
2/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/27/24	Confined Space Entry	8:30 - 11:30 am
2/27/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/24	Microlearning Theory and Practice	8:30 - 10:30 am
2/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/29/24	Public Employers: What You Need to Know	8:30 - 10:00 am
2/29/24	Fall Protection Awareness	1:00 - 3:00 pm

3/1/24	Personal Protective Equipment	8:30 - 10:30 am
3/1/24	Bloodborne Pathogens	11:00 - 12:00 pm
3/1/24	Fire Safety	1:00 - 2:00 pm
3/4/24	Hoists, Cranes, and Rigging	8:30 - 10:30 am
3/4/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/5/24	Safety Committee Best Practices	8:30 - 10:30 am
3/5/24	Hearing Conservation	11:00 - 12:00 pm
3/5/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
3/6/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
3/6/24	Mower Safety	11:00 - 12:00 pm
3/6/24	Chainsaw Safety	1:00 - 2:00 pm
3/7/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
3/7/24	Playground Safety Inspections	1:00 - 3:00 pm
3/8/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
3/8/24	Implicit Bias in the Workplace	9:00 - 10:30 am
3/11/24	Fire Safety	8:00 - 9:00 am
3/11/24	Fire Extinguisher Safety	9:30 - 10:30 am
3/11/24	Flagger Skills and Safety	1:00 - 2:00 pm
3/12/24	Confined Space Entry	8:30 - 11:30 am
3/12/24	Preparing for First Amendment Audits	9:00 - 11:00 am
3/12/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/13/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
3/14/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
3/15/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
3/15/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
3/18/24	Hearing Conservation	8:30 - 9:30 am
3/18/24	Bloodborne Pathogens	10:00 - 11:00 am
3/18/24	Introduction to Understanding Conflict	1:00 - 3:00 pm
3/19/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/19/24	Flagger Skills and Safety	11:00 - 12:00 pm
3/19/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20/24	Shop and Tool Safety	7:30 - 8:30 am
3/20/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/20/24	Personal Protective Equipment	1:00 - 3:00 pm
3/21/24	Accident Investigation	9:00 - 11:00 am
3/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
3/22/24	Driving Safety Awareness	1:00 - 2:30 pm
3/25/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
3/25/24	Fall Protection Awareness	1:00 - 3:00 pm
3/26/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Middlesex)*	9:00 - 11:00 am
3/26 – 3/27/24	NJCE: Leadership Skills for Supervisors Workshop – 2 DAY (Ocean County) *	9:00 - 3:30 pm
3/26/24	Confined Space Entry	8:30 - 11:30 am

3/26/24	Fire Extinguisher Safety	1:00 - 2:00 pm
3/27/24	Mower Safety	8:30 - 9:30 am
3/27/24	Chipper Safety	10:00 - 11:00 am
3/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/24	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
3/28/24	Special Event Management	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early. The same
- Group Training procedures:
- Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
- Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
 CC: Joseph Hrubash, GCIC Executive Director
 FROM: Christopher Powell and Public Entity Team, Risk Management Consultant
 DATE: 1/25/2024
 RE: Risk Management / Underwriting Services Director’s Report

I. Risk Management Services

A. 2024 Gloucester County Insurance Commission Safety Kick Off Meeting

Enclosed is a summary of the evaluations.

B. Property Damage Payments to County

Last year there were three incidents in which property damage was sustained due to the fault of a third party. The amount of such damage sustained were below the County’s deductible or were vehicles which did not have collision coverage. In 2023, the total amount of damages incurred was \$15,521.94 to which \$3,409.31 have been recovered. To date, there are two incidents which are still open to which our office will continue to follow up for payment.

C. 2024 Claims Charter

Attached is the 2024 Claims Charter. There have been no revisions to the contents.

Action Requested: *Motion* to adopt the 2024 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	3/1/2024	\$1,209.00

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 Sagemore Drive, Suite 8101 · Marlton, New Jersey 08053
856.489.9100 · 856.489.9101 Fax · www.hig.net

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 Sagemore Drive, Suite 8101
Marlton, NJ 08053

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

GLOUCESTER COUNTY INSURANCE COMMISSION

2024 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: 1/11/2024

Location: RCSJ – Gloucester Campus

Name / Department: 56 Attendees

Overall Evaluation:

1. The purpose and goal of the meeting was clearly stated.
Yes 31 No 0
2. Will the materials presented today be useful in your job duties?.
Yes 30 Somewhat 1 Not at all 0

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

<u>Presentation:</u>	Yes	No
First Amendment Audits	<u>31</u>	<u>0</u>

Miscellaneous

1. Training you would like to see in 2024:
 1. In-person Management (Social Services)
 2. This training for staff (Economic Development)
 3. Driver Safety for Staff & Animal Bite Prevention For Inspections (Health / Animal Shelter)
 4. Cyber Security (GCLC)
 5. Aggressive Public / Difficult People (GCLC)
2. I would like more information on:
 - Site Survey 1
Emergency Response
 - Accident Investigation 1
Department of Corrections
 - Job Site Observation 0

Tool box talks 6

Engineering

Social Services

Senior Services

Economic Development

Health / Animal Shelter

Department of Corrections

4. Any other comments:

1. Excellent presentation and very relevant.

2. Excellent & informative.

3. Great and timely presentation.

4. Room was too cold.

5. The speaker was excellent and knew the subject well. Will be reaching out to him for our facility.

6. Great presentation.

7. Well done – well presented.

8. Great job on presentation.

9. Very informative.

10. Keith Hummel was excellent and knowledgeable on the subject.

11. First Amendment presentation was very good and needed.

GLOUCESTER COUNTY INSURANCE COMMISSION

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

2024 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.

2024 CLAIMS COMMITTEE

Name	Affiliation / Member
Tim Sheehan (Designee)	Gloucester County Insurance Commission
Eric Campo	Gloucester County
Rocco Ficara	Gloucester County Utilities Authority
Cheryl Lewis	Rowan College of South Jersey
Jennifer Campbell	Gloucester County Improvement Authority
Carolyn Oldt	Gloucester County Library Commission

Commission Professionals

Joseph Hrubash, Executive Director
Kevin P. McCann and Shanna McCann, GCIC Attorney
Inservco Claims Services
Medlogix, LLC.
Hardenbergh Insurance Group
J.A. Montgomery
Conner Strong & Buckelew
PERMA Risk Management Services
Qual-Lynx

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

GLOUCESTER COUNTY INSURANCE COMMISSION

**GLOUCESTER COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE CHARTER**

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

Composition

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

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

Authority and Responsibility

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION

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

Claims Committee Bylaws

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

Meetings

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

Attendance

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION

Specific Duties

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

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

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

**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 25, 2024*. The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the GCIC will take in said litigation, strengths and weaknesses of GCIC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *January 25, 2024* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 25, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation
CLOSED SESSION
1-25-24

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530002966	Green, F.	WC	PAR
3530002497	Casciato, S.	WC	SAR
3530002383	Holmes, D.	AL	SAR
	Quigley	EPL	Discussion

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, December 7, 2023
ZOOM VIRTUAL MEETING
1:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Cheryl Y. Lewis, Rowan College of South Jersey
Carolyn Oldt, Gloucester County Library Commission
Prudence Higbee, Esq., Capehart & Scatchard
Susan Panto, Conner Strong & Buckelew
Brandon Tracy, PERMA Risk Management Services
Bradford Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of October 26, 2023 and November 21, 2023 Open minutes.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF OCTOBER 26, 2023 AND OPEN MINUTES OF NOVEMBER 21, 2023.

Motion:	Chairman Sheehan
Second:	Commissioner Burns
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti reported the Safety & Accident Review Committee has not meet since their last meeting and is scheduled to meet again March 6, 2024.

CLAIMS COMMITTEE: Chairman Sheehan reported on the mandatory year end claims reporting memo, which was included in the agenda and distributed separately to department heads for the administration office.

EXECUTIVE DIRECTOR REPORT:

2024 PROPERTY AND CASUALTY BUDGET INTRODUCTION – Included in the agenda for review and discussion was the proposed 2024 Property & Casualty Budget in the amount of \$8,804,321. The introductory budget represents an overall increase of \$554,958 or 6.73%. The proposed budget was previously discussed with the Chairman, Commission Treasurer and Commission Risk Manager. In lieu of a dividend it is recommended that a premium surplus transfer be used to reduce the overall budget. The recommended amount is \$150,000, line 6 in the budget. The NJCE portion of the budget is on line 10. The NJCE introduced their budget at the November 17, 2023 meeting.

- **CLAIMS (Line 1-5):** Loss Funds are determined by the Actuary. Increases in Property (4.32%), decreases in Auto (-0.72%) and Liability (-8.66%), Workers' Comp (9.43%) while POL/EPL came in flat. Executive Director said Surplus Loss Funds Offset item on *line 6* was added to the budget in lieu of a dividend in the amount of \$150,000 to offset the budget increase.
- **SUBTOTAL – CLAIMS (Line 8):** Decrease in the subtotal of claims (-1.18%).
- **CEL JIF (Line 11):** Increase of (15.38%) and increase of (4.73%) for ancillary coverages. The ancillary coverages (*Line 34*) affect the CEL budget and combined with the CEL increase averages out to a (12%) increase, which is below the overall CEL budget increase of 12.8%.

EXPENSES, FEES & CONTINGENCY (Lines 18–28): These line items represent expenses to run the Insurance Commission and reflect a cost-of-living increase. Safety Service came from the County program and increased (5.3%) and an increase of Risk Management increased (2%) an overall increase of (6.3%).

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

MOTION TO INTRODUCE THE 2024 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$8,804,321 AND SCHEDULE A PUBLIC HEARING ON JANUARY 25, 2024 AT 1:00 PM

Motion: Chairman Sheehan
Second: Commissioner Burns
Roll Call Vote: 2 Ayes – 0 Nays

2024 HEALTH DENTAL BUDGET INTRODUCTION – Included in the agenda for review and discussion was the proposed 2024 Health Dental Budget in the amount of \$704,021. Ms. Panto said the introductory budget represented an overall increase of \$1,716 or .24%.

Ms. Panto reported there were no plan design changes for 2024 and adjust enrollment from 781 members to 790 members. The budget on lines 1-5 reflected incurred and paid through August of 2023 and represented an overall increase of less than 1% with the main increase a result of administrative fees. With a dental surplus of more than \$400,000 and stable claims the claims margin was reduced to 1.5%.

A copy of the budget was previously sent to the County for their review. The Fund Office will advertise the proposed 2024 budget in the applicable newspapers.

MOTION TO INTRODUCE THE 2024 HEALTH DENTAL BUDGET IN THE AMOUNT OF \$704,021 AND SCHEDULE A PUBLIC HEARING ON JANUARY 25, 2024, AT 1:00 PM

Motion: Chairman Sheehan
Second: Commissioner Burns
Roll Call Vote: 2 Ayes – 0 Nays

RFP'S FOR PROFESSIONAL SERVICES – The Fund Office prepared the Request for Proposals for the positions of Actuary, Auditor, Defense Panel, Nurse Case Manager, and Commission Attorney. Executive Director said the responses are being reviewed and evaluated. Executive Director requested scheduling a special meeting of the Commissioners on Thursday, December 21, 2023 at 1:00 PM to discuss further. The Commissioners granted this request.

MOTION TO SCHEDULE A SPECIAL MEETING ON THURSDAY, DECEMBER 21, 2023 AT 1:00 PM

Motion: Chairman Sheehan
Second: Commissioner Burns
Roll Call Vote: 2 Ayes – 0 Nays

CERTIFICATE OF INSURANCE REPORTS – Included in the agenda were the certificate of issuance report from the NJCE which lists those certificates issued in the months of October & November. Executive Director said 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 26, 2023. A summary report of the meeting is included in the agenda on pages 11-12. The NJCE also met on November 17, 2023; included in the agenda was a summary report. The NJCE introduced a proposed budget in the amount of \$41,363,126; a copy of the budget and ancillary budget was included in the agenda. Executive Director said the wild card remains the Property renewal as Zurich, our primary carrier is no longer underwriting Joint Insurance Funds. Underwriting Manager traveled to Atlanta and London to market the program in the domestic and international markets. Executive Director said the completed property appraisals have been included in the budget and we added a 9% buffer on the property values for the members who have yet to complete the appraisals. A public hearing is scheduled on January 11, 2024 at 11:00 AM.

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. As of September 30, 2023 there is a statutory surplus of \$2,698,936. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,831,353. The total cash amount is \$4,225,845.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK – Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of September. Executive Director reported the Financial Fast Track reflects most of the adverse property claims experienced this year, which have resulted in significant dollars lost. As of September 30, 2023 the NJCE has a surplus of \$12,379,844. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$34,301,023.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of September. Ms. Panto reported that as of September 30, 2023 there is a statutory surplus of \$411,133. The total cash amount is \$496,158.

CLAIM TRACKING REPORTS - Included in the agenda were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of September 30, 2023. Executive Director reviewed the reports, which compares the losses experienced against the losses projected by the actuary. Executive Director advised 2021 continues to be a tough year for the Commission, which has been the case for all of the Commission’s.

2024 MEETING PLATFORM – In order to best streamline and leverage Microsoft 365 suite of applications, the Fund Office will eliminate the use of the Zoom application for meetings and webinars. Microsoft Teams will become the default option for audio or video conferencing beginning January 2024.

2024 PROPOSED MEETING SCHEDULE – Below are the proposed meeting dates for 2024 with a start time of 1:00 PM. Executive Director said the 2024 GCIC Reorganization meeting is scheduled for January 25, 2024. The meetings will continue to be held virtually in the beginning of the year and we will reassess as needed. The dates were acceptable, and a resolution will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed. Suggested meeting dates were *January 25, February 22, April 25, June 27, September 26, October 24, and December 12.*

EMPLOYEE BENEFITS: Ms. Panto said her report was included in the appendages of the agenda. The October report had a total issue of 35 new issues, which is common during open the open enrollment period.

TREASURER REPORT: Chairman Sheehan reported the agenda included Resolution 74-23 November Bill List, Resolution 75-23 November Benefit Bill List and Resolution 76-23 December Bill List.

MOTION TO APPROVE RESOLUTIONS 74-23 THROUGH RESOLUTION 76-23

Motion: Chairman Sheehan
 Second: Commissioner Burns
 Roll Call Vote 2 Ayes – 0 Nays

Ms. Dodd requested Resolution 79-23 December Supplemental Bill List that was distributed separately, to be adopted.

MOTION TO APPROVE RESOLUTION 79-23

Motion: Chairman Sheehan
 Second: Commissioner Burns
 Roll Call Vote 2 Ayes – 0 Nays

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

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 77-23 Inservco Liability Check Register for the period of 10/01/23 to 10/31/23.

MOTION TO APPROVE RESOLUTION 77-23 LIABILITY CHECK REGISTER FOR THE PERIOD OF 10/1/23 to 10/31/23

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

MANAGED CARE PROVIDER: Mr. Giaquinto in the absence of Ms. Goldstein, reviewed the Client Bill Review Summary Report for the month October and November as noted.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
October	54	\$47,590.03	\$23,431.74	\$24,158.29	\$20,776.11	93%	94%
November	54	\$70,294.79	\$70,924.79	\$20,400.05	\$17,630.55	97%	89%

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince advised the Safety Director’s report was included in the agenda and referred to the Risk Control Activities for October through December and training opportunities through January 2024. The training opportunities can be found through the NJCE

website. The NJCE Leadership Academy open enrollment is from December 1st to December 20th.

Commissioner Christina joined the virtual meeting at 11:37am.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

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

2024 MEETING SCHEDULES – SAFETY AND ACCIDENT REVIEW COMMITTEE AND CLAIMS COMMITTEE: Enclosed are the meeting schedules for each Committee.

MOTION TO APPROVE BOTH SCHEDULES AS PRESENTED.

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

WELLNESS INCENTIVE GRANT PROGRAM: As this program has continuously received positive feedback from the entities that have participated, we respectfully request continued funding for the Wellness Incentive Grant for 2024. There are no changes to the program. Included in the agenda were the program documentation.

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

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

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

2024 SAFETY KICK OFF MEETING: Invitations will be sent shortly for the January 11, 2024, kick-off meeting. Ms. Violetti said as stated at the October meeting, the focus topic will be First Amendment Audits and will be presented by Keith Hummel at J.A. Montgomery.

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

MOTION TO AUTHORIZE NOT TO EXCEED \$750 FOR REFRESHMENTS FOR THE 2024 SAFETY KICK-OFF MEETING.

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

2023 CLAIMS SWEEP ON CLAIMS MADE POLICIES: Ms. Violetti said Hardenbergh has contacted all the members and reminded them to advise our office if they have any knowledge of an incident which may give rise to a claim under the “claims made” policies: Public Officials/Employment Practices, Medical Malpractice, Employed Lawyers, Crime,

Pollution, and Cyber Liability. These policies have strict definitions to what constitutes “knowledge of a claim” and the time in which it must be reported to the carrier for coverage to be afforded. As these policies expire on 1/1/2024, we need to report any potential claims that may have been throughout 2023 to the carriers prior to 1/1/2024.

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

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

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	12/24/2023	\$59,536.00	\$59,536.00
College	Volunteer Accident	Starr Indemnity	12/31/2023	\$2,878.00	\$2,878.00
County	Bond – Chila	CNA	1/1/2024	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/2024	\$70.00	\$70.00
Improvement Authority	Dream Park Volunteer Accident	QBE	1/28/2024	\$400.00	\$400.00

All terms and conditions are per expiring.

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

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

FOR INFORMATIONAL PURPOSES ONLY – NO ACTION REQUIRED:

The following renewals were in process and have been finalized.

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

The 5% increase in the County’s pollution liability policy is due to a carrier rate increase. All other terms and conditions are per expiring.

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

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

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

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

ATTORNEY: NONE

OLD BUSINESS: NONE

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

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
 Second: Commissioner Christina
 Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 78-23 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

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

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530002907 IN THE AMOUNT OF \$97,500 TO \$210,000 AN INCREASE OF \$112,500.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003013 IN THE AMOUNT OF \$5,000 TO \$70,000 AN INCREASE OF \$65,000.

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

Chairman Sheehan advised the next meeting would be on Thursday, January 25, 2024, at 1:00 PM via Microsoft Teams.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 12:11 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
SPECIAL MEETING – Thursday, December 21, 2023
ZOOM VIRTUAL MEETING
1:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	Inservco Insurance Services, Inc.
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Qual-Lynx

Medlogix

PERMA

Treasurer

Underwriting Services Director/RMC	Hardenbergh Insurance Group
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Auditor	Bowman & Company
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Attorney	Chance & McCann, LLC
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Safety Director	J.A. Montgomery Risk Consulting
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ALSO PRESENT:

Brandon Tracy, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

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

RFPS FOR PROFESSIONAL SERVICES - The Fund Office prepared Request for Proposals for the positions of Actuary, Auditor, Defense Panel, Nurse Case Manager and Commission Attorney. The responses were due on November 21, 2023. Included in the agenda was a summary of the vendors who responded to the RFP. Executive Director said all responses were reviewed and evaluated by the Commissioners. The responses were discussed, and Chairman made a recommendation at the meeting. Executive Director said a resolution for the appointments would be presented at the January meeting. Copies of the responses and Basis of Awards were available at the Fund Office.

MOTION TO APPROVE A ONE-YEAR APPOINTMENT FOR THE VENDORS LISTED BELOW EFFECTIVE JANUARY 1, 2024

- Actuary The Actuarial Advantage
- Auditor Bowman & Company, LLP
- Commission Attorney Chance & McCann

- Nurse Case Manager Susan Schaefer, LLC
Medlogix, LLC

- Defense Panel Madden & Madden
Capehart Scatchard – Higbee- WC
Capehart Scatchard – Ramos- Liab
Brown & Connery, LLP
John A. Alice

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

AMENDED PROFESSIONAL AGREEMENT – Chairman Sheehan presented and amendment to service agreement between the Gloucester County Insurance Commission and Hardenburgh Insurance Group. Chairman Sheehan reported the County was looking for a risk control assistance as a quasi-full time staff member in addition to the services provided by J.A. Montgomery and Hardenbergh. Chairman Sheehan noted the amendment was e-mailed to the Commissioners in advance of the meeting for their review. In response to the Executive Director and Commissioner Burns, Chairman Sheehan said the cost to reimburse Hardenbergh for the new hire would be split across the five entities and would require a separate line item in the budget. A resolution ratifying this motion would be presented at the January meeting.

MOTION TO APPROVE THE RESOLUTION

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

TREASURER REPORT – Chairman Sheehan reported the agenda included Resolution 79-23 December Supplemental Bill List, Resolution 80-23 December Supplemental Bill List and Resolution 81-23 December Health Bill List.

MOTION TO APPROVE RESOLUTIONS 79-23 THROUGH RESOLUTION 81-23

Motion: Commissioner Burns

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

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

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

Chairman Sheehan advised the next meeting will be virtual on January, January 25, 2024, at 1:00 PM.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 1:15 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

DECEMBER 2023

GCHIC - Gloucester County Health Insurance Commiss

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

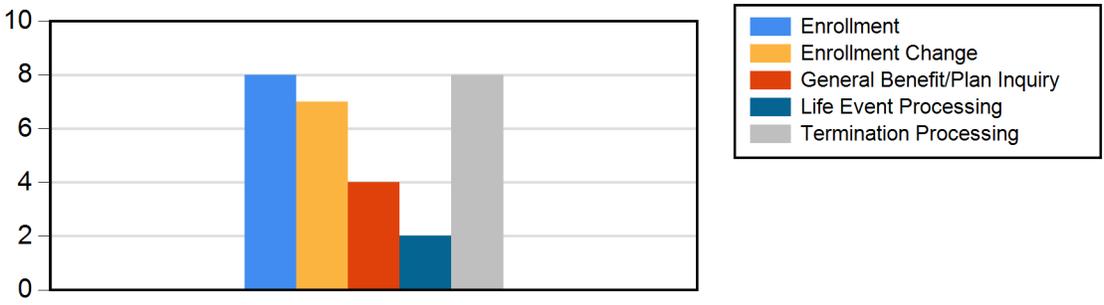


CLIENT ACTIVITY REPORT

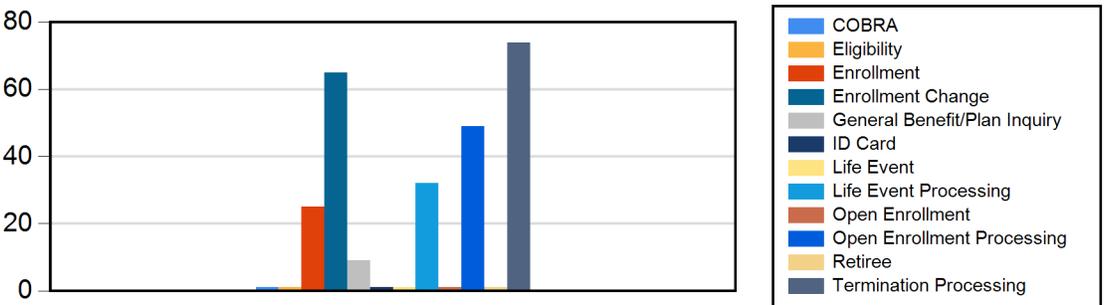
From: 12/1/2023 To: 12/31/2023

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (DECEMBER)	# of Issues
Enrollment	8
Enrollment Change	7
General Benefit/Plan Inquiry	4
Life Event Processing	2
Termination Processing	8
Total for Subject	29



SUBJECT (YTD)	# of Issues
COBRA	1
Eligibility	1
Enrollment	25
Enrollment Change	65
General Benefit/Plan Inquiry	9
ID Card	1
Life Event	1
Life Event Processing	32
Open Enrollment	1
Open Enrollment Processing	49
Retiree	1
Termination Processing	74
Total for Subject	260



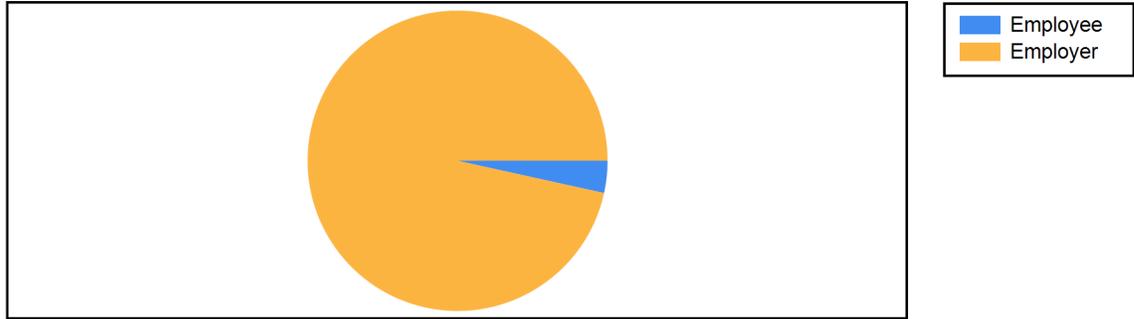


CLIENT ACTIVITY REPORT

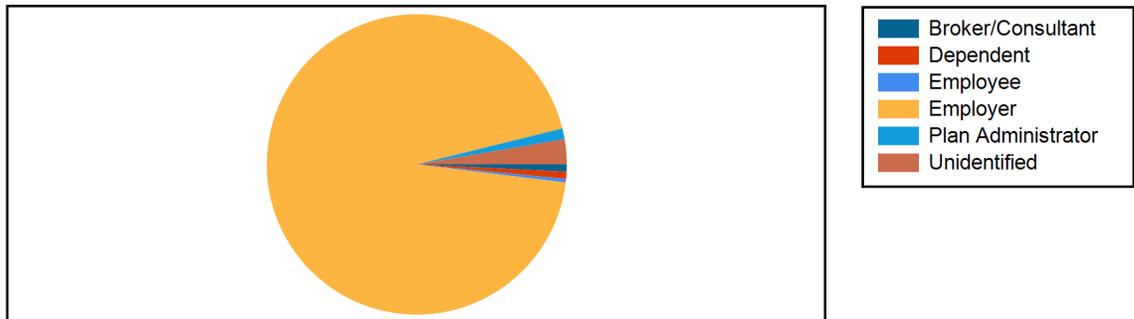
From: 12/1/2023 To: 12/31/2023

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (DECEMBER)	# of Issues
Employee	1
Employer	28
Total for Call Source	29



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	2
Dependent	2
Employee	1
Employer	245
Plan Administrator	3
Unidentified	7
Total for Call Source	260



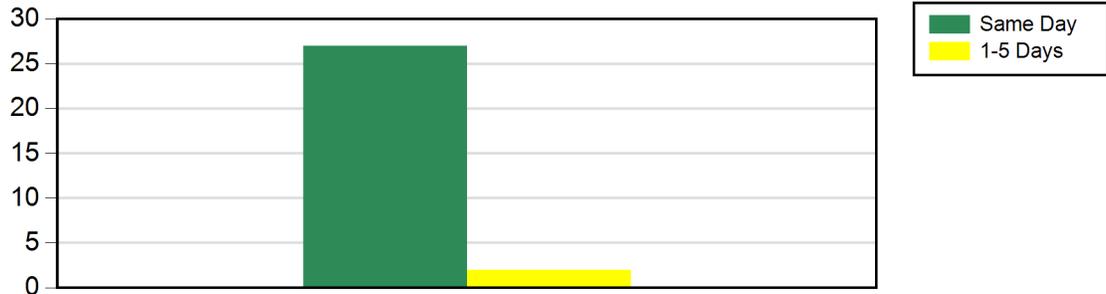


CLIENT ACTIVITY REPORT

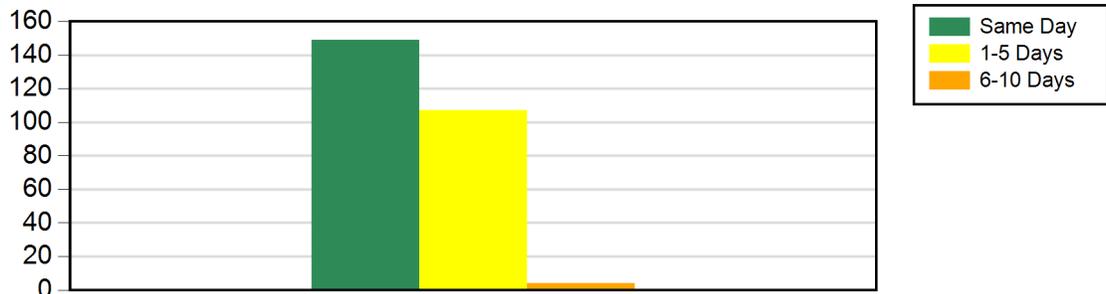
From: 12/1/2023 To: 12/31/2023

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (DECEMBER)	# of Days	%
Same Day	27	93%
1-5 Days	2	7%
Total for Time Range	29	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	149	57%
1-5 Days	107	41%
6-10 Days	4	2%
Total for Time Range	260	100%



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



CLIENT ACTIVITY REPORT

From: 12/1/2023 To: 12/31/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 12/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/18/2023	Employer	Enrollment Change	Closed	Same Day
1/19/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/19/2023	Employer	Enrollment Change	Closed	1-5 Days
1/20/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023		Enrollment Change	Closed	6-10 Days
1/24/2023	Employer	Enrollment Change	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	1-5 Days
1/24/2023	Employer	Enrollment Change	Closed	Same Day
1/24/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	Same Day
1/24/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Enrollment Change	Closed	1-5 Days
1/27/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
2/2/2023		General Benefit/Plan Inquiry	Closed	Same Day
2/2/2023	Employer	Life Event Processing	Closed	1-5 Days
2/2/2023	Employer	Enrollment Change	Closed	1-5 Days
2/2/2023	Dependent	General Benefit/Plan Inquiry	Closed	Same Day
2/3/2023	Employer	Enrollment Change	Closed	Same Day
2/7/2023	Employer	Enrollment	Closed	1-5 Days
2/9/2023	Employer	Enrollment Change	Closed	1-5 Days
2/14/2023		Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days



CLIENT ACTIVITY REPORT

From: 12/1/2023 To: 12/31/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 12/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/15/2023	Employer	Termination Processing	Closed	1-5 Days
2/16/2023	Employer	Enrollment Change	Closed	1-5 Days
2/16/2023	Employer	Enrollment Change	Closed	1-5 Days
2/17/2023	Employer	Enrollment	Closed	1-5 Days
2/21/2023	Employer	Enrollment Change	Closed	1-5 Days
2/21/2023	Employer	Life Event Processing	Closed	1-5 Days
2/22/2023	Employer	Open Enrollment Processing	Closed	Same Day
2/22/2023	Employer	ID Card	Closed	Same Day
2/24/2023	Employer	Enrollment	Closed	1-5 Days
2/27/2023	Employer	Enrollment Change	Closed	Same Day
2/28/2023		Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Plan Administrator	COBRA	Closed	1-5 Days
3/6/2023	Employer	Open Enrollment Processing	Closed	Same Day
3/13/2023	Employer	Enrollment Change	Closed	1-5 Days
3/13/2023	Employer	Enrollment Change	Closed	Same Day
3/13/2023	Employer	Enrollment Change	Closed	Same Day
3/15/2023	Employer	Life Event Processing	Closed	1-5 Days
3/23/2023	Employer	Enrollment Change	Closed	1-5 Days
3/27/2023	Employer	Enrollment	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days



CLIENT ACTIVITY REPORT

From: 12/1/2023 To: 12/31/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 12/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
6/1/2023	Employer	Enrollment	Closed	1-5 Days
6/5/2023	Employer	Enrollment Change	Closed	1-5 Days
6/6/2023	Employer	Enrollment	Closed	1-5 Days
6/6/2023	Dependent	Retiree	Closed	Same Day
6/12/2023	Employer	Enrollment Change	Closed	Same Day
6/14/2023		Life Event Processing	Closed	1-5 Days
6/14/2023	Employer	Enrollment Change	Closed	1-5 Days
6/14/2023	Employer	Life Event Processing	Closed	1-5 Days
6/14/2023	Employer	Life Event Processing	Closed	1-5 Days
6/14/2023	Employer	Enrollment Change	Closed	1-5 Days
6/22/2023	Employer	Enrollment Change	Closed	1-5 Days
6/23/2023	Employer	Life Event Processing	Closed	1-5 Days
6/26/2023	Employer	Enrollment Change	Closed	Same Day
6/27/2023		Life Event Processing	Closed	1-5 Days
6/27/2023	Employer	Life Event Processing	Closed	1-5 Days
6/27/2023	Employer	Life Event Processing	Closed	1-5 Days
6/27/2023	Employer	Life Event Processing	Closed	1-5 Days
6/28/2023	Employer	Enrollment Change	Closed	1-5 Days
7/11/2023	Employer	Enrollment Change	Closed	1-5 Days
7/14/2023	Employer	Life Event Processing	Closed	1-5 Days
7/17/2023	Employer	Life Event Processing	Closed	1-5 Days
7/25/2023	Employer	Enrollment Change	Closed	1-5 Days
7/31/2023	Plan Administrator	Termination Processing	Closed	Same Day
8/1/2023	Employer	Enrollment Change	Closed	Same Day
8/3/2023	Employer	Life Event Processing	Closed	Same Day
8/7/2023	Broker/Consultant	Enrollment Change	Closed	Same Day
8/7/2023	Plan Administrator	Enrollment Change	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 12/1/2023 To: 12/31/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 12/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
8/10/2023	Employer	Enrollment Change	Closed	Same Day
8/17/2023	Employer	Enrollment Change	Closed	Same Day
8/18/2023	Employer	Enrollment	Closed	Same Day
8/28/2023	Employer	Enrollment Change	Closed	Same Day
8/30/2023	Employer	Enrollment Change	Closed	Same Day
8/30/2023	Employer	Enrollment Change	Closed	Same Day
9/15/2023	Employer	Enrollment Change	Closed	Same Day
9/22/2023	Employer	Enrollment Change	Closed	Same Day
9/22/2023	Employer	Enrollment Change	Closed	Same Day
9/25/2023	Broker/Consultant	Open Enrollment	Closed	Same Day
10/4/2023	Employer	Enrollment Change	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Enrollment Change	Closed	Same Day
10/9/2023	Employer	Life Event Processing	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day
10/9/2023	Employer	Enrollment Change	Closed	Same Day
10/9/2023	Employer	Termination Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 12/1/2023 To: 12/31/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 12/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
11/12/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/12/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/12/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/12/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/12/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/12/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
11/12/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
11/12/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
11/12/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/12/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/13/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/13/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
11/13/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/13/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/13/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/14/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
11/14/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/14/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/14/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/14/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/14/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/15/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/15/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/15/2023	Employer	Open Enrollment Processing	Closed	Same Day
11/15/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
11/16/2023	Employer	Enrollment	Closed	Same Day
11/16/2023	Employer	Enrollment	Closed	Same Day
11/17/2023	Employer	Life Event Processing	Closed	Same Day
11/22/2023	Employer	Open Enrollment Processing	Closed	6-10 Days
11/22/2023	Employer	Life Event Processing	Closed	Same Day
11/22/2023	Employer	Enrollment	Closed	Same Day
12/1/2023	Employer	Termination Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 12/1/2023 To: 12/31/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 12/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
12/1/2023	Employer	Termination Processing	Closed	Same Day
12/1/2023	Employer	Termination Processing	Closed	Same Day
12/1/2023	Employer	Termination Processing	Closed	Same Day
12/1/2023	Employer	Termination Processing	Closed	Same Day
12/1/2023	Employer	Termination Processing	Closed	Same Day
12/1/2023	Employer	Termination Processing	Closed	Same Day
12/1/2023	Employer	Enrollment Change	Closed	Same Day
12/1/2023	Employer	Enrollment	Closed	Same Day
12/1/2023	Employer	Life Event Processing	Closed	Same Day
12/1/2023	Employer	Enrollment	Closed	Same Day
12/1/2023	Employer	Enrollment	Closed	Same Day
12/1/2023	Employer	Enrollment	Closed	Same Day
12/1/2023	Employer	Enrollment	Closed	Same Day
12/1/2023	Employer	Enrollment	Closed	Same Day
12/1/2023	Employer	Enrollment	Closed	Same Day
12/1/2023	Employer	Enrollment	Closed	Same Day
12/1/2023	Employer	Termination Processing	Closed	Same Day
12/1/2023	Employer	Enrollment Change	Closed	Same Day
12/5/2023	Employee	General Benefit/Plan Inquiry	Closed	Same Day
12/6/2023	Employer	General Benefit/Plan Inquiry	Closed	Same Day
12/7/2023	Employer	Enrollment Change	Closed	1-5 Days
12/8/2023	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
12/12/2023	Employer	Life Event Processing	Closed	Same Day
12/21/2023	Employer	General Benefit/Plan Inquiry	Closed	Same Day
12/26/2023	Employer	Enrollment Change	Closed	Same Day
12/26/2023	Employer	Enrollment Change	Closed	Same Day
12/26/2023	Employer	Enrollment Change	Closed	Same Day
12/26/2023	Employer	Enrollment Change	Closed	Same Day