

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 26, 2023
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

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

OR

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its January 26, 2023 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: January 26, 2023
1:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** December 14, 2022 Open Minutes.....Appendix I
 December 14, 2022 Closed Minutes.....Sent via e-mail
 December 22, 2022 Open Minutes.....Appendix I

- ☐ **CORRESPONDENCE: None**

2023 REORGANIZATION

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

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
Executive Director's Report..... Pages 4-53

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

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **20-23** January Bill List – *Motion*..... Pages 54-55
 - Resolution **21-23** January Benefit Bill List – *Motion*..... Page 56
 - Monthly Treasurer Reports Pages 57-58

- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **22-23** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 59
 - Liability Claim Payments –12/1/22 to 12/31/22 Pages 60-61

- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
Medlogix Monthly Summary Report..... Page 62

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
Monthly Report Pages 63-70

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
Hardenbergh Insurance Group
 - Monthly Report Pages 71-76
 - Litigation Management Plan Appendix III

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

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**

☐ PUBLIC COMMENT

- ☐ CLOSED SESSION – Payment Authorization Requests (PARS)Pages 77-78
Resolution [23-23](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator Inservco Insurance Services,
Inc., and Qual-Lynx and attached to this agenda

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [February 23, 2023, 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 26, 2023

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 1-23	Certifying the Appointment of Chairperson and Vice Chairman.....	Page 8
Resolution 2-23	Appoint Agent for Service of Process and Custodian of Records.....	Page 9
	For the year 2023	
Resolution 3-23	Designating Official Newspapers for the Commission	Page 10
Resolution 4-23	Designating Authorized Depositories for Fund Assets and	Pages 11-14
	Establishing Cash Management Plan	
Resolution 5-23	Designating Commission Treasurer.....	Page 15
Resolution 6-23	Designating Authorized Signatures for Commission.....	Page 16
	Bank Accounts	
Resolution 7-23	Indemnifying Gloucester County Insurance Fund Commission.....	Page 17
	Official/Employees	
Resolution 8-23	Appointing A Commissioner to the New Jersey Counties Excess Joint	Page 18
	Insurance Fund for the Fund Year 2023	
Resolution 9-23	Authorizing Commission Treasurer to Process Contracted Payments and..	Page 19
	Expenses	
Resolution 10-23	Fixing Public Meeting Dates for Year 2023.....	Pages 20-21

☐ **Motion to approve Reorganization Resolutions Number 1-23 through 10-23**

- ☐ **Meeting Dates for 2023 (Page 20)** – On page 20 is the proposed meeting schedule for 2023. 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 or cancel any meeting. The NJCE is hosting a luncheon on April 27, 2023, which would have been the day of our April meeting. We will need to agree on an alternative date. We will suggest some dates at the February meeting. The Meeting Dates were approved with the Reorganization Resolutions.
- ☐ **2023 Property and Casualty Budget (Pages 22-23)** - At the December 14, 2022 meeting the 2023 Property and Casualty Budget was introduced. In accordance with the regulations the budget was advertised in the Commission’s official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the introduced 2023 Property and Casualty

Budget and the amended Budget in the amount of **\$8,203,164** appears on page 22. Based on the NJCEJIF excess renewal marketing results, the GCIC share of the NJCEJIF premium was increased to \$3,333,129 and the GCIC share of the Ancillary Coverages was decreased to \$1,256,636 resulting in no-bottom line change from introduction. Also included in the agenda on page 23 is a copy of the assessments by member entity. The assessments are due on 3/15/23, (40%), 5/15/23 (30%) and 10/15/23 (30%).

Included in the agenda on page 24 is Resolution 11-23 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission.

- ☐ **Motion to open the Public Hearing on the 2023 Property & Casualty Budget**
 - ☐ **Discussion of Budget and Assessments**
 - ☐ **Motion to close the Public Hearing**
 - ☐ **Motion to approve Resolution 11-23 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2023 & Certify the 2023 Assessments**
- ☐ **NJCE 2022 Dividend (Page 25)** – The NJCE Finance Committee recommended the JIF authorize a \$850,000 dividend from various years. The Fund Commissioners accepted the recommendation and adopted a resolution on January 12 authorizing the release of a dividend in the amount of \$850,000 from various fund years, subject to State approval. The Insurance Commission’s share of the dividend is \$146,848. On page 25 is a breakdown by member entity.
- ☐ **Motion to accept the NJCE Dividend in the amount of \$146,848**
- ☐ **2023 Health Benefits Budget (Pages 26-27)** – At the December 14, 2022 meeting the 2023 Health Benefits Budget was also introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the 2023 Health Benefits Budget appears on page 26. The budget amount for 2023 is **\$702,304** and did not change since introduction. The budget reflects the self-insured dental program only. Included in the agenda on page 27 is Resolution 12-23 Authorizing and Adopting the Self Insurance Dental Program.
- ☐ **Motion to open the Public Hearing on the 2023 Health Benefit Budget**
 - ☐ **Discussion of Budget and Assessments**
 - ☐ **Motion to close the Public Hearing**
 - ☐ **Motion to approve Resolution 12-23 Authorizing and Adopting the Self Insurance Dental Program for the Gloucester County Insurance Commission as presented for the Commission Year 2023**
- ☐ **2023 Professional Services Resolutions (Pages 28-34)** – At the December 22 Commission meeting the Commissioners discussed the responses to the RFP’s and made their recommendations. Included in the agenda on pages 28-34 are the resolutions appointing the below Professional Vendors for a period of January 1, 2023 to December 31, 2023. With the

Chair's permission, Executive Director will review the Resolutions and ask to approve as a consent agenda.

Resolution 13-23 Appointing Auditor – <i>Bowman & Company, LLP</i>	Page 28
Resolution 14-23 Appointing Actuary – <i>Actuarial Advantage, Inc.</i>	Page 29
Resolution 15-23 Appointing Defense Attorney	Pages 30-31
<i>Madden & Madden, P.A., Parker McCay, P.A., Capehart Scatchard, Brown & Connery, LLP & John A. Alice</i>	
Resolution 16-23 Appointing Nurse Case Manager – <i>Susan Schaefer, RN CCM</i>	Page 32
Resolution 17-23 Appointing Alternate Nurse Case Manager – <i>Medlogix, LLC</i>	Page 33
Resolution 18-23 Appointing Commission Attorney – <i>Chance & McCann, LLC</i>	Page 34

☐ Motion to approve Resolution Numbers 13-23 through 18-23 for a period of January 1, 2023 to December 31, 2023

- ☐ **Benefits Consulting Services (Pages 35-36)** – At the December 22 Commission Meeting the Commissioners appointed Conner Strong & Buckelew for Benefits Consulting Services for the period of January 1, 2023 to December 31, 2025. Attached in the agenda on pages 35-36 is Resolution 19-23.

☐ Motion to approve Resolution 19-23 Appointing Benefits Consulting Services to Conner Strong & Buckelew for Fund Years, 2023, 2024 and 2025

- ☐ **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 will pay for this expense and will be allocated to the miscellaneous and contingency account. The payment is included on the January Bill List.

☐ Motion to approve payment to the New Jersey Motor Vehicle Commission in the amount of \$150 for the annual administrative fee for online motor vehicle reports

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 37-40)** – The NJCE Finance Committee met on January 10th to review and finalize the 2023 NJCE JIF Budget for adoption based on the final marketing results and their 2022 dividend recommendation to the Board of Fund Commissioners. The NJCE met on January 12th and based on the finance committee recommendations adopted the 2023 budget and authorized a 2022 dividend.

A written summary report of the meeting is included in the agenda on pages 37-38. The NJCE is scheduled to meet on Thursday, February 23, 2023 at 9:30 am via Zoom to conduct the 2023 Reorganization Meeting. Some key items discussed include:

- **Property Appraisals:** Considering the issues with property insurers and the need for insurance to value, the NJCE will procure a vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to

determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price.

- **Cyber Security Expert:** The NJCE will procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. NJCE Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior at the next NJCE meeting.
 - **2023 Renewal Overview Webinar:** NJCE Underwriting Manager will be scheduling a webinar in the coming weeks to provide a high-level overview of the changes in the 2023 renewal. Please hold the tentative date of January 31, 2023 at 11AM via Zoom for this webinar; an invitation will be distributed.
 - **NJCE 10th Year Anniversary:** 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. To commemorate the occasion, a luncheon and NJCE JIF meeting will be held on April 27, 2023 at the Forsgate Country Club in Monroe, NJ. Please save the date and an invitation will be sent to all Fund Commissioners, Professionals, and staff to attend.
- ☐ **Certificate of Insurance Reports (Page 41)** – Included in the agenda on page 41 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of December. There were (2) two certificates of insurance issued in December.
- ☐ **GCIC Property and Casualty Financial Fast Track (Pages 42-44)** - Included in the agenda on pages 42-44 is a copy of the Property & Casualty Financial Fast Track Report for the month of November. As of **November 30, 2022** there is a statutory surplus of **\$3,159,152**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$2,247,360**. The total cash amount is **\$4,556,299**.
- ☐ **NJCE Property & Casualty Financial Fast Track (Pages 45-47)** - Included in the agenda on pages 45-47 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2022** the Fund has a surplus of **\$15,299,523**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE, **\$5,857,551**. The cash amount is **\$33,218,329**.
- ☐ **GCIC Health Benefits Financial Fast Track (Pages 48-49)** – Included in the agenda on pages 48-49 is a copy of Health Benefits Financial Fast Track for the month of November. As of **November 30, 2022** there is a statutory surplus of **\$359,843**. The total cash amount is **\$482,848**.
- ☐ **Claim Tracking Reports (Pages 50-53)** - Included in the agenda on pages 50-53 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of November 30, 2022. The Executive Director will review the reports with the Commission.

RESOLUTION NO. 1-23

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 2023 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 2024 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 26, 2023.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 2-23

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION
FOR THE YEAR 2023**

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 2023 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 2023 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 26, 2023.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 3-23

**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 2023 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 2024 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 26, 2023.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 4-23

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 2023 commission year; and

NOW THEREFORE BE IT RESOLVED that **Bank of America** is hereby designated as the depository for assets of the Fund and or including the following banks:

FULTON BANK
NJ CASH MANAGEMENT
COLONIAL BANK
SUSQUEHANNA BANK
WACHOVIA
PBB BANK
JP MORGAN CHASE BANK
SWARTHMORE GROUP
PNC BANK

PARKE BANK
FIRST COLONIAL BANK
BANK OF AMERICA
SOVEREIGN BANK
SUN NATIONAL BANK
NEWFIELD NATIONAL BANK
THE BANK OF NEW YORK
TD Bank, N.A.
WELLS FARGO BANK

for investment purposes or any services upon adoption of the within Resolution through 2024 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 26, 2023.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION
2023 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. 5-23

**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 2023 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 2024 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 26, 2023.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 6-23

**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 2023 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 26, 2023.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 7-23

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 2023 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 2023 through 2024 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 26, 2023.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____
SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 8-23

**GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2023**

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 2023.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 26, 2023.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

RESOLUTION NO. 9-23

**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 2023.

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 26, 2023.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 236
PARSIPPANY, NJ 07054

TO: Members of the Commission

2023 ANNUAL MEETING NOTICE

Pursuant to Chapter 231, 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 26, 2023	Zoom Conference Call	Re-Organizational Meeting
1:00 PM	February 23, 2023	“	Regular Meeting
1:00 PM	April - TBD	“	Regular Meeting
1:00 PM	June 22, 2023	“	Regular Meeting
1:00 PM	September 28, 2023	“	Regular Meeting
1:00 PM	October 26, 2023	“	Regular Meeting
1:00 PM	December 7, 2023	“	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. 10-23

**GLOUCESTER COUNTY INSURANCE COMMISSION
2023 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 2023 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 26, 2023

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION													
2023 PROPOSED ASSESSMENTS -													
		2022			2023			Change \$			Change %		
Member ID	Member Name	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
NJC006	Gloucester County	3,735,640	605,466	4,341,106	4,036,268	622,394	4,658,662	300,629	16,928	317,557	8.05%	2.80%	7.32%
NJC007	Rowan College at Gloucester County	662,261	119,165	781,426	715,557	134,224	849,781	53,296	15,059	68,355	8.05%	12.64%	8.75%
NJC008	Gloucester County Improvement Authority	1,149,879	357,872	1,507,752	1,242,419	402,537	1,644,956	92,540	44,665	137,205	8.05%	12.48%	9.10%
NJC009	Gloucester County Utility Authority	840,007	67,567	907,574	907,607	67,209	974,816	67,600	(358)	67,242	8.05%	-0.53%	7.41%
NJC010	Gloucester County Library	41,352	29,860	71,212	44,680	30,272	74,952	3,328	412	3,740	8.05%	1.38%	5.25%
	Grand Totals:	6,429,139	1,179,930	7,609,069	6,946,532	1,256,636	8,203,168	517,393	76,706	594,099	8.05%	6.50%	7.81%

RESOLUTION NO. 11-23

**RESOLUTION AUTHORIZING AND ADOPTING THE 2023 PROPERTY AND
CASUALTY BUDGET
FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AND
CERTIFYING MEMBER ASSESSMENTS**

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

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$8,203,164** 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 26, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

NJ CEL 2022 DIVIDEND ALLOCATED BY MEMBER											
	100,000			100,000	300,000		250,000			100,000	850,000
	FUND YEAR										
Gloucester County	30,416	-	-	16,184	37,966	-	27,477	-	-	10,316	122,359
Gloucester County College	538	-	-	374	886	-	35	-	-	660	2,493
Gloucester County Improvement Auth	3,806	-	-	2,025	4,815	-	3,319	-	-	1,246	15,211
Gloucester County Utility Authority	1,405	-	-	748	1,766	-	670	-	-	1,055	5,644
Gloucester County Library	291	-	-	155	368	-	234	-	-	93	1,141
Subtotal Gloucester County Insurance	36,456	-	-	19,486	45,801	-	31,735	-	-	13,370	146,848

GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND							
2022/2023 Budget Comparison based on claims through August 2022							
	Enrollment: As of August 2022						
	Delta Dental PPO Plus Premier - 781 covered Employees						
	County, Library, Division of Social Services						
	LINE ITEMS	Proposed Budget FY 2022	Proposed Budget FY 2023			Change \$	Change %
			County & Library	Division of Social Services	Totals		
1	Self Insured Claims						
2	Dental Claims	\$536,507	\$510,652	\$51,908	\$562,560	\$26,053	4.9%
3	Subtotal	\$536,507	\$510,652	\$51,908	\$562,560	\$26,053	4.9%
4	Change in Reserves	\$5,365	\$5,107	\$519	\$5,626		
5	Projected Trend	\$21,675	\$20,426	\$2,076	\$22,502	\$828	3.82%
6							
7							
8	Subtotal Premiums	\$563,547	\$536,185	\$54,503	\$590,688	\$27,141	5%
9							
10	Reinsurance						
11	Dental Claims		\$0	\$0	\$0	\$0	0%
12	Subtotal Reinsurance		\$0	\$0		\$0	0%
13							
14	Claims Margin	\$26,825	\$20,426	\$2,076	\$22,502	-\$4,323	-16.12%
15	Benefit Adjustment	\$34,873	\$0	\$0	\$0	-\$34,873	
16	*Plan Design Changes	\$0	\$0	\$0	\$0	\$0	
17	COVID-19 Uncertainty Factor	\$0	\$0.00	\$0	\$0	\$0	
18							
19	Total Loss Fund	\$625,245	\$556,611	\$56,580	\$613,190	-\$12,055	-1.93%
20							
21	General Expenses						
22	Legal	\$0	\$0	\$0	\$0	\$0	0%
23	Treasurer	\$0	\$0	\$0	\$0	\$0	0%
24	Benefits Consultant	\$40,206	\$55,000	\$0	\$55,000	\$0	36.80%
25	Dental TPA admin fees	\$34,201	\$34,114	\$0	\$34,114	-\$87	-0.26%
26	Misc/Cont	\$0	\$0	\$0	\$0	\$0	0%
27	Plan Documents	\$0	\$0	\$0	\$0	\$0	0%
28	Total Expenses	\$74,407	\$89,114	\$0	\$89,114	\$14,707	19.77%
29							
30	Total Employee Contributions	\$0	\$0	\$0	\$0	\$0	0%
31	Total Budget	\$699,653	\$645,725	\$56,580	\$702,304	\$2,652	0.38%
	*Plan design changes implemented 1/1/2021 that impacted the previous 2022 budget:						
	-Cover dependent children to the end of the year in which they turn 26 (+1%)						
	-Increase Calendar Year Maximum to \$2,000 (+14.7%)						
	-Add coverage for dentures and other major services at 70% (+7.8%)						

RESOLUTION NO. 12-23

RESOLUTION AUTHORIZING AND ADOPTING THE 2023 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 **\$702,304** is hereby authorized and approved.

ADOPTED by the GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 26, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AUDITOR TO BOWMAN & COMPANY, LLP**

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 and 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, 23-03 for the position of Auditor pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2023 through December 31, 2023.

Bowman & Company, LLP with a business address of 601 White Horse Road, Voorhees, NJ 08043 with James J. Miles Jr. the designated representative has been appointed as the Auditor with an annual flat fee of \$17,760 for year 2023.

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

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Bowman & Company, LLP 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 26, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING ACTUARY TO THE ACTUARIAL ADVANTAGE, INC.**

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 and 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, 23-02 for the position of Actuary pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2023 through December 31, 2023.

The Actuarial Advantage, Inc. with a business address of 237 Market Street, Suite B, Camden, NJ 08102 with Kyle Mrotek as the designated representative has been appointed as the Actuary with an annual flat fee of \$9,142 for year 2023 made payable in twelve (12) monthly installments.

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

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that The Actuarial Advantage Inc. 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 26, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING DEFENSE ATTORNEYS FOR FUND YEAR 2023**

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 and 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, 23-01, 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, 2023 through December 31, 2023.

Madden & Madden, P.A.
Parker McCay, 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 26, 2023.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING FIELD NURSE CASE MANAGER TO SUSAN SCHAEFER, RN, CCM FOR FUND
YEAR 2023**

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; and

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and 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, 23-05, for the position of a Field 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 appointment be made for the period January 1, 2023 through December 31, 2023.

Susan Schaefer, RN, CCM, with a business address of c/o Susan Schaefer, LLC, 30 Victoria Square, Media, Pennsylvania, has been appointed as the Field Nurse Case Manager. Ms. Schaefer will receive \$85.00 per hour plus applicable mileage at the federal rate and other pass through charges such as copying files, parking tolls, etc.

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

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Susan Schaefer, RN, CCM acting as “servicing organizations” 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 26, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING ALTERNATE FIELD NURSE CASE MANAGER TO MEDLOGIX, LLC FOR FUND
YEAR 2023**

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; and

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and 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, 23-05 for the position of a Field 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, 2023 through December 31, 2023.

Medlogix, LLC, with a business address 300 American Metro Blvd, Suite 170, Hamilton, NJ 08619 has been appointed as the Alternate Field Nurse Case Manager. Medlogix, LLC will receive \$85.00 per hour plus applicable mileage at the federal rate and other pass through charges such as copying files, parking tolls, etc.

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 Medlogix, LLC acting as “servicing organizations” 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 26, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING CHANCE & MCCANN, LLC AS COMMISSION ATTORNEY**

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 and 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, 23-04 for the position of Commission Attorney pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2023 through December 31, 2023.

Chance & McCann, LLC with a business address of 201 West Commerce Street, Bridgeton, NJ 08302 with Shanna McCann, Esq. and Kevin P. McCann, Esq. as the designated representatives have been appointed as the Commission Attorney with a Service Provider fee of \$150 per hour.

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

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Chance & McCann, LLC 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 26, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING BENEFITS CONSULTING SERVICES TO CONNER STRONG & BUCKELEW FOR
FUND YEAR 2023, 2024 and 2025**

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

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

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and 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, HB # 23-06 for the position of Benefits Consulting Services pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2023 through December 31, 2025.

Conner Strong & Buckelew has been appointed as the Benefits Consulting Servicer, located at 2 Cooper Street, Camden, NJ 08012. Conner Strong & Buckelew will provide the following services:

- Provide toll free call center access to all active employees and retiree for all benefit related inquiries, advocacy and general assistance (some 1,500 active and retirees);
- Continue to manage billing administration for the dental, vision and life plans;
- Continue to handle day to day benefit administration of the dental, vision and life plans;
- Assist with annual budget development and cost projections for all lines of coverage;
- Support the open enrollment process, including meetings;
- Support the County's collective bargaining process across all benefit areas;
- Monitor and evaluate the performance of the State Plan and evaluate other Market options;
- Support the County's collective bargaining process across all benefit areas;
- Support and manage on going and miscellaneous benefits projects as determined by the County;

Annual Consulting Fee of \$55,000 for the first year, \$65,000 for the second year and \$75,000 for the third year of the Contract for Employee Benefits and PERMA

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

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Conner Strong & Buckelew 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.

Commissions related to the placement of any Voluntary Insurance Plans (employee paid coverages) for which the employee pays for the cost of said coverages.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 26, 2023

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 236

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

Date: January 12, 2023

Memo to: Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: Special Meeting of the NJCE JIF

Executive Directors Report: The following items were discussed:

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

Finance Sub-Committee: The Finance Sub-Committee met on January 10th to review and finalize the 2023 NJCE JIF Budget for budget adoption based on the final marketing results and their 2022 dividend recommendation to the Board of Fund Commissioners.

The Finance Sub Committee was presented with two budget options:

- Option A was a proposed 2023 budget of \$36,354,049 representing an increase of 10.9% over the 2022 Annualized Assessed Budget and an increase of \$331,384 over the budget introduced on November 18th.
- Option B was a proposed 2023 budget of \$35,835,927 representing a budget increase of \$3,063,925. It represents no change over the budget introduced on November 18th aside from the addition of a Surplus Premium Offset in the amount of \$560,119 (*line 19*). The reduction of \$186,738 is a direct savings to Monmouth County for choosing a higher property retention.

Executive Director reported the Finance Sub-Committee recommended the adoption of Budget Option B. Executive Director reported adoption of this budget will have no impact on the member insurance commission budgets introduced in December and the NJCE assessments for the "stand alone" member counties.

Following the public hearing, the NJCE Board of Fund Commissioners adopted a 2023 Budget totaling \$35,835,933 and certified the 2023 Assessments. Attached to this report is a copy of the 2023 Budget and Assessments.

2022 Dividend: The Finance Sub-Committee reviewed three available dividend options of \$1,150,000, \$850,000, and \$550,000; these amounts were considered based on the Fund's strong financial position. Executive Director reported the Finance Sub-Committee is recommending the release of a dividend in the amount of \$850,000. The NJCE Board of Fund Commissioners accepted the recommendation and adopted a resolution authorizing the release of a \$850,000 from various fund years subject to State approval.

Property Appraisals: Considering the issues with property insurers and the need for insurance to value, Executive Director reported the Finance Sub-Committee is recommending that the NJCE look at procuring a

vendor or vendors to perform property appraisals and collecting Construction, Occupancy, Protection and Exposure Characteristics (COPE) information for the larger county owned properties and establish a threshold. PERMA understands that a couple of our member counties do annual appraisals so we would need to coordinate the scope of the program. The goal is for our membership to determine their own insurable values for their larger locations rather than the insurer and to make sure we capture the necessary COPE information to obtain broader coverage at the best available price. The NJCE Board of Fund Commissioners accepted the recommendation to pursue quotes from vendors.

Cyber Security Expert: In October, the Board authorized the Underwriting Manager, in conjunction with the Fund Attorney, to procure Cyber Security Expert Services via Extraordinary Unspecifiable Services contract. Underwriting Manager expects to have a final proposal from the Chertoff Group for consideration and will provide a status update prior to the next Fund meeting.

Financial Fast Track: The Financial Fast Track as of November 30th was submitted for information and reflected a surplus of \$15,299,523. The Fund continues to operate in a strong financial position.

2023 Renewal Overview Webinar: Underwriting Manager will be scheduling a webinar in the coming weeks to provide a high-level overview of the changes in the 2023 renewal. Please hold the tentative date of January 31, 2023 at 11AM via Zoom for this webinar; an invitation will be distributed.

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

Next Meeting: The next meeting of the NJCE JIF is the 2023 Reorganization on Thursday, February 23, 2023 at 9:30am via Zoom; please contact the Fund office for meeting access information.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

2023 PROPOSED BUDGET -Loss Fund Confidence LOW | Increased Property Retention 2.75MIL | WC Presumption Coverage 850K

APPROPRIATIONS

I. Claims and Excess Insurance

OPTION B : WITH SURPLUS PREMIUM OFFSET

Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2022	FY2023 BUDGET AS OF NOVEMBER 2022	Change vs ANNUALIZED \$	Change vs ANNUALIZED %	FY2023 Retentions	FY2023 BUDGET AS OF JANUARY 2023	Change vs ANNUALIZED \$	Change vs ANNUALIZED %
1 Property	1.75Mil x 250K *	1,101,120	1,223,549	122,429	11.1%	2.75Mil x 250K *	1,125,835	24,715	2.2%
2 Liability	1250x250 **	1,236,839	1,284,164	47,325	3.8%	1250x250 **	1,064,544	(172,295)	-13.9%
3 Auto	1250x250 **	420,355	457,868	37,513	8.9%	1250x250 **	367,427	(52,928)	-12.6%
4 Workers' Comp.	Various	3,158,673	3,434,482	275,809	8.7%	Various	2,746,807	(411,866)	-13.0%
5 Workers' Comp. Presumption Cvg						600K x 1.15MIL	409,707	409,707	100.0%
6 SBL/EPL		30,000	27,594	(2,406)	-8.0%		27,594	(2,406)	-8.0%
7 POL/EPL		279,744	257,001	(22,743)	-8.1%		257,001	(22,743)	-8.1%
8 Cyber		102,507	413,309	310,802	303.2%		364,527	262,020	255.6%
9 Subtotal - Claims		6,329,238	7,097,967	768,730	12.1%		6,363,442	34,205	0.5%
10 Premiums									
11									
12 Property		8,354,064	9,061,265	707,201	8.5%		9,824,398	1,470,334	17.6%
13 Property 150 x 110		628,311	803,846	175,535	27.9%		982,336	354,025	56.3%
14 Terrorism							91,999	91,999	100.0%
15 XS Flood to 50		515,932	702,612	186,680	36.2%		1,153,554	637,622	123.6%
16 Liability		4,582,904	5,124,549	541,645	11.8%		5,384,600	801,696	17.5%
17 Excess Liability		2,412,229	2,725,462	313,233	13.0%		2,660,002	247,773	10.3%
18 Workers Comp (Stat x 1MIL)		2,803,389	2,997,324	193,935	6.9%		2,781,856	(21,533)	-0.8%
19 Surplus Premium Offset							(560,119)	(560,119)	100.0%
20									
21 SubTotal Premiums		19,296,829	21,415,058	2,118,229	11.0%		22,318,626	3,021,797	15.7%
22 Total Loss Fund		25,626,067	28,513,025	2,886,959	11.3%		28,682,068	3,056,002	11.9%
23									
24 II. Expenses, Fees & Contingency									
25									
26 Claims Adjustment		70,499	71,911	1,412	2.0%		71,911	1,412	2.0%
27 Claims Adjustment - Property		19,984	20,381	397	2.0%		20,381	397	2.0%
28 Safety Director		438,002	446,761	8,759	2.0%		446,761	8,759	2.0%
29 General Expense									
30 Exec. Director		716,775	731,110	14,335	2.0%		731,110	14,335	2.0%
31 Actuary		24,139	24,620	481	2.0%		24,620	481	2.0%
32 Auditor		17,516	17,865	349	2.0%		17,865	349	2.0%
33 Attorney		14,997	15,297	300	2.0%		15,297	300	2.0%
34 Treasurer		14,997	15,297	300	2.0%		15,297	300	2.0%
35 Technical Writer		25,000	25,500	500	2.0%		25,500	500	2.0%
36 Underwriting Manager		473,006	482,467	9,461	2.0%		482,467	9,461	2.0%
37 Underwriting Data Consolidation		108,455	110,623	2,168	2.0%		110,623	2,168	2.0%
38 Payroll Audit		22,239	22,687	448	2.0%		22,687	448	2.0%
39 Safety Institute Funding		90,614	92,426	1,812	2.0%		92,426	1,812	2.0%
40									
41 Misc. Expense & Contingency		40,598	41,774	1,176	2.9%		41,775	1,177	2.9%
42 Total Fund Exp & Contingency		2,076,821	2,118,719	41,898	2.0%		2,118,720	41,899	2.0%
43 Risk Management Consultant		102,124	102,124	-	0.0%		102,124	-	0.0%
44									
45 Total Self Insured Program		27,805,012	30,733,868	2,928,856	10.5%		30,902,912	3,097,900	11.1%
46									
47 Ancillary Coverages									
48 POL/EPL		1,276,010	1,339,813	63,803	5.0%		1,398,730	122,720	9.6%
49 Crime Program		182,421	190,618	8,197	4.5%		189,795	7,374	4.0%
50 Medical Malpractice		1,154,461	1,265,964	111,503	9.7%		1,254,087	99,626	8.6%
51 Pollution Liability		291,931	321,189	29,258	10.0%		296,381	4,450	1.5%
52 Employed Lawyers Liability		163,180	162,697	(483)	-0.3%		153,412	(9,768)	-6.0%
53 Cyber Liability		1,693,734	1,790,876	97,142	5.7%		1,420,900	(272,834)	-16.1%
54 Aviation		89,987	95,709	5,722	6.4%		92,601	2,614	2.9%
55 Marina Operators Liability		18,070	19,899	1,829	10.1%		21,055	2,985	16.5%
56 Active Assailant		65,618	68,868	3,250	5.0%		75,619	10,001	15.2%
57 Supplemental Indemnity WC		25,390	26,660	1,270	5.0%		24,431	(959)	-3.8%
58 Fiduciary Liab		5,835	6,127	292	5.0%		5,633	(202)	-3.5%
59 VET Liability		359	377	18	5.0%		377	18	5.0%
60									
61 Total Ancillary Coverages		4,966,996	5,288,797	321,801	6.5%		4,933,021	(33,975)	-0.7%
62									
63 Total FUND Disbursements		32,772,008	36,022,665	3,250,657	9.9%		35,835,933	3,063,925	9.3%
* Monmouth County Property retention	200K x 50K		200K x 50K			500K x 500K			
** Monmouth County GL/AL retention	1250x250		1250x250			1250K x 250K			
** ACIC GL/AL retention	1MILx500		1MILx500			1MILx500			

New Jersey Counties Excess Joint Insurance Fund											
Fund Year 2023 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Claims	345,153	854,688	1,281,039	282,644	825,210	437,516	388,490	697,145	601,649	649,908	6,363,442
Premiums	1,909,789	2,749,415	4,640,410	1,187,323	2,324,531	1,603,016	1,714,515	2,085,882	2,471,207	1,632,538	22,318,626
Expenses, Fee & Contingency	156,711	241,869	449,059	92,890	183,388	161,163	109,805	251,048	243,749	229,038	2,118,720
Total Self-Insured Program	2,411,653	3,845,972	6,370,508	1,562,857	3,333,129	2,303,819	2,212,810	3,034,075	3,316,605	2,511,484	30,902,912
Total Ancillary Coverages	684,792	351,323	843,139	381,468	1,256,636	181,782	260,175	447,183	199,598	326,925	4,933,021
Total Fund Disbursements	3,096,445	4,197,295	7,213,647	1,944,325	4,589,765	2,485,601	2,472,985	3,481,258	3,516,203	2,838,409	35,835,933

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2022 to 12/30/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Weisman Children's I - Rowan College of South Jersey	Rehabilitation Hospital 92 Brick Road Marlton , NJ 08053	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023 - 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 Holder Continued: Maria Arlyn Gonzales RN, BSN, CRRN, ACM-RN Nurse Executive/Director of Nursing Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	12/1/2022 #3758625	GL AU EX WC
H - Inspira Health Network, Inc. I - Rowan College of South Jersey	ATTN: Emily Turnure MSN RN NEA BC Network Director Education 1505 West Sherman Ave Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023 - 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing, Diagnostic Medical Sonography, Physical Therapist Assistant, Certified Clinical Medical Assistant, Phlebotomy, Urgent Care Centers, EKG, Computed Tomography, Magnetic Resonance Imaging, Radiography, and Nuclear Medicine Technology Programs per the clinical site agreement.	12/21/2022 #3777814	GL AU EX WC
Total # of Holders: 2				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		634,089	6,974,976	69,931,580	76,906,556
2.	CLAIM EXPENSES					
		Paid Claims	85,289	1,690,728	20,493,003	22,183,730
		Case Reserves	(188,447)	(146,231)	2,003,380	1,857,148
		IBNR	371,250	546,146	1,661,575	2,207,721
		Excess Insurance Recoverable	(2,320)	(75,668)	(258,313)	(333,981)
		Discounted Claim Value	(5,417)	(12,529)	(84,424)	(96,953)
TOTAL CLAIMS			260,355	2,002,446	23,815,220	25,817,666
3.	EXPENSES					
		Excess Premiums	342,691	3,769,596	32,132,848	35,902,443
		Administrative	97,141	1,069,722	10,153,930	11,223,652
TOTAL EXPENSES			439,831	4,839,318	42,286,777	47,126,095
4.	UNDERWRITING PROFIT (1-2-3)		(66,097)	133,213	3,829,582	3,962,795
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		(66,097)	133,213	3,836,819	3,970,032
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	963,098	963,098
9.	DIVIDEND EXPENSE		0	0	(4,170,098)	(4,170,098)
10.	INVESTMENT IN JOINT VENTURE		15,009	39,966	2,207,394	2,247,360
11. SURPLUS (6 + 7 + 8 - 9)			(51,088)	173,179	2,985,973	3,159,152
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		119	(6,614)	64,738	58,124
	2011		250	(27,256)	(559)	(27,815)
	2012		233	(41,067)	269,848	228,781
	2013		487	(38,895)	198,463	159,568
	2014		513	7,551	413,329	420,880
	2015		509	12,823	(778,306)	(765,484)
	2016		580	71,033	336,805	407,838
	2017		662	244,402	148,885	393,287
	2018		737	6,678	999,387	1,006,065
	2019		852	7,952	670,800	678,752
	2020		819	132,887	658,856	791,743
	2021		1,146	(335,690)	3,727	(331,963)
	2022		(57,996)	139,375		139,375
TOTAL SURPLUS (DEFICITS)			(51,088)	173,179	2,985,972	3,159,151
TOTAL CASH						4,556,299

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	1,823,536	1,823,536	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	0	0	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2010 CLAIMS		0	0	1,823,536	1,823,536	
FUND YEAR 2011						
	Paid Claims	0	0	2,795,974	2,795,974	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	(0)	(0)	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2011 CLAIMS		0	0	2,795,974	2,795,974	
FUND YEAR 2012						
	Paid Claims	720	21,961	2,058,140	2,080,101	
	Case Reserves	(720)	(20,450)	36,963	16,513	
	IBNR	0	0	1,167	1,167	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	343	(489)	(147)	
TOTAL FY 2012 CLAIMS		0	1,854	2,095,780	2,097,633	
FUND YEAR 2013						
	Paid Claims	915	2,243	1,561,894	1,564,137	
	Case Reserves	(915)	(243)	79,722	79,480	
	IBNR	0	0	1,450	1,450	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	742	(1,730)	(988)	
TOTAL FY 2013 CLAIMS		0	2,742	1,641,335	1,644,077	
FUND YEAR 2014						
	Paid Claims	0	0	981,609	981,609	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	2,833	2,833	
	Excess Insurance Recoverable	0	0	0	0	
	Discounted Claim Value	0	25	(74)	(48)	
TOTAL FY 2014 CLAIMS		0	25	984,368	984,393	
FUND YEAR 2015						
	Paid Claims	1,778	57,800	2,958,871	3,016,671	
	Case Reserves	(1,478)	(54,406)	205,384	150,978	
	IBNR	(300)	(300)	17,253	16,953	
	Excess Insurance Recoverable	0	(500)	0	(500)	
	Discounted Claim Value	0	635	(3,186)	(2,552)	
TOTAL FY 2015 CLAIMS		0	3,228	3,178,322	3,181,550	

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2022				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2016				
Paid Claims	2,335	3,070	1,747,493	1,750,563
Case Reserves	(2,235)	7,662	9,115	16,777
IBNR	(100)	(13,121)	15,600	2,479
Excess Insurance Recoverable	0	(50,000)	0	(50,000)
Discounted Claim Value	0	26	(365)	(338)
TOTAL FY 2016 CLAIMS	0	(52,363)	1,771,843	1,719,480
FUND YEAR 2017				
Paid Claims	0	93,078	1,953,734	2,046,812
Case Reserves	0	(123,231)	123,231	0
IBNR	0	(102,852)	115,292	12,439
Excess Insurance Recoverable	0	(3,945)	0	(3,945)
Discounted Claim Value	0	3,640	(3,841)	(201)
TOTAL FY 2017 CLAIMS	0	(133,310)	2,188,416	2,055,106
FUND YEAR 2018				
Paid Claims	735	65,035	1,318,905	1,383,941
Case Reserves	(735)	(88,682)	120,058	31,375
IBNR	0	(34,408)	61,262	26,853
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,767	(2,817)	(1,049)
TOTAL FY 2018 CLAIMS	0	(56,288)	1,497,408	1,441,120
FUND YEAR 2019				
Paid Claims	6,971	202,634	1,233,731	1,436,365
Case Reserves	(6,748)	(201,573)	488,894	287,321
IBNR	(223)	(6,527)	92,164	85,637
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	5,602	(12,748)	(7,146)
TOTAL FY 2019 CLAIMS	(0)	136	1,802,042	1,802,178
FUND YEAR 2020				
Paid Claims	3,400	108,867	1,225,732	1,334,599
Case Reserves	760	(69,034)	135,897	66,863
IBNR	(1,840)	(222,341)	484,002	261,661
Excess Insurance Recoverable	(2,320)	(21,223)	(258,313)	(279,536)
Discounted Claim Value	0	9,444	(17,593)	(8,149)
TOTAL FY 2020 CLAIMS	0	(194,287)	1,569,725	1,375,438
FUND YEAR 2021				
Paid Claims	21,567	626,564	833,384	1,459,948
Case Reserves	(21,387)	(80,843)	804,117	723,274
IBNR	(180)	(204,677)	870,553	665,876
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	5,208	(41,581)	(36,373)
TOTAL FY 2021 CLAIMS	0	346,252	2,466,473	2,812,725
FUND YEAR 2022				
Paid Claims	46,869	509,476		509,476
Case Reserves	(154,990)	484,569		484,569
IBNR	373,892	1,130,373		1,130,373
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(5,417)	(39,962)		(39,962)
TOTAL FY 2022 CLAIMS	260,355	2,084,456	0	2,084,456
COMBINED TOTAL CLAIMS	260,355	2,002,446	23,815,220	25,817,666
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, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,712,655	29,839,211	216,347,698	246,186,909
2.	CLAIM EXPENSES				
	Paid Claims	172,720	3,486,138	8,997,544	12,483,682
	Case Reserves	496,669	814,766	10,977,439	11,792,205
	IBNR	(175,725)	(194,522)	11,375,865	11,181,344
	Discounted Claim Value	(67,689)	(276,136)	(1,916,773)	(2,192,909)
	Excess Recoveries	0	360,398	(1,387,397)	(1,026,999)
	TOTAL CLAIMS	425,976	4,190,644	28,046,678	32,237,323
3.	EXPENSES				
	Excess Premiums	2,049,801	22,564,276	153,216,375	175,780,651
	Administrative	179,098	1,970,512	16,354,219	18,324,731
	TOTAL EXPENSES	2,228,899	24,534,788	169,570,594	194,105,382
4.	UNDERWRITING PROFIT (1-2-3)	57,781	1,113,779	18,730,426	19,844,204
5.	INVESTMENT INCOME	57,361	(220,236)	1,533,106	1,312,870
6.	PROFIT (4+5)	115,142	893,543	20,263,531	21,157,074
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	115,142	893,543	14,405,980	15,299,523
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	366	(1,582)	163,660	162,078
	2011	863	(94,078)	666,797	572,719
	2012	1,395	(5,040)	690,291	685,251
	2013	2,466	(182,912)	1,322,965	1,140,053
	2014	3,535	52,224	2,323,116	2,375,340
	2015	3,949	124,569	1,637,394	1,761,963
	2016	4,553	146,630	1,825,687	1,972,317
	2017	5,121	859,266	1,865,475	2,724,741
	2018	5,530	(372,065)	2,701,793	2,329,728
	2019	6,656	63,164	2,317,154	2,380,318
	2020	6,525	(489,263)	(1,215,894)	(1,705,157)
	2021	9,193	87,720	107,541	195,261
	2022	64,991	704,911		704,911
TOTAL SURPLUS (DEFICITS)		115,142	893,543	14,405,980	15,299,522
TOTAL CASH					33,218,329

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2022		
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	5,719	10,034	538,401	548,435
	Case Reserves	(5,719)	87,229	0	87,229
	IBNR	0	3,000	0	3,000
	Discounted Claim Value	0	(9,224)	(0)	(9,224)
TOTAL FY 2011 CLAIMS		0	91,039	538,401	629,440
FUND YEAR 2012					
	Paid Claims	0	6,526	1,582,804	1,589,330
	Case Reserves	0	(6,526)	65,616	59,090
	IBNR	0	(2,196)	5,318	3,122
	Discounted Claim Value	0	1,151	(7,374)	(6,224)
TOTAL FY 2012 CLAIMS		0	(1,045)	1,646,363	1,645,318
FUND YEAR 2013					
	Paid Claims	2,057	70,234	914,416	984,651
	Case Reserves	(2,057)	93,843	458,599	552,441
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	0	7,712	(57,108)	(49,396)
TOTAL FY 2013 CLAIMS		0	171,789	1,390,659	1,562,448
FUND YEAR 2014					
	Paid Claims	208	182,193	476,289	658,482
	Case Reserves	(208)	(249,585)	388,283	138,698
	IBNR	0	(21,473)	43,550	22,077
	Discounted Claim Value	0	20,540	(37,267)	(16,727)
TOTAL FY 2014 CLAIMS		0	(68,325)	870,855	802,530
FUND YEAR 2015					
	Paid Claims	257,049	644,330	1,175,139	1,819,469
	Case Reserves	(257,050)	(805,648)	1,460,651	655,003
	IBNR	1	6,911	106,456	113,367
	Discounted Claim Value	0	10,367	(100,358)	(89,990)
TOTAL FY 2015 CLAIMS		0	(144,040)	2,641,889	2,497,849

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF November 30, 2022					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	1,450	185,120	844,767	1,029,887
	Case Reserves	(908)	(342,486)	1,681,779	1,339,294
	IBNR	(542)	(26,318)	54,558	28,240
	Discounted Claim Value	0	16,145	(113,121)	(96,976)
	TOTAL FY 2016 CLAIMS	0	(167,539)	2,467,984	2,300,445
FUND YEAR 2017					
	Paid Claims	23,128	783,140	393,930	1,177,070
	Case Reserves	(18,143)	(753,280)	1,372,320	619,041
	IBNR	(4,985)	(983,783)	1,211,149	227,366
	Discounted Claim Value	0	68,846	(135,864)	(67,017)
	TOTAL FY 2017 CLAIMS	0	(885,076)	2,841,535	1,956,459
FUND YEAR 2018					
	Paid Claims	(57,361)	244,423	742,774	987,196
	Case Reserves	57,361	530,372	384,006	914,379
	IBNR	0	(428,271)	1,013,968	585,697
	Discounted Claim Value	0	1,608	(132,597)	(130,989)
	TOTAL FY 2018 CLAIMS	0	348,132	2,008,151	2,356,283
FUND YEAR 2019					
	Paid Claims	1,204	10,043	673,118	683,161
	Case Reserves	249,895	615,982	590,241	1,206,222
	IBNR	(251,099)	(776,208)	1,923,599	1,147,391
	Discounted Claim Value	0	58,564	(263,678)	(205,114)
	TOTAL FY 2019 CLAIMS	0	(91,619)	2,923,280	2,831,660
FUND YEAR 2020					
	Paid Claims	952	245,756	636,007	881,763
	Case Reserves	(12,858)	367,163	3,478,036	3,845,199
	IBNR	11,906	(564,988)	3,149,860	2,584,872
	Discounted Claim Value	0	53,829	(547,421)	(493,592)
	Excess Recoveries	0	360,398	(1,387,397)	(1,026,999)
	TOTAL FY 2020 CLAIMS	0	462,157	5,329,085	5,791,242
FUND YEAR 2021					
	Paid Claims	1,685	855,451	848,061	1,703,512
	Case Reserves	498,425	999,225	1,097,909	2,097,134
	IBNR	(500,111)	(2,084,127)	3,792,655	1,708,528
	Discounted Claim Value	0	97,219	(521,987)	(424,769)
	Excess Recoveries	0	0		0
	TOTAL FY 2021 CLAIMS	0	(132,233)	5,216,637	5,084,405
FUND YEAR 2022					
	Paid Claims	(63,371)	248,887		248,887
	Case Reserves	(12,070)	278,476		278,476
	IBNR	569,105	4,682,933		4,682,933
	Discounted Claim Value	(67,689)	(602,892)		(602,892)
	TOTAL FY 2022 CLAIMS	425,975	4,607,404	0	4,607,404
COMBINED TOTAL CLAIMS		425,976	4,190,644	28,046,678	32,237,323

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 \$ 1,026,999 due from the reinsurer for COVID-19 WC claims.

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF NOVEMBER 30, 2022

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,307	657,164	85,990,860	86,648,024
2. CLAIM EXPENSES				
Paid Claims	61,662	486,455	76,173,064	76,659,519
IBNR	(135)	4,193	41,205	45,398
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	61,527	490,648	76,214,270	76,704,918
3. EXPENSES				
HMO Premiums	-	-	-	-
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,222	69,010	5,935,924	6,004,933
Total Expenses	6,222	69,010	9,521,390	9,590,399
4. UNDERWRITING PROFIT (1-2-3)	(10,443)	97,506	255,200	352,706
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(10,443)	97,506	262,336	359,843
9. STATUTORY SURPLUS (6+7-8)	(10,443)	97,506	262,336	359,843
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	544	39,039	(32,955)	6,085
CASH	(44,462)	(44,462)	52,712	8,250
2022 SURPLUS	(10,987)	58,467	-	58,467
CASH	179,308	179,308	-	179,308
TOTAL SURPLUS	(10,443)	97,506	262,336	359,842
TOTAL CASH	134,847	134,846	348,001	482,848

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF NOVEMBER 30, 2022

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	-	451,966	451,966
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Paid Claims	-	-	473,653	473,653
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	(544)	(39,039)	41,205	2,166
Total Claims	(544)	(39,039)	613,457	574,418
FUND YEAR 2022				
Paid Claims	61,662	486,455	-	486,455
IBNR	409	43,233	-	43,233
Total Claims	62,071	529,687	613,457	529,687
COMBINED TOTAL CLAIMS	61,527	490,648	76,214,270	76,704,918

Gloucester County Insurance Commission

CLAIM ACTIVITY REPORT

November 30, 2022

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	0	0	0	0	0	0	0	0	0	0	1	12	13
November-22	0	0	0	0	0	0	0	0	0	0	0	1	14	15
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Limited Reserves														\$3,005
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$670	\$68,564	\$69,234
November-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$670	\$44,406	\$45,076
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$24,158)	(\$24,158)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$239,824	\$168,405	\$2,878,497
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	0	0	0	0	1	0	0	0	2	2	1	11	17
November-22	0	0	0	0	0	1	0	0	0	2	2	1	11	17
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves														\$22,798
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$0	\$0	\$0	\$0	\$114,362	\$0	\$0	\$0	\$202,204	\$18,353	\$5,000	\$36,698	\$376,617
November-22	\$0	\$0	\$0	\$0	\$0	\$113,882	\$0	\$0	\$0	\$201,293	\$20,193	\$5,000	\$47,198	\$387,565
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$480)	\$0	\$0	\$0	(\$911)	\$1,840	\$0	\$10,500	\$10,949
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$513,477	\$5,918	\$299,697	\$58,076	\$13,749	\$47,698	\$3,498,051
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	0	0	0	0	0	0	0	0	0	0	0	5	5
November-22	0	0	0	0	0	0	0	0	0	0	0	0	4	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1
Limited Reserves														\$4,313
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$22,250	\$22,250
November-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$17,250	\$17,250
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$5,000)	(\$5,000)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$27,942	\$1,367,840
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	0	1	3	0	2	2	0	1	4	9	31	81	134
November-22	0	0	1	3	0	3	2	0	1	4	9	26	61	110
NET CHGE	0	0	0	0	0	1	0	0	0	0	0	-5	-20	-24
Limited Reserves														\$13,954
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$0	\$17,232	\$80,394	\$0	\$38,094	\$19,012	\$0	\$32,110	\$91,865	\$177,791	\$738,991	\$512,047	\$1,707,536
November-22	\$0	\$0	\$16,512	\$79,479	\$0	\$37,096	\$16,777	\$0	\$31,375	\$86,028	\$174,391	\$717,604	\$375,715	\$1,534,978
NET CHGE	\$0	\$0	(\$720)	(\$915)	\$0	(\$998)	(\$2,235)	\$0	(\$735)	(\$5,837)	(\$3,400)	(\$21,387)	(\$136,332)	(\$172,558)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,451,113	\$729,107	\$1,792,149	\$1,285,728	\$1,030,407	\$1,121,394	\$1,088,006	\$535,935	\$1,922,852	\$740,552	\$15,955,161
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	0	0	1	3	0	3	2	0	1	6	11	33	109	169
November-22	0	0	1	3	0	4	2	0	1	6	11	28	90	146
NET CHGE	0	0	0	0	0	1	0	0	0	0	0	-5	-19	-23
Limited Reserves														\$13,595
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
October-22	\$0	\$0	\$17,232	\$80,394	\$0	\$152,455	\$19,012	\$0	\$32,110	\$294,069	\$196,144	\$744,661	\$639,559	\$2,175,637
November-22	\$0	\$0	\$16,512	\$79,479	\$0	\$150,978	\$16,777	\$0	\$31,375	\$287,321	\$194,584	\$723,274	\$484,569	\$1,984,870
NET CHGE	\$0	\$0	(\$720)	(\$915)	\$0	(\$1,478)	(\$2,235)	\$0	(\$735)	(\$6,748)	(\$1,560)	(\$21,387)	(\$154,990)	(\$190,767)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,643,616	\$981,610	\$3,167,149	\$1,718,340	\$2,042,868	\$1,415,316	\$1,725,354	\$1,120,588	\$2,183,018	\$984,597	\$23,699,549

2019 2020 2021 2022 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

November 30, 2022

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

		Current		47			Last Month		46			Last Year		35		
2019	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-22		TARGETED	Incurred	Incurred	31-Oct-22		TARGETED	Incurred	Incurred	31-Oct-21		TARGETED
PROPERTY	191,270	215,305	215,305	112.57%	191,270	100.00%	325,231	325,231	170.04%	191,270	100.00%	235,462	235,462	123.10%	191,270	100.00%
GEN LIABILITY	552,801	299,697	299,697	54.21%	527,381	95.40%	299,474	299,474	54.17%	525,526	95.07%	298,534	298,534	54.00%	494,632	89.48%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	95,798	92.21%	122,345	122,345	117.76%	95,411	91.84%	143,379	143,379	138.01%	89,951	86.58%
WORKER'S COMP	1,300,289	1,088,006	1,088,006	83.67%	1,291,763	99.34%	1,102,692	1,102,692	84.80%	1,290,866	99.28%	1,102,584	1,102,584	84.80%	1,273,046	97.90%
TOTAL ALL LINES	2,148,253	1,725,354	1,725,354	80.31%	2,106,213	98.04%	1,849,742	1,849,742	86.10%	2,103,073	97.90%	1,779,959	1,779,959	82.86%	2,048,899	95.38%
NET PAYOUT %	\$1,438,033				66.94%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		35	MONTH	Last Month		34	MONTH	Last Year		23	MONTH			
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-21				
PROPERTY	339,909	523,345	523,345	153.97%	339,909	100.00%	856,009	856,009	251.83%	339,909	100.00%	544,625	544,625	160.23%	337,647	99.33%
GEN LIABILITY	601,000	58,076	58,076	9.66%	537,759	89.48%	56,236	56,236	9.36%	533,511	88.77%	27,322	27,322	4.55%	469,862	78.18%
POL/EPL		0	0	0.00%	0	89.48%	0	0	0.00%	0	88.77%	0	0	0.00%	0	78.18%
AUTO LIABILITY	112,001	3,232	3,232	2.89%	96,971	86.58%	3,232	3,232	2.89%	96,254	85.94%	3,232	3,232	2.89%	84,066	75.06%
WORKER'S COMP	1,319,505	943,192	535,935	40.62%	1,291,859	97.90%	945,885	945,885	71.68%	1,288,957	97.68%	956,991	956,991	72.53%	1,223,350	92.71%
TOTAL ALL LINES	2,372,415	1,527,845	1,120,588	47.23%	2,266,498	95.54%	1,861,362	1,861,362	78.46%	2,258,630	95.20%	1,532,170	1,532,170	64.58%	2,114,924	89.15%
NET PAYOUT %	\$1,053,724				44.42%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		23			Last Month		22		Last Year		11			
2021	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-22		TARGETED	Incurred	Incurred	31-Oct-22		TARGETED	Incurred	Incurred	31-Oct-21		TARGETED
PROPERTY	338,000	239,824	239,824	70.95%	335,750	99.33%	459,137	459,137	135.84%	333,564	98.69%	248,886	248,886	73.63%	290,680	86.00%
GEN LIABILITY	551,000	13,749	13,249	2.40%	430,772	78.18%	13,749	13,749	2.50%	423,748	76.91%	31,749	31,749	5.76%	269,990	49.00%
POL/EPL		0	0	0.00%	0	78.18%	0	0	0.00%	0	76.91%	0	0	0.00%	0	49.00%
AUTO LIABILITY	117,001	6,594	6,594	5.64%	87,819	75.06%	6,594	6,594	5.64%	86,081	73.57%	1,000	1,000	0.85%	52,650	45.00%
WORKER'S COMP	1,297,005	1,922,852	1,922,852	148.25%	1,202,489	92.71%	1,922,672	1,922,672	148.24%	1,190,677	91.80%	997,598	997,598	76.92%	674,443	52.00%
TOTAL ALL LINES	2,303,006	2,183,018	2,182,518	94.77%	2,056,830	89.31%	2,402,151	2,402,151	104.31%	2,034,070	88.32%	1,279,233	1,279,233	55.55%	1,287,763	55.92%
NET PAYOUT %	\$1,459,744				63.38%											

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022		Current		11			Last Month		10			Last Year		-1		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-22		TARGETED	Incurred	Incurred	31-Oct-22		TARGETED	Incurred	Incurred	31-Oct-21		TARGETED
PROPERTY	316,000	168,405	168,405	53.29%	271,760	86.00%	182,263	182,263	57.68%	240,160	76.00%			N/A	N/A	N/A
GEN LIABILITY	538,000	47,698	47,698	8.87%	263,620	49.00%	36,698	36,698	6.82%	225,960	42.00%			N/A	N/A	N/A
POL/EPL	101,999	0	0	0.00%	49,980	49.00%	0	0	0.00%	42,840	42.00%			N/A	N/A	N/A
AUTO LIABILITY	113,000	27,942	27,942	24.73%	50,850	45.00%	32,442	32,442	28.71%	45,200	40.00%			N/A	N/A	N/A
WORKER'S COMP	1,244,000	740,552	740,552	59.53%	646,880	52.00%	841,839	841,839	67.67%	522,480	42.00%			N/A	N/A	N/A
TOTAL ALL LINES	2,312,999	984,597	984,597	42.57%	1,283,090	55.47%	1,093,242	1,093,242	47.27%	1,076,640	46.55%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$500,028				21.62%											

2015 2016 2017 2018 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

November 30, 2022

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current		95	MONTH	Last Month		94	MONTH	Last Year		83	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	
PROPERTY	230,000	344,086	344,086	149.60%	100.00%	617,559	617,559	268.50%	100.00%	617,559	617,559	268.50%	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	96.50%	723,668	723,668	106.42%	96.50%	723,668	723,668	106.42%	96.50%
AUTO LIABILITY	91,000	307,746	307,246	337.63%	96.94%	307,746	307,746	338.18%	96.94%	307,746	307,746	338.18%	96.94%
WORKER'S COMP	1,157,000	1,792,149	1,792,149	154.90%	100.00%	1,869,723	1,869,723	161.60%	100.00%	1,858,443	1,858,443	160.63%	100.00%
TOTAL ALL LINES	2,158,000	3,167,649	3,167,149	146.76%	98.77%	3,518,696	3,518,696	163.05%	98.77%	3,507,416	3,507,416	162.53%	98.77%
NET PAYOUT %	\$3,016,171				139.77%								

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current		83	MONTH	Last Month		82	MONTH	Last Year		71	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	
PROPERTY	197,238	382,307	382,307	193.83%	100.00%	418,088	418,088	211.97%	100.00%	418,088	418,088	211.97%	100.00%
GEN LIABILITY	641,774	31,055	31,055	4.84%	96.50%	31,055	31,055	4.84%	96.50%	31,055	31,055	4.84%	96.64%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	96.94%	19,249	19,249	18.57%	96.94%	19,249	19,249	18.57%	97.08%
WORKER'S COMP	1,226,749	1,335,728	1,285,728	104.81%	100.00%	1,348,197	1,348,197	109.90%	100.00%	1,337,565	1,337,565	109.03%	100.00%
TOTAL ALL LINES	2,169,445	1,768,340	1,718,340	79.21%	98.82%	1,816,589	1,816,589	83.74%	98.82%	1,805,957	1,805,957	83.25%	98.87%
NET PAYOUT %	\$1,701,563				78.43%								

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		71	MONTH	Last Month		70	MONTH	Last Year		59	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	
PROPERTY	178,000	161,487	161,487	90.72%	100.00%	170,264	170,264	95.65%	100.00%	170,264	170,264	95.65%	100.00%
GEN LIABILITY	609,000	517,422	513,477	84.31%	96.64%	517,422	517,422	84.96%	96.75%	548,539	548,539	90.07%	97.06%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	97.08%	337,497	337,497	324.52%	97.18%	337,497	337,497	324.52%	99.77%
WORKER'S COMP	1,217,000	1,030,407	1,030,407	84.67%	100.00%	1,092,794	1,092,794	89.79%	100.00%	1,098,332	1,098,332	90.25%	99.86%
TOTAL ALL LINES	2,108,000	2,046,812	2,042,868	96.91%	98.88%	2,117,977	2,117,977	100.47%	98.92%	2,154,632	2,154,632	102.21%	98.87%
NET PAYOUT %	\$2,042,868				96.91%								

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		59	MONTH	Last Month		58	MONTH	Last Year		47	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	
PROPERTY	183,000	259,878	259,878	142.01%	100.00%	259,878	259,878	142.01%	100.00%	259,878	259,878	142.01%	100.00%
GEN LIABILITY	576,000	5,918	5,918	1.03%	97.06%	5,918	5,918	1.03%	97.02%	20,302	20,302	3.52%	95.40%
AUTO LIABILITY	103,000	28,126	28,126	27.31%	95.94%	28,126	28,126	27.31%	95.69%	86,288	86,288	83.78%	92.21%
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	99.86%	1,121,394	1,121,394	91.02%	99.83%	1,086,879	1,086,879	88.22%	99.34%
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	98.91%	1,415,316	1,415,316	67.59%	98.87%	1,453,347	1,453,347	69.41%	97.97%
NET PAYOUT %	\$1,383,941				66.09%								

2010 2011 2012 2013 2014 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

November 30, 2022

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010	Budget	Current		155	MONTH	Last Month		154	MONTH	Last Year		143	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	
PROPERTY	196,392	83,686	83,686	42.61%	100.00%	103,780	103,780	52.84%	100.00%	103,780	103,780	52.84%	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	96.50%	377,107	377,107	46.38%	96.50%	377,107	377,107	46.38%	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	96.94%	9,579	9,579	16.64%	96.94%	9,579	9,579	16.64%	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	100.00%	1,452,476	1,452,476	139.10%	100.00%	1,452,476	1,452,476	139.10%	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	98.57%	1,942,942	1,942,942	92.03%	98.57%	1,942,942	1,942,942	92.03%	98.57%
NET PAYOUT %	\$1,824,535			86.42%									

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011	Budget	Current		143	MONTH	Last Month		142	MONTH	Last Year		131	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	
PROPERTY	234,258	211,641	211,641	90.35%	100.00%	220,964	220,964	94.32%	100.00%	220,964	220,964	94.32%	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	96.50%	765,603	765,603	78.94%	96.50%	765,603	765,603	78.94%	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	96.94%	126,796	126,796	184.70%	96.94%	126,796	126,796	184.70%	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	100.00%	1,730,025	1,730,025	137.23%	100.00%	1,730,025	1,730,025	137.23%	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	98.58%	2,843,388	2,843,388	112.24%	98.58%	2,843,388	2,843,388	112.24%	98.58%
NET PAYOUT %	\$2,795,948			110.37%									

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

2012	Budget	Current		131	MONTH	Last Month		130	MONTH	Last Year		119	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	
PROPERTY	239,354	57,908	57,908	24.19%	100.00%	64,232	64,232	26.84%	100.00%	64,232	64,232	26.84%	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	96.50%	487,154	487,154	50.23%	96.50%	487,154	487,154	50.23%	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	96.94%	357,331	357,331	520.51%	96.94%	357,331	357,331	520.51%	96.94%
WORKER'S COMP	1,292,157	1,198,863	1,198,863	92.78%	100.00%	1,336,818	1,336,818	103.46%	100.00%	1,325,307	1,325,307	102.57%	100.00%
TOTAL ALL LINES	2,569,961	2,096,613	2,096,613	81.58%	98.60%	2,245,536	2,245,536	87.38%	98.60%	2,234,025	2,234,025	86.93%	98.60%
NET PAYOUT %	\$2,080,101			80.94%									

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

2013	Budget	Current		119	MONTH	Last Month		118	MONTH	Last Year		107	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	
PROPERTY	243,372	149,379	149,379	61.38%	100.00%	154,379	154,379	63.43%	100.00%	154,379	154,379	63.43%	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	96.50%	20,525	20,525	2.12%	96.50%	20,525	20,525	2.12%	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	96.94%	22,598	22,598	32.92%	96.94%	22,598	22,598	32.92%	96.94%
WORKER'S COMP	1,292,157	1,451,113	1,451,113	112.30%	100.00%	1,451,113	1,451,113	112.30%	100.00%	1,449,113	1,449,113	112.15%	100.00%
TOTAL ALL LINES	2,573,979	1,643,616	1,643,616	63.86%	98.60%	1,648,616	1,648,616	64.05%	98.60%	1,646,616	1,646,616	63.97%	98.60%
NET PAYOUT %	\$1,564,136			60.77%									

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		107	MONTH	Last Month		106	MONTH	Last Year		95	MONTH
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22		Unlimited Incurred	Limited Incurred	Actual 31-Oct-21	
PROPERTY	243,372	81,245	81,245	33.38%	100.00%	81,245	81,245	33.38%	100.00%	81,245	81,245	33.38%	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	96.50%	167,308	167,308	21.59%	96.50%	167,308	167,308	21.59%	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	96.94%	3,950	3,950	5.75%	96.94%	3,950	3,950	5.75%	96.94%
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	100.00%	745,774	745,774	67.35%	100.00%	745,774	745,774	67.35%	100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	98.67%	998,277	998,277	45.50%	98.67%	998,277	998,277	45.50%	98.67%
NET PAYOUT %	\$981,610			44.74%									

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 20-23

January 2023

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

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

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

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001598			
001598	MARMERO LAW, LLC	ATTORNEY FEE 11/22/22-12/30/22	1,560.00
			1,560.00
001599			
001599	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/22	10.83
			10.83
001600			
001600	COURIER-POST	ACCT #CHL-091699 - AD - 12/20/22	25.40
001600	COURIER-POST	ACCT #CHL-091699 - AD - 12/1/22	59.36
			84.76
001601			
001601	BROWN & CONNERY, LLP	LEGAL SERVICES -YOUNG 11/22	100.00
001601	BROWN & CONNERY, LLP	LEGAL SERVICES- MONAGHAN 11/22	1,283.00
001601	BROWN & CONNERY, LLP	LEGAL SERVICES- GORDON 11/22	2,543.00
001601	BROWN & CONNERY, LLP	LEGAL SERVICES GORDON 9/22	1,232.00
001601	BROWN & CONNERY, LLP	LEGAL SERVICES- YOUNG 10/22	1,029.00
001601	BROWN & CONNERY, LLP	LEGAL SERVICES- YOUNG 10/22	2,313.00
001601	BROWN & CONNERY, LLP	LEGAL SERVICES- GORDON 10/22	2,607.00
			11,107.00
001602			
001602	NJ ADVANCE MEDIA	ACCT #1159386 - AD 12/19/22	28.89
001602	NJ ADVANCE MEDIA	ACCT #1159386 - AD 12/2/22	33.62
			62.51
		Total Payments FY 2022	12,825.10

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001603			
001603	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION FEE 01/23	7,846.50
			7,846.50
001604			
001604	MARMERO LAW, LLC	LEGAL SERVICES 1/23	360.00
			360.00
001605			
001605	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 01/23	13,804.66
			13,804.66
001606			

001606	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 01/23	5,463.08 5,463.08
001607			
001607	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 01/23	761.83 761.83
001608			
001608	VOID	VOID	0.00 0.00
001609			
001609	COURIER-POST	ACCT #CHL-091699 - AD 01/01/23	30.24
001609	COURIER-POST	ACCT #CHL-091699 - AD 01/03/23	38.16 68.40
001610			
001610	VIOLA YEAGER	REIMBURSE MEDICAL 12/22	443.64 443.64
001611			
001611	JUNE ATKINSON	REIMBURSE MEDICAL 12/22	443.64 443.64
001612			
001612	NJ MOTOR VEHICLE COMMISSION	ANNUAL ADMIN ONLINE ACCESS 2023	150.00 150.00
001613			
001613	NJ ADVANCE MEDIA	ACCT #1159386 - BUDGET AD 01/06/23	34.41
001613	NJ ADVANCE MEDIA	ACCT #1159386 - BUDGET AD 01/06/23	48.60 83.01
001614			
001614	DUANE SARMIENTO	REIMBURSE MEDICAL 12/22	2,951.43 2,951.43
001615			
001615	HARDENBERGH INSURANCE GROUP	RMC FEE 01/23	27,982.67 27,982.67
001616			
001616	CHANCE & MCCANN, LLC	ATTORNEY FEES 1/23	2,460.00 2,460.00
Total Payments FY 2023			62,818.86
TOTAL PAYMENTS ALL FUND YEARS			\$75,643.96

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. 21-23

JANUARY 2023

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

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

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

FUND YEAR 2023

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0123			
W0123	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 12/22	1,763.33
W0123	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 12/22	2,820.00
			4,583.33

Total Payments FY 2023 4,583.33

TOTAL PAYMENTS ALL FUND YEARS \$4,583.33

Chairperson

Attest:

Dated:_____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	November			
CURRENT FUND YEAR	2022			
Description: ID Number: Maturity (Yrs) Purchase Yield: TOTAL for All Accts & instruments		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
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
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$85,463.42	\$10,473.38	\$71,850.93
10	(Withdrawals - Sales)	-\$216,003.48	-\$141,013.44	-\$71,850.93
	Ending Cash & Investment Balance	\$4,556,299.08	\$4,512,918.13	\$14,111.64
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$22,986.29	\$2,142.18	\$18,794.06
	(Less Deposits in Transit)	\$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 26, 2023 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 12/1/22 to 12/31/22 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 26, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
12/01/2022 Thru 12/31/2022

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
12/01/2022 Thru 12/31/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Physical Damage											
C	28634	3530003431	001	GLOUCESTER COUNTY	9/6/2022	9/6/2022	BELLMAWR COLLISION CENTER	12/16/2022	2017 FORD FOCUS PLATE# CG7BDBN	4,690.51	4,690.51
C	28694	3530003402	001	GLOUCESTER COUN	12/9/2022	12/9/2022	1ST ALERT APPRAISALS	12/29/2022	INVOICE# 7924	600.00	600.00
C	28695	3530003435	001	GLOUCESTER COUNTY	9/5/2022	9/5/2022	BELLMAWR COLLISION CENTER	12/29/2022	2017 AMBL BL PLATE# OA2850	5,587.66	5,587.66
C	5877	3530003431	001	GLOUCESTER COUNTY	9/6/2022	9/6/2022	BELLMAWR COLLISION CENTER	12/16/2022	2017 FORD FOCUS PLATE# CG7BDBN	4,690.51	4,690.51
C	5880	3530003402	001	GLOUCESTER COUN	10/11/2022	10/11/2022	GLOUCESTER COUNTY	12/29/2022	ATTN: AL GILLINGHAM 1998 TRAILER	3,100.00	3,100.00
R	2047166013	3530003165	001	ROWAN COLLEGE OF SOUTH JERSEY	12/6/2022	12/6/2022	PROGRESSIVE	12/30/2022	SUBROGATION RECOVERY	-5,000.00	-5,000.00
V	28634	3530003431	001	GLOUCESTER COUNTY	9/6/2022	9/6/2022	BELLMAWR COLLISION CENTER	12/16/2022	VOID: 2017 FORD FOCUS PLATE# CG7BDBN	-4,690.51	-4,690.51
Total for Coverage: Auto Physical Damage							Number of entries: 7		8,978.17	8,978.17	
Coverage: General Liability											
C	5873	3530003387	001	DESERABLE, DENISE	6/28/2022	6/28/2022	DENISE DESERABLE	12/2/2022	FULL & FINAL SETTLEMENT OF ALL CLAIMS	1,000.00	1,000.00
C	5874	3530001524	001	PFOST, DONALD	10/6/2022	10/28/2022	MADDEN & MADDEN PA	12/2/2022	STATEMENT# 48	1,655.00	1,655.00
C	5876	3530003310	001	LAREGINA, BARBARA	11/14/2022	11/30/2022	MADDEN & MADDEN PA	12/16/2022	STATEMENT# 1	2,130.00	2,130.00
C	5878	3530001524	001	PFOST, DONALD	11/1/2022	11/30/2022	MADDEN & MADDEN PA	12/29/2022	STATEMENT# 49	2,520.00	2,520.00
C	5879	3530002226	001	CARDOSO BAEZ, JONATHAN	11/8/2022	11/22/2022	MADDEN & MADDEN PA	12/29/2022	INVOICE# 16	510.00	510.00
Total for Coverage: General Liability							Number of entries: 5		7,815.00	7,815.00	
Coverage: Police Professional											
C	5875	3530002413	001	CARBONARO, ANTHONY	10/27/2022	11/30/2022	MADDEN & MADDEN PA	12/16/2022	STATEMENT# 5	420.00	420.00
Total for Coverage: Police Professional							Number of entries: 1		420.00	420.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 13		17,213.17	17,213.17	





**Gloucester County Insurance Commission
Bill Review / PPO Reductions
2022**

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	38	87%	\$87,676.90	87%	\$19,693.42	\$0.00	\$41,552.07	\$26,431.41	\$67,983.48	\$6,819.38	\$61,164.10
February	42	90%	\$150,278.10	58%	\$96,271.25	\$2,740.45	\$16,151.08	\$35,115.32	\$54,006.85	\$7,560.98	\$46,445.87
March	94	91%	\$179,486.03	96%	\$74,472.42	\$83.00	\$56,309.60	\$48,621.01	\$105,013.61	\$13,786.73	\$91,226.88
April	30	87%	\$139,319.56	88%	\$86,794.53	\$2,803.17	\$43,908.53	\$5,813.33	\$52,525.03	\$7,019.77	\$45,505.26
May	147	98%	\$108,501.75	96%	\$38,606.53	\$0.00	\$38,219.62	\$31,675.60	\$69,895.22	\$9,289.15	\$60,606.07
June	105	98%	\$135,551.34	98%	\$77,717.77	\$0.00	\$49,617.14	\$8,216.43	\$57,833.57	\$8,096.81	\$49,736.76
July	54	93%	\$25,927.74	87%	\$10,718.64	\$0.00	\$9,935.55	\$5,273.55	\$15,209.10	\$2,123.37	\$13,085.73
August	73	97%	\$98,665.92	98%	\$50,408.47	\$25.00	\$26,498.75	\$21,733.70	\$48,257.45	\$6,756.09	\$41,501.36
September	54	96%	\$59,007.57	97%	\$33,579.22	\$0.00	\$16,669.19	\$8,759.16	\$25,428.35	\$3,063.55	\$22,364.80
October	79	94%	\$106,677.78	59%	\$59,681.97	\$16635.05	\$19,728.11	\$10,632.65	\$46,995.81	\$6,381.75	\$40,614.06
November	44	93%	\$66,027.95	97%	\$50,391.60	\$0.00	\$13,953.14	\$1,683.21	\$15,636.35	\$2,182.41	\$13,453.94
December	69	99%	\$71,556.71	100%	\$45,093.58	\$0.00	\$21,079.70	\$5,383.43	\$26,463.13	\$3,697.32	\$22,765.81
YTD Total	829	95%	\$1,228,677.35	86%	\$643,429.40	\$22,286.67	\$353,622.48	\$209,338.80	\$585,247.95	\$76,777.31	\$508,470.64

Monthly Summary	November	December
Total Reductions (before fees):	\$15,636.35	\$26,463.13
Percent:	24%	37%
Net Reductions:	\$13,453.94	\$22,765.81
Percent:	20%	32%

YTD Summary	
Total Reductions (before fees):	\$585,247.95
Percent:	48%
Net Reductions:	\$508,470.64
Percent:	41%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: January 19, 2023

DATE OF MEETING: January 26, 2023

GCIC SERVICE TEAM

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

December – January 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 6:** Attended the GCIC Claims Committee meeting.
- **December 7:** Attended the GCIC Safety Committee meeting.
- **December 14:** Attended the GCIC meeting.
- **January 10:** Attended the Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **January 26:** Plan to attend the GCIC meeting.

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

- NJCE JIF - JAM SD Bulletin: Winter Weather Building Preparation Best Practices – December 6.
- NJCE JIF - JAM SD Bulletin: Snow Salt Removal Best Practices – December 8.
- NJCE JIF - Live Safety Training – February 2023 Registration is Now Open! – December 9.
- NJCE JIF - JAM SD Bulletin: Space Heater Safety – December 15.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording & Reporting Occupational Injuries & Illnesses – January 4.
- NJCE JIF - JAM SD Bulletin: CDL Federal Motor Carrier Safety Administration (FMCSA) Drug and Alcohol Clearinghouse – January 10.
- NJCE JIF - Live Safety Training – March 2023 Registration is Now Open! – January 11.

NJCE MEDIA LIBRARY

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

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

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

NJCE LIVE SAFETY TRAINING

As a reminder, we are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. We are encouraged with all the In-Person training requests we have been receiving from the members; However, the following training programs are the only in-person programs available for request and (in-person training is also being held via the MSI/NJCE Expos mentioned below) Expos will begin in March 2023:

- 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 Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *The January thru March 2023 Live Training schedules and registration links are also attached).*

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

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, 2023 (Program Start Date: July 1, 2023)
- December 1-22, 2023 (Program Start Date: January 1, 2024)

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

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

(Note: The Safety Leadership 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](#).



NJCE Learning Management System (LMS) - Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

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

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

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

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

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

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

In-Person* training is being held via the MSI-NJCE Expos indicated with an (*). These Expos are scheduled throughout the state starting in March 2023 and are for training programs that are not available virtually.

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

January thru March 2023 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
1/4/23	Fire Safety	8:30 - 9:30 am
1/4/23	Fire Extinguisher Safety	10:00 - 11:00 am
1/4/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/5/23	Fall Protection Awareness	8:30 - 10:30 am
1/5/23	Hearing Conservation	11:00 - 12:00 pm
1/5/23	Snow Plow / Snow Removal Safety	1:00 - 3:00 pm
1/6/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
1/6/23	Flagger Skills and Safety	11:00 - 12:00 pm
1/6/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/9/23	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/9/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
1/9/23	Personal Protective Equipment	1:00 - 3:00 pm
1/10/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
1/10/23	Preparing for First Amendment Audits	9:00 - 11:00 am
1/10/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
1/10/23	Preparing for First Amendment Audits	2:00 - 4:00 pm
1/11/23	Bloodborne Pathogens	8:30 - 9:30 am
1/11/23	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
1/11/23	Driving Safety Awareness	1:00 - 2:30 pm
1/12/23	Confined Space Entry	8:30 - 11:30 am
1/12/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
1/13/23	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/13/23	Chainsaw Safety	11:00 - 12:00 pm
1/13/23	Chipper Safety	1:00 - 2:00 pm
1/17/23	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
1/17/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
1/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/18/23	Implicit Bias in the Workplace	9:00 - 10:30 am
1/18/23	Fire Safety	11:00 - 12:00 pm

1/18/23	Fire Extinguisher Safety	1:00 - 2:00 pm
1/19/23	Personal Protective Equipment	7:30 - 9:30 am
1/19/23	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
1/20/23	Sanitation and Recycling Safety	8:30 - 10:30 am
1/20/23	Introduction to Management Skills	10:00 - 12:00 pm
1/20/23	Bloodborne Pathogens	1:00 - 2:00 pm
1/23/23	Back Safety/Material Handling	9:00 - 10:00 am
1/23/23	Flagger Skills and Safety	1:00 - 2:00 pm
1/23/23	Bloodborne Pathogens and Hazard Communication/RTK for Fire & EMS Agencies-Evening	7:30 - 9:30 pm
1/24/23	Shop and Tool Safety	7:30 - 8:30 am
1/24/23	Confined Space Entry	9:00 - 12:00 pm
1/24/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
1/25/23	CDL: Supervisors' Reasonable Suspicion	8:30 - 10:30 am
1/25/23	Hearing Conservation	11:00 - 12:00 pm
1/25/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
1/25/23	The Power of Collaboration (JIF 101)*	9:00 - 1:00 pm
1/26/23	Bloodborne Pathogens	8:30 - 9:30 am
1/26/23	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
1/26/23	Safety Committee Best Practices	1:00 - 3:00 pm
1/27/23	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
1/27/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
1/30/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
1/30/23	Dealing with Difficult People	1:00 - 3:00 pm
1/31/23	Safety Coordinators' Skills Training	8:30 - 12:30 pm
1/31/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/1/23	Personal Protective Equipment	8:30 - 10:30 am
2/1/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/1/23	Hearing Conservation	1:00 - 2:00 pm
2/2/23	Asbestos Awareness	8:30 - 10:30 am
2/2/23	Fire Safety	11:00 - 12:00 pm
2/2/23	Fire Extinguisher Safety	1:00 - 2:00 pm
2/3/23	Disaster Management	9:00 - 10:30 am
2/3/23	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
2/3/23	Shop and Tool Safety	11:00 - 12:00 pm
2/3/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
2/6/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
2/6/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/7/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
2/7/23	Flagger Skills and Safety	10:30 - 11:30 am
2/7/23	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/8/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
2/8/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/8/23	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
2/9/23	Heavy Equipment Safety: General Safety	8:00 - 10:00 am

2/9/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/9/23	Driving Safety Awareness	1:00 - 2:30 pm
2/10/23	Safety Committee Best Practices	8:30 - 10:00 am
2/10/23	Chipper Safety	10:30 - 11:30 am
2/10/23	Hearing Conservation	1:00 - 2:00 pm
2/13/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
2/14/23	Ethical Decision Making	9:00 - 11:30 am
2/14/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/15/23	Confined Space Entry	7:30 - 10:30 am
2/15/23	Fire Extinguisher Safety	11:00 - 12:00 pm
2/15/23	Chainsaw Safety	1:00 - 2:00 pm
2/16/23	Public Employers: What You Need to Know	8:30 - 10:00 am
2/16/23	Fire Department Risk Management	9:00 - 11:00 am
2/16/23	Fall Protection Awareness	1:00 - 3:00 pm
2/17/23	Fire Safety	8:30 - 9:30 am
2/17/23	Introduction to Communication Skills	10:00 - 12:00 pm
2/17/23	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/23	Preparing for the Unspeakable	9:00 - 10:30 am
2/21/23	Playground Safety Inspections	1:00 - 3:00 pm
2/22/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/22/23	Bloodborne Pathogens	11:00 - 12:00 pm
2/22/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
2/23/23	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/23/23	Flagger Skills and Safety	11:00 - 12:00 pm
2/24/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
2/24/23	Wellness for Government Employees	9:00 - 11:30 am
2/24/23	Personal Protective Equipment	1:00 - 3:00 pm
2/27/23	Confined Space Entry	8:30 - 11:30 am
2/27/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/23	Microlearning Theory and Practice	1:00 - 3:00 pm
2/28/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
3/1/23	Personal Protective Equipment	8:30 - 10:30 am
3/1/23	Bloodborne Pathogens	11:00 - 12:00 pm
3/1/23	Fire Safety	1:00 - 2:00 pm
3/2/23	Hoists, Cranes, and Rigging	8:30 - 10:30 am
3/2/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/3/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/3/23	Hearing Conservation	11:00 - 12:00 pm
3/6/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/6/23	Mower Safety	11:00 - 12:00 pm
3/7/23	Implicit Bias in the Workplace	9:00 - 10:30 am
3/7/23	Playground Safety Inspections	1:00 - 3:00 pm
3/8/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am

3/8/23	Work Zone: Temporary Traffic Controls	11:00 - 1:00 pm
3/9/23	Fire Safety	8:00 - 9:00 am
3/9/23	Fire Extinguisher Safety	9:30 - 10:30 am
3/9/23	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
3/10/23	Introduction to Understanding Conflict	10:00 - 12:00 pm
3/13/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/13/23	Safety Committee Best Practices	1:00 - 2:30 pm
3/14/23	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
3/14/23	Preparing for First Amendment Audits	9:00 - 11:00 am
3/14/23	Chainsaw Safety	1:00 - 2:00 pm
3/15/23	Public Works & Utility: Safety Awareness & Regulatory Training	8:00 - 11:30 am
3/15/23	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
3/16/23	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
3/16/23	Flagger Skills and Safety	10:00 - 11:00 am
3/16/23	Bloodborne Pathogens	1:00 - 2:00 pm
3/17/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/17/23	Hearing Conservation	11:00 - 12:00 pm
3/17/23	Protecting Children from Abuse In New Jersey Local Government Programs	2:00 - 4:00 pm
3/17/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20/23	Shop and Tool Safety	7:30 - 8:30 am
3/20/23	Personal Protective Equipment	9:00 - 11:00 am
3/21/23	Accident Investigation	9:00 - 11:00 am
3/21/23	Productive Meetings Best Practices	1:00 - 2:30 pm
3/22/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/22/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/22/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
3/23/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)*	8:30 - 11:30 am
3/23/23	Fall Protection Awareness	1:00 - 3:00 pm
3/24/23	Special Event Management	8:30 - 10:30 am
3/24/23	Fire Extinguisher Safety	11:00 - 12:00 pm
3/27/23	Mower Safety	8:30 - 9:30 am
3/27/23	Chipper Safety	10:00 - 11:00 am
3/27/23	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/23	Ladder Safety/Walking & Working Surfaces	9:30 - 11:00 am
3/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/29/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/29/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety*	8:30 - 12:30 pm
3/29/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	8:30 - 11:30 am
3/29/23	MSI-NJCE Expo 2023: Confined Space Entry*	8:30 - 11:30 am
3/29/23	Safety Coordinators' Skills Training	8:30 - 12:30 pm

3/29/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
3/30/23	Confined Space Entry	8:30 - 11:30 am
3/30/23	Flagger Skills and Safety	1:00 - 2:00 pm
3/31/23	Driving Safety Awareness	1:00 - 2:30 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

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

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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: 1/26/2023

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. GCIC Litigation Management Plan

Enclosed is the updated GCIC Litigation Management Plan. The following has been amended:

- On page 3 – updated the payment authorization request amounts for third party administration authorization to mirror the Claims Charter.
- On page 5 – updated the GCIC solicitor names and address to the newly appointed counsel.
- On page 13 – updated PERMA's address to the Parsippany address and updated the GCIC solicitor names at the bottom of the page.
- On page 16 – updated the GCIC solicitor names at the bottom of the page.
- On page 23 – updated the GCIC solicitor names and address at the bottom of the page.
- On page 30 – updated the GCIC solicitor names and address at the bottom of the page.
- On page 32 – updated the GCIC solicitor names and address at the bottom of the page.
- On page 34 – updated the GCIC solicitor names at the bottom of the page.
- On page 37 – updated the GCIC solicitor names at the bottom of the page.

Action Requested: Motion to adopt the updated GCIC Litigation Management Plan.

B. 2023 Claims Charter

Attached is the 2023 Claims Charter. The following have been amended:

- Replace Al Marmero with Kevin P. McCann and Shanna McCann for the GCIC Attorney.

Action Requested: Motion to adopt the 2023 Claims Charter.

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

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	3/1/2023	\$1,209.00

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

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

2023 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.

2023 CLAIMS COMMITTEE

Name	Affiliation / Member
Tim Sheehan (Designee)	Gloucester County Insurance Commission
Scott Burns	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
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

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

Claims Committee Bylaws

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

Meetings

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

Attendance

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

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

Specific Duties

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

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

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

**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 26, 2023*.

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

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *January 26, 2023* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 26, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation
CLOSED SESSION
1-26-23

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003285	Kimberly Franks	Workers' Compensation	PAR
3530003393	Kaitlyn Barrett	Workers' Compensation	PAR
3530003394	Christopher Burt	Workers' Compensation	PAR
3530002966	Franklin Green	Workers' Compensation	PAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, December 14, 2022
ZOOM VIRTUAL MEETING
2:00 PM**

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

ROLL CALL OF COMMISSIONERS:

Timothy Sheehan, Chairman	Present
Michael Burke, Vice Chairman	Present
Karen Christina	Present
Scott Burns, Esq. (Alternate)	Present

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash, Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Veronica George, Yvonne Frey Qual-Lynx Chris Roselli Medlogix Jennifer Goldstein PERMA Jennifer Conicella, Jennifer Davis, Shai Mcleod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Danielle Colaianne, Dominique McDuffie
Attorney	Marmero Law, LLC John Carleton, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library Commission
Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of October 27, 2022

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
OCTOBER 27, 2022**

Motion:	Commissioner Christina
Second:	Commissioner Burke
Vote:	Unanimous

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR REPORT

2023 PROPERTY AND CASUALTY BUDGET INTRODUCTION – Included in the agenda for review and discussion was the proposed 2023 Property & Casualty Budget in the amount of \$8,203,165. The introductory budget represents an overall increase of \$594,096 or 7.81%. The proposed budget and loss funds provided by the actuary were previously discussed with the Chairman, Commission Treasurer and Commission Risk Manager. Executive Director said the mid-range loss funds were selected and are within the range the actuary is willing to certify. The proposed budget reflected the following:

- **Claims (*Line 1-5*):** Increases in Property (14.87%), Auto (12.39%) and POL/EPL (11%) while Liability came in flat.
- **CEL JIF (*Line 10*):** This line item represents the Commission's share of the CEL budget. Executive Director said the Commission takes a higher share of the CEL budget due to some of their exposures.
- **Expenses, Fees & Contingency (*Lines 17-27*):** These line items represent expenses to run the Insurance Commission and reflect a cost-of-living increase. Executive Director said some fees are subject to change since some positions are currently out for RFP.
- **Excess JIF Ancillary Coverage (*Lines 34-45*):** These line items represent the coverages that are fully commercially insured and represent an overall increase of 8.8%; Cyber, Crime and Aviation represent the largest increases in this coverage.

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 3/15/23, 30% on 5/15/23 and 30% on 10/15/23. The Fund Office will advertise the proposed 2023 budget in the applicable newspapers.

**MOTION TO INTRODUCE THE 2023 PROPERTY AND CASUALTY
BUDGET IN THE AMOUNT OF \$8,203,165 AND SCHEDULE A PUBLIC
HEARING ON JANUARY 26, 2023 AT 1:00 PM**

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

2023 HEALTH DENTAL BUDGET INTRODUCTION – Included in the agenda for review and discussion is the proposed 2023 Health Dental Budget in the amount of \$702,304. The introductory budget represents an overall increase of \$2,652 or .38%. Ms. Panto said the budget claim activity is becoming more stable as Covid claims are leveling out and reviewed several lines of the budget. Ms. Panto asked if anyone had any questions and requested a motion to introduce the budget.

MOTION TO INTRODUCE THE 2023 HEALTH DENTAL BUDGET IN THE AMOUNT OF \$702,304 AND SCHEDULE A PUBLIC HEARING ON JANUARY 26, 2023 AT 1:00 PM

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

RFP'S FOR PROFESSIONAL SERVICES – Executive Director said the Fund Office prepared the Request for Proposals for the positions of Actuary, Auditor, Defense Panel, Nurse Case Manager, Commission Attorney, and Benefits Consulting Services. The responses are being reviewed and evaluated. We would like to schedule a special meeting of the Commissioners on Thursday, December 22, 2022 at 9:30 AM to discuss further.

MOTION TO SCHEDULE A SPECIAL MEETING ON THURSDAY, DECEMBER 22, 2022, AT 9:30 AM

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – The NJCE met on October 27, 2022. Included in the agenda was a written summary report. The Finance Sub Committee met on October 17, 2022; included in the agenda was a written summary report. The NJCE also met on November 18, 2022 and introduced the 2023 budget in the amount of \$36,022,934. Executive Director said since introduction the NJCE Finance Sub Committee met to review the Underwriting Manager's updates and recommended to reschedule the Public Hearing and adoption of the 2023 budget for Thursday, December 15, 2022, at 2:00 PM to a date to be determined in January. Another meeting of the NJCE Finance Sub-Committee will be scheduled prior to the January Fund meeting. A written summary of the meeting was included in the agenda along with a copy of the 2023 NJCE Budget.

CERTIFICATE OF INSURANCE REPORTS – Included in agenda was the certificate of issuance reports from the NJCE which lists the certificates issued in the months of October and November. There were (6) six certificates of insurance issued in October and (7) in November.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of September. Executive Director said as of September 30, 2022 there was a statutory surplus of \$3,202,679 on Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE \$2,288,121. The total cash amount was \$4,651,282.

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 said as of September 30, 2022 there was a statutory surplus of \$15,307,417 Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$5,857,551. The total cash amount is \$25,935,351.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of September. Ms. Panto said as of September 30, 2022 there was a statutory surplus of \$362,612. The total cash amount was \$506,039.

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, 2022. The Executive Director reviewed the Claims Management report with the Commission and said the Commission is trending in the right direction and all Commissions struggled in 2020.

MANDATORY YEAR-END CLAIMS REPORTING MEMORANDUM – Included in the agenda was a copy of the Mandatory Year-End Claims Reporting Memorandum. Ms. Conicella, of the PERMA Claims Team, reviewed the letter included in the agenda during the meeting and asked for the Commission to review any claims for POL/EPL, Employed Lawyers Professional Liability, Cyber, Healthcare, Professional & General Liability, Crime or Pollution claims, suits and/or incidents the organization is aware of but has not yet been reported and report them to the insurance carrier prior to 12/31/22. Chairman Sheehan said the memo was distributed to all department heads.

2023 PROPOSED MEETING SCHEDULE – Below are the proposed meeting dates for 2023. The start time of the meetings will be 1:00 PM. The 2023 GCIC Reorganization meeting is scheduled for January 28, 2023. If the dates are acceptable a resolution will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed: *January 28, February 24, April 28, June 23, September 22, October 27, and December 8th.*

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Ms. Panto advised her report was included in the Appendix IV section of the agenda and reviewed the September report with the Commission and noted the year-to-date total issues were 213.

TREASURER REPORT - Chairman Sheehan reported the agenda included the November Property, Casualty Bills, and benefits list, December Property Casualty Bills and benefits list which were Resolution 81-22, Resolution 82-22, Resolution 83-22, Resolution 84-22 respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 81-22, RESOLUTION 82-22, RESOLUTION 83-22, RESOLUTION 84-22, RESPECTIVELY

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

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

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 85-22 Inservco Liability Check Register for the period of 10/1/22 to 10/31/22.

**MOTION TO APPROVE RESOLUTION 85-22 LIABILITY CHECK REGISTER
FOR THE PERIOD OF 10/1/22 TO 10/31/22**

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

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

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
October	79	\$106,677.78	\$59,007.57	\$46,995.81	\$40,614.06	94%	59%

Ms. Goldstein added effective November 1st Rehab Excellence, a PT Facility that works with some of our claimants, merged with Twin Borough Physical Therapy and will remain in-network. Effective December 12th Worknet locations became a part of Concentra and will also remain in-network. Ms. Goldstein asked if there were any questions and concluded her report.

NJCE SAFETY DIRECTOR REPORT:

Included in the agenda was the report noting Risk Control Activities for October through December. Mr. Prince reminded members tomorrow; December 15th, is the final chance to attend virtual training for the year. Training for January through February 2023 has been posted to njce.org and the Safety Director and his team are working on rolling out the CDL program in January 2023. Mr. Prince concluded his report unless there were any questions. Chairman Sheehan asked if the current training program will be carried over to the new system; Mr. Prince said he will have to report back.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR REPORT:

Ms. Violetti reported on the following items:

2023 MEETING SCHEDULES – SAFETY AND ACCIDENT REVIEW COMMITTEE AND CLAIMS COMMITTEE: Included in the Risk Manager report were the meeting schedules for each Committee. The schedule for Safety & Accident Committee is as follows: February 1, 2023, June 7, 2023, September 6, 2023, and December 6, 2023 via Zoom. The schedule for the Claims Committee is as follows: January 10, 2023, February 14, 2023, March 14, 2023, April 11, 2023, May 9, 2023, June 13, 2023, July 11, 2023, August 8, 2023, September 12, 2023, October 10, 2023, November 14, 2023, December 12, 2023.

The Claims Committee meetings will be held in Conference Room B, 2nd Floor, 2 South Broad Street, Woodbury NJ on the 2nd Tuesday of each month at 9:00 AM unless other arrangements are made for a phone conference. For meetings convened ZOOM Video Conference or Telephonically, the Conference information will be provided in the Agenda Packet.

MOTION TO APPROVE BOTH SCHEDULES AS PRESENTED

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

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 2023. There are no changes to the program. Included in the agenda was the program documentation.

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

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

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

2022 CLAIMS SWEEP ON CLAIMS MADE POLICIES: Hardenburgh 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 of what constitutes “knowledge of a claim” and the time period in which it must be reported to the carrier for coverage to be afforded. As these policies expire on 1/1/2023, we need to report any potential claims that may have been throughout 2022 to the carriers prior to 1/1/2023.

2022 NJCEL REINSURER MUNICH RE SAFETY GRANT: This year two submissions for the 2022 NJCE reinsurer safety grant was provided to J.A. Montgomery. The first submission was from the County Sheriff’s department for five in car Motorola Camera Systems including all the hardware and warranties. The total cost was \$36,156.25. The second submission was from the Gloucester County Library System to upgrade existing video surveillance system for the Greenwich Branch. The total cost for the equipment was \$4,039.

The County was awarded \$4,813.05 and the Gloucester County Library Commission was awarded the full submission amount of \$4,039. Our office will work closely with both entities to ensure that the documentation is provided to J.A. Montgomery.

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	12/24/2022	\$88,352.20	\$59,536.00
College	Volunteer Accident	Starr Indemnity	12/31/2022	\$3,027.00	\$2,878.00
County	Bond – Chila	CNA	1/1/2023	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/2023	\$70.00	\$70.00
Improvement Authority	Dream Park Volunteer Accident	QBE	1/28/2023	\$400.00	\$400.00

The 5% decrease on the College's Volunteer Accident is due to a decrease in the number of volunteers from 220 to 171. The 33% decrease in premium is due to a change in the policy term. The expiring policy term is 18 months, and the renewal policy term is 12 months. All other terms and conditions are per expiring.

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO RENEW ALL POLICIES AS OUTLINED ABOVE**

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

The following renewals are 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	10/30/2022	\$4,081.89	\$4,413.64

**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 Burke
Second: Commissioner Christina
Roll Call Vote Unanimous

Ms. Violetti concluded her report.

ATTORNEY: Mr. Carleton advised the PARS and SARS would be reviewed in closed session and did not have anything to report for open.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burke
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 Burke
Second: Commissioner Christina

Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 86-22 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 Burke
Second: Commissioner Christina
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burke
Second: Commissioner Christina
Vote: Unanimous

Chairman Sheehan asked Mr. Carleton to present the motion approving the PARS and SARS as presented.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003176 FROM \$25,000.00 TO \$252,500 AN INCREASE OF \$227,500

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2023282688 FROM \$10,000 TO \$16,000 AN INCREASE OF \$6,000

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

MOTION TO ADJOURN:

Motion: Commissioner Burke
Second: Commissioner Christina
Vote: Unanimous

Chairman Sheehan advised the next meeting would be on December 22, 2022 at 9:30 am.

MEETING ADJOURNED: 1:50 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, December 22, 2022
ZOOM VIRTUAL MEETING
9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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ALSO PRESENT:

Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: None

CORRESPONDENCE: NONE

EXECUTIVE DIRECTOR REPORT

RFP's 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 October 21, 2022. Included in the agenda was a summary of the vendors who responded to the RFP. All responses were reviewed and evaluated by the Commissioners. Responses were discussed, and recommendations were rendered at the meeting. A resolution for the appointments will be presented at the January meeting.

**MOTION TO APPROVE A ONE-YEAR APPOINTMENT FOR THE
VENDORS LISTED IN THE EXECUTIVE DIRECTOR REPORT
EFFECTIVE JANUARY 1, 2023**

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

The Fund also issued an RFP for Benefits Consulting Services. The responses were due on October 26, 2022. One response was received from the incumbent, Conner Strong & Buckelew. The response was reviewed and evaluated by the Commissioners. A resolution for the appointment will be presented at the January meeting.

**MOTION TO APPROVE A THREE-YEAR APPOINTMENT FOR
BENEFITS CONSULTING SERVICES - Benefits Consulting Services
Conner Strong & Buckelew**

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT - Chairman Sheehan reported the agenda included the December Bills list which was Resolution 87-22. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 87-22

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

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved:	Commissioner Burke
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 Burke
Second:	Commissioner Christina
Vote:	Unanimous

CLOSED SESSION: Chairman Sheehan said a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation was not necessary.

MOTION TO ADJOURN:

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan advised the next meeting would be on January 26, 2023 at 1:00 PM.

MEETING ADJOURNED: 1:30 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

DECEMBER 2022

GCHIC - Gloucester County Health Insurance Commiss

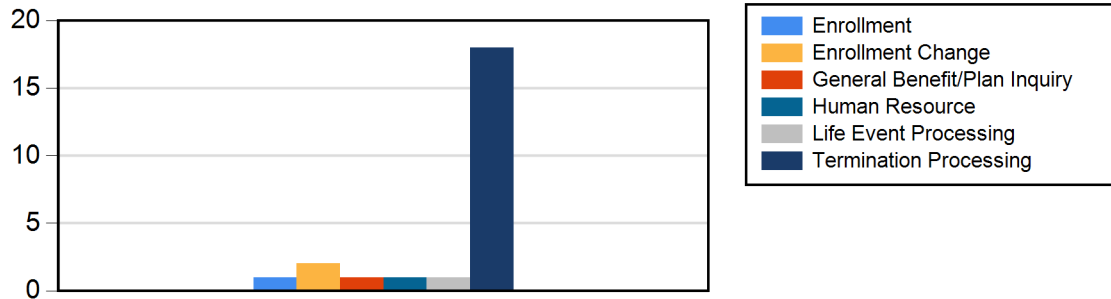
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

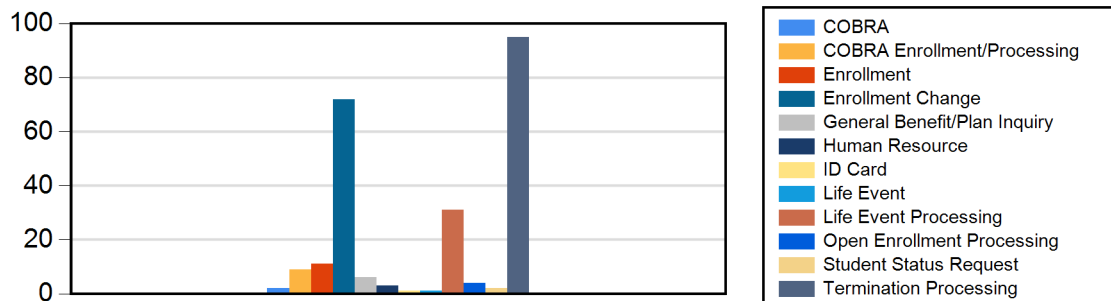
From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (DECEMBER)	# of Issues
Enrollment	1
Enrollment Change	2
General Benefit/Plan Inquiry	1
Human Resource	1
Life Event Processing	1
Termination Processing	18
Total for Subject	24



SUBJECT (YTD)	# of Issues
COBRA	2
COBRA Enrollment/Processing	9
Enrollment	11
Enrollment Change	72
General Benefit/Plan Inquiry	6
Human Resource	3
ID Card	1
Life Event	1
Life Event Processing	31
Open Enrollment Processing	4
Student Status Request	2
Termination Processing	95
Total for Subject	237

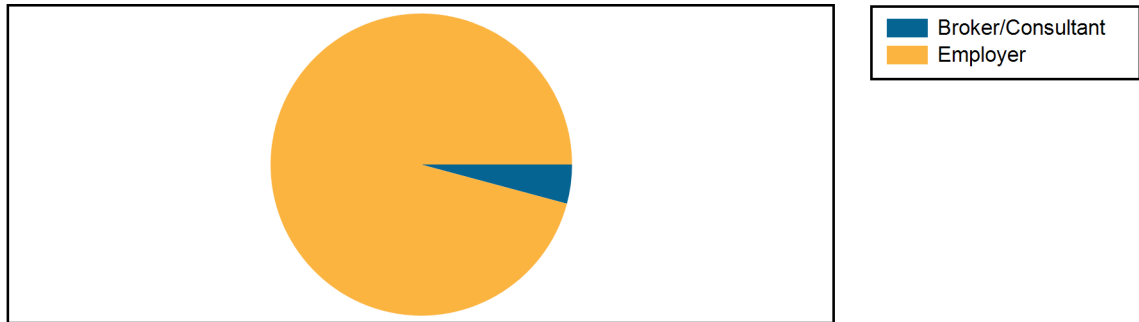


CLIENT ACTIVITY REPORT

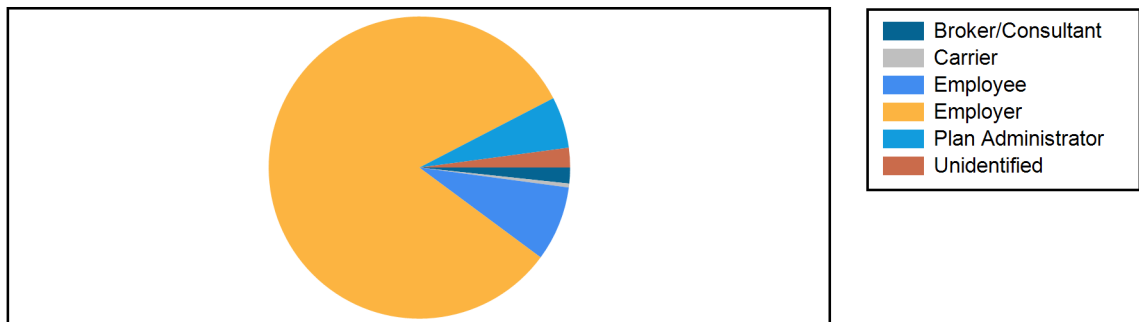
From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (DECEMBER)	# of Issues
Broker/Consultant	1
Employer	23
Total for Call Source	24



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	4
Carrier	1
Employee	19
Employer	195
Plan Administrator	13
Unidentified	5
Total for Call Source	237

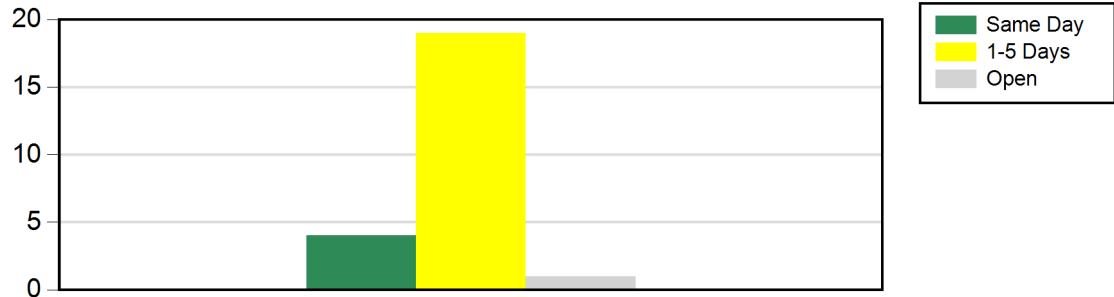


CLIENT ACTIVITY REPORT

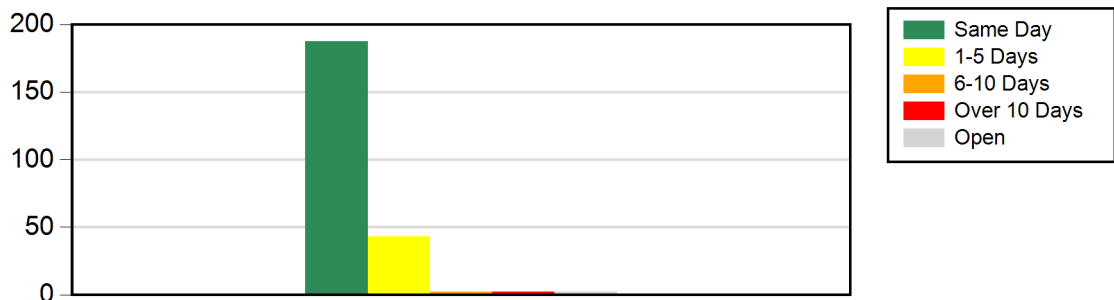
From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (DECEMBER)	# of Days	%
Same Day	4	17%
1-5 Days	19	83%
Total for Time Range	23	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	188	80%
1-5 Days	43	18%
6-10 Days	2	1%
Over 10 Days	2	1%
Total for Time Range	235	100%



DETAIL (YTD)		From: 1/1/2022 To: 12/31/2022		
Received	Call Source	Subject	Status	Closed Time
1/4/2022	Employer	Enrollment	Closed	Same Day
1/5/2022	Employer	Enrollment	Closed	Same Day
1/10/2022	Employer	Termination Processing	Closed	Same Day
1/10/2022	Employer	Life Event Processing	Closed	Same Day
1/11/2022	Plan Administrator	COBRA	Closed	Same Day
1/14/2022	Employer	Enrollment Change	Closed	1-5 Days
1/18/2022	Employer	Enrollment Change	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 12/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/20/2022	Employer	Life Event Processing	Closed	1-5 Days
1/20/2022	Employer	Enrollment Change	Closed	1-5 Days
1/25/2022	Employer	Enrollment Change	Closed	Same Day
1/25/2022	Employer	Life Event Processing	Closed	Same Day
1/25/2022	Employer	Life Event Processing	Closed	Same Day
1/31/2022	Employee	Enrollment Change	Closed	1-5 Days
2/1/2022	Employer	Life Event Processing	Closed	Same Day
2/3/2022	Employer	Enrollment Change	Closed	Same Day
2/3/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employee	Termination Processing	Closed	Same Day
2/8/2022	Plan Administrator	COBRA	Closed	1-5 Days
2/18/2022	Carrier	Enrollment Change	Closed	Same Day
2/18/2022	Employer	Life Event Processing	Closed	Same Day
2/24/2022	Employer	Enrollment Change	Closed	Same Day
2/24/2022	Employer	Enrollment Change	Closed	Same Day
2/24/2022	Employer	Life Event Processing	Closed	Same Day
2/28/2022	Employer	Enrollment Change	Closed	Same Day
2/28/2022	Employer	Enrollment Change	Closed	Same Day
2/28/2022	Employer	Enrollment Change	Closed	Same Day
3/3/2022	Employer	Life Event Processing	Closed	Same Day
3/4/2022	Employer	Enrollment Change	Closed	Same Day
3/4/2022	Employer	Enrollment Change	Closed	Same Day
3/7/2022	Employer	Enrollment Change	Closed	Same Day
3/8/2022	Employer	Enrollment	Closed	Same Day
3/8/2022	Employer	Enrollment	Closed	Same Day
3/9/2022		Life Event Processing	Closed	Over 10 Days
3/9/2022	Employer	Termination Processing	Closed	Same Day



From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 12/31/2022		
Received	Call Source	Subject	Status	Closed Time
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Life Event Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/11/2022	Employer	Enrollment Change	Closed	Same Day
3/16/2022	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
3/22/2022	Employer	Life Event Processing	Closed	Same Day
3/22/2022	Employer	Enrollment Change	Closed	Same Day
3/22/2022	Employer	Enrollment	Closed	Same Day
3/28/2022	Employer	Life Event Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 12/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/30/2022	Employer	Enrollment Change	Closed	Same Day
3/31/2022	Employer	Life Event Processing	Closed	Same Day
3/31/2022	Plan Administrator	Termination Processing	Closed	Over 10 Days
4/4/2022	Employer	Enrollment Change	Closed	Same Day
4/7/2022	Employer	Enrollment Change	Closed	Same Day
4/8/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
4/12/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
4/13/2022	Employer	Enrollment Change	Closed	Same Day
4/13/2022	Employer	Enrollment Change	Closed	Same Day
4/13/2022	Employer	Enrollment Change	Closed	Same Day
4/14/2022	Employer	Life Event Processing	Closed	Same Day
4/25/2022	Employer	Enrollment Change	Closed	Same Day
4/25/2022	Employer	Enrollment Change	Closed	Same Day
4/25/2022	Employer	Enrollment Change	Closed	Same Day
4/25/2022	Employer	Enrollment Change	Closed	Same Day
4/29/2022	Employer	Enrollment Change	Closed	Same Day
4/29/2022	Employer	Enrollment Change	Closed	Same Day
4/29/2022	Employer	Enrollment Change	Closed	Same Day
5/4/2022	Employer	Enrollment Change	Closed	1-5 Days
5/4/2022	Employee	Life Event	Closed	Same Day
5/5/2022	Employer	Life Event Processing	Closed	1-5 Days
5/6/2022	Employer	Enrollment Change	Closed	1-5 Days
5/10/2022	Employer	Life Event Processing	Closed	Same Day
5/10/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
5/17/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
5/18/2022	Employer	Life Event Processing	Closed	Same Day
5/19/2022	Employer	Enrollment Change	Closed	Same Day
5/24/2022	Employer	Enrollment Change	Closed	Same Day
5/25/2022	Employer	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 12/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
6/3/2022	Employer	Life Event Processing	Closed	Same Day
6/6/2022	Employer	Enrollment Change	Closed	Same Day
6/6/2022	Employee	Life Event Processing	Closed	Same Day
6/8/2022	Employee	Human Resource	Closed	Same Day
6/8/2022	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
6/20/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
6/21/2022	Employer	Enrollment Change	Closed	Same Day
6/22/2022	Employer	Enrollment Change	Closed	Same Day
6/22/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
6/23/2022	Employer	General Benefit/Plan Inquiry	Closed	Same Day
6/27/2022	Employer	Enrollment Change	Closed	Same Day
6/30/2022	Employer	Enrollment Change	Closed	Same Day
6/30/2022	Employer	Life Event Processing	Closed	Same Day
7/1/2022	Plan Administrator	Termination Processing	Closed	Same Day
7/7/2022	Employer	Enrollment	Closed	Same Day
7/7/2022	Employer	Enrollment Change	Closed	Same Day
7/8/2022	Employer	Life Event Processing	Closed	Same Day
7/14/2022	Employer	Human Resource	Closed	1-5 Days
7/14/2022	Employer	Life Event Processing	Closed	Same Day
7/19/2022		Termination Processing	Closed	6-10 Days
7/19/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
7/22/2022	Employer	Enrollment Change	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 12/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Student Status Request	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Student Status Request	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Enrollment	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/28/2022	Plan Administrator	Termination Processing	Closed	Same Day
7/29/2022	Employer	Enrollment Change	Closed	Same Day
8/1/2022	Employer	Enrollment Change	Closed	Same Day
8/2/2022	Employer	Life Event Processing	Closed	Same Day
8/2/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
8/3/2022	Employer	Enrollment Change	Closed	Same Day
8/15/2022	Employer	Enrollment	Closed	Same Day
8/15/2022	Employer	Enrollment	Closed	Same Day
8/15/2022	Employer	Enrollment Change	Closed	1-5 Days
8/18/2022	Employer	Enrollment Change	Closed	Same Day
8/22/2022	Employer	Enrollment Change	Closed	Same Day
8/22/2022	Employer	Enrollment Change	Closed	Same Day
8/23/2022	Employer	Life Event Processing	Closed	Same Day
8/23/2022	Employer	ID Card	Closed	Same Day



From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 12/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
9/1/2022	Employer	Enrollment Change	Closed	Same Day
9/6/2022		COBRA Enrollment/Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/16/2022	Employer	Termination Processing	Closed	Same Day
9/16/2022	Employer	Termination Processing	Closed	Same Day
9/16/2022	Employer	Termination Processing	Closed	Same Day
9/16/2022	Employer	Termination Processing	Closed	Same Day
9/16/2022	Employer	Termination Processing	Closed	Same Day
9/20/2022	Employer	Enrollment Change	Closed	Same Day
9/22/2022	Employer	Enrollment Change	Closed	Same Day
9/28/2022	Employer	Enrollment Change	Closed	1-5 Days
9/29/2022	Employer	Enrollment Change	Closed	1-5 Days
9/30/2022	Employee	General Benefit/Plan Inquiry	Closed	Same Day
10/5/2022	Employer	Life Event Processing	Closed	Same Day
10/7/2022	Employer	Enrollment Change	Closed	Same Day
10/20/2022	Employer	Life Event Processing	Closed	1-5 Days
10/25/2022	Employer	Enrollment Change	Closed	Same Day
10/31/2022	Employer	Enrollment	Closed	Same Day
11/1/2022	Broker/Consultant	Open Enrollment Processing	Closed	Same Day
11/3/2022		Life Event Processing	Closed	Same Day
11/3/2022	Employer	Open Enrollment Processing	Closed	Same Day
11/4/2022	Employer	Enrollment Change	Closed	Same Day



From: 12/1/2022 To: 12/31/2022

From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

[illegible]



CLIENT ACTIVITY REPORT

From: 12/1/2022 To: 12/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 12/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
12/16/2022	Employer	Termination Processing	Closed	1-5 Days
12/16/2022	Employer	Enrollment Change	Closed	1-5 Days
12/16/2022	Employer	Termination Processing	Closed	1-5 Days
12/16/2022	Employer	Termination Processing	Closed	1-5 Days
12/19/2022	Employer	Enrollment	Closed	Same Day
12/19/2022	Employer	Termination Processing	Closed	Same Day

APPENDIX III

Litigation Management Plan

THE GLOUCESTER COUNTY INSURANCE COMMISSION

Litigation Management Plan

Adopted: July 2012

Revised: April 22, 2021
Revised: January 26, 2023

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I. INTRODUCTION

The Gloucester County Insurance Commission ("GCIC") was formed in order to secure certain insurance coverage and to provide control over risk management, an important element in this regard is relative to the proactive and effective management of litigation.

To achieve this fundamentally significant strategic goal, GCIC seeks to aggressively defend frivolous claims, promptly settle meritorious claims and aggressively use all available defenses including Title 59 immunities in a cost effective manner.

GCIC-approved Defense Attorneys are an important part of a team of professionals who have an impact on the GCIC's long term success. Actuaries, Auditors, Safety and Claims professionals, along with Risk Managers have worked together to properly fund the GCIC, to prevent and control claims and to practice sound risk management principles. The direct and active involvement of our members has and will contribute to GCIC's success.

The purpose of the litigation management plan is to outline the GCIC's philosophy of claims litigation, describe the roles and relationships of the parties to the litigation process and to supplement its Rules & Regulations and other policies established by the GCIC Commissioners.

The GCIC has previously established via Resolution 43-10 an advisory Claims Committee with charter. The Claims Committee shall be composed of at least one representative from each member of the GCIC and each representative shall have one vote. The Claims Committee shall review and recommend for approval or denial all payment authorization requests in excess of fifteen thousand (\$15,000.00) dollars for Property including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability and twenty five thousand dollars (\$25,000.00) for Workers' Compensation claims, inclusive of legal fees, expenses, and such other items to be charged to the GCIC. It being the intent of the GCIC that all members be aware of all claims and have opportunity for meaningful input from inception to ultimate resolution of all claims.

GCIC has established a protocol for litigation management which will serve the best interests of the members and GCIC. The plan will define the parameters within which GCIC's defense counsel and claim personnel will operate during the course of litigation. GCIC believes an active and well-understood relationship between its Claims Administrator, Defense Counsel and Commission Attorney is essential to the continued success of GCIC.

The best possible protection for members will be provided when the above parties combine their skills and effectively communicate from the inception of a complaint/petition to its ultimate disposition: It is imperative every expense associated with the defense or resolution of complaints/petitions be reasonably and necessarily incurred. GCIC simply cannot avoid the reality that it's "loss experience is composed of two factors it hopes to better control, those being loss and expense."

The GCIC must strive to eliminate the duplication of effort on the part of attorneys and claims specialists. The GCIC expects to identify and clarify pertinent issues at the earliest possible stage of litigation. Thereafter, it is necessary for this "team" to proceed immediately toward an expeditious, efficient and just conclusion of a complaint/petition. Disposition at the earliest possible date is highly desirable and in most cases is in the best interest of members.

II. CONFLICT OF INTEREST

- A. No Defense Counsel or a member of his/her law firm shall be assigned the defense of a complaint/petition where the Defense Counsel or a member of his/her law firm serves as counsel to the member named in the complaint/petition unless the Commission attorney deems such representation appropriate.
- B. No Defense Counsel or a member of his/her law firm, appointed as Defense Counsel by GCIC shall represent an individual or entity in any matter, whether or not a formalized complaint or petition, against GCIC or any of its members, any other County Insurance Commission or its members, any CELJIF or its members, any municipal JIF or its members and any MEL or its members unless the GCIC Attorney deems such representation appropriate.
- C. GCIC shall have the option to terminate the appointment of Defense Counsel where the Defense Counsel or a member of his/her law firm has violated the above conflict of interest policy.

III. CLAIMS ADMINISTRATOR

GCIC's designated Claims Administrator is its Claims Manager and is charged with the responsibility to vigilantly and proactively anticipate and initiate all reasonable action needed to control the claim and its cost for GCIC and its members. Thus, generally,

Claim Administrator will typically retain primary responsibility for the management of litigation from inception through final disposition. This process should be considered as the general rule. However, an exception to this general rule will be applicable in situations where the CELJIF requires that the defense of a particular claim is to be tendered to the excess carrier's Claims Administrator. In all other situations, the Claims Administrator will work closely with GCIC's Attorney and the selected Defense Counsel.

The Claims Administrator will conduct as complete an investigation as is necessary to evaluate the member's exposure and thereafter promptly pursue resolution of the claim and/or complaint/petition. If the Claims Administrator is unable to develop all necessary evidence and information through their investigative efforts, the Commission Attorney will be asked to assist the Claims Administrator.

Immediately upon receipt of a complaint/petition, the Commission Attorney shall assign Defense Counsel from GCIC's approved list to handle the member's defense. The GCIC Commissioners must be given prior notice before Defense Counsel has been assigned. Moreover, the final assignment will be confirmed in writing by the Claims Administrator to both the Defense Attorney and Commission Attorney.

During the pre-suit stage of proceedings, the Claims Administrator will forward the Tort Claim Notice to the GCIC as well as Kevin P. McCann and Shanna McCann, Esquire, GCIC Solicitor, Chance & McCann, LLC, 201 West Commerce Street, Bridgeton, N.J. 08302. The Claims Administrator will be responsible for investigating the claim. The proposed response to the Tort Claim Notice will be prepared by the Claims Administrator, who will forward same to Kevin P. McCann and Shanna McCann, Esquire for review and approval. The Claims Administrator will be responsible for submitting the final version of the response to the claimant and/or his or her attorney.

IV. DEFENSE COUNSEL

Assigned Defense Counsel owe the GCIC member a fiduciary responsibility, which includes but is not limited to the highest degree of care and good faith during his/her professional representation. GCIC's contractual duty to provide a defense to the member encompasses the expectation Defense Counsel will take whatever measures are necessary to avoid or limit liability and damages. In all matters Defense Counsel

shall abide by New Jersey's Rules of Professional Conduct.

Once litigation begins, GCIC expects an aggressive approach to the case. Contact with the member and Plaintiff/Petitioner's Attorney should be made immediately. Indeed, Defense Counsel is urged to seek voluntary cooperation from the member and Plaintiff/Petitioner's Attorney so that essential facts and discovery can be exchanged informally and promptly. Interrogatories, document requests and other written discovery should routinely be filed. The need for depositions should be discussed with the Claims Administrator. Important evidence should be obtained promptly through the most efficient and cost effective means available. Generally, an aggressive gathering of information by Defense Counsel working with the Claims Administrator and the member will aid the prompt and efficient disposition process. Moreover, copies of all pertinent motions, pleadings, and other court filings which are served by the parties should be forwarded to the Claims Administrator in a timely manner.

It is essential the effort of Defense Counsel be in proportion to the seriousness of the matter in question and that Defense Counsel should confer with the Claims Administrator to determine how to bring each case/claim to a speedy and cost-effective conclusion. Neither the member nor GCIC are well served by exorbitant costs incurred in an easily-defensible matter. By way of example, generally speaking, defense expenditures should not exceed costs of any settlement of the action.

Within 15 days of assignment, Defense Counsel should forward a proposed litigation budget to the Claims Administrator for approval. Once the budget has been approved, Defense Counsel will be expected to comply with same. If, however, during the course of litigation, Defense Counsel feels that unforeseen matters require the budget to be reopened, it is expected that he or she will communicate this information to the Claims Administrator as quickly as possible. In such cases, Defense Counsel will be expected to submit a revised proposed budget to the Claims Administrator along with an explanation as to why additional attorney's fees/costs are required.

GCIC directs a partner with commensurate Title 59/Workers' Compensation experience will handle assigned matters. Associates should be assigned only where the complexity of the matter does not exceed their experience.

In the event the Title 59/Workers' Compensation defense strategy is in question, it is incumbent upon Defense Counsel to discuss said strategy with the Claims Administrator, GCIC Attorney and/or Special Counsel if appropriate.

As soon as the issues are formed, Defense Counsel should seek to move the case forward. Delays in terminating litigation will generally not be in the best economic interest of GCIC and should, therefore, be avoided. However, GCIC understands that there may be delays that may result which are not within the control of defense counsel, such as those that may be attributable to Plaintiff or Petitioner. In such cases, it is incumbent upon Defense Counsel to communicate said rationale with the Claims Administrator.

V. GCIC ATTORNEY

The GCIC Attorney is responsible for the overall legal conduct of GCIC as it relates to N.J.S.A. 40A:10-1 et. seq., Insurance, N.J.S.A. 40A:11-1 et. seq., Local Public Contracts Law, N.J.S.A. 18A, Education and in general all those bodies of law which affect the GCIC. In addition, the Fund Attorney shall assign and evaluate Defense Counsel.

The GCIC Attorney shall consult with the Claims Administrator on all complex conflict of interest questions. The GCIC Attorney is responsible for assisting the Claims Administrator in monitoring the cost and performance of Defense Counsel, assisting in the coordination of claims in litigation, participating in the planning of pre-trial and trial strategy and be provided settlement and release documents for review on behalf of the Fund. The GCIC Attorney shall attempt to resolve all disputes between the Claims Administrator and Defense Counsel so as to assure the orderly implementation of the policy and guidelines outlined herein.

VI. SPECIAL COUNSEL

GCIC may elect to appoint an attorney(s) as Special Counsel, or may designate the GCIC Attorney as such. Special Counsel is appointed to provide early, proactive and deliberate defense strategy to the Claims Administrator, Defense Counsel, GCIC Attorney and GCIC when in the opinion of GCIC said person(s) possess unique and extensive, specialized experience in a matter relevant to the defense of the complaint/petition.

VII. INTERACTION/PROMPT DISPOSITION

The efficient resolution of claims will depend upon the extent of cooperation and assistance the "Defense Team" extends to each other. Although we expect each professional to be responsible for his/her assigned tasks, these duties cannot be accomplished in a vacuum. The key to success is ongoing and frequent communications between all involved parties.

The Defense Attorney and Claims Administrator share the common goal of prompt disposition of all complaints/petitions. An exchange of views is encouraged in order to identify pertinent issues and outline the most effective course available to resolve the complaints/petitions in the best interest of GCIC and its members. Even though independent judgment must be exercised by Defense Counsel and Claims Administrator, the obligation to ensure the maintenance of open lines of communication is held equally by Defense Counsel and the Claims Administrator. Each party must be available to receive and exchange views whenever necessary.

Initially, the Claims Administrator and member should gather all investigative evidence and information either prior to or simultaneously with the defense assignment to avoid duplication of effort. Defense Counsel should thereafter promptly advise the Claims Administrator of such matters as the status of the case, any and all areas of legal exposure, the potential for recovery of sanctions for frivolous claims, the possibility of resolving the case on summary judgment, and the anticipated probability of success should the matter ultimately proceed to trial.

VIII. FEES AND EXPENSES

Defense Counsel fees and related charges are the most significant portion of expense in the litigation cycle. Since legal fees are included in a member's "experience", it is essential that all expenses incurred in the defense or resolution of litigation be reasonable and necessary. Defense Counsel may find it necessary to research certain issues of law during the course of a complaint/petition. GCIC expects that Defense Counsel is familiar with most negligence, Title 59, and Workers' Compensation issues and, therefore, research would usually be limited to confirming the law, or exploring unusual nuances on questions of law. A brief outline of the issues involved and an estimate of the associated expense should be submitted to the Claims

Administrator prior to performing any significant research. Since the cost of research is included in overall expenses, GCIC should receive the conclusions, results and any memoranda produced as a result of this work.

Statements for legal services must comply with GCIC's approved fee schedule. Statements for services must be submitted on a quarterly basis and be itemized with expenditures in one-tenth of an hour increments. The date, description of the services rendered and identity of the persons providing such service must be provided for each entry. Appropriate documentation must be provided for out-of-pocket costs and disbursements. Each interim and final statement will reflect current outstanding fees plus cumulative paid fees and expenses from the inception of the legal activities of the file. The Claims Administrator will review all statements for services rendered and make inquiries to Defense Counsel on any items needing clarification. Further, you must obtain prior authorization for the purposes of obtaining an independent medical examination or expert witness authorization.

IX. REVIEW OF LEGAL SERVICES

Occasionally, GCIC may audit and review the legal product of retained Defense Counsel. It is expected that Defense Counsel will cooperate with GCIC and make available all files requested for review.

The review will address the overall quality of the work performed including but not limited to the following:

1. Services performed by retained Defense Counsel:

- a. Did Counsel promptly contact the GCIC member and Claims Administrator?
- b. Did Counsel follow the initial instructions and guidelines set forth by the Claims Administrator and/or GCIC Attorney?
- c. Did Counsel file responsive pleadings in a timely manner?
- d. Did Counsel timely report to the Claims Administrator?
- e. Did Counsel properly perform authorized research?
- f. Did Counsel promptly perform and report all reasonable and necessary discovery?

- g. Did Counsel effectively communicate with all necessary parties at all stages of the litigation?
- h. Did Counsel aggressively move the case to a conclusion and was there a constant attempt to seek early disposition?
- i. Did Counsel submit required reports on a complete and timely basis?
- j. Did Counsel anticipate prospective areas of concern?
- k. Did Counsel identify and communicate any areas that would lead to legal exposures?

2. The fees for legal services rendered compared with the work performed:

- a. Generally speaking, were the billings reasonable?
- b. Were the billings within the approved fee schedule?
- c. Were the billings itemized to one-tenth of an hour?
- d. Were the billings submitted at appropriate intervals?
- e. Were the billings reflective of the work performed?
- f. Were the services performed or the fees charged commensurate with the complexity of the case assigned?

X. SUBROGATION

The Claims Administrator, in consultation with the GCIC attorney, will determine whether or not a claim is appropriate for the GCIC to pursue reimbursement for any monies paid by the GCIC to recoup expenses on a loss that has been paid when another party or entity should be liable for paying at least a portion of said claim.

Should it be determined that any particular loss is appropriate for subrogation, the following procedure must be utilized:

The Claims Administrator will communicate with the responsible party seeking reimbursement.

If, however, the Claims Administrator is unable to obtain reimbursement from and/or cooperation of the responsible party, the Claims Administrator shall refer the subrogation to the GCIC Attorney.

If the GCIC attorney is unable to obtain reimbursement from and/or cooperation of the responsible party, the GCIC attorney, where appropriate, will pursue all legal remedies on behalf of the GCIC, including but not limited to filing a lawsuit.

LITIGATION PROCESS AND REPORTS

- I. Sample Assignment Letter
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I. ASSIGNMENT LETTER FROM CLAIMS ADMINISTRATOR

RE: _____

INSURED/MEMBER: _____

CLAIM NO: _____

DATE OF LOSS: _____

Dear: _____

Enclosed herewith please find a copy of Summons and Complaint relative to the above captioned matter. Also enclosed is a copy of the pre-suit Tort Notice and response thereto.

The above-referenced enclosures are being forwarded to your office for the purposes of defending the interests of a member of the Gloucester County Insurance Commission ("GCIC"). Please file appropriate answering pleading(s) or motion(s) and defend this matter on GCIC's behalf. We have also enclosed our investigative reports and documentation. I, as well as the GCIC Solicitor, should be kept apprised of the status of this matter. Please reference the claim file number on all correspondence.

You will be responsible for defending this cause of action. You must obtain advance approval from Inservco Insurance Services, Inc. ("Inservco") before transferring said responsibility to another attorney. In addition, you may use other attorneys to assist you in this case provided you first inform us of the specific attorney(s). You and your firm will comply with GCIC's policies and procedures relating to litigation including billing procedures and all reporting obligations. You and your firm must have no ethical or legal conflicts that would disqualify you or your firm from representing the defendant(s) insured by GCIC in this matter. If such a conflict of interest or a potential conflict arises, you will immediately notify me as well as the GCIC's Attorney.

Any investigation required in this matter is to be conducted through the offices of Inservco Insurance Services, Inc. Further, you must obtain prior authorization from me for the purposes of obtaining an independent medical examination or expert witness authorization. Kindly direct all such requests to my attention. Please send a copy of the Case Scheduling Order once received from the court. It is of the utmost importance that we are notified as soon as possible of the dates of discovery, motions, settlement and case management conferences and the anticipated trial date.

GCIC operates on a committee approval basis and authorization for settlement purposes

must be submitted for committee approval. Since GCIC's claims committee meets once a month, settlement authority is not able to be given immediately in many circumstances. You should insure that you provide me with sufficient time to obtain the committees approval for settlement authority well in advance of court settlement conferences, arbitration hearings or trials.

Please note that any requests for information concerning answers to interrogatories, arranging depositions with the member's employees and other requests for information or documents should be made through the GCIC Commissioner for the affected GCIC member, with copies of the request going to me. Arrangements should not be made directly with the member's employee.

To ensure prompt payment submit all legal bills to my attention on a quarterly basis with the required quarterly report

Pursuant to the Open Public Records Act (“OPRA”) N.J.S.A. 47:1A-1 et seq., and pertinent case law, all releases, settlement agreements and/or Stipulations of Settlement are government records which must/shall be made available to the public by a government entity. Accordingly, it will be necessary for you to forward all releases, settlement agreements and/or stipulations of settlement to the Gloucester County Insurance Commission to keep on file as a public record. The designated custodian of records for the GCIC is the Executive Director. Therefore, please forward the original documents to the following. GCIC Executive Director c/o PERMA Risk Management Services, 9 Campus Drive, Suite 216, Parsippany, New Jersey, 07054 with a copy to Inservco.

Upon receipt of this letter please immediately acknowledge receipt of this assignment and your agreement to abide by its terms.

Thank you for your attention to the foregoing. Should you have any questions, or if any further information or clarification is required, please do not hesitate to contact me.

BY: _____

Date: _____

Enclosure - Initial Report to Defense Attorney
cc GCIC Solicitor, Kevin P. McCann and Shanna McCann, Esq.

II. INTIAL REPORT TO DEFENSE ATTORNEY

Date:

To:

RE: _____ v. _____

Docket No.: _____

Insured/Member: _____

Plaintiff: _____

Date of Incident: _____

Notice of Claim Filed: _____

Complaint Filed: _____

Claim File #: _____

Regarding the above matter:

- (1) There is/is not a question of coverage regarding the named member defendants.
- (2a) Pre-suit Torts Claim Notice was properly and sufficiently filed: YES __NO __
- (2b) Pre-suit Torts Claim Notice was not properly filed or was never filed. YES __NO __
- (3) Complaint was/was not properly filed and served.
- (4) We view this case as one of full/questionable/limited/no liability on the part of our insured/member with minimal/substantial exposure.

We enclose our file contents, which include: _____

Description of Accident: _____

Injuries/Treatment/Damages for each Plaintiff: _____

Title 59 Defenses and Immunities: _____

Comments and/or Instructions: _____

We look forward to working with you on this matter. Should you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,
Inservco Insurance Services, Inc.

By:

Enclosures - File contents

III. INITIAL ACCEPTANCE OF ASSIGNMENT

CAPTION: _____

INSURED: _____

INSERVCO CLAIM NO: _____

DATE OF LOSS: _____

LAW FIRM INITIALLY ASSIGNED TO THIS MATTER: _____

TO: GLOUCESTER COUNTY INSURANCE COMMISSION (GCIC):

This law firm has been assigned the above captioned matter for litigation. We hereby make the following representations to the GCIC:

1. The name/contact information of the attorney who is responsible for the defense of this cause of action is: _____
2. The attorney assigned and this law firm have the requisite ability to handle this matter.
3. The attorney assigned will have the time available to properly represent the insured's, including preparation and attendance at all depositions, hearings, and trial.
4. If the assigned attorney is unable to attend depositions, arbitrations, court appearances, etc. prior authorization must be obtained from the GCIC attorney to send someone other than the assigned attorney.
5. This firm and the attorney assigned will comply with the GCIC's policies and procedures relating to litigation (including billing procedures).
6. This firm and the attorney assigned have no ethical or legal conflicts that would disqualify the firm or the attorney from representing the defendants insured by the GCIC in the pending litigation.

Law Firm: _____

By: _____

Date: _____

Original: Claim Adjuster _____

cc: GCIC Attorney – Kevin P. McCann and Shanna McCann, Esq.

IV. OUTLINE OF REPORTS

1. Initial Acceptance
Letter from defense attorney accepting terms of assignment is to be sent immediately after receipt of assignment.
2. Initial Report
A comprehensive initial status report is due within 15 days of acceptance of assignment. The proposed budget is to accompany the initial report.
3. Quarterly Report
This does not require an entire review of the file. They are due every 90 days after the receipt of the assignment.
4. Attorney's Six Month Report, 12 Month Report, and thereafter
Generally, speaking, the next reports are due on six month intervals. In other words, a written report is due six months and 12 months after the initial report, respectively, and in six month intervals thereafter.
However, more frequent reports should be proffered as developments warrant. In other words, should facts arise which change or modify the litigation process in either a positive or negative manner, defense counsel is expected to communicate this information in a timely manner rather than wait until the next scheduled report is due.

The items to be covered in this report include, but are not limited, to the following items:

- a. General statement of facts, with reference to relevant interrogatory answers and depositions (with emphasis on contested versus uncontested critical facts);
- b. Assessment of liability, with reference to statutory law and case law, if necessary. A critical assessment of credibility of parties, witnesses, and experts should be included in this analysis.
- c. Assessment of Plaintiff or Petitioner's counsel. In this regard, the report should address such matters as whether opposing counsel is a sole practitioner vs. member of a medium or large law firm, his or her expertise and success in litigating cases similar to the matter at issue in the instant lawsuit, and years of litigation expertise.
- d. Discussion of judge assigned to the case to include such topics as years on the bench and any "reputation" as being perceived as either more

sympathetic to Plaintiffs or Defendants.

- e. Assessment of damages, with reference to the method of determination. If possible, the determination of damages should be broken down into the various components, such as pain and suffering, medical expenses (categorized as reimbursed or unreimbursed) lost wages, loss of services, property damage, etc. A critical assessment of credibility of parties, witnesses, and experts should be included in this analysis.

Settlement Status and Recommendations:

1. The status of settlement negotiations;
2. Overall assessment of the case value (what is the case worth considering b. and c.?); and
3. Recommendations for further investigation/discovery.

V. DEFENSE ATTORNEYS SUIT STATUS REPORT

(To be completed 90 days upon receipt of assignment and updated every 90 days thereafter)

DATE OF REPORT: _____

CAPTION: _____

INSURED/MEMBER: _____

CLAIM NO: _____

DATE OF LOSS: _____

A. General Information

1. PLAINTIFF

Name: _____

Age: _____

Marital Status: _____

No. of Dependents: _____

2. CO-DEFENDANT(S)

3. THIRD PARTY DEFENDANT(S)

4. Have you received the contents of the file from _____?
☐ Yes ☐ No

B. Litigation Information

1. Court:
Venue:
Jury Trial: ☐ Yes ☐ No
Bifurcation: ☐ Yes ☐ No

2. Designated Trial Counsel:
This Defendant: _____
Co-Defendant(s): _____
Plaintiff: _____
Third Party Defendant(s): _____
Plaintiff's Attorney's Experience: _____

3. Date Complaint Filed: _____

Date Answer Filed: _____
Date Crossclaim Filed: _____

4. Interrogatories to Other Parties:

Party to Whom Sent	Date Sent	Date Received
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Have answers been fully responsive (specify which party)? If not,
steps to obtain same: _____

5. Depositions:

Names of Deponents	Recommended	Scheduled	Taken
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

6. Request for Production of Documents:

Party to Whom Sent	Date Sent	Date Received
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Have answers been fully responsive (specify which party)? If not,
steps to obtain same: _____

C. Preliminary Litigation Strategy

1. Should any party(ies) be added:

☐ Yes ☐ No

If Yes, state name(s) and what has been (will be) done to add said
party(ies): _____

2. Is (are) there any unknown party(ies)?

☐ Yes ☐ No

Have they been appropriately noted at time Answer filed?

☐ Yes ☐ No

Explain: _____

3. Will any preliminary Motions be required? (Venue, Jurisdiction,
Title 59 defenses, Summary Judgment, etc.?)

☐ Yes ☐ No

State nature of Motion, factual basis for same, and return date or
anticipated return date. (Be Specific)

4. Besides the standard negligence defenses, have any special defenses
been asserted (e.g., Title 59 defenses?)

☐ Yes ☐ No

If Yes, state the nature of the defense and factual basis for same.
(Provide the precise theory and provision under Title 59)

5. Do you suggest any additional investigation?

☐ Yes ☐ No

If Yes, explain in further detail: _____

6. Are any Motions by any party (including this defendant) to be anticipated at the completion of discovery?

☐ Yes ☐ No

If Yes, set forth nature of Motion and basis for same: _____

7. Do you anticipate the need for any type of expert witnesses on behalf of this defendant? (e.g., independent medical examination, accident reconstruction, etc.?)

☐ Yes ☐ No

Defense experts

Name and Firm

Subject matter (Be specific)

_____	_____
_____	_____
_____	_____
_____	_____

Are you aware of any experts for the Plaintiff?

Name Firm

Subject matter (Be specific)

_____	_____
_____	_____
_____	_____
_____	_____

D. EXPOSURE INFORMATION

1. **DAMAGES**

Medical Specials:

Lost Wages:

Property Damage:

Amount of Above Reimbursed by Insurance:

2. **ANTICIPATED LEGAL FEES**

Legal Fees to Date: _____

Cumulative Fees Through completion of discovery: _____

Cumulative Fees Through completion of ESP/Arbitration: _____

Cumulative Fees Through trial: _____

3. Has Discovery been completed? Yes ____ No ____

If not, what further discovery is needed and from whom?

MISCELLANEOUS COMMENTS BY DEFENSE ATTORNEY

NARRATIVE

Due with every other quarterly report/to be attached by defense attorney.

Cc: Original: Claim Adjuster: _____ (w/enclosures)

GCIC Attorney – Kevin P. McCann and Shanna McCann, Esquire, 201 West
Commerce Street, Bridgeton, NJ 08302 (w/o enclosures)

VI. AFFIRMATIVE DEFENSE CHECKLIST

Yes/No	Theory	Description	Factual Basis
	Common Law	Plaintiff failed to mitigate damages.	
	Common Law	Superseding, intervening event.	
	Common Law	Plaintiff assumed the risk.	
	Common Law, U.S. Constitution	Qualified immunity of police-good faith.	
	Common Law, R. 12(b)(6)	Failure to state a claim.	
	Common Law	Prosecutorial discretion.	
	Common Law, U.S. Constitution	Probable cause.	
	<u>N.J.S.A. 59:4-4</u>	Immunity from any allegation that injuries to plaintiff resulted from its failure to provide emergency warning signals.	
	<u>N.J.S.A. 59:4-5</u>	Immunity from prosecution on any allegation that injuries to plaintiff resulted from its failure to provide ordinary traffic signals.	
	<u>N.J.S.A. 59:8-8</u>	Plaintiff failed to file the proper Tort Claim Notice within time.	

Yes/No	Theory	Description	Factual Basis
	<u>N.J.S.A.</u> 59:9-4	Comparative negligence and/or contributory negligence.	
	<u>N.J.S.A.</u> 59:4-9	Immunity from any allegation that injuries to plaintiff resulted from the condition of unimproved and unoccupied portions of public property, as the condition complained of was not palpably unreasonable.	
	<u>N.J.S.A.</u> 59:4-8	Immunity from any allegation that injuries to plaintiff resulted from the condition of unimproved public property.	
	<u>N.J.S.A.</u> 59:4-6	Immunity from any allegation that injuries to plaintiff resulted from a plan or design of public property.	
	<u>N.J.S.A.</u> 59:3-7	Immunity from any allegation that injuries to plaintiff resulted from its failure to inspect, of the negligent inspection, of property.	

Yes/No	Theory	Description	Factual Basis
	<u>N.J.S.A.</u> 59:3-6	Immunity from any allegation that injuries to plaintiff resulted from the issuance, denial, suspension or revocation of any permit.	
	<u>N.J.S.A.</u> 2A:15-97	Demand for credit for any expenses paid by insurance or other third parties, which are claimed as damages by plaintiff.	
	<u>N.J.S.A.</u> 59:2-2 and 59:3-2	Immunity from vicarious liability allegation based on an employee, servant or agent's discretionary activities, or that any injuries resulted from an act or omission of any such employee, servant or agent.	
	<u>N.J.S.A.</u> 59:2-4	Immunity from allegation of failing to adopt a law or by failing to enforce any law.	
	<u>N.J.S.A.</u> 39:4-91	Defendant's vehicle had the right of way. Right of way of emergency vehicles.	
	<u>N.J.S.A.</u> 59:9-2(d)	Insufficient pain and suffering – specials less than \$3,600.	

Yes/No	Theory	Description	Factual Basis
	<u>N.J.S.A.</u> 59:2-3	Immunity from any allegation that injuries to plaintiffs resulted from an act or omission that fell within answering defendant's discretion.	
	<u>N.J.S.A.</u> 59:3-3	Immunity from any allegation that injuries to plaintiffs resulted from actions of its agents, servants and employees in executing or enforcing any law.	
	<u>N.J.S.A.</u> 59:4-2	Immunity from any allegation that injuries to plaintiff resulted from a dangerous condition on public property.	
	<u>N.J.S.A.</u> 59:4-3	Immunity from any allegation that injuries to plaintiff resulted from a dangerous condition on public property – lack of notice.	
	<u>N.J.S.A.</u> 59:2-7	Immunity from any allegation that injuries to plaintiffs resulted from its failure to supervise a recreational facility.	

Yes/No	Theory	Description	Factual Basis
	<u>N.J.S.A.</u> 59:3-11	Immunity from allegation that injuries to plaintiffs resulted from actions of its agents, servants or employees in supervising a recreational facility.	
	<u>R.</u> 4:3-2(a)(2)	Improper venue.	
	N.J.S.A. T. 2A, Subt. 3, Ch. 14	Statute of limitations.	

VII. PRE-ESP/ARBITRATION REPORT

This report must be received at least five (5) working days prior to the scheduled ESP/Arbitration. (Form)

This report must be submitted within five (5) working days after the ESP. This should not be a rehash of the facts of the case, only a report as to who attended the session, what the results were, the rationale of the arbitrators/panelists for arriving at their decision, and recommendations as to whether or not the case should be settled or brought to trial. (Form)

If appeal of an arbitration award is possible, your recommendations should be clearly and quickly **communicated** to the Claims Administrator verbally and in writing to ensure timely appeals.

DATE OF REPORT: _____

CAPTION: _____

INSURED/MEMBER: _____

CLAIM NO: _____

DATE OF LOSS: _____

1. Scheduled Date of ESP/Arbitration: _____

Is this matter ready to proceed to ESP/Arbitration? ☐ Yes ☐ No

If not, what needs to be completed? _____

2. Name of attorney who will be handling the ESP/Arbitration: _____

3. If different from original attorney, state why: _____

— 4. If witnesses are to testify at the ESP/Arbitration, have proper arrangements been made for their attendance, including the service of subpoena? ☐ Yes ☐ No

If No, set forth why: _____

5. Summarize the defense case you intend to present: _____

6. Attach a copy of any ESP/Arbitration memorandum you intend to submit.

7. Miscellaneous comments of defense counsel: _____

cc: Claim Adjuster (w/enclosures);
GCIC Attorney, Kevin P. McCann and Shanna McCann, Esquire, Chance & McCann,
LLC, 201 West Commerce Street, Bridgeton, NJ 08302 (w/o enclosures)

VIII. POST-ESP/ARBITRATION REPORT

TO BE SUBMITTED IMMEDIATELY UPON COMPLETION OF ESP/ARBITRATION

(Attach extra sheets, if necessary)

DATE OF REPORT: _____

CAPTION: _____

INSURED/MEMBER: _____

CLAIM NO: _____

DATE OF LOSS: _____

1. What was the assessment of liability placed on each of the parties by the panelists/arbitrators? _____

2. Attach copy of ESP/Arbitration decision and copy of Plaintiff's Memorandum.

3. What was the assessment of the Plaintiff's damages by the panelists/arbitrators? Be certain to clarify whether the assessment of damages for the full value of the Plaintiff's injuries or if the figure was simply the amount the panelists/arbitrators determined the Plaintiff should receive. _____

4. (a) What were the names of the panelists/arbitrators? _____

(b) Were the panelists/arbitrators Plaintiff or Defense attorneys? _____

5. Does Plaintiff's attorney indicate a willingness to settle this matter at the figure set forth by the panelists/arbitrators? ☐ Yes ☐ No

If No, set forth what (s)he would be willing to settle the case for and any reasoning (s)he gave you therefore: _____

6. In your opinion, should the case be settled for the amount set forth by the panelists/arbitrators? ☐ Yes ☐ No

Explain, with reference to your opinion as to whether or not the case should be settled, and the amount which you would propose to offer. _____

7. Should a Trial De Novo be requested on behalf of the client? ☐ Yes ☐ No

Explain: _____

8. Additional comments by Defense counsel: _____

cc: Claim Adjuster (w/enclosures);
GCIC Attorney, Kevin P. McCann and Shanna McCann, Equire, Chance & McCann,
LLC, 201 West Commerce Street, Bridgeton, NJ 08302 (w/o enclosures)

IX. PRE-TRIAL REPORT

**TO BE SUBMITTED AT LEAST SIXTY (60) DAYS
PRIOR TO THE FIRST SCHEDULED DATE FOR TRIAL**
(Attached extra sheets, if necessary)

DATE OF REPORT: _____

CAPTION: _____

INSURED/MEMBER: _____

CLAIM NO.: _____

DATE OF LOSS: _____

1. Is Discovery completed?
☐ Yes ☐ No If No, explain: _____

2. Who will be trying the case on behalf of the client? _____

3. Scheduled trial date: _____
4. Have arrangements been made for all witnesses, including expert witnesses to appear at time of trial?
☐ Yes ☐ No If No, explain: _____

5. Will any requests be made for special jury instructions?
☐ Yes ☐ No
Explain: (If special request to be made, attach copies of same.)
6. Should any attempt be made to settle this matter prior to trial?
☐ Yes ☐ No Explain: _____

7. What is your assessment of the possibility of success if the matter is tried?

Law Firm: _____

By: _____
Esquire

Cc: Claim Adjuster: _____ (w/enclosures)

GCIC Attorney – Kevin P. McCann and Shanna McCann, Esquire (w/o enclosures)

X. POST-LITIGATION ANALYSIS

TO BE SUBMITTED WITHIN TEN (10) DAYS OF COMPLETION OF LITIGATION

(Attach extra sheets, if necessary)

DATE OF REPORT: _____

CAPTION: _____

INSURED/MEMBER: _____

CLAIM NO.: _____

DATE OF LOSS: _____

1. This case was concluded by:

☐ Settlement

☐ Dismissal

☐ Jury Verdict

Set forth the final terms resulting from the Settlement of Trial of this matter:

2. How did this result compare with your analysis of the case throughout litigation?

3. Did this case conclude along the line of the ESP/Arbitration?

☐ Yes ☐ No

Explain: _____

4. If tried to verdict, do you recommend filing an appeal?

☐ Yes ☐ No

Do you anticipate any other party filing an appeal?

☐ Yes ☐ No

5. Did you receive proper cooperation from the claims adjuster?

☐ Yes ☐ No

Explain: _____

Do you have any recommendations how cooperation and communication between the defense attorney and the adjuster can be made better in the future?

☐ Yes ☐ No

Explain: _____

6. Did you receive proper cooperation from the GCIC Attorney's office?

☐ Yes ☐ No

Explain: _____

7. Were you satisfied with you and your firm's performance on behalf of the defendant in this matter?

☐ Yes ☐ No

If No, explain: _____

8. Did you receive proper support services, such as investigation, from the adjustment agency?

☐ Yes ☐ No

If No, explain: _____

9. If any expert witnesses were utilized in representing this defendant, whether medical or nonmedical evaluate each expert witness in terms of knowledge, abilities, cooperation with the defense, and their credibility. Would you use this expert in the future?

☐ Yes ☐ No

If No, explain: _____

10. In dealing with the representative for the County local unit, did you receive their full cooperation?

☐ Yes ☐ No

Explain: _____

11. Please utilize this space to make any post-litigation comments you may have. These comments should include reference to the administrative procedures of the GCIC, the degree of cooperation between and among the defense attorney, adjuster, GCIC Attorney, and municipal officials, and so forth.

12. Have you filed the original release, settlement agreement and/or stipulation of settlement with the GCIC Executive Director with a copy to Inservco as requested in the initial assignment letter from Inservco?

☐ Yes ☐ No

Law Firm: _____

By: _____

Esquire

Cc: Original: Claim Adjuster: _____ (w/enclosures)

GCIC Attorney: Kevin P. McCann and Shanna McCann, Esquire (w/o enclosures)

**XI. GLOUCESTER COUNTY INSURANCE COMMISSION
RESPONDENTS ATTORNEYS REPORT WORKERS'
COMPENSATION CLAIMS**

TO: Gloucester County Insurance Commission
c/o Inservco Insurance Services, Inc.
3150 Brunswick Pike, Lawrenceville, NJ 08648

RE:

Petitioners Attorney:

Date of Accident:

Wage: ☐ Accepted ☐ Denied

Amount of Temp Paid:

Outline Medicals:

Third Party Attorney:

How Accident Occurred:

Compensable Diagnosis:

Issues in Dispute:

Exposure:

Recommendations/Resolution Strategy:

Petitioner's Evaluating Physicians:

Respondents Evaluating Physicians:

Needs to be Done:

Authority Extended:

Projected Defense Costs:

Projected Time for Resolution:

ACTIVITY LOG

**NOTICE OF TORT CLAIM AGAINST
GLOUCESTER COUNTY, NEW JERSEY
AND/OR ITS ENTITIES**

1. Identification of Claimant:

Last Name	First	Middle
-----------	-------	--------

Street Address	City	State	Zip Code
----------------	------	-------	----------

Date of Birth	Phone No.
---------------	-----------

Marital Status:

At time of incident	Currently
---------------------	-----------

Name of each person living with Claimant and relationship to Claimant:

2. Post Office address where person presenting the claim desires notices to be sent:

Street Address	City	State	Zip Code
----------------	------	-------	----------

Relationship to Claimant: Attorney (), or	
	Relationship

3. Circumstances of the occurrence giving rise to the claim:

A. Date: _____ Time: _____

B. Give the exact location of occurrence (Indicate exact street address, if applicable)

C. Describe in detail how the incident occurred.

D. Provide the names and addresses of all eyewitnesses to the occurrence.

E. Provide the names and addresses of all persons who have knowledge of the occurrence.

- F. Identify each and every Department, Division, Agency or Authority you claim is liable to you for any injury or property damages resulting from the occurrence.

- G. Identify each and every employee you claim is liable to you for any injury or property damages resulting from the occurrence.

- H. Describe in detail the negligence or wrongful acts of the entity's and/or employees that you claim caused your damages.

- I. Identify each and every other person or entity you claim is liable to you for any injury, damage or loss resulting from the occurrence.

J. If you allege a dangerous condition of public property, describe such condition in detail, state the basis on which you claim the public entity was responsible for such condition, and give the date(s) on which you claim the public entity received notice of such condition.

K. State the names of each and every Police Officer, Police Department, law enforcement agency or joint agency that investigated the occurrence. Attach a copy of all written reports.

L. State the name and address of each expert witness retained by you and the subject matter each expert will address. Attach a copy of each expert report obtained by you.

4. Injury, damage or loss (check appropriate box)”

() Personal Injury () Property Damage () Other – explain

- A. If you claim personal injury, describe in detail all injuries resulting from the occurrence.
- B. Describe in detail all injuries you claim to be permanent.
- C. If observed, tested, treated and/or confined to any hospitals as a result of the occurrence, state (a) the name and address of each hospital; (b) the dates of admission to and discharge from each hospital; (c) the nature of the testing and/or treatment of each hospital. Attach a copy of all hospital reports.

D. If diagnostic tests were taken, state (a) the name and address of each place where such test was taken; (b) the dates of each test; (c) the result or diagnosis of each test. Attach a copy of all test reports.

E. If treated by doctors, including psychiatrists or psychologists, state (a) the name and address of each doctor; (b) the dates of all treatments; (c) the nature of each treatment; (d) the last date of each treatment, or state if any treatment is continuing. Attach a copy of all medical reports.

- F. If you have any physical impairment affecting your ordinary movements or senses that you allege resulted from the injury forming the basis of your claim, state in detail the nature of the impairment and what corrective device, support or appliance you use to alleviate the impairment.
- G. If you claim that a previous injury has been aggravated or exacerbated, describe in detail such injury and provide the name and address of each and every doctor who treated you for such injury, the cause of the previous injury and the period during which you received such treatment.
- H. If any treatment or surgery in the future has been recommended for the injury forming the basis of your claim, state the name and address of the doctor who has recommended such treatment or surgery, and the nature and extent of the treatment or surgery. Attach a statement of anticipated expenses for each treatment.

I. Describe in detail the nature and extent of all injuries you claim to be permanent. Attach a copy of all supporting medical reports.

J. Itemize any and all expenses incurred for hospitals, doctors and other medical personnel, diagnostic tests, care and appliances and indicate which expenses were paid by insurance coverage.

K. If employed at the time of the occurrence, state:

(1.) name and address of your employer

(2.) position held and the nature of your job duties

(3.) your average weekly wages for the year prior to the occurrence, attaching a copy of payroll stubs or other complete payroll record

(4.) period of time lost from employment, giving dates

(5.) total amount of lost wages to date, if any

(6.) if still out of work, expected date of return

(7.) List each and every source of income replacement, including but not limited to income continuation benefits, worker's compensation, social security, or public or private disability benefits.

- M. If other loss of income, profit or earnings is claimed, (a) describe the nature of the loss; (b) give a detailed computation of the loss, including dates and total amount.

N. If you claim property damage:

(1.) describe the property that was damaged

(2.) give the present location and time when the property may be inspected

(3.) give the date the property was acquired

(4.) state the value of the property on the date of the occurrence

(5.) give a description of the damage

(6.) state the amount of loss being claimed

(7.) if the property was repaired, state by whom, the amount of the repair, attaching a copy of each repair estimate.

O. If any other losses are being claimed as a result of the occurrence, state the nature and dates of each item of loss, and give a complete itemize computation of each item of loss.

P. State whether you have agreed to receive any money from any person or entity for the damages claimed herein. If so, identify each such person or entity and set forth the details of each such agreement, and attach a copy of any written agreements.

Q. Are any of the damages or losses for personal injury, property damage, wage loss or other loss covered by any policy of insurance? If so, specify each item loss covered, and state the name and address of the insurance company and policy number covering each item of loss.

TAKE NOTICE that, pursuant to N.J.S.A. 59:8-6, The County of Gloucester or its designee may require you to submit to a physical or mental examination by a physician of our choice.

TAKE FURTHER NOTICE that you may also be required to permit The County of Gloucester to inspect all appropriate records relating to your claim for liability and damages via written authorizations. Accordingly, please execute and return the attached authorizations for release of medical records and for release of employment/wage records.

I certify that all of the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false I am subject to punishment.

CLAIMANT

DATED: _____

Authorization for Release of Medical Records

HIPAA Compliant / Pursuant to 45 CFR 164.508

THIS AUTHORIZATION MUST BE FULLY COMPLETED, SIGNED AND DATED

TO: _____ RE: _____
Name of Healthcare Provider/Physician/Facility Patient Name

Date of Birth Social Security Number

I authorize the disclosure of all protected health information and I expressly request that the designated records custodian of all covered entities under HIPAA identified above disclose full and complete protected health information including the following:

- ☐ Complete patient chart/file including but not limited to office notes, treatment notes radiographic/diagnostic testing results etc.
- ☐ Complete patient chart/file including but not limited to office notes, treatment notes, radiographic/diagnostic testing results etc. from date of accident / / thru present.

[Provide description of information to be used or disclosed that identifies the information in a specific and meaningful fashion.]

Note: Release of "psychotherapy notes" as defined in 45 CFR 164.501 requires completion of separate authorization form.

Information about diagnosis or treatment for alcohol/substance abuse and HIV/AIDS may be disclosed as follows:

(check all that apply)

- ☐ Yes, disclose HIV/AIDS information OR ☐ No, do NOT disclose HIV/AIDS information
- ☐ Yes, disclose alcohol/drug abuse information OR ☐ No, do NOT disclose alcohol/drug abuse information

This protected health information is disclosed for the following purposes:

- ☐ This disclosure is made at my request in compliance with 45 CFR 164.508(c)(1)(iv).

Description of legal proceeding Tort claim against Gloucester County or its entities:

- ☐ Other (describe)

You are authorized to release the foregoing records to the following representatives of Gloucester County and its entities in the above-entitled matter who have agreed to pay reasonable charges made by you to supply copies of such records:

Inservco Insurance Services, Inc.
Name of Representative

Third-Party Claims Administrator (duly appointed via GCIC Resolution)
Representative Capacity (e.g., Attorney, Records Requestor, Agent, etc.)

3150 Brunswick Pike
Street Address

Lawrenceville, NJ 08648
City, State and Zip Code

This authorization does not apply to psychotherapy notes.

I acknowledge that I have the right to revoke this authorization, in writing, by sending written notification to you at the above-referenced address. However, I understand that any actions already taken in reliance on this authorization cannot be reversed, and my revocation will not affect those actions.

I acknowledge the potential for information disclosed pursuant to this authorization to be subject to re-disclosure by the recipient and no longer to be protected under HIPAA privacy rules.

I understand that the covered entity to whom this authorization is directed may not condition treatment, payment, enrollment or eligibility benefits on whether or not I sign the authorization, unless a condition set forth at 45 CFR 164.508(b)(4) applies.

Any facsimile, copy or photocopy of the authorization shall authorize you to release the records herein.

This authorization shall be in force and effect until:

☐ Date: _____

☐ Event (describe): Dismissal or Settlement of Claim

Signature of Patient or Personal Representative Dated: _____

Name of Patient or Personal Representative

Description of Personal Representative's Authority to Sign for Patient (attach documents that show authority)

Witness Signature Dated: _____

**Authorization and Request for Employment Records
(Accident/Loss of Income)**

To: _____

Re: _____
Name of Employee

Address

Social Security Number

You are hereby requested and authorized to furnish to the following representatives of Gloucester County and its entities whose name and address is:

**Inservco Ins. Services, Inc.
3150 Brunswick Pike
Lawrenceville, NJ 08648**

the information requested below, concerning my loss of wages or earnings as a result of an accident which occurred on _____.

Dated: _____

Employee

1. Occupation and kind of work

2. How long employed by you prior to date of accident

3. Average number of hours per day

4. Average number of days per week

5. Date stopped work

6. Date returned to work

7. Wages or earnings before date of accident: Hourly rate \$

Average regular weekly pay \$

Average weekly overtime pay \$

8. Wages or earnings after date of accident: Hourly rate \$

Average regular weekly pay \$

Average weekly overtime pay \$

9. If any wages or earnings were paid to employee for period during which he/she was out:

(a) how much was paid (total) \$

(b) for what period

(c) nature of payment

ADDITIONAL REMARKS:

Dated: _____

Title

Authorization and Request for
Employment Records
(History Status)

To: _____ RE: _____
Name of Employee

Address

Social Security Number

You are hereby requested and authorized to furnish to the following representatives of Gloucester County and its entities whose name and address is:

Inservco Ins. Services, Inc.
3150 Brunswick Pike
Lawrenceville, NJ 08648

any and all records, reports, notes, charts or other information you may have regarding my past or present employment . Please provide copies of the foregoing along with any other requested information. I would appreciate your full cooperation.

Dated: _____, Employee

Additional Remarks: _____

Dated: _____
Title

CONSENT TO RELEASE FORM

_____, hereby authorize the Centers for Medicare & Medicaid Services (CMS), its agents and/or contractors, to disclose, discuss and/or release, orally or in writing, information related to my injury claim dated __/__/__ and/or settlement, Medicare Set Aside, or conditional payments to Inservco Ins. Services, Inc. This consent is for my injury claim dated __/__/__ and is on an ongoing basis. An additional consent to release will not be necessary unless or until I revoke this authorization (which must be in writing).

Claimant's Signature

Please Print Name Here

Social Security Number

Date Signed