

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 22, 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 June 22, 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: June 22, 2023
1:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** April 26, 2023 Open Minutes.....Appendix I
 April 26, 2023 Closed Minutes.....Sent via e-mail

- ☐ **CORRESPONDENCE: None**

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-32

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

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **35-23** May Bill List – *Motion*..... Pages 33-34
 - Resolution **36-23** May Benefit Bill List – *Motion*..... Page 35
 - Resolution **37-23** June Bill List – *Motion*..... Page 36
 - Resolution **38-23** June Benefit Bill List – *Motion*..... Page 37
 - Monthly Treasurer Reports Pages 38-39

- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **39-23** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 40
 - Liability Claim Payments –4/1/23 to 4/30/23 Pages 41-42
 - Liability Claim Payments –5/1/23 to 5/31/23 Pages 43-44

- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 45

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 46-52

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 53-62

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

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 63-64
Resolution [40-23](#) 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. Also, James Monaghan v. County of Gloucester
Docket No. 1:18-cv-15166-RMB-SAK**
 - ☐ Motion for Executive Session
 - ☐ Approval of PARS/SARS (Commission Attorney)
-

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: [Wednesday, September 27, 2023, 1:00 PM](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: June 22, 2023

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ **2024 RFP's for Professional Services – Fair & Open Process (Page 6)** – The contracts for Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expire as of 12/31/23. Included in the agenda on page 6 is Resolutions 32-23 Authorizing the Preparation and Advertisement of the Request for Proposals.

☐ **Motion to approve Resolution 32-23 authorizing the preparation and advertising the request for proposals for the position of Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager and Commission Attorney**

☐ **Property Appraisal Services Procurement (Pages 7-12)** – Included in the agenda on pages 7-11 is a memorandum from PERMA Risk Management Services to Fund Commissioners regarding a Property Appraisal CCRFP. The memorandum includes information on the Scope for the Procurement, Reimbursement of Services and the Timeline/Due Date. Executive Director will review the memorandum. Attached on page 12 is Resolution 33-23, Authorizing the use of Competitive Contracting Request for Proposals, Pursuant to N.J.S.A 40A:11-4.1(0) for the Procurement of Property Appraisal Services for the Gloucester County Insurance Fund Commission. This resolution was prepared by the NJCE Commission Attorney, Laura Paffenroth.

☐ **Motion to approve Resolution 33-23 Authorizing the use of Competitive Contracting Request for Proposals, Pursuant to N.J.S.A 40A:11-4.1(0) for the Procurement of Property Appraisal Services for the Gloucester County Insurance Commission**

☐ **Gloucester County Improvement Authority – Dream Park (Appendix II)** – Hardenbergh Insurance Group requested the NJCE Underwriting Manager to bind coverage effective 5-21-23 for property, general liability, care, custody, and control liability and pollution coverage for the Dream Park. The budget was amended; however, no action is necessary at this time. Included in Appendix II of the agenda is a Revised Risk Management Plan, Resolution 34-23. The changes are highlighted in yellow.

☐ **Motion to approve Resolution 34-23, Revised Risk Management Plan**

- ❑ **Medlogix Service Agreement** – We received a request from the County to have Medlogix reprice inmate medical bills. There is minimal activity since inmates are transferred to other counties for incarceration. Executive Director did authorize this request; however, we would like to discuss if the Service Agreement with Medlogix should have an addendum. The Service Agreement is for “all workers’ compensation claims”.
- ❑ **Certificate of Insurance Reports (Pages 13-16)** – Included in the agenda on pages 13-16 is the certificates of issuance reports from the NJCE which lists those certificates issued in the months of April and May. There were (11) eleven certificates of insurance issued in April and (13) thirteen certificates of insurance issued in May.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 17-20)** - The NJCE met on Thursday, April 27, 2023 and a written summary is included in the agenda on pages 17-20. A well-attended luncheon followed at the Forsgate Country Club to commemorate the 10th anniversary of the Fund’s inception. The NJCE is scheduled to meet again on June 22, 2023 at 9:30 AM via zoom. Executive Director will provide a verbal update of the meeting.
- ❑ **Cyber Task Force:** The task force met on Thursday, June 8th at 3:30 pm to introduce The Chertoff Group, who was recently contracted by the NJCE to among many things work on updating the NJCE’s Cyber framework and agreed to join the Cyber JIF as part of the Fund’s 2024 marketing effort. Executive Director will provide an update.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 21-23)** - Included in the agenda on pages 21-23 is a copy of the Property & Casualty Financial Fast Track Report for the month of March. As of **March 31, 2023** there is a statutory surplus of **\$3,067,609**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,108,508**. The total cash amount is **\$6,879,421**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 24-26)** – Included in the agenda on pages 24-26 is a copy of the NJCE Financial Fast Track Report for the month of April. As of **April 30, 2023** the NJCE has a surplus of **\$14,020,983**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$26,196,814**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 27-28)** – Included in the agenda on pages 27-28 is a copy of Health Benefits Financial Fast Track for the month of March. As of **March 31, 2023** there is a statutory surplus of **\$413,111**. The total cash amount is **\$505,960**.
- ❑ **Claim Tracking Reports (Pages 29-32)** - Included in the agenda on pages 29-32 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of March 31, 2023. The Executive Director will review the reports with the Commission.
- ❑ **2023 MEL, MRHIF & NJCE Educational Seminar** - The 12th Annual Educational Seminar was held virtually again this year. There were 2 sessions held, April 21st and April 28th. Both sessions were well attended, and the seminar qualified for Continuing Education Credits.

- ❑ **2023 Best Practices Seminar** - PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).
- ❑ **2023 Meeting Schedule** – As a reminder the Commission will not meet in July or August. The next meeting is scheduled for Thursday, September 28, 2023. However, we will need to change this date. We are suggesting we meet on Wednesday, September 27, 2023 at 1:00 PM.
 - ❑ **Motion to change the September meeting date to Wednesday, September 27, 2023 at 1:00 PM**

RESOLUTION NO. 32-23

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING THE PREPARATION AND ADVERTISEMENT OF THE REQUEST
FOR PROPOSALS FOR THE POSITION OF ACTUARY, AUDITOR, DEFENSE PANEL
ATTORNEYS, FIELD NURSE CASE MANAGER AND COMMISSION ATTORNEY**

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 commissioners of said Commission have deemed it necessary and appropriate 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 has directed the Executive Director to advertise a request for proposals for professional contract for the position of Actuary, Auditor, Field Nurse Case Manager, Defense Panel Attorneys and Commission Attorney.

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission the advertisement of the request for proposals for professional contract positions be accomplished on or about October 16, 2023 compliant with a “Fair and Open Process.”

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 22, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: June 9, 2023

Memo to: Fund Commissioners
New Jersey Counties Excess Joint Insurance Fund

From: PERMA Risk Management Services

Subject: Property Appraisal Services Procurement

Property Appraisal CCRFP: At the NJCE JIF April meeting, the Board of Fund Commissioners adopted a resolution rejecting the (2) two responses to the Property Appraisal CCRFP. The proposals were rejected based on substantial revisions to the specifications. The matter was referred to the NJCE JIF Finance Sub Committee who was empowered to determine next steps. The Finance Sub Committee met on Thursday, May 25th and with guidance from the Fund Attorney agreed property appraisal services would be best if procured by the individual member Insurance Commissions and Counties. The NJCE will provide the scope/parameters of work for the procurement. It was agreed that the Committee recommend to the NJCE JIF Board of Commissioners at their June meeting a reimbursement program for expenses our members incur for this procurement. Please note that updated appraisals are a requirement of NJCE JIF property insurers. It was also agreed that there be a due date for the uploading the updated values into Origami, the online risk management system.

Scope for the Procurement: Enclosed is the scope of work that has been approved by the NJCE Underwriting Manager. This should be included in your procurement documents. The scope reflects physical appraisal of buildings valued at \$1 million or greater and those under \$1 million with contents values greater than \$1 million. All other properties require virtual trending for building value, contents, and equipment. For future years, the appraisal threshold drops down to \$500,000. The Fund office will coordinate with each member Insurance Commission and County to identify the locations to be appraised. Please note those member Insurance Commissions/Counties who have completed updated appraisals July 1, 2022 or later will also be eligible for reimbursement.

Reimbursement of Services: Executive Director recently met with the Fund Attorney and Treasurer to determine the most effective way to reimburse the Insurance Commissions and County members for the expenses incurred to complete the property appraisals. It was decided the member will be required to submit, upon completion of the service, a voucher and invoice to the Fund Office for reimbursement. Enclosed is a copy of the NJCE voucher. The Fund Attorney will prepare the necessary Resolution authorizing reimbursement at the June 22nd NJCE JIF meeting.

Timeline/Due Date: The Underwriting Manager's renewal timeline (mid-July through mid-September) for the 2024 excess insurance renewal is enclosed. We urge all members to complete this process by September 1, 2023, for the uploading the updated values into Origami. The timing of this is critical for the NJCE JIF underwriting manager to negotiate the renewal in time to introduce a 2024 budget at the NJCE's October meeting. Please address this in your next meeting agenda.

Cc: NJCE JIF Underwriting Manager
NJCE Fund Attorney
Risk Management Consultants

EXHIBIT C – SCOPE OF SERVICES

Proposers providing a submission pursuant to the CCRFP for Property Appraisal Services to The New Jersey Counties Excess Joint Insurance Fund shall be required to provide the following services:

Value Thresholds:

- For 2023:

Only physically appraise properties with building values over \$1m and those under \$1m with Content values over \$1m All others should receive virtual trending for building value, contents and equipment.

- For future years, threshold drops down to \$500k

Completion date for 2023: 9/1/23, for subsequent years September 1st.

- Conform with Uniform Standards of Professional Appraisal Practice (USPAP)
- Types of Property to be appraised:
 - Buildings, including building systems (fire suppression, HVAC, etc.) and other insurable site improvements
 - Contents, including Valuable Papers, EDP Equipment, and Fine Arts
 - Outdoor Property, including things like gazebos, light poles, benches, communication towers, bridges, dams, etc.
 - Equipment (not of the type that is self-propelled, like a backhoe)
- Valuation – Per USPAP standards, the Cost, Market and Income Approaches should all be considered
 - All other property: Replacement Cost
 - Equipment: Actual Cash Value (depreciated)
 - Vacant Property: Actual Cash Value
 - Historic Buildings on an official historic register: Special historic replacement/recreation value
- Address
 - Formal postal address, with county
 - Latitude and longitude
- COPE Data (Primary and Secondary)
 - Year built
 - Year of most recent structural renovations
 - Square footage
 - Stories
 - Story height
 - Construction (ISO terminology)

- Occupancy (IBC terminology)
- Fire alarms
- Sprinkler %
- Year roof last fully replaced
- ISO fire protection class
- Duct smoke detection
- Basement
- Security alarm
- Security cameras
- Construction quality
- Elevation
- Exterior wall construction
- Roof material
- Roof shape
- Roof covering
- Roof strapped
- Roof equipment hurricane bracing
- Ground level equipment
- Resistance windows
- Commercial appurtenant structures
- Roof condition
- Ownership
- Flood zones (FEMA terminology)
- Pictures
 - Overhead (satellite)
 - Street level
- Virtual Trending of values for non-physically appraised locations
 - Utilize Marshal and Swift standards and the RS Means Construction Cost Index
- Reporting
 - All previously stated information
 - Member name
 - Member Insurance Commission
 - Each location with a unique ID, with ability to incorporate client's own unique IDs
 - Location name
 - Report available in Excel and PDF
 - Online accessible platform

[illegible]



New Jersey Counties Excess Joint Insurance Fund Annual Renewal Process Outline

1. June

NJCE will notify membership that exposure database is open for annual exposure data updates and will provide all required ancillary coverage renewal applications that are needed for the NJCE marketing effort. NJCE is working on an automated program for applications that will simplify the process. June launch date is **June 16th**.

NJCE to distribute a memo outlining the new property appraisal strategy by **June 9th** and authorize the NJCE to reimburse members for expenses incurred for the property Appraisals services by the Commission and County members on **June 22nd**.

2. Mid-August

NJCE, will provide a pre-renewal presentation for all NJCE members, which include current market conditions and any potential structural changes to current insurance program or its coverages. The NJCE will make available information about a member's losses, accumulated liabilities, and reserves for current and prior Policy Years.

Members have completed exposure data updates in Origami and provided the completed the ancillary coverage applications. August return deadline date is **August 18th**.

3. September

September 1st Deadline for Commissions and County members to submit their completed property appraisals.

NJCE will provide update on market conditions and initial status on its marketing efforts. Underwriting Manager will provide Executive Director with preliminary premium projections.

4. October

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director to provide NJCE Finance Committee with pre budget projections.

5. November

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director will review the NJCE preliminary Budget with NJCE Finance Committee. Executive Director in conjunction with Finance Committee will present the Budget for Budget Introduction to Board of Commissioners at November meeting.

6. December

NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption. Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at December meeting.

7. Early January

NJCE will provide final post certification of budget numbers to all members. A meeting may be scheduled to review any changes to the budgeted numbers.

RESOLUTION NO. 33-23

RESOLUTION AUTHORIZING THE USE OF COMPETITIVE CONTRACTING REQUEST FOR PROPOSALS, PURSUANT TO N.J.S.A. 40A:11-4.1(o) FOR THE PROCUREMENT OF PROPERTY APPRAISAL SERVICES FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION

WHEREAS, pursuant to P.L. 1999, c.440, and as amended, the Local Public Contracts Law, N.J.S.A. 40A:11-1 et seq., provides for the use of competitive contracting in lieu of public bidding for the procurement of specialized goods and services for certain purposes; and

WHEREAS N.J.S.A. 40A:11-4.3(a) requires that the governing body pass a resolution authorizing the initiation of the competitive contracting process; and

WHEREAS N.J.S.A. 40A:11-4.3(b) requires that the competitive contracting process be administered by a purchasing agent qualified pursuant to N.J.S.A. 40A:11-9, legal counsel of the contracting unit, or administrator of the contracting unit; and

WHEREAS there is a need to authorize the competitive contracting process for the procurement of a pool of vendors to provide property appraisal services to value real estate for insurance coverage policies for use by the members of the Gloucester County Insurance Commission (the “GCIC”); and

WHEREAS procurement of these services through the competitive contracting process is authorized pursuant to N.J.S.A. 40A:11-4.1(o); now, therefore,

BE IT RESOLVED by the Commissioners for the Gloucester County Insurance Commission that the Chair of the GCIC or his designee, with the assistance of legal counsel, be and is hereby authorized to initiate competitive contracting as needed for the procurement of the services named herein.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 22, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2023 to 5/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Professional Physician Therapy I - Rowan College of South Jersey	Associate General Counsel Attn: Alanna E. McGovern, Esq. 576 Broadhollow RoadMelville Melville, NY 11747	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 Professional Occupational and Physical Therapy, PLLC, Professional Orthopedic and Sports Physical Therapy, P.C. and ProEx Physical Therapy, LLC are Certificate Holders on the above-referenced Policies. Evidence of Insurance for all operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant Program clinical site agreement. Rowan College of South Jersey has a \$5,000 SIR on GL/Professional.	4/3/2023 #3974918	GL AU EX WC
H - Rowan University I - Gloucester County Library Commission	201 Mullica Hill Road Glassboro, NJ 08028	RE: Planetarium Shows Rowan University, the State of New Jersey and the NJEFA are listed as Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the planetarium shows	4/10/2023 #3981911	GL AU EX WC
H - New Jersey Historical Commission I - County of Gloucester	P.O. Box 305 Trenton, NJ 08625	Evidence of insurance	4/10/2023 #3981914	GL AU EX WC
H - NJ Dept of Human Services I - County of Gloucester	222 South Warren Street Trenton, NJ 08608	RE: Personal Assistance Services Program (PASP) General Liability coverage for the Personal Assistance Services Program (PASP) contract #24ARHS, contract period 7/1/23 thru 6/30/24. This certificate is needed for inclusion in the grant package	4/11/2023 #3981944	GL AU EX WC
H - The Arts and Innovation Center I - Rowan College of South Jersey	321 North High Street Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance	4/17/2023 #3983566	GL AU EX WC

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2023 to 5/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Improvement I - County of Gloucester	Authority 109 Budd Blvd Deptford, NJ 08096	RE: Juneteenth Event Evidence of Insurance as respects to Gloucester County Prosecutors Office Diversity Committee co-sponsoring along with the NAACP a Juneteenth Event at Stewart Park, 235 E. Red Bank Avenue, Woodbury NJ 08096. The event will be and all-day celebration with food, entertainment, and activities.	4/19/2023 #3984912	GL AU EX WC
H - Gloucester County Improvement I - County of Gloucester	Authority 109 Budd Blvd Deptford, NJ 08096	RE: Use of Premises For GCPO Training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Inspira Health Center and parking garage for training purposes by the Gloucester County Prosecutors Office.	4/24/2023 #3986891	GL AU EX WC
H - Inspira Health Center Woodbury I - County of Gloucester	509 N. Broad Street Woodbury, NJ 08096	RE: Use of Premises For GCPO Training The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Inspira Health Center and parking garage for training purposes by the Gloucester County Prosecutors Office.	4/24/2023 #3986900	GL AU EX WC
H - Cumberland Mall Realty Holding, I - Rowan College of South Jersey	LLC 3849 S. Delsea Drive Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	4/25/2023 #3987151	GL AU EX WC
H - Washington Township Fire I - County of Gloucester	District #1 #213 E. Holly Ave Sewell, NJ 08080	Evidence of insurance regarding use of facilities throughout the year.	4/26/2023 #3987584	GL AU EX WC
H - Gloucester County Department of I - County of Gloucester	Health and Human Services CEHA & NJDEP 204 East Holly Avenue Sewell, NJ 08080	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	4/27/2023 #3988225	GL EX
Total # of Holders: 11				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2023 to 6/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Certificate ID	Coverage
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: VIN 1FD4E4FN3PDD25889 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to 2023 Ford Champion Challenger 1FD4E4FN3PDD25889	5/1/2023 #3989417	GL AU EX WC
H - South Jersey Port Corporation I - Gloucester County Improvement Authority	2 Aquarium Drive, Suite 100 Camden, NJ 08103	RE: Paulsboro Marine Terminal Project The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Paulsboro Marine Terminal Project	5/4/2023 #3992728	GL AU EX WC
H - Gloucester County Department of I - County of Gloucester	Health and Human Services CEHA & NJDEP 204 East Holly Avenue Sewell, NJ 08080	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	5/8/2023 #4003420	GL AU EX WC
H - NJ Dept of Environmental I - County of Gloucester	Protection 401 East State Street, Mail Code 401-04N PO Box 420 Trenton, NJ 08625	RE: Additional Insured The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	5/8/2023 #4003797	GL AU EX WC
H - NJ Dept of Environmental I - County of Gloucester	Protection 401 East State Street, Mail Code 401-04N PO Box 420 Trenton, NJ 08625	RE: Grant CEHA The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects to the Grant CEHA-County Environmental Health Act for Gloucester County Health Department- Grant Document Number CEHA2023-006 for Gloucester.	5/9/2023 #4004877	GL AU EX WC
H - Atlantic Cape Community College I - Rowan College of South Jersey	Worthington Atlantic City Campus 1535 Bacharach Blvd. Atlantic City, NJ 08401	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of facilities throughout the year.	5/11/2023 #4005539	GL AU EX WC
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: Cannine-Can-Do 4-H Dog Club Evidence of insurance with regards to Cannine-Can-Do 4-H Dog Club holding a fundraiser at Deptford Five Guys, Clements Bridge Road, Deptford, NJ	5/11/2023 #4005541	GL AU EX WC

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2023 to 6/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Policy #	Coverage
H - County of Gloucester I - County of Gloucester	2 South Broad Street Woodbury, NJ 08096	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 Evidence of Insurance	5/16/2023 #4008046	GL AU EX WC
H - Woodbine Developmental Center I - Rowan College of South Jersey	ATTN: Karen Wuzzardo RN, BSN Assistant Director of Nursing Services 1175 DeHirsch Avenue Woodbine, NJ 08270	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023 - 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 RE: Nursing Site Agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing site agreement	5/16/2023 #4008070	GL AU EX WC
H - Philadelphia Post-Acute Partners I - Rowan College of South Jersey	LLC d/b/a Good Shepherd Penn Partners 3737 Market Street 3rd Fl Philadelphia, PA 19104	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023 - 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 RE: Physical Therapist Program clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Program clinical site agreement	5/16/2023 #4008073	GL AU EX WC
H - Woolwich Township I - Gloucester County Library Commission	120 Village Green Drive Woolwich Township, NJ 08085	RE: Use of Parking Lot The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of the park throughout the year.	5/18/2023 #4008369	GL AU EX WC
H - Riggins, Inc. I - County of Gloucester	3938 S. Main Road Vineland, NJ 08360	RE: Tank Lease Riggins Inc. as Lessor, its owners, shareholders, partners, members, representatives, and agents are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the tank lease for location 45 Lenape Ave., Mantua, NJ 08051	5/22/2023 #4009693	GL AU EX WC
H - Monroe Township Public Schools I - Rowan College of South Jersey	Temporary Address: 1073 New Brooklyn Road Williamstown, NJ 08094	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Roadrunner Day Field Trip The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Roadrunner Day Field Trip.	5/22/2023 #4009696	GL AU EX WC
Total # of Holders: 13				



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: April 27, 2023

Memo to: Fund Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF April 27, 2023 Report

NJCE JIF 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 twenty-four affiliated entities. The occasion was marked with a luncheon held on April 27, 2023 at the Forsgate Country Club. Opening remarks on the program's inception and success to date was provided by Joseph Hrubash, NJCE Executive Director, David Grubb, MEL Executive Director and Joseph Buckelew, Chairman Conner Strong & Buckelew.

Executive Directors Report: The following items were discussed:

Finance Sub-Committee: The Sub-Committee met on April 21, 2023, to review the procurement responses for the services of the Actuary, Auditor, Payroll Auditor and Litigation Manager and responses to the Property Appraisal Competitive Contract Request for Proposal (CCRFP).

Executive Director reported the sub-committee's recommendations for contract awards as follows:

Actuary – Award Actuarial Advantage for a 1-year contract in the amount of \$24,866.

Auditor – Award Bowman & Company for a 1-year contract in the amount of \$18,900.

Chertoff Group – Award The Chertoff Group for a 1-year contract in the amount of \$40,000.

Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract in the amount of \$295 per hour.

Payroll Auditor - Award Bowman & Company for a 1-year contract in the amount of \$22,820.

The Board of Fund Commissioners adopted resolutions and authorized services as noted.

Executive Director reported the Finance Sub-Committee also reviewed two responses for the Property Appraisal CCRFP, which were due March 30th. Fund Attorney reported the two responders failed to meet certain specifications included in the CCRFP. The Board of Fund Commissioners adopted a resolution rejecting the proposals. Executive Director reported the Fund office will work with the Fund Attorney to re-advertise.

Qualified Purchasing Agent: Based on discussions with the Fund Attorney on recent procurement, Executive Director recommended the appointment of a Qualified Purchasing Agent (QPA) to

manage and assist with the procurement of various services. The Board of Fund Commissioners agreed with the recommendation and made a motion to appoint Anne Marie Wright as the NJCE Qualified Purchasing Agent for an annual fee of \$6,000. Fund Attorney will prepare the resolution to memorialize the action taken.

Financial Fast Track: Submitted for information were the Financial Fast Tracks as of December 31, 2022 and as of February 28, 2023. The statutory surplus as of February 28th reflected \$14.3 million.

Financial Outlook: The Executive Director submitted a memorandum on the 2022-year end results which noted the various factors that affected the 2023 renewal and how the Fund will be impacted going forward. Executive Director said despite the outside factors and a difficult renewal, the NJCE JIF maintains a \$14.3 million surplus.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported that FEMA is requesting member-related coverage documents and schedules of insurance to settle outstanding FEMA grants.

Safety National: Executive Director reported progress in negotiations with Safety National on 2020 COVID Claims and requested Closed Session to provide additional detail. During Open Session, the Board of Fund Commissioners adopted a motion to authorize and approve the settlement negotiation with Safety National as respects the Covid-19 claims incurred during Fund Year 2020. Additionally, the Board of Fund Commissioners adopted a motion to authorize and approve Covid-19 claim settlement and payment structure.

Covid-19 Working Group: Jennifer Conicella of PERMA Claims reported a Covid-19 working group of MEL and NJCE professionals is being formed. The goal of the working group is to pool Covid-19 information and experiences each entity has had in litigating these claims across the State to help both programs successfully manage the settlements.

NJCE JIF TPA Summit: Jennifer Conicella also reported a summit was last held in early 2022. PERMA Claims will plan for an updated summit in early 2024 as we anticipate several policy changes this coming renewal.

NJCE Committees:

Cyber Task Force: A meeting of this task force will be scheduled to introduce The Chertoff Group, discuss joining the Cyber JIF as part of the Fund's 2024 marketing effort and any other cyber-related matters. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the office. Those Commissioners that currently serve are Commissioner Sheehan and Commissioner Marion.

Coverage Committee: This committee typically meets once or twice a year to discuss county-related coverage issues. A meeting of this committee will be scheduled in May to review the draft policies, which were submitted to the Underwriting Manager. The Commissioners that currently serve are Commissioner Sheehan, Commissioner O'Connor, Commissioner Marion, Commissioner Shea, Commissioner Kelly, and Commissioner Kessler.

Safety Committee: The Safety Committee held a meeting on March 13th; minutes of the meeting were submitted for information. The Committee is scheduled to meet again on Monday June 12th at 10:00am.

Membership Renewal: The Counties of Burlington, Cumberland and Atlantic are scheduled to renew their three-year membership with the Fund as of January 1, 2024. Renewal documents will be sent to each respective County following the meeting.

Learning Management System: This online platform was introduced in 2021 to provide online training (Live and On-Demand) to members and has since been used by over 10,000 members. The new LMS (BIS) is expected to launch May 1st. More Details to follow.

Certifical: As previously discussed, this program was the next initiative to be introduced to create efficiencies and streamline the certificate issuance including the annual renewal process by using real-time data to ensure our members have continuous, compliant insurance certificates. Members will also receive a live feed of coverages through the Underwriting Managers office. The NJCE JIF data is being migrated to the Certifical program.

Workers Compensation Coverage: The Camden County College requested a quote for Workers Compensation coverage in April 2022 and has since accepted a revised proposal. As a member of the Camden County Insurance Commission their coverage will be extended to include Workers' Compensation coverage effective July 1st.

2023 MEL, MRHIF & NJCE Educational Seminar: The 12th Annual Educational Seminar will be held virtually again this year. The first session took place Friday, April 21st with over 250 participants and the second session is set to take place Friday, April 28th, 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2023 Best Practices Seminar: PERMA is presently working on coordinating details for our 2023 NJCE Best Practice Workshop and have set a tentative date and time for October 5th at 1pm. PERMA is also looking for volunteers interested in being part of the Committee for this Workshop. If you would like to participate, please email Robyn Walcoff (RWalcoff@permainc.com) and Jennifer Davis (JDavis@permainc.com).

2023 Financial Disclosures: Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th and the Local Finance Board has issued fines in the past.

2023 New Jersey Association of Counties Conference: The 72nd Annual Conference was held from May 3rd to May 5th at Caesar's in Atlantic City. The Underwriting Manager presented a workshop titled *State of Cybersecurity for Public Entities and Effective Cyber Risk Management Approaches* as part of the conference.

NJCE Claims Review Committee: The Claims Review Committee was not able to meet prior to the Fund's meeting. The Board of Fund Commissioners entered Closed Session to review payment or

settlement authority requests. During Open Session, the Board of Fund Commissioners approved the payment and/or settlement authority requests as presented.

Underwriting Manager Report

Underwriting Manager reported a meeting of the NJCE Coverage Committee would be scheduled to review the policy forms drafted by the Technical Writer.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from February to April 2023, Safety Director bulletins and information on a training schedule through June 2023.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of March 2023.

Next Meeting: The next meeting of the NJCE JIF is scheduled for June 22, 2023 at 9:30AM via Zoom.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	March 31, 2023			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		683,597	2,050,791	77,540,643	79,591,434
2.	CLAIM EXPENSES					
		Paid Claims	239,422	490,698	22,309,771	22,800,469
		Case Reserves	(113,356)	557,334	1,624,480	2,181,813
		IBNR	474,574	(40,187)	2,089,129	2,048,941
		Excess Insurance Recoverable	(667)	(8,264)	(334,613)	(342,877)
		Discounted Claim Value	1,006	(8,582)	(91,773)	(100,355)
TOTAL CLAIMS			600,978	990,998	25,596,993	26,587,991
3.	EXPENSES					
		Excess Premiums	382,480	1,147,441	36,245,134	37,392,575
		Administrative	99,927	298,381	11,302,383	11,600,764
TOTAL EXPENSES			482,407	1,445,823	47,547,516	48,993,339
4.	UNDERWRITING PROFIT (1-2-3)		(399,788)	(386,030)	4,396,134	4,010,104
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		(399,788)	(386,030)	4,403,371	4,017,341
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	1,109,946	1,109,946
9.	DIVIDEND EXPENSE		0	0	(4,316,946)	(4,316,946)
10.	INVESTMENT IN JOINT VENTURE		0	18,249	2,090,259	2,108,508
11. SURPLUS (6 + 7 + 8 - 9)			(399,788)	(367,781)	3,435,390	3,067,609
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		0	139	25,620	25,759
	2011		0	287	(27,901)	(27,614)
	2012		(16)	255	228,985	229,240
	2013		(30)	535	206,258	206,794
	2014		0	599	380,508	381,107
	2015		(170)	339	(776,465)	(776,126)
	2016		0	677	374,346	375,022
	2017		0	730	391,284	392,013
	2018		1,798	2,659	1,009,644	1,012,303
	2019		4,561	(66,169)	686,640	620,471
	2020		43,256	44,212	815,491	859,703
	2021		18,112	19,449	(219,592)	(200,143)
	2022		(444,648)	(444,744)	340,572	(104,171)
	2023		(22,652)	73,249		73,249
TOTAL SURPLUS (DEFICITS)			(399,788)	(367,781)	3,435,390	3,067,609
TOTAL CASH						6,879,421

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	March 31, 2023	
ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END
FUND BALANCE				
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
	Paid Claims	0	0	1,823,536
	Case Reserves	0	0	(0)
	IBNR	0	0	0
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	1,823,536
FUND YEAR 2011				
	Paid Claims	0	0	2,795,974
	Case Reserves	0	0	(0)
	IBNR	0	0	(0)
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	0
	TOTAL FY 2011 CLAIMS	0	0	2,795,974
FUND YEAR 2012				
	Paid Claims	1,000	1,150	2,080,101
	Case Reserves	(1,000)	(1,150)	16,513
	IBNR	0	0	1,167
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	16	16	(122)
	TOTAL FY 2012 CLAIMS	16	16	2,097,658
FUND YEAR 2013				
	Paid Claims	638	638	1,564,294
	Case Reserves	(638)	(638)	22,164
	IBNR	0	0	1,450
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	30	30	(257)
	TOTAL FY 2013 CLAIMS	30	30	1,587,651
FUND YEAR 2014				
	Paid Claims	0	0	981,609
	Case Reserves	0	0	(0)
	IBNR	0	0	0
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	(3)
	TOTAL FY 2014 CLAIMS	0	0	981,606
FUND YEAR 2015				
	Paid Claims	(300)	12,209	3,020,846
	Case Reserves	300	(12,209)	146,803
	IBNR	0	0	17,253
	Excess Insurance Recoverable	0	0	(500)
	Discounted Claim Value	170	170	(2,508)
	TOTAL FY 2015 CLAIMS	170	170	3,181,893
FUND YEAR 2016				
	Paid Claims	480	480	1,750,563
	Case Reserves	(480)	(480)	16,777
	IBNR	0	0	2,579
	Excess Insurance Recoverable	0	0	(50,000)
	Discounted Claim Value	(0)	(0)	(307)
	TOTAL FY 2016 CLAIMS	(0)	(0)	1,719,611

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	March 31, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	0	0	2,046,812	2,046,812
Case Reserves	0	0	0	0
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	(3,945)	(3,945)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868
FUND YEAR 2018				
Paid Claims	0	105	1,384,203	1,384,308
Case Reserves	0	(105)	31,113	31,008
IBNR	(1,858)	(1,858)	22,076	20,219
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	60	60	(930)	(870)
TOTAL FY 2018 CLAIMS	(1,798)	(1,798)	1,436,462	1,434,664
FUND YEAR 2019				
Paid Claims	2,756	28,659	1,439,283	1,467,942
Case Reserves	(2,066)	(34,149)	284,403	250,255
IBNR	(6,180)	0	48,707	48,707
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	929	929	(5,713)	(4,785)
TOTAL FY 2019 CLAIMS	(4,561)	(4,561)	1,766,680	1,762,119
FUND YEAR 2020				
Paid Claims	1,515	36,841	1,336,011	1,372,852
Case Reserves	(247)	(27,633)	66,084	38,451
IBNR	(45,829)	(46,174)	222,721	176,547
Excess Insurance Recoverable	(667)	(8,264)	(280,168)	(288,432)
Discounted Claim Value	1,973	1,973	(6,601)	(4,629)
TOTAL FY 2020 CLAIMS	(43,256)	(43,256)	1,338,045	1,294,789
FUND YEAR 2021				
Paid Claims	25,463	52,944	1,482,043	1,534,987
Case Reserves	(6,631)	141,885	528,960	670,845
IBNR	(39,592)	(215,590)	668,783	453,193
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,648	2,648	(29,208)	(26,560)
TOTAL FY 2021 CLAIMS	(18,112)	(18,112)	2,650,577	2,632,465
FUND YEAR 2022				
Paid Claims	197,475	345,843	604,497	950,340
Case Reserves	(120,652)	358,654	511,665	870,319
IBNR	366,994	(255,681)	1,104,393	848,713
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	832	832	(46,123)	(45,291)
TOTAL FY 2022 CLAIMS	444,648	449,648	2,174,432	2,624,080
FUND YEAR 2023				
Paid Claims	10,396	11,830		11,830
Case Reserves	18,058	133,157		133,157
IBNR	201,039	479,114		479,114
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(5,651)	(15,239)		(15,239)
TOTAL FY 2023 CLAIMS	223,842	608,862	0	608,862
COMBINED TOTAL CLAIMS	600,978	990,998	25,596,993	26,587,991
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	April 30, 2023		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,990,902	11,963,610	248,899,924	260,863,533
2.	CLAIM EXPENSES					
		Paid Claims	35,109	1,068,648	12,514,366	13,583,014
		Case Reserves	850,866	978,075	12,686,874	13,664,950
		IBNR	687,187	1,602,444	11,414,958	13,017,402
		Discounted Claim Value	(200,034)	(263,803)	(2,262,516)	(2,526,320)
		Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
	TOTAL CLAIMS		1,373,129	3,442,200	32,186,372	35,628,572
3.	EXPENSES					
		Excess Premiums	2,379,133	9,357,178	177,502,257	186,859,436
		Administrative	191,364	738,155	18,460,731	19,198,886
	TOTAL EXPENSES		2,570,497	10,095,333	195,962,988	206,058,321
4.	UNDERWRITING PROFIT (1-2-3)		(952,723)	(1,573,924)	20,750,564	19,176,640
5.	INVESTMENT INCOME		28,778	172,683	1,379,212	1,551,895
6.	PROFIT (4+5)		(923,946)	(1,401,241)	22,129,775	20,728,534
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		(923,946)	(1,401,241)	15,422,224	14,020,983
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		111	824	62,481	63,305
	2011		411	1,707	572,420	574,128
	2012		679	3,710	686,619	690,329
	2013		1,116	4,190	1,090,793	1,094,983
	2014		1,527	9,614	2,077,841	2,087,455
	2015		(168,409)	(162,302)	1,679,406	1,517,104
	2016		2,167	28,768	1,710,308	1,739,076
	2017		2,298	6,649	2,614,589	2,621,237
	2018		2,697	(285)	2,321,638	2,321,354
	2019		2,966	(568,169)	2,164,699	1,596,530
	2020		3,204	(45,411)	(689,222)	(734,633)
	2021		4,453	33,904	(204,057)	(170,152)
	2022		2,213	(356,786)	1,334,709	977,923
	2023		(779,379)	(357,656)		(357,656)
TOTAL SURPLUS (DEFICITS)			(923,946)	(1,401,241)	15,422,224	14,020,983
TOTAL CASH						26,196,814

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	7,462	552,636	560,098
	Case Reserves	0	(7,462)	83,028	75,567
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	755	(7,983)	(7,228)
TOTAL FY 2011 CLAIMS		0	755	630,681	631,436
FUND YEAR 2012					
	Paid Claims	496	3,411	1,589,807	1,593,218
	Case Reserves	(496)	(3,411)	58,613	55,201
	IBNR	0	0	3,122	3,122
	Discounted Claim Value	0	350	(6,056)	(5,705)
TOTAL FY 2012 CLAIMS		0	350	1,645,486	1,645,836
FUND YEAR 2013					
	Paid Claims	19,136	43,968	995,819	1,039,788
	Case Reserves	(19,136)	(43,698)	549,219	505,521
	IBNR	0	(764)	29,551	28,787
	Discounted Claim Value	0	3,167	(60,165)	(56,997)
TOTAL FY 2013 CLAIMS		0	2,673	1,514,426	1,517,099
FUND YEAR 2014					
	Paid Claims	1,518	3,070	659,816	662,886
	Case Reserves	(768)	(2,220)	138,364	136,144
	IBNR	(750)	(750)	21,077	20,327
	Discounted Claim Value	0	(122)	(15,330)	(15,452)
TOTAL FY 2014 CLAIMS		0	(22)	803,927	803,905
FUND YEAR 2015					
	Paid Claims	903	91,387	1,822,647	1,914,034
	Case Reserves	169,096	74,795	734,986	809,781
	IBNR	0	(2,975)	94,138	91,163
	Discounted Claim Value	0	8,880	(67,627)	(58,748)
TOTAL FY 2015 CLAIMS		169,999	172,087	2,584,143	2,756,230
FUND YEAR 2016					
	Paid Claims	1,535	2,240	1,030,094	1,032,334
	Case Reserves	(123,699)	(138,619)	1,339,694	1,201,074
	IBNR	122,165	122,159	42,209	164,368
	Discounted Claim Value	0	(1,479)	(94,522)	(96,001)
TOTAL FY 2016 CLAIMS		0	(15,700)	2,317,474	2,301,775

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	0	109,377	1,181,145	1,290,522
	Case Reserves	1	(111,060)	854,966	743,907
	IBNR	(1)	(4,405)	114,476	110,071
	Discounted Claim Value	0	13,444	(78,364)	(64,919)
TOTAL FY 2017 CLAIMS		0	7,356	2,072,224	2,079,581
FUND YEAR 2018					
	Paid Claims	6,775	47,725	987,489	1,035,215
	Case Reserves	(473)	(4,447)	950,586	946,138
	IBNR	(6,302)	(35,037)	552,963	517,926
	Discounted Claim Value	0	8,152	(120,565)	(112,413)
TOTAL FY 2018 CLAIMS		0	16,393	2,370,473	2,386,866
FUND YEAR 2019					
	Paid Claims	(87,931)	79,421	684,365	763,786
	Case Reserves	198,222	159,573	1,205,018	1,364,591
	IBNR	(110,292)	(233,266)	1,263,761	1,030,495
	Discounted Claim Value	0	20,929	(198,523)	(177,594)
TOTAL FY 2019 CLAIMS		0	26,657	2,954,620	2,981,277
FUND YEAR 2020					
	Paid Claims	22,491	21,813	881,863	903,676
	Case Reserves	(51,510)	110,199	3,856,203	3,966,403
	IBNR	29,018	(138,541)	2,706,198	2,567,657
	Discounted Claim Value	0	14,186	(494,451)	(480,265)
	Excess Recoveries	0	56,836	(2,167,310)	(2,110,474)
TOTAL FY 2020 CLAIMS		(0)	64,494	4,782,503	4,846,997
FUND YEAR 2021					
	Paid Claims	65,790	405,747	1,705,091	2,110,838
	Case Reserves	(65,585)	(405,005)	2,095,279	1,690,274
	IBNR	(241)	(43,559)	2,146,905	2,103,347
	Discounted Claim Value	0	35,535	(453,414)	(417,880)
	Excess Recoveries	0	0	0	0
TOTAL FY 2021 CLAIMS		(36)	(7,281)	5,493,861	5,486,579
FUND YEAR 2022					
	Paid Claims	4,397	253,027	251,754	504,782
	Case Reserves	(66,394)	257,515	820,919	1,078,435
	IBNR	61,997	(180,803)	4,437,558	4,256,755
	Discounted Claim Value	0	54,204	(665,517)	(611,314)
TOTAL FY 2022 CLAIMS		(0)	383,943	4,844,714	5,228,658
FUND YEAR 2023					
	Paid Claims	0	0		0
	Case Reserves	811,606	1,091,914		1,091,914
	IBNR	591,593	2,120,385		2,120,385
	Discounted Claim Value	(200,034)	(421,805)		(421,805)
TOTAL FY 2023 CLAIMS		1,203,165	2,790,494	0	2,790,494
COMBINED TOTAL CLAIMS		1,373,129	3,442,200	32,186,372	35,628,572

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 2,110,473 due from the reinsurer for COVID-19 WC claims.

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT
AS OF MARCH 31, 2023

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,716	173,756	86,705,798	86,879,554
2. CLAIM EXPENSES				
Paid Claims	44,171	119,700	76,688,963	76,808,663
IBNR	444	1,734	44,022	45,756
Total Claims	44,615	121,435	76,732,985	76,854,420
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	7,506	22,497	5,935,924	5,958,421
Total Expenses	7,506	22,497	9,596,662	9,619,159
4. UNDERWRITING PROFIT (1-2-3)	5,594	29,824	376,151	405,975
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	5,594	29,824	383,287	413,111
9. STATUTORY SURPLUS (6+7-8)	5,594	29,824	383,287	413,111
SURPLUS (DEFICITS), CASH, BY FUND YEAR				
2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	0	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	0	0	8,250	8,250
2022 SURPLUS	1,623	30,400	79,745	110,145
CASH	123,768	(17,321)	141,089	123,768
2023 SURPLUS	3,972	(575)	-	(575)
CASH	78,653	78,653	-	78,653
TOTAL SURPLUS	5,594	29,824	383,287	413,110
TOTAL CASH	202,421	61,332	444,628	505,960

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF MARCH 31, 2023

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	(1,623)	(30,400)	44,022	13,622
Total Claims	(1,623)	(30,400)	559,921	529,521
FUND YEAR 2023				
Paid Claims	44,171	119,700	-	119,700
IBNR	2,067	32,134	-	32,134
Total Claims	46,238	151,835	-	151,835
COMBINED TOTAL CLAIMS	44,615	121,435	76,732,986	76,854,420

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

Gloucester County Insurance Commission

CLAIM ACTIVITY REPORT

March 31, 2023

COVERAGE LINE - PROPERTY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	0	0	0	0	0	0	0	0	0	0	1	14	4	19
March-23	0	0	0	0	0	0	0	0	0	0	0	1	14	5	20
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves															\$14,446
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$216,080	\$90,403	\$306,484
March-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$197,080	\$91,837	\$288,918
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$19,000)	\$1,433	(\$17,567)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$239,155	\$358,760	\$14	\$3,068,197
COVERAGE LINE - GENERAL LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	0	0	0	0	1	0	0	0	2	2	3	11	0	19
March-23	0	0	0	0	0	1	0	0	0	2	2	3	11	2	21
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2
Limited Reserves															\$21,102
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$0	\$0	\$0	\$0	\$97,635	\$0	\$0	\$0	\$198,773	\$19,773	\$34,685	\$78,198	\$0	\$429,064
March-23	\$0	\$0	\$0	\$0	\$0	\$97,635	\$0	\$0	\$0	\$198,623	\$19,773	\$33,095	\$88,198	\$5,828	\$443,152
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$150)	\$0	(\$1,590)	\$10,000	\$5,828	\$14,088
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,168	\$31,055	\$513,477	\$5,918	\$300,387	\$58,076	\$43,749	\$93,998	\$93,998	\$3,668,539
COVERAGE LINE - AUTO LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3
March-23	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves															\$6,167
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,500	\$0	\$18,500
March-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,500	\$0	\$18,500
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$30,192	\$30,192	\$1,400,782
COVERAGE LINE - WORKERS COMP.															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	0	1	2	0	2	2	0	1	3	8	18	43	19	99
March-23	0	0	1	2	0	3	2	0	1	3	8	15	36	21	92
NET CHGE	0	0	0	0	0	1	0	0	0	0	0	-3	-7	2	-7
Limited Reserves															\$16,854
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$0	\$16,362	\$22,163	\$0	\$36,659	\$16,777	\$0	\$31,008	\$53,548	\$138,907	\$642,790	\$678,193	\$24,696	\$1,661,103
March-23	\$0	\$0	\$15,362	\$21,526	\$0	\$36,959	\$16,297	\$0	\$31,008	\$51,632	\$137,992	\$637,749	\$566,541	\$35,493	\$1,550,558
NET CHGE	\$0	\$0	(\$1,000)	(\$638)	\$0	\$300	(\$480)	\$0	\$0	(\$1,916)	(\$915)	(\$5,041)	(\$111,652)	\$10,797	(\$110,545)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,393,955	\$729,107	\$1,792,149	\$1,285,728	\$1,030,407	\$1,121,394	\$1,081,826	\$536,880	\$1,916,131	\$1,348,650	\$1,348,650	\$17,842,795
TOTAL ALL LINES COMBINED															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	0	0	1	2	0	3	2	0	1	5	10	22	71	23	140
March-23	0	0	1	2	0	4	2	0	1	5	10	19	64	28	136
NET CHGE	0	0	0	0	0	1	0	0	0	0	0	-3	-7	5	-4
Limited Reserves															\$16,920
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
February-23	\$0	\$0	\$16,362	\$22,163	\$0	\$134,294	\$16,777	\$0	\$31,008	\$252,321	\$158,680	\$677,476	\$990,970	\$115,099	\$2,415,152
March-23	\$0	\$0	\$15,362	\$21,526	\$0	\$134,594	\$16,297	\$0	\$31,008	\$250,255	\$157,765	\$670,845	\$870,319	\$133,157	\$2,301,128
NET CHGE	\$0	\$0	(\$1,000)	(\$638)	\$0	\$300	(\$480)	\$0	\$0	(\$2,066)	(\$915)	(\$6,631)	(\$120,652)	\$18,058	(\$114,024)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,586,457	\$981,610	\$3,167,149	\$1,718,340	\$2,042,868	\$1,415,316	\$1,719,864	\$1,121,533	\$2,205,628	\$1,831,600	\$1,472,854	\$25,980,314

2020 2021 2022 2023 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF March 31, 2023

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		39			Last Month		38			Last Year		27		
2020	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-23		TARGETED	Incurred	Incurred	28-Feb-23		TARGETED	Incurred	Incurred	28-Feb-22		TARGETED
PROPERTY	339,909	523,345	523,345	153.97%	339,909	100.00%	523,345	523,345	153.97%	339,909	100.00%	544,625	544,625	160.23%	339,909	100.00%
GEN LIABILITY	601,000	58,076	58,076	9.66%	552,593	91.95%	58,076	58,076	9.66%	549,210	91.38%	41,304	41,304	6.87%	497,023	82.70%
POL/EPL																
AUTO LIABILITY	112,001	3,232	3,232	2.89%	99,468	88.81%	3,232	3,232	2.89%	98,897	88.30%	3,232	3,232	2.89%	89,629	80.03%
WORKER'S COMP	1,319,505	944,626	536,880	40.69%	1,300,646	98.57%	944,026	944,026	71.54%	1,298,725	98.43%	986,028	986,028	74.73%	1,257,869	95.33%
TOTAL ALL LINES	2,372,415	1,529,279	1,121,533	47.27%	2,292,616	96.64%	1,528,679	1,528,679	64.44%	2,286,741	96.39%	1,575,189	1,575,189	66.40%	2,184,431	92.08%
NET PAYOUT %	\$1,083,081				45.65%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021		Current		27			Last Month		26			Last Year		15		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-23		TARGETED	Incurred	Incurred	28-Feb-23		TARGETED	Incurred	Incurred	28-Feb-22		TARGETED
PROPERTY	338,000	239,155	239,155	70.76%	338,000	100.00%	239,155	239,155	70.76%	338,000	100.00%	286,353	286,353	84.72%	325,940	96.43%
GEN LIABILITY	551,000	43,749	43,749	7.94%	455,673	82.70%	43,749	43,749	7.94%	449,906	81.65%	61,249	61,249	11.12%	364,033	66.07%
POL/EPL																
AUTO LIABILITY	117,001	6,594	6,594	5.64%	93,631	80.03%	6,594	6,594	5.64%	92,338	78.92%	2,500	2,500	2.14%	69,710	59.58%
WORKER'S COMP	1,297,005	1,916,131	1,916,131	147.74%	1,236,420	95.33%	1,897,300	1,897,300	146.28%	1,229,505	94.80%	1,696,892	1,696,892	130.83%	1,020,300	78.67%
TOTAL ALL LINES	2,303,006	2,205,628	2,205,628	95.77%	2,123,724	92.22%	2,186,797	2,186,797	94.95%	2,109,749	91.61%	2,046,994	2,046,994	88.88%	1,779,983	77.29%
NET PAYOUT %	\$1,534,783				66.64%											

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022		Current		15			Last Month		14			Last Year		3		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-23		TARGETED	Incurred	Incurred	28-Feb-23		TARGETED	Incurred	Incurred	28-Feb-22		TARGETED
PROPERTY	316,000	358,760	358,760	113.53%	304,725	96.43%	373,387	373,387	118.16%	303,467	96.03%	69,833	69,833	22.10%	72,680	23.00%
GEN LIABILITY	538,000	93,998	93,998	17.47%	355,444	66.07%	83,998	83,998	15.61%	345,381	64.20%	15,500	15,500	2.88%	32,280	6.00%
POL/EPL	101,999															
AUTO LIABILITY	113,000	30,192	30,192	26.72%	67,326	59.58%	30,192	30,192	26.72%	64,369	56.96%	1,850	1,850	1.64%	6,780	6.00%
WORKER'S COMP	1,244,000	1,348,650	1,348,650	108.41%	978,603	78.67%	1,254,671	1,254,671	100.86%	931,556	74.88%	118,784	118,784	9.55%	37,320	3.00%
TOTAL ALL LINES	2,312,999	1,831,600	1,831,600	79.19%	1,706,098	73.76%	1,742,247	1,742,247	75.32%	1,644,773	71.11%	205,967	205,967	8.90%	149,060	6.44%
NET PAYOUT %	\$961,282				41.56%											

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Current		3			Last Month		2			Last Year		-9		
2023	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Mar-23		TARGETED	Incurred	Incurred	28-Feb-23		TARGETED	Incurred	Incurred	28-Feb-22		TARGETED
PROPERTY	363,000	103,414	103,414	28.49%	83,490	23.00%	97,128	97,128	26.76%	47,190	13.00%			N/A	N/A	N/A
GEN LIABILITY	531,000	5,828	5,828	1.10%	31,860	6.00%	0	0	0.00%	13,275	2.50%			N/A	N/A	N/A
POL/EPL	113,998															
AUTO LIABILITY	127,000	0	0	0.00%	7,620	6.00%	0	0	0.00%	3,175	2.50%			N/A	N/A	N/A
WORKER'S COMP	1,273,000	42,470	42,470	3.34%	38,190	3.00%	26,130	26,130	2.05%	25,460	2.00%			N/A	N/A	N/A
TOTAL ALL LINES	2,407,998	151,712	151,712	6.30%	161,160	6.69%	123,258	123,258	5.12%	89,100	3.70%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$6,978				0.29%											

2015 2016 2017 2018 2019 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

March 31, 2023

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current		99 Actual 31-Mar-23		MONTH TARGETED	Last Month		98 Actual 28-Feb-23		MONTH TARGETED	Last Year		87 Actual 28-Feb-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	617,559	617,559	268.50%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,168	106.35%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%
WORKER'S COMP	1,157,000	1,792,149	1,792,149	154.90%	1,157,000	100.00%	1,792,149	1,792,149	154.90%	1,157,000	100.00%	1,876,050	1,876,050	162.15%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,167,649	3,167,149	146.76%	2,131,393	98.77%	3,167,649	3,167,649	146.79%	2,131,393	98.77%	3,525,023	3,525,023	163.35%	2,131,393	98.77%
NET PAYOUT %	\$3,032,555				140.53%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current		87 Actual 31-Mar-23		MONTH TARGETED	Last Month		86 Actual 28-Feb-23		MONTH TARGETED	Last Year		75 Actual 28-Feb-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	418,088	418,088	211.97%	197,238	100.00%
GEN LIABILITY	641,774	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%
WORKER'S COMP	1,226,749	1,335,728	1,285,728	104.81%	1,226,749	100.00%	1,335,728	1,335,728	108.88%	1,226,749	100.00%	1,349,065	1,349,065	109.97%	1,226,749	100.00%
TOTAL ALL LINES	2,169,445	1,768,340	1,718,340	79.21%	2,143,789	98.82%	1,768,340	1,768,340	81.51%	2,143,789	98.82%	1,817,457	1,817,457	83.78%	2,143,789	98.82%
NET PAYOUT %	\$1,702,043				78.46%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		75 Actual 31-Mar-23		MONTH TARGETED	Last Month		74 Actual 28-Feb-23		MONTH TARGETED	Last Year		63 Actual 28-Feb-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	170,264	170,264	95.65%	178,000	100.00%
GEN LIABILITY	609,000	517,422	513,477	84.31%	587,668	96.50%	517,422	517,422	84.96%	587,668	96.50%	515,565	515,565	84.66%	591,492	97.13%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	100,639	96.77%
WORKER'S COMP	1,217,000	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,092,794	1,092,794	89.79%	1,216,392	99.95%
TOTAL ALL LINES	2,108,000	2,046,812	2,042,868	96.91%	2,083,482	98.84%	2,046,812	2,046,812	97.10%	2,083,482	98.84%	2,116,120	2,116,120	100.39%	2,086,522	98.98%
NET PAYOUT %	\$2,042,868				96.91%											

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		63 Actual 31-Mar-23		MONTH TARGETED	Last Month		62 Actual 28-Feb-23		MONTH TARGETED	Last Year		51 Actual 28-Feb-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%
GEN LIABILITY	576,000	5,918	5,918	1.03%	559,441	97.13%	5,918	5,918	1.03%	559,441	97.13%	5,918	5,918	1.03%	555,127	96.38%
AUTO LIABILITY	103,000	28,126	28,126	27.31%	99,671	96.77%	28,126	28,126	27.31%	99,488	96.59%	86,288	86,288	83.78%	96,424	93.62%
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	1,231,384	99.95%	1,121,394	1,121,394	91.02%	1,231,138	99.93%	1,121,394	1,121,394	91.02%	1,226,725	99.57%
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	2,073,496	99.02%	1,415,316	1,415,316	67.59%	2,073,067	99.00%	1,473,478	1,473,478	70.37%	2,061,276	98.44%
NET PAYOUT %	\$1,384,308				66.11%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		51 Actual 31-Mar-23		MONTH TARGETED	Last Month		50 Actual 28-Feb-23		MONTH TARGETED	Last Year		39 Actual 28-Feb-22		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	191,270	215,305	215,305	112.57%	191,270	100.00%	215,305	215,305	112.57%	191,270	100.00%	235,462	235,462	123.10%	191,270	100.00%
GEN LIABILITY	552,801	300,387	300,387	54.34%	532,769	96.38%	299,697	299,697	54.21%	531,949	96.23%	307,059	307,059	55.55%	508,276	91.95%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	97,260	93.62%	122,345	122,345	117.76%	96,906	93.27%	122,345	122,345	117.76%	92,267	88.81%
WORKER'S COMP	1,300,289	1,081,826	1,081,826	83.20%	1,294,722	99.57%	1,081,826	1,081,826	83.20%	1,294,077	99.52%	1,110,337	1,110,337	85.39%	1,281,704	98.57%
TOTAL ALL LINES	2,148,253	1,719,864	1,719,864	80.06%	2,116,020	98.50%	1,719,174	1,719,174	80.03%	2,114,202	98.41%	1,775,204	1,775,204	82.63%	2,073,518	96.52%
NET PAYOUT %	\$1,469,609				68.41%											

2010 2011 2012 2013 2014 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

March 31, 2023

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010	Budget	Current		159	MONTH	Last Month		158	MONTH	Last Year		147	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22	
PROPERTY	196,392	83,686	83,686	42.61%	100.00%	83,686	83,686	42.61%	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%	1,354,163	1,354,163	129.68%	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%	1,824,535	1,824,535	86.42%	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		147	MONTH	Last Month		146	MONTH	Last Year		135	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22	
PROPERTY	234,258	211,641	211,641	90.35%	100.00%	211,641	211,641	90.35%	100.00%	220,964	220,964	94.32%	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	96.50%	752,617	752,617	77.61%	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%	1,704,894	1,704,894	135.24%	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%	2,795,948	2,795,948	110.37%	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		135	MONTH	Last Month		134	MONTH	Last Year		123	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22	
PROPERTY	239,354	57,908	57,908	24.19%	100.00%	57,908	57,908	24.19%	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%	352,688	352,688	513.75%	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%	1,198,863	1,198,863	92.78%	100.00%	1,335,564	1,335,564	103.36%	100.00%
TOTAL ALL LINES	2,569,961	2,096,613	2,096,613	81.58%	98.60%	2,096,613	2,096,613	81.58%	98.60%	2,244,282	2,244,282	87.33%	98.60%
NET PAYOUT %	\$2,081,251			80.98%									

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

2013	Budget	Current		123	MONTH	Last Month		122	MONTH	Last Year		111	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22	
PROPERTY	243,372	149,379	149,379	61.38%	100.00%	149,379	149,379	61.38%	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	1,393,955	1,393,955	107.88%	100.00%	1,393,955	1,393,955	107.88%	100.00%	1,451,113	1,451,113	112.30%	100.00%
TOTAL ALL LINES	2,573,979	1,586,457	1,586,457	61.63%	98.60%	1,586,457	1,586,457	61.63%	98.60%	1,648,616	1,648,616	64.05%	98.60%
NET PAYOUT %	\$1,564,931			60.80%									

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		111	MONTH	Last Month		110	MONTH	Last Year		99	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-23		Unlimited Incurred	Limited Incurred	Actual 28-Feb-23		Unlimited Incurred	Limited Incurred	Actual 28-Feb-22	
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%	729,107	729,107	65.85%	100.00%	745,774	745,774	67.35%	100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	98.67%	981,610	981,610	44.74%	98.67%	998,277	998,277	45.50%	98.67%
NET PAYOUT %	\$981,610			44.74%									

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 35-23

May 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 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001656			
001656	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION FEE 5/23	7,846.50
			7,846.50
001657			
001657	PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/23	6.60
001657	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/23	13,804.66
			13,811.26
001658			
001658	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 05/23	5,463.08
			5,463.08
001659			
001659	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 05/23	761.83
			761.83
001660			
001660	CHANCE & MCCANN, LLC	ATTORNEY FEES 4/10/23-5/3/23	1,500.00
			1,500.00
001661			
001661	BROWN & CONNERY, LLP	LEGAL SERVICES- K. MIKA 03/23	635.00
001661	BROWN & CONNERY, LLP	LEGAL SERVICES- D. LAW 3/23	228.00
001661	BROWN & CONNERY, LLP	LEGAL SERVICES- D. LAW 02/23	2,598.00
001661	BROWN & CONNERY, LLP	LEGAL SERVICES- J. MONAGHAN 3/23	1,124.00
001661	BROWN & CONNERY, LLP	LEGAL SERVICES- D. YOUNG 03/23	275.00
			4,860.00
001662			
001662	VIOLA YEAGER	REIMBURSE- MEDICAL & PRESCRIPTION 4/23	443.64
			443.64
001663			
001663	JUNE ATKINSON	REIMBURSE- MEDICAL & PRESCRIPTION 4/23	443.64
			443.64
001664			
001664	AULETTO CATERERS	2023 SAFETY MEETING- BREAKFAST 5/9/23	1,650.00
			1,650.00
001665			
001665	DUANE SARMIENTO	REIMBURSE- MEDICAL & PRESCRIPTION 4/23	2,951.43
			2,951.43
001666			
001666	HARDENBERGH INSURANCE GROUP	RMC FEE 05/23	27,982.67
			27,982.67
		Total Payments FY 2023	67,714.05
		TOTAL PAYMENTS ALL FUND YEARS	\$67,714.05

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. 36-23

May 2023

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

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

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

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
W5230			
W5230	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 5/23	1,763.33
W5230	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 5/23	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

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 37-23

June 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.

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001667			
001667	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION FEE 6/23	7,846.50
			7,846.50
001668			
001668	PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/23	7.74
001668	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/23	13,804.66
			13,812.40
001669			
001669	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 06/23	5,463.08
			5,463.08
001670			
001670	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 06/23	761.83
			761.83
001671			
001671	CHANCE & MCCANN, LLC	ATTORNEY FEES 5/10/23-6/10/23	2,047.50
			2,047.50
001672			
001672	BROWN & CONNERY, LLP	LEGAL SERVICES- J. MONOGHAN 04/23	1,677.00
001672	BROWN & CONNERY, LLP	LEGAL SERVICES- D. LAW 04/23	19.00
001672	BROWN & CONNERY, LLP	LEGAL SERVICES K. MIKA 04/23	440.00
			2,136.00
001673			
001673	VIOLA YEAGER	REIMBURSE- MEDICAL & PRESCRIPTION 5/23	443.64
			443.64
001674			
001674	JUNE ATKINSON	REIMBURSE- MEDICAL & PRESCRIPTION 5/23	443.64
			443.64
001675			
001675	DUANE SARMIENTO	REIMBURSE- MEDICAL & PRESCRIPTION 5/23	2,951.43
			2,951.43
001676			
001676	HARDENBERGH INSURANCE GROUP	RMC FEE 06/23	27,982.67
			27,982.67
		Total Payments FY 2023	63,888.69
		TOTAL PAYMENTS ALL FUND YEARS	\$63,888.69

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. 38-23

June 2023

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

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

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

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
W6230			
W6230	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 6/23	1,763.33
W6230	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 6/23	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	March					
CURRENT FUND YEAR	2023					
Description: GCIC Deposit Acct			GCIC WC Claims	GCIC Liability Claim		
ID Number:						
Maturity (Yrs)						
Purchase Yield:						
TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$	4,763,852.93	\$	4,745,714.99	-\$ 3,890.86	\$ 22,028.80
Opening Interest Accrual Balance	\$	-	\$	-	\$ -	\$ -
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$2,691,127.72	\$2,440,417.69	\$243,952.65	\$6,757.38	\$6,757.38
10	(Withdrawals - Sales)	-\$575,560.57	-\$328,507.50	-\$240,295.69	-\$6,757.38	-\$6,757.38
Ending Cash & Investment Balance		\$6,879,420.08	\$6,857,625.18	-\$233.90	\$22,028.80	\$22,028.80
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$47,383.70	\$13,266.93	\$31,028.02	\$3,088.75	\$3,088.75
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank		\$6,926,803.78	\$6,870,892.11	\$30,794.12	\$25,117.55	\$25,117.55

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023 Month Ending: March								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	270,762.26	3,715,530.81	(222,474.66)	545,608.05	321,405.24	(91,392.94)	224,415.00	4,763,853.76
RECEIPTS								
Assessments	105,352.00	154,109.95	36,858.69	369,457.56	1,332,069.23	349,838.58	33,085.17	2,380,771.18
Refunds	8,156.47	0.00	0.00	0.00	0.00	0.00	0.00	8,156.47
Invest Pymnts	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
Subtotal Invest	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	51,490.04	0.00	51,490.04
TOTAL	113,508.47	154,109.95	36,858.69	369,457.56	1,332,069.23	401,328.62	33,085.17	2,440,417.69
EXPENSES								
Claims Transfers	4,852.38	2,430.00	0.00	240,295.69	0.00	0.00	0.00	247,578.07
Expenses	0.00	0.00	0.00	0.00	0.00	77,797.47	0.00	77,797.47
Other Expenses*	(525.00)	0.00	0.00	0.00	0.00	0.00	0.00	(525.00)
TOTAL	4,327.38	2,430.00	0.00	240,295.69	0.00	77,797.47	0.00	324,850.54
END BALANCE	379,943.35	3,867,210.76	(185,615.98)	674,769.92	1,653,474.47	232,138.22	257,500.17	6,879,420.91

**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 June 22, 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 4/1/23 to 4/30/23 and 5/1/23 to 5/31/23 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 22, 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
04/01/2023 Thru 04/30/2023

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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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
04/01/2023 Thru 04/30/2023

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	5907	3530003270	001 GLOUCESTER COUNTY	7/6/2022	7/6/2022	GLOUCESTER COUNTY	4/7/2023	DEDUCTIBLE REIMBURSEMENT	1,000.00	1,000.00
C	5908	3530003402	001 GLOUCESTER COUN	10/11/2022	10/11/2022	GLOUCESTER COUNTY	4/7/2023	REIMBURSEMENT FOR DEDUCTIBLE	1,000.00	1,000.00
C	5910	3530003512	001 GLOUCESTER COUNTY	1/19/2023	1/19/2023	BELLMAR COLLISION CENTER	4/21/2023	RO# 017478/2022 FORD AMBULANCE PLATE# 0A4048	5,285.79	5,285.79
R	18480	3530003402	001 GLOUCESTER COUN	1/31/2023	1/31/2023	PURDY COLLISION LLC	4/1/2023	SUBROGATION RECOVERY -SALVAGE	-550.00	-550.00
R	18480	3530003402	001 GLOUCESTER COUN	10/11/2022	10/11/2022	PURDY COLLISION LLC	4/2/2023	SALVAGE SUBROGATION RECOVERY	-550.00	-550.00
R	237856624	3530003270	001 GLOUCESTER COUNTY	7/6/2022	7/6/2022	GEICO INDEMNITY CO	4/1/2023	SUBROGATION RECOVERY	-3,206.29	-3,206.29
R	240480635	3530003402	001 GLOUCESTER COUN	10/11/2022	10/11/2022	GEICO INDEMNITY CO	4/2/2023	SUBROGATION RECOVERY	-4,100.00	-4,100.00
R	240797807	3530003270	001 GLOUCESTER COUNTY	7/6/2022	7/6/2022	GEICO INDEMNITY CO	4/1/2023	SUBROGATION RECOVERY	-300.00	-300.00
V	18480	3530003402	001 GLOUCESTER COUN	1/31/2023	1/31/2023	PURDY COLLISION LLC	4/2/2023	Void: SUBROGATION RECOVERY -SALVAGE	550.00	550.00
Total for Coverage: Auto Physical Damage							Number of entries: 9		-870.50	-870.50
Coverage: General Liability										
C	5909	3530001524	001 PFOST, DONALD	1/30/2023	2/15/2023	MADDEN & MADDEN PA	4/7/2023	STATEMENT 51	5,138.92	5,138.92
C	5911	3530002808	001 DIORIO-OLSEN, NICOLE	3/1/2023	3/29/2023	MADDEN & MADDEN PA	4/21/2023	STATEMENT 3	1,640.00	1,640.00
C	5912	3530002226	001 CARDOSO BAEZ, JONATHAN	3/8/2023	3/28/2023	MADDEN & MADDEN PA	4/21/2023	STATEMENT 20	180.00	180.00
Total for Coverage: General Liability							Number of entries: 3		6,958.92	6,958.92
Total for Gloucester Co Ins Commission - 353							Number of entries: 12		6,088.42	6,088.42



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2023 Thru 05/31/2023

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2023 Thru 05/31/2023

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Physical Damage											
C	29631	3530003548	001	GLOUCESTER COUNTY	4/2/2023	4/2/2023	BELLMAWR COLLISION CENTER	5/5/2023	2017 FORD EXPLORER PLATE# CG3BXS	79.80	79.80
C	5913	3530003410	001	ROWAN COLLEGE OF SOUTH JER	10/15/2022	10/15/2022	ROWAN COLLEGE OF SOUTH JERSEY	5/5/2023	2015 CHEVY VAN PLATE CG2AEJ	30,544.97	30,544.97
C	5914	3530003524	001	GLOUCESTER COUNTY	4/24/2023	4/24/2023	BELLMAWR COLLISION CENTER	5/5/2023	RO# 017600 2017 POLICE INTERCEPTOR PLATE# CG78CX	3,507.09	3,507.09
C	5924	3530003247	001	GLOUCESTER COUNTY	5/3/2023	5/3/2023	GLOUCESTER COUNTY	5/19/2023	REIMBURSEMENT OF DEDUCTABLE	1,000.00	1,000.00
C	5925	3530003548	001	GLOUCESTER COUNTY	4/2/2023	4/2/2023	BELLMAWR COLLISION CENTER	5/19/2023	2017 FORD EXPLORER PLATE# CG3BXS	79.80	79.80
C	5926	3530003550	001	GLOUCESTER COUNTY	2/13/2023	2/13/2023	BELLMAWR COLLISION CENTER	5/19/2023	2021 FORD POLICE #CG1BUC	9,592.98	9,592.98
M	5926	3530003550	001	GLOUCESTER COUNTY	3/13/2023	3/13/2023	BELLMAWR COLLISION CENTER	5/22/2023	2021 FORD POLICE #CG1BUC	9,592.98	9,592.98
R	135412	3530003247	001	GLOUCESTER COUNTY	3/15/2023	3/15/2023	CURE AUTO INSURANCE	5/5/2023	SUBROGATION RECOVERY	-5,000.00	-5,000.00
R	14377	3530003410	001	ROWAN COLLEGE OF SOUTH JER	10/15/2022	10/15/2022	AA AUTO SALVAGE INC	5/12/2023	SALVAGE	-1,800.00	-1,800.00
R	18480	3530003402	001	GLOUCESTER COUN	1/31/2023	1/31/2023	PURDY COLLISION LLC	5/3/2023	SALVAGE	-550.00	-550.00
V	184802	3530003402	001	GLOUCESTER COUN	10/11/2022	10/11/2022	PURDY COLLISION LLC	5/3/2023	Void: SALVAGE SUBROGATION RECOVERY	550.00	550.00
V	29631	3530003548	001	GLOUCESTER COUNTY	4/2/2023	4/2/2023	BELLMAWR COLLISION CENTER	5/5/2023	VOID: 2017 FORD EXPLORER PLATE# CG3BXS	-79.80	-79.80
V	5926	3530003550	001	GLOUCESTER COUNTY	2/13/2023	2/13/2023	BELLMAWR COLLISION CENTER	5/22/2023	VOID: 2021 FORD POLICE #CG1BUC	-9,592.98	-9,592.98
Total for Coverage: Auto Physical Damage							Number of entries: 13		37,924.84	37,924.84	
Coverage: General Liability											
C	5923	3530001524	001	PFOST, DONALD	3/2/2023	3/31/2023	MADDEN & MADDEN PA	5/5/2023	STATEMENT# 52	3,467.15	3,467.15
Total for Coverage: General Liability							Number of entries: 1		3,467.15	3,467.15	
Coverage: Property											
C	5915	3530003535	001	ROWAN COLLEGE OF SOUTH JER	8/27/2019	8/27/2019	NEW JERSEY COUNTIES EXCESS	5/5/2023	PROPERTY CLAIM REIMBURSEMENT	13,975.20	13,975.20
C	5916	3530003534	001	ROWAN COLLEGE OF SOUTH JER	11/1/2019	11/1/2019	NEW JERSEY COUNTIES EXCESS	5/5/2023	PROPERTY CLAIM REIMBURSEMENT	2,388.00	2,388.00
C	5917	3530003543	001	GLOUCESTER COUNTY IMPROV	5/31/2022	5/31/2022	NEW JERSEY COUNTIES EXCESS	5/5/2023	PROPERTY CLAIM REIMBURSEMENT	15,365.00	15,365.00
C	5918	3530003544	001	GLOUCESTER COUNTY IMPROV	9/28/2022	9/28/2022	NEW JERSEY COUNTIES EXCESS	5/5/2023	PROPERTY CLAIM REIMBURSEMENT	6,531.00	6,531.00
C	5919	3530003325	001	GLOUCESTER COUN	1/7/2022	1/7/2022	NEW JERSEY COUNTIES EXCESS	5/5/2023	PROPERTY PAYMENT REIMBURSEMENT	63,640.35	63,640.35
C	5920	3530003540	001	ROWAN COLLEGE OF SOUTH JER	6/20/2020	6/20/2020	NEW JERSEY COUNTIES EXCESS	5/5/2023	PROPERTY CLAIM REIMBURSEMENT	140,847.35	140,847.35
C	5921	3530003541	001	GLOUCESTER COUNTY	11/26/2021	11/26/2021	NEW JERSEY COUNTIES EXCESS	5/5/2023	PROPERTY CLAIM REIMBURSEMENT	5,330.00	5,330.00
C	5922	3530003539	001	ROWAN COLLEGE OF SOUTH JER	5/15/2022	5/15/2022	NEW JERSEY COUNTIES EXCESS	5/5/2023	PROPERTY CLAIM REIMBURSEMENT	10,299.16	10,299.16
Total for Coverage: Property							Number of entries: 8		258,376.06	258,376.06	
Total for Gloucester Co Ins Commission - 353							Number of entries: 22		299,768.05	299,768.05	



Gloucester County Insurance Commission
Bill Review / PPO Reductions
2023

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	71	93%	\$121,947.21	93%	\$70,500.44	\$2908.00	\$37,418.30	\$11,120.47	\$51,446.77	\$7,202.58	\$44,244.19
February	60	93%	\$47,563.52	89%	\$26,970.73	\$0.00	\$16,453.09	\$4,139.70	\$20,592.79	\$2,545.61	\$18,047.18
March	79	90%	\$360,402.66	74%	\$220,876.38	\$10,509.31	\$86,107.09	\$42,909.88	\$139,526.28	\$14,592.79	\$124,933.49
April	101	97%	\$90,549.31	93%	\$35,968.56	\$1,004.76	\$46,652.23	\$6,923.76	\$54,580.75	\$7,641.31	\$46,939.45
May	49	96%	\$60,196.08	72%	\$39,721.84	\$2344.94	\$13,306.82	\$4,822.48	\$20,474.24	\$2,866.43	\$17,607.81
YTD Total	360	94%	\$680,658.78	81%	\$394,037.95	\$16,767.01	\$199,937.53	\$69,916.29	\$286,620.83	\$34,848.72	\$251,772.12

<u>Monthly Summary</u>	<u>April</u>	<u>May</u>
Total Reductions (before fees):	\$54,580.75	\$20,474.24
Percent:	60%	34%
Net Reductions:	\$46,939.45	\$17,607.81
Percent:	52%	29%

<u>YTD Summary</u>	
Total Reductions (before fees):	\$286,620.83
Percent:	42%
Net Reductions:	\$251,772.12
Percent:	37%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: June 14, 2023

DATE OF MEETING: June 22, 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		

April – June 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 26:** Attended the GCIC meeting.
- **May 9:** Attended the GCIC Safety Kickoff meeting.
- **June 7:** Attended the Safety and Accident Review meeting.
- **June 13:** Attended the GCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **June 22:** Plan to attend the GCIC meeting.
- **June 29:** Plan to conduct a Loss Control Survey at the County Library.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Salt Shed & Salt Dome Best Practices – April 25.
- NJCE JIF - JAM SD Bulletin: National Bike Safety Month – May 8.
- NJCE JIF - JAM SD Bulletin: 15 Passenger Vans Best Practices – May 11.
- NJCE JIF - JAM SD Message: Transitional Duty Resources – May 16.
- NJCE JIF - JAM SD Bulletin: Mark Out Best Practices – May 22.
- NJCE JIF - Live Safety Training – July 2023 Registration is Now Open! – May 22.
- NJCE JIF - JAM SD Bulletin: Batting Cages Best Practices – May 23.
- NJCE JIF - JAM SD Bulletin: Spray Park Best Practices – June 6.
- NJCE JIF - JAM SD Bulletin: Driving Best Practices – June 7.
- NJCE JIF - JAM SD Message: Poor Air Quality – June 8.
- NJCE JIF - JAM SD Bulletin: New Jersey Child Labor Laws – June 9.

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).

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

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

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



New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st and the designated LMS Training Administrators should have received an activation email for the new NJCE LMS System from ('Bistrainer'; mailer@Bistrainer.com) the week of May 1st.

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

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 Expo indicated with an (*). These Expos are scheduled throughout the state and are for training programs that are not available virtually. (***Please Note: During the month of June, registration for in-person classes will be completed through Eventbrite, by clicking on the Class Topic registration links below**).

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

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

DATE	TRAINING TOPIC	TIME
6/20/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
6/20/23	Fire Extinguisher Safety	11:00 - 12:00 pm
6/21/23	Understanding Cannabis: A Must For Every Agencies (Law Enforcement) Officer Safety and Wellness Program	9:00 – 10:30 am
6/21/23	MSI-NJCE Expo 2023: Confined Space Entry	8:30 - 11:30 am
6/21/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring	8:30 - 12:30 pm
6/21/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO)	8:30 - 12:30 pm
6/21/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety	8:30 - 12:30 pm
6/21/23	MSI-NJCE Expo 2023: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)	8:30 - 11:30 am
6/22/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/23/23	Bloodborne Pathogens	7:30 - 8:30 am
6/23/23	Driving Safety Awareness	9:00 - 10:30 am
6/23/23	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 – 10:30 am
6/23/23	Personal Protective Equipment	10:30 - 12:30 pm
6/26/23	Chipper Safety	7:30 - 8:30 am
6/26/23	Chainsaw Safety	9:00 - 10:00 am
6/26/23	CDL Entry Level Driving Training (ELDT) Train-the-Trainer Program (Burlington)	9:00 - 10:30 am
6/26/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
6/28/23	Hazard Communication/Globally Harmonized System (GHS)	11:00 - 12:30 pm
6/28/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/29/23	Fire Safety	8:30 - 9:30 am
6/29/23	Fire Extinguisher Safety	10:00 - 11:00 am
6/29/23	Bloodborne Pathogens	1:00 - 2:00 pm
6/30/23	Confined Space Entry	9:00 - 12:00 pm
6/30/23	Mower Safety	1:00 - 2:00 pm
7/6/23	Mower Safety	8:30 - 9:30 am
7/6/23	Hearing Conservation	10:00 - 11:00 am
7/6/23	Bloodborne Pathogens	1:00 - 2:00 pm
7/7/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
7/7/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am

7/7/23	Flagger Skills and Safety	1:00 - 2:00 pm
7/10/23	Fire Safety	7:30 - 8:30 am
7/10/23	Implicit Bias in the Workplace	9:00 - 10:30 am
7/10/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
7/11/23	Back Safety/Material Handling	9:00 - 10:00 am
7/11/23	Preparing for First Amendment Audits	9:00 - 11:00 am
7/12/23	Confined Space Entry	8:30 - 11:30 am
7/12/23	Shop and Tool Safety	1:00 - 2:00 pm
7/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/13/23	Driving Safety Awareness	1:00 - 2:30 pm
7/14/23	Bloodborne Pathogens	7:30 - 8:30 am
7/14/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
7/17/23	Personal Protective Equipment	7:30 - 9:30 am
7/17/23	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
7/18/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/19/23	Safety Committee Best Practices	8:30 - 10:00 am
7/19/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/20/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/20/23	Fire Extinguisher Safety	1:00 - 2:00 pm
7/21/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
7/21/23	Introduction to Management Skills	9:00 - 11:00 am
7/24/23	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
7/24/23	Fire Safety	10:00 - 11:00 am
7/24/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/25/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/23	Bloodborne Pathogens	10:30 - 11:30 am
7/25/23	Personal Protective Equipment	1:00 - 3:00 pm
7/26/23	Hearing Conservation	8:30 - 9:30 am
7/26/23	Dealing with Difficult People	11:00 - 12:30 pm
7/27/23	Confined Space Entry	8:30 - 11:30 am
7/27/23	Chainsaw Safety	1:00 - 2:00 pm
7/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/28/23	Fire Extinguisher Safety	11:00 - 12:00 pm
7/31/23	Mower Safety	8:30 - 9:30 am
7/31/23	Fall Protection Awareness	1:00 - 3:00 pm
8/1/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/23	Hearing Conservation	9:30 - 10:30 am
8/1/23	Fire Safety	11:00 - 12:00 pm
8/2/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/23	Chipper Safety	1:00 - 2:00 pm
8/3/23	Asbestos Awareness	7:30 - 9:30 am
8/3/23	Fire Extinguisher Safety	10:00 - 11:00 am
8/4/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
8/4/23	Mower Safety	11:00 - 12:00 pm
8/7/23	Disaster Management	9:00 - 10:30 am

8/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/8/23	Ethical Decision Making	9:00 - 11:30 am
8/9/23	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/9/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
8/9/23	Bloodborne Pathogens	10:00 - 11:00 am
8/10/23	Protecting Children from Abuse In New Jersey Local Government Programs	10:00 - 12:00pm
8/10/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/11/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/11/23	Hearing Conservation	11:00 -12:00 pm
8/14/23	Wellness for Government Employees	9:00 - 11:30 am
8/14/23	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
8/15/23	Preparing for the Unspeakable	9:00 - 10:30 am
8/15/23	Fall Protection Awareness	1:00 - 3:00 pm
8/16/23	Bloodborne Pathogens	7:30 - 8:30 am
8/16/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
8/17/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/17/23	Personal Protective Equipment	1:00 - 3:00 pm
8/18/23	Confined Space Entry	7:30 - 10:30 am
8/18/23	Introduction to Communication Skills	9:00 - 11:00 am
8/18/23	Fire Extinguisher Safety	11:00 - 12:00 pm
8/21/23	Sanitation and Recycling Safety	8:30 - 10:30 am
8/21/23	Fire Safety	11:00 - 12:00 pm
8/22/23	Flagger Skills and Safety	8:30 - 9:30 am
8/22/23	Implicit Bias in the Workplace	1:00 - 3:00 pm
8/23/23	Playground Safety Inspections	8:30 - 10:30 am
8/23/23	Special Event Management	1:00 - 3:00 pm
8/24/23	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/24/23	Bloodborne Pathogens	11:00 - 12:00 pm
8/25/23	Mower Safety	7:30 - 8:30 am
8/25/23	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
8/28/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/28/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/29/23	Shop and Tool Safety	8:30 - 9:30 am
8/29/23	Driving Safety Awareness	10:00 - 11:30 am
8/30/23	Personal Protective Equipment	8:30 - 10:30 am

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
DATE: 6/22/2023
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 3/8/2023 & 4/11/2023 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes for each meeting.

B. 2023 GCIC Safety Meeting

Enclosed is a summary of the evaluations.

C. 2024 Underwriting Renewal Data

The NJCEL will begin the 2024 Underwriting Renewal Process, and, in turn, we will be reaching out to members to obtain updated exposure information.

II. Underwriting Services Director

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Rowan College of South Jersey	Director and Officers Liability Policy for the Rowan College at Gloucester County Foundation	United States Liability Group	7/9/2023	\$673.95	\$755.70
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2023	\$490.00	\$490.00

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The 12% increase in premium on the College's Directors and Officers Liability policy for the Rowan College at Gloucester County Foundation is due to an increase in revenues. All other terms and conditions are per expiring.

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

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
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2023	\$55,000.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company	8/1/2023	\$10,526.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2023	\$15,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2023	\$460.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Companies	9/12/2023	\$13,493.48

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.

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For informational Purposes Only – No action required:

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Improvement Authority	Dream Park Package (Property and General Liability), Care, Custody and Control and Umbrella	Great American Insurance Company	5/21/2023	\$118,567.00

Per our recommendation to the Improvement Authority, all coverages were moved into the Gloucester County Insurance Commission as there were substantial premium savings, a decrease in property deductible, increased limits, and addition of pollution liability coverage on the buildings located at the Dream Park.

The NJCE Underwriting Manager provided a one-year premium quote of \$46,199, which will be pro-rated for the policy term of 5/21/2023 – 1/1/2024. The Care, Custody and Control coverage has been written into the 2023 Risk Management Plan.

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes March 8, 2023 9:00 AM

I. Call to Order – Tim Sheehan, Chairman

The meeting was called to order at 9:03 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Tim Sheehan	Gloucester County Risk Manager	Present
Wayne Love	Gloucester County Utilities Authority	Present
Jennifer Campbell	Gloucester County Improvement Authority	Present
Lauren Vilimas	Rowan College of South Jersey	Present
Brenda Muhlbaier	Gloucester County Library Commission	Present

Commission Professionals:

Joseph Hrubash	Executive Director	Absent
Cathy Dodd	Executive Director's Office	Absent
Brad Stokes	PERMA	Present
Brandon Tracy	PERMA	Present
Glenn Prince	JA Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

III. Approval of the 6/1/2022 Safety and Accident Review Committee Meeting Minutes

Motion to approve the 6/1/2022 Safety and Accident Review Committee Meeting Minutes

Moved: Wayne Love

Seconded: Brenda Muhlbaier

Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairman's Report

The Chairman began his report with the announcement that since Leigh vanOyen retired last year, he will be taking over the responsibilities of the Chair position.

He further stated that J.A. Montgomery will be providing short presentations at all meetings. The presentation topics will be safety related items and / or any training requests. He encouraged committee members to communicate any safety topics or training requests to Mr. Prince. Mr. Henry advised the committee to share the presentations provided at the meeting with their staff. Mr. Prince spoke of upcoming topics that J.A. Montgomery is working on for future meetings. Ms. Muhlbaier commented on a potential safety topic for proper techniques in pushing. Mr. Prince advised that he would schedule a meeting to visit the library to discuss the request further.

Mr. Sheehan also encouraged the committee to utilize J.A. Montgomery for accident investigations.

V. Risk Management Consultant's Report – Hardenbergh Insurance Group

Ms. Violetti began the Risk Manager's report by referencing the documents that were provided with the agenda. The workers' compensation graphs displaying the claims count for 2022 and 2023 for each entity were highlighted. She noted that there were no pandemic claims included in the figures.

She continued by speaking about the 2023 Munich Re Safety Grant. Mr. Prince provided details regarding the grant. To date, there have been no suggestions for submissions for the grant. The previous submissions were discussed, and Mr. Henry provided an example from a school district client. A conversation about potential submission ideas began.

Next, Ms. Violetti stated that a 2023 Safety meeting for department heads was in the works to be scheduled for April. She advised that additional information would be sent to everyone as the planning phase had just begun.

GLOUCESTER COUNTY INSURANCE COMMISSION

Lastly, she advised that the deadline for the 2023 Wellness Grants was the following week and only one submission had been received. She encouraged submissions.

VI. NJCEL Safety Director's Report – J.A. Montgomery

Mr. Prince began by stating that J.A. Montgomery has developed a safety manual template. He encouraged the committee members to review the variety of topics within the manual and utilize it as needed. He advised that the entire manual could be used by an entity or specific topics to enhance a manual the entity already has in place.

He continued by announcing an entry level driver program for CDL applicants will begin next month. All new CDL applicants must complete a specific course to be allowed to test for the permit. All training locations and trainers must be registered to provide training to individuals. He explained that an in-house train the trainer program has been developed for entities to have employees who currently have a license to become registered trainers. This will allow the employees to properly train other employees to obtain a CDL license and save the entity money. He provided details regarding the program. In addition, he spoke about the pre-trip inspection that individuals must also pass to obtain the license.

Next, he presented a PowerPoint on Eye Wash Stations, Safety Showers and First Aid Kits.

Lastly, he provided the most frequently cited violations from October 1st through December 31, 2022.

VII. Accident Review – Tim Sheehan

<u>1. Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
Gloucester County	Public Works	2/2/2022	The employee was performing normal work duties with grinder when cut first finger on left hand.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Sheehan advised that although the grinder had a guard, there was improper use of the grinder. It was determined that no letter should be sent to the department as the matter had been addressed when the accident occurred.

<u>2. Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
GCIA	Shady Lane Nursing Home	6/3/2022	The employee was holding a cup of coffee when she tripped on floor drain, injuring left palm, left hip and left elbow.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. Campbell advised that the drain was flush and did not trip the employee. The employee should have been more careful. It was determined that no letter should be sent to the entity.

<u>3. Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
RCSJ	Gloucester Campus	7/12/2022	The employee was walking up the stairs when she tripped and injured right knee

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. Vilimas advised that there were no issues with the stairs. The employee should have been more careful. It was determined that no letter should be sent to the entity.

GLOUCESTER COUNTY INSURANCE COMMISSION

<u>4. Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
GCUA	Sewerage Operations	9/4/2022	The employee was using the vacuum truck when suction line hit his face.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Love advised that the employee had been wearing the proper PPE. The employee should have been more careful. Upon discussion, it was suggested that employees could wear a face shield as opposed to protective glasses. Mr. Love agreed that a face shield would be more appropriate for the work the employee was performing and will research further.

<u>5. Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
Gloucester County Library Commission	Mullica Hill	11/30/2022	The employee was walking in a dark parking lot, when she tripped on a concrete parking block injuring elbow, knee, and leg.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. Muhlbaier advised that the incident occurred at a non-library system location. The employee was unfamiliar with the parking lot and the lighting. The employee should have been more careful. It was determined that no letter should be sent to the entity.

VII. Old Business

There was no old business.

VIII. New Business

There was no new business.

IX. Adjournment

Motion to adjourn the meeting.

Moved: Wayne Love

Seconded: Jennifer Campbell

The meeting adjourned at 9:54 AM

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes April 11, 2023 10:00 AM Video Conference Meeting

- I. Call to Order – Tim Sheehan, Chairman
The meeting was called to order at 10:00 am.

II. Roll Call

Committee Members:	Member	
Tim Sheehan	Gloucester County Risk Manager	Present
John Vinci, Sr.	Gloucester County Utilities Authority	Present
Jennifer Campbell	Gloucester County Improvement Authority	Present
Lauren Vilimas	Rowan College of South Jersey	Absent
Brenda Muhlbaier	Gloucester County Library Commission	Present

Commission Professionals:

Joseph Hrubash	Executive Director	Present
Cathy Dodd	Executive Director's Office	Present
Glenn Prince	JA Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Absent

III. Review of the 2023 Wellness Incentive Grant Submissions

There were 10 Wellness Incentive Grant program submissions received. The Committee members reviewed them all and voted per the below.

Entity / Department:	Gloucester County – Taxation Department			
Wellness Submission:	Three massage chairs and three masseuses to provide chair massages.			
Member Vote:	Tim Sheehan: Yes	John Vinci: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County Library Commission			
Wellness Submission:	A bullet blender for each branch along with an assortment of frozen fruit, almond milk, coconut water and other ingredients to make smoothies. Will start a small garden at the Mullica Hill branch to encourage employees to grow their own vegetables.			
Member Vote:	Tim Sheehan: Yes	John Vinci: Yes	Brenda Muhlbaier: Abstention	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Office of County Counsel			
Wellness Submission:	Purchase a Keurig commercial coffee maker and coffee / tea k-cups			
Member Vote:	Tim Sheehan: Yes	John Vinci: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Superintendent of Elections and Board of Elections			
Wellness Submission:	Purchase TRX All-in-One Suspension Training System, TRX XMount Wall & Ceiling Anchor for suspension trainers, 42" TV, yoga mats, resistance bands and water jugs to create a room to focus on strength training.			
Member Vote:	Tim Sheehan: Yes	John Vinci: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Department of Health			
Wellness Submission:	Purchase adjustable dumbbells, adjustable weight bench, foam floor tiles, mirror, and Lysol wipes to add to Wellness Room.			
Member Vote:	Tim Sheehan: Yes	John Vinci: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

GLOUCESTER COUNTY INSURANCE COMMISSION

Entity / Department:	Gloucester County Improvement Authority – Shady Lane Child Development Center			
Wellness Submission:	First Friday Smoothies.			
Member Vote:	Tim Sheehan: Yes	John Vinci: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Treasurer’s Office			
Wellness Submission:	Chair massages for employees.			
Member Vote:	Tim Sheehan: Yes	John Vinci: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Division of Senior Services			
Wellness Submission:	Create a wellness room with the purchase of a treadmill.			
Member Vote:	Tim Sheehan: Yes	John Vinci: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Division of Human and Special Services			
Wellness Submission:	Create a wellness room with the purchase of a treadmill.			
Member Vote:	Tim Sheehan: Yes	John Vinci: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Prosecutor’s Office			
Wellness Submission:	Sponsoring a healthy lunch for all employees in the office.			
Member Vote:	Tim Sheehan: Yes	John Vinci: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

The meeting was adjourned at 10:07am.

GLOUCESTER COUNTY INSURANCE COMMISSION

2023 SAFETY MEETING

Evaluation Form

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

Date: 5/9/2023

Location: Auletto's Caterers

Name / Department: 49 Attendees

Overall Evaluation:

1. The purpose and goal of the meeting was clearly stated.
Yes 29 No 0
2. Will the materials presented today be useful in your job duties?.
Yes 28 Somewhat 1 Not at all 0

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

<u>Presentation:</u>	Yes	No	Would Like More Information
How to Lessen the Threat			
Of Cyber Attacks	<u>29</u>	<u>0</u>	<u>0</u>

Miscellaneous

1. Training you would like to see in 2023:
 1. Active Shooter (GCIA)
 2. More Cyber Security (Health Dept.)
 3. The implication and impacts of EEO complaints and minimizing them (Emergency Response)
 4. IT Security (Economic Development)
 5. Artificial Intelligence (GCIA)
 6. Workplace Security (Unknown)
 7. More Cyber Security (GCLC)
 8. Chat GPT – natural language processing system (RCSJ)
2. I would like more information on:
Site Survey 1
GCIA

Accident Investigation 2
GCIA
Emergency Response

Job Site Observation 1

GCIA

Tool box talks 3

GCIA

Engineering

Health Dept.

4. Any other comments:
1. Sitting in the back of the room, the speaker needed a microphone.
 2. Very important topic.
 3. Used a lot of lingo / acronyms / abbreviations that weren't understood or recognized.
 4. Great presentation.
 5. Very informative.

**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 *June 22, 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 *June 22, 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 June 22, 2023.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
6-22-23

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530002212	John Fasano	Workers' Compensation	SAR
3530003131	William Tappin	Workers' Compensation	SAR
3530002792	Elizabeth Wells	Liability	SAR
3530002226	Estate of Adrian & Jose Baez...	Liability	SAR
3530003228	Bloom Waste Services	Auto Liability	SAR
2023292219	Rowan College at South Jersey	Property	PAR
2023292219	Rowan College at South Jersey	Property	PAR

1:18-cv-15166-RMB-SAK James Monaghan vs. Gloucester County
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APPENDIX I

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Wednesday, April 26, 2023
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
Scott Burns, Esq., Vice Chairman	Present
Karen Christina	Present
George Hayes (Alternate)	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Richard Crooks, Sureatha Hobbs, Amy Zeiders, Veronica George
	Qual-Lynx Joseph Liscandri
	Medlogix Jennifer Goldstein
	PERMA Jennifer Davis, Shai Mcleod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Joseph Henry, Christina Violetti, Dominique McDuffie, Danielle Colaiani, Christopher Powell
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library Commission Director
Joseph Antinori Esq., Brown & Connery
Prudence Higbee, Esq., Capehart Scatchard
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 February 23, 2023.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 23, 2023.

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Christina Violetti reported the Safety and Accident Review Committee met on March 8th to discuss workers' compensation claims outside of Covid-19 related claims and had previously requested J.A. Montgomery to conduct short presentations on relevant safety topics in addition to any training requests at each committee meeting. Safety Director conducted training on eye-wash stations and entry level drivers training program. The Committee's next meeting is scheduled for June 7th.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on April 11th to discuss several PARS and SARS, which would be discussed further in closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director said his report was included in the agenda and there were no action items.

CERTIFICATE OF INSURANCE REPORTS – Included in the agenda were the certificates of issuance reports from the NJCE which lists those certificates issued in the months of February and March. Executive Director said there were (9) nine certificates of insurance issued in February and (10) ten certificates of insurance issued in March.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) - The NJCE conducted the Reorganization Meeting on February 23, 2023. Included in the agenda was a written summary report of the meeting. The NJCE is scheduled to meet again on Thursday, April 27, 2023, at 11:00 AM. Executive Director said this meeting will be held at Forsgate Country Club, Monroe Twp., NJ and a luncheon will follow to commemorate the 10th anniversary of the Fund's inception.

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 February. As of February 28, 2023, there is a statutory surplus of \$3,467,397. Executive Director reported on Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE \$2,108,508. The total cash amount is \$4,763,854.

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 February. Executive Director said as of February 28, 2023, the NJCE has a surplus of \$14,399,035 and said on Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$15,278,217.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of February. Executive Director said as of February 28, 2023, there is a statutory surplus of \$407,516. The total cash amount is \$494,445.

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 February 28, 2023. Executive Director reviewed the Expected Loss Ratio Analysis noting that although it is still early in 2023, we are running slightly higher than projected by the actuary (71%) while the Commission stands at 75%. The Commission is running higher in Years 2021 and 2022, which can be attributed to delayed medical care due to the pandemic.

CYBER INCIDENT REPORTING INFORMATION – Included in the agenda was important information to follow if you experience a cyber incident. Executive Director said more importantly the flyer provides instructions on how to report the claim with the correct policy number.

2023 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE - The 72nd Annual Conference is scheduled to be held from May 3rd to May 5th at Caesar's in Atlantic City. Executive Director said the New Jersey Counties Excess Joint Insurance Fund will have an exhibit at the conference and he will be attending the conference as well. Executive Director added the NJCE Underwriting Manager will be holding a presentation on Cyber Security.

2023 PROPERTY & CASUALTY ASSESSMENTS – The Treasurer's Office advised all the member entities paid the first assessment bill. Executive Director said the second payment is due on May 15, 2023.

2023 MEETING SCHEDULE – As a reminder the Commission will not meet in May. The next meeting is scheduled for June 22, 2023, at 1:00 PM. Executive Director also provided an overview of the topics to be discussed at that NJCE meeting being held on April 27th at the Forsgate Country Club.

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the appendages of the agenda and reviewed the March report with the Commission noting the year-to-date total issues were 30.

TREASURER REPORT - Chairman Sheehan reported the agenda included the March Property, Casualty Bills, and Benefits list, which were Resolutions 32-23, Resolution 33-23, and April Property Casualty Bills and Benefits list, which were Resolutions 34-23, Resolution 35-23 respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 32-23, RESOLUTION 33-23, RESOLUTION 34-23 AND RESOLUTION 35-23 RESPECTIVELY. CHAIRMAN SHEEHAN REQUESTED A MOTION TO APPROVE.

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

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

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 36-23 Inservco Liability Check Register for the period of 02/01/23 to 02/28/23 and 3/1/23 to 3/31/23.

MOTION TO APPROVE RESOLUTION 36-23 LIABILITY CHECK REGISTER FOR THE PERIOD OF 02/01/23 to 02/28/23 AND 3/1/23 to 3/31/23

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of February and March as noted.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	60	\$47,563.52	\$26,970.73	\$20,592.79	\$18,047.18	89%	93%
March	79	\$360,402.66	\$220,876.38	\$86,107.09	\$124,933.40	74%	90%

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for February through April and training opportunities through June. Mr. Prince reported the current Learning Management System is down as the information is transitioned to the new LMS, which is expected to launch May 1st. Please direct any questions regarding the new LMS system to Mr. Prince or Ms. Natalie Dougherty.

Safety Director also added his team has begun conducting entry level train the trainer course for members around the State. A fantastic program has been developed that includes training resources, sample tests and documentation that will be needed to upload to the federal website as required by Federal Law. Mr. Prince said he will speak with Chairman Sheehan on designating a trainer. Chairman Sheehan emphasized the monetary benefit this training will provide as the county recently sent four employees to an outside facility costing the county \$4,000 per trainee. Finally, the NJCE Leadership Academy Open Enrollment will begin on June 1st through June 20th and Mr. Prince encouraged anyone that wants to participate in the Leadership Academy to review the curriculum and register accordingly.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti reported her team received 10 submissions for the wellness incentive program, which were outlined in her report. Ms. Violetti asked to approve all the submissions and not to exceed \$1,000 per grant.

MOTION TO APPROVE ALL WELLNESS INCENTIVE PROGRAM GRANTS NOT TO EXCEED \$1,000 PER GRANT.

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

Ms. Violetti reported the Commission's Safety meeting is scheduled for May 9th at Auletto's Caterer in Deptford, NJ. The topic will focus on How to Lessen the Threat of Cyber Attacks with Edward Cooney of Conner Strong & Buckelew and Salvatore Pellerito of Gloucester County IT department.

2023 CLAIMS CHARTER

Ms. Violetti also requested to amend the 2023 Claims Charter replacing Scott Burns with Eric Campo as the Gloucester County representative.

**MOTION TO ADOPTED THE 2023 CLAIMS CHARTER AMENDMENT
REPLACING SCOTT BURNS WITH ERIC CAMPO**

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

Ms. Violetti reported Hardenbergh had submitted to the 2023 Munich Re Safety grant on behalf of the Commission, which consisted of five AED's and corresponding accessories totaling \$22,352.70. This submission is pending review from J.A. Montgomery and if approved, will allow five library locations to receive an AED.

GLOUCESTER COUNTY IMPROVEMENT AUTHORITY – DREAM PARK

The Gloucester County Improvement Authority's Dream Park property, general liability and care, custody and control coverages are written outside of the Insurance Commission through the carrier Great American Insurance Company. Hardenbergh marketed the coverage and upon discussion with the NJCE Underwriter, both the property and general liability coverages can be moved into the Insurance Commission's current policies, but the reinsurers will not provide coverage for the care, custody, and control portion of the policy. The policy limits are \$25,000 per horse with a \$250,000 annual aggregate limit and provides liability coverage for damage to non-owned horses in the care and custody of the Dream Park. Since the reinsurers will not provide coverage for the care, custody, and control portion of the policy, Hardenbergh requested authorization for the Insurance Commission to provide such coverage to the Dream Park with the same limits as the current policy and if granted, the coverage would be added to the 2023 Risk Management Plan and any losses would be funded by the Insurance Commission.

The exposure for the Insurance Commission is minimum as the Dream Park has extensive agreements in place for organizations that utilize the facility. In addition, the last claim filed was back in 2020 and it was a general liability claim with no incurred payment. Executive Director agreed to moving this coverage within the Commission retention and said this will have to be monitored to determine if the funding needs to be adjusted. Ms. Violetti, in response to Commissioner Burns, said the program is being marketed to different insurers because Great American had increases in premium over the past 5 years despite no losses. This move will also bring the remainder of the coverage into the Insurance Commission. Executive Director added carriers will not write Care, Custody, and Control as a standalone policy.

**MOTION TO AUTHORIZE THE INSURANCE COMMISSION TO PROVIDE
CARE, CUSTODY AND CONTROL COVERAGE TO THE DREAM PARK WITH
LIMITS OF \$25,000 PER HORSE WITH A \$250,000 ANNUAL AGGREGATE LIMIT
EFFECTIVE 5/21/2023, IF NEEDED.**

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

UNDERWRITING SERVICES DIRECTOR

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	QBE Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2023	\$750.00	\$750.00
County	Gloucester County Board of Chosen Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2023	\$2,000.00	\$2,000.00
County	County Warden Bond	CNA	7/1/2023	\$122.50	\$122.50
Improvement Authority	Pollution Liability – Storage Tanks at the Dream Park	Commerce & Industry Insurance Company	7/7/2023	\$1,070.44	\$1,116.76

Ms. Violetti said, the 4% increase in premium on the Improvement Authority's Pollution Liability policy is due to a carrier rate increase. All other terms and conditions are per expiring for all other policies.

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

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

ANCILLARY COVERAGES

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Improvement Authority	Dream Park Package (Property and General Liability), Care, Custody and Control and Umbrella Policy	Great American Insurance Company	5/21/2023	\$118,567.00

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

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

ATTORNEY: NONE
OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 37-23 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003380 FROM \$59,070.62 TO \$129,465 AN INCREASE OF \$70,394.38.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002792 FROM \$15,000 TO \$130,000 AN INCREASE OF \$115,000.00.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003410 FROM \$15,000 TO \$30,544.97 AN INCREASE OF \$15,000 AND AUTHORIZE SETTLEMENT IN THE AMOUNT OF \$30,544.97.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003378 FROM \$0.00 TO \$1,000 AN INCREASE OF \$1,000 AND AUTHORIZE SETTLEMENT IN THE AMOUNT OF SETTLEMENT \$1,000.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2023289419 FROM \$10,000 to \$16,000 AN INCREASE OF \$6,000.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2023295611 FROM \$10,000 to \$69,000 AN INCREASE OF \$59,000.

MOTION TO AUTHORIZE A SETTLEMENT ON DOCKET # GLO L000956-22 IN THE AMOUNT OF \$14,000

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

Chairman Sheehan reported the agenda also included the April Supplemental Bills List 38-23 Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 38-23. CHAIRMAN SHEEHAN REQUESTED A MOTION TO APPROVE.

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

Chairman Sheehan advised the next meeting would be on June 22, 2023 at 1:00 PM via Zoom.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 10:26 AM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

RISK MANAGEMENT PLAN

RESOLUTION NO. 34-23

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

BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2023 PLAN OF RISK MANAGEMENT, EFFECTIVE 5/21/2023, SHALL BE:

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

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

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

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

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

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

- Limit: \$15,000,000 each claim and in the annual aggregate
 - Healthcare entities: \$1,000,000 each claim and in the annual aggregate
- Retentions:
 - Gloucester County - \$100,000

- Rowan College of South Jersey - \$25,000 SBL/\$50,000 EPL
 - Sexual Abuse: \$100,000
- Gloucester County UA - \$5,000
- Gloucester County LC - \$5,000
- Gloucester County IA - -\$25,000 SBL/\$100,000 EPL

d.) Property/Equipment Breakdown

Property Per Occurrence Limits:

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

Property Deductibles

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

e.) Crime

Limit per occurrence:

- Gloucester County – \$1,000,000

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

Deductible per occurrence:

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

f.) Pollution Liability

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

g.) Medical Professional General Liability/Excess Medical Professional

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

h.) Employed Lawyers Professional Liability

- Limit per claim and annual aggregate:
\$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
 - Gloucester County \$25,000

i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

j.) Non-Owned Aircraft.

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

k.) Active Assailant.

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

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

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

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

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

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

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

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

- d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
 - 1. Flood, SFHA: \$500,000
 - 2. Equipment Breakdown: \$50,000 excess of \$50,000
- e.) Crime – None
- f.) Pollution Liability – None
- g.) Medical Professional General Liability – None
- h.) Employed Lawyers Liability – None
- i.) Cyber Liability –
- j.) Non Owned Aircraft – None
- k.) Active Assailant – None
- 4.) The amount of unpaid claims to be established.
 - a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission’s Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission’s Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
 - a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is it’s pro rata share

of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

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

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's excess insurers. Every three years, the NJC's internal auditors may conduct an audit.
 - b.) Annually the Executive Director or their designee will update the claim acknowledgment contact exhibit and distribute it to all applicable parties.
 - c.) Each member entity is provided with a claim reporting procedure and appropriate forms.
 - d.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (CSG) component *through a contract* whose procedures are integrated into the Insurance Commission's claims process.
 - e.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.
- 7.) Coverage to be purchased from a commercial insurer, if any.
- The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.
- 8.) Reinsurance to be purchased.
- The Insurance Commission does not purchase reinsurance.
- 9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.
- a.) Not applicable at this time.
- 10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.
- 11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.
- \$25,000 for workers compensation claims
 - \$15,000 for liability claims
 - With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 22 day of June 2023

Gloucester County Insurance Commission

By: _____
Chairperson

Attest: _____
Secretary

APPENDIX III

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

MAY 2023

GCHIC - Gloucester County Health Insurance Commiss

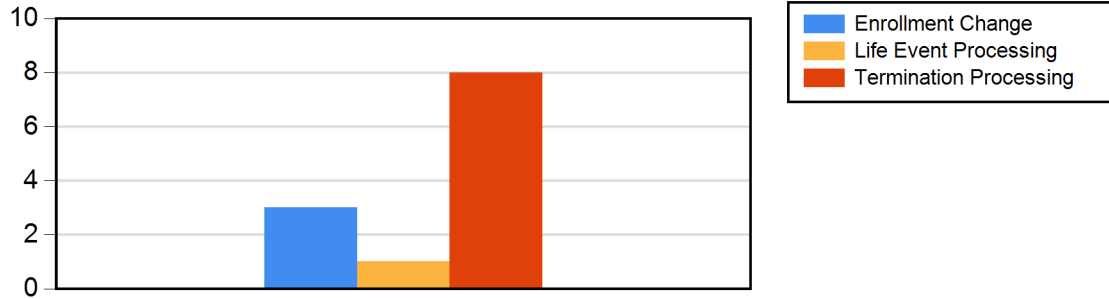
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

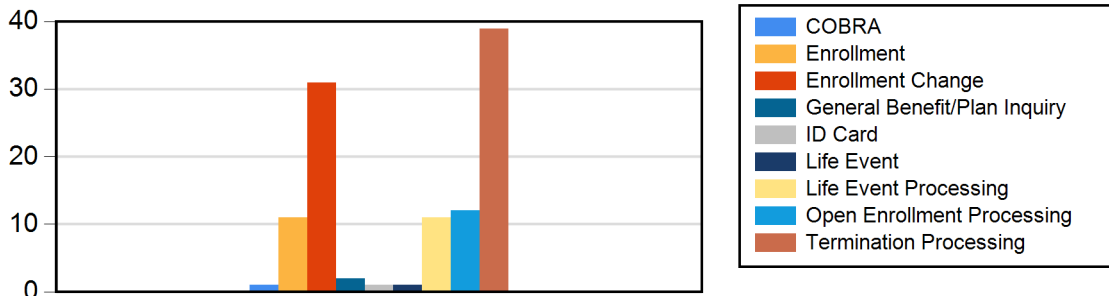
From: 5/1/2023 To: 5/31/2023

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MAY)	# of Issues
Enrollment Change	3
Life Event Processing	1
Termination Processing	8
Total for Subject	12



SUBJECT (YTD)	# of Issues
COBRA	1
Enrollment	11
Enrollment Change	31
General Benefit/Plan Inquiry	2
ID Card	1
Life Event	1
Life Event Processing	11
Open Enrollment Processing	12
Termination Processing	39
Total for Subject	109

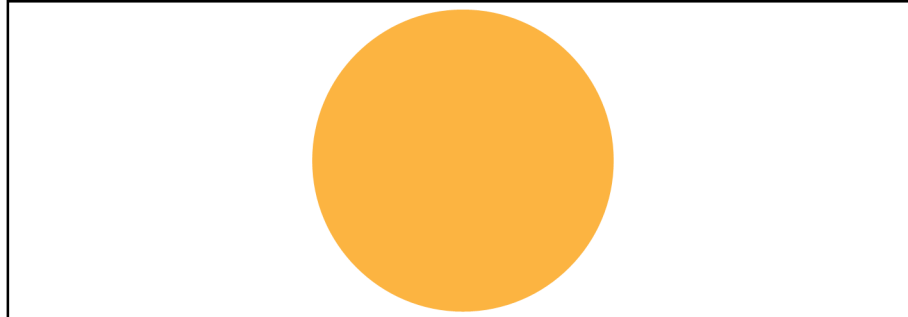


CLIENT ACTIVITY REPORT

From: 5/1/2023 To: 5/31/2023

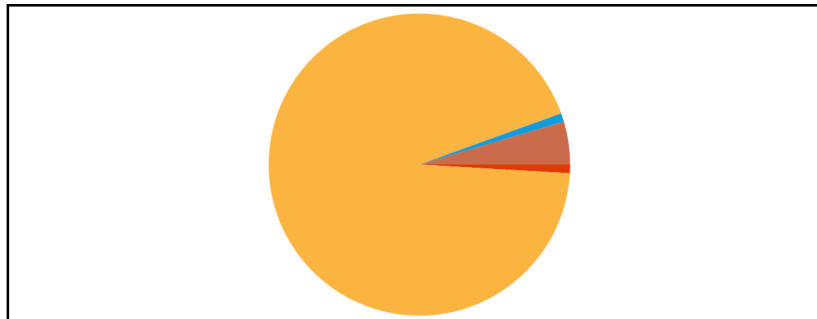
GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (MAY)	# of Issues
Employer	12
Total for Call Source	12



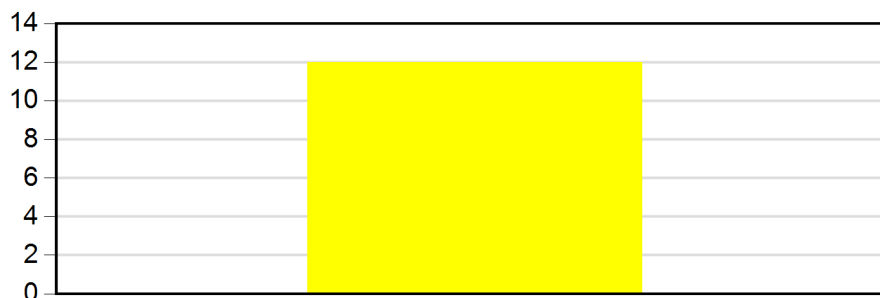
Employer

CALL SOURCE (YTD)	# of Issues
Dependent	1
Employer	102
Plan Administrator	1
Unidentified	5
Total for Call Source	109



Dependent
Employer
Plan Administrator
Unidentified

CLOSED TIME (MAY)	# of Days	%
1-5 Days	12	100%
Total for Time Range	12	100%



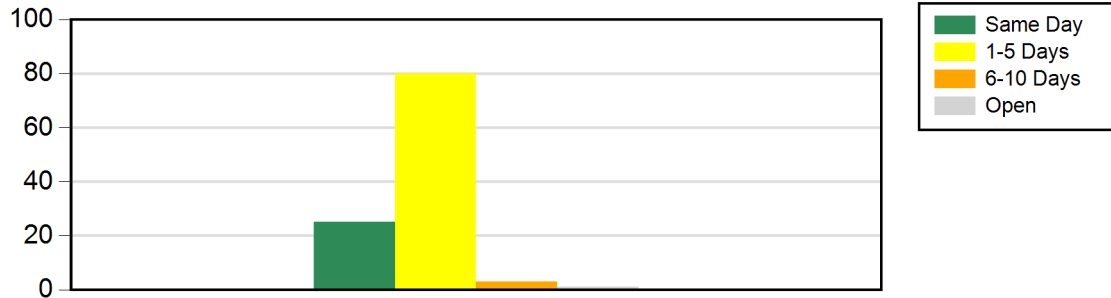
1-5 Days

CLIENT ACTIVITY REPORT

From: 5/1/2023 To: 5/31/2023

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	25	23%
1-5 Days	80	74%
6-10 Days	3	3%
Total for Time Range	108	100%



DETAIL (YTD)		From: 1/1/2023 To: 5/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/4/2023	Employer	Life Event	Closed	Same Day
1/5/2023	Employer	Termination Processing	Closed	Same Day
1/9/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/10/2023	Employer	Enrollment Change	Closed	1-5 Days
1/11/2023	Employer	Life Event Processing	Closed	Same Day
1/11/2023	Employer	Life Event Processing	Closed	1-5 Days
1/12/2023	Employer	Enrollment Change	Closed	6-10 Days
1/13/2023	Employer	Enrollment	Closed	1-5 Days
1/18/2023	Employer	Enrollment Change	Closed	Same Day
1/19/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/19/2023	Employer	Enrollment Change	Closed	1-5 Days
1/20/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023		Enrollment Change	Closed	6-10 Days
1/24/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	Same Day
1/24/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/24/2023	Employer	Enrollment Change	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 5/1/2023 To: 5/31/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 5/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/24/2023	Employer	Enrollment Change	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Enrollment Change	Closed	1-5 Days
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/27/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
2/2/2023		General Benefit/Plan Inquiry	Closed	Same Day
2/2/2023	Employer	Life Event Processing	Closed	1-5 Days
2/2/2023	Employer	Enrollment Change	Closed	1-5 Days
2/2/2023	Dependent	General Benefit/Plan Inquiry	Closed	Same Day
2/3/2023	Employer	Enrollment Change	Closed	Same Day
2/7/2023	Employer	Enrollment	Closed	1-5 Days
2/9/2023	Employer	Enrollment Change	Closed	1-5 Days
2/14/2023		Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/15/2023	Employer	Termination Processing	Closed	1-5 Days
2/16/2023	Employer	Enrollment Change	Closed	1-5 Days
2/16/2023	Employer	Enrollment Change	Closed	1-5 Days
2/17/2023	Employer	Enrollment	Closed	1-5 Days
2/21/2023	Employer	Enrollment Change	Closed	1-5 Days

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From: 5/1/2023 To: 5/31/2023

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

CLIENT ACTIVITY REPORT

From: 5/1/2023 To: 5/31/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 5/31/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/29/2023	Employer	Termination Processing	Closed	Same Day
3/29/2023	Employer	Termination Processing	Closed	Same Day
3/29/2023	Employer	Enrollment	Closed	Same Day
4/12/2023	Employer	Enrollment Change	Closed	1-5 Days
4/12/2023	Employer	Enrollment Change	Closed	1-5 Days
4/18/2023	Employer	Enrollment Change	Closed	6-10 Days
4/21/2023	Employer	Enrollment Change	Closed	1-5 Days
4/25/2023		Life Event Processing	Closed	1-5 Days
4/27/2023	Employer	Enrollment Change	Closed	1-5 Days
4/27/2023	Employer	Enrollment Change	Closed	1-5 Days
5/3/2023	Employer	Life Event Processing	Closed	1-5 Days
5/12/2023	Employer	Enrollment Change	Closed	1-5 Days
5/12/2023	Employer	Enrollment Change	Closed	1-5 Days
5/19/2023	Employer	Enrollment Change	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days