

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 23, 2022
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 23, 2022 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 23, 2022
1:00 PM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** April 28, 2022 Open Minutes.....Appendix I
 April 28, 2022 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 3-31

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

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **51-22** May Bill List – *Motion*..... Page 32
 - Resolution **52-22** May Benefit Bill List – *Motion*..... Page 33
 - Resolution **53-22** June Bill List – *Motion*..... Pages 34-35
 - Resolution **54-22** June Benefit Bill List – *Motion*..... Page 36
 - Monthly Treasurer Reports Pages 37-38

- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **55-22** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 39
 - Liability Claim Payments – 4/1/22 to 4/30/22 Pages 40-41
 - Liability Claim Payments – 5/1/22 to 5/31/22 Pages 42-43

- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 44

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 45-52

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 53-54
 - Safety & Accident Review Committee Minutes, 2-22-22 & 4-6-22 Appendix III

- ☐ **ATTORNEY –Marmero Law, LLC**
 - Monthly Report Verbal

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

- ☐ PUBLIC COMMENT
 - ☐ CLOSED SESSION – Payment Authorization Requests (PARS)Pages 55-56
Resolution 56-22 Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS/SARS 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 along with Docket No.: GLO-L-000429-20, James M. Ballenger, Jr v. Gloucester County Prosecutor’s Office and Docket No.: GLO-L001016-20, Dean Henry v Gloucester County
 - ☐ Motion for Executive Session
 - ☐ Approval of PARS/SARS (Commission Attorney)
 - ☐ Approval of Resolution **57-22**, Authority for Settlement with James M. Ballenger, Jr.Page 57
 - ☐ Approval of Resolution **58-22**, Authority for Settlement with Deon Henry.....Page 58
 - ☐ Approval of Resolution **59-22**, June Supplement Bill ListPage 59
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MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: September 22, 2022, 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 23, 2022

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2023 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 12/31/22. Included in the agenda on page 6 is Resolutions 50-22 Authorizing the Preparation and Advertisement of the Request for Proposals.
 - ☐ **Motion to approve Resolution 50-22 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**
- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 7-10)** – At our April meeting Executive Director provided a verbal report of the NJCE's meeting of April 28, 2022. A written summary report of the meeting is included in the agenda on pages 7-10. The NJCE met earlier today, and Executive Director will provide a verbal update of the meeting. The NJCE will meet again on September 22, 2022 at 9:30 AM.
- ☐ **Sewer Backup Coverage (GCUA)** – Executive Director will provide an update on the proposed Sewer Backup Coverage for the Utility Authorities in the NJCE.
- ☐ **Certificate of Insurance Reports (Pages 11-17)** – Included in agenda on pages 11-17 is the certificate of issuance reports from the NJCE which lists those certificates issued in the months of April and May. There were (15) fifteen certificates of insurance issued in April and (12) twelve in May.
- ☐ **GCIC Property and Casualty Financial Fast Track (Pages 18-20)** - Included in the agenda on pages 18-20 is a copy of the Property & Casualty Financial Fast Track Report for the month of April. As of **April, 30, 2022** there is a statutory surplus of **\$2,874,272**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$2,243,093**. The total cash amount is **\$3,974,005**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 21-23)** - Included in the agenda on pages 21-23 is a copy of the NJCE Financial Fast Track Report for the month of April. As of **April 30, 2022** there is a statutory surplus of **\$14,700,752**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$34,378,613**.

- ❑ **GCIC Health Benefits Financial Fast Track (Pages 24-25)** – Included in the agenda on pages 24-25 is a copy of Health Benefits Financial Fast Track for the month of March. As of **March 31, 2022** there is a statutory surplus of **\$294,704** The total cash amount is **\$401,608**.
- ❑ **Claim Tracking Reports (Pages 26-29)** - Included in the agenda on pages 26-29 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of April 30, 2022. The Executive Director will review the reports with the Commission.
- ❑ **2023 Renewal – Underwriting Data Collection** - The Fund office is beginning the data collection process earlier this year for the 2023 renewal in order to provide relevant information to underwriters in a timely manner. Members and/or risk managers will manage the renewal via Origami, the online platform where members’ exposure data (property, vehicles, etc.) may be accessed and edited.

We are pleased to announce than Conner Strong & Buckelew is utilizing a new platform called Broker Buddha that streamlines the renewal applications for the ancillary coverages. The online portal gives you the ability to save the applications as a draft and finish the application later. The portal will also display last year’s information. The software is pretty intuitive, and instructions are provided when you sign on. More information will follow on this new platform.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2023 renewal process this year will be mid-June through mid-August.

- ❑ **NJCE Cyber Task Force (Pages 30-31)** – Included in the agenda on pages 30-31 is a Cyber Bulletin, Prevent Cyber Events: Learn from Each Other. This update outlines two claims experienced by members and the claims process they experienced.
- ❑ **Auto ID Cards and WC Posting Notices** – The NJCE Underwriting Team has uploaded the auto ID cards and WC Posting Notices into Origami for members to download on an as-needed basis.
- ❑ **2022 MEL, MRHIF & NJCE JIF Educational Seminar** -The 11th annual seminar was conducted virtually on April 29th and May 6th. The Fund Office has submitted attendance records to the respective agencies for continuing education credits. Initially the MEL/MRHIF/NJCE Educational Seminar was approved for insurance producer credits – 2 general and 1 ethics for each day. However, upon final review, the State did approve the ethics credit but did agree to approve 3 general credits for each day. Due to a communication issue in their office, April 29th producer certificates were issued for 2 credits in error. We are working with the State to resolve this issue.
- ❑ **2022 Property & Casualty Assessments** – The Treasurer’s Office advises all the member entities have paid the May assessment. The final payment will be due on October 15, 2022. Statement of Accounts will be sent out in September.

- ❑ **2022 PRIMA Conference** – Chairman Sheehan and Executive Director attended the 2022 PRIMA Conference in San Antonio. Chairman Sheehan will provide a verbal report of the conference.
- ❑ **2022 Meeting Schedule** – As a reminder the Commission will not meet in July or August. The next meeting is scheduled for Thursday, September 22, 2022 at 1:00 PM.

RESOLUTION NO 50-22

**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 17, 2022 compliant with a “Fair and Open Process.”

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 23, 2022

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, 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: April 28, 2022

Memo to: Fund Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: April 28, 2022 NJCE Meeting

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

Finance Sub-Committee: Executive Director reported the committee met on April 26, 2022, to review the procurement responses for the services of the Actuary, Auditor, Payroll Auditor and Litigation Manager. All positions received one response except for Actuary, which received two responses from The Actuarial Advantage Inc (*incumbent*) and SG Risk LLC. The Fund office provided an analysis comparing the scope and hours of each firm; a memorandum was distributed and the Finance committee recommended an award be made to The Actuarial Advantage.

The Board of Fund Commissioners accepted the Finance Committee's recommendations for contract awards as follows:

Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract via a motion.

Auditor – Award Bowman & Company for a 1-year contract via a motion.

Payroll Auditor - Award Bowman & Company for a 1-year contract via Resolution 20-22

Actuary – Award The Actuarial Advantage Inc a 1-year contract via Resolution 21-22

In addition, Commissioner O'Connor volunteered to serve on the Finance Committee to fill the vacancy of Commissioner Wood's recent retirement.

Financial Fast Track: The Financial Fast Track as of December 31, 2021 and February 28, 2022 were submitted for information. Executive Director reported the statutory surplus as of February 28th is \$14.3 million.

NJCE Committees:

Cyber Task Force: The task force met Friday, March 11, 2022, to discuss cyber-related issues such as the State of Cyber, Member Communications, Employee Cyber Training, and the formation of a Cyber JIF. Copies of the meeting minutes were submitted for information. Executive Director reported the MEL JIF formed a special committee to review the feasibility of creating a Cyber JIF to manage the rising exposure of cyber incidents. Executive Director said membership would consist of local JIFs and additional review is needed to determine if the NJCE JIF and/or its members may participate.

The Executive Director also asked any Fund Commissioner and/or a designated representative is interested in serving on the task force, to contact the office. The Executive Director noted that Commissioners that currently serve are Commissioner Sheehan, Commissioner Block and Commissioner Marion.

Coverage Committee: The Committee met Thursday, March 17, 2022, to discuss the status of the Manuscript Policies, Pollution/Sewer Backup update, State of Cyber and the possibility of implementing an appraisal program. Copies of the meeting minutes were submitted for information.

Underwriting Manager reported the Fund's initiative to draft manuscript policies will improve pricing, flexibility, and the management of claims with the NJCE JIF program as well as also allow the Fund to access the reinsurance market.

The committee discussed new technologies to obtain property appraisal data. Executive Director noted the MEL JIF is reviewing a pilot program with a vendor that provides this service, which may be beneficial and assist with obtaining accurate property valuations. The Board of Fund Commissioners granted authority to the Fund office to pursue quotes for a vendor to provide property appraisals.

Safety Committee: A draft copy of the Safety Committee Charter was presented for the Board's review in February. Submitted as part of the agenda was the final Safety Charter for approval. Safety Director reported Commissioner Kessler expressed interest to Chair the committee and encouraged all member entities designate a representative to serve. The first meeting of the Safety Committee will be scheduled for mid-May and other meetings will be scheduled quarterly throughout the year. The Board of Fund Commissioners adopted a motion approving the Safety & Education Committee Charter as presented.

Prospective Membership: The Fund office is working to provide Camden County College a requested quote for Workers Compensation coverage. No action is required at this time.

Membership Renewal: The Counties of Union County, Hudson County, Ocean County and Mercer County are scheduled to renew their three-year membership with the Fund as of January 1, 2023. Renewal documents will be sent to each respective County following the meeting.

Pollution Liability/Sewer Backup: The Executive Director indicated, as previously discussed, the 2022 renewal of the pollution liability coverage resulted in an exclusion for sewer backup claims. The Fund office was asked to pursue quotations for this coverage to offer to our member utility authorities (Atlantic, Camden, Cumberland, and Gloucester). A summary of results was presented to the

representatives of the Utility Authorities, which included a proposal from Ironshore to cover first party remediation and third-party liability, new conditions only. Due to the hard market conditions the best proposal was at a \$1 million per incident limit subject to a \$1 million policy aggregate with a \$500,000 per incident retention. There are also options to buy a higher aggregate limit at \$2 million, \$3 million, and \$4 million.

Executive Director reported due to the size of the Insurer retention, the Actuary provided loss funding at the NJCE level and Insurance Commission level so we can offer our members a proposal at various deductible options. Proposals involving the NJCE JIF and/or the Insurance Commissioners would require prior approval from their respective Board of Commissioners

A final decision has not been made by the four utility authorities. They have asked for clarification on loss fund allocation based upon review of specific exposures information for each entity and what affect that may have on pricing.

Executive Director reported action at this point is to seek authority for NJCE to offer the coverage for one year at either \$250 x \$250 or \$400 x \$100. Should the members authorities decide to purchase coverage then the additional assessment will be charged directly back to the respective authorities. The Board of Fund Commissioners approved a request to provide coverage subject to acceptance by the member utility authorities for the balance of 2022.

Hurricane Ida and Covid-19 Claims Update: Ms. Walcoff reported there have been 4,000 reported claims with \$3.2 million paid and \$9.5 million incurred to date. Ms. Walcoff stated the Fund office is working closely with the carrier to obtain a recovery and expects to report more information at future meetings.

Ms. Walcoff reported several NJCE members were affected by Hurricane Ida and to date claim activity is \$5 million incurred and approximately \$630,000 paid to date. Ms. Walcoff noted Zurich, the Fund's excess property carrier, has appointed Mike Trump to assist with management of those claims.

2022 MEL, MRHIF & NJCE Educational Seminar: The 11th Annual Educational Seminar will be held virtually over two sessions on Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Jacquelyn Suarez, Director NJ Division of Local Governmental Services, will be the Keynote speaker for the April 29th Seminar and will be discussing The Local Government Ethics Law. Interested participants may contact the Fund office to register.

NJCE JIF Renewal Timeline: At the February meeting there was a thorough discussion on the 2022 premium delta. The Board of Commissioners, understanding the current hard market conditions, asked what can be done to have a more affirmative premium indications in time for budget introduction but no later than budget adoption to avoid post budget renewal reconciliations. In response, the Fund office submitted a suggested timeline for the NJCE which assumes an earlier start to the renewal process and with specific target dates.

2022 Financial Disclosures: The Local Finance Board issued notification, 2022-06, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. The deadline to file is April 30th.

NJAC 2022 May Conference: Representatives from PERMA will be attending and exhibiting at the NJAC 2022 May 4-6 conference in Atlantic City at Caesar's.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from February to May 2022.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of March 2022.

Next Meeting: The next meeting of the NJCE fund is scheduled for June 23, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

Gloucester County Insurance Commission

From 4/1/2022 To 5/1/2022 Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ #	Coverage
H - Gloucester County Improvement I - County of Gloucester	Authority	RE: use/rental of two stages 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/rental of two stages throughout the current calendar year.	4/6/2022 #3436082	GL AU EX WC OTH
H - Gloucester County 4-H I - County of Gloucester	Association 254 County House Rd Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2023 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A005; Policy Limits: \$15,000,000 RE: Bridles & Grooms meetings Evidence of insurance with regard to the Bridles & Grooms 4-H Horse Club meetings being held at the Gloucester County 4-H Nature Preserve @ 3950 S Black Horse Pike, Williamstown, NJ 08094 on one Saturday every month from 12:00pm-3:00pm.	4/13/2022 #3441436	GL AU EX WC OTH
H - TD Bank I - Rowan College of South Jersey	1702 Rt. 70 E Cherry Hill, NJ 08034	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Gatsby Gala Evidence of Insurance as respects to Rowan College Foundation's Gatsby Gala at the Estate at Monroe, taking place during the current calendar year.	4/18/2022 #3443364	GL AU EX WC OTH
H - Brittany Rigg I - County of Gloucester	NJ State 4H Horse Program Coordinator 254 Country House Rd. Clarksboro, NJ 08020	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Horse Judging and Hippology Evidence of Insurance with respect to all participants of the NJ State 4H Horse Judging and Hippology Contest being held during the current policy period at the Gloucester County 4H fairgrounds 275	4/18/2022 #3446125	GL AU EX WC OTH

Gloucester County Insurance Commission

From 4/1/2022 To 5/1/2022 *Certificate of Insurance Monthly Report*

		Bridgeton Pike , Mullica Hill NJ 08062		
H - Brittany Rigg I - County of Gloucester	NJ State 4H Horse Program Coordinator 254 Country House Rd. Clarksboro, NJ 08020	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Sewing Clubs Evidence of Insurance with respect to All participants of The Best Threads 4-H Sewing Clubs summer camp being held @ the Shady Lane Complex @ 254 County House Rd during the current policy period.	4/18/2022 #3446126	GL AU EX WC OTH
H - New Jersey Historical I - Rowan College of South Jersey	Commission, Dept. of State Niquole Primiani P.O. Box 305 Trenton, NJ 08625	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: NJHC County History Partnership Program Grant Evidence of insurance as respects to Liability Insurance Rider for the NJHC County History Partnership Program Grant for the current calendar year.	4/19/2022 #3446153	GL AU EX WC OTH
H - TD Bank I - Rowan College of South Jersey	12000 Horizon Way Mt. Laurel, NJ 08054	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Gatsby Gala TD Bank, N.A. is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Rowan College Foundation's Gatsby Gala at the Estate at Monroe, taking place during the current calendar year. Liquor Liability is included, except when the Member Entity or its indemnitees are in the business of selling or serving alcoholic beverages (including the giving, selling or serving of alcoholic beverages to the general public in connection with the catering operations for profit of the Member Entity).	4/20/2022 #3447969	GL AU EX WC OTH
H - City of Vineland I - Rowan College of South Jersey	640 E Wood Street PO Box 1508 Vineland, NJ 08362	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. 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.	4/26/2022 #3451691	GL AU EX WC OTH
H - Elks Lodge 580 I - Rowan College of South Jersey	1815 E. Broad Street Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Bingo Evidence of Insurance as respects to Bingo event to be held at Millville Elks Lodge, taking place during the current policy period.	4/26/2022 #3451693	GL AU EX WC OTH

Gloucester County Insurance Commission

From 4/1/2022 To 5/1/2022 Certificate of Insurance Monthly Report

H - Berlin Operator LLC DBA Berlin Rehab. & Healthcare Center I - Rowan College of South Jersey	Attn: Ben Steinharter Risk Management 100 Long-A-Coming Lane Berlin, NJ 08009	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 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223- 10; POLICY LIMITS: \$850,000 RE: Nursing clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	4/27/2022 #3451802	GL AU EX WC OTH
H - Kessler Institute for I - Rowan College of South Jersey	Rehabilitation Attn: Fey Czarnowski Chief Nursing Officer 92 Brick Rd. Marlton , NJ 08053	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223- 10; POLICY LIMITS: \$850,000 RE: Nursing clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	4/27/2022 #3451803	GL AU EX WC OTH
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 Fasola Park in Deptford Twp. The event will be and all-day celebration with food, entertainment, and activities.	4/28/2022 #3452622	GL AU EX WC OTH
H - Broadway Stage I - County of Gloucester	Woodbury-Glassboro Road Pitman, NJ 08071	RE: use of parking facility 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 use of parking facility for overflow parking for the Summer Kick-Off event.	4/28/2022 #3452870	GL AU EX WC OTH
H - Gloucester County Improvement	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	4/28/2022 #3452871	GL AU EX WC OTH

Gloucester County Insurance Commission

From 4/1/2022 To 5/1/2022 Certificate of Insurance Monthly Report

I - County of Gloucester		Juneteenth Event at Fasola Park in Deptford Twp. The event will be and all-day celebration with food, entertainment, and activities.		
H - Township of Washington I - County of Gloucester	523 Egg Harbor Road Sewell, NJ 08080	RE: use of parking facility 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 County use of parking facility at Micucci Field, 217 E. Holly Ave., Sewell, NJ 08080 for overflow parking for the Summer Kick-Off event.	4/28/2022 #3452872	GL AU EX WC OTH
Total # of Holders: 15				

Gloucester County Insurance Commission

From 5/1/2022 To 6/1/2022 *Certificate of Insurance Monthly Report*

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Masso's Event Rentals I - County of Gloucester	210 South Delsea Drive Glassboro, NJ 08028	RE: tents, tables and chairs Evidence of insurance as respects to the rental of tents, tables and chairs.	5/11/2022 #3460796	GL AU EX WC OTH
H - Jesco, Inc. I - Gloucester County Improvement Authority	1790 Route 38 Mount Holly, NJ 08060	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: 844L Wheel Loader S/N#705754 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to contract #064623 and the rental of (1) John Deere 844L Wheel Loader S/N#705754 with a value of \$616,900.00.	5/12/2022 #3461198	GL AU EX WC OTH
H - Deptford Township I - County of Gloucester		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 Fasola Park in Deptford Twp. The event will be and all-day celebration with food, entertainment, and activities.	5/13/2022 #3462622	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association 275 Bridgeton Pike Mullica Hill, NJ 08062	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: Gloucester County 4-H Fair Evidence of insurance as respects to The Gloucester County 4-H Fair, sponsored by the Gloucester Co. 4-H Fair Association for all participants on-site at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062. Taking place during the current calendar year.	5/13/2022 #3462623	GL AU EX WC OTH
H - Charlie Brown's Fresh Grill I - County Of Hudson	111 North Broad Street Deptford, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Job sampling Evidence of insurance as respects to Job sampling with Rowan College South Jersey students at Charlie Browns Fresh Grill.	5/13/2022 #3462624	GL AU EX WC OTH

Gloucester County Insurance Commission

From 5/1/2022 To 6/1/2022 Certificate of Insurance Monthly Report

H - Gloucester County 4-H Office I - County of Gloucester	254 County House Rd Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2023 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A005; Policy Limits: \$15,000,000 RE: Goaty Bunch Evidence of insurance with regard to Goaty Bunch 4-H Clubs fundraiser being held @ Little Lamb Apothecary on 3267 Williamstown Rd, Franklinville, NJ 08322 during the current calendar year.	5/13/2022 #3462625	GL AU EX WC OTH
H - Blue Heron Pines I - Rowan College of South Jersey	550 Country Club Dr, Egg Harbor, NJ 08215	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Gold Outing Evidence of insurance as respects to Golf Outing event to be held at Blue Heron Pines	5/13/2022 #3462626	GL AU EX WC OTH
H - Deptford Township I - County of Gloucester	1011 Cooper Street 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 Fasola Park in Deptford Twp. The event will be and all-day celebration with food, entertainment, and activities.	5/16/2022 #3462696	GL AU EX WC OTH
H - Charlie Brown's Fresh Grill I - Rowan College of South Jersey	111 North Broad Street Deptford, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Job sampling Evidence of insurance as respects to Job sampling with Rowan College South Jersey students at Charlie Browns Fresh Grill.	5/16/2022 #3462698	GL AU EX WC OTH
H - Gloucester County Vocational- I - County of Gloucester	Technical School District 1360 Tanyard Rd. Sewell, NJ 08080	RE: Parks and Rec summer theater Evidence of insurance as respects to Gloucester County Parks and Recreation summer theater rehearsals and producitons	5/24/2022 #3469150	GL AU EX WC OTH
H - Logan Township Board of I - County of Gloucester	Education 110 South School Lane Logan Township, NJ 08085	RE: Parks and Rec summer theater Evidence of insurance as respects to Gloucester County Parks and Recreation summer theater rehearsals and productions to be held at Logan Elementary School.	5/24/2022 #3469151	GL AU EX WC OTH

Gloucester County Insurance Commission

From 5/1/2022 To 6/1/2022 Certificate of Insurance Monthly Report

H - African American Heritage Museum I - County of Gloucester	of Southern New Jersey 2200 Fairmount Ave. Atlantic City, NJ 08401	RE: lease of an exhibit Evidence of insurance with regard to the lease of an exhibit from the African American Heritage Museum of Southern NJ titled Stealing Home detailing how Jackie Robinson changed America for an event at Red Bank Battlefield.	5/24/2022 #3469152	GL AU EX WC OTH
Total # of Holders: 12				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		634,089	2,536,353	69,931,580	72,467,933
2.	CLAIM EXPENSES					
		Paid Claims	146,781	577,771	20,493,003	21,070,773
		Case Reserves	(101,136)	117,216	2,003,380	2,120,596
		IBNR	151,031	317,558	1,661,575	1,979,133
		Excess Insurance Recoverable	(8,034)	(68,103)	(258,313)	(326,416)
		Discounted Claim Value	(4,982)	(18,652)	(84,424)	(103,075)
TOTAL CLAIMS			183,660	925,790	23,815,220	24,741,010
3.	EXPENSES					
		Excess Premiums	342,691	1,370,762	32,132,848	33,503,610
		Administrative	96,726	387,201	10,153,930	10,541,131
TOTAL EXPENSES			439,417	1,757,963	42,286,777	44,044,740
4.	UNDERWRITING PROFIT (1-2-3)		11,013	(147,400)	3,829,582	3,682,182
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		11,013	(147,400)	3,836,819	3,689,419
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	963,098	963,098
9.	DIVIDEND EXPENSE		0	0	(4,170,098)	(4,170,098)
10.	INVESTMENT IN JOINT VENTURE		47,366	35,700	2,207,394	2,243,093
11. SURPLUS (6 + 7 + 8 - 9)			58,379	(111,700)	2,985,973	2,874,272
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(320)	(571)	64,738	64,167
	2011		(498)	(868)	(559)	(1,427)
	2012		(670)	(1,634)	269,848	268,214
	2013		(1,279)	(4,776)	198,463	193,687
	2014		(3,983)	(5,036)	413,329	408,293
	2015		(22,719)	(32,913)	(778,306)	(811,219)
	2016		(1,288)	42,764	336,805	379,569
	2017		35,240	160,157	148,885	309,042
	2018		18,611	5,341	999,387	1,004,727
	2019		16,406	25,772	670,800	696,572
	2020		(15,382)	61,184	658,856	720,040
	2021		4,691	(422,821)	3,727	(419,094)
	2022		29,571	61,700		61,700
TOTAL SURPLUS (DEFICITS)			58,379	(111,700)	2,985,972	2,874,272
TOTAL CASH						3,974,005

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	1,823,536	1,823,536
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	1,823,536	1,823,536
FUND YEAR 2011					
	Paid Claims	0	0	2,795,974	2,795,974
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	(0)	(0)
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS		0	0	2,795,974	2,795,974
FUND YEAR 2012					
	Paid Claims	0	533	2,058,140	2,058,672
	Case Reserves	0	(275)	36,963	36,688
	IBNR	0	0	1,167	1,167
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	115	(489)	(374)
TOTAL FY 2012 CLAIMS		0	373	2,095,780	2,096,152
FUND YEAR 2013					
	Paid Claims	105	105	1,561,894	1,561,999
	Case Reserves	(105)	1,895	79,722	81,617
	IBNR	0	0	1,450	1,450
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	538	(1,730)	(1,193)
TOTAL FY 2013 CLAIMS		0	2,538	1,641,335	1,643,873
FUND YEAR 2014					
	Paid Claims	0	0	981,609	981,609
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	2,833	2,833
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	21	(74)	(52)
TOTAL FY 2014 CLAIMS		0	21	984,368	984,390
FUND YEAR 2015					
	Paid Claims	1,613	26,374	2,958,871	2,985,245
	Case Reserves	(1,613)	(16,954)	205,384	188,430
	IBNR	0	0	17,253	17,253
	Excess Insurance Recoverable	0	(500)	0	(500)
	Discounted Claim Value	0	169	(3,186)	(3,018)
TOTAL FY 2015 CLAIMS		0	9,089	3,178,322	3,187,410

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	April 30, 2022	
ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END
FUND YEAR 2016				
	Paid Claims	0	0	1,747,493
	Case Reserves	(868)	10,632	9,115
	IBNR	868	(5,760)	15,600
	Excess Insurance Recoverable	0	(50,000)	0
	Discounted Claim Value	0	(87)	(365)
	TOTAL FY 2016 CLAIMS	0	(45,215)	1,771,843
FUND YEAR 2017				
	Paid Claims	0	567	1,953,734
	Case Reserves	0	(32,578)	123,231
	IBNR	0	(92,353)	115,292
	Excess Insurance Recoverable	0	(3,945)	0
	Discounted Claim Value	0	1,924	(3,841)
	TOTAL FY 2017 CLAIMS	0	(126,385)	2,188,416
FUND YEAR 2018				
	Paid Claims	150	63,438	1,318,905
	Case Reserves	(58,312)	(87,085)	120,058
	IBNR	58,162	34,591	61,262
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	935	(2,817)
	TOTAL FY 2018 CLAIMS	0	11,879	1,497,408
FUND YEAR 2019				
	Paid Claims	24,101	96,378	1,233,731
	Case Reserves	(25,841)	(78,509)	488,894
	IBNR	1,800	(31,097)	92,164
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	2,328	(12,748)
	TOTAL FY 2019 CLAIMS	60	(10,900)	1,802,042
FUND YEAR 2020				
	Paid Claims	13,884	50,136	1,225,732
	Case Reserves	48,481	29,865	135,897
	IBNR	(54,332)	(146,643)	484,002
	Excess Insurance Recoverable	(8,034)	(13,659)	(258,313)
	Discounted Claim Value	0	3,644	(17,593)
	TOTAL FY 2020 CLAIMS	(0)	(76,656)	1,569,725
FUND YEAR 2021				
	Paid Claims	89,686	308,594	833,384
	Case Reserves	(97,057)	63,879	804,117
	IBNR	7,370	62,485	870,553
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	(8,931)	(41,581)
	TOTAL FY 2021 CLAIMS	(0)	426,027	2,466,473
FUND YEAR 2022				
	Paid Claims	17,242	31,645	
	Case Reserves	34,178	226,346	
	IBNR	137,162	496,335	
	Excess Insurance Recoverable	0	0	
	Discounted Claim Value	(4,982)	(19,307)	
	TOTAL FY 2022 CLAIMS	183,600	735,019	0
COMBINED TOTAL CLAIMS		183,660	925,790	23,815,220
				24,741,010

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$308,775 for COVID 19 Workers Compensation claims.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,708,337	10,833,349	216,347,698	227,181,047
2.	CLAIM EXPENSES				
	Paid Claims	77,492	1,258,347	8,997,544	10,255,891
	Case Reserves	215,047	(558,096)	10,977,439	10,419,343
	IBNR	346,253	787,446	11,375,865	12,163,311
	Discounted Claim Value	(48,900)	(82,861)	(1,916,773)	(1,999,633)
	Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
	TOTAL CLAIMS	589,892	1,338,369	28,046,678	29,385,047
3.	EXPENSES				
	Excess Premiums	2,061,080	8,259,358	153,216,375	161,475,734
	Administrative	168,717	709,589	16,354,219	17,063,808
	TOTAL EXPENSES	2,229,798	8,968,947	169,570,594	178,539,541
4.	UNDERWRITING PROFIT (1-2-3)	(111,352)	526,033	18,730,426	19,256,459
5.	INVESTMENT INCOME	(27,379)	(231,261)	1,533,106	1,301,845
6.	PROFIT (4+5)	(138,731)	294,772	20,263,531	20,558,303
7.	Dividend	0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)	(138,731)	294,772	14,405,980	14,700,752
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(161)	(1,570)	163,660	162,090
	2011	(398)	(2,997)	666,797	663,800
	2012	(620)	(5,663)	690,291	684,628
	2013	(1,123)	(11,324)	1,322,965	1,311,641
	2014	(1,561)	(34,565)	2,323,116	2,288,551
	2015	(1,985)	(184,896)	1,637,394	1,452,498
	2016	(2,111)	(19,249)	1,825,687	1,806,438
	2017	(2,650)	261,222	1,865,475	2,126,697
	2018	(2,439)	129,144	2,701,793	2,830,936
	2019	(2,907)	116,146	2,317,154	2,433,300
	2020	(2,758)	(123,271)	(1,215,894)	(1,339,164)
	2021	(4,068)	25,581	107,541	133,122
	2022	(115,949)	146,215		146,215
TOTAL SURPLUS (DEFICITS)		(138,731)	294,772	14,405,980	14,700,751
TOTAL CASH					34,378,613

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	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	0	538,401	538,401
	Case Reserves	0	0	0	0
	IBNR	0	(0)	0	(0)
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS		0	0	538,401	538,401
FUND YEAR 2012					
	Paid Claims	0	432	1,582,804	1,583,236
	Case Reserves	0	(432)	65,616	65,184
	IBNR	0	(541)	5,318	4,777
	Discounted Claim Value	0	169	(7,374)	(7,206)
TOTAL FY 2012 CLAIMS		0	(373)	1,646,363	1,645,991
FUND YEAR 2013					
	Paid Claims	9,851	24,226	914,416	938,642
	Case Reserves	(9,851)	(26,229)	458,599	432,369
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	0	2,316	(57,108)	(54,792)
TOTAL FY 2013 CLAIMS		0	312	1,390,659	1,390,972
FUND YEAR 2014					
	Paid Claims	1,224	180,039	476,289	656,328
	Case Reserves	6,776	(146,966)	388,283	241,317
	IBNR	(8,000)	(32,839)	43,550	10,711
	Discounted Claim Value	0	18,353	(37,267)	(18,914)
TOTAL FY 2014 CLAIMS		0	18,587	870,855	889,442
FUND YEAR 2015					
	Paid Claims	53,397	87,034	1,175,139	1,262,174
	Case Reserves	(452,205)	(325,659)	1,460,651	1,134,992
	IBNR	398,808	409,164	106,456	515,621
	Discounted Claim Value	0	(5,093)	(100,358)	(105,451)
TOTAL FY 2015 CLAIMS		0	165,447	2,641,889	2,807,335

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	4,991	22,576	844,767	867,342
	Case Reserves	13,552	(3,999)	1,681,779	1,677,781
	IBNR	(18,543)	(23,840)	54,558	30,719
	Discounted Claim Value	0	3,842	(113,121)	(109,279)
TOTAL FY 2016 CLAIMS		0	(1,421)	2,467,984	2,466,562
FUND YEAR 2017					
	Paid Claims	1,672	7,346	393,930	401,276
	Case Reserves	12,994	6,709	1,372,320	1,379,029
	IBNR	(14,666)	(308,376)	1,211,149	902,773
	Discounted Claim Value	0	7,285	(135,864)	(128,579)
TOTAL FY 2017 CLAIMS		0	(287,036)	2,841,535	2,554,499
FUND YEAR 2018					
	Paid Claims	5,908	6,698	742,774	749,471
	Case Reserves	308,277	243,105	384,006	627,112
	IBNR	(314,185)	(419,093)	1,013,968	594,875
	Discounted Claim Value	0	16,403	(132,597)	(116,193)
TOTAL FY 2018 CLAIMS		0	(152,887)	2,008,151	1,855,264
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	(5,218)	67,733	590,241	657,973
	IBNR	5,218	(236,802)	1,923,599	1,686,796
	Discounted Claim Value	0	23,061	(263,678)	(240,617)
TOTAL FY 2019 CLAIMS		0	(144,455)	2,923,280	2,778,825
FUND YEAR 2020					
	Paid Claims	429	36,025	636,007	672,031
	Case Reserves	163,594	303,659	3,478,036	3,781,695
	IBNR	(164,024)	(191,011)	3,149,860	2,958,849
	Discounted Claim Value	0	14,151	(547,421)	(533,270)
	Excess Recoveries	0	(66,468)	(1,387,397)	(1,453,865)
TOTAL FY 2020 CLAIMS		(1)	96,355	5,329,085	5,425,440
FUND YEAR 2021					
	Paid Claims	0	892,247	848,061	1,740,308
	Case Reserves	(3,802)	(859,951)	1,097,909	237,957
	IBNR	3,802	(152,819)	3,792,655	3,639,836
	Discounted Claim Value	0	50,772	(521,987)	(471,215)
	Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS		0	(69,751)	5,216,637	5,146,887
FUND YEAR 2022					
	Paid Claims	19	171		171
	Case Reserves	180,930	183,934		183,934
	IBNR	457,844	1,743,603		1,743,603
	Discounted Claim Value	(48,900)	(214,118)		(214,118)
TOTAL FY 2022 CLAIMS		589,893	1,713,590	0	1,713,590
COMBINED TOTAL CLAIMS		589,892	1,338,369	28,046,678	29,385,047

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,453,865 due from the reinsurer for COVID-19 WC claims.

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF MARCH 31, 2022

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	70,628	185,101	85,990,860	86,175,960
2. CLAIM EXPENSES				
Paid Claims	52,528	123,803	76,173,064	76,296,868
IBNR	6,603	9,703	41,205	50,909
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	59,131	133,507	76,214,270	76,347,777
3. EXPENSES				
HMO Premiums	-	-	-	-
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,821	19,226	5,935,924	5,955,150
Total Expenses	6,821	19,226	9,521,390	9,540,616
4. UNDERWRITING PROFIT (1-2-3)	4,677	32,368	255,200	287,568
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	4,677	32,368	262,336	294,704
9. STATUTORY SURPLUS (6+7-8)	4,677	32,368	262,336	294,704

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	1,532	28,569	(32,955)	(4,386)
CASH	(44,462)	(44,462)	52,712	8,250
2022 SURPLUS	3,145	3,799	-	3,799
CASH	98,069	98,069	-	98,069
TOTAL SURPLUS	4,677	32,368	262,336	294,704
TOTAL CASH	53,607	53,607	348,001	401,608

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF MARCH 31, 2022

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	-	451,966	451,966
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Paid Claims	-	-	473,653	473,653
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	(1,532)	(28,569)	41,205	12,636
Total Claims	(1,532)	(28,569)	613,457	584,888
FUND YEAR 2022				
Paid Claims	52,528	123,803	-	123,803
IBNR	8,135	38,272	-	38,272
Total Claims	60,663	162,076	613,457	162,076
COMBINED TOTAL CLAIMS	(1,532)	(28,569)	76,214,270	76,185,701

Gloucester County Insurance Commission

CLAIM ACTIVITY REPORT

AS OF April 30, 2022

COVER AGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
March-22	0	0	0	0	0	0	0	0	0	0	1	3	3	7
April-22	0	0	0	0	0	0	0	0	0	0	1	2	3	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	0	-1
Limited Reserves														\$11,424
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
March-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$6,018	\$64,143	\$72,561
April-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$2,000	\$64,143	\$68,543
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$4,018)	\$0	(\$4,018)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$525,745	\$254,085	\$69,833	\$2,796,586
COVER AGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
March-22	0	0	0	0	0	1	0	0	0	4	2	10	2	19
April-22	0	0	0	0	0	1	0	0	0	4	2	9	3	19
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	1	0
Limited Reserves														\$24,559
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
March-22	\$0	\$0	\$0	\$0	\$0	\$120,637	\$0	\$0	\$0	\$245,750	\$14,275	\$53,500	\$15,500	\$449,661
April-22	\$0	\$0	\$0	\$0	\$0	\$119,482	\$0	\$0	\$0	\$233,244	\$49,400	\$48,500	\$16,000	\$466,625
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$1,155)	\$0	\$0	\$0	(\$12,506)	\$35,125	(\$5,000)	\$500	\$16,964
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$511,620	\$5,918	\$307,059	\$81,334	\$56,249	\$16,000	\$3,537,615
COVER AGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
March-22	0	0	0	0	0	0	0	0	1	0	0	1	2	4
April-22	0	0	0	0	0	0	0	0	0	0	0	1	1	2
NET CHGE	0	0	0	0	0	0	0	0	-1	0	0	0	-1	-2
Limited Reserves														\$2,047
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
March-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$58,312	\$0	\$0	\$500	\$1,850	\$60,662
April-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,094	\$0	\$4,094
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$58,312)	\$0	\$0	\$3,594	(\$1,850)	(\$56,568)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,094	\$0	\$1,339,399
COVER AGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
March-22	0	0	2	3	0	3	2	1	1	5	17	47	25	106
April-22	0	0	2	3	0	3	2	1	1	4	14	42	35	107
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-3	-5	10	1
Limited Reserves														\$16,246
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
March-22	\$0	\$0	\$36,687	\$81,722	\$0	\$69,406	\$20,615	\$90,653	\$32,973	\$188,676	\$276,800	\$904,917	\$110,071	\$1,812,521
April-22	\$0	\$0	\$36,687	\$81,617	\$0	\$68,949	\$19,747	\$90,653	\$32,973	\$177,141	\$270,981	\$813,402	\$146,204	\$1,738,353
NET CHGE	\$0	\$0	\$0	(\$105)	\$0	(\$458)	(\$868)	\$0	\$0	(\$11,535)	(\$5,820)	(\$91,515)	\$36,133	(\$74,168)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,197,609	\$1,451,113	\$729,107	\$1,798,175	\$1,285,628	\$1,030,407	\$1,121,394	\$1,097,452	\$558,011	\$1,693,342	\$172,158	\$15,193,453
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
March-22	0	0	2	3	0	4	2	1	2	9	20	61	32	136
April-22	0	0	2	3	0	4	2	1	1	8	17	54	42	134
NET CHGE	0	0	0	0	0	0	0	0	-1	-1	-3	-7	10	-2
Limited Reserves														\$16,997
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
March-22	\$0	\$0	\$36,687	\$81,722	\$0	\$190,043	\$20,615	\$90,653	\$91,285	\$434,426	\$293,476	\$964,935	\$191,564	\$2,395,405
April-22	\$0	\$0	\$36,687	\$81,617	\$0	\$188,430	\$19,747	\$90,653	\$32,973	\$410,385	\$322,781	\$867,996	\$226,346	\$2,277,615
NET CHGE	\$0	\$0	\$0	(\$105)	\$0	(\$1,613)	(\$868)	\$0	(\$58,312)	(\$24,041)	\$29,305	(\$96,939)	\$34,783	(\$117,790)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,095,360	\$1,643,616	\$981,610	\$3,173,175	\$1,718,240	\$2,041,010	\$1,415,316	\$1,742,162	\$1,168,321	\$2,009,770	\$257,992	\$22,867,053

2018 2019 2020 2021 2022 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF April 30, 2022

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

		Current		52			Last Month		51			Last Year		40		
2018	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
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%	555,877	96.51%	5,918	5,918	1.03%	555,127	96.38%	30,842	30,842	5.35%	532,692	92.48%
AUTO LIABILITY	103,000	28,126	28,126	27.31%	96,759	93.94%	86,288	86,288	83.78%	96,424	93.62%	26,555	26,555	25.78%	91,981	89.30%
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	1,227,336	99.62%	1,121,394	1,121,394	91.02%	1,226,725	99.57%	1,080,876	1,080,876	87.73%	1,215,949	98.70%
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	2,062,972	98.52%	1,473,478	1,473,478	70.37%	2,061,276	98.44%	1,398,151	1,398,151	66.77%	2,023,622	96.64%
NET PAYOUT %	\$1,382,343				66.01%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		40			Last Month		39			Last Year		28		
		Unlimited Incurred	Limited Incurred	Actual 30-Apr-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	191,270	235,462	235,462	123.10%	191,270	100.00%	235,462	235,462	123.10%	191,270	100.00%	109,173	109,173	57.08%	191,270	100.00%
GEN LIABILITY	552,801	307,059	307,059	55.55%	511,237	92.48%	307,059	307,059	55.55%	508,276	91.95%	32,184	32,184	5.82%	461,938	83.56%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	92,778	89.30%	122,345	122,345	117.76%	92,267	88.81%	165,860	165,860	159.65%	84,213	81.06%
WORKER'S COMP	1,300,289	1,112,137	1,112,137	85.53%	1,283,349	98.70%	1,110,337	1,110,337	85.39%	1,281,704	98.57%	1,042,398	1,042,398	80.17%	1,245,607	95.79%
TOTAL ALL LINES	2,148,253	1,777,004	1,777,004	82.72%	2,078,634	96.76%	1,775,204	1,775,204	82.63%	2,073,518	96.52%	1,349,615	1,349,615	62.82%	1,983,027	92.31%
NET PAYOUT %	\$1,331,777				61.99%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		28			Last Month		27			Last Year		16		
2020	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	339,909	544,625	544,625	160.23%	339,909	100.00%	544,625	544,625	160.23%	339,909	100.00%	71,113	71,113	20.92%	328,510	96.65%
GEN LIABILITY	601,000	81,334	81,334	13.53%	502,214	83.56%	41,304	41,304	6.87%	497,023	82.70%	51,908	51,908	8.64%	407,762	67.85%
AUTO LIABILITY	112,001	3,232	3,232	2.89%	90,785	81.06%	3,232	3,232	2.89%	89,629	80.03%	3,232	3,232	2.89%	69,471	62.03%
WORKER'S COMP	1,319,505	989,694	1,418,684	107.52%	1,264,015	95.79%	986,028	986,028	74.73%	1,257,869	95.33%	883,404	883,404	89.26%	1,078,379	81.73%
TOTAL ALL LINES	2,372,415	1,618,884	2,047,874	86.32%	2,196,923	92.60%	1,575,189	1,575,189	66.40%	2,184,431	92.08%	1,009,657	1,009,657	121.70%	1,884,122	79.42%
NET PAYOUT %	\$1,002,559				42.26%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		16			Last Month		15			Last Year		4		
2021	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	338,000	284,056	284,056	84.04%	326,665	96.65%	286,353	286,353	84.72%	325,940	96.43%	6,446	6,446	1.91%	101,400	30.00%
GEN LIABILITY	551,000	56,249	56,249	10.21%	373,838	67.85%	61,249	61,249	11.12%	364,033	66.07%	1,600	1,600	0.29%	55,100	10.00%
AUTO LIABILITY	117,001	6,094	6,094	5.21%	72,572	62.03%	2,500	2,500	2.14%	69,710	59.58%	0	0	0.00%	11,700	10.00%
WORKER'S COMP	1,297,005	1,693,342	1,693,342	130.56%	1,059,991	81.73%	1,696,892	1,696,892	130.83%	1,020,300	78.67%	177,107	177,107	10.46%	77,820	6.00%
TOTAL ALL LINES	2,303,006	2,039,741	2,039,741	88.57%	1,833,066	79.59%	2,046,994	2,046,994	88.88%	1,779,983	77.29%	185,152	185,152	12.66%	246,020	10.68%
NET PAYOUT %	\$1,141,774				49.58%											

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Current		4			Last Month		3			Last Year		-8		
2022	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Apr-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	316,000	69,833	69,833	22.10%	94,800	30.00%	69,833	69,833	22.10%	72,680	23.00%			N/A	N/A	N/A
GEN LIABILITY	538,000	16,000	16,000	2.97%	53,800	10.00%	15,500	15,500	2.88%	32,280	6.00%			N/A	N/A	N/A
AUTO LIABILITY	113,000	0	0	0.00%	11,300	10.00%	1,850	1,850	1.64%	6,780	6.00%			N/A	N/A	N/A
WORKER'S COMP	1,244,000	172,158	172,158	13.84%	74,640	6.00%	118,784	118,784	9.55%	37,320	3.00%			N/A	N/A	N/A
TOTAL ALL LINES	2,211,000	257,992	257,992	11.67%	234,540	10.61%	205,967	205,967	9.32%	149,060	6.74%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$31,645			1.43%												

2014 2015 2016 2017 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

April 30, 2022

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

		Current		100			Last Month		99			Last Year		88		
2014	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%
WORKER'S COMP	1,107,261	745,774	745,774	67.35%	1,107,261	100.00%	745,774	745,774	67.35%	1,107,261	100.00%	729,107	729,107	65.85%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	998,277	998,277	45.50%	2,164,840	98.67%	998,277	998,277	45.50%	2,164,840	98.67%	981,610	981,610	44.74%	2,164,840	98.67%
NET PAYOUT %	\$981,610				44.74%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

		Current		88			Last Month		87			Last Year		76		
2015	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Apr-22		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	230,000	617,559	617,559	268.50%	230,000	100.00%	617,559	617,559	268.50%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%
AUTO LIABILITY	91,000	307,746	308,246	338.73%	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	1,876,050	1,876,050	162.15%	1,157,000	100.00%	1,876,050	1,876,050	162.15%	1,157,000	100.00%	1,764,156	1,764,156	152.48%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,525,023	3,525,523	163.37%	2,131,393	98.77%	3,525,023	3,525,023	163.35%	2,131,393	98.77%	3,139,656	3,139,656	145.49%	2,131,393	98.77%
NET PAYOUT %	\$2,984,745				138.31%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

		Current		76			Last Month		75			Last Year		64		
2016	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	197,238	418,088	418,088	211.97%	197,238	100.00%	418,088	418,088	211.97%	197,238	100.00%	382,307	382,307	193.83%	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%	30,005	30,005	4.68%	623,263	97.12%
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%	100,489	96.92%
WORKER'S COMP	1,226,749	1,348,197	1,398,197	113.98%	1,226,749	100.00%	1,349,065	1,349,065	109.97%	1,226,749	100.00%	1,197,007	1,197,007	97.58%	1,226,258	99.96%
TOTAL ALL LINES	2,169,445	1,816,589	1,866,589	86.04%	2,143,789	98.82%	1,817,457	1,817,457	83.78%	2,143,789	98.82%	1,628,569	1,628,569	75.07%	2,147,248	98.98%
NET PAYOUT %	\$1,698,493				78.29%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

		Current		64			Last Month		63			Last Year		52		
2017	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	178,000	170,264	170,264	95.65%	178,000	100.00%	170,264	170,264	95.65%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%
GEN LIABILITY	609,000	515,565	519,509	85.31%	591,434	97.12%	515,565	515,565	84.66%	591,492	97.13%	562,897	562,897	92.43%	587,724	96.51%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	100,795	96.92%	337,497	337,497	324.52%	100,639	96.77%	363,734	363,734	349.74%	97,698	93.94%
WORKER'S COMP	1,217,000	1,092,794	1,092,794	89.79%	1,216,513	99.96%	1,092,794	1,092,794	89.79%	1,216,392	99.95%	1,075,224	1,075,224	88.35%	1,212,393	99.62%
TOTAL ALL LINES	2,108,000	2,116,120	2,120,064	100.57%	2,086,743	98.99%	2,116,120	2,116,120	100.39%	2,086,522	98.98%	2,163,343	2,163,343	102.63%	2,075,816	98.47%
NET PAYOUT %	\$1,950,357				92.52%											

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

April 30, 2022

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010		Current		148			Last Month		147			Last Year		136		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	196,392	103,780	103,780	52.84%	196,392	100.00%	103,780	103,780	52.84%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,452,476	1,452,476	139.10%	1,044,196	100.00%	1,452,476	1,452,476	139.10%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,942,942	1,942,942	92.03%	2,080,936	98.57%	1,942,942	1,942,942	92.03%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011	Budget	Current		136	MONTH	Last Month		135	MONTH	Last Year		124	MONTH			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	30-Apr-22		TARGETED	Incurred	Incurred		00-Jan-00	TARGETED	Incurred		Incurred	00-Jan-00	TARGETED
PROPERTY	234,258	220,964	220,964	94.32%	234,258	100.00%	220,964	220,964	94.32%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	765,603	765,603	78.94%	935,829	96.50%	765,603	765,603	78.94%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,730,025	1,730,025	137.23%	1,260,640	100.00%	1,730,025	1,730,025	137.23%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,843,388	2,843,388	112.24%	2,497,275	98.58%	2,843,388	2,843,388	112.24%	2,497,275	98.58%	2,795,948	2,795,948	110.37%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

		Current		124			Last Month		123			Last Year		112		
2012	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	239,354	64,232	64,232	26.84%	239,354	100.00%	64,232	64,232	26.84%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%
AUTO LIABILITY	68,650	357,331	357,331	520.51%	66,547	96.94%	357,331	357,331	520.51%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%
WORKER'S COMP	1,292,157	1,335,564	1,335,564	103.36%	1,292,157	100.00%	1,335,564	1,335,564	103.36%	1,292,157	100.00%	1,167,209	1,167,209	90.33%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,244,282	2,244,282	87.33%	2,533,888	98.60%	2,244,282	2,244,282	87.33%	2,533,888	98.60%	2,064,959	2,064,959	80.35%	2,533,888	98.60%
NET PAYOUT %	\$2,058,672				80.11%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

		Current		112			Last Month		111			Last Year		100		
2013	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-22		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	243,372	154,379	154,379	63.43%	243,372	100.00%	154,379	154,379	63.43%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,451,113	1,451,113	112.30%	1,292,157	100.00%	1,451,113	1,451,113	112.30%	1,292,157	100.00%	1,449,113	1,449,113	112.15%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,648,616	1,648,616	64.05%	2,537,906	98.60%	1,648,616	1,648,616	64.05%	2,537,906	98.60%	1,641,616	1,641,616	63.78%	2,537,906	98.60%
NET PAYOUT %	\$1,561,999				60.68%											

NJCE JIF CYBER TASK FORCE

Prevent Cyber Events: Learn from Each Other

The NJCE's Risk Management programs are shaped based on the events we have experienced, as well as those of our peers. This simple principle also applies to our Cyber framework. We are, and need to be, constantly learning from each other. In this update, we present two claims experienced by our members and the claims process they experienced.



RANSOMWARE Cost a local Police Department nearly 3 months and \$600K.

A police department clicked on a malicious file in a phishing email, allowing the attacker access to the network and eventually deploying the ransomware. The department remained encrypted for about 10 days, with no access to anything on network; just think, no employee data, payroll, investigation records, CJIS, etc. The event was noticed on a Saturday and the insurance company, cyber breach counsel, and forensic vendors were engaged by Monday. Two response tracts were running at the same time: 1) *Identify where the attackers are/were in the network*; and 2) *Secure the network and get operational*.

Forensics worked with the police's outsourced IT vendor in identifying nearly **1.1M data files**, while discovering backup copies of body cam footage were deleted. This turned out to be a double-extortion event, which means that not only is the system encrypted, but the attacker gains access to the system and exfiltrates data, demanding a second ransom to not release such data onto the deep web. They demanded a nearly **\$1,000,000 ransom** and the attacker gave sample proof of data exfiltration. Data seen and exfiltrated included **payroll, thousands of police reports, victim/witness statements, Megan's Law PII (personally Identifying information), employee PII, employee psychological reports, internal affairs reports, disciplinary records, employee PHI (protected health information), youth academy PII, police candidate removal evidence, mugshots**, and more. It is expected the attacker was in the system for much time. During this time, forensics also recommended security measures to the police and implemented defensive software to protect the network.

END RESULT: Attacker negotiations initiated due to exfiltrated data, and such went on for nearly **six weeks**. The township was faced with deciding whether it should pay the ransom in a best effort to protect all this data or to rely on just notifying all impacted individuals. Although not frequent, there is the chance regardless of decision made of a lawsuit against the township for failing to protect the data. Ransom paid, nearly three months of interruption and credit monitoring.

For details, contact the NJCE Underwriting Manager or your local Commission Executive Director



NJCE JIF CYBER TASK FORCE



RANSOMWARE Cost a local Municipality nearly 3 months \$300K

A municipality was breached via an unprotected remote connection, which allowed the attacker to physically enter the network. The attacker was able to exfiltrate sensitive data and encrypt the network via ransomware, which allowed them to make this a double-extortion, whereby ransom was demanded to decrypt the network and a second ransom to prevent the exfiltrated data from being released. About **\$100,000 in ransom** was

demanded.

The insurer, breach counsel and forensics were brought in within two days. The municipality setup dual off-network back-ups, but *both were found to be corrupted*. This emphasizes the need to not only have back-ups but set them up correctly and check them. In review of the files accessed and exfiltrated, there was **sensitive employee and third-party data**. This left the municipality with the decision of whether to pay the ransom or not or to just setup credit monitoring for affected individuals.

END RESULT: The municipality was eventually able to recover much of their data within a few weeks. Ransom was not paid and credit monitoring was setup for those affected. It took many weeks to review all potentially affected files and send proper notices to those compromised.

WHAT CAN WE LEARN?

First, if you think this cannot happen to you – think again. It is estimated that nearly **three quarters of organizations saw a cyber event last year** and the national ransomware claim average is over \$4.5M. Most of our claims are in the \$300K - \$500K range, which is bad enough, but we have luckily not had to pay a large ransom over \$1 Million, nor have we seen follow-on lawsuits.

Second, various security control failures in both of these events are glaring:

- 1) Not reviewing back-ups;
- 2) Credential integrity and password policies;
- 3) Encrypting and managing sensitive data; and
- 4) Securing remote connections.

**For details, contact the NJCE Underwriting Manager or your
local Commission Executive Director**



**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 40-22

MAY 2022

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

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

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

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001486			
001486	NICOLE IVINS	IVINS SETTLEMENT	54,400.00
			54,400.00
001487			
001487	THE LAW OFFICE OF SHANNON LEIGH MCGRORATY	IRVINS LEGAL FEES	29,600.00
			29,600.00
001488			
001488	BRADD L THOMPSON	THOMPSON SETTLEMENT	43,816.85
			43,816.85
001489			
001489	COSTELLO AND MAINS LLC	THOMPSON LEGAL FEES	36,183.15
			36,183.15
		Total Payments FY 2022	164,000.00
		TOTAL PAYMENTS ALL FUND YEARS	\$164,000.00

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND
BILLS LIST**

Resolution No. 41-22

MAY 2022

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 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0522			
W0522	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 5/22	530.50
W0522	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 5/22	2,820.00
			3,350.50
		Total Payments FY 2022	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

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. 42-22

JUNE 2022

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

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

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

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001503			
001503	INSERVCO INSURANCE SERVICES	TPA 6/22	7,618.00
			7,618.00
001504			
001504	MARMERO LAW LLC	ATTORNEY 6/22	2,715.00
			2,715.00
001505			
001505	KLDISCOVERY ONTRACK LLC	SERVICES - JAMES BALLENGER CASE	2,283.61
001505	KLDISCOVERY ONTRACK LLC	SERVICES - BRADD THOMPSON CASE	16,828.58
			19,112.19
001506			
001506	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/22	6.89
001506	PERMA RISK MANAGEMENT SERVICES	ED 6/22	13,533.91
			13,540.80
001507			
001507	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 6/22	5,356.00
			5,356.00
001508			
001508	THE ACTUARIAL ADVANTAGE	ACTUARY 6/22	746.91
			746.91
001509			
001509	BROWN & CONNERY, LLP	LEGAL MONAGHAN	578.00
001509	BROWN & CONNERY, LLP	LEGAL IVINS	2,465.00
001509	BROWN & CONNERY, LLP	LEGAL HENRY	1,482.00
001509	BROWN & CONNERY, LLP	LEGAL BALLENGER	38.00
001509	BROWN & CONNERY, LLP	LEGAL HENRY	1,665.00
			6,228.00
001510			
001510	VIOLA YEAGER	MEDICAL REIMBURSEMENT LESS 12/21 OVERPMT	25.19
			25.19
001511			
001511	JUNE ATKINSON	MEDICAL REIMBURSEMENT 6/22	439.96
			439.96
001512			
001512	NJ ADVANCE MEDIA	AUDIT AD 10.08.21	305.53
			305.53
001513			
001513	TIMOTHY SHEEHAN	PRIMA 2022 - TRAVEL EXPENSES	2,361.13
			2,361.13

001514			
001514	DUANE SARMIENTO	MEDICAL REIMBURSEMENT 5/22	2,615.31
			2,615.31
001515			
001515	HARDENBERGH INSURANCE GROUP	RMC FEE 6/22	27,434.00
			27,434.00
		Total Payments FY 2022	88,498.02
		TOTAL PAYMENTS ALL FUND YEARS	\$88,498.02

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. 43-22

JUNE 2022

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 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0622			
W0622	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 6/22	530.50
W0622	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 6/22	2,820.00
			3,350.50
		Total Payments FY 2022	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

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	April			
CURRENT FUND YEAR	2022			
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	\$4,201,007.59	4168439.79	\$ 4,920.49	\$ 27,647.31
Opening Interest Accrual Balance	\$0.00	0	\$ -	\$ -
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$164,973.64	\$0.00	\$144,536.19	\$20,437.45
10 (Withdrawals - Sales)	-\$391,976.72	-\$236,194.23	-\$135,345.04	-\$20,437.45
Ending Cash & Investment Balance	\$3,974,004.51	\$3,932,245.56	\$14,111.64	\$27,647.31
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$87,520.43	\$79,771.74	\$6,279.94	\$1,468.75
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,061,524.94	\$4,012,017.30	\$20,391.58	\$29,116.06

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2022 Month Ending: April								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	662,440.86	3,435,674.87	(288,094.63)	1,068,160.37	(784,564.96)	(44,514.41)	151,905.52	4,201,007.62
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES								
Claims Transfers	1,721.50	18,565.95	150.00	126,283.84	0.00	0.00	0.00	146,721.29
Expenses	0.00	0.00	0.00	0.00	0.00	80,186.51	0.00	80,186.51
Other Expenses*	0.00	0.00	0.00	0.00	0.00	95.28	0.00	95.28
TOTAL	1,721.50	18,565.95	150.00	126,283.84	0.00	80,281.79	0.00	227,003.08
END BALANCE	660,719.36	3,417,108.92	(288,244.63)	941,876.53	(784,564.96)	(124,796.20)	151,905.52	3,974,004.54

**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 23, 2022* 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 4/1/22 to 4/30/22 and 5/1/22 to 5/31/22 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 23, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2022 Thru 04/30/2022

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2022 Thru 04/30/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5799	3530002046	001	TOWNSEND, ERNEST	3/1/2022	3/9/2022	MADDEN & MADDEN PA	4/22/2022	LEGAL FEE - STMT #8	150.00 150.00
Total for Coverage: Auto Liability							Number of entries: 1		150.00	150.00
Coverage: Auto Physical Damage										
C	5797	3530003003	001	GLOUCESTER COUN	12/1/2021	12/1/2021	BELLMAWR COLLISION CENTER	4/22/2022	2020 FORD F450 PLATE #CG8CPW	1,721.50 1,721.50
Total for Coverage: Auto Physical Damage							Number of entries: 1		1,721.50	1,721.50
Coverage: General Liability										
C	5792	3530002226	001	CARDOSO BAEZ, JONATHAN	3/1/2022	3/30/2022	MADDEN & MADDEN PA	4/8/2022	STATEMENT #8	5,365.95 5,365.95
C	5794	3530002613	001	FAIBISCH, CARLOS	2/16/2022	2/16/2022	MADDEN & MADDEN PA	4/8/2022	LEGAL FEES # 3	30.00 30.00
C	5795	3530001524	001	PFOST, DONALD	2/3/2022	2/24/2022	MADDEN & MADDEN PA	4/8/2022	STATEMENT #42	1,155.00 1,155.00
Total for Coverage: General Liability							Number of entries: 3		6,550.95	6,550.95
Coverage: Police Professional										
C	26689	3530003101	001	SCHEID, JOSEPHINE	2/1/2022	2/28/2022	MADDEN & MADDEN PA	4/8/2022	STATEMENT 2	7,140.00 7,140.00
C	5793	3530002413	001	CARBONARO, ANTHONY	3/1/2022	3/31/2022	MADDEN & MADDEN PA	4/8/2022	STATEMENT #2	3,375.00 3,375.00
C	5796	3530003101	001	SCHEID, JOSEPHINE	2/1/2022	2/28/2022	MADDEN & MADDEN PA	4/8/2022	STATEMENT 2	7,140.00 7,140.00
C	5798	3530002964	001	ARCHIE, SHAWN	3/1/2022	3/31/2022	PARKER MCCAY	4/22/2022	INVOICE 3145248	1,500.00 1,500.00
V	26689	3530003101	001	SCHEID, JOSEPHINE	2/1/2022	2/28/2022	MADDEN & MADDEN PA	4/8/2022	VOID: STATEMENT 2	-7,140.00 -7,140.00
Total for Coverage: Police Professional							Number of entries: 5		12,015.00	12,015.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 10		20,437.45	20,437.45

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2022 Thru 05/31/2022

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2022 Thru 05/31/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid	
Coverage: Auto Liability											
C	5802	3530002947	001	BARTON, ALEXIS	9/7/2021	9/7/2021	ALEXIS BARTON	5/20/2022	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	4,093.62	4,093.62
Total for Coverage: Auto Liability							Number of entries: 1		4,093.62	4,093.62	
Coverage: Auto Physical Damage											
C	26669	3530003165	001	ROWAN COLLEGE OF SOUTH JERSEY	3/25/2022	3/25/2022	ROWAN COLLEGE OF SOUTH JERSEY	5/20/2022	STORAGE FEES AND TOW	949.25	949.25
C	5804	3530003165	001	ROWAN COLLEGE OF SOUTH JERSEY	4/12/2022	4/12/2022	1ST ALERT APPRAISALS	5/20/2022	INVOICE # 7313	210.00	210.00
C	5805	3530003165	001	ROWAN COLLEGE OF SOUTH JERSEY	3/25/2022	3/25/2022	ROWAN COLLEGE OF SOUTH JERSEY	5/20/2022	2009 FORD ECON PLATE #030AEG	7,449.00	7,449.00
C	5806	3530002934	001	GLOUCESTER COUNTY	2/1/2022	2/1/2022	GLOUCESTER COUNTY	5/20/2022	DEDUCTIBLE	1,000.00	1,000.00
M	25402	3530002934	001	GLOUCESTER COUNTY	9/14/2021	9/14/2021	BELLMAN COLLISION CENTER	5/11/2022	2012 AMBULANCE #27 - PLATE# OA2858	1,822.00	1,822.00
R	230647529	3530002934	001	GLOUCESTER COUNTY	2/1/2022	2/1/2022	GOVERNMENT EMPLOYEES INSURANCE	5/11/2022	SUBROGATION RECOVERY	-2,181.00	-2,181.00
R	232129588	3530002934	001	GLOUCESTER COUNTY	3/28/2022	3/28/2022	GOVERNMENT EMPLOYEES INSURANCE	5/11/2022	SUBROGATION RECOVERY	-315.00	-315.00
V	25402	3530002934	001	GLOUCESTER COUNTY	9/14/2021	9/14/2021	BELLMAN COLLISION CENTER	5/11/2022	VOID: 2012 AMBULANCE #27 - PLATE# OA2858	-1,822.00	-1,822.00
V	26669	3530003165	001	ROWAN COLLEGE OF SOUTH JERSEY	3/25/2022	3/25/2022	ROWAN COLLEGE OF SOUTH JERSEY	5/20/2022	VOID: STORAGE FEES AND TOW	-949.25	-949.25
Total for Coverage: Auto Physical Damage							Number of entries: 9		6,163.00	6,163.00	
Coverage: General Liability											
C	5801	3530001534	001	FFOST, DONALD	3/1/2022	3/18/2022	MADDEN & MADDEN PA	5/20/2022	STATEMENT # 43	1,170.00	1,170.00
C	5803	3530002943	001	RUSANOVA, KARAMFLA	8/22/2021	8/22/2021	KARAMFLA RUSANOVA	5/20/2022	DEDUCTIBLE FULL & FINAL SETTLEMENT OF ALL CLAIMS	1,000.00	1,000.00
Total for Coverage: General Liability							Number of entries: 2		2,170.00	2,170.00	
Coverage: Police Professional											
C	5800	3530003101	001	SCHIED, JOSEPHINE	3/1/2022	3/23/2022	MADDEN & MADDEN PA	5/5/2022	INVOICE # 65207-005M	1,365.00	1,365.00
Total for Coverage: Police Professional							Number of entries: 1		1,365.00	1,365.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 13		13,791.62	13,791.62	



Gloucester County Insurance Commission
Bill Review / PPO Reductions
2022

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	38	87%	\$87,676.90	87%	\$19,693.42	\$0.00	\$41,552.07	\$26,431.41	\$67,983.48	\$6,819.38	\$61,164.10
February	42	90%	\$150,278.10	58%	\$96,271.25	\$2,740.45	\$16,151.08	\$35,115.32	\$54,006.85	\$7,560.98	\$46,445.87
March	94	91%	\$179,486.03	96%	\$74,472.42	\$83.00	\$56,309.60	\$48,621.01	\$105,013.61	\$13,786.73	\$91,226.88
April	30	87%	\$139,319.56	88%	\$139,319.56	\$2,803.17	\$43,908.53	\$5,813.33	\$52,525.03	\$7,019.77	\$45,505.26
May	147	98%	\$108,501.75	96%	\$38,606.53	\$0.00	\$38,219.62	\$31,675.60	\$69,895.22	\$9,289.15	\$60,606.07
YTD Total	351	93%	\$665,262.34	85%	\$368,363.18	\$5,626.62	\$196,140.90	\$147,656.67	\$349,424.19	\$44,476.01	\$304,948.18

<u>Monthly Summary</u>	<u>April</u>	<u>May</u>
Total Reductions (before fees):	\$52,525.03	\$69,895.22
Percent:	38%	64%
Net Reductions:	\$45,505.26	\$60,606.07
Percent:	33%	56%

<u>YTD Summary</u>	
Total Reductions (before fees):	\$349,424.19
Percent:	53%
Net Reductions:	\$304,948.18
Percent:	46%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: June 16, 2022
DATE OF MEETING: June 23, 2022

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 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 28:** Attended the GCIC meeting.
- **May 9:** Attended a client meeting with GCSD Sheriff and Admin staff to discuss safety resources.
- **May 26:** Conducted a Forklift training session for GCIC.
- **June 13:** Attended a loss control survey of the GCIC Jail with the insurance carrier.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **June 23:** Plan to attend the GCIC meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - SD Message: New Jersey Youth Camps – April 27.

- NJCE JIF - SD Bulletin: Workplace Violence Prevention – May 2.
- NJCE JIF - SD Message: National Safety Stand-Down to Prevent Falls in Construction - May 2 through May 6, 2022 – May 4.
- NJCE JIF - Training Announcement: Public Works and Utilities - Safety and Regulatory Awareness Live Virtual Training – May 9.
- NJCE JIF - Live Safety Training – July 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – May 9.
- NJCE JIF - SD Message: Risk Management Strategies for Lifeguard Operations – May 13.
- NJCE JIF - SD Bulletin: Lightning Safety Best Practices – May 18.
- NJCE JIF - SD Bulletin: Crane Truck Regulations – May 24.
- NJCE JIF - SD Message: Heat Related Illnesses – May 25.
- NJCE JIF - SD Message: Violence in the Workplace Training and Resources – May 26.
- NJCE JIF - Live Safety Training – August 2022 Registration is Now Open & In-Person (EXPOS) Training Announcement! – May 31.
- NJCE JIF - SD Bulletin: Heat Related Illnesses Best Practices – June 6.
- NJCE JIF - SD Bulletin: Permit-Required Confined Space Best Practices – June 10.

NJCE MEDIA LIBRARY

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

No videos were utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

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

NJCE LIVE SAFETY TRAINING

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

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(The June thru August 2022 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.**

MSI-NJCE EXPOS (In-Person Training)

The MSI/NJCE Expos (In-Person training) scheduled throughout the state in 2022 for training programs not available virtually.

- The training EXPO topics will include:
 - Excavation, Trenching, and Shoring (4 hours)
 - Flagger and Work Zone Safety (4 hours)
 - Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Personal Protective Equipment (1 hour)
 - Fire Safety (1 hour)
 - NJCE Leadership Academy consists of two sessions. There can be taken individually.
 - Ethics for NJ Government Employees (2 hour)
 - Practical Leadership – 21 Irrefutable Laws (2 hour)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris Co. Fire Academy	500 W Hanover Avenue, Morristown, 07960
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/7/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

- All courses will be held from 8:30 a.m. to 12:30 p.m.
- Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.
- ***Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status. Registration is required and walk-ins will not be permitted due to classroom size restrictions.***

To Register go to the: [MSI-NJCE 2022 EXPO Schedule](#) click on the selected course name/date. (Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk at publicrisk@jamontgomery.com; 877 398-3046)

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. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://njce.org/safety/njce-leadership-academy/>

(Note: *The Safety Leadership Plaques will be distributed once a year starting in 2023. More details to follow, thank you.*)



NJCE Learning Management System (LMS) - The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

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

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

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

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

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

Please Note: As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a live Virtual platform through Zoom via the MSI/NJCE Expos as mentioned below. For more information on training and other safety resources please visit the Safety portion of the NJCE.org website: <https://njce.org/safety/>.

In-Person training is being held via the MSI/NJCE Expos (*). These Expos are scheduled throughout the state in 2022 and for training programs that are not available virtually. **To Register** go to the: [MSI-NJCE 2022 EXPO Schedule](#) click on the selected course name/date.

June thru August 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
6/22/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
6/23/22	Power of Collaboration - Middlesex Fire Academy*	9:00 - 2:00 pm w/lunch brk
6/23/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
6/24/22	Driving Safety Awareness	8:30 - 10:00 am
6/24/22	Personal Protective Equipment (PPE)	10:30 - 12:30 pm
6/27/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/27/22	Back Safety / Material Handling	11:00 - 12:00 pm
6/28/22	Flagger Skills and Safety	8:30 - 9:30 am
6/28/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
6/28/22	Safety Coordinator Skills Training	8:30 - 12:30 pm
6/29/22	Fire Safety	8:30 - 9:30 am
6/29/22	Fire Extinguisher Safety	10:00 - 11:00 am
6/30/22	Confined Space Entry for Supervisors	9:00 - 12:00 pm
6/30/22	HazCom w/GHS	1:00 - 2:30 pm
7/1/22	Mower Safety	8:30 - 9:30 am
7/1/22	Hearing Conservation	10:00 - 11:00 am
7/6/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
7/6/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
7/6/22	Fire Extinguisher Safety	11:00 - 12:00 pm
7/6/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
7/7/22	Back Safety / Material Handling	7:30 - 8:30 am
7/7/22	HazCom w/GHS	9:00 - 10:30 am
7/8/22	Fire Safety	7:30 - 8:30 am
7/8/22	Fall Protection Awareness	9:00 - 11:00 am
7/11/22	Flagger Skills and Safety	8:30 - 9:30 am
7/11/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
7/12/22	Preparing for First Amendment Audits	9:00 - 11:00 am
7/12/22	Introduction to Management Skills	10:00 - 12:00 pm
7/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm

7/13/22	Personal Protective Equipment (PPE)	7:30 - 9:30 am
7/13/22	Work Zone: Temporary Traffic Controls	10:00 - 12:00 pm
7/14/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/14/22	Driving Safety Awareness	1:00 - 2:30 pm
7/15/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
7/15/22	Shop & Tool Safety	9:00 - 10:00 am
7/18/22	Confined Space Entry for Entrants & Attendants	7:30 - 9:30 am
7/18/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
7/18/22	HazCom w/GHS	1:00 - 2:30 pm
7/19/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
7/19/22	Jetter/Vacuum Safety Awareness	8:00 - 10:00 am
7/19/22	Hearing Conservation	10:30 - 11:30 am
7/19/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
7/20/22	Safety Committee Best Practices	8:30 - 10:00 am
7/20/22	Implicit Bias in the Workplace	11:00 - 12:30 pm
7/21/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
7/21/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
7/22/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
7/22/22	Fire Extinguisher Safety	11:00 - 12:00 pm
7/25/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
7/25/22	Fire Safety	10:00 - 11:00 am
7/26/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
7/26/22	HazCom w/GHS	10:00 - 11:30 am
7/27/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
7/27/22	Dealing with Difficult People	9:00 - 10:30 am
7/28/22	Mower Safety	7:30 - 8:30 am
7/28/22	Chain Saw Safety	9:00 - 10:00 am
8/1/22	HazCom w/GHS	7:30 - 9:00 am
8/1/22	Hearing Conservation	9:30 - 10:30 am
8/1/22	Fire Safety	11:00 - 12:00 pm
8/2/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
8/2/22	Chipper Safety	1:00 - 2:00 pm
8/3/22	Asbestos, Lead, Silica, Overview	7:30 - 8:30 am
8/3/22	Fire Extinguisher	9:00 - 10:00 am
8/4/22	CDL-Drivers Safety Regulations	8:30 - 10:30 am
8/4/22	Hazard Identification / Make Observations Count	1:00 - 3:00 pm
8/5/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
8/5/22	Mower Safety	11:00 - 12:00 pm
8/8/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
8/8/22	Disaster Management	9:00 - 10:30 am
8/8/22	Flagger Skills and Safety	1:00 - 2:00 pm
8/9/22	Preparing for the Unspeakable	9:00 - 10:30 am
8/9/22	Confined Space Entry for Supervisors	8:30 - 11:30 am
8/10/22	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
8/10/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am

8/10/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
8/11/22	Housing Authority Sensibility	8:30 - 11:30 am
8/11/22	Introduction to Communication Skills	10:00 - 12:00 pm
8/11/22	HazCom w/GHS	1:00 - 2:30 pm
8/12/22	Confined Space Entry for Entrants & Attendants	8:30 - 10:30 am
8/12/22	Hearing Conservation	11:00 - 12:00 pm
8/15/22	Implicit Bias in the Workplace	9:00 - 10:30 am
8/15/22	Heavy Equipment: General Safety	1:00 - 3:00 pm
8/16/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
8/16/22	Fall Protection Awareness	1:00 - 3:00 pm
8/17/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
8/17/22	Ethics for NJ Local Government Employees	11:00 - 1:00 pm
8/17/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
8/18/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
8/18/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/19/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
8/19/22	Fire Extinguisher	11:00 - 12:00 pm
8/22/22	Sanitation/Recycling Safety	8:30 - 10:30 am
8/22/22	Back Safety / Material Handling	11:00 - 12:00 pm
8/23/22	Fire Safety	8:30 - 9:30 am
8/23/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
8/24/22	Special Events Management	8:30 - 10:30 am
8/24/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/25/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/25/22	Flagger Skills and Safety	11:00 - 12:00 pm
8/26/22	Mower Safety	7:30 - 8:30 am
8/26/22	HazCom w/GHS	9:00 - 10:30 am
8/29/22	Shop & Tool Safety	8:30 - 9:30 am
8/29/22	Driving Safety Awareness	10:00 - 11:30 am
8/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
8/30/22	Confined Space Entry for Entrants & Attendants	1:00 - 3:00 pm
8/31/22	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
8/31/22	Chain Saw Safety	10:00 - 11:00 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. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.

- 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.

- Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 6/23/2022

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2/2/2022 & 4/6/2022 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes for each meeting.

B. 2023 Underwriting Renewal Data

The NJCEL will begin the 2023 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	7/9/2022	\$673.95	\$673.95
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2022	\$490.00	\$490.00

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	8/1/2022	\$56,700.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company	8/1/2022	\$12,168.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2022	\$13,875.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2022	\$460.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Companies	9/12/2022	\$12,231.95

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.

**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 23, 2022*.

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 23, 2022* 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 23, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation, Liability & EPL
CLOSED SESSION
6-23-22

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530002773	Eric Defiore	Worker Compensation	SAR
3530002431	Niccole Kraft	Worker Compensation	SAR
<u>Docket #</u>	<u>Case</u>	<u>Type of Claim</u>	
GLO-L-000429-20	Ballenger	Employment Practice Liability	
GLO-L-001016-20	Henry	Employment Practice Liability	

RESOLUTION 57-22

**GLOUCESTER COUNTY INSURANCE COMMISSION RESOLUTION OF
AUTHORITY FOR SETTLEMENT WITH JAMES M. BALLENGER, JR.**

WHEREAS, James M. Ballenger, Jr. (hereinafter "Plaintiff") filed a complaint in the Superior Court of New Jersey, Gloucester County, against the Gloucester County Prosecutor's Office under the caption of James M. Ballenger, Jr. v. Gloucester County Prosecutor's Office, et al., Docket No. GLO-L-000429-20; and

WHEREAS, the Parties resolved this matter amicably without further litigation subject to formal approval by the Gloucester County Insurance Commission; and

WHEREAS, a settlement agreement and general unconditional release has been negotiated and agreed upon between the Plaintiff and the County of Gloucester; and

WHEREAS, the settlement is not intended, nor should it be intended to be an admission of any liability, wrongdoing, or impropriety by the Parties; and

WHEREAS, the settlement has been evaluated by defense counsel for the Gloucester County Insurance Commission; and

WHEREAS, the Gloucester County Insurance Commission believes that it is in its' best interest to enter into the Settlement with Plaintiff so as to ensure that all matters set forth in and involving the claim and action are forever resolved.

NOW, THEREFORE BE IT RESOLVED, by the Gloucester County Insurance Commission that disposition of the claim filed by the above-referenced individual is authorized in accordance with the terms referenced herein.

BE IT FURTHER RESOLVED that the proper Commission officials and/or their agents, be and are hereby authorized to execute such documents as shall be necessary to affect the disposition set forth.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 23, 2022

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION RESOLUTION OF AUTHORITY FOR
SETTLEMENT WITH DEON HENRY**

WHEREAS, Deon Henry (hereinafter “Plaintiff”) filed a complaint in the Superior Court of New Jersey, Gloucester County, against the Gloucester County Prosecutor’s Office under the caption of Deon Henry v. Gloucester County, Docket No. GLO-L-001016-20; and

WHEREAS, the Parties resolved this matter amicably without further litigation subject to formal approval by the Gloucester County Insurance Commission; and

WHEREAS, a settlement agreement and general unconditional release has been negotiated and agreed upon between the Plaintiff and the County of Gloucester; and

WHEREAS, the settlement is not intended, nor should it be intended to be an admission of any liability, wrongdoing, or impropriety by the Parties; and

WHEREAS, the settlement has been evaluated by defense counsel for the Gloucester County Insurance Commission; and

WHEREAS, the Gloucester County Insurance Commission believes that it is in its’ best interest to enter into the Settlement with Plaintiff so as to ensure that all matters set forth in and involving the claim and action are forever resolved.

NOW, THEREFORE BE IT RESOLVED, by the Gloucester County Insurance Commission that disposition of the claim filed by the above-referenced individual is authorized in accordance with the terms referenced herein.

BE IT FURTHER RESOLVED that the proper Commission officials and/or their agents, be and are hereby authorized to execute such documents as shall be necessary to affect the disposition set forth.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 23, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 59-22

JUNE 2022 SUPPLEMENT

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

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

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

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001516			
001516	COSTELLO AND MAINS LLC	LEGAL FEES - BALLENGER	39,109.89
			39,109.89
001517			
001517	JAMES M BALLENGER JR	BALLENGER SETTLEMENT	45,890.11
			45,890.11
001518			
001518	DEON D HENRY SR	HENRY SETTLEMENT	43,500.00
			43,500.00
001519			
001519	ZEFF LAW FIRM, LLC	LEGAL FEES - HENRY	29,000.00
			29,000.00
		Total Payments FY 2022	157,500.00
		TOTAL PAYMENTS ALL FUND YEARS	157,500.00

Chairperson

Attest:

Dated: _____

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

Treasurer

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, April 28, 2022
ZOOM VIRTUAL MEETING
1:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash, Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Veronica George Richard Crooks Amy Zeiders Sureatha Hobbs
	Qual-Lynx Chris Roselli
	Medlogix Adam Giaquinto
	PERMA Jennifer Conicella, Jacqueline Cardenosa
NJCE Underwriting Manager	Conner Strong & Buckelew Edward Cooney
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti Danielle Colaianne Yvonne Frey
Attorney	Marmero Law, LLC Al Marmero, Esq.
Treasurer	Tracey Giordano

Safety Director

J.A. Montgomery Risk Consulting
Glenn Prince

ALSO PRESENT:

Eric M. Campo, Gloucester County Counsel
Therese Taraschi, Brown & Connery, LLP
Carolyn Oldt, Gloucester County Library Commission
Thomas Giordano, Brown & Brown Metro
Susan Panto, Conner Strong & Buckelew
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of February 24, 2022, and March 10, 2022

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
FEBRUARY 24, 2022 AND MARCH 10, 2022**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti said the committee met in April to discuss the wellness grants that will be presented during her risk manager's report. The Committee is not scheduled to meet again until June.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on April 12th to discuss several PARS and SARS, which will be discussed further in closed session.

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

TAMARISK JONES – Executive Director reported we would like to thank Tammy Jones for all her support, guidance and dedication to the Commission and its members over the past years. Executive Director said on behalf of the Commission to show our appreciation we ordered Tammy an engraved pen and key ring. We wish Tammy all the best in her retirement.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – At our last meeting Executive Director reported the NJCE 2022 Reorganization Meeting was held on February 24, 2022. Included in the agenda was a written summary of the meeting. Executive Director said the NJCE also met prior to today's Commission Meeting. Executive Director highlighted several discussion points such as the progress of the manuscript policy forms for the NJCE, which will allow us to purchase reinsurance in lieu of excess insurance, the award of several professional contracts, adoption of a formalized Safety Committee Charter, the authorization to pursue quotes for an appraisal company, and reviewing a renewal

timeline. The NJCE is also working on Pollution/Sewerage liability coverage for the Utility Authorities in the NJCE. Executive Director added the NJCE will meet again on June 23, 2022, at 9:30 AM via Zoom.

2022 NJCE BUDGET DELTA – At our last meeting Executive Director reported the NJCE approved the recommendation of the Fund’s Finance Committee to assess additional premiums for ancillary coverages to close a 2022 budget delta in the amount of \$744,455. Included in the agenda was a copy of the Finance Committee Agenda explaining the delta and the payment options for member entities. Also included in the agenda was the Ancillary Coverages Reconciliation to Actual for the members of the Gloucester County Insurance Commission. The Fund Office e-mailed member entities on March 24 asking which option they preferred.

CERTIFICATE OF INSURANCE REPORTS – Included in agenda on pages were the certificate of issuance reports from the NJCE which lists those certificates issued in the months of February and March. Executive Director said there were (7) seven certificate of insurances issued in February and (12) twelve in March.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda on was a copy of the Property & Casualty Financial Fast Track Report for the month of February. Executive Director reported as of **February 28, 2022** there was a statutory surplus of **\$2,980,687**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,195,741**. The total cash amount is **\$4,304,567**. Executive Director also reported a surplus of **\$700,000**.

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 reported as of **February 28, 2022** there is a statutory surplus of **\$14,323,660**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$12,413,800**.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of January. Ms. Panto reported as of **January 31, 2022**, there is a statutory surplus of **\$283,399** and the total cash amount is **\$356,343**.

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, 2022. The Executive Director reviewed the reports with the Commission noting years 2011 and 2015 saw losses higher than projected, but the Commission has performed better than expected overall which is part of the reason the Commission has seen an increase in the surplus.

2022 PROPERTY & CASUALTY ASSESSMENTS – Executive Director said the Treasurer’s Office advised all member entities paid the March assessment. The second assessment payment is due on May 15, 2022.

2022 MEETING SCHEDULE – Executive Director reminded participants the Commission will not meet in May. The next meeting is scheduled for June 23, 2022, at 1:00 PM in person. There were no objections to holding the June meeting in person.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Ms. Panto said her report was included in the Appendix III section of the agenda and reviewed the March report with the Commission noting the year-to-date total issues were 43.

TREASURER REPORT: Chairman Sheehan reported the agenda included the March Property and Casualty Bills List, Resolution 40-22 and the March Property and Casualty Bills List, Resolution 41-22 March Benefits Bills List, Resolution 42-22 April Property & Casualty Bills List, and Resolution 43-22 April Benefit Bills List requested a motion to approve.

MOTION TO APPROVE RESOLUTION 40-22 MARCH BILLS LIST, RESOLUTION 41-22 MARCH BENEFIT BILLS LIST, RESOLUTION 42-22 APRIL BILLS LIST, AND RESOLUTION 43-22 APRIL BENEFIT BILLS LIST

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

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

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 44-22 Inservco Liability Check Register for the period of 2/1/22 to 2/28/22 and 3/1/22 to 3/31/22.

MOTION TO APPROVE RESOLUTION 44-22 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/22 TO 2/28/22 AND 3/1/22 TO 3/31/22

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

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

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	42	\$150,278.10	\$96,271.25	\$54,006.85	\$46,445.87	90%	58%
March	94	\$179,486.03	\$74,472.42	\$105,013.61	\$91,226.88	91%	96%

Mr. Giaquinto asked if there were any questions and concluded his report.

NJCE SAFETY DIRECTOR:

REPORT: Included in the agenda was the report noting Risk Control Activities for February through April. Also included in the report was the 2022 Safety Expo schedule where members will have the opportunity for employees to get a variety of training that PEOSH typically cites.

Mr. Prince reported the NJCE established the Safety Committee that will meet quarterly via zoom to discuss topics such as joint training programs and effectiveness of the safety program. The committee will consist of a representative from each member entity. Mr. Prince thanked Chairman Sheehan for volunteering to sit as the Commission's representative. Mr. Prince said the first meeting of the Safety Committee would be June 20th at 10am.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti reported nine submissions were received for the 2022 Wellness Incentive Program Grant and all the supporting documentation was distributed. One department exceeded the \$1,000 threshold. The Commissioners thanked Ms. Violetti for the wellness grants.

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

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

Ms. Violetti also reported the Safety Kickoff Meeting would not be held this year and that members should have received the 2022 Cyber Liability Cards, which provide information in the event of a cyber event.

Ms. Violetti introduced Dominique McDuffie, who will be joining Hardenbergh Insurance Group as the new claims account manager for public entities.

Ms. Violetti reported that 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 listed in the report 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	5/17/2022	\$750.00	\$750.00
Improvement Authority	Dream Park Package (Property and General Liability), Care, Custody and Control and Umbrella	Great American Insurance Company	5/21/2022	\$120,544	\$118,567

	Policy				
County	Board of County Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2022	\$2,000.00	\$2,000.00
County	County Warden Bond	CNA	7/1/2022	\$122.50	\$122.50
Improvement Authority	Pollution Liability – Storage Tanks at the Dream Park	Commerce & Industry Insurance Company	7/7/2022	\$1,163.08	\$1,070.44

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES
DIRECTOR TO RENEW THE ABOVE POLICY**

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

Ms. Violetti concluded her report.

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 45-22 authorizing a Closed Session to discuss PARS & SARS relating to pending or

anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burke
Second: Commissioner Christina
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burke
Second: Commissioner Christina
Vote: Unanimous

Chairman Sheehan asked Mr. Marmero to present the motion approving the PARS.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003140 FROM \$25,000.00 TO \$125,000.00 AN INCREASE OF \$100,000.00

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002430 FROM \$25,000 TO \$47,837.32 AN INCREASE OF \$22,837.32

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002046 FROM \$14,981.16 TO \$54,981.16 AN INCREASE OF \$40,000

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

APPROVAL OF RESOLUTION 46-22, AUTHORITY FOR SETTLEMENT WITH NICOLE IVINS

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

APPROVAL OF RESOLUTION 47-22, AUTHORITY FOR SETTLEMENT WITH BRADD THOMPSON

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

MOTION TO ADJOURN:

Motion: Commissioner Burke
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 1:43 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

MAY 2022

GCHIC - Gloucester County Health Insurance Commiss

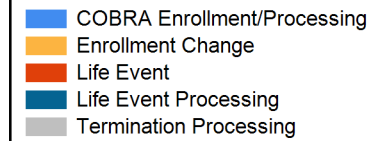
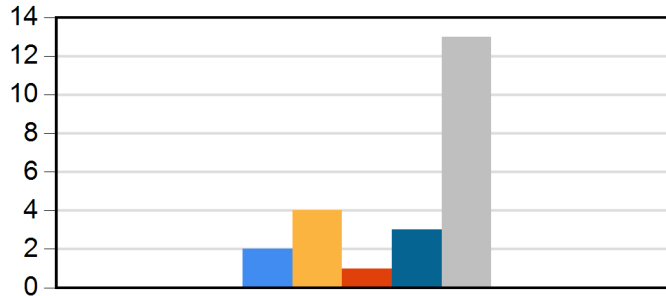
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

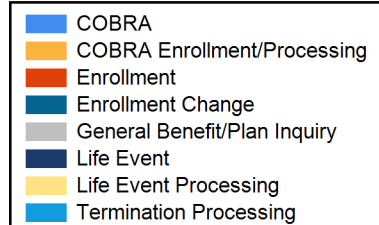
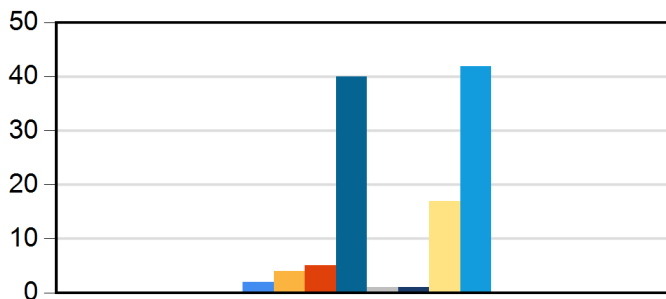
From: 5/1/2022 To: 5/31/2022

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MAY)	# of Issues
COBRA Enrollment/Processing	2
Enrollment Change	4
Life Event	1
Life Event Processing	3
Termination Processing	13
Total for Subject	23



SUBJECT (YTD)	# of Issues
COBRA	2
COBRA Enrollment/Processing	4
Enrollment	5
Enrollment Change	40
General Benefit/Plan Inquiry	1
Life Event	1
Life Event Processing	17
Termination Processing	42
Total for Subject	112

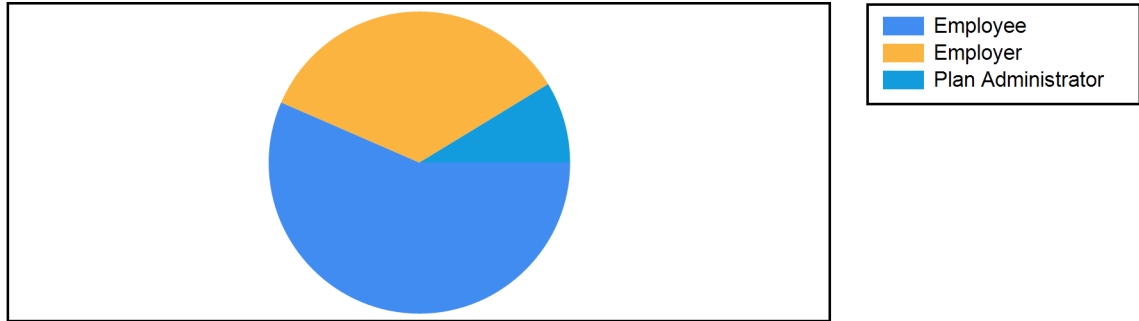


CLIENT ACTIVITY REPORT

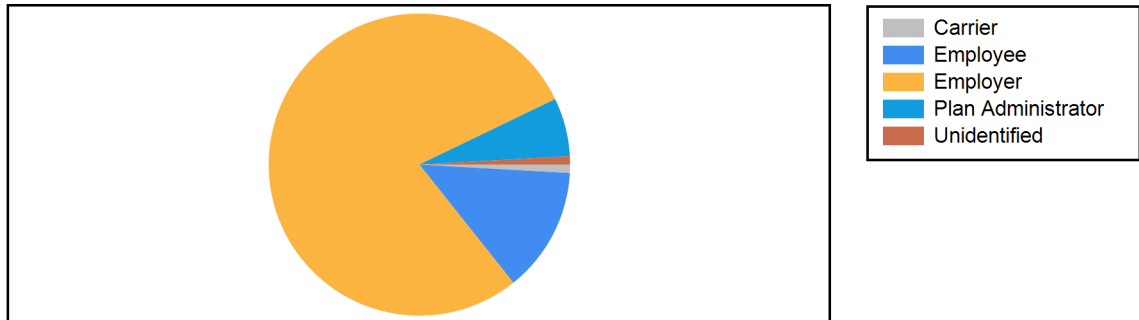
From: 5/1/2022 To: 5/31/2022

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (MAY)	# of Issues
Employee	13
Employer	8
Plan Administrator	2
Total for Call Source	23



CALL SOURCE (YTD)	# of Issues
Carrier	1
Employee	15
Employer	88
Plan Administrator	7
Unidentified	1
Total for Call Source	112

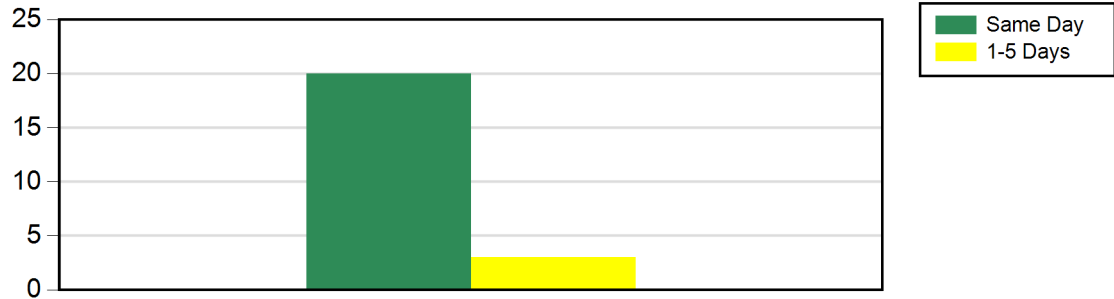


CLIENT ACTIVITY REPORT

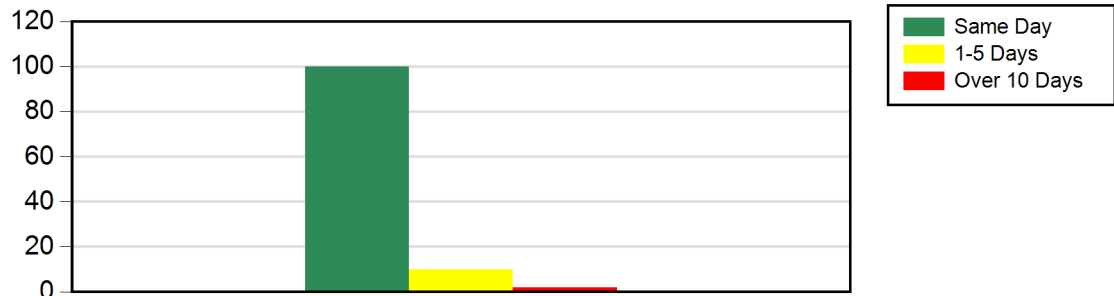
From: 5/1/2022 To: 5/31/2022

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (MAY)	# of Days	%
Same Day	20	87%
1-5 Days	3	13%
Total for Time Range	23	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	100	89%
1-5 Days	10	9%
Over 10 Days	2	2%
Total for Time Range	112	100%



DETAIL (YTD)		From: 1/1/2022 To: 5/31/2022		
Received	Call Source	Subject	Status	Closed Time
1/4/2022	Employer	Enrollment	Closed	Same Day
1/5/2022	Employer	Enrollment	Closed	Same Day
1/10/2022	Employer	Termination Processing	Closed	Same Day
1/10/2022	Employer	Life Event Processing	Closed	Same Day
1/11/2022	Plan Administrator	COBRA	Closed	Same Day
1/14/2022	Employer	Enrollment Change	Closed	1-5 Days
1/18/2022	Employer	Enrollment Change	Closed	1-5 Days
1/20/2022	Employer	Enrollment Change	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 5/1/2022 To: 5/31/2022

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 5/1/2022 To: 5/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 5/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Life Event Processing	Closed	Same Day
3/11/2022	Employer	Enrollment Change	Closed	Same Day
3/16/2022	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
3/22/2022	Employer	Life Event Processing	Closed	Same Day
3/22/2022	Employer	Enrollment	Closed	Same Day
3/22/2022	Employer	Enrollment Change	Closed	Same Day
3/28/2022	Employer	Life Event Processing	Closed	Same Day
3/30/2022	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 5/1/2022 To: 5/31/2022

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 5/1/2022 To: 5/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 5/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day

APPENDIX III

Safety and Accident Review Committee Minutes

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes February 2, 2022 10:00 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 10:00 am.

II. Roll Call

Committee Members:	Member	
Leigh vanOyen	Gloucester County Insurance Commission	Present
Tim Sheehan	Gloucester County Risk Manager	Present
John Vinci, Sr.	Gloucester County Utilities Authority	Present
Wayne Love	Gloucester County Utilities Authority	Present
Kathy Shryock	Gloucester County Improvement Authority	Absent
Lauren Vilimas	Rowan College of South Jersey	Present
Brenda Muhlbaier	Gloucester County Library Commission	Present
<u>Commission Professionals:</u>		
Joseph Hrubash	Executive Director	Present
Cathy Dodd	Executive Director's Office	Absent
Glenn Prince	JA Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

- III. Approval of the 12/1/2021 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 12/1/2021 Safety and Accident Review Committee Meeting Minutes
Moved: John Vinci
Seconded: Leigh vanOyen
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began her report stating that the OSHA 300 Logs are complete. Ms. vanOyen then explained a new workers' comp law effective 1/10/2022 pertaining to parking lot injuries. It is as follows: If an employee suffers an injury in a designated employee parking area, even if the employer does not own the parking area, it is a compensable injury. Next Ms. vanOyen announced that a recent Public Health Emergency order from Governor Murphy on COVID-19 widened the scope of who is covered under essential employees which should produce more workers' compensation claims.

Ms. vanOyen commented that the County has changed the payroll procedure for COVID-19 claims. It went from covering 10 days to 5 days for COVID-19 related illness. If the illness is work related and the employee can not return to work in 5 days, workers' compensation will begin.

The Chairwoman recognized Glenn Prince for his snowplow training class which she stated was very timely as it was done prior to the recent snowstorm. Ms. vanOyen did report that there was an incident with a snowplow truck during the storm. The truck bed was left up resulting in several wires being pulled down and poles striking the truck causing damage. She emphasized the importance of training as this subject was covered in the class.

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

Mr. Henry began the Risk Manager's report informing the Committee that the Gloucester County Insurance Commission has approved \$10,000. for the 2022 Wellness Initiative. Ms. Violetti encouraged all entities to submit requests in 2022. The deadline for submissions is March 15th, 2022. Mr. Hrubash suggested an eblast be sent to all entities encouraging them to submit for the grants. Tim Sheehan asked Ms. Violetti to send information on the grants available to the new Sheriff along with a history of grants the Sheriff's office has received in the past.

Mr. Henry informed the Committee that there were two Munich Re safety grants approved in 2021. The Sheriff's Department was approved for \$5,259.30 for vehicle cameras. The Emergency Medical Service Department was approved for their submission of a video system for \$5,259.30.

GLOUCESTER COUNTY INSURANCE COMMISSION

Mr. Henry announced that the 2022 Safety Kick Off has been postponed due to the omicron breakout. He added that he will continue to stay in contact with Mr. Sheehan to see if the Kick Off will be rescheduled at a later date.

Mr. Henry briefly commented on the winter safety bulletins that were provided in the agenda. He recommended that they be used as toolbox talks as we have another winter storm forecast for the weekend.

Mr. Henry concluded his report with a summary of the entities training in the Learning Management System for January 2022. He encouraged everyone to take advantage of the information available in the system.

Mr. Sheehan inquired if there will be Fast Track training available in 2022. Mr. Prince responded yes.

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

Mr. Prince began his report stating that the Munich Re Safety Grant will be available in 2022. He encouraged all entities to submit requests. The updated training schedule is available on the website at njce.org. He encouraged all entities to review the list and assign appropriate classes to their employees.

Mr. Henry asked Mr. Prince if the 2021 Munich Re safety grant funds will be released soon. Mr. Prince said the funds will be sent to the New Jersey Counties Excess Joint Insurance Fund members that were awarded grants. Mr. Henry asked Mr. Prince if the process to collect the grant remains the same which involves the submission of purchase orders to Mr. Prince. Mr. Prince said it is. Mr. Hrubash asked Mr. Prince to make a request to the New Jersey Counties Excess Joint Insurance Fund to advance the funds while we are waiting for Munich Re to release the award money. Mr. Prince said he will contact them after the meeting with the request.

Mr. Prince concluded his report explaining the new CDL requirements to take effect on February 7, 2022, requiring that anyone interested in pursuing a Commercial Driver's License (CDL) must complete the required training as established by the Federal Motor Carrier Safety Administration (FMCSA). This program is known as Entry-Level Driver Training (ELDT). JA Montgomery issued a bulletin on this program on February 1, 2022.

VII. Accident Review – Leigh vanOyen

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
Gloucester County	Buildings & Grounds	1/18/22	Employee struck by vehicle backing out.

Committee's Determination: The committee determined that it was not preventable as it was not the employees fault. No further action required.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
Gloucester County	EMS	1/9/22	Employee fell on ice in parking lot.

Committee's Determination: The committee determined that it was not preventable. No further action required.

VII. Old Business

No old business.

VIII. New Business

Joe Hrubash asked when we can discuss the 2022 Safety Kick Off situation. Ms. Violetti responded that she will discuss it with Mr. Sheehan and Chris Powell from Hardenbergh Insurance Group to see if we are moving forward or continue with the postponement.

IX. Adjournment

Motion to adjourn the meeting.

Moved: Wayne Love

Seconded: Brenda Muhlbaier

The meeting adjourned at 10:33 am.

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes April 6, 2022 – Conference Call 9:00 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 9:00 am.

II. Roll Call

Committee Members:	Member	
Leigh vanOyen	Gloucester County Insurance Commission	Present
Tim Sheehan	Gloucester County Risk Manager	Absent
John Vinci, Sr.	Gloucester County Utilities Authority	Absent
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
 <u>Commission Professionals:</u>		
Joseph Hrubash	Executive Director	Absent
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	Present

There were 9 Wellness Incentive Grant Program submissions received. The Committee members reviewed them all and voted per the below.

Entity / Department:	Gloucester County Department of Health			
Wellness Submission:	Expand Wellness / Exercise Room – Purchase an elliptical			
Member Vote:	Leigh vanOyen: Yes	Wayne Love: Yes	Jennifer Campbell: Yes	Lauren Vilimas: Yes
	Brenda Muhlbaier: - Yes			

Entity / Department:	Gloucester County Utilities Authority			
Wellness Submission:	Purchase a treadmill			
Member Vote:	Leigh vanOyen: Yes	Wayne Love: Yes	Jennifer Campbell: Yes	Lauren Vilimas: Yes
	Brenda Muhlbaier: - Yes			

Entity / Department:	Gloucester County Emergency Medical System (EMS) Department			
Wellness Submission:	Provide all on-duty GCEMS staff members with a frozen yogurt “treat” from a local business			
Member Vote:	Leigh vanOyen: Yes	Wayne Love: Yes	Jennifer Campbell: Yes	Lauren Vilimas: Yes
	Brenda Muhlbaier: - Yes			

Entity / Department:	Gloucester County Prosecutor's Office			
Wellness Submission:	Aid the GCPO Resiliency Program in providing back massages for the officers to decompress and relax after a stressful event in the Resiliency Room			
Member Vote:	Leigh vanOyen: Yes	Wayne Love: Yes	Jennifer Campbell: Yes	Lauren Vilimas: Yes
	Brenda Muhlbaier: - Yes			

Entity / Department:	Gloucester County Division of Social Services			
Wellness Submission:	Purchase a treadmill, Keurig Coffee Machine, and drink pods			
Member Vote:	Leigh vanOyen: Yes	Wayne Love: Yes	Jennifer Campbell: Yes	Lauren Vilimas: Yes
	Brenda Muhlbaier: - Yes			

GLOUCESTER COUNTY INSURANCE COMMISSION

Entity / Department:		Gloucester County Improvement Authority		
Wellness Submission:		Super Salad Week Starter and Finally Friday Fruit Bar – would purchase tabletop salad bar and six pans for salad bar		
Member Vote:	Leigh vanOyen: Yes	Wayne Love: Yes	Jennifer Campbell: Yes	Lauren Vilimas: Yes
	Brenda Muhlbaier: - Yes			

Entity / Department:		Gloucester County Treasurer's Office		
Wellness Submission:		Chair massages for employees		
Member Vote:	Leigh vanOyen: Yes	Wayne Love: Yes	Jennifer Campbell: Yes	Lauren Vilimas: Yes
	Brenda Muhlbaier: - Yes			

Entity / Department:		Gloucester County Department of Human and Special Services & Senior Services		
Wellness Submission:		Purchase an Elkay Enhanced EZH2O Bottle Filling Station and single ADA Cooler Filtered Refrigerated Model to replace a water fountain at 115 Budd Blvd.		
Member Vote:	Leigh vanOyen: Yes	Wayne Love: Yes	Jennifer Campbell: Yes	Lauren Vilimas: Yes
	Brenda Muhlbaier: - Yes			

Entity / Department:		Gloucester County Counsel's Office		
Wellness Submission:		Purchase a therapeutic massage chair		
Member Vote:	Leigh vanOyen: Yes	Wayne Love: Yes	Jennifer Campbell: Yes	Lauren Vilimas: Yes
	Brenda Muhlbaier: - Yes			

The meeting was adjourned at 9:10am.