

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 26, 2025
1:00 P.M.**

MEETING BEING HELD TELEPHONICALLY

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 739 426 4615
OR
Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/7394264615>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its June 26, 2025 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 26, 2025
1:00 P.M.

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** April 24, 2025 Open Minutes.....Appendix I
 April 24, 2025 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 3-27

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

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **39-25** May Bill List – *Motion*..... Pages 28-29
 - Resolution **40-25** May Benefit Bill List – *Motion*..... Page 30
 - Resolution **41-25** May Supplement Bill List – *Motion* Page 31
 - Resolution **42-25** June Bill List – *Motion*..... Page 32
 - Resolution **43-25** June Benefit Bill List – *Motion*..... Page 33
 - Monthly Treasurer Reports Pages 34-35

- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **44-25** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 36
 - Liability Claim Payments –4/1/25 to 4/30/25 Pages 37-38
 - Liability Claim Payments –5/1/25 to 5/31/25 Pages 39-40

- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 41

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 42-50

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 51-57

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

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

☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 58-59**
Resolution [45-25](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in the
list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.,
and Vanguard Claims Administrator and attached to this agenda

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [Thursday, September 25, 2025, 1:00 P.M.](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: June 26, 2025

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **2026 RFPs for Professional Services – Fair & Open Process (Page 5)** – The contracts for the Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expire as of 12/31/25. Included in the agenda on page 5 is Resolution 38-25 Authorizing the Preparation and Advertisement of the Request for Proposals.
 - ☐ **Motion to approve Resolution 38-25 authorizing the preparation and advertising the request for proposals for the position of Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager and Commission Attorney**
- ☐ **Property Appraisal Services** – AssetWorks is finalizing the physical appraisals for building values between \$500,000 and \$1 million and where building values is less than \$500,000, but the content value of that location exceeds \$500,000. PERMA awaits AssetWorks submission and at the appropriate time will share the submission with Hardenbergh Insurance Group for review and will discuss the results with member entities.
- ☐ **Certificate of Insurance Reports (Pages 6-8)** - Included in the agenda on pages 6-8 is the certificates of issuance reports from the NJCE which lists those certificates issued in the months of April and May. There were (4) four certificates of insurance issued in April and (6) six certificates of insurance issued in May.
- ☐ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 9-14)** - The NJCE met on Friday, April 21, 2025 and Friday, June 13, 2025. Written summaries of both meetings are included in the agenda on pages 9-14.
- ☐ **NJCE JIF Renewal Timeline (Page 15)** - Included on page 15 is the annual timeline for the NJCE renewal process with specific target dates. The Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. 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, as well as applications to download and complete for ancillary coverages.
- ☐ **2025 NJCE Best Practices Workshop** - As previously reported, the NJCE Best Practices Workshop will be hosted this Fall 2025 virtually on October 30, 2025, from 9:30 a.m. to 12:30 p.m. John Geaney of Capehart Scatchard will be the keynote speaker. A number of County representatives have volunteered to participate in presentations. More details will be provided closer to the event.

- ❑ **Boiler & Machinery (Page 16)** - Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. They are offering free training for Boiler Control and Water Treatment. Included in the agenda on page 16 is a flyer outlining the training. Please contact the Fund Office for questions or issues with registering.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 17-19)** - Included in the agenda on pages 17-19 is a copy of the Property & Casualty Financial Fast Track Report for the month of February. As of **February 28, 2025** there is a statutory surplus of **\$2,748,791**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$1,756,834**. The total cash amount is **\$2,554,304**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 20-22)** - Included in the agenda on pages 20-22 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2025** the NJCE has a surplus of **\$12,374,694**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$21,226,323**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 23-25)** - Included in the agenda on pages 23-25 is a copy of Health Benefits Financial Fast Track for the month of February. As of **February 29, 2025** there is a statutory surplus of **\$452,989**. The total cash amount is **\$545,422**.
- ❑ **Claim Tracking Reports (Pages 26-27)** - Included in the agenda on pages 26-27 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 28, 2025. The Executive Director will review the reports with the Commission.
- ❑ **2025 Meeting Schedule** - As a reminder the Commission will not meet in July or August. The next meeting is scheduled for Thursday, September 25th at 1 p.m. in person at the Gloucester County Administration Building. A dial-in option will be provided.

**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 September 30, 2025 compliant with a “Fair and Open Process.”

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 26, 2025

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2025to 5/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County of Gloucester I - County of Gloucester	2 South Broad Street Woodbury, NJ 08096	Company E: Crime; Policy Term: 01/01/2025 - 01/01/2026; Policy #: 031731963; Policy Limits: \$1M Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A008; Policy Limits: \$15,000,000 RE: National Children's Alliance Evidence of insurance as respects the National Children's Alliance accreditation application for 2025 which supports ongoing funding for the Child Advocacy Center of Gloucester County.	4/3/2025 #5289063	GL EX OTH
H - Atlantic Medical Imaging I - Rowan College of South Jersey	3100 Hingston Avenue, #102 Tilton Square Office Building Egg Harbor Township, NJ 08234	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof \$10M Agg Policy Term 01/01/2025- 01/01/2026; Policy #: 003405203 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography and Diagnostic Medical Sonography clinical site agreement.	4/7/2025 #5295765	GL AU EX WC OTH
H - Atlantic Medical Imaging I - Rowan College of South Jersey	Attn: Jen Gorgol 3100 Hingston Avenue, #102 Tilton Square Office Building Egg Harbor Township, NJ 08234	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof \$10M Agg Policy Term 01/01/2025- 01/01/2026; Policy #: 003405203 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography and Diagnostic Medical Sonography clinical site agreement.	4/7/2025 #5295768	GL AU EX WC OTH
H - Michael T. DiMarco I - Rowan College of South Jersey	The Crossroads Companies 202 West Parkway Drive, Unit 3 Egg Harbor Township, NJ 08234	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Career Technical Education Career training Program Community Health Worker/Certified Peer Specialist in Non-Clinical Field Placement	4/25/2025 #5334930	GL AU EX WC OTH
Total # of Holders: 4				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2025 to 6/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Company B: Auto Physical Damage; Policy Term: 01/01/2025 - 01/01/2026; Policy #NJCE20253-10; Policy Limits: \$10,000,000 Company B: Property; Policy Term: 01/01/2025- 01/01/2026; Policy #NJCE20243-10; Policy Limits: \$260,000,000 RE: NJ-JARC, SCDRTAP, Section 5310, and Section 5311 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: DTS: #05 / NJT #16-1946 2C7WDGBOHR853469 County Dodge MV 2017 Caravan DTS: #06 / NJT #FX-2088 2C4RC1CGXNR118468 NJT Lease 2022 Chrysler Voyager DTS: #51 / NJT #16-1841 1FDFF4FS8GDC56798 County Ford Elkhart Bus 2016 Ford E-450 DTS: #52 / NJT #16-1797 1FDFF4FS7GDC56808 County Ford Elkhart Bus 2016 Ford E-450 DTS: #53 / NJT #16-1903 1FDFF4FS6HDC61936 County Ford Elkhart Bus 2017 Ford E-450 DTS: #54 / NJT #16-1904 1FDFF4FS2HDC65952 County Ford Elkhart Bus 2017 Ford E-450 DTS: #55 / NJT #16-1905 1FDFF4FS8HDC61937 County Ford Elkhart Bus 2017 Ford E-450 DTS: #56 / NJT #16-1906 1FDFF4ES4HDC65953 County Ford Elkhart Bus 2017 Ford E-450 DTS: #58 / NJT #16-2004 1FDFF4FS8JDC36266 NJT Lease Ford Bus 2018 Ford-450 DTS: #59 / NJT #16-2005 1FDFF4FS8JDC36252 NJT Lease Ford Bus 2018 Ford-450 DTS: #60 / NJT #16-2006 1FDFF4FS0JDC36262 NJT Lease Ford Bus 2018 Ford-450 DTS: #61 / NJT #16-1998 1FDFF4FS4JDC36281 NJT Lease Ford Bus 2018 Ford-450 DTS: #62 / NJT #FX-2055 1FDFF4FN3PDD25889 NJT Lease Ford Bus 2023 Champion Challenger DTS: #63 / NJT #16-X012 1FDFF4FN7RDD06586 NJT Lease Ford Bus 2023 Champion Challenger DTS: #64 / NJT #18-X033 1FDFF4FN3RDD02924 NJT Lease Ford Bus 2024 Champion Challenger	5/2/2025 #5337577	GL AU EX WC OTH
H - Jewish Federation Community I - Rowan College of South Jersey	Center Adam Roth 1301 Springdale Rd #200 Cherry Hill, NJ 08003	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects the Career & Technical Education Career Training Program Direct Support Professional clinical placement site.	5/5/2025 #5339548	GL
H - Hollydell I - Rowan College of South Jersey	Brianna Hunt 610 Holly Dell Drive Sewell, NJ 08080	Evidence of insurance as respects the Career & Technical Education Career Training Program Direct Support Professional clinical placement site.	5/12/2025 #5347192	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2025 to 6/1/2025

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company C: POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A008; Policy Limits: \$15,000,000 RE: 9 Tails 4-H Horse Club Evidence of insurance with regard to 9 Tails 4-H Horse Club having a petting zoo at Farm Fun Day at Center Square School, 100 Peach Wood Drive.	5/14/2025 #5348003	GL AU EX WC OTH
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company C: POL/EPL/SDLL; Policy Term: 01/01/2025 - 01/01/2026; Policy #:EONG2900786A008; Policy Limits: \$15,000,000 RE: 9 Tails 4-H Horse Club- Rodeos Evidence of insurance with regard to 9 Tails 4-H Horse Club running the concession stand during the High School rodeo being held at the Gloucester County 4-H Fairgrounds, 275 Rt 77 Bridgeton Pike, Mullica Hill, NJ 08062	5/14/2025 #5348008	GL AU EX WC OTH
H - NJ Dept. of Children & Families I - County of Gloucester	Children's System of Care 50 East State Street, 3rd Floor Trenton, NJ 08625	Company E: Crime; Policy Term: 01/01/2025 - 01/01/2026; Policy #: 031731963; Policy Limits: \$1M Less Member Ded RE: Contract 26- OEHR 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 contract 26-OEHR Childrens Inter Agency Coordinating Council Grant.	5/20/2025 #5351362	GL AU EX WC OTH
Total # of Holders: 6				



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 21, 2025

Memo to: Fund Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF April Meeting

Executive Directors Report: The following items were discussed:

2025 New Jersey Association of Counties (NJAC) Conference: The 74th Annual Conference is scheduled from May 7th to May 9th at Caesar's in Atlantic City. In lieu of exhibiting, the Board of Fund Commissioners authorized the expenditure for the NJCE JIF to sponsor one of the conference's coffee stations, which includes easel signage and a half-page ad in the Conference Directory. In addition, J.A. Montgomery will conduct a workshop on *Artificial Intelligence and Risk Considerations for Local Government* on Thursday May 8th at 11:30AM.

Counties Cyber JIF initiative: At the request of NJAC's Executive Director John Donnadio, the Executive Director and Underwriting Manager will present on the feasibility of starting Cyber JIF for the Counties at their IT meeting session scheduled for Thursday May 8th as part of the NJAC conference.

Professional Services: The Fund Office in conjunction with the Qualified Purchasing Agent (QPA) and Fund Attorney re-procured the services of Actuary, Auditor, Payroll Auditor and Litigation Manager via non-fair and open contracts with the incumbent professionals, for a term ending December 31, 2025. The Board of Fund Commissioners adopted a motion awarding the following services at the noted fees and terms. These services will be re-procured in October 2025 for a one-year term beginning January 1, 2026.

- **Actuary** – Award Actuarial Advantage for a 6-month contract in the amount of \$12,936.
- **Auditor** – Award Bowman & Company for an 8-month contract in the amount of \$19,664.
- **Litigation Manager** - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky an 8-month contract in the amount of \$295 per hour.
- **Payroll Auditor** - Award Bowman & Company for a 6-month contract in the amount of \$23,727.

The Fund Office is awaiting a proposal from Chertoff Group to provide continued Cyber Security Consulting Services. Upon receipt and review and if below the QPA threshold we will also re-procure their contract via non-fair and open contract.

NJCE – Boiler & Machinery: Chubb provides the Equipment Breakdown coverage for the New Jersey Counties Excess Joint Insurance Fund. Below are some summary items from their 2024 Stewardship Report.

- From January 1st through December 31, 2024, Chubb risk engineers dedicated 519 hours visiting 199 NJCE JIF locations and inspecting 655 boilers and pressure vessels.
- While performing jurisdictional inspections in 2024, Chubb risk engineers discovered a total of 58 hazardous code violations. 62% of said violations have been closed
- In 2024 Chubb risk engineers issued 7 risk engineering recommendations of which none have been complied with and closed.
- Chubb outlined a power surge claim which occurred in 2024.

Chubb has addressed all code violations and recommendations with the applicable member and the member's Risk Management Consultant (where applicable). In addition, Chubb is providing boiler control and water treatment courses free of charge to members; a copy of the flyer on the courses was submitted for information and will also be distributed to members.

MEL JIF A-2145 Position Paper: As previously reported, the New Jersey League of Municipalities and Municipal Excess Liability JIF issued a position paper on A-2145 opposing the legislation that provides employment protections for paid first responders diagnosed with post-traumatic stress disorder under certain conditions. PERMA has since met with bill sponsors and outlined opposition to the bill.

Claims Update:

2025 NJCE Claims Reporting Requirements: PERMA Claims finalized the 2025 claims reporting requirements and distributed to Third-Party Administrators via email on February 28th. A copy of the reporting requirements was submitted for information.

2025 NJCE Best Practices Workshop: As previously reported, the NJCE Best Practices Workshop is scheduled to be hosted this Fall 2025 in person, at Triad 1828 Centre in Camden, New Jersey. PERMA Claims distributed a survey to all NJCE Fund Commissioners at the end of February for suggested topics, dates and volunteers for the Planning Committee and will be resending the survey to obtain additional feedback.

Proposed workshop topics include Cyber Security, Artificial Intelligence and Risk Management, preventing auto claims (liability, property damage and workers' compensation) and facilitating round table discussions between members to share best practices. To date, Janette Kessler (ACUA), Toni DePaola (Ocean County), Ashley Buono (BCIC) and Tim Sheehan (GCIC) have volunteered to serve on the Planning Committee.

NJCE Committees:

Safety Committee: The Safety Committee met on March 10th; minutes of the meeting were submitted for information. The Committee's remaining 2025 meeting dates are as follows: *Monday June 16th, Monday September 15th and Monday December 8th via Zoom at 10am.*

Membership Renewal: The Counties of Union, Hudson, Mercer and Ocean are scheduled to renew their three-year membership with the Fund as of January 1, 2026. Renewal documents will be sent to each respective County following the meeting.

Tracking Reports: Submitted for information was the revised year-end Financial Fast Track (FFT) as of December 31, 2024 and as of January 31, 2025; the year-end reflected a statutory surplus of \$11.9 million and the January FFT reflected a statutory surplus of \$12.1 million. Also submitted for information was the Expected Loss Ratio as of December 31, 2024 as well as the Regulatory Compliance Checklist as of 4/17/2025 which tracks contracts, compliance and other Fund business.

2025 MEL, MRHIF & NJCE Educational Seminar: As a reminder, the 15th Annual Educational Seminar will be held virtually over two sessions on Friday, April 25th and May 2nd from 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

NJGMIS: The Fund exhibited at the NJ GMIS conference on Wednesday April 9th at the Palace in Somerset, NJ. GMIS is an association of New Jersey government IT professionals and a state chapter of GMIS International, and their mission is to provide a forum for the exchange of ideas, information and experiences that foster members' knowledge of technology developments to better serve their organizations.

2025 Financial Disclosures: The Local Finance Board has issued notification, 2025-07, 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. Please note the deadline for filing is April 30th and the Local Finance Board has issued fines in the past. To date, 7 of the 10 JIF Commissioners have filed.

Risk Control Report

Safety Director submitted a report noting the Risk Control Activities from February 2025 to May 2025, bulletins that were distributed and training sessions through June 2025. .

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of March 2025.

Property Claims Administration Report

2025 Property Claims Administrator Transition: As a reminder, effective February 1, 2025, the Property Claims Administrator is Vanguard Claims Administration Services. A notice with contact information and property claim reporting requirements will be distributed to members.

NJCE Claims Review Committee & Closed Session: The Claims Review Committee met prior to the Fund's meeting to review workers' compensation payment or settlement authority requests. Closed Session was requested so the full Board of Fund Commissioners could review a sizable workers' compensation claim as well as review property PARs greater than \$500,000 as per procedure adopted in October 2023. Closed Session invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session, the Board of Fund Commissioners approved the workers' compensation claims as amended as well as two property claims.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Friday June 13, 2025 at 9:30AM virtually.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: June 13, 2025
Memo to: Commissioners
Gloucester County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF Report

Executive Directors Report: The following items were discussed:

NJCE Claims Review Committee: The Claims Review Committee met prior to the Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests.

December 31, 2024 Audit: Fund Auditor submitted the draft financial audit and provided a high-level overview and reported the Total Net Position of the Fund as of year-end was \$11.9 million. Fund Auditor reported he did not expect any changes to the final financial audit, which will be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state's regulatory agencies.

Renewal Timeline: Submitted for information was the annual timeline for the NJCE renewal process with specific target dates. The Fund office is beginning the data collection process for the 2026 renewal to provide relevant information to underwriters to ensure timely and more favorable results. 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, as well as applications to download and complete for ancillary coverages.

In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2026 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data and incorporating property appraisal results in time to introduce a budget at the October meeting.

Property Appraisal Status: As a reminder, members are reimbursed in the amount of \$20,000 for year 2 of the property appraisal initiative for locations between \$500,000 to \$1,000,000 and trending those locations previously appraised. Submitted for information was an update on the status of the Commission/County's property appraisals; most of the Insurance Commissions have completed year 1 appraisals.

Professional Services:

Chertoff Proposal: Fund Office worked with the Underwriting Manager to obtain a proposal from the Chertoff Group to provide cybersecurity support services. A proposal was submitted on June 12, 2025 and the Board of Fund Commissioners approved the award of services subject to receipt of pay to play forms.

2025 NJCE Best Practices Workshop: The NJCE Best Practices Workshop will be hosted this Fall 2025 virtually on October 30, 2025, from 9:30 am to 12:30 pm. John Geaney of Capehart Scatchard will be the keynote speaker. Several County representatives have volunteered to participate in presentations, and more details will be provided closer to the event.

NJCE Safety Committee: The Safety Committee is scheduled to meet on Monday June 16th at 10am via Zoom and Monday, September 15th at 10am via Zoom.

Legislative Update: The Municipal Excess Liability Joint Insurance Fund (MEL JIF) in collaboration with the League of Municipalities (LOM) were successful in getting key amendments to S2373 (A2145) at the recent Senate Budget and Appropriation Committee meeting. Elements of the initial bill would have moved emergency responders PTSD claims from workers compensation to tort liability and also gave the plaintiff the ability to direct medical. Submitted for information was a copy of the key amendments along with a copy of the amended bill.

Board of Commissioners Meetings: The Fund Office had previously suggested holding in-person meetings at a central location. Based on feedback, the Board of Fund Commissioners agreed to hold the February 26, 2026 Reorganization meeting as an in-person meeting.

Financial Fast Track: Submitted for information was the Financial Fast Track as of February 28, 2025 reflecting a statutory surplus of \$12.4 million.

Expected Loss Ratio Report: Submitted for information was the Expected Loss Ratio as of March 31, 2025.

2025 MEL, MRHIF & NJCE Educational Seminar: The 15th Annual Educational Seminar was held over two sessions. The sessions took place Friday, April 25th (201 participants) and Friday May 2nd (180 participants). Keynote Speaker was former Secretary of Homeland Security Michael Chertoff. The seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and credits should have been received by May 31st. Please reach out to the Fund Office if credits haven't been received.

Membership Renewal: The Counties of Mercer, Ocean, Hudson and Union are scheduled to renew their three-year membership with the Fund as of January 1, 2026. Renewal documents were sent to each respective County on Monday, May 19th.

Meeting Calendar Placeholders: The Fund Office received requests from Commissioners to distribute meeting invites each year to serve as placeholders for the regularly scheduled

meetings and will begin by distributing invites for the remaining 2025 meetings following the June meeting.

Closed Session – Claims Update & Contractual Matter: During Executive Session, an update was provide to the Board of Fund Commissioners on two emergent claims and/or related activity. In addition, an update was provided on the transition of data by Claims Resolution Corporation (CRC) from AmeriHealth’s TPA services since entering into an agreement effective September 1, 2024, to take over AmeriHealth’s TPA services.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2026 Renewal will being in the coming month and would provide an update (if any) at the next meeting on the renewal.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from April – June 2025 and bulletins that were distributed, available training sessions through July 2025, information on the 2025 MSI-NJCE Expo, the NJCE Leadership Academy and the Leadership Skills for Supervisors Workshop training series.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of April 2025.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday September 25, 2025 at 9:30AM virtually.



New Jersey Counties Excess Joint Insurance Fund Annual Renewal Process Outline

1. Late July

NJCE will notify membership that exposure database is open for annual exposure data updates and will provide all required ancillary coverage renewal applications that are needed for the NJCE marketing effort. **Launch date is tentatively set for July 31, 2025.**

2. September

Members have completed exposure data updates in Origami and provided the completed the ancillary coverage applications. **Deadline date is tentatively set for September 5, 2025.**

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

NJCE will provide update on market conditions and initial status on its marketing efforts. Underwriting Manager will provide Executive Director with preliminary premium projections. **Information to be provided (if available) at the NJCE September 25, 2025 meeting.**

3. October

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director to provide NJCE Finance Committee with pre-budget projections. **Information to be provided at the NJCE October 23, 2025 meeting.**

4. November

NJCE will provide update on market conditions and status on its marketing efforts. Executive Director will review the NJCE preliminary Budget with NJCE Finance Committee. Executive Director in conjunction with Finance Committee will present the Budget for Budget Introduction to Board of Commissioners at November meeting. **Information to be provided at the NJCE November 21, 2025 meeting.**

5. December

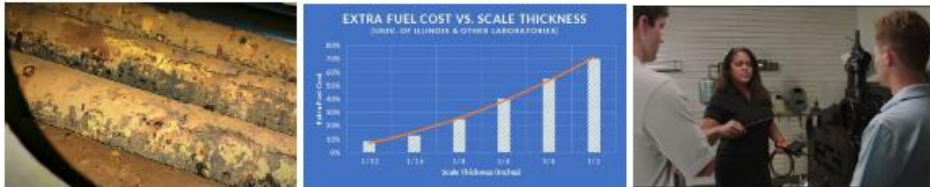
NJCE will provide update on status on its marketing efforts. Executive Director will review amendments (if any) to the NJCE Budget with NJCE Finance Committee for budget Adoption. Executive Director in conjunction with Finance Committee will present the Budget for adoption to Board of Commissioners at a December meeting. **December special meeting has not been scheduled yet.**

6. Early January

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



Boiler Control and Water Treatment Courses Free for MEL JIF and NJCE JIF Members



Free Boiler Safety Training!

Don't let faulty controls and poor water treatment lead to costly boiler breakdowns! Join Chubb's free courses on boiler controls, safety devices, and water treatment, taught by expert risk engineers at our advanced Chubb Risk Engineering Center (in-person or virtual options available).

Ideal for low-pressure boiler operators and facilities management staff, these 3-hour sessions will help you improve maintenance practices to prevent accidents and boiler downtime.

Register now and empower your team!

[Click here to register for any of the sessions](#)

Topic	2025 Course Dates
Boiler Controls and Safety Devices - In Person	May 28 (9 AM ET), September 30 th (1 PM ET)
Water Treatment - In Person	May 28 (1 PM ET), September 30 th (9 AM ET)
Boiler Controls and Safety Devices - Virtual	December 9th (1 PM ET)
Water Treatment - Virtual	December 9th (9 AM ET)
Boiler Controls and Safety Devices (Spanish) - Virtual	June 24th (9 AM ET), October 9th (1 PM ET)

Boiler Controls and Safety Devices - Learn boiler control and safety device functions, their failure mechanism, proper testing and preventative maintenance, and NJ boiler operator requirements.

Water Treatment - Learn the fundamentals and importance of an effective water treatment program to better communicate with your chemical treatment vendor, internal management, boiler and HVAC system maintenance vendors.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	February 28, 2025		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		767,935	1,535,871	94,860,673	96,396,544
2.	CLAIM EXPENSES					
		Paid Claims	172,366	248,812	25,991,980	26,240,792
		Case Reserves	(86,437)	532,692	2,170,079	2,702,770
		IBNR	96,830	(172,382)	3,090,719	2,918,337
		Excess Insurance Recoverable	0	0	(358,154)	(358,154)
		Discounted Claim Value	(2,945)	(13,129)	(126,192)	(139,321)
	TOTAL CLAIMS		179,814	595,994	30,768,431	31,364,425
3.	EXPENSES					
		Excess Premiums	446,115	892,230	46,049,105	46,941,335
		Administrative	102,281	205,371	13,814,494	14,019,865
	TOTAL EXPENSES		548,396	1,097,601	59,863,599	60,961,200
4.	UNDERWRITING PROFIT (1-2-3)		39,725	(157,724)	4,228,644	4,070,920
5.	INVESTMENT INCOME		11,858	25,264	104,014	129,278
6.	PROFIT (4 + 5)		51,583	(132,460)	4,332,658	4,200,198
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	1,109,946	1,109,946
9.	DIVIDEND EXPENSE		0	0	(4,316,946)	(4,316,946)
10.	SURPLUS TRANSFER		0	0	(150,000)	(150,000)
11.	INVESTMENT IN JOINT VENTURE		0	0	1,756,834	1,756,834
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)		51,583	(132,460)	2,881,252	2,748,791
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		396	842	31,280	32,122
	2011		325	690	(127,895)	(127,205)
	2012		509	1,082	179,780	180,861
	2013		115	245	204,413	204,658
	2014		74	158	338,724	338,882
	2015		39	82	(806,653)	(806,571)
	2016		489	1,039	227,562	228,601
	2017		372	789	387,495	388,285
	2018		1,021	2,168	1,037,708	1,039,876
	2019		693	1,472	726,373	727,846
	2020		1,369	2,907	1,165,217	1,168,124
	2021		870	1,850	(735,469)	(733,619)
	2022		881	1,880	(24,324)	(22,444)
	2023		2,567	5,455	257,111	262,566
	2024		2,137	4,604	19,929	24,534
	2025		39,725	(157,724)		(157,724)
TOTAL SURPLUS (DEFICITS)			51,583	(132,460)	2,881,251	2,748,791
TOTAL CASH						2,544,304

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
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	0	2,083,911	2,083,911
	Case Reserves	0	20	12,303	12,323
	IBNR	0	(20)	1,167	1,147
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(66)	(66)
TOTAL FY 2012 CLAIMS		0	0	2,097,314	2,097,314
FUND YEAR 2013					
	Paid Claims	0	0	1,570,774	1,570,774
	Case Reserves	0	0	18,684	18,684
	IBNR	0	0	1,450	1,450
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(99)	(99)
TOTAL FY 2013 CLAIMS		0	0	1,590,808	1,590,808
FUND YEAR 2014					
	Paid Claims	0	0	981,609	981,609
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(3)	(3)
TOTAL FY 2014 CLAIMS		0	0	981,606	981,606
FUND YEAR 2015					
	Paid Claims	0	168	3,088,169	3,088,337
	Case Reserves	(1,600)	(2,268)	35,843	33,575
	IBNR	1,600	2,100	17,253	19,353
	Excess Insurance Recoverable	0	0	(500)	(500)
	Discounted Claim Value	0	0	(590)	(590)
TOTAL FY 2015 CLAIMS		0	0	3,140,174	3,140,174
FUND YEAR 2016					
	Paid Claims	0	0	1,805,244	1,805,244
	Case Reserves	0	0	23,100	23,100
	IBNR	0	0	2,579	2,579
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(398)	(398)
TOTAL FY 2016 CLAIMS		0	0	1,830,525	1,830,525
FUND YEAR 2017					
	Paid Claims	0	0	2,046,812	2,046,812
	Case Reserves	0	0	0	0
	IBNR	0	0	(0)	(0)
	Excess Insurance Recoverable	0	0	(3,945)	(3,945)
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS		0	0	2,042,868	2,042,868
FUND YEAR 2018					
	Paid Claims	0	0	1,387,967	1,387,967
	Case Reserves	0	0	27,348	27,348
	IBNR	0	0	2,000	2,000
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(469)	(469)
TOTAL FY 2018 CLAIMS		0	0	1,416,846	1,416,846

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2025		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
FUND YEAR 2019					
	Paid Claims	0	375	1,667,846	1,668,221
	Case Reserves	0	(375)	16,827	16,452
	IBNR	0	0	37,425	37,425
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(632)	(632)
TOTAL FY 2019 CLAIMS		0	0	1,721,466	1,721,466
FUND YEAR 2020					
	Paid Claims	0	0	1,480,717	1,480,717
	Case Reserves	0	0	16,172	16,172
	IBNR	0	0	106,087	106,087
	Excess Insurance Recoverable	0	0	(353,710)	(353,710)
	Discounted Claim Value	0	0	(1,602)	(1,602)
TOTAL FY 2020 CLAIMS		0	0	1,247,665	1,247,665
FUND YEAR 2021					
	Paid Claims	1,979	18,209	2,146,946	2,165,155
	Case Reserves	(489)	21,576	670,151	691,727
	IBNR	(1,490)	(39,785)	316,149	276,364
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(18,085)	(18,085)
TOTAL FY 2021 CLAIMS		0	0	3,115,161	3,115,161
FUND YEAR 2022					
	Paid Claims	9,463	15,336	1,649,210	1,664,547
	Case Reserves	(5,063)	(4,796)	419,021	414,226
	IBNR	(4,400)	(10,541)	490,607	480,066
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(20,390)	(20,390)
TOTAL FY 2022 CLAIMS		(0)	0	2,538,448	2,538,448
FUND YEAR 2023					
	Paid Claims	4,611	6,411	417,581	423,992
	Case Reserves	7,638	(194)	151,033	150,839
	IBNR	(12,249)	(6,217)	1,118,282	1,112,066
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(32,443)	(32,443)
TOTAL FY 2023 CLAIMS		0	0	1,654,453	1,654,453
FUND YEAR 2024					
	Paid Claims	95,503	142,853	1,045,684	1,188,537
	Case Reserves	(112,358)	152,393	779,598	931,991
	IBNR	16,855	(295,246)	997,720	702,474
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(51,415)	(51,415)
TOTAL FY 2024 CLAIMS		0	(0)	2,771,587	2,771,587
FUND YEAR 2025					
	Paid Claims	60,811	65,461		65,461
	Case Reserves	25,435	366,335		366,335
	IBNR	96,513	177,327		177,327
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(2,945)	(13,129)		(13,129)
TOTAL FY 2025 CLAIMS		179,814	595,994	0	595,994
COMBINED TOTAL CLAIMS		179,814	595,994	30,768,431	31,364,425
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 \$354,247 for COVID 19 Workers Compensation claims.					

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,611,214	7,222,427	326,407,524	333,629,951
2.	CLAIM EXPENSES				
	Paid Claims	1,121,516	1,562,802	25,233,496	26,796,298
	Case Reserves	(1,031,794)	(2,891,435)	15,868,519	12,977,086
	IBNR	539,046	2,584,580	17,187,288	19,771,867
	Discounted Claim Value	(97,543)	(195,086)	(4,295,909)	(4,490,996)
	Excess Recoveries	0	0	(2,706,795)	(2,706,795)
	TOTAL CLAIMS	531,225	1,060,861	51,286,599	52,347,460
3.	EXPENSES				
	Excess Premiums	2,752,412	5,518,180	236,578,246	242,096,426
	Administrative	203,786	408,618	23,142,827	23,551,445
	TOTAL EXPENSES	2,956,198	5,926,798	259,721,073	265,647,871
4.	UNDERWRITING PROFIT (1-2-3)	123,790	234,768	15,399,852	15,634,620
5.	INVESTMENT INCOME	62,243	166,471	3,281,155	3,447,626
6.	PROFIT (4+5)	186,032	401,238	18,681,007	19,082,245
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	186,032	401,238	11,973,456	12,374,694
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	236	625	70,386	71,011
	2011	592	1,568	391,132	392,700
	2012	1,177	3,119	486,042	489,161
	2013	2,177	5,761	1,118,179	1,123,940
	2014	2,820	7,460	1,923,686	1,931,146
	2015	2,390	6,348	1,313,021	1,319,369
	2016	3,591	9,508	1,508,680	1,518,188
	2017	4,655	12,319	2,562,938	2,575,257
	2018	5,282	13,972	2,445,415	2,459,387
	2019	2,788	10,930	2,073,713	2,084,643
	2020	6,689	17,697	167,484	185,181
	2021	5,140	13,606	(672,764)	(659,158)
	2022	6,301	16,017	1,243,729	1,259,746
	2023	7,795	20,621	(4,462,718)	(4,442,097)
	2024	8,721	25,032	1,804,532	1,829,564
	2025	125,679	236,658		236,658
TOTAL SURPLUS (DEFICITS)		186,032	401,238	11,973,455	12,374,693
TOTAL CASH					21,226,323

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF February 28, 2025					
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
Paid Claims	0	0	171,840	171,840	
Case Reserves	0	0	0	0	
IBNR	0	0	0	0	
Discounted Claim Value	0	0	0	0	
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840	
FUND YEAR 2011					
Paid Claims	(1,463)	(1,463)	738,019	736,556	
Case Reserves	0	0	105,029	105,029	
IBNR	1,463	1,463	3,000	4,463	
Discounted Claim Value	0	0	(10,622)	(10,622)	
TOTAL FY 2011 CLAIMS	0	0	835,426	835,426	
FUND YEAR 2012					
Paid Claims	2,720	5,441	1,785,983	1,791,424	
Case Reserves	(2,720)	(5,441)	112,437	106,996	
IBNR	0	0	3,680	3,680	
Discounted Claim Value	0	0	(11,571)	(11,571)	
TOTAL FY 2012 CLAIMS	0	0	1,890,529	1,890,529	
FUND YEAR 2013					
Paid Claims	2,867	3,882	1,153,465	1,157,347	
Case Reserves	(2,867)	(585)	434,898	434,313	
IBNR	0	(3,297)	17,340	14,043	
Discounted Claim Value	0	0	(47,302)	(47,302)	
TOTAL FY 2013 CLAIMS	0	0	1,558,401	1,558,401	
FUND YEAR 2014					
Paid Claims	304	304	864,533	864,837	
Case Reserves	0	(1)	82,575	82,574	
IBNR	(304)	(303)	21,077	20,774	
Discounted Claim Value	0	0	(11,153)	(11,153)	
TOTAL FY 2014 CLAIMS	0	0	957,032	957,032	
FUND YEAR 2015					
Paid Claims	588	588	2,473,703	2,474,291	
Case Reserves	(588)	(588)	597,900	597,312	
IBNR	0	0	49,975	49,975	
Discounted Claim Value	0	0	(73,534)	(73,534)	
TOTAL FY 2015 CLAIMS	0	0	3,048,044	3,048,044	
FUND YEAR 2016					
Paid Claims	3,738	7,222	1,392,569	1,399,791	
Case Reserves	(3,738)	(7,222)	1,125,747	1,118,526	
IBNR	0	0	39,497	39,497	
Discounted Claim Value	0	0	(109,929)	(109,929)	
TOTAL FY 2016 CLAIMS	0	0	2,447,884	2,447,884	
FUND YEAR 2017					
Paid Claims	640	1,210	1,585,263	1,586,473	
Case Reserves	(640)	(1,310)	605,912	604,602	
IBNR	0	100	43,208	43,308	
Discounted Claim Value	0	0	(54,120)	(54,120)	
TOTAL FY 2017 CLAIMS	0	0	2,180,263	2,180,263	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2025		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	0	0	1,620,907	1,620,907
	Case Reserves	0	(50,000)	440,557	390,557
	IBNR	0	50,000	227,389	277,389
	Discounted Claim Value	0	0	(63,964)	(63,964)
TOTAL FY 2018 CLAIMS		0	0	2,224,889	2,224,889
FUND YEAR 2019					
	Paid Claims	4,049	242,693	1,373,046	1,615,739
	Case Reserves	(102,456)	(348,167)	1,250,583	902,416
	IBNR	100,000	107,066	196,568	303,634
	Discounted Claim Value	0	0	(120,133)	(120,133)
TOTAL FY 2019 CLAIMS		1,593	1,592	2,700,064	2,701,657
FUND YEAR 2020					
	Paid Claims	0	647	1,377,955	1,378,602
	Case Reserves	(495,373)	(455,184)	4,808,620	4,353,436
	IBNR	495,373	454,537	1,461,677	1,916,214
	Discounted Claim Value	0	0	(836,712)	(836,712)
	Excess Recoveries	0	0	(2,706,795)	(2,706,795)
TOTAL FY 2020 CLAIMS		0	0	4,104,745	4,104,745
FUND YEAR 2021					
	Paid Claims	6,121	13,097	3,333,352	3,346,449
	Case Reserves	(6,123)	(88,199)	2,146,382	2,058,183
	IBNR	0	75,101	1,107,209	1,182,310
	Discounted Claim Value	0	0	(425,157)	(425,157)
TOTAL FY 2021 CLAIMS		(2)	(1)	6,161,786	6,161,785
FUND YEAR 2022					
	Paid Claims	128,830	168,622	1,517,476	1,686,098
	Case Reserves	(129,134)	(519,022)	993,800	474,778
	IBNR	304	350,400	2,943,881	3,294,281
	Discounted Claim Value	0	0	(478,087)	(478,087)
TOTAL FY 2022 CLAIMS		0	0	4,977,070	4,977,070
FUND YEAR 2023					
	Paid Claims	577,372	121,772	5,267,964	5,389,736
	Case Reserves	(36,821)	(558,842)	1,324,351	765,509
	IBNR	(540,551)	437,070	5,533,584	5,970,654
	Discounted Claim Value	0	0	(906,005)	(906,005)
TOTAL FY 2023 CLAIMS		(0)	(0)	11,219,894	11,219,894
FUND YEAR 2024					
	Paid Claims	395,752	998,787	577,421	1,576,208
	Case Reserves	(301,835)	(907,374)	1,839,730	932,356
	IBNR	(93,917)	(91,413)	5,539,202	5,447,789
	Discounted Claim Value	0	0	(1,147,621)	(1,147,621)
TOTAL FY 2024 CLAIMS		0	0	6,808,732	6,808,732
FUND YEAR 2025					
	Paid Claims	0	0		0
	Case Reserves	50,500	50,500		50,500
	IBNR	576,678	1,203,856		1,203,856
	Discounted Claim Value	(97,543)	(195,086)		(195,086)
TOTAL FY 2025 CLAIMS		529,635	1,059,270	0	1,059,270
COMBINED TOTAL CLAIMS		531,225	1,060,861	51,286,599	52,347,460

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 \$1,147,062 due from the reinsurer for COVID-19 WC claims.

GLOUCESTER COUNTY INSURANCE COMMISSION				
HEALTH INSURANCE DIVISION				
FINANCIAL FAST TRACK REPORT				
AS OF FEBRUARY 29, 2025				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,524	114,626	88,086,695	88,201,321
2. CLAIM EXPENSES				
Paid Claims	50,167	100,602	77,818,135	77,918,737
IBNR	756	957	43,877	44,834
Total Claims	50,924	101,559	77,862,012	77,963,571
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	9,100	18,120	6,125,186	6,143,306
Total Expenses	9,100	18,120	9,710,652	9,728,772
4. UNDERWRITING PROFIT (1-2-3)	(2,500)	(5,054)	438,759	433,705
5. INVESTMENT INCOME	1,164	2,371	16,912	19,283
6. STATUTORY PROFIT (4+5)	(1,335)	(2,682)	455,671	452,989
9. STATUTORY SURPLUS (6+7-8)	(1,335)	(2,682)	455,671	452,989
SURPLUS (DEFICITS), CASH, BY FUND YEAR				
2010 SURPLUS	-	-	1,886,052	1,886,052
CASH	-	-	1,886,051	1,886,051
2011 SURPLUS	-	-	(1,611,798)	(1,611,798)
CASH	-	-	(1,611,798)	(1,611,798)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,601	4,601
CASH	-	-	4,600	4,600
2014 SURPLUS	-	-	33,390	33,390
CASH	-	-	33,390	33,390
2015 SURPLUS	-	-	39,449	39,449
CASH	-	-	39,449	39,449
2016 SURPLUS	-	-	31,965	31,965
CASH	-	-	31,965	31,965
2017 SURPLUS	-	-	44,136	44,136
CASH	-	-	44,136	44,136
2018 SURPLUS	-	-	5,066	5,066
CASH	-	-	5,066	5,066
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,533	63,533
CASH	-	-	63,533	63,533
2021 SURPLUS	-	-	8,272	8,272
CASH	-	-	8,273	8,273
2022 SURPLUS	-	-	123,990	123,990
CASH	-	-	123,990	123,990
2023 SURPLUS	-	-	20,504	20,504
CASH	-	-	20,504	20,504
2024 SURPLUS	1,627	28,835	(1,691)	27,144
CASH	(51,649)	(51,649)	88,419	36,770
2025 SURPLUS	(2,962)	(31,517)	-	(31,517)
CASH	(767)	51,292	-	51,292
TOTAL SURPLUS	(1,335)	(2,682)	455,670	452,987
TOTAL CASH	(52,416)	(357)	545,779	545,422

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF FEBRUARY 29, 2025

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
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CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
IBNR	-	-	0	0
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	-	451,966	451,966
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	451,873	451,873

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF FEBRUARY 29, 2025

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	-	-	473,653	473,653
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	515,899	515,899
FUND YEAR 2023				
Paid Claims	-	-	578,730	578,730
IBNR	-	-	-	-
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	-	-	578,730	578,730
FUND YEAR 2024				
Paid Claims	-	-	550,442	550,442
IBNR	(1,627)	(28,835)	43,878	15,043
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	(1,627)	(28,835)	594,320	565,485
FUND YEAR 2025				
Paid Claims	50,167	100,602	-	100,602
IBNR	2,383	29,792	-	29,792
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	52,550	130,394	-	130,394
COMBINED TOTAL CLAIMS	50,924	101,559	77,862,013	77,963,572

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

Gloucester County Insurance Commission

CLAIM ACTIVITY REPORT

February 28, 2025

COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	1	4	5	3	1	14
February-25	1	4	4	2	1	12
NET CHGE	0	0	-1	-1	0	-2
Limited Reserves						\$5,184
COVERAGE LINE - GENERAL LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	2	3	2	11	1	19
February-25	2	3	2	9	0	16
NET CHGE	0	0	0	-2	-1	-3
Limited Reserves						\$13,356
COVERAGE LINE - AUTO LIABILITY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	0	0	0	3	0	3
February-25	0	0	0	2	0	2
NET CHGE	0	0	0	-1	0	-1
Limited Reserves						\$4,993
COVERAGE LINE - WORKERS COMP.						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	9	11	5	36	7	78
February-25	8	11	4	30	13	76
NET CHGE	-1	0	-1	-6	6	-2
Limited Reserves						\$31,801
TOTAL ALL LINES COMBINED						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	12	18	12	53	9	114
February-25	11	18	10	43	14	106
NET CHGE	-1	0	-2	-10	5	-8
Limited Reserves						\$25,498
COVERAGE LINE - PROPERTY						
CLAIM COUNT - OPEN CLAIMS						
Year	2021	2022	2023	2024	2025	TOTAL
January-25	\$692,216	\$419,288	\$143,200	\$1,044,349	\$340,900	\$2,789,206
February-25	\$691,727	\$414,226	\$150,839	\$931,991	\$366,335	\$2,702,771
NET CHGE	(\$489)	(\$5,063)	\$7,639	(\$112,358)	\$25,435	(\$86,436)
Ltd Incurred	\$2,856,828	\$2,072,556	\$825,440	\$2,101,802	\$1,690,819	\$30,430,502

Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF February 28, 2025

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION													
2021	Budget	Current		50	MONTH TARGETED	Last Month		49	MONTH TARGETED	Last Year		38	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24	
PROPERTY	338,000	242,234	242,234	71.67%	100.00%	242,084	242,084	71.62%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	286,438	286,438	51.99%	96.23%	286,438	286,438	51.99%	95.99%	273,514	273,514	49.64%	91.38%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	93.27%	6,594	6,594	5.64%	92.93%	6,594	6,594	5.64%	88.30%
WORKER'S COMP	1,297,005	2,321,562	2,321,562	178.99%	99.52%	2,320,072	2,320,072	178.88%	99.46%	2,004,811	2,004,811	154.57%	98.43%
TOTAL ALL LINES	2,303,006	2,856,828	2,856,828	124.05%	98.49%	2,855,188	2,855,188	123.98%	98.38%	2,284,919	2,284,919	99.21%	96.46%
NET PAYOUT %	\$2,165,101				94.01%								
CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION													
2022	Budget	Current		38	MONTH TARGETED	Last Month		37	MONTH TARGETED	Last Year		26	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24	
PROPERTY	316,000	313,731	313,731	99.28%	100.00%	313,731	313,731	99.28%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	538,000	175,800	175,800	32.68%	91.38%	171,300	171,300	31.84%	90.78%	150,800	150,800	28.03%	81.65%
POL/EPL	101,999	0	0	0.00%	91.38%	0	0	0.00%	90.78%	0	0	0.00%	81.65%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	88.30%	16,267	16,267	14.40%	87.77%	16,267	16,267	14.40%	78.92%
WORKER'S COMP	1,244,000	1,566,758	1,566,758	125.95%	98.43%	1,566,859	1,566,859	125.95%	98.27%	1,620,627	1,620,627	130.28%	94.80%
TOTAL ALL LINES	2,312,999	2,072,556	2,072,556	89.60%	96.20%	2,068,156	2,068,156	89.41%	95.92%	1,787,694	1,787,694	77.29%	91.09%
NET PAYOUT %	\$1,658,330				71.70%								
CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION													
2023	Budget	Current		26	MONTH TARGETED	Last Month		25	MONTH TARGETED	Last Year		14	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24	
PROPERTY	369,682	386,699	386,699	104.60%	100.00%	390,911	390,911	105.74%	100.00%	0	0	0.00%	96.03%
GEN LIABILITY	532,748	27,000	27,000	5.07%	81.65%	27,000	27,000	5.07%	80.55%	92,000	92,000	17.27%	64.20%
POL/EPL	113,998	0	0	0.00%	81.65%	0	0	0.00%	80.55%	0	0	0.00%	64.20%
AUTO LIABILITY	127,000	1,500	1,500	1.18%	78.92%	1,500	1,500	1.18%	77.72%	1,000	1,000	0.79%	56.96%
WORKER'S COMP	1,273,000	410,241	410,241	32.23%	94.80%	410,923	410,923	32.28%	94.20%	336,994	336,994	26.47%	74.88%
TOTAL ALL LINES	2,416,428	825,440	825,440	34.16%	91.24%	830,334	830,334	34.36%	90.57%	429,994	429,994	17.79%	74.32%
NET PAYOUT %	\$674,601				27.92%								
CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION													
2024	Budget	Current		14	MONTH TARGETED	Last Month		13	MONTH TARGETED	Last Year		2	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24	
PROPERTY	391,348	410,986	410,986	105.02%	96.03%	409,093	409,093	104.53%	95.63%	0	0	0.00%	13.00%
GEN LIABILITY	530,000	93,400	93,400	17.62%	64.20%	84,900	84,900	16.02%	62.24%	17,396	17,396	3.28%	2.50%
POL/EPL	114,000	0	0	0.00%	64.20%	0	0	0.00%	62.24%	0	0	0.00%	2.50%
AUTO LIABILITY	116,000	10,759	10,759	9.27%	56.96%	10,771	10,771	9.29%	54.16%	0	0	0.00%	2.50%
WORKER'S COMP	1,393,000	1,586,658	1,586,658	113.90%	74.88%	1,613,893	1,613,893	115.86%	70.13%	195,858	195,858	14.06%	2.00%
TOTAL ALL LINES	2,544,348	2,101,802	2,101,802	82.61%	74.62%	2,118,657	2,118,657	83.27%	71.33%	213,254	213,254	8.38%	3.84%
NET PAYOUT %	\$1,169,811				45.98%								
CURRENT FUND YEAR 2025 -- LOSSES CAPPED AT RETENTION													
2025	Budget	Current		2	MONTH TARGETED	Last Month		1	MONTH TARGETED	Last Year		-10	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 28-Feb-25		Unlimited Incurred	Limited Incurred	Actual 31-Jan-25		Unlimited Incurred	Limited Incurred	Actual 01-Feb-24	
PROPERTY	412,447	15,000	15,000	3.64%	13.00%	15,000	15,000	3.64%	6.00%			N/A	N/A
GEN LIABILITY	520,855	0	0	0.00%	2.50%	350	350	0.07%	1.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	2.50%	0	0	0.00%	1.00%			N/A	N/A
AUTO LIABILITY	106,658	0	0	0.00%	2.50%	0	0	0.00%	1.00%			N/A	N/A
WORKER'S COMP	1,455,831	416,796	416,796	28.63%	2.00%	330,200	330,200	22.68%	0.50%			N/A	N/A
TOTAL ALL LINES	2,609,791	431,796	431,796	16.55%	3.88%	345,550	345,550	13.24%	1.51%	0	0	N/A	N/A
NET PAYOUT %	\$65,461				2.51%								

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 39-25

May 2025

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

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

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

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MADDEN & MADDEN	LEGAL-J. PHILIPS 8.65207.006-04/24-06/24	4,980.00 4,980.00
INSERVCO INSURANCE SERVICES	CLAIM ADMIN- INV 0353-0525 05/25	8,160.00 8,160.00
KLDISCOVERY ONTRACK LLC	J. PHILIPS INV 1001000069458 FOR 02/25	22.40 22.40
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/25	5.52
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 05/25	14,362.33
		14,367.85
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 17372 05/25	5,572.00 5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 05/25	1,000.00 1,000.00
CHANCE & MCCANN, LLC	LEGAL FEES INV 553 - 4/14/25-5/9/25	4,110.00 4,110.00
BROWN & CONNERY, LLP	LEGAL- K. QUIGLEY INV 363315 FOR 04/25	1,832.00
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 356090 FOR 01/25	10,403.00
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 358281 FOR 02/25	8,971.00
		21,206.00
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 04/25	542.49
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 03/25	542.49
		1,084.98
SPARK CREATIVE GROUP, LLC	SITE UPDATES ON 3/11/25 INV 6213	125.00
SPARK CREATIVE GROUP, LLC	SITE UPDATES ON 1/20/25 & 1/29/25-6212	218.75
		343.75
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 04/25	3,736.61 3,736.61

HARDENBERGH INSURANCE GROUP	RMC FEE- INV 17355 5 OF 12 05/25	28,711.00
		28,711.00
	Total Payments FY	\$93,294.59
	TOTAL PAYMENTS ALL FUND YEARS	\$93,294.59

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. 40-25

May 2025

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

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

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

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 05/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 05/25	3,430.00
		6,250.00
	Total Payments FY 2025	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	\$6,250.00

Chairperson

Attest:

Dated:_____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 41-25

Supplement May 2025

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

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

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

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
THE VIGILANTE LAW FIRM P.C	ATTO. FEES C GORDON- GLO-L-00743-22	48,500.00
		48,500.00
CHELSEA GORDON	SETTLEMENT PAYMENT 05/25	10,000.00
		10,000.00
	Total Payments FY 2025	58,500.00
	TOTAL PAYMENTS ALL FUND YEARS	\$58,500.00

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 42-25

June 2025

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

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

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

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
INSERVCO INSURANCE SERVICES	CLAIM ADMIN- INV 0353-0625 06/25	8,160.00 8,160.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/25	3.45
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 06/25	14,362.33 14,365.78
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 17373 06/25	5,572.00 5,572.00
THE ACTUARIAL ADVANTAGE	ACTUARY FEE 06/25	1,000.00 1,000.00
CHANCE & MCCANN, LLC	LEGAL FEES INV 570 5/12/25-6/4/25	2,844.00 2,844.00
BROWN & CONNERY, LLP	LEGAL- D. LAW INV 362047 FOR 04/25	88.00 88.00
VIOLA YEAGER	MEDICAL REIMBURSEMENT FOR 05/25	542.49 542.49
DUANE SARMIENTO	MEDICAL REIMBURSEMENT FOR 05/25	3,736.61 3,736.61
HARDENBERGH INSURANCE GROUP	RMC FEE- INV 17356 6 OF 12 06/25	28,711.00 28,711.00
	Total Payments FY 2025	65,019.88
	TOTAL PAYMENTS ALL FUND YEARS	\$65,019.88

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. 43-25

June 2025

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

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

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

FUND YEAR 2025

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 06/25	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 06/25	3,430.00
		6,250.00
	Total Payments FY 2025	6,250.00
	TOTAL PAYMENTS ALL FUND YEARS	\$6,250.00

Chairperson

Attest: _____ Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	February			
CURRENT FUND YEAR	2025			
Description: ID Number: Maturity (Yrs) Purchase Yield:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$5,214,683.19	5,171,362.09	22,721.50	20,599.60
Opening Interest Accrual Balance	\$0.00	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$11,858.24	\$10,970.10	\$84.65	\$803.49
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$11,858.24	\$10,970.10	\$84.65	\$803.49
9 Deposits - Purchases	\$954,517.98	\$782,152.45	\$166,910.53	\$5,455.00
10 (Withdrawals - Sales)	-\$3,636,754.77	-\$3,464,389.24	-\$166,910.53	-\$5,455.00
Ending Cash & Investment Balance	\$2,544,304.64	\$2,500,095.40	\$22,806.15	\$21,403.09
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$3,454,958.58	\$3,287,296.22	\$134,605.79	\$33,056.57
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,999,263.22	\$5,787,391.62	\$157,411.94	\$54,459.66

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

Current Fund Year: 2025									
Month Ending: February									
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL		TOTAL
OPEN BALANCE	323,774.73	4,189,997.18	11,740.04	883,331.15	7,859.45	(648,030.35)	446,010.99	0.00	5,214,683.19
RECEIPTS									
Assessments	33,237.16	45,168.45	9,885.92	118,716.32	442,476.86	101,873.01	9,715.48	0.00	761,073.20
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	1,129.47	5,225.16	1,031.53	3,613.82	13.01	288.67	556.21	0.00	11,857.87
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,129.47	5,225.16	1,031.53	3,613.82	13.01	288.67	556.21	0.00	11,857.87
Other Receipts*	0.00	0.00	0.00	0.00	0.00	21,079.25	0.00	0.00	21,079.25
TOTAL	34,366.63	50,393.61	10,917.45	122,330.14	442,489.87	123,240.93	10,271.69	0.00	794,010.32
EXPENSES									
Claims Transfers	1,000.00	4,455.00	0.00	166,910.53	0.00	0.00	0.00	0.00	172,365.53
Expenses	0.00	0.00	0.00	0.00	3,218,127.00	73,896.71	0.00	0.00	3,292,023.71
Other Expenses*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,000.00	4,455.00	0.00	166,910.53	3,218,127.00	73,896.71	0.00	0.00	3,464,389.24
END BALANCE	357,141.36	4,235,935.79	22,657.49	838,750.76	(2,767,777.68)	(598,686.13)	456,282.68	0.00	2,544,304.27

**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 26, 2025* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods *4/1/25 to 4/30/25 and 5/1/25 to 5/31/25* 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 26, 2025*.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2025 Thru 04/30/2025

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
04/01/2025 Thru 04/30/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	6092	3530003931 001	GLOUCESTER COUNTY	11/20/2024	11/20/2024	PRO-LINE COLLISION CENTER	4/4/2025	2022 CHEV TAHO PLATE# K59KVY	15,290.56	15,290.56
C	6095	3530004031 001	COUNTY OF GLOUCESTER	2/11/2025	2/11/2025	PRO-LINE COLLISION CENTER	4/18/2025	2011 FORD F150 PLATE#CG8CVJ/INVOICE 8802	2,004.26	2,004.26
C	6096	3530003981 001	ROWAN COLLEGE OF SOUT	1/29/2025	1/29/2025	AUTOTECH COLLISON SERVICES	4/18/2025	2022 FORD F350 PLATE CG8CHH	6,337.29	6,337.29
C	6098	3530004030 001	COUNTY OF GLOUCESTER	2/18/2025	2/18/2025	GEORGE'S AUTO BODY	4/18/2025	2019 FORD F250 PLATE CG1BKK	5,077.89	5,077.89
Total for Coverage: Auto Physical Damage							Number of entries: 4		28,710.00	28,710.00
Coverage: General Liability										
C	6093	3530003013 001	RODRIGUEZ, MARISA	2/4/2025	2/4/2025	GARY NEIL GOLDSTEIN MD PC	4/4/2025	ACCT# 14641	8,000.00	8,000.00
C	6094	3530003013 001	RODRIGUEZ, MARISA	12/4/2024	3/5/2025	MADDEN & MADDEN PA	4/4/2025	STATEMENT 13	6,995.10	6,995.10
Total for Coverage: General Liability							Number of entries: 2		14,995.10	14,995.10
Coverage: Police Professional										
C	6097	3530003939 001	ROTE, TIMOTHY	2/3/2025	2/26/2025	O'HAGAN MEYER	4/18/2025	INVOICE 597400	3,828.00	3,828.00
Total for Coverage: Police Professional							Number of entries: 1		3,828.00	3,828.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 7		47,533.10	47,533.10



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2025 Thru 05/31/2025

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
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As Of Date/To Date	Report End Date	Ending date of transactions on report; usually month end
Payment Type	Type	Types of transactions--Computer, Manual, Refund, Recovery, Stop Pay, Void
Report Begin Date	Report Begin Date	Beginning date of transactions on report; usually beginning of month or inception
Trans Date	Transaction Date	Issue date for computer issued payments and add date for all other type entries



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2025 Thru 05/31/2025

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	34169	3530004057 001	GLOUCESTER COUNTY	4/14/2025	4/14/2025	PRO-LINE COLLISION CENTER	5/16/2025	INVOICE# 8854	4,330.81	4,330.81
C	6099	3530004035 001	COUNTY OF GLOUCESTER	3/12/2025	3/12/2025	PRO-LINE COLLISION CENTER	5/2/2025	2018 FORD POLICE PLATE CG1BFW	7,525.09	7,525.09
C	6105	3530004054 001	GLOUCESTER COUNTY	3/13/2025	3/13/2025	PRO-LINE COLLISION CENTER	5/30/2025	2003 FORD EXP PLATE#K152CG/INVOICE 8857	2,669.56	2,669.56
Total for Coverage: Auto Physical Damage							Number of entries: 3		14,525.46	14,525.46
Coverage: General Liability										
C	6100	3530003476 001	IANNELLI, ALFRED	2/5/2025	3/12/2025	MADDEN & MADDEN PA	5/2/2025	STATEMENT 13	313.25	313.25
C	6104	3530003013 001	RODRIGUEZ, MARISA	4/3/2025	4/29/2025	MADDEN & MADDEN PA	5/30/2025	STATEMENT 14	735.00	735.00
C	6107	3530003013 001	RODRIGUEZ, MARISA	11/23/2021	5/1/2025	HILL WALLACK LLP	5/30/2025	FULL AND FINAL SETTLEMENT	62,500.00	162,500.00
Total for Coverage: General Liability							Number of entries: 3		163,548.25	163,548.25
Coverage: Police Professional										
C	6101	3530003939 001	ROTE, TIMOTHY	2/10/2025	3/31/2025	BROWN & CONNERY LLP	5/2/2025	INVOICE # 361860	2,584.18	2,584.18
C	6102	3530003953 001	OWENS, IRRACHEEM	3/5/2025	3/5/2025	BROWN & CONNERY LLP	5/2/2025	INVOICE # 361862	15.00	15.00
C	6103	3530003668 001	BYNUM, GREGORY	3/6/2025	3/31/2025	MADDEN & MADDEN PA	5/16/2025	STATEMENT 4	1,020.00	1,020.00
C	6106	3530003939 001	ROTE, TIMOTHY	4/7/2025	4/30/2025	BROWN & CONNERY LLP	5/30/2025	BILL 362463	308.30	308.30
Total for Coverage: Police Professional							Number of entries: 4		3,927.48	3,927.48
Total for Gloucester Co Ins Commission - 353							Number of entries: 10		182,001.19	182,001.19





**Gloucester County Insurance Commission
Bill Review / PPO Reductions
2025**

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	55	89%	\$77,621.92	96%	\$22,415.20	\$247.32	\$13,997.40	\$40,962.00	\$55,206.72	\$2,756.54	\$52,450.18
February*	51	73%	\$625,672.44	26%	\$125,161.61	\$5,406.08	\$13,051.29	\$482,053.46	\$500,510.83	\$19,531.45	\$480,979.38
March	111	94%	\$316,360.87	86%	\$142,778.01	\$308.95	\$136,027.60	\$37,246.31	\$173,582.86	\$23,208.53	\$150,374.33
April	98	77%	\$117,628.42	29%	\$71,663.49	\$24,120.62	\$15,913.05	\$5,931.26	\$45,964.93	\$6,435.16	\$39,529.77
May	84	80%	\$86,300.54	83%	\$49,688.74	\$973.16	\$25,002.61	\$10,636.03	\$36,611.80	\$5,119.35	\$31,492.45
YTD Total	399	83%	\$1,223,584.19	64%	\$411,707.05	\$31,056.13	\$203,991.95	\$576,829.06	\$811,877.14	\$57,051.03	\$754,826.11

*Updated with previously pending bills.

Monthly Summary	Feb	April	May
Total Reductions (before fees):	\$500,510.83	\$45,964.93	\$36,611.80
Percent:	80%	39%	42%
Net Reductions:	\$480,979.38	\$39,529.77	\$31,492.45
Percent:	77%	34%	36%

YTD Summary	
Total Reductions (before fees):	\$811,877.14
Percent:	66%
Net Reductions:	\$754,826.11
Percent:	62%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: June 17, 2025

DATE OF MEETING: June 26, 2025

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 Risk Operations Analyst 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 2025

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 24:** Attended the GCIC meeting.
- **May 13:** Attended the GCIC Claims Committee meeting.
- **June 4:** Attended the GCIC Safety Committee meeting.
- **June 10:** Attended the GCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **June 26:** 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/>.

- Entering an Occupied Residence Best Practices
- Work Zones – Short-Term Stationary
- CDL Fentanyl Added to the Drug Testing Panel
- Playground Unitary Surfacing Contracts – Best Practices
- Hurricane Preparedness - Best Practices
- Playground Unitary Surfacing Contracts – Best Practices
- Hurricane Preparedness - Best Practices

NJCE LIVE and LEARNING ON DEMAND TRAINING LIVE Safety Training

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey in 2025 - [2025 Expo Training Schedule Flyer](#) (attached)

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. (June through July 2025 Live Training Schedules and Registration Links are attached).

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

To submit the NJCE LIVE Group Sign-in Sheet you will click on the [NJCE LIVE Group Sign-in Sheet](#) link or QR Code and complete the form with your groups' information. **Please Submit Within 24 Hours**

Learning On Demand Training (available on the NJCE LMS)

NJCE Learning On Demand provides over 190 On-Demand Streaming Videos and Online Courses in English and Spanish that can be viewed 24/7 by members, on the NJCE Learning Management System (LMS) [NJCE LMS](#). Topics pertain to many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. [NJCE Learning On Demand Catalog](#)

NJCE LEADERSHIP ACADEMY

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

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

- *December 1 - 22, 2025 (Start Date: January 1, 2026)*

The Registration link will be available for completion during these time frames and can be found on the dedicated NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).

Please Note: *If a class link is not present on the Live Monthly Training Schedules the class may not be offered/available yet so please check back (class schedules are released two months out).*

The Leadership Academy Self- Assessment Form will be distributed to registrants electronically at the beginning of the year (end of January). The Safety Leadership Plaques will be distributed shortly thereafter. For more information and details on the Program please visit the NJCE Leadership Academy webpage: [NJCE Leadership Academy](#).



NJCE Learning Management System (LMS)

Students (Users) – Contact your Agency’s Training Administrator to send you the login link and activation code to set up your account. Once you receive your activation code and activate your account, you will see your new username and create your password through this process. ([NJCE LMS Login](#)). If you have any questions, please contact Natalie Dougherty (ndougherty@jamontgomery.com).

As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website ([NJCE LIVE Monthly Training Schedules](https://njce.org/LIVE%20Monthly%20Training%20Schedules)).

(*) **In-Person Training:** Being held via the MSI-NJCE Expo. Expos are scheduled throughout the state and are for training programs that are not available virtually.

(**) **PLEASE NOTE (Zoom Meeting Format):** No Group Attendance for these training classes. Each Student **MUST** have access to a computer or device with a working **Camera** and **Microphone**.

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

NOTE: If a class registration link is not taking you to a registration page for completion it means that the class was either cancelled or the class is full, Thank you.

June through August 2025 Safety Training Schedule
Click on the "Training Topic" to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
6/18/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/18/25	NJCE EXPO 2025: Excavation, Trenching, and Shoring (Middlesex)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Flagger Work Zone Safety (Middlesex)*	8:30 - 12:30 pm
6/18/25	NJCE EXPO 2025: Practical Leadership - 21 Irrefutable Laws (Middlesex)*	8:30 - 11:30 am
6/23/25	Personal Protective Equipment	8:30 - 10:30 am
6/23/25	Shop and Tool Safety	11:00 - 12:00 pm
6/23/25	Special Event Management (Zoom Meeting)	1:00 - 3:00 pm
6/24/25	Confined Space Entry	8:30 - 11:30 am
6/24/25	Ethical Decision Making	9:00 - 11:30 am
6/24/25	Hearing Conservation	1:00 - 2:00 pm
6/25/25	Driving Safety Awareness	9:00 - 10:30 am
6/25/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
6/26/25	Chipper Safety	7:30 - 8:30 am
6/26/25	Chainsaw Safety	9:00 - 10:00 am
6/26/25	Mower Safety	10:30 - 11:30 am
6/26/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
6/27/25	Fire Safety	8:30 - 9:30 am
6/27/25	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
6/30/25	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting) **	8:30 - 10:30 am
6/30/25	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
7/7/25	Implicit Bias in the Workplace	1:00 - 2:30 pm

7/8/25	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
7/8/25	Preparing for First Amendment Audits	9:00 - 11:00 am
7/8/25	Hearing Conservation	1:00 - 2:00 pm
7/9/25	Bloodborne Pathogens	8:30 - 9:30 am
7/9/25	Flagger Skills and Safety	10:00 - 11:00 am
7/9/25	Flagger Skills and Safety	10:00 - 11:00 am
7/9/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
7/10/25	Confined Space Entry	8:30 - 12:30 pm
7/10/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/11/25	Personal Protective Equipment	8:30 - 10:30 am
7/11/25	Fire Safety	11:00 - 12:00 pm
7/14/25	Mower Safety	8:30 - 9:30 am
7/14/25	Shop and Tool Safety	10:00 - 11:00 am
7/14/25	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/15/25	Back Safety/Material Handling	9:00 - 10:00 am
7/15/25	Microlearning Theory and Practice (Zoom Meeting)**	1:00 - 3:00 pm
7/16/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
7/16/25	Work Zone: Temporary Traffic Controls	1:00 - 2:30 pm
7/17/25	Bloodborne Pathogens	7:30 - 8:30 am
7/17/25	Asbestos Awareness	9:00 - 11:00 am
7/17/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
7/18/25	Driving Safety Awareness	8:30 - 10:00 am
7/21/25	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/22/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/22/25	Fire Extinguisher Safety	1:00 - 2:00 pm
7/23/25	Sanitation and Recycling Safety	7:30 - 9:30 am
7/23/25	Personal Protective Equipment	10:00 - 12:00 pm
7/23/25	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
7/24/25	Ladder Safety/Walking & Working Surfaces	8:00 - 10:00 am
7/24/25	Fire Safety	10:30 - 11:30 am
7/25/25	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/25	Bloodborne Pathogens	10:30 - 11:30 am
7/28/25	Hearing Conservation	8:30 - 9:30 am
7/28/25	Dealing with Difficult People and De-Escalation	10:00 - 11:30 am
7/29/25	Confined Space Entry	8:30 - 11:30 am
7/29/25	Chainsaw Safety	1:00 - 2:00 pm
7/29/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/30/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/30/25	Mower Safety	11:00 - 12:00 pm
7/31/25	Fire Extinguisher Safety	8:30 - 9:30 am
7/31/25	Fall Protection Awareness	10:00 - 12:00 pm
8/1/25	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/25	Implicit Bias in the Workplace	9:00 - 10:30 am
8/1/25	Hearing Conservation	9:30 - 10:30 am
8/4/25	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
8/4/25	Chipper Safety	11:00 - 12:00 pm
8/4/25	Fire Safety	1:00 - 2:00 pm
8/5/25	Personal Protective Equipment	8:30 - 10:30 am
8/5/25	Mower Safety	11:00 - 12:00 pm

8/5/25	Playground Safety Inspections	1:00 - 3:00 pm
8/6/25	Fire Extinguisher Safety	8:00 - 9:00 am
8/6/25	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/7/25	Confined Space Entry	8:30 - 11:30 am
8/8/25	Indoor Air Quality Designated Person Training (Zoom Meeting) **	8:30 - 9:30 am
8/8/25	Shop and Tool Safety	10:00 - 11:00 am
8/11/25	Heavy Equipment Safety: General Safety	8:30 - 10:30 am
8/11/25	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Ocean) *	9:00 - 11:00 am
8/12/25	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
8/12/25	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/13/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/13/25	Ethical Decision Making	9:00 - 11:30 am
8/13/25	Fall Protection Awareness	1:00 - 3:00 pm
8/14/25	Bloodborne Pathogens	7:30 - 8:30 am
8/14/25	Ladder Safety/Walking & Working Surfaces	9:00 - 11:00 am
8/15/25	Mower Safety	8:30 - 9:30 am
8/15/25	Chainsaw Safety	10:00 - 11:00 am
8/18/25	Hearing Conservation	8:30 - 9:30 am
8/18/25	Fire Safety	10:00 - 11:00 am
8/18/25	Change: Embracing New Opportunities	1:00 - 2:30 pm
8/19/25	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/19/25	Preparing for the Unspeakable	9:00 - 10:30 am
8/19/25	Personal Protective Equipment	1:00 - 3:00 pm
8/20/25	Confined Space Entry	8:30 - 11:30 am
8/20/25	Flagger Skills and Safety	1:00 - 2:00 pm
8/21/25	Bloodborne Pathogens	8:30 - 9:30 am
8/21/25	Fire Extinguisher Safety	10:00 - 11:00 am
8/21/25	Asbestos Awareness	1:00 - 3:00 pm
8/22/25	School Safety & Regulatory Awareness Training	8:30 - 11:30 pm
8/25/25	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/25/25	Driving Safety Awareness	1:30 - 3:00 pm
8/26/25	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/26/25	Special Event Management (Zoom Meeting) **	1:00 - 3:00 pm
8/27/25	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
8/27/25	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/27/25	Bloodborne Pathogens	1:00 - 2:00 pm
8/28/25	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/28/25	Flagger Skills and Safety	10:30 - 11:30 am

ZOOM SAFETY TRAINING GUIDELINES

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

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

Zoom Training Registration:

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

Group Training Procedures:

- Please have one person register for the safety training webinar and ensure that person will have access to the webinar link to launch on the day of the class. Please assign someone to complete and submit the group sign-in sheet link within 24 hours after the webinar.

- **NJCE LIVE GROUP SIGN IN SHEET SUBMISSION:**

To submit the NJCE LIVE Group Sign-in Sheet please click [NJCE LIVE Group Sign-in Sheet](#) or use the QR Code



and complete the form with your group's information. *(Please Submit within 24 Hours)*

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



2025 MSI-NJCE EXPO

THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY!

The training topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety *Must attend all four sessions to receive CEUs.
 - Hazard Communications with GHS (1 hour)
 - Bloodborne Pathogens (1 hour)
 - Driver Safety Awareness (1 hour)
 - Fire Safety (1 hour)
- Practical Leadership – 21 Irrefutable Laws (3 hours)

DATE	MSI-NJCE EXPO LOCATION	ADDRESS
March 17th	Atlantic Cape Community College (Cape May)	341 South Dennis Rd., Cape May CH, NJ
April 2nd	Morris Co. Fire Academy (Morris)	500 W Hanover Ave., Morristown, NJ
May 30th	Wall Township Municipal Bldg. (Monmouth)	2700 Allaire Rd., Wall Township, NJ
June 18th	Middlesex Co. Fire Academy (Middlesex)	1001 Fire Academy Drive, Sayreville, NJ
September 8th	Burlington Co. Emergency Training Center (Burlington)	53 Academy Drive, Westampton, NJ
October 16th	Bergen Co. Law & Public Safety Institute (Bergen)	281 Campgaw Rd., Mahwah, NJ
October 23rd	Atlantic Cape Community College, (Atlantic)	5100 Black Horse Pike, Mays Landing, NJ
*November 5th	Rowan College (Gloucester)	1400 Tanyard Rd., Sewell, NJ

**Tentatively Scheduled*

Check-in begins at 8:00 AM and class starts promptly at 8:30 AM. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

To Register: Go to the Monthly Safety Training Schedules located on [NJCE.org/Safety](https://www.njce.org/Safety) ([NJCE Live Monthly Training Schedules](#) click on the Course Topic/Date).

(Please Note: Registration Links are available two months prior to class date. So please check back.)

Please see the attached for the course descriptions and CEU information and contact Natalie Dougherty at ndougherty@jamontgomery.com with any questions.



LEADERSHIP SKILLS FOR SUPERVISORS WORKSHOP

2025 Schedule & Locations

CLICK THE "DATE" BELOW TO REGISTER!
(THIS IS A TWO - DAY WORKSHOP)

March 13 & 14 | 9:00 AM to 3:30 PM
Atlantic Cape Community College (Mays Landing)

March 20 & 21 | 9:00 AM to 3:30 PM
Scotch Plains Fire Department (Union)

April 2 & 3 | 9:00 AM to 3:30 PM
Piscataway Community Center (YMCA) (Middlesex)

April 24 & 25 | 9:00 AM to 3:30 PM
Middletown Municipal Building (Monmouth)

May 21 & 22 | 9:00 AM to 3:30 PM
TRIAD1828 Centre (Camden)

June 12 & 13 | 9:00 AM to 3:30 PM
East Brunswick Library (Middlesex)

September 18 & 19 | 9:00 AM to 3:30 PM
Burlington County Emergency Training Center (Burlington)

October 7 & 8 | 9:00 AM to 3:30 PM
Hillsborough Township Municipal Building (Somerset)

November 13 & 14 | 9:00 AM to 3:30 PM
Toms River Fire Academy (Ocean)



This Two-Day Workshop is designed for new or experienced supervisors and managers. The highly interactive learning experience provides instruction, insight, and group exercises in:

- Communicating for results
- Conflict resolution strategies
- Using influence effectively
- Managing organizational stress

Continuing education credits have been awarded for financial officers, public works managers, clerks, purchasing agents, tax collectors, fire service instructors and enforcement officials. Full attendance is required for CEUs.

This is a mandatory class for the NJCE Leadership Academy AND with a Program Start Date of 1/1/2023 and after.

Class size is limited.

Questions?
Natalie Dougherty
ndougherty@jamontgomery.com

NJCE LIVE Monthly Training Schedules

Post Office Box 8000 · 8000 Sagamore Drive, Suite 8101 · Marlton, New Jersey 08053
856.489.9100 · 856.489.9101 Fax · www.hig.net

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

CC: Bradford Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 6/26/2025

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 3/5/2025 & 4/10/2025 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes for each meeting.

B. 2026 Underwriting Renewal Data

The NJCE JIF will begin the 2026 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	7/9/2025	\$835.81	\$833.79
Rowan College of South Jersey	Accident Policy – Therapeutic Recreation Program	Berkley Life & Health Company	8/1/2025	\$250.00	\$250.00
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2025	\$490.00	\$490.00

Insuring Bright Future and Building Lasting Relationships since 1954

Main Office
8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

All terms and conditions are per the expiring policies.

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

The following policy 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 directions from the members and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Improvement Authority	Pollution Liability – Storage Tank	Commerce & Industry Insurance Company	7/7/2025	\$1,116.76
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2025	\$53,000.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company	8/1/2025	\$10,526.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2025	\$22,500.00
Rowan College of South Jersey	Accident Policy – Travel Only for Club Students	Chubb	9/1/2025	\$1,600.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2025	\$460.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Companies	9/12/2025	\$17,033.00

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

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes March 5, 2025 9:30 AM Video Conference Meeting

- I. Call to Order – Tim Sheehan, Chairman
The meeting was called to order at 9:27 am.

II. Roll Call

Committee Members:	Member	
Tim Sheehan	Gloucester County Risk Manager	Present
Wayne Love	Gloucester County Utilities Authority	Present
Jennifer Campbell	Gloucester County Improvement Authority	Present
Lauren Vilimas	Rowan College of South Jersey	Absent
Brenda Muhlbaier	Gloucester County Library Commission	Present
<u>Commission Professionals:</u>		
Brad Stokes	Executive Director	Present
Brandon Tracy	Executive Director's Office	Present
Glenn Prince	J.A. Montgomery	Absent
Robert Garish	J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Absent

III Approval of the 12/4/2024 Safety and Accident Review Committee Meeting Minutes

Motion to approve the 12/4/2024 Safety and Accident Review Committee Meeting Minutes

Moved: Wayne Love

Seconded: Jennifer Campbell

Vote: Aye: Unanimous Nay: 0 Abstentions: 0

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

Ms. Violetti began by speaking about the corrective action letter sent to Gloucester County Utilities Authority and the response from the department stating that there is no rodent control problem at the Authority.

Next, she reviewed the 2024 and 2025 workers' compensation graphs that illustrate the number of workers' compensation claims by entity. Mr. Stokes inquired about how the claims are compared to previous years' claims history. Ms. Violetti advised that once the Inservco Insurance Services Stewardship Report is released, it will provide the answer to his question along with other valuable information regarding the claim's history. She also advised that she will look closely into County EMS lifting claims as well. Mr. Sheehan inquired if the graphs included record only claims. Ms. Violetti advised the graphs included all claims except pandemic claims. Mr. Sheehan requested the graphs have the record only claims broken out. Ms. Violetti advised that she will do so for the next meeting.

She continued speaking about the 2024 Munich Re Safety Grant. She advised that the two submissions were approved. The first submission was from the Gloucester County Library Commission for an automatic external defibrillator (AED) and corresponding accessories for the Logan Branch. The total cost is \$4,743.43. The second submission was from the County Sheriff's Department for the three in car Motorola Camera Video Systems. The total estimated cost including all hardware and warranties is \$23,014.00.

Next, she spoke about the 2025 NJCE JIF Safety Grant. Two submissions were provided to J.A. Montgomery. The first was from the Gloucester County EMS department for two motorized stair chairs. The total cost is \$30,000. The second was from the Gloucester County Library Commission for an automatic external defibrillator (AED) and corresponding accessories for the Greenwich Branch and security cameras for the Logan Branch. The total cost is \$11,320.53. There was a discussion regarding what would occur if additional submissions were received.

GLOUCESTER COUNTY INSURANCE COMMISSION

Lasty, Ms. Violetti spoke about the 2025 Wellness Grant and the upcoming deadline. She advised that only two submissions have been received and encouraged the committee members to send in submissions. Mr. Sheehan requested documentation to be provided to all County department heads. Ms. Violetti advised that she will send out an email with the grant information.

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

Mr. Garnish spoke about the eight Safety Expos scheduled for 2025. He spoke about the in-person training courses available.

Next, he spoke about the online training courses available on www.njce.org. He continued by speaking about the Leadership Training opportunity.

He continued by speaking about job hazard analysis and what PEOSH is currently citing entities for. He went into detail of what a job hazard analysis should look like, including what documentation should be in place, what should be done for safety related items and safety experts. He advised that there are templates online on www.njce.org. Mr. Sheehan advised Mr. Love that in the event the Utilities Authority needs any assistance with any job hazard analysis documentation to reach out to the County Highway Department. Mr. Love advised that he will.

Mr. Love went on to speak about the loss control visit that occurred last year at the Utilities Authority. He advised due to that visit, the Utilities Authority was able to fix an issue that would have been a citation if a PEOSH inspection had occurred. Mr. Stokes advised that J.A. Montgomery should be contacted in the event a PEOSH inspection visits an entity. Mr. Sheehan inquired about the complimentary PEOSH inspections that are available. Mr. Garish spoke about the potential positive outcomes from an entity being proactive.

Mr. Sheehan advised that Mr. Jason Snyder was involved in the J.A. Montgomery Learning Management System and encouraged committee members to reach out to him for any assistance with the system.

VI. Accident Review – Tim Sheehan

1.	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Gloucester County Library Commission	Logan Township Branch	3/26/2024	The employee was under the table plugging a computer in when she stood up and banged her head on the bracket under the table.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. Muhlbaier provided an explanation for the incident and that all other computer table locations were checked to ensure that there were no keyboard brackets under any of them. It was determined that no letter would be sent to the Library Commission.

2.	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Gloucester County	Sheriff's Dept.	7/24/2024	The employee was putting something in the back of the patrol car when his right hand slipped and was smashed by the tailgate of the car.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Sheehan provided an explanation for the incident. He advised that the employee was spoken to. It was determined that no letter would be sent to the County.

GLOUCESTER COUNTY INSURANCE COMMISSION

3.	<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
	Gloucester County Improvement Authority	Solid Waste Operations	1/28/2025	The employee was opening a side door on the sweeper when debris landed on his head and went into his left eye.

Committee's Determination: Not Preventable

The Committee determined that this was a not preventable situation. Ms. Campbell provided an explanation for the incident. She advised that the employee was wearing the proper personal protective equipment.

Mr. Sheehan spoke about what should be done in the event of a medical emergency that occurs to an employee specifically before a shift has started. A discussion ensued on the proper procedure.

Mr. Garish spoke about workers' compensation OSHA logs. He outlined what claims should be recorded, how to keep track of those claims and where the log should be posted. Mr. Sheehan inquired about two County locations that have multiple departments within it and where the logs should be posted.

VII. Old Business
There was no old business.

VIII. New Business
There was no new business.

IX. Adjournment
Motion to adjourn the meeting.
Moved: Wayne Love
Seconded: Jennifer Campbell
The meeting adjourned at 9:57 AM

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes

April 16, 2024

1:30 PM

Video Conference Meeting

I. Call to Order – Tim Sheehan

The meeting was called to order at 1:33 PM.

II. Roll Call

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

Commission Professionals:

Brad Stokes	Executive Director	Absent
Brandon Tracy	Executive Director's Office	Present
Glenn Prince	J.A. Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

III. Review of the 2025 Wellness Incentive Grant Submissions

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

Entity / Department:	Gloucester County – Tax Assessor's Office		
Wellness Submission:	Energy Bowls for the Staff		
Member Vote:	Tim Sheehan: Yes	Jennifer Campbell: Yes	Wayne Love: Yes

Entity / Department:	Gloucester County Library Commission		
Wellness Submission:	Indoor Plants		
Member Vote:	Tim Sheehan: Yes	Jennifer Campbell: Yes	Wayne Love: Yes

Entity / Department:	Gloucester County – Treasurer's Office		
Wellness Submission:	Chair Massages		
Member Vote:	Tim Sheehan: Yes	Jennifer Campbell: Yes	Wayne Love: Yes

GLOUCESTER COUNTY INSURANCE COMMISSION

Entity / Department:	Gloucester County – Division of Social Services		
Wellness Submission:	New Refrigerator and Fresh Fruit Fridays		
Member Vote:	Tim Sheehan: Yes	Jennifer Campbell: Yes	Wayne Love: Yes

Entity / Department:	Gloucester County – Office of County Counsel		
Wellness Submission:	Variety of K-Cups and Coffee Supplies		
Member Vote:	Tim Sheehan: Yes	Jennifer Campbell: Yes	Wayne Love: Yes

Entity / Department:	Gloucester County – Division of Senior Services		
Wellness Submission:	Chair Massage Sessions and Essential Oils Demonstration		
Member Vote:	Tim Sheehan: Yes	Jennifer Campbell: Yes	Wayne Love: Yes

Entity / Department:	Gloucester County – Department of Health		
Wellness Submission:	Chair Massage Sessions and Essential Oils Demonstration		
Member Vote:	Tim Sheehan: Yes	Jennifer Campbell: Yes	Wayne Love: Yes

Entity / Department:	Gloucester County – Department of Health & Human Services		
Wellness Submission:	Chair Massage Sessions and Essential Oils Demonstration		
Member Vote:	Tim Sheehan: Yes	Jennifer Campbell: Yes	Wayne Love: Yes

Entity / Department:	Gloucester County – Sheriff's Department		
Wellness Submission:	Purchase (3) Treadmills		
Member Vote:	Tim Sheehan: Yes	Jennifer Campbell: Yes	Wayne Love: Yes

Entity / Department:	Gloucester County – Prosecutor's Office		
Wellness Submission:	Purchase (1) Rowing Machine, (1) Stationary Bike, (1) Exercise Bike and Resistance Bands		
Member Vote:	Tim Sheehan: Yes	Jennifer Campbell: Yes	Wayne Love: Yes

The meeting was adjourned at 1:40am.

RESOLUTION 45-25

**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 26, 2025*.

The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutory 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 Insurance Services, Inc. and or Vanguard Claims Administrator 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 26, 2025* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 26, 2025.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
6-26-25

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530001281	Rogers, R	WC	SAR
3530002173	Garcia, J.	WC	PAR/SAR
3530002871	Durham-Bailey, M.	WC	SAR
3530003177	Atkinson, R.	WC	SAR
3530003262	Patterson, T.	WC	PAR/SAR
3530003883	Milani, N.	WC	PAR
3530003976	Perna, W.	WC	PAR
2023285768	Weiner, R.	PR	Abandon Subro

APPENDIX I

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, April 24, 2025
In-Person and Virtual Meeting
1:00 PM

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Amy Zeiders, Veronica George Vanguard Claims Administrator, Inc. Sarah Mentzer Medlogix Jennifer Goldstein, Lizzie Lewis PERMA Kerin Drumheiser, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christopher J. Powell, Christina Violetti, Joe Henry, Danielle Colaianni
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library
Alyssa Lott, Esq., Brown & Connery, LLP
Prudence Higbee, Esq., Capehart Scatchard
David E. Madden, Esq., Madden & Madden
Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of February 27, 2025.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF FEBRUARY 27, 2025

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti reported Committee met on March 6th at the Improvement Authority. Mr. Garish covered Job Hazard Analysis as well as OSHA Log reporting in addition to discussing three workers compensation claims of which two were deemed preventable.

Ms. Violetti reported the committee met again virtually on April 10th at 1:30 pm to discuss the wellness grant. The wellness grant will be discussed further in the risk management report.

CLAIMS COMMITTEE - Chairman Sheehan advised the Claims Committee met on April 8th to discuss several PARS and SARS, which will be discussed further in closed session.

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE REPORTS – Included in the agenda was the certificate of insurance reports from the NJCE which lists those certificates issued in the months of February and March. Executive Director reported there were three certificates of insurance issued in February and six certificates of insurance issued in March.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND – The NJCE conducted the Reorganization Meeting on February 27, 2025 and met again on April 21, 2025. The NJCE is scheduled to meet next on June 13, 2025, via Zoom. Included in the agenda was a written summary report of the February meeting. Executive Director highlighted several discussion points such as the re-appointment of various professional services, PERMA Claims planning the best practices workshop scheduled for late October and members whose membership is up for renewal in the NJCE.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK – The Property & Casualty Financial Fast Track Report as of December 31, 2024 was distributed separately. Executive Director reported the Insurance Commission has a surplus of \$2,881,252, a gain of over \$366,000. There is \$5,348,286 in cash. Line 11 of the report, Investment in Joint Venture, the Commission's share in the NJCE has a surplus of \$1,756,834.

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 January. Executive Director reported as of January 31, 2025 the NJCE has a surplus of \$12,188,662. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$14,833,590.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of December. Ms. Panto reported as of December 31, 2024 there is a statutory surplus of \$455,671. The total cash amount is \$545,779.

VANGUARD CLAIMS ADMINISTRATION – NJCE members have requested information on

how/when to report claims to Vanguard. Enclosed in the agenda was a contact sheet for Vanguard that also includes claim reporting information for the members. Executive Director reminded members that effective February 1st, Vanguard Property Claims Administration has taken over Property claims from Qual Lynx.

2025 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR – Executive Director reminded members that the 15th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 25th and Friday May 2nd from 9AM to 12PM. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). Cathy Dodd sent a link to register on February 26th. If you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

2025 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE – Executive Director reported the 74th Annual Conference is scheduled from May 7th to May 9th at Caesar's in Atlantic City. In lieu of exhibiting, the New Jersey Counties Excess Joint Insurance Fund will be a sponsor at the conference. In addition, J.A. Montgomery, presented by Harry Earle, is hosting a workshop on *Artificial Intelligence and Risk Considerations for Local Government*; on Thursday May 8th at 11:30 A.M.

2025 MEETING SCHEDULE – Executive Director said as a reminder the Commission will not meet in May. The next meeting is scheduled for June 26, 2025, at 1:00 PM virtually.

Executive Director introduced Kerin Drumheiser from PERMA Claims. Ms. Drumheiser was recently brought into the team.

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the agenda and reviewed the December report with the Commission noting there were 12 new issues.

TREASURER REPORT - Chairman Sheehan reported the agenda included March Property & Casualty bills, March benefits list, April Property & Casualty bills and April benefits list, which were Resolutions 29-25, Resolution 30-25, Resolution 31-25 and Resolution 32-25, respectively. Chairman Sheehan requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 29-25 THROUGH RESOLUTION 32-25
RESPECTIVELY**

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

Chairman Sheehan noted the monthly Treasurer's reports were not available for the month.

CLAIMS ADMINISTRATOR - Chairman Sheehan presented Resolution 33-25 Inservco Liability Check Register for the period of 2/1/25 to 2/28/25 and 3/1/25 to 3/31/25.

**MOTION TO APPROVE RESOLUTION 33-25 LIABILITY CHECK REGISTER FOR THE
PERIOD OF 2/1/25 TO 2/28/25 AND 3/1/25 TO 3/31/25**

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

STEWARDSHIP REPORT – Distributed separately was the 2024 Stewardship Report, which covered years 2022 through 2024. Ms. Zeiders reviewed the 2024 stewardship beginning with the Claim Summary by Policy Period comparing Indemnity and Medical only claims, which in 2022 showed a decrease in indemnity and medical claims due to Covid. The current year has higher claims but lower medical claims.

Ms. Zeiders also noted that the highest number of claims were from Gloucester County Emergency Response and the Sheriff's department. It was discovered, Tuesday had the highest amount of claims occurring between 8AM and 4PM with the average time taken to receive a claim improved from 5.6 days in 2022 to 4.08 days in 2024. The top 5 causes of injury were discussed, with the pandemic being the highest frequency and strain and injury being the highest net incurred. Covid-19 accounted for 29% of the Commission's claims over the 3 years.

Ms. Zeiders presented a report on claims, highlighting that multiple body parts that cost the most at 46%. Chairman Sheehan had inquired about the frequency of EMS claims in other counties, noting that Gloucester County has been providing EMS services for 15 years. Safety Director will investigate.

MANAGED CARE PROVIDER - Ms. Lewis reviewed the Client Bill Review Summary Report for the month of December as noted below and thanked the Commission for reappointment.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	51	\$146,806.44	\$90,680.55	\$56,125.89	\$49,551.60	38%	34%
March	111	\$316,360.87	\$142,778.01	\$173,582.86	\$150,374.33	55%	48%

NJCE SAFETY DIRECTOR:

REPORT - The Safety Director's report was included in the agenda and Safety Director referred to the Risk Control Activities for February through May 2025. The training opportunities through June 30th and numerous video briefings have been added to njce.org.

Mr. Prince reported the next Safety Expo will be November 5th at Rowan College of South Jersey in Gloucester County. The expo is a great opportunity for our employees to get in person training such as excavation, flagger and work zone safety and Fast Track to Safety, which contains four courses. Chairman Sheehan recommended scheduling a loss control visit with the Health Department as new staff is brought on.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

2025 WELLNESS INCENTIVE PROGRAM GRANT

We are excited to announce that 10 submissions have been received for the 205 Wellness Incentive Program Grant.

Entity -Department	Wellness Submission	Amount on Submission
Gloucester County – Tax Assessor's Office	Energy Bowls for the staff	\$1,000
Gloucester County Library Commission	Indoor plants	\$1,000
Gloucester County – Treasurer's Office	Chair massages	\$1,000

Gloucester County – Division of Social Services	New refrigerator and Fresh Fruit Fridays	\$1,000
Gloucester County – Office of County Counsel	Variety of K-cups and coffee supplies	\$1,000
Gloucester County – Division of Senior Services	Chair Massage Sessions and Essential Oils Demonstration	\$1,000
Gloucester County – Department of Health	Chair Massage Sessions and Essential Oils Demonstration	\$1,000
Gloucester County – Department of Health & Human Services	Chair Massage Sessions and Essential Oils Demonstration	\$1,000
Gloucester County – Sheriff's Department	Purchase (3) Treadmills	\$1,000
Gloucester County – Prosecutor's Office	Purchase (1) Rowing Machine, (1) Stationary Bike, (1) Exercise Bike and Resistance Bands	\$1,000

Enclosed please find the submissions for review. The Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness. Ms. Violetti requested and recommended the approval of all submissions not to exceed \$1,000 per grant.

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

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

12/4/2024 SAFETY AND ACCIDENT REVIEW COMMITTEE MINUTES - Included in the report were the approved meeting minutes from the December 4, 2024 meeting.

2025 NJCE SAFETY GRANT – Ms. Violetti reported two submissions have been provided to J.A. Montgomery for the 2025 NJCE Safety Grant. The first submission was from the Gloucester County EMS department for two motorized stair chairs. The total cost is \$30,000. The County covers a large geographic area providing 911 services for residents. Within that area, the County utilizes bariatric ambulances. The addition of the motorized stair chairs will provide a safer experience in a time of great stress for both the patient and EMS workers. It will reduce liability claims.

The second submission was from the Gloucester County Library Commission for an automatic external defibrillator (AED) and corresponding accessories for the Greenwich Branch and security cameras for the Logan Branch. The cost for one AED and corresponding accessories is \$3,918.52. The cost for security cameras and corresponding accessories is \$7,402.01. The total request is \$11,320.53.

In 2024, the Greenwich Branch had an overall attendance of 31,688 patrons which included 198 Library sponsored youth programs with attendance of 3,338; 181 Library sponsored adult programs

with attendance of 2,398; 34 Community sponsored children's program with attendance of 538 and 52 Community sponsored adult programs with attendance of 1,657. The purchase of the AED will keep the public protected.

In 2024, the Logan Branch had an overall attendance of 46,647 patrons which included 340 Library sponsored youth programs with an attendance of 6,544; 388 Library sponsored adult programs with attendance of 2,153; 16 Community sponsored children's programs with attendance of 315 and 50 Community sponsored adult programs with attendance of 694. The existing camera system is an analog system with 14 older cameras. The digital system will provide clearer, sharper images and overall better quality of picture. Both interior cameras and exterior cameras will provide evidence of a bodily injury claim due to alleged negligence of the Library Commission.

Ms. Violetti reported Hardenbergh is awaiting a response from the carrier on all submissions.

UNDERWRITING SERVICES DIRECTOR ANCILLARY COVERAGES

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	Federal Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2025	\$350.00	\$350.00
County	Gloucester County Board of Chosen Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2025	\$2,000.00	\$2,000.00
County	County Warden Bond	CNA	7/1/2025	\$122.50	\$122.50

All other terms and conditions are per expiring for all other policies.

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

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

Ms. Violetti noted the County has a Crime policy for the 4-H Association effective 4/14/2025. The previous policy term had been a multi-year policy effective 4/14/2024 – 4/14/2027. The carrier, Selective Insurance Company, was unable to continue offering the multi-year policy. Effective 4/14/2025, the policy period became a one-year policy term with no other changes to the term and conditions of the policy.

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

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

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 34-25 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 breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

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

**MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR DOCKET
#GLO-L-00743-22 IN THE AMOUNT OF \$85,000**

**MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM
#3530003531 IN THE AMOUNT OF \$17,500**

**MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM
#3530003768 IN THE AMOUNT OF \$20,000.00**

MOTION TO AUTHORIZE AUTHORITY FOR CLAIM #3530003990 IN THE AMOUNT OF \$100,120.59

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003013 IN THE AMOUNT OF \$162,500.00

Chairman Sheehan advised the next meeting would be on June 26, 2025 at 1:00 PM

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 1:43 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

MAY 2025

GCHIC - Gloucester County Health Insurance Commiss

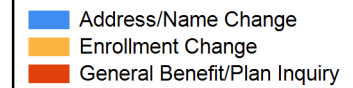
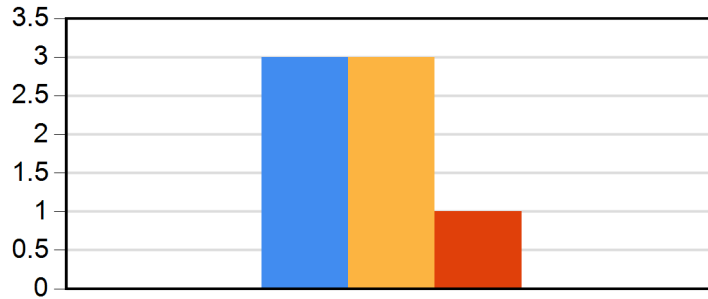
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

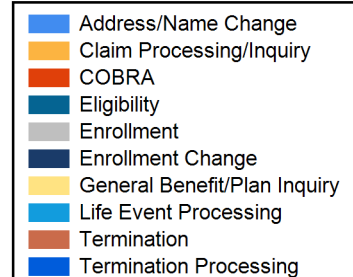
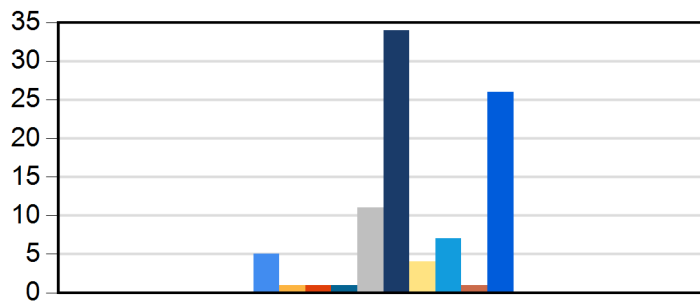
From: 5/1/2025 To: 5/31/2025

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MAY)	# of Issues
Address/Name Change	3
Enrollment Change	3
General Benefit/Plan Inquiry	1
Total for Subject	7



SUBJECT (YTD)	# of Issues
Address/Name Change	5
Claim Processing/Inquiry	1
COBRA	1
Eligibility	1
Enrollment	11
Enrollment Change	34
General Benefit/Plan Inquiry	4
Life Event Processing	7
Termination	1
Termination Processing	26
Total for Subject	91



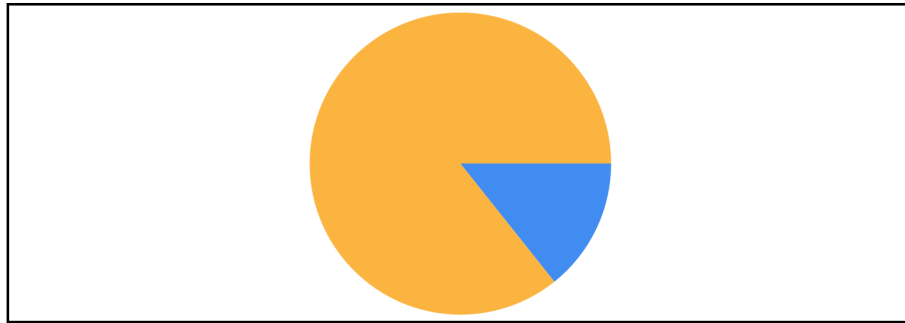


CLIENT ACTIVITY REPORT

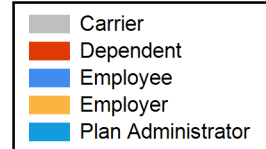
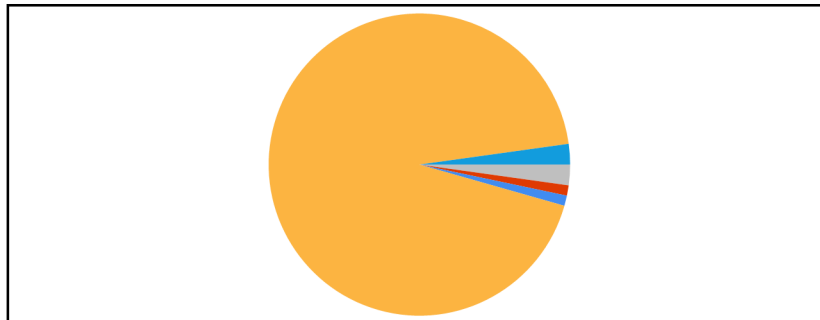
From: 5/1/2025 To: 5/31/2025

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (MAY)	# of Issues
Employee	1
Employer	6
Total for Call Source	7



CALL SOURCE (YTD)	# of Issues
Carrier	2
Dependent	1
Employee	1
Employer	85
Plan Administrator	2
Total for Call Source	91

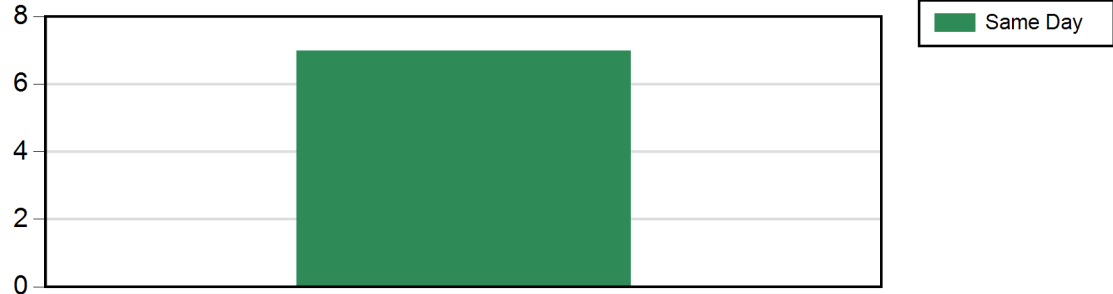


CLIENT ACTIVITY REPORT

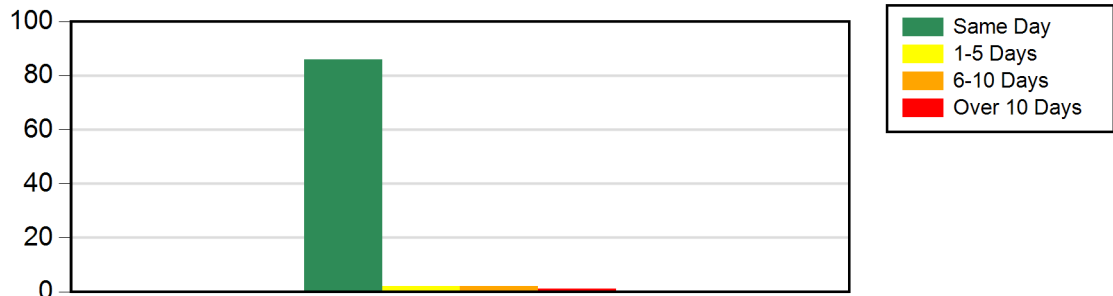
From: 5/1/2025 To: 5/31/2025

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (MAY)	# of Days	%
Same Day	7	100%
Total for Time Range	7	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	86	95%
1-5 Days	2	2%
6-10 Days	2	2%
Over 10 Days	1	1%
Total for Time Range	91	100%



DETAIL (YTD)		From: 1/1/2025 To: 5/31/2025		
Received	Call Source	Subject	Status	Closed Time
1/3/2025	Plan Administrator	COBRA	Closed	6-10 Days
1/7/2025	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
1/14/2025	Employer	Enrollment Change	Closed	Over 10 Days
1/14/2025	Employer	Enrollment	Closed	Same Day
1/24/2025	Employer	Eligibility	Closed	Same Day
1/28/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 5/1/2025 To: 5/31/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 5/31/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/30/2025	Employer	Life Event Processing	Closed	Same Day
1/30/2025	Employer	Enrollment Change	Closed	Same Day
1/30/2025	Plan Administrator	Enrollment Change	Closed	Same Day
1/31/2025	Employer	Enrollment	Closed	Same Day
2/3/2025	Employer	Enrollment Change	Closed	Same Day
2/3/2025	Employer	Enrollment Change	Closed	Same Day
2/3/2025	Employer	General Benefit/Plan Inquiry	Closed	Same Day
2/3/2025	Employer	Enrollment Change	Closed	Same Day
2/6/2025	Employer	Enrollment Change	Closed	Same Day
2/6/2025	Employer	Enrollment Change	Closed	Same Day
2/6/2025	Employer	Enrollment Change	Closed	Same Day
2/7/2025	Employer	Enrollment	Closed	Same Day
2/10/2025	Employer	Enrollment	Closed	Same Day
2/12/2025	Employer	Life Event Processing	Closed	Same Day
2/14/2025	Employer	Enrollment	Closed	Same Day
2/14/2025	Employer	Enrollment Change	Closed	Same Day
2/14/2025	Employer	Enrollment	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
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2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Enrollment Change	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
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2/19/2025	Employer	Termination Processing	Closed	Same Day
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2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/19/2025	Employer	Termination Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 5/1/2025 To: 5/31/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 5/31/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/19/2025	Employer	Termination Processing	Closed	Same Day
2/20/2025	Employer	General Benefit/Plan Inquiry	Closed	Same Day
2/20/2025	Employer	Enrollment Change	Closed	1-5 Days
2/20/2025	Dependent	Claim Processing/Inquiry	Closed	6-10 Days
2/25/2025	Employer	Enrollment Change	Closed	Same Day
2/26/2025	Employer	Termination	Closed	Same Day
3/4/2025	Employer	Enrollment Change	Closed	Same Day
3/4/2025	Employer	Life Event Processing	Closed	Same Day
3/4/2025	Employer	Life Event Processing	Closed	Same Day
3/7/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Life Event Processing	Closed	Same Day
3/13/2025	Employer	Enrollment	Closed	Same Day
3/14/2025	Employer	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/17/2025	Carrier	Enrollment	Closed	Same Day
3/27/2025	Employer	Life Event Processing	Closed	Same Day
3/27/2025	Employer	Enrollment Change	Closed	Same Day
3/31/2025	Employer	Enrollment Change	Closed	Same Day
4/2/2025	Employer	Enrollment Change	Closed	Same Day
4/2/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/7/2025	Employer	Enrollment Change	Closed	Same Day
4/9/2025	Employer	Enrollment Change	Closed	Same Day
4/15/2025	Employer	Enrollment Change	Closed	Same Day
4/17/2025	Employer	Enrollment Change	Closed	Same Day
4/22/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment Change	Closed	Same Day
4/23/2025	Employer	Enrollment	Closed	Same Day
4/29/2025	Employer	Address/Name Change	Closed	Same Day
4/30/2025	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 5/1/2025 To: 5/31/2025

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2025 To: 5/31/2025		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/30/2025	Employer	Address/Name Change	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
4/30/2025	Employer	Termination Processing	Closed	Same Day
5/12/2025	Employer	Address/Name Change	Closed	Same Day
5/14/2025	Employer	Address/Name Change	Closed	Same Day
5/16/2025	Employer	Enrollment Change	Closed	Same Day
5/16/2025	Employer	Address/Name Change	Closed	Same Day
5/20/2025	Employee	General Benefit/Plan Inquiry	Closed	Same Day
5/21/2025	Employer	Enrollment Change	Closed	Same Day
5/27/2025	Employer	Enrollment Change	Closed	Same Day