

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 24, 2024
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

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

OR

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its October 24, 2024 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: October 24, 2024
1:00 PM

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:**
 - September 26, 2024 Open Minutes.....Appendix I
 - September 26, 2024 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 3-23

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

- TREASURER – Tracey Giordano**
 - Resolution **61-24** October Bill List..... Pages 24-25
 - Resolution **62-24** October Benefit Bill List..... Page 26
 - . *Motion to approve Resolutions 61-24 through 62-24*
 - Monthly Treasurer Reports Pages 27-28

- CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **63-24** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 29
 - Liability Claim Payments –9/1/24 to 9/30/24 Pages 30-31

- MANAGED CARE – Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 32

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 33-38

- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 39-40

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

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

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 41-42**

Resolution 64-24 Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc., and Qual-Lynx and attached to this agenda.

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Thursday, December 12, 2024, 1:00 PM

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 24, 2024

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **2023 Audit Report (Pages 5-7)** - The Auditor's Report as of December 31, 2023, has been sent under separate cover to the Fund Commissioners. Bowman & Company, LLP reviewed the 2023 Audit with the Executive Director, Chairman Sheehan and the Commission Treasurer. We will be seeking approval of the 2023 Audit from the Commissioners at the meeting. Included in the agenda on pages 5-7 is **Resolution 60-24**, Certification of Annual Audit Report for Period ending December 31, 2023, along with the Group Affidavit Form.

❑ **Motion to approve Resolution 60-24, Certification of Annual Audit Report for Period Ending December 31, 2023**

❑ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/23/24. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,274. The limit per loss is \$1,000,000 with a \$10,000 deductible. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

❑ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,274**

❑ **Certificate of Insurance Report (Page 8)** – Included in the agenda on page 8 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of September. There were (6) six certificates of insurance issued during the month.

❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 9-12)** - The NJCE met on September 26, 2024. Included in the agenda on pages 9-12 is a summary report. The NJCE met prior to our meeting and is scheduled to introduce the 2024 Budget on November 15, 2024.

❑ **2025 GCIC Budgets (Property & Casualty & Health Dental Budget)** - We will introduce the 2025 Budgets at the December 12th meeting and schedule a Public Hearing and budget adoption in January. The Commission is not scheduled to meet in November.

❑ **GCIC Property and Casualty Financial Fast Track (Pages 13-15)** - Included in the agenda on pages 13-15 is a copy of the Property & Casualty Financial Fast Track Report for the month of July. As of **July 31, 2024** there is a statutory surplus of **\$1,927,691**. Line 11 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$1,368,601**. The total cash amount is **\$4,478,290**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 16-18)** – Included in the agenda on pages 16-18 is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2024** the NJCE has a surplus of **\$9,080,642**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$36,766,271**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 19-20)** – Included in the agenda on pages 19-20 is a copy of Health Benefits Financial Fast Track for the month of July. As of **July 31, 2024** there is a statutory surplus of **\$438,560**. The total cash amount is **\$528,842**.
- ❑ **Claim Tracking Reports (Pages 21-22)** - Included in the agenda on pages 21-22 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of July 31, 2024. The Executive Director will review the reports with the Commission.
- ❑ **2024 Assessments** – The final assessment payment was due on October 15, 2024. The Treasurer’s Office advises they received payment from the Library, Improvement Authority and Utility Authority. The County’s payment will be on the November Bills List.
- ❑ **2025 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2025 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager’s Team will review any certificates which need to be re-issued for the 2025 renewal.
- ❑ **2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference (Page 23)** As a reminder the 109th annual conference is scheduled for November 19 through November 21 at the Atlantic City Convention Center in Atlantic City. Included in the agenda on page 23 is information on two education seminars the MEL JIF is holding. Also included is information on the annual reception being held at the Legacy Lounge at Bally’s Atlantic City at 6:00 p.m. on November 20. We hope to see everyone there.
- ❑ **2025 Pre-Renewal Webinar** - The NJCE Underwriting Manager held a webinar on the 2025 pre-renewal and the marketplace on September 27th. A copy the presentation and a recording of the webinar was uploaded to the NJCE website: njce.org.
- ❑ **2024 RFPs for Professional Services** – The RFPs were issued and advertised. The responses except for Managed Care were due on October 17, 2024, at 2:00 pm. The Managed Care responses were due October 23, 2024. The Risk Management Consultant RFP was re-issued with a due date of November 14, 2024. The responses will be reviewed, and recommendations will be made at the December meeting.
- ❑ **November Meeting** – The Commission is not scheduled to meet in November. Our next meeting is scheduled for Thursday, December 12, 2024 at 1:00 PM in person and via zoom.

RESOLUTION 60-24

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2023**

WHEREAS, N.J.S.A. 40A:5-4 requires the governing body of every local unit to have made an annual audit of its books, accounts and financial transactions, and

WHEREAS, the Annual Report of Audit for the year 2023 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

WHEREAS, the Local Finance Board of the State of New Jersey is authorized to prescribe reports pertaining to the local fiscal affairs, as per R.S. 52:27BB-34, and

WHEREAS, the Local Finance Board has promulgated a regulation requiring that the BOARD OF FUND COMMISSIONERS of the Fund shall, by resolution, certify to the Local Finance Board of the State of New Jersey that all members of the BOARD OF COMMISSIONERS have reviewed, as a minimum, the sections of the annual audit entitled:

General Comments
and
Recommendations

and

WHEREAS, the members of the BOARD OF COMMISSIONERS have personally reviewed, as a minimum, the Annual Report of Audit, and specifically the sections of the Annual Audit entitled:

General Comments
and
Recommendations

as evidenced by the group affidavit form of the BOARD OF COMMISSIONERS.

WHEREAS, such resolution of certification shall be adopted by the BOARD OF COMMISSIONERS no later than forty-five days after the receipt of the annual audit, as per the regulations of the Local Finance Board, and

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

WHEREAS, failure to comply with the promulgations of the Local Finance Board of the State of New Jersey may subject the members of the BOARD OF COMMISSIONERS to the penalty provisions of R.S. 52:27BB-52 - to wit:

R.S. 52:27BB-52 - "A local officer or member of a local governing body who, after a date fixed for compliance, fails or refuses to obey an order of the director (Director of Local Government Services), under the provisions of this Article, shall be guilty of a misdemeanor and, upon conviction, may be fined not more than one thousand dollars (\$1,000.00) or imprisoned for not more than one year, or both, in addition shall forfeit his office."

NOW, THEREFORE, BE IT RESOLVED, that the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission hereby states that it has complied with the promulgation of the Local Finance Board of the State of New Jersey, dated July 30, 1968, and does hereby submit a certified copy of this resolution and the required affidavit to said Board to show evidence of said compliance.

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON OCTOBER 24, 2024.

Timothy Sheehan, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

GLOUCESTER COUNTY INSURANCE COMMISSION

We members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission, of full age, being duly sworn according to law, upon our oath depose and say:

- 1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission.
- 2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2023.
- 3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Timothy Sheehan

(L.S.) Karen Christina

(L.S.)

Attest:

SCOTT BURNS, ESQ.
Vice Chairman

The Secretary of the Fund shall set forth the reason for the absence of signature of any members of the BOARD OF COMMISSIONERS.

Important: This certificate must be sent to the Division of Local Government Services, CN 803, Trenton, NJ 08625

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2024 to 9/30/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Jefferson Health, Rehab Professional Services I - Rowan College of South Jersey	Attn: Brian Duffy Director of Rehabilitation , 18 E. Laurel Rd Stratford, NJ 08084	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: Excess GL/Prof \$10M Agg Policy Term 01/01/2024 - 01/01/2025 Policy #: 003405202 RE: Physical Therapist Assistant clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	9/5/2024 #4837239	GL AU EX WC OTH
H - NJ Dept of Environmental I - County of Gloucester	Protection 401 East State Street, Mail Code 401-04N PO Box 420 Trenton, NJ 08625	RE: CEHA2025-00019 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects to CEHA2025-00019.	9/16/2024 #4851062	GL AU EX WC OTH
H - American Water Operations and I - Rowan College of South Jersey	Maintenance, Inc. 1 Water Street Camden, NJ 08102	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects the use of College premises.	9/16/2024 #4851068	GL AU EX
H - McCloskey Mechanical I - Gloucester County Library Commission	Contractors, Inc. 445 Lower Landing Road Blackwood, NJ 08012	Evidence of insurance.	9/18/2024 #4854787	GL AU EX WC OTH
H - East Greenwich Twp School I - County of Gloucester	District 559 Kings Highway Mickleton, NJ 08056		9/20/2024 #4857467	GL AU EX WC OTH
H - Township of Deptford I - County of Gloucester	1011 Cooper Street Deptford, NJ 08096	RE: Use of Deptford Senior Center Township of Deptford including all elected and appointed officials, all employees and volunteers, all boards, commissions and/or authorities and their board members, employees and volunteers are Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the Deptford Senior Center for the Department of Senior Services' Caregiver Expo.	9/30/2024 #4864076	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: September 26, 2024
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 to review and approve payment or settlement authority requests. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee; closed session was not required for this action.

December 31, 2023 Audit: The draft financial audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/28/24 along with an extension request to file the annual audit report. Fund Auditor presented the final audit and confirmed there were no changes from the draft audit nor were there any findings or recommendations. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

2025 Renewal – Underwriting Data Collection: The 2025 renewal process began early-August with a deadline to complete by September 13th. The Fund office is following up with members and/or risk managers to have the exposure data completed. As a reminder most ancillary coverage applications may be completed via Broker Buddha. In addition, the Payroll Auditor conducted payroll audits which are being uploaded by the Fund office into Origami.

Submitted for information was a status chart of the Commission/County’s property appraisals as of September 24th. Beginning in 2023, the Fund implemented a regular property appraisal program in response to the excess property market demands. As a reminder, in 2024 the Board of Fund Commissioners approved a reimbursement cap of \$20,000 for the appraisal values between \$500,000 to \$1,000,000 and trending of 2023 locations.

Named Storm Deductible: PERMA Claims is working on scheduling a meeting with representatives from NJ Office of Emergency Management to discuss the FEMA and/or NJEM resources that would be available to the NJCE membership should a named storm occur.

Finance Sub-Committee: Committee met on Tuesday September 17th. Submitted for information were the meeting minutes and the following discussion items were highlighted, two of which required action by the Board of Fund Commissioners:

2025 Pre-Renewal: Deputy Underwriting Manager provided a high-level overview of the 2025 pre-renewal presentation highlighting the commercial market changes and marketing strategy. Underwriting Manager reported that overall, the market is trending positively compared to the last few years. The attached minutes provides more in-depth detail on the discussion. Underwriting Manager is scheduled to hold a 2025 pre-renewal webinar on Friday, September 27th at 10am. The presentation and a recording of the webinar will be uploaded to njce.org following the presentation.

2025 Budget & Renewal Timeline: The Fund Office expects to introduce pre-budget expectations to the Finance Sub Committee in late October/early November, introduce the budget at the November 15th Fund meeting and adopt in January. The Finance Sub Committee will meet as often as needed prior budget introduction/adoption.

Technology Errors & Omissions Liability: Underwriting Manager presented a potential IT related exposure with shared services contracts between members, whether the member is receiving services or providing services to other entities. A survey was distributed, and 25 of 34 member entities responded. Based on the results, Underwriting Manager said the next steps would be to work with the members' risk managers to begin the conversation about what the true exposure is for these services and the coverage would be treated as an ancillary coverage. Members can purchase the coverage on an as needed basis. The Finance Sub Committee agreed to Underwriting Manager's recommended next steps.

EMAS Blocks: At the April 25th Fund meeting the Board of Fund Commissioners approved a resolution amending the Plan of Risk Management to exclude the Engineered Materials Arresting Systems (EMAS) Blocks retroactive to 1/1/24 following a significant 2023 loss at Mercer County Airport. Following an administration change, Mercer County requested the Executive Director and Underwriting Manager propose an action plan to obtain coverage for the EMAS blocks. Underwriting Manager could not secure a commercial placement for this exposure but was successful in securing coverage with the NJCE's excess property insurers to provide full limits for the EMAS blocks excess of a \$1 million policy per occurrence subject to contingencies outlined in the committee minutes.

Fund Office was waiting for the County/Insurance Commission's final decision on a self-funding option within the first \$1 million so the NJCE would know what its retention would be. On September 23, 2024, Executive Director met with the Insurance Commission to review the proposed coverage structure as recommended by Finance Sub-Committee: the County will retain the primary \$200,000, the Insurance Commission will retain the \$300,000 excess \$200,000 and the NJCE will provide \$500,000 excess of \$500,000. This structure allows for the NJCE JIF to provide the excess layer of \$500,000 excess of the County and Insurance Commission's combined retention of \$500,000.

The Board of Fund Commissioners approved a motion to extend coverage for Mercer County's Engineered Materials Arresting Systems Blocks at limit of \$500,000 excess of \$500,000 effective 9/26/24. Fund Office will work with the Actuary and excess insurer on the applicable pricing. The County has also indicated their long-term strategy is to look into a replacement system.

2024 Safety Grant Program: At the February 24th Fund meeting, the Board of Fund Commissioners approved the authorization of the NJCE JIF to supplement an additional

\$30,000 to the \$60,000 Munich Re Safety Grant for a total grant of up to \$90,000. Safety Director has since received submissions totaling \$136,933. Finance Sub Committee recommended authorization of a “one-time” additional contribution of \$46,933 to cover the cost of all submissions. Monies are available in the 2024 budget to fund this additional contribution. The Board of Fund Commissioners approved a motion to authorize the NJCE JIF to contribute an additional \$46,933 to the 2024 Safety Grant for a total of \$136,933.

NJCE Safety Committee: The Safety Committee met on Monday September 16th; minutes of the meeting were submitted for information. Safety Director provided a verbal report of notable items. The next meeting is scheduled for Monday, December 9th at 10am via Zoom.

NJCE Jail Risk Management Report: In April 2024, J.A. Montgomery hired a retired warden as a Corrections Risk Control Consultant to address members’ needs given the unique exposure inherent to correctional facilities. Submitted for information as part of the Safety Director’s report was a brief memo on the warden’s principal responsibilities to identify and reduce risks that occurs at correctional facilities.

Claims Resolution Corporation (CRC): Effective September 1, 2024, the NJCE entered into an agreement with Claims Resolution Corporation to take over AmeriHealth’s TPA services.

Professional Services Agreements: Contracts for Executive Director, Underwriting Manager, Safety Director and Excess Property Claims Administrator expire February 2025. NJCE Fund Attorney and QPA will start the procurement process late September/early October.

Membership Renewal: The Counties of Camden, Gloucester and Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2025.

2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 108th annual conference is scheduled for November 19th through November 21st at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 20th. This year’s program will be focus on “Local Government Risk Management”; topics include but are not limited to Title 59 immunities and cyber security. In addition, a session on ethics is expected to be co-chaired by a representative from the Department of Banking and Insurance.

Tracking Reports: Submitted for information were the following tracking reports:

Financial Fast Track: This report as of July 31, 2024 reflected a statutory surplus of \$8.9 million.

Claims Activity Report: This report as of June 30, 2024 tracked the incurred losses by line of coverage from Fund Year 2020 to 2024 and all Fund Years.

Closed Session – General Liability Settlement Authority Request (SAR) & Status Update: The Board of Fund Commissioners entered Closed Session to review two General Liability SARs; one was an amended SAR amount (claim #64GL019562) and the other was to review the status of a recently settled SAR (claim #64GL16936).

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2025 Renewal have started and if available marketing information will be provided at the next meeting. Submitted for information was a memorandum on the 2025 renewal.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from June – September, planned October activities, bulletins that were distributed and available training sessions through November 2024.

WC Claims Administration Report

A report was submitted noting the billed amount, paid amount, net savings as of August 2024.

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday October 24, 2024 at 9:30AM virtually.

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	761,399	5,301,559	85,772,286	91,073,845
2.	CLAIM EXPENSES				
	Paid Claims	190,282	1,117,937	24,134,457	25,252,395
	Case Reserves	(130,398)	(11,065)	2,284,981	2,273,916
	IBNR	206,106	543,267	2,609,420	3,152,687
	Excess Insurance Recoverable	0	(1,693)	(354,792)	(356,485)
	Discounted Claim Value	(2,933)	(12,198)	(114,407)	(126,605)
	TOTAL CLAIMS	263,058	1,636,249	28,559,659	30,195,908
3.	EXPENSES				
	Excess Premiums	436,221	3,032,201	40,851,047	43,883,248
	Administrative	93,478	794,331	12,473,085	13,267,416
	TOTAL EXPENSES	529,699	3,826,532	53,324,131	57,150,664
4.	UNDERWRITING PROFIT (1-2-3)	(31,358)	(161,222)	3,888,496	3,727,274
5.	INVESTMENT INCOME	18,213	32,819	7,237	40,056
6.	PROFIT (4 + 5)	(13,145)	(128,403)	3,895,733	3,767,330
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	(150,000)	0	(150,000)	(150,000)
11.	INVESTMENT IN JOINT VENTURE	0	(231,861)	1,600,462	1,368,601
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(163,145)	(360,264)	2,287,955	1,927,691
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	563	1,572	26,804	28,375
	2011	462	(2,290)	(105,086)	(107,376)
	2012	725	(276)	176,337	176,061
	2013	164	595	201,762	202,357
	2014	106	(26,440)	294,656	268,216
	2015	56	(12,812)	(858,452)	(871,264)
	2016	695	(56,548)	306,850	250,302
	2017	528	6,267	404,178	410,445
	2018	1,452	6,508	1,004,675	1,011,183
	2019	1,190	8,253	697,947	706,201
	2020	1,950	(262)	1,142,985	1,142,723
	2021	1,313	(37,707)	(438,526)	(476,233)
	2022	1,697	134,065	(273,422)	(139,357)
	2023	3,453	32,513	(292,754)	(260,241)
	2024	(177,497)	(413,703)		(413,703)
	TOTAL SURPLUS (DEFICITS)	(163,145)	(360,264)	2,287,955	1,927,691
	TOTAL CASH				4,478,290

GLOUCESTER COUNTY INSURANCE COMMISSION

FINANCIAL FAST TRACK REPORT

AS OF July 31, 2024

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	1,823,536	1,823,536
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	1,823,536	1,823,536
FUND YEAR 2011				
Paid Claims	0	0	2,795,974	2,795,974
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS	0	0	2,795,974	2,795,974
FUND YEAR 2012				
Paid Claims	0	540	2,082,683	2,083,223
Case Reserves	0	(540)	13,930	13,390
IBNR	0	0	1,167	1,167
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	3	(74)	(72)
TOTAL FY 2012 CLAIMS	0	3	2,097,706	2,097,709
FUND YEAR 2013				
Paid Claims	0	1,305	1,567,774	1,569,079
Case Reserves	0	695	19,684	20,379
IBNR	0	0	1,450	1,450
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	17	(146)	(129)
TOTAL FY 2013 CLAIMS	0	2,017	1,588,761	1,590,778
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	870	5,963	3,079,546	3,085,509
Case Reserves	(870)	(2,910)	109,133	106,222
IBNR	0	0	17,253	17,253
Excess Insurance Recoverable	0	0	(500)	(500)
Discounted Claim Value	0	299	(2,029)	(1,731)
TOTAL FY 2015 CLAIMS	0	3,351	3,203,402	3,206,753
FUND YEAR 2016				
Paid Claims	0	4,428	1,752,628	1,757,055
Case Reserves	0	57,476	15,207	72,683
IBNR	0	0	2,579	2,579
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	(900)	(311)	(1,210)
TOTAL FY 2016 CLAIMS	0	61,004	1,770,103	1,831,107

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF July 31, 2024				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	0	0	2,046,812	2,046,812
Case Reserves	0	0	0	0
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	(3,945)	(3,945)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868
FUND YEAR 2018				
Paid Claims	360	770	1,386,365	1,387,135
Case Reserves	(360)	(770)	28,951	28,181
IBNR	0	(5,623)	10,122	4,499
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	69	(582)	(513)
TOTAL FY 2018 CLAIMS	0	(5,553)	1,424,855	1,419,302
FUND YEAR 2019				
Paid Claims	5,902	69,037	1,489,262	1,558,298
Case Reserves	(5,902)	(69,287)	198,479	129,192
IBNR	0	(4,212)	48,707	44,495
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,320	(3,290)	(1,971)
TOTAL FY 2019 CLAIMS	0	(3,142)	1,733,158	1,730,015
FUND YEAR 2020				
Paid Claims	15	36,095	1,441,532	1,477,627
Case Reserves	0	(16,735)	29,527	12,791
IBNR	(15)	(3,160)	114,641	111,480
Excess Insurance Recoverable	0	(1,693)	(350,347)	(352,040)
Discounted Claim Value	0	547	(2,448)	(1,901)
TOTAL FY 2020 CLAIMS	(0)	15,053	1,232,904	1,247,957
FUND YEAR 2021				
Paid Claims	3,486	49,058	1,997,375	2,046,432
Case Reserves	(2,486)	(42,852)	508,351	465,499
IBNR	(1,000)	(21,547)	372,620	351,074
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	2,751	(19,308)	(16,557)
TOTAL FY 2021 CLAIMS	(0)	(12,590)	2,859,037	2,846,448
FUND YEAR 2022				
Paid Claims	10,122	118,464	1,390,152	1,508,616
Case Reserves	5,187	(175,320)	799,266	623,946
IBNR	(15,309)	(102,127)	644,138	542,011
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	6,613	(34,562)	(27,949)
TOTAL FY 2022 CLAIMS	0	(152,370)	2,798,994	2,646,624
FUND YEAR 2023				
Paid Claims	18,768	372,208	299,210	671,418
Case Reserves	(30,297)	(369,339)	562,455	193,116
IBNR	11,529	(104,358)	1,396,744	1,292,386
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	10,718	(51,653)	(40,935)
TOTAL FY 2023 CLAIMS	0	(90,770)	2,206,756	2,115,985
FUND YEAR 2024				
Paid Claims	150,760	460,070		460,070
Case Reserves	(95,670)	608,517		608,517
IBNR	210,901	784,294		784,294
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(2,933)	(33,634)		(33,634)
TOTAL FY 2024 CLAIMS	263,059	1,819,247	0	1,819,247
COMBINED TOTAL CLAIMS	263,058	1,636,249	28,559,659	30,195,908
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 \$734,060 for COVID 19 Workers Compensation claims.				

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF August 31, 2024					
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	3,755,044	27,942,010	284,494,510	312,436,519
2.	CLAIM EXPENSES				
	Paid Claims	961,570	6,977,120	17,153,869	24,130,989
	Case Reserves	(1,560,643)	(360,012)	15,710,957	15,350,945
	IBNR	1,393,293	1,438,473	16,261,220	17,699,692
	Discounted Claim Value	(105,630)	(454,793)	(4,212,682)	(4,667,475)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
	TOTAL CLAIMS	688,590	7,098,683	42,983,159	50,081,842
3.	EXPENSES				
	Excess Premiums	2,841,896	21,522,166	205,538,373	227,060,539
	Administrative	204,905	1,608,549	20,746,720	22,355,269
	TOTAL EXPENSES	3,046,800	23,130,715	226,285,093	249,415,808
4.	UNDERWRITING PROFIT (1-2-3)	19,653	(2,287,389)	15,226,258	12,938,869
5.	INVESTMENT INCOME	148,978	690,204	2,159,119	2,849,324
6.	PROFIT (4+5)	168,631	(1,597,184)	17,385,377	15,788,193
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	168,631	(1,597,184)	10,677,826	9,080,642
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	522	2,731	66,109	68,840
	2011	1,318	(8,223)	478,587	470,364
	2012	2,730	(4,153)	491,515	487,362
	2013	4,856	21,064	1,098,961	1,120,025
	2014	6,245	(171,543)	1,623,920	1,452,377
	2015	5,472	(63,209)	1,404,062	1,340,853
	2016	8,005	40,621	1,686,719	1,727,340
	2017	10,354	61,064	2,714,322	2,775,385
	2018	11,674	10,098	2,317,319	2,327,417
	2019	10,962	44,266	1,991,211	2,035,477
	2020	14,042	116,666	(41,975)	74,692
	2021	13,584	(396,263)	(288,075)	(684,338)
	2022	13,353	(133,366)	1,403,700	1,270,333
	2023	17,222	(469,023)	(4,268,549)	(4,737,572)
	2024	48,295	(647,913)		(647,913)
	TOTAL SURPLUS (DEFICITS)	168,631	(1,597,184)	10,677,825	9,080,641
	TOTAL CASH				36,766,271

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2024		
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	9	17,875	720,144	738,019
	Case Reserves	0	(1,412)	16,412	15,000
	IBNR	(9)	(1,463)	3,000	1,537
	Discounted Claim Value	0	230	(2,480)	(2,250)
	TOTAL FY 2011 CLAIMS	0	15,230	737,076	752,306
FUND YEAR 2012					
	Paid Claims	26,803	175,320	1,598,341	1,773,660
	Case Reserves	(26,803)	(175,320)	300,079	124,759
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	19,796	(40,489)	(20,693)
	TOTAL FY 2012 CLAIMS	0	19,796	1,861,611	1,881,406
FUND YEAR 2013					
	Paid Claims	9,216	29,615	1,120,027	1,149,642
	Case Reserves	(9,216)	(29,615)	465,996	436,382
	IBNR	0	(0)	19,679	19,679
	Discounted Claim Value	0	3,753	(67,176)	(63,423)
	TOTAL FY 2013 CLAIMS	0	3,753	1,538,527	1,542,280
FUND YEAR 2014					
	Paid Claims	4,850	44,446	820,087	864,533
	Case Reserves	(4,814)	154,065	428,510	582,575
	IBNR	(35)	3,028	21,077	24,105
	Discounted Claim Value	0	3,217	(64,534)	(61,317)
	TOTAL FY 2014 CLAIMS	0	204,755	1,205,140	1,409,895
FUND YEAR 2015					
	Paid Claims	0	299,983	2,170,225	2,470,208
	Case Reserves	(146)	(194,055)	750,401	556,346
	IBNR	0	0	76,409	76,409
	Discounted Claim Value	0	(11,247)	(87,264)	(98,511)
	TOTAL FY 2015 CLAIMS	(146)	94,681	2,909,770	3,004,452
FUND YEAR 2016					
	Paid Claims	8,710	40,964	1,340,882	1,381,846
	Case Reserves	(8,710)	(39,869)	925,034	885,165
	IBNR	0	(2,431)	40,838	38,408
	Discounted Claim Value	0	3,254	(103,043)	(99,789)
	TOTAL FY 2016 CLAIMS	0	1,918	2,203,711	2,205,629

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2024		
ALL YEARS COMBINED					
	THIS	YTD	PRIOR	FUND	
	MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
Paid Claims	4,226	26,500	1,313,614	1,340,114	
Case Reserves	(4,227)	(26,501)	627,562	601,061	
IBNR	1	(11,928)	76,572	64,645	
Discounted Claim Value	0	5,400	(73,852)	(68,451)	
TOTAL FY 2017 CLAIMS	0	(6,529)	1,943,897	1,937,368	
FUND YEAR 2018					
Paid Claims	70	371,412	1,247,927	1,619,339	
Case Reserves	(70)	(308,636)	750,478	441,842	
IBNR	0	(42,451)	375,153	332,702	
Discounted Claim Value	0	31,257	(116,810)	(85,553)	
TOTAL FY 2018 CLAIMS	0	51,583	2,256,747	2,308,330	
FUND YEAR 2019					
Paid Claims	16,580	95,557	1,224,373	1,319,931	
Case Reserves	(16,580)	174,316	1,093,759	1,268,075	
IBNR	0	(285,126)	551,533	266,407	
Discounted Claim Value	0	28,230	(176,738)	(148,508)	
TOTAL FY 2019 CLAIMS	0	12,978	2,692,927	2,705,905	
FUND YEAR 2020					
Paid Claims	4,695	251,185	1,126,067	1,377,252	
Case Reserves	(532,372)	(58,675)	3,919,181	3,860,506	
IBNR	527,677	320,572	1,974,978	2,295,550	
Discounted Claim Value	0	(57,239)	(889,320)	(946,559)	
Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)	
TOTAL FY 2020 CLAIMS	0	(46,262)	4,200,701	4,154,439	
FUND YEAR 2021					
Paid Claims	44,369	545,385	2,119,936	2,665,321	
Case Reserves	(44,370)	345,430	2,159,327	2,504,757	
IBNR	1	(452,575)	2,041,187	1,588,612	
Discounted Claim Value	0	29,056	(652,413)	(623,356)	
TOTAL FY 2021 CLAIMS	0	467,296	5,668,037	6,135,333	
FUND YEAR 2022					
Paid Claims	23	445,371	839,542	1,284,913	
Case Reserves	(98,984)	(87,540)	848,359	760,819	
IBNR	98,961	(246,633)	3,693,684	3,447,051	
Discounted Claim Value	0	95,380	(675,990)	(580,610)	
TOTAL FY 2022 CLAIMS	0	206,577	4,705,595	4,912,172	
FUND YEAR 2023					
Paid Claims	814,346	4,372,779	1,340,865	5,713,644	
Case Reserves	(814,349)	(2,001,686)	3,425,859	1,424,173	
IBNR	3	(2,047,241)	7,383,429	5,336,188	
Discounted Claim Value	0	233,742	(1,262,574)	(1,028,832)	
TOTAL FY 2023 CLAIMS	0	557,594	10,887,578	11,445,172	
FUND YEAR 2024					
Paid Claims	27,673	260,728		260,728	
Case Reserves	(1)	1,889,486		1,889,486	
IBNR	766,695	4,204,721		4,204,721	
Discounted Claim Value	(105,630)	(839,622)		(839,622)	
TOTAL FY 2024 CLAIMS	688,737	5,515,313	0	5,515,313	
COMBINED TOTAL CLAIMS	688,590	7,098,683	42,983,159	50,081,842	

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$2,432,310 due from the reinsurer for COVID-19 WC claims.

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT
AS OF JULY 31, 2024

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,724	403,878	87,394,614	87,798,492
2. CLAIM EXPENSES				
Paid Claims	41,880	312,265	77,267,693	77,579,957
IBNR	31	2,275	43,224	45,500
Total Claims	41,911	314,540	77,310,917	77,625,457
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,321	58,202	6,025,562	6,083,764
Total Expenses	8,321	58,202	9,611,028	9,669,230
4. UNDERWRITING PROFIT (1-2-3)	7,492	31,136	397,397	428,533
5. INVESTMENT INCOME	1,462	2,891	7,136	10,027
6. STATUTORY PROFIT (4+5)	8,954	34,026	404,533	438,560
9. STATUTORY SURPLUS (6+7-8)	8,954	34,026	404,533	438,560

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	(0)	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	-	(0)	8,250	8,250
2022 SURPLUS	-	-	123,767	123,767
CASH	-	-	123,768	123,768
2023 SURPLUS	2,173	38,649	(22,776)	15,873
CASH	20,448	(61,704)	82,152	20,448
2024 SURPLUS	6,780	(4,623)	-	(4,623)
CASH	81,087	81,087	-	81,087
TOTAL SURPLUS	8,954	34,026	404,532	438,558
TOTAL CASH	101,535	19,382	509,459	528,842

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT
AS OF JULY 31, 2024

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Total Claims	-	-	515,899	515,899
FUND YEAR 2023				
Paid Claims	-	-	578,730	578,730
IBNR	(2,173)	(38,649)	43,224	4,575
Total Claims	(2,173)	(38,649)	621,954	583,305
FUND YEAR 2024				
Paid Claims	41,880	312,265	-	312,265
IBNR	2,204	40,925	-	40,925
Total Claims	44,084	353,189	-	353,189
COMBINED TOTAL CLAIMS	41,911	314,540	77,310,917	77,625,457

**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

July 31, 2024

COVERAGE LINE - PROPERTY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
June-24	0	0	0	0	0	0	0	0	0	0	0	1	4	6	6	17	
July-24	0	0	0	0	0	0	0	0	0	0	0	1	4	6	7	18	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Limited Reserves																	\$16,510
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$833	\$16,502	\$342,295	\$359,631	
July-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$833	\$2,502	\$293,844	\$297,180	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$14,000)	(\$48,451)	(\$62,451)	
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$242,084	\$313,729	\$410,376	\$406,763	\$3,843,220	
COVERAGE LINE - GENERAL LIABILITY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
June-24	0	0	0	0	0	1	0	0	0	2	0	2	2	5	6	18	
July-24	0	0	0	0	0	1	0	0	0	2	0	2	1	3	11	20	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	-2	5	2	
Limited Reserves																	\$17,045
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
June-24	\$0	\$0	\$0	\$0	\$0	\$68,685	\$0	\$0	\$0	\$116,382	\$0	\$72,825	\$10,065	\$50,500	\$38,000	\$356,457	
July-24	\$0	\$0	\$0	\$0	\$0	\$68,340	\$0	\$0	\$0	\$110,481	\$0	\$71,467	\$8,965	\$30,500	\$51,150	\$340,903	
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$345)	\$0	\$0	\$0	(\$5,902)	\$0	(\$1,358)	(\$1,100)	(\$20,000)	\$13,150	(\$15,554)	
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$517,422	\$5,918	\$300,387	\$40,853	\$275,514	\$145,800	\$31,500	\$51,150	\$3,927,980	
COVERAGE LINE - AUTO LIABILITY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
June-24	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	
July-24	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Limited Reserves																	\$7,750
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,000	\$500	\$15,500	
July-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,000	\$500	\$15,500	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$16,267	\$16,500	\$500	\$1,373,665	
COVERAGE LINE - WORKERS COMP.																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
June-24	0	0	1	2	0	2	2	0	1	2	3	10	16	12	32	83	
July-24	0	0	1	2	0	2	2	0	1	2	3	10	14	11	37	85	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-2	-1	5	2	
Limited Reserves																	\$19,238
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
June-24	\$0	\$0	\$13,390	\$20,378	\$0	\$38,408	\$72,683	\$0	\$28,541	\$18,712	\$27,647	\$395,158	\$607,861	\$141,411	\$320,392	\$1,684,581	
July-24	\$0	\$0	\$13,390	\$20,378	\$0	\$37,883	\$72,683	\$0	\$28,181	\$18,712	\$27,647	\$394,030	\$614,148	\$145,114	\$263,023	\$1,635,189	
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$525)	\$0	\$0	(\$360)	\$0	\$0	(\$1,128)	\$6,287	\$3,703	(\$57,369)	(\$49,392)	
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,396,955	\$729,107	\$1,816,231	\$1,398,127	\$1,030,407	\$1,121,394	\$1,051,121	\$569,610	\$1,987,536	\$1,650,548	\$402,786	\$608,664	\$18,020,405	
TOTAL ALL LINES COMBINED																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
June-24	0	0	1	2	0	3	2	0	1	4	3	13	22	24	45	120	
July-24	0	0	1	2	0	3	2	0	1	4	3	13	19	21	56	125	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-3	-3	11	5	
Limited Reserves																	\$18,340
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
June-24	\$0	\$0	\$13,390	\$20,378	\$0	\$107,092	\$72,683	\$0	\$28,541	\$135,094	\$27,647	\$467,984	\$618,759	\$223,413	\$701,187	\$2,416,169	
July-24	\$0	\$0	\$13,390	\$20,378	\$0	\$106,222	\$72,683	\$0	\$28,181	\$129,192	\$27,647	\$465,499	\$623,946	\$193,116	\$608,517	\$2,288,771	
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$870)	\$0	\$0	(\$360)	(\$5,902)	\$0	(\$2,486)	\$5,187	(\$30,297)	(\$92,670)	(\$127,398)	
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,589,457	\$981,610	\$3,191,731	\$1,830,739	\$2,046,812	\$1,415,316	\$1,689,158	\$1,137,040	\$2,511,727	\$2,126,344	\$861,162	\$1,067,077	\$27,165,270	

2020 2021 2022 2023 2024 YEARS

**Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF July 31, 2024**

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jul-23	MONTH TARGETED
PROPERTY	339,909	523,345	523,345	153.97%	100.00%	523,345	523,345	153.97%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	601,000	40,853	40,853	6.80%	96.81%	40,853	40,853	6.80%	96.73%	27,667	27,667	4.60%	93.91%
POL/EPL													
AUTO LIABILITY	112,001	3,232	3,232	2.89%	94.86%	3,232	3,232	2.89%	94.56%	3,232	3,232	2.89%	90.64%
WORKER'S COMP	1,319,505	936,505	569,610	43.17%	99.74%	936,490	936,490	70.97%	99.70%	935,615	935,615	70.91%	99.02%
TOTAL ALL LINES	2,372,415	1,503,935	1,137,040	47.93%	98.81%	1,503,920	1,503,920	63.39%	98.75%	966,514	966,514	40.74%	97.47%
NET PAYOUT %	\$1,124,249				47.39%								

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jul-23	MONTH TARGETED
PROPERTY	338,000	242,084	242,084	71.62%	100.00%	242,084	242,084	71.62%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	275,514	275,514	50.00%	93.91%	274,514	274,514	49.82%	93.46%	223,514	223,514	40.57%	86.42%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	90.64%	6,594	6,594	5.64%	90.21%	6,594	6,594	5.64%	83.75%
WORKER'S COMP	1,297,005	1,987,536	1,987,536	153.24%	99.02%	1,987,536	1,987,536	153.24%	98.92%	1,930,371	1,930,371	148.83%	96.90%
TOTAL ALL LINES	2,303,006	2,511,727	2,511,727	109.06%	97.51%	2,510,727	2,510,727	109.02%	97.33%	2,160,479	2,160,479	93.81%	94.18%
NET PAYOUT %	\$2,046,229				88.85%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jul-23	MONTH TARGETED
PROPERTY	316,000	313,729	313,729	99.28%	100.00%	313,729	313,729	99.28%	100.00%	0	0	0.00%	97.40%
GEN LIABILITY	538,000	145,800	145,800	27.10%	86.42%	145,800	145,800	27.10%	85.57%	70,800	70,800	13.16%	72.70%
POL/EPL	101,999	0	0	0.00%	86.42%	0	0	0.00%	85.57%	0	0	0.00%	72.70%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	83.75%	16,267	16,267	14.40%	82.91%	31,292	31,292	27.69%	68.41%
WORKER'S COMP	1,244,000	1,650,548	1,650,548	132.68%	96.90%	1,635,239	1,635,239	131.45%	96.57%	1,366,388	1,366,388	109.84%	88.04%
TOTAL ALL LINES	2,312,999	2,126,344	2,126,344	91.93%	93.78%	2,111,035	2,111,035	91.27%	93.33%	1,468,480	1,468,480	63.49%	84.12%
NET PAYOUT %	\$1,502,398				64.95%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jul-23	MONTH TARGETED
PROPERTY	369,682	410,376	410,376	111.01%	97.40%	408,065	408,065	110.38%	97.09%	0	0	0.00%	53.00%
GEN LIABILITY	532,748	31,500	31,500	5.91%	72.70%	31,500	31,500	5.91%	71.16%	44,500	44,500	8.35%	25.00%
POL/EPL	113,998	0	0	0.00%	72.70%	0	0	0.00%	71.16%	0	0	0.00%	25.00%
AUTO LIABILITY	127,000	16,500	16,500	12.99%	68.41%	16,500	16,500	12.99%	66.43%	500	500	0.39%	25.00%
WORKER'S COMP	1,273,000	402,786	402,786	31.64%	88.04%	396,626	396,626	31.16%	86.31%	171,012	171,012	13.43%	19.00%
TOTAL ALL LINES	2,416,428	861,162	861,162	35.64%	84.34%	872,691	872,691	36.11%	82.86%	216,012	216,012	8.94%	26.12%
NET PAYOUT %	\$668,045				27.65%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current				Last Month				Last Year			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jul-23	MONTH TARGETED
PROPERTY	391,348	406,763	406,763	103.94%	53.00%	396,248	396,248	101.25%	45.00%			N/A	N/A
GEN LIABILITY	530,000	51,150	51,150	9.65%	25.00%	38,000	38,000	7.17%	19.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	25.00%	0	0	0.00%	19.00%			N/A	N/A
AUTO LIABILITY	116,000	500	500	0.43%	25.00%	500	500	0.43%	20.00%			N/A	N/A
WORKER'S COMP	1,393,000	608,664	608,664	43.69%	19.00%	575,749	575,749	41.33%	14.00%			N/A	N/A
TOTAL ALL LINES	2,544,348	1,067,077	1,067,077	41.94%	26.02%	1,010,497	1,010,497	39.72%	20.31%	0	0	N/A	N/A
NET PAYOUT %	\$458,560				18.02%								



[To: Commissioners, Professionals and Risk Management Consultants.](#)

At the September 26th NJCE meeting, PERMA reported there will be two educational seminars hosted at the annual *NJ League of Municipalities Conference* scheduled for November 19th through November 21st at the Atlantic City Convention Center in Atlantic City. Please see below for additional information on the courses.

Tuesday, November 19, 2024 – 10:45am – 12:00pm: The MEL JIF is holding a seminar on Local Government Ethics with guest speaker Jacquelyn Suarez, Commissioner NJ Department of Community Affairs and CEUs are available.

Wednesday, November 20, 2024 - 2:00pm – 3:15pm: The MEL JIF is holding its annual elected officials seminar on November 20th from 2:00pm – 3:15pm. This year’s program will focus on “Local Government Risk Management” and CEUs are available.

Description: Property Casualty Insurance costs New Jersey government \$1 billion each year and could increase by 10% or more in 2024. Discussing these issues and specific actions local governments can take to control these costs. By completing this session, elected officials from communities that are Municipal Excess Liability Joint Insurance Fund (MEL) members will be eligible for credit.

To register for the conference and/or find out more information please visit:

<https://conference.njlm.org/index.html>

In addition, professionals of the MEL, HiFund, EJIF and MRHIF host an annual reception during the conference. Please stop by the Legacy Lounge at Bally’s Atlantic City on Wednesday, **November 20, 2024 from 6-8pm**. *RSVPs are not required nor is conference registration needed to attend this event.*

Please contact the Fund Office for any questions.

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 61-24

October 2024

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
ONTELLUS	LEGAL- D. LAW- INV 1400750597 4/24	389.48 389.48
HARDENBERGH INSURANCE GROUP	RISK CONTROL- 6 OF 8 INV 15746 10/24	15,750.00 15,750.00
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE - INV 0353-1024	7,846.50 7,846.50
PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/24	8.67
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 10/24	14,080.75 14,089.42
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR INV 15016 10/24	5,572.33 5,572.33
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE FEE 10/24	777.08 777.08
CHANCE & MCCANN, LLC	ATTORNEY FEES- INV 349 9/9/24-10/8/24	4,995.00 4,995.00
CONNER STRONG & BUCKELEW	SURETY-PUBL OFF. RENEW 11/24-11/25	1,274.00 1,274.00
BROWN & CONNERY, LLP	LEGAL- K. QUIGLEY INV 346467 FOR 8/24	5,877.35
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 346749 8/24	154.00
BROWN & CONNERY, LLP	LEGAL- B. RENNER INV 344789 FOR 07/24	646.00
BROWN & CONNERY, LLP	LEGAL-K. QUIGLEY INV 349230 FOR 9/24	2,076.38
BROWN & CONNERY, LLP	LEGAL B. RENNER - INV 338760- 02/24-4/24	16,613.00
BROWN & CONNERY, LLP	LEGAL- B. RENNER- INV 341056 FOR 5/24	2,413.00
BROWN & CONNERY, LLP	LEGAL- D. LAW INV 343381 FOR 06/24	9,953.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 344748 FOR 7/24	44.00
BROWN & CONNERY, LLP	LEGAL- B. RENNER- INV 343390 FOR 6/24	494.00 38,270.73
VIOLA YEAGER	MEDICAL REIMBURSEMENT 09/24	481.84

VIOLA YEAGER	MEDICAL REIMBURSEMENT 08/24	481.84
		963.68
NJ ADVANCE MEDIA	ACCT 1159386 AD 10915913 9/24/24	78.20
NJ ADVANCE MEDIA	ACCT 1159386 AD 10912509 9/13/24	59.65
		137.85
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 09/24	3,168.76
		3,168.76
GANNETT NEW YORK NJ LOCALIQ	A# 1122468 INV 6672621- 10593745 9/24/24	58.38
GANNETT NEW YORK NJ LOCALIQ	A#1122468 INV 6672621 10567740 9/15/24	75.58
GANNETT NEW YORK NJ LOCALIQ	a# 1122468 inv 6672621-10582905 9/20/24	17.20
		151.16
HARDENBERGH INSURANCE GROUP	RMC FEE INV 15016 10/24	28,711.75
		28,711.75
	Total Payments FY 2024	122,097.74
	TOTAL PAYMENTS ALL FUND YEARS	\$122,097.74

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. 62-24

October 2024

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

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

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

FUND YEAR
2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 10/24	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 10/24	2,596.66
		5,416.66
	Total Payments FY 2024	5,416.66
	TOTAL PAYMENTS ALL FUND YEARS	\$5,416.66

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	July			
CURRENT FUND YEAR	2024			
Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim	
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$6,716,749.75	6758324.78	-61387.68	19,812.65
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$18,213.29	\$17,904.39	\$147.56	\$161.34
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	\$18,213.29	\$17,904.39	\$147.56	\$161.34
9 Deposits - Purchases	\$228,936.30	\$30,035.03	\$171,885.90	\$27,015.37
10 (Withdrawals - Sales)	-\$2,485,609.29	-\$2,355,802.90	-\$103,791.02	-\$26,015.37
Ending Cash & Investment Balance	\$4,478,290.05	\$4,450,461.30	\$6,854.76	\$20,973.99
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$148,160.60	\$62,159.49	\$33,250.57	\$52,750.54
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,626,450.65	\$4,512,620.79	\$40,105.33	\$73,724.53

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

Current Fund Year: 2024								
Month Ending: July								
	Property	Liability	Auto	Worker's Com	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	486,071.41	4,128,876.39	(32,618.42)	1,217,214.27	478,696.59	31,825.70	406,684.09	6,716,750.02
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	7,985.03	0.00	0.00	0.00	0.00	0.00	0.00	7,985.03
Invest Pymnts	1,910.62	7,384.74	1,400.10	5,489.42	856.56	444.50	727.37	18,213.31
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,910.62	7,384.74	1,400.10	5,489.42	856.56	444.50	727.37	18,213.31
Other Receipts*	0.00	0.00	0.00	0.00	0.00	22,050.00	0.00	22,050.00
TOTAL	9,895.65	7,384.74	1,400.10	5,489.42	856.56	22,494.50	727.37	48,248.34
EXPENSES								
Claims Transfers	84,772.10	9,704.40	0.00	103,791.02	0.00	0.00	0.00	198,267.52
Expenses	0.00	0.00	0.00	0.00	2,076,783.00	80,118.63	0.00	2,156,901.63
Other Expenses*	(68,461.13)	0.00	0.00	0.00	0.00	0.00	0.00	(68,461.13)
TOTAL	16,310.97	9,704.40	0.00	103,791.02	2,076,783.00	80,118.63	0.00	2,286,708.02
END BALANCE	479,656.09	4,126,556.73	(31,218.32)	1,118,912.67	(1,597,229.85)	(25,798.43)	407,411.46	4,478,290.34

**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 *October 24, 2024* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the period of 9/1/24 to 9/30/24 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 October 24, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2024 Thru 09/30/2024

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
09/01/2024 Thru 09/30/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: General Liability										
C	6028	3530003091 001	BASS, AARON	7/11/2024	7/11/2024	CIOX HEALTH LLC	9/20/2024	0467762387	810.00	810.00
C	6029	3530002226 001	CARDOSO BAEZ, JONATHAN	8/1/2024	8/31/2024	MADDEN & MADDEN PA	9/20/2024	STATEMENT# 35	35,436.25	35,436.25
C	6031	3530003091 001	BASS, AARON	8/2/2024	8/16/2024	MADDEN & MADDEN PA	9/20/2024	STATEMENT# 5	234.92	234.92
Total for Coverage: General Liability							Number of entries: 3		36,481.17	36,481.17
Coverage: Police Professional										
C	6030	3530003101 001	SCHEID, JOSEPHINE	8/1/2024	8/5/2024	MADDEN & MADDEN PA	9/20/2024	#14	210.00	210.00
Total for Coverage: Police Professional							Number of entries: 1		210.00	210.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 4		36,691.17	36,691.17



**Gloucester County Insurance Commission
Bill Review / PPO Reductions
2024**

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	35	100%	\$22,429.84	100%	\$13,500.21	\$0.00	\$7,356.00	\$1,573.63	\$8,929.63	\$1,250.15	\$7,679.48
February	25	88%	\$16,472.17	84%	\$8,402.17	\$50.25	\$5,907.16	\$2,112.59	\$8,070.00	\$1,129.80	\$6,940.20
March	29	86%	\$45,643.25	91%	\$36,772.87	\$0.00	\$7,567.24	\$1,303.14	\$8,870.38	\$1,366.77	\$7,503.61
April	62	98%	\$41,164.27	99%	\$23,293.12	\$32.40	\$12,744.63	\$50.00	\$17,871.15	\$2,501.98	\$15,369.17
May	106	91%	\$65,765.25	88%	\$29,703.79	\$1,436.50	\$26,303.60	\$181.00	\$36,061.46	\$4,784.64	\$31,276.82
June	68	85%	\$263,774.84	76%	\$93,584.91	\$157.00	\$40,506.61	\$129,526.32	\$170,189.93	\$14,968.77	\$155,221.16
July	52	87%	\$31,006.40	79%	\$12,358.07	\$3,883.82	\$12,200.47	\$2,564.04	\$18,648.33	\$2,092.35	\$16,555.98
August	43	91%	\$33,901.92	92%	\$18,314.97	\$374.84	\$11,829.62	\$3,382.49	\$15,586.95	\$2,182.17	\$13,404.78
September	41	90%	\$69,684.50	93%	\$16,689.22	\$41.02	\$50,035.64	\$2,918.62	\$52,995.28	\$7,419.34	\$45,575.94
YTD Total	461	91%	\$589,842.44	84%	\$252,619.33	\$5,975.83	\$174,450.97	\$143,611.83	\$337,223.11	\$37,695.97	\$299,527.14

Monthly Summary	Sept.
Total Reductions (before fees):	\$52,995.28
Percent:	76%
Net Reductions:	\$45,575.94
Percent:	65%

YTD Summary	
Total Reductions (before fees):	\$337,223.11
Percent:	57%
Net Reductions:	\$299,527.14
Percent:	51%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: October 17, 2024
DATE OF MEETING: October 24, 2024

GCIC SERVICE TEAM

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

September – October 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 26:** Attended the GCIC meeting.
- **October 15:** Attended the GCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 24:** Plan to attend the GCIC meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - Training Announcement – September 25.
- NJCE JIF - JAM SD Message: Fire Prevention Week – October 9.

NJCE EXPOS

We are offering the majority of the NJCE JIF training catalog on a Virtual platform through Zoom. In-Person training will be held via the MSI-NJCE Expos and are scheduled throughout New Jersey - [2024 MSI-NJCE Expo Flyer.pdf](#).

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

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

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

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

NJCE LEADERSHIP ACADEMY

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

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

- December 1 - 22, 2024 (Start Date: January 1, 2025)

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 Monthly Training Schedules or a class date/location is not showing on the NJCE LMS the class may not be offered/available yet so please check back.

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



New NJCE Learning Management System (LMS)

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

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

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

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

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

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

DATE	TRAINING TOPIC	TIME
10/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/17/24	Career Survival for Managers, Business Administrators, and Assistants	10:00 - 11:30 am
10/17/24	Bloodborne Pathogens Administrator Training	10:00 - 12:00 pm
10/17/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/18/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/18/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/21/24	Fire Safety	8:30 - 9:30 am
10/21/24	Fire Extinguisher Safety	10:00 - 11:00 am
10/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/24	Chipper Safety	8:30 - 9:30 am
10/22/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/22/24	Chainsaw Safety	10:00 - 11:00 am
10/22/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/24	Leaf Collection Safety Awareness	8:30 - 10:30 am
10/23/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/24/24 10/25/24	NJCE Leadership Skills for Supervisors Workshop - Two Days (Atlantic)*	9:00 - 3:30 pm w/lunch brk
10/24/24	Personal Protective Equipment	1:00 - 3:00 pm
10/25/24	Confined Space Entry	8:30 - 11:30 am
10/25/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/25/24	Flagger Skills and Safety	1:00 - 2:00 pm
10/28/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/24	Shop and Tool Safety	11:00 - 12:00 pm
10/28/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/29/24	Microlearning Theory and Practice	1:00 - 3:00 pm
10/30/24	Hearing Conservation	8:30 - 9:30 am

10/30/24	Ethical Decision Making	9:00 - 11:30 am
10/30/24	Mower Safety	10:00 - 11:00 am
10/30/24	Playground Safety Inspections	1:00 - 3:00 pm
10/31/24	Disaster Management	9:00 - 10:30 am
10/31/24	Preparing for the Unspeakable	9:00 - 10:30 am
11/1/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
11/1/24	Introduction to Understanding Conflict	9:00 - 11:00 am
11/1/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
11/4/24	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/4/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
11/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
11/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
11/5/24	Personal Protective Equipment	1:00 - 3:00 pm
11/6/24	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	9:00 - 11:00 am
11/6/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/6/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/6/24	Fire Extinguisher Safety	11:00 - 12:00 pm
11/6/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	1:00 - 2:30 pm
11/7/24	Hearing Conservation	7:30 - 8:30 am
11/7/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/8/24	Chainsaw Safety	8:30 - 9:30 am
11/8/24	Chipper Safety	10:00 - 11:00 am
11/8/24	Bloodborne Pathogens	1:00 - 2:00 pm
11/12/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
11/12/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/13/24	Shop and Tool Safety	7:30 - 8:30 am
11/13/24	Flagger Skills and Safety	9:00 - 10:00 am
11/13/24	Fire Safety	10:30 - 11:30 am
11/13/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/14/24	Fall Protection Awareness	8:30 - 10:00 am
11/14/24	Preparing for First Amendment Audits	9:00 - 11:00 am
11/14/24	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/14/24	Personal Protective Equipment	1:00 - 3:00 pm
11/15/24	Fire Extinguisher Safety	7:30 - 8:30 am
11/15/24	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/15/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
11/18/24	Confined Space Entry	8:30 - 11:30 am
11/18/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/22/24	Chainsaw Safety	8:30 - 9:30 am
11/22/24	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/22/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/25/24	Driving Safety Awareness	10:30 - 12:00 pm
11/25/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/26/24	Fire Safety	8:30 - 9:30 am
11/26/24	Bloodborne Pathogens	10:00 - 11:00 am

11/26/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
11/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/2/24	Fire Safety	8:30 - 9:30 am
12/2/24	Fire Extinguisher Safety	10:00 - 11:00 am
12/2/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/3/24	Heavy Equipment Safety: General Safety	8:00 - 10:00 am
12/3/24	Chipper Safety	10:30 - 11:30 am
12/4/24	Confined Space Entry	8:30 - 11:30 am
12/4/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/4/24	Bloodborne Pathogens	1:00 - 2:00 pm
12/5/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
12/5/24	Accident Investigation	1:00 - 3:00 pm
12/5/24	Asbestos Awareness	1:00 - 3:00 pm
12/6/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
12/6/24	Flagger Skills and Safety	11:00 - 12:00 pm
12/6/24	CDL: Supervisors' Reasonable Suspicion (Zoom Meeting)	1:00 - 3:00 pm
12/6/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Bergen)	9:00 - 11:00 am
12/9/24	Hearing Conservation	8:30 - 9:30 am
12/9/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
12/9/24	Driving Safety Awareness	1:00 - 2:30 pm
12/9/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/10/24	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/10/24	Work Zone Training for Police Officers - Initial Course	9:00 - 1:00 pm
12/10/24	Ethical Decision Making	9:00 - 11:30 am
12/10/24	Personal Protective Equipment	1:00 - 3:00 pm
12/11/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
12/11/24	Fall Protection Awareness	1:00 - 3:00 pm
12/12/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
12/12/24	Bloodborne Pathogens	11:00 - 12:00 pm
12/12/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [***NJCE Live Virtual Training Group Sign in Sheet.***](#)

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

CC: Bradford Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 10/24/2024

RE: Risk Management / Underwriting Services Director's Report

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2025 Underwriting Renewal Data

All members' renewal information has been inputted into the Origami and Broker Buddha Systems.

B. 2025 Safety Kick Off Meeting

We are working to schedule the 2025 Safety Kick Off meeting. The topic will be the J.A. Montgomery Learning Management System. We will provide additional details as the event gets closer.

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
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Company	10/30/2024	\$4,737.06	\$5,024.43
Library	Notary Bond	C N A Surety	11/17/2024	\$91.00	\$79.62
Library	Volunteer Accident	Federal Insurance Company	11/23/2024	\$350.00	\$500.00

Insuring Bright Future and Building Lasting Relationships since 1954

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

Vineland
 525 E Elmer Street
 Vineland, NJ 08360

Philadelphia
 PO Box 40901
 Philadelphia, PA 19107



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

The 6% increase in premium to the County's Pollution Liability policy is due to a carrier rate increase.

The 13% decrease in premium on the Library's Notary Bond is due to a decrease in the number of notaries from 8 to 7. All other terms and conditions are per expiring.

The 43% increase in premium is due to the increase in volunteers from 19 volunteers to 38 volunteers. All other terms and conditions are per expiring.

Action Requested: Motion to authorize the Underwriting Services Director to renew all policies as outlined above.

Insuring Bright Future and Building Lasting Relationships since 1954

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

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

**GLOUCESTER COUNTY INSURANCE COMMISSION
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 *October 24, 2024*. The general nature of the items to be discussed at said closed session shall include the following: the appropriateness of payment of statutorily required workers’ compensation benefits, settlement authority if any or continuing defense of pending or anticipated litigation, discussion of litigation strategy, position the GCIC will take in said litigation, strengths and weaknesses of GCIC’s position in said litigation.

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *October 24, 2024* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 24, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
10-24-24

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003821	Zingler, H.	WC	PAR
3530003837	Molinari, V.	WC	PAR
3530003101	Scheid, J.	Liability	PAR

APPENDIX I

Minutes

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – THURSDAY, SEPTEMBER 26, 2024
HYBRID MEETING
IN-PERSON & VIRTUAL
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. Veronica George, Sureatha Hobbs, Kelly Guerriero, Amy Zeiders
	Qual-Lynx Michelle Naraine
	Medlogix Jennifer Goldstein, Lizzie Lewis
	PERMA Robyn Walcoff, Jennifer Conicella, Djamal Kirby, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Joe Henry
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
Treasurer	Tracey Giordano

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library System
Jason Snyder, Hardenbergh
Michael Madden, Madden & Madden, PA
Michael E. Sullivan, Parker McKay
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 June 27, 2024. In response to Commissioner Burns, Mr. Tracy said the June 27th Closed Minutes will be updated to correct the question marks under Medlogix to Lizzie Lewis.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 27, 2024

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Ms. Violetti said the Committee met on September 11th at the Gloucester County Utility Authority. The minutes will be provided following approval at the December Safety meeting.

CLAIMS COMMITTEE - Chairman Sheehan advised the Claims Committee met on Tuesday, September 12th 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 were the certificates of issuance reports from the NJCE, which lists those certificates issued in the months, of June, July and August. Executive Director reported there were (5) five certificates of insurance issued in June, (5) five certificates of insurance issued in July and (10) ten certificates of insurance issued in August.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) - The NJCE met on Thursday, June 27, 2024, a written summary was included in the agenda. The NJCE held special meetings on Thursday, August 8, 2024, and Friday, September 20, 2024. Executive Director said the NJCE Board of Commissioners, at the August 8th special meeting, adopted a resolution authorizing an assignment of contract by and between the NJCE JIF and CompServices, Inc., t/a AmeriHealth Casualty Services for the Provision of Claims Administration Service to Claims Resolution Corporation Inc., (CRC). The NJCE Board of Commissioners, at the September 20th special meeting, reviewed in closed session an emerging settlement authority request and subsequently approved the request in open session. The NJCE met prior to our meeting and Executive Director provided an overview of the meeting, highlighting the approval of the 2023 audit and a “one-time” additional contribution to cover costs of all the submissions for the 2024 Munich RE Safety Grant.

2025 RENEWAL – UNDERWRITING DATA COLLECTION – Executive Director reported the 2025 renewal process began August 5th and exposure data updates were due September 13th. Origami has since been locked. The links for the online Broker Buddha platform were sent out on August 5th. Ms. Violetti reported all Broker Buddha applications were completed. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami.

2025 PRE-RENEWAL WEBINAR – Executive Director said the NJCE Underwriting Manager is scheduled to hold a webinar on the 2025 pre-renewal and the marketplace on September 27th. A copy the presentation was sent under separate cover and a recording of the webinar will be uploaded to the NJCE website. Executive Director said included in the agenda was a memorandum from the NJCE Underwriting Team noting some critical items for the upcoming renewal.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of June. Executive Director reported that as of June 30, 2024, there was a statutory surplus of \$2,090,836 an increase of \$158,000. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,368,601. The total cash amount was \$6,716,750.

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 July. Executive Director reported as of July 31, 2024, the NJCE had a surplus of \$8,912,010. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE that totals \$6,707,551. The cash amount is \$37,146,127. Executive Director said despite large property claims in 2023, the NJCE remains in a strong financial position, and in response to the 2023 property losses the NJCE Underwriting Manager was successful in lowering the excess property retention from \$3 million to \$1 million for 2024.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of June. Ms. Panto reported as of June 30, 2024, there was a statutory surplus of \$429,605 and the total cash amount was \$578,683.

CLAIM TRACKING REPORTS - Included in the agenda were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2024. Executive Director explained the claims management report showed one open claim from the prior month and the expected loss ratio analysis shows where the actuary has the Commission targeted.

Executive Director reported the actuarial target for all lines as of June 30th was 20.29%. The Commission was above the actuarial target at 39.74%, which is mainly being driven by Property losses.

2023 REPORT OF AUDIT - Executive Director said the auditor, Bowman and Company, LLP, will present the 2023 Report of Audit at our October 24, 2024, meeting.

2024 PROPERTY & CASUALTY ASSESSMENTS - This is a reminder the third assessment payment for 2024 is due on October 15, 2024. Executive Director reported the Fund Office e-mailed the Statement of Accounts on September 5, 2024. Checks can be made payable to the Gloucester County Insurance Commission and should be sent to Tracey Giordano, Treasurer.

2024 RFPS FOR PROFESSIONAL SERVICES - Executive Director reported the RFPS were issued and advertised. The responses except for Managed Care are due on October 17, 2024, at 2:00 pm; Managed Care responses are due October 23, 2024. Executive Director said the responses will be reviewed, and recommendations will be made at the December meeting.

Executive Director reported that the Risk Management Consultant RFP will need to be re-advertised due to a technicality and with the approval of the Chair, requested a motion to re-advertise the RMC RFP.

MOTION TO RE-ADVERTISE THE REQUEST FOR PROPOSALS FOR THE POSITION OF RISK MANAGEMENT CONSULTANT

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

2024 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE – Executive Director reported the 109th annual conference is scheduled for November 18th through November 21st at the Atlantic City Convention Center in Atlantic City. Executive Director reported the MEL JIF holds its annual elected official’s seminar on November 20th and Ed Cooney will be doing a presentation on Cybersecurity. Executive Director encouraged the commissioners to attend.

EMPLOYEE SOLUTIONS LLC - Chairman Sheehan requested approval of Resolution 46-24, Appointing EB Employee Solutions, LLC, dba as the Difference Card to Provide HRA Services for Gloucester County, Board of Social Services and the Library. Ms. Panto said the State requires approval each year to continue the Difference Card HRA in addition to reapproving the Difference Card as the vendor for HRA Services.

MOTION TO APPROVE RESOLUTION 46-24, APPOINTING EB EMPLOYEE SOLUTIONS, LLC, DBA AS THE DIFFERENCE CARD TO PROVIDE HRA SERVICES FOR GLOUCESTER COUNTY, BOARD OF SOCIAL SERVICES AND THE LIBRARY.

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

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the agenda and reviewed the August report with the Commission noting the year-to-date total issues were 48.

TREASURER REPORT - Chairman Sheehan reported the agenda included the July Property, Casualty Bills List and Benefits Bills List, which were Resolutions 47-24 and Resolution 48-24, the August Property Casualty Bills and Benefits Bills List, which were Resolution 49-24 and Resolution 50-24 and the September Property Casualty Bills List and Benefits Bills List which were Resolution 51-24 and Resolution 52-24 respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 47-24, RESOLUTION 48-24, RESOLUTION 49-24, RESOLUTION 50-24, RESOLUTION 51-24 AND RESOLUTION 52-24

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

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

CLAIMS ADMINISTRATOR - Chairman Sheehan presented Resolution 53-24 Inservco Liability Check Register for the period of 6/1/24 to 6/30/24, 7/1/24 to 7/31/24 and 8/1/24 to 8/31/24.

MOTION TO APPROVE RESOLUTION 53-24 LIABILITY CHECK REGISTER FOR THE PERIOD OF 6/1/24 TO 6/30/24, 7/1/24 TO 7/31/24 AND 8/1/24 TO 8/31/24.

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

MANAGED CARE PROVIDER - Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of June through August as noted below. Ms. Goldstein also reported Medlogix received three bills in June resulting from a surgery in May causing a high total provider charge and three out of network bills in July were written off out of professional courtesy by Windslow EMS.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
June	68	\$263,774.84	\$93,584.91	\$170,189.93	\$155,221.16	59%	85%
July	52	\$31,006.40	\$12,358.07	\$18,648.33	\$16,555.98	63%	87%
August	43	\$33,901.92	\$18,314.97	\$15,586.95	\$13,404.78	40%	91%

NJCE SAFETY DIRECTOR:

REPORT - Mr. Prince reported the Safety Director’s report was included in the agenda and referred to the Risk Control Activities from June through October 2024. The training opportunities through November 26th were listed in the agenda and have been added to njce.org. Safety Director reported that the Leadership Academy will begin its open enrollment program on 12/1 for a 1/1/2025 start date. Safety Director also reported that the NJCE approved Gloucester County Insurance Commissions submissions for AED Unit at the Logan Library Branch and multiple camera units for the Sheriff Department.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

3/6/2024 & 4/16/2024 SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING MINUTES: Ms. Violetti said enclosed in Hardenbergh’s report were the approved meeting minutes from the two meetings.

2025 UNDERWRITING RENEWAL DATA - Hardenbergh is working with all members to ensure that renewal information is inputted in both Origami and Broker Buddha by September 30th.

2024 CLAIMS CHARTER - Included in the agenda was the 2024 Claims Charter. Ms. Violetti said the Charter has been amended to replace Cheryl Lewis with Nora Sheridan for the Rowan College of South Jersey representative and replace Joseph Hrubash with Bradford Stokes as the Executive Director.

MOTION TO ADOPT THE 2024 CLAIMS CHARTER.

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

UNDERWRITING SERVICES DIRECTOR

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	County Treasurer Bond	CNA	10/1/2024	\$3,250.62	\$3,250.62
County	Antique Inland Marine	Hanover Insurance Company	10/7/2024	\$5,015.71	\$5,314.97
Improvement Authority	Volunteer Accident	QBE	10/9/2024	\$350.00	\$350.00

Ms. Violetti said the 6% increase in premium on the above County’s Antique Inland Marine policy is due to a carrier rate increase. All other terms and conditions are per expiring. In response to Commissioner Burns, Ms. Violetti said the Antique Inland Marine policy is for the antiques at the Whitall Jr. House in Red Bank Battlefield.

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

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

The following renewals, included for informational purposes only, were in process and have since been finalized. Ms. Violetti reported the 33% increase on the 911 Teachers Professional Liability Policy premium is due to the increase in patient encounters, the 18% increase on the Child Development Center’s Package and Umbrella policies are due to an overall market increase in claims and social inflation.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2024	\$53,000	\$53,000

Rowan College of South Jersey	Catastrophic Sports Accident Policy	Zurich American Insurance Company	8/1/2024	\$10,526	\$10,526
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2024	\$15,000	\$20,000
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2024	\$460	\$460
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company	9/12/2024	\$14,448.02	\$17,033

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 54-24 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed and discussion on Baez V. Michael Brancu, C Three Logistics, LLC, Township of Franklin, County of Gloucester, State of New Jersey, et als., Docket No. GLO-L-1260-20 and Cappolina and Franklin Township, et al., Docket No. GLO-L-1289-21 a class action settlement.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Christina
Second: Commissioner Burns
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530003037 FROM \$25,000.00 TO \$300,000.00 AN INCREASE OF \$275,000.00.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530003518 FROM \$25,000.00 TO \$63,530.00 AN INCREASE OF \$38,530.00 AND SETTLEMENT AUTHORITY IN THE AMOUNT OF \$40,000.00.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530003748 FROM \$44,611.23 TO \$138,291.00 AN INCREASE OF \$93,679.77.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 3530003761 FROM \$25,000.00 TO \$260,000.00 AN INCREASE OF \$235,000.00.

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM 3530003718 IN THE AMOUNT OF \$500.00.

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM 2024329069 FROM \$10,000.00 TO \$68,000.00 AN INCREASE \$58,000.00.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 2024328153 FROM \$10,000 TO \$247,500.00 AN INCREASE OF \$237,500.00.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM 2024339306 FROM \$10,000 TO \$16,500.00 AN INCREASE OF \$6,500.00.

MOTION TO AUTHORIZE A CLASS ACTION SETTLEMENT FOR CLAIM PETITION NO. GLO-1289-21 IN THE AMOUNT OF \$123,500.

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

Chairman Sheehan advised the next meeting would be October 24, 2024 at 1:00 PM via Zoom.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 1:50 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

SEPTEMBER 2024

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.

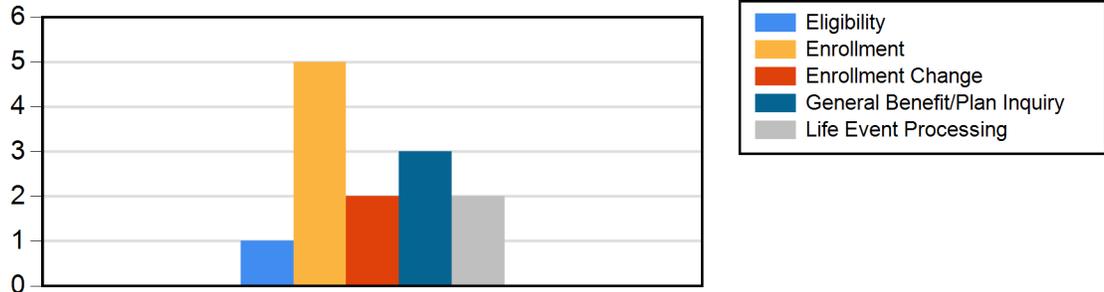


CLIENT ACTIVITY REPORT

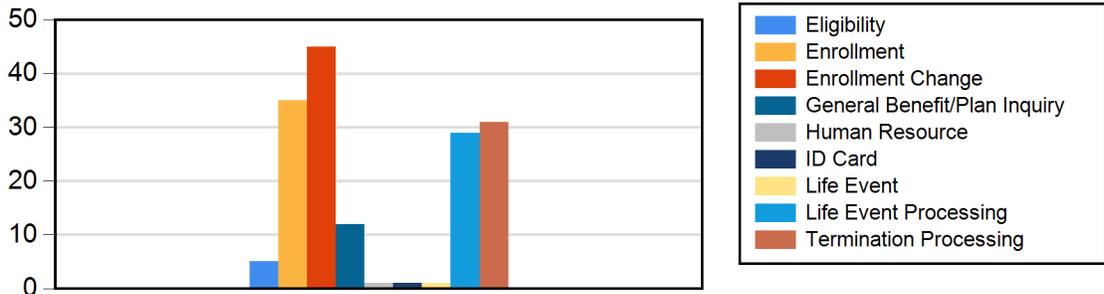
From: 9/1/2024 To: 9/30/2024

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (SEPTEMBER)	# of Issues
Eligibility	1
Enrollment	5
Enrollment Change	2
General Benefit/Plan Inquiry	3
Life Event Processing	2
Total for Subject	13



SUBJECT (YTD)	# of Issues
Eligibility	5
Enrollment	35
Enrollment Change	45
General Benefit/Plan Inquiry	12
Human Resource	1
ID Card	1
Life Event	1
Life Event Processing	29
Termination Processing	31
Total for Subject	160



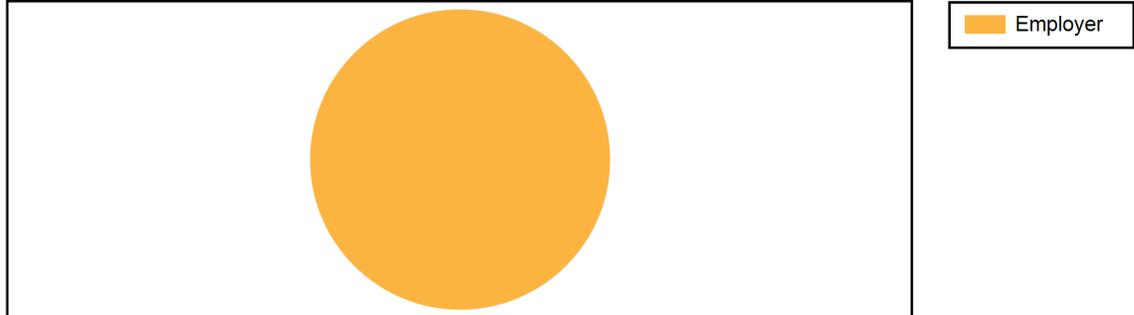


CLIENT ACTIVITY REPORT

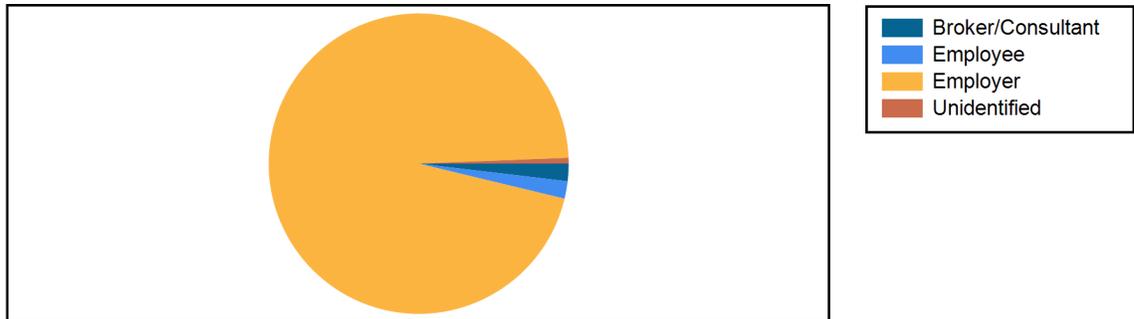
From: 9/1/2024 To: 9/30/2024

GCHIC - Gloucester County Health Insurance Commiss

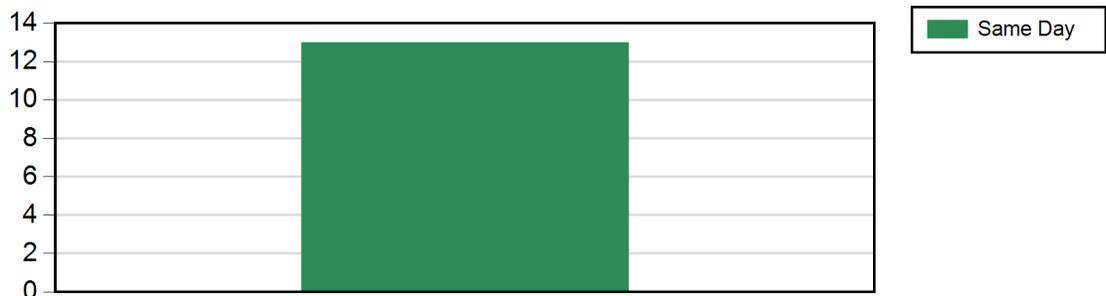
CALL SOURCE (SEPTEMBER)	# of Issues
Employer	13
Total for Call Source	13



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	3
Employee	3
Employer	153
Unidentified	1
Total for Call Source	160



CLOSED TIME (SEPTEMBER)	# of Days	%
Same Day	13	100%
Total for Time Range	13	100%



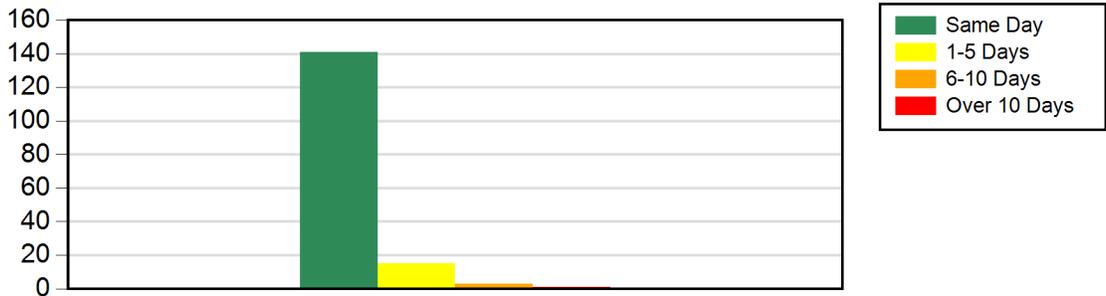


CLIENT ACTIVITY REPORT

From: 9/1/2024 To: 9/30/2024

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	141	88%
1-5 Days	15	9%
6-10 Days	3	2%
Over 10 Days	1	1%
Total for Time Range	160	100%



DETAIL (YTD)		From: 1/1/2024 To: 9/30/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/2/2024	Broker/Consultant	Enrollment	Closed	Same Day
1/3/2024	Employer	Eligibility	Closed	Same Day
1/5/2024	Employer	Life Event Processing	Closed	Same Day
1/8/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/12/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/17/2024	Employer	Enrollment Change	Closed	Same Day
1/17/2024	Employer	Life Event Processing	Closed	Same Day
1/17/2024	Employee	Life Event	Closed	Same Day
1/22/2024	Employer	Enrollment Change	Closed	Same Day
1/22/2024	Employer	Enrollment	Closed	Same Day
1/26/2024	Employer	Enrollment	Closed	Same Day
1/29/2024	Employer	Enrollment	Closed	Same Day
1/29/2024	Employer	Enrollment	Closed	Same Day
1/30/2024	Employer	Enrollment Change	Closed	Same Day
1/30/2024	Employer	Enrollment Change	Closed	Same Day
1/31/2024	Employer	Enrollment Change	Closed	Same Day
2/5/2024	Employer	Life Event Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 9/1/2024 To: 9/30/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 9/30/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/5/2024	Employer	Enrollment	Closed	Same Day
2/5/2024	Employer	Life Event Processing	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/6/2024	Employer	Enrollment	Closed	Same Day
2/7/2024	Employer	Enrollment Change	Closed	1-5 Days
2/7/2024	Employer	Eligibility	Closed	6-10 Days
2/7/2024	Employer	Enrollment Change	Closed	1-5 Days
2/8/2024	Employer	Enrollment Change	Closed	Same Day
2/9/2024		General Benefit/Plan Inquiry	Closed	Same Day
2/12/2024	Broker/Consultant	Human Resource	Closed	6-10 Days
2/12/2024	Employer	Life Event Processing	Closed	Same Day
2/12/2024	Employer	Life Event Processing	Closed	Same Day
2/12/2024	Employer	Enrollment Change	Closed	Same Day
2/13/2024	Employer	Enrollment	Closed	Same Day
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/22/2024	Employer	Life Event Processing	Closed	Same Day
2/22/2024	Employer	Enrollment Change	Closed	1-5 Days
3/4/2024	Employer	Enrollment Change	Closed	Same Day
3/13/2024	Employer	Life Event Processing	Closed	Same Day
3/18/2024	Employer	Enrollment	Closed	Same Day
3/18/2024	Employer	Enrollment Change	Closed	Same Day
3/19/2024	Employer	Enrollment	Closed	Same Day
3/20/2024	Employer	Life Event Processing	Closed	Same Day
3/22/2024	Employer	Enrollment	Closed	Same Day
3/22/2024	Employee	Termination Processing	Closed	Same Day
3/25/2024	Employer	Enrollment Change	Closed	1-5 Days
3/26/2024	Employer	Enrollment Change	Closed	Same Day
3/27/2024	Employer	Enrollment Change	Closed	Same Day
4/4/2024	Employer	Enrollment	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 9/1/2024 To: 9/30/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 9/30/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/4/2024	Employer	Enrollment	Closed	Same Day
4/8/2024	Employer	Life Event Processing	Closed	1-5 Days
4/8/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/8/2024	Employer	ID Card	Closed	Same Day
4/19/2024	Employer	Life Event Processing	Closed	1-5 Days
4/19/2024	Employer	Enrollment Change	Closed	1-5 Days
4/19/2024	Employer	Enrollment Change	Closed	1-5 Days
4/22/2024	Employer	Enrollment	Closed	1-5 Days
4/24/2024	Employer	Enrollment Change	Closed	Same Day
4/24/2024	Employer	Life Event Processing	Closed	Same Day
4/25/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/29/2024	Employer	Enrollment	Closed	6-10 Days
4/29/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/29/2024	Employer	Life Event Processing	Closed	Same Day
4/29/2024	Employee	Enrollment	Closed	Same Day
5/1/2024	Employer	Enrollment Change	Closed	Same Day
5/1/2024	Employer	Life Event Processing	Closed	Same Day
5/7/2024	Employer	Life Event Processing	Closed	Same Day
5/10/2024	Employer	Enrollment	Closed	Over 10 Days
5/13/2024	Employer	Life Event Processing	Closed	Same Day
5/17/2024	Employer	Enrollment	Closed	Same Day
5/22/2024	Employer	Life Event Processing	Closed	Same Day
5/23/2024	Employer	Life Event Processing	Closed	Same Day
6/5/2024	Employer	Life Event Processing	Closed	Same Day
6/7/2024	Employer	Enrollment	Closed	Same Day
6/7/2024	Employer	Enrollment Change	Closed	Same Day
6/11/2024	Employer	Enrollment Change	Closed	Same Day
6/11/2024	Employer	Enrollment	Closed	Same Day
6/11/2024	Employer	Enrollment	Closed	Same Day
6/14/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 9/1/2024 To: 9/30/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 9/30/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
7/1/2024	Employer	Enrollment	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/2/2024	Employer	Enrollment Change	Closed	Same Day
7/2/2024	Employer	Eligibility	Closed	Same Day
7/2/2024	Employer	Enrollment Change	Closed	Same Day
7/11/2024	Employer	Life Event Processing	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/17/2024	Employer	Enrollment Change	Closed	Same Day
7/17/2024	Employer	Life Event Processing	Closed	Same Day
7/19/2024	Employer	Eligibility	Closed	Same Day
7/22/2024	Employer	Enrollment Change	Closed	Same Day
7/22/2024	Employer	Enrollment Change	Closed	Same Day
7/29/2024	Employer	Enrollment Change	Closed	Same Day
7/29/2024	Employer	Enrollment Change	Closed	1-5 Days
7/29/2024	Employer	Enrollment Change	Closed	Same Day
8/1/2024	Employer	Enrollment Change	Closed	Same Day
8/2/2024	Employer	Enrollment	Closed	Same Day
8/5/2024	Employer	Life Event Processing	Closed	Same Day
8/5/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
8/5/2024	Employer	Enrollment Change	Closed	1-5 Days
8/5/2024	Employer	Enrollment Change	Closed	Same Day
8/5/2024	Employer	Life Event Processing	Closed	Same Day
8/6/2024	Employer	Life Event Processing	Closed	Same Day
8/6/2024	Employer	Enrollment	Closed	Same Day
8/8/2024	Employer	Enrollment Change	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 9/1/2024 To: 9/30/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 9/30/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
8/22/2024	Broker/Consultant	Enrollment	Closed	Same Day
8/28/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/3/2024	Employer	Life Event Processing	Closed	Same Day
9/19/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/19/2024	Employer	Enrollment	Closed	Same Day
9/20/2024	Employer	Enrollment	Closed	Same Day
9/20/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/23/2024	Employer	Eligibility	Closed	Same Day
9/23/2024	Employer	Enrollment Change	Closed	Same Day
9/26/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
9/30/2024	Employer	Life Event Processing	Closed	Same Day
9/30/2024	Employer	Enrollment Change	Closed	Same Day