

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 26, 2023
11:30 AM**

MEETING BEING HELD TELEPHONICALLY

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 941 3566 9289**

OR

Join Zoom Meeting via Computer Link

<https://permainc.zoom.us/j/94135669289>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: October 26, 2023
11:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 27, 2023 Open Minutes.....Appendix I
 September 27, 2023 Closed Minutes.....Sent via e-mail

- ☐ **CORRESPONDENCE: None**

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-24

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

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **69-23** October Bill ListPages 25
 - Resolution **70-23** October Benefit Bill List Page 26
 - . *Motion to approve Resolutions 69-23 and 70-23*
 - Monthly Treasurer Reports Pages 27-28

- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **71-23** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 29
 - Liability Claim Payments –9/1/23 to 9/30/23 Pages 30-31

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

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 33-39

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 40-41

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

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

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 42-43**

Resolution [72-23](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc., and Qual-Lynx and attached to this agenda.

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Thursday, December 7, 2023, 1:00 PM

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 26, 2023

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **2022 Audit Report (Pages 5-7)** - The Auditor's Report as of December 31, 2022, has been sent under separate cover to the Fund Commissioners. Bowman & Company, LLP reviewed the 2022 Audit with the Executive Director, Chairman Sheehan and the Commission Treasurer. We will be seeking approval of the 2022 Audit from the Commissioners at the meeting. Included in the agenda on pages 5-7 is Resolution 68-23, Certification of Annual Audit Report for Period ending December 31, 2022, along with the Group Affidavit Form.

❑ Motion to approve Resolution 68-23, Certification of Annual Audit Report for Period Ending December 31, 2022

❑ **Certificate of Insurance Report (Pages 8-9)** – Included in the agenda on pages 8-9 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of September. There were (5) five certificates of insurance issued during the month.

❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 10-12)** - The NJCE met on September 27, 2023. Included in the agenda on pages 10-12 is a summary report. The NJCE met prior to our meeting and is scheduled to introduce the 2024 Budget on November 17, 2023.

❑ **2024 GCIC Budgets (Property & Casualty & Health Dental Budget)** - We will introduce the 2024 Budgets at the December 7 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, 2023** there is a statutory surplus of **\$2,878,496**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$1,971,544**. The total cash amount is **\$5,654,299**.

❑ **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, 2023** the NJCE has a surplus of **\$13,387,082**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$34,491,764**.

- ❑ **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, 2023** there is a statutory surplus of **\$407,331**. The total cash amount is **\$488,673**.
- ❑ **Claim Tracking Reports (Pages 21-24)** - Included in the agenda on pages 21-24 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of July 31, 2023. The Executive Director will review the reports with the Commission.
- ❑ **11th Annual Best Practices Seminar – October 5, 2023, Virtual Edition** - This year's Best Practices Workshop took place virtually via an interactive webinar on October 5, 2023, from 1pm – 4:30pm. A verbal update of the seminar will be given during the meeting.
- ❑ **2023 Assessments** – The Treasurer's Office advises all member entities paid the final assessment payment for 2023.
- ❑ **2024 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2024 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 2024 renewal.
- ❑ **November Meeting** – The Commission is not scheduled to meet in November. Our next meeting is scheduled for Thursday, December 7, 2023 at 1:00 PM.

RESOLUTION 68-23

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2022**

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 2022 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 26, 2023.

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 2021.

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 9/1/2023 to 10/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - New Jersey Historical Commission I - County of Gloucester		Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: Red Bank Battlefield Park Grant Evidence of Insurance as respects to Red Bank Battlefield Park awarded a grant from the New Jersey Historical Commission.	9/12/2023 #4189435	GL AU EX WC
H - inMotion Home Therapy, dba Core I - Rowan College of South Jersey	PT LLC ATTN: Ruth Gindi 1776 Avenue of the States Lakewood, NJ 08701	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2023 - 01/01/2024 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2023 - 01/01/2024 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 RE: Rowan College of South Jersey 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.	9/22/2023 #4198016	GL AU EX WC
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 RE: 2024 Ford Champion Challenger Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the 2024 Ford Champion Challenger 1FDFE4FN3RDD02924	9/25/2023 #4235882	GL AU EX WC
H - East Greenwich BOE I - Gloucester County Library Commission	559 Kings Highway Mickleton, NJ 08056	RE: Back To School Night The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to attendance of an on-site back to school night.	9/26/2023 #4241909	GL AU EX WC

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 9/1/2023 to 10/1/2023

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2023 - 01/01/2024; Policy #:ERP980616211; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Palate Pleaser Cooking Club Evidence of insurance with regard to the Palate Pleaser Cooking Club being held at Harmony Fire Company# 1 4 S Main St, Mullica Hill, NJ 08062 on the 2nd & 4th Thursday of the month 6-9pm	9/27/2023 #4243264	GL AU EX WC
Total # of Holders: 5				



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 27, 2023

Memo to: Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF September Report

Executive Director Report: The following items were discussed:

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

December 31, 2022 Audit: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/22/23 along with an extension request to file the final 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.

Finance Sub-Committee: Committee met on September 13th to discuss the responses for the WC Claims Administration RFP, 2024 Pre-Renewal expectations and 2024 Budget Timeline; copies of the minutes were included in the agenda for information.

The following is a summary of the discussion and action taken:

Professional Contracts - Claims Administrator & Managed Care: There were two responses for the position of Worker Compensation Claims Administrator. Based on review and evaluation sheets, the sub-committee is recommending awarding services to AmeriHealth for the WC Claims Administrator and Managed Care position. *The Board of Fund Commissioners adopted a resolution authorizing an agreement of services to AmeriHealth for a three-year term commencing on October 1, 2023 to September 30, 2026.*

2024 Budget Timeline: Due to the uncertainty of the market, the budget process will be reviewed by the Finance Sub Committee on Tuesday, October 17th meeting at 3pm via Zoom. Since the insurance marketplace remains unstable particularly property and to allow time for property appraisals to be completed, the Finance Sub Committee is suggesting the NJCE JIF take the same approach last year, which would be to introduce the budget at the November meeting, provide a Marketing Update on bound coverages by December 31st and adopt the budget in early January via a

“special” meeting”. Included in the agenda was a revised timeline based on the Finance Sub Committee’s recommendations. *The Board of Fund Commissioners agreed to schedule a special meeting in January; date to be determined.*

Budget Format: Finance Sub Committee reviewed suggested format changes to the 2024 budget, which will show the ancillary coverage as one line in the budget and a sample supplementary page will show the breakdown by ancillary coverage line. The new format will ensure accurate transmission of ancillary renewal premiums between the Underwriting Manager and Executive Director’s offices. Finance Sub Committee recommended the proposed budget format change for 2024. *The Board of Fund Commissioners agreed to budget format changes.*

Revised Plan of Risk Managements: The 2022 and 2023 Plan of Risk Managements required amendments to clarify County membership in the NJCE and not a Commission. The Board of Fund Commissioners adopted resolutions amending the 2022 and 2023 Plans of Risk Management.

Manuscript Policies: The revised manuscript insurance policies were finalized, submitted to the Coverage Committee and reviewed by the Underwriting Manager and Technical Writer. Executive Director reported the NJCE Coverage Committee is charged to review any future amendments to the policy subject to approval by the Board of Fund Commissioners. The Board of Fund Commissioners approved the manuscript policies retroactive to 1/1/2023.

Financial Fast Track: Copies of the Financial Fast Track as of July 31st and June 30th were submitted for information. The July report reflected a statutory surplus of \$13.46 million.

2024 Renewal – Underwriting Data Collection: The 2024 renewal process began mid-July with a deadline to complete by August 25th. 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.

2024 Pre-Renewal: The Underwriting Manager Team held a 2024 pre-renewal webinar on Wednesday, August 23rd and a recording of the webinar has been uploaded to njce.org. The presentation was a high-level overview that focused on the Property, Liability, and the Cyber market, which are all expected to be tough renewals. A majority of member’s are conducting property appraisals, which was implemented to ensure we meet insurer requirements for “insurance to value” and acquire the necessary COPE information being requested by property insurers. Submitted for information was a chart of each members’ property appraisal status as of September 25th.

Cyber JIF: Chairman Angilella submitted a memo on behalf of the NJCE JIF to the NJ Cyber JIF Chair, requesting membership consideration in the Cyber JIF effective on January 1, 2024 as a potential alternative to cyber renewal. The Cyber JIF is seeking additional membership; however, they would like to delay any new membership admission until July 1, 2024 or January 1, 2025 to establish training, phishing and scanning operations for current membership first. Executive Director said the Underwriting Manager will continue to market the 2024 renewal with the incumbent carrier and other markets.

NJCE Committees:

Cyber Task Force: The Committee met with The Chertoff Group, the cyber security consultant, on Tuesday, September 26th to review the current cyber market and to briefly discuss results of the Technology Stack Questionnaire which will assist to frame out components of the Cyber Risk Management program that is under development.

Safety Committee: The Safety Committee met on Monday September 12th; submitted for information were the materials from the meeting.

2023 Safety Grant Program: Safety Director reported the Grant Committee met on September 26th to review the submissions. Safety Director noted the popularity of the grant program stating eight out of ten members made submissions for a variety of loss control and/or safety-related equipment.

Claims Update:

Hurricane Ida: Executive Director reported there are three open claims from Hurricane Ida left to be closed and/or settled.

Safety National: At the April meeting the Board of Fund Commissioners authorized Fred Semrau, Esq. to work towards executing the agreed upon settlement with Safety National on 2020 COVID Claims. Perma Claims and Fred Semrau, Esq. provided details on the final settlement in closed session.

Membership Renewal: The Counties of Burlington, Cumberland and Atlantic are scheduled to renew their three-year membership with the Fund as of January 1, 2024. The Fund office has received all renewing members documents.

Best Practices Seminar – Virtual Edition: This year’s Best Practices Workshop will be held virtually via an interactive webinar on October 5, 2023, from 1pm – 4:30pm.

2023 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 107th annual conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 15th. This year’s program will be “Local Government Risk Management” and we encourage our commissioners to attend.

Underwriting Manager Report

Underwriting Manager will continue to market the program and provide additional information at the next meeting.

Risk Control Report

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

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday October 26, 2023 at 9:30AM via Zoom.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2023			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	685,970	4,801,792	77,540,643	82,342,435	
2.	CLAIM EXPENSES					
	Paid Claims	32,631	1,216,882	22,325,136	23,542,018	
	Case Reserves	(87,267)	314,969	1,624,480	1,939,448	
	IBNR	80,409	327,551	2,089,129	2,416,680	
	Excess Insurance Recoverable	0	(10,057)	(334,613)	(344,670)	
	Discounted Claim Value	0	(14,123)	(91,773)	(105,896)	
TOTAL CLAIMS		25,774	1,835,223	25,612,358	27,447,581	
3.	EXPENSES					
	Excess Premiums	383,826	2,686,783	36,245,134	38,931,916	
	Administrative	101,563	702,565	11,302,418	12,004,983	
TOTAL EXPENSES		485,390	3,389,348	47,547,551	50,936,899	
4.	UNDERWRITING PROFIT (1-2-3)	174,807	(422,779)	4,380,734	3,957,955	
5.	INVESTMENT INCOME	0	0	7,237	7,237	
6.	PROFIT (4 + 5)	174,807	(422,779)	4,387,971	3,965,192	
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760	
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946	
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)	
10.	INVESTMENT IN JOINT VENTURE	(47,503)	(259,846)	2,231,391	1,971,544	
11. SURPLUS (6 + 7 + 8 - 9)		127,304	(682,626)	3,561,122	2,878,496	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	103	524	25,620	26,144	
	2011	339	1,280	(27,901)	(26,622)	
	2012	324	(36,567)	228,985	192,418	
	2013	(6,766)	(5,353)	206,258	200,906	
	2014	(35,637)	(32,766)	380,508	347,742	
	2015	606	(32,669)	(776,465)	(809,134)	
	2016	785	19,710	374,346	394,056	
	2017	846	10,225	391,284	401,509	
	2018	1,024	6,765	1,009,644	1,016,409	
	2019	839	(95,326)	686,640	591,314	
	2020	749	63,204	956,622	1,019,826	
	2021	1,027	(161,945)	(219,592)	(381,537)	
	2022	(845)	(594,327)	325,172	(269,155)	
	2023	163,911	174,620		174,620	
TOTAL SURPLUS (DEFICITS)		127,304	(682,626)	3,561,121	2,878,496	
TOTAL CASH					5,654,299	

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	July 31, 2023	
ALL YEARS COMBINED				
		THIS MONTH	YTD CHANGE	PRIOR YEAR END
FUND BALANCE				
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
	Paid Claims	0	0	1,823,536
	Case Reserves	0	0	(0)
	IBNR	0	0	0
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	1,823,536
FUND YEAR 2011				
	Paid Claims	0	0	2,795,974
	Case Reserves	0	0	(0)
	IBNR	0	0	(0)
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	0
	TOTAL FY 2011 CLAIMS	0	0	2,795,974
FUND YEAR 2012				
	Paid Claims	0	1,540	2,080,101
	Case Reserves	0	(1,540)	16,513
	IBNR	0	0	1,167
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	27	(122)
	TOTAL FY 2012 CLAIMS	0	27	2,097,658
FUND YEAR 2013				
	Paid Claims	0	1,283	1,564,294
	Case Reserves	0	(1,283)	22,164
	IBNR	0	0	1,450
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	58	(257)
	TOTAL FY 2013 CLAIMS	0	58	1,587,651
FUND YEAR 2014				
	Paid Claims	0	0	981,609
	Case Reserves	0	0	(0)
	IBNR	0	0	0
	Excess Insurance Recoverable	0	0	0
	Discounted Claim Value	0	0	(3)
	TOTAL FY 2014 CLAIMS	0	0	981,606
FUND YEAR 2015				
	Paid Claims	590	44,884	3,020,846
	Case Reserves	(340)	(27,718)	146,803
	IBNR	(250)	(250)	17,253
	Excess Insurance Recoverable	0	0	(500)
	Discounted Claim Value	0	362	(2,508)
	TOTAL FY 2015 CLAIMS	(0)	17,278	3,181,893
FUND YEAR 2016				
	Paid Claims	0	1,000	1,750,563
	Case Reserves	0	(1,000)	16,777
	IBNR	0	0	2,579
	Excess Insurance Recoverable	0	0	(50,000)
	Discounted Claim Value	0	1	(307)
	TOTAL FY 2016 CLAIMS	0	1	1,719,611

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	July 31, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	0	0	2,046,812	2,046,812
Case Reserves	0	0	0	0
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	(3,945)	(3,945)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868
FUND YEAR 2018				
Paid Claims	0	788	1,384,203	1,384,991
Case Reserves	0	(788)	31,113	30,325
IBNR	0	(5,205)	22,076	16,871
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	161	(930)	(769)
TOTAL FY 2018 CLAIMS	0	(5,044)	1,436,462	1,431,418
FUND YEAR 2019				
Paid Claims	0	34,502	1,439,283	1,473,785
Case Reserves	(15,000)	(43,659)	284,403	240,745
IBNR	15,000	15,000	48,707	63,707
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,124	(5,713)	(4,590)
TOTAL FY 2019 CLAIMS	0	6,967	1,766,680	1,773,647
FUND YEAR 2020				
Paid Claims	195	40,050	1,336,011	1,376,061
Case Reserves	(195)	(29,049)	66,084	37,035
IBNR	0	(87,624)	222,721	135,097
Excess Insurance Recoverable	0	(10,057)	(280,168)	(290,225)
Discounted Claim Value	0	3,162	(6,601)	(3,439)
TOTAL FY 2020 CLAIMS	0	(83,517)	1,338,045	1,254,528
FUND YEAR 2021				
Paid Claims	(9,089)	279,535	1,482,043	1,761,577
Case Reserves	(24,086)	110,300	528,960	639,260
IBNR	33,175	(236,694)	668,783	432,088
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	3,556	(29,208)	(25,652)
TOTAL FY 2021 CLAIMS	0	156,696	2,650,577	2,807,273
FUND YEAR 2022				
Paid Claims	17,285	623,670	619,862	1,243,531
Case Reserves	(47,646)	171,397	511,665	683,062
IBNR	32,484	(246,024)	1,104,393	858,370
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	5,584	(46,123)	(40,539)
TOTAL FY 2022 CLAIMS	2,123	554,627	2,189,797	2,744,424
FUND YEAR 2023				
Paid Claims	23,650	189,632		189,632
Case Reserves	0	138,307		138,307
IBNR	0	888,349		888,349
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	0	(28,158)		(28,158)
TOTAL FY 2023 CLAIMS	23,650	1,188,130	0	1,188,130
COMBINED TOTAL CLAIMS	25,774	1,835,223	25,612,358	27,447,581
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2023		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		3,026,139	24,040,032	248,899,924	272,939,955
2.	CLAIM EXPENSES					
		Paid Claims	287,361	2,379,513	12,514,366	14,893,879
		Case Reserves	(580,233)	1,371,238	12,686,874	14,058,112
		IBNR	996,018	2,913,500	11,414,958	14,328,458
		Discounted Claim Value	(56,007)	(381,001)	(2,262,516)	(2,643,517)
		Excess Recoveries	0	(126,685)	(2,167,310)	(2,293,995)
	TOTAL CLAIMS		647,140	6,156,565	32,186,372	38,342,937
3.	EXPENSES					
		Excess Premiums	2,357,229	18,824,060	177,502,257	196,326,318
		Administrative	187,002	1,496,819	18,460,731	19,957,550
	TOTAL EXPENSES		2,544,231	20,320,879	195,962,988	216,283,867
4.	UNDERWRITING PROFIT (1-2-3)		(165,232)	(2,437,412)	20,750,564	18,313,151
5.	INVESTMENT INCOME		84,022	402,270	1,379,212	1,781,482
6.	PROFIT (4+5)		(81,210)	(2,035,142)	22,129,775	20,094,633
7.	Dividend		0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)		(81,210)	(2,035,142)	15,422,224	13,387,082
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		378	1,984	62,481	64,466
	2011		1,398	5,815	572,420	578,235
	2012		2,315	(216,370)	686,619	470,249
	2013		3,475	(23,313)	1,090,793	1,067,480
	2014		5,183	(220,677)	2,077,841	1,857,164
	2015		5,407	(114,040)	1,679,406	1,565,365
	2016		6,787	161,593	1,710,308	1,871,901
	2017		7,830	86,918	2,614,589	2,701,506
	2018		8,965	21,873	2,321,638	2,343,511
	2019		7,836	(682,207)	2,164,699	1,482,492
	2020		7,141	(154,736)	(689,222)	(843,958)
	2021		9,855	(32,252)	(204,057)	(236,308)
	2022		11,894	(320,061)	1,334,709	1,014,648
	2023		(159,674)	(549,670)		(549,670)
TOTAL SURPLUS (DEFICITS)			(81,210)	(2,035,142)	15,422,224	13,387,081
TOTAL CASH						34,491,764

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	5,133	13,208	552,636	565,844
	Case Reserves	(5,133)	(13,208)	83,028	69,820
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	833	(7,983)	(7,149)
TOTAL FY 2011 CLAIMS		0	833	630,681	631,515
FUND YEAR 2012					
	Paid Claims	0	5,777	1,589,807	1,595,584
	Case Reserves	0	244,223	58,613	302,836
	IBNR	0	558	3,122	3,680
	Discounted Claim Value	0	(23,197)	(6,056)	(29,253)
TOTAL FY 2012 CLAIMS		0	227,361	1,645,486	1,872,847
FUND YEAR 2013					
	Paid Claims	12,933	92,366	995,819	1,088,185
	Case Reserves	(12,933)	(55,041)	549,219	494,178
	IBNR	0	(5,915)	29,551	23,637
	Discounted Claim Value	0	9,380	(60,165)	(50,785)
TOTAL FY 2013 CLAIMS		0	40,790	1,514,426	1,555,216
FUND YEAR 2014					
	Paid Claims	568	14,061	659,816	673,877
	Case Reserves	(669)	231,269	138,364	369,632
	IBNR	101	100	21,077	21,177
	Discounted Claim Value	0	468	(15,330)	(14,862)
TOTAL FY 2014 CLAIMS		0	245,897	803,927	1,049,823
FUND YEAR 2015					
	Paid Claims	3,304	125,509	1,822,647	1,948,156
	Case Reserves	6,762	27,000	734,986	761,986
	IBNR	(10,066)	(21,158)	94,138	72,980
	Discounted Claim Value	0	9,117	(67,627)	(58,510)
TOTAL FY 2015 CLAIMS		0	140,469	2,584,143	2,724,612
FUND YEAR 2016					
	Paid Claims	4,222	265,152	1,030,094	1,295,246
	Case Reserves	(4,222)	(401,534)	1,339,694	938,160
	IBNR	0	(1,369)	42,209	40,840
	Discounted Claim Value	0	10,728	(94,522)	(83,794)
TOTAL FY 2016 CLAIMS		0	(127,022)	2,317,474	2,190,452

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2023		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	747	114,059	1,181,145	1,295,204
	Case Reserves	(748)	(170,106)	854,966	684,861
	IBNR	1	(9,904)	114,476	104,572
	Discounted Claim Value	0	16,510	(78,364)	(61,854)
TOTAL FY 2017 CLAIMS		0	(49,441)	2,072,224	2,022,783
FUND YEAR 2018					
	Paid Claims	7,090	231,462	987,489	1,218,952
	Case Reserves	(7,092)	(143,217)	950,586	807,369
	IBNR	2	(81,817)	552,963	471,145
	Discounted Claim Value	0	15,062	(120,565)	(105,503)
TOTAL FY 2018 CLAIMS		0	21,490	2,370,473	2,391,963
FUND YEAR 2019					
	Paid Claims	1,705	314,087	684,365	998,452
	Case Reserves	(732)	172,027	1,205,018	1,377,045
	IBNR	(973)	(354,905)	1,263,761	908,856
	Discounted Claim Value	0	31,787	(198,523)	(166,737)
TOTAL FY 2019 CLAIMS		(0)	162,995	2,954,620	3,117,616
FUND YEAR 2020					
	Paid Claims	11,944	243,902	881,863	1,125,765
	Case Reserves	(48,344)	455,312	3,856,203	4,311,515
	IBNR	36,401	(399,868)	2,706,198	2,306,330
	Discounted Claim Value	0	16,635	(494,451)	(477,816)
	Excess Recoveries	0	(126,685)	(2,167,310)	(2,293,995)
TOTAL FY 2020 CLAIMS		0	189,297	4,782,503	4,971,800
FUND YEAR 2021					
	Paid Claims	210	410,659	1,705,091	2,115,750
	Case Reserves	9,693	(195,492)	2,095,279	1,899,786
	IBNR	(9,903)	(179,403)	2,146,905	1,967,503
	Discounted Claim Value	0	43,866	(453,414)	(409,549)
	Excess Recoveries	0	0	0	0
TOTAL FY 2021 CLAIMS		0	79,630	5,493,861	5,573,490
FUND YEAR 2022					
	Paid Claims	39,056	340,596	251,754	592,350
	Case Reserves	(313,155)	(108,745)	820,919	712,174
	IBNR	274,099	(120,564)	4,437,558	4,316,994
	Discounted Claim Value	0	91,275	(665,517)	(574,242)
TOTAL FY 2022 CLAIMS		0	202,562	4,844,714	5,047,276
FUND YEAR 2023					
	Paid Claims	200,450	208,674		208,674
	Case Reserves	(203,659)	1,328,750		1,328,750
	IBNR	706,356	4,087,746		4,087,746
	Discounted Claim Value	(56,007)	(603,464)		(603,464)
TOTAL FY 2023 CLAIMS		647,140	5,021,705	0	5,021,705
COMBINED TOTAL CLAIMS		647,140	6,156,565	32,186,372	38,342,937

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 \$ 2,293,995 due from the reinsurer for COVID-19 WC claims.

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

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,382	403,018	86,705,798	87,108,816
2. CLAIM EXPENSES				
Paid Claims	33,126	325,314	76,688,963	77,014,277
IBNR	(25)	1,320	44,022	45,342
Total Claims	33,101	326,635	76,732,985	77,059,620
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	7,459	52,340	5,935,924	5,988,264
Total Expenses	7,459	52,340	9,596,662	9,649,002
4. UNDERWRITING PROFIT (1-2-3)	16,822	24,044	376,151	400,195
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	16,822	24,044	383,287	407,331
9. STATUTORY SURPLUS (6+7-8)	16,822	24,044	383,287	407,331
SURPLUS (DEFICITS), CASH, BY FUND YEAR				
2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	0	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	0	0	8,250	8,250
2022 SURPLUS	2,324	39,420	79,745	119,165
CASH	123,768	(17,321)	141,089	123,768
2023 SURPLUS	14,498	(15,377)	-	(15,377)
CASH	61,366	61,366	-	61,366
TOTAL SURPLUS	16,822	24,044	383,287	407,330
TOTAL CASH	185,134	44,045	444,628	488,673

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF JULY 31, 2023

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
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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	(2,324)	(39,420)	44,022	4,602
Total Claims	(2,324)	(39,420)	559,921	520,501
FUND YEAR 2023				
Paid Claims	33,126	325,314	-	325,314
IBNR	2,299	40,740	-	40,740
Total Claims	35,425	366,055	-	366,055
COMBINED TOTAL CLAIMS	33,101	326,635	76,732,986	77,059,620

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, 2023

COVERAGE LINE - PROPERTY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	0	0	0	0	0	0	0	0	0	0	0	1	11	6	18
July-23	0	0	0	0	0	0	0	0	0	0	0	1	9	5	15
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-2	-1	-3
Limited Reserves															\$9,858
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$142,922	\$23,582	\$166,505
July-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$135,595	\$12,277	\$147,873
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,327)	(\$11,305)	(\$18,631)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$239,155	\$451,894	\$9	\$3,161,326
COVERAGE LINE - GENERAL LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	0	0	0	0	0	1	0	0	0	2	2	5	10	5	25
July-23	0	0	0	0	0	1	0	0	0	1	2	3	8	12	27
NET CHGE	0	0	0	0	0	0	0	0	0	-1	0	-2	-2	7	2
Limited Reserves															\$22,604
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	\$0	\$0	\$0	\$0	\$0	\$80,466	\$0	\$0	\$0	\$196,328	\$19,203	\$234,235	\$80,500	\$12,000	\$622,732
July-23	\$0	\$0	\$0	\$0	\$0	\$80,466	\$0	\$0	\$0	\$181,328	\$19,008	\$210,000	\$65,000	\$54,500	\$610,302
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$15,000)	(\$195)	(\$24,235)	(\$15,500)	\$42,500	(\$12,430)
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$513,477	\$5,918	\$285,387	\$58,076	\$224,514	\$70,800	\$70,800	\$3,788,408
COVERAGE LINE - AUTO LIABILITY															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	0	0	0	0	0	0	0	0	0	0	0	0	3	0	3
July-23	0	0	0	0	0	0	0	0	0	0	0	0	3	1	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves															\$4,650
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,100	\$0	\$18,100
July-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,100	\$500	\$18,600
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$500
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$31,292	\$31,292	\$1,402,482
COVERAGE LINE - WORKERS COMP.															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	0	0	1	2	0	2	2	0	1	2	8	14	33	24	89
July-23	0	0	1	2	0	2	2	0	1	2	8	10	19	27	74
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-4	-14	3	-15
Limited Reserves															\$17,491
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	\$0	\$0	\$14,972	\$20,881	\$0	\$38,959	\$15,777	\$0	\$30,325	\$59,417	\$125,702	\$429,110	\$489,186	\$100,410	\$1,324,739
July-23	\$0	\$0	\$14,972	\$20,881	\$0	\$38,619	\$15,777	\$0	\$30,325	\$59,417	\$123,844	\$429,259	\$464,367	\$96,883	\$1,294,344
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$340)	\$0	\$0	\$0	\$0	(\$1,858)	\$149	(\$24,819)	(\$3,528)	(\$30,396)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,393,955	\$729,107	\$1,809,315	\$1,285,728	\$1,030,407	\$1,121,394	\$1,093,159	\$536,879	\$1,930,371	\$1,366,388	\$1,366,388	\$17,921,012
TOTAL ALL LINES COMBINED															
CLAIM COUNT - OPEN CLAIMS															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	0	0	1	2	0	3	2	0	1	4	10	20	57	35	135
July-23	0	0	1	2	0	3	2	0	1	3	10	14	39	45	120
NET CHGE	0	0	0	0	0	0	0	0	0	-1	0	-6	-18	10	-15
Limited Reserves															\$17,259
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL
June-23	\$0	\$0	\$14,972	\$20,881	\$0	\$119,425	\$15,777	\$0	\$30,325	\$255,745	\$144,905	\$663,346	\$730,708	\$135,992	\$2,132,076
July-23	\$0	\$0	\$14,972	\$20,881	\$0	\$119,085	\$15,777	\$0	\$30,325	\$240,745	\$142,852	\$639,260	\$683,062	\$164,160	\$2,071,119
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$340)	\$0	\$0	\$0	(\$15,000)	(\$2,053)	(\$24,086)	(\$47,646)	\$28,168	(\$60,957)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,586,457	\$981,610	\$3,184,315	\$1,718,340	\$2,042,868	\$1,415,316	\$1,716,197	\$1,121,532	\$2,400,633	\$1,920,375	\$1,468,489	\$26,273,228

2020 2021 2022 2023 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

July 31, 2023

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

		Current		43		Last Month		42		Last Year		31				
2020	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Jul-23		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-23		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-22		MONTH TARGETED
PROPERTY	339,909	523,345	523,345	153.97%	339,909	100.00%	523,345	523,345	153.97%	339,909	100.00%	0	0	0.00%	339,909	100.00%
GEN LIABILITY POL/EPL	601,000	58,076	58,076	9.66%	564,372	93.91%	58,076	58,076	9.66%	561,682	93.46%	25,827	25,827	4.30%	519,402	86.42%
AUTO LIABILITY	112,001	3,232	3,232	2.89%	101,515	90.64%	3,232	3,232	2.89%	101,038	90.21%	3,232	3,232	2.89%	93,803	83.75%
WORKER'S COMP	1,319,505	932,921	536,879	40.69%	1,306,570	99.02%	934,780	934,780	70.84%	1,305,277	98.92%	941,774	941,774	71.37%	1,278,590	96.90%
TOTAL ALL LINES	2,372,415	1,517,574	1,121,532	47.27%	2,312,366	97.47%	1,519,433	1,519,433	64.05%	2,307,907	97.28%	970,833	970,833	40.92%	2,231,704	94.07%
NET PAYOUT %	\$1,084,497				45.71%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

		Current		31		Last Month		30		Last Year		19				
2021	Budget	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH	Unlimited	Limited	Actual	MONTH			
		Incurred	Incurred	31-Jul-23	TARGETED	Incurred	Incurred	30-Jun-23	TARGETED	Incurred	Incurred	30-Jun-22	TARGETED			
PROPERTY	338,000	239,155	239,155	70.76%	338,000	100.00%	239,155	239,155	70.76%	338,000	100.00%	0	0	0.00%	329,210	97.40%
GEN LIABILITY	551,000	224,514	224,514	40.75%	476,190	86.42%	248,749	248,749	45.14%	471,464	85.57%	17,749	17,749	3.22%	400,582	72.70%
POL/EPL																
AUTO LIABILITY	117,001	6,594	6,594	5.64%	97,991	83.75%	6,594	6,594	5.64%	97,008	82.91%	6,594	6,594	5.64%	80,044	68.41%
WORKER'S COMP	1,297,005	1,930,371	1,930,371	148.83%	1,256,788	96.90%	1,939,311	1,939,311	149.52%	1,252,540	96.57%	1,681,373	1,681,373	129.64%	1,141,931	88.04%
TOTAL ALL LINES	2,303,006	2,400,633	2,400,633	104.24%	2,168,969	94.18%	2,433,808	2,433,808	105.68%	2,159,012	93.75%	1,705,715	1,705,715	74.06%	1,951,767	84.75%
NET PAYOUT %	\$1,761,374				76.48%											

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

		Current		19			Last Month		18			Last Year		7		
2022	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-23		TARGETED	Incurred	Incurred	30-Jun-23		TARGETED	Incurred	Incurred	30-Jun-22		TARGETED
PROPERTY	316,000	451,894	451,894	143.00%	307,782	97.40%	459,221	459,221	145.32%	306,796	97.09%	0	0	0.00%	167,480	53.00%
GEN LIABILITY	538,000	70,800	70,800	13.16%	391,130	72.70%	86,300	86,300	16.04%	382,836	71.16%	33,698	33,698	6.26%	134,500	25.00%
POL/EPL	101,999															
AUTO LIABILITY	113,000	31,292	31,292	27.69%	77,307	68.41%	30,792	30,792	27.25%	75,068	66.43%	18,169	18,169	16.08%	28,250	25.00%
WORKER'S COMP	1,244,000	1,366,388	1,366,388	109.84%	1,095,263	88.04%	1,374,423	1,374,423	110.48%	1,073,710	86.31%	464,573	464,573	37.35%	236,360	19.00%
TOTAL ALL LINES	2,312,999	1,920,375	1,920,375	83.03%	1,871,483	80.91%	1,950,736	1,950,736	84.34%	1,838,410	79.48%	516,439	516,439	22.33%	566,590	24.50%
NET PAYOUT %	\$1,237,313				53.49%											

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

		Current		7			Last Month		6			Last Year		-5		
2023	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-23		TARGETED	Incurred	Incurred	30-Jun-23		TARGETED	Incurred	Incurred	30-Jun-22		TARGETED
PROPERTY	369,682	127,780	127,780	34.56%	195,931	53.00%	133,323	133,323	36.06%	166,357	45.00%			N/A	N/A	N/A
GEN LIABILITY	532,748	54,500	54,500	10.23%	133,187	25.00%	12,000	12,000	2.25%	101,222	19.00%			N/A	N/A	N/A
POL/EPL	113,998															
AUTO LIABILITY	127,000	500	500	0.39%	31,750	25.00%	0	0	0.00%	25,400	20.00%			N/A	N/A	N/A
WORKER'S COMP	1,273,000	171,012	171,012	13.43%	241,870	19.00%	156,651	156,651	12.31%	178,220	14.00%			N/A	N/A	N/A
TOTAL ALL LINES	2,416,428	353,792	353,792	14.64%	602,738	24.94%	301,974	301,974	12.50%	471,199	19.50%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$74,130			3.07%												

2015 2016 2017 2018 2019 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

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FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015																
2015	Budget	Current		103		Last Month		102		Last Year		91				
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Jun-22	MONTH TARGETED			
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	0	0	0.00%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	578,081	578,081	85.01%	656,181	96.50%
AUTO LIABILITY	91,000	307,746	307,246	337.63%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%
WORKER'S COMP	1,157,000	1,809,315	1,809,315	156.38%	1,157,000	100.00%	1,809,065	1,809,065	156.36%	1,157,000	100.00%	1,869,723	1,869,723	161.60%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,184,815	3,184,315	147.56%	2,131,393	98.77%	3,184,565	3,184,565	147.57%	2,131,393	98.77%	2,755,550	2,755,550	127.69%	2,131,393	98.77%
NET PAYOUT %	\$3,065,230				142.04%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

END YEAR 2016 - LOSSES CAPPED AT RETENTION																
2016	Budget	Current		91		MONTH TARGETED	Last Month		90		MONTH TARGETED	Last Year		79		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-23			Unlimited Incurred	Limited Incurred	Actual 30-Jun-23			Unlimited Incurred	Limited Incurred	Actual 30-Jun-22		
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	0	0	0.00%	197,238	100.00%
GEN LIABILITY	641,774	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%
WORKER'S COMP	1,226,749	1,335,728	1,285,728	104.81%	1,226,749	100.00%	1,335,728	1,335,728	108.88%	1,226,749	100.00%	1,348,197	1,348,197	109.90%	1,226,749	100.00%
TOTAL ALL LINES	2,169,445	1,768,340	1,718,340	79.21%	2,143,789	98.82%	1,768,340	1,768,340	81.51%	2,143,789	98.82%	1,398,501	1,398,501	64.46%	2,143,789	98.82%
NET PAYOUT %	\$1,702,563				78.48%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

END YEAR 2017 - LOSSES CAPTED AT RETENTION																
2017	Budget	Current		79	MONTH TARGETED	Last Month		78	MONTH TARGETED	Last Year		67	MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-22				
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	0	0	0.00%	178,000	100.00%
GEN LIABILITY	609,000	517,422	513,477	84.31%	587,668	96.50%	517,422	517,422	84.96%	587,668	96.50%	496,402	496,402	81.51%	590,689	96.99%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	101,098	97.21%
WORKER'S COMP	1,217,000	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,092,794	1,092,794	89.79%	1,217,000	100.00%
TOTAL ALL LINES	2,108,000	2,046,812	2,042,868	96.91%	2,083,482	98.84%	2,046,812	2,046,812	97.10%	2,083,482	98.84%	1,926,693	1,926,693	91.40%	2,086,787	98.99%
NET PAYOUT %	\$2,042,868				96.91%											

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

END YEAR 2018 - LOSSES CAPTED AT RETENTION																
2018	Budget	Current				MONTH TARGETED	Last Month				MONTH TARGETED	Last Year				MONTH TARGETED
		Unlimited Incurred	Limited Incurred	67 Actual 31-Jul-23			Unlimited Incurred	Limited Incurred	66 Actual 30-Jun-23			Unlimited Incurred	Limited Incurred	55 Actual 30-Jun-22		
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	0	0	0.00%	183,000	100.00%
GEN LIABILITY	576,000	5,918	5,918	1.03%	558,681	96.99%	5,918	5,918	1.03%	559,006	97.05%	4,185	4,185	0.73%	557,653	96.81%
AUTO LIABILITY	103,000	28,126	28,126	27.31%	100,126	97.21%	28,126	28,126	27.31%	100,058	97.14%	28,126	28,126	27.31%	97,704	94.86%
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	1,232,000	100.00%	1,121,394	1,121,394	91.02%	1,232,000	100.00%	1,121,394	1,121,394	91.02%	1,228,805	99.74%
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	2,073,807	99.04%	1,415,316	1,415,316	67.59%	2,074,064	99.05%	1,153,705	1,153,705	55.10%	2,067,163	98.72%
NET PAYOUT %	\$1,384,991				66.14%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019																
2019	Budget	Current		55			Last Month		54			Last Year		43		
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-22		Unlimited Incurred	Limited Incurred	Actual 30-Jun-22
PROPERTY	191,270	215,305	215,305	112.57%	191,270	100.00%	215,305	215,305	112.57%	191,270	100.00%	0	0	0.00%	191,270	100.00%
GEN LIABILITY	552,801	285,387	285,387	51.63%	535,193	96.81%	300,387	300,387	54.34%	534,727	96.73%	277,059	277,059	50.12%	519,111	93.91%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	98,552	94.86%	122,345	122,345	117.76%	98,244	94.56%	122,345	122,345	117.76%	94,166	90.64%
WORKER'S COMP	1,300,289	1,093,159	1,093,159	84.07%	1,296,917	99.74%	1,093,159	1,093,159	84.07%	1,296,400	99.70%	1,118,897	1,118,897	86.05%	1,287,542	99.02%
TOTAL ALL LINES	2,148,253	1,716,197	1,716,197	79.89%	2,121,932	98.77%	1,731,197	1,731,197	80.59%	2,120,641	98.71%	1,518,301	1,518,301	70.68%	2,092,089	97.39%
NET PAYOUT %	\$1,475,452				68.68%											

2010 2011 2012 2013 2014 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

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FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010	Budget	Current		163	MONTH	Last Month		162	MONTH	Last Year		151	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-22	
PROPERTY	196,392	83,686	83,686	42.61%	196,392 100.00%	83,686	83,686	42.61%	196,392 100.00%	0	0	0.00%	196,392 100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558 96.50%	377,107	377,107	46.38%	784,558 96.50%	281,729	281,729	34.65%	784,558 96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790 96.94%	9,579	9,579	16.64%	55,790 96.94%	9,579	9,579	16.64%	55,790 96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	1,044,196 100.00%	1,354,163	1,354,163	129.68%	1,044,196 100.00%	1,452,476	1,452,476	139.10%	1,044,196 100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	2,080,936 98.57%	1,824,535	1,824,535	86.42%	2,080,936 98.57%	1,743,784	1,743,784	82.60%	2,080,936 98.57%
NET PAYOUT %	\$1,824,535			86.42%									

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011	Budget	Current		151	MONTH	Last Month		150	MONTH	Last Year		139	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-22	
PROPERTY	234,258	211,641	211,641	90.35%	234,258 100.00%	211,641	211,641	90.35%	234,258 100.00%	0	0	0.00%	234,258 100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829 96.50%	752,617	752,617	77.61%	935,829 96.50%	167,748	167,748	17.30%	935,829 96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547 96.94%	126,796	126,796	184.70%	66,547 96.94%	126,796	126,796	184.70%	66,547 96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640 100.00%	1,704,894	1,704,894	135.24%	1,260,640 100.00%	1,730,025	1,730,025	137.23%	1,260,640 100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	2,497,275 98.58%	2,795,948	2,795,948	110.37%	2,497,275 98.58%	2,024,570	2,024,570	79.92%	2,497,275 98.58%
NET PAYOUT %	\$2,795,948			110.37%									

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

2012	Budget	Current		139	MONTH	Last Month		138	MONTH	Last Year		127	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-22	
PROPERTY	239,354	57,908	57,908	24.19%	239,354 100.00%	57,908	57,908	24.19%	239,354 100.00%	0	0	0.00%	239,354 100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829 96.50%	487,154	487,154	50.23%	935,829 96.50%	328,203	328,203	33.84%	935,829 96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547 96.94%	352,688	352,688	513.75%	66,547 96.94%	357,331	357,331	520.51%	66,547 96.94%
WORKER'S COMP	1,292,157	1,198,863	1,198,863	92.78%	1,292,157 100.00%	1,198,863	1,198,863	92.78%	1,292,157 100.00%	1,336,818	1,336,818	103.46%	1,292,157 100.00%
TOTAL ALL LINES	2,569,961	2,096,613	2,096,613	81.58%	2,533,888 98.60%	2,096,613	2,096,613	81.58%	2,533,888 98.60%	2,022,352	2,022,352	78.69%	2,533,888 98.60%
NET PAYOUT %	\$2,081,641			81.00%									

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

2013	Budget	Current		127	MONTH	Last Month		126	MONTH	Last Year		115	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-22	
PROPERTY	243,372	149,379	149,379	61.38%	243,372 100.00%	149,379	149,379	61.38%	243,372 100.00%	0	0	0.00%	243,372 100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829 96.50%	20,525	20,525	2.12%	935,829 96.50%	14,558	14,558	1.50%	935,829 96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547 96.94%	22,598	22,598	32.92%	66,547 96.94%	22,598	22,598	32.92%	66,547 96.94%
WORKER'S COMP	1,292,157	1,393,955	1,393,955	107.88%	1,292,157 100.00%	1,393,955	1,393,955	107.88%	1,292,157 100.00%	1,451,113	1,451,113	112.30%	1,292,157 100.00%
TOTAL ALL LINES	2,573,979	1,586,457	1,586,457	61.63%	2,537,906 98.60%	1,586,457	1,586,457	61.63%	2,537,906 98.60%	1,488,269	1,488,269	57.82%	2,537,906 98.60%
NET PAYOUT %	\$1,565,576			60.82%									

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		115	MONTH	Last Month		114	MONTH	Last Year		103	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Jul-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-23		Unlimited Incurred	Limited Incurred	Actual 30-Jun-22	
PROPERTY	243,372	81,245	81,245	33.38%	243,372 100.00%	81,245	81,245	33.38%	243,372 100.00%	0	0	0.00%	243,372 100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660 96.50%	167,308	167,308	21.59%	747,660 96.50%	151,871	151,871	19.60%	747,660 96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547 96.94%	3,950	3,950	5.75%	66,547 96.94%	3,950	3,950	5.75%	66,547 96.94%
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	1,107,261 100.00%	729,107	729,107	65.85%	1,107,261 100.00%	745,774	745,774	67.35%	1,107,261 100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	2,164,840 98.67%	981,610	981,610	44.74%	2,164,840 98.67%	901,594	901,594	41.09%	2,164,840 98.67%
NET PAYOUT %	\$981,610			44.74%									

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 69-23

October 2023

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

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

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

FUND YEAR
2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001712			
001712	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION FEE 10/23	7,846.50
			7,846.50
001713			
001713	PERMA RISK MANAGEMENT SERVICES	POSTAGE 09/23	8.52
001713	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/23	13,804.66
			13,813.18
001714			
001714	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 10/23 INV GLOU-2310B	5,463.08
			5,463.08
001715			
001715	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/23	761.83
			761.83
001716			
001716	CHANCE & MCCANN, LLC	ATTORNEY FEES 9/7/23-10/1/23	2,062.50
			2,062.50
001717			
001717	SPARK CREATIVE GROUP	SITE UPDATES INV 5314 8/9/23-10/13/23	187.50
			187.50
001718			
001718	DUANE SARMIENTO	REIMBURSE- MEDICAL & PRESCRIPTION 9/23	2,951.43
			2,951.43
001719			
001719	HARDENBERGH INSURANCE GROUP	RMC FEE 10/23 INV. GLOU-2310A	27,982.67
			27,982.67
		Total Payments FY 2023	61,068.69
		TOTAL PAYMENTS ALL FUND YEARS	\$61,068.69

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Resolution No. 70-23

October 2023

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

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

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

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
W10230			
W10230	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 10/23	1,763.33
W10230	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 10/23	2,820.00
			4,583.33

Total Payments FY 2023 **4,583.33**

**TOTAL PAYMENTS ALL
FUND YEARS** **\$4,583.33**

Chairperson

Attest:

Dated:

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	July			
CURRENT FUND YEAR	2023			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$5,513,504.03	5505370.32	-12170.09	20,303.80
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	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$289,739.69	\$254,934.30	\$33,080.39	\$1,725.00
10 (Withdrawals - Sales)	-\$148,945.86	-\$109,589.64	-\$26,174.35	-\$13,181.87
Ending Cash & Investment Balance	\$5,654,297.86	\$5,650,714.98	-\$5,264.05	\$8,846.93
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$51,513.90	\$3,788.52	\$34,604.76	\$13,120.62
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$5,705,811.76	\$5,654,503.50	\$29,340.71	\$21,967.55

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2023 Month Ending: July								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	175,964.67	3,984,663.23	(152,810.95)	606,262.88	268,172.53	343,408.18	287,844.31	5,513,504.86
RECEIPTS								
Assessments	14,911.31	21,812.41	5,216.90	52,292.27	188,538.37	49,515.44	4,682.81	336,969.52
Refunds	0.00	0.00	0.00	11,386.00	0.00	0.00	0.00	11,386.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts*	0.00	0.00	0.00	0.00	0.00	356,177.78	0.00	356,177.78
TOTAL	14,911.31	21,812.41	5,216.90	63,678.27	188,538.37	405,693.22	4,682.81	704,533.30
EXPENSES								
Claims Transfers	5,761.84	195.00	500.00	37,560.35	0.00	0.00	0.00	44,017.19
Expenses	0.00	0.00	0.00	0.00	0.00	74,784.25	0.00	74,784.25
Other Expenses*	6,725.03	0.00	0.00	0.00	0.00	438,213.00	0.00	444,938.03
TOTAL	12,486.87	195.00	500.00	37,560.35	0.00	512,997.25	0.00	563,739.47
END BALANCE	178,389.11	4,006,280.64	(148,094.04)	632,380.80	456,710.91	236,104.16	292,527.12	5,654,298.69

**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 26, 2023* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 9/1/23 to 9/30/23 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

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

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2023 Thru 09/30/2023

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2023 Thru 09/30/2023

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	5946	3530003362	001 GLOUCESTER COUNTY	8/14/2023	8/14/2023	GLOUCESTER COUNTY	9/22/2023	2015 FOR FUS PLATE#R49EVL DEDUCTIBLE	1,000.00	1,000.00
C	5947	3530003630	001 GLOUCESTER COUNTY	12/14/2022	12/14/2022	BELLMAR COLLISION CENTER	9/22/2023	2021 FORD EXPLORER PLATE #: C638YP	909.80	909.80
R	37380936	3530003362	001 GLOUCESTER COUNTY	8/14/2023	8/14/2023	USAA ANNUITY SERVICES CORPORAT	9/26/2023	SUBROGATION RECOVERY	-1,407.00	-1,407.00
Total for Coverage: Auto Physical Damage							Number of entries: 3		502.80	502.80
Coverage: General Liability										
C	5945	3530001524	001 PFOST, DONALD	7/3/2023	8/31/2023	TATE & TATE	9/22/2023	STATEMENT# 55	3,390.00	3,390.00
Total for Coverage: General Liability							Number of entries: 1		3,390.00	3,390.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 4		3,892.80	3,892.80



Gloucester County Insurance Commission
Bill Review / PPO Reductions
2023

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	71	93%	\$121,947.21	93%	\$70,500.44	\$2908.00	\$37,418.30	\$11,120.47	\$51,446.77	\$7,202.58	\$44,244.19
February	60	93%	\$47,563.52	89%	\$26,970.73	\$0.00	\$16,453.09	\$4,139.70	\$20,592.79	\$2,545.61	\$18,047.18
March	79	90%	\$360,402.66	74%	\$220,876.38	\$10,509.31	\$86,107.09	\$42,909.88	\$139,526.28	\$14,592.79	\$124,933.49
April	101	97%	\$90,549.31	93%	\$35,968.56	\$1,004.76	\$46,652.23	\$6,923.76	\$54,580.75	\$7,641.31	\$46,939.45
May	49	96%	\$60,196.08	72%	\$39,721.84	\$2344.94	\$13,306.82	\$4,822.48	\$20,474.24	\$2,866.43	\$17,607.81
June	29	100%	\$21,180.83	100%	\$13,914.79	\$0.00	\$6,127.54	\$1,138.50	\$7,266.04	\$1,017.25	\$6,248.79
July	25	88%	\$16,316.81	88%	\$8,335.74	\$0.00	\$6,478.32	\$1,502.75	\$7,981.07	\$1,117.35	\$6,863.72
August	41	98%	\$26,709.95	99%	\$13,678.84	\$0.00	\$9,039.61	\$3,991.50	\$13,031.11	\$1,781.12	\$11,249.99
September	36	94%	\$29,976.36	91%	\$14,824.72	\$0.00	\$12,478.16	\$2,673.48	\$15,151.64	\$2,121.23	\$13,030.41
YTD Total	491	94%	\$774,842.73	82%	\$444,792.04	\$16,767.01	\$234,061.16	\$79,222.52	\$330,050.69	\$40,885.66	\$289,165.03

Monthly Summary	September
Total Reductions (before fees):	\$15,151.64
Percent:	51%
Net Reductions:	\$13,030.41
Percent:	43%

YTD Summary	
Total Reductions (before fees):	\$330,050.69
Percent:	43%
Net Reductions:	\$289,165.03
Percent:	37%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: October 17, 2023

DATE OF MEETING: October 26, 2023

GCIC SERVICE TEAM

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

September – October 2023

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 27:** Attended the GCIC meeting.
- **October 10:** Attended the Claims Committee meeting.
- **October 12:** Conducted Loss Control Surveys at the GCIC EMS, Animal Shelter and Fleet Garage.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

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

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Post Storm Clean-Up & Recovery Operations - Best Practices – September 21.
- NJCE JIF - JAM SD Message: 2024 Department of Homeland Security Threat Assessment – September 26.

- NJCE JIF - JAM SD Bulletin: Ladder Safety Best Practices – October 4.
- NJCE JIF: JAM LE Risk Analysis - Police Licensing Risk Analysis Update – October 5.
- NJCE JIF - JAM SD Bulletin: Mobile Work Zone Traffic Control Best Practices – October 10.
- NJCE JIF - JAM SD Bulletin: Brush Collection Operations – Best Practices – October 11.

NJCE LIVE SAFETY TRAINING

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

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

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

The live virtual monthly training schedules and registration links are available on the NJCE.org website under the “Safety” tab: [NJCE Live Monthly Training Schedules](#). Please register early, under-attended classes will be canceled. *(October thru December 2023 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, 2023 (Program Start Date: January 1, 2024)

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

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

(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 and a webinar recording of the new LMS Administrator Overview Training to <https://njce.org/safety/>. If you have any questions or need further assistance, please contact Natalie Dougherty ndougherty@jamontgomery.com.

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 Class 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>.

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

DATE	TRAINING TOPIC	TIME
10/2/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
10/2/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/3/23	Sanitation and Recycling Safety	7:30 - 9:30 am
10/3/23	Bloodborne Pathogens	10:00 - 11:00 am
10/3/23	Dealing with Difficult People	1:00 - 2:30 pm
10/4/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/4/23	Fire Safety	11:00 - 12:00 pm
10/4/23	Introduction to Management Skills	1:00 - 3:00 pm
10/5/23	Flagger Skills and Safety	8:30 - 9:30 am
10/5/23	Chipper Safety	10:00 - 11:00 am
10/5/23	Chainsaw Safety	11:30 - 12:30 pm
10/6/23	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/6/23	Fire Extinguisher Safety	10:00 - 11:00 am
10/6/23	Mower Safety	1:00 - 2:00 pm
10/9/23	Asbestos Awareness	1:00 - 3:00 pm
10/10/23	Ethical Decision Making	9:00 - 11:30 am
10/10/23	Disaster Management	1:00 - 2:30 pm
10/10/23	The Power of Collaboration (JIF 101) (Camden Co.)*	9:00 - 1:00 pm
10/11/23	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/11/23	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/11/23	Personal Protective Equipment	1:00 - 3:00 pm
10/12/23	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
10/12/23	Bloodborne Pathogens	9:30 - 10:30 am
10/12/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/13/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/16/23	Hearing Conservation	8:30 - 9:30 am
10/16/23	Special Event Management	9:00 - 11:00 am

10/16/23	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
10/16/23	Ethics for NJ Local Government Employees	10:00 - 12:00 pm
10/17/23	MSI-NJCE Expo 2023: Confined Space Entry (Ocean Co.)*	8:30 - 11:30 am
10/17/23	MSI-NJCE Expo 2023: Excavation, Trenching, and Shoring (Ocean Co.)*	8:30 - 12:30 pm
10/17/23	MSI-NJCE Expo 2023: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Ocean Co.)*	8:30 - 12:30 pm
10/17/23	MSI-NJCE Expo 2023: Flagger Work Zone Safety (Ocean Co.)*	8:30 - 12:30 pm
10/18/23	Driving Safety Awareness	8:30 - 10:00 am
10/18/23	Bloodborne Pathogens Administrator Training	9:00 - 11:00 am
10/18/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/19/23	MSI-NJCE Expo 2023: Practical Leadership - 21 Irrefutable Laws (Ocean Co.)*	9:00 - 12:00 pm
10/19/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/19/23	Back Safety/Material Handling	1:00 - 2:00 pm
10/23/23	Fire Safety	8:30 - 9:30 am
10/23/23	Fire Extinguisher Safety	10:00 - 11:00 am
10/23/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/24/23	Preparing for the Unspeakable	9:00 - 10:30 am
10/24/23	Chipper Safety	8:30 - 9:30 am
10/24/23	Chainsaw Safety	10:00 - 11:00 am
10/24/23	Flagger Skills and Safety	1:00 - 3:00 pm
10/25/23	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
10/25/23	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	9:00 - 10:30 am
10/25/23	Asbestos Awareness	11:00 - 1:00 pm
10/25/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/26/23	Fall Protection Awareness	8:30 - 10:30 am
10/26/23	Personal Protective Equipment	1:00 - 3:00 pm
10/27/23	Confined Space Entry	8:30 - 11:30 am
10/27/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/30/23	Microlearning Theory and Practice	8:30 - 10:30 am
10/30/23	Playground Safety Inspections	8:30 - 10:30 am
10/30/23	Mower Safety	11:00 - 12:00 pm
10/31/23	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/31/23	Hearing Conservation	11:00 - 12:00 pm
10/31/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/1/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/1/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
11/1/23	The Power of Collaboration (JIF 101)	9:00 - 1:00 pm
11/2/23	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/2/23	Playground Safety Inspections	10:00 - 12:00 pm
11/2/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/23	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
11/3/23	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/23	Personal Protective Equipment	1:00 - 3:00 pm
11/6/23	Snow Plow/Snow Removal Safety	9:30 - 11:30 am
11/6/23	Fire Extinguisher Safety	1:00 - 2:00 pm
11/7/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/7/23	Hearing Conservation	7:30 - 8:30 am

11/7/23	Preparing for First Amendment Audits	9:00 - 11:00 am
11/7/23	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
11/8/23	Chainsaw Safety	8:30 - 9:30 am
11/8/23	Ethics for NJ Local Government Employees	9:00 - 11:00 am
11/8/23	Chipper Safety	10:00 - 11:00 am
11/8/23	Bloodborne Pathogens	1:00 - 2:00 pm
11/8/23	Introduction to Communication Skills	1:00 - 3:00 pm
11/9/23	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
11/9/23	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
11/9/23	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/9/23	Bloodborne Pathogens and Hazard Communication/RTK for Fire & EMS Agencies-Evening	7:00 - 9:00 pm
11/13/23	Shop and Tool Safety	7:30 - 8:30 am
11/13/23	Flagger Skills and Safety	9:00 - 10:00 am
11/13/23	Fire Safety	10:30 - 11:30 am
11/17/23	Fall Protection Awareness	8:30 - 10:00 am
11/17/23	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/17/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/20/23	Bloodborne Pathogens	7:30 - 8:30 am
11/20/23	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/20/23	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/21/23	Confined Space Entry	8:30 - 11:30 am
11/21/23	Housing Authority Sensibility	9:00 - 12:00 pm
11/21/23	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/28/23	Chainsaw Safety	7:30 - 8:30 am
11/28/23	Ladder Safety/Walking & Working Surfaces	9:00 - 11:00 am
11/28/23	Driving Safety Awareness	8:30 - 10:00 am
11/28/23	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/29/23	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/29/23	Implicit Bias in the Workplace	9:00 - 10:30 am
11/29/23	Chipper Safety	10:30 - 11:30 am
11/29/23	Shop and Tool Safety	1:00 - 2:00 pm
11/30/23	Personal Protective Equipment	8:30 - 10:30 am
11/30/23	Bloodborne Pathogens	11:00 - 12:00 pm
11/30/23	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
12/1/23	Fire Safety	8:30 - 9:30 am
12/1/23	Fire Extinguisher Safety	10:00 - 11:00 am
12/1/23	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/4/23	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
12/4/23	Chainsaw Safety	10:30 - 11:30 am
12/4/23	Productive Meetings Best Practices	1:00 - 2:30 pm
12/5/23	Confined Space Entry	8:30 - 11:30 am
12/5/23	Chipper Safety	1:00 - 2:00 pm
12/5/23	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/6/23	Implicit Bias in the Workplace	9:00 - 10:30 am
12/6/23	CDL: Drivers' Safety Regulations	11:00 - 1:00 pm
12/6/23	Understanding Cannabis: A Must For Every Agencies Officer Safety and Wellness Program	1:00 - 2:30 pm

12/6/23	Introduction to Understanding Conflict	1:00 - 3:00 pm
12/7/23	Accident Investigation	8:30 - 10:30 am
12/7/23	Flagger Skills and Safety	11:00 - 12:00 pm
12/8/23	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/8/23	Bloodborne Pathogens	11:00 - 12:00 pm
12/8/23	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
12/11/23	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/11/23	Indoor Air Quality Designated Person Training	9:00 - 10:00 am
12/11/23	Hearing Conservation	10:30 - 11:30 am
12/11/23	Understanding Cannabis: Integral To Injury Prevention and Employee Wellness	1:00 - 2:30 pm
12/11/23	Personal Protective Equipment	1:00 - 3:00 pm
12/12/23	Ethical Decision Making	9:00 - 11:30 am
12/13/23	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am

Zoom Safety Training Guidelines:

Attendees who enter the class more than 5 minutes late or leave early will not be awarded CEUs for the class or receive a certificate of completion. To maintain the integrity of the classes and our ability to offer CEUs, we must abide by the rules of the State agency who issued the designation. Chief among those rules is the attendee of the class must attend the whole session. This will also apply to all of our courses and anyone attending the class as part of the NJCE Leadership Academy Program.

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 to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

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TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 10/26/2023
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2024 Underwriting Renewal Data

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

B. 2024 Safety Kick Off Meeting

The 2024 Safety Kick Off meeting will be held on Thursday, January 11th, 2024, at Rowan College of South Jersey – Gloucester Campus at the Business Center from 8:00am – 10:00am. The topic will be first amendment audits and will be presented by Keith Hummel at J.A. Montgomery. The meeting invitation will be sent out shortly.

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
Library	Notary Bond	CNA	11/17/2023	\$79.62	\$91.00
Library	Volunteer Accident	QBE	11/23/2023	\$350.00	\$350.00

The 14% increase in premium on the Library's Notary Bond is due to an increase in the number of notaries from 7 to 8. All other terms and conditions are per expiring.

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

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

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8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
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Philadelphia, PA 19107

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Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2023	\$4,431.64

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

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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 26, 2023*.

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

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

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

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

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
10-26-23

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530002359	Kidd, C.	WC	SAR
3530002360	Weichmann, J.	WC	SAR
3530002383	Holmes, D.	WC	SAR
3530002566	Dorsey, K.	WC	SAR
3530003144	Johns, B.	GL	SAR

APPENDIX I

Minutes

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Wednesday, September 27, 2023
ZOOM VIRTUAL MEETING
1:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

ALSO PRESENT:

Cheryl Y. Lewis, Rowan College of South Jersey
Prudence Higbee, Esq., Capehart & Scatchard
Bradford Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of June 22, 2023, Open Minutes of August 2, 2023, and September 13, 2023 Open Minutes

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 22, 2023 AND OPEN MINUTES OF AUGUST 2, 2023 AND SEPTEMBER 13, 2023 OPEN MINUTES

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Mr. Henry of Hardenbergh Insurance reported the Safety and Accident Review Committee discussed the 2024 Safety Kickoff Meeting and advised the meeting would be held at the College. Mr. Henry noted the date and time would be determined. Mr. Henry said the Committee also reviewed J.A. Montgomery's Safety Bulletins on Flood Preparedness and Tornado Warnings. Mr. Henry reported Mr. Garish of J.A. Montgomery gave a presentation on the CDL training program. Lastly, Mr. Henry advised the Committee reviewed three workers' compensation claims to determine risk management procedures to prevent similar accidents in the future.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on September 12 to discuss the PARS and SARS, which would be discussed further in closed session. In response to Chairman Sheehan's inquiry, no one had anything else to discuss.

EXECUTIVE DIRECTOR REPORT: Executive Director said his report was included in the agenda and there were three action items.

MEDLOGIX SERVICE AGREEMENT: Executive Director reported at our last meeting we discussed a request from the County to have Medlogix reprice inmate medical bills. Executive Director said there was minimal activity since inmates were transferred to other counties for incarceration. Executive Director advised the Commissioners approved this request through a motion during the June meeting. Executive Director referred to Resolution 53-23, Authorizing Execution of an Addendum to the Service Agreement Between the Gloucester County Insurance Commission and Medlogix, LLC as the Managed Care Provider which was included in the agenda. Executive Director noted also included in the agenda was a copy of the addendum to the Medlogix LLC Service Agreement. Executive Director said both documents were reviewed by the Commission Attorney. In response to Commissioner Burns' inquiry regarding prisoners, Chairman Sheehan explained the County does not have prisoners in their jail however, they transport inmates to other jails. Ms. Violetti said the County was responsible for the inmates' medical at other facilities. Chairman Sheehan thanked Mrs. Goldstein and Medlogix, LLC for working with the County on this.

MOTION TO APPROVE RESOLUTION 53-23, AUTHORIZING EXECUTION OF AN ADDENDUM TO THE SERVICE AGREEMENT BETWEEN THE GLOUCESTER COUNTY INSURANCE COMMISSION AND MEDLOGIX, LLC AS THE MANAGED CARE PROVIDER

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

RESOLUTION REVISING RESOLUTION NUMBERS: Executive Director referred to Resolution 54-23, Revising Resolution Numbers which was included in the agenda. Executive Director advised this resolution corrected the number of the resolutions which were approved at our June 22, 2023 meeting. Executive Director noted the resolution was reviewed by the Commission Attorney.

MOTION TO APPROVE RESOLUTION 54-23, REVISING RESOLUTION NUMBERS

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

REVISED PLAN OF RISK MANAGERMENTS: Executive Director referred to a copy of a revised Plan of Risk Management, Resolution No. 55-23 which was included in the appendix section of the agenda. Executive Director explained the Plan was revised to clarify the County's membership in the NJCE and not the Commission's. Executive Director advised we were also revising the 2022 Plan of Risk Management, Resolution No. 56-23 to reflect this change.

MOTION TO APPROVE RESOLUTION NO. 55-23, REVISED 2023 PLAN OF RISK MANAGEMENT AND RESOLUTION NO. 56-23, REVISED 2022 PLAN OF RISK MANAGEMENT

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

CERTIFICATE OF INSURANCE REPORTS: Executive Director said 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. There were (5) five certificates of insurance issued in June, (6) six certificates of insurance issued in July and (20) twenty certificates of insurance issued in August.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): The NJCE met on Thursday, June 22, 2023, and a written summary was included in the agenda. The NJCE met prior to our meeting and Executive Director highlighted a few of the items including the approval of the 2022 Audit, appointment to AmeriHealth as the WC Claims Administrator, 2024 budget format changes and approval of the manuscript policies. Executive Director added the NJCE made a submission into the NJ Cyber JIF, however it was determined that the JIF should hold off until the Fund was up and running and the NJCE could be reconsidered either July 1, 2024, or January 1, 2025.

Executive Director also said the Fund engaged in Counsel against the excess Workers Compensation carrier and exceeded the numbers that were previously booked. Chairman Sheehan echoed the positive settlement and commended Jennifer Conicella and Robyn Walcoff for their efforts on the settlement. One of the challenges we faced was Safety National needed backup for all 859 claims reviewed.

2024 RENEWAL – UNDERWRITING DATA COLLECTION: Executive Director said the 2024 renewal process began the end of June. The Fund also issued a link for members to respond to a cybersecurity technology stack questionnaire developed by The Chertoff Group. The ancillary coverage applications may be completed via Broker Buddha. The links for the online platform were sent out on August 3. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami. Included in the agenda was a memorandum from the NJCE Underwriting Team noting some critical items for the renewal. The Fund Office will follow up with members and/or Risk Managers to have the exposure data completed.

2024 PRE-RENEWAL WEBINAR: Executive Director reported the NJCE Underwriting Manager held a webinar on the 2024 pre-renewal and the marketplace on August 23rd. Executive Director said a copy of the presentation, and a recording of the webinar was uploaded to the NJCE website. Executive Director said the Underwriting Manager laid out the challenges that lay ahead with the property market.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported copy of the Property & Casualty Financial Fast Track Report for the month of June was included in the agenda. As of June 30, 2023, there is a statutory surplus of \$2,751,192. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$2,019,047. The total cash amount is \$5,513,505. Executive Director said 2020 and 2021 remain to be an issue to all the Commissions.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised a copy of the NJCE Financial Fast Track Report for the month of July was included in the agenda. As of July 31, 2023, the NJCE has a surplus of \$13,468,292. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$26,581,202.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported a copy of the Health Benefits Financial Fast Track for the month of June was included in the agenda. As of June 30, 2023, there is a statutory surplus of \$390,508. The total cash amount is \$488,025.

CLAIM TRACKING REPORTS: Included in the agenda on were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2023. Executive Director reviewed the reports with the Commission.

2022 REPORT OF AUDIT: Executive Director said the auditor, Bowman and Company, LLP, would present the 2022 Report of Audit at our October 26, 2023, meeting.

2023 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reminded the Commission the third assessment payment for 2023 was due on October 15, 2023. Executive Director advised the Fund Office e-mailed the Statement of Accounts on August 28, 2023. Checks can be made payable to the Gloucester County Insurance Commission and should be sent to Tracey Giordano, Treasurer.

11TH ANNUAL BEST PRACTICES SEMINAR – OCTOBER 5, 2023, VIRTUAL EDITION: Executive Director reported this year’s Best Practices Workshop would be taking place virtually via an interactive webinar on October 5, 2023, from 1pm to 4:30 pm.

Ms. Conicella said topics include the State of NJCE, Long Haul Neuro-Covid, Property Panel – How to prepare for large losses and weather events; property appraisals, Overview of Daniel’s Law/1st Amendment Audits and Changes to the Open Public Records Act (OPRA). The length of the workshop is scheduled for 3.5 hours with adequate breaks. An e-mail invite was sent on September 14, 2023, to register for the seminar. Ms. Conicella said if anyone needed assistance in registering, please contact the Fund Office.

2023 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE: Executive Director said the 108th annual conference is scheduled for November 14th through November 16th at the Atlantic City Convention Center in Atlantic City. The MEL JIF

holds its annual elected official's seminar on November 15th. We encourage our commissioners to attend.

EMPLOYEE BENEFITS: Executive Director reported Ms. Panto was not in attendance and referred to her report which was included in the appendages of the agenda. Executive Director reviewed the August report with the Commission noting the year-to-date total issues were 142.

TREASURER REPORT: Chairman Sheehan reported the agenda included Resolution 57-23 July Bill List, Resolution 58-23 July Benefit Bill List, Resolution 59-23 August Bill List, Resolution 60-23 August Benefit Bill List, Resolution 61-23 September Bill List, and Resolution 62-23 September Benefit Bill List.

MOTION TO APPROVE RESOLUTIONS 57-23 THROUGH RESOLUTION 62-23

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

Chairman Sheehan noted the monthly Treasurer's reports were included in the agenda and asked if anyone had questions on the reports; there were none.

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 39-23 Inservco Liability Check Register for the period of 06/01/23 to 06/30/23, 7/1/23 to 7/31/23 and 8/1/23 to 8/31/23.

MOTION TO APPROVE RESOLUTION 63-23 LIABILITY CHECK REGISTER FOR THE PERIOD OF 06/01/23 to 06/30/23, 7/1/23 to 7/31/23 AND 8/1/23 to 8/31/23

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of June through August as noted.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
June	29	\$21,180.83	\$13,914.79	\$7,266.04	\$6,248.79	100%	100%
July	25	\$163,316.81	\$8,335.74	\$7,981.07	\$6,863.72	88%	88%
August	41	\$26,709.95	\$13,678.84	\$13,031.11	\$11,249.99	99%	98%

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for June through September and training opportunities through November. Safety Director said the Grant Committee met yesterday and the Gloucester County Library received \$4,398 for an AED unit.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti said her report was included in the agenda which included the approved June 7th Safety and Accident Review Committee Meeting Minutes and the 2023 Commission Safety Meeting which was held May 9th.

2024 UNDERWRITING RENEWAL DATA: Ms. Violetti's team was working with all members to ensure that the renewal information is inputted in both Origami and Broker Buddha a completion goal of September 30th. Chairman Sheehan thanked Ms. Violetti for her continued efforts in ensuring the renewal gets completed in a timely manner.

2023 WELLNESS GRANT: Hardenbergh received a request from the Superintendent of Elections and Board of Elections Department to change the items to be purchased for the grant. The department purchased the approved equipment except for the yoga mats and the original TV quoted. For health reasons, the department opted to have employees bring in their own yoga mats (only one yoga mat was purchased for one employee). The department has also found a less expensive TV to purchase. In addition, the original TRX mount was found to be unstable in their wellness room. The department has inquired if they can purchase barbell power rack and attachments with the additional wellness monies to replace the TRX mount. Ms. Violetti said the rack would be used so the TRX system can be hung from it as opposed to the mount.

MOTION TO ALLOW THE DEPARTMENT TO CHANGE THE ITEMS PURCHASED FOR THE WELLNESS GRANT.

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

UNDERWRITING SERVICES DIRECTOR:

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	County Treasurer Bond	CNA	10/1/2023	\$2,200.62	\$3,250.62
County	Antique Inland Marine	Travelers Insurance Company	10/7/2023	\$4,606.20	\$5,015.71
Improvement Authority	Volunteer Accident	QBE	10/9/2023	\$350.00	\$350.00

The 48% increase on the above County Treasurer's bond is due to the bond limit increase from \$1,000,000 to \$1,500,000.

The 9% increase on the above County's Antique Inland Marine policy is due to a carrier rate increase.

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

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

FOR INFORMATIONAL PURPOSES ONLY – NO ACTION REQUIRED:

Ms. Violetti reported the following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2023	\$55,000	\$53,000
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Zurich American Insurance Company	8/1/2023	\$10,526	\$10,526
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2023	\$15,000	\$15,000
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2023	\$460	\$460
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company	9/12/2023	\$13,493.48	\$14,448.02

The 4% decrease on the above College's Base Sports Accident policy is due to favorable claims history.

The 7% increase on the above Improvement Authority's Child Development Center's Package and Umbrella policies are due to a carrier rate increase on all lines of coverage.

ATTORNEY: NONE

OLD BUSINESS: NONE

NEW BUSINESS: Amy Zeiders, of Inservco Insurance Services, introduced Kelly Guerriero who will be the New Jersey Team Leader for Workers' Compensation and will begin attending the Commission meetings.

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 64-23 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

MOTION TO GO INTO CLOSED SESSION

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

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 #3530003177 FROM \$70,000.00 TO \$300,000 AN INCREASE OF \$230,000.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003262 IN THE AMOUNT OF \$51,000.00 TO \$86,625.73 AN INCREASE OF \$35,625.73.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003531 IN THE AMOUNT OF \$24,999.50 TO \$65,000 AN INCREASE OF \$40,000.

MOTION TO AUTHORIZE A SETTLEMENT FOR CLAIM #3530002392 IN THE AMOUNT OF \$3,000.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003144 FROM \$15,000.00 to \$160,000 AN INCREASE OF \$145,000.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003372 IN THE AMOUNT OF \$500.

MOTION TO AUTHORIZE A SETTLEMENT AUTHORITY FOR CLAIM #3530003590 IN THE AMOUNT OF \$500.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2023291752 FROM \$82,000 to \$125,400 AN INCREASE OF \$43,400.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2023296579 FROM \$10,000 to \$12,500 AN INCREASE OF \$2,500.

MOTION TO AUTHORIZE A SETTLEMENT ON DOCKET #3530003435 - MEMO ONLY.

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

Chairman Sheehan advised the next meeting would be on Thursday, October 26, 2023, at 1:00 PM via Zoom.

MOTION TO ADJOURN:

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 2:08 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

SEPTEMBER 2023

GCHIC - Gloucester County Health Insurance Commiss

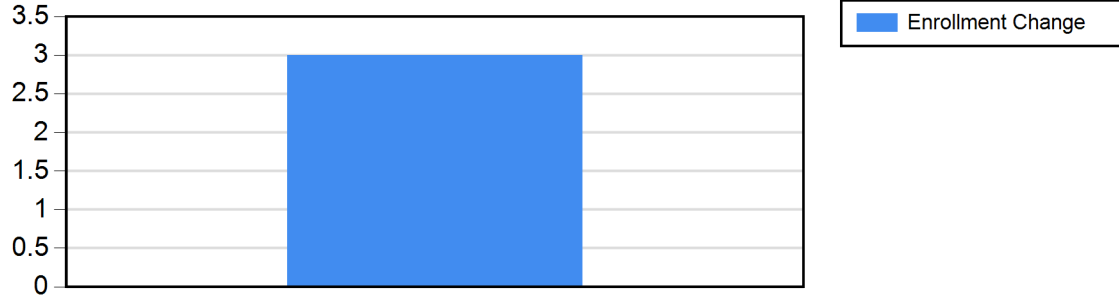
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

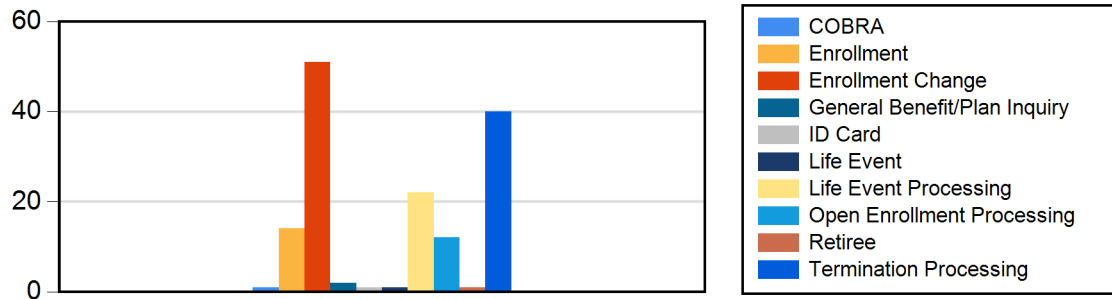
From: 9/1/2023 To: 9/30/2023

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (SEPTEMBER)	# of Issues
Enrollment Change	3
Total for Subject	3



SUBJECT (YTD)	# of Issues
COBRA	1
Enrollment	14
Enrollment Change	51
General Benefit/Plan Inquiry	2
ID Card	1
Life Event	1
Life Event Processing	22
Open Enrollment Processing	12
Retiree	1
Termination Processing	40
Total for Subject	145

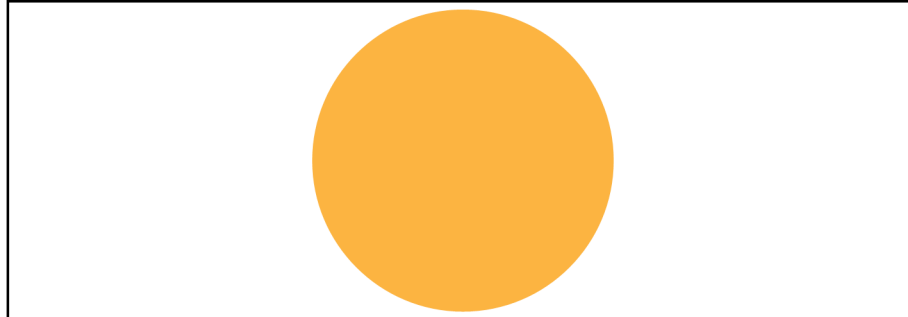


CLIENT ACTIVITY REPORT

From: 9/1/2023 To: 9/30/2023

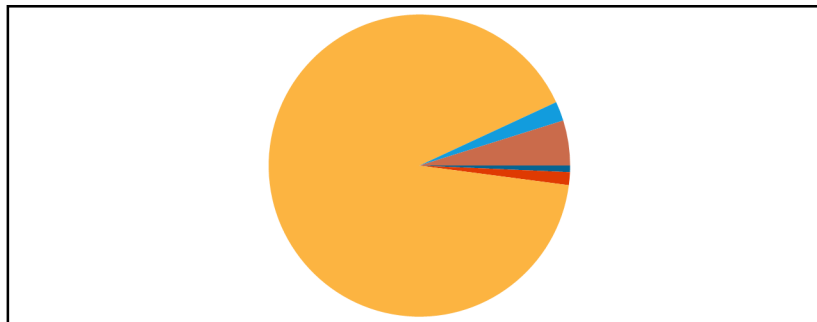
GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (SEPTEMBER)	# of Issues
Employer	3
Total for Call Source	3



Employer

CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Dependent	2
Employer	132
Plan Administrator	3
Unidentified	7
Total for Call Source	145



Broker/Consultant
Dependent
Employer
Plan Administrator
Unidentified

CLOSED TIME (SEPTEMBER)	# of Days	%
Same Day	3	100%
Total for Time Range	3	100%



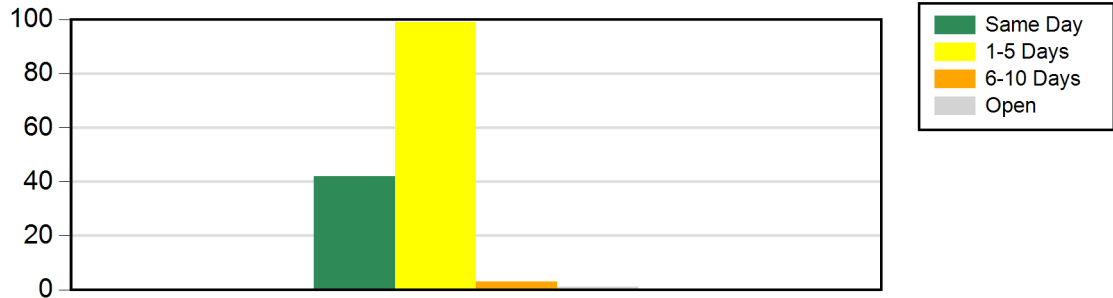
Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2023 To: 9/30/2023

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	42	29%
1-5 Days	99	69%
6-10 Days	3	2%
Total for Time Range	144	100%



DETAIL (YTD)		From: 1/1/2023 To: 9/30/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/4/2023	Employer	Life Event	Closed	Same Day
1/5/2023	Employer	Termination Processing	Closed	Same Day
1/9/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/10/2023	Employer	Enrollment Change	Closed	1-5 Days
1/11/2023	Employer	Life Event Processing	Closed	Same Day
1/11/2023	Employer	Life Event Processing	Closed	1-5 Days
1/12/2023	Employer	Enrollment Change	Closed	6-10 Days
1/13/2023	Employer	Enrollment	Closed	1-5 Days
1/18/2023	Employer	Enrollment Change	Closed	Same Day
1/19/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/19/2023	Employer	Enrollment Change	Closed	1-5 Days
1/20/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023		Enrollment Change	Closed	6-10 Days
1/24/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	Same Day
1/24/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/24/2023	Employer	Enrollment Change	Closed	1-5 Days
1/24/2023	Employer	Life Event Processing	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 9/1/2023 To: 9/30/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 9/30/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/24/2023	Employer	Enrollment Change	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Enrollment Change	Closed	1-5 Days
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	Same Day
1/25/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/25/2023	Employer	Life Event Processing	Closed	1-5 Days
1/27/2023	Employer	Open Enrollment Processing	Closed	1-5 Days
2/2/2023		General Benefit/Plan Inquiry	Closed	Same Day
2/2/2023	Employer	Life Event Processing	Closed	1-5 Days
2/2/2023	Employer	Enrollment Change	Closed	1-5 Days
2/2/2023	Dependent	General Benefit/Plan Inquiry	Closed	Same Day
2/3/2023	Employer	Enrollment Change	Closed	Same Day
2/7/2023	Employer	Enrollment	Closed	1-5 Days
2/9/2023	Employer	Enrollment Change	Closed	1-5 Days
2/14/2023		Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/14/2023	Employer	Termination Processing	Closed	1-5 Days
2/15/2023	Employer	Termination Processing	Closed	1-5 Days
2/16/2023	Employer	Enrollment Change	Closed	1-5 Days
2/16/2023	Employer	Enrollment Change	Closed	1-5 Days
2/17/2023	Employer	Enrollment	Closed	1-5 Days
2/21/2023	Employer	Enrollment Change	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 9/1/2023 To: 9/30/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 9/30/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/21/2023	Employer	Life Event Processing	Closed	1-5 Days
2/22/2023	Employer	ID Card	Closed	Same Day
2/22/2023	Employer	Open Enrollment Processing	Closed	Same Day
2/24/2023	Employer	Enrollment	Closed	1-5 Days
2/27/2023	Employer	Enrollment Change	Open	
2/28/2023		Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
2/28/2023	Employer	Enrollment	Closed	Same Day
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Employer	Enrollment Change	Closed	1-5 Days
3/1/2023	Plan Administrator	COBRA	Closed	1-5 Days
3/6/2023	Employer	Open Enrollment Processing	Closed	Same Day
3/13/2023	Employer	Enrollment Change	Closed	1-5 Days
3/13/2023	Employer	Enrollment Change	Closed	Same Day
3/13/2023	Employer	Enrollment Change	Closed	Same Day
3/15/2023	Employer	Life Event Processing	Closed	1-5 Days
3/23/2023	Employer	Enrollment Change	Closed	1-5 Days
3/27/2023	Employer	Enrollment	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 9/1/2023 To: 9/30/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 9/30/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/28/2023	Employer	Termination Processing	Closed	1-5 Days
3/29/2023	Employer	Termination Processing	Closed	Same Day
3/29/2023	Employer	Termination Processing	Closed	Same Day
3/29/2023	Employer	Enrollment	Closed	Same Day
4/12/2023	Employer	Enrollment Change	Closed	1-5 Days
4/12/2023	Employer	Enrollment Change	Closed	1-5 Days
4/18/2023	Employer	Enrollment Change	Closed	6-10 Days
4/21/2023	Employer	Enrollment Change	Closed	1-5 Days
4/25/2023		Life Event Processing	Closed	1-5 Days
4/27/2023	Employer	Enrollment Change	Closed	1-5 Days
4/27/2023	Employer	Enrollment Change	Closed	1-5 Days
5/3/2023	Employer	Life Event Processing	Closed	1-5 Days
5/12/2023	Employer	Enrollment Change	Closed	1-5 Days
5/12/2023	Employer	Enrollment Change	Closed	1-5 Days
5/19/2023	Employer	Enrollment Change	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
5/24/2023	Employer	Termination Processing	Closed	1-5 Days
6/1/2023	Employer	Enrollment	Closed	1-5 Days
6/5/2023	Employer	Enrollment Change	Closed	1-5 Days
6/6/2023	Employer	Enrollment	Closed	1-5 Days
6/6/2023	Dependent	Retiree	Closed	Same Day
6/12/2023	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2023 To: 9/30/2023

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2023 To: 9/30/2023		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/14/2023		Life Event Processing	Closed	1-5 Days
6/14/2023	Employer	Enrollment Change	Closed	1-5 Days
6/14/2023	Employer	Life Event Processing	Closed	1-5 Days
6/14/2023	Employer	Life Event Processing	Closed	1-5 Days
6/14/2023	Employer	Enrollment Change	Closed	1-5 Days
6/22/2023	Employer	Enrollment Change	Closed	1-5 Days
6/23/2023	Employer	Life Event Processing	Closed	1-5 Days
6/26/2023	Employer	Enrollment Change	Closed	Same Day
6/27/2023		Life Event Processing	Closed	1-5 Days
6/27/2023	Employer	Life Event Processing	Closed	1-5 Days
6/27/2023	Employer	Life Event Processing	Closed	1-5 Days
6/27/2023	Employer	Life Event Processing	Closed	1-5 Days
6/28/2023	Employer	Enrollment Change	Closed	1-5 Days
7/11/2023	Employer	Enrollment Change	Closed	1-5 Days
7/14/2023	Employer	Life Event Processing	Closed	1-5 Days
7/17/2023	Employer	Life Event Processing	Closed	1-5 Days
7/25/2023	Employer	Enrollment Change	Closed	1-5 Days
7/31/2023	Plan Administrator	Termination Processing	Closed	Same Day
8/1/2023	Employer	Enrollment Change	Closed	Same Day
8/3/2023	Employer	Life Event Processing	Closed	Same Day
8/7/2023	Broker/Consultant	Enrollment Change	Closed	Same Day
8/7/2023	Plan Administrator	Enrollment Change	Closed	Same Day
8/10/2023	Employer	Enrollment Change	Closed	Same Day
8/17/2023	Employer	Enrollment Change	Closed	Same Day
8/18/2023	Employer	Enrollment	Closed	Same Day
8/28/2023	Employer	Enrollment Change	Closed	Same Day
8/30/2023	Employer	Enrollment Change	Closed	Same Day
8/30/2023	Employer	Enrollment Change	Closed	Same Day
9/15/2023	Employer	Enrollment Change	Closed	Same Day
9/22/2023	Employer	Enrollment Change	Closed	Same Day
9/22/2023	Employer	Enrollment Change	Closed	Same Day