

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, OCTOBER 27, 2022
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

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

OR

Join Zoom Meeting via Computer Link

<https://permainc.zoom.us/j/7394264615>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its October 27, 2022 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION

AGENDA

OPEN PUBLIC MEETING: October 27, 2022

1:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 22, 2022 Open Minutes.....Appendix I
 September 22, 2022 Closed Minutes.....Sent via e-mail
- ☐ **CORRESPONDENCE: None**
- ☐ **COMMITTEE REPORTS**
 - ☐ **Safety Committee:**Verbal
 - ☐ **Claims Committee:**Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 2-19
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Reports.....Appendix II
- ☐ **TREASURER – Tracey Giordano**
 - Resolution **77-22** October Bill List..... Pages 20-21
 - Resolution **78-22** October Benefit Bill List..... Page 22
 - .Motion to approve Resolutions 77-22 & 78-22*
 - Monthly Treasurer Reports Pages 23-24
- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **79-22** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 25
 - Liability Claim Payments – 9/1/22 to 9/30/22 Pages 26-27
- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 28
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 29-34
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 35-36
- ☐ **ATTORNEY – Marmero Law, LLC**
 - Monthly Report Verbal
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 37-38**
 - Resolution 80-22 Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS/SARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc., and Qual-Lynx and attached to this agenda.**
 - ☐ Motion for Executive Session
 - ☐ Approval of PARS/SARS (Commission Attorney)

MEETING ADJOURNMENT NEXT SCHEDULED MEETING: December 8, 2022, 1:00 PM

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: October 27, 2022

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/23/22. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,111. The limit per loss is \$1,000,000 with a \$10,000 deductible. There was no change in the premium. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,111**

- ☐ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 4-6)** – The NJCE met on September 22, 2022. Attached in the agenda on pages 4-6 is a written summary report.

The Finance Sub-Committee met on October 17, 2022 to discuss the preliminary 2023 budget. The Finance Sub-Committee will meet again in November.

The NJCE met prior to our meeting. Executive Director will provide a verbal update of the meeting. The NJCE will also meet on Friday, November 18, 2022 at 9:30 AM to introduce the 2023 budget. A Public Hearing and adoption of the 2023 budget is scheduled for Thursday, December 15, 2022 at 2:00 PM.

- ☐ **2023 GCIC Budgets (Property & Casualty & Health Dental Budget)** - We will introduce the 2023 Budgets at the December 8 meeting and schedule a Public Hearing and budget adoption in January. The Commission is not scheduled to meet in November.
- ☐ **NJCEJIF – 2023 Renewal Presentation Webinar** – The NJCE hosted an interactive webinar on Wednesday, October 12. The NJCE Underwriting Manager provided an overview presentation of the 2023 renewal and discussed key factors affecting our renewal program.
- ☐ **Certificate of Insurance Report (Page 7)** – Included in agenda on page 7 is the certificate of issuance report from the NJCE which lists the certificates issued in the month of September. There were (4) four certificates of insurance issued in September.
- ☐ **GCIC Property and Casualty Financial Fast Track (Pages 8-10)** - Included in the agenda on pages 8-10 is a copy of the Property & Casualty Financial Fast Track Report for the month of

August. As of **August 31, 2022** there is a statutory surplus of **\$3,126,029**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,288,121**. The total cash amount is **\$4,474,500**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 11-13)** - Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of August. As of **August 31, 2022** there is a statutory surplus of **\$15,162,109**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount is **\$20,384,593**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 14-15)** – Included in the agenda on pages 14-15 is a copy of Health Benefits Financial Fast Track for the month of August. As of **August 31, 2022** there is a statutory surplus of **\$352,482**. The total cash amount is **\$488,216**.
- ❑ **Claim Tracking Reports (Pages 16-19)** - Included in the agenda on pages 16-19 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of August 31, 2022. The Executive Director will review the reports with the Commission.
- ❑ **2022 Property & Casualty Assessments** – The third and final assessment payment for 2022 was due on October 15, 2022. The Treasurer’s office advised all payments were received.
- ❑ **2023 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurances** – The 2023 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 2023 renewal.
- ❑ **2023 RFP’s for Professional Services** – The RFP’s were issued and due on October 21, 2022. The responses will be reviewed and recommendations will be made at the December meeting.



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 22, 2022

Memo to: Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: September 2022 NJCE Meeting

Executive Directors Report: The following items were discussed:

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

December 31, 2021 Audit: The draft audit was previously reviewed at the June meeting and filed with DOBI & DCA on 6/23/22 along with an extension request to file the final report. A final financial audit for the period ending December 31, 2021 was submitted; Fund Auditor reported there were no recommendations or findings. 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.

Financial Fast Track: The Financial Fast Track as of July 31st and June 30th were submitted for information; the reports reflected statutory surpluses of \$15.3 and \$15.2 million respectively.

2023 Renewal – Underwriting Data Collection: The 2023 renewal process began the end of June with a deadline to complete by August 31st. 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.

2023 Budget: Executive Director reported as in the past two years, due to the uncertainty of the market we expect to introduce pre-budget expectations to the Finance Committee in October, introduce the budget in November and adopt in December. A final post certification of budget numbers will be provided to all members. Also, a meeting in January may be scheduled to review any changes to the budgeted numbers. The Board of Fund Commissioners accepted the request to move the November 17, 2022 9:30AM meeting to Friday November 18, 2022 9:30AM and schedule a meeting on Thursday December 15, 2022 at 2:00PM.

2023 Pre-Renewal Update: Mr. Cooney, Underwriting Manager provided a summary report on the current market conditions noting it is settling at a hard market with higher rates. Underwriting Manager

reported the overall NJCE JIF renewal negotiations are strong and anticipates a renewal rate in the high single digits or better. Underwriting Manager said retention strategies and program options will be reviewed for Pollution and Cyber Liability coverages both of which have had challenges in their respective markets. Underwriting Manager concluded by stating a pre-renewal presentation will be submitted in the coming weeks.

2022 Safety Grant Program: Mr. Prince of J.A. Montgomery reported members' submissions on use of grant money were provided to the carrier and is awaiting confirmation. A meeting of Safety Committee will be scheduled to confirm the distribution of those funds.

NJCE Committees:

NJCE Coverage Committee: The committee met on September 14, 2022 to discuss the status of the manuscript policies, new appraisal method and any County-related coverage issues. Minutes of that meeting were submitted for information.

Finance Committee: A meeting is being scheduled in October to review the 2023 budget, appraisal program, and renewal market update. Included with the agenda was the renewal timeline for information.

Cyber Task Force: Executive Director reported the Underwriting Manager reached out to members following the March Cyber Task Force to determine their level of cyber security training. Based on the feedback many of the members are using KnowBe4 and SANS while some members are getting random cyber classes via their learning management systems.

Underwriting Manager held a Webinar on Monday August 15th on the 2023 Cyber Renewal, which focused on detailing the issues, claims and critical controls to get in place for the upcoming renewal. It was well attended by members IT Personnel and a recording of the webinar can be found on the NJCE website [njce.org/cyber- risk-control/](https://njce.org/cyber-risk-control/) as well as the presentation.

Safety Committee: The Committee met September 19, 2022; the committee's agenda was included for information. Safety Director encouraged all members to attend the next Safety Committee scheduled for December 12, 2022.

Chertoff Group: Executive Director reported the Municipal Excess Liability JIF hired the Chertoff Group, a cyber security expert, to review minimum risk control standards and make recommendations on how the MEL's membership can be more marketable with insurers. Conner Strong & Buckelew has connected them with their other public entity clients struggling to achieve a minimum-security level ahead of tough cyber renewals, and they have helped those clients meet the requirements in short order. Executive Director stated the NJCE JIF's association with the firm may provide more opportunity to place coverage and recommended this be reviewed with the Finance Committee along with the Fund Attorney to discuss the feasibility of the NJCE entering an extraordinary and unspecifiable services contract with Chertoff Group prior to the January 1, 2023, renewal.

COVID-19: PERMA Claims Director, Ms. Walcoff reported claim activity has slowed in the current year; however, any new claims are being evaluated to determine compensability.

Safety National: Ms. Walcoff reported the Fund office continues to work closely with the carrier to determine a recovery from 2020 COVID-19 claims for both the MEL and NJCE JIFs.

Hurricane IDA update: Ms. Walcoff reported the Excess Property Claims Administrator has been working with the Excess Property carrier to address and closed out Hurricane Ida claims.

Learning Management System: FirstNet notified J.A. Montgomery that they will no longer be able to provide services needed and in June, the NJCE JIF Board authorized J.A. Montgomery to contract directly with BIS Safety Software to provide the LMS services going forward. J.A. Montgomery will administer the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney with an expected launch date of January 2023. Safety Director reported training webinars would be provided to assist members with the new LMS to understand its capabilities, running reports and other system functions.

Sewer Backup Coverage: The member utility authorities are no longer seeking this coverage. The Underwriting Manager will continue to work on obtaining this coverage for 2023.

2022 Assessments: The 2nd installment NJCE bill was issued on 9/15 with a November 1st due date. Please note, the Treasurer's address has changed, and all future assessment payments need to be sent to this address starting with the 2022 2nd installment: c/o David McPeak – 22 Glenview Ave – Berlin, NJ 08009.

11th Annual Best Practices Workshop – 2023 Virtual Edition: Following the conclusion of last year's Best Practices Workshop it was agreed it would be best to push the time between sessions. A virtually interactive webinar will be hosted during Spring 2023

2022 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 15-17, 2022 at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official's seminar on November 16th. This year's program will be "Local Government Risk Management" and commissioners are encouraged to attend.

NJCE 10th Year Anniversary: 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members and 19 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. A luncheon and JIF meeting will be held on April 27, 2023; venue location to be determined and invite to follow.

Membership Renewal: The Commissions of Mercer County, Ocean County, Union County and County of Hudson are scheduled to renew their three-year membership with the Fund as of January 1, 2023. To date, Union County and Ocean County have submitted their membership agreement to renew.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from June to October 2022.

WC Claims Administration Report

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

Next Meeting

The next meeting of the NJCE fund is scheduled for October 27, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

Gloucester County Insurance Commission

From 9/1/2022 To 10/1/2022

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - Deptford Property Owner LLC I - County of Gloucester	c/o Cushman & Wakefield Attn: Maria Sgro 1650 Market Street, 33rd Floor Philadelphia, PA 19103	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2023 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A005; Policy Limits: \$15,000,000 RE: SWAT Training Evidence of insurance with respects to the Gloucester County SWAT Team access to a building being used for training located at 400 Grove Rd, Thorofare, NJ.	9/7/2022 #3613499	GL AU EX WC OTH
H - Cumberland County Board of I - Rowan College of South Jersey	Vocational Education 3400 College Drive Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company F: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: Field use on the CCTEC campus Cumberland County Technical Education Center and Cumberland County Board of Vocational Education are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to field use on the CCTEC campus.	9/9/2022 #3624054	GL AU EX WC OTH
H - Cumberland County Board of I - Rowan College of South Jersey	Vocational Education 2745 S. Delsea Drive Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company F: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: Field use on the CCTEC campus Cumberland County Technical Education Center and Cumberland County Board of Vocational Education are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to field use on the CCTEC campus.	9/14/2022 #3627167	GL AU EX WC OTH
H - GCIA/CCP I - County of Gloucester	Attn: Jeff Hamilton 109 Budd Blvd Woodbury, NJ 08096	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE: Gloucester County 4-H Sheep Club Evidence of insurance with respects to Gloucester County 4-H Clubs participation in Clean Communities activities. The times and places of the activities are assigned on an individual basis throughout the year. Participants are all 4-H members, leaders and their families.	9/16/2022 #3632977	GL AU EX WC OTH
Total # of holders: 4				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2022		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		634,089	5,072,709	69,931,580	75,004,289
2.	CLAIM EXPENSES					
		Paid Claims	167,531	1,269,453	20,493,003	21,762,456
		Case Reserves	(3,285)	(83,302)	2,003,380	1,920,078
		IBNR	22,881	395,825	1,661,575	2,057,399
		Excess Insurance Recoverable	(1,841)	(72,187)	(258,313)	(330,500)
		Discounted Claim Value	(3,454)	(15,474)	(84,424)	(99,898)
TOTAL CLAIMS			181,833	1,494,315	23,815,220	25,309,535
3.	EXPENSES					
		Excess Premiums	342,691	2,741,524	32,132,848	34,874,372
		Administrative	96,612	777,541	10,153,930	10,931,471
TOTAL EXPENSES			439,302	3,519,066	42,286,777	45,805,843
4.	UNDERWRITING PROFIT (1-2-3)		12,953	59,329	3,829,582	3,888,911
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		12,953	59,329	3,836,819	3,896,148
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	963,098	963,098
9.	DIVIDEND EXPENSE		0	0	(4,170,098)	(4,170,098)
10.	INVESTMENT IN JOINT VENTURE		33,446	80,728	2,207,394	2,288,121
11. SURPLUS (6 + 7 + 8 - 9)			46,400	140,057	2,985,973	3,126,029
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(139)	(603)	64,738	64,135
	2011		(18,297)	(18,956)	(559)	(19,514)
	2012		(211)	(3,052)	269,848	266,796
	2013		(1,301)	(5,776)	198,463	192,687
	2014		(2,159)	(6,784)	413,329	406,546
	2015		(2,360)	(28,949)	(778,306)	(807,256)
	2016		8,148	54,750	336,805	391,554
	2017		(2,336)	159,286	148,885	308,171
	2018		(32,027)	36,186	999,387	1,035,573
	2019		19,673	40,085	670,800	710,885
	2020		5,933	95,660	658,856	754,517
	2021		7,254	(352,761)	3,727	(349,034)
	2022		64,222	170,970		170,970
TOTAL SURPLUS (DEFICITS)			46,400	140,057	2,985,972	3,126,029
TOTAL CASH						4,474,500

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	1,823,536	1,823,536
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	1,823,536	1,823,536
FUND YEAR 2011					
	Paid Claims	0	0	2,795,974	2,795,974
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	(0)	(0)
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS		0	0	2,795,974	2,795,974
FUND YEAR 2012					
	Paid Claims	375	21,041	2,058,140	2,079,181
	Case Reserves	(375)	(19,530)	36,963	17,433
	IBNR	0	0	1,167	1,167
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	321	(489)	(169)
TOTAL FY 2012 CLAIMS		0	1,832	2,095,780	2,097,612
FUND YEAR 2013					
	Paid Claims	473	1,088	1,561,894	1,562,982
	Case Reserves	(473)	913	79,722	80,635
	IBNR	0	0	1,450	1,450
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	639	(1,730)	(1,092)
TOTAL FY 2013 CLAIMS		0	2,639	1,641,335	1,643,974
FUND YEAR 2014					
	Paid Claims	0	0	981,609	981,609
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	2,833	2,833
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	23	(74)	(50)
TOTAL FY 2014 CLAIMS		0	23	984,368	984,392
FUND YEAR 2015					
	Paid Claims	2,700	53,605	2,958,871	3,012,476
	Case Reserves	(2,700)	(50,511)	205,384	154,873
	IBNR	0	0	17,253	17,253
	Excess Insurance Recoverable	0	(500)	0	(500)
	Discounted Claim Value	0	631	(3,186)	(2,556)
TOTAL FY 2015 CLAIMS		0	3,224	3,178,322	3,181,546

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	August 31, 2022	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	323	690	1,747,493	1,748,183
Case Reserves	(323)	9,942	9,115	19,057
IBNR	0	(9,155)	15,600	6,445
Excess Insurance Recoverable	0	(50,000)	0	(50,000)
Discounted Claim Value	0	(40)	(365)	(405)
TOTAL FY 2016 CLAIMS	0	(48,563)	1,771,843	1,723,280
FUND YEAR 2017				
Paid Claims	89,654	93,926	1,953,734	2,047,660
Case Reserves	(89,654)	(122,576)	123,231	655
IBNR	0	(96,667)	115,292	18,625
Excess Insurance Recoverable	0	(3,945)	0	(3,945)
Discounted Claim Value	0	2,038	(3,841)	(1,803)
TOTAL FY 2017 CLAIMS	0	(127,224)	2,188,416	2,061,192
FUND YEAR 2018				
Paid Claims	413	64,300	1,318,905	1,383,206
Case Reserves	(413)	(87,947)	120,058	32,110
IBNR	0	(28,412)	61,262	32,850
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,658	(2,817)	(1,158)
TOTAL FY 2018 CLAIMS	0	(50,401)	1,497,408	1,447,007
FUND YEAR 2019				
Paid Claims	2,816	187,142	1,233,731	1,420,873
Case Reserves	(1,931)	(170,203)	488,894	318,691
IBNR	(885)	(26,297)	92,164	65,867
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	4,499	(12,748)	(8,249)
TOTAL FY 2019 CLAIMS	0	(4,860)	1,802,042	1,797,182
FUND YEAR 2020				
Paid Claims	2,733	102,633	1,225,732	1,328,365
Case Reserves	(893)	(29,263)	135,897	106,634
IBNR	0	(166,596)	484,002	317,406
Excess Insurance Recoverable	(1,841)	(17,742)	(258,313)	(276,055)
Discounted Claim Value	0	6,368	(17,593)	(11,224)
TOTAL FY 2020 CLAIMS	0	(104,600)	1,569,725	1,465,126
FUND YEAR 2021				
Paid Claims	15,321	500,461	833,384	1,333,844
Case Reserves	(21,592)	(192,489)	804,117	611,628
IBNR	6,271	55,228	870,553	925,781
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	856	(41,581)	(40,725)
TOTAL FY 2021 CLAIMS	0	364,055	2,466,473	2,830,528
FUND YEAR 2022				
Paid Claims	52,725	244,569		244,569
Case Reserves	115,067	578,364		578,364
IBNR	17,495	667,723		667,723
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(3,454)	(32,468)		(32,468)
TOTAL FY 2022 CLAIMS	181,833	1,458,188	0	1,458,188
COMBINED TOTAL CLAIMS	181,833	1,494,315	23,815,220	25,309,535
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, 2022			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		2,742,009	21,701,244	216,347,698	238,048,943
2.	CLAIM EXPENSES					
		Paid Claims	23,807	2,773,721	8,997,544	11,771,265
		Case Reserves	397,620	(681,325)	10,977,439	10,296,113
		IBNR	277,741	960,786	11,375,865	12,336,652
		Discounted Claim Value	(76,748)	(197,702)	(1,916,773)	(2,114,475)
		Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
	TOTAL CLAIMS		622,419	2,876,314	28,046,678	30,922,992
3.	EXPENSES					
		Excess Premiums	2,041,706	16,398,988	153,216,375	169,615,363
		Administrative	184,950	1,432,787	16,354,219	17,787,006
	TOTAL EXPENSES		2,226,656	17,831,775	169,570,594	187,402,369
4.	UNDERWRITING PROFIT (1-2-3)		(107,066)	993,155	18,730,426	19,723,581
5.	INVESTMENT INCOME		(22,333)	(237,027)	1,533,106	1,296,079
6.	PROFIT (4+5)		(129,398)	756,129	20,263,531	21,019,660
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		(129,398)	756,129	14,405,980	15,162,109
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(157)	(1,658)	163,660	162,002
	2011		(61,102)	(65,429)	666,797	601,368
	2012		(604)	(5,478)	690,291	684,813
	2013		(1,072)	(15,870)	1,322,965	1,307,095
	2014		(1,523)	(46,599)	2,323,116	2,276,517
	2015		(1,708)	(199,652)	1,637,394	1,437,742
	2016		(1,960)	48,585	1,825,687	1,874,273
	2017		(2,204)	247,990	1,865,475	2,113,465
	2018		(2,381)	(106,604)	2,701,793	2,595,188
	2019		(2,838)	275,088	2,317,154	2,592,242
	2020		(2,692)	(71,206)	(1,215,894)	(1,287,100)
	2021		(3,967)	91,195	107,541	198,736
	2022		(47,191)	605,765		605,765
TOTAL SURPLUS (DEFICITS)			(129,398)	756,129	14,405,980	15,162,108
TOTAL CASH						20,384,593

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	187	1,687	538,401	540,088
	Case Reserves	60,536	60,536	0	60,536
	IBNR	0	(0)	0	(0)
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS		60,723	62,223	538,401	600,624
FUND YEAR 2012					
	Paid Claims	5,037	5,990	1,582,804	1,588,794
	Case Reserves	(5,037)	(5,990)	65,616	59,625
	IBNR	0	(1,339)	5,318	3,979
	Discounted Claim Value	0	442	(7,374)	(6,933)
TOTAL FY 2012 CLAIMS		0	(897)	1,646,363	1,645,466
FUND YEAR 2013					
	Paid Claims	4,382	55,925	914,416	970,341
	Case Reserves	(4,383)	(57,929)	458,599	400,670
	IBNR	0	0	74,752	74,752
	Discounted Claim Value	0	6,254	(57,108)	(50,853)
TOTAL FY 2013 CLAIMS		(0)	4,251	1,390,659	1,394,910
FUND YEAR 2014					
	Paid Claims	280	180,753	476,289	657,042
	Case Reserves	(109,152)	(256,552)	388,283	131,731
	IBNR	108,872	88,118	43,550	131,668
	Discounted Claim Value	0	17,445	(37,267)	(19,821)
TOTAL FY 2014 CLAIMS		0	29,765	870,855	900,620
FUND YEAR 2015					
	Paid Claims	12,708	379,936	1,175,139	1,555,075
	Case Reserves	(346,436)	(541,254)	1,460,651	919,396
	IBNR	333,728	346,426	106,456	452,882
	Discounted Claim Value	0	(5,749)	(100,358)	(106,106)
TOTAL FY 2015 CLAIMS		0	179,359	2,641,889	2,821,248

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	August 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	0	182,560	844,767	1,027,327
	Case Reserves	(249,000)	(490,492)	1,681,779	1,191,288
	IBNR	249,000	225,046	54,558	279,605
	Discounted Claim Value	0	12,445	(113,121)	(100,675)
TOTAL FY 2016 CLAIMS		0	(70,440)	2,467,984	2,397,544
FUND YEAR 2017					
	Paid Claims	538	760,071	393,930	1,154,001
	Case Reserves	4,363	(734,911)	1,372,320	637,410
	IBNR	(4,900)	(319,481)	1,211,149	891,668
	Discounted Claim Value	0	19,456	(135,864)	(116,408)
TOTAL FY 2017 CLAIMS		0	(274,865)	2,841,535	2,566,670
FUND YEAR 2018					
	Paid Claims	13,526	25,375	742,774	768,149
	Case Reserves	16,574	257,370	384,006	641,377
	IBNR	(30,100)	(210,298)	1,013,968	803,670
	Discounted Claim Value	0	9,076	(132,597)	(123,521)
TOTAL FY 2018 CLAIMS		0	81,523	2,008,151	2,089,674
FUND YEAR 2019					
	Paid Claims	0	1,554	673,118	674,672
	Case Reserves	(1,000)	372,407	590,241	962,648
	IBNR	1,000	(731,104)	1,923,599	1,192,495
	Discounted Claim Value	0	52,150	(263,678)	(211,527)
TOTAL FY 2019 CLAIMS		0	(304,993)	2,923,280	2,618,287
FUND YEAR 2020					
	Paid Claims	1,367	238,815	636,007	874,821
	Case Reserves	(7,661)	243,656	3,478,036	3,721,692
	IBNR	6,294	(505,293)	3,149,860	2,644,567
	Discounted Claim Value	0	44,517	(547,421)	(502,904)
	Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
TOTAL FY 2020 CLAIMS		0	42,528	5,329,085	5,371,613
FUND YEAR 2021					
	Paid Claims	(21,073)	847,595	848,061	1,695,656
	Case Reserves	798,571	10,886	1,097,909	1,108,795
	IBNR	(777,498)	(1,081,108)	3,792,655	2,711,547
	Discounted Claim Value	0	85,028	(521,987)	(436,959)
	Excess Recoveries	0	0		0
TOTAL FY 2021 CLAIMS		0	(137,599)	5,216,637	5,079,039
FUND YEAR 2022					
	Paid Claims	6,856	93,458		93,458
	Case Reserves	240,245	460,948		460,948
	IBNR	391,345	3,149,819		3,149,819
	Discounted Claim Value	(76,748)	(438,767)		(438,767)
TOTAL FY 2022 CLAIMS		561,696	3,265,458	0	3,265,458
COMBINED TOTAL CLAIMS		622,419	2,876,314	28,046,678	30,922,992

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,336,563 due from the reinsurer for COVID-19 WC claims.

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF AUGUST 31, 2022

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,575	485,245	85,990,860	86,476,105
2. CLAIM EXPENSES				
Paid Claims	50,128	339,800	76,173,064	76,512,865
IBNR	(85)	4,971	41,205	46,176
Less Specific Excess	-	-	-	-
Less Aggregate Excess	-	-	-	-
Total Claims	50,043	344,771	76,214,270	76,559,041
3. EXPENSES				
HMO Premiums	-	-	-	-
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,237	50,328	5,935,924	5,986,251
Total Expenses	6,237	50,328	9,521,390	9,571,717
4. UNDERWRITING PROFIT (1-2-3)	1,296	90,146	255,200	345,346
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	1,296	90,146	262,336	352,482
9. STATUTORY SURPLUS (6+7-8)	1,296	90,146	262,336	352,482
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	545	37,412	(32,955)	4,457
CASH	(44,462)	(44,462)	52,712	8,250
2022 SURPLUS	750	52,734	-	52,734
CASH	184,676	184,676	-	184,676
TOTAL SURPLUS	1,296	90,146	262,336	352,482
TOTAL CASH	140,215	140,215	348,001	488,216

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF AUGUST 31, 2022

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	-	-	22,551,041	22,551,041
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Paid Claims	-	-	34,451,946	34,451,946
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Paid Claims	-	-	14,793,695	14,793,695
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Paid Claims	-	-	540,221	540,221
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Paid Claims	-	-	497,232	497,232
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Paid Claims	-	-	477,058	477,058
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Paid Claims	-	-	451,966	451,966
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Paid Claims	-	-	473,653	473,653
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	(545)	(37,412)	41,205	3,793
Total Claims	(545)	(37,412)	613,457	576,045
FUND YEAR 2022				
Paid Claims	50,128	339,800	-	339,800
IBNR	461	42,383	-	42,383
Total Claims	50,588	382,183	613,457	382,183
COMBINED TOTAL CLAIMS	50,043	344,771	76,214,270	76,559,041

Gloucester County Insurance Commission

CLAIM ACTIVITY REPORT

August 31, 2022

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	0	0	0	0	0	0	0	0	0	0	1	2	8	11
August-22	0	0	0	0	0	0	0	0	0	0	1	1	11	13
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	3	2
Limited Reserves														\$10,431
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$12,000	\$106,081	\$120,481
August-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$11,000	\$122,201	\$135,601
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,000)	\$16,120	\$15,120
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$525,745	\$244,824	\$153,014	\$2,870,506
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	0	0	0	0	0	1	0	0	0	2	3	2	8	16
August-22	0	0	0	0	0	1	0	0	0	2	3	1	12	19
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	4	3
Limited Reserves														\$22,713
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$0	\$0	\$0	\$0	\$117,967	\$0	\$0	\$0	\$206,580	\$59,875	\$10,000	\$33,698	\$428,120
August-22	\$0	\$0	\$0	\$0	\$0	\$115,612	\$0	\$0	\$0	\$206,580	\$59,665	\$5,000	\$44,698	\$431,555
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$2,355)	\$0	\$0	\$0	\$0	(\$210)	(\$5,000)	\$11,000	\$3,435
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$513,477	\$5,918	\$299,369	\$96,334	\$13,749	\$44,698	\$3,532,981
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	0	0	0	0	0	0	0	0	0	0	0	1	3	4
August-22	0	0	0	0	0	0	0	0	0	0	0	1	6	7
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	3	3
Limited Reserves														\$2,857
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$17,500	\$18,000
August-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$19,500	\$20,000
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,000	\$2,000
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	\$20,169	\$1,360,067
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	0	0	1	3	0	2	2	1	1	4	9	39	45	107
August-22	0	0	1	3	0	2	2	1	1	4	10	40	78	142
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	1	33	35
Limited Reserves														\$10,308
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$0	\$17,807	\$81,107	\$0	\$39,606	\$19,379	\$90,308	\$32,523	\$114,042	\$177,823	\$610,720	\$306,017	\$1,489,333
August-22	\$0	\$0	\$17,432	\$80,634	\$0	\$39,261	\$19,057	\$655	\$32,110	\$112,111	\$175,406	\$595,128	\$391,965	\$1,463,759
NET CHGE	\$0	\$0	(\$375)	(\$473)	\$0	(\$345)	(\$323)	(\$89,654)	(\$413)	(\$1,931)	(\$2,417)	(\$15,592)	\$85,948	(\$25,574)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,451,113	\$729,107	\$1,791,849	\$1,285,628	\$1,030,407	\$1,121,394	\$1,104,211	\$532,296	\$1,680,102	\$594,174	\$15,578,199
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	0	0	1	3	0	3	2	1	1	6	13	44	64	138
August-22	0	0	1	3	0	3	2	1	1	6	14	43	107	181
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	-1	43	43
Limited Reserves														\$11,331
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
July-22	\$0	\$0	\$17,807	\$81,107	\$0	\$157,573	\$19,379	\$90,308	\$32,523	\$320,622	\$240,098	\$633,220	\$463,297	\$2,055,934
August-22	\$0	\$0	\$17,432	\$80,634	\$0	\$154,873	\$19,057	\$655	\$32,110	\$318,691	\$237,471	\$611,628	\$578,364	\$2,050,914
NET CHGE	\$0	\$0	(\$375)	(\$473)	\$0	(\$2,700)	(\$323)	(\$89,654)	(\$413)	(\$1,931)	(\$2,627)	(\$21,592)	\$115,067	(\$5,019)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,643,616	\$981,610	\$3,166,849	\$1,718,240	\$2,042,868	\$1,415,316	\$1,741,231	\$1,157,606	\$1,945,268	\$812,055	\$23,341,753

2018 2019 2020 2021 2022 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

August 31, 2022

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		56 Actual 31-Aug-22	MONTH TARGETED	Last Month		55 Actual 31-Jul-22	MONTH TARGETED	Last Year		44 Actual 31-Jul-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	183,000	259,878	259,878	142.01%	183,000	259,878	259,878	142.01%	183,000	259,878	259,878	142.01%	183,000
GEN LIABILITY	576,000	5,918	5,918	1.03%	558,140	5,918	5,918	1.03%	557,653	30,802	30,802	5.35%	543,294
AUTO LIABILITY	103,000	28,126	28,126	27.31%	98,002	28,126	28,126	27.31%	97,704	41,199	41,199	40.00%	93,781
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	1,229,173	1,121,394	1,121,394	91.02%	1,228,805	1,081,901	1,081,901	87.82%	1,221,132
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	2,068,314	1,415,316	1,415,316	67.59%	2,067,163	1,413,780	1,413,780	67.52%	2,041,207
NET PAYOUT %	\$1,383,206			66.06%									

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		44 Actual 31-Aug-22	MONTH TARGETED	Last Month		43 Actual 31-Jul-22	MONTH TARGETED	Last Year		32 Actual 31-Jul-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	191,270	325,231	415,000	216.97%	191,270	235,462	235,462	123.10%	191,270	235,462	235,462	123.10%	191,270
GEN LIABILITY	552,801	299,369	299,369	54.16%	521,412	298,484	298,484	53.99%	519,111	282,184	282,184	51.05%	482,290
AUTO LIABILITY	103,893	122,345	122,345	117.76%	94,594	122,345	122,345	117.76%	94,166	165,860	165,860	159.65%	87,822
WORKER'S COMP	1,300,289	1,118,897	1,118,897	86.05%	1,288,819	1,118,897	1,118,897	86.05%	1,287,542	1,051,848	1,051,848	80.89%	1,263,766
TOTAL ALL LINES	2,148,253	1,865,842	1,955,611	91.03%	2,096,095	1,775,188	1,775,188	82.63%	2,092,089	1,735,354	1,735,354	80.78%	2,025,148
NET PAYOUT %	\$1,422,540			66.22%									

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		32 Actual 31-Aug-22	MONTH TARGETED	Last Month		31 Actual 31-Jul-22	MONTH TARGETED	Last Year		20 Actual 31-Jul-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	339,909	858,409	1,172,194	344.86%	339,909	544,625	544,625	160.23%	339,909	547,312	547,312	161.02%	332,169
GEN LIABILITY	601,000	96,334	96,334	16.03%	524,341	96,334	96,334	16.03%	519,402	62,947	62,947	10.47%	445,780
AUTO LIABILITY	112,001	3,232	3,232	2.89%	94,675	3,232	3,232	2.89%	93,803	3,232	3,232	2.89%	78,691
WORKER'S COMP	1,319,505	941,880	1,348,772	102.22%	1,282,442	941,774	1,348,560	102.20%	1,278,590	943,693	943,693	100.19%	1,180,976
TOTAL ALL LINES	2,372,415	1,899,855	2,620,530	110.46%	2,241,368	1,585,964	1,992,750	84.00%	2,231,704	1,557,184	1,557,184	274.57%	2,037,617
NET PAYOUT %	\$1,050,972			44.30%									

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		20 Actual 31-Aug-22	MONTH TARGETED	Last Month		19 Actual 31-Jul-22	MONTH TARGETED	Last Year		8 Actual 31-Jul-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	338,000	464,137	632,217	187.05%	330,304	296,056	296,056	87.59%	329,210	248,263	248,263	73.45%	206,180
GEN LIABILITY	551,000	13,749	13,749	2.50%	408,693	18,749	18,749	3.40%	400,582	21,906	21,906	3.98%	165,300
AUTO LIABILITY	117,001	6,594	6,594	5.64%	82,204	6,594	6,594	5.64%	80,044	1,000	1,000	0.85%	35,100
WORKER'S COMP	1,297,005	1,680,102	1,680,102	129.54%	1,160,839	1,681,373	1,681,373	129.64%	1,141,931	544,230	544,230	32.39%	337,221
TOTAL ALL LINES	2,303,006	2,164,581	2,332,661	101.29%	1,982,040	2,002,772	2,002,772	86.96%	1,951,767	815,399	815,399	110.67%	743,802
NET PAYOUT %	\$1,333,640			57.91%									

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		8 Actual 31-Aug-22	MONTH TARGETED	Last Month		7 Actual 31-Jul-22	MONTH TARGETED	Last Year		-4 Actual 31-Jul-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	316,000	154,969	156,924	49.66%	192,760	128,139	128,139	40.55%	167,480			N/A	N/A
GEN LIABILITY	538,000	44,698	44,698	8.31%	161,400	33,698	33,698	6.26%	134,500			N/A	N/A
AUTO LIABILITY	113,000	20,169	20,169	17.85%	33,900	18,169	18,169	16.08%	28,250			N/A	N/A
WORKER'S COMP	1,244,000	594,174	594,174	47.76%	323,440	464,573	464,573	37.35%	236,360			N/A	N/A
TOTAL ALL LINES	2,211,000	814,010	815,965	36.90%	711,500	644,578	644,578	29.15%	566,590	0	0	N/A	N/A
NET PAYOUT %	\$233,691			10.57%									

2014 2015 2016 2017 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF August 31, 2022

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		104 Actual 31-Aug-22		MONTH TARGETED	Last Month		103 Actual 31-Jul-22		MONTH TARGETED	Last Year		92 Actual 31-Jul-21		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%
WORKER'S COMP	1,107,261	745,774	745,774	67.35%	1,107,261	100.00%	745,774	745,774	67.35%	1,107,261	100.00%	745,774	745,774	67.35%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	998,277	998,277	45.50%	2,164,840	98.67%	998,277	998,277	45.50%	2,164,840	98.67%	998,277	998,277	45.50%	2,164,840	98.67%
NET PAYOUT %	\$981,610				44.74%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current		92 Actual 31-Aug-22		MONTH TARGETED	Last Month		91 Actual 31-Jul-22		MONTH TARGETED	Last Year		80 Actual 31-Jul-21		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	230,000	617,559	617,559	268.50%	230,000	100.00%	617,559	617,559	268.50%	230,000	100.00%	617,559	617,559	268.50%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%
AUTO LIABILITY	91,000	307,746	308,246	338.73%	88,212	96.94%	307,746	308,246	338.73%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%
WORKER'S COMP	1,157,000	1,869,723	1,869,723	161.60%	1,157,000	100.00%	1,869,723	1,869,723	161.60%	1,157,000	100.00%	1,833,844	1,833,844	158.50%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,518,696	3,519,196	163.08%	2,131,393	98.77%	3,518,696	3,519,196	163.08%	2,131,393	98.77%	3,482,817	3,482,817	161.39%	2,131,393	98.77%
NET PAYOUT %	\$3,011,976				139.57%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current		80 Actual 31-Aug-22		MONTH TARGETED	Last Month		79 Actual 31-Jul-22		MONTH TARGETED	Last Year		68 Actual 31-Jul-21		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	197,238	418,088	418,088	211.97%	197,238	100.00%	418,088	418,088	211.97%	197,238	100.00%	418,088	418,088	211.97%	197,238	100.00%
GEN LIABILITY	641,774	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%	30,005	30,005	4.68%	622,055	96.93%
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%	100,821	97.24%
WORKER'S COMP	1,226,749	1,348,197	1,398,197	113.98%	1,226,749	100.00%	1,348,197	1,398,197	113.98%	1,226,749	100.00%	1,343,372	1,343,372	109.51%	1,226,749	100.00%
TOTAL ALL LINES	2,169,445	1,816,589	1,866,589	86.04%	2,143,789	98.82%	1,816,589	1,866,589	86.04%	2,143,789	98.82%	1,810,714	1,810,714	83.46%	2,146,863	98.96%
NET PAYOUT %	\$1,699,183				78.32%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		68 Actual 31-Aug-22		MONTH TARGETED	Last Month		67 Actual 31-Jul-22		MONTH TARGETED	Last Year		56 Actual 31-Jul-21		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	178,000	170,264	170,264	95.65%	178,000	100.00%	170,264	170,264	95.65%	178,000	100.00%	170,264	170,264	95.65%	178,000	100.00%
GEN LIABILITY	609,000	517,422	521,367	85.61%	590,288	96.93%	518,925	522,869	85.86%	590,689	96.99%	548,724	548,724	90.10%	590,116	96.90%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	101,128	97.24%	337,497	337,497	324.52%	101,098	97.21%	336,492	336,492	323.55%	98,953	95.15%
WORKER'S COMP	1,217,000	1,092,794	1,092,794	89.79%	1,217,000	100.00%	1,092,794	1,092,794	89.79%	1,217,000	100.00%	1,098,332	1,098,332	90.25%	1,214,207	99.77%
TOTAL ALL LINES	2,108,000	2,117,977	2,121,922	100.66%	2,086,416	98.98%	2,119,480	2,123,424	100.73%	2,086,787	98.99%	2,153,812	2,153,812	102.17%	2,081,277	98.73%
NET PAYOUT %	\$2,042,213				96.88%											

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

August 31, 2022

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010	Budget	Current		152	MONTH	Last Month		151	MONTH	Last Year		140	MONTH			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	31-Aug-22		TARGETED	Incurred	Incurred		31-Jul-22	TARGETED	Incurred		Incurred	31-Jul-21	TARGETED
PROPERTY	196,392	103,780	103,780	52.84%	196,392	100.00%	103,780	103,780	52.84%	196,392	100.00%	103,780	103,780	52.84%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
TOTAL'S COMP	1,044,196	1,452,476	1,452,476	139.10%	1,044,196	100.00%	1,452,476	1,452,476	139.10%	1,044,196	100.00%	1,452,476	1,452,476	139.10%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,942,942	1,942,942	92.03%	2,080,936	98.57%	1,942,942	1,942,942	92.03%	2,080,936	98.57%	1,942,942	1,942,942	92.03%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011		Current		140			Last Month		139			Last Year		128		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-22		TARGETED	Incurred	Incurred	31-Jul-22		TARGETED	Incurred	Incurred	31-Jul-21		TARGETED
PROPERTY	234,258	220,964	220,964	94.32%	234,258	100.00%	220,964	220,964	94.32%	234,258	100.00%	220,964	220,964	94.32%	234,258	100.00%
GEN LIABILITY	969,800	765,603	765,603	78.94%	935,829	96.50%	765,603	765,603	78.94%	935,829	96.50%	765,603	765,603	78.94%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,730,025	1,730,025	137.23%	1,260,640	100.00%	1,730,025	1,730,025	137.23%	1,260,640	100.00%	1,730,025	1,730,025	137.23%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,843,388	2,843,388	112.24%	2,497,275	98.58%	2,843,388	2,843,388	112.24%	2,497,275	98.58%	2,843,388	2,843,388	112.24%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

2012	Budget	Current		128	MONTH TARGETED	Last Month		127	MONTH TARGETED	Last Year		116	MONTH TARGETED			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	31-Aug-22		Incurred	Incurred	31-Jul-22		Incurred	Incurred	31-Jul-21				
PROPERTY	239,354	64,232	64,232	26.84%	239,354	100.00%	64,232	64,232	26.84%	239,354	100.00%	64,232	64,232	26.84%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%
AUTO LIABILITY	68,650	357,331	357,331	520.51%	66,547	96.94%	357,331	357,331	520.51%	66,547	96.94%	357,331	357,331	520.51%	66,547	96.94%
WORKER'S COMP	1,292,157	1,336,818	1,336,818	103.46%	1,292,157	100.00%	1,336,818	1,336,818	103.46%	1,292,157	100.00%	1,306,847	1,306,847	101.14%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,245,536	2,245,536	87.38%	2,533,888	98.60%	2,245,536	2,245,536	87.38%	2,533,888	98.60%	2,215,565	2,215,565	86.21%	2,533,888	98.60%
NET PAYOUT %	\$2,079,181				80.90%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

		Current		116			Last Month		115			Last Year		104		
2013	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Aug-22		TARGETED	Incurred	Incurred	31-Jul-22		TARGETED	Incurred	Incurred	31-Jul-21		TARGETED
PROPERTY	243,372	154,379	154,379	63.43%	243,372	100.00%	154,379	154,379	63.43%	243,372	100.00%	154,379	154,379	63.43%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
TOTAL'S COMP	1,292,157	1,451,113	1,451,113	112.30%	1,292,157	100.00%	1,451,113	1,451,113	112.30%	1,292,157	100.00%	1,449,113	1,449,113	112.15%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,648,616	1,648,616	64.05%	2,537,906	98.60%	1,648,616	1,648,616	64.05%	2,537,906	98.60%	1,646,616	1,646,616	63.97%	2,537,906	98.60%
NET PAYOUT %	\$1,562,981				60.72%											

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 77-22

OCTOBER 2022

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

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

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

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001552			
001552	BOWMAN & COMPANY, LLP	PROF. SERVICES FOR YE AUDIT 12.31.21	17,412.00
			17,412.00
		Total Payments FY 2021	17,412.00

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001553			
001553	INSERVCO INSURANCE SERVICES	CLAIMS ADMINISTRATION FEE 10/22	7,618.00
			7,618.00
001554			
001554	MARMERO LAW, LLC	ATTORNEY FEE 10/22	1,875.00
			1,875.00
001555			
001555	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/22	7.14
001555	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 10/22	13,533.91
			13,541.05
001556			
001556	HARDENBERGH INSURANCE GROUP	UNDERWRITING SERVICES FEE 10/22	5,356.00
			5,356.00
001557			
001557	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICES FEE 10/22	746.91
			746.91
001558			
001558	COURIER-POST	ACCT #CHL-091699 - AD - 10.7.22	69.48
001558	COURIER-POST	ACCT #CHL-091699 - AD - 10.3.22	41.24
			110.72
001559			
001559	CONNER STRONG & BUCKELEW	S-P OFFICIAL POLICY 11/23/22-11/23/23	1,111.00
			1,111.00
001560			
001560	BROWN & CONNERY, LLP	LEGAL SERVICES - MONAGHAN - 7/22	1,394.00
001560	BROWN & CONNERY, LLP	LEGAL SERVICES - YOUNG - 7/22	5,958.00
001560	BROWN & CONNERY, LLP	LEGAL SERVICES - HENRY - 6/22	3,465.00
001560	BROWN & CONNERY, LLP	LEGAL SERVICES - MONAGHAN - 8/22	2,077.00
001560	BROWN & CONNERY, LLP	LEGAL SERVICES - YOUNG - 5/22	4,182.00

001560	BROWN & CONNERY, LLP	LEGAL SERVICES - MONAGHAN - 6/22	360.00
001560	BROWN & CONNERY, LLP	LEGAL SERVICES - YOUNG - 6/22	9,738.00
001560	BROWN & CONNERY, LLP	LEGAL SERVICES - THOMPSON - 3/22	1,748.00
001560	BROWN & CONNERY, LLP	LEGAL SERVICES - BALLENGER - 6/22	418.00
			29,340.00
001561			
001561	VIOLA YEAGER	MEDICAL, PRESC. REIMBURSEMENTS 9/22	439.96
001561	VIOLA YEAGER	MEDICAL, PRESC. REIMBURSEMENTS 8/22	439.96
			879.92
001562			
001562	JUNE ATKINSON	MEDICAL, PRESC. REIMBURSEMENTS 9/22	439.96
			439.96
001563			
001563	NJ ADVANCE MEDIA	ACCT #1159386 - CONTRACT - 10.6.22	80.22
001563	NJ ADVANCE MEDIA	ACCT #1159386 - AUDIT SYN. - 9.28.22	276.49
001563	NJ ADVANCE MEDIA	ACCT #1159386 - AD - 10.3.22	58.86
			415.57
001564			
001564	DUANE SARMIENTO	MEDICAL, PRESC. REIMBURSEMENTS 9/22	2,615.31
			2,615.31
001565			
001565	HARDENBERGH INSURANCE GROUP	RISK MANAGEMENT FEE 10/22	27,434.00
			27,434.00
		Total Payments FY 2022	91,483.44
		TOTAL PAYMENTS ALL FUND YEARS	\$108,895.44

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. 78-22

OCTOBER 2022

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

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

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

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1022			
W1022	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 10/22	530.50
W1022	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 10/22	2,820.00
			3,350.50
		Total Payments FY 2022	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	August			
CURRENT FUND YEAR	2022			
	Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$5,275,923.96	5247615.68	14111.64	14196.64
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$56,353.44	\$0.00	\$46,722.25
10	(Withdrawals - Sales)	-\$857,777.63	-\$114,999.77	-\$169,091.01
	Ending Cash & Investment Balance	\$4,474,499.77	\$5,132,615.91	-\$108,257.12
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$773,013.00	\$60,992.80	\$132,758.12
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,247,512.77	\$5,193,608.71	\$24,501.00
			\$29,403.06	

GLOUCESTER COUNTY INSURANCE COMMISSION										
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED										
Current Fund Year: 2022 Month Ending: August										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	749,436.98	3,550,276.82	(259,052.93)	833,387.40	413,464.92	(194,143.10)	182,553.90	0.00	0.00	5,275,923.99
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	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	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES										
Claims Transfers	10,071.08	3,450.00	0.00	154,009.84	0.00	0.00	0.00	0.00	0.00	167,530.92
Expenses	0.00	0.00	0.00	0.00	0.00	60,245.89	0.00	0.00	0.00	60,245.89
Other Expenses*	573,588.44	0.00	0.00	0.00	0.00	58.94	0.00	0.00	0.00	573,647.38
TOTAL	583,659.52	3,450.00	0.00	154,009.84	0.00	60,304.83	0.00	0.00	0.00	801,424.19
END BALANCE	165,777.46	3,546,826.82	(259,052.93)	679,377.56	413,464.92	(254,447.93)	182,553.90	0.00	0.00	4,474,499.80

**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 27, 2022* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 9/1/22 to 9/30/22 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 27, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
09/01/2022 Thru 09/30/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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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
09/01/2022 Thru 09/30/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid				
Coverage: Auto Physical Damage														
C	5851	3530003242	001	GLOUCESTER COUNTY	4/25/2022	4/25/2022	BELLMAWR COLLISION CENTER	9/23/2022	2021 CHEVY VAN PLATE #: CGSCHG	83.80	83.80			
C	5852	3530003311	001	GLOUCESTER COUNTY	6/30/2022	6/30/2022	BELLMAWR COLLISION CENTER	9/23/2022	2020 FORD F450 PLATE#CG8CPW	1,461.10	1,461.10			
Total for Coverage: Auto Physical Damage							Number of entries: 2		1,544.90	1,544.90				
Coverage: General Liability														
C	28045	3530002226	001	CARDOSO BAEZ, JONATHAN	6/15/2022	6/15/2022	ESQUIRE DEPOSITION SOLUTIONS	9/23/2022	INVOICE #: INV2236046	678.44	678.44			
C	5848	3530002449	001	SAJTLAVA, MARK	7/7/2022	7/18/2022	MADDEN & MADDEN PA	9/9/2022	STATEMENT 2	360.00	360.00			
C	5849	3530002226	001	CARDOSO BAEZ, JONATHAN	7/5/2022	7/13/2022	MADDEN & MADDEN PA	9/23/2022	INVOICE # 12	1,020.00	1,020.00			
C	5850	3530002449	001	SAJTLAVA, MARK	8/11/2022	8/30/2022	MADDEN & MADDEN PA	9/23/2022	STATEMENT 3	480.00	480.00			
C	5853	3530002226	001	CARDOSO BAEZ, JONATHAN	3/22/2022	3/22/2022	DEGNAN & BATEMAN INC	9/23/2022	INVOICE 00101320	697.15	697.15			
C	5854	3530001524	001	PFOST, DONALD	7/1/2022	7/27/2022	MADDEN & MADDEN PA	9/23/2022	ST 46	1,250.00	1,250.00			
C	5855	3530002226	001	CARDOSO BAEZ, JONATHAN	6/15/2022	6/15/2022	ESQUIRE DEPOSITION SOLUTIONS	9/23/2022	INV #: INV2236046	678.44	678.44			
V	28045	3530002226	001	CARDOSO BAEZ, JONATHAN	6/15/2022	6/15/2022	ESQUIRE DEPOSITION SOLUTIONS	9/23/2022	VOID: INVOICE #: INV2236046	-678.44	-678.44			
Total for Coverage: General Liability							Number of entries: 8		4,485.59	4,485.59				
Total for Gloucester Co Ins Commission - 353											Number of entries: 10		6,030.49	6,030.49





**Gloucester County Insurance Commission
Bill Review / PPO Reductions
2022**

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	38	87%	\$87,676.90	87%	\$19,693.42	\$0.00	\$41,552.07	\$26,431.41	\$67,983.48	\$6,819.38	\$61,164.10
February	42	90%	\$150,278.10	58%	\$96,271.25	\$2,740.45	\$16,151.08	\$35,115.32	\$54,006.85	\$7,560.98	\$46,445.87
March	94	91%	\$179,486.03	96%	\$74,472.42	\$83.00	\$56,309.60	\$48,621.01	\$105,013.61	\$13,786.73	\$91,226.88
April	30	87%	\$139,319.56	88%	\$86,794.53	\$2,803.17	\$43,908.53	\$5,813.33	\$52,525.03	\$7,019.77	\$45,505.26
May	147	98%	\$108,501.75	96%	\$38,606.53	\$0.00	\$38,219.62	\$31,675.60	\$69,895.22	\$9,289.15	\$60,606.07
June	105	98%	\$135,551.34	98%	\$77,717.77	\$0.00	\$49,617.14	\$8,216.43	\$57,833.57	\$8,096.81	\$49,736.76
July	54	93%	\$25,927.74	87%	\$10,718.64	\$0.00	\$9,935.55	\$5,273.55	\$15,209.10	\$2,123.37	\$13,085.73
August	73	97%	\$98,665.92	98%	\$50,408.47	\$25.00	\$26,498.75	\$21,733.70	\$48,257.45	\$6,756.09	\$41,501.36
September	54	96%	\$59,007.57	97%	\$33,579.22	\$0.00	\$16,669.19	\$8,759.16	\$25,428.35	\$3,063.55	\$22,364.80
YTD Total	637	95%	\$984,414.91	89%	\$488,262.25	\$5,651.62	\$298,861.53	\$191,639.51	\$496,152.66	\$64,515.83	\$431,636.83

Monthly Summary	September
Total Reductions (before fees):	\$25,428.35
Percent:	43%
Net Reductions:	\$22,364.80
Percent:	38%

YTD Summary	
Total Reductions (before fees):	\$496,152.66
Percent:	50%
Net Reductions:	\$431,636.83
Percent:	44%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: October 20, 2022
DATE OF MEETING: October 27, 2022

GCIC SERVICE TEAM

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

September - October 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **September 21:** One session of Confined Space Entry w/Demo was conducted for GCUA.
- **September 22:** Attended the GCIC meeting.
- **October 11:** Attended the GCIC Claims Committee meeting.
- **October 13:** One session of Confined Space Entry w/Demo was conducted for GCUA.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 27:** Plan to attend the GCIC meeting.

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: National Preparedness Month Best Practices – September 21.
- NJCE JIF - JAM SD Bulletin: Wood Chipper Best Practices – September 26.

- NJCE JIF - JAM SD Bulletin: Deer: Avoiding Vehicle Collisions Best Practices – September 28.
- NJCE JIF - Live Safety Training – December 2022 Registration is Now Open! – October 3.
- NJCE JIF - Training Announcement (DER Training - Virtual Class) - October 6.
- NJCE JIF - JAM SD Bulletin: Job Hazard Analysis (Assessments) – October 12.
- NJCE JIF - JAM SD Bulletin: Fire Extinguisher Best Practices – October 17.

NJCE MEDIA LIBRARY

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

No videos utilized.

NJCE ONLINE STREAMING VIDEOS SERVICE

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

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

NJCE LIVE SAFETY TRAINING

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

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

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

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

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

NJCE Leadership Academy

J.A. Montgomery Consulting and the NJCE JIF have created the NJCE Leadership Academy for Managers, Administrators, Department Heads, and Supervisors interested in sharpening and expanding communication, conflict resolution, stress management, and team-building skills. The goal is to enhance leadership skills by offering participants varied and in-depth training. For more information and details on the Program please visit the NJCE Leadership Academy webpage: <https://njce.org/safety/njce-leadership-academy/>.

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

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



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

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

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

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

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

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

Please Note: As a reminder the New Jersey Counties Excess (NJCE) JIF is offering the majority of the training catalog on a Live Virtual platform through Zoom. Monthly Training Schedules are on the NJCE.org website: <https://njce.org/safety/safety-webinars/>.

In-Person training is being held via the MSI/NJCE Expos indicated with an (*). These Expos are scheduled throughout the state in 2023 and are for training programs that are not available virtually.

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

October thru December 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
10/21/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/21/22	Power of Collaboration (JIF 101) *	9:00 - 1:00 pm
10/21/22	Introduction to Management Skills	12:30 - 2:30 pm
10/24/22	Fire Safety	8:30 - 9:30 am
10/24/22	Fire Extinguisher Safety	10:00 - 11:00 am
10/25/22	Chipper Safety	8:30 - 9:30 am
10/25/22	Chain Saw Safety	10:00 - 11:00 am
10/25/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
10/26/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
10/26/22	Shop & Tool Safety	11:00 - 12:00 pm
10/26/22	Fall Protection Awareness	1:00 - 3:00 pm
10/26/22	Preparing for First Amendment Audits	11:00 - 1:00 pm
10/27/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/27/22	Disaster Management	9:00 - 10:30 am
10/27/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/28/22	Confined Space Entry	8:30 - 11:30 am
10/28/22	Hearing Conservation	11:00 - 12:00 pm
10/28/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/31/22	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/31/22	Shift Briefing Essentials	11:00 - 1:00 pm
10/31/22	Snowplow/Snow Removal Safety	1:00 - 3:00 pm
11/1/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/1/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/1/22	HazCom w/GHS	1:00 - 2:30 pm
11/2/22	Hoists, Cranes and Rigging	8:30 - 10:30 am
11/2/22	Back Safety / Material Handling	11:00 - 12:00 pm
11/2/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/3/22	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
11/3/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am

11/3/22	Flagger Skills and Safety	11:00 - 12:00 pm
11/3/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
11/4/22	Chain Saw Safety	8:30 - 9:30 am
11/4/22	Chipper Safety	10:00 - 11:00 am
11/4/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
11/7/22	Shop & Tool Safety	8:00 - 9:00 am
11/7/22	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
11/7/22	Fire Extinguisher	1:00 - 2:00 pm
11/8/22	Hearing Conservation	7:30 - 8:30 am
11/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am
11/8/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/9/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
11/9/22	Snow Plow/Snow Removal Safety	11:00 - 1:00 pm
11/9/22	Hazard Identification: Making Your Observations Count	1:00 - 3:00 pm
11/10/22	Flagger Skills and Safety	8:30 - 9:30 am
11/10/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
11/10/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
11/14/22	Work Zone: Temporary Traffic Controls	8:30 - 9:30 am
11/14/22	Fire Safety	10:00 - 11:00 am
11/14/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 3:00 pm
11/15/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
11/17/22	Implicit Bias in the Workplace	9:00 - 10:30 am
11/17/22	Introduction to Communication Skills	12:30 - 2:30 pm
11/18/22	Chain Saw Safety	8:30 - 9:30 am
11/18/22	Public Employers: What You Need to Know	9:00 - 10:30 am
11/18/22	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
11/21/22	Bloodborne Pathogens (BBP)	7:30 - 8:30 am
11/21/22	HazCom w/GHS	9:00 - 10:30 am
11/21/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/22/22	Confined Space Entry	8:30 - 11:30 am
11/22/22	Leaf Collection Safety Awareness	10:00 - 12:00 pm
11/28/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
11/28/22	Driving Safety Awareness	8:30 - 10:00 am
11/28/22	Fall Protection Awareness	1:00 - 3:00 pm
11/29/22	HazCom w/GHS	8:30 - 10:00 am
11/29/22	Chipper Safety	10:30 - 11:30 am
11/29/22	Asbestos, Lead, Silica, Overview	1:00 - 2:00 pm
11/30/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
11/30/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/1/22	Heavy Equipment: General Safety	8:30 - 10:30 am
12/1/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
12/2/22	Fire Safety	7:30 - 8:30 am
12/2/22	Fire Extinguisher	9:00 - 10:00 am
12/2/22	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
12/5/22	Confined Space Entry	8:30 - 11:30 am

12/5/22	Hearing Conservation	1:00 - 2:00 pm
12/6/22	Accident Investigation	8:00 - 10:00 am
12/6/22	HazCom w/GHS	10:30 - 12:00 pm
12/6/22	Productive Meetings Best Practices	1:00 - 2:30 pm
12/7/22	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 11:30 am
12/7/22	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
12/8/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
12/8/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
12/8/22	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
12/9/22	Snow Plow/Snow Removal Safety	8:00 - 10:00 am
12/9/22	Chain Saw Safety	10:30 - 11:30 am
12/9/22	Chipper Safety	1:00 - 2:00 pm
12/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
12/13/22	Wellness for Government Employees	9:00 - 11:30 am
12/13/22	Preparing for First Amendment Audits	2:00 - 4:00 pm
12/13/22	Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	9:00 - 10:30 am
12/14/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
12/14/22	Preparing for the Unspeakable	9:00 - 10:30 am
12/15/22	Introduction to Understanding Conflict	12:30 - 2:30 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

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

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

The Monthly Live Safety Training Schedules and Registration links are also available on the NJCE.org site under the Safety tab: <https://njce.org/safety/safety-webinars/>

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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 10/27/2022

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2023 Underwriting Renewal Data

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

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	11/17/2022	\$113.75	\$79.62
Library	Volunteer Accident	QBE	11/23/2022	\$350.00	\$350.00

The 30% decrease in premium on the Library's Notary Bond is due to a decrease in the number of notaries from 8 to 7. All other terms and conditions are per expiring.

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.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2022	\$4,081.89

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.

RESOLUTION 80-22

**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 27, 2022*.

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

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *October 27, 2022* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 27, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
10-27-22

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
2022273240	Rowan College of SJ	Property	PAR
3530002907	Alice Smith	Workers' Compensation	PAR
3530002281	Robert McGeehan, II	Workers' Compensation	SAR
3530003192	Pitman Fire Co. # 1	Property	SAR
3530003351	JGG Construction	Auto Liability	SAR
3530003354	David McVaugh	Property Damage	SAR
3530003226	Michael J. Murphy	Property Damage	SAR
3530002980	James Dietz	Workers' Compensation	SAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, September 22, 2022
ZOOM VIRTUAL MEETING
1:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	Inservco Insurance Services, Inc. Veronica George Richard Crooks Yvonne Frey Sureatha Hobbs
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Qual-Lynx
Chris Roselli

Medlogix
Jennifer Goldstein

PERMA
Robyn Walcoff, Jennifer Conicella

Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti Joseph Henry
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Attorney	Marmero Law, LLC Albert Marmero, Esq.
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Auditor	Bowman & Company Kaleigh Sawers
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Treasurer	Tracey Giordano
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Safety Director

J.A. Montgomery Risk Consulting
Glenn Prince

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library Commission
Susan Panto, Conner Strong & Buckelew
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 23, 2022

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 23, 2022

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT - Chairman Sheehan said the committee is expected to meet again on Wednesday, December 7th.

CLAIMS COMMITTEE - Chairman Sheehan said the Claims Committee met on September 13th and reviewed a number of claims. Ms. Conicella said her team is preparing their presentation for 2020 Covid claims to present to Safety National. Ms. Conicella commended Ms. George on her assistance throughout the process.

EXECUTIVE DIRECTOR REPORT - Executive Director advised his report was included in the agenda and there were two action items.

2021 AUDIT REPORT - Executive Director said the Auditor's Report as of December 31, 2021, was sent under separate cover to the Fund Commissioners. Executive Director reported, Mr. Skalkowski, of Bowman & Company, LLP previously reviewed the 2021 Audit with the Executive Director, Chairman Sheehan and the Commission Treasurer. During that meeting, Executive Director said the Treasurer requested the Auditor to amend some wording, which was amended in the final Audit. Ms. Sawyer reviewed the financial highlights of the report and said there were no recommendations or findings to date. Executive Director referred to Resolution 65-22, Certification of Annual Audit Report for Period ending December 31, 2021, along with the Group Affidavit Form, which was included in the agenda.

MOTION TO APPROVE RESOLUTION 65-22, CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2021

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

2023 RFP FOR PROFESSIONAL SERVICE - Executive Director said the contract for the position of Benefits Consulting Services expires as of 12/31/22. Included in the

agenda was Resolution 66-22 Authorizing the Preparation and Advertisement of the Request for Proposal for this position.

MOTION TO APPROVE RESOLUTION 66-22 AUTHORIZING THE PREPARATION AND ADVERTISING THE REQUEST FOR PROPOSALS FOR THE POSITION OF BENEFITS CONSULTING SERVICES

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) - The NJCE met June 23, 2022. A written summary report of the meeting was included in the agenda. Executive Director reported the NJCE approved their 2021 Audit, and the Underwriting Manager held a webinar on the state of the market. Finally, the NJCE is scheduled to meet again on October 27, 2022, at 9:30 AM via zoom.

CERTIFICATE OF INSURANCE REPORTS - Executive Director said included in the agenda was the certificate of issuance reports from the NJCE which lists those certificates issued in the months of June, July, and August. Executive Director said there were (9) nine certificates of insurance issued in June, (6) six in July and (6) six in the month of August.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the Property & Casualty Financial Fast Track Report for the month of July. Executive Director said as of **July 31, 2022**, there is a statutory surplus of **\$3,079,630**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,254,675**. The total cash amount is **\$5,275,924**.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included was a copy of the NJCE Financial Fast Track Report for the month of July. Executive Director reported as of **July 31, 2022**, there was a statutory surplus of **\$15,291,508**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$5,857,551**. The total cash amount was **\$20,655,233**.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK – Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of July. Ms. Panto reported as of **July 31, 2022**, there was a statutory surplus of **\$351,187** and the total cash amount is **\$433,991**.

CLAIM TRACKING REPORTS - Included in the agenda were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of July 31, 2022. Executive Director reported the Commission experienced tougher years in 2020 due to Covid-19 claims and the Commission is experiencing higher than expected losses and the Executive Director’s office will continue to monitor them.

NJCE JIF – CYBER UPDATE - Included in the agenda was the “Pre-Renewal Update on Cyber Controls” for your information. Executive Director said, also included in the agenda was a NJCE Cyber Checklist you can use for the 2023 Renewal.

Executive Director and Underwriting Manager of the NJCE JIF held a 2023 Cyber Update Webinar on Monday, August 15, 2022. Mr. Cooney provided an update on the cyber marketplace, detailed the issues, and discussed the critical controls to have in place for the renewal. A recording of the webinar is posted to the NJCE website, njce.org.

11TH ANNUAL BEST PRACTICES WORKSHOP – 2023 VIRTUAL EDITION – Executive Director said following the conclusion of last year’s Best Practices Workshop it was agreed it would be best to push the time between sessions. We will look to host a virtually interactive webinar again in Spring 2023.

2022 NEW JERSEY STATE LEAGUE OF MUNICIPALITIES (NJSLOM) ANNUAL CONFERENCE – Executive Director said the 106th annual conference is scheduled for November 15th through November 17th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 16th. We encourage our commissioners to attend.

NJCE 10TH YEAR ANNIVERSARY - The NJCE previously discussed that 2020 marked the 10th anniversary of the Fund’s inception, which began with two County members and has grown to ten members and 26 affiliated entities. In February 2020, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals, and staff to attend. Executive Director said we are looking into venues to host the luncheon and JIF meeting on April 27, 2023.

2022 PROPERTY & CASUALTY ASSESSMENTS – The third and final assessment payment for 2022 is due on October 15, 2022. Executive Director said the Statement of Accounts were e-mailed on August 29, 2022, to the member entities.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS - Ms. Panto said her report was included in the Appendix II section of the agenda and reviewed the August report with the Commission noting the year-to-date total issues were 167. Chairman Sheehan acknowledged Ms. Panto’s proactiveness on marketing the program early and notifying the Commission about the projected increases with the State Health Benefit Plan.

TREASURER REPORT - Chairman Sheehan reported the agenda included the May, July, August, September Property, Casualty Bills and Benefits list, which were Resolution 67-22, Resolution 68-22, Resolution 70-22, Resolution 72-22 and the July, August, September Property, and benefits list, which were Resolutions 69-22, Resolution 71-22, Resolution 73-22, respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 67-22, RESOLUTION 68-22, RESOLUTIONS 69-22, RESOLUTION 70-22, RESOLUTION 71-22, RESOLUTION 72-22, RESOLUTION 73-22, RESPECTIVELY. CHAIRMAN SHEEHAN REQUESTED A MOTION TO APPROVE.

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

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

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 74-22 Inservco Liability Check Register for the period of 6/1/22 to 6/30/22, 7/1/22 to 7/31/22 and 8/1/22 to 8/31/22.

MOTION TO APPROVE RESOLUTION 74-22 LIABILITY CHECK REGISTER FOR THE PERIOD OF 6/1/22 TO 6/30/22 AND 7/1/22 TO 7/31/22 AND 8/1/22 TO 8/31/22

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

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

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
June	105	\$135,551.34	\$77,717.77	\$57,833.57	\$49,736.76	37%	98%
July	54	\$25,927.74	\$10,718.64	\$15,209.10	\$13,085.73	50%	87%
August	73	\$98,665.92	\$50,408.47	\$48,257.45	\$41,501.36	42%	98%

Ms. Goldstein asked if there were any questions and concluded her report.

NJCE SAFETY DIRECTOR:

REPORT: Included in the agenda was the report noting Risk Control Activities for June through September. Safety Director reported BIS, the new learning management system, is user-friendly and J.A. Montgomery will be holding trainings on how to use the new site. The system will be set to launch in the first quarter of 2023. Chairman Sheehan thanked Mr. Prince for assisting the County on short notice and working on putting requested controls in place.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti reported the Safety Accident & Review Committee report was cancelled and the next meeting will be scheduled for December 7th. Ms. Violetti is continuing to work with members to complete the Broker Buddha applications for the 2023 renewal.

2022 CLAIMS CHARTER

Ms. Violetti reported the Committee Representative for Gloucester County Utilities Authority has been changed from John Vinci, Sr. to Rocco Ficara. Included in the agenda was the revised 2022 Claims Charter with the above update.

MOTION TO ADOPT THE REVISED 2022 CLAIMS CHARTER WITH THE ABOVE UPDATE

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

2022 MUNICH RE SAFETY GRANT

Ms. Violetti reported two Munich Re Safety Grant submissions have been provided to J.A. Montgomery. One submission came from the County Sheriff's Department for the Motorola

Camera System and the second submission came from the Gloucester County Library Commission to upgrade an existing video surveillance system for the Library's Greenwich Branch. Ms. Violetti reported the submissions were submitted to J.A. Montgomery and we are awaiting the carrier's decision on both submissions.

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	10/1/2022	\$2,200.62	\$2,200.62
County	Antique Inland Marine	Travelers Insurance Company	10/7/2022	\$4,226.96	\$4,606.20
Improvement Authority	Volunteer Accident	QBE	10/9/2022	\$350.00	\$350.00

The 9% increase on the above County's Antique Inland Marine policy is due to a carrier rate increase. All other terms and conditions are per expiring. Commissioner Burke requested Ms. Violetti to increase the limits of the County Treasurer's current bond. Ms. Violetti said the amendment will be included in the next agenda.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE

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

The following renewals were in process and have been finalized. No action is required.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2022	\$56,700	\$55,000.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Zurich American Insurance Company*	8/1/2022	\$12,168	\$10,526.00

County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2022	\$13,875.00	\$15,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2022	\$460.00	\$460.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company	9/12/2022	\$12,231.95	\$13,493.48

*The carrier change was due to lower premium and enhanced coverage benefits. The 3% decrease on the above College's Base Sports Accident policy and the 13% decrease on the above College's Catastrophic Sports Accident policy are due to favorable claims history. The 8% increase on the above County's Professional Liability policy is due to a carrier rate increase.

The 1% 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.

Executive Director and Chairman thanked Hardenbergh for piloting the Broker Buddha application software. Ms. Colaianni concluded her report.

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

OLD BUSINESS: None

NEW BUSINESS: Executive Director reported the Commission budget will be introduced in December since the NJCE JIF delayed its budget introduction until November and will adopt the budget in December.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Christina
Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Christina
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 75-22 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan asked Mr. Marmero to present the motion approving the PARS and SARS as presented.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2022262822 FROM \$10,000.00 TO \$74,500.00 AN INCREASE OF \$64,500.00

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003174 FROM \$0.00 TO \$9,523.13 AN INCREASE OF \$9,523.13

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003229 FROM \$0.00 TO \$500.00 AN INCREASE OF \$500.00

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003262 FROM \$25,000.00 TO \$51,000.00 AN INCREASE OF \$26,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002871 FROM \$25,000.00 TO \$220,000.00 AN INCREASE OF \$195,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003177 FROM \$25,000.00 TO \$70,000.00 AN INCREASE OF \$45,000

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

MOTION TO ADJOURN:

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan advised the next meeting would be on October 27, 2022 at 1:00 PM.

MEETING ADJOURNED: 1:45 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

SEPTEMBER 2022

GCHIC - Gloucester County Health Insurance Commiss

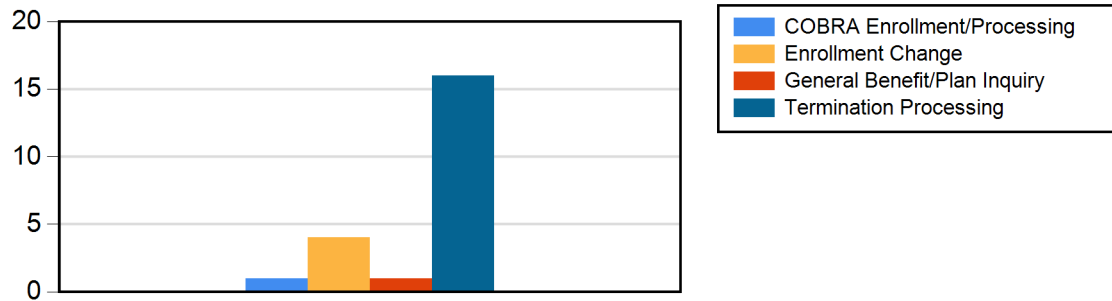
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

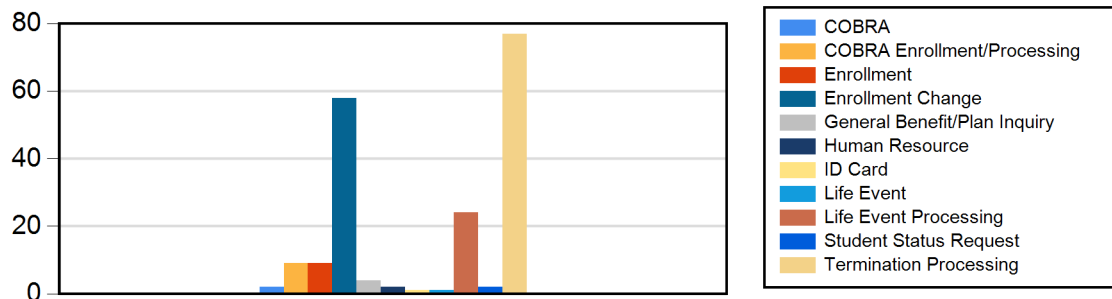
From: 9/1/2022 To: 9/30/2022

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (SEPTEMBER)	# of Issues
COBRA Enrollment/Processing	1
Enrollment Change	4
General Benefit/Plan Inquiry	1
Termination Processing	16
Total for Subject	22



SUBJECT (YTD)	# of Issues
COBRA	2
COBRA Enrollment/Processing	9
Enrollment	9
Enrollment Change	58
General Benefit/Plan Inquiry	4
Human Resource	2
ID Card	1
Life Event	1
Life Event Processing	24
Student Status Request	2
Termination Processing	77
Total for Subject	189

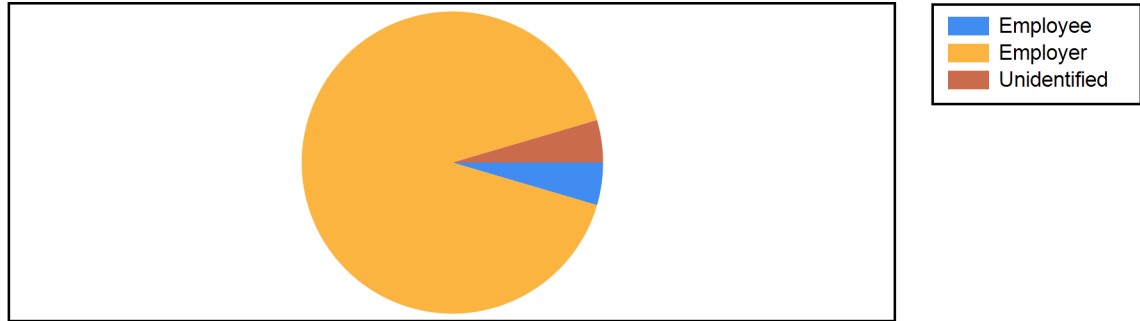


CLIENT ACTIVITY REPORT

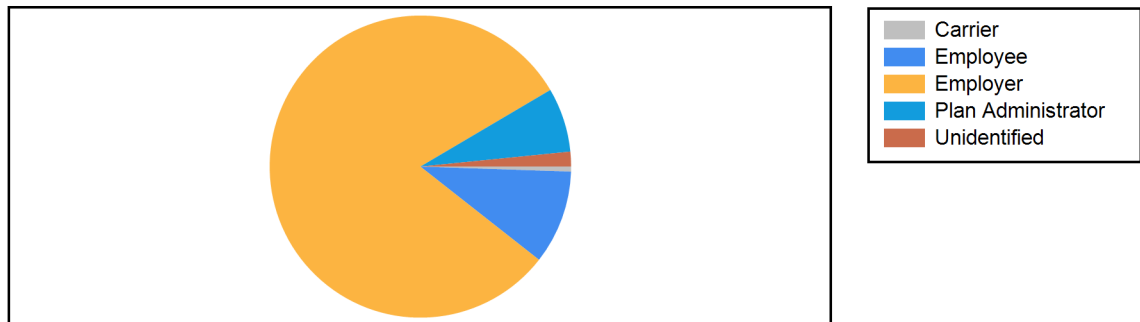
From: 9/1/2022 To: 9/30/2022

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (SEPTEMBER)	# of Issues
Employee	1
Employer	20
Unidentified	1
Total for Call Source	22



CALL SOURCE (YTD)	# of Issues
Carrier	1
Employee	19
Employer	153
Plan Administrator	13
Unidentified	3
Total for Call Source	189

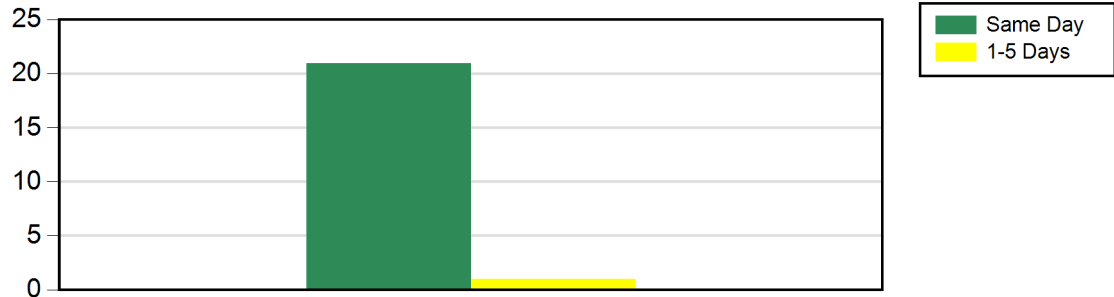


CLIENT ACTIVITY REPORT

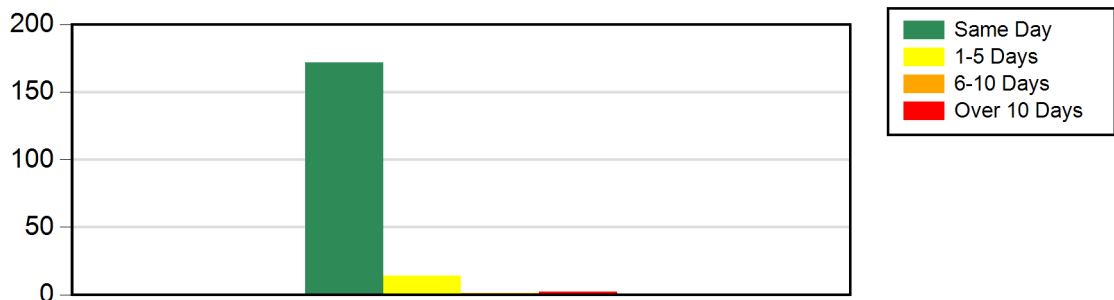
From: 9/1/2022 To: 9/30/2022

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (SEPTEMBER)	# of Days	%
Same Day	21	95%
1-5 Days	1	5%
Total for Time Range	22	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	172	91%
1-5 Days	14	7%
6-10 Days	1	1%
Over 10 Days	2	1%
Total for Time Range	189	100%



DETAIL (YTD)		From: 1/1/2022 To: 9/30/2022		
Received	Call Source	Subject	Status	Closed Time
1/4/2022	Employer	Enrollment	Closed	Same Day
1/5/2022	Employer	Enrollment	Closed	Same Day
1/10/2022	Employer	Termination Processing	Closed	Same Day
1/10/2022	Employer	Life Event Processing	Closed	Same Day
1/11/2022	Plan Administrator	COBRA	Closed	Same Day
1/14/2022	Employer	Enrollment Change	Closed	1-5 Days
1/18/2022	Employer	Enrollment Change	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 9/1/2022 To: 9/30/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 9/30/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/20/2022	Employer	Life Event Processing	Closed	1-5 Days
1/20/2022	Employer	Enrollment Change	Closed	1-5 Days
1/25/2022	Employer	Enrollment Change	Closed	Same Day
1/25/2022	Employer	Life Event Processing	Closed	Same Day
1/25/2022	Employer	Life Event Processing	Closed	Same Day
1/31/2022	Employee	Enrollment Change	Closed	1-5 Days
2/1/2022	Employer	Life Event Processing	Closed	Same Day
2/3/2022	Employer	Enrollment Change	Closed	Same Day
2/3/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employer	Enrollment Change	Closed	Same Day
2/7/2022	Employee	Termination Processing	Closed	Same Day
2/8/2022	Plan Administrator	COBRA	Closed	1-5 Days
2/18/2022	Carrier	Enrollment Change	Closed	Same Day
2/18/2022	Employer	Life Event Processing	Closed	Same Day
2/24/2022	Employer	Enrollment Change	Closed	Same Day
2/24/2022	Employer	Enrollment Change	Closed	Same Day
2/24/2022	Employer	Life Event Processing	Closed	Same Day
2/28/2022	Employer	Enrollment Change	Closed	Same Day
2/28/2022	Employer	Enrollment Change	Closed	Same Day
2/28/2022	Employer	Enrollment Change	Closed	Same Day
3/3/2022	Employer	Life Event Processing	Closed	Same Day
3/4/2022	Employer	Enrollment Change	Closed	Same Day
3/4/2022	Employer	Enrollment Change	Closed	Same Day
3/7/2022	Employer	Enrollment Change	Closed	Same Day
3/8/2022	Employer	Enrollment	Closed	Same Day
3/8/2022	Employer	Enrollment	Closed	Same Day
3/9/2022		Life Event Processing	Closed	Over 10 Days
3/9/2022	Employer	Termination Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 9/1/2022 To: 9/30/2022

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 9/1/2022 To: 9/30/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 9/30/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/30/2022	Employer	Enrollment Change	Closed	Same Day
3/31/2022	Employer	Life Event Processing	Closed	Same Day
3/31/2022	Plan Administrator	Termination Processing	Closed	Over 10 Days
4/4/2022	Employer	Enrollment Change	Closed	Same Day
4/7/2022	Employer	Enrollment Change	Closed	Same Day
4/8/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
4/12/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
4/13/2022	Employer	Enrollment Change	Closed	Same Day
4/13/2022	Employer	Enrollment Change	Closed	Same Day
4/13/2022	Employer	Enrollment Change	Closed	Same Day
4/14/2022	Employer	Life Event Processing	Closed	Same Day
4/25/2022	Employer	Enrollment Change	Closed	Same Day
4/25/2022	Employer	Enrollment Change	Closed	Same Day
4/25/2022	Employer	Enrollment Change	Closed	Same Day
4/25/2022	Employer	Enrollment Change	Closed	Same Day
4/29/2022	Employer	Enrollment Change	Closed	Same Day
4/29/2022	Employer	Enrollment Change	Closed	Same Day
4/29/2022	Employer	Enrollment Change	Closed	Same Day
5/4/2022	Employer	Enrollment Change	Closed	1-5 Days
5/4/2022	Employee	Life Event	Closed	Same Day
5/5/2022	Employer	Life Event Processing	Closed	1-5 Days
5/6/2022	Employer	Enrollment Change	Closed	1-5 Days
5/10/2022	Employer	Life Event Processing	Closed	Same Day
5/10/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
5/17/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
5/18/2022	Employer	Life Event Processing	Closed	Same Day
5/19/2022	Employer	Enrollment Change	Closed	Same Day
5/24/2022	Employer	Enrollment Change	Closed	Same Day
5/25/2022	Employer	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2022 To: 9/30/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 9/30/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
6/3/2022	Employer	Life Event Processing	Closed	Same Day
6/6/2022	Employer	Enrollment Change	Closed	Same Day
6/6/2022	Employee	Life Event Processing	Closed	Same Day
6/8/2022	Employee	Human Resource	Closed	Same Day
6/8/2022	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
6/20/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
6/21/2022	Employer	Enrollment Change	Closed	Same Day
6/22/2022	Employer	Enrollment Change	Closed	Same Day
6/22/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
6/23/2022	Employer	General Benefit/Plan Inquiry	Closed	Same Day
6/27/2022	Employer	Enrollment Change	Closed	Same Day
6/30/2022	Employer	Enrollment Change	Closed	Same Day
6/30/2022	Employer	Life Event Processing	Closed	Same Day
7/1/2022	Plan Administrator	Termination Processing	Closed	Same Day
7/7/2022	Employer	Enrollment	Closed	Same Day
7/7/2022	Employer	Enrollment Change	Closed	Same Day
7/8/2022	Employer	Life Event Processing	Closed	Same Day
7/14/2022	Employer	Human Resource	Closed	1-5 Days
7/14/2022	Employer	Life Event Processing	Closed	Same Day
7/19/2022		Termination Processing	Closed	6-10 Days
7/19/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
7/22/2022	Employer	Enrollment Change	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2022 To: 9/30/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 9/30/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Student Status Request	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Student Status Request	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Enrollment	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/27/2022	Employer	Termination Processing	Closed	Same Day
7/28/2022	Plan Administrator	Termination Processing	Closed	Same Day
7/29/2022	Employer	Enrollment Change	Closed	Same Day
8/1/2022	Employer	Enrollment Change	Closed	Same Day
8/2/2022	Employer	Life Event Processing	Closed	Same Day
8/2/2022	Plan Administrator	COBRA Enrollment/Processing	Closed	Same Day
8/3/2022	Employer	Enrollment Change	Closed	Same Day
8/15/2022	Employer	Enrollment	Closed	Same Day
8/15/2022	Employer	Enrollment	Closed	Same Day
8/15/2022	Employer	Enrollment Change	Closed	1-5 Days
8/18/2022	Employer	Enrollment Change	Closed	Same Day
8/22/2022	Employer	Enrollment Change	Closed	Same Day
8/22/2022	Employer	Enrollment Change	Closed	Same Day
8/23/2022	Employer	Life Event Processing	Closed	Same Day
8/23/2022	Employer	ID Card	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 9/1/2022 To: 9/30/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 9/30/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
9/1/2022	Employer	Enrollment Change	Closed	Same Day
9/6/2022		COBRA Enrollment/Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/15/2022	Employer	Termination Processing	Closed	Same Day
9/16/2022	Employer	Termination Processing	Closed	Same Day
9/16/2022	Employer	Termination Processing	Closed	Same Day
9/16/2022	Employer	Termination Processing	Closed	Same Day
9/16/2022	Employer	Termination Processing	Closed	Same Day
9/16/2022	Employer	Termination Processing	Closed	Same Day
9/20/2022	Employer	Enrollment Change	Closed	Same Day
9/22/2022	Employer	Enrollment Change	Closed	Same Day
9/29/2022	Employer	Enrollment Change	Closed	1-5 Days
9/30/2022	Employee	General Benefit/Plan Inquiry	Closed	Same Day