

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 22, 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 September 22, 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.

OPEN PUBLIC MEETING: September 22, 2022
1:00 PM

- 1

- ☐ OLD BUSINESS
 - ☐ NEW BUSINESS
 - ☐ PUBLIC COMMENT
 - ☐ CLOSED SESSION – Payment Authorization Requests (PARS)Pages 75-76
Resolution [75-22](#) 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: [October 27, 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: September 22, 2022

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

☐ **2021 Audit Report (Pages 5-7)** - The Auditor's Report as of December 31, 2021, has been sent under separate cover to the Fund Commissioners. Bowman & Company, LLP previously reviewed the 2021 Audit with the Executive Director, Chairman Sheehan and the Commission Treasurer. We will be seeking approval of the 2021 Audit from the Commissioners at the meeting. Included in the agenda on pages 5-6 is Resolution 65-22, Certification of Annual Audit Report for Period ending December 31, 2021, along with the Group Affidavit Form.

☐ **Motion to approve Resolution 65-22, Certification of Annual Audit Report for Period Ending December 31, 2021**

☐ **2023 RFP for Professional Service (Page 8)** – The contract for the position of Benefits Consulting Services expires as of 12/31/22. Included in the agenda on page 8 is 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**

☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 9-11)** – The NJCE met on June 23, 2022. A written summary report of the meeting is included in the agenda on pages 9-11. The NJCE met earlier in the morning and Executive Director will provide a verbal report of that meeting. The NJCE is scheduled to meet again on October 27, 2022 at 9:30 AM via zoom.

☐ **Certificate of Insurance Reports (Pages 12-17)** – Included in agenda on pages 12-17 is the certificate of issuance reports from the NJCE which lists those certificates issued in the months of June, July, and August. 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 (Pages 18-20)** - Included in the agenda on pages 18-20 is a copy of the Property & Casualty Financial Fast Track Report for the month of July. 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 (Pages 21-23)** - Included in the agenda on pages 21-23 is a copy of the NJCE Financial Fast Track Report for the month of July. As of **July 31, 2022** there is 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 is **\$20,655,233**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 24-25)** – Included in the agenda on pages 24-25 is a copy of Health Benefits Financial Fast Track for the month of July. As of **July 31, 2022** there is a statutory surplus of **\$351,187**. The total cash amount is **\$433,991**.
- ❑ **Claim Tracking Reports (Pages 26-29)** - Included in the agenda on pages 26-29 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of July 31, 2022. The Executive Director will review the reports with the Commission.
- ❑ **NJCE JIF – Cyber Update (Pages 30-38)** - Included in the agenda on pages 30-37 is the “Pre-Renewal Update on Cyber Controls” for your information. On page 38 is a NJCE Cyber Checklist you can use for the 2023 Renewal.

The 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** - 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** - 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. 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. The Statement of Accounts were e-mailed on August 29, 2022, to the member entities.

RESOLUTION 65-22

**Resolution of Certification
Annual Audit Report for Period Ending December 31, 2021**

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

WHEREAS, the Annual Report of Audit for the year 2021 has been filed by the appointed Fund Auditor with the Secretary of the Fund as per the requirements of N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-36, and a copy has been received by each member of the BOARD OF COMMISSIONERS, and

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

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

General Comments
and
Recommendations

and

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

General Comments
and
Recommendations

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

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

WHEREAS, all members of the BOARD OF COMMISSIONERS have received and have familiarized themselves with, at least, the minimum requirements of the Local Finance

Board of the State of New Jersey, as stated aforesaid and have subscribed to the affidavit, as provided by the Local Finance Board, and

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

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

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

I HEREBY CERTIFY THAT THIS IS A TRUE COPY OF THE
RESOLUTION PASSED AT THE MEETING HELD ON SEPTEMBER 22, 2022.

Timothy Sheehan, Chairman

GROUP AFFIDAVIT FORM
CERTIFICATION OF BOARD OF FUND COMMISSIONERS

of the

GLOUCESTER COUNTY INSURANCE COMMISSION

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

1.) We are duly elected members of the BOARD OF COMMISSIONERS of the Gloucester County Insurance Commission.

2.) In the performance of our duties, and pursuant to the Local Finance Board Regulation, we have familiarized ourselves with the contents of the Annual Fund Audit filed with the Secretary of the Fund pursuant to N.J.S.A. 40A:5-6 and N.J.S.A. 40A:10-46 for the year 2021.

3.) We certify that we have personally reviewed and are familiar with, as a minimum, the sections of the Annual Report of Audit entitled:

GENERAL COMMENTS – RECOMMENDATIONS

(L.S.) Timothy Sheehan

(L.S.) Karen Christina

(L.S.)

Attest:

MICHAEL BURKE
Vice Chairman

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

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

RESOLUTION NO 66-22

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING THE PREPARATION AND ADVERTISEMENT OF THE REQUEST
FOR PROPOSALS FOR THE POSITION OF BENEFITS CONSULTING SERVICES**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “GCIC”) is duly constituted as an Insurance Commission pursuant to N.J.S.A. 40A:10-6 et seq.; and

WHEREAS, the commissioners of said Commission have deemed it necessary and appropriate to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et Seq; and

WHEREAS, the Commission has directed the Executive Director to advertise a request for proposals for professional contract for the position of Benefits Consulting Services

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission the advertisement of the request for proposals for professional contract positions be accomplished on or about October 17, 2022 compliant with a “Fair and Open Process.”

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 22, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: June 23, 2022

Memo to: Fund Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: June 23, 2022 NJCE Meeting

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

December 31, 2021 Audit: Fund Auditor submitted a draft financial audit for the period ending December 31, 2021 and provided a summary review of the Financial Statements. Fund Auditor concluded the review and noted there were no recommendations or findings. Fund Auditor said the Fund is in excellent financial condition would be submitting a final audit report at the September meeting. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the State's regulatory agencies.

Learning Management System (LMS): In 2020, the MEL JIF had a contract in place with FirstNet to provide an online LMS. In October 2020, the NJCE JIF Board authorized J.A. Montgomery to contract directly with FirstNet to provide the LMS services and J.A. Montgomery to administrator the training for NJCE JIF members. This direct contract arrangement was reviewed and recommended by the Fund Attorney.

Executive Director reported FirstNet recently advised their updated platform will no longer support services needed. JAM has identified a vendor with enhanced platform services to meet training needs and record learning events at a lower annual cost. The Board of Fund Commissioners accepted the recommendation and authorized J.A. Montgomery to contract directly with BIS Safety Software and administer the training for an annual fee \$18,750.

Financial Fast Track: The Financial Fast Tracks as of March 31, 2022 and April 30, 2022 were submitted for information. Executive Director reported the statutory surplus as of April is \$14.7 million.

NJCE Committees:

Cyber Task Force – News Alert: The NJCE Cyber taskforce issued bulletins, which focused on two members claims (anonymized of course) with special attention to the claims process.

Coverage Committee: A meeting of this committee is scheduled for July 21st at 1pm via Zoom to discuss County-related coverage issues and an update on the transition to a reinsurance structure. Last month, the Board approved the Executive Director's office to pursue quotes for a vendor to provide property appraisals; one vendor has submitted potential fees which will be reviewed by the Coverage Committee.

Safety Committee: The first meeting of the Safety Committee was held June 20th at 10AM. Safety Director reported the committee reviewed the distributed safety bulletins, reviewed the Safety Grant and discussed loss control issues affecting County operations.

Prospective Membership: Executive Director reported a proposal was provided to Camden County College for workers compensation; however, their current coverage does not expire until next year.

COVID-19/Safety National: PERMA Claims Director, Ms. Walcoff reported the activity for COVID-19 claims in the current year has slowed down. Ms. Walcoff noted 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.

Sewer Backup Coverage: In April, the Board authorized the Executive Director's request for the NJCE to provide coverage to interested Member Utility Authorities for one year at either \$250,000 x \$250,000 or \$400,000 x \$100,000. If coverage is selected, the additional assessment will be charged directly to the respective authorities. Initially, there were four utility authorities; however, CCMUA and GCUA is no longer seeking this coverage. Executive Director reported a revised coverage proposal was presented on June 10th and a second revision on June 21st to the remaining two utility authorities. As of now, we are waiting on all three to determine which coverage limit and premium best meets their needs.

NJCE 10th Year Anniversary: As previously discussed, 2020 marked the 10th anniversary of the Fund's inception, which began with two County members and had 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. Based on feedback from the Board, the Fund office will schedule a luncheon in a central location; Executive Director will look into a luncheon to be sponsored by Professionals.

2022 MEL, MRHIF & NJCE Educational Seminar: Initially, the MEL/MRHIF/NJCE Educational Seminars held on May 5th and April 29th had been approved for insurance producer credits – 2 general and 1 ethics - for each day. Upon final review, the State did not approve the ethics credit but did agree to approve 3 general credits for each day. This matter was just concluded so you should see your certificates shortly.

NJCE JIF Renewal Timeline: The Professionals met to finalize the renewal timeline that was introduced at the April meeting. Deputy Executive Director reported a final timeline for the NJCE assumes an earlier start to the renewal process with specific target dates.

Deputy Executive Director reported the Fund office is beginning the data collection process for the 2023 renewal to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members' exposure data (property, vehicles, etc.) may be accessed and edited, as well as applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2023 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data in time to introduce a budget at the October meeting.

Technological implementation: The Deputy Executive Director reported that the Underwriting Manager's team is utilizing newer technology to streamline several of their processes.

Broker Buddha: Broker Buddha streamlines the renewal application process limiting the need for hard copy applications sent between our offices. This online platform requests all information needed in a consolidated fashion and displays last year's information for reference. The portal can also save applications as a draft to edit later using smart forms, the same questions asked on multiple applications do not have to be answered twice (i.e., Named Insured).

Certificial: An online platform, that uses real-time data to ensure businesses have continuous, compliant insurance certificates and will receive a live feed of coverages through the Underwriting Managers office at Conner Strong & Buckelew. Once data is migrated to Certificial, efficiencies will be created streamlining the certificate issuance and renewal process. Within certain parameters self-service COIs can be made available on the platform which would allow members to issue their own COIs.

Certificial utilizes electronic delivery of COIs, which emails COIs immediately at renewal and upon initial issuance, also allowing for bundling of COIs to same recipients. As testing, due diligence, examination and analysis of fit continue updates will be provided accordingly. This process is still in the early stages of development. For more information, please visit their website: <https://www.certificial.com/company>.

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

NJAC Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2022 May 4-6 conference in Atlantic City at Caesar's.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from April to July 2022.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE fund is scheduled for September 22, 2022 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

Gloucester County Insurance Commission

From 6/1/2022 To 7/1/2022 Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Deptford Township I - County of Gloucester	1011 Cooper Street Deptford, NJ 08096	RE: County EMS use of facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to County EMS use of facilities	6/1/2022 #3475948	GL AU EX WC OTH
H - NJ Dept of Human Services I - County of Gloucester	222 South Warren Street Trenton, NJ 08608	RE: Personal Assistance Services Program (PASP) Certificate holder is additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to Personal Assistance Services Program (PASP) contract #23ARHS.	6/6/2022 #3479163	GL AU EX WC OTH
H - South Jersey Regional Animal I - Rowan College of South Jersey	Shelter 1244 North Delsea Drive Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Re: Job Sampling Evidence of insurance with respect to Job sampling with Rowan College South Jersey students at South Jersey Regional Animal Shelter.	6/6/2022 #3479173	GL AU EX WC OTH
H - Dept. of Children & Families I - Rowan College of South Jersey	Gloucester West Local Office 215 Crown Point Road Thorofare, NJ 08086	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Additional Insured Dept. of Children & Families, Gloucester West Local Office 215 Crown Point Road Thorofare, NJ, 08086 is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	6/10/2022 #3482726	GL AU EX WC OTH
H - Deptford Township I - County of Gloucester	1011 Cooper Street Deptford, NJ 08096	RE: Juneteenth Event Deptford Township is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Gloucester County Prosecutors Office Diversity Committee co-sponsoring along with the NAACP a Juneteenth Event at Fasola Park in Deptford Twp. The event will be and all-day celebration with food, entertainment, and activities.	6/16/2022 #3486929	GL AU EX WC OTH

Gloucester County Insurance Commission

From 6/1/2022 To 7/1/2022 Certificate of Insurance Monthly Report

H - CHOP (The Children's Hospital of I - Rowan College of South Jersey	Philadelphia) ATTN: Pam Tisdal Robert Center for Pediatric Research, 6FL Rm 6183, 2716 South St Philadelphia, PA 19146	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #: NJCE20223-10; POLICY LIMITS: \$850,000 RE: Physical Therapist Assistant clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	6/24/2022 #3490044	GL AU EX WC OTH
H - Us Bank Equipment Finance I - Gloucester County Improvement Authority	256 County House Rd Clarksboro, Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #: ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #: ERP980616210; Policy Limits: \$110,000,000 Evidence of insurance	6/24/2022 #3490834	GL AU EX WC OTH
H - County of Atlantic I - Rowan College of South Jersey	James Ferguson; County Counsel 1333 Atlantic Avenue 8th Floor Atlantic City, NJ 08401	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Student Clinical The County of Atlantic is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Student Clinical Experience Training at Meadowview Nursing Home located at 235 Dolphin Ave., Northfield, NJ 08225.	6/24/2022 #3490856	GL AU EX WC OTH
H - County Of Camden I - Rowan College of South Jersey	Theo Primas; WDB Program Evaluator 1111 Marlkrass Rd, Suite 101 Cherry Hill, NJ 08003	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: Career & Tech Edu. The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Career & Technical Education Career Training Programs.	6/28/2022 #3494529	GL AU EX WC OTH
Total # of Holders: 9				

Gloucester County Insurance Commission

From 7/1/2022 To 8/1/2022 Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Tiruayer Battle, MS, CPC I - Rowan College of South Jersey	Director of Admin Dept. of OB/GYN & GL Surgery Rowan Medical Bldg 42 E. Laurel Rd., Suite 3600 Stratford, NJ 08084	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 RE: Medical Assistant agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Certified Clinical Medical Assistant agreement.	7/5/2022 #3503775	GL AU EX WC OTH
H - Rowan University School of I - Rowan College of South Jersey	Osteopathic Medicine 42 E. Laurel Rd., Suite 3600 Stratford, NJ 08084	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 HOLDER CONT.: Tiruayer Battle, MS, CPC Director of Administration Dept. of OB/GYN and General Surgery RE: Medical Assistant agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Certified Clinical Medical Assistant agreement.	7/5/2022 #3503786	GL AU EX WC OTH
H - Us Bank Equipment Finance and/or I - Gloucester County Improvement Authority	its assigns 1310 Madrid Street Marshall, MN 56258	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: EOI Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Customer # 1617141 at the address of 256 County House Rd, Clarksboro, NJ 08020.	7/8/2022 #3514132	GL AU EX WC OTH

Gloucester County Insurance Commission

From 7/1/2022 To 8/1/2022 Certificate of Insurance Monthly Report

H - Us Bank Equipment Finance and/or I - Gloucester County Improvement Authority	its assigns 1310 Madrid Street Marshall, MN 56258	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: EOI Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to Customer # 1617141 at the address of 256 County House Rd, Clarksboro, NJ 08020.	7/8/2022 #3514133	GL AU EX WC OTH
H - NJ Police Training Commission I - Rowan College of South Jersey	PO Box 085 Trenton, NJ 08625	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 Evidence of Insurance	7/14/2022 #3526107	GL AU EX WC OTH
H - County of Gloucester I - Rowan College of South Jersey	2 S. Broad Street Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Senior Services The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to providing services to the senior population of Gloucester County.	7/25/2022 #3528654	GL AU EX WC OTH
Total # of Holders: 6				

Gloucester County Insurance Commission

From 8/1/2022 To 9/1/2022 Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Police Training Commission I - Rowan College of South Jersey	PO Box 085, 25 Market St. Trenton, NJ 08625	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 Evidence of Insurance with respects to Police Training Commission for academy recertification.	8/3/2022 #3558482	GL AU EX WC OTH
H - Deptford Township Board of I - Rowan College of South Jersey	Education 2022 Good Intent Road Deptford, NJ 08096	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: PT Assessments Evidence of Insurance as respects to use of track at Deptford Twp. H.S. for PT assessments, students will be driving to the site.	8/16/2022 #3570947	GL AU EX WC OTH
H - Evidence of Insurance I - County of Gloucester		Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 Evidence of Insurance	8/18/2022 #3571127	OTH
H - Deptford Township Board of I - Rowan College of South Jersey	Education Athletics 2022 Good Intent Road Deptford, NJ 08096	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: PT Assessments The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of track at Deptford Twp. H.S. for PT assessments, students will be driving to the site.	8/18/2022 #3571162	GL AU EX WC OTH
H - Gloucester Institute of I - Rowan College of South	Technology 1360 Tanyard Road Sewell, NJ 08080	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000	8/19/2022 #3571428	GL AU EX WC OTH

Gloucester County Insurance Commission

From 8/1/2022 To 9/1/2022 **Certificate of Insurance Monthly Report**

Jersey		x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 RE: Gymnasium and Field Use Evidence of insurance with respect to use of the GCIT Gymnasium and Fields for Rowan College at Gloucester County Volleyball, Basketball, Soccer, Softball, Baseball practices.		
H - Rutgers University Camden, I - Rowan College of South Jersey	Athletics 303 Cooper St. Camden, NJ 08102	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Athletic Fields and/or Indoor facilities for RCSJ-Gloucester athletic events The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of outdoor Athletic Fields and/or Indoor facilities for RCSJ-Gloucester athletic events. 30 days notice of cancellation (except 10 days for non-payment of premium) is provided to the First Named Insured.	8/29/2022 #3596264	GL AU EX WC OTH
Total # of Holders: 6				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2022			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		634,089	4,438,620	69,931,580	74,370,200
2.	CLAIM EXPENSES					
		Paid Claims	86,422	1,101,922	20,493,003	21,594,925
		Case Reserves	(49,706)	(80,018)	2,003,380	1,923,362
		IBNR	158,822	372,943	1,661,575	2,034,518
		Excess Insurance Recoverable	(952)	(70,346)	(258,313)	(328,659)
		Discounted Claim Value	(3,030)	(12,020)	(84,424)	(96,444)
TOTAL CLAIMS			191,556	1,312,482	23,815,220	25,127,702
3.	EXPENSES					
		Excess Premiums	342,691	2,398,834	32,132,848	34,531,681
		Administrative	97,553	680,930	10,153,930	10,834,859
TOTAL EXPENSES			440,243	3,079,763	42,286,777	45,366,541
4.	UNDERWRITING PROFIT (1-2-3)		2,290	46,375	3,829,582	3,875,958
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		2,290	46,375	3,836,819	3,883,195
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		0	47,282	2,207,394	2,254,675
11. SURPLUS (6 + 7 + 8 - 9)			2,290	93,657	2,985,973	3,079,630
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		0	(464)	64,738	64,274
	2011		0	(659)	(559)	(1,217)
	2012		0	(2,841)	269,848	267,007
	2013		0	(4,474)	198,463	193,989
	2014		0	(4,625)	413,329	408,705
	2015		0	(26,589)	(778,306)	(804,896)
	2016		0	46,602	336,805	383,407
	2017		0	161,621	148,885	310,506
	2018		0	68,214	999,387	1,067,600
	2019		0	20,412	670,800	691,212
	2020		0	89,727	658,856	748,583
	2021		0	(360,015)	3,727	(356,288)
	2022		2,290	106,748		106,748
TOTAL SURPLUS (DEFICITS)			2,290	93,657	2,985,972	3,079,629
TOTAL CASH						5,275,924

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 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	0	20,666	2,058,140	2,078,806	
	Case Reserves	0	(19,155)	36,963	17,808	
	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	195	615	1,561,894	1,562,509	
	Case Reserves	(195)	1,385	79,722	81,107	
	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	345	50,905	2,958,871	3,009,776	
	Case Reserves	(345)	(47,811)	205,384	157,573	
	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	July 31, 2022	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	368	368	1,747,493	1,747,860
Case Reserves	(368)	10,264	9,115	19,379
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	3,360	4,272	1,953,734	1,958,007
Case Reserves	(3,360)	(32,923)	123,231	90,308
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	0	63,888	1,318,905	1,382,793
Case Reserves	0	(87,535)	120,058	32,523
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	28,182	184,325	1,233,731	1,418,057
Case Reserves	(30,282)	(168,272)	488,894	320,622
IBNR	2,100	(25,412)	92,164	66,752
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	3,681	99,900	1,225,732	1,325,632
Case Reserves	(19,695)	(28,370)	135,897	107,527
IBNR	16,967	(166,596)	484,002	317,406
Excess Insurance Recoverable	(952)	(15,901)	(258,313)	(274,214)
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	10,260	485,140	833,384	1,318,523
Case Reserves	(30,342)	(170,897)	804,117	633,220
IBNR	20,082	48,957	870,553	919,510
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	40,031	191,844		191,844
Case Reserves	34,882	463,297		463,297
IBNR	119,673	650,228		650,228
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(3,030)	(29,014)		(29,014)
TOTAL FY 2022 CLAIMS	191,556	1,276,355	0	1,276,355
COMBINED TOTAL CLAIMS	191,556	1,312,482	23,815,220	25,127,702

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	July 31, 2022			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		2,708,462	18,959,235	216,347,698	235,306,933
2.	CLAIM EXPENSES					
		Paid Claims	843,545	2,749,914	8,997,544	11,747,458
		Case Reserves	(112,661)	(1,078,945)	10,977,439	9,898,494
		IBNR	(270,273)	683,045	11,375,865	12,058,911
		Discounted Claim Value	(32,539)	(120,953)	(1,916,773)	(2,037,726)
		Excess Recoveries	0	20,834	(1,387,397)	(1,366,563)
	TOTAL CLAIMS		428,072	2,253,895	28,046,678	30,300,573
3.	EXPENSES					
		Excess Premiums	2,049,437	14,357,282	153,216,375	167,573,657
		Administrative	179,208	1,247,837	16,354,219	17,602,056
	TOTAL EXPENSES		2,228,645	15,605,119	169,570,594	185,175,713
4.	UNDERWRITING PROFIT (1-2-3)		51,745	1,100,221	18,730,426	19,830,647
5.	INVESTMENT INCOME		30,752	(214,694)	1,533,106	1,318,412
6.	PROFIT (4+5)		82,497	885,527	20,263,531	21,149,059
7.	Dividend		0	0	(5,857,551)	(5,857,551)
8.	SURPLUS (6-7)		82,497	885,527	14,405,980	15,291,508
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		210	(1,501)	163,660	162,159
	2011		(989)	(4,326)	666,797	662,471
	2012		807	(4,874)	690,291	685,417
	2013		1,433	(14,798)	1,322,965	1,308,167
	2014		2,034	(45,076)	2,323,116	2,278,040
	2015		2,534	(197,944)	1,637,394	1,439,450
	2016		2,619	50,546	1,825,687	1,876,233
	2017		3,438	250,194	1,865,475	2,115,669
	2018		3,180	(104,224)	2,701,793	2,597,569
	2019		3,791	277,926	2,317,154	2,595,080
	2020		3,596	(68,514)	(1,215,894)	(1,284,408)
	2021		5,300	95,162	107,541	202,703
	2022		54,543	652,956		652,956
TOTAL SURPLUS (DEFICITS)			82,497	885,527	14,405,980	15,291,507
TOTAL CASH						20,655,233

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2022		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	1,500	1,500	538,401	539,901
	Case Reserves	0	0	0	0
	IBNR	0	(0)	0	(0)
	Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2011 CLAIMS		1,500	1,500	538,401	539,901
FUND YEAR 2012					
	Paid Claims	0	954	1,582,804	1,583,757
	Case Reserves	0	(954)	65,616	64,662
	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	13	51,543	914,416	965,959
	Case Reserves	(13)	(53,546)	458,599	405,052
	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	33	180,473	476,289	656,762
	Case Reserves	(33)	(147,400)	388,283	240,883
	IBNR	0	(20,754)	43,550	22,796
	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	283,119	367,228	1,175,139	1,542,368
	Case Reserves	(285,465)	(194,818)	1,460,651	1,265,832
	IBNR	2,346	12,698	106,456	119,154
	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	July 31, 2022	
ALL YEARS COMBINED				
	THIS	YTD	PRIOR	FUND
	MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2016				
Paid Claims	84	182,560	844,767	1,027,327
Case Reserves	15,500	(241,492)	1,681,779	1,440,288
IBNR	(15,584)	(23,954)	54,558	30,605
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	493,632	759,534	393,930	1,153,463
Case Reserves	(576,272)	(739,273)	1,372,320	633,047
IBNR	82,641	(314,581)	1,211,149	896,568
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	3,243	11,849	742,774	754,623
Case Reserves	0	240,796	384,006	624,803
IBNR	(3,243)	(180,198)	1,013,968	833,770
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	473,300	373,407	590,241	963,648
IBNR	(473,300)	(732,104)	1,923,599	1,191,495
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	0	237,447	636,007	873,454
Case Reserves	211,943	251,317	3,478,036	3,729,353
IBNR	(211,943)	(511,587)	3,149,860	2,638,273
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	(9,125)	868,668	848,061	1,716,729
Case Reserves	31,026	(787,685)	1,097,909	310,223
IBNR	(21,901)	(303,610)	3,792,655	3,489,045
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	71,046	86,603		86,603
Case Reserves	17,353	220,703		220,703
IBNR	370,712	2,758,475		2,758,475
Discounted Claim Value	(32,539)	(362,019)		(362,019)
TOTAL FY 2022 CLAIMS	426,572	2,703,762	0	2,703,762
COMBINED TOTAL CLAIMS	428,072	2,253,895	28,046,678	30,300,573
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 July 31, 2022

ALL YEARS COMBINED

		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	57,927	427,669	85,990,860	86,418,529
2.	CLAIM EXPENSES				
	Paid Claims	33,648	289,673	76,173,064	76,462,737
	IBNR	351	5,056	41,205	46,261
	Less Specific Excess	-	-	-	-
	Less Aggregate Excess	-	-	-	-
	Total Claims	33,999	294,728	76,214,270	76,508,998
3.	EXPENSES				
	HMO Premiums	-	-	-	-
	Excess Premiums	-	-	3,585,466	3,585,466
	Administrative	6,248	44,091	5,935,924	5,980,014
	Total Expenses	6,248	44,091	9,521,390	9,565,480
4.	UNDERWRITING PROFIT (1-2-3)	17,679	88,851	255,200	344,051
5.	INVESTMENT INCOME	-	-	7,136	7,136
6.	STATUTORY PROFIT (4+5)	17,679	88,851	262,336	351,187
9.	STATUTORY SURPLUS (6+7-8)	17,679	88,851	262,336	351,187
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	2,075	36,867	(32,955)	3,912
	CASH	(44,462)	(44,462)	52,712	8,250
2022	SURPLUS	15,604	51,984	-	51,984
	CASH	130,452	130,452	-	130,452
TOTAL SURPLUS		17,679	88,851	262,336	351,187
TOTAL CASH		85,990	85,990	348,001	433,991

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS of July 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	(2,075)	(36,867)	41,205	4,339
Total Claims	(2,075)	(36,867)	613,457	576,590
FUND YEAR 2022				
Paid Claims	33,648	289,673	-	289,673
IBNR	2,426	41,922	-	41,922
Total Claims	36,074	331,595	613,457	331,595
COMBINED TOTAL CLAIMS	33,999	294,728	76,214,270	76,508,998

Gloucester County Insurance Commission

CLAIM ACTIVITY REPORT

As of July 31, 2022

COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	0	0	0	0	0	0	0	0	0	0	1	1	4	6
July-22	0	0	0	0	0	0	0	0	0	0	1	2	8	11
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	1	4	5
Limited Reserves														\$10,953
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$11,000	\$83,092	\$96,492
July-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$12,000	\$106,081	\$120,481
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$22,990	\$23,990
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	\$128,139	\$2,845,631
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	0	0	0	0	0	1	0	0	0	3	3	2	4	13
July-22	0	0	0	0	0	1	0	0	0	2	3	2	8	16
NET CHGE	0	0	0	0	0	0	0	0	0	-1	0	0	4	3
Limited Reserves														\$26,757
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	\$0	\$0	\$0	\$0	\$0	\$118,312	\$0	\$0	\$0	\$222,074	\$62,645	\$10,000	\$23,198	\$436,228
July-22	\$0	\$0	\$0	\$0	\$0	\$117,967	\$0	\$0	\$0	\$206,580	\$59,875	\$10,000	\$33,698	\$428,120
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$345)	\$0	\$0	\$0	(\$15,494)	(\$2,770)	\$0	\$10,500	(\$8,109)
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$514,980	\$5,918	\$298,484	\$96,334	\$18,749	\$33,698	\$3,527,598
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	0	0	0	0	0	0	0	0	0	0	0	0	3	3
July-22	0	0	0	0	0	0	0	0	0	0	0	1	3	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Limited Reserves														\$4,500
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,060	\$15,060
July-22	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$17,500	\$18,000
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$2,440	\$2,940
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	\$18,169	\$1,358,067
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	0	0	1	3	0	2	2	1	1	4	11	39	33	97
July-22	0	0	1	3	0	2	2	1	1	4	9	39	45	107
NET CHGE	0	0	0	0	0	0	0	0	0	0	-2	0	12	10
Limited Reserves														\$13,919
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	\$0	\$0	\$17,807	\$81,302	\$0	\$39,606	\$19,747	\$90,308	\$32,523	\$116,180	\$195,228	\$642,062	\$266,165	\$1,500,929
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
NET CHGE	\$0	\$0	\$0	(\$195)	\$0	\$0	(\$368)	\$0	\$0	(\$2,138)	(\$17,405)	(\$31,342)	\$39,852	(\$11,597)
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	\$1,681,373	\$464,573	\$15,449,869
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	0	0	1	3	0	3	2	1	1	7	15	42	44	119
July-22	0	0	1	3	0	3	2	1	1	6	13	44	64	138
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-2	2	20	19
Limited Reserves														\$14,898
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	TOTAL
June-22	\$0	\$0	\$17,807	\$81,302	\$0	\$157,918	\$19,747	\$90,308	\$32,523	\$338,254	\$260,273	\$663,062	\$387,515	\$2,048,710
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
NET CHGE	\$0	\$0	\$0	(\$195)	\$0	(\$345)	(\$368)	\$0	\$0	(\$17,632)	(\$20,175)	(\$29,842)	\$75,781	\$7,224
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,643,616	\$981,610	\$3,166,849	\$1,718,240	\$2,044,370	\$1,415,316	\$1,740,346	\$1,157,606	\$1,951,539	\$644,578	\$23,181,165

2018 2019 2020 2021 2022 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

July 31, 2022

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		55 Actual 31-Jul-22	MONTH TARGETED	Last Month		54 Actual 30-Jun-22	MONTH TARGETED	Last Year		43 Actual 30-Jun-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%	557,653	5,918	5,918	1.03%	557,168	30,802	30,802	5.35%	540,896
AUTO LIABILITY	103,000	28,126	28,126	27.31%	97,704	28,126	28,126	27.31%	97,400	31,555	31,555	30.64%	93,356
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	1,228,805	1,121,394	1,121,394	91.02%	1,228,315	1,081,479	1,081,479	87.78%	1,219,923
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	2,067,163	1,415,316	1,415,316	67.59%	2,065,882	1,403,713	1,403,713	67.04%	2,037,175
NET PAYOUT %	\$1,382,793			66.04%									

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		43 Actual 31-Jul-22	MONTH TARGETED	Last Month		42 Actual 30-Jun-22	MONTH TARGETED	Last Year		31 Actual 30-Jun-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	191,270	235,462	235,462	123.10%	191,270	235,462	235,462	123.10%	191,270	235,462	235,462	123.10%	191,270
GEN LIABILITY	552,801	298,484	298,484	53.99%	519,111	300,509	300,509	54.36%	516,636	282,184	282,184	51.05%	477,747
AUTO LIABILITY	103,893	122,345	122,345	117.76%	94,166	122,345	122,345	117.76%	93,724	165,860	165,860	159.65%	87,013
WORKER'S COMP	1,300,289	1,118,897	1,118,897	86.05%	1,287,542	1,106,322	1,106,322	85.08%	1,286,269	1,046,191	1,046,191	80.46%	1,259,970
TOTAL ALL LINES	2,148,253	1,775,188	1,775,188	82.63%	2,092,089	1,764,638	1,764,638	82.14%	2,087,899	1,729,696	1,729,696	80.52%	2,015,999
NET PAYOUT %	\$1,419,724			66.09%									

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		31 Actual 31-Jul-22	MONTH TARGETED	Last Month		30 Actual 30-Jun-22	MONTH TARGETED	Last Year		19 Actual 30-Jun-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	339,909	544,625	544,625	160.23%	339,909	544,625	544,625	160.23%	339,909	547,312	547,312	161.02%	331,069
GEN LIABILITY	601,000	96,334	96,334	16.03%	519,402	96,334	96,334	16.03%	514,247	84,447	84,447	14.05%	436,932
AUTO LIABILITY	112,001	3,232	3,232	2.89%	93,803	3,232	3,232	2.89%	92,862	3,232	3,232	2.89%	76,624
WORKER'S COMP	1,319,505	941,774	1,348,560	102.20%	1,278,590	958,269	958,269	72.62%	1,274,268	954,522	954,522	101.35%	1,161,741
TOTAL ALL LINES	2,372,415	1,585,964	1,992,750	84.00%	2,231,704	1,602,459	1,602,459	67.55%	2,221,286	1,589,513	1,589,513	279.31%	2,006,366
NET PAYOUT %	\$1,050,079			44.26%									

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		19 Actual 31-Jul-22	MONTH TARGETED	Last Month		18 Actual 30-Jun-22	MONTH TARGETED	Last Year		7 Actual 30-Jun-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	338,000	296,056	296,056	87.59%	329,210	295,056	295,056	87.29%	328,155	129,879	129,879	38.43%	179,140
GEN LIABILITY	551,000	18,749	18,749	3.40%	400,582	18,749	18,749	3.40%	392,087	17,206	17,206	3.12%	137,750
AUTO LIABILITY	117,001	6,594	6,594	5.64%	80,044	6,094	6,094	5.21%	77,726	1,000	1,000	0.85%	29,250
WORKER'S COMP	1,297,005	1,681,373	1,681,373	129.64%	1,141,931	1,683,690	1,683,690	129.81%	1,119,459	498,772	498,772	29.66%	246,431
TOTAL ALL LINES	2,303,006	2,002,772	2,002,772	86.96%	1,951,767	2,003,589	2,003,589	87.00%	1,917,427	646,857	646,857	72.07%	592,571
NET PAYOUT %	\$1,318,319			57.24%									

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		7 Actual 31-Jul-22	MONTH TARGETED	Last Month		6 Actual 30-Jun-22	MONTH TARGETED	Last Year		-5 Actual 30-Jun-21	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	316,000	128,139	128,139	40.55%	167,480	92,127	92,127	29.15%	142,200			N/A	N/A
GEN LIABILITY	538,000	33,698	33,698	6.26%	134,500	23,198	23,198	4.31%	102,220			N/A	N/A
AUTO LIABILITY	113,000	18,169	18,169	16.08%	28,250	15,670	15,670	13.87%	22,600			N/A	N/A
WORKER'S COMP	1,244,000	464,573	464,573	37.35%	236,360	396,820	396,820	31.90%	174,160			N/A	N/A
TOTAL ALL LINES	2,211,000	644,578	644,578	29.15%	566,590	527,816	527,816	23.87%	441,180	0	0	N/A	N/A
NET PAYOUT %	\$181,281			8.20%									

2014 2015 2016 2017 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

July 31, 2022

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		103 Actual 31-Jul-22	MONTH TARGETED	Last Month		102 Actual 30-Jun-22	MONTH TARGETED	Last Year		91 Actual 30-Jun-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	81,245	81,245	33.38%	243,372	81,245	81,245	33.38%	243,372
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	167,308	167,308	21.59%	747,660	167,308	167,308	21.59%	747,660
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	3,950	3,950	5.75%	66,547	3,950	3,950	5.75%	66,547
WORKER'S COMP	1,107,261	745,774	745,774	67.35%	1,107,261	745,774	745,774	67.35%	1,107,261	745,774	745,774	67.35%	1,107,261
TOTAL ALL LINES	2,194,083	998,277	998,277	45.50%	2,164,840	998,277	998,277	45.50%	2,164,840	998,277	998,277	45.50%	2,164,840
NET PAYOUT %	\$981,610			44.74%									

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current		91 Actual 31-Jul-22	MONTH TARGETED	Last Month		90 Actual 30-Jun-22	MONTH TARGETED	Last Year		79 Actual 30-Jun-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	617,559	617,559	268.50%	230,000	617,559	617,559	268.50%	230,000
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	723,668	723,668	106.42%	656,181	723,668	723,668	106.42%	656,181
AUTO LIABILITY	91,000	307,746	308,246	338.73%	88,212	307,746	307,746	338.18%	88,212	307,746	307,746	338.18%	88,212
WORKER'S COMP	1,157,000	1,869,723	1,869,723	161.60%	1,157,000	1,869,723	1,869,723	161.60%	1,157,000	1,833,844	1,833,844	158.50%	1,157,000
TOTAL ALL LINES	2,158,000	3,518,696	3,519,196	163.08%	2,131,393	3,518,696	3,518,696	163.05%	2,131,393	3,482,817	3,482,817	161.39%	2,131,393
NET PAYOUT %	\$3,009,276			139.45%									

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current		79 Actual 31-Jul-22	MONTH TARGETED	Last Month		78 Actual 30-Jun-22	MONTH TARGETED	Last Year		67 Actual 30-Jun-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	418,088	418,088	211.97%	197,238	418,088	418,088	211.97%	197,238
GEN LIABILITY	641,774	31,055	31,055	4.84%	619,294	31,055	31,055	4.84%	619,294	30,005	30,005	4.68%	622,477
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,508	19,249	19,249	18.57%	100,508	19,249	19,249	18.57%	100,792
WORKER'S COMP	1,226,749	1,348,197	1,398,197	113.98%	1,226,749	1,348,197	1,348,197	109.90%	1,226,749	1,343,190	1,343,190	109.49%	1,226,749
TOTAL ALL LINES	2,169,445	1,816,589	1,866,589	86.04%	2,143,789	1,816,589	1,816,589	83.74%	2,143,789	1,810,533	1,810,533	83.46%	2,147,255
NET PAYOUT %	\$1,698,860			78.31%									

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		67 Actual 31-Jul-22	MONTH TARGETED	Last Month		66 Actual 30-Jun-22	MONTH TARGETED	Last Year		55 Actual 30-Jun-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	170,264	170,264	95.65%	178,000	170,264	170,264	95.65%	178,000
GEN LIABILITY	609,000	518,925	522,869	85.86%	590,689	515,565	515,565	84.66%	591,033	548,224	548,224	90.02%	589,602
AUTO LIABILITY	104,000	337,497	337,497	324.52%	101,098	337,497	337,497	324.52%	101,030	345,233	345,233	331.95%	98,653
WORKER'S COMP	1,217,000	1,092,794	1,092,794	89.79%	1,217,000	1,092,794	1,092,794	89.79%	1,217,000	1,098,332	1,098,332	90.25%	1,213,844
TOTAL ALL LINES	2,108,000	2,119,480	2,123,424	100.73%	2,086,787	2,116,120	2,116,120	100.39%	2,087,062	2,162,053	2,162,053	102.56%	2,080,099
NET PAYOUT %	\$1,954,062			92.70%									

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

July 31, 2022

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010	Budget	Current		151	MONTH	Last Month		150	MONTH	Last Year		139	MONTH			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	31-Jul-22		TARGETED	Incurred	Incurred		30-Jun-22	TARGETED	Incurred		Incurred	30-Jun-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	Budget	Current		139	MONTH	Last Month		138	MONTH	Last Year		127	MONTH			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
	Incurred	Incurred	31-Jul-22	TARGETED	Incurred	Incurred	30-Jun-22	TARGETED	Incurred	Incurred	30-Jun-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		127	MONTH TARGETED	Last Month		126	MONTH TARGETED	Last Year		115	MONTH TARGETED			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	31-Jul-22		Incurred	Incurred	30-Jun-22		Incurred	Incurred	30-Jun-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%	1,306,164	1,306,164	101.08%	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%	2,214,882	2,214,882	86.18%	2,533,888	98.60%
NET PAYOUT %	\$2,078,806				80.89%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

		Current		115			Last Month		114			Last Year		103		
2013	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-22		TARGETED	Incurred	Incurred	30-Jun-22		TARGETED	Incurred	Incurred	30-Jun-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%
WORKER'S COMP	1,292,157	1,451,113	1,451,113	112.30%	1,292,157	100.00%	1,451,113	1,451,113	112.30%	1,292,157	100.00%	1,449,113	1,449,113	112.15%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,648,616	1,648,616	64.05%	2,537,906	98.60%	1,648,616	1,648,616	64.05%	2,537,906	98.60%	1,646,616	1,646,616	63.97%	2,537,906	98.60%
NET PAYOUT %	\$1,562,509				60.70%											

Cyber Update



Pre-Renewal Update on Cyber Controls

July 2022



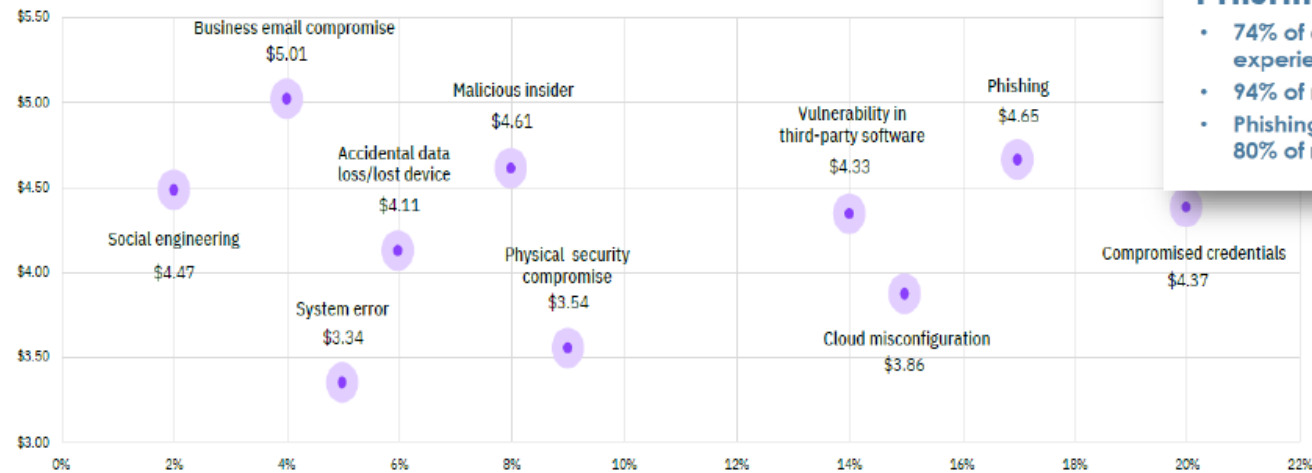
What Are The Issues?

The Issues

The Key Problem: Extortion

- A. M. Best reports: Cyber insurance industry loss ratio rose by 51% from 2019 to 2020, Ransomware claims rose 35% in 2020, which now account for 75% of all Cyber claims
- FireEye reports 41% of identified malware families in 2020 were new / previously unknown, showing the quick acceleration of attacker innovation
- IBM/Ponemon reports: 48% of breaches were caused by human error and system glitch, 20% of breaches were due to compromised credentials, 16% of breaches due to 3rd party vulnerabilities

Measured in US\$ millions • KnowBe4 reports Ransomware claims increased by 1,000% in 2021



Phishing

- 74% of organizations in the US experienced a successful phishing attack
- 94% of malware is delivered by email
- Phishing attacks account for more than 80% of reported security incidents



The Issues

287

Average number of days
to identify and contain a
data breach

**The longer it took to identify
and contain, the more costly
the breach.**

Data breaches that took longer than 200 days to identify and contain cost on average \$4.87 million, compared to \$3.61 million for breaches that took less than 200 days. Overall, it took an average of 287 days to identify and contain a data breach, seven days longer than in the previous report. To put this in perspective, if a breach occurring on January 1 took 287 days to identify and contain, the breach wouldn't be contained until October 14th. The average time to identify and contain varied widely depending on the type of data breach, attack vector, factors such as the use of security AI and automation, and cloud modernization stage.

\$4.62m

Average
total cost of a
ransomware breach

**Ransomware and destructive
attacks were costlier than
other types of breaches.**

Ransomware attacks cost an average of \$4.62 million, more expensive than the average data breach (\$4.24 million). These costs included escalation, notification, lost business and response costs, but did not include the cost of the ransom. Malicious attacks that destroyed data in destructive wiper-style attacks cost an average of \$4.69 million. The percentage of companies where ransomware was a factor in the breach was 7.8%.

20%

Share of breaches
initially caused by
compromised credentials

**Compromised credentials was the
most common initial attack vector,
responsible for 20% of breaches.**

Business email compromise (BEC) was responsible for only 4% of breaches, but had the highest average total cost of the 10 initial attack vectors in the study, at \$5.01 million. The second costliest was phishing (\$4.65 million), followed by malicious insiders (\$4.61 million), social engineering (\$4.47 million), and compromised credentials (\$4.37 million).



What Minimum
Controls Are
Needed?

Cyber Controls

**** The market is demanding certain cybersecurity controls be in place in order to provide full Ransomware coverage or even quote Cyber coverage at all. The requirements are typically required to be in place prior to binding; sometimes 30 days. ****

Quote or No Quote

Multi-Factor Authentication (MFA): Applied for all remote access to the network, remote email, privileged users and off-network back-ups.

Back-Ups: All mission critical data and applications must be backed-up off-network or completely segmented.

- *Insurers are not yet discussing data stored by third parties (applications, vendors, etc.), but this will likely soon be part of the requirement.*
- *Some insurers are requiring some variation of the 3-2-1 Back-Up Rule, which is 3 back-ups, on 2 different types of media and 1 copy must be off-site.*

Endpoint Protection (EPP/EDR): Endpoint protection, detection and response.

- *Just having antivirus security at your endpoints is not enough; you must be able to detect the actual or potential threats in real-time and be able to respond.*

Other Key Underwriting Considerations

Employee Training: Employee training is a must. Insurers have not quite defined it yet, but the standard is 1 hour per year covering malware identification, password construction, identifying security incidents and social engineering attacks, with phishing testing.

Patching: Insurers will look at your patching cadence to see that all security updates (especially critical ones) are quickly applied. Insurers may also ask about your patch management procedures: How are you notified of available patches, and what procedure/timeline is used for implementing? Also be ready to confirm if you have remediated any instances of specific vulnerabilities, such as log4j (CVE-2021-44228).

Virtual Private Network (VPN): Most insurers are requiring VPNs used for remote access. In lieu of VPN, there are certain Remote Desktop Protocol (RDP) providers with strong security in place, but this may be a tough conversation with underwriters as they will have to refer these security questions to their cybersecurity consultants.

Check out the NJCE Cyber Task Force's Cyber Risk Management Program for more details of controls and policies.

Cyber Controls

Additional Minimum Controls

Password Strength: We all understand the importance of complex passwords, but it is critical these are unique from all other passwords each individual uses elsewhere in life.

Access Privilege and Segregation: Simple enough, each employee does not need access to the parts of the network for all other departments. With this in place, attackers may get into Jane Doe's account, but Jane Doe's account will not have access to other parts of the organization.

Encrypt Data: Encrypt your data, especially sensitive (financial, PII, PHI) so if you are breached or accidentally release data, the data is unusable.

Deep Web Scans: Organizations should utilize a service that constantly scans the deep web for your email addresses and passwords in known breaches and your organization's documents containing potentially sensitive information.

Incident Response and Business Continuity: Time is of the essence in attacks and can make all the difference. Have an incident response plan and regularly test it. Develop a business continuity plan to keep operations as high as possible during the event. These will help produce drastic differences in your total loss.

Vulnerability Scanning and Penetration Testing: Periodic Penetration Tests will help test the security you have implemented, while frequent vulnerability scanning will address vulnerabilities in your applications, which are frequently occurring.

Third Party Security Audits: Especially for some of your high-risk vendors (accounting, employee benefits, IT), utilize a security audit to ensure they are protecting your data and network like you would protect it yourself.

Security Operations Center (SOC): A 24/7 staffed security operations center.

Advanced Credential Management: Ensuring different credentials are used for back-ups and certain other segmented areas, different than the normal environment's administrator credentials. Also perform credential integrity checks against known breaches on a regular basis.

Back-Up Testing: Back-ups should also be tested for integrity on a regular basis (every 3 months).

Advanced Security Software: Utilize a network monitoring solution that alerts for suspicious or malicious behavior (such as SIEM).

■ Cyber Controls: Operational Technology (OT / ICS)

Minimum Controls for Operational Technology / Industrial Control Systems (OT / ICS)

Segmentation: OT/ICS environments should be segmented from other environments. This can be done virtually or physically.

Accounts/Credentials: No accounts, usernames or passwords should be the same as what is used on the regular business network.

Email and Web Browser: No web browser should be on the network, if possible. Only email access should be outgoing emails, not incoming.

Border: All network points need to be known and secured. Limit access to known IPs. No direct internet connection. Endpoint detection and response.

NJCE CYBER CHECKLIST 2023 PRE-RENEWAL

Control Area	Details	Completed
Multi Factor Authentication	All remote access	
	Remote email (mobile email)	
	Privileged users	
	Off-network backups	
Data Back-Up	All mission critical data and applications backed-up off-network (virtually or physically)	
	Back-ups should be periodically tested	
Endpoint Detection & Response	Must be using a true EDR tool, by whatever name known (EDR, XDR, etc.)	
Employee Training	Periodic cybersecurity awareness training through the year (at least one hour in total)	
	Multiple phishing tests through the year	
Patching	Have a patch management process (such as using an automated tool or service)	
	Security patches applied at least each month (subject to positive functionality test of the patch)	
	Have you remedied log4j (CVE-2021-44228)?	
Password Management	Strength must be at least eight characters, and require uppercase, lowercase, alpha and numeric characters	
	Passwords should be changed at least every three months	
	Use of NIST 800-63B (03/02/2020 and beyond) in lieu of the above	
Access Privilege Controls	Access should be defined based on position title and limited as much as possible	
Protect Data	Personally Identifiable, Protected Health (PII / PHI) and other confidential information encrypted at rest and in transit	
	Back-up data should be encrypted	
Incident Response Plan	Have a robust incident response plan	
	Periodically test your incident response plan with a tabletop exercise	
Vulnerability Scanning	Continuous vulnerability scanning should be performed	
Security Tools	Antivirus, anti-malware, etc. should be deployed across network	
Port Management	Ports should be locked/closed unless in use	

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 67-22

MAY 2022

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

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

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

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001490			
001490	INSERVCO INSURANCE SERVICES	TPA 5/22	7,618.00
			7,618.00
001491			
001491	MARMERO LAW LLC	LEGAL - WORTHY	8,068.00
001491	MARMERO LAW LLC	LEGAL - WORTHY	7,173.00
001491	MARMERO LAW LLC	LEGAL - WORTHY	4,128.50
001491	MARMERO LAW LLC	ATTORNEY 5/22	2,700.00
001491	MARMERO LAW LLC	LEGAL - WORTHY	1,166.50
001491	MARMERO LAW LLC	LEGAL - WORTHY	4,292.00
001491	MARMERO LAW LLC	LEGAL - WORTHY	1,219.00
001491	MARMERO LAW LLC	LEGAL - WORTHY	1,758.50
001491	MARMERO LAW LLC	LEGAL - WORTHY	1,573.50
			32,079.00
001492			
001492	KLDISCOVERY ONTRACK LLC	LEGAL - BALLENGER	364.11
			364.11
001493			
001493	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/22	7.72
001493	PERMA RISK MANAGEMENT SERVICES	ED 5/22	13,533.91
			13,541.63
001494			
001494	HARDENBERGH INSURANCE GROUP	UNDERWRITING 5/22	5,356.00
			5,356.00
001495			
001495	THE ACTUARIAL ADVANTAGE	ACTUARY 5/22	746.91
			746.91
001496			
001496	COURIER-POST	AD CONTRACTS AWARD 4.12.22	57.08
			57.08
001497			
001497	BROWN & CONNERY, LLP	LEGAL - BALLENGER	361.00
001497	BROWN & CONNERY, LLP	LEGAL - IVINS	3,097.00
001497	BROWN & CONNERY, LLP	LEGAL - BALLENGER	3,967.00
			7,425.00
001498			
001498	VIOLA YEAGER	REIMBURSE MEDICAL 4/22	439.96
			439.96
001499			
001499	JUNE ATKINSON	REIMBURSE MEDICAL 4/22	439.96
			439.96
001500			
001500	NJ ADVANCE MEDIA	AD CONTRACTS AWARD 4.11.22	157.12

001501			
001501	DUANE SARMIENTO	REIMBURSE MEDICAL 4/22	2,615.31
			2,615.31
001502			
001502	HARDENBERGH INSURANCE GROUP	RMC FEE 5/22	27,434.00
			27,434.00

Total Payments FY 2022	98,274.08
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TOTAL PAYMENTS ALL FUND YEARS	98,274.08
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Chairperson

Attest:

Dated:_____

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

Treasurer

GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

Resolution No. 68-22

JULY 2022

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

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

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

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001520			
001520	MADDEN & MADDEN	LEGAL - LICK STATEMENT 7	886.00
001520	MADDEN & MADDEN	LEGAL - LICK STATEMENT 5	2,660.00
			3,546.00
001521			
001521	INSERVCO INSURANCE SERVICES	TPA 7/22	7,618.00
			7,618.00
001522			
001522	MARMERO LAW LLC	ATTORNEY FEE 7/22	2,025.00
			2,025.00
001523			
001523	KLDISCOVERY ONTRACK LLC	SERVICES IN CASE OF NICOLE IVINS	15,241.63
			15,241.63
001524			
001524	PERMA RISK MANAGEMENT SERVICES	POSTAGE 6/22	7.19
001524	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 7/22	13,533.91
			13,541.10
001525			
001525	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 7/22	5,356.00
			5,356.00
001526			
001526	THE ACTUARIAL ADVANTAGE	ACTUARY 7/22	746.91
			746.91
001527			
001527	BROWN & CONNERY, LLP	LEGAL MONAGHAN	22.00
001527	BROWN & CONNERY, LLP	LEGAL - BALLENGER	76.00
001527	BROWN & CONNERY, LLP	LEGAL - THOMPSON	5,795.00
001527	BROWN & CONNERY, LLP	LEGAL - HENRY	323.00
001527	BROWN & CONNERY, LLP	LEGAL - THOMPSON	190.00
001527	BROWN & CONNERY, LLP	LEGAL - YOUNG	4,742.30
001527	BROWN & CONNERY, LLP	LEGAL - YOUNG	2,796.00
001527	BROWN & CONNERY, LLP	LEGAL - THOMPSON	6,821.00
001527	BROWN & CONNERY, LLP	LEGAL - IVINS	4,708.00
001527	BROWN & CONNERY, LLP	LEGAL - YOUNG	5,073.65
			30,546.95

001528			
001528	VIOLA YEAGER	REIMBURSE MEDICAL 6/22	439.96
			439.96
001529			
001529	JUNE ATKINSON	REIMBURSE MEDICAL 6/22	439.96
			439.96
001530			
001530	SPARK CREATIVE GROUP	SITE UPDATES JAN-JUNE 2022	472.50
001530	SPARK CREATIVE GROUP	WEBSITE HOSTING THRU 5/22	400.00
001530	SPARK CREATIVE GROUP	DOMAIN MGMT THRU 5/22	25.00
			897.50
001531			
001531	DUANE SARMIENTO	REIMBURSE MEDICAL 6/22	2,615.31
			2,615.31
001532			
001532	HARDENBERGH INSURANCE GROUP	RMC FEE 7/22	27,434.00
			27,434.00
		Total Payments FY 2022	110,448.32
		TOTAL PAYMENTS ALL FUND YEARS	110,448.32

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. 69-22

JULY 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>
W0722			
W0722	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 7/22	530.50
W0722	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 7/22	2,820.00
			3,350.50
		Total Payments FY 2022	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 70-22

AUGUST 2022

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

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

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

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001533			
001533	INSERVCO INSURANCE SERVICES	TPA 8/22	7,618.00
			7,618.00
001534			
001534	MARMERO LAW LLC	ATTORNEY 8/22	2,055.00
			2,055.00
001535			
001535	PERMA RISK MANAGEMENT SERVICES	POSTAGE 7/22	6.84
001535	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 8/22	13,533.91
			13,540.75
001536			
001536	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 8/22	5,356.00
			5,356.00
001537			
001537	THE ACTUARIAL ADVANTAGE	ACTUARY 8/22	746.91
			746.91
001538			
001538	VIOLA YEAGER	REIMBURSE MEDICAL 7/22	439.96
			439.96
001539			
001539	JUNE ATKINSON	REIMBURSE MEDICAL 7/22	439.96
			439.96
001540			
001540	DUANE SARMIENTO	REIMBURSE MEDICAL 7/22	2,615.31
			2,615.31
001541			
001541	HARDENBERGH INSURANCE GROUP	RMC FEE 8/22	27,434.00
			27,434.00
		Total Payments FY 2022	60,245.89
		TOTAL PAYMENTS ALL	
		FUND YEARS	\$60,245.89

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. 71-22

AUGUST 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>
W0822			
W0822	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 8/22	530.50
W0822	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 8/22	2,820.00
			3,350.50
		Total Payments FY 2022	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 72-22

SEPTEMBER 2022

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

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

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

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001542			
001542	NEW JERSEY COUNTIES EXCESS JIF	NJCE 2ND AND 3RD INSTALLMENTS 2022	1,720,032.54
			1,720,032.54
001543			
001543	INSERVCO INSURANCE SERVICES	TPA 9/22	7,618.00
			7,618.00
001544			
001544	MARMERO LAW LLC	ATTORNEY 9/22	1,770.00
			1,770.00
001545			
001545	PERMA RISK MANAGEMENT SERVICES	POSTAGE 8/22	4.56
001545	PERMA RISK MANAGEMENT SERVICES	ED 9/22	13,533.91
			13,538.47
001546			
001546	HARDENBERGH INSURANCE GROUP	UNDERWRITING 9/22	5,356.00
			5,356.00
001547			
001547	THE ACTUARIAL ADVANTAGE	ACTUARY 9/22	746.91
001547	THE ACTUARIAL ADVANTAGE	ACTUARY 5/22	746.91
			1,493.82
001548			
001548	BROWN & CONNERY, LLP	LEGAL IVINS	323.00
			323.00
001549			
001549	JUNE ATKINSON	REIMBURSE MEDICAL 8/22	439.96
			439.96
001550			
001550	DUANE SARMIENTO	REIMBURSE MEDICAL 8/22	2,615.31
			2,615.31
001551			
001551	HARDENBERGH INSURANCE GROUP	RMC 9/22	27,434.00
			27,434.00
		Total Payments FY 2022	1,780,621.10
		TOTAL PAYMENTS ALL FUND YEARS	\$1,780,621.10

Chairperson

Attest:

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

Dated:_____

Treasurer

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

Resolution No. 73-22

SEPTEMBER 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>
W0922			
W0922	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 9/22	530.50
W0922	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 9/22	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	July			
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	\$5,443,087.21	5400655.51	13162.39	29,269.31
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	\$140,676.48	\$48,144.20	\$60,638.75
10	(Withdrawals - Sales)	-\$307,839.73	-\$201,184.03	-\$59,689.50
	Ending Cash & Investment Balance	\$5,275,923.96	\$5,247,615.68	\$14,111.64
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$144,701.38	\$111,195.23	\$27,755.33
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,420,625.34	\$5,358,810.91	\$41,866.97
				\$19,947.46

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2022								
Month Ending: July								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	743,263.54	3,570,220.72	(258,994.31)	905,550.32	413,464.92	(112,971.85)	182,553.90	5,443,087.24
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	18,765.20	0.00	0.00	0.00	0.00	0.00	0.00	18,765.20
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts*	0.00	0.00	0.00	0.00	0.00	29,379.00	0.00	29,379.00
TOTAL	18,765.20	0.00	0.00	0.00	0.00	29,379.00	0.00	48,144.20
EXPENSES								
Claims Transfers	13,021.76	19,943.90	58.62	72,162.92	0.00	0.00	0.00	105,187.20
Expenses	0.00	0.00	0.00	0.00	0.00	110,448.32	0.00	110,448.32
Other Expenses*	(430.00)	0.00	0.00	0.00	0.00	101.93	0.00	(328.07)
TOTAL	12,591.76	19,943.90	58.62	72,162.92	0.00	110,550.25	0.00	215,307.45
END BALANCE	749,436.98	3,550,276.82	(259,052.93)	833,387.40	413,464.92	(194,143.10)	182,553.90	5,275,923.99

**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 *September 22, 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 6/1/22 to 6/30/22, 7/1/22 TO 7/31/22 and 8/1/22 to 8/31/22 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 22, 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
06/01/2022 Thru 06/30/2022

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2022 Thru 06/30/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5815	3530003174	001	PIRMATTEO, JENNIE	6/2/2022	6/2/2022	1ST ALERT APPRAISALS	6/17/2022	INVOICE 7426	610.00 610.00
Total for Coverage: Auto Liability							Number of entries: 1		610.00	610.00
Coverage: Auto Physical Damage										
C	5808	3530003195	001	GLOUCESTER COUNTY IMPROV	5/16/2022	5/16/2022	1ST ALERT APPRAISALS	6/3/2022	INVOICE 7396	135.00 135.00
C	5811	3530003165	001	ROWAN COLLEGE OF SOUTH JERS	3/25/2022	3/25/2022	ROWAN COLLEGE OF SOUTH JERSEY	6/3/2022	STORAGE FEE AND TOW	949.25 949.25
C	5812	3530002824	001	GLOUCESTER COUNTY	6/10/2022	6/10/2022	GLOUCESTER COUNTY	6/17/2022	DEDUCTIBLE REIMBURSEMENT	1,000.00 1,000.00
C	5813	3530003138	001	GLOUCESTER COUNTY	2/11/2022	2/11/2022	BELLMAR COLLISION CENTER	6/17/2022	2016 FORD EXPL PLATE #: CG1AWK	3,210.16 3,210.16
R	231333459	3530002824	001	GLOUCESTER COUNTY	2/25/2022	2/25/2022	GOVERNMENT EMPLOYEES INSURANCE	6/10/2022	SUBROGATION RECOVERY	-18,465.20 -18,465.20
R	232661281	3530002824	001	GLOUCESTER COUNTY	4/18/2022	4/18/2022	GOVERNMENT EMPLOYEES INSURANCE	6/23/2022	SUBROGATION RECOVERY	-300.00 -300.00
Total for Coverage: Auto Physical Damage							Number of entries: 6		-13,470.79	-13,470.79
Coverage: Police Professional										
C	5807	3530002160	001	OWENS, WILLIAM	2/8/2022	2/8/2022	MADDEN & MADDEN PA	6/3/2022	STATEMENT 6	60.00 60.00
C	5809	3530002413	001	CARBONARO, ANTHONY	4/19/2022	4/29/2022	MADDEN & MADDEN PA	6/3/2022	STATEMENT # 3	1,410.00 1,410.00
C	5810	3530002964	001	ARCHIE, SHAWN	4/29/2022	4/29/2022	PARKER MCCAY	6/3/2022	INVOICE 3146569	345.00 345.00
C	5814	3530003101	001	SCHEID, JOSEPHINE	4/8/2022	4/27/2022	MADDEN & MADDEN PA	6/17/2022	INVOICE # 65207-005M	3,195.00 3,195.00
Total for Coverage: Police Professional							Number of entries: 4		5,010.00	5,010.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 11		-7,850.79	-7,850.79

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2022 Thru 07/31/2022

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2022 Thru 07/31/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5822	3530003147	001 ROGERS, DORIS	1/29/2022	1/29/2022	DORIS ROGERS	7/15/2022	FULL & FINAL SETTLEMENT OF ALL CLAIMS	58.62	58.62
Total for Coverage: Auto Liability							Number of entries: 1		58.62	58.62
Coverage: Auto Physical Damage										
C	5823	3530003195	001 GLOUCESTER COUNTY IMPROV	5/7/2022	5/7/2022	TURNESVILLE COLLISON CENTER	7/15/2022	2022 CHEV SILVERADO PLATE #X148960	12,591.76	12,591.76
M	26969	3530003165	001 ROWAN COLLEGE OF SOUTH JERS	3/25/2022	3/25/2022	ROWAN COLLEGE OF SOUTH JERSEY	7/15/2022	STORAGE FEES AND TOW	949.25	949.25
R	13927	3530003165	001 ROWAN COLLEGE OF SOUTH JERS	7/6/2022	7/6/2022	AA AUTO SALVAGE INC	7/24/2022	SALVAGE	-2,300.00	-2,300.00
S	5811	3530003165	001 ROWAN COLLEGE OF SOUTH JERS	3/25/2022	3/25/2022	ROWAN COLLEGE OF SOUTH JERSEY	7/29/2022	STOP: STORAGE FEE AND TOW	-949.25	-949.25
Total for Coverage: Auto Physical Damage							Number of entries: 4		10,291.76	10,291.76
Coverage: General Liability										
C	27600	3530002226	001 CARDOSO BAEZ, JONATHAN	6/2/2022	6/30/2022	MADDEN & MADDEN PA	7/15/2022	STATEMENT 11	4,618.45	4,618.45
C	5816	3530002226	001 CARDOSO BAEZ, JONATHAN	5/2/2022	5/6/2022	MADDEN & MADDEN PA	7/1/2022	STATEMENT 10	4,833.25	4,833.25
C	5818	3530001524	001 PFOST, DONALD	4/13/2022	4/29/2022	MADDEN & MADDEN PA	7/1/2022	STATEMENT 44	345.00	345.00
C	5819	3530002226	001 CARDOSO BAEZ, JONATHAN	4/1/2022	4/28/2022	MADDEN & MADDEN PA	7/1/2022	STATEMENT 9	3,315.00	3,315.00
C	5820	3530002226	001 CARDOSO BAEZ, JONATHAN	4/13/2022	4/28/2022	DEGNAN & BATEMAN INC	7/1/2022	INVOICE 00101410	627.20	627.20
C	5821	3530001827	001 ARROYO, NEREIDA	5/14/2021	7/14/2021	COLLIERS ENGINEERING & DESIGN	7/1/2022	INVOICE 0000673658	3,360.00	3,360.00
C	5825	3530002449	001 SAJTLAVA, MARK	6/2/2022	6/17/2022	MADDEN & MADDEN PA	7/15/2022	STATEMENT 1	940.00	940.00
C	5826	3530002226	001 CARDOSO BAEZ, JONATHAN	6/2/2022	6/30/2022	MADDEN & MADDEN PA	7/15/2022	STATEMENT 11	4,618.45	4,618.45
V	27600	3530002226	001 CARDOSO BAEZ, JONATHAN	6/2/2022	6/30/2022	MADDEN & MADDEN PA	7/15/2022	VOID: STATEMENT 11	-4,618.45	-4,618.45
Total for Coverage: General Liability							Number of entries: 9		18,038.90	18,038.90
Coverage: Police Professional										
C	27489	3530002964	001 ARCHIE, SHAWN	5/20/2022	5/31/2022	PARKER MCCAY	7/1/2022	INVOICE 3147740	180.00	180.00
C	27650	3530002413	001 CARBONARO, ANTHONY	5/2/2022	5/3/2022	MADDEN & MADDEN PA	7/29/2022	STATEMENT 4	1,650.00	1,650.00
C	5817	3530002160	001 OWENS, WILLIAM	5/18/2022	5/18/2022	MADDEN & MADDEN PA	7/1/2022	STATEMENT 7	75.00	75.00
C	5824	3530002964	001 ARCHIE, SHAWN	5/20/2022	5/31/2022	PARKER MCCAY	7/15/2022	INVOICE 3147740	180.00	180.00
C	5827	3530002413	001 CARBONARO, ANTHONY	5/2/2022	5/3/2022	MADDEN & MADDEN PA	7/29/2022	STATEMENT 4	1,650.00	1,650.00
V	27489	3530002964	001 ARCHIE, SHAWN	5/20/2022	5/31/2022	PARKER MCCAY	7/1/2022	VOID: INVOICE 3147740	-180.00	-180.00
V	27650	3530002413	001 CARBONARO, ANTHONY	5/2/2022	5/3/2022	MADDEN & MADDEN PA	7/29/2022	VOID: STATEMENT 4	-1,650.00	-1,650.00
Total for Coverage: Police Professional							Number of entries: 7		1,905.00	1,905.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 21		30,294.28	30,294.28

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2022 Thru 08/31/2022

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2022 Thru 08/31/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Physical Damage											
C	5829	3530003233	001	GLOUCESTER COUNTY	6/24/2022	6/24/2022	BELLMAWR COLLISION CENTER	8/12/2022	2019 FORD VAN PLATE#L42LMN	4,311.19	4,311.19
C	5830	3530003003	001	GLOUCESTER COUN	12/1/2021	12/1/2021	BELLMAWR COLLISION CENTER	8/12/2022	2020 FORD F450 PLATE #CG8CPW	1,000.00	1,000.00
C	5831	3530003165	001	ROWAN COLLEGE OF SOUTH JER	7/6/2022	7/6/2022	1ST ALERT APPRAISALS	8/12/2022	INVOICE 7503 TITLE SERVICES	315.00	315.00
C	5844	3530003225	001	GLOUCESTER COUNTY	6/6/2022	6/6/2022	BELLMAWR COLLISION CENTER	8/26/2022	2012 FORD F150 PLATE#Z215CG	1,788.60	1,788.60
C	5845	3530003270	001	GLOUCESTER COUNTY	8/12/2022	8/12/2022	BELLMAWR COLLISION CENTER	8/26/2022	2019 FORD VAN PLATE#DA4028	2,656.29	2,656.29
Total for Coverage: Auto Physical Damage							Number of entries: 5		10,071.08	10,071.08	
Coverage: General Liability											
C	5828	3530001524	001	PFOST, DONALD	5/3/2022	6/30/2022	MADDEN & MADDEN PA	8/12/2022	STATEMENT 45	2,355.00	2,355.00
F	89244	3530001827	001	ARROYO, NEREIDA	7/29/2022	7/29/2022	PARKER MCCAY	8/31/2022	REFUND	-1,502.50	-1,502.50
Total for Coverage: General Liability							Number of entries: 2		852.50	852.50	
Coverage: Police Professional											
C	5832	3530002964	001	ARCHIE, SHAWN	6/1/2022	6/16/2022	PARKER MCCAY	8/26/2022	INVOICE 3149008	210.00	210.00
C	5837	3530003101	001	SCHEID, JOSEPHINE	5/16/2022	6/24/2022	MADDEN & MADDEN PA	8/26/2022	STATEMENT 5	885.00	885.00
Total for Coverage: Police Professional							Number of entries: 2		1,095.00	1,095.00	
Coverage: Property											
C	5833	3530003331	001	GLOUCESTER COUN	7/5/2019	7/5/2019	NEW JERSEY COUNTIES EXCESS	8/26/2022	ISSUE PAYMENT TO NJ COUNTIES EXCESS JIF	9,422.08	9,422.08
C	5834	3530003343	001	GLOUCESTER COUNTY IMPROV	4/12/2020	4/12/2020	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY CLAIM REIMBURSEMENT	249,000.00	249,000.00
C	5835	3530003344	001	GLOUCESTER COUNTY IMPROV	7/10/2020	7/10/2020	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY CLAIM REIMBURSEMENT	52,909.29	52,909.29
C	5836	3530003342	001	GLOUCESTER COUNTY IMPROV	3/22/2021	3/22/2021	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY CLAIM REIMBURSEMENT	885.68	885.68
C	5838	3530003329	001	GLOUCESTER COUN	8/8/2021	8/8/2021	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY CLAIM REIMBURSEMENT	52,460.34	52,460.34
C	5839	3530003330	001	GLOUCESTER COUN	3/29/2021	3/29/2021	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY CLAIM REIMBURSEMENT	46,621.58	46,621.58
C	5840	3530003332	001	GLOUCESTER COUN	11/3/2019	11/3/2019	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY CLAIM REIMBURSEMENT	80,346.90	80,346.90
C	5841	3530003327	001	GLOUCESTER COUN	7/21/2021	7/21/2021	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY PAYMENT REIMBURSEMENT	28,925.00	28,925.00
C	5842	3530003333	001	GLOUCESTER COUNTY	5/22/2022	5/22/2022	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY CLAIM REIMBURSEMENT	1,954.65	1,954.65
C	5843	3530003334	001	GLOUCESTER IMPROVEMENT AUTH	4/30/2021	4/30/2021	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY CLAIM REIMBURSEMENT	3,697.92	3,697.92
C	5846	3530003335	001	GLOUCESTER COUNTY IMPROV	3/28/2021	3/28/2021	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY CLAIM REIMBURSEMENT	35,490.00	35,490.00
C	5847	3530003345	001	GLOUCESTER COUNTY IMPROV	8/7/2020	8/7/2020	NEW JERSEY COUNTIES EXCESS	8/26/2022	PROPERTY CLAIM REIMBURSEMENT	11,875.00	11,875.00
M	5841	3530003327	001	GLOUCESTER COUN	7/22/2021	7/22/2021	NEW JERSEY COUNTIES EXCESS	8/29/2022	PROPERTY PAYMENT REIMBURSEMENT	28,925.00	28,925.00
V	5841	3530003327	001	GLOUCESTER COUN	7/21/2021	7/21/2021	NEW JERSEY COUNTIES EXCESS	8/29/2022	VOID: PROPERTY PAYMENT REIMBURSEMENT	-28,925.00	-28,925.00
Total for Coverage: Property							Number of entries: 14		573,588.44	573,588.44	

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2022 Thru 08/31/2022

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Total for Gloucester Co Ins Commission - 353							Number of entries: 23		585,607.02	585,607.02



**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
YTD Total	583	95%	\$925,407.34	88%	\$454,683.03	\$5,651.62	\$282,192.34	\$182,880.35	\$470,724.31	\$61,452.28	\$409,272.03

Monthly Summary	June	July	August
Total Reductions (before fees):	\$57,833.57	\$15,209.10	\$48,257.45
Percent:	43%	59%	49%
Net Reductions:	\$49,736.76	\$13,085.73	\$41,501.36
Percent:	37%	50%	42%

YTD Summary	
Total Reductions (before fees):	\$470,724.31
Percent:	51%
Net Reductions:	\$409,272.03
Percent:	44%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: September 18, 2022
DATE OF MEETING: September 22, 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		

June – September 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 13:** Attended the GCIC meeting.
- **August 1:** Attended a Site Safety meeting at the Red Bank Battlefield/National Park with the GCIC Insurance Manager.
- **August 3:** Conducted a Loss Control Survey at the GCIC County Animal Shelter.
- **August 16:** Attended the GCIC Claims Committee meeting.
- **September 13:** Attended the GCIC Claims Committee meeting.
- **September 15:** Conducted a Confined Space w/Demo training for GCUA.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **September 21:** Plan to conduct a Confined Space w/Demo training for GCUA.
- **September 22:** Plan to attend the GCIC meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF – Video Briefings posted to the NJCE Site under Safety/Resources: Finding Fentanyl at Recreational Facilities and Permit-Required Confined Space Best Practices – June 20, 2022.
- NJCE JIF - SD Bulletin: Poison Ivy Best Practices – June 21.
- NJCE JIF - SD Bulletin: Tick & Tick-Borne Diseases Best Practices – June 22.
- NJCE JIF - JAMC LE Bulletin: LE Considerations In Light of the SCOTUS Decision Impacting Roe v Wade – June 27.
- NJCE JIF - SD Bulletin: High Visibility Apparel in the Summer Best Practices – July 11.
- NJCE JIF - JAMC Law Enforcement Message: Daniel's Law Portal Open's Today – July 12.
- NJCE JIF - Live Safety Training – September 2022 Registration is Now Open! – July 13.
- NJCE JIF - JAMC Law Enforcement Message: 988 Going Live – Friday – July 14.
- NJCE JIF - JAMC LE Bulletin: Heat Related Health Considerations for Law Enforcement - July 21.
- NJCE JIF - JAMC SD Bulletin: Work Attire Best Practices – July 28.
- NJCE JIF: Safety Recall Alert – DeWalt Miter Saw - August 9.
- NJCE JIF - SD Message: New Safety Video Briefing Available! – August 9.
- NJCE JIF - SD Message: CDC Monkeypox Guidance – August 10.
- NJCE JIF - JAMC SD Bulletin: First Amendment Audits Best Practices – August 11.
- NJCE JIF - Live Safety Training – October 2022 Registration is Now Open! - August 11.
- NJCE JIF - SD Message: Safe + Sound Week, August 15-21 – August 12.
- NJCE JIF - SD Message: CAIT Traffic Signs Retroreflectivity Webinar - Offered by Rutgers on August 24-25 – August 15.
- NJCE JIF - Training Announcement (DER Training - Virtual Class) – August 22.
- NJCE JIF - Live Safety Training – November 2022 Registration is Now Open! – August 31.
- NJCE JIF - JAMC SD Bulletin: First Aid & First Aid Kits in the Workplace Best Practices – September 1.
- NJCE JIF - JAMC LE Message: N.J.S. 2C:58-3 Firearms Act Amended – September 7.
- NJCE JIF - SD Message: New Safety Video Briefing Available! – September 8.

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 Streaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the “Learning on Demand” Workplace College located on the Home Page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

NJCE LIVE SAFETY TRAINING

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

- 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 September thru November 2022 Live Training schedules and registration links are also attached).*

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

MSI-NJCE EXPOS (In-Person Training)

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

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

10/5/22

Atlantic Cape Community College

5100 Black Horse Pike, Mays Landing, 08330

All courses will be held from 8:30 a.m. to 12:30 p.m.

Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status. Registration is required and walk-ins will not be permitted due to classroom size restrictions.

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

NJCE Leadership Academy

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

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 2022 and are for training programs that are not available virtually. [MSI-NJCE 2022 EXPO Training Schedule](#)

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

September thru November 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

DATE	TRAINING TOPIC	TIME
9/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
9/1/22	HazCom w/GHS	1:00 - 2:30 pm
9/2/22	Employee Conduct and Violence Prevention in the Workplace	8:30 - 10:00 am
9/2/22	Fire Safety	10:30 - 11:30 am
9/2/22	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
9/6/22	Hearing Conservation	7:30 - 8:30 am
9/6/22	Fire Extinguisher	9:00 - 10:00 am
9/6/22	Chain Saw Safety	1:00 - 2:00 pm
9/7/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
9/7/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
9/7/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
9/8/22	Flagger Skills and Safety	11:00 - 12:00 pm
9/12/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
9/12/22	Accident Investigation	1:00 - 3:00 pm
9/13/22	Preparing for First Amendment Audits	9:00 - 11:00 am
9/13/22	Confined Space Entry	8:30 - 11:30 am
9/13/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
9/13/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/14/22	Chipper Safety	7:30 - 8:30 am
9/14/22	Wellness for Government Employees	9:00 - 11:30 am
9/14/22	Mower Safety	9:00 - 10:00 am
9/14/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/15/22	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/ 1 hour lunch break
9/15/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am

9/15/22	Back Safety / Material Handling	1:00 - 2:00 pm
9/16/22	Implicit Bias in the Workplace	9:00 - 10:30 am
9/16/22	Indoor Air Quality Designated Person Training	11:00 - 12:00 pm
9/16/22	HazCom w/GHS	1:00 - 2:30 pm
9/19/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
9/19/22	Fire Safety	8:00 - 9:00 am
9/19/22	Bloodborne Pathogens (BBP)	10:00 - 11:00 am
9/19/22	Safety Committee Best Practices	1:00 - 2:30 pm
9/20/22	Public Employers: What You Need to Know	9:00 - 10:30 am
9/20/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	9:00 - 10:30 am
9/20/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
9/20/22	Shop & Tool Safety	11:00 - 12:00 pm
9/20/22	Driving Safety Awareness	1:00 - 2:30 pm
9/21/22	Leaf Collection Safety Awareness	7:30 - 9:30 am
9/21/22	Chain Saw Safety	10:00 - 11:00 am
9/21/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
9/21/22	Ethical Decision Making	11:00 - 1:00 pm
9/22/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
9/22 - 9/23/22	Leadership Skills for Supervisors - Two Day* (must attend both days)	9:00 - 3:30 pm w/lunch break
9/23/22	Protecting Children from Abuse In New Jersey Local Government Programs	9:00 - 11:00 am
9/23/22	Flagger Skills and Safety	8:30 - 9:30 am
9/23/22	Mower Safety	10:00 - 11:00 am
9/26/22	Playground Safety Inspections	8:30 - 10:30 am
9/26/22	Fire Extinguisher	11:00 - 12:00 pm
9/26/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
9/27/22	HazCom w/GHS	7:30 - 9:00 am
9/27/22	Bloodborne Pathogens (BBP)	9:30 - 10:30 am
9/27/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
9/28/22	CDL: Supervisors Reasonable Suspicion	1:00 - 3:00 pm
9/29/22	Confined Space Entry	8:30 - 11:30 am
9/29/22	Back Safety / Material Handling	10:30 - 11:30 am
9/29/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
9/30/22	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
9/30/22	Productive Meetings Best Practices	8:30 - 10:00 am
9/30/22	Chipper Safety	11:00 - 12:00 pm
9/30/22	Hearing Conservation	1:00 - 2:00 pm
10/3/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
10/3/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/3/22	Special Events Management	9:00 - 11:00 am
10/4/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
10/4/22	Sanitation/Recycling Safety	10:00 - 12:00 pm
10/4/22	Back Safety / Material Handling	1:00 - 2:00 pm
10/5/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *	8:30 - 12:30 pm

10/5/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety *	8:30 - 12:30 pm
10/5/22	MSI-NJCE Expo 2022: Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *	8:30 - 10:30 am
10/5/22	MSI-NJCE Expo 2022: Leadership Academy (Ethics for Local NJ Government Employee) *	10:30 - 12:30 pm
10/6/22	Mower Safety	7:30 - 8:30 am
10/6/22	Chipper Safety	9:00 - 10:00 am
10/6/22	Chain Saw Safety	1:00 - 2:00 pm
10/7/22	Flagger Skills and Safety	8:30 - 9:30 am
10/7/22	Fire Extinguisher	10:00 - 11:00 am
10/11/22	Public Works & Utilities: Safety & Regulatory Awareness Training	8:00 - 11:30 am
10/11/22	Violence Prevention & Risk Considerations for CIT Trained Officers and Mental Health Professionals	1:00 - 2:30 pm
10/11/22	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/12/22	Confined Space Entry	8:30 - 11:30 am
10/12/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
10/13/22	HazCom w/GHS	7:30 - 9:00 am
10/13/22	Flagger Skills and Safety	10:00 - 11:00 am
10/13/22	Snowplow/Snow Removal Safety	1:00 - 3:00 pm
10/14/22	Dealing with Difficult People	8:30 - 10:00 am
10/14/22	Fire Safety	11:00 - 12:00 pm
10/14/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
10/17/22	Hearing Conservation	8:30 - 9:30 am
10/17/22	CDL: Drivers Safety Regulations	10:00 - 12:00 pm
10/17/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/18/22	Heavy Equipment: General Safety	7:30 - 9:30 am
10/18/22	Back Safety / Material Handling	10:00 - 11:00 am
10/18/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
10/19/22	Driving Safety Awareness	8:30 - 10:00 am
10/19/22	Bloodborne Pathogens Administrator Training	9:00 - 11:00 am
10/19/22	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/20/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
10/20/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
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) (see details below)	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

***10/14/22 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before October 14, 2022.**
- Registration suggested - 2 employees per agency.
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

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 cancellations 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](#)

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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 9/22/2022

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. Safety and Accident Review Committee Meeting

The September Safety and Accident Review Committee meeting was canceled. The next meeting is scheduled for December 7th.

B. 2023 Underwriting Renewal Data

We are working with all members to ensure that all renewal information is inputted in both Origami and Broker Buddha. We strive to have all completed by September 30th.

C. 2022 Claims Charter

The Committee Representative for Gloucester County Utilities Authority has been changed from John Vinci, Sr. to Rocco Ficara.

Attached is the revised 2022 Claims Charter with the above update.

Action Requested: **Motion** to adopt the revised 2022 Claims Charter with the above update.

E. 2022 Munich Re Safety Grant

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. The total estimated cost for five in car video systems including all the hardware and warranties is \$36,156.25. Some benefits of the system are rear passengers are recorded with video evidence available on demand, officers can monitor detainees in real time increasing safety for the officer and detainee, improves officer and department accountability and can reduce department liability claims.

The second submission came from the Gloucester County Library Commission to upgrade an existing video surveillance system for the Library's Greenwich Branch. The total estimated cost for the equipment is \$4,039.00. The existing camera system is an analog system. The submitted proposal is for a digital system which will provide clearer, sharper images and overall better quality of picture. Both interior cameras and exterior cameras will provide evidence in the event of a bodily injury claim due to alleged negligence of the Library Commission. Cameras will provide coverage in the library's meeting rooms that are utilized by outside organizations and members of the public. The current camera system does not provide coverage in these rooms. Surveillance of

these areas can be useful as the video system will be an invaluable tool that can be instrumental in the successful defense of a claim.

We are awaiting the carrier's decision on both submissions.

II. Underwriting Services Director

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	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.

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

For informational Purposes Only – No action required:

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2022	\$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

Insuring Bright Futures and Building Lasting Relationships since 1954

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

Vineland
525 E Elmer Street
Vineland, NJ 08360

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

Philadelphia
PO Box 40901
Philadelphia, PA 19107

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.

**CLAIMS COMMITTEE MEETING SCHEDULE
CLAIM COMMITTEE MEMBERS
CLAIMS COMMITTEE CHARTER**

2022 Meeting Schedule

The Claims Committee will conduct meetings on the following dates:

Claims Committee Meetings will be held on the second Tuesday of each month at 9:00am telephonically.

2022 CLAIMS COMMITTEE

Name	Affiliation / Member
Tim Sheehan (Designee)	Gloucester County Insurance Commission
Scott Burns	Gloucester County
Rocco Ficara	Gloucester County Utilities Authority
Cheryl Lewis	Rowan College of South Jersey
Jennifer Campbell	Gloucester County Improvement Authority
Carolyn Oldt	Gloucester County Library Commission

Commission Professionals

Joseph Hrubash, Executive Director
Al Marmero, GCIC Attorney
Inservco Claims Services
Medlogix, LLC.
Hardenbergh Insurance Group
J.A. Montgomery
Conner Strong & Buckelew
PERMA Risk Management Services
Qual-Lynx

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 – 4/20/15
Revision #3 – February 2016
Revision #4 – January 2017
Revision #5 – February 2017
Revision #6 – April 2017
Revision #7 – January 2018
Revision #8 – August 2018
Revision #9 – January 2019
Revision #10 – August 2019
Revision #11 – February 2020
Revision #12 – January 2021
Revision #13 – September 2021
Revision #14 – January 2022
Revision #15 – September 2022

**GLOUCESTER COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE CHARTER**

The Gloucester County Insurance Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Claims Committee shall be comprised of at least one representative from each member of the Gloucester County Insurance Commission and a representative designated by the Gloucester County Insurance Commissioners. Each representative shall have one vote.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's office, a representative from the CEL's Safety Director's office.

Authority and Responsibility

1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus fifteen thousand dollars (\$15,000) for Property including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability and twenty five thousand dollars (\$25,000) for Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
3. The Claims Committee shall develop and recommend claims cost containment programs.

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
Revision #4 - January 2017
Revision #5 - February 2017
Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021
Revision #14 - January 2022
Revision #15 - September 2022

Claims Committee Bylaws

The Claims Committee of the Gloucester County Insurance Commission was established in October 2010 where the Gloucester County Insurance Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Commission will annually adopt a resolution stating the committee members and meeting schedule. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Gloucester County Insurance Commission.

Meetings

The Claims Committee shall meet at least monthly and as many times as the Committee Chairperson deems necessary. Meetings are to be held telephonically. In-person meetings will only be required if deemed necessary by the Chairman.

Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third-Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
Revision #4 - January 2017
Revision #5 - February 2017
Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021
Revision #14 - January 2022
Revision #15 - September 2022

Specific Duties

In undertaking its responsibilities as outlined above, the Claims Committee is to:

1. Apprise the Commissioners of the Gloucester County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
2. Review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus fifteen thousand dollars (\$15,000) for Property including Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Liability and twenty five thousand dollars (\$25,000) for Workers' Compensation Claims inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
3. Recommend to Commissioners of the Gloucester County Insurance Commission any appropriated changes or extensions in the duties of the Committee.
4. Report annually to the Commissioners of the Gloucester County Insurance Commission on the discharge of these responsibilities.

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
Revision #4 - January 2017
Revision #5 - February 2017
Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021
Revision #14 - January 2022
Revision #15 - September 2022

RESOLUTION 75-22

**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 *September 22, 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 *September 22, 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 September 22, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
9-22-22

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
2022262822	Gloucester County	1st Party Collision PD	PAR
3530003174	Jennie Pirmatteo	Auto Liability Property	SAR
3530003229	Joni Peterson	Auto Liability	SAR
3530003262	Tim Patterson	Workers' Compensation	PAR
3530002871	Marie -Durham-Bailey	Workers' Compensation	PAR
3530003177	Robin Atkinson	Workers' Compensation	PAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, June 23, 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
Claims Service	Inservco Insurance Services, Inc. Veronica George Richard Crooks Amy Zeiders Sureatha Hobbs Qual-Lynx Chris Roselli Medlogix Jennifer Goldstein PERMA Jennifer Conicella, Jacqueline Cardenosa
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti Danielle Colaianni Joseph Henry
Attorney	Marmero Law, LLC John Carlton, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Prudence Higbee, Esq., Capehart Scatchard
Therese M. Taraschi, Esq, Brown & Connery, LLP
Carolyn Oldt, Gloucester County Library Commission
Susan Panto, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of April 28, 2022

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 28, 2022

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Chairman Sheehan said the committee met on June 1, 2022, and the report was included in the risk managers report.

CLAIMS COMMITTEE: Chairman Sheehan said the Claims Committee did not meet since the last meeting.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there was one action item.

2023 RFP'S FOR PROFESSIONAL SERVICES – FAIR & OPEN PROCESS–

Executive Director said the contracts for Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expire as of 12/31/22. Included in the agenda was Resolution 50-22 Authorizing the Preparation and Advertisement of the Request for Proposals.

MOTION TO APPROVE RESOLUTION 50-22 AUTHORIZING THE PREPARATION AND ADVERTISING THE REQUEST FOR PROPOSALS FOR THE POSITION OF ACTUARY, AUDITOR, DEFENSE PANEL ATTORNEYS, FIELD NURSE CASE MANAGER AND COMMISSION ATTORNEY

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) – A report of the meeting was included in the agenda. Executive Director reported the NJCE met earlier today and highlighted the discussion topics such as the renewal of certain professional contracts, the presentation of the 12/21 draft audit which had no findings, a status update on the Manuscript policies and the introduction of a new learning management system. The New Jersey Counties Excess Joint Insurance Fund will meet again on September 22, 2022, at 9:30 AM.

SEWER BACKUP COVERAGE (GCUA) – In April, the NJCE Board authorized the Executive Director’s request for the NJCE to provide coverage to interested Member Utility Authorities for one year at either \$250,000 x \$250,000 or \$400,000 x \$100,000. If coverage is selected, the additional assessment will be charged directly to the respective authorities. Executive Director reported initially, there were four utility authorities; however, CCMUA and GCUA are no longer seeking this coverage. A revised coverage proposal was presented on June 10th and a second revision on June 21st to the remaining two utility authorities. The NJCE board approved coverage for Atlantic and Cumberland. Executive Director said as of now, we are waiting on the two authorities to determine which coverage limit and premium best meets their needs.

CERTIFICATE OF INSURANCE REPORTS– Included in agenda were the certificate of issuance reports from the NJCE which lists those certificates issued in the months of April and May. Executive Director said there were (15) fifteen certificates of insurance issued in April and (12) twelve in May.

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 April. Executive Director reported as of April 30, 2022, there is a statutory surplus of \$2.9 million. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE, which stands at \$2.2 million. The total cash amount is \$4 million.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK - Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of April. Executive Director reported as of April 30, 2022, there was a statutory surplus of \$14 million despite the issuance of \$5.9 million dividends, which is noted on Line 7. Executive Director said line 7 represents the dividend figure released by the NJCE. The total cash amount is \$34,378,613.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK– Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of March. Ms. Panto reported as of March 31, 2022, there is a statutory surplus of \$294,704 and a total cash amount of \$401,608.

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 April 30, 2022. The Executive Director said the Claims Management Report shows the claims experience and how it aligns with the actuarial projection. Executive Director reviewed the report noting a positive year in 2020.

2023 RENEWAL – UNDERWRITING DATA COLLECTION – Executive Director said the Fund office is beginning the data collection process earlier this year for the 2023 renewal to provide relevant information to underwriters in a timely manner. The 2023 renewal process this year will be mid-June through mid- August. Members and/or risk managers will manage the renewal via Origami, the online platform where members’

exposure data (property, vehicles, etc.) may be accessed and edited.

Executive Director said was pleased to announce that Conner Strong & Buckelew is utilizing a new platform called Broker Buddha, which streamlines renewal applications for the ancillary coverages. The online portal gives the user the ability to save applications as a draft and finish later if needed. The portal will also display last year's information. Executive Director said more information will follow on this new platform, but the software is intuitive, and instructions are provided when you sign on. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami.

NJCE CYBER TASK FORCE – Included in the agenda was a Cyber Bulletin, Prevent Cyber Events: Learn from Each Other. Executive Director said this update outlines two claims experienced by members and their experience with the claims process and encouraged members to reach out to the Underwriter for any questions.

AUTO ID CARDS AND WC POSTING NOTICES – Executive Director reported the NJCE Underwriting Team has uploaded the auto ID cards and WC Posting Notices into Origami for members to download on an as- needed basis.

2022 MEL, MRHIF & NJCE JIF EDUCATIONAL SEMINAR – Executive Director said the 11th annual seminar was conducted virtually on April 29th and May 6th and the Fund Office has submitted attendance records to the respective agencies for continuing education credits. Initially the MEL/MRHIF/NJCE Educational Seminar was approved for insurance producer credits – 2 general and 1 ethics for each day.

However, upon final review, the State did not approve the ethics credit but approved 3 general credits for each day. Due to a communication issue in their office, April 29th producer certificates were issued for 2 credits in error. Executive Director said we are working with the State to resolve this issue and suggested members contact Ms. Dodd for any related questions.

2022 PROPERTY & CASUALTY ASSESSMENTS – The Treasurer's Office advises all the member entities have paid the May assessment. Executive Director reported the final payment will be due on October 15, 2022 and Statement of Accounts will be sent out in September.

2022 PRIMA CONFERENCE – Executive Director and Chairman Sheehan attended the 2022 PRIMA Conference in San Antonio. Chairman Sheehan said the conference was well attended and provided a lot of risk management sharing tips among professionals.

2022 MEETING SCHEDULE – Executive Director reminded the Commission will not meet in July or August. The next meeting is scheduled for Thursday, September 22, 2022, at 1:00 PM. Chairman Sheehan asked the Executive Director for time to determine whether the meeting will be held in person or via Zoom.

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 May report with the Commission noting the year-to-date total issues were 112.

TREASURER REPORT: Chairman Sheehan reported the agenda included the May Property, Casualty Bills and Benefits list and the April Property and benefits list, which were Resolutions 40-22, Resolution 41-22, Resolution 42-22, and Resolution 43-22 respectively. Chairman Sheehan requested a motion to approve.

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

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 44-22 Inservco Liability Check Register for the period of 4/1/22 to 4/30/22 and 5/1/22 to 5/31/22.

MOTION TO APPROVE RESOLUTION 44-22 LIABILITY CHECK REGISTER FOR THE PERIOD OF 4/1/22 TO 4/30/22 AND 5/1/22 TO 5/31/22

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 April and May as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
April	30	\$139,319.56	\$86,794.53	\$52,525.03	\$45,505.26	87%	88%
May	147	\$108,501.75	\$38,606.53	\$69,895.22	\$60,606.07	98%	96%

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 April through June. Mr. Prince said the NJCE held its first Safety Committee meeting on June 20th and thanked the members for their participation. The next meeting is scheduled for September 19th and Mr. Prince encouraged individuals to submit any agenda topics. Mr. Prince also discussed the new learning management system, which is being implemented after First Net advised J.A. Montgomery that they won't be able to continue to meet their training needs.

Safety Director said BIS, the new system, is user-friendly and J.A. Montgomery will be holding trainings on how to use the new site. Mr. Prince said the system will be set to launch in the first quarter of 2023.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Colaianni reported the Safety Accident & Review Committee report was included in the risk management report and the 2023 renewal is soon to be underway. Hardenbergh will be reaching out to members to obtain updated exposure information.

Ms. Colaianni reported that the following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it has been determined the following bond/policies listed in the report need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Rowan College of South Jersey	Director and Officers Liability Policy for the Rowan College at Gloucester County Foundation	United States Liability Group	7/9/2022	\$673.95	\$673.95
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2022	\$490.00	\$490.00

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE

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

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2022	\$56,700.00

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

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

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

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

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Christina
Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Christina
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 56-22 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:	Alternate Commissioner Burns
Second:	Chairman Sheehan
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan asked Mr. Carlton to present the motion approving the PARS. It is noted Mr. Carlton did not return to the open portion of the meeting. Ms. Dodd said the SARS would be approved via resolution once settled.

Chairman Sheehan request motions for Resolutions, 57-22, 58-22 and 59-22.

APPROVAL OF RESOLUTION 57-22, AUTHORITY FOR SETTLEMENT WITH JAMES M BALLENGER, JR.

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

APPROVAL OF RESOLUTION 58-22, AUTHORITY FOR SETTLEMENT WITH DEON HENRY

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

APPROVAL OF RESOLUTION 59-22, AUTHORITY FOR JUNE SUPPLEMENTAL BILL LIST

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

MOTION TO ADJOURN:

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 1:43 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

AUGUST 2022

GCHIC - Gloucester County Health Insurance Commiss

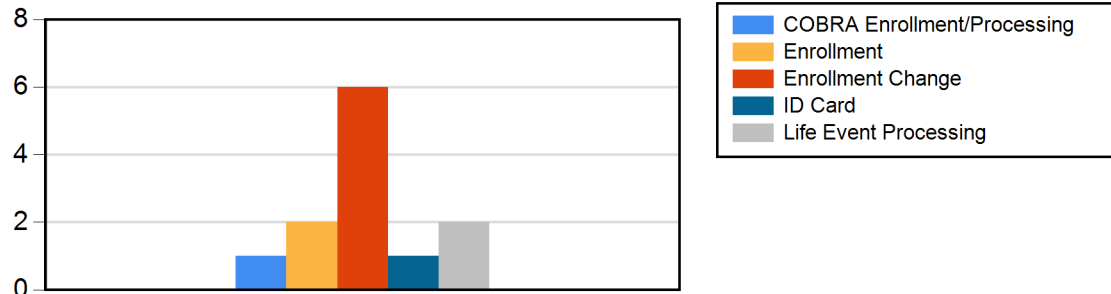
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

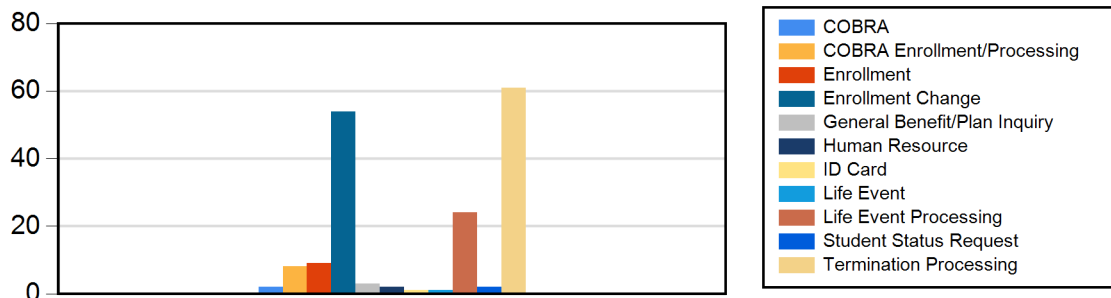
From: 8/1/2022 To: 8/31/2022

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (AUGUST)	# of Issues
COBRA Enrollment/Processing	1
Enrollment	2
Enrollment Change	6
ID Card	1
Life Event Processing	2
Total for Subject	12



SUBJECT (YTD)	# of Issues
COBRA	2
COBRA Enrollment/Processing	8
Enrollment	9
Enrollment Change	54
General Benefit/Plan Inquiry	3
Human Resource	2
ID Card	1
Life Event	1
Life Event Processing	24
Student Status Request	2
Termination Processing	61
Total for Subject	167

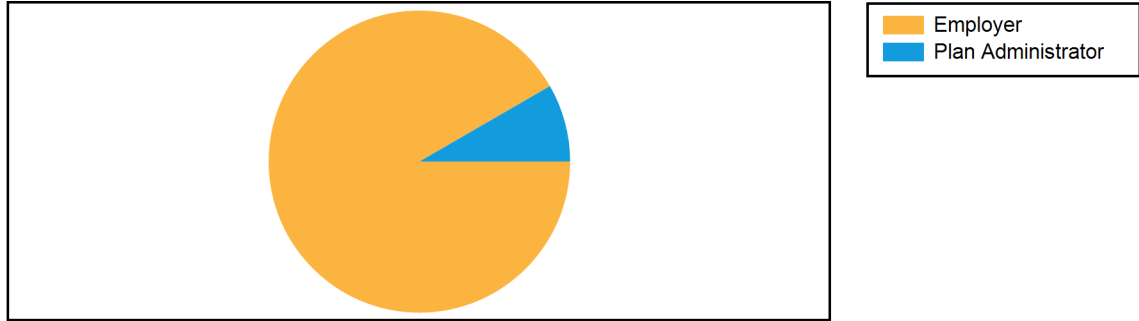


CLIENT ACTIVITY REPORT

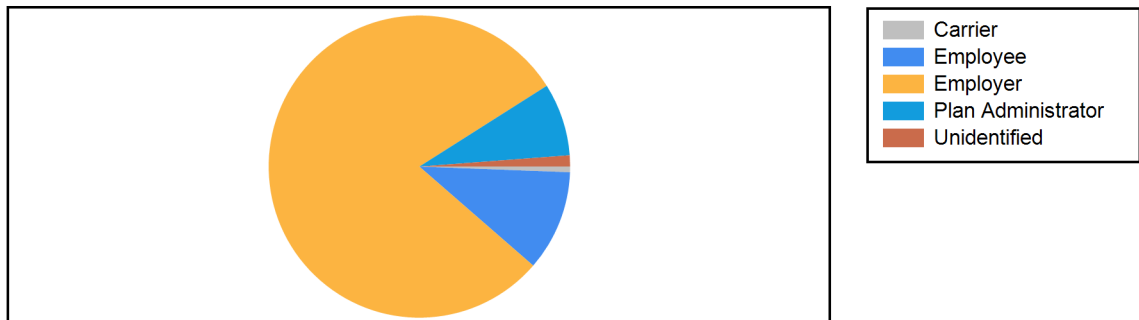
From: 8/1/2022 To: 8/31/2022

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (AUGUST)	# of Issues
Employer	11
Plan Administrator	1
Total for Call Source	12



CALL SOURCE (YTD)	# of Issues
Carrier	1
Employee	18
Employer	133
Plan Administrator	13
Unidentified	2
Total for Call Source	167

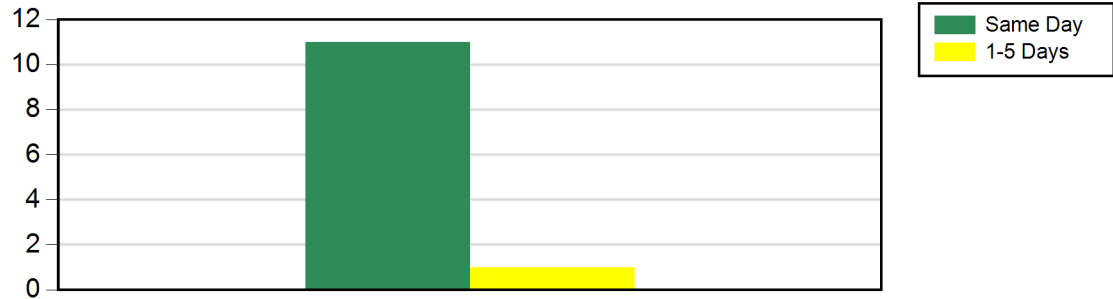


CLIENT ACTIVITY REPORT

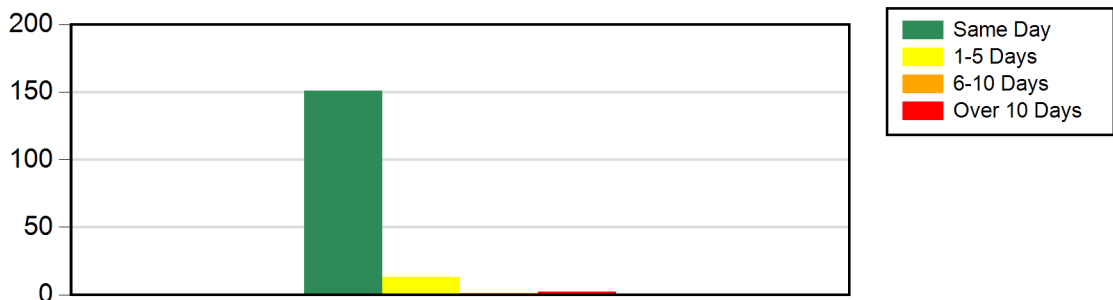
From: 8/1/2022 To: 8/31/2022

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (AUGUST)	# of Days	%
Same Day	11	92%
1-5 Days	1	8%
Total for Time Range	12	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	151	90%
1-5 Days	13	8%
6-10 Days	1	1%
Over 10 Days	2	1%
Total for Time Range	167	100%



DETAIL (YTD)		From: 1/1/2022 To: 8/31/2022		
Received	Call Source	Subject	Status	Closed Time
1/4/2022	Employer	Enrollment	Closed	Same Day
1/5/2022	Employer	Enrollment	Closed	Same Day
1/10/2022	Employer	Life Event Processing	Closed	Same Day
1/10/2022	Employer	Termination 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: 8/1/2022 To: 8/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 8/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/20/2022	Employer	Enrollment Change	Closed	1-5 Days
1/20/2022	Employer	Life Event Processing	Closed	1-5 Days
1/25/2022	Employer	Life Event Processing	Closed	Same Day
1/25/2022	Employer	Enrollment Change	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	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: 8/1/2022 To: 8/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 8/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	Termination Processing	Closed	Same Day
3/9/2022	Employer	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
3/11/2022	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: 8/1/2022 To: 8/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 8/31/2022		
<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: 8/1/2022 To: 8/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 8/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
5/25/2022	Employee	Termination Processing	Closed	Same Day
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	General Benefit/Plan Inquiry	Closed	1-5 Days
6/8/2022	Employee	Human Resource	Closed	Same Day
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	Life Event Processing	Closed	Same Day
6/30/2022	Employer	Enrollment Change	Closed	Same Day
7/1/2022	Plan Administrator	Termination Processing	Closed	Same Day
7/7/2022	Employer	Enrollment Change	Closed	Same Day
7/7/2022	Employer	Enrollment	Closed	Same Day
7/8/2022	Employer	Life Event Processing	Closed	Same Day
7/14/2022	Employer	Life Event Processing	Closed	Same Day
7/14/2022	Employer	Human Resource	Closed	1-5 Days
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: 8/1/2022 To: 8/31/2022

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2022 To: 8/31/2022		
<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	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	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
7/27/2022	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	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	ID Card	Closed	Same Day
8/23/2022	Employer	Life Event Processing	Closed	Same Day