

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, SEPTEMBER 26, 2024
1:00 PM**

MEETING BEING HELD IN PERSON AND TELEPHONICALLY

**2 S. BROAD STREET
CONFERENCE ROOM B
WOODBURY, NJ
1:00 PM**

**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 26, 2024 meeting in-person and 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.

ATTORNEY – Chance & McCann, Esq.
Monthly ReportVerbal

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

CLOSED SESSION – Payment Authorization Requests (PARS)Pages 65-66
Resolution 54-24 Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc., and Qual-Lynx and attached to this agenda. Also, a discussion on Baez V. Michael Brancu, C Three Logistics, LLC, Township of Franklin, County of Gloucester, State of New Jersey, et als., Docket No. GLO-L-1260-20

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

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: Thursday, October 24, 2024, 1:00 PM

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: September 26, 2024

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Certificate of Insurance Reports (Pages 5-8)** – Included in the agenda on pages 5-8 is the certificates of issuance reports from the NJCE which lists those certificates issued in the months of June, July and August. There were (5) five certificates of insurance issued in June, (5) five certificates of insurance issued in July and (10) ten certificates of insurance issued in August.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 9-11)** - The NJCE met on Thursday, June 27, 2024 and a written summary is included in the agenda on pages 9-11. The NJCE held special meetings on Thursday, August 8, 2024, and Friday, September 20, 2024. The NJCE Board of Commissioners, at the August 8th special meeting, adopted a resolution authorizing an assignment by and between the NJCE JIF and CompServices, Inc., t/a AmeriHealth Casualty Services for the Provision of Claims Administration Service to Claims Resolution Corporation Inc., (CRC). The NJCE Board of Commissioners, at the September 20th special meeting, reviewed in closed session an emerging settlement authority request in closed session and subsequently approved the request in open session. The NJCE met prior to our meeting and Executive Director will provide a verbal update of the meeting.
- ❑ **2025 Renewal – Underwriting Data Collection (Pages 12-14)** – The 2025 renewal process began August 5th and exposure data updates were due September 13th. The links for the online Broker Buddha platform were sent out on August 5th. In addition, the Payroll Auditor conducted payroll audits which are being uploaded in Origami. Attached on pages 12-14 is a memorandum from the NJCE Underwriting Team noting some critical items for the renewal.
- ❑ **2025 Pre-Renewal Webinar** - The NJCE Underwriting Manager is scheduled to hold a webinar on the 2025 pre-renewal and the marketplace on September 27th. A copy the presentation was sent under separate cover and a recording of the webinar will be uploaded to the NJCE website.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 15-17)** - Included in the agenda on pages 15-17 is a copy of the Property & Casualty Financial Fast Track Report for the month of June. As of **June 30, 2024** there is a statutory surplus of **\$2,090,836**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$1,368,601**. The total cash amount is **\$6,716,750**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 18-20)** – Included in the agenda on pages 18-20 is a copy of the NJCE Financial Fast Track Report for the month of

July. As of **July 31, 2024** the NJCE has a surplus of **\$8,912,010**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$37,146,127**.

- ❑ **GCIC Health Benefits Financial Fast Track (Pages 21-22)** – Included in the agenda on pages 21-22 is a copy of Health Benefits Financial Fast Track for the month of June. As of **June 30, 2024** there is a statutory surplus of **\$429,605**. The total cash amount is **\$578,683**.
- ❑ **Claim Tracking Reports (Pages 23-24)** - Included in the agenda on pages 23-24 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of June 30, 2024. The Executive Director will review the reports with the Commission.
- ❑ **2023 Report of Audit** – The auditor, Bowman and Company, LLP, will present the 2023 Report of Audit at our October 24, 2024, meeting.
- ❑ **2024 Property & Casualty Assessments** – This is a reminder the third assessment payment for 2024 is due on October 15, 2024. The Fund Office e-mailed the Statement of Accounts on September 5, 2024. Checks can be made payable to the Gloucester County Insurance Commission and should be sent to Tracey Giordano, Treasurer.
- ❑ **2024 RFPs for Professional Services** – The RFPs were issued and advertised. The responses except for Managed Care are due on October 17, 2024, at 2:00 pm. The Managed Care responses are due October 23, 2024. The responses will be reviewed, and recommendations will be made at the December meeting.
- ❑ **2024 New Jersey State League of Municipalities (NJSLOM) Annual Conference** - The 109th annual conference is scheduled for November 18th through November 21st at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected official’s seminar on November 20th and Ed Cooney will be doing a presentation on Cybersecurity. We encourage our commissioners to attend.

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 6/1/2024 to 7/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Woman's Club of Wenonah I - County of Gloucester	PO Box 258 Wenonah, NJ 08090	RE: Wenonah Farmers Market 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 the Wenonah Farmers Market.	6/4/2024 #4679898	GL AU EX WC OTH
H - Borough of Wenonah I - County of Gloucester	1 South West Avenue Wenonah, NJ 08090	RE: Wenonah Farmers Market 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 the Wenonah Farmers Market.	6/4/2024 #4679901	GL AU EX WC OTH
H - Maryville, Inc Brandis Childs, I - Rowan College of South Jersey	LCSW, CCS 526 S. Burnt Mill Road Voorhees, NJ 08043	Evidence of insurance as respects to Career & Technical Education Career Training Program Community Health Worker/ Certified Peer Specialist Field placement	6/10/2024 #4688085	GL EX
H - Vestas-American Wind Technology, I - Rowan College of South Jersey	Inc. 95 Old Airline Road Bellevue, WA 98009	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company F: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company C: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Evidence of insurance as respects use of premises for field trips / learning purposes.	6/11/2024 #4688446	GL AU EX WC OTH
H - Vestas-American Wind Technology, I - Rowan College of South Jersey	Inc. 6972 Eagle Factory Road Lowville, NY 13367	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company F: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company C: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Evidence of insurance as respects use of premises for field trips / learning purposes.	6/11/2024 #4688449	GL AU EX WC OTH
Total # of Holders: 5				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 7/1/2024 to 8/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - State of NJ:Dept of Military & I - County of Gloucester	Veterans Affairs PO Box 340 Trenton, NJ 08625	RE: Grant 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 Grant NJ Department of Military & Veterans Affairs.	7/8/2024 #4756863	GL AU EX OTH
H - Rehabilitation and Prevention I - Rowan College of South Jersey	Association Stephen Lewis MD 1 Big Barn Road Cranbury , NJ 08512	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects the Career & Technical Education Career Training Program Community Health Worker/ Certified Peer Specialist Field placement.	7/8/2024 #4756917	GL AU EX WC OTH
H - Borough of Buena I - Rowan College of South Jersey	616 Central Avenue Minotola, NJ 08341	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Use of Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects use of the Joe Dale Pavilion or the Louise Basile Community Center for the Melini Park Concerts.	7/12/2024 #4763501	GL AU EX WC OTH
H - Pyramid Healthier, Inc I - Rowan College of South Jersey	271 Lakemont Park Boulevard Altoona, PA 16602	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Career & Technical Education Career Training Program Community Health Worker/ Certified Peer Specialist Non Clinical Field placement.	7/25/2024 #4774510	GL AU EX WC OTH
H - Swedesboro Trinity Episcopal I - Gloucester County Library Commission	Church 1202 Kings Highway Swedesboro, NJ 08085	Evidence of insurance for use of facilities throughout the year.	7/30/2024 #4776029	GL AU EX WC OTH
Total # of Holders: 5				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2024 to 9/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - County of Gloucester I - County of Gloucester	2 South Broad Street Woodbury, NJ 08096	RE: National Childrens Alliance Evidence of insurance as respects the National Childrens Alliance accreditation application for 2025 which supports ongoing funding for the Child Advocacy Center of Gloucester County	8/2/2024 #4778595	GL EX
H - Gloucester County Division of I - County of Gloucester	Social Services 400 Hollydell Drive Sewell, NJ 08080	RE: Adult Protective Services 2025 Grant Application Evidence of insurance as respects the Adult Protective Services 2025 Grant Application.	8/2/2024 #4778592	GL EX
H - County of Gloucester I - County of Gloucester	2 South Broad Street Woodbury, NJ 08096	RE: National Childrens Alliance Evidence of insurance as respects the National Childrens Alliance accreditation application for 2025 which supports ongoing funding for the Child Advocacy Center of Gloucester County	8/2/2024 #4778594	GL AU EX WC OTH
H - Inspira Medical Group I - Rowan College of South Jersey	1505 W Sherman Avenue Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects CTE- insurance coverage for Medical Assistant students for administrative duties, patient vital signs, triaging patients, etc.	8/13/2024 #4793704	GL AU EX WC OTH
H - Deptford Community Center I - County of Gloucester	1219 Delsea Drive Westville, NJ 08093	RE: Use of Facilities Evidence of insurance as respects the use of facilities for the Health Departments' fitness classes for seniors.	8/21/2024 #4819371	GL AU EX WC OTH
H - Cross Keys United Methodist I - County of Gloucester	Church 1648 N. Main Street Williamstown, NJ 08094	RE: Use of Facilities Evidence of insurance as respects the use of facilities for the Health Departments' fitness classes for seniors.	8/21/2024 #4819372	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 8/1/2024 to 9/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
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 01/01/2024 - 01/01/2025 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2024- 01/01/2025 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 Company F: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company F: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10 Policy Limits: \$260,000,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Diagnostic Medical Sonography clinical site agreement.	8/21/2024 #4819471	GL AU EX WC
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 01/01/2024 - 01/01/2025 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2024- 01/01/2025 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 Company F: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company F: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10 Policy Limits: \$260,000,000 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.	8/21/2024 #4819469	GL AU EX WC
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Company C: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:ERP980616211; Policy Limits: \$10,000,000 Company C: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:ERP980616211; Policy Limits: \$260,000,000 RE: SCDRTAP Grant 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 the SCDRTAP Grant.	8/29/2024 #4827165	GL AU EX WC OTH
H - NJ Dept of Environmental I - County of Gloucester	Protection 401 East State Street, Mail Code 401-04N PO Box 420 Trenton, NJ 08625	RE: Grant CEHA The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects toto CEHA2024- 00019.	8/29/2024 #4827204	GL AU EX WC OTH
Total # of Holders: 10				



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 27, 2024
Memo to: Commissioners
Gloucester County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF Report

Executive Directors Report: The following items were discussed:

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

December 31, 2023 Audit: Fund Auditor submitted the draft financial audit and provided a high-level overview and reported an Operating Income Loss of \$4.1 million, which was primarily due to several large excess property losses since the NJCE had a \$3 million retention due to hard property market conditions; however, the Total Net Position of the Fund as of year-end was \$10.6 million. Fund Auditor reported he did not expect any changes to the final financial audit, which will be issued in September. Fund Auditor concluded the review and noted there were no recommendations or findings. The Board of Fund Commissioners adopted a resolution authorizing the Fund office to file the draft audit and request an extension to file the final audit report to the state’s regulatory agencies.

Financial Fast Track: Submitted for information was the Financial Fast Track as of April 31, 2024, which reflected a statutory surplus of \$8.1 million and a total cash position of \$26.3 million.

Chubb: Effective January 1, 2024, the NJCE entered into a policy with Chubb to provide Equipment Breakdown coverage. Representatives from Chubb were in attendance and provided a summary of services to be provided to NJCE members.

Finance Sub-Committee: The Sub-Committee met on Tuesday, June 18, 2024; minutes of the meeting were submitted for information and the following discussion points were highlighted:

Named Storm Deductible: Committee reviewed Underwriting Manager quotes for a \$15 million or \$20 million aggregate, which were both well above the budget. Underwriting Manager will obtain new quotes as part of the 2025 renewal, which may result in better pricing. Since the Named Storm deductible is a member entity deductible the Committee discussed the idea of an NJCE advanced payment program. This was tabled as the Committee felt more analysis was needed including discussions with FEMA/State of NJ on how their program would respond.

Technology Errors & Omissions: The Underwriting Manager discussed one area of potential exposure is with shared services contracts where the County is providing IT related services to a 3rd party (municipality, County affiliate, etc.). Technology Errors and Omissions insurance is a specialized form of coverage designed to protect an entity providing IT related services to another entity from financial losses. The Committee decided it would be best for the Underwriting Manager to develop and distribute a survey to determine the need for this coverage.

Professional Services:

TPA Services: Fund Office received correspondence from AmeriHealth regarding a pending agreement between CompServices inc. t/a AmeriHealth and CRC/Independence Health Group to purchase the TPA business offered through AmeriHealth Casualty Services. Fund Attorney provided a verbal update in closed session; no action was taken during open session.

Professional Services Agreements: Executive Director reported that the contracts for Executive Director, Underwriting Manager and Safety Director expire February 2025 and that NJCE Fund Attorney and QPA will start the process in the Fall timeframe. The Claims Administrator and Managed Care services expire September 2026.

BCIC Educator's Legal Liability Coverage Amendment: Burlington County Insurance Commission required an endorsement to extend coverage for due process claims including administrative hearings, Individualized Educational Plan (IEP) etc. under the Educators Legal Liability coverage for certain member entities. The coverage is self-contained within the BCIC retention; however, the addition of coverage requires amending the BCIC Educators' Legal Liability policy to include the necessary endorsement to extend coverage. The Board of Fund Commissioners authorized the BCIC coverage endorsement effective June 1, 2024.

NJ Cyber JIF: With approval of the Board, the NJCE Executive Director reissued a membership consideration request at the Cyber JIF's May 14th meeting. The matter was discussed by the NJ Cyber JIF Operations Committee on June 24th; their recommendation will be to hold any new membership applications until Fund Year 2026.

Cyber Risk Control Framework: The NJCE Cyber Task Force met on March 26th and has since reviewed and is recommending revisions drafted by the Underwriting Manager and The Chertoff Group based on responses to the Technology Stack Questionnaire. The Underwriting Manager provided a summary review of the changes. The Board of Fund Commissioners accepted the recommendation of the Cyber Task Force and approved revisions to the Cyber Risk Control Program.

In addition, the Banking Best Practices document was also distributed; this was developed by the Underwriting Manager and The Chertoff Group in response to an increase in wire fraud activity and whitewashing of checks.

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

Property Appraisal Status: Submitted for information was a status chart of the Commission/County's property appraisals as of June 14th. Most of the Insurance Commissions have completed Year 1 appraisals.

Manuscript Policies: Fund Office and Underwriting Manager have finalized the policy documents. Members will be notified once completed and uploaded to Origami.

September Board of Commissioners Meetings: Executive Director had previously suggested holding an in-person meeting at a central location. Based on feedback, the September meeting will remain virtual, and November's meeting will be on the next agenda for discussion.

Workers' Compensation: Submitted for information was an article from Mark Wall of Safety National explaining the various factors affecting the increase in Workers' Compensation claims.

2024 MEL, MRHIF & NJCE Educational Seminar: The 14th Annual Educational Seminar was held over two sessions with over 200 participants attending each session. The seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and credits should have been received by May 31st.

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

2024 New Jersey Association of Counties Conference: Representatives from PERMA Risk Management Services and J.A. Montgomery attended and exhibited at the NJAC 2024 May 1-3 conference in Atlantic City at Caesar's. Keith Hummel of J.A. Montgomery presented on First Amendment Audits.

Underwriting Manager Report

Underwriting Manager reported preliminary discussions on the 2025 Renewal have started and if available marketing information will be provided at the next meeting.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from April 2024 – June 2024, bulletins that were distributed and available training sessions through August 2024.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for Thursday September 26, 2024 at 9:30AM virtually.

Memorandum

NJCE Underwriting Manager Team

CONNER
STRONG &
BUCKELEW

This will serve as the annual renewal memorandum from the Underwriting Manager to all NJCE members and Risk Management Consultants in preparation of the 2025 renewal.

Brief Renewal Overview

- ✓ **Property** – While we are still well within hurricane season, global property losses this year continue to be within the anticipated losses for the industry, which indicates we can expect positive renewal results in terms of rates, coverages and capacity.
- ✓ **Liability** – Underwriting appetite has slightly increased in the Liability space, but Public Entity continues to see a very small marketplace with difficult underwriting restrictions. The overall liability market is seeing a slowing rate of loss development increase (“social inflation”); however, even the most recent years continue to experience high single to low double-digit increases. Simply, losses continue to settle higher than expectations. Specific to the NJCE, NJ has landed on some of the top Liability lists, such as #9 on the “Judicial Hellholes” list and #2 in tort costs as a percentage of state GDP.

We have continually discussed the two growing and crucial exposures of Aging Infrastructure and Sexual Abuse/Molestation, but Auto Liability is persevering as a loss leader and setting new records in frequency and severity.

- ✓ **Workers’ Compensation** – We are all intimately aware of our Workers’ Compensation history, but it is worthwhile noting New Jersey is #1 in Workers’ Compensation costs (175% higher than the median) and is #9 for Local Government Incident Rates.
- ✓ **Cyber** – Cyber events continue to increase in frequency and severity, with some of the largest known claim costs in NJ local government coming in the past 12 months. It’s critical to be aware the events we continue to experience are still very typical types of events (social engineering, unpatched security, email compromise).
- ✓ **Public Officials & Employment Practices** – We continue to see an increase in the severity of our losses, but it is still at a very predictable rate. Employment Practice claims should be our focus due to their significant total loss dollars.
- ✓ **Environmental** – The Environmental market has been stabilizing over past few years, but we continue to see stringent underwriting and some restrictive terms and conditions. We expect to see stable terms, conditions and rates for the coming term.
- ✓ **Medical Malpractice** – The Medical Malpractice space continues to be difficult and limited, especially for hospital and long-term stay risks. We have seen the beginning of new capacity entering the market. We expect stable terms for the coming renewal, with consistent single digit rate increases.

Memorandum

NJCE Underwriting Manager Team

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STRONG &
BUCKELEW

Other Reminders

- ✓ **Vacant Property** – Please be reminded, Vacant Properties are only covered for Actual Cash Value unless otherwise formally requested and favorably reviewed by the JIF. Debris Removal Only and Replacement Cost are available after review.
- ✓ **Historic Property** – Please be reminded, Historic Properties listed on an official historic register (national, state or local) are eligible for special Historical Replacement Cost coverage; however, an official historic appraisal must be on file and sent to the Underwriting Manager to review.
- ✓ **Builder's Risk** – Any projects with new square footage qualify for Builder's Risk. All such projects over \$25m project value must be separately underwritten, so submit the application early.
- ✓ **Renewal Certificates** – Renewal certificates are released in the Fall. As such, it is crucial to review your Certificate Holder lists now.
- ✓ **Automobile ID Cards** – The quantity of Auto ID Cards issued per member is determined based upon your schedule of vehicles in Origami. Ensure your records are updated to reflect all active Vehicles.
- ✓ **Contact Information** – All renewal documents are distributed based upon the contact information in Origami. Ensure your records are updated so documents are sent to the appropriate place.
- ✓ **Special Flood Hazard Area (SFHA)** – The JIF does not determine flood zones and has coverage limitations for locations within SFHAs. Specifically, the member's deductible in an SFHA is the maximum available limit from the NFIP, which is typically \$500,000.
- ✓ **Financials** – Provide your most recent audited financials and current interim financials.
- ✓ **Pollution** – Please be reminded of the reporting requirements of the NJCE's Pollution program, such as for Capital Improvements, New Locations and Tank changes.

Conner Strong & Buckelew

Insurance, Risk
Management
& Employee Benefits

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GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	756,693	4,540,161	85,772,286	90,312,447
2.	CLAIM EXPENSES				
	Paid Claims	152,838	927,655	24,134,457	25,062,112
	Case Reserves	(23,044)	119,332	2,284,981	2,404,313
	IBNR	(110,511)	337,161	2,609,420	2,946,581
	Excess Insurance Recoverable	(1,103)	(1,693)	(354,792)	(356,485)
	Discounted Claim Value	9,176	(9,265)	(114,407)	(123,672)
	TOTAL CLAIMS	27,356	1,373,190	28,559,659	29,932,849
3.	EXPENSES				
	Excess Premiums	432,663	2,595,980	40,851,047	43,447,027
	Administrative	194,753	700,854	12,473,085	13,173,938
	TOTAL EXPENSES	627,417	3,296,834	53,324,131	56,620,965
4.	UNDERWRITING PROFIT (1-2-3)	101,921	(129,863)	3,888,496	3,758,633
5.	INVESTMENT INCOME	14,606	14,606	7,237	21,843
6.	PROFIT (4 + 5)	116,527	(115,258)	3,895,733	3,780,476
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)
10.	SURPLUS TRANSFER	0	150,000	(150,000)	0
11.	INVESTMENT IN JOINT VENTURE	42,006	(231,861)	1,600,462	1,368,601
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	158,533	(197,119)	2,287,955	2,090,836
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	737	1,009	26,804	27,813
	2011	1,014	(2,752)	(105,086)	(107,838)
	2012	(1,749)	(1,001)	176,337	175,336
	2013	(656)	431	201,762	202,193
	2014	(409)	(26,546)	294,656	268,110
	2015	(10,405)	(12,868)	(858,452)	(871,320)
	2016	(50,487)	(57,243)	306,850	249,607
	2017	3,110	5,740	404,178	409,917
	2018	8,596	5,056	1,004,675	1,009,731
	2019	8,712	7,063	697,947	705,010
	2020	20,720	(2,212)	1,142,985	1,140,773
	2021	(41,145)	(39,020)	(438,526)	(477,545)
	2022	3,483	132,369	(273,422)	(141,053)
	2023	184,044	29,060	(292,754)	(263,694)
	2024	32,968	(236,206)		(236,206)
	TOTAL SURPLUS (DEFICITS)	158,533	(197,119)	2,287,955	2,090,836
	TOTAL CASH				6,716,750

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	June 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	1,823,536	1,823,536
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	1,823,536	1,823,536
FUND YEAR 2011					
	Paid Claims	0	0	2,795,974	2,795,974
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	(0)	(0)
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2011 CLAIMS	0	0	2,795,974	2,795,974
FUND YEAR 2012					
	Paid Claims	285	540	2,082,683	2,083,223
	Case Reserves	(285)	(540)	13,930	13,390
	IBNR	0	0	1,167	1,167
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	1	3	(74)	(72)
	TOTAL FY 2012 CLAIMS	1	3	2,097,706	2,097,709
FUND YEAR 2013					
	Paid Claims	915	1,305	1,567,774	1,569,079
	Case Reserves	85	695	19,684	20,379
	IBNR	1,000	0	1,450	1,450
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	4	17	(146)	(129)
	TOTAL FY 2013 CLAIMS	2,004	2,017	1,588,761	1,590,778
FUND YEAR 2014					
	Paid Claims	0	0	981,609	981,609
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	(3)	(3)
	TOTAL FY 2014 CLAIMS	0	0	981,606	981,606
FUND YEAR 2015					
	Paid Claims	255	5,093	3,079,546	3,084,639
	Case Reserves	3,048	(2,040)	109,133	107,092
	IBNR	0	0	17,253	17,253
	Excess Insurance Recoverable	0	0	(500)	(500)
	Discounted Claim Value	104	299	(2,029)	(1,731)
	TOTAL FY 2015 CLAIMS	3,406	3,351	3,203,402	3,206,753
FUND YEAR 2016					
	Paid Claims	735	4,428	1,752,628	1,757,055
	Case Reserves	52,813	57,476	15,207	72,683
	IBNR	0	0	2,579	2,579
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(790)	(900)	(311)	(1,210)
	TOTAL FY 2016 CLAIMS	52,759	61,004	1,770,103	1,831,107

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	June 30, 2024	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	0	0	2,046,812	2,046,812
Case Reserves	0	0	0	0
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	(3,945)	(3,945)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868
FUND YEAR 2018				
Paid Claims	0	410	1,386,365	1,386,775
Case Reserves	0	(410)	28,951	28,541
IBNR	(3,367)	(5,623)	10,122	4,499
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	50	69	(582)	(513)
TOTAL FY 2018 CLAIMS	(3,317)	(5,553)	1,424,855	1,419,302
FUND YEAR 2019				
Paid Claims	7,734	63,135	1,489,262	1,552,397
Case Reserves	(6,284)	(63,385)	198,479	135,094
IBNR	(4,144)	(4,212)	48,707	44,495
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	330	1,320	(3,290)	(1,971)
TOTAL FY 2019 CLAIMS	(2,364)	(3,142)	1,733,158	1,730,015
FUND YEAR 2020				
Paid Claims	32,693	36,080	1,441,532	1,477,612
Case Reserves	(40,146)	(16,735)	29,527	12,791
IBNR	(15,846)	(3,145)	114,641	111,496
Excess Insurance Recoverable	(1,103)	(1,693)	(350,347)	(352,040)
Discounted Claim Value	1,170	547	(2,448)	(1,901)
TOTAL FY 2020 CLAIMS	(23,232)	15,054	1,232,904	1,247,958
FUND YEAR 2021				
Paid Claims	9,266	45,572	1,997,375	2,042,947
Case Reserves	(15,119)	(40,366)	508,351	467,984
IBNR	(18,314)	(20,547)	372,620	352,074
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	1,768	2,751	(19,308)	(16,557)
TOTAL FY 2021 CLAIMS	(22,399)	(12,590)	2,859,037	2,846,448
FUND YEAR 2022				
Paid Claims	5,606	108,341	1,390,152	1,498,494
Case Reserves	6,595	(180,507)	799,266	618,759
IBNR	(33,739)	(86,818)	644,138	557,320
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	2,192	6,613	(34,562)	(27,949)
TOTAL FY 2022 CLAIMS	(19,346)	(152,370)	2,798,994	2,646,624
FUND YEAR 2023				
Paid Claims	(840)	353,441	299,210	652,650
Case Reserves	(34,774)	(339,042)	562,455	223,413
IBNR	(19,905)	(115,887)	1,396,744	1,280,856
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	4,072	10,718	(51,653)	(40,935)
TOTAL FY 2023 CLAIMS	(51,447)	(90,770)	2,206,756	2,115,985
FUND YEAR 2024				
Paid Claims	96,189	309,310		309,310
Case Reserves	11,023	704,187		704,187
IBNR	(16,196)	573,392		573,392
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	275	(30,701)		(30,701)
TOTAL FY 2024 CLAIMS	91,291	1,556,188	0	1,556,188
COMBINED TOTAL CLAIMS	27,356	1,373,190	28,559,659	29,932,849
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.				
Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$366,895 for COVID 19 Workers Compensation claims.				

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	3,455,281	24,186,966	284,494,510	308,681,475
2.	CLAIM EXPENSES				
	Paid Claims	419,212	6,015,549	17,153,869	23,169,419
	Case Reserves	(294,231)	1,200,631	15,710,957	16,911,588
	IBNR	645,892	45,179	16,261,220	16,306,399
	Discounted Claim Value	(96,997)	(349,163)	(4,212,682)	(4,561,845)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
	TOTAL CLAIMS	673,876	6,410,093	42,983,159	49,393,252
3.	EXPENSES				
	Excess Premiums	2,666,166	18,680,270	205,538,373	224,218,643
	Administrative	199,014	1,403,645	20,746,720	22,150,365
	TOTAL EXPENSES	2,865,181	20,083,915	226,285,093	246,369,008
4.	UNDERWRITING PROFIT (1-2-3)	(83,776)	(2,307,042)	15,226,258	12,919,216
5.	INVESTMENT INCOME	118,352	541,226	2,159,119	2,700,346
6.	PROFIT (4+5)	34,577	(1,765,816)	17,385,377	15,619,561
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	34,577	(1,765,816)	10,677,826	8,912,010
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	481	2,209	66,109	68,317
	2011	1,218	(9,541)	478,587	469,046
	2012	2,523	(6,883)	491,515	484,632
	2013	4,480	16,208	1,098,961	1,115,169
	2014	5,772	(177,788)	1,623,920	1,446,132
	2015	5,517	(68,681)	1,404,062	1,335,382
	2016	7,390	32,616	1,686,719	1,719,335
	2017	9,544	50,710	2,714,322	2,765,031
	2018	10,763	(1,576)	2,317,319	2,315,743
	2019	10,121	33,304	1,991,211	2,024,515
	2020	12,942	102,624	(41,975)	60,649
	2021	12,517	(409,847)	(288,075)	(697,922)
	2022	22,292	(146,719)	1,403,700	1,256,981
	2023	28,920	(486,245)	(4,268,549)	(4,754,793)
	2024	(99,904)	(696,207)		(696,207)
	TOTAL SURPLUS (DEFICITS)	34,577	(1,765,816)	10,677,825	8,912,010
	TOTAL CASH				37,146,127

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	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	1,454	17,866	720,144	738,010
	Case Reserves	0	(1,412)	16,412	15,000
	IBNR	(1,454)	(1,454)	3,000	1,546
	Discounted Claim Value	0	230	(2,480)	(2,250)
	TOTAL FY 2011 CLAIMS	0	15,230	737,076	752,306
FUND YEAR 2012					
	Paid Claims	2,721	148,517	1,598,341	1,746,857
	Case Reserves	(2,721)	(148,517)	300,079	151,562
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	19,796	(40,489)	(20,693)
	TOTAL FY 2012 CLAIMS	0	19,796	1,861,611	1,881,406
FUND YEAR 2013					
	Paid Claims	1,067	20,399	1,120,027	1,140,427
	Case Reserves	(1,067)	(20,399)	465,996	445,597
	IBNR	0	(0)	19,679	19,679
	Discounted Claim Value	0	3,753	(67,176)	(63,423)
	TOTAL FY 2013 CLAIMS	0	3,753	1,538,527	1,542,280
FUND YEAR 2014					
	Paid Claims	6,005	39,596	820,087	859,683
	Case Reserves	(9,068)	158,879	428,510	587,389
	IBNR	3,063	3,063	21,077	24,140
	Discounted Claim Value	0	3,217	(64,534)	(61,317)
	TOTAL FY 2014 CLAIMS	(0)	204,755	1,205,140	1,409,895
FUND YEAR 2015					
	Paid Claims	241,543	299,983	2,170,225	2,470,208
	Case Reserves	(241,543)	(193,909)	750,401	556,492
	IBNR	0	0	76,409	76,409
	Discounted Claim Value	0	(11,247)	(87,264)	(98,511)
	TOTAL FY 2015 CLAIMS	0	94,827	2,909,770	3,004,598
FUND YEAR 2016					
	Paid Claims	4,579	32,254	1,340,882	1,373,136
	Case Reserves	(3,484)	(31,159)	925,034	893,875
	IBNR	(1,095)	(2,431)	40,838	38,408
	Discounted Claim Value	0	3,254	(103,043)	(99,789)
	TOTAL FY 2016 CLAIMS	0	1,918	2,203,711	2,205,629

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	1,090	22,274	1,313,614	1,335,888
	Case Reserves	(1,090)	(22,274)	627,562	605,288
	IBNR	0	(11,929)	76,572	64,644
	Discounted Claim Value	0	5,400	(73,852)	(68,451)
	TOTAL FY 2017 CLAIMS	0	(6,529)	1,943,897	1,937,368
FUND YEAR 2018					
	Paid Claims	1,988	371,342	1,247,927	1,619,269
	Case Reserves	(60,237)	(308,566)	750,478	441,912
	IBNR	58,249	(42,451)	375,153	332,702
	Discounted Claim Value	0	31,257	(116,810)	(85,553)
	TOTAL FY 2018 CLAIMS	0	51,583	2,256,747	2,308,330
FUND YEAR 2019					
	Paid Claims	6,632	78,977	1,224,373	1,303,351
	Case Reserves	55,599	190,896	1,093,759	1,284,655
	IBNR	(62,231)	(285,126)	551,533	266,407
	Discounted Claim Value	0	28,230	(176,738)	(148,508)
	TOTAL FY 2019 CLAIMS	0	12,978	2,692,927	2,705,905
FUND YEAR 2020					
	Paid Claims	184	246,490	1,126,067	1,372,557
	Case Reserves	(15,243)	473,697	3,919,181	4,392,878
	IBNR	15,060	(207,106)	1,974,978	1,767,872
	Discounted Claim Value	0	(57,239)	(889,320)	(946,559)
	Excess Recoveries	0	(502,105)	(1,930,205)	(2,432,310)
	TOTAL FY 2020 CLAIMS	0	(46,262)	4,200,701	4,154,439
FUND YEAR 2021					
	Paid Claims	0	501,016	2,119,936	2,620,952
	Case Reserves	0	389,800	2,159,327	2,549,127
	IBNR	0	(452,576)	2,041,187	1,588,611
	Discounted Claim Value	0	29,056	(652,413)	(623,356)
	TOTAL FY 2021 CLAIMS	0	467,296	5,668,037	6,135,333
FUND YEAR 2022					
	Paid Claims	(3,669)	445,347	839,542	1,284,889
	Case Reserves	(1,534)	11,444	848,359	859,803
	IBNR	(4,797)	(345,594)	3,693,684	3,348,091
	Discounted Claim Value	0	95,380	(675,990)	(580,610)
	TOTAL FY 2022 CLAIMS	(10,000)	206,577	4,705,595	4,912,172
FUND YEAR 2023					
	Paid Claims	(6,747)	3,558,433	1,340,865	4,899,297
	Case Reserves	(2,703)	(1,187,337)	3,425,859	2,238,522
	IBNR	(4,044)	(2,047,244)	7,383,429	5,336,185
	Discounted Claim Value	0	233,742	(1,262,574)	(1,028,832)
	TOTAL FY 2023 CLAIMS	(13,494)	557,594	10,887,578	11,445,172
FUND YEAR 2024					
	Paid Claims	162,365	233,055		233,055
	Case Reserves	(11,139)	1,889,487		1,889,487
	IBNR	643,141	3,438,027		3,438,027
	Discounted Claim Value	(96,997)	(733,992)		(733,992)
	TOTAL FY 2024 CLAIMS	697,370	4,826,576	0	4,826,576
	COMBINED TOTAL CLAIMS	673,876	6,410,093	42,983,159	49,393,252

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF JUNE 30, 2024

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,724	346,154	87,394,614	87,740,768
2. CLAIM EXPENSES				
Paid Claims	32,595	270,384	77,267,693	77,538,077
IBNR	141	2,245	43,224	45,469
Total Claims	32,736	272,629	77,310,917	77,583,546
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,321	49,881	6,025,562	6,075,443
Total Expenses	8,321	49,881	9,611,028	9,660,909
4. UNDERWRITING PROFIT (1-2-3)	16,667	23,644	397,397	421,041
5. INVESTMENT INCOME	1,429	1,429	7,136	8,565
6. STATUTORY PROFIT (4+5)	18,096	25,073	404,533	429,606
9. STATUTORY SURPLUS (6+7-8)	18,096	25,073	404,533	429,606

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	(0)	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	-	(0)	8,250	8,250
2022 SURPLUS	-	-	123,767	123,767
CASH	-	-	123,768	123,768
2023 SURPLUS	2,171	36,476	(22,776)	13,699
CASH	20,448	(61,704)	82,152	20,448
2024 SURPLUS	15,925	(11,403)	-	(11,403)
CASH	130,928	130,928	-	130,928
TOTAL SURPLUS	18,096	25,073	404,532	429,605
TOTAL CASH	151,376	69,224	509,459	578,683

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF JUNE 30, 2024

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Total Claims	-	-	515,899	515,899
FUND YEAR 2023				
Paid Claims	-	-	578,730	578,730
IBNR	(2,171)	(36,476)	43,224	6,749
Total Claims	(2,171)	(36,476)	621,954	585,478
FUND YEAR 2024				
Paid Claims	32,595	270,384	-	270,384
IBNR	2,312	38,720	-	38,720
Total Claims	34,907	309,105	-	309,105
COMBINED TOTAL CLAIMS	32,736	272,629	77,310,917	77,583,546

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

Gloucester County Insurance Commission

CLAIM ACTIVITY REPORT

June 30, 2024

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	0	0	0	0	0	0	0	0	0	1	4	8	6	19
June-24	0	0	0	0	0	0	0	0	0	0	0	1	4	6	6	17
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-2	0	-2
Limited Reserves																\$21,155
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$833	\$26,968	\$349,280	\$377,081
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$833	\$16,502	\$342,295	\$359,631
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$10,466)	(\$6,985)	(\$17,451)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$242,084	\$313,729	\$408,065	\$396,248	\$3,830,394
COVERAGE LINE - GENERAL LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	0	0	0	1	0	0	0	2	0	2	1	7	3	16
June-24	0	0	0	0	0	1	0	0	0	2	0	2	2	5	6	18
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	1	-2	3	2
Limited Reserves																\$19,803
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$0	\$0	\$0	\$68,685	\$0	\$0	\$0	\$123,921	\$0	\$74,085	\$10,320	\$70,500	\$17,000	\$364,511
June-24	\$0	\$0	\$0	\$0	\$0	\$68,685	\$0	\$0	\$0	\$116,382	\$0	\$72,825	\$10,065	\$50,500	\$38,000	\$356,457
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,539)	\$0	(\$1,260)	(\$255)	(\$20,000)	\$21,000	(\$8,054)
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$513,477	\$5,918	\$300,387	\$40,853	\$274,514	\$145,800	\$51,500	\$38,000	\$3,929,885
COVERAGE LINE - AUTO LIABILITY																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2
June-24	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	2
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves																\$7,750
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,000	\$500	\$15,500
June-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,000	\$500	\$15,500
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$16,267	\$16,500	\$500	\$1,373,165
COVERAGE LINE - WORKERS COMP.																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	1	2	0	2	2	0	1	1	4	10	15	13	31	82
June-24	0	0	1	2	0	2	2	0	1	2	3	10	16	12	32	83
NET CHGE	0	0	0	0	0	0	0	0	0	1	-1	0	1	-1	1	1
Limited Reserves																\$20,296
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$13,675	\$20,293	\$0	\$35,360	\$23,120	\$0	\$28,541	\$17,457	\$68,805	\$409,017	\$601,011	\$145,720	\$326,384	\$1,689,383
June-24	\$0	\$0	\$13,390	\$20,378	\$0	\$38,408	\$72,683	\$0	\$28,541	\$18,712	\$27,647	\$395,158	\$607,861	\$141,411	\$320,392	\$1,684,581
NET CHGE	\$0	\$0	(\$285)	\$85	\$0	\$3,048	\$49,563	\$0	\$0	\$1,255	(\$41,159)	(\$13,859)	\$6,850	(\$4,309)	(\$5,992)	(\$4,802)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,396,955	\$729,107	\$1,816,231	\$1,398,127	\$1,030,407	\$1,121,394	\$1,051,121	\$569,595	\$1,987,536	\$1,635,239	\$396,626	\$575,749	\$17,966,006
TOTAL ALL LINES COMBINED																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	0	0	1	2	0	3	2	0	1	3	4	13	20	29	41	119
June-24	0	0	1	2	0	3	2	0	1	4	3	13	22	24	45	120
NET CHGE	0	0	0	0	0	0	0	0	0	1	-1	0	2	-5	4	1
Limited Reserves																\$20,135
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
May-24	\$0	\$0	\$13,675	\$20,293	\$0	\$104,045	\$23,120	\$0	\$28,541	\$141,378	\$68,805	\$483,103	\$612,164	\$258,187	\$693,164	\$2,446,475
June-24	\$0	\$0	\$13,390	\$20,378	\$0	\$107,092	\$72,683	\$0	\$28,541	\$135,094	\$27,647	\$467,984	\$618,759	\$223,413	\$701,187	\$2,416,169
NET CHGE	\$0	\$0	(\$285)	\$85	\$0	\$3,048	\$49,563	\$0	\$0	(\$6,284)	(\$41,159)	(\$15,119)	\$6,595	(\$34,774)	\$8,023	(\$30,306)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,589,457	\$981,610	\$3,191,231	\$1,830,739	\$2,042,868	\$1,415,316	\$1,689,158	\$1,137,025	\$2,510,727	\$2,111,035	\$872,691	\$1,010,497	\$27,099,450

2020 2021 2022 2023 2024 YEARS

Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS
AS OF June 30, 2024

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		54		Last Month		53		Last Year		42	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED
PROPERTY	339,909	523,345	523,345	153.97%	100.00%	523,345	523,345	153.97%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	601,000	40,853	40,853	6.80%	96.73%	40,853	40,853	6.80%	96.63%	27,667	27,667	4.60%	93.46%
POL/EPL													
AUTO LIABILITY	112,001	3,232	3,232	2.89%	94.56%	3,232	3,232	2.89%	94.26%	3,232	3,232	2.89%	90.21%
WORKER'S COMP	1,319,505	936,490	569,595	43.17%	99.70%	944,956	944,956	71.61%	99.66%	937,473	937,473	71.05%	98.92%
TOTAL ALL LINES	2,372,415	1,503,920	1,137,025	47.93%	98.75%	1,512,386	1,512,386	63.75%	98.69%	968,372	968,372	40.82%	97.28%
NET PAYOUT %	\$1,124,234				47.39%								

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		42		Last Month		41		Last Year		30	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED
PROPERTY	338,000	242,084	242,084	71.62%	100.00%	242,084	242,084	71.62%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	274,514	274,514	49.82%	93.46%	274,514	274,514	49.82%	92.99%	247,749	247,749	44.96%	85.57%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	90.21%	6,594	6,594	5.64%	89.77%	6,594	6,594	5.64%	82.91%
WORKER'S COMP	1,297,005	1,987,536	1,987,536	153.24%	98.92%	1,993,389	1,993,389	153.69%	98.81%	1,939,311	1,939,311	149.52%	96.57%
TOTAL ALL LINES	2,303,006	2,510,727	2,510,727	109.02%	97.33%	2,516,580	2,516,580	109.27%	97.13%	2,193,653	2,193,653	95.25%	93.75%
NET PAYOUT %	\$2,042,743				88.70%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		30		Last Month		29		Last Year		18	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED
PROPERTY	316,000	313,729	313,729	99.28%	100.00%	313,729	313,729	99.28%	100.00%	0	0	0.00%	97.09%
GEN LIABILITY	538,000	145,800	145,800	27.10%	85.57%	145,800	145,800	27.10%	84.65%	71,300	71,300	13.25%	71.16%
POL/EPL	101,999	0	0	0.00%	85.57%	0	0	0.00%	84.65%	0	0	0.00%	71.16%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	82.91%	16,267	16,267	14.40%	82.02%	30,792	30,792	27.25%	66.43%
WORKER'S COMP	1,244,000	1,635,239	1,635,239	131.45%	96.57%	1,623,038	1,623,038	130.47%	96.21%	1,374,423	1,374,423	110.48%	86.31%
TOTAL ALL LINES	2,312,999	2,111,035	2,111,035	91.27%	93.33%	2,098,833	2,098,833	90.74%	92.84%	1,476,515	1,476,515	63.84%	82.62%
NET PAYOUT %	\$1,492,276				64.52%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		18		Last Month		17		Last Year		6	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED
PROPERTY	369,682	408,065	408,065	110.38%	97.09%	426,930	426,930	115.49%	96.87%	0	0	0.00%	45.00%
GEN LIABILITY	532,748	51,500	51,500	9.67%	71.16%	71,500	71,500	13.42%	69.55%	2,000	2,000	0.38%	19.00%
POL/EPL	113,998	0	0	0.00%	71.16%	0	0	0.00%	69.55%	0	0	0.00%	19.00%
AUTO LIABILITY	127,000	16,500	16,500	12.99%	66.43%	16,500	16,500	12.99%	64.31%	0	0	0.00%	20.00%
WORKER'S COMP	1,273,000	396,626	396,626	31.16%	86.31%	393,375	393,375	30.90%	84.23%	156,651	156,651	12.31%	14.00%
TOTAL ALL LINES	2,416,428	872,691	872,691	36.11%	82.86%	908,305	908,305	37.59%	81.19%	158,651	158,651	6.57%	20.40%
NET PAYOUT %	\$649,278				26.87%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		6		Last Month		5		Last Year		-6	
		Unlimited Incurred	Limited Incurred	Actual 30-Jun-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-May-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Jun-23	MONTH TARGETED
PROPERTY	390,000	396,248	396,248	101.60%	45.00%	396,248	396,248	101.60%	37.00%			N/A	N/A
GEN LIABILITY	530,000	38,000	38,000	7.17%	19.00%	17,000	17,000	3.21%	14.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	19.00%	0	0	0.00%	14.00%			N/A	N/A
AUTO LIABILITY	116,000	500	500	0.43%	20.00%	500	500	0.43%	15.00%			N/A	N/A
WORKER'S COMP	1,393,000	575,749	575,749	41.33%	14.00%	492,537	492,537	35.36%	9.00%			N/A	N/A
TOTAL ALL LINES	2,543,000	1,010,497	1,010,497	39.74%	20.29%	906,285	906,285	35.64%	14.83%	0	0	N/A	N/A
NET PAYOUT %	\$309,310				12.16%								

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING EB EMPLOYEE SOLUTIONS, LLC, DBA AS THE DIFFERENCE CARD TO
PROVIDE HRA SERVICES FOR GLOUCESTER COUNTY INCLUDING THE BOARD OF
SOCIAL SERVICES AND THE LIBRARY**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION is authorized to offer health benefits coverage to all full-time employees; and

WHEREAS, Conner Strong & Buckelew on behalf of the GLOUCESTER COUNTY INSURANCE COMMISSION conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, for HRA Services pursuant to New Jersey law; and

WHEREAS, it is the GLOUCESTER COUNTY INSURANCE COMMISSION’s intention to offer our employees the opportunity to enroll in the Direct Access/Aetna Freedom 2035 plan with a fully funded Health Reimbursement Account in the amount of **\$14,720** for each employee regardless of level of coverage (single, member/spouse, parent/child, family) to be effective **January 1st, 2025**.

WHEREAS, the ENTITY resolves to award a professional service agreement in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.

NOW THEREFORE BE IT RESOLVED THAT:

1. The EB Employee Solutions, LLC, dba as The Difference Card (hereinafter the VENDOR) with a business address of 200 Business Park Drive, Suite 311, Armonk, NY 10504 is appointed to provide HRA Services for the period January 1st, 2025 through December 31, 2025.

BE IT FURTHER RESOLVED THAT: All associated fees due to the Difference Card will be paid directly to vendor.

BE IT FURTHER RESOLVED THAT: the Chair of the Commission is hereby authorized to execute contracts between the Commission and The Difference Card as set forth in this resolution with terms and conditions as required by the Commission.

ADOPTED by GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 26, 2024.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 47-24

July 2024

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

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

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

FUND YEAR 2023

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
SPARK CREATIVE GROUP	WEB HOSTING/ DOMAIN MGMT THRU 5/23	425.00
		425.00
	Total Payments FY 2023	425.00

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
NEW JERSEY COUNTIES EXCESS JIF	CEL- 2ND INSTALL 2024	2,076,783.00
		2,076,783.00
HARDENBERGH INSURANCE GROUP	RISK CONTROL- 3 OF 8- INV 15743	15,750.00
		15,750.00
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE- INV 0353-0724	7,846.50
		7,846.50
PERMA RISK MANAGEMENT SERVICES	POSTAGE 06/24	9.15
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 07/24	14,080.75
		14,089.90
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 15013 07/24	5,572.33
		5,572.33
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE FEE 07/24	777.08
		777.08
CHANCE & MCCANN, LLC	ATTORNEY FEES - INV 273 6/14/24-7/9/24	2,235.00
		2,235.00
SCOTT BURNS	REIMB. HOTEL DEP. PRIMA CONF. 06/24	333.07
		333.07
VIOLA YEAGER	MEDICAL REIMBURSEMENT 06/24	481.84
		481.84
SPARK CREATIVE GROUP	DOMAIN MGMT/ WEB HOST- THRU 5/24	425.00
SPARK CREATIVE GROUP	SITE UPDATE 3/18/24	125.00
SPARK CREATIVE GROUP	SITE UPDATE 5/14/24	125.00
		675.00

NJ ADVANCE MEDIA	ACCT 1159386 AD 10878166 6/12/24	35.20 35.20
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 06/24	3,168.76 3,168.76
GANNETT NEW YORK NJ LOCALIQ	A# 1122468 INV 6494666- 10276212 6/14/24	17.20 17.20
HARDENBERGH INSURANCE GROUP	RMC FEE INV 15013 07/24	28,711.75 28,711.75
Total Payments FY 2024		2,156,476.63
TOTAL PAYMENTS ALL FUND YEARS		2,156,901.63

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. 48-24

July 2024

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 07/24	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING 07/24	2,596.66
		5,416.66
	Total Payments FY 2024	5,416.66
	TOTAL PAYMENTS ALL FUND YEARS	\$5,416.66

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 49-24

August 2024

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

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

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

FUND YEAR
2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
SCOTT BURNS	VOID AND REISSUE	-333.07 -333.07
SCOTT BURNS	REIMB. HOTEL DEP. PRIMA CONF. 06/24	333.07 333.07
HARDENBERGH INSURANCE GROUP	RISK CONTROL- 4 OF 8 INV 15744 8/24	15,750.00 15,750.00
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE - INV 0353-0824	7,846.50 7,846.50
PERMA RISK MANAGEMENT SERVICES PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 08/24 POSTAGE 07/24	14,080.75 8.67 14,089.42
HARDENBERGH INSURANCE GROUP HARDENBERGH INSURANCE GROUP	RMC FEE - INV 15014 8/24 UNDERWRITING MGR - INV 15014 08/24	28,711.75 5,572.33 34,284.08
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE FEE 08/24	777.08 777.08
CHANCE & MCCANN, LLC	ATTORNEY FEES- INV 296 7/12/24-8/2/24	2,025.00 2,025.00
BROWN & CONNERY, LLP BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 339390 FOR 04/24 LEGAL- J. PHILIPS INV 337484 FOR 3/24	3,351.00 7,165.00 10,516.00
VIOLA YEAGER	MEDICAL REIMBURSEMENT 07/24	481.84 481.84
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 07/24	3,168.76 3,168.76
	Total Payments FY 2024	88,938.68
	TOTAL PAYMENTS ALL FUND YEARS	\$88,938.68

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. 50-24

August 2024

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING 08/24	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING 08/24	2,596.66
		5,416.66
	Total Payments FY 2024	5,416.66
	TOTAL PAYMENTS ALL FUND YEARS	\$5,416.66

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 51-24

September 2024

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

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

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

FUND YEAR
2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
ONTELLUS	LEGAL- D. LAW INV 1400819896 5/24	54.13
		54.13
HARDENBERGH INSURANCE GROUP	RISK CONTROL- 5 OF 8 INV 15745 09/24	15,750.00
		15,750.00
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE - INV 0353-0924	7,846.50
		7,846.50
KLDISCOVERY ONTRACK LLC	PROF. SERVICES- J. PHILIPS- JOB 7566673	1,903.50
		1,903.50
PERMA RISK MANAGEMENT SERVICES	POSTAGE 08/24	5.52
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 09/24	14,080.75
		14,086.27
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 15015 09/24	5,572.33
		5,572.33
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE FEE 09/24	777.08
		777.08
CHANCE & MCCANN, LLC	ATTORNEEY FEES- INV 320 7/9/24-9/5/24	3,930.00
		3,930.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 340718 FOR 5/24	428.55
BROWN & CONNERY, LLP	LEGAL- D.LAW INV 340717 5/24	3,821.67
BROWN & CONNERY, LLP	LEGAL- C. DEVONE INV 345037 FOR 7/24	44.00
BROWN & CONNERY, LLP	LEGAL- D.LAW INV 338755 FOR 4/24	837.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON- INV 338756-2/24-4/24	7,522.00
BROWN & CONNERY, LLP	LEGAL- C. DEVONE INV 340710 FOR 5/24	2,544.00
BROWN & CONNERY, LLP	LEGAL- C.DEVONE INV 339391 FOR 4/24	8,636.00
		23,833.22
SPARK CREATIVE GROUP	SITE UPDATES 08/16/24 INV 5799	125.00
		125.00
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 08/24	3,168.76
		3,168.76

HARDENBERGH INSURANCE GROUP

RMC FEE INV 15015 09/24

28,711.75

28,711.75

Total Payments FY 2024

105,758.54

**TOTAL PAYMENTS ALL FUND
YEARS**

\$105,758.54

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. 52-24

September 2024

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

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

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

FUND YEAR
2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 09/24	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 09/24	2,596.66
		5,416.66
	Total Payments FY 2024	5,416.66
	TOTAL PAYMENTS ALL FUND YEARS	\$5,416.66

Chairperson

Attest:

_____ Dated: _____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	June			
CURRENT FUND YEAR	2024			
	Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
	ID Number:			
	Maturity (Yrs)			
	Purchase Yield:			
	TOTAL for All Accts & instruments			
Opening Cash & Investment Balance	\$6,963,849.69	7,000,942.03	- 40,333.39	3,241.05
Opening Interest Accrual Balance	\$0.00	0	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$14,605.86	\$14,381.37	\$110.64	\$113.85
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$14,605.86	\$14,381.37	\$110.64	\$113.85
9 Deposits - Purchases	\$194,178.12	\$27,508.52	\$124,795.66	\$41,873.94
10 (Withdrawals - Sales)	-\$455,883.92	-\$284,507.14	-\$145,960.59	-\$25,416.19
Ending Cash & Investment Balance	\$6,716,749.75	\$6,758,324.78	-\$61,387.68	\$19,812.65
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$250,724.86	\$99,556.40	\$96,731.27	\$54,437.19
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$6,967,474.61	\$6,857,881.18	\$35,343.59	\$74,249.84

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

Current Fund Year: 2024 Month Ending: June										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	483,147.31	4,132,077.24	(33,725.67)	1,357,880.66	478,019.20	140,342.37	406,108.86	0.00	0.00	6,963,849.96
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	17,777.56	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	17,777.56
Invest Pymnts	1,508.98	5,852.90	1,107.25	4,532.58	677.39	351.53	575.23	0.00	0.00	14,605.86
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	1,508.98	5,852.90	1,107.25	4,532.58	677.39	351.53	575.23	0.00	0.00	14,605.86
Other Receipts*	0.00	0.00	0.00	0.00	0.00	8,969.34	0.00	0.00	0.00	8,969.34
TOTAL	19,286.54	5,852.90	1,107.25	4,532.58	677.39	9,320.87	575.23	0.00	0.00	41,352.76
EXPENSES										
Claims Transfers	16,362.44	9,053.75	0.00	145,198.97	0.00	0.00	0.00	0.00	0.00	170,615.16
Expenses	0.00	0.00	0.00	0.00	0.00	117,837.54	0.00	0.00	0.00	117,837.54
Other Expenses*	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	16,362.44	9,053.75	0.00	145,198.97	0.00	117,837.54	0.00	0.00	0.00	288,452.70
END BALANCE	486,071.41	4,128,876.39	(32,618.42)	1,217,214.27	478,696.59	31,825.70	406,684.09	0.00	0.00	6,716,750.02

**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 26, 2024* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 6/1/24 to 6/30/24, 7/1/24 to 7/31/24 and 8/1/24 to 8/31/24 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 26, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:_____

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2024 Thru 06/30/2024

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
06/01/2024 Thru 06/30/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	6005	3530003709 001	ROWAN COLLEGE OF SOUT	5/31/2024	5/31/2024	AUTOTECH COLLISON SERVICES	6/14/2024	2022 FORD F250 PLATE #CG5CVC	8,377.41	8,377.41
C	6007	3530003751 001	GLOUCESTER COUNTY	3/1/2024	3/1/2024	PRO-LINE COLLISION CENTER	6/14/2024	2022 FORD EXP PLATE # P65RFH	6,985.03	6,985.03
C	6011	3530003619 001	GLOUCESTER COUNTY	8/3/2023	8/3/2023	GLOUCESTER COUNTY	6/28/2024	DEDUCTIBLE 2023 CHEVY PICKUP PLATE G26PYM	1,000.00	1,000.00
R	3001261333	3530003619 001	GLOUCESTER COUNTY	8/3/2023	8/3/2023	NEW JERSEY MANUFACTURERS IN	6/18/2024	SUBROGATION RECOVERY	-17,777.56	-17,777.56
Total for Coverage: Auto Physical Damage							Number of entries: 4		-1,415.12	-1,415.12
Coverage: General Liability										
C	6006	3530003476 001	IANNELLI, ALFRED	5/30/2024	5/31/2024	MADDEN & MADDEN PA	6/14/2024	INV# 17003-005M	255.00	255.00
C	6008	3530002226 001	CARDOSO BAEZ, JONATHAN	5/1/2024	5/31/2024	MADDEN & MADDEN PA	6/14/2024	STATEMENT # 32	7,538.75	7,538.75
C	6009	3530003013 001	RODRIGUEZ, MARISA	5/1/2024	5/21/2024	MADDEN & MADDEN PA	6/14/2024	STATEMENT # 6	960.00	960.00
C	6010	3530003091 001	BASS, AARON	3/18/2024	4/30/2024	MADDEN & MADDEN PA	6/14/2024	STATEMENT# 2	300.00	300.00
Total for Coverage: General Liability							Number of entries: 4		9,053.75	9,053.75
Total for Gloucester Co Ins Commission - 353							Number of entries: 8		7,638.63	7,638.63

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2024 Thru 07/31/2024

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
07/01/2024 Thru 07/31/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Physical Damage											
C	6020	3530003726 001	GLOUCESTER COUNTY	12/5/2023	12/5/2023	PRO-LINE COLLISION CENTER	7/29/2024	2019 FORD ECON PLATE OA4030	16,310.97	16,310.97	
R	110347685	3530003751 001	GLOUCESTER COUNTY	3/1/2024	3/1/2024	CNA CONTINENTAL CASUALTY CO	7/26/2024	2022 FORD EXP PLATE # P65RFH	-7,985.03	-7,985.03	
Total for Coverage: Auto Physical Damage									Number of entries: 2	8,325.94	8,325.94
Coverage: General Liability											
C	6012	3530001524 001	PFOST, DONALD	4/4/2024	4/24/2024	MADDEN & MADDEN PA	7/12/2024	STATEMENT 61	225.00	225.00	
C	6013	3530003013 001	RODRIGUEZ, MARISA	6/7/2024	6/11/2024	MADDEN & MADDEN PA	7/26/2024	STATEMENT# 7	1,455.00	1,455.00	
C	6014	3530003476 001	IANNELLI, ALFRED	6/3/2024	6/28/2024	MADDEN & MADDEN PA	7/26/2024	STATEMENT# 7	1,100.00	1,100.00	
C	6016	3530003091 001	BASS, AARON	6/20/2024	6/20/2024	MADDEN & MADDEN PA	7/26/2024	65207-007M/3/	902.70	902.70	
C	6017	3530002226 001	CARDOSO BAEZ, JONATHAN	6/3/2024	6/28/2024	MADDEN & MADDEN PA	7/26/2024	STATEMENT # 33	5,124.85	5,124.85	
C	6018	3530001524 001	PFOST, DONALD	5/23/2024	6/11/2024	MADDEN & MADDEN PA	7/26/2024	STATEMENT # 62	120.00	120.00	
C	6019	3530002226 001	CARDOSO BAEZ, JONATHAN	5/21/2024	5/21/2024	DEGNAN & BATEMAN INC	7/26/2024	INVOICE 00104114	521.85	521.85	
Total for Coverage: General Liability									Number of entries: 7	9,449.40	9,449.40
Coverage: Police Professional											
C	6015	3530003101 001	SCHEID, JOSEPHINE	5/8/2024	5/13/2024	MADDEN & MADDEN PA	7/26/2024	65207-005M/12/	255.00	255.00	
Total for Coverage: Police Professional									Number of entries: 1	255.00	255.00
Total for Gloucester Co Ins Commission - 353									Number of entries: 10	18,030.34	18,030.34

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2024 Thru 08/31/2024

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
08/01/2024 Thru 08/31/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	6021	3530003751 001	GLOUCESTER COUNTY	3/1/2024	3/1/2024	GLOUCESTER COUNTY	8/9/2024	DEDUCTIBLE REIMBURSEMENT	1,000.00	1,000.00
Total for Coverage: Auto Physical Damage							Number of entries: 1		1,000.00	1,000.00
Coverage: General Liability										
C	6022	3530002226 001	CARDOSO BAEZ, JONATHAN	7/1/2024	7/31/2024	MADDEN & MADDEN PA	8/23/2024	STATEMENT # 34	11,706.05	11,706.05
C	6023	3530003476 001	IANNELLI, ALFRED	7/16/2024	7/30/2024	MADDEN & MADDEN PA	8/23/2024	STATEMENT# 8	123.00	123.00
C	6024	3530003013 001	RODRIGUEZ, MARISA	7/9/2024	7/29/2024	MADDEN & MADDEN PA	8/23/2024	STATEMENT# 8	92.00	92.00
C	6026	3530003091 001	BASS, AARON	7/10/2024	7/29/2024	MADDEN & MADDEN PA	8/23/2024	STATEMENT# 4	284.14	284.14
C	6027	3530001524 001	PFOST, DONALD	7/1/2024	7/23/2024	MADDEN & MADDEN PA	8/23/2024	STATEMENT 63	75.00	75.00
Total for Coverage: General Liability							Number of entries: 5		12,280.19	12,280.19
Coverage: Police Professional										
C	6025	3530003101 001	SCHEID, JOSEPHINE	7/12/2024	7/29/2024	MADDEN & MADDEN PA	8/23/2024	STATEMENT# 13	75.00	75.00
Total for Coverage: Police Professional							Number of entries: 1		75.00	75.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 7		13,355.19	13,355.19



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

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	35	100%	\$22,429.84	100%	\$13,500.21	\$0.00	\$7,356.00	\$1,573.63	\$8,929.63	\$1,250.15	\$7,679.48
February	25	88%	\$16,472.17	84%	\$8,402.17	\$50.25	\$5,907.16	\$2,112.59	\$8,070.00	\$1,129.80	\$6,940.20
March	29	86%	\$45,643.25	91%	\$36,772.87	\$0.00	\$7,567.24	\$1,303.14	\$8,870.38	\$1,366.77	\$7,503.61
April	62	98%	\$41,164.27	99%	\$23,293.12	\$32.40	\$12,744.63	\$50.00	\$17,871.15	\$2,501.98	\$15,369.17
May	106	91%	\$65,765.25	88%	\$29,703.79	\$1,436.50	\$26,303.60	\$181.00	\$36,061.46	\$4,784.64	\$31,276.82
June	68	85%	\$263,774.84	76%	\$93,584.91	\$157.00	\$40,506.61	\$129,526.32	\$170,189.93	\$14,968.77	\$155,221.16
July	52	87%	\$31,006.40	79%	\$12,358.07	\$3,883.82	\$12,200.47	\$2,564.04	\$18,648.33	\$2,092.35	\$16,555.98
August	43	91%	\$33,901.92	92%	\$18,314.97	\$374.84	\$11,829.62	\$3,382.49	\$15,586.95	\$2,182.17	\$13,404.78
YTD Total	420	91%	\$520,157.94	84%	\$235,930.11	\$5,934.81	\$124,415.33	\$140,693.21	\$284,227.83	\$30,276.63	\$253,951.20

<u>Monthly Summary</u>	<u>June</u>	<u>July</u>	<u>August</u>
Total Reductions (before fees):	\$170,189.93	\$18,648.33	\$15,586.95
Percent:	65%	60%	46%
Net Reductions:	\$155,221.16	\$16,555.98	\$13,404.78
Percent:	59%	53%	40%

<u>YTD Summary</u>	
Total Reductions (before fees):	\$284,227.83
Percent:	55%
Net Reductions:	\$253,951.20
Percent:	49%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: September 18, 2024
DATE OF MEETING: September 26, 2024

GCIC SERVICE TEAM

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

June – October 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **June 27:** Attended the GCIC meeting.
- **August 20:** Attended the GCIC Claims Committee meeting.
- **September 10:** Attended the GCIC Claims Committee meeting.
- **September 11:** Attended the GCIC Safety Committee meeting.
- **September 17:** Conducted a Law Enforcement Loss Control Survey at GCIC County Corrections.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **September 26:** Plan to attend the GCIC meeting.
- **October 8:** Plan to attend the GCIC Claims Committee meeting.
- **October 24:** Plan to attend the GCIC meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF: JAM SD Bulletin: Heat Related Illnesses - Best Practices – June 25
- NJCE JIF - JAM SD Message: Infographic - Prevent Heat Illness at Work – June 27.
- NJCE JIF - JAM SD Bulletin: Nonmotorized Boating - Best Practices – July 8.
- NJCE JIF - JAM SD Bulletin: Artificial Intelligence Sample Policy & Risk Mitigation Considerations for Local Government Entities – August 6.
- NJCE JIF - Training Announcement - 2024 MSI-NJCE Expos – August 7, 2024.
- NJCE JIF - JAM SD Bulletin: School Bus Safety - Best Practices – September 9.
- NJCE JIF - JAM SD Bulletin: Emotional Support Animals - Making Reasonable Accommodation Requests – September 10.
- NJCE JIF - JAM Corrections Bulletin: MPOX Health Alert: Risk Mitigation Strategies – September 16.

NJCE EXPOS

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

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

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

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

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

NJCE LEADERSHIP ACADEMY

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

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

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

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

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

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



New NJCE Learning Management System (LMS)

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

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

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

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

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

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

DATE	TRAINING TOPIC	TIME
9/18/24	Shop and Tool Safety	9:00 - 10:00 am
9/18/24	Hearing Conservation	10:30 - 11:30 am
9/18/24	Safety Committee Best Practices	1:00 - 2:30 pm
9/19-9/20/24	Leadership Skills for Supervisors Workshop (Two Day) (Bergen)*	9:00 - 3:30 pm w/lunch brk
9/19/24	Personal Protective Equipment	8:30 - 10:30 am
9/19/24	Bloodborne Pathogens	11:00 - 12:00 pm
9/19/24	Driving Safety Awareness	1:00 - 2:30 pm
9/20/24	Mower Safety	7:30 - 8:30 am
9/20/24	Chainsaw Safety	9:00 - 10:00 am
9/20/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
9/23/24	Personal Protective Equipment	1:00 - 3:00 pm
9/24/24	Flagger Skills and Safety	7:30 - 8:30 am
9/24/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
9/24/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
9/25/24	NJCE Expo 2024 - Excavation, Trenching, and Shoring (Gloucester)*	8:30 - 12:30 pm
9/25/24	NJCE Expo 2024 - Fast Track to Safety (HazCom, BBP, Fire Safety, Driving) (Gloucester)*	8:30 - 12:30 pm
9/25/24	NJCE Expo 2024 - Flagger Work Zone Safety (Gloucester)*	8:30 - 12:30 pm
9/25/24	NJCE Expo 2024 - Practical Leadership - 21 Irrefutable Laws (Gloucester)*	8:30 - 11:30 am
9/26/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
9/26/24	Introduction to Management Skills	9:00 - 11:00 am
9/26/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
9/27/24	Confined Space Entry	8:30 - 11:30 am
9/27/24	Fire Extinguisher Safety	11:00 - 12:00 pm
9/27/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
9/30/24	Public Employers: What You Need to Know	8:00 - 9:30 am

9/30/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
9/30/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/1/24	Back Safety/Material Handling	9:00 - 10:00 am
10/1/24	Implicit Bias in the Workplace	9:00 - 10:30 am
10/1/24	Dealing with Difficult People and De-Escalation	1:00 - 2:30 pm
10/2/24	Designated Employer Representative Training (DER)	9:00 - 4:00 pm w/1 hour lunch brk
10/2/24	Lock Out/Tag Out (Control of Hazardous Energy)	7:30 - 9:30 am
10/2/24	Bloodborne Pathogens	10:00 - 11:00 am
10/2/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
10/3/24	Driving Safety Awareness	8:00 - 9:30 am
10/3/24	Introduction to Communication Skills	9:00 - 11:00 am
10/3/24	Fire Safety	10:00 - 11:00 am
10/3/24	Mower Safety	1:00 - 2:00 pm
10/4/24	Flagger Skills and Safety	8:30 - 9:30 am
10/4/24	Chipper Safety	10:00 - 11:00 am
10/4/24	Chainsaw Safety	1:00 - 2:00 pm
10/7/24	Work Zone: Temporary Traffic Controls	7:30 - 9:30 am
10/7/24	CDL: Supervisors' Reasonable Suspicion	10:00 - 12:00 pm
10/7/24	Fire Extinguisher Safety	1:00 - 2:00 pm
10/8/24 - 10/9/24	NJCE Leadership Skills for Supervisors Workshop - Two Day (Camden)*	9:00 - 3:30 pm w/lunch brk
10/8/24	NJCE: Ethics for NJ Local Government Employees (Middlesex)*	9:00 - 11:00 am
10/8/24	Protecting Children from Abuse In New Jersey Local Government Programs (Middlesex)*	1:00 - 3:00 pm
10/9/24	Confined Space Entry	8:30 - 11:30 am
10/9/24	Fall Protection Awareness	1:00 - 3:00 pm
10/10/24	NJCE: The Power of Collaboration (JIF 101) (Camden)*	9:00 - 1:00 pm
10/10/24	Heavy Equipment Safety: General Safety	7:30 - 9:30 am
10/10/24	CDL: Drivers' Safety Regulations	10:00 - 12:00 pm
10/10/24	Personal Protective Equipment	1:00 - 3:00 pm
10/11/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/11/24	Bloodborne Pathogens	10:30 - 11:30 am
10/11/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
10/14/24	School Safety & Regulatory Awareness Training	8:30 - 11:30 am
10/14/24	Asbestos Awareness	1:00 - 3:00 pm
10/14/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
10/15/24	Hearing Conservation	8:30 - 9:30 am
10/15/24	Special Event Management	1:00 - 3:00 pm
10/16/24	NJCE Expo 2024: Excavation, Trenching, and Shoring (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Flagger Work Zone Safety (Ocean)*	8:30 - 12:30 pm
10/16/24	NJCE Expo 2024: Practical Leadership - 21 Irrefutable Laws (Ocean)*	8:30 - 11:30 am
10/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
10/17/24	Career Survival for Managers, Business Administrators, and Assistants	10:00 - 11:30 am

10/17/24	Bloodborne Pathogens Administrator Training	10:00 - 12:00 pm
10/17/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
10/18/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
10/18/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/21/24	Fire Safety	8:30 - 9:30 am
10/21/24	Fire Extinguisher Safety	10:00 - 11:00 am
10/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
10/22/24	Chipper Safety	8:30 - 9:30 am
10/22/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Camden)*	9:00 - 11:00 am
10/22/24	Chainsaw Safety	10:00 - 11:00 am
10/22/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
10/23/24	Leaf Collection Safety Awareness	8:30 - 10:30 am
10/23/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
10/24 - 10/25/24	NJCE Leadership Skills for Supervisors Workshop - Two Days (Atlantic)*	9:00 - 3:30 pm w/lunch brk
10/24/24	Personal Protective Equipment	1:00 - 3:00 pm
10/25/24	Confined Space Entry	8:30 - 11:30 am
10/25/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
10/25/24	Flagger Skills and Safety	1:00 - 2:00 pm
10/28/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
10/28/24	Shop and Tool Safety	11:00 - 12:00 pm
10/28/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
10/29/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
10/29/24	Microlearning Theory and Practice	1:00 - 3:00 pm
10/30/24	Hearing Conservation	8:30 - 9:30 am
10/30/24	Ethical Decision Making	9:00 - 11:30 am
10/30/24	Mower Safety	10:00 - 11:00 am
10/30/24	Playground Safety Inspections	1:00 - 3:00 pm
10/31/24	Disaster Management	9:00 - 10:30 am
10/31/24	Preparing for the Unspeakable	9:00 - 10:30 am
11/1/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
11/1/24	Introduction to Understanding Conflict	9:00 - 11:00 am
11/1/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
11/4/24	Hoists, Cranes, and Rigging	7:30 - 9:30 am
11/4/24	Leaf Collection Safety Awareness	10:00 - 12:00 pm
11/4/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
11/5/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
11/5/24	Flagger Skills and Safety	11:00 - 12:00 pm
11/5/24	Personal Protective Equipment	1:00 - 3:00 pm
11/6/24	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	9:00 - 11:00 am
11/6/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
11/6/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
11/6/24	Fire Extinguisher Safety	11:00 - 12:00 pm
11/6/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	1:00 - 2:30 pm
11/7/24	Hearing Conservation	7:30 - 8:30 am
11/7/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm

11/8/24	Chainsaw Safety	8:30 - 9:30 am
11/8/24	Chipper Safety	10:00 - 11:00 am
11/8/24	Bloodborne Pathogens	1:00 - 2:00 pm
11/12/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
11/12/24	Preparing for First Amendment Audits	9:00 - 11:00 am
11/12/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
11/13/24	Shop and Tool Safety	7:30 - 8:30 am
11/13/24	Flagger Skills and Safety	9:00 - 10:00 am
11/13/24	Fire Safety	10:30 - 11:30 am
11/13/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
11/14/24	Fall Protection Awareness	8:30 - 10:00 am
11/14/24	Hazard Communication/Globally Harmonized System (GHS)	10:30 - 12:00 pm
11/14/24	Personal Protective Equipment	1:00 - 3:00 pm
11/15/24	Fire Extinguisher Safety	7:30 - 8:30 am
11/15/24	Work Zone: Temporary Traffic Controls	9:00 - 11:00 am
11/15/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
11/18/24	Confined Space Entry	8:30 - 11:30 am
11/18/24	Leaf Collection Safety Awareness	1:00 - 3:00 pm
11/22/24	Chainsaw Safety	8:30 - 9:30 am
11/22/24	Ladder Safety/Walking & Working Surfaces	10:00 - 12:00 pm
11/22/24	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
11/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
11/25/24	Driving Safety Awareness	10:30 - 12:00 pm
11/25/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
11/26/24	Fire Safety	8:30 - 9:30 am
11/26/24	Bloodborne Pathogens	10:00 - 11:00 am
11/26/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
11/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm

Zoom Safety Training Guidelines:

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

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

Zoom Training Registration:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.
- Please register Early (at least 48 hours before, as Under-attended classes may be cancelled).
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating it if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs (or Leadership Academy Participants) to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar and also ensure that person will have access to the webinar link to launch on the day of the class.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [***NJCE Live Virtual Training Group Sign in Sheet.***](#)

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

CC: Bradford Stokes, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 9/26/2024

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 3/6/2024 & 4/16/2024 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes from the two meetings.

B. 2025 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 it all completed by September 30th.

C. 2024 Claims Charter

Attached is the 2024 Claims Charter. The following have been amended:

- Replace Cheryl Lewis with Nora Sheridan for the Rowan College of South Jersey representative.
- Replace Joseph Hrubash with Bradford Stokes as the Executive Director.

Action Requested: *Motion* to adopt the 2024 Claims Charter.

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.

Insuring Bright Future and Building Lasting Relationships since 1954

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

Vineland
525 E Elmer Street
Vineland, NJ 08360

Philadelphia
PO Box 40901
Philadelphia, PA 19107

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

The 6% increase on the above County's Antique Inland Marine policy is due to a carrier rate increase.

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	8/1/2024	\$53,000	\$53,000
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Zurich American Insurance Company	8/1/2024	\$10,526	\$10,526
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2024	\$15,000	\$20,000

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Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2024	\$460	\$460
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company	9/12/2024	\$14,448.02	\$17,033

The 33% increase in premium is due to the increase in patient encounters.

The 18% increase on the above Improvement Authority’s Child Development Center’s Package and Umbrella policies are due to an overall market increase in claims and social inflation.

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GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
March 6, 2024
9:30 AM
In-Person Meeting

- I. Call to Order – Tim Sheehan, Chairman
The meeting was called to order at 9:28 am.

II. Roll Call

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

Commission Professionals:

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

- III. Approval of the 9/6/2023 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 9/6/2023 Safety and Accident Review Committee Meeting Minutes
Moved: Jennifer Campbell
Seconded: Brenda Muhlbaier
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

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

Ms. Violetti began by advising the committee that a corrective action letter was sent to Pete Scirrotto at the County regarding an injury that occurred on 7/17/2023. Mr. Scirrotto advised that toolbox talks were conducted weekly to the department utilizing the Hand Laceration Awareness Safety Bulletin from J.A. Montgomery.

She continued by reviewing the 2023 and 2024 workers' compensation graphs that illustrate the number of workers' compensation claims by entity.

Next, she spoke of the 2023 NJCE reinsurer Munich Grant Safety submission that was provided and approved from the Gloucester County Library Commission. The submission was for automatic external defibrillators (AEDs) and corresponding accessories. The total cost for five AEDs and corresponding accessories is \$22,352.70 and would allow five library locations to each receive one. The Library Commission was awarded \$4,398.05 to purchase one AED and corresponding accessories.

She continued by stating that the 2024 Munich Re Safety Grant has been increased to \$60,000 to be shared between 10 NJCE JIF members. In addition, the NJCE JIF will be providing additional funding of \$30,000 for the grant. Mr. Stokes spoke about the increased funds. A submission has already been received from the Gloucester County Library Commission for additional AEDs. A formal submission will be provided to J.A. Montgomery shortly. She spoke about previously approved items and welcomed additional ideas for submissions.

Mr. Garish spoke about the importance of AED's and additional information that would need to be included for any locations that have an AED, such as a written AED program, an AED inspection checklist and proper training for employees. Ms. Violetti requested the documentation to ensure that it is shared with the Library Commission. Mr. Garish stated that he would send it to her. Mr. Sheehan advised that he would speak to the EMS department manager regarding inspection of the AED at the Library location once installed.

GLOUCESTER COUNTY INSURANCE COMMISSION

Next, Ms. Violetti spoke about the 2024 Wellness grants and the upcoming deadline. Mr. Sheehan advised that additional submissions will be forthcoming. Ms. Violetti spoke of the previously approved items and encouraged submissions.

She continued by discussing the 2023 Stewardship Report provided by Inservco Insurance Services. The report outlines three years of workers' compensation claims history for the Insurance Commission. She highlighted some areas and spoke about the J.A. Montgomery training that can assist the entities to reduce the severity of claims. Mr. Sheehan advised that the County has added Deptford and Monroe Township for EMS services. He stated that it was anticipated that claims would increase. In addition, he spoke about the automatic lifting stretchers the County purchased which should severely reduce lifting claims for the EMS department.

Ms. Violetti requested Mr. Snyder to speak to the committee and advise the function that he is performing at the County and how he can assist the other entities. Mr. Snyder spoke about the Learning Management System provided by J.A. Montgomery, postings that have been placed in County buildings to restrict access for non-employees, safety and playground inspections, and the opportunity for First Amendment Audit trainings to be conducted for department personnel.

She advised the committee that a copy of the 2024 schedule was included in the folder. Mr. Stokes advised that the June date will be a conflict. Ms. Violetti will secure a new date with Mr. Sheehan and advise the committee.

Lastly, per the request of Mr. Sheehan, she discussed the auto incidents that occurred between 2019 through 2023. The focus was on how many incidents occurred, the number of incidents that were the fault of the County and the amount of claim dollars. She spoke about how the County department with the highest number of incidents was not the same department that incurred the most claim dollars. She commended the County on the number of incidents that occurred, as the County has many departments driving continuously throughout the year. Mr. Sheehan spoke about the increased driving responsibilities the County has taken on. Mr. Stokes inquired about how the EMS department incidents have occurred. Mr. Sheehan provided an explanation.

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

Mr. Garish spoke about written programs. He provided a handout that advised why they are important and what PEOSH is looking for when requesting a review of a department's written program. He spoke about some minor changes to programs that can easily be overlooked or forgotten about, such as the updating of a cover sheet or the responsible person named in a report. He recommended that written programs are reviewed annually. He provided steps to consider when updating written programs and examples of written programs. He encouraged the committee to reach out to J.A. Montgomery for any assistance with written programs.

Mr. Stokes inquired how the County departments are with written programs. Mr. Sheehan advised that every department has a book specifically for PEOSH inspections that contain the written programs. He advised that Mr. Snyder will be going to every department to ensure that the documentation is updated. Mr. Stokes inquired if there have been any recent PEOSH inspections. Mr. Sheehan advised of the most recent one that occurred.

VI. Accident Review – Tim Sheehan

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
Gloucester County Utilities Authority	Sewerage Operations	11/21/2023	The employee was working on a pump with a hammer when he struck left hand with hammer.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. Violetti advised that the Utilities Authority provided an explanation for the incident and that the employee should have been more careful. It was determined that a letter should be sent to the entity recommending a toolbox talk be shared with the department.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
Rowan College of South Jersey	Gloucester Campus	12/05/2023	The employee was walking in the parking lot. She tripped and fell cutting lip.

Committee's Determination: Preventable

GLOUCESTER COUNTY INSURANCE COMMISSION

The Committee determined that this was a preventable situation. Ms. Vilimas advised that an employee tripped over her own feet and was not paying attention. There were no weather conditions that contributed to the slip and fall. It was determined that a letter should be sent to the entity recommending a safety bulletin and safety training video be shared with the department.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
Gloucester County Improvement Authority	Dream Park	1/3/2024	The employee was taking out trash when she was cut on left side of calf.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. Campbell advised that the employee was taking out the trash from the breakroom. It was not maintenance trash. She advised that a separate trash bin has been provided to employees to dispose of glass items or anything that is sharp that could rip through the plastic. It was determined no further action is needed for the Dream Park.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
County	Social Services	1/23/2024	The employee was assisting a co-worker to slide a computer from one desk to another, when injured back.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Snyder advised that the employee did not wait to properly move the computer or have the proper personnel move the computer. It was determined that a letter will be sent to the department recommending a toolbox talk and the safety training video be shared with the department.

VII. Old Business

Mr. Sheehan spoke about snowplow training that is conducted annually but inquired if there was training specifically regarding the lifting of the truck beds. He provided examples of how the incorrect lifting of the beds has increased claims. Mr. Garish advised that he will work with Mr. Prince to see if training can be developed.

VIII. New Business

Mr. Sheehan spoke about the NJCE JIF building appraisals. He inquired how the College is doing with appraisals. Ms. Violetti explained how the property at the Cumberland Campus is insured. Mr. Sheehan asked the other entities about their appraisals as well. Ms. Violetti further stated that additional property appraisals should be forthcoming within 2024. Mr. Stokes stated that he will look into additional appraisals within the year.

Lastly, Ms. Violetti introduced Mr. Stokes and Mr. Tracy to the committee.

IX. Adjournment

Motion to adjourn the meeting.

Moved: Brenda Muhlbaier

Seconded: Jennifer Campbell

The meeting adjourned at 10:11 AM

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
 April 16, 2024
 9:30 AM
 Video Conference Meeting

I. Call to Order – Christina Violetti, Hardenbergh Insurance Group
 The meeting was called to order at 9:31 am.

II. Roll Call

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

III. Review of the 2024 Wellness Incentive Grant Submissions

There were 9 Wellness Incentive Grant program submissions received. The Committee members reviewed them all and voted per the below.

Entity / Department:	Gloucester County – County Counsel's Office			
Wellness Submission:	Variety of k-cups and coffee supplies			
Member Vote:	Wayne Love: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County - Division of Human and Special Services			
Wellness Submission:	Expand Wellness Room – Purchase an elliptical			
Member Vote:	Wayne Love: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Division of Senior Services			
Wellness Submission:	Expand Wellness Room – Purchase an elliptical			
Member Vote:	Wayne Love: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Administration			
Wellness Submission:	Purchase massage chair recliner			
Member Vote:	Wayne Love: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Animal Shelter			
Wellness Submission:	Chair massages			
Member Vote:	Wayne Love: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Treasurer's Office			
Wellness Submission:	Chair massages			
Member Vote:	Wayne Love: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County – Tax Assessor's Office			
Wellness Submission:	Fruit smoothie day			
Member Vote:	Wayne Love: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

GLOUCESTER COUNTY INSURANCE COMMISSION

Entity / Department:	Gloucester County – Health Department			
Wellness Submission:	Purchase of Pilates reformer, Pilates ring circle for thighs, Pilates arc Barrell for spine and dumbbell rack			
Member Vote:	Wayne Love: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

Entity / Department:	Gloucester County Library Commission			
Wellness Submission:	Fresh Fruit Fridays			
Member Vote:	Wayne Love: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes	Jennifer Campbell: Yes

The meeting was adjourned at 9:36am.

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

2024 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.

2024 CLAIMS COMMITTEE

Name	Affiliation / Member
Tim Sheehan	Gloucester County Insurance Commission (Designee)
Eric Campo	Gloucester County
Rocco Ficara	Gloucester County Utilities Authority
Nora Sheridan	Rowan College of South Jersey
Jennifer Campbell	Gloucester County Improvement Authority
Carolyn Oldt	Gloucester County Library Commission

Commission Professionals

Bradford Stokes, Executive Director
Kevin P. McCann and Shanna McCann, 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
Revision #16 – January 2023
Revision #17 – April 2023
Revision #18 – September 2024

GLOUCESTER COUNTY INSURANCE COMMISSION

**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
Revision #16 - January 2023
Revision #17 - April 2023
Revision #18 - September 2024

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.

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'

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Revision #16 - January 2023
Revision #17 - April 2023
Revision #18 - September 2024

GLOUCESTER COUNTY INSURANCE COMMISSION

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
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Revision #12 - January 2021
Revision #13 - September 2021
Revision #14 - January 2022
Revision #15 - September 2022
Revision #16 - January 2023
Revision #17 - April 2023
Revision #18 - September 2024

**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 26, 2024*.

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

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *September 26, 2024* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on September 26, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS
CLOSED SESSION
9-26-24

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003037	Lemke, M.	WC	PAR
3530003518	Wright, P.	WC	SAR
3530003748	Sorbello, J.	WC	PAR
3530003761	Kinsky, G.	WC	PAR
3530003718	Dibattista, A.	Liab	SAR
2024329069	Gloucester County	PR	PAR
2024328153	Rowan College	PR	PAR
2024339306	Rowan College	PR	PAR
3530002226	Baez v Michael Branc	Liab	Informational

APPENDIX I

Minutes

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, June 27, 2024
HYBRID MEETING
In-person & Virtual
1:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Richard Crooks, Veronica George, Kelly Guerriero, Amy Zeiders
	Qual-Lynx Michelle Narain
	Medlogix Jennifer Goldstein, Lizzie Lewis
	PERMA Jennifer Conicella
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Susan Panto, Conner Strong & Buckelew
Joseph Hrubash, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of April 25, 2024

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF APRIL 25, 2024

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti said the Committee is scheduled to meet on September 11th at the Gloucester County Utility Authority.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on Tuesday, June 11th to discuss several PARS and SARS, which will be discussed further in closed session.

EXECUTIVE DIRECTOR REPORT:

2024 RFPS FOR PROFESSIONAL SERVICES – FAIR & OPEN PROCESS – Executive Director said the contracts for the Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Administrator, Managed Care Provider, Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expire as of 12/31/24. Included in the agenda was Resolution 38-24 Authorizing the Preparation and Advertisement of the Request for Proposals.

MOTION TO APPROVE RESOLUTION 38-24 AUTHORIZING THE PREPARATION AND ADVERTISING THE REQUEST FOR PROPOSALS FOR THE POSITION OF EXECUTIVE DIRECTOR, RISK MANAGEMENT CONSULTANT, UNDERWRITING SERVICES DIRECTOR, THIRD PARTY CLAIMS ADMINISTRATOR, MANAGED CARE PROVIDER, ACTUARY, AUDITOR, DEFENSE PANEL ATTORNEYS, FIELD NURSE CASE MANAGER AND COMMISSION ATTORNEY

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote:	Unanimous

PROPERTY APPRAISAL SERVICES – Executive Director said AssetWorks has completed and submitted the physical appraisals to the Fund Office for building values that exceed \$1 million and where building values is less than \$1 million, but the content value of that location exceeds \$1 million. PERMA and Hardenbergh Insurance Group have since reviewed the submissions and will discuss the results with member entities. Executive Director said once approved the submissions will be uploaded to Origami. Chairman Sheehan said AssetWorks has been in touch to schedule another visit for properties between \$500,000 and \$1 million.

CERTIFICATE OF INSURANCE REPORTS - Included in the agenda were the certificates of issuance reports from the NJCE which lists those certificates issued in the months of April and May. Executive Director reported there were (20) twenty certificates of insurance issued in April and (11) eleven certificates of insurance issued in May.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND (NJCE) - The NJCE met on Thursday, April 25th, a written summary was included in the agenda. Executive Director said the NJCE met again this morning on June 27th at 9:30 AM via zoom. NJCE Executive Director provided a verbal update of the meeting highlighting the Draft Audit that was introduced with no recommendations by the Auditor, the Named Storm Deductible was further discussed and NJCE Executive Director will be in discussion with FEMA and the State how reimbursements could work for the Named Storm, NJCE Underwriting Manager identified an IT exposure where members have shared IT service agreements and the Fund Office will distribute a survey identifying the need for Technology Errors & Omissions coverage, NJCE Board of Fund Commissioners approved the updated Cyber Framework and provided direction on next steps for a pending agreement between AmeriHealth and CRC for AmeriHealth’s TPA business.

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 March. Executive Director reported that as of March 31, 2024 there was a statutory surplus of \$2,071,221. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE, which totaled \$1,326,594. The total cash amount was \$4,894,499.

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 that as of April 30, 2024 the NJCE has a surplus of \$8,110,960. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$6,707,551. The cash amount is \$26,307,521.

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 that as of March 31st there is a statutory surplus of \$419,281. The total cash amount is \$514,464.

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 March 31st. Executive Director reviewed the Claims Activity Report which showed three open claims from the prior month and the Claims Management Report, this report shows the Actuary’s projections versus actual losses, is showing that the Commission is above the projected losses of 7% at 23% and the losses are being driven by property and workers compensation losses.

NJCE MEMBERSHIP – Executive Director reported the Gloucester County’s 3-year membership in the NJCE expires on December 31, 2024. The NJCE has mailed out the 2025 membership renewal notice to the County Administrator.

ENTITY MEMBERSHIP IN THE INSURANCE COMMISSION – Executive Director reported the three-year membership for the members of the Gloucester County Insurance Commission also expires at the end of the year. The Fund Office will mail the applicable Indemnity and Trust Agreement to the Commission Risk Management Consultant’s office for the member entities execution. As in the past, each member entity will need to pass a resolution authorizing its participation in the Gloucester County Insurance Commission.

2024 PRIMA CONFERENCE - Chairman Sheehan, Commissioner Burns, Treasurer, and Executive Director attended the 2024 PRIMA Conference in Nashville. Chairman Sheehan reported PRIMA had excellent training opportunities and attended a J.A. Montgomery presentation led by Keith Hummel.

2024 MEETING SCHEDULE - As a reminder the Commission will not meet in July or August. Executive Director reported the next meeting is scheduled for Thursday, September 26th at 1pm in person at the Gloucester County Administration Building. A dial in option will be provided.

EMPLOYEE BENEFITS: Ms. Panto said her report was included in the agenda and reviewed the March report with the Commission noting the year-to-date total issues were 72.

TREASURER REPORT: Chairman Sheehan reported the agenda included the May Property, Casualty Bills, and benefits list, which were Resolutions 39-24, Resolution 40-24, and the June Property Casualty Bills, and benefits list, which were Resolution 41-24, Resolution 42-24 respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 39-24, RESOLUTION 40-24, RESOLUTION 41-24, AND RESOLUTION 42-24 RESPECTIVELY

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

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

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 43-24 Inservco Liability Check Register for the period of 4/1/24 to 4/30/24 and 5/1/24 to 5/31/24.

MOTION TO APPROVE RESOLUTION 43-24 LIABILITY CHECK REGISTER FOR THE PERIOD OF 4/1/24 TO 4/30/24 AND 5/1/24 TO 5/31/24

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

MANAGED CARE PROVIDER: Ms. Goldstein introduced Lizzie Lewis, a new team member of Medlogix, and reviewed the Client Bill Review Summary Report for the month of February and March as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
April	62	\$41,164.27	\$23,293.12	\$17,871.15	\$15,369.17	99%	98%
May	106	\$65,765.25	\$29,703.79	\$36,061.46	\$31,276.82	88%	91%

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince advised the Safety Director’s report was included in the agenda and referred to the Risk Control Activities for April through June 2024. The training opportunities through August 29th were listed in the agenda and have been added to njce.org. Mr. Prince and Mr. Snyder performed a site visit at the Gloucester County Library – Swedesboro branch on June 25th and provided the manager with a variety of resources and information along with a couple of minor suggestions that the library is addressing. A follow up will be scheduled within the next couple of weeks.

In response to Chairman Sheehan, Mr. Prince said PEOSH is focusing on Heat Illness Prevention as New Jersey is using the general duty clause to cite employers for not taking the necessary steps to protect employees exposed to excess heat and having a written program in place. J.A. Montgomery uploaded a bulletin on Heat Illness Program. Mr. Prince added there is a voluntary PEOSH program where a compliance officer will conduct a site visit to identify any deficiencies and will likely not cite any violations.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

2024 WELLNESS INCENTIVE PROGRAM GRANT – Ms. Violetti reported Hardenbergh received a late submission from the County Prosecutor’s Office. The request is for Mindfulness Coaching through Practices of Resilience Workshop for the employees of the department and County SWAT Team members.

MOTION TO APPROVE ALL THE PROSECUTOR’S OFFICE REQUEST FOR THE WELLNESS INCENTIVE PROGRAM GRANT NOT TO EXCEED \$1,000

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

2024 NJCE REINSURER MUNICH RE SAFETY GRANT - A second submission has been provided to J.A. Montgomery for the 2024 NJCE reinsurer Munich Re Safety Grant. Ms. Violetti said the submission was from the Gloucester County Sheriff’s Department for three in-car video systems including all hardware and warranties totaling \$23,014.00.

A benefit of the system is the recording of rear passengers with video evidence available on demand, reduces department liability claims and false claims of excessive force or violation of civil rights can be proven with video. Hardenbergh is awaiting the decision for both submissions sent to J.A. Montgomery.

2025 UNDERWRITING RENEWAL DATA - The NJCE JIF will begin the 2025 Underwriting Renewal Process, and, in turn, Hardenbergh will be reaching out to members to obtain updated exposure information.

PROPERTY APPRAISALS - The property appraisals are complete for all member locations that have building, contents and /or outdoor property valued over \$1,000,000. Ms. Violetti reviewed the reports and will be reaching out to all members to discuss the results and how each member’s property values will be affected for the upcoming renewal.

UNDERWRITING SERVICES DIRECTOR

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Rowan College of South Jersey	Director and Officers Liability Policy for the Rowan College at Gloucester County Foundation	United States Liability Group	7/9/2024	\$755.70	\$835.81
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2024	\$490.00	\$490.00
Rowan College of South Jersey	Accident Policy – Travel Only for Club Students	Chubb	9/1/2024	\$1,600	\$1,600

The 10% increase in premium on the College’s Directors and Officers Liability policy for the Rowan College at Gloucester County Foundation is due to a carrier rate increase. All other terms and conditions are per expiring.

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

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

The following renewals are in process. Hardenbergh requested and received 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, Hardenbergh will seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Improvement Authority	Pollution Liability – Storage Tank	Commerce & Industry Insurance Company	7/7/2024	\$1,116.76
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2024	\$53,000.00
Rowan College of	Catastrophic Sports Accident	Liberty Mutual	8/1/2024	\$10,526.00

South Jersey	Policy	Insurance Company		
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2024	\$15,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2024	\$460.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Companies	9/12/2024	\$14,350.40

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

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

ATTORNEY: NONE

OLD BUSINESS: Ms. Zeiders, from Inservco, re-introduced Kelly Guerriero who is the Workers’ Compensation supervisor and is coming up on a year. Chairman Sheehan also re-introduced Jay Snyder who works for Hardenbergh Insurance Group and is assigned to Gloucester County and the Commission.

NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
 Second: Commissioner Christina
 Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burns
 Second: Commissioner Christina
 Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 44-24 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a breakout room.

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burns
 Second: Commissioner Christina
 Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burns
 Second: Commissioner Christina
 Vote: Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001607 FROM \$55,701.74 TO \$106,000 AN INCREASE OF \$50,298.26 AND SETTLEMENT AUTHORITY IN THE AMOUNT OF \$40,000.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001281 FROM \$163,500 TO \$166,802.50 AN INCREASE OF \$3,302.50 AND SETTLEMENT AUTHORITY IN THE AMOUNT OF \$30,000.

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530002726 IN THE AMOUNT OF \$228,000.

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003285 IN THE AMOUNT OF \$30,000.

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003368 IN THE AMOUNT OF \$26,000.

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003393 IN THE AMOUNT OF \$87,000.

MOTION TO AUTHORIZE AN PAYMENT AUTHORITY FOR CLAIM #3530003768 FROM \$25,000 TO \$65,000 AN INCREASE \$40,000.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2024322813 FROM \$10,000 TO \$71,000 AN INCREASE OF \$61,000

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

Chairman Sheehan advised the next meeting would be September 26, 2024 at 1:00 PM at the Gloucester County Administration Building with a dial-in option.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 2:03 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

AUGUST 2024

GCHIC - Gloucester County Health Insurance Commiss

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

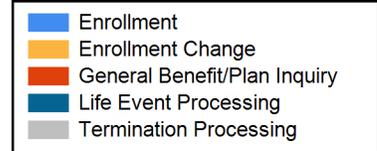
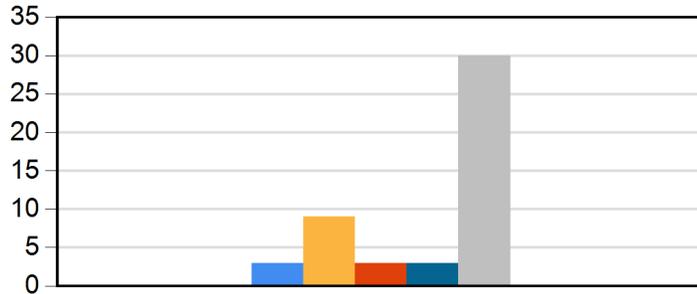


CLIENT ACTIVITY REPORT

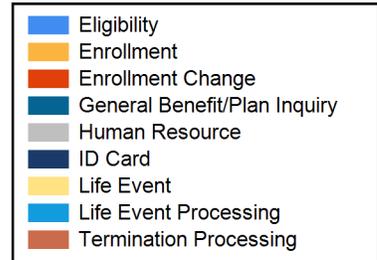
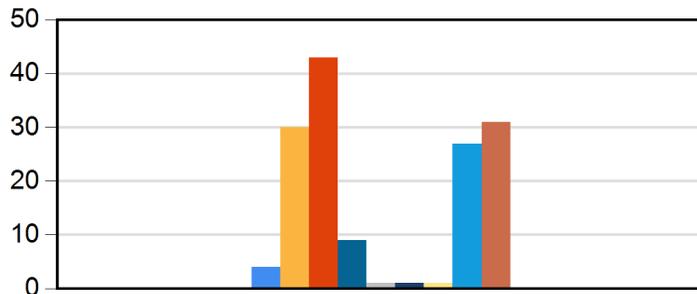
From: 8/1/2024 To: 8/31/2024

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (AUGUST)	# of Issues
Enrollment	3
Enrollment Change	9
General Benefit/Plan Inquiry	3
Life Event Processing	3
Termination Processing	30
Total for Subject	48



SUBJECT (YTD)	# of Issues
Eligibility	4
Enrollment	30
Enrollment Change	43
General Benefit/Plan Inquiry	9
Human Resource	1
ID Card	1
Life Event	1
Life Event Processing	27
Termination Processing	31
Total for Subject	147



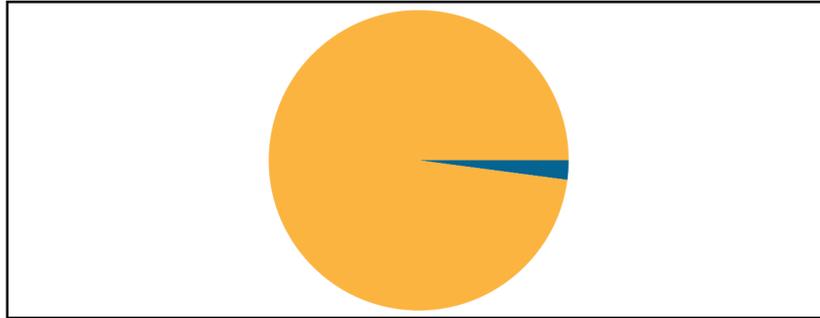


CLIENT ACTIVITY REPORT

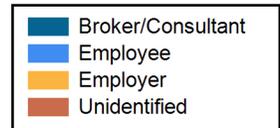
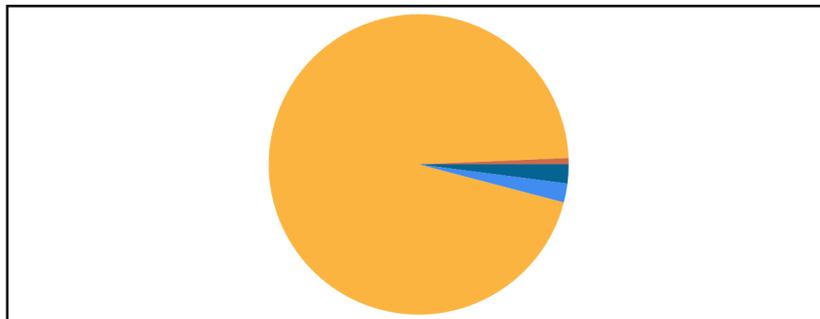
From: 8/1/2024 To: 8/31/2024

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (AUGUST)	# of Issues
Broker/Consultant	1
Employer	47
Total for Call Source	48



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	3
Employee	3
Employer	140
Unidentified	1
Total for Call Source	147



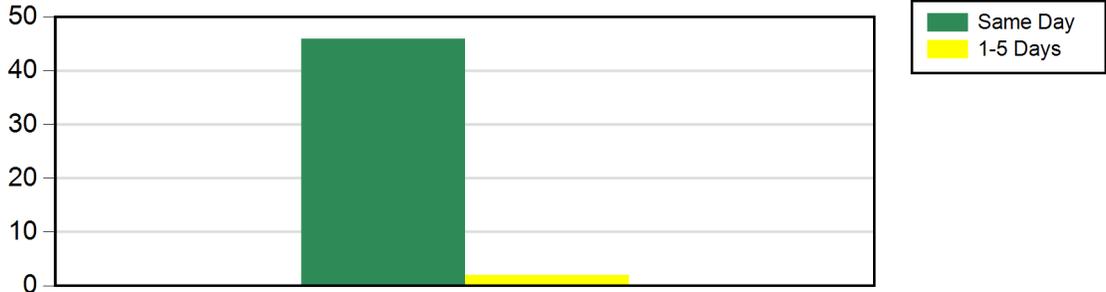


CLIENT ACTIVITY REPORT

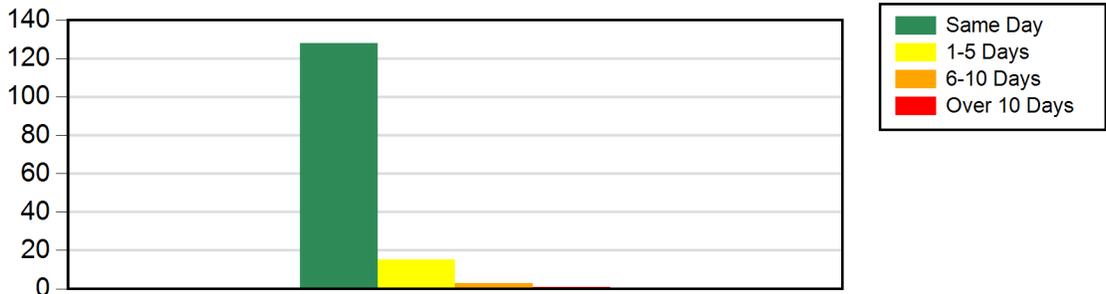
From: 8/1/2024 To: 8/31/2024

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (AUGUST)	# of Days	%
Same Day	46	96%
1-5 Days	2	4%
Total for Time Range	48	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	128	87%
1-5 Days	15	10%
6-10 Days	3	2%
Over 10 Days	1	1%
Total for Time Range	147	100%



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



CLIENT ACTIVITY REPORT

From: 8/1/2024 To: 8/31/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 8/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/17/2024	Employee	Life Event	Closed	Same Day
1/22/2024	Employer	Enrollment Change	Closed	Same Day
1/22/2024	Employer	Enrollment	Closed	Same Day
1/26/2024	Employer	Enrollment	Closed	Same Day
1/29/2024	Employer	Enrollment	Closed	Same Day
1/29/2024	Employer	Enrollment	Closed	Same Day
1/30/2024	Employer	Enrollment Change	Closed	Same Day
1/30/2024	Employer	Enrollment Change	Closed	Same Day
1/31/2024	Employer	Enrollment Change	Closed	Same Day
2/5/2024	Employer	Life Event Processing	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/5/2024	Employer	Life Event Processing	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/6/2024	Employer	Enrollment	Closed	Same Day
2/7/2024	Employer	Enrollment Change	Closed	1-5 Days
2/7/2024	Employer	Eligibility	Closed	6-10 Days
2/7/2024	Employer	Enrollment Change	Closed	1-5 Days
2/8/2024	Employer	Enrollment Change	Closed	Same Day
2/9/2024		General Benefit/Plan Inquiry	Closed	Same Day
2/12/2024	Broker/Consultant	Human Resource	Closed	6-10 Days
2/12/2024	Employer	Enrollment Change	Closed	Same Day
2/12/2024	Employer	Life Event Processing	Closed	Same Day
2/12/2024	Employer	Life Event Processing	Closed	Same Day
2/13/2024	Employer	Enrollment	Closed	Same Day
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/22/2024	Employer	Enrollment Change	Closed	1-5 Days
2/22/2024	Employer	Life Event Processing	Closed	Same Day
3/4/2024	Employer	Enrollment Change	Closed	Same Day
3/13/2024	Employer	Life Event Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 8/1/2024 To: 8/31/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 8/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/18/2024	Employer	Enrollment Change	Closed	Same Day
3/18/2024	Employer	Enrollment	Closed	Same Day
3/19/2024	Employer	Enrollment	Closed	Same Day
3/20/2024	Employer	Life Event Processing	Closed	Same Day
3/22/2024	Employer	Enrollment	Closed	Same Day
3/22/2024	Employee	Termination Processing	Closed	Same Day
3/25/2024	Employer	Enrollment Change	Closed	1-5 Days
3/26/2024	Employer	Enrollment Change	Closed	Same Day
3/27/2024	Employer	Enrollment Change	Closed	Same Day
4/4/2024	Employer	Enrollment	Closed	Same Day
4/4/2024	Employer	Enrollment	Closed	Same Day
4/8/2024	Employer	Life Event Processing	Closed	1-5 Days
4/8/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/8/2024	Employer	ID Card	Closed	Same Day
4/19/2024	Employer	Enrollment Change	Closed	1-5 Days
4/19/2024	Employer	Life Event Processing	Closed	1-5 Days
4/19/2024	Employer	Enrollment Change	Closed	1-5 Days
4/22/2024	Employer	Enrollment	Closed	1-5 Days
4/24/2024	Employer	Enrollment Change	Closed	Same Day
4/24/2024	Employer	Life Event Processing	Closed	Same Day
4/25/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/29/2024	Employer	Enrollment	Closed	6-10 Days
4/29/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/29/2024	Employer	Life Event Processing	Closed	Same Day
4/29/2024	Employee	Enrollment	Closed	Same Day
5/1/2024	Employer	Enrollment Change	Closed	Same Day
5/1/2024	Employer	Life Event Processing	Closed	Same Day
5/7/2024	Employer	Life Event Processing	Closed	Same Day
5/10/2024	Employer	Enrollment	Closed	Over 10 Days
5/13/2024	Employer	Life Event Processing	Closed	Same Day
5/17/2024	Employer	Enrollment	Closed	Same Day
5/22/2024	Employer	Life Event Processing	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 8/1/2024 To: 8/31/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 8/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
5/23/2024	Employer	Life Event Processing	Closed	Same Day
6/5/2024	Employer	Life Event Processing	Closed	Same Day
6/7/2024	Employer	Enrollment Change	Closed	Same Day
6/7/2024	Employer	Enrollment	Closed	Same Day
6/11/2024	Employer	Enrollment Change	Closed	Same Day
6/11/2024	Employer	Enrollment	Closed	Same Day
6/11/2024	Employer	Enrollment	Closed	Same Day
6/14/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/1/2024	Employer	Enrollment	Closed	Same Day
7/1/2024	Employer	Enrollment Change	Closed	Same Day
7/2/2024	Employer	Enrollment Change	Closed	Same Day
7/2/2024	Employer	Eligibility	Closed	Same Day
7/2/2024	Employer	Enrollment Change	Closed	Same Day
7/11/2024	Employer	Life Event Processing	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/11/2024	Employer	Enrollment	Closed	Same Day
7/17/2024	Employer	Enrollment Change	Closed	Same Day
7/17/2024	Employer	Life Event Processing	Closed	Same Day
7/19/2024	Employer	Eligibility	Closed	Same Day
7/22/2024	Employer	Enrollment Change	Closed	Same Day
7/22/2024	Employer	Enrollment Change	Closed	Same Day
7/29/2024	Employer	Enrollment Change	Closed	Same Day
7/29/2024	Employer	Enrollment Change	Closed	1-5 Days
7/29/2024	Employer	Enrollment Change	Closed	Same Day
8/1/2024	Employer	Enrollment Change	Closed	Same Day
8/2/2024	Employer	Enrollment	Closed	Same Day
8/5/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
8/5/2024	Employer	Enrollment Change	Closed	1-5 Days



CLIENT ACTIVITY REPORT

From: 8/1/2024 To: 8/31/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 8/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/9/2024	Employer	Termination Processing	Closed	Same Day
8/12/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
8/12/2024	Employer	Enrollment Change	Closed	Same Day
8/22/2024	Broker/Consultant	Enrollment	Closed	Same Day
8/28/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day