

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, APRIL 25, 2024
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

**To attend the meeting via teleconference
Dial 1-312-626-6799 and enter Meeting ID: 944 6899 4704**

OR

**Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/94468994704>**

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its April 25, 2024 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

PUBLIC COMMENT

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 57-58**
Resolution 31-24 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, Smart vs Gloucester County, et al, Docket # 20-cv-12408-RAL and Devone v. County of Gloucester, Docket No. GLO-L-00288-23.
 - Motion for Executive Session
 - Approval of PARS/SARS (Commission Attorney)
 - Resolution 32-24 April Supplement 2024 Bill List –*Motion* Page 59
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MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: June 27, 2024, 1:00 PM, TBD

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: April 25, 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 5-11):** Included in the agenda on **pages 5-11** is the certificate of issuance report from the NJCE which lists those certificates issued in the month of February and March. There were (24) twenty-four certificates of insurance issued in February and (8) eight certificates of insurance issued in March.
- ❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 12-15):** The NJCE conducted the Reorganization Meeting on February 22, 2024. Included in the agenda on **pages 12-15** is a written summary report of the meeting. The NJCE met again earlier this morning. Executive Director will provide a verbal report. The NJCE is scheduled to meet again on June 27, 2024 via Zoom.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 16-18):** Included in the agenda on **pages 16-18** is a copy of the Property & Casualty Financial Fast Track Report for the month of January. As of **January 31, 2024**, there is a statutory surplus of **\$2,496,238**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$1,652,718**. The total cash amount is **\$5,175,486**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 19-21):** Included in the agenda on **pages 19-21** is a copy of the NJCE Financial Fast Track Report for the month of February. As of February 29, 2024 the NJCE has a surplus of **\$9,000,576**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$6,707,551**. The cash amount is **\$22,560,672**.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 22-23):** Included in the agenda on **pages 22-23** is a copy of Health Benefits Financial Fast Track for the month of January. As of **January 31, 2024** there is a statutory surplus of **\$418,974**. The total cash amount is **\$500,258**.
- ❑ **2024 Property & Casualty Assessments:** The Treasurer’s Office advised all the member entities paid the first assessment bill. The second payment is due on May 15, 2024.
- ❑ **Claim Tracking Reports (Pages 24-29):** Included in the agenda on **pages 24-29** are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of January 31, 2024. The Executive Director will review the reports with the Commission.

- ❑ **2024 MEL, MRHIF & NJCE Educational Seminar:** The 14th Annual Educational Seminar first session took place Friday, April 19th with over 200 participants and the second session is set to take place Friday, April 26th, 9:00 AM to 12:00 PM. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

- ❑ **2024 New Jersey Association of Counties Conference:** The 73rd Annual Conference is scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference. J.A. Montgomery will present on First Amendment Audits on Thursday May 2nd at 1pm.

- ❑ **2024 Meeting Schedule:** As a reminder the Commission will not meet in May. The next meeting is scheduled for June 27, 2024, at 1:00 PM in person with a Zoom option. The Chairman & Executive Director would also like to discuss returning to some additional in person meetings.

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2024 to 3/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Niquole Primiani I - Rowan College of South Jersey	New Jersey Historical Commission Dept. of State P.O. Box 305 Trenton, NJ 08625	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: 2024 NJHC County History Partnership Program Grant Evidence of insurance	2/1/2024 #4401404	GL AU EX WC OTH
H - Agape I - Rowan College of South Jersey	Tim Hinch PO Box 61 Glendora, NJ 08029	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 Non-Clinical Field placement	2/8/2024 #4404833	GL AU EX WC OTH
H - Camden Co SUD Dept I - Rowan College of South Jersey	John Pelican 512 Lakeland Road, 1st Floor Blackwood, NJ 08012	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 Non-Clinical Field placement	2/8/2024 #4404834	GL AU EX WC OTH
H - Center For Family Serv I - Rowan College of South Jersey	Jacqueline Melendez 584 Benson Street Camden, NJ 08101	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 Non-Clinical Field placement	2/8/2024 #4404835	GL AU EX WC OTH
H - Center for Family Services I - Rowan College of South Jersey	Linda Mur 584 Benson Street Camden, NJ 08101	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 Non-Clinical Field placement	2/8/2024 #4404836	GL AU EX WC OTH
H - Cumberland Co SUD Dept I - Rowan College of South Jersey	Melissa Niles 64 W. Broad Street Bridgeton, NJ 08302	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 Non-Clinical Field placement	2/8/2024 #4404837	GL AU EX WC OTH
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Equine Symposium & Tack Sale Evidence of insurance with regard to the Gloucester County 4-H Equine Symposium & Tack Sale being held at the Dream Park 400 US-130 Logan Twp., NJ 08085	2/15/2024 #4409664	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2024 to 3/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Crime; Policy Term: 01/01/2024 - 01/01/2025; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Equine Symposium & Tack Sale Evidence of insurance with regard to the Gloucester County 4-H Equine Symposium & Tack Sale being held at the Dream Park 400 US-130 Logan Twp., NJ 08085	2/15/2024 #4409665	GL AU EX WC OTH
H - Gloucester County 4-H I - County of Gloucester	254 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Equine Symposium & Tack Sale Evidence of insurance with regard to the Gloucester County 4-H Equine Symposium & Tack Sale being held at the Dream Park 400 US-130 Logan Twp., NJ 08085	2/15/2024 #4409666	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a Gloucester County Dream Park 400 US Route 130 South Logan Township, NJ 08085	RE: Equine Symposium & Tack Sale 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 Equine Symposium & Tack Sale being held at the Gloucester County Dream Park	2/16/2024 #4410339	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a Gloucester County Dream Park 400 US Route 130 South Logan Township, NJ 08085	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Equine Symposium & Tack Sale 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 Equine Symposium & Tack Sale being held at the Gloucester County Dream Park	2/16/2024 #4410340	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2024 to 3/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a Gloucester County Dream Park 400 US Route 130 South Logan Township, NJ 08085	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2024 - 01/01/2025; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Equine Symposium & Tack Sale 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 Equine Symposium & Tack Sale being held at the Gloucester County Dream Park	2/16/2024 #4410341	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a Gloucester County Dream Park 400 US Route 130 South Logan Township, NJ 08085	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Dream Park 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 use of Gloucester County Dream Park for any 4-H event(s) during the current calendar year.	2/16/2024 #4410974	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a Gloucester County Dream Park 400 US Route 130 South Logan Township, NJ 08085	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Dream Park 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 use of Gloucester County Dream Park for any 4-H event(s) during the current calendar year.	2/16/2024 #4411016	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2024 to 3/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a Gloucester County Dream Park 400 US Route 130 South Logan Township, NJ 08085	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Dream Park 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 use of Gloucester County Dream Park for any 4-H event(s) during the current calendar year.	2/16/2024 #4411017	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a Gloucester County Dream Park 400 US Route 130 South Logan Township, NJ 08085	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Use of Dream Park 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 use of Gloucester County Dream Park for any 4-H event(s) during the current calendar year.	2/16/2024 #4411023	GL AU EX WC OTH
H - Cumberland County Cultural and I - County of Gloucester	Heritage Commission Catherine Raymond Attn: Omarey Williams 164 W. Broad Street Bridgeton, NJ 08302	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 Evidence of insurance pertaining to a grant contract.	2/23/2024 #4414726	GL AU EX WC OTH
H - Yamaha Financial Services I - County of Gloucester	Attn: Commercial Finance Group 6555 Katella Avenue Cypress, CA 90630	RE: Lease of Golf Carts and Utility Vehicles 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 lease of golf carts and utility vehicles, value of the units \$342,788.00	2/27/2024 #4416784	GL AU EX OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2024 to 3/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Deptford Township Board of I - Rowan College of South Jersey	Education Athletics 890 Bankbridge Road, Suite 100 Sewell, NJ 08080	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 RE: PT Assessments The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of track at Deptford Twp. H.S. for PT assessments, students will be driving to the site.	2/29/2024 #4423331	GL AU EX WC OTH
H - Deptford Township Board of I - Rowan College of South Jersey	Education Athletics 890 Bankbridge Road Suite 100 Sewell, NJ 08080	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Mens and Womens Track Team Evidence of Insurance as respects to Use of the Deptford High School Outdoor Track for Rowan College at Gloucester County Mens and Womens Track Team practices, taking place during the current calendar year.	2/29/2024 #4423453	GL AU EX WC OTH
H - Hercules Incorporated I - County of Gloucester	Corporate Real Estate Division Herculese Plaza Wilmington, DE 19876	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company F: POL/EPL/SDLL; Policy Term: 01/01/2024 - 01/01/2025; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 Evidence of Insurance as respects to use of Firing Range	2/29/2024 #4423494	GL AU EX WC OTH
H - Borough of Glassboro I - County of Gloucester	1 South Main Street Glassboro, NJ 08028	insurance for the Library System to have programs in the town center / park.	2/29/2024 #4429061	GL AU EX WC OTH
H - Borough of Glassboro I - Gloucester County Library Commission	1 South Main Street Glassboro, NJ 08028	insurance for the Library System to have programs in the town center / park.	2/29/2024 #4429062	GL AU EX WC OTH
H - Glassboro A-4 Urban Renewal LLC I - Gloucester County Library Commission	101 Rowan Boulevard Glassboro, NJ 08028	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 Certificate holder, Allianz, and the Borough of Glassboro are named as Additional Insureds on the General Liability policy and Excess liability Policy regarding the lease agreement for property 101 Rowan Blvd, Glassboro, NJ.	2/29/2024 #4429065	GL AU EX WC OTH

Total # of Holders: 24

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2024 to 4/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Atlantic Cape Community College I - Rowan College of South Jersey	Worthington Atlantic City Campus 1535 Bacharach Blvd. Atlantic City, NJ 08401	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 RE: Use of College Premises The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to the use of College premises throughout the year.	3/4/2024 #4437942	GL AU EX WC OTH
H - Glassboro A-4 Urban Renewal LLC I - Gloucester County Library Commission	101 Rowan Boulevard Glassboro, NJ 08028	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: 101 Rowan Blvd, Glassboro The Certificate Holder, Allianz, and the Borough of Glassboro are Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies if required by written contract as respects to the lease agreement for property 101 Rowan Blvd, Glassboro, NJ. Waiver of Subrogation applies in favor of Certificate Holder as respects the General Liability, Auto Liability and Excess Liability Coverages shown if required by written contract.	3/13/2024 #4446687	GL AU EX WC OTH
H - Borough of Glassboro I - Gloucester County Library Commission	1 South Main Street Glassboro, NJ 08028	RE: Library Building Sublease Agreement The Borough of Glassboro, its elected and appointed officials, its agents, employees, volunteers or others working on behalf of the Borough of Glassboro are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the library building sublease agreement.	3/13/2024 #4446694	GL AU EX WC OTH
H - Masso's Event Rentals I - County of Gloucester	210 South Delsea Drive Glassboro, NJ 08028	Evidence of insurance as respects the rental of tents, tables and chairs during the current calendar year.	3/14/2024 #4446947	GL AU EX WC OTH
H - Bayada Home Health Care I - Rowan College of South Jersey	ATTN: Mary Kleva 303 Central Avenue Egg Harbor Township, NJ 08234	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	3/18/2024 #4459084	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 3/1/2024 to 4/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Bayada Home Health Care I - Rowan College of South Jersey	ATTN: Mary Kleva 303 Central Avenue Egg Harbor Township, NJ 08234	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 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	3/18/2024 #4459270	GL AU EX WC
H - Bayada Home Health Care I - Rowan College of South Jersey	ATTN: Mary Kleva 303 Central Avenue Egg Harbor Township, NJ 08234	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 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	3/18/2024 #4459271	GL AU EX WC
H - Rowan University I - Rowan College of South Jersey	201 Mullica Hill Road Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Additional Insured Rowan University, The State of New Jersey, and the New Jersey Educational Facilities are Authority Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	3/22/2024 #4569755	GL AU EX WC OTH
Total # of Holders: 8				



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: February 22, 2024
Memo to: Commissioners
 Gloucester County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF Report

MCIC Representative: Commissioner Chris Marion joined the NJCE JIF Board as Mercer County’s representative as of January 25, 2024.

2024 Reorganization: The NJCE conducted its 2024 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

Certifying Election of Chair, Secretary and Executive Committee: As per the NJCE Bylaws, the total number of members exceeds seven and as such the fund can meet as an Executive Committee with a Chair, Secretary, and a five-member Executive Committee and up to four Alternate Commissioners. Executive Director noted this body historically meets as a Board of Fund Commissioners. Elections for Chair and Secretary were conducted and the Board is organized as follows:

2024 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly	Ocean County Insurance Commission
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono Dinna Rocco - Alternate	Burlington County Insurance Commission
Harold Johnson	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Chris Marion	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O’Connor Joseph Kelly – Alternate	Monmouth County

The Board of Fund Commissioner then reorganized for Fund year 2024 and adopted the resolutions noted below.

Resolution 2-24, Certifying the Election of Chairman & Secretary

Resolution 3-24, Appointing PERMA as Agent for the Fund for Process of Service

Resolution 4-24, Designating Custodian of Fund Records

Resolution 5-24, Designating Official Newspapers for the Fund

Resolution 6-24, Fixing 2024 & 2025 Reorganization Meeting Dates - The Board of Fund Commissioners adopted the following meeting dates for 2024 and 2025 Reorganization to be held at 9:30AM virtually unless otherwise noted: April 25, 2024, June 27, 2024, September 26, 2024, October 24, 2024, November 15, 2024 and February 27, 2025 – *2025 Reorganization*.

Resolution 7-24, Designating Depositories for Fund Assets, Interest Rate, Cash Mgmt. Plan

Resolution 8-24 Designating Signatures for Fund Bank Accounts

Resolution 9-24, Indemnifying NJCE Officials/Employees

Resolution 10-24, Fund Treasurer to Process Contracted Payments/Expenses

Resolution 11-24, Appointing Fund Treasurer

Resolution 12-24, Appointing Fund Attorney

Resolution 13-24, 2024 Risk Management Plan - Underwriting Manager confirmed the changes from 2023 are accurate and highlighted the following property program changes: NJCE property retention was reduced from \$3m to \$1m, Zurich was replaced by 40 carriers representing a fully layered and shared property program and the carrier for equipment breakdown/boiler inspections is Chubb.

The renewal resolution appointing the Qualified Purchasing Agent was inadvertently omitted and will be included in the next agenda for ratification.

Executive Directors Report: The following items were discussed:

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

Origami: The NJCE’s contract with Origami includes a predetermined amount of support hours for each year (March to March). This year, the hours were exhausted since PERMA’s Claims team worked extensively with Origami to accurately link primary to excess claims to provide accurate claims information to strengthen our claims data analytics as well as to improve our data for excess insurance marketing. The Board of Fund Commissioners authorized the additional expenditure to add 15 support hours for \$3,375 until the hours are renewed this coming March.

Professional Contracts/Services/Competitive Contracts: The below services were procured and authorized for a one-year term.

- Auditor and Litigation Manager will expire on or about April 30, 2024.
- Payroll Auditor and Actuary will expire on or about June 30, 2024.
- Cyber Security Consulting Services was procured via Extraordinary and Unspecifiable services for a one-year term and expires April 30, 2024. This contract will be reviewed by the Cyber Taskforce and if necessary, the Finance Committee to determine if the full scope of services has been completed as well as identify any potential future projects.

The Fund office will take appropriate procurement action to secure the respective services so that the results will be prepared by the next meeting for the Board to review and to act.

NJ Cyber JIF: On July 27, 2023, Chairman Angilella submitted a memo on behalf of the Fund to the NJ Cyber JIF Chair, requesting consideration for membership in the NJ Cyber JIF effective on January 1, 2024. The NJ

Cyber Risk Control Committee met, reviewed the membership request in detail and decided to hold off on accepting new members until 2025. At the appropriate time, the NJCE JIF will approach the NJ Cyber JIF to reconsider a membership submission for January 1, 2025.

NJCE Committees:

Finance Sub Committee: A meeting of this subcommittee is scheduled for March 28th at 2pm to discuss several items.

Cyber Task Force: A meeting of this task force will be scheduled in the coming weeks to review the final draft of the Cyber Risk Management Framework and discuss the need to reappoint The Chertoff Group for Cyber Security Consultant Services. Commissioner Sheehan was the sole Commissioner serving on the task force; Commissioner Kelly of OCIC and Commissioner Marion of MCIC volunteered to serve.

Coverage Committee: This committee met several times over the course of 2023 to review the revised manuscript insurance policies, submitted feedback which was reviewed and approved by the Underwriting Manager and Technical Writer. The Technical Writer finalized the manuscript policies and were approved by the Board of Fund Commissioners in September of 2023 retroactive to 1/1/2023. The Underwriting Manager in conjunction with the Fund Office are developing the policies for release and expect to have them finalized shortly.

Safety Committee: A Safety Committee was formed at the NJCE level to compliment members' safety committees as well as foster collaboration among members. The Committee is scheduled to meet in 2024 as follows: Monday, March 11th, Monday June 10th, Monday September 9th and Monday December 9th via Zoom at 10am.

Claims Update:

2024 NJCE Claims Reporting Requirements: PERMA claims will be distributing the 2024 claims reporting requirements to Third-Party Administrators (TPAs) along with supplemental information regarding property. A copy of the reporting requirements was submitted for information.

Hurricane Ida: Zareena Majeed of PERMA Claims reported there are three remaining property claims to be settled from the September 1, 2021 event. Other joint insurance funds are experiencing similar challenges in settling these claims as well as keeping the Federal Emergency Management Agency (FEMA) involved.

NJCE Financial Fast Track: Submitted for information was the Financial Fast Track as of December 31, 2023 which reflected a statutory surplus of \$11.1 million. The Fund continues to operate in a strong position despite the large property claims that occurred in 2023. There may be additional reserve increases on property that will affect the NJCE surplus.

Boiler Inspections: Chubb, the NJCE's Equipment Breakdown insurer, will be conducting the annual boiler inspections. The frequency of inspections is based on a statutory schedule, which Chubb will review and contact members as needed. Chubb will generate a post-inspection report that will be distributed to Fund Commissioners and Risk Managers where applicable. Notify the Fund office if additional contacts should be added.

2024 Financial Disclosures: Board members and certain professionals should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March.

2024 MEL, MRHIF & NJCE Educational Seminar: The 14th Annual Educational Seminar will be held virtually again this year. There will be two sessions, Friday, April 19th and April 26th, 9:00 AM to 12:00PM. The seminar is expected to qualify for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents.

2024 New Jersey Association of Counties Conference: The 73rd Annual Conference is scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference.

Best Practices Seminar: PERMA held a virtual interactive webinar on October 5, 2023 that covered several topics. anticipating holding another best practices seminar in Spring of 2025.

Membership Chart: A copy of the NJCE JIF membership chart as of 1/1/24 was submitted for information.

Closed Session – Property Payment Authority Request (PAR) & Coverage Matter: Closed Session was needed to discuss a coverage matter as well as review a property PAR greater than \$500,000 as per procedure adopted in October 2023; invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session the Board of Fund Commissioners approved two actions: 1) Approved the PAR for claim # 2024315588 in the amount of \$2m and 2) Approved the exclusion of Engineered Materials Arresting System (EMAS) Blocks located at the Mercer County Airport and to amend the 2024 Plan of Risk Management Plan, which shall be ratified at the next meeting.

Underwriting Manager Report

Extraordinary Unspecifiable Services (EUS): The Board previously approved authorization for the Underwriting Manager to bind coverage of the 2024 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverage. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the January meeting.

2024 Renewal Overview Webinar: The NJCE Underwriting Manager held a webinar on February 13, 2024 and was well attended with over 50 participants. A recording of the webinar and the presentation has been posted to njce.org. For any questions, please contact the Fund office.

Risk Control Report

Safety Director submitted a report noting Risk Control Activities from December 2023 – February 2024, bulletins that were distributed and training sessions through April 2024.

2024 Safety Grant Program: J.A. Montgomery provided a recap on the 2023 successes of the grant and highlighted members' submissions of safety barricades, automated external defibrillator (AED) units and body worn cameras. Safety Director submitted a memorandum on the 2024 Grant Program which highlighted that Munich Re increased their grant amount from \$50,000 to \$60,000. Given the popularity of the grant and that the excess renewal came in under budget, a suggestion was made to use available monies in the 2024 budget to supplement Munich Re's grant. The Board of Fund Commissioners agreed with a recommendation to authorize up to an additional \$30,000 to supplement Munich Re for a grand total of \$90,000.

WC Claims Administration Report

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

Next Meeting: The next meeting of the NJCE JIF is scheduled for April 25, 2024 at 9:30AM virtually.

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	January 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	756,693	756,693	85,772,286	86,528,980
2.	CLAIM EXPENSES				
	Paid Claims	122,394	122,394	24,134,457	24,256,852
	Case Reserves	(53,608)	(53,608)	2,284,981	2,231,373
	IBNR	143,130	143,130	2,609,420	2,752,550
	Excess Insurance Recoverable	0	0	(354,792)	(354,792)
	Discounted Claim Value	5,029	5,029	(114,407)	(109,378)
	TOTAL CLAIMS	216,946	216,946	28,559,659	28,776,604
3.	EXPENSES				
	Excess Premiums	432,663	432,663	40,851,047	41,283,710
	Administrative	101,057	101,057	12,473,085	12,574,141
	TOTAL EXPENSES	533,720	533,720	53,324,131	53,857,851
4.	UNDERWRITING PROFIT (1-2-3)	6,028	6,028	3,888,496	3,894,524
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	6,028	6,028	3,895,733	3,901,761
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)
10.	SURPLUS TRANSFER	150,000	150,000	(150,000)	0
11.	INVESTMENT IN JOINT VENTURE	0	0	1,652,718	1,652,718
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	156,028	156,028	2,340,211	2,496,238
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	0	0	26,804	26,804
	2011	0	0	(105,305)	(105,305)
	2012	0	0	174,281	174,281
	2013	0	0	197,741	197,741
	2014	0	0	291,830	291,830
	2015	0	0	(861,871)	(861,871)
	2016	0	0	302,876	302,876
	2017	0	0	401,289	401,289
	2018	0	0	999,950	999,950
	2019	0	0	691,075	691,075
	2020	0	0	1,109,616	1,109,617
	2021	0	0	(462,877)	(462,877)
	2022	(0)	(0)	(299,142)	(299,142)
	2023	(0)	(0)	(126,056)	(126,056)
	2024	156,028	156,028		156,028
TOTAL SURPLUS (DEFICITS)		156,028	156,028	2,340,210	2,496,238
TOTAL CASH					5,175,486

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		January 31, 2024		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	1,823,536	1,823,536
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	1,823,536	1,823,536
FUND YEAR 2011				
Paid Claims	0	0	2,795,974	2,795,974
Case Reserves	0	0	(0)	(0)
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS	0	0	2,795,974	2,795,974
FUND YEAR 2012				
Paid Claims	0	0	2,082,683	2,082,683
Case Reserves	0	0	13,930	13,930
IBNR	0	0	1,167	1,167
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(74)	(74)
TOTAL FY 2012 CLAIMS	0	0	2,097,706	2,097,706
FUND YEAR 2013				
Paid Claims	0	0	1,567,774	1,567,774
Case Reserves	0	0	19,684	19,684
IBNR	0	0	1,450	1,450
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(146)	(146)
TOTAL FY 2013 CLAIMS	0	0	1,588,761	1,588,761
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	3,330	3,330	3,079,546	3,082,876
Case Reserves	(3,580)	(3,580)	109,133	105,553
IBNR	250	250	17,253	17,503
Excess Insurance Recoverable	0	0	(500)	(500)
Discounted Claim Value	0	0	(2,029)	(2,029)
TOTAL FY 2015 CLAIMS	0	0	3,203,402	3,203,402
FUND YEAR 2016				
Paid Claims	0	0	1,752,628	1,752,628
Case Reserves	0	0	15,207	15,207
IBNR	0	0	2,579	2,579
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(311)	(311)
TOTAL FY 2016 CLAIMS	0	0	1,770,103	1,770,103
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

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		January 31, 2024		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2018				
Paid Claims	30	30	1,386,365	1,386,395
Case Reserves	(30)	(30)	28,951	28,921
IBNR	0	0	10,122	10,122
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(582)	(582)
TOTAL FY 2018 CLAIMS	0	0	1,424,855	1,424,855
FUND YEAR 2019				
Paid Claims	5,004	5,004	1,489,262	1,494,265
Case Reserves	(6,704)	(6,704)	198,479	191,776
IBNR	1,700	1,700	48,707	50,407
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(3,290)	(3,290)
TOTAL FY 2019 CLAIMS	0	0	1,733,158	1,733,158
FUND YEAR 2020				
Paid Claims	585	585	1,441,532	1,442,117
Case Reserves	38,838	38,838	29,527	68,365
IBNR	(39,424)	(39,424)	114,641	75,217
Excess Insurance Recoverable	0	0	(350,347)	(350,347)
Discounted Claim Value	0	0	(2,448)	(2,448)
TOTAL FY 2020 CLAIMS	(0)	(0)	1,232,904	1,232,904
FUND YEAR 2021				
Paid Claims	10,190	10,190	1,997,375	2,007,565
Case Reserves	12,291	12,291	508,351	520,642
IBNR	(22,481)	(22,481)	372,620	350,139
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(19,308)	(19,308)
TOTAL FY 2021 CLAIMS	0	0	2,859,037	2,859,037
FUND YEAR 2022				
Paid Claims	70,245	70,245	1,390,152	1,460,398
Case Reserves	(171,601)	(171,601)	799,266	627,664
IBNR	101,356	101,356	644,138	745,494
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(34,562)	(34,562)
TOTAL FY 2022 CLAIMS	0	0	2,798,994	2,798,994
FUND YEAR 2023				
Paid Claims	29,354	29,354	299,210	328,564
Case Reserves	11,998	11,998	562,455	574,453
IBNR	(41,352)	(41,352)	1,396,744	1,355,392
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	0	(51,653)	(51,653)
TOTAL FY 2023 CLAIMS	0	0	2,206,756	2,206,756
FUND YEAR 2024				
Paid Claims	3,656	3,656		3,656
Case Reserves	65,180	65,180		65,180
IBNR	143,081	143,081		143,081
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	5,029	5,029		5,029
TOTAL FY 2024 CLAIMS	216,946	216,946	0	216,946
COMBINED TOTAL CLAIMS	216,946	216,946	28,559,659	28,776,604

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

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 29, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,454,771	6,909,542	284,494,510	291,404,051
2.	CLAIM EXPENSES				
	Paid Claims	1,391,227	4,364,643	17,153,869	21,518,512
	Case Reserves	613,619	422,874	15,710,957	16,133,831
	IBNR	309,685	(1,629,447)	16,261,220	14,631,773
	Discounted Claim Value	(88,339)	(176,678)	(4,212,682)	(4,389,360)
	Excess Recoveries	0	0	(1,930,205)	(1,930,205)
	TOTAL CLAIMS	2,226,192	2,981,392	42,983,159	45,964,550
3.	EXPENSES				
	Excess Premiums	2,682,236	5,346,776	205,538,373	210,885,150
	Administrative	194,603	390,434	20,746,720	21,137,154
	TOTAL EXPENSES	2,876,839	5,737,210	226,285,093	232,022,303
4.	UNDERWRITING PROFIT (1-2-3)	(1,648,260)	(1,809,060)	15,226,258	13,417,197
5.	INVESTMENT INCOME	44,698	131,810	2,159,119	2,290,929
6.	PROFIT (4+5)	(1,603,562)	(1,677,251)	17,385,377	15,708,127
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(1,603,562)	(1,677,251)	10,677,826	9,000,576
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	187	568	66,109	66,676
	2011	(14,517)	(13,484)	478,587	465,102
	2012	1,147	3,479	491,515	494,994
	2013	1,667	5,055	1,098,961	1,104,016
	2014	2,279	(242,852)	1,623,920	1,381,067
	2015	2,245	7,094	1,404,062	1,411,156
	2016	2,899	9,270	1,686,719	1,695,989
	2017	3,736	11,559	2,714,322	2,725,881
	2018	4,281	13,149	2,317,319	2,330,468
	2019	4,017	11,656	1,991,211	2,002,867
	2020	5,037	12,248	(41,975)	(29,726)
	2021	4,871	14,766	(288,075)	(273,309)
	2022	5,171	16,090	1,403,700	1,419,789
	2023	(1,699,795)	(1,688,241)	(4,268,549)	(5,956,789)
	2024	73,214	162,393		162,393
	TOTAL SURPLUS (DEFICITS)	(1,603,562)	(1,677,251)	10,677,825	9,000,575
	TOTAL CASH				22,560,672

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 29, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	16,412	720,144	736,556
	Case Reserves	15,000	(1,412)	16,412	15,000
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	0	(2,480)	(2,480)
	TOTAL FY 2011 CLAIMS	15,000	15,000	737,076	752,076
FUND YEAR 2012					
	Paid Claims	863	1,622	1,598,341	1,599,963
	Case Reserves	(863)	(1,622)	300,079	298,457
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	0	(40,489)	(40,489)
	TOTAL FY 2012 CLAIMS	0	0	1,861,611	1,861,611
FUND YEAR 2013					
	Paid Claims	4,670	5,457	1,120,027	1,125,484
	Case Reserves	(4,670)	(5,457)	465,996	460,540
	IBNR	0	0	19,679	19,679
	Discounted Claim Value	0	0	(67,176)	(67,176)
	TOTAL FY 2013 CLAIMS	0	0	1,538,527	1,538,527
FUND YEAR 2014					
	Paid Claims	3,728	7,641	820,087	827,728
	Case Reserves	(3,728)	242,359	428,510	670,869
	IBNR	0	0	21,077	21,077
	Discounted Claim Value	0	0	(64,534)	(64,534)
	TOTAL FY 2014 CLAIMS	0	250,000	1,205,140	1,455,140
FUND YEAR 2015					
	Paid Claims	7,936	44,961	2,170,225	2,215,186
	Case Reserves	21,244	(15,781)	750,401	734,620
	IBNR	(29,180)	(29,180)	76,409	47,229
	Discounted Claim Value	0	0	(87,264)	(87,264)
	TOTAL FY 2015 CLAIMS	0	0	2,909,770	2,909,770
FUND YEAR 2016					
	Paid Claims	3,484	9,846	1,340,882	1,350,727
	Case Reserves	(3,484)	(9,846)	925,034	915,188
	IBNR	0	0	40,838	40,838
	Discounted Claim Value	0	0	(103,043)	(103,043)
	TOTAL FY 2016 CLAIMS	0	0	2,203,711	2,203,711
FUND YEAR 2017					
	Paid Claims	1,379	2,862	1,313,614	1,316,477
	Case Reserves	(1,379)	(2,862)	627,562	624,700
	IBNR	0	0	76,572	76,572
	Discounted Claim Value	0	0	(73,852)	(73,852)
	TOTAL FY 2017 CLAIMS	0	0	1,943,897	1,943,897

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 29, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2018					
	Paid Claims	14,811	286,974	1,247,927	1,534,900
	Case Reserves	118,186	(77,111)	750,478	673,367
	IBNR	(132,995)	(209,861)	375,153	165,292
	Discounted Claim Value	0	0	(116,810)	(116,810)
	TOTAL FY 2018 CLAIMS	2	2	2,256,747	2,256,749
FUND YEAR 2019					
	Paid Claims	46,325	48,781	1,224,373	1,273,155
	Case Reserves	(48,425)	49,118	1,093,759	1,142,877
	IBNR	2,100	(97,900)	551,533	453,634
	Discounted Claim Value	0	0	(176,738)	(176,738)
	TOTAL FY 2019 CLAIMS	0	(1)	2,692,927	2,692,927
FUND YEAR 2020					
	Paid Claims	20	718	1,126,067	1,126,785
	Case Reserves	(42,211)	(44,426)	3,919,181	3,874,756
	IBNR	42,191	43,687	1,974,978	2,018,665
	Discounted Claim Value	0	0	(889,320)	(889,320)
	Excess Recoveries	0	0	(1,930,205)	(1,930,205)
	TOTAL FY 2020 CLAIMS	0	(20)	4,200,701	4,200,681
FUND YEAR 2021					
	Paid Claims	420	420	2,119,936	2,120,356
	Case Reserves	(9,949)	89,950	2,159,327	2,249,277
	IBNR	9,529	(90,370)	2,041,187	1,950,817
	Discounted Claim Value	0	0	(652,413)	(652,413)
	TOTAL FY 2021 CLAIMS	0	0	5,668,037	5,668,037
FUND YEAR 2022					
	Paid Claims	10,832	83,444	839,542	922,986
	Case Reserves	(10,712)	(68,425)	848,359	779,934
	IBNR	(120)	(15,019)	3,693,684	3,678,665
	Discounted Claim Value	0	0	(675,990)	(675,990)
	TOTAL FY 2022 CLAIMS	0	0	4,705,595	4,705,595
FUND YEAR 2023					
	Paid Claims	1,296,759	3,855,505	1,340,865	5,196,369
	Case Reserves	184,610	(185,613)	3,425,859	3,240,246
	IBNR	224,601	(1,963,922)	7,383,429	5,419,507
	Discounted Claim Value	0	0	(1,262,574)	(1,262,574)
	TOTAL FY 2023 CLAIMS	1,705,970	1,705,970	10,887,578	12,593,548
FUND YEAR 2024					
	Paid Claims	0	0		0
	Case Reserves	400,000	454,001		454,001
	IBNR	193,559	733,117		733,117
	Discounted Claim Value	(88,339)	(176,678)		(176,678)
	TOTAL FY 2024 CLAIMS	505,220	1,010,440	0	1,010,440
	COMBINED TOTAL CLAIMS	2,226,192	2,981,392	42,983,159	45,964,550

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$1,930,205 due from the reinsurer for COVID-19 WC claims.

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

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	57,920	57,920	87,394,614	87,452,534
2. CLAIM EXPENSES				
Paid Claims	33,980	33,980	77,267,693	77,301,672
IBNR	1,137	1,137	43,224	44,361
Total Claims	35,116	35,116	77,310,917	77,346,033
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,361	8,361	6,025,562	6,033,924
Total Expenses	8,361	8,361	9,611,028	9,619,390
4. UNDERWRITING PROFIT (1-2-3)	14,442	14,442	397,397	411,839
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	14,442	14,442	404,533	418,975
9. STATUTORY SURPLUS (6+7-8)	14,442	14,442	404,533	418,975

SURPLUS (DEFICITS), CASH, BY FUND YEAR				
2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	-	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	-	0	123,768	123,768
2023 SURPLUS	26,665	26,665	(22,776)	3,889
CASH	20,448	(61,704)	82,152	20,448
2024 SURPLUS	(12,223)	(12,223)	-	(12,223)
CASH	52,503	52,503	-	52,503
TOTAL SURPLUS	14,442	14,442	404,532	418,974
TOTAL CASH	72,951	(9,201)	509,459	500,258

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF JANUARY 31, 2024

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Total Claims	-	-	515,899	515,899
FUND YEAR 2023				
Paid Claims	-	-	578,730	578,730
IBNR	(26,665)	(26,665)	43,224	16,560
Total Claims	(26,665)	(26,665)	621,954	595,289
FUND YEAR 2024				
Paid Claims	33,980	33,980	-	33,980
IBNR	27,801	27,801	-	27,801
Total Claims	61,781	61,781	-	61,781
COMBINED TOTAL CLAIMS	35,116	35,116	77,310,917	77,346,033

**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

January 31, 2024

COVERAGE LINE - PROPERTY																
CLAIM COUNT - OPEN CLAIMS																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	0	0	0	0	0	0	0	0	0	0	0	1	7	6	0	14
January-24	0	0	0	0	0	0	0	0	0	0	0	1	5	8	2	16
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-2	2	2	2
Limited Reserves																\$19,647
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$128,835	\$273,187	\$0	\$402,023
January-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1,833	\$279,513	\$33,004	\$314,352
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$127,002)	\$6,327	\$33,004	(\$87,671)
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	\$318,729	\$402,155	\$33,004	\$3,466,240
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
December-23	0	0	0	0	0	1	0	0	0	2	1	2	3	15	0	24
January-24	0	0	0	0	0	1	0	0	0	2	1	2	1	16	1	24
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-2	1	1	0
Limited Reserves																\$19,337
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$0	\$0	\$0	\$69,810	\$0	\$0	\$0	\$145,091	\$15,000	\$85,000	\$58,220	\$114,000	\$0	\$487,121
January-24	\$0	\$0	\$0	\$0	\$0	\$69,000	\$0	\$0	\$0	\$139,926	\$15,000	\$83,020	\$12,635	\$143,500	\$1,000	\$464,081
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$810)	\$0	\$0	\$0	(\$5,165)	\$0	(\$1,980)	(\$45,585)	\$29,500	\$1,000	(\$23,040)
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$513,478	\$5,918	\$300,387	\$54,158	\$274,514	\$145,800	\$143,500	\$1,000	\$3,998,191
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
December-23	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2
January-24	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves																\$250
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$500
January-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$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	\$1,000	\$0	\$1,357,165
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
December-23	0	0	1	2	0	2	2	0	1	3	5	11	16	34	0	77
January-24	0	0	1	2	0	2	2	0	1	2	4	11	16	30	7	78
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-1	0	0	-4	7	1
Limited Reserves																\$18,833
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$13,930	\$19,683	\$0	\$39,323	\$15,207	\$0	\$28,951	\$53,388	\$32,181	\$423,350	\$612,213	\$174,769	\$0	\$1,412,994
January-24	\$0	\$0	\$13,930	\$19,683	\$0	\$36,553	\$15,207	\$0	\$28,921	\$51,849	\$69,913	\$437,621	\$613,196	\$150,940	\$31,175	\$1,468,989
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$2,770)	\$0	\$0	(\$30)	(\$1,539)	\$37,732	\$14,271	\$984	(\$23,829)	\$31,175	\$55,995
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,394,955	\$729,107	\$1,812,929	\$1,336,223	\$1,030,407	\$1,121,394	\$1,049,671	\$578,061	\$2,004,811	\$1,600,913	\$351,110	\$34,831	\$17,302,331
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
December-23	0	0	1	2	0	3	2	0	1	5	6	14	26	57	0	117
January-24	0	0	1	2	0	3	2	0	1	4	5	14	22	56	10	120
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-1	0	-4	-1	10	3
Limited Reserves																\$18,733
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL
December-23	\$0	\$0	\$13,930	\$19,683	\$0	\$109,133	\$15,207	\$0	\$28,951	\$198,479	\$47,181	\$508,351	\$799,268	\$562,455	\$0	\$2,302,637
January-24	\$0	\$0	\$13,930	\$19,683	\$0	\$105,553	\$15,207	\$0	\$28,921	\$191,776	\$84,913	\$520,642	\$627,664	\$574,453	\$65,180	\$2,247,921
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$3,580)	\$0	\$0	(\$30)	(\$6,704)	\$37,732	\$12,291	(\$171,603)	\$11,998	\$65,180	(\$54,716)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,587,457	\$981,610	\$3,187,929	\$1,768,835	\$2,042,868	\$1,415,316	\$1,687,708	\$1,158,796	\$2,528,003	\$2,081,708	\$897,765	\$68,835	\$26,123,928

2022 2023 2024 YEARS

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

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		25	MONTH TARGETED	Last Month		24	MONTH TARGETED	Last Year		13	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		75.54%	Unlimited Incurred	Limited Incurred		Actual 31-Dec-23	103.55%	Unlimited Incurred	
PROPERTY	369,682	279,249	279,249	75.54%	100.00%	382,804	382,804	103.55%	100.00%	0	0	0.00%	95.63%
GEN LIABILITY	532,748	0	0	0.00%	80.55%	190,800	190,800	35.81%	79.39%	49,328	49,328	9.26%	62.24%
POL/EPL	113,998												
AUTO LIABILITY	127,000	1,600,913	1,600,913	1260.56%	77.72%	16,267	16,267	12.81%	76.44%	30,192	30,192	23.77%	54.16%
WORKER'S COMP	1,273,000	2,081,708	2,081,708	163.53%	94.20%	1,593,195	1,593,195	125.15%	93.51%	1,281,198	1,281,198	100.64%	70.13%
TOTAL ALL LINES	2,416,428	3,961,870	3,961,870	163.96%	86.77%	2,183,066	2,183,066	90.34%	86.08%	1,360,718	1,360,718	56.31%	68.14%
NET PAYOUT %	\$0			0.00%									

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		13	MONTH TARGETED	Last Month		12	MONTH TARGETED	Last Year		1	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		108.78%	Unlimited Incurred	Limited Incurred		Actual 31-Dec-23	107.07%	Unlimited Incurred	
PROPERTY	369,682	402,155	402,155	108.78%	95.63%	395,828	395,828	107.07%	95.24%	0	0	0.00%	6.00%
GEN LIABILITY	532,748	143,500	143,500	26.94%	62.24%	114,000	114,000	21.40%	60.18%	0	0	0.00%	1.00%
POL/EPL	113,998	0	0	0.00%	62.24%	0	0	0.00%	60.18%	0	0	0.00%	1.00%
AUTO LIABILITY	127,000	1,000	1,000	0.79%	54.16%	1,000	1,000	0.79%	51.17%	0	0	0.00%	1.00%
WORKER'S COMP	1,273,000	351,110	351,110	27.58%	70.13%	345,585	345,585	27.15%	64.07%	21,500	21,500	1.69%	0.50%
TOTAL ALL LINES	2,416,428	897,765	897,765	37.15%	71.08%	856,413	856,413	35.44%	67.12%	21,500	21,500	0.89%	1.50%
NET PAYOUT %	\$323,312			13.38%									

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		1	MONTH TARGETED	Last Month		0	MONTH TARGETED	Last Year		-11	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		8.46%	Unlimited Incurred	Limited Incurred		Actual 31-Dec-23	0.00%	Unlimited Incurred	
PROPERTY	390,000	33,004	33,004	8.46%	6.00%	0	0	0.00%	0.00%			N/A	N/A
GEN LIABILITY	530,000	1,000	1,000	0.19%	1.00%	0	0	0.00%	0.00%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A	N/A
AUTO LIABILITY	116,000	0	0	0.00%	1.00%	0	0	0.00%	0.00%			N/A	N/A
WORKER'S COMP	1,393,000	34,831	34,831	2.50%	0.50%	0	0	0.00%	0.00%			N/A	N/A
TOTAL ALL LINES	2,543,000	68,835	68,835	2.71%	1.49%	0	0	0.00%	0.00%	0	0	N/A	N/A
NET PAYOUT %	\$3,656			0.14%									

2019 2020 2021 YEARS

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

CURRENT FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		61		Last Month		60		Last Year		49	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	MONTH TARGETED
PROPERTY	339,909	215,305	215,305	63.34%	100.00%	215,305	215,305	63.34%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	601,000	300,387	300,387	49.98%	97.12%	300,387	300,387	49.98%	97.10%	277,282	277,282	46.14%	95.99%
AUTO LIABILITY	112,001	122,345	122,345	109.24%	96.39%	122,345	122,345	109.24%	96.17%	122,345	122,345	109.24%	92.93%
WORKER'S COMP	1,319,505	1,049,671	1,049,671	79.55%	99.90%	1,051,371	1,051,371	79.68%	99.88%	1,102,692	1,102,692	83.57%	99.46%
TOTAL ALL LINES	2,372,415	1,687,708	1,687,708	71.14%	99.04%	1,689,408	1,689,408	71.21%	99.02%	1,502,319	1,502,319	63.32%	98.35%
NET PAYOUT %	\$1,495,933				63.06%								

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		49		Last Month		48		Last Year		37	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	MONTH TARGETED
PROPERTY	338,000	523,345	523,345	154.84%	100.00%	523,345	523,345	154.84%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	54,158	54,158	9.83%	95.99%	54,158	54,158	9.83%	95.70%	27,667	27,667	5.02%	90.78%
POL/EPL													
AUTO LIABILITY	117,001	3,232	3,232	2.76%	92.93%	3,232	3,232	2.76%	92.58%	3,232	3,232	2.76%	87.77%
WORKER'S COMP	1,297,005	944,956	578,061	44.57%	99.46%	906,639	542,795	41.85%	99.40%	947,658	947,658	73.07%	98.27%
TOTAL ALL LINES	2,303,006	1,525,691	1,158,796	50.32%	98.38%	1,487,374	1,123,530	48.79%	98.26%	978,557	978,557	42.49%	96.20%
NET PAYOUT %	\$1,090,432				47.35%								

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		37		Last Month		36		Last Year		25	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	MONTH TARGETED
PROPERTY	316,000	242,084	242,084	76.61%	100.00%	239,155	239,155	75.68%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	538,000	274,514	274,514	51.02%	90.78%	274,514	274,514	51.02%	90.15%	42,749	42,749	7.95%	80.55%
POL/EPL													
AUTO LIABILITY	113,000	6,594	6,594	5.84%	87.77%	6,594	6,594	5.84%	87.18%	6,594	6,594	5.84%	77.72%
WORKER'S COMP	1,244,000	2,004,811	2,004,811	161.16%	98.27%	1,985,259	1,985,259	159.59%	98.10%	1,754,342	1,754,342	141.02%	94.20%
TOTAL ALL LINES	2,211,000	2,528,003	2,528,003	114.34%	96.16%	2,505,522	2,505,522	113.32%	95.88%	1,803,685	1,803,685	81.58%	90.86%
NET PAYOUT %	\$2,007,361				90.79%								

2016 2017 2018 YEARS

**Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

AS OF January 31, 2024

CURRENT FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current		97	MONTH TARGETED	Last Month		96	MONTH TARGETED	Last Year		85	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Actual 31-Dec-23	Actual 31-Dec-23	Unlimited Incurred		Limited Incurred	Actual 31-Dec-22		
PROPERTY	178,000	382,307	382,307	214.78%	100.00%	382,307	382,307	214.78%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	609,000	31,055	31,055	5.10%	96.50%	31,055	31,055	5.10%	96.50%	31,055	31,055	5.10%	96.50%
AUTO LIABILITY	104,000	19,249	19,249	18.51%	96.94%	19,249	19,249	18.51%	96.94%	19,249	19,249	18.51%	96.94%
WORKER'S COMP	1,217,000	1,336,223	1,336,223	109.80%	100.00%	1,336,223	1,286,223	105.69%	100.00%	1,348,297	1,348,297	110.79%	100.00%
TOTAL ALL LINES	2,108,000	1,768,835	1,768,835	83.91%	98.84%	1,768,835	1,718,835	81.54%	98.84%	1,398,601	1,398,601	66.35%	98.84%
NET PAYOUT %	\$1,753,628			83.19%									

CURRENT FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		85	MONTH TARGETED	Last Month		84	MONTH TARGETED	Last Year		73	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Actual 31-Dec-23	Actual 31-Dec-23	Unlimited Incurred		Limited Incurred	Actual 31-Dec-22		
PROPERTY	183,000	161,487	161,487	88.24%	100.00%	161,487	161,487	88.24%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	576,000	517,422	513,478	89.15%	96.50%	517,422	513,478	89.15%	96.50%	494,899	494,899	85.92%	96.50%
AUTO LIABILITY	103,000	337,497	337,497	327.67%	96.94%	337,497	337,497	327.67%	96.94%	337,497	337,497	327.67%	96.94%
WORKER'S COMP	1,232,000	1,030,407	1,030,407	83.64%	100.00%	1,030,407	1,030,407	83.64%	100.00%	1,092,794	1,092,794	88.70%	100.00%
TOTAL ALL LINES	2,094,000	2,046,812	2,042,868	97.56%	98.89%	2,046,812	2,042,868	97.56%	98.89%	1,925,190	1,925,190	91.94%	98.89%
NET PAYOUT %	\$2,042,868			97.56%									

CURRENT FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		73	MONTH TARGETED	Last Month		72	MONTH TARGETED	Last Year		61	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Actual 31-Dec-23	Actual 31-Dec-23	Unlimited Incurred		Limited Incurred	Actual 31-Dec-22		
PROPERTY	191,270	259,878	259,878	135.87%	100.00%	259,878	259,878	135.87%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	552,801	5,918	5,918	1.07%	96.50%	5,918	5,918	1.07%	96.50%	4,185	4,185	0.76%	97.12%
AUTO LIABILITY	103,893	28,126	28,126	27.07%	96.94%	28,126	28,126	27.07%	96.94%	28,126	28,126	27.07%	96.39%
WORKER'S COMP	1,300,289	1,121,394	1,121,394	86.24%	100.00%	1,121,394	1,121,394	86.24%	100.00%	1,121,394	1,121,394	86.24%	99.90%
TOTAL ALL LINES	2,148,253	1,415,316	1,415,316	65.88%	98.95%	1,415,316	1,415,316	65.88%	98.95%	1,153,705	1,153,705	53.70%	99.02%
NET PAYOUT %	\$1,386,395			64.54%									

2013 2014 2015 YEARS

**Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

AS OF January 31, 2024

CURRENT FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

2013	Budget	Current		133	MONTH TARGETED	Last Month		132	MONTH TARGETED	Last Year		121	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Dec-23		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	
PROPERTY	243,372	149,379	149,379	61.38%	100.00%	149,379	149,379	61.38%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	774,800	20,525	20,525	2.65%	96.50%	20,525	20,525	2.65%	96.50%	14,558	14,558	1.88%	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	96.94%	22,598	22,598	32.92%	96.94%	22,598	22,598	32.92%	96.94%
WORKER'S COMP	1,107,261	1,394,955	1,394,955	125.98%	100.00%	1,394,955	1,394,955	125.98%	100.00%	1,393,955	1,393,955	125.89%	100.00%
TOTAL ALL LINES	2,194,083	1,587,457	1,587,457	72.35%	98.67%	1,587,457	1,587,457	72.35%	98.67%	1,431,111	1,431,111	65.23%	98.67%
NET PAYOUT %	\$1,567,774			71.45%									

CURRENT FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		121	MONTH TARGETED	Last Month		120	MONTH TARGETED	Last Year		109	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Dec-23		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	
PROPERTY	230,000	81,245	81,245	35.32%	100.00%	81,245	81,245	35.32%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	680,000	167,308	167,308	24.60%	96.50%	167,308	167,308	24.60%	96.50%	151,871	151,871	22.33%	96.50%
AUTO LIABILITY	91,000	3,950	3,950	4.34%	96.94%	3,950	3,950	4.34%	96.94%	3,950	3,950	4.34%	96.94%
WORKER'S COMP	1,157,000	729,107	729,107	63.02%	100.00%	729,107	729,107	63.02%	100.00%	745,774	745,774	64.46%	100.00%
TOTAL ALL LINES	2,158,000	981,610	981,610	45.49%	98.77%	981,610	981,610	45.49%	98.77%	901,594	901,594	41.78%	98.77%
NET PAYOUT %	\$981,610			45.49%									

CURRENT FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current		109	MONTH TARGETED	Last Month		108	MONTH TARGETED	Last Year		97	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24		Unlimited Incurred	Limited Incurred	Actual 31-Dec-23		Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	
PROPERTY	197,238	344,086	344,086	174.45%	100.00%	344,086	344,086	174.45%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	641,774	723,668	723,668	112.76%	96.50%	723,668	723,668	112.76%	96.50%	578,081	578,081	90.08%	96.50%
AUTO LIABILITY	103,684	307,746	307,246	296.33%	96.94%	307,746	307,246	296.33%	96.94%	307,746	307,746	296.81%	96.94%
WORKER'S COMP	1,226,749	1,812,929	1,812,929	147.78%	100.00%	1,813,179	1,813,179	147.80%	100.00%	1,870,023	1,870,023	152.44%	100.00%
TOTAL ALL LINES	2,169,445	3,188,429	3,187,929	146.95%	98.82%	3,188,679	3,188,179	146.96%	98.82%	2,755,850	2,755,850	127.03%	98.82%
NET PAYOUT %	\$3,082,376			142.08%									

2010 2011 2012 YEARS

**Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS**

AS OF January 31, 2024

CURRENT FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010	Budget	Current		169		Last Month		168		Last Year		157	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	MONTH TARGETED
PROPERTY	234,258	83,686	83,686	35.72%	100.00%	83,686	83,686	35.72%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	969,800	377,107	377,107	38.89%	96.50%	377,107	377,107	38.89%	96.50%	281,729	281,729	29.05%	96.50%
AUTO LIABILITY	68,650	9,579	9,579	13.95%	96.94%	9,579	9,579	13.95%	96.94%	9,579	9,579	13.95%	96.94%
WORKER'S COMP	1,260,640	1,354,163	1,354,163	107.42%	100.00%	1,354,163	1,354,163	107.42%	100.00%	1,452,476	1,452,476	115.22%	100.00%
TOTAL ALL LINES	2,533,348	1,824,535	1,824,535	72.02%	98.58%	1,824,535	1,824,535	72.02%	98.58%	1,743,784	1,743,784	68.83%	98.58%
NET PAYOUT %	\$1,824,535				72.02%								

CURRENT FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011	Budget	Current		157		Last Month		156		Last Year		145	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	MONTH TARGETED
PROPERTY	239,354	211,641	211,641	88.42%	100.00%	211,641	211,641	88.42%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	96.50%	752,617	752,617	77.61%	96.50%	167,748	167,748	17.30%	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	96.94%	126,796	126,796	184.70%	96.94%	126,796	126,796	184.70%	96.94%
WORKER'S COMP	1,292,157	1,704,894	1,704,894	131.94%	100.00%	1,704,894	1,704,894	131.94%	100.00%	1,730,025	1,730,025	133.89%	100.00%
TOTAL ALL LINES	2,569,961	2,795,948	2,795,948	108.79%	98.60%	2,795,948	2,795,948	108.79%	98.60%	2,024,570	2,024,570	78.78%	98.60%
NET PAYOUT %	\$2,795,948				108.79%								

CURRENT FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

2012	Budget	Current		145		Last Month		144		Last Year		133	
		Unlimited Incurred	Limited Incurred	Actual 31-Jan-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-23	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-22	MONTH TARGETED
PROPERTY	243,372	57,908	57,908	23.79%	100.00%	57,908	57,908	23.79%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	96.50%	487,154	487,154	50.23%	96.50%	328,203	328,203	33.84%	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	96.94%	352,688	352,688	513.75%	96.94%	357,331	357,331	520.51%	96.94%
WORKER'S COMP	1,292,157	1,198,863	1,198,863	92.78%	100.00%	1,198,863	1,198,863	92.78%	100.00%	1,336,818	1,336,818	103.46%	100.00%
TOTAL ALL LINES	2,573,979	2,096,613	2,096,613	81.45%	98.60%	2,096,613	2,096,613	81.45%	98.60%	2,022,352	2,022,352	78.57%	98.60%
NET PAYOUT %	\$2,082,683				80.91%								

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 26-24

March 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>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001785			
001785	MADDEN & MADDEN	LEGAL FEES- J. PHILIPS 12/23	195.00 195.00
001786			
001786	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN. FEE 03/24 INV 0353-0324	7,846.50 7,846.50
001787			
001787	PERMA RISK MANAGEMENT SERVICES	POSTAGE 02/24	9.31
001787	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 03/24	14,080.75 14,090.06
001788			
001788	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 03/24 INV 15009	5,572.33 5,572.33
001789			
001789	THE ACTUARIAL ADVANTAGE	ACTUARIALSERVICE FEE 03/24	777.08 777.08
001790			
001790	CHANCE & MCCANN, LLC	ATTORNEY FEES - INV 156 2/1/24-3/6/24	3,615.00 3,615.00
001791			
001791	BROWN & CONNERY, LLP	LEGAL- C. DEVONE FILE 23-0774INV 331690	8,073.00
001791	BROWN & CONNERY, LLP	LEGAL FEE- V. HILBMANN- FILE 23-0123	190.00
001791	BROWN & CONNERY, LLP	LEGAL FEES- J. PHILIPS FILE 23-058912/23	190.00
001791	BROWN & CONNERY, LLP	LEGAL FEE- J. PHILIPS- FILE 23-0589 1/24	345.00
001791	BROWN & CONNERY, LLP	LEGAL FEE- GCIA- FILE 23-0875 INV 321221	10,579.25
001791	BROWN & CONNERY, LLP	LEGAL- GCIA FILE 23-0875 INC 324599	5,910.00
001791	BROWN & CONNERY, LLP	LEGAL FEE- GCIA FILE 23-0875 INV 327178	4,590.00
001791	BROWN & CONNERY, LLP	LEGAL FEES- D. LAW FILE 22-1174 12/23	164.00
001791	BROWN & CONNERY, LLP	LEGAL FEES- D. LAW- FILE 22-1174 11/23	574.00 30,615.25
001792			
001792	VIOLA YEAGER	MEDICAL REIMBURSEMENT 02/24	481.84 481.84
001793			
001793	DUANE SARMIENTO	MEDICAL REIMBURSEMENT 02/24	3,168.76 3,168.76
001794			
001794	GANNETT NEW YORK NJ LOCAIQ	A# 1122468 INV 6242303- 9797363 2/2/24	19.35 19.35
001795			
001795	HARDENBERGH INSURANCE GROUP	RMC FEE 03/24 INV 15009	28,711.75 28,711.75

Total Payments FY 2024

95,092.92

**TOTAL PAYMENTS ALL FUND
YEARS**

\$95,092.92

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. 27-24

MARCH 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>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
W03240			
W03240	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 03/24	2,820.00
W03240	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 03/24	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. 28-24

April 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>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001796			
001796	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN. FEE 04/24 INV 0353-0424	7,846.50
			7,846.50
001797			
001797	PERMA RISK MANAGEMENT SERVICES	POSTAGE 03/24	8.91
001797	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 04/24	14,080.75
			14,089.66
001798			
001798	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 04/24 INV 15010	5,572.33
			5,572.33
001799			
001799	THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE FEE 4/24	777.08
			777.08
001800			
001800	CHANCE & MCCANN, LLC	ATTORNEY FEES - INV 188 3/11/24-4/05/24	1,350.00
			1,350.00
001801			
001801	BROWN & CONNERY, LLP	LEGAL- D. LAW- INV 334889 2/24	555.00
001801	BROWN & CONNERY, LLP	LEGAL- D. LAW- INV 333287 1/24	66.00
001801	BROWN & CONNERY, LLP	LEGAL- C. GORDON- INV 327405 10/23	972.00
001801	BROWN & CONNERY, LLP	LEGAL-C GORDON-INV 329296 2/24	3,413.00
001801	BROWN & CONNERY, LLP	LEGAL- C. DEVONE- INV 332936 1/24	3,023.00
			8,029.00
001802			
001802	VIOLA YEAGER	MEDICAL REIMBURSEMENT 03/24	481.84
			481.84
001803			
001803	DUANE SARMIENTO	MEDICAL REIMBURSEMENT 03/24	3,168.76
			3,168.76
001804			
001804	HARDENBERGH INSURANCE GROUP	RMC FEE 04/24 INV 15010	28,711.75
			28,711.75
		Total Payments FY 2024	70,026.92
		TOTAL PAYMENTS ALL FUND YEARS	\$70,026.92

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. 29-24

APRIL 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>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
W04240			
W04240	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 04/24	2,820.00
W04240	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 04/24	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	January				
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	\$5,307,655.87	5,281,533.51	5,288.56	20,833.80	
Opening Interest Accrual Balance	\$0.00	-	-	-	
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$102,137.64	\$15,000.00	\$69,468.15	\$17,669.49
10	(Withdrawals - Sales)	-\$234,307.74	-\$174,840.11	-\$47,998.14	-\$11,469.49
	Ending Cash & Investment Balance	\$5,175,485.77	\$5,121,693.40	\$26,758.57	\$27,033.80
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$95,206.38	\$26,058.62	\$59,264.95	\$9,882.81
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,270,692.15	\$5,147,752.02	\$86,023.52	\$36,916.61

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

Current Fund Year: 2024								
Month Ending: January								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	281,131.10	3,805,116.73	(112,780.01)	747,284.82	10,101.71	249,367.03	327,434.77	5,307,656.14
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts*	0.00	0.00	0.00	0.00	0.00	165,000.00	0.00	165,000.00
TOTAL	0.00	0.00	0.00	0.00	0.00	165,000.00	0.00	165,000.00
EXPENSES								
Claims Transfers	65,856.25	8,540.00	0.00	47,998.14	0.00	0.00	0.00	122,394.39
Expenses	0.00	0.00	0.00	0.00	0.00	87,702.47	0.00	87,702.47
Other Expenses*	(62,926.76)	0.00	0.00	0.00	0.00	150,000.00	0.00	87,073.24
TOTAL	2,929.49	8,540.00	0.00	47,998.14	0.00	237,702.47	0.00	297,170.10
END BALANCE	278,201.61	3,796,576.73	(112,780.01)	699,286.68	10,101.71	176,664.56	327,434.77	5,175,486.04

**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 *April 25, 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 2/1/24 to 2/29/24 and 3/1/24 to 3/31/24 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 April 25, 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
02/01/2024 Thru 02/29/2024

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
02/01/2024 Thru 02/29/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	5975	3530003717 001	GLOUCESTER COUNTY	12/19/2023	12/19/2023	PRO-LINE COLLISION CENTER	2/9/2024	2007 DODGE DURANGO PLATE MG82297	3,326.51	3,326.51
Total for Coverage: Auto Physical Damage							Number of entries: 1		3,326.51	3,326.51
Coverage: General Liability										
C	5972	3530002705 001	GILMORE, ANN	1/26/2024	1/29/2024	BROWN & CONNERY LLP	2/9/2024	BILL# 332582	195.00	195.00
C	5973	3530002226 001	CARDOSO BAEZ, JONATHAM	1/1/2024	1/29/2024	MADDEN & MADDEN PA	2/9/2024	STATEMENT# 29	2,010.00	2,010.00
C	5974	3530001524 001	PFOST, DONALD	12/21/2023	12/21/2023	MADDEN & MADDEN PA	2/9/2024	STATEMENT #58	30.00	30.00
C	5976	3530003476 001	IANNELLI, ALFRED	1/2/2024	1/31/2024	MADDEN & MADDEN PA	2/23/2024	STATEMENT# 4	1,785.00	1,785.00
Total for Coverage: General Liability							Number of entries: 4		4,020.00	4,020.00
Coverage: Police Professional										
C	5971	3530003101 001	SCHEID, JOSEPHINE	12/4/2023	12/31/2023	MADDEN & MADDEN PA	2/9/2024	STATEMENT # 8	4,720.00	4,720.00
Total for Coverage: Police Professional							Number of entries: 1		4,720.00	4,720.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 6		12,066.51	12,066.51

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2024 Thru 03/31/2024

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
03/01/2024 Thru 03/31/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5977	3530003607 001	MCMANUS, THOMAS	6/2/2023	6/2/2023	THOMAS MCMANUS	3/8/2024	FULL & FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
Total for Coverage: Auto Liability							Number of entries: 1		500.00	500.00
Coverage: Auto Physical Damage										
C	5978	3530003720 001	GLOUCESTER COUNTY	1/13/2024	1/13/2024	PRO-LINE COLLISION CENTER	3/8/2024	2010 FORD ECON PLATE OA4027	3,004.44	3,004.44
C	5985	3530003233 001	GLOUCESTER COUNTY	6/14/2022	6/14/2022	GLOUCESTER COUNTY	3/22/2024	DEDUCTIBLE	1,000.00	1,000.00
C	5986	3530003729 001	GLOUCESTER COUNTY	1/19/2024	1/19/2024	PRO-LINE COLLISION CENTER	3/22/2024	2018 FORD F250 PLATE CG8BKG	7,000.47	6,000.47
R	6007389957	3530003233 001	GLOUCESTER COUNTY	6/14/2022	6/14/2022	PROGRESSIVE	3/10/2024	SUBROGATION RECOVERY	-5,000.00	-5,000.00
Total for Coverage: Auto Physical Damage							Number of entries: 4		6,004.91	5,004.91
Coverage: General Liability										
C	5979	3530003013 001	RODRIGUEZ, MARISA	2/20/2024	2/29/2024	MADDEN & MADDEN PA	3/8/2024	STATEMENT# 3	1,860.00	1,860.00
C	5980	3530002226 001	CARDOSO BAEZ, JONATHAN	10/4/2023	10/12/2023	ARCCA	3/8/2024	STATMENT# 112499	4,680.00	4,680.00
C	5982	3530003091 001	BASS, AARON	12/19/2023	2/29/2024	MADDEN & MADDEN PA	3/22/2024	STATEMENT# 1	2,685.00	2,685.00
C	5983	3530002705 001	GILMORE, ANN	2/12/2024	2/28/2024	BROWN & CONNERY LLP	3/22/2024	INVOICE# 335060	630.00	630.00
C	5984	3530001524 001	PFOST, DONALD	1/11/2024	2/7/2024	MADDEN & MADDEN PA	3/22/2024	STATEMENT# 59	165.00	165.00
Total for Coverage: General Liability							Number of entries: 5		10,020.00	10,020.00
Coverage: Police Professional										
C	5981	3530003101 001	SCHEID, JOSEPHINE	1/1/2024	2/28/2024	MADDEN & MADDEN PA	3/22/2024	STATEMENT# 9	2,555.00	2,555.00
Total for Coverage: Police Professional							Number of entries: 1		2,555.00	2,555.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 11		19,079.91	18,079.91



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
YTD Total	89	100%	\$84,545.26	100%	\$58,675.25	\$50.25	\$20,830.40	\$4,989.36	\$25,870.01	\$3,746.72	\$22,123.29

<u>Monthly Summary</u>	<u>February</u>	<u>March</u>
Total Reductions (before fees):	\$8,070.00	\$8,870.38
Percent:	49%	19%
Net Reductions:	\$6,940.20	\$7,503.61
Percent:	42%	16%

<u>YTD Summary</u>	
Total Reductions (before fees):	\$25,870.01
Percent:	31%
Net Reductions:	\$22,123.29
Percent:	26%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: April 18, 2024

DATE OF MEETING: April 25, 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: 609-248-3949</p>	<p>Natalie Dougherty, Senior Risk Operations Analyst 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>		

February - April 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 13:** Attended the GCIC Claims Committee meeting.
- **February 22:** Attended the GCIC meeting.
- **March 4:** Conducted a Loss Control Survey of the Scotland Run and Atkinson Parks.
- **March 6:** Attended the GCIC Safety Committee meeting.
- **April 9:** Attended the GCIC Claims Committee meeting.
- **April 12:** Conducted a Dealing with Difficult Patrons training class for the GCLS Staff Development Day.
- **April 16:** Attended the GCIC Safety and Accident Review Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **April 25:** 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: Office Safety & Workstation Ergonomics – February 16.
- NJCE JIF - JAM SD Bulletin: Bomb Threat Resources & Best Practices – February 22.
- NJCE JIF - JAM SD Bulletin: Catalytic Converter Theft – February 26.
- NJCE JIF - JAM SD Bulletin: Daniel's Law in New Jersey: Requirements & Challenges – February 27.
- NJCE JIF - Training Announcement -MSI/NJCE EXPO (Atlantic Cape Community College - Cape May Campus) – March 4.
- NJCE JIF - JAM SD Bulletin: Respirators - Counterfeit P100 Filters – March 13.
- NJCE JIF - JAM SD Bulletin: Emergency Eyewash Stations & Showers Best Practices – March 18.
- NJCE JIF - JAM SD Bulletin: Fall Protection - Understanding Warranty Requirements – March 21.
- Law Enforcement Work Zone Training – NJCE LE Training Announcement – March 27.
- NJCE JIF - JAM SD Bulletin: Solar Eclipse Viewing - Best Practices – March 28.
- NJCE JIF - JAM SD Bulletin: Take Our Kids to Work Day - Best Practices – April 4.
- NJCE JIF - JAM SD Message: Safety Measures Following NJ Earthquake – April 5.
- NJCE JIF - JAM LE Bulletin: Healthcare Heroes Violation Prevention Act – April 9.

NJCE LIVE SAFETY TRAINING

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. *(April thru June 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:

- June 1 - 22, 2024 (Start Date: July 1, 2024)

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

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

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



New NJCE Learning Management System (LMS)

The New NJCE LMS (BIS) launched on May 1st. J.A. Montgomery has uploaded LMS FAQ's, video tutorials 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.

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

DATE	TRAINING TOPIC	TIME
4/17/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
4/17/24	Driving Safety Awareness	8:30 - 10:00 am
4/17/24	Hearing Conservation	10:30 - 11:30 am
4/18/24	The Power of Collaboration (JIF 101) (Atlantic)	9:00 – 1:00 pm
4/18/24	Bloodborne Pathogens	10:30 - 11:30 am
4/18/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/19/24	Dealing with Difficult People	1:00 - 2:30 pm
4/19/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
4/22/24	Fall Protection Awareness	1:00 - 3:00 pm
4/22/24	Mower Safety	8:30 - 9:30 am
4/23/24	Flagger Skills and Safety	11:00 - 12:00 pm
4/23/24	Introduction to Management Skills	1:00 - 3:00 pm
4/23/24	Personal Protective Equipment	8:30 - 10:30 am
4/25/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
4/25/24	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
4/26/24	Confined Space Entry	8:30 - 11:30 am
4/26/24	Fire Extinguisher Safety	1:00 - 2:00 pm
4/29/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
4/29/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
4/30/24	Fire Safety	1:00 - 2:00 pm
4/30/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/1/24	Shop and Tool Safety	8:30 - 9:30 am
5/1/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/1/24	Accident Investigation	1:00 - 3:00 pm
5/2/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Bergen)*	8:30 - 12:30 pm
5/2/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Bergen)*	8:30 - 12:30 pm

5/3/24	Playground Safety Inspections	7:30 - 9:30 am
5/3/24	Mower Safety	10:00 - 11:00 am
5/3/24	Personal Protective Equipment	1:00 - 3:00 pm
5/6/24	Bloodborne Pathogens	9:00 - 10:00 am
5/6/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
5/6/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
5/7/24	Implicit Bias in the Workplace	9:00 - 10:30 am
5/7/24	Introduction to Communication Skills	1:00 - 3:00 pm
5/8/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
5/8/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
5/9/24	Disaster Management	8:30 - 10:00 am
5/9/24	Hearing Conservation	11:00 - 12:00 pm
5/9/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
5/10/24	Confined Space Entry	8:30 - 11:30 am
5/10/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/13/24	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
5/13/24	Chainsaw Safety	11:00 - 12:00 pm
5/13/24	Chipper Safety	1:00 - 2:00 pm
5/14/24	Bloodborne Pathogens	8:30 - 9:30 am
5/14/24	Preparing for First Amendment Audits	9:00 - 11:00 am
5/14/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
5/14/24	Asbestos Awareness	1:00 - 3:00 pm
5/15/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
5/15/24	Flagger Skills and Safety	1:00 - 2:00 pm
5/16/24	Driving Safety Awareness	8:30 - 10:00 am
5/16/24	Fire Safety	10:30 - 11:30 am
5/16/24	Fire Extinguisher Safety	1:00 - 2:00 pm
5/16/24	Work Zone Training for Police Officers - Initial Course	1:00 - 5:00 pm
5/17/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
5/17/24	Fall Protection Awareness	1:00 - 3:00 pm
5/20/24	Hearing Conservation	8:30 - 9:30 am
5/20/24	Mower Safety	10:00 - 11:00 am
5/20/24	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
5/21/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Atlantic)*	8:30 - 12:30 pm
5/21/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Atlantic)*	8:30 - 11:30 am
5/22 - 5/23/24	Leadership Skills for Supervisors Workshop (2-Day) (Burlington)	9:00 - 3:30 pm w/lunch brk
5/22/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
5/22/24	Personal Protective Equipment	1:00 - 3:00 pm
5/23/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
5/23/24	Preparing for the Unspeakable	9:00 - 10:30 am
5/23/24	Bloodborne Pathogens	1:00 - 2:00 pm
5/29/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
5/29/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm

5/30/24	Confined Space Entry	8:30 - 11:30 am
5/30/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
5/31/24	Flagger Skills and Safety	8:30 - 9:30 am
5/31/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/3/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
6/3/24	Hearing Conservation	10:30 - 11:30 am
6/3/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
6/4/24	Productive Meetings Best Practices	8:30 - 10:00 am
6/4/24	Fire Safety	10:30 - 11:30 am
6/4/24	Heavy Equipment Safety: General Safety	1:00 - 3:00 pm
6/5/24	Implicit Bias in the Workplace	9:00 - 10:30 am
6/5/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/5/24	Playground Safety Inspections	1:00 - 3:00 pm
6/6/24	Work Zone Training for Police Officers - Initial Course	8:00 - 12:00 pm
6/6-6/7/2024	Leadership Skills for Supervisors Workshop - Day One (Middlesex)	9:00 - 3:30 pm w/lunch brk
6/6/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
6/7/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
6/10/24	Mower Safety	8:30 - 9:30 am
6/10/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 -12:00 pm
6/10/24	Personal Protective Equipment	1:00 - 3:00 pm
6/11/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
6/11/24	Ethical Decision Making	9:00 - 11:30 am
6/11/24	Fire Extinguisher Safety	1:00 - 2:00 pm
6/12/24	Confined Space Entry	8:00 - 11:00 am
6/12/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
6/13/24	Flagger Skills and Safety	8:30 - 9:30 am
6/13/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
6/13/24	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
6/13/24	Introduction to Understanding Conflict	1:00 - 3:00 pm
6/17/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
6/17/24	Summer Seasonal Employee Orientation	1:00 - 3:00 pm
6/18/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Middlesex)	8:30 - 12:30 pm
6/18/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Middlesex)	8:30 - 11:30 am
6/20/24	Fall Protection Awareness	8:30 - 10:30 am
6/20/24	Bloodborne Pathogens	11:00 - 12:00 pm
6/20/24	Special Event Management	1:00 - 3:00 pm
6/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
6/21/24	Shop and Tool Safety	11:00 - 12:00 pm
6/21/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/24/24	Confined Space Entry	9:00 - 12:00 pm
6/24/24	Hearing Conservation	1:00 - 2:00 pm
6/25/24	Housing Authority Safety & Regulatory Awareness Training	8:30 - 12:00 pm
6/25/24	Driving Safety Awareness	9:00 - 10:30 am

6/25/24	Personal Protective Equipment	1:00 - 3:00 pm
6/26/24	Chipper Safety	7:30 - 8:30 am
6/26/24	Chainsaw Safety	9:00 - 10:00 am
6/26/24	Mower Safety	10:30 - 11:30 am
6/26/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
6/27/24	Fire Safety	8:30 - 9:30 am
6/27/24	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
6/28/24	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
6/28/24	Ladder Safety/Walking & Working Surfaces	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. The same
- 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: Brad Stokes, GCIC Executive Director
 FROM: Christopher Powell and Public Entity Team
 DATE: 4/23/2024
 RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2024 Wellness Incentive Program Grant

We are excited to announce that nine submissions have been received for the 2024 Wellness Incentive Program Grant.

Entity - Department	Wellness Submission	Amount on Submission
Gloucester County – County Counsel's Office	Variety of k-cups, and coffee supplies	\$1,000
Gloucester County – Division of Human and Special Services	Expand Wellness Room – Purchase an elliptical	\$1,000
Gloucester County – Division of Senior Services	Expand Wellness Room – Purchase an elliptical	\$1,000
Gloucester County – Administration	Purchase massage chair recliner	\$1,000
Gloucester County – Animal Shelter	Chair massages	\$1,000
Gloucester County – Treasurer's Office	Chair massages	\$1,000
Gloucester County – Tax Assessor's Office	Fruit smoothie day	\$1,000
Gloucester County – Health Department	Purchase of Pilates reformer, Pilates ring circle for thighs, Pilates arc Barrell for spine and dumbbell rack	\$1,000
Gloucester County Library Commission	Fresh Fruit Fridays	\$1,000

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Philadelphia
PO Box 40901
Philadelphia, PA 19107

Enclosed please find the submissions for review. The Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness. We request and recommend approval of all submissions not to exceed \$1,000 per grant.

Action Requested: *Motion* to approve all the Wellness Incentive Program Grants not to exceed \$1,000 per grant.

B. 9/6/2023 Safety and Accident Review Committee Minutes

Enclosed are the approved meeting minutes from the meeting.

C. 2024 NJCE reinsurer Munich Re Safety Grant

A submission from the Gloucester County Library Commission for the 2024 NJCE reinsurer Munich Re Safety Grant has been provided to J.A. Montgomery. The submission was for automatic external defibrillators (AEDs) and corresponding accessories. The total cost for one AEDs and corresponding accessories is \$4,743.43. This will allow the Logan Branch Gloucester County Library Commission location to receive the AED with necessary accessories.

Back in 2023, the Logan Branch held 580 activities for the public to participate with approximately 7,050 in attendance. In a time when employees are considered an organization’s biggest asset, what better way to express this than demonstrating it by purchasing AEDs and training to keep the public protected.

II. Underwriting Services Director

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	Federal Insurance Company* serviced through Bob McCloskey Insurance Company	5/17/2024	\$750.00	\$350.00
County	Gloucester County Board of Chosen Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2024	\$2,000.00	\$2,000.00
County	County Warden Bond	CNA	7/1/2024	\$122.50	\$122.50

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The 114% decrease in premium on the County's accident policy is due to a decrease in participants. Also, there was a carrier change from QBE Insurance Company* due to a change in exposure. The renewal policy will continue to be serviced through the Bob McCloskey Insurance Company.

All other terms and conditions are per expiring for all other policies.

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

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GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes
September 6, 2023
9:30 AM
In-Person Meeting

- I. Call to Order – Tim Sheehan, Chairman
The meeting was called to order at 9:27 am.

II. Roll Call

Committee Members: _____ Member _____

Tim Sheehan Present	Gloucester County Risk Manager
John Vinci, Sr. Absent	Gloucester County Utilities Authority
Wayne Love Present	Gloucester County Utilities Authority
Rocco Ficara Present	Gloucester County Utilities Authority
Jennifer Campbell Present	Gloucester County Improvement Authority
Lauren Vilimas Absent	Rowan College of South Jersey
Brenda Muhlbaier (A-9:30am) Present	Gloucester County Library Commission

Commission Professionals:

Joseph Hrubash Absent	Executive Director
Cathy Dodd Absent	Executive Director's Office
Brandon Tracy Present	PERMA
Glenn Prince Absent	J.A. Montgomery
Rob Garish Present	J.A. Montgomery
Christina Violetti Present	RMC / Hardenbergh Insurance Group
Joe Henry Present	RMC / Hardenbergh Insurance Group

- III. Approval of the 6/7/2023 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 6/7/2023 Safety and Accident Review Committee Meeting Minutes
Moved: Wayne Love
Seconded: Jennifer Campbell
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

- IV. Chairman's Report
The Chairman had no report.

- V. Risk Management Consultant's Report – Hardenbergh Insurance Group
Mr. Henry began by reviewing the 2023 workers' compensation graph that illustrates the number of workers' compensation claims by entity for the current year until 7/30/2023.

He continued by advising the committee that the 2024 Safety Kick Off is in the process of being scheduled. The meeting will be scheduled in January 2024 and additional information will be provided

GLOUCESTER COUNTY INSURANCE COMMISSION

once all is finalized. The location for the meeting will be the Rowan College of South Jersey – Gloucester County Campus. The topic has not been determined.

Next, he spoke of the safety bulletins provided. With the current weather events happening around the country, two safety bulletins were included to be shared with departments. They are the tornado waring bulletin and the flash flood preparedness bulletin.

He continued by speaking about the utilization of the new J.A. Montgomery learning management system for all entities.

He advised that all entities have been using the training through J.A. Montgomery but would like an increase in usage. He encouraged the committee to reach out to J.A. Montgomery for any assistance with setting up the system or any questions about using it.

He concluded by stating that for the remaining Safety and Accident Review Committee meetings in 2023 and moving forward, the meeting time will change from 9:00am to 9:30am.

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

Mr. Garish spoke about the entry-level driver training requirement mandated through the Federal Motor Carrier Safety Administration that established a single, national standard for obtaining a commercial driver's license. The applicants are required to pass a theory / knowledge test and a road / skills test. An entity would need to pay a third-party vendor anywhere from \$1,500 - \$3,000 to provide the applicant with the training. J.A. Montgomery developed a comprehensive program to train members on the classroom portion of the entry-level driver training. The member is then able to conduct an in-house road test to meet the requirements of the program before taking their actual skills test to obtain their license.

The NJ-MVC implemented a new skill testing procedure on 7/10/2023 which allows the applicants to use a physical checklist when taking the skills test. This checklist is for the pre-trip inspection portion. He advised that this makes things easier for the applicant as opposed to having to memorize the checklist. Mr. Sheehan commented that the hardest part of the test was the pre-trip inspection portion and the checklist.

Next, he spoke about the new learning management system. He encouraged the committee to utilize the tutorials and to use the system. He reiterated that an entity can reach out to J.A. Montgomery to assist with the system.

He concluded by stating that snowplow training will be available in September or October.

VII. Accident Review – Tim Sheehan

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County Improvement Authority	Dream Park	3/5/023	The employee was in the barn when she tripped on a rubber mat.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Ms. Campbell advised that the employee should have been more careful. She advised that the mats are not old, are not worn and do not curl at the ends.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Gloucester County Utilities Authority	Sewerage Operations	3/23/2023	The employee was standing on a bench when it broke causing him to fall and injured left hand.

GLOUCESTER COUNTY INSURANCE COMMISSION

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Love advised that the bench was damaged, and the employee was not aware prior to use. The Authority discarded the damaged bench. The Authority has purchased new, sturdier benches that will support the staff.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
3. County	Buildings & Grounds	7/17/2023	The employee was cutting a metal stud and accidentally cut his thumb causing it to bleed.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. Mr. Sheehan advised that the employee was not wearing the proper PPE. 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

There was no old business.

VIII. New Business

Mr. Tracy advised the committee of the upcoming Best Practices Seminar scheduled for October 5th.

IX. Adjournment

Motion to adjourn the meeting.

Moved: Jennifer Campbell

Seconded: Wayne Love

The meeting adjourned at 9:50 AM

**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 *April 25, 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 *April 25, 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 April 25, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation
CLOSED SESSION
4-25-24

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003685	Gillinsteen, E.	WC	PAR
3530003700	Rainier, C.	WC	SAR
3530003579	Borough of Pitman	GL	SAR
3530003613	Leddy, M.	AL	SAR
3530003619	Gloucester County	Property	SAR

<u>Docket #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>-</u>
20-cv-12408-RAL	Derrick Smart	EPL	Settlement
GLO-L-000288-23	Cole Devone	EPL	Settlement

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 32-24

April Supplement 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.

<u>FUND YEAR 2024</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001805	RICHARD M. PESCATORE, P.C.	ATT. FEES C. DEVONE -GLO-L-00288-23	60,000.00
			60,000.00
001806	COLE DEVONE	SETTLEMENT - DOCKET- GLO-L-00288-23	90,000.00
001806			90,000.00
		Total Payments FY 2024	150,000.00
		TOTAL PAYMENTS ALL FUND YEARS	150,000.00

Chairperson

Attest:

Dated: _____

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

Treasurer

APPENDIX I

GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, February 22, 2024
VIRTUAL MEETING
1:00 PM

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Richard Crooks, Veronica George, Kelly Guerriero, Sureatha Hobbs, Amy Zeiders
	Qual-Lynx Chris Roselli
	Medlogix Adam Giaquinto
	PERMA Jennifer Concicella, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Joe Henry, Christina Violetti
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
Underwriting Manager	Conner Strong & Buckelew Jonathon Tavares

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library Commission
Cheryl Lewis, Rowan College of South Jersey
Jason Snyder, Gloucester County Risk Control Consultant
Susan Panto, Conner Strong & Buckelew
Therese Taraschi, Brown & Connery, LLP
Eric Campo, Gloucester County Counsel
Bradford Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

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

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

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti reported the next meeting is scheduled for March 6th at the Improvement Authority.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on Tuesday February 13th to discuss several PARS and SARS, which will be discussed further in closed session.

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

2024 PLAN OF RISK MANAGEMENT: The Plan of Risk Management was attached in Appendix II of the agenda. Executive Director said the Plan was an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. Executive Director reviewed the changes at the meeting and were highlighted in yellow.

**MOTION TO APPROVE RESOLUTION 20-24, PLAN
OF RISK MANAGEMENT**

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

2024 PRIMA CONFERENCE: The PRIMA Conference will take place this year on June 6-9 in Nashville, Tennessee. Included in the agenda was Resolution 21-24 Authorizing Advanced Travel Expenses for Authorized Official Travel. Executive Director said Chairman Sheehan and Commission Treasurer has expressed an interest in attending the Conference this year. If any other Commissioner is interested in attending the Conference, they should contact the Fund Office. J.A. Montgomery will be presenting on police accreditation and is conducting research on the effectiveness.

**MOTION TO APPROVE RESOLUTION 21-24 AUTHORIZING ADVANCE
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

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

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: The NJCE met on January 11th and based on the Finance Committee recommendations adopted the 2024 budget. A summary report of the meeting was included in the agenda. The NJCE held their Reorganization Meeting earlier this morning. Executive Director will provide a verbal report. The NJCE is scheduled to meet again on April 25, 2024, at 9:30 am. Executive Director congratulated Chairman Sheehan on his reappointment of Secretary. Executive Director said the NJCE Board of Fund Commissioners agreed to the Executive Director's and Safety Director's suggestion of supplementing the Munich RE Safety Grant for up to an additional \$30,000.

2024 RENEWAL WEBINAR: Executive Director and Underwriting Manager of the New Jersey Counties Excess JIF conducted a 2024 Renewal Overview Webinar on Tuesday, February 13th at 2 pm. The NJCE Underwriting Manager detailed the challenges faced marketing the program and coverage changes to be aware of for 2024. If you were not able to attend the webinar a recording was posted to the NJCE website. A copy of the presentation was included in Appendix III of the agenda.

2024 BUDGET AMENDMENT: Executive Director said Resolution 15-24 was approved at our last meeting, Authorizing Execution of an Amendment to the Service Agreement between the Gloucester County Insurance Commission and Hardenbergh Insurance Group. Due to this amendment the 2024 Budget was amended to include a line item for “Risk Control Consulting” in the amount of \$126,000. Executive Director added since the amendment is under 5% of the total budget there is no action necessary.

CERTIFICATE OF INSURANCE REPORT: Included in the agenda were the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. Executive Director said there were (13) thirteen certificates of insurance issued in January.

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 November. Executive Director reported that as of November 30, 2023, there is a statutory surplus of \$2,329,931. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,671,848. The total cash amount is \$5,619,660.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK: Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of November. Ms. Panto said as of November 30, 2023, there was a statutory surplus of \$412,431 and the total cash amount was \$516,407.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: The December Financial Fast Track was not available and will appear in the next agenda.

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 November 30, 2023. Executive Director reviewed the reports with the Commission highlighting the actual losses compared to the actuarial projections in 2022 the commission is below where the actuary projected and in 2023 the commission is running higher than the actuary projected – 97% vs. 85% mainly being driven by property and workers compensation losses. All the Commissions and JIFs struggled in 2021 where losses were largely driven by workers compensation.

2024 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES: Executive Director said the NJCE renewal policies will be available electronically through the Conner Strong & Buckelew OneDrive Program for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, please contact the Fund Office.

2024 PROPERTY & CASUALTY ASSESSMENTS: In accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills will be e-mailed to the member entities. Executive Director said the first installment is due on March 15, 2024, however we are extending the due date to March 31. Future assessments will be due on May 15, 2024, and October 15, 2024.

2024 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: The 14th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 19th and Friday April 26th from 9AM to Noon. There is no fee for employees, insurance producers as well as personnel who work for services companies associated with the Municipal Excess Liability Joint Insurance Fund (MELJIF), Municipal Reinsurance Health Insurance Fund (MRHIF) and New Jersey Counties Excess Joint Insurance Fund (NJCE JIF). Included in the agenda was more information on the seminar. Fund Office will send a link to register once it becomes available. If you have any questions or need assistance in registering, please contact Cathy Dodd, cdodd@permainc.com.

2024 MEETING SCHEDULE: Executive Director reminded the Commission it will not meet in March and the next meeting is scheduled for April 25, 2024, at 1:00 PM.

Executive Director Hrubash stated as he has taken on more responsibility with the Municipal Excess

Liability Joint Insurance Fund, Mr. Bradford Stokes will serve as the Executive Director, Ms. Cathy Dodd and Mr. Brandon Tracy will be working as the account team going forward. Executive Director Hrubash said he will be involved in the oversight of all Commissions as the Executive Director of the New Jersey Counties Excess Joint Insurance Fund. Chairman Sheehan said Executive Director Hrubash’s presence will be missed as he has worked on the account since it’s inception.

EMPLOYEE BENEFITS: Ms. Panto said her report was included in the agenda and reviewed the December report with the Commission noting the year-to-date total issues were 16.

TREASURER REPORT: Chairman Sheehan reported the agenda included the February Property, Casualty Bills, and benefits list, which were Resolutions 22-24, Resolution 23-24, respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 22-24, RESOLUTION 23-24, 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 24-24 Inservco Liability Check Register for the period of 1/1/24 to 1/31/24.

MOTION TO APPROVE RESOLUTION 24-24 LIABILITY CHECK REGISTER FOR THE PERIOD OF 1/1/24 TO 1/31/24

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

MANAGED CARE PROVIDER: Mr. Giaquinto, in lieu of Ms. Goldstein, reviewed the Client Bill Review Summary Report for the month of January as noted below and thanked the Commission for reappointment.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
January	35	\$22,429.84	\$13,500.21	\$8,929.63	\$7,679.48	40%	43%

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 January 2024 through February 2024. The training opportunities through April 30th were listed in the agenda and have been added to njce.org. Chairman Sheehan thanked Mr. Prince for taking the time to spend the day with Chairman Sheehan and Mr. Snyder walking through the facility.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

SAFETY AND ACCIDENT REVIEW COMMITTEE MEETING: Ms. Violetti reported the next meeting will be held on Wednesday, March 6th at 9:30am at the Gloucester County Improvement Authority.

2024 NJCE JIF COVERAGE AMENDMENTS: On 2/13/2024, the NJCE JIF Underwriter held a virtual meeting to communicate the 2024 coverage amendments. Hardenberg will communicate any material changes to the members shortly.

2024 NJCE REINSURER SAFETY GRANT: We have been advised that the NJCE reinsurer safety grant will continue in 2024. We are awaiting documentation from J.A. Montgomery regarding the requirements for the grant. We will be encouraging members to provide ideas for submission.

UNDERWRITING SERVICES DIRECTOR

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Scirrotto	CNA	4/2/2024	\$70.00	\$70.00

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY LISTED ABOVE.

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

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
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2024	\$1,209.00	\$1,590.00

Ms. Violetti said the 32% increase in the County’s volunteer accident policy is due to a 33% increase in volunteer count from 451 to 600. All other terms and conditions are per expiring.

ATTORNEY: NONE

OLD BUSINESS: NONE
NEW BUSINESS: NONE

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burns
 Second: Commissioner Christina
 Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burns
 Second: Commissioner Christina
 Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 25-24 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 #3530003711 FROM \$25,000 TO \$150,000 AN INCREASE OF \$125,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2024319001 FROM \$10,000 TO \$249,000 AN INCREASE OF \$239,000

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM DOCKET #GLO.000562-23 IN THE AMOUNT OF \$300,000

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

Chairman Sheehan advised the next meeting would be on April 25, 2024 at 1:00 PM

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 1:55 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

MARCH 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.

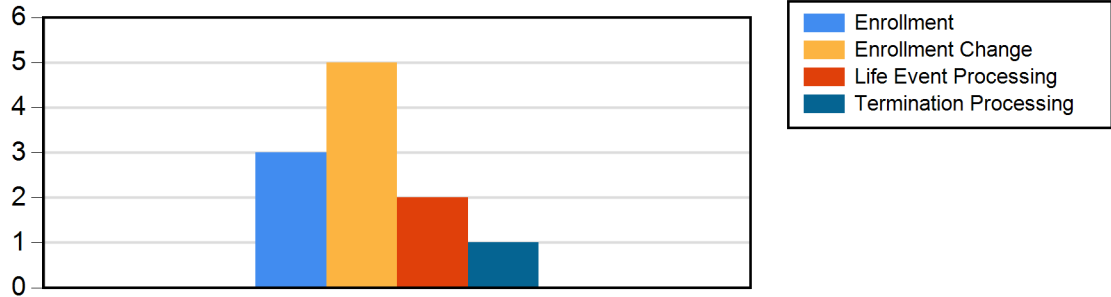


CLIENT ACTIVITY REPORT

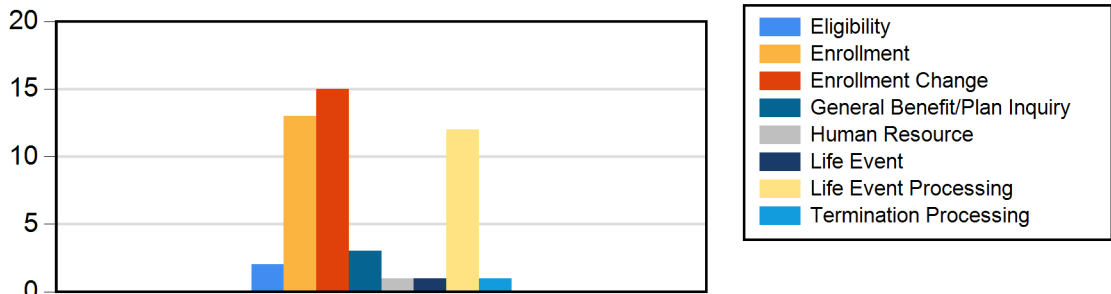
From: 3/1/2024 To: 3/31/2024

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MARCH)	# of Issues
Enrollment	3
Enrollment Change	5
Life Event Processing	2
Termination Processing	1
Total for Subject	11



SUBJECT (YTD)	# of Issues
Eligibility	2
Enrollment	13
Enrollment Change	15
General Benefit/Plan Inquiry	3
Human Resource	1
Life Event	1
Life Event Processing	12
Termination Processing	1
Total for Subject	48



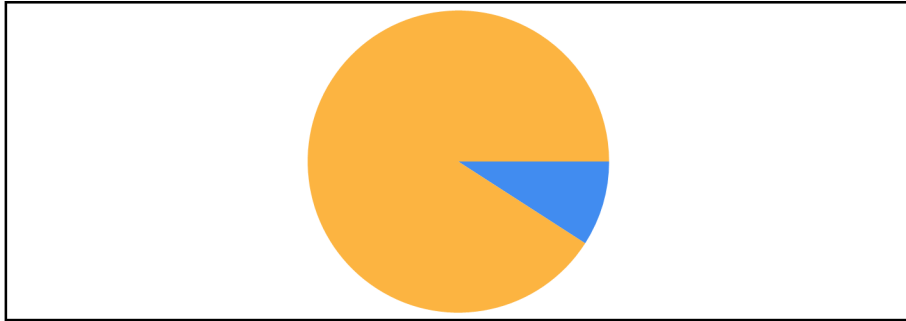


CLIENT ACTIVITY REPORT

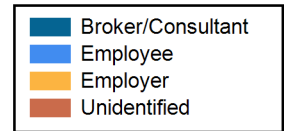
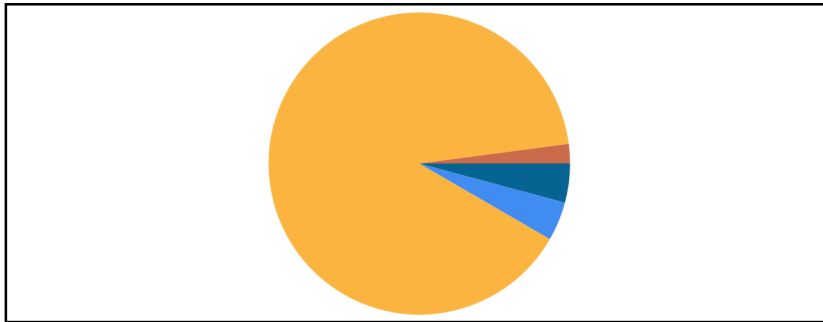
From: 3/1/2024 To: 3/31/2024

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (MARCH)	# of Issues
Employee	1
Employer	10
Total for Call Source	11



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	2
Employee	2
Employer	43
Unidentified	1
Total for Call Source	48



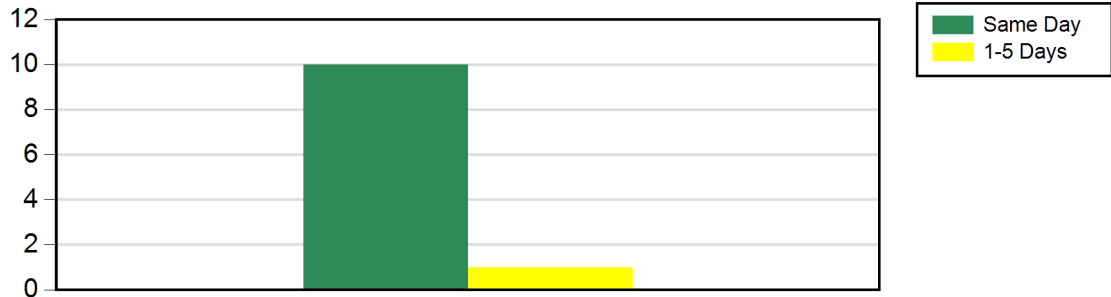


CLIENT ACTIVITY REPORT

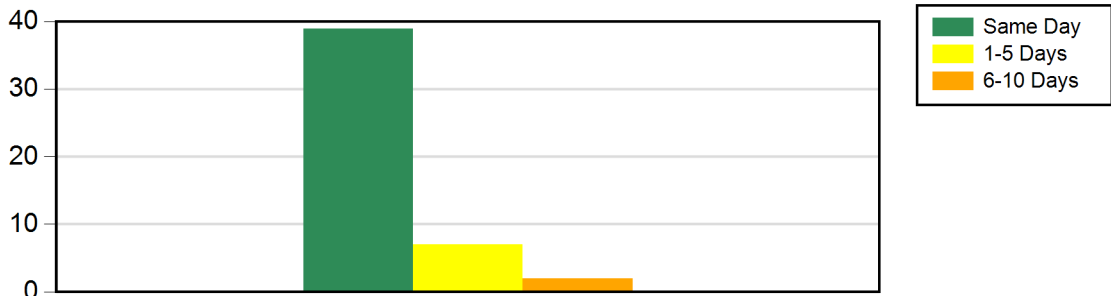
From: 3/1/2024 To: 3/31/2024

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (MARCH)	# of Days	%
Same Day	10	91%
1-5 Days	1	9%
Total for Time Range	11	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	39	81%
1-5 Days	7	15%
6-10 Days	2	4%
Total for Time Range	48	100%



DETAIL (YTD)		From: 1/1/2024 To: 3/31/2024		
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
1/17/2024	Employee	Life Event	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 3/1/2024 To: 3/31/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 3/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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	Life Event Processing	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/6/2024	Employer	Enrollment	Closed	Same Day
2/7/2024	Employer	Enrollment Change	Closed	1-5 Days
2/7/2024	Employer	Eligibility	Closed	6-10 Days
2/7/2024	Employer	Enrollment Change	Closed	1-5 Days
2/8/2024	Employer	Enrollment Change	Closed	Same Day
2/9/2024		General Benefit/Plan Inquiry	Closed	Same Day
2/12/2024	Broker/Consultant	Human Resource	Closed	6-10 Days
2/12/2024	Employer	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	Life Event Processing	Closed	Same Day
2/22/2024	Employer	Enrollment Change	Closed	1-5 Days
3/4/2024	Employer	Enrollment Change	Closed	Same Day
3/13/2024	Employer	Life Event Processing	Closed	Same Day
3/18/2024	Employer	Enrollment Change	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 3/1/2024 To: 3/31/2024

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2024 To: 3/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
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

APPENDIX III

2024 Wellness Incentive Program Grant

**GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: Scott D. Burns, Assistant County Counsel

Department: Office of County Counsel

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

In 2023, the Office of County Counsel was awarded a grant for a Keurig coffee maker and coffee/tea k-cups. Study after study show that moderate coffee intake (2-5 cups) is linked to lower disease, such as type 2 diabetes, heart disease, cancers, and Parkinson's disease, and possible early death. Therefore, for 2024, the Office of County Counsel would like to submit to the Gloucester County Insurance Commission for the Wellness Incentive Program Grant. The office would use funds to purchase a variety of k-cups (coffee, latte, cappuccino, tea, etc.) and coffee supplies (disposable cups, stirrers, cream, sweeteners, etc.)

Printed Name of Person submitting nomination:

Scott D. Burns, Esq.

Signature of Person submitting nomination:

[Handwritten Signature]

Position / Title:

Assistant County Counsel

Date: *2/29/24*

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053

Email: jhenry@hig.net

Shop now

Sponsored

< Back to results



Eight O'Clock Coffee The Original Keurig Single-Serve K-Cup Pods, Medium Roast Coffee, 96 Count (4 Packs of 24)

Visit the Eight O'Clock Coffee Store
4.7 18,451 ratings | Search this page

Amazon's Choice Overall Pick

7K+ bought in past month

Price: \$37.99 (\$0.40 / Count)

Get \$10 off instantly: Pay \$27.99 ~~\$37.99~~ upon approval for the Amazon Store Card. No annual fee.

SNAP EBT eligible
Flavor Name: The Original

Colombian Peaks French Roast French Vanilla

Hazelnut **The Original** Dark Italian

Pumpkin Spice

Size: 24 Count (Pack of 4)

12 Count (Pack of 6) **24 Count (Pack of 4)**

32 Count (Pack of 1) 60 Count

Diet type

✓ Kosher

Ingredients

About this item

Report an issue with this product or seller

Similar item to consider

Amazon's Choice



Amazon Brand - Happy Belly Medium Roast Coffee Pods, Kona Blend, Compatible with Keurig 2.0 K-Cup Brewers, 100 Count (Pack of 1) (55979)
\$26.72 (\$0.27/Count)



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Delivery

Pickup

One-time purchase:
\$39.99 (\$0.42 / Count)

FREE delivery Saturday, March 23

Or fastest delivery Tomorrow, March 19. Order within 5 hrs 53 mins

Ships from: Amazon.com
Sold by: Amazon.com

Subscribe & Save:
5% 15%
\$37.99 (\$0.40 / Count)

Save 5% now and up to 15% on repeat deliveries.

- No fees
 - Cancel anytime
- Learn more

FREE delivery Saturday, March 23

Or fastest delivery Tomorrow, March 19. Order within 5 hrs 53 mins

In Stock

Qty: 1

Deliver every:

2 months (Most common)

Set Up Now

Ships from and sold by Amazon.com

Add to List

Add an Accessory:

ecelo No Scratch Scrub Sponge, 6-Count (Pack of 2)

\$16.73

Add to Cart

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Sponsored

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6 VIDEOS



Roll over image to zoom in

Green Mountain Coffee Roasters Dark Magic Keurig Single-Serve K-Cup Pods, Dark Roast Coffee, 72 Count (6 Packs of 12)

Visit the Green Mountain Coffee Roasters Store
4.7 32,972 ratings | Search this page
20K+ bought in past month

Price: \$34.14 (\$0.47 / Count)

Get \$10 off instantly: Pay \$24.14 ~~\$34.14~~ upon approval for the Amazon Store Card. No annual fee.

Available at a lower price from other sellers that may not offer free Prime shipping.

SNAP EBT eligible
Flavor Name: Dark Magic

- Black Granite
- Dark Magic**
- Decaf Dark Magic
- Double Diamond
- French Roast
- Sumatra Reserve

Size: 12 Count (Pack of 6)

- 12 Count (Pack of 6)**
- 24 Count (Pack of 4)
- 32 Count (Pack of 1)
- 48 Count (Pack of 1)

Diet type

- Kosher

Ingredients

About this item

Report an issue with this product or seller

Similar item to consider

Amazon's Choice

Amazon Brand - Happy Belly Dark Roast Coffee Pods, Compatible with Keurig 2.0 K-Cup Brewers, 100 Count (55979)
\$26.72 (\$0.27/Count)

prime

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Delivery Pickup

One-time purchase: \$35.94 (\$0.50 / Count)
FREE delivery Saturday, March 23

Or fastest delivery Tomorrow, March 19. Order within 5 hrs 43 mins

Ships from: Amazon.com
Sold by: Amazon.com

Subscribe & Save: 5% 15%
\$34.14 (\$0.47 / Count)

Save 5% now and up to 15% on repeat deliveries.
• No fees
• Cancel anytime
Learn more

FREE delivery Saturday, March 23

Or fastest delivery Tomorrow, March 19. Order within 5 hrs 43 mins

In Stock

Qty: 1

Deliver every: 2 months (Most common)

Set Up Now

Ships from and sold by Amazon.com

Add to List

New (8) from \$35⁴⁹ & FREE Shipping.

Other Sellers on Amazon

Add to Cart

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Sponsored

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Roll over image to zoom in

Keurig Coffee Lovers' Collection Variety Pack, Single-Serve Coffee K-Cup Pods Sampler, 60 Count

Visit the Keurig Store

4.6 73,559 ratings | Search this page

Amazon's Choice Popular Brand Pick

9K+ bought in past month

Price: \$37.99 (\$0.63 / Count)

Get \$10 off instantly: Pay \$27.99 ~~\$37.99~~ upon approval for the Amazon Store Card. No annual fee.

SNAP EBT eligible

Flavor Name: Breakfast Blend

Decaf Coffee Variety Bold Roast Variety

Coffee Lovers' Entertainers' Collection Variety

Flavored Variety Green Mountain Favorites

Green Mountain Single Origin Collection

The Original Donut Shop Treat Collection

Breakfast Blend

Size: 60 Count (Pack of 1)

22 Count (Pack of 1) 40 Count (Pack of 1)

60 Count (Pack of 1)

Diet type

✓ Kosher

Ingredients

About this item

Report an issue with this product or seller

Similar item to consider

Amazon's Choice

Amazon Brand - Happy Belly Medium Roast Coffee Pods, Donut Style, Compatible with Keurig 2.0 K-Cup Brewers, 100 Count
100 Count (Pack of 1)
(55979)
\$31.57 (\$0.32/Count)

prime

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Delivery

Pickup

One-time purchase:

\$39.99 (\$0.67 / Count)

FREE delivery Saturday, March 23

Or fastest delivery Tomorrow, March 19. Order within 1 hr 26 mins

Ships from: Amazon.com

Sold by: Amazon.com

Subscribe & Save:

5% 15%

\$37.99 (\$0.63 / Count)

Save 5% now and up to 15% on repeat deliveries.

- No fees
 - Cancel anytime
- Learn more

FREE delivery Saturday, March 23

Or fastest delivery Tomorrow, March 19. Order within 1 hr 26 mins

In Stock

Qty: 1

Deliver every:

2 months (Most common)

Set Up Now

Ships from and sold by Amazon.com

Add to List

New (8) from \$39.99 & FREE Shipping.

Other Sellers on Amazon

Add to Cart

Save time with Subscribe & Save

Shop Now

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6 VIDEOS



Roll over image to zoom in

McCafé Classic Collection, Single-Serve Coffee K-Cup Pods, Classic Collection Variety Pack, 40 Count

Visit the McCafé Store
4.7 89,666 ratings | Search this page

Amazon's Choice
in Single-Serve Coffee Capsules & Pods by McCafé

2K+ bought in past month

\$25.99 (\$0.65 / Count)

Get Fast, Free Shipping with Amazon Prime

Get \$10 off instantly: Pay \$15.99 ~~\$25.99~~ upon approval for the Amazon Store Card. No annual fee.

Available at a lower price from other sellers that may not offer free Prime shipping.

Flavor Name:
McCafé Classic Collection

Size:
40 Count

Diet type
✓ Kosher

Ingredients

About this item

Report an issue with this product or seller

Similar item to consider



Amazon Brand - Happy Belly Dark Roast Coffee Pods, French Roast, Compatible with Keurig 2.0 K-Cup Brewers, 24 Count (Pack of 1) (55979)
\$10.01 (\$0.42/Item)

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Try Prime and start saving today with fast, free delivery

Delivery

Pickup

\$25.99 (\$0.65 / Count)

Get Fast, Free Shipping with Amazon Prime

FREE delivery Saturday, March 23 on orders shipped by Amazon over \$35

Or fastest delivery Thursday, March 21. Order within 13 hrs 55 mins

Delivering to Woodbury 08096 - Update location

In Stock

Quantity: 1

Add to Cart

Buy Now

Ships from Amazon
Sold by Any Thing For Cheap
Returns Non-returnable due to food safety reasons

Payment Secure transaction
✓ See more

Add a gift receipt for easy returns

Add to List

New (7) from \$15.75 FREE Shipping on orders over \$35.00 shipped by Amazon.

Other Sellers on Amazon

\$28.99 (\$0.72 / Count) Add to Cart
FREE Shipping on orders over \$35.00 shipped by Amazon.
Sold by: Amazon.com

Frequently bought together

Shop now

Sponsored

Back to results



Roll over image to zoom in

Grove Square Cappuccino Pods, Variety, Single Serve (Pack of 72)

Visit the Grove Square Store
4.5 30,003 ratings | Search this page
1K+ bought in past month

\$37.98 (\$0.53 / Count)

Get \$10 off instantly: Pay \$27.98 ~~\$37.98~~ upon approval for the Amazon Store Card. No annual fee.

Available at a lower price from other sellers that may not offer free Prime shipping.

SNAP EBT eligible
Flavor Name: **Variety**

Hazelnut Caramel French Vanilla

Rich Coffee, Sweet Cream and Buttery Caramel

Sweet, Buttery Overtones of Hazelnut

Hazelnut, French Vanilla, Caramel, Coffee **Variety**

Size: **72 Count (Pack of 1)**

- 6 Count (Pack of 4)
- 24 Count
- 24 Count (Pack of 1)
- 24 Count (Pack of 2)
- 50 Count (Pack of 1)
- 72 Count (Pack of 1)**

Diet type

✓ Kosher

Ingredients

About this item

Report an issue with this product or seller

Similar item to consider



Amazon Brand - Happy Belly Cappuccino Coffee Pods Light Roast Compatible with 2.0 K-Cup Brewers, French Vanilla Flavored, 24 Count
24 Count (Pack of 1)
(3545)
\$10.38 (\$0.43/Ounce)



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Try Prime and start saving today with fast, free delivery

Delivery

Pickup

\$37.98 (\$0.53 / Count)

FREE delivery Saturday, March 23

Or fastest delivery Tomorrow, March 19. Order within 26 mins

Delivering to Woodbury 08096 - Update location

In Stock

Quantity: 1

Add to Cart

Buy Now

Ships from Amazon.com

Sold by Amazon.com

Returns Non-returnable due to food safety reasons

Payment Secure transaction

See more

Add a gift receipt for easy returns

Add to List

New (5) from \$37.97 & FREE Shipping.

Other Sellers on Amazon

\$37.98 (\$0.53 / Count) Add to Cart

& FREE Shipping. Details

Sold by: Ask4Product

Sponsored

Shop now

Sponsored

Back to results



Latte Beverage Mix K-Cup Coffee Pods Variety Bundle with Original Donut Shop 1 Step Latte Flavors Caramel, Vanilla, Mocha, and Cinnamon Dulce Cappuccino 4 Boxes and Brightest Place Clean Up Cloth

Brand: Brightest Place
4.8 6 ratings | Search this page
50+ bought in past month

\$40.97 (\$10.24 / Count)

Get \$10 off instantly: Pay \$30.97 ~~\$40.97~~ upon approval for the Amazon Store Card. No annual fee.

Brand	Brightest Place
Item Form	Capsule
Flavor	Vanilla, Chocolate, Mocha, Cinnamon, Caramel
Roast Level	medium_roast
Unit Count	4.00 Count

About this item

- Bundle Includes 4 Boxes of Keurig The Original Donut Shop 1 Step Lattes and Cappuccino and a Brightest Place Clean Up Cloth
- COMPATIBLE - Compatible with all Keurig Single Serve K-Cup Pod Coffee Makers. Brewing occurs inside the K-Cup so no flavor residue is left behind to spoil the next cup. 40 Single Serving Pods For All Keurig Brewers.
- ENJOY THE ORIGINAL DONUT SHOP SPECIALTY BEVERAGE SELECTION - 4 delicious varieties of 1 Step Lattes: Cinnamon Dulce Cappuccino, Mocha Latte, Vanilla Latte, Caramel Latte for 40 cups of joy just for you!
- Bold, rich, creamy and smooth coffee, sweetener and real dairy in one delicious little pod. Brew on the 8 or 10 ounce setting for your desired boldness!
- USE YOUR BRIGHTEST PLACE MICROFIBER CLEANING CLOTH for easy tidying up and make your place the Brightest Place!

Additional Details



Small Business
This product is from a small business brand. Support small. Learn more

Report an issue with this product or seller

Consider a similar item

Amazon's Choice

Delivery Pickup

\$40.97 (\$10.24 / Count)

\$12.02 delivery March 20 - 22. Details

Or fastest delivery Wednesday, March 20. Order within 4 hrs 10 mins. Details

Delivering to Woodbury 08096 - Update location

Only 15 left in stock - order soon.

Quantity: 1

Add to Cart

Buy Now

Ships from	As You Wish Inc
Sold by	As You Wish Inc
Returns	Non-returnable due to food safety reasons
Payment	Secure transaction

Add to List

New (2) from \$40.97 + \$12.02 shipping

Sponsored

Roll over image to zoom in

Save 25% more with coupon [Shop now](#)

Sponsored

[Back to results](#)



6 VIDEOS



The Original Donut Shop Regular Keurig Single-Serve K-Cup Pods, Medium Roast Coffee, 72 Count (6 Packs of 12)

Visit the The Original Donut Shop Store
4.7 80,278 ratings | [Search this page](#)
40K+ bought in past month

Price: \$25.30 (\$0.35 / Count)

Get \$10 off instantly: Pay \$15.30 ~~\$25.30~~ upon approval for the Amazon Store Card. No annual fee.

SNAP EBT eligible
Flavor Name: **Original**

Dark Decaf **Original**

Size: 12 Count (Pack of 6)

12 Count (Pack of 6) 24 Count (Pack of 4)

32 Count (Pack of 1) 48 Count (Pack of 1)

600 Count (Pack of 1)

Diet type

Kosher

Ingredients

About this item

[Report an issue with this product or seller](#)

Consider a similar item

Amazon's Choice



McCafe Premium Roast, Medium Roast Ground Coffee, 30 oz Canister (33004)

\$12.98 (\$0.43/Ounce)

Climate Pledge Friendly

prime

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Try Prime and start saving today with fast, free delivery

Delivery Pickup

One-time purchase:

\$26.63 (\$0.37 / Count)

FREE delivery Saturday, March 23 on orders shipped by Amazon over \$35

Or fastest delivery Tomorrow, March 19. Order within 5 hrs 39 mins

Ships from: Amazon.com
Sold by: Amazon.com

Subscribe & Save:

5% 15%

\$25.30 (\$0.35 / Count)

Save 5% now and up to 15% on repeat deliveries.

- No fees
 - Cancel anytime
- [Learn more](#)

FREE delivery Saturday, March 23 on orders shipped by Amazon over \$35

Or fastest delivery Tomorrow, March 19. Order within 5 hrs 39 mins

In Stock

Qty: 1

Deliver every:

2 months (Most common)

[Set Up Now](#)

Ships from and sold by Amazon.com

[Add to List](#)

Sponsored

Add other items:

Amazon Basics Nespresso OriginalLine Coffee Pod with 1 Storage Drawer Holder, 50 Ca...

Frequently bought together

Save 25% more with coupon [Shop now](#)

Sponsored

[Back to results](#)



Roll over image to zoom in

Amazon Brand - Happy Belly Tea Pods Compatible with 2.0 K-Cup Brewers, Chai Latte, 24 Count, Pack of 1 (Previously Solimo)

Visit the Happy Belly Store
4.2 8,909 ratings | [Search this page](#)

Amazon's Choice

In Single-Serve Coffee Capsules & Pods by Happy Belly

4K+ bought in past month

Price: **\$14.15** (\$0.59 / Count)

Get \$10 off instantly. Pay \$4.15 \$14.15 upon approval for the Amazon Store Card. No annual fee.

SNAP EBT eligible
Flavor Name: Chai Latte

Chai Latte \$14.89 (\$0.62 / Count)	English Breakfast \$11.72 (\$0.49 / Count)
--	---

Green Tea
\$11.72
(\$0.49 / Count)

Diet type

✓ Plant Based

Ingredients

About this item

[Report an issue with this product or seller](#)

Consider a similar item



Four Sigmatic Foods Mushroom Instant Coffee, Organic and Fair Trade with Lions Mane, Chaga, & Mushroom Powder, Focus & Immune Support, Paleo, 0.9 Oz - 10 Count (Pack of 1)
10 Servings (Pack of 10)
{16850}
\$13.31 (\$14.79/Ounce)
Climate Pledge Friendly

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In Stock

Qty: 1

Deliver every:
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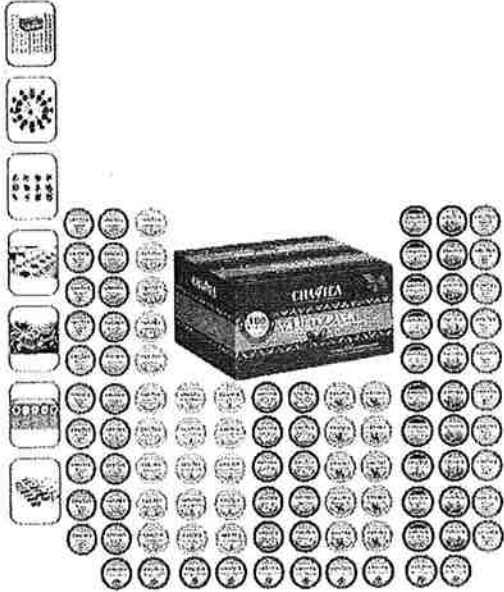
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Cha4TEA 100-Count Variety Sampler Pack for Keurig K-Cup Brewers, 10 Flavors

Visit the Cha4TEA Store
4.5 8,108 ratings | Search this page
Amazon's Choice In Tea Samplers by Cha4TEA

1K+ bought in past month

Price: \$35.37 (\$0.35 / Count)

Get \$10 off instantly. Pay \$25.37 ~~\$35.37~~ upon approval for the Amazon Store Card. No annual fee.

Size: 100 Count (Pack of 1)

Ingredients

About this item

Report an issue with this product or seller

Similar item with fast delivery



Gya Tea Co Black Tea K Cups for Keurig - Energizing K Cups Tea for Busy Professionals - Assam, Black Tea, Ceylon & Earl Grey K Cup Tea Pods for Keurig 2.0 & 1.0 Compatible 60 Count (Pack of 1) (402)
\$35.99 (\$0.60/Count)

Roll over image to zoom in



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One-time purchase: \$35.37 (\$0.35 / Count)

FREE delivery Saturday, March 23

Or fastest delivery Wednesday, March 20. Order within 13 hrs 58 mins

Delivering to Woodbury 08096 - Update location

In Stock

Quantity: 1

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Ships from Amazon
Sold by EPFamily Direct
Returns Non-returnable due to food safety reasons
Payment Secure transaction
See more

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Subscribe & Save:

5% 10%

\$33.60 (\$0.34 / Count)

FREE delivery Saturday, March 23

Ships from: Amazon
Sold by: EPFamily Direct

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Total price: \$114.64

Add all 3 to Cart

This item: Cha4TEA 100-Count Variety Sampler Pack for Keur...
\$35.37 (\$0.35/Count)

Swiss Miss Milk Chocolate Hot Cocoa, Keurig Single-Serve K...
\$25.96 (\$0.59/Count)

Starbucks K-Cup Coffee Pods—Medium Roast Coffee—Pike Place...
\$53.31 (\$0.56/Count)

These items are shipped from and sold by different sellers. Show details

4 stars and above

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Amazon Brand - Happy Belly Hot Cocoa Pods, Milk Chocolate, 24 Count, Pack of 1

Visit the Happy Belly Store
4.5 15,306 ratings | Search this page
7K+ bought in past month

Price: \$12.19 (\$0.51 / Count)

Get \$10 off instantly: Pay \$2.19 ~~\$12.19~~ upon approval for the Amazon Store Card. No annual fee.

SNAP EBT eligible
Flavor Name: Milk Chocolate

Milk Chocolate \$12.83 (\$0.53 / Count)	Salted Caramel Flavored \$12.83 (\$1.01 / Ounce)
---	--

Ingredients

About this item

Report an issue with this product or seller

Consider a similar item

Trader Joe's Organic Hot Cocoa Mix 10 OZ (pack of 1)

 10 Ounce (Pack of 1) (151)
 \$11.50 (\$1.15/Ounce)
 Climate Pledge Friendly

Roll over image to zoom in

Sponsored

Frequently bought together



Total price: \$49.93
Add all 3 to Cart

This Item: Amazon Brand - Happy Belly Hot Cocoa Pods, Milk...
\$12.83 (\$0.53/Count)

Amazon Brand - Happy Belly Dark Roast Coffee Pods, Compatible wit...
\$26.72 (\$0.27/Count)

Amazon Brand - Happy Belly Cappuccino Coffee Pods Light Roast...
\$10.38 (\$0.43/Ounce)



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Delivery Pickup

One-time purchase:
\$12.83 (\$0.53 / Count)
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Ships from: Amazon.com
Sold by: Amazon.com

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In Stock

Qty: 1

Deliver every:
2 months (Most common)

Set Up Now

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67,606

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100 Pack 16 oz Disposable Coffee Cups with Lids and Sleeves, Sturdy Thick Paper & Leak-free Insulated to Go Coffee Cups with Lids, Paper Hot Coffee Cups for Hot & Cold Beverage

Brand: Dealusy

4.7

56 ratings

Amazon's Choice Overall Pick

3K+ bought in past month

List Price: ~~\$23.99~~ Details

Price: **\$19.99** (\$0.20 / Count) **Get Fast, Free Shipping with Amazon Prime**
FREE Returns

You Save: **\$4.00** (17%)

Get \$10 off instantly: Pay \$9.99 ~~\$19.99~~ upon approval for the Amazon Store Card. No annual fee.

Size: 16 oz

Brand Dealusy

Color White

Special Feature Food Safe, Value Package, No Accidental Spill, Sturdy & Heat Free, Leak Free

Style Modern

Theme Food



Material Paper



Capacity 16 Fluid Ounces

About this item

- **[Sturdy & Heat Free]** : Made of premium thick paper, Dealusy 16 oz coffee cups with lids and sleeves give you a comfortable grip of your coffee, perfect to go coffee cups with lids for everyday use.
- **[Leak Free]** : Extra thick and sturdy paper coffee cups 16 oz with poly-coated lining ensure 100% leak free.
- **[No Accidental Spill]** : Rolled rim and tight-fitting lids with flip cap prevent leak and spill when you are enjoy your coffee on the move. Perfect 16oz to go coffee cups with lids for hot cocoa hot chocolate.
- **[Food Safe]** : Made of premium food grade paper, our odor-free disposable paper coffee



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Delivery

Pickup

One-time purchase: **\$19.99** (\$0.20 / Count)

Get Fast, Free Shipping with Amazon Prime
FREE Returns

FREE delivery **Saturday, March 23** on orders shipped by Amazon over \$35

Or fastest delivery **Tomorrow, March 19.** Order within 1 hr 21 mins

Delivering to Woodbury 08096 - Update location

In Stock

Quantity: 1

Add to Cart

Buy Now

Ships from Amazon

Sold by Dealusy

Returns Eligible for Return, Refund or Replacement within 30 days of receipt

Payment Secure transaction

See more

Add a gift receipt for easy returns

Subscribe & Save:

5% 10%

\$18.99 (\$0.19 / Count)

FREE delivery **Saturday, March 23** on orders shipped by

Amazon over \$35

Ships from: Amazon

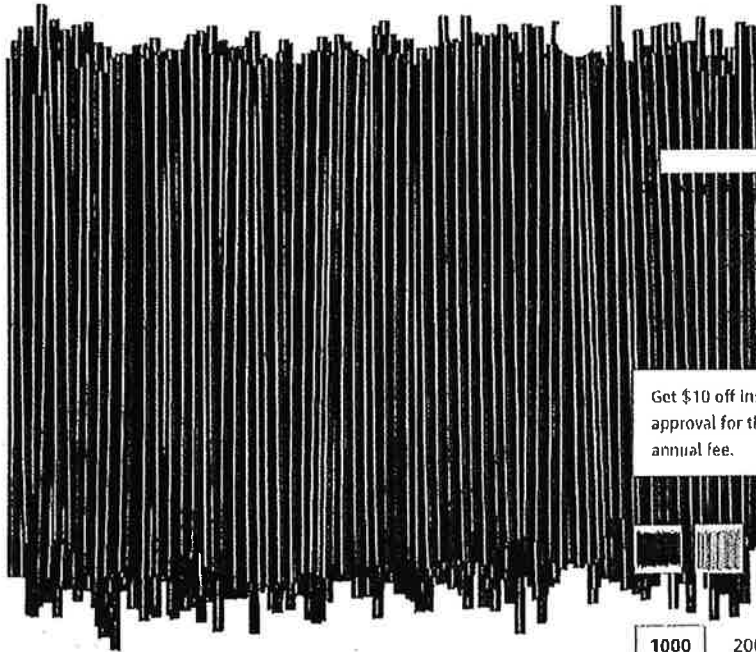
Sold by: Dealusy

Add to List



Back to results

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Plastic Coffee Stirrer - 5 Inch Sip (Black, 1000)

Rupert and Jeffrey's Trading Co. Store
10,493 ratings

Last month

- Details
- Get Fast, Free Shipping with Amazon Prime
- Returns (13%)

Get \$10 off instantly: Pay \$0.00 ~~\$6.99~~ upon approval for the Amazon Store Card. No annual fee.

Quantity: 1000

1000 2000 8000

Material	Plastic
Color	Black
Size	1000 Count (Pack of 1)
Special Feature	disposable
Brand	Rupert and Jeffrey's Trading Co.
Unit Count	1000 Count
Number of Items	1000

About this item

- Bulk 5" Coffee Stirrers - Perfect for stocking up the break-room or coffee station.
- Works With Any Hot or Cold Beverage - Great for tea, coffee, cocktails, and more.
- Classy Look - Use with cocktails and other drinks.
- Made from Polypropylene - Food safe and non-toxic

Additional Details



Small Business

This product is from a small business brand. Support small. Learn more

Customer ratings by feature

Value for money	4.6
Durability	4.6

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Delivery Pickup

One-time purchase: \$6.99

Get Fast, Free Shipping with Amazon Prime
FREE Returns

FREE delivery Saturday, March 23 on orders shipped by Amazon over \$35

Or fastest delivery Wednesday, March 20. Order within 13 hrs 50 mins

Delivering to Woodbury 08096 - Update location

In Stock

Quantity: 1

Add to Cart

Buy Now

Ships from Amazon
Sold by Rupert & Jeffrey's Trading Co.
Returns Eligible for Return, Refund or Replacement within 30 days of receipt
Payment Secure transaction

Add a gift receipt for easy returns

Subscribe & Save:
10% 15%
\$6.29

FREE delivery Saturday, March 23 on orders shipped by Amazon over \$35

Ships from: Amazon
Sold by: Rupert & Jeffrey's Trading Co.

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Sugar and Sweetner Assortment Package for Coffee& Tea- Sugar Bundle Package in the Box with Stirrers, Total 400 Counts of Sugar and Sweetner Pacakge Varierty Pack

Visit the JSEVEN Store
Search this page

Price: \$25.99 (\$0.06 / Count) Get Fast, Free Shipping with Amazon Prime

Get \$10 off instantly: Pay \$15.99 ~~\$25.99~~ upon approval for the Amazon Store Card. No annual fee.

Brand	JSEVEN
Package Weight	1.2 Pounds
Package Information	Box
Item Form	Powder

About this item

- 400 counts of sugar and sweetener package variety pack- 100 of granulated white sugar, 50x brown sugar, 50xSplenda, 50x Sungar In the Raw Turbinado Cane Sugar, 100x Sweet'NLow, 50x Wrapped Stirres
- Versatlite Sweetening Option for Party, Breakroom, Meeting, Coffee bar , Gift and All Other Occasion.
- Packages are In the Box for perfect Condition
- Great Package for party, event, travel, camping and also breakroom, office, homecafe

Additional Details



Small Business
This product is from a small business brand. Support small. Learn more

Report an issue with this product or seller

Similar item to consider

Amazon's Choice



Amazon Brand - Happy Belly, Zero Calorie Stevia Sweetener powder, 140 Packet, 4.93 Ounce (Pack of 1) (Previously Sugarly Sweet)
4.93 Ounce (Pack of 1)
(1714)
\$7.62 (\$1.55/Ounce)

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Delivery Pickup

One-time purchase:
\$25.99 (\$0.06 / Count)

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Or fastest delivery Wednesday, March 20. Order within 13 hrs 49 mins

Delivering to Woodbury 08096 - Update location

Only 10 left in stock - order soon.

Quantity: 1

Add to Cart

Buy Now

Ships from Amazon
Sold by Jseven Direct
Returns Non-returnable due to food safety reasons
Payment Secure transaction

Add a gift receipt for easy returns

Subscribe & Save:
\$25.99 (\$0.06 / Count)
FREE delivery Saturday, March 23 on orders shipped by Amazon over \$35
Ships from: Amazon
Sold by: Jseven Direct

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Grocery & Gourmet Food Dairy, Eggs & Plant-Based Alternatives Milk & Cream Coffee Creamers



6 VIDEOS



Ship and store between
50°F and 80°F

DO NOT FREEZE

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Nestle Coffee mate Coffee Creamer, Original, Liquid Creamer Singles, Non Dairy, No Refrigeration, Box of 180

Visit the Nestle Coffee mate Store
4.6 39,556 ratings | Search this page
40K+ bought in past month

Price: \$12.34 (\$0.07 / Count)

Get \$10 off instantly; Pay \$2.34 ~~\$12.34~~ upon approval for the Amazon Store Card. No annual fee.

Available at a lower price from other sellers that may not offer free Prime shipping.

SNAP EBT eligible
Flavor Name: Original

French Vanilla
\$14.99
(\$0.22 / Fl Oz)

Hazelnut
\$19.29
(\$0.11 / Count)

Irish Creme
\$33.01
(\$0.49 / Fl Oz)

Italian Sweet Crème
\$23.00
(\$0.34 / Fl Oz)

Original
\$12.99
(\$0.07 / Count)

Vanilla Caramel
\$22.39
(\$0.12 / Count)

Diet type

✓ Kosher ✓ Gluten Free

Ingredients

About this item

Report an issue with this product or seller

Similar item to consider

Amazon's Choice



Amazon Brand - Happy Belly Powdered Non Dairy Original Coffee Creamer, 1 Pound (Pack of 1)
1 Pound (Pack of 1)
(5353)
\$3.70 (\$0.23/Ounce)

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Delivery Pickup

One-time purchase:
\$12.99 (\$0.07 / Count)

FREE delivery Saturday, March 23 on orders shipped by Amazon over \$35

Or fastest delivery Tomorrow, March 19. Order within 5 hrs 33 mins

Ships from: Amazon.com
Sold by: Amazon.com

Subscribe & Save:
5% 15%
\$12.34 (\$0.07 / Count)

Save 5% now and up to 15% on repeat deliveries.

- No fees
 - Cancel anytime
- Learn more

FREE delivery Saturday, March 23 on orders shipped by Amazon over \$35

Or fastest delivery Tomorrow, March 19. Order within 5 hrs 33 mins

In Stock

Qty: 1

Deliver every:

2 months (Most common)

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New (17) from \$12.99 FREE Shipping on orders over \$35.00 shipped by Amazon.

**GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: County of Gloucester

**Department: Gloucester County Division of Human & Special Services
115 Budd Boulevard
West Deptford, NJ 08096
856-384-6870**

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Last year, a wellness room was established within the building in collaboration with GC Division of Senior Services. The wellness room was created with two treadmills as the first pieces of equipment. In 2024, we would like to continue expanding this room by adding an elliptical machine. Elliptical provides a safe aerobic exercise that strengthens the heart, lungs, and muscles. Additionally, they help burn calories efficiently by receiving an upper-and lower-body workout. An elliptical will also enable more employees to utilize the wellness room by providing a lower-impact option that puts less stress on joints than walking or running and can be used indoors for year-round usage.

The elliptical would be in a secure room/area easily accessible to all staff. A scheduling system has been established to minimize conflict during break times. All county staff must sign a waiver/release form before access, which is currently used for any fitness program provided by the County.

We hope to continue adding additional equipment to the wellness so that it can be continue serving employees as a place of wellness and relaxation.

Budget: \$1,000 – Sole E95 Elliptical 2020 Model

Printed Name of Person submitting nomination: Lisa A. Cerny

Signature of Person submitting nomination:



Position / Title: Division Director Human & Special Services

Date: 3/7/2024

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

Recumbent Cross Trainer Stepper with Stride Technology, by FreeStep...
☆ ☆ ☆ ☆ ☆ 1,947
-13%
\$824.99
~~\$949.00~~
prime

Indoors
Exercise & Fitness
Cardio Training
Elliptical Trainers



SOLE Fitness Elliptical Exercise Machines, Models E25, E35, E95, E95S, E98, Elliptical Machines for Home Use, Home Exercise Equipment for Cardio Training, Work from Home Fitness Stepper Machine

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4.3 ☆☆☆☆☆ 806 ratings | Search this page
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\$999.99

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Details

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Quantity: 1

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-5% \$999.99

Typical price: \$1,049.99

Or \$59.03 /mo (24 mo). Select from 1 plan

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Delivery & Support

Select to learn more



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This item is Customer Support

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Sold by SOLE FITNESS

Returns Non-returnable due to hazardous safety reasons

Payment Secure transaction

See more

Add a Protection Plan:

GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: County of Gloucester

Department: Gloucester County Division of Senior Services
115 Budd Boulevard
West Deptford, NJ 08096
(856) 686-8340

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Using the 2023 Wellness Incentive Program Funds, the Gloucester County Division of Senior Services and the Division of Human & Special Services created a wellness room with two treadmills as the first pieces of equipment. In 2024, we wish to continue expanding this room by adding an elliptical machine. Elliptical provides a safe aerobic exercise that strengthens the heart, lungs, and muscles. Additionally, they help burn calories efficiently by receiving an upper- and lower-body workout. An elliptical will also enable more employees to utilize the wellness room by providing a lower-impact option that puts less stress on joints than walking or running and can be used indoors year-round.

The elliptical would be in a secure room/area easily accessible to all staff. A scheduling system has been employed to minimize conflict during break times. All County staff must sign a waiver/release form before access, which is currently used for any fitness program provided by the County.

We hope to continue adding additional equipment to the wellness room so that it can continue serving employees as a place of wellness and relaxation.

Budget: \$1,000.00 – Sole E95 Elliptical 2020 Model

Printed Name of Person submitting nomination: Eric Fisher

Signature of Person submitting nomination: 

Position / Title: Executive Director

Date: 3/6/2024

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

Recumbent Cross Trainer Stepper with Stride Technology, by FreeStep...

 1,947 **-13%** ~~\$824.99~~ **\$949.00**

[ss](#) > [Cardio Training](#) > [Elliptical Trainers](#)

SOLE Fitness Elliptical Exercise Machines, Models E25, E35, E95, E98, E95S, E98, Elliptical Machines for Home Use, Home Exercise Equipment for Cardio Training, Work from Home Fitness Stepper Machine

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4.3 [806 ratings](#) | [Search this page](#)
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-5% **\$999.99**

Typical price: ~~\$1,049.99~~

Or **\$59.03** /mo (24 mo). Select from 1 plan

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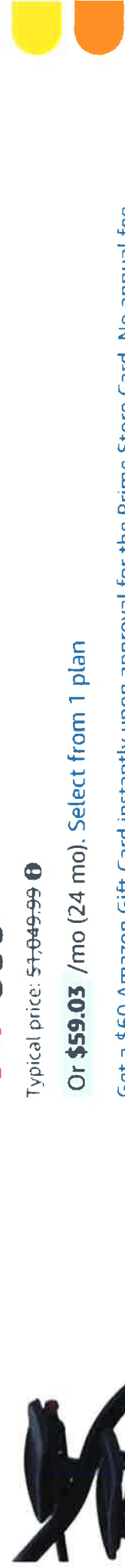
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- This item is **Customer Support**

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Usual
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Quiz



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**GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: Gloucester County

Department: Admin / HR / COB

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Massage Chair Recliner w/ zero gravity w/ full body Air Pressure. Sample attached for staff to utilize during breaker / lunch hour.

Printed Name of Person submitting nomination: Chal M. Brown

Signature of Person submitting nomination: 

Position / Title: County Administrator

Date: 3/12/2024

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053

Email: jhenry@hig.net

Free Shipping Over \$49.99* Details



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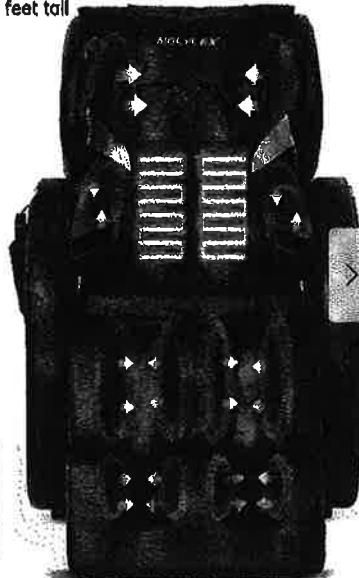
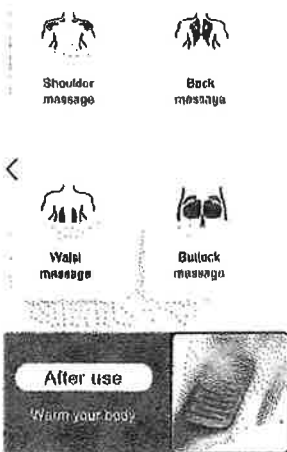
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Furniture / Living Room Furniture / Living Room Seating / Recliner Chairs

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FULL AIRBAG MASSAGE

Suitable for individuals under 5.7 feet tall and weighing less than 180 lb.



Massage Chair Recliner with Zero Gravity with Full Body Air Pressure

★★★★★ Q

Today \$746.49

5% back in rewards¹ + Special Financing[^] with an [Overstock Credit Card](#) or

This product is eligible for lease-to-own with [flexible payment options](#) [Learn More](#) >

Color (1): Black

Black

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Qty

1

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Join today for \$19.95/yr.

welcome rewards >

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Get Price Drop Alerts & More! >

Product Overview

Description

Specifications

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Details:

Specification:

- ▶Overall:27.2" W x 49.2" D x 40.5" H
- ▶Overall Product Weight:100 lb.
- ▶Main Color:Black
- ▶Main Material:PU Leather
- ▶Special Feature:Automatic
- ▶Unit Count:1.0 Count
- ▶Included Components:Arm Pad
- ▶Shape:L-Shaped
- ▶Model Name:Massage Chair

Introductions:

♥Massage Chair Recliner wth Zero Gravity with Full Body Air Pressure

Features:

★ **【Full Body Massage】** Our massage chair offers 5 different automatic modes, providing you with personalized choices. There are multiple airbags on

∨ Show More

Featured Products ⓘ



Sale: \$626.39 - \$635.39

Oversized Power Assist...

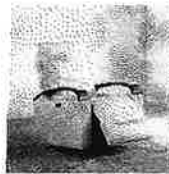
★ ★ ★ ★ ★ 63



Sale: \$671.41

MCombo Electric Powe...

★ ★ ★ ★ ★ 104



Sale: \$655.99 - \$809.87

Regan Leather Power Reclin...

★ ★ ★ ★ ★ 28



Sale: \$677.24 - \$823.49

Jasmine Swivel Glider Reclin...

★ ★ ★ ★ ★



Sale: \$541.97 - \$728.87

Wescott Contemporar...

★ ★ ★ ★ ★ 127



Sale: \$543.57 - \$609.87

MCombo Electric Powe...

★ ★ ★ ★ ★ 15



Sale: \$1328.89 - \$1701.49

Brigida Multifunctiona...

★ ★ ★ ★ ★ 211



Free Shipping Over \$49.99*

\$6.99 flat-rate shipping for orders under \$50

[See Shipping Policy.](#)



Easy 30-Day Returns

Return, refund or replace within 30 days of receipt on most new and unused items.

[See Return Policy.](#)



1000s of Items 1-3 Day Delivery

We offer expedited, safe and reliable delivery options for most products.

[See Expedited Delivery.](#)



Free Standard Shipping for Welcome Rewards Members*

[See Welcome Rewards Benefits](#)



**GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member:

Department: Gloucester County Animal Shelter

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

The Gloucester County Animal Shelter would like to utilize the Wellness Grant monies to provide our staff with a day where they can receive a chair massage during their breaks. We would like to utilize Spaflo Corporate Wellness to provide these services. The point of contact at the Animal Shelter will collaborate with the vendor to schedule a date & time, ensuring staff utilizes break time for this service.

Benefits: helping your body maintain its relaxed state and your muscles to remain loose even during times of physical and mental stress. The massage chair improves posture, improves blood flow, alleviates pain and headaches, etc.

- improved respiration, energy and vitality
- maintaining a balanced metabolism
- weight reduction
- cardio and circulatory health
- improved athletic performance
- protection from injury

A quote from Spaflo Corporate Wellness is pending. Attached, please see rates for chair massages, found on their website. A detailed breakdown of how the funds will be used is below:

Chair Massage

2 Therapists

Event Time: TBD

Total Hours: 4 hours

Hourly Rate: \$110.00 (per therapist)

Total Rate: \$880.00

Amount of Massage:

15-minute massages

We would like to use any remaining funds by providing healthy, nutritious snacks for our staff. We will purchase pre-cut fruit trays that staff can enjoy during their breaks. We will collaborate with the Gloucester County Health Department to provide handouts to the staff, which will have information about how fruits benefit our bodies and support our physical and mental wellbeing.

Printed Name of Person submitting nomination: Candice Appice

Signature of Person submitting nomination:

Position / Title: Clerk 3

Date: March 13, 2024

**Submit this form by
March 15th to:
Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net**

[Book An Experience](#)

Event Chair Massage

REFRESH YOUR EVENT.

How many chances do you have to make a truly lasting impression at an event? You could hand out sweets, offer a free trial of your product, or you could offer event attendees a complimentary massage. If you're looking to add a bit of flair to your event and stand out from the crowd, look no further. Spa Flow offers on-site event chair massage services to bring a bit of relaxation into the mix. With participants walking around for hours, you can provide them with a relaxing massage that motivates them to get back on their feet. **Simply adding a complimentary onsite chair massage at your event can:**

- ✓ Increase Event Participation
- ✓ Promote Your New Project or Service
- ✓ Show Your Event Attendants Appreciation



Promotional events, trade shows, office parties, and more - our staff is ready to make your event even more memorable.

MARKETING CAMPAIGN

Marketers promoting a new product need to draw in a crowd of interested buyers. They can provide a variety of enticing offerings: free trials, free pens, or free consultations. **What about a free massage?** Participants won't just feel the effects of the massage; they'll feel that your business truly cares for their health and wellbeing. Spa Flow therapists can even wear your

CORPORATE SPA PARTIES

Spa Flow's experienced therapists bring the soothing relaxation you could find at a spa directly to your corporate event, all at an affordable rate. On-site chair massage is guaranteed to make your annual meeting, employee appreciation, or fundraising event an absolute hit. Our cost-effective chair massages can last from five to 30 minutes, and accommodate to large or small

branded apparel, if requested, or distribute samples to help spread your message.

SPORTING EVENTS

Spa Flow therapists can provide pre- and post-event massage for any sporting event. Vigorous exercise can put a strain on the muscles and lead to increased soreness. Fortunately, an on-site chair or table massage can fix that. Massage therapy has been proven to alleviate sore, tight, and tense muscles to improve mobility and blood flow. Whether you're hosting a bike race, running race, golf, volleyball tournament, or 5k marathon, our licensed therapists are there to help with muscle recovery and prevent muscle soreness.

“

I booked therapists for an office Christmas party. Every guest was able to participate for 30 minutes of relaxation! Planning to book again soon. Therapists were very patient, attentive, and pleasant.”

events for your team. We can also provide hand massages.

FUNDRAISING AND EVENT SPONSORSHIP

Massages are an excellent way to thank corporate sponsors, VIPs, or volunteers. Our on-site event chair or table massage can add great value to your fundraiser or event sponsorship package. Show your fundraising participants that you not only care for the cause, but also their wellness. A typical massage session can last a quick five minutes, or 30 minutes of pure relaxation. If you want to increase your sponsor's visibility, consider spicing up your event with a chair or table massage.

RATES

Duration	Rate (per therapist)
2 hour event	\$120.00 per hour
3-5 hour event	\$110.00 per hour
6-7 hour event	\$100.00 per hour
8+ hour event	\$95.00 per hour

Rates may be discounted for events with multiple therapists that are 3+ hours long. Parking fees will be added to locations when **parking is not free or validated**. **All appointments include relaxation music, access to online scheduler and room aromatherapy.**

Please note that rates may vary slightly based on location and hours requested. Discounted rates available for monthly/weekly appointments, multi-day events and events requiring 8 or more therapists. We also offer a 5% discount to non-profits and teacher appreciation events that are 3 or more hours long.

NOT SURE WHAT YOU NEED?

If you know you want to spruce up your event with an onsite event chair massage, but not sure what you need, we can help you.

Our staff will work with you to make sure your event leaves a lasting impression.

Give us a call or fill out the [quote request form](#) to get started.

**GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: GCIC

**Department: Gloucester County Treasurer's Office
2 S. Broad Street, Woodbury, NJ 08096**

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

The Gloucester County Treasurer's Office would like to utilize the Wellness grant to provide Wellness days to our employees. We would like to request 15 minute chair massages for our employees. The following is the quote I received from Katie Heyman Wellness and Beauty.

Chair Massage
1 Therapist
Hourly Rate: \$100
Amount of Massage: Depends on participants - 15 minute chair massages

The benefits of a massage is to help your body maintain its relaxed state and your muscles to remain loose. The massage chair improves posture, improves blood flow, alleviates pain, headaches, etc.

When sitting at a desk all day working on a computer tension in the neck, shoulders, back and arms are heightened. A chair massage will help reduce this tension.

The chair massage will be used on the employees 15 minute break time.

We hope to be able to use this benefit three times during this year.

Printed Name of Person submitting nomination: Tracey Giordano

Signature of Person submitting nomination:



Position / Title: Treasurer/CFO

Date: 3/14/24

Submit this form by
March 15th to:
Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

Weller, Linda

To: Weller, Linda
Subject: FW: Quote for Mobile Messages

From: Katie Heyman <katieheymanwellness@gmail.com>
Sent: Monday, March 11, 2024 6:55 PM
To: Weller, Linda <lweller@co.gloucester.nj.us>
Subject: Re: Quote for Mobile Messages

15 minute employee wellness chair massages:
1 Therapist
Hourly Rate: \$100
Location: Treasurer's Office – 2 S. Broad Street, Woodbury, NJ 08096

On Mon, Mar 11, 2024, 3:49 PM Weller, Linda <lweller@co.gloucester.nj.us> wrote:

Hi Katie, I'm applying for the annual wellness grant for our office and if you're interested in providing mobile chair massages for our office again I will need a quote from you to attach that basically shows your fees. I have to apply by March 15th so if you can send this week I'd appreciate it. Thank you!

Sincerely,

Linda Weller

Treasurer's office

County of Gloucester

PO Box 337

Woodbury, NJ 08096

856-853-3322 (p)

856-251-6778 (f)

CAUTION: This email originated from outside of the Gloucester County Email System. Do not click links or open attachments unless you recognize the sender and know the content is safe.

MASSAGE QUOTE

Katie Heyman Wellness & Beauty

Quote Number	Date
003	03/14/2024

Quote To:

Customer Name:	Glouc. Co Treasurer's Office
Address:	2 S. Broad St. , 3 rd Floor Woodbury, NJ 08096
Contact Number:	856-853-3353
Email Address:	lweller@co.gloucester.nj.us

DESCRIPTION	Quantity	Unit	Price
Office Chair Massage	Per 1 hour	\$ 100.00	\$ 100.00

Subtotal:	\$ 100.00
Tax:	6.625%
Grand Total:	\$ 106.62

Quote prepared by: Katie Heyman

TERMS AND CONDITIONS:

1. This quote is a per hour service and will be adjusted for length of event on invoice.
2. Customer will pay bill after the date of the event.

THANK YOU FOR YOUR

If you have any question related to this quotation, please contact KatieHeymanWellness@gmail.com, PH 856-390-4949 .

**GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: Gloucester County

Department: Tax Assessor's Office

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

We are proposing having one day a month (likely a Friday) to have a "Fruit Smoothie Day". We would do this starting in June and go through October, the warmer weather months.

We have a proposal from a local retailer in Glassboro – "Cali Shakes" (see attached) to provide 20 Fruit Smoothies at a cost of \$6.45 per smoothie, for a total cost each time of \$129.

Total cost for the five times would be approximately - \$650.

This would introduce our employees to a healthy fruit option and would also be a chance to get together and enjoy them as a team.

Thank you for your consideration.

Printed Name of Person submitting nomination: Craig Black

Signature of Person submitting nomination:



Position / Title: County Tax Assessor

Date: 3/24/24

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

From: Christina G <contact.calishakes@gmail.com>

Sent: Tuesday, March 12, 2024 5:42 PM

To: Vasili Galanos <v.galanos@yahoo.com>; Reahm, Andrea <alreahm@co.gloucester.nj.us>

Subject: Andrea: Catering Proposal

Hello Andrea,

Thank you for reaching out and it was nice speaking with you! We definitely want to work with you, as smoothie Fridays sound great.

20 fresh fruit smoothies Catered to your location will cost \$6.45 per smoothie so \$129 total. If you have any questions please let me know! If this works for you let us know a date and we can get started.

Also attached is a few of our most popular shakes. I highly recommend doing the green monster, sea breeze, island tropic, and bulldozer!

Here is my personal cell phone number don't hesitate to reach out!

Vasili Galanos

Cell Phone: 609-442-7553



GREEN MONSTER

Spinach, kale, banana, pineapple & coconut milk



BULLDOZER

Mango, banana, strawberries, peaches & coconut milk



STRAWBERRY TART

Strawberries, lemon & vanilla yogurt



SEABREEZE

Strawberries, banana & coconut milk



THE SKINNY

Banana, strawberries, raspberries & vanilla yogurt



MUDSLIDE

Blueberries, strawberries, mango, orange banana



ISLAND TROPIC

Strawberries, blueberries, mango & raspberries



BERRY MADNESS

Strawberries, blueberries & raspberries



GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: Health Department

Department: Gloucester County Department of Health
204 East Holly Avenue
Sewell, NJ 08080

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required. Step in the right Direction! The Gloucester County Department of Health would like to enhance our Wellness area/room and proceed forward with the purchase of the following exercise items to be utilized by staff during breaks. No matter what an employee's ability and or fitness level, low impact exercising and walking proves to be beneficial.

We would like to purchase:

Pilates Reformer, Pilates Ring Circle for Thighs, Pilates Arc Barrel for Spine and Dumbbell Rack.

Pilates improves cardiorespiratory capacity, oxygen flow and blood circulation. It is consider low impact in nature and emphasis on the body core section. Doing these exercise will improve Posture, help with Balance, flexibility and muscle strength.

According to a study done by Harvard University School of Public Health, sitting may be more harmful to your health than smoking. "The simple activity of walking, something that you've been doing since you were about a year old, is now being touted as "the closest thing we have to a wonder drug," in the words of Dr. Thomas Frieden, former director of the Centers for Disease Control and Prevention". Walking helps to reduce stress, improves circulation and cardio rates and serves as a positive impact upon outlook and mood.

Exercising regularly has shown to improve your mood and decrease the feelings of depression, anxiety, and stress. This can help control weight gain and reduce the onset of chronic disease.

The wellness center / space will be located on the first floor conference room of the Health Department. The room is secure yet in an area convenient and accessible to all staff.

A daily sign-up sheet would be available for the convenience to schedule and to minimize any conflict of use during break times.

All staff would be required to sign the current Waiver/Release form used by this Department when providing Fitness programs to interested participants in the county. Our Health Educator, who serves as our inspirational and instructional lead, would also be responsible for maintaining all records/documents for our files.

Looking ahead, further incorporation of useful exercise equipment can become added to this initiative/Wellness Center which we anticipate will additionally serve as a place for staff to go to de-stress and increase physical movement throughout their day.

Budget:

AeroPilates Precision Series Reformer 608	\$718.99
Balanced Body Pilates Arc, Step Barrel	\$189.99
ProBody Pilates Ring Circle	\$ 20.95
lirios Dumbell Rack,	\$ 69.98

Total Cost of Equipment/Supplies \$999.91

For a total cost of \$991.91

Printed Name of Person submitting nomination: Michelle Baylor

Signature of Person submitting nomination: 

Position / Title: Director of Health and Human Services

Date:

Submit this form by
March 15th to:
Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net



Link your Amazon account and explore more ways to improve your experience:

- ✓ See your current credit card balance
- ✓ View your payment due date and minimum payment due
- ✓ See your credit limit and more

[Learn more and link now](#)

Shopping Cart

Deselect all Items

Price

Subtotal (4 items): **\$999.91**

This order contains a gift

[Proceed to checkout](#)



ProBody Pilates Ring Circle, Fitness Ring Magic Circle, Pilates Ring 14 Inch for Thigh Workout,

\$20.95

In Stock

FREE delivery **Mon, Mar 18**

FREE Returns

This is a gift [Learn more](#)

Color: Black

Qty: 1 [Delete](#) [Save for later](#) [Compare with similar items](#) [Share](#)



Balanced Body Pilates Arc, Step Barrel for Spine Exercises, Balance, Core Strengthening, and

\$189.99

In Stock

FREE delivery **Mon, Mar 18**

FREE Returns

This is a gift [Learn more](#)

Qty: 1 [Delete](#) [Save for later](#) [Share](#)



Mirros Dumbbell Rack, Weight Rack for Dumbbells, Compact A-Frame Home Gym Space Saver, Home

\$69.98

In Stock

FREE delivery for Prime members

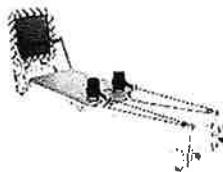
This is a gift [Learn more](#)

Color: Black

[Save 15%](#)

[Clip Coupon](#)

Qty: 1 [Delete](#) [Save for later](#) [Compare with similar items](#) [Share](#)



AeroPilates Precision Series Reformer 608, Gray

\$718.99

In Stock

Shipped from: [Spreetail](#)

One-Day

FREE delivery **Tomorrow, Mar 16**

Gift options not available. [Learn more](#)

Qty: 1 [Delete](#) [Save for later](#) [Share](#)

Subtotal (4 items): **\$999.91**

Your recently viewed items

AeroPilates Precision Reformer 610 with...
21
\$778.17
[Add to Cart](#)

JOROTO Water Rowing Machine for Home Us...
573
\$399.99
[Add to Cart](#)

Stamina Whole Body Resistance Padded...
191
\$989.99
[Add to Cart](#)

SwAcch Foldable Pilates Reformer Machine, Improve Core Strengt...
\$999.27
[Add to Cart](#)

Your Items

[Saved for later \(175 items\)](#)

[Buy it again](#)

[Pilates reformers \(1\)](#)

[Strength training weight machines \(1\)](#)

[Furniture legs \(1\)](#)

[Industrial magnets \(1\)](#)

**GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: Gloucester County Library System

Department: Library

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Please see attached.

Printed Name of Person submitting nomination: Carolyn S. Oldt

Signature of Person submitting nomination: 

Position / Title: Director

Date: 3/15/2024 3/15/24

Submit this form by

March 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net

Member: Gloucester County Library System

Department: Library

Wellness Incentive Program Grant Application

The Gloucester County Library system (GCLS) will continue to build on the health and wellness initiative started last summer, **5 A Day Program**, with a **Fresh Fruit Fridays**. The **5 A Day Program** is a national theory-based program that has a simple positive message: eat five or more servings of fruit and vegetables daily as part of a low-fat high-fiber diet.

Implementation: With monies from the grant, GCLS will purchase an assortment of fresh fruit and vegetables once a week. Staff can choose to utilize the Bullet Blender to make a nutritious smoothie or make a salad with the fresh vegetables provided. GCLS will also purchase additional healthy ingredients to supplement the smoothies and salads such as almond milk, coconut water and an assortment of salad dressings/toppings.

Additionally, GCLS will support staff through information sessions. GCLS will partner with ShopRite, Zallies Fresh Kitchen to provide a **Better-For-You-Food** demonstration by a certified nutritionist. A weekly **Wellness Wednesday** webinar will be made available for all GCLS staff through a partnership with Rutgers Cooperative Extension, Department of Family and Community Health. Topics include **Healthy Living for Your Brain & Body** and **Spring Foodies: Taking Advantage of NJ Produce in the Spring!** The variety of webinars and demonstrations offered to staff last year as part of the **5 A Day Program** were very successful.

GCLS is requesting \$1000.00 to continue our healthy eating **5 A Day Program** with a **Fresh Fruit Fridays** initiative. All grant monies will be utilized to purchase fruit and vegetable to distribute across our 5 branch libraries located in Mullica Hill, Glassboro, Greenwich, Logan Township and Swedesboro.