

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, FEBRUARY 22, 2024
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

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

OR

Join Zoom Meeting via Computer Link

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its February 22, 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.

**GLOUCESTER COUNTY INSURANCE COMMISSION
 AGENDA
 OPEN PUBLIC MEETING: February 22, 2024
 1:00 PM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
- ROLL CALL OF COMMISSIONERS
- APPROVAL OF MINUTES: **January 25, 2024 Open Minutes.....Appendix I**
 January 25, 2024 Closed Minutes.....Sent via e-mail

- CORRESPONDENCE: None

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

- EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA
 - Executive Director's Report..... Pages 3-26

- EMPLOYEE BENEFITS – Conner Strong & Buckelew
 - Monthly Reports..... Appendix IV

- TREASURER – Tracey Giordano
 - Resolution 22-24 February Bill List – *Motion*..... Pages 27-28
 - Resolution 23-24 February Benefit Bill List – *Motion*..... Page 29
 - Monthly Treasurer Reports Pages 30-31

- CLAIMS SERVICE– Inservco Insurance Services, Inc.
 - Resolution 24-24 Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 32
 - Liability Claim Payments –1/1/24 to 1/31/24 Pages 33-34

- MANAGED CARE– Medlogix, Jen Goldstein
 - Medlogix Monthly Summary Report..... Page 35

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
 - Monthly Report Pages 36-43

- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR
Hardenbergh Insurance Group
 - Monthly Report Pages 44-45

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

- OLD BUSINESS
- NEW BUSINESS
- PUBLIC COMMENT

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 46-47

Resolution 25-24 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, Katie Wolf vs Gloucester County, Docket # GLO-000562-23.

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [April 25, 2024, 1:00 PM, Zoom](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: February 22, 2024

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

❑ **2024 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

❑ **Motion to approve Resolution 20-24, Plan of Risk Management**

❑ **2024 PRIMA Conference (Page 5)** - The PRIMA Conference will take place this year on June 6-9 in Nashville, Tennessee. Attached on page 5 is Resolution 21-24 Authorizing Advanced Travel Expenses for Authorized Official Travel. 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.

❑ **Motion to approve Resolution 21-24 Authorizing Advance Travel Expenses for Authorized Official Travel**

❑ **New Jersey Counties Excess Joint Insurance Fund (Pages 6-10)** – The NJCE met on January 11 and based on the Finance Committee recommendations adopted the 2024 budget. A summary report of the meeting is included in the agenda on pages 6-10. 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.

❑ **2024 Renewal Webinar (Appendix III)** - The 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 will be posted to the NJCE website. A copy of the presentation is included in Appendix III of the agenda.

❑ **2024 Budget Amendment** – At our last meeting Resolution 15-24 was approved, 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. Since the amendment is under 5% of the total budget there is no action necessary.

- ❑ **Certificate of Insurance Report (Pages 11-14)** – Included in the agenda on pages 11-14 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. There were (13) thirteen certificates of insurance issued in January.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 15-17)** - Included in the agenda on pages 15-17 is a copy of the Property & Casualty Financial Fast Track Report for the month of November. 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**.
- ❑ **NJCE Property & Casualty Financial Fast Track** – The December Financial Fast Track is not available and will appear in the next agenda.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 18-19)** – Included in the agenda on pages 18-19 is a copy of Health Benefits Financial Fast Track for the month of November. As of **November 30, 2023** there is a statutory surplus of **\$412,431**. The total cash amount is **\$516,407**.
- ❑ **Claim Tracking Reports (Pages 20-25)** - Included in the agenda on pages 20-25 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of November 30, 2023. The Executive Director will review the reports with the Commission.
- ❑ **2024 Excess Insurance and Ancillary Coverage Policies** – 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, they should 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. 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 (Page 26)** – The 14th Annual Seminar will be conducted virtually on 2 half-day sessions: Friday, April 19 and Friday April 26 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). Attached on page 26 is more information on the seminar. We 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** – As a reminder the Commission will not meet in March. The next meeting is scheduled for April 25, 2024 at 1:00 PM.

GLOUCESTER COUNTY INSURANCE COMMISSION

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR
AUTHORIZED OFFICIAL TRAVEL**

WHEREAS, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

WHEREAS, certain Commissioner(s) and Commission Treasurer of the Gloucester County Insurance Commission may need to travel to the PRIMA Conference on or about June 6, 2024 for the purpose of attending a seminar on public entity risk management and pooling, and;

WHEREAS, the Treasurer has certified that funds are available from the 2024 miscellaneous contingency budget not to exceed \$3,000 per attending commissioner, and;

WHEREAS, the Commissioner(s) and Commission Treasurer representing the Gloucester County Insurance Commission will verify their expenses and any excess cash will be repaid to the Gloucester County Insurance Commission along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

NOW THEREFORE BE IT RESOLVED, that the Treasurer is hereby instructed to make up to \$3,000 in advance or reimbursement payment for the attending Commissioners of the Gloucester County Insurance Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 22, 2024.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: January 11, 2024
Memo to: Commissioners
Gloucester County Insurance Commission
From: Joseph Hrubash, NJCE Executive Director
Subject: NJCE JIF January 11, 2024 Report

Executive Directors Report: The following items were discussed:

Finance Sub-Committee: The Finance Sub-Committee met three times since the budget introduction on November 17th; twice in December (Monday, December 4th and Wednesday, December 27th) and January 5th to review the Underwriting Manager’s marketing results of the excess insurance program, the Executive Directors update on a surplus premium offset in lieu of a dividend and a revised budget reflecting the final changes. Agendas of all three meetings were submitted for information.

Finance Sub-Committee recommended the following items:

Increased cyber liability limits: Purchase additional excess limits from Great American in the amount of \$5 million excess aggregate shared by all members of the NJCE excess of primary \$5 million per member County Commission/County. This resulted in a premium increase of \$270,000 over the expiring premium and is already reflected in today’s proposed budget for adoption. *All member Commissions/Counties, except for Union County which has a policy outside of the NJCE program, will have a primary cyber liability limit of \$5 million per claim/\$5 million aggregate with the incumbent Cowbell.*

An aggregate limit on the 5% named storm property deductible: Direct the Underwriting Manager to continue negotiations on a \$15million or \$20million aggregate option on the 5% named storm deductible. A quote obtained for a \$10million aggregate option was \$3.5million and would have exceeded the budget parameters. The Fund office will prepare a resolution for members to share in the Named Storm deductible based their respective loss, which would also allow each member to file a claim submission to FEMA for reimbursement of their respective deductible. *The Underwriting Manager will continue to pursue quotes for a capping mechanism on the 5% named storm deductible.*

Underwriting Manager noted the 2024 marketing efforts were challenging, especially with Zurich leaving the property market, however, the final structure of the property program resulted in the reduction of the NJCE property retention from \$3million to \$1million within the budget parameters.

Property Appraisal Reimbursement Cap: Provide reimbursement to NJCE members for property appraisals in 2024. The requirement for 2024 is to appraise locations between \$500,000 to \$1,000,000 and trending those locations appraised in 2023. *Committee recommended that reimbursements be capped at \$20,000 per member.*

2024 Budget: Adopt the Budget as of 12/26/23, which includes the final marketing results and a surplus premium offset in the amount of \$560,119, reflecting a reduction of \$306,841 from the introduced budget and totaling \$41,056,285 or a 12.87% increase over the 2023 annualized assessed budget. Copies of the 2024 assessments were distributed separately. *Committee recommended adoption of the 2024 budget in the amount of \$41,056,285.*

Following the public hearing, the NJCE Board of Fund Commissioners adopted the 2024 Budget totaling \$41,056,285 and certify the 2024 Assessments. In addition, the NJCE Board of Fund Commissioners unanimously approved all noted recommendations of the Finance Sub-Committee.

Once certified, the budget will be amended to show separate line items for the additional cyber limits, the property appraisal reimbursement, the Equipment Breakdown stand-alone policy and for certificates/final expenses related to this policy. Any carryover amounts will be transferred to a contingency line to be utilized for purchase of named storm aggregate limit or will become surplus. The NJCE will absorb the difference if any of these result in a deficient and will not affect members' 2024 assessments.

Financial Fast Track: The November Financial Fast Track as of November 30, 2023 was submitted for review and reflected a surplus of \$11.2 million, which is inclusive of a large property claim that occurred in November. Claim activity for Fund Year 2023 will continue to be monitored and the NJCE continues to operate in a strong financial position.

NJCE Claims Review Committee: The Claims Review Committee did not have a need to meet prior to the Fund's meeting; however, the Board entered Closed Session to discuss an emergent property claim. Once back in open, the Board of Fund Commissioners approved a payment authorization request for file #2024317806 in the amount of \$1.3million.

2024 Renewal Overview Webinar: The Underwriting Manager will be scheduling a webinar to provide a high-level overview of the changes in the 2024 renewal in the coming weeks.

2024 Reorganization February Meeting: The Fund is scheduled to meet again on Thursday, February 22, 2024, at 9:30am via Microsoft Teams to conduct the 2024 Reorganization.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND							
2024 PROPOSED BUDGET - SURPLUS PREMIUM OFFSET OPTION							
PR Loss Pic Confidence HIGH, GL, AL Loss Pic Confidence MID, WC & SBLEPL Loss Pic Confidence LOW							
MID Confidence loss pics All Other							
Property Premium on REPORTED TIV for ACIC Members & Camden County							
Property Premium on TRENDED TIV all other							
Equalized Premiums PR, Liab, WC							
APPROPRIATIONS							
I. Claims and Excess Insurance							
Claims	Expiring Retentions	ANNUALIZED ASSESSED BUDGET FY2023	Proposed Retentions	PROPOSED BUDGET FY2024	Change \$	Change %	
1	Property	2.75Mil x 250K *		750K x 250K *	1,166,408	36,240	3.2%
2	Liability	1250x250 **	1,065,607	1250x250 **	1,376,901	311,294	29.2%
3	Auto	1250x250 **	367,427	1250x250 **	475,238	107,811	29.3%
4	Workers' Comp.	Various	2,772,005	Various	2,875,893	103,888	3.7%
5	Workers' Comp. Presumption Cvg	600K x 1.15MIL	411,802	600K x 1.15MIL	479,915	68,113	16.5%
6	SBL/EPL		27,594		27,594		0.0%
7	POL/EPL		257,001		294,504	37,503	14.6%
8	Cyber		364,527		426,258	61,731	16.9%
9	Subtotal - Claims		6,396,131		7,122,711	726,580	11.4%
10	Premiums						
11							
12	Property ***		9,839,977		12,247,306	2,407,329	24.5%
13	Property 150 x 110		984,077		1,166,585	182,508	18.5%
14	Terrorism		91,999		112,646	20,647	22.4%
15	X5 Flood to 50		1,155,595		1,357,805	202,210	17.5%
16	Liability		5,384,600		5,911,399	526,799	9.8%
17	Excess Liability		2,660,002		2,924,313	264,311	9.9%
18	Workers Comp (Stat x 1MIL)		2,855,782		3,079,987	224,205	7.9%
19	Surplus Premium Offset		(560,119)		(550,004)	10,115	-1.8%
20							
21	SubTotal Premiums		22,411,913		26,250,037	3,838,124	17.1%
22	Total Loss Fund		28,808,044		33,372,748	4,564,704	15.8%
23							
24	II. Expenses, Fees & Contingency						
25							
26	Claims Adjustment		71,911		73,352	1,441	2.0%
27	Claims Adjustment - Property		20,381		20,791	410	2.0%
28	Safety Director		446,761		455,701	8,940	2.0%
29	General Expense						
30	Exec. Director		731,110		745,731	14,621	2.0%
31	Actuary		24,620		25,114	494	2.0%
32	Auditor		17,865		18,223	358	2.0%
33	Attorney		15,297		15,603	306	2.0%
34	Treasurer		15,297		15,603	306	2.0%
35	Technical Writer		25,500		26,011	511	2.0%
36	Underwriting Manager		482,467		492,118	9,651	2.0%
37	Underwriting Data Consolidation		110,623		112,838	2,215	2.0%
38	Payroll Audit		22,687		23,138	451	2.0%
39	Property Appraisals/Reimbursement				-		
40	Safety Institute Funding		92,426		94,273	1,847	2.0%
41							
42	Misc. Expense & Contingency		50,892		51,913	1,021	2.0%
43	Total Fund Exp & Contingency		2,127,837		2,170,409	42,572	2.0%
44	Risk Management Consultant		102,124		102,124		0.0%
45							
46	Total Self Insured Program		31,038,005		35,645,281	4,607,276	14.8%
47							
48	Ancillary Coverages		5,336,986		5,411,004	74,018	1.4%
49							
50	Total Including Ancillary Coverages		36,374,991		41,056,285	4,681,294	12.87%
51	* Monmouth County Property retention	500K x 500K		500K x 500K			
52	** ACIC GL/AL retention	1MILx500		1MILx500			
53	*** Includes Equipment Breakdown & Certificate fees						

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2024 PROPOSED ANCILLARY ONLY BUDGET -FY2024 Ancillary Only Budget					
APPROPRIATIONS					
I. Claims and Excess Insurance					
	ANNUALIZED ASSESSED BUDGET FY2023	PROPOSED BUDGET FY2024	Change \$	Change %	
Claims					
1 Ancillary Coverages					
2 PDL/EPL	1,398,730	1,566,577	167,847	12.0%	
3 Crime Program	189,795	197,039	7,244	3.8%	
4 Medical Malpractice	1,254,087	1,325,730	71,643	5.7%	
5 Pollution Liability	296,381	222,931	(73,450)	-24.8%	
6 Employed Lawyers Liability	153,412	154,469	1,057	0.7%	
7 Cyber Liability	1,589,977	1,530,443	(59,534)	-3.7%	
8 Aviation	92,601	99,092	6,491	7.0%	
9 Marina Operators Liability	21,055	22,740	1,685	8.0%	
10 Active Assailant	75,619	76,580	961	1.3%	
11 Supplemental Indemnity WC	24,431	24,422	(9)	0.0%	
12 Fiduciary Liab	5,633	5,327	(306)	-5.4%	
13 VET Liability	377	359	(18)	-4.8%	
14 Small Craft	5,125	5,638	513	10.0%	
15 Volunteers Sup Indemnity	2,010	2,211	201	10.0%	
16 A&H Fire Trainers	2,418	2,660	242	10.0%	
17 Petty Cash Bond	250	275	25	10.0%	
18 Hull & Protection Indemnity Primary	158,646	174,511	15,865	10.0%	
19 Aviation & Heliport	66,439	-	(66,439)	-100.0%	
15					
16 Total Ancillary Coverage	5,336,986	5,411,004	74,018	1.4%	
17	*Pollution Liability - Monmouth County 3 Year Premium was billed in FY2023				
	**Aviation & Heliport - OCIC 3 Year Premium was billed in FY2023				

New Jersey Counties Excess Joint Insurance Fund											
Fund Year 2024 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UCIC	Total
Claims	376,943	921,441	1,518,934	308,198	934,218	466,342	471,848	719,793	688,995	715,999	7,122,711
Premiums	2,153,527	3,229,129	5,619,420	1,386,443	2,891,073	1,890,165	1,944,418	2,482,808	2,825,831	1,827,223	26,250,037
Expenses, Fee & Contingency	159,846	246,708	465,875	94,749	188,524	164,386	112,000	256,069	248,634	233,618	2,170,409
Total Self-Insured Program	2,690,316	4,397,278	7,604,229	1,789,390	4,013,815	2,623,017	2,528,266	3,458,670	3,763,460	2,776,840	35,645,281
Total Ancillary Coverages	731,847	357,088	876,145	403,094	1,328,145	179,405	194,290	459,238	384,408	497,344	5,411,004
Total Fund Disbursements	3,422,163	4,754,366	8,480,374	2,192,484	5,341,960	2,802,422	2,722,556	3,917,908	4,147,868	3,274,184	41,056,285

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

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

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Department of I - County of Gloucester	Health and Human Services 204 East Holly Avenue Sewell, NJ 08080	RE: CEHA Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to CEHA Grant for the current calendar year.	1/8/2024 #4385663	GL AU EX WC OTH
H - Cumberland County Board of I - Rowan College of South Jersey	Vocational Education 2745 S. Delsea Drive Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Use of Facilities The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of facilities during the current calendar year.	1/12/2024 #4387233	GL AU EX WC OTH
H - Jesco, Inc. I - Gloucester County Improvement Authority	1790 Route 38 Lumberton, NJ 08048	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: Contract #065278 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to contract #065278 for the 2023 JD 844 P, 844 P-TIER 4WD LOADER, S/N-X06759, value \$777,700.00.	1/12/2024 #4387239	GL AU EX WC OTH
H - Delaware River Port Authority of I - County of Gloucester	PA&NJ One Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101	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: Gloucester License Agreement The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Pollution Legal Liability Policy if required by written contract as respects the Gloucester License Agreement. A waiver of subrogation applies to the above-referenced Pollution Legal Liability Policy as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response.	1/16/2024 #4387849	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

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

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Delaware River Port Authority of I - County of Gloucester	PA&NJ One Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101	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 The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies if required by written contract as respects the Gloucester License Agreement. A waiver of subrogation applies to the above-referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response.	1/16/2024 #4387850	GL AU EX WC OTH
H - Colin's Wish I - Rowan College of South Jersey	Marcella Hamburg 100 Mount Laurel Road Mt. Laurel, NJ 08054	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance with respect to Career & Technical Education Career Training Program Community Health Worker/ Certified Peer Specialist Non-Clinical Field placement.	1/16/2024 #4388159	GL AU EX WC OTH
H - The Bank of New York Mellon I - County of Gloucester	385 Rifle Camp Road 3rd Floor Woodland Park, NJ 07424	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: County Complex, 70 Hunter Street Evidence of insurance. All operations usual to County Governmental Entity as respects to property coverage at the County Complex, 70 Hunter Street, Woodbury, NJ 08096, valued at \$37,136,147.	1/16/2024 #4388172	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

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

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - The Bank of New York Mellon I - County of Gloucester	385 Rifle Camp Road 3rd Floor Woodland Park, NJ 07424	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: All Bond Agreements The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability, and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to associated with the Gloucester County Improvements Authority through the County of Gloucester.	1/16/2024 #4388173	GL AU EX WC OTH
H - NJ Dept of Environmental I - County of Gloucester	Protection 401 East State Street, Mail Code 401-04N PO Box 420 Trenton, NJ 08625	RE: Grant CEHA The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract with respects to CEHA2023-2025.	1/19/2024 #4389818	GL AU EX WC OTH
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Company C: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:ERP980616211; Policy Limits: \$10,000,000 Company C: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:ERP980616211; Policy Limits: \$260,000,000 RE: NJ-JARC, Section 5310, and Section 5311 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the following: DTS: #05 / NJT #16-1946 2C7WDGBOHR853469 County Dodge MV 2017 Caravan DTS: #06 / NJT #FX-2088 2C4RC1CGXNR118468 NJT Lease 2022 Chrysler Voyager DTS: #51 / NJT #16-1841 1FDFE4FS8GDC56798 County Ford Elkhart Bus 2016 Ford E-450 DTS: #52 / NJT #16-1797 1FDFE4FS7GDC56808 County Ford Elkhart Bus 2016 Ford E-450 DTS: #53 / NJT #16-1903 1FDFE4FS6HDC61936 County Ford Elkhart Bus 2017 Ford E-450 DTS: #54 / NJT #16-1904 1FDFE4FS2HDC65952 County Ford Elkhart Bus 2017 Ford E-450 DTS: #55 / NJT #16-1905 1FDFE4FS8HDC61937 County Ford Elkhart Bus 2017 Ford E-450 DTS: #56 / NJT #16-1906 1FDFE4ES4HDC65953 County Ford Elkhart Bus 2017 Ford E-450 DTS: #58 / NJT #16-2004 1FDFE4FS8JDC36266 NJT Lease Ford Bus 2018 Ford-450 DTS: #59 / NJT #16-2005 1FDFE4FS8JDC36252 NJT Lease Ford Bus 2018 Ford-450 DTS: #60 / NJT #16-2006 1FDFE4FS0JDC36262 NJT Lease Ford Bus 2018 Ford-450 DTS: #61 / NJT #16-1998 1FDFE4FS4JDC36281 NJT Lease Ford Bus 2018 Ford-450 DTS: #62 / NJT #FX-2055 1FDFE4FN3PDD25889 NJT Lease Ford Bus 2023 Champion Challenger DTS: #63 / NJT #16-X012 1FDFE4FN7RDD06586 NJT Lease Ford Bus 2023 Champion Challenger DTS: #64 / NJT #18-X033 1FDFE4FN3RDD02924 NJT Lease Ford Bus 2024 Champion Challenger	1/23/2024 #4390272	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

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

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cumberland County Board of Vocational Education I - Rowan College of South Jersey	2745 S. Delsea Drive Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company F: Auto Physical Damage; Policy Term: 01/01/2024 - 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: Facility Use on the CCTEC Campus Cumberland County Technical Education Center and Cumberland County Board of Vocational Education are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to facility use on the CCTEC campus.	1/24/2024 #4390461	GL AU EX WC OTH
H - Deptford Mall I - County of Gloucester	1750 Deptford Center Road Deptford, NJ 08096	RE: Additional Insured- Lease Agreement The Certificate Holder, Macerich Company, the Macerich Partnership, LP., Macerich Deptford LLC, Deptford Mall Associates L.L.C. and all owned, managed, controlled, non-controlled and subsidiary companies, corporations, entities, joint ventures, limited liability companies and partnerships and all of their constituent partners and members are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the lease agreement.	1/24/2024 #4390478	GL AU EX WC OTH
H - Bridgeton Public Schools - I - Rowan College of South Jersey	Quarter Mile Lane Schools 300 Quarter Mile Lane Bridgeton, NJ 08302	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance as respects to use of facilities for events after school hours	1/25/2024 #4390749	GL AU EX WC OTH
Total # of Holders: 13				

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2023		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	685,970	7,545,673	77,540,643	85,086,316
2.	CLAIM EXPENSES				
	Paid Claims	104,620	1,635,612	22,325,136	23,960,747
	Case Reserves	333,830	735,994	1,624,480	2,360,473
	IBNR	(103,654)	557,104	2,089,129	2,646,233
	Excess Insurance Recoverable	(4,867)	(18,909)	(334,613)	(353,522)
	Discounted Claim Value	(7,221)	(26,537)	(91,773)	(118,310)
	TOTAL CLAIMS	322,708	2,883,263	25,612,358	28,495,621
3.	EXPENSES				
	Excess Premiums	383,826	4,222,087	36,245,134	40,467,221
	Administrative	101,524	1,111,971	11,302,418	12,414,388
	TOTAL EXPENSES	485,350	5,334,058	47,547,551	52,881,609
4.	UNDERWRITING PROFIT (1-2-3)	(122,088)	(671,648)	4,380,734	3,709,086
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	(122,088)	(671,648)	4,387,971	3,716,323
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)
10.	INVESTMENT IN JOINT VENTURE	(124,329)	(561,778)	2,233,626	1,671,848
11.	SURPLUS (6 + 7 + 8 - 9)	(246,417)	(1,233,426)	3,563,357	2,329,931
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	138	1,025	25,620	26,645
	2011	438	(26,648)	(27,901)	(54,549)
	2012	430	(35,097)	228,985	193,888
	2013	748	(3,606)	206,258	202,653
	2014	837	(57,530)	380,508	322,979
	2015	794	(61,901)	(776,465)	(838,366)
	2016	924	21,918	374,346	396,263
	2017	1,128	20,846	391,284	412,130
	2018	1,313	12,883	1,009,644	1,022,527
	2019	1,120	(52,287)	686,640	634,352
	2020	995	121,058	956,622	1,077,680
	2021	1,369	(159,016)	(219,592)	(378,608)
	2022	1,055	(601,919)	327,407	(274,511)
	2023	(257,706)	(413,151)		(413,151)
	TOTAL SURPLUS (DEFICITS)	(246,417)	(1,233,426)	3,563,356	2,329,931
	TOTAL CASH				5,619,660

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
		AS OF	November 30, 2023	
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	1,823,536	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	630	2,448	2,080,101	2,082,548
Case Reserves	(630)	(2,448)	16,513	14,065
IBNR	0	0	1,167	1,167
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	36	(122)	(86)
TOTAL FY 2012 CLAIMS	0	36	2,097,658	2,097,694
FUND YEAR 2013				
Paid Claims	1,028	3,053	1,564,294	1,567,347
Case Reserves	(1,028)	(2,053)	22,164	20,111
IBNR	0	0	1,450	1,450
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	75	(257)	(182)
TOTAL FY 2013 CLAIMS	0	1,075	1,587,651	1,588,726
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	3,190	58,040	3,020,846	3,078,886
Case Reserves	(3,190)	(37,010)	146,803	109,793
IBNR	0	(500)	17,253	16,753
Excess Insurance Recoverable	0	0	(500)	(500)
Discounted Claim Value	0	445	(2,508)	(2,063)
TOTAL FY 2015 CLAIMS	0	20,975	3,181,893	3,202,868
FUND YEAR 2016				
Paid Claims	0	1,675	1,750,563	1,752,238
Case Reserves	0	(1,390)	16,777	15,387
IBNR	0	0	2,579	2,579
Excess Insurance Recoverable	0	0	(50,000)	(50,000)
Discounted Claim Value	0	1	(307)	(306)
TOTAL FY 2016 CLAIMS	0	286	1,719,611	1,719,897

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2023				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2017				
Paid Claims	0	0	2,046,812	2,046,812
Case Reserves	0	0	0	0
IBNR	0	0	(0)	(0)
Excess Insurance Recoverable	0	0	(3,945)	(3,945)
Discounted Claim Value	0	0	(0)	(0)
TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868
FUND YEAR 2018				
Paid Claims	702	1,689	1,384,203	1,385,892
Case Reserves	(702)	(1,689)	31,113	29,423
IBNR	0	(9,692)	22,076	12,385
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	264	(930)	(666)
TOTAL FY 2018 CLAIMS	0	(9,428)	1,436,462	1,427,034
FUND YEAR 2019				
Paid Claims	2,400	45,452	1,439,283	1,484,735
Case Reserves	(700)	(81,398)	284,403	203,006
IBNR	(1,700)	26,789	48,707	75,496
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	1,838	(5,713)	(3,875)
TOTAL FY 2019 CLAIMS	0	(7,319)	1,766,680	1,759,362
FUND YEAR 2020				
Paid Claims	7,196	53,621	1,336,011	1,389,632
Case Reserves	(2,497)	(35,927)	66,084	30,157
IBNR	168	(98,445)	222,721	124,276
Excess Insurance Recoverable	(4,867)	(18,909)	(280,168)	(299,077)
Discounted Claim Value	0	3,695	(6,601)	(2,907)
TOTAL FY 2020 CLAIMS	0	(95,965)	1,338,045	1,242,081
FUND YEAR 2021				
Paid Claims	36,938	509,671	1,482,043	1,991,714
Case Reserves	54,851	(33,916)	528,960	495,044
IBNR	(91,789)	(379,836)	668,783	288,947
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	10,706	(29,208)	(18,502)
TOTAL FY 2021 CLAIMS	0	106,625	2,650,577	2,757,203
FUND YEAR 2022				
Paid Claims	21,631	680,558	619,862	1,300,420
Case Reserves	97,525	446,580	511,665	958,244
IBNR	(119,156)	(578,098)	1,104,393	526,295
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	0	6,682	(46,123)	(39,441)
TOTAL FY 2022 CLAIMS	0	555,722	2,189,797	2,745,518
FUND YEAR 2023				
Paid Claims	30,906	279,404		279,404
Case Reserves	190,200	485,244		485,244
IBNR	108,823	1,596,886		1,596,886
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(7,221)	(50,280)		(50,280)
TOTAL FY 2023 CLAIMS	322,708	2,311,254	0	2,311,254
COMBINED TOTAL CLAIMS	322,708	2,883,263	25,612,358	28,495,621

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
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF NOVEMBER 30, 2023

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	56,565	632,108	86,705,798	87,337,906
2. CLAIM EXPENSES				
Paid Claims	56,196	519,832	76,688,963	77,208,795
IBNR	(523)	884	44,022	44,906
Total Claims	55,673	520,716	76,732,985	77,253,701
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	7,459	82,248	5,935,924	6,018,172
Total Expenses	7,459	82,248	9,596,662	9,678,910
4. UNDERWRITING PROFIT (1-2-3)	(6,567)	29,144	376,151	405,295
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(6,567)	29,144	383,287	412,431
9. STATUTORY SURPLUS (6+7-8)	(6,567)	29,144	383,287	412,431

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	0	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	0	0	8,250	8,250
2022 SURPLUS	576	41,725	79,745	121,470
CASH	123,768	(17,321)	141,089	123,768
2023 SURPLUS	(7,143)	(12,581)	-	(12,581)
CASH	89,099	89,099	-	89,099
TOTAL SURPLUS	(6,567)	29,144	383,287	412,430
TOTAL CASH	212,868	71,779	444,628	516,407

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF NOVEMBER 30, 2023

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
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CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	(576)	(41,725)	44,022	2,297
Total Claims	(576)	(41,725)	559,921	518,196
FUND YEAR 2023				
Paid Claims	56,196	519,832	-	519,832
IBNR	53	42,609	-	42,609
Total Claims	56,249	562,441	-	562,441
COMBINED TOTAL CLAIMS	55,673	520,716	76,732,986	77,253,701

**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

November 30, 2023

C O V E R A G E L I N E - P R O P E R T Y																
C L A I M C O U N T - O P E N C L A I M S																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
October-23	0	0	0	0	0	0	0	0	0	0	0	0	1	8	8	
November-23	0	0	0	0	0	0	0	0	0	0	0	1	8	7	17	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-1	-1	
Limited Reserves															\$24,747	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
October-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$133,893	\$31,084	\$164,978	
November-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$134,208	\$261,742	\$395,951	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$315	\$230,658	\$230,973	
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$239,155	\$450,970	\$8	\$3,160,401	
C O V E R A G E L I N E - G E N E R A L L I A B I L I T Y																
C L A I M C O U N T - O P E N C L A I M S																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
October-23	0	0	0	0	0	1	0	0	0	2	1	2	4	9	19	
November-23	0	0	0	0	0	1	0	0	0	2	1	1	3	10	18	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	-1	1	-1	
Limited Reserves															\$31,493	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
October-23	\$0	\$0	\$0	\$0	\$0	\$70,500	\$0	\$0	\$0	\$149,974	\$15,000	\$10,000	\$190,000	\$83,000	\$518,473	
November-23	\$0	\$0	\$0	\$0	\$0	\$69,810	\$0	\$0	\$0	\$148,946	\$15,000	\$70,000	\$184,625	\$78,500	\$566,881	
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$690)	\$0	\$0	\$0	(\$1,028)	\$0	\$60,000	(\$5,375)	(\$4,500)	\$48,408	
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$513,478	\$5,918	\$300,387	\$54,158	\$259,514	\$190,800	\$190,800	\$4,074,491	
C O V E R A G E L I N E - A U T O L I A B I L I T Y																
C L A I M C O U N T - O P E N C L A I M S																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
October-23	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	
November-23	0	0	0	0	0	0	0	0	0	0	0	0	0	2	2	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Limited Reserves															\$2,750	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
October-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$1,000	
November-23	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,500	\$5,500	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,500	\$4,500	
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$16,267	\$16,267	\$1,372,432	
C O V E R A G E L I N E - W O R K E R S C O M P.																
C L A I M C O U N T - O P E N C L A I M S																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
October-23	0	0	1	2	0	2	2	0	1	2	9	10	16	32	77	
November-23	0	0	1	2	0	2	2	0	1	3	8	11	15	31	76	
NET CHGE	0	0	0	0	0	0	0	0	0	1	-1	1	-1	-1	-1	
Limited Reserves															\$19,211	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
October-23	\$0	\$0	\$14,695	\$21,138	\$0	\$42,483	\$15,387	\$0	\$30,125	\$53,732	\$88,120	\$430,192	\$538,950	\$179,960	\$1,414,781	
November-23	\$0	\$0	\$14,065	\$20,111	\$0	\$39,983	\$15,387	\$0	\$29,423	\$54,059	\$80,923	\$425,043	\$641,534	\$139,502	\$1,460,031	
NET CHGE	\$0	\$0	(\$630)	(\$1,028)	\$0	(\$2,500)	\$0	\$0	(\$702)	\$328	(\$7,196)	(\$5,149)	\$102,585	(\$40,458)	\$45,250	
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,394,955	\$729,107	\$1,813,179	\$1,286,013	\$1,030,407	\$1,121,394	\$1,051,371	\$538,638	\$1,981,292	\$1,596,532	\$1,596,532	\$18,397,338	
T O T A L A L L L I N E S C O M B I N E D																
C L A I M C O U N T - O P E N C L A I M S																
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
October-23	0	0	1	2	0	3	2	0	1	4	10	13	28	51	115	
November-23	0	0	1	2	0	3	2	0	1	5	9	13	26	50	112	
NET CHGE	0	0	0	0	0	0	0	0	0	1	-1	0	-2	-1	-3	
Limited Reserves															\$21,682	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	TOTAL	
October-23	\$0	\$0	\$14,695	\$21,138	\$0	\$112,983	\$15,387	\$0	\$30,125	\$203,706	\$103,120	\$440,193	\$862,843	\$295,044	\$2,099,233	
November-23	\$0	\$0	\$14,065	\$20,111	\$0	\$109,793	\$15,387	\$0	\$29,423	\$203,006	\$95,923	\$495,044	\$960,367	\$485,244	\$2,428,363	
NET CHGE	\$0	\$0	(\$630)	(\$1,028)	\$0	(\$3,190)	\$0	\$0	(\$702)	(\$700)	(\$7,196)	\$54,851	\$97,525	\$190,200	\$329,131	
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,587,457	\$981,610	\$3,188,179	\$1,718,625	\$2,042,868	\$1,415,316	\$1,689,408	\$1,119,373	\$2,486,555	\$2,254,568	\$1,803,606	\$27,004,662	

2022 2023 YEARS

Gloucester County Insurance Commission
 CLAIMS MANAGEMENT REPORT
 EXPECTED LOSS RATIO ANALYSIS

AS OF November 30, 2023

FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		23		MONTH TARGETED	Last Month		22		MONTH TARGETED	Last Year		11		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-23	Actual		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23	Actual		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22	Actual	
PROPERTY	316,000	450,970	450,970	142.71%	313,897	99.33%	450,970	450,970	142.71%	311,852	98.69%	0	0	0.00%	271,760	86.00%
GEN LIABILITY	538,000	190,800	190,800	35.46%	420,608	78.18%	195,800	195,800	36.39%	413,751	76.91%	47,698	47,698	8.87%	263,620	49.00%
POL/EPL	101,999															
AUTO LIABILITY	113,000	16,267	16,267	14.40%	84,816	75.06%	16,267	16,267	14.40%	83,137	73.57%	27,942	27,942	24.73%	50,850	45.00%
WORKER'S COMP	1,244,000	1,596,532	1,596,532	128.34%	1,153,347	92.71%	1,472,376	1,472,376	118.36%	1,142,018	91.80%	740,552	740,552	59.53%	646,880	52.00%
TOTAL ALL LINES	2,312,999	2,254,568	2,254,568	97.47%	1,972,668	85.29%	2,135,413	2,135,413	92.32%	1,950,758	84.34%	816,192	816,192	35.29%	1,233,110	53.31%
NET PAYOUT %	\$1,294,201					55.95%										

FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		11		MONTH TARGETED	Last Month		10		MONTH TARGETED	Last Year		-1		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-23	Actual		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23	Actual		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22	Actual	
PROPERTY	369,682	383,069	383,069	103.62%	317,927	86.00%	164,452	164,452	44.48%	280,958	76.00%			N/A	N/A	N/A
GEN LIABILITY	532,748	78,500	78,500	14.73%	261,047	49.00%	83,000	83,000	15.58%	223,754	42.00%			N/A	N/A	N/A
POL/EPL	113,998															
AUTO LIABILITY	127,000	6,000	6,000	4.72%	57,150	45.00%	1,500	1,500	1.18%	50,800	40.00%			N/A	N/A	N/A
WORKER'S COMP	1,273,000	293,885	293,885	23.09%	661,960	52.00%	291,397	291,397	22.89%	534,660	42.00%			N/A	N/A	N/A
TOTAL ALL LINES	2,416,428	761,454	761,454	31.51%	1,298,083	53.72%	540,348	540,348	22.36%	1,090,172	45.12%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$154,383					6.39%										

2019 2020 2021 YEARS

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

AS OF November 30, 2023

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		59		MONTH TARGETED	Last Month		58		Last Year		47		MONTH TARGETED	
		Unlimited Incurred	Limited Incurred	Actual	30-Nov-23		Unlimited Incurred	Limited Incurred	Actual	31-Oct-23	Unlimited Incurred	Limited Incurred	Actual	31-Oct-22		
PROPERTY	191,270	215,305	215,305	112.57%	191,270	100.00%	215,305	215,305	112.57%	191,270	100.00%	0	0	0.00%	191,270	100.00%
GEN LIABILITY	552,801	300,387	300,387	54.34%	536,544	97.06%	300,387	300,387	54.34%	536,336	97.02%	277,282	277,282	50.16%	527,381	95.40%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	99,677	95.94%	122,345	122,345	117.76%	99,419	95.69%	122,345	122,345	117.76%	95,798	92.21%
WORKER'S COMP	1,300,289	1,051,371	1,051,371	80.86%	1,298,471	99.86%	1,049,671	1,049,671	80.73%	1,298,082	99.83%	1,102,692	1,102,692	84.80%	1,291,763	99.34%
TOTAL ALL LINES	2,148,253	1,689,408	1,689,408	78.64%	2,125,962	98.96%	1,687,708	1,687,708	78.56%	2,125,107	98.92%	1,502,319	1,502,319	69.93%	2,106,213	98.04%
NET PAYOUT %	\$1,486,403					69.19%										

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		47		MONTH TARGETED	Last Month		46		Last Year		35		MONTH TARGETED	
		Unlimited Incurred	Limited Incurred	Actual	30-Nov-23		Unlimited Incurred	Limited Incurred	Actual	31-Oct-23	Unlimited Incurred	Limited Incurred	Actual	31-Oct-22		
PROPERTY	339,909	523,345	523,345	153.97%	339,909	100.00%	523,345	523,345	153.97%	339,909	100.00%	0	0	0.00%	339,909	100.00%
GEN LIABILITY	601,000	54,158	54,158	9.01%	573,364	95.40%	54,158	54,158	9.01%	571,347	95.07%	27,667	27,667	4.60%	537,759	89.48%
POL/EPL																
AUTO LIABILITY	112,001	3,232	3,232	2.89%	103,274	92.21%	3,232	3,232	2.89%	102,857	91.84%	3,232	3,232	2.89%	96,971	86.58%
WORKER'S COMP	1,319,505	903,482	538,638	40.82%	1,310,853	99.34%	903,482	538,806	40.83%	1,309,942	99.28%	945,885	945,885	71.68%	1,291,859	97.90%
TOTAL ALL LINES	2,372,415	1,484,217	1,119,373	47.18%	2,327,401	98.10%	1,484,217	1,119,541	47.19%	2,324,056	97.96%	976,784	976,784	41.17%	2,266,498	95.54%
NET PAYOUT %	\$1,089,217					45.91%										

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		35		MONTH TARGETED	Last Month		34		Last Year		23		MONTH TARGETED	
		Unlimited Incurred	Limited Incurred	Actual	30-Nov-23		Unlimited Incurred	Limited Incurred	Actual	31-Oct-23	Unlimited Incurred	Limited Incurred	Actual	31-Oct-22		
PROPERTY	338,000	239,155	239,155	70.76%	338,000	100.00%	239,155	239,155	70.76%	338,000	100.00%	0	0	0.00%	335,750	99.33%
GEN LIABILITY	551,000	259,514	259,514	47.10%	493,021	89.48%	199,514	199,514	36.21%	489,126	88.77%	12,749	12,749	2.31%	430,772	78.18%
POL/EPL																
AUTO LIABILITY	117,001	6,594	6,594	5.64%	101,300	86.58%	6,594	6,594	5.64%	100,551	85.94%	6,594	6,594	5.64%	87,819	75.06%
WORKER'S COMP	1,297,005	1,981,292	1,981,292	152.76%	1,269,831	97.90%	1,949,503	1,949,503	150.31%	1,266,978	97.68%	1,922,852	1,922,852	148.25%	1,202,489	92.71%
TOTAL ALL LINES	2,303,006	2,486,555	2,486,555	107.97%	2,202,151	95.62%	2,394,765	2,394,765	103.98%	2,194,654	95.30%	1,942,194	1,942,194	84.33%	2,056,830	89.31%
NET PAYOUT %	\$1,991,511					86.47%										

2016 2017 2018 YEARS

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

AS OF November 30, 2023

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current		95		Last Month		94		Last Year		83		MONTH TARGETED		
		Unlimited Incurred	Limited Incurred	Actual	30-Nov-23	Unlimited Incurred	Limited Incurred	Actual	31-Oct-23	Unlimited Incurred	Limited Incurred	Actual	31-Oct-22			
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	0	0	0.00%	197,238	100.00%
GEN LIABILITY	641,774	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	619,294	96.50%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,508	96.94%
WORKER'S COMP	1,226,749	1,336,013	1,286,013	104.83%	1,226,749	100.00%	1,336,013	1,336,013	108.91%	1,226,749	100.00%	1,348,297	1,348,297	109.91%	1,226,749	100.00%
TOTAL ALL LINES	2,169,445	1,768,625	1,718,625	79.22%	2,143,789	98.82%	1,768,625	1,768,625	81.52%	2,143,789	98.82%	1,398,601	1,398,601	64.47%	2,143,789	98.82%
NET PAYOUT %	\$1,703,238					78.51%										

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		83		Last Month		82		Last Year		71		MONTH TARGETED		
		Unlimited Incurred	Limited Incurred	Actual	30-Nov-23	Unlimited Incurred	Limited Incurred	Actual	31-Oct-23	Unlimited Incurred	Limited Incurred	Actual	31-Oct-22			
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	0	0	0.00%	178,000	100.00%
GEN LIABILITY	609,000	517,422	513,478	84.31%	587,668	96.50%	517,422	517,422	84.96%	587,668	96.50%	494,899	494,899	81.26%	588,520	96.64%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	100,814	96.94%	337,497	337,497	324.52%	100,961	97.08%
WORKER'S COMP	1,217,000	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,030,407	1,030,407	84.67%	1,217,000	100.00%	1,092,794	1,092,794	89.79%	1,217,000	100.00%
TOTAL ALL LINES	2,108,000	2,046,812	2,042,868	96.91%	2,083,482	98.84%	2,046,812	2,046,812	97.10%	2,083,482	98.84%	1,925,190	1,925,190	91.33%	2,084,481	98.88%
NET PAYOUT %	\$2,042,868					96.91%										

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		71		Last Month		70		Last Year		59		MONTH TARGETED		
		Unlimited Incurred	Limited Incurred	Actual	30-Nov-23	Unlimited Incurred	Limited Incurred	Actual	31-Oct-23	Unlimited Incurred	Limited Incurred	Actual	31-Oct-22			
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	0	0	0.00%	183,000	100.00%
GEN LIABILITY	576,000	5,918	5,918	1.03%	556,629	96.64%	5,918	5,918	1.03%	557,276	96.75%	4,185	4,185	0.73%	559,060	97.06%
AUTO LIABILITY	103,000	28,126	28,126	27.31%	99,990	97.08%	28,126	28,126	27.31%	100,097	97.18%	28,126	28,126	27.31%	98,820	95.94%
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	1,232,000	100.00%	1,121,394	1,121,394	91.02%	1,232,000	100.00%	1,121,394	1,121,394	91.02%	1,230,278	99.86%
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	2,071,620	98.93%	1,415,316	1,415,316	67.59%	2,072,373	98.97%	1,153,705	1,153,705	55.10%	2,071,158	98.91%
NET PAYOUT %	\$1,385,892					66.18%										

2013 2014 2015 YEARS

Gloucester County Insurance Commission
 CLAIMS MANAGEMENT REPORT
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AS OF November 30, 2023

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

2013	Budget	Current		131		MONTH	Last Month		130		MONTH	Last Year		119		MONTH
		Unlimited Incurred	Limited Incurred	Actual	30-Nov-23		Actual	Incurred	Limited Incurred	Actual		31-Oct-23	Actual	Incurred	Limited Incurred	
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	0	0	0.00%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	14,558	14,558	1.50%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,394,955	1,394,955	107.96%	1,292,157	100.00%	1,394,955	1,394,955	107.96%	1,292,157	100.00%	1,451,113	1,451,113	112.30%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,587,457	1,587,457	61.67%	2,537,906	98.60%	1,587,457	1,587,457	61.67%	2,537,906	98.60%	1,488,269	1,488,269	57.82%	2,537,906	98.60%
NET PAYOUT %	\$1,567,346				60.89%											

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		119		MONTH	Last Month		118		MONTH	Last Year		107		MONTH
		Unlimited Incurred	Limited Incurred	Actual	30-Nov-23		Actual	Incurred	Limited Incurred	Actual		31-Oct-23	Actual	Incurred	Limited Incurred	
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	0	0	0.00%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	151,871	151,871	19.60%	747,660	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	1,107,261	100.00%	729,107	729,107	65.85%	1,107,261	100.00%	745,774	745,774	67.35%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	2,164,840	98.67%	981,610	981,610	44.74%	2,164,840	98.67%	901,594	901,594	41.09%	2,164,840	98.67%
NET PAYOUT %	\$981,610				44.74%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current		107		MONTH	Last Month		106		MONTH	Last Year		95		MONTH
		Unlimited Incurred	Limited Incurred	Actual	30-Nov-23		Actual	Incurred	Limited Incurred	Actual		31-Oct-23	Actual	Incurred	Limited Incurred	
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	0	0	0.00%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	578,081	578,081	85.01%	656,181	96.50%
AUTO LIABILITY	91,000	307,746	307,246	337.63%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%
WORKER'S COMP	1,157,000	1,813,179	1,813,179	156.71%	1,157,000	100.00%	1,813,179	1,813,179	156.71%	1,157,000	100.00%	1,870,023	1,870,023	161.63%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,188,679	3,188,179	147.74%	2,131,393	98.77%	3,188,679	3,188,679	147.76%	2,131,393	98.77%	2,755,850	2,755,850	127.70%	2,131,393	98.77%
NET PAYOUT %	\$3,078,386				142.65%											

2010 2011 2012 YEARS

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

AS OF November 30, 2023

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

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

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

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

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

2012	Budget	Current			MONTH TARGETED	Last Month			MONTH TARGETED	Last Year			MONTH TARGETED			
		Unlimited Incurred	Limited Incurred	Actual 30-Nov-23		Unlimited Incurred	Limited Incurred	Actual 31-Oct-23		Unlimited Incurred	Limited Incurred	Actual 31-Oct-22				
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	0	0	0.00%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	328,203	328,203	33.84%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	357,331	357,331	520.51%	66,547	96.94%
WORKER'S COMP	1,292,157	1,198,863	1,198,863	92.78%	1,292,157	100.00%	1,198,863	1,198,863	92.78%	1,292,157	100.00%	1,336,818	1,336,818	103.46%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,096,613	2,096,613	81.58%	2,533,888	98.60%	2,096,613	2,096,613	81.58%	2,533,888	98.60%	2,022,352	2,022,352	78.69%	2,533,888	98.60%
NET PAYOUT %	\$2,082,548															



AVAILABLE ONLINE AT NO COST TO MEMBERS

SAVE THE DATES

14th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 19 ▶ 9:00 AM – NOON

FRIDAY, APRIL 26 ▶ 9:00 AM – NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is expected to be eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contract Hours)
- Registered Public Purchasing Officials (RPPO)
- Qualified Purchasing Agents (QPA)

TO REGISTER

Visit njmel.org or email Jaine Testa at jainet@permainc.com

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**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

AGENDA

FRIDAY, APRIL 19

- Keynote Address
- Ethics
- Benefits Issues

FRIDAY, APRIL 26

- JIF Governance
- Status of Insurance Markets
- Legislative Issues
- Coverage Overview
- Claims Concerns
- Risk Control Update
- Cyber Update

THE POWER OF COLLABORATION

njmel.org

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 22-24

FEBRUARY 2024

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

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

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

FUND YEAR 2023

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001771			
001771	MADDEN & MADDEN	LEGAL SER. - PHILIPS # 4365207.006 2023	1,815.00
			1,815.00
001772			
001772	PERMA RISK MANAGEMENT SERVICES	2023 AATRIX 1099 FILING	29.90
			29.90
001773			
001773	BROWN & CONNERY, LLP	LEGAL- J PHILIPS INV 329137 THRU 11/23	1,979.00
			1,979.00
001774			
001774	SPARK CREATIVE GROUP	SITE UPDATES INV 5424	125.00
			125.00
		Total Payments FY 2023	3,948.90

FUND YEAR 2024

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001770			
001770	NEW JERSEY COUNTIES EXCESS JIF	CEL- 1ST INSTALL 2024	3,115,176.00
			3,115,176.00
001775			
001775	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN. FEE 02/24 INV 0353-0224	7,846.50
			7,846.50
001776			
001776	PERMA RISK MANAGEMENT SERVICES	POSTAGE 01/24	8.67
001776	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 02/24	14,080.75
			14,089.42
001777			
001777	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 02/24 INV 15008	5,572.33
			5,572.33
001778			
001778	THE ACTUARIAL ADVANTAGE	ACTUARIALSERVICE FEE 02/24	777.08
			777.08
001779			
001779	CHANCE & MCCANN, LLC	ATTORNEY FEES - INV 130 01/24	2,175.00
			2,175.00

001780				
001780	VIOLA YEAGER	MEDICAL REIMBURSEMENT 01/24		481.84
				481.84
001781				
001781	NJ ADVANCE MEDIA	ACCT 1159386 AD 10823578 2/2/24		35.20
				35.20
001782				
001782	DUANE SARMIENTO	MEDICAL REIMBURSEMENT 01/24		3,168.76
				3,168.76
001783				
001783	GANNETT NEW YORK NJ LOCAIQ	A # 1122468 INV 6175587-9684253 1/4/24		24.94
001783	GANNETT NEW YORK NJ LOCAIQ	A # 1122468 INV 6175587- 9683492 1/4/24		47.63
				72.57
001784				
001784	HARDENBERGH INSURANCE GROUP	RMC FEE 02/24 INV 15008		28,711.75
				28,711.75
			Total Payments FY 2024	3,178,106.45
			TOTAL PAYMENTS ALL FUND YEARS	\$3,182,055.35

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. 23-24

FEBRUARY 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>
W02240			
W02240	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 02/24	2,820.00
W02240	CONNER STRONG & BUCKELEW	CSB CONSULTING FEES 02/24	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	November			
CURRENT FUND YEAR	2023			
Description:	GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim	
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$5,823,096.52	5,795,974.76	5,287.96	21,833.80
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	\$129,531.95	\$9,166.66	\$114,882.79	\$5,482.50
10 (Withdrawals - Sales)	-\$332,968.89	-\$212,603.60	-\$114,882.79	-\$5,482.50
Ending Cash & Investment Balance	\$5,619,659.58	\$5,592,537.82	\$5,287.96	\$21,833.80
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$93,277.00	\$18,521.83	\$72,319.86	\$2,435.31
(Less Deposits in Transit)	-\$9,166.66	-\$9,166.66	\$0.00	\$0.00
Balance per Bank	\$5,703,769.92	\$5,601,892.99	\$77,607.82	\$24,269.11

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

Current Fund Year: 2023 Month Ending: November										
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL			TOTAL
OPEN BALANCE	284,639.14	3,937,469.23	(112,780.01)	964,902.95	10,101.67	411,329.61	327,434.77	0.00	0.00	5,823,097.35
RECEIPTS										
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts*	0.00	0.00	0.00	0.00	0.00	9,166.66	0.00	0.00	0.00	9,166.66
TOTAL	0.00	0.00	0.00	0.00	0.00	9,166.66	0.00	0.00	0.00	9,166.66
EXPENSES										
Claims Transfers	(12,355.16)	2,092.50	0.00	114,882.79	0.00	0.00	0.00	0.00	0.00	104,620.13
Expenses	0.00	0.00	0.00	0.00	0.00	86,461.65	0.00	0.00	0.00	86,461.65
Other Expenses*	12,355.16	0.00	0.00	0.00	0.00	9,166.66	0.00	0.00	0.00	21,521.82
TOTAL	0.00	2,092.50	0.00	114,882.79	0.00	95,628.31	0.00	0.00	0.00	212,603.60
END BALANCE	284,639.14	3,935,376.73	(112,780.01)	850,020.16	10,101.67	324,867.96	327,434.77	0.00	0.00	5,619,660.41

**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 February 22, 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 1/1/23 to 1/31/24 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 February 22, 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
01/01/2024 Thru 01/31/2024

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
01/01/2024 Thru 01/31/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	5969	3530002824 001	GLOUCESTER COUNTY	4/28/2021	4/28/2021	BELLMAWR COLLISION CENTER	1/26/2024	2020 FORD 450 PLATE CG5BFB	2,929.49	2,929.49
Total for Coverage: Auto Physical Damage							Number of entries: 1		2,929.49	2,929.49
Coverage: General Liability										
C	5965	3530002226 001	CARDOSO BAEZ, JONATHAN	10/3/2023	10/30/2023	MADDEN & MADDEN PA	1/12/2024	STATEMENT# 27	2,825.00	2,825.00
C	5966	3530003013 001	RODRIGUEZ, MARISA	12/8/2023	12/20/2023	MADDEN & MADDEN PA	1/12/2024	STATEMENT# 1	1,980.00	1,980.00
C	5967	3530001524 001	PFOST, DONALD	10/4/2023	11/22/2023	MADDEN & MADDEN PA	1/12/2024	STATEMENT# 57	810.00	810.00
C	5968	3530003476 001	IANNELLI, ALFRED	12/12/2023	12/27/2023	MADDEN & MADDEN PA	1/12/2024	STATEMENT# 3	585.00	585.00
C	5970	3530002226 001	CARDOSO BAEZ, JONATHAN	11/16/2023	12/27/2023	MADDEN & MADDEN PA	1/26/2024	STATEMENT# 28	2,340.00	2,340.00
Total for Coverage: General Liability							Number of entries: 5		8,540.00	8,540.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 6		11,469.49	11,469.49



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	1	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
YTD Total	1	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

Monthly Summary	January
Total Reductions (before fees):	\$8,929.63
Percent:	40%
Net Reductions:	\$7,679.48
Percent:	34%

YTD Summary	
Total Reductions (before fees):	\$8,929.63
Percent:	40%
Net Reductions:	\$7,679.48
Percent:	34%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: February 13, 2024
DATE OF MEETING: February 22, 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>		

January - February 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 25:** Attended the GCIC meeting.
- **February 12:** Conducted a Loss Control Survey at the GCIC Fleet Garage.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **February 13:** Plan to attend the GCIC Claims Committee meeting.
- **February 22:** Plan to attend the GCIC meeting.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: Snowstorm Operations Best Practices – January 19.
- NJCE JIF - JAM SD Bulletin: Lithium-Ion Batteries Hazards & Best Practices – January 24.
- NJCE JIF - JAM SD Bulletin: PEOSH Recording & Reporting Injuries & Illnesses for Fire and EMS – January 31.
- NJCE JIF - JAM SD Message: Manual on Uniform Traffic Control Devices 11th Edition (2024 Annual NJ Work Zone Safety Conference) – February 5.
- NJCE JIF: Safety Recalls Alert – Husqvarna Grass Trimmers – February 13.

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. *(February thru April 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.

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

DATE	TRAINING TOPIC	TIME
2/12/24	Chipper Safety	8:30 - 9:30 am
2/12/24	Hearing Conservation	10:00 - 11:00 am
2/12/24	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
2/13/24	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
2/13/24	Ethical Decision Making	9:00 - 11:30 am
2/13/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
2/14/24	Safety Committee Best Practices	8:30 - 10:00 am
2/14/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/15/24	Confined Space Entry	7:30 - 10:30 am
2/15/24	Fire Extinguisher Safety	11:00 - 12:00 pm
2/15/24	Chainsaw Safety	1:00 - 2:00 pm
2/20/24	Fire Safety	8:30 - 9:30 am
2/20/24	Introduction to Communication Skills	9:00 - 11:00 am
2/20/24	Lock Out/Tag Out (Control of Hazardous Energy)	10:00 - 12:00 pm
2/20/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/21/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
2/21/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
2/21/24	Preparing for the Unspeakable	9:00 - 10:30 am
2/21/24	Bloodborne Pathogens	1:00 - 2:00 pm
2/22/24	Housing Authority Sensibility	8:30 - 12:00 pm
2/22/24	Playground Safety Inspections	1:00 - 3:00 pm
2/22/24	Law Enforcement: Violence Prevention and Risk Considerations for Law Enforcement Officers when Interacting with Mental Health Consumers	1:00 - 2:30 pm
2/23/24	Sanitation and Recycling Safety	7:30 - 9:30 am
2/23/24	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
2/23/24	Flagger Skills and Safety	11:00 - 12:00 pm
2/23/24	Personal Protective Equipment	1:00 - 3:00 pm
2/26/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
2/26/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm

2/27/24	Confined Space Entry	8:30 - 11:30 am
2/27/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
2/28/24	Microlearning Theory and Practice	8:30 - 10:30 am
2/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
2/29/24	Public Employers: What You Need to Know	8:30 - 10:00 am
2/29/24	Fall Protection Awareness	1:00 - 3:00 pm
3/1/24	Personal Protective Equipment	8:30 - 10:30 am
3/1/24	Bloodborne Pathogens	11:00 - 12:00 pm
3/1/24	Fire Safety	1:00 - 2:00 pm
3/4/24	Hoists, Cranes, and Rigging	8:30 - 10:30 am
3/4/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/5/24	Safety Committee Best Practices	8:30 - 10:30 am
3/5/24	Hearing Conservation	11:00 - 12:00 pm
3/5/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
3/6/24	CDL Entry Level Driver Training (ELDT) Train-the-Trainer Program	9:00 - 10:30 am
3/6/24	Mower Safety	11:00 - 12:00 pm
3/6/24	Chainsaw Safety	1:00 - 2:00 pm
3/7/24	Ladder Safety/Walking & Working Surfaces	8:30 - 10:30 am
3/7/24	Playground Safety Inspections	1:00 - 3:00 pm
3/8/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:00 - 10:00 am
3/8/24	Implicit Bias in the Workplace	9:00 - 10:30 am
3/11/24	Fire Safety	8:00 - 9:00 am
3/11/24	Fire Extinguisher Safety	9:30 - 10:30 am
3/11/24	Flagger Skills and Safety	1:00 - 2:00 pm
3/12/24	Confined Space Entry	8:30 - 11:30 am
3/12/24	Preparing for First Amendment Audits	9:00 - 11:00 am
3/12/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/13/24	MSI-NJCE EXPO 2024: Excavation, Trenching, and Shoring (Cape May)*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, Driving Safety) (Cape May)*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Flagger Work Zone Safety (Cape May)*	8:30 - 12:30 pm
3/13/24	MSI-NJCE EXPO 2024: Practical Leadership - 21 Irrefutable Laws (Cape May)*	8:30 - 11:30 am
3/13/24	Bloodborne Pathogens	2:00 - 3:00 pm
3/14/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
3/15/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
3/15/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
3/18/24	Hearing Conservation	8:30 - 9:30 am
3/18/24	Bloodborne Pathogens	10:00 - 11:00 am
3/18/24	Introduction to Understanding Conflict	1:00 - 3:00 pm
3/19/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/19/24	Flagger Skills and Safety	11:00 - 12:00 pm
3/19/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
3/20/24	Shop and Tool Safety	7:30 - 8:30 am
3/20/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/20/24	Protecting Children from Abuse In New Jersey Local Government Programs	9:30 - 11:30 am
3/20/24	Personal Protective Equipment	1:00 - 3:00 pm
3/21/24	Accident Investigation	9:00 - 11:00 am

3/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
3/22/24	Driving Safety Awareness	1:00 - 2:30 pm
3/25/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
3/25/24	Fall Protection Awareness	1:00 - 3:00 pm
3/26/24	Harassment in the Workplace for Elected Officials, Managers, & Supervisors (Middlesex)*	9:00 - 11:00 am
3/26 – 3/27/24	NJCE: Leadership Skills for Supervisors Workshop – 2 DAY (Ocean County) *	9:00 - 3:30 pm
3/26/24	Confined Space Entry	8:30 - 11:30 am
3/26/24	Fire Extinguisher Safety	1:00 - 2:00 pm
3/27/24	Mower Safety	8:30 - 9:30 am
3/27/24	Chipper Safety	10:00 - 11:00 am
3/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
3/28/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
3/28/24	Ladder Safety/Walking & Working Surfaces	9:30 - 11:30 am
3/28/24	Special Event Management	1:00 - 3:00 pm
4/2/24	Back Safety/Material Handling	9:00 - 10:00 am
4/2/24	Bloodborne Pathogens	10:30 - 11:30 am
4/2/24	Mower Safety	7:30 - 8:30 am
4/2/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
4/3/24	MSI-NJCE Expo 2024: Excavation, Trenching, and Shoring (Morris)*	8:30 - 12:30 pm
4/3/24	MSI-NJCE Expo 2024: Fast Track to Safety (HazCom, BBP, Fire Safety, LOTO) (Morris)*	8:30 - 12:30 pm
4/3/24	MSI-NJCE Expo 2024: Flagger and Work Zone Safety (Morris)*	8:30 - 12:30 pm
4/3/24	MSI-NJCE Expo 2024: Practical Leadership - 21 Irrefutable Laws (Morris)*	8:30 - 11:30 am
4/4/24	Flagger Skills and Safety	11:00 - 12:00 pm
4/4/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
4/4/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
4/5/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
4/5/24	Confined Space Entry	8:30 - 11:30 am
4/8/24	Hearing Conservation	10:30 - 11:30 am
4/8/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
4/8/24	Personal Protective Equipment	8:00 - 10:00 am
4/9/24	Bloodborne Pathogens	7:30 - 8:30 am
4/9/24	Ethical Decision Making	9:00 - 11:30 am
4/9/24	Hoists, Cranes, and Rigging	1:00 - 3:00 pm
4/10/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
4/10/24	Microlearning Theory and Practice	1:00 - 3:00 pm
4/11/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
4/11/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
4/11/24	Shop and Tool Safety	10:30 - 11:30 am
4/12/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
4/12/24	Fire Extinguisher Safety	11:00 - 12:00 pm
4/12/24	Fire Safety	7:30 - 8:30 am
4/15/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
4/15/24	Playground Safety Inspections	8:30 - 10:30 am
4/16/24	Chainsaw Safety	10:00 - 11:00 am
4/16/24	Chipper Safety	8:30 - 9:30 am
4/16/24	Ethics for NJ Local Government Employees (Ocean)*	9:00 - 11:00 am

4/16/24	Protecting Children from Abuse In New Jersey Local Government Programs (Ocean)*	1:00 - 3:00 pm
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	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

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*](#)

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TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
 CC: Joseph Hrubash, GCIC Executive Director
 FROM: Christopher Powell and Public Entity Team, Risk Management Consultant
 DATE: 2/22/2024
 RE: Risk Management / Underwriting Services Director’s Report

I. Risk Management Services

A. Safety and Accident Review Committee Meeting

The next meeting will be held on Wednesday, March 6th at 9:30am at the Gloucester County Improvement Authority

B. 2024 NJCE JIF Coverage Amendments

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

C. 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.

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	Bond – Scirrotto	CNA	4/2/2024	\$70.00	\$70.00

All terms and conditions are per expiring.

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

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8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053

Vineland
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Vineland, NJ 08360

Philadelphia
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Philadelphia, PA 19107

Post Office Box 8000 · 8000 Sagamore Drive, Suite 8101 · Marlton, New Jersey 08053
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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

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.

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**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 *February 22, 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 *February 22, 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 February 22, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation
CLOSED SESSION
2-22-24

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003711	Dinger, R.	WC	PAR
2024319001	GCIA	Property	PAR
KY19K283975X	Wolf, K.	EPL	Settlement

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, January 25, 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, Sureatha Hobbs, Amy Zeiders
	Qual-Lynx Joe Lisciandri
	Medlogix Jennifer Goldstein
	PERMA Jennifer Concicella Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti, Dominique McDuffie
Attorney	Chance & McCann, LLC Kevin McCann, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Consulting Glenn Prince

ALSO PRESENT:

Carolyn Oldt, Gloucester County Library Commission
Susan Panto, Conner Strong & Buckelew
Bradford Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of December 7, 2023 and Open Minutes of December 21, 2023.

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF DECEMBER 7, 2023, AND OPEN MINUTES OF DECEMBER 21, 2023

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

Executive Director asked Mr. McCann to make a statement regarding the Oath of Office. Mr. McCann administered the Oath of Office and said the secretary will e-mail the documents out for signature and then they will be returned once signed. Ms. Dodd advised she had the signed Oath of Office from the Commissioners, and she would forward to Mr. McCann for his signature.

CORRESPONDENCE: NONE

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

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on January 9th 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 several action items.

REORGANIZATION RESOLUTIONS: The GCIC is required to reorganize at the January Executive Committee meeting as per the Commission's Rules & Regulations. Listed below are the necessary Reorganization Resolutions, which were included in the agenda. With the Chair's permission, Executive Director reviewed the Resolutions and asked to approve as a consent agenda.

- Resolution 1-24 Certifying the Appointment of Chairperson and Vice Chairman
- Resolution 2-24 Appoint Agent for Service of Process and Custodian of Records For the year 2024
- Resolution 3-24 Designating Official Newspapers for the Commission
- Resolution 4-24 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan
- Resolution 5-24 Designating Commission Treasurer
- Resolution 6-24 Designating Authorized Signatures for Commission Bank Accounts
- Resolution 7-24 Indemnifying Gloucester County Insurance Fund Commission Official/Employees
- Resolution 8-24 Appointing A Commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund Year 2024
- Resolution 9-24 Authorizing Commission Treasurer to Process Contracted Payments and Expenses
- Resolution 10-24 Fixing Public Meeting Dates for Year 2024

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS
NUMBER 1-24 THROUGH 10-24**

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

MEETING DATES FOR 2024: Included in the agenda were the proposed virtual meeting schedule for 2024. Executive Director, said as we have done in the past there are no meetings scheduled for March, May, July, August, and November. However, the Commissioners can decide with enough advanced notice to schedule additional meetings, switch to in-person meetings or cancel any meeting. The Meeting Dates were approved with the Reorganization Resolutions.

2024 PROPERTY AND CASUALTY BUDGET: At the December 7, 2023 meeting the 2024 Property and Casualty Budget was introduced. In accordance with the regulations the budget was advertised in the Commission’s official newspapers. Executive Director said the Public Hearing for the budget will be held at this meeting and a copy of the introduced 2024 Property and Casualty Budget in the amount of \$8,804,321 appeared in the agenda. Also included was a copy of the assessments by member entity. The assessments are due on 3/15/24, (40%), 5/15/24 (30%) and 10/15/24 (30%). Included in the agenda was Resolution 11-24 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2024
PROPERTY & CASUALTY BUDGET**

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

DISCUSSION OF BUDGET AND ASSESSMENTS – No additional discussion on the budget and assessment.

MOTION TO CLOSE THE PUBLIC HEARING

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

**MOTION TO APPROVE RESOLUTION 11-24 AUTHORIZING AND
ADOPTING THE PROPERTY & CASUALTY BUDGET FOR THE
GLOUCESTER COUNTY INSURANCE COMMISSION AS
PRESENTED FOR THE COMMISSION YEAR 2024 & CERTIFY THE
2024 ASSESSMENTS**

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

2024 HEALTH BENEFITS BUDGET: At the December 7, 2023, meeting the 2024 Health Benefits Budget was also introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspapers. Executive Director said the Public Hearing for the budget will be held at this meeting and a copy of the 2024 Health Benefits Budget appeared in the budget. The budget amount for 2024 is \$704,021 and did not change since introduction. Ms. Panto said the

budget reflects the self-insured dental program only. Included in the agenda was Resolution 12-24 Authorizing and Adopting the Self Insurance Dental Program.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2024 HEALTH BENEFIT BUDGET

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

DISCUSSION OF BUDGET AND ASSESSMENTS: No additional discussion on the budget and assessments.

MOTION TO CLOSE THE PUBLIC HEARING

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MOTION TO APPROVE RESOLUTION 12-24 AUTHORIZING AND ADOPTING THE SELF INSURANCE DENTAL PROGRAM FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2024

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

2024 PROFESSIONAL SERVICES RESOLUTIONS: Executive Director said at the December 21st Commission Meeting the Commissioners discussed the responses to the RFP's and made their recommendations. Included in the agenda were the resolutions appointing the Professionals and the Defense Attorneys for a period of January 1, 2024 to December 31, 2024.

Resolution 13-24 Appointing Professionals

Bowman & Company, LLP, The Actuarial Advantage, Inc., Chance & McCann, Susan Schaefer, LLC & Medlogix, LLC

Resolution 14-24 Appointing Defense Attorney

Madden & Madden, P.A., Capehart Scatchard, Brown & Connery, LLP & Law Firm of John A. Alice

MOTION TO APPROVE RESOLUTION 13-24 AND 14-24 FOR A PERIOD OF JANUARY 1, 2024 TO DECEMBER 31, 2024

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

RESOLUTION AUTHORIZING AN AMENDMENT TO HARDENBERGH INSURANCE GROUP'S SERVICE AGREEMENT: At our last meeting we approved an amendment to Hardenbergh Insurance Group's Service Agreement. Executive Director said the amendment extends the contract for specified risk control services. Included in the agenda was Resolution 15-24, Authorizing Execution of an Amendment to the Service Agreement between the Gloucester County Insurance Commission and Hardenbergh Insurance Group.

MOTION TO APPROVE RESOLUTION 15-24 AUTHORIZING EXECUTION OF AN AMENDMENT TO THE SERVICE AGREEMENT BETWEEN THE

**GLOUCESTER COUNTY INSURANCE COMMISSION AND
HARDENBERGH INSURANCE GROUP**

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

CAIR MOTOR VEHICLE REPORTS: We have received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. Executive Director said as we did in the past the Commission paid for this expense and will be allocated to the miscellaneous and contingency account.

**MOTION TO APPROVE PAYMENT TO THE NEW JERSEY MOTOR
VEHICLE COMMISSION IN THE AMOUNT OF \$150 FOR THE ANNUAL
ADMINISTRATIVE FEE FOR ONLINE MOTOR VEHICLE REPORTS**

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): The NJCE Finance Sub-Committee met several times since the budget introduction, December 4, December 27 and January 5 to stay on top of the Underwriting Manager’s reports. The NJCE held a special meeting on January 11 to adopt the 2024 Budget. Executive Director provided a verbal update noting Underwriting Manager was able to negotiate a buy down in the property retention from \$3 million to \$1 million. Chairman Sheehan complimented the NJCE Team and Underwriting Manager for their hard work in navigating the challenging market. The NJCE is scheduled to meet again on Thursday, February 22, 2024, at 9:30 AM via Microsoft Teams to conduct the 2024 Reorganization.

CERTIFICATE OF INSURANCE REPORTS: Included in the agenda was the certificate of issuance report from the NJCE which lists the certificates issued in the month of December. Executive Director said there was (1) one certificate of insurance issued in December.

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 October. Executive Director reported that as of October 31, 2023, there was a statutory surplus of \$2,576,348. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE \$1,796,177. The total cash amount is \$5,823,097.

NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK: Included in the agenda was a copy of the Financial Fast Track for the month of November. Executive Director reported as of November 30, 2023 the Fund had a surplus of \$11,246,188. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$6,707,551 and the cash amount is \$32,396,522.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK: Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of October. Ms. Panto reported that as of October 31, 2023 there was a statutory surplus of \$418,997. The total cash amount is \$509,583.

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 October 31, 2023. Executive Director reviewed the reports noting the Commission is trending ahead in 2023 especially compared to 2022 year, which may be a breakeven year. This is an improvement in 2021 and strongly correlates to the Financial Fast Track and ability to generate surplus.

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 260.

TREASURER REPORT: Chairman Sheehan reported the agenda included the January Property, Casualty Bills, and benefits list, which were Resolutions 16-24, Resolution 17-24, respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 16-24, RESOLUTION 17-24, 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 18-24 Inservco Liability Check Register for the period of 11/1/23 to 11/30/23 and 12/1/23 to 12/31/23.

MOTION TO APPROVE RESOLUTION 18-24 LIABILITY CHECK REGISTER FOR THE PERIOD OF 11/1/23 to 11/30/23 and 12/1/23 TO 12/31/23

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of December 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
November	54	\$70,924.79	\$50,524.74	\$20,400.05	\$17,630.55	97%	89%
December	39	\$22,399.22	\$12,061.78	\$10,337.44	\$8,890.20	80%	92%

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 December 2023 through January 2024. The training opportunities through March 23rd and numerous video briefings have been added to njce.org. The Leadership Academy registration period will open June 1st to June 22nd. Mr. Prince advised the Munich RE safety grant is available again for 2024 and has increased from last year to \$60,000 split between ten members. A letter will be distributed separately outlining the program.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:
 REPORT:
 RISK MANAGEMENT SERVICES**

2024 GLOUCESTER COUNTY INSURANCE COMMISSION SAFETY KICK OFF MEETING: Enclosed was a summary of the evaluations to continue to enhance the training conducted in the safety meetings.

PROPERTY DAMAGE PAYMENTS TO COUNTY: Ms. Violetti said last year there were three incidents in which property damage was sustained due to the fault of a third party. The amount of such damage sustained were below the County’s deductible or were vehicles which did not have collision coverage. In 2023, the total amount of damages incurred was \$15,521.94 to which \$3,409.31 have been recovered. To date, there are two incidents which are still open to which Hardenburgh continues to follow up for payment.

2024 CLAIMS CHARTER: Included in the agenda was the 2024 Claims Charter. Ms. Violetti said there have been no revisions to the contents.

MOTION TO ADOPT THE 2024 CLAIMS CHARTER

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

UNDERWRITING SERVICES DIRECTOR: The following renewals are in process. Ms. Violetti requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. If there is, Hardenburgh will seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2024	\$1,209.00

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY CONTINGENT UPON THE RENEWAL PREMIUM NOT INCREASING MORE THAN 10% AND NO SIGNIFICANT REDUCTION IN THE TERMS AND CONDITIONS

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

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 19-24 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 #3530002966 FROM \$49,630.07 TO \$75,000 AN INCREASE OF \$25,369.93

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002497 FROM \$30,000 TO \$69,423.22 AN INCREASE OF \$39,423.22

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530003607 FROM \$0.00 TO \$500 AN INCREASE OF \$500.00

MOTION FOR THE COMMISSION TO EXTEND COVERAGE NOT TO EXCEED ROWAN COLLEGE OF SOUTH JERSEY'S \$50,000 LAYER TO COVER THE COLLEGE FOR CLAIM EXPENSES (DEFENSE AND POTENTIAL SETTLEMENT, IF APPLICABLE) FOR THE APPLICABLE CLAIM WITH THE ADDITION OF THE FUND ATTORNEY'S LETTER EXPRESSING THE COMMISSION'S STANCE.

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

Chairman Sheehan advised the next meeting would be on February 22, 2024 at 1:00 PM

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 1:43 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

2024 Plan of Risk Management

RESOLUTION NO. 20-24

Gloucester County Insurance Commission
(hereinafter the "Insurance Commission")

BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2024 PLAN OF RISK MANAGEMENT, EFFECTIVE 01/01/2024, SHALL BE:

- 1.) The perils or liability to be insured against.
 - a.) The Insurance Commission insures the following perils or liability:
 - Workers' Compensation including Employer's Liability, USL&H and Harbor Marine/Jones Act.
 - General Liability including Law Enforcement Liability Employee Benefits Liability, Automobile Liability (including PIP and Uninsured/Underinsured Motorists Coverage).
 - Property, Auto Physical Damage and Boiler & Machinery.
 - b.) The following coverages are provided to the Insurance Commission's member entities by the County's membership in the New Jersey Counties Excess Joint Insurance Fund (NJCF):
 - Excess Workers' Compensation including employers liability
 - Excess Liability
 - Excess Property including Boiler and Machinery
 - Public Officials Liability/School Board Legal/EPL
 - Crime
 - Pollution Liability
 - Medical Professional and General Liability
 - Excess Medical Professional and General Liability
 - Employed Lawyers Liability
 - Cyber Liability
 - Non-Owned Aircraft Liability

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

- Workers' Compensation – Statutory
- Employer's Liability - \$26,150,000
- USL&H – Included
- Harbor Marine/Jones Act – Included

b.) Excess Liability (General, Automobile, Law Enforcement, Employee Benefits) limits.

- \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
- Subsidence - \$750,000 per occurrence
- Owned Watercraft 35' in length or less - \$750,000.
- Garage Liability - \$750,000
- The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
- The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
- Care, Custody & Control for Horses at Dream Park: \$25,000 Per Horse

c.) Public Officials Liability/School Board Legal/Employment Practices Liability

- Limit: \$15,000,000 each claim and in the annual aggregate
 - Healthcare entities: \$1,000,000 each claim and in the annual aggregate
- Retentions:
 - Gloucester County - \$100,000

- Rowan College of South Jersey - \$25,000 SBL/\$50,000 EPL
 - Sexual Abuse: \$100,000
- Gloucester County UA - \$5,000
- Gloucester County LC - \$5,000
- Gloucester County IA - -\$25,000 SBL/\$100,000 EPL

d.) Property/Equipment Breakdown

Property Per Occurrence Limits:

- a. All Risk: \$260,000,000 Per Occurrence
- b. Flood: \$100,000,000 Aggregate, except
 - i. Flood, High Hazard: \$75,000,000 Aggregate
- c. Earthquake: \$150,000,000 Aggregate
- d. Vehicles (PD Only): \$10,000,000
 - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)
- e. UAS (Drones) - \$100,000
- f. Working Dogs - \$100,000

Property Deductibles

- All Other: \$250,000
- Equipment Breakdown: \$50,000
- Flood, SFHA:
 - Building: Max available NFIP Limit (\$500,000)
 - Contents: Max available NFIP Limit (\$500,000)
 - Time Element: \$500,000
- Named Storm:
 - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
 - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence.
 - Minimum Deductible: \$500,000 per occurrence

e.) Crime

Limit per occurrence:

- Gloucester County – \$1,000,000
- Gloucester County Library Commission - \$1,000,000

- Gloucester County Utilities Authority - \$1,000,000
- Rowan College of South Jersey - \$1,000,000
- Gloucester County Improvement Authority - \$1,000,000

Deductible per occurrence:

- Gloucester County – \$15,000
- Gloucester County Library Commission - \$10,000
- Gloucester County Utilities Authority - \$10,000
- Rowan College of South Jersey - \$10,000
- Gloucester County Improvement Authority - \$10,000

f.) Pollution Liability

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate
- Member Entity Deductible: \$50,000

g.) Medical Professional General Liability/Excess Medical Professional

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
- Member Entity Retentions GL and PL:
 - Gloucester County – \$25,000 Includes, Division of Education & Disability, Division of Senior Services and Department of Health Services.
 - Gloucester County IA (Shady Lane) - \$25,000
 - Gloucester County Prosecutors Office (SANE) - \$5,000
 - Rowan College of South Jersey: Allied health Programs– \$5,000
 - GC Emergency Response Center - \$20,000
 - GCIC Scheduled Physicians - \$5,000
 - G. Feigin – GC
 - J. Palmer – GC
 - J. Briskin – GC (Tail)
 - C. Siebert – GC (Tail)
 - L. Lawson-Briddell – RCSJ
 - W. Leonard – RCSJ
 - C. DiAngelo – GC (Tail)
 - E. Chmara – GC (Tail)
 - I.Hood – GC
 - M. Prial – GC (Tail)
 - P. Mazari – GC
 - D. Shah – GC (Tail)
 - D. Mussoline - RCSJ

- h.) Employed Lawyers Professional Liability
 - Limit per claim and annual aggregate: \$5,000,000/\$10,000,000
 - Member Entity Self Insured Retentions:
 - Gloucester County \$25,000
- i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager
- j.) Non-Owned Aircraft.
 - Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
 - Medical Expense: \$5,000
 - Rotor Wing: \$5,000,000
- k.) Active Assailant.
 - Per Occurrence/Aggregate: \$5,000,000
 - Deductible: \$25,000
 - Waiting Period: 12 Hours
 - Insured Entities: Gloucester County Improvement Authority, Rowan College of South Jersey, Gloucester County Library, Gloucester County Utilities Authority

NOTICE: The above description is a general overview of the coverage and limits provided by the Insurance Commission. The actual terms and conditions are defined in the individual policy documents and this Risk Management Plan. All issues and/or conflicts shall be decided upon by the individual policy documents.

- 3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).
 - a.) Workers' Compensation (all coverages) - \$300,000 CSL
 - b.) Excess Liability (all coverages) - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
 - c.) Public Officials Liability/School Board Legal/Employment Practices Liability –
 - a. Gloucester County: \$150,000 x \$100,000
 - b. GCUA: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000

- c. GCLC: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000
 - d. RCSJ: EPL - \$50,000 x \$50,000
- d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
 - 1. Flood, SFHA: \$500,000
 - 2. Equipment Breakdown: \$50,000 excess of \$50,000
 - e.) Crime – None
 - f.) Pollution Liability – None
 - g.) Medical Professional General Liability – None
 - h.) Employed Lawyers Liability – None
 - i.) Cyber Liability –
 - j.) Non Owned Aircraft – None
 - k.) Active Assailant – None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission’s Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission’s Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The

Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's excess insurers. Every three years, the NJC's internal auditors may conduct an audit.
- b.) Annually the Executive Director or their designee will update the claim acknowledgment contact exhibit and distribute it to all applicable parties.
- c.) Each member entity is provided with a claim reporting procedure and appropriate forms.
- d.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (CSG) component *through a contract* whose procedures are integrated into the Insurance Commission's claims process.
- e.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

- a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
 - Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.
- 11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.
- \$25,000 for workers compensation claims
 - \$15,000 for liability claims
 - With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 22 day of February, 2024

Gloucester County Insurance Commission

By: _____
Chairperson

Attest: _____
Secretary

APPENDIX III

2024 Renewal Webinar

2024



**NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND**

Renewal Overview

January 13, 2024

Premium Analysis

Coverage	Projected (August)		Actual (January)		
	Pricing	Rate Delta	Pricing	Rate Delta	Enhancements
Excess Liability	\$ 5,911,400	10%	\$ 5,665,500	3%	
Excess Liability (\$10m x \$10m)	\$ 2,926,000	10%	\$ 2,575,000	-8%	
Workers' Compensation & Employer's Liability	\$ 3,080,642	5%	\$ 3,039,927	4%	
Public Officials Liability & Employment Practices Liability	\$ 1,468,668	5%	\$ 1,448,529	4%	
Crime	\$ 194,395	5%	\$ 200,586	8%	
Medical Professional & General Liability	\$ 635,800	10%	\$ 605,000	4%	
Excess Medical Professional & General Liability (\$10m x \$1m)	\$ 401,100	5%	\$ 400,000	4%	
Excess Medical Professional & General Liability (\$10m x \$11m)	\$ 323,265	5%	\$ 316,542	3%	
Employed Lawyers	\$ 160,034	5%	\$ 154,470	5%	
Non-Owned Aircraft Liability	\$ 49,092	5%	\$ 51,431	10%	
Cyber Primary	\$ 1,132,845	5%	\$ 1,200,000	11%	Per occurrence limit increased to \$5M all members
Cyber Excess	\$ 348,840	2%	\$ 650,000	71%	Limit increased from \$2M to \$5M
Aviation - Monmouth	\$ 45,471	5%	\$ 47,661	11%	
Marina Operators - Monmouth	\$ 22,524	5%	\$ 22,290	4%	
Property - Monmouth	\$ 963,978	10%	\$ 921,451	10%	
Underground Storage Tank - Monmouth	\$ 16,376	5%	\$ 16,746	7%	
Fiduciary - Monmouth	\$ 5,915	5%	\$ 5,060	-6%	
Property - \$260m & Equipment Breakdown - \$100M	\$ 12,987,369	10%	\$ 12,723,115	6%	Reduced property retention from \$3M to \$1M
Terrorism	\$ 112,815	10%	\$ 112,815	10%	
Active Assailant	\$ 78,750	10%	\$ 75,000	9%	
Travel Accident - BCIT & BCSSSD	\$ 25,653	5%	\$ 24,422	4%	
Subtotal	\$ 30,890,929	11.9%	\$ 30,255,545	5.2%	
Underwriting Manager Fee	\$ 492,109	2%	\$ 492,109	2%	
GRAND TOTAL	\$ 31,383,039	11.9%	\$ 30,747,655	5.2%	

Coverage Updates

Property

Overview

- With Zurich's further decrease in insuring medium- and high-hazard natural catastrophe prone risks, it had decided to leave the NJCE property program, which we were well prepared for entering the 2024 renewal cycle.
- A restructuring of our program allowed us to garner significant capacity and competition in the marketplace.
- Renewal program details:
 - Lexington (AIG) is now leading our program and we are utilizing a modified version of its policy
 - Maintained the \$260m loss limit
 - Reduced the AOP retention from \$3M to \$1M
- In large layered and quota share programs, it makes more sense to place the Equipment Breakdown separately, for which we have placed it with Chubb:
 - \$100m loss limit (Property Damage & Business Income)
- Terrorism remains placed separately with Ironshore & Lloyds of London

Coverage Updates

Property

Structure - 1/2

Incumbent
New Capacity

<p>\$260,000,000 All Risk Including NWS, EQ</p>	<p>Carrier Share</p> <p>Limit</p>	<p>Mitsui 33.33% of \$150M x \$110M</p> <p>\$50,000,000</p>				<p>Aspen 1.78% of \$150M x \$110M</p> <p>\$2,670,000</p>	<p>TAL Lloyds of London 3% of \$150M x \$110M</p> <p>\$4,500,000</p>	<p>New Ark Lloyds of London 2% of \$150M x \$110M</p> <p>\$3,000,000</p>
<p>\$110,000,000 All Risk Including NWS, Flood, EQ</p>	<p>Carrier Share</p> <p>Limit</p>	<p>Canopus 10% of \$60M x \$50M</p> <p>\$6,000,000</p>	<p>WRB Specialty 8.33% of \$60M x \$50M</p> <p>\$5,000,000</p>	<p>AUW Lloyds of London 2% of \$60M x \$50M</p> <p>\$1,200,000</p>	<p>Alcor (BM) 4.5% of \$60M x \$50M</p> <p>\$2,700,000</p>	<p>Westfield 5% of \$60M x \$50M</p> <p>\$3,000,000</p>	<p>RSUI 10% of \$60M x \$50M</p> <p>\$6,000,000</p>	<p>RiskSmith 5% of \$60M x \$50M</p> <p>\$3,000,000</p>
<p>\$50,000,000 All Risk Including NWS, Flood, EQ</p>	<p>Carrier Share</p> <p>Limit</p>	<p>SRU 12% of \$50M x \$25M</p> <p>\$3,000,000</p>		<p>RiskSmith 6.667% of \$50M x \$25M</p> <p>\$1,666,750</p>	<p>Markel 10% of \$50M x \$25M</p> <p>\$2,500,000</p>	<p>Fidelis 10% of \$50M x \$25M</p> <p>\$2,500,000</p>		<p>NEW ARK Lloyds of London 3% of \$50M x \$25M</p> <p>\$750,000</p>
<p>\$25,000,000 All Risk Including NWS, Flood, EQ</p>	<p>Carrier Share</p> <p>Limit</p>	<p>Lexington 10% of Primary \$25M</p> <p>\$2,500,000</p>	<p>STARR SLIC 6.667% of Primary \$25M</p> <p>\$1,666,750</p>	<p>Westchester 10% of Primary \$25M</p> <p>\$2,500,000</p>		<p>Fidelis 5% of Primary \$25M</p> <p>\$1,250,000</p>	<p>SRU (National Fire and Marine) 10% of Primary \$25M</p> <p>\$2,500,000</p>	

Coverage Updates

Property

Structure – 2/2

Incumbent
New Capacity

<p>\$260,000,000 All Risk Including NWS, EQ</p>	<p>Carrier Share</p> <p>Limit</p>	<p>Velocity 13.33% of \$150M x \$110M</p> <p>\$20,000,000</p>		<p>STARR SLIC 23.33% of \$150M x \$110M</p> <p>\$35,000,000</p>		<p>Fidelis 23.22% of \$150M x \$110M</p> <p>\$34,830,000</p>				
<p>\$110,000,000 All Risk Including NWS, Flood, EQ</p>	<p>Carrier Share</p> <p>Limit</p>	<p>Ironshore 4.167% of \$60M x \$50M</p> <p>\$2,500,000</p>	<p>Kinsale 8.33% of \$60M x \$50M</p> <p>\$5,000,000</p>	<p>Axis 8.33% of \$60M x \$50M</p> <p>\$5,000,000</p>	<p>Fidelis 18.1003% of \$60M x \$50M</p> <p>\$10,860,200</p>	<p>ARK Lloyds of London 3% of \$60M x \$50M</p> <p>\$1,800,000</p>				
<p>\$50,000,000 All Risk Including NWS, Flood, EQ</p>	<p>Carrier Share</p> <p>Limit</p>									
<p>\$25,000,000 All Risk Including NWS, Flood, EQ</p>	<p>Carrier Share</p> <p>Limit</p>	<p>Starstone 10% of Primary \$50M</p> <p>\$5,000,000</p>	<p><u>ASCOT</u> Lloyds of London 3% of Primary \$50M</p> <p>\$1,500,000</p>	<p><u>CIN</u> Lloyds of London 4% of Primary \$50M</p> <p>\$2,000,000</p>	<p>SOMPO 5% of Primary \$50M</p> <p>\$2,500,000</p>	<p><u>Kiln / KI / AXS</u> Lloyds of London 23.1% of Primary \$50M</p> <p>\$11,550,000</p>	<p>Munich Re 5% of Primary \$110M</p> <p>\$5,500,000</p>	<p>Beazley 1.7329% of Primary \$110M</p> <p>\$1,906,300</p>	<p>BERKSHIRE HATHAWAY 5% of Primary \$110M</p> <p>\$5,500,000</p>	<p><u>HCC</u> Lloyds of London 1.5% of Primary \$110M</p> <p>\$1,650,000</p>
<p>Deductibles:</p>		<p>\$1M per occurrence / 5% Min \$1M NWS / \$500k-\$500k-\$100k High Hazard Flood - \$10M max</p>								

Coverage Updates

Liability

Coverage Changes

- No changes in \$10M x \$1.5M with Munich
- Munich Re Safety Grant increased to \$60K
- \$10M x 11.5M layer is now a quota share of the following carriers:
 - Old Republic (35%)
 - Berkley (40%)
 - Bowhead (25%)

Coverage Updates

Liability Claims Development

Claims Development Summary

- ✓ Claims count is quite stable, with normalized development.
- ✓ The cost per claim and mean has drastically increased over past ten years.
- ✓ The incurred development in the first three years of a claim has also drastically increased in the past 10 years.
- ✓ The frequency of large claims over \$300k is not increasing over past 10 years, although these take at least 3-5 years to develop so there may be a lag.

This information tracks with the industry wide observations captured in the idea of “social inflation” whereby tails are longer with significantly larger development +3 years out.

Coverage Updates

Workers' Compensation

Coverage Changes

- Presumptive retention increased to \$2M as part of the multi-year post covid-19 agreement.

Coverage Updates

Public Officials & Employment Practices

Coverage Changes

- No changes

Coverage Updates

Cyber

Coverage Changes

- Primary per occurrence limits increased to \$5M for all members.
- Excess aggregate limit increased from \$2M x \$5M to \$5M x \$5M

Expiring Primary Per Occurrence Limits:

Commission	Total Limit	Retention
Atlantic	\$3M	\$250K
Burlington	\$2M	\$250K
Camden	\$4M	\$250K
Cumberland	\$5M	\$250K
Gloucester	\$5M	\$250K
Hudson	\$3M	\$250K
Mercer	\$3M	\$250K
Monmouth	\$2M	\$250K
Ocean	\$2M	\$250K

Coverage Updates

Other Coverages

- Active Assailant
- Aviation & Non-Owned Air
- Crime
- Employed Lawyers
- Fiduciary
- Marina Operators
- Medical Professional & General Liability
- Non-Owned Aircraft Liability
- Travel Accident
- Underground Storage Tank

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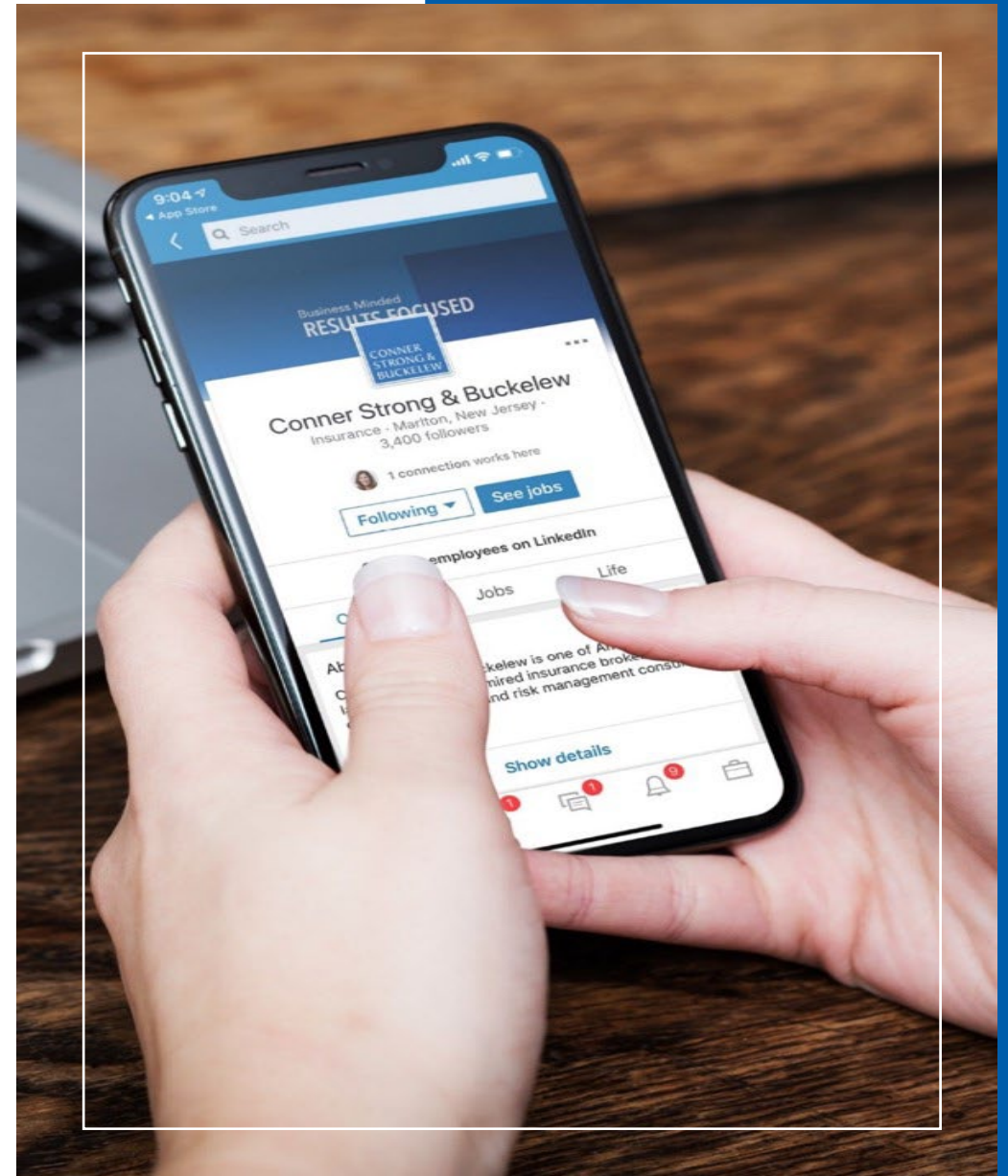
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APPENDIX IV

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

JANUARY 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.

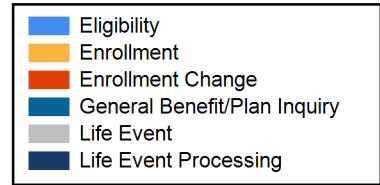
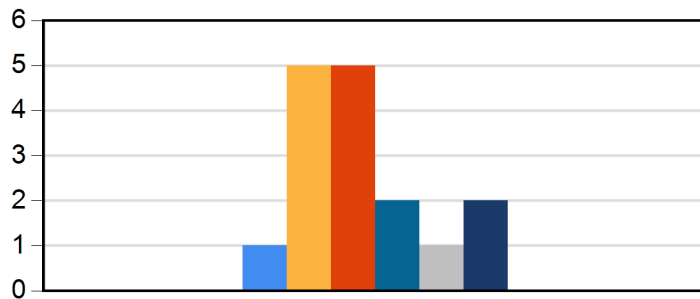


CLIENT ACTIVITY REPORT

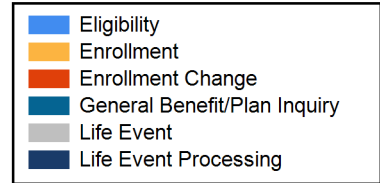
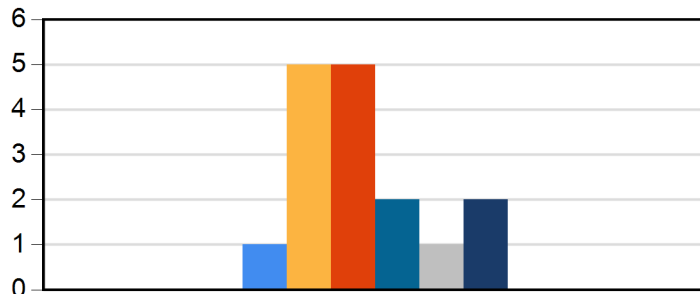
From: 1/1/2024 To: 1/31/2024

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (JANUARY)	# of Issues
Eligibility	1
Enrollment	5
Enrollment Change	5
General Benefit/Plan Inquiry	2
Life Event	1
Life Event Processing	2
Total for Subject	16



SUBJECT (YTD)	# of Issues
Eligibility	1
Enrollment	5
Enrollment Change	5
General Benefit/Plan Inquiry	2
Life Event	1
Life Event Processing	2
Total for Subject	16



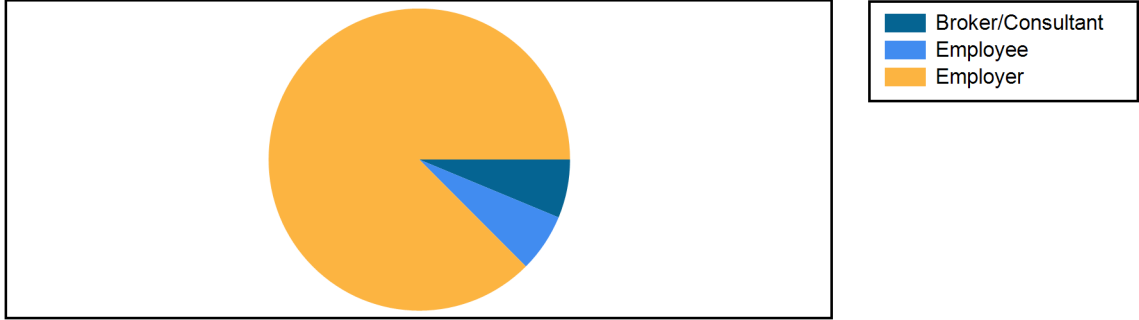


CLIENT ACTIVITY REPORT

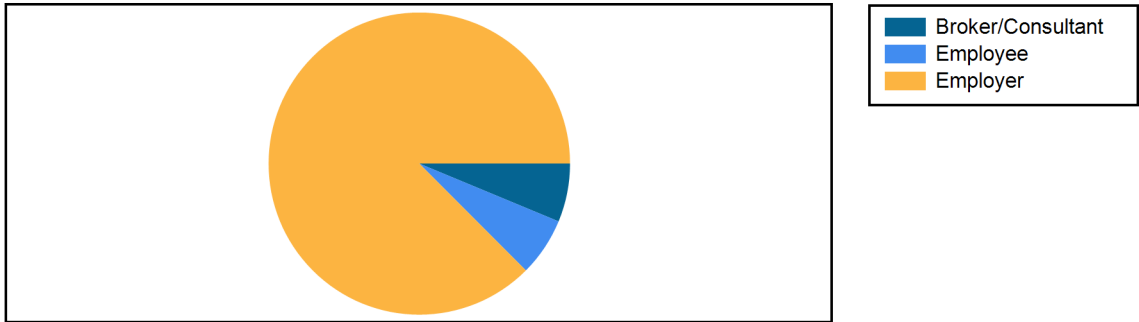
From: 1/1/2024 To: 1/31/2024

GCHIC - Gloucester County Health Insurance Commiss

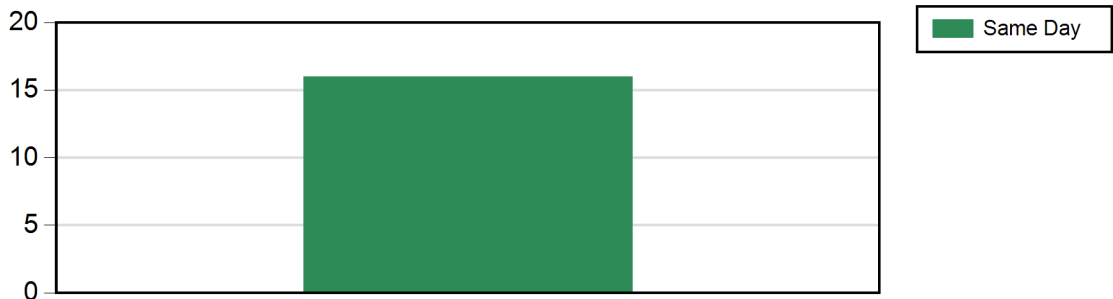
CALL SOURCE (JANUARY)	# of Issues
Broker/Consultant	1
Employee	1
Employer	14
Total for Call Source	16



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Employee	1
Employer	14
Total for Call Source	16



CLOSED TIME (JANUARY)	# of Days	%
Same Day	16	100%
Total for Time Range	16	100%



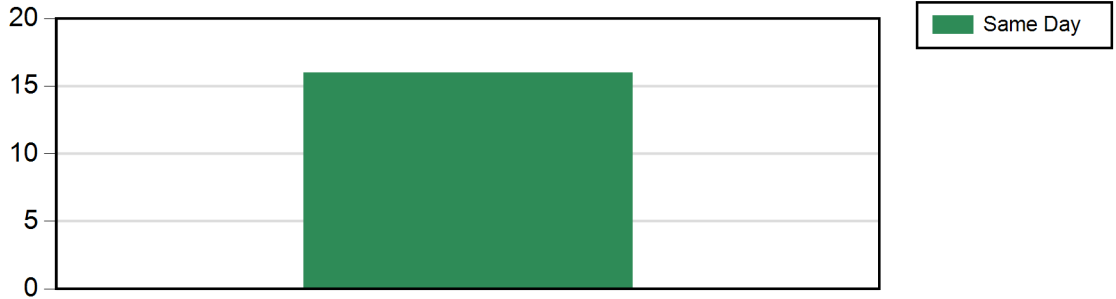


CLIENT ACTIVITY REPORT

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

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	16	100%
Total for Time Range	16	100%



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