

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 27, 2024
1:00 PM**

MEETING BEING HELD IN-PERSON AND TELEPHONICALLY

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

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

OR

Join Zoom Meeting via Computer Link

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its June 27, 2024 meeting in-person and electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: June 27, 2024
1:00 PM**

- MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ROLL CALL OF COMMISSIONERS**
- APPROVAL OF MINUTES:** April 25, 2024 Open Minutes.....Appendix I
 April 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 3-28

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

- TREASURER – Tracey Giordano**
 - Resolution 39-24 May Bill List – *Motion*..... Pages 29-30
 - Resolution 40-24 May Benefit Bill List – *Motion*..... Page 31
 - Resolution 41-24 June Bill List – *Motion*..... Pages 32-33
 - Resolution 42-24 June Benefit Bill List – *Motion*..... Page 34
 - Monthly Treasurer Reports Pages 35-36

- CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution 43-24 Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 37
 - Liability Claim Payments –4/1/24 to 4/30/24 Pages 38-39
 - Liability Claim Payments –5/1/24 to 5/31/24 Pages 40-41

- MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 42

- NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly Report Pages 43-49

- RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 50-52

- ATTORNEY – Chance & McCann, Esq.**
 - Monthly ReportVerbal

- OLD BUSINESS**
- NEW BUSINESS**

PUBLIC COMMENT

- CLOSED SESSION – Payment Authorization Requests (PARS)Pages 53-54 Resolution [44-24](#) 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**

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: Thursday, September 26, 2024, 1:00 PM

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: June 27, 2024

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ❑ **2024 RFPs for Professional Services – Fair & Open Process (Page 5)** – The contracts for the Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Administrator, Managed Care Provider, Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expire as of 12/31/24. Included in the agenda on page 5 is Resolution 38-24 Authorizing the Preparation and Advertisement of the Request for Proposals.
 - ❑ **Motion to approve Resolution 38-24 authorizing the preparation and advertising the request for proposals for the position of Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Claims Administrator, Managed Care Provider, Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager and Commission Attorney**

 - ❑ **Property Appraisal Services** – AssetWorks has completed and submitted the physical appraisals to the Fund Office for building values that exceed \$1 million and where building values is less than \$1 million, but the content value of that location exceeds \$1 million. PERMA and Hardenbergh Insurance Group have since reviewed the submissions and will discuss the results with member entities.

 - ❑ **Certificate of Insurance Reports (Pages 6-13)** - Included in the agenda on pages 6-13 is the certificates of issuance reports from the NJCE which lists those certificates issued in the months of April and May. There were (20) twenty certificates of insurance issued in April and (11) eleven certificates of insurance issued in May.

 - ❑ **New Jersey Counties Excess Joint Insurance Fund (NJCE) (Pages 14-16)** - The NJCE met on Thursday, April 25, 2024 and a written summary is included in the agenda on pages 14-16. The NJCE is scheduled to meet again this morning on June 27, 2024, at 9:30 AM via zoom. Executive Director will provide a verbal update of the meeting.

 - ❑ **GCIC Property and Casualty Financial Fast Track (Pages 17-19)** - Included in the agenda on pages 17-19 is a copy of the Property & Casualty Financial Fast Track Report for the month of March. As of **March 31, 2024** there is a statutory surplus of **\$2,071,221**. Line 11 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$1,326,594**. The total cash amount is **\$4,894,499**.

 - ❑ **NJCE Property and Casualty Financial Fast Track (Pages 20-22)** - Included in the agenda on pages 20-22 is a copy of the NJCE Financial Fast Track Report for the month of April. As

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

- ❑ **GCIC Health Benefits Financial Fast Track (Pages 23-24)** - Included in the agenda on pages 23-24 is a copy of Health Benefits Financial Fast Track for the month of March. As of **March 31, 2024** there is a statutory surplus of **\$419,281**. The total cash amount is **\$514,464**.
- ❑ **Claim Tracking Reports (Pages 25-28)** - Included in the agenda on pages 25-28 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of March 31, 2024. The Executive Director will review the reports with the Commission.
- ❑ **NJCE Membership** - Gloucester County’s 3-year membership in the NJCE expires on December 31, 2024. The NJCE has mailed out the 2025 membership renewal notice to the County Administrator.
- ❑ **Entity Membership in the Insurance Commission** - The three-year membership for the members of the Gloucester County Insurance Commission also expires at the end of the year. The Fund Office will mail the applicable Indemnity and Trust Agreement to the Commission Risk Management Consultant’s office for the member entities execution. As in the past, each member entity will need to pass a resolution authorizing its participation in the Gloucester County Insurance Commission.
- ❑ **2024 PRIMA Conference** - Chairman Sheehan, Commissioner Burns, Treasurer, and Executive Director attended the 2024 PRIMA Conference in Nashville. Chairman Sheehan will provide a verbal report of the conference.
- ❑ **2024 Meeting Schedule** - As a reminder the Commission will not meet in July or August. The next meeting is scheduled for Thursday, September 26th at 1pm in person at the Gloucester County Administration Building. A dial in option will be provided.

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING THE PREPARATION AND ADVERTISEMENT OF THE REQUEST
FOR PROPOSALS FOR THE POSITION OF EXECUTIVE DIRECTOR, RISK
MANAGEMENT CONSULTANT, UNDERWRITING SERVICES DIRECTOR, THIRD
PARTY CLAIMS ADMINISTRATOR, MANAGED CARE PROVIDER, ACTUARY,
AUDITOR, DEFENSE PANEL ATTORNEYS, FIELD NURSE CASE MANAGER AND
COMMISSION ATTORNEY**

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

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

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

WHEREAS, the Commission has directed the Executive Director to advertise a request for proposals for professional contract for the position of Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Claims Administrator, Managed Care Provider, Actuary, Auditor, Field Nurse Case Manager, Defense Panel Attorneys and Commission Attorney.

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission the advertisement of the request for proposals for professional contract positions be accomplished on or about September 30, 2024 compliant with a “Fair and Open Process.”

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 27, 2024

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2024 to 5/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ #	Coverage
H - Advocare Gloucester County I - Rowan College of South Jersey	Pediatrics ATTN: Kathy Coant 849 Cooper Street Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Certified Clinical Medical Assistant clinical site agreement.	4/1/2024 #4581599	GL AU EX WC OTH
H - Advocare Gloucester County I - Rowan College of South Jersey	Pediatrics ATTN: Kathy Coant 849 Cooper Street Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2024 - 01/01/2025 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2024- 01/01/2025 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 Company F: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company F: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10 Policy Limits: \$260,000,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Certified Clinical Medical Assistant clinical site agreement.	4/1/2024 #4581607	GL AU EX WC
H - Hope Sheds Light I - Rowan College of South Jersey	401 Kings Highway South, Building #1 Cherry Hill, NJ 08034	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects Career & Technical Education Career Training Program Community Health Worker/ Certified Peer Specialist Non-Clinical Field placement	4/4/2024 #4592850	GL AU EX WC OTH
H - County of Gloucester Board of I - Rowan College of South Jersey	County Commissioners It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Use of Premises The Certificate Holder, Board of County Commissioners, its Department & Agencies et al are Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of tennis courts for team practice	4/10/2024 #4595457	GL AU EX WC OTH
H - County of Burlington I - Rowan College of South Jersey	49 Rancocas Road Mount Holly, NJ 08060	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Work Force Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Work Force Grant.	4/11/2024 #4595552	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2024 to 5/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ #	Coverage
H - GCIA- Office Recycling I - County of Gloucester	Clean Communities, Attn: Jeff Hamilton 109 Budd Blvd Woodbury, NJ 08096	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: Gloucester County 4-H Clubs Evidence of insurance with respects to Gloucester County 4-H Clubs participation in Clean Communities activities during the current calendar year. The times and places of the activities are assigned on an individual basis throughout the year. Participants are all 4-H members, leaders and their families. Gloucester County Shepherds on April 20, 2024 8:00am-11:00am in Harrison Township	4/12/2024 #4595728	GL AU EX WC OTH
H - GCIA- Office Recycling I - County of Gloucester	Clean Communities, Attn: Jeff Hamilton 109 Budd Blvd Woodbury, NJ 08096	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2024 - 01/01/2025; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Gloucester County 4-H Clubs Evidence of insurance with respects to Gloucester County 4-H Clubs participation in Clean Communities activities during the current calendar year. The times and places of the activities are assigned on an individual basis throughout the year. Participants are all 4-H members, leaders and their families. Gloucester County Shepherds on April 20, 2024 8:00am-11:00am in Harrison Township	4/12/2024 #4595729	GL AU EX WC OTH
H - Atlanticare I - Rowan College of South Jersey	Christian Ragland 1925 Pacific Avenue Atlantic City, NJ 08401	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects the Career & Technical Education Career Training Program: Patient Care Technician	4/12/2024 #4595952	GL AU EX WC OTH
H - Solstice I - Rowan College of South Jersey	David Bovak 300 Birmingham Road Pemberton, NJ 08068	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects the Career & Technical Education Career Training Program Community Health Worker/ Certified Peer Specialist Non-Clinical Field placement.	4/12/2024 #4595953	GL AU EX WC OTH
H - Timothy Keating LSW LCADC I - Rowan College of South Jersey	PO Box 61 Glendora, NJ 08029	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance	4/12/2024 #4595956	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2024 to 5/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ #	Coverage
H - NJ Department of Human Services I - County of Gloucester	222 South Warren Street Trenton, NJ 08608	Company E: Crime; Policy Term: 01/01/2024 - 01/01/2025; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company C: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 RE: Contract #25ARHS The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Personal Assistance Services Program (PASP) contract #25ARHS	4/16/2024 #4598815	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association 275 Bridgeton Pike Mullica Hill, NJ 08062	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: Annual Gloucester County 4-H Fair Evidence of insurance as respects the annual Gloucester County 4-H Fair at the Gloucester County Fairgrounds on 275 Bridgeton Pike, Mullica Hill, NJ 08062	4/16/2024 #4598863	GL AU EX WC OTH
H - South Harrison Township I - County of Gloucester	664 Harrisonville Road Mullica Hill, NJ 08062	RE: Clean Communities 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 Gloucester County 4-H Clubs participating in Clean Communities activities during the calendar year. The times and places of the activities are assigned on an individual basis throughout the year. Participants are all 4-H members, leaders and their families.	4/18/2024 #4600703	GL AU EX WC OTH
H - Vac-Con Services, Inc. I - Gloucester County Utilities Authority	3388 Route 22 West Branchburg, NJ 08876	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: Rental Agreement The Certificate Holder is an Additional Insured on a Primary/Non-Contributory basis on the above-referenced Commercial General Liability, Auto Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the rental agreement for a 2015 Freightliner Model 114SD Vin# 1FVAG3CY6FHGC7284 with 2015 Vac-Con Model VPD4211SHAD SERIAL # 03157139, Value \$284,850.	4/23/2024 #4604780	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2024 to 5/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ #	Coverage
H - Gloucester County 4-H Fair I - County of Gloucester	Association 275 Bridgeton Pike Mullica Hill, NJ 08062	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 County 4-H Sponsored Events Evidence of insurance as respects the use of the Gloucester County Fairgrounds on 275 Bridgeton Pike, Mullica Hill, NJ 08062 for Gloucester County 4-H sponsored events including but not limited to the NJ State Qualifying Horse Show, the annual Gloucester County 4-H Fair, the Palate Pleaser Cooking Club, and the Equine Symposium & Tackle Sale, etc. during the current calendar year.	4/23/2024 #4604790	GL AU EX WC OTH
H - South Harrison Township I - County of Gloucester	664 Harrisonville Road Mullica Hill, NJ 08062	Evidence of insurance with regard to: Gloucester County 4-H Goaty Bunch Goat Club doing a cleanup	4/23/2024 #4604886	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association 275 Bridgeton Pike Mullica Hill, NJ 08062	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 Evidence of insurance with regard to: Any functions or events at the Gloucester County Fairgrounds 275 Bridgeton Pike, Mullica Hill, NJ 08062 such as horse shows, clean ups, meetings etc. that happen during the calendar year.	4/23/2024 #4608962	GL AU EX WC OTH
H - Rowan University I - Gloucester County Library Commission	201 Mullica Hill Road Glassboro, NJ 08028	RE: Planetarium Shows Rowan University, the State of New Jersey and the New Jersey Educational Facilities Authority are Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of the planetarium.	4/23/2024 #4608983	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2024 to 5/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/	Coverage
H - Hope House for Our Families I - Rowan College of South Jersey	184 Elm Street Woodstown, NJ 08098	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects the Career & Technical Education Career Training Program Community Health Worker/ Certified Peer Specialist Non-Clinical Field placement	4/26/2024 #4623535	GL AU EX WC OTH
H - AtlantiCare I - Rowan College of South Jersey	1925 Pacific Avenue Atlantic City, NJ 08401	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance as respects the Career & Technical Education Career Training Program Community Health Worker/ Certified Peer Specialist Non-Clinical Field placement	4/26/2024 #4623537	GL AU EX WC OTH
Total # of Holders: 20				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2024 to 6/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County 4-H I - County of Gloucester	854 County House Road Clarksboro, NJ 08020	Company E: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company E: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$260,000,000 Company E: Pollution; Policy Term: 01/01/2022 - 01/01/2026; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2023 - 01/01/2024; Policy #:EONG2900786A006; Policy Limits: \$15,000,000 Evidence of insurance with regard to: Any event, meeting etc. being held at the Gloucester County Complex 1200 N Delsea Drive, Clayton, NJ 08312 for the current fiscal year.	5/6/2024 #4629857	GL AU EX WC OTH
H - OTB 400 Grove Investment, LLC I - County of Gloucester	400 Grove Road West Deptford, NJ 08066	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 Evidence of insurance as respects the use of property by Gloucester County SWAT for training exercises.	5/6/2024 #4629861	GL AU EX WC OTH
H - New Jersey Centers of Physical I - Rowan College of South Jersey	Therapy 50 Hamburg Turnpike Wayne, NJ 07470	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant site agreement.	5/13/2024 #4638225	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority 109 Budd Blvd Woodbury, NJ 08096	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 Evidence of insurance as respects the Gloucester County Prosecutors Office Diversity Committee along with the NAACP co-sponsoring a Juneteenth Event at Washington Lake Park located at 626 Hurffville Cross-Keys Road, Sewell, New Jersey 08080	5/13/2024 #4638229	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2024 to 6/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Improvement I - County of Gloucester	Authority 109 Budd Blvd Woodbury, NJ 08096	Company E: XS WC & Emp Liab Statutory x \$5,000,000 Policy Term: 01/01/2024 - 01/01/2025 Policy #: SP4068026 Evidence of insurance as respects the Gloucester County Prosecutors Office Diversity Committee along with the NAACP co-sponsoring a Juneteenth Event at Washington Lake Park located at 626 Hurffville Cross-Keys Road, Sewell, New Jersey 08080	5/13/2024 #4638231	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority 109 Budd Blvd Woodbury, NJ 08096	Evidence of insurance as respects the Gloucester County Prosecutors Office Diversity Committee along with the NAACP co-sponsoring a Juneteenth Event at Washington Lake Park located at 626 Hurffville Cross-Keys Road, Sewell, New Jersey 08080	5/13/2024 #4638236	GL AU EX WC OTH
H - GCIA- Office Recycling I - County of Gloucester	109 Budd Blvd Woodbury, NJ 08096	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 County 4-H Clubs Evidence of insurance with regard to the Goaty Bunch 4-H Goat Club doing a cleanup at Lake Narraticon, Park Ave. Swedesboro, NJ 08085	5/16/2024 #4641392	GL AU EX WC OTH
H - New Jersey Centers of Physical I - Rowan College of South Jersey	Therapy 50 Hamburg Turnpike Wayne, NJ 07470	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2024 - 01/01/2025 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2024- 01/01/2025 POLICY #:NJCE20233-10; POLICY LIMITS: \$850,000 Company F: Auto Physical Damage; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10; Policy Limits: \$10,000,000 Company F: Property; Policy Term: 01/01/2024 - 01/01/2025; Policy #:NJCE20243-10 Policy Limits: \$260,000,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant site agreement.	5/16/2024 #4641395	GL AU EX WC
H - Miller Auto Leasing Co I - County of Gloucester	dba Miller Truck Leasing Co 1824 Route 38 Lumberton, NJ 08048	RE: All Leased, Rented, or Substituted Vehicles Miller Auto Leasing Company dba Miller Truck Leasing Company and its assigns are 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 all leased, rented, or substituted vehicles.	5/22/2024 #4651783	GL AU EX OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2024 to 6/1/2024

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - US Government I - County of Gloucester	Joint Base McGuire-Dix-Lakehurst Joint Base MDL, NJ 08641	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 Evidence of Insurance as respects to use of premises- gun range- by the Gloucester County SWAT for training during the current calendar year.	5/28/2024 #4673438	GL AU EX WC OTH
H - Washington Township I - County of Gloucester	523 Egg Harbor Road Sewell, NJ 08080	RE: Juneteenth Celebration The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the annual Juneteenth celebration.	5/31/2024 #4679325	GL AU EX WC OTH
Total # of Holders: 11				



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: April 25, 2024

Memo to: Fund Commissioners
Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: NJCE JIF

Executive Directors Report: The following items were discussed:

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

Closed Session – Property Payment Authority Request (PAR): Closed Session was needed to review a property PAR greater than \$500,000 as per procedure adopted in October 2023; invited participants were the Fund Commissioners, the Fund Attorney and professional staff. During open session the Board of Fund Commissioners approved the PAR for claim #2024323554 in the amount of \$975,000.00.

Qualified Purchasing Agent: The Board of Fund Commissioners adopted a resolution ratifying the Qualified Purchasing Agent’s services from February 22, 2024, through February 2025 reorganization in the amount of \$6,000.

Amend 2024 Plan of Risk Management: Following discussion in February, the Board of Fund Commissioners adopted a resolution amending the 2024 Plan of Risk Management effective 4/10/24 to reflect the exclusion of the Engineered Materials Arresting Systems (EMAS) Blocks located at Mercer County Airport retroactive to 1/1/24.

Manuscript Policies: The Fund Office and Underwriting Manager are finalizing the policy documents and are nearing completion. Once complete the policies will be distributed and/or posted online for members to access; the manuscript policies will also be made available to local JIF third-party administrators to manage claims within the retained layers of underlying Commission and the NJCE layer.

Professional Services: The Fund Office in conjunction with the Qualified Purchasing Agent and Fund Attorney re-procured the services of Actuary, Auditor, Payroll Auditor and Litigation Manager via non-fair and open contracts with the incumbent professionals in the following amounts:

Actuary – Award Actuarial Advantage for a 1-year contract in the amount of \$25,364.

Auditor – Award Bowman & Company for a 1-year contract in the amount of \$19,278.

Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract in the amount of \$295 per hour.

Payroll Auditor - Award Bowman & Company for a 1-year contract in the amount of \$23,276.

Cybersecurity Services – A proposal was received from the Chertoff Group in the amount of \$40,000, which is below the QPA threshold. The vendor submitted the required pay2play documents this afternoon; as confirmed by the Fund Attorney and QPA, this vendor was re-procured via non-fair and open contract.

Financial Fast Track: Submitted for information were the revised December 31, 2023 and the February 29, 2024 Financial Fast Tracks. The December report reflected a statutory surplus of \$10.6 million and the February report reflected a statutory surplus of \$9 million. There were several property claims that occurred in 2023 with the NJCE’s property retention at \$3million before attaching to the excess carrier. The reduction in surplus was primarily due to increased reserves on large property claims that occurred in late 2023. For 2024, the Underwriting Manager successfully renewed the property program with a \$1million NJCE property retention limit.

Claims Update:

Hurricane Ida: Zareena Majeed of PERMA Claims reported weekly meetings are held with the excess property adjustor to finalize payments related to one remaining property claim to be settled from the September 1, 2021 event.

Covid-19 Claims: Jennifer Conicella of PERMA Claims reported the Fund office is working with the excess workers’ compensation carrier on quarterly post-claim settlements and recoveries.

NJCE Committees:

Cyber Task Force: A meeting of this task force was held on March 26th to review cyber documents - finalized by the Underwriting Manager and The Chertoff Group - outlining the Cybersecurity Framework. Commissioners Sheehan, Commissioner Marion and Commissioner Jack Kelly serve on the Task Force. The documents will be circulated to the Task Force for final comments prior to presentation at the June 27, 2024 NJCE meeting.

Safety Committee: The Safety Committee met on March 11th and submitted for information were the minutes of that meeting. The committee is scheduled to meet next on Monday June 10th at 10am via Zoom.

Finance Committee: This committee will meet during May to review Named Storm Deductible options.

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

Underground Storage Tanks (UST): Underground Storage Tanks (UST) are not included for coverage in the NJCE JIF and are never covered automatically in Pollution Policies. If needed, Underwriting Manager's team can assist in placement of UST policies and can potentially provide excess policies. Above Ground Storage Tanks (AST) that are considered a part of a covered location are afforded coverage without needing to be scheduled.

Banking Best Practice: In response to increased wire fraud activity and whitewashing of checks with our affiliation with the Municipal Excess Liability Joint Insurance Fund, the Underwriting Manager and The Chertoff developed the "Best Banking Practices – Wire Transfers, Automatic Clearing House (ACH) and Check Issuance" and have since tailored it for the NJCE. Copies will be distributed to members.

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

2024 New Jersey Association of Counties Conference: The 73rd Annual Conference is scheduled to be held from May 1st to May 3rd at Caesar's in Atlantic City. The New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference and J.A. Montgomery will present a workshop on First Amendment Audits on Thursday May 2nd at 1:30pm.

2024 Financial Disclosures: The Local Finance Board has since issued notification, 2024-08, that the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th and the Local Finance Board has issued fines in the past. To date, 9 of the 10 JIF Commissioners have filed.

Risk Control Report

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

WC Claims Administration Report

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

Next Meeting & Potential time and location change: The next meeting of the NJCE JIF is scheduled for June 27, 2024 at 9:30AM virtually. A suggestion was made to hold the June meeting in-person at a centralized location. The Board of Fund Commissioners agreed to the suggestion; the Fund office will work with Fund Commissioners and Professionals to determine a location and time to ensure there are no conflicts with other meetings.

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME	756,693	2,270,080	85,772,286	88,042,367
2.	CLAIM EXPENSES				
	Paid Claims	317,568	533,049	24,134,457	24,667,506
	Case Reserves	(52,484)	40,467	2,284,981	2,325,448
	IBNR	78,888	194,379	2,609,420	2,803,798
	Excess Insurance Recoverable	0	(90)	(354,792)	(354,882)
	Discounted Claim Value	3,375	(5,605)	(114,407)	(120,013)
	TOTAL CLAIMS	347,347	762,199	28,559,659	29,321,858
3.	EXPENSES				
	Excess Premiums	432,663	1,297,990	40,851,047	42,149,037
	Administrative	100,880	302,758	12,473,085	12,775,842
	TOTAL EXPENSES	533,543	1,600,748	53,324,131	54,924,879
4.	UNDERWRITING PROFIT (1-2-3)	(124,196)	(92,867)	3,888,496	3,795,629
5.	INVESTMENT INCOME	0	0	7,237	7,237
6.	PROFIT (4 + 5)	(124,196)	(92,867)	3,895,733	3,802,866
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760
8.	DIVIDEND INCOME	0	0	1,109,946	1,109,946
9.	DIVIDEND EXPENSE	0	0	(4,316,946)	(4,316,946)
10.	SURPLUS TRANSFER	0	150,000	(150,000)	0
11.	INVESTMENT IN JOINT VENTURE	(273,868)	(273,868)	1,600,462	1,326,594
12.	SURPLUS (6 + 7 + 8 - 9 + 10 + 11)	(398,064)	(216,734)	2,287,955	2,071,221
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	272	272	26,804	27,076
	2011	(3,766)	(3,766)	(105,086)	(108,852)
	2012	748	748	176,337	177,085
	2013	1,087	1,087	201,762	202,849
	2014	(26,137)	(26,137)	294,656	268,519
	2015	(2,463)	(2,463)	(858,452)	(860,915)
	2016	(6,756)	(6,756)	306,850	300,095
	2017	2,630	2,630	404,178	406,808
	2018	(3,540)	(3,540)	1,004,675	1,001,135
	2019	(1,649)	(1,649)	697,947	696,298
	2020	(22,933)	(22,932)	1,142,985	1,120,053
	2021	2,126	2,126	(438,526)	(436,400)
	2022	128,886	128,886	(273,422)	(144,536)
	2023	(157,429)	(156,863)	(292,754)	(449,618)
	2024	(309,141)	(128,378)		(128,378)
	TOTAL SURPLUS (DEFICITS)	(398,064)	(216,734)	2,287,955	2,071,220
	TOTAL CASH				4,894,499

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	March 31, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	1,823,536	1,823,536
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2010 CLAIMS	0	0	1,823,536	1,823,536
FUND YEAR 2011					
	Paid Claims	0	0	2,795,974	2,795,974
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	(0)	(0)
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	0	0	0	0
	TOTAL FY 2011 CLAIMS	0	0	2,795,974	2,795,974
FUND YEAR 2012					
	Paid Claims	0	255	2,082,683	2,082,938
	Case Reserves	0	(255)	13,930	13,675
	IBNR	0	0	1,167	1,167
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	1	1	(74)	(73)
	TOTAL FY 2012 CLAIMS	1	1	2,097,706	2,097,707
FUND YEAR 2013					
	Paid Claims	210	390	1,567,774	1,568,164
	Case Reserves	(210)	(390)	19,684	19,294
	IBNR	0	0	1,450	1,450
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	13	13	(146)	(133)
	TOTAL FY 2013 CLAIMS	13	13	1,588,761	1,588,774
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	293	3,833	3,079,546	3,083,379
	Case Reserves	(293)	(4,083)	109,133	105,050
	IBNR	(250)	0	17,253	17,253
	Excess Insurance Recoverable	0	0	(500)	(500)
	Discounted Claim Value	195	195	(2,029)	(1,835)
	TOTAL FY 2015 CLAIMS	(55)	(55)	3,203,402	3,203,347
FUND YEAR 2016					
	Paid Claims	443	443	1,752,628	1,753,070
	Case Reserves	0	7,913	15,207	23,120
	IBNR	7,913	0	2,579	2,579
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	(110)	(110)	(311)	(421)
	TOTAL FY 2016 CLAIMS	8,246	8,246	1,770,103	1,778,349
FUND YEAR 2017					
	Paid Claims	0	0	2,046,812	2,046,812
	Case Reserves	0	0	0	0
	IBNR	0	0	(0)	(0)
	Excess Insurance Recoverable	0	0	(3,945)	(3,945)
	Discounted Claim Value	0	0	(0)	(0)
	TOTAL FY 2017 CLAIMS	0	0	2,042,868	2,042,868
FUND YEAR 2018					
	Paid Claims	0	30	1,386,365	1,386,395
	Case Reserves	0	(30)	28,951	28,921
	IBNR	(2,256)	(2,256)	10,122	7,866
	Excess Insurance Recoverable	0	0	0	0
	Discounted Claim Value	19	19	(582)	(563)
	TOTAL FY 2018 CLAIMS	(2,237)	(2,237)	1,424,855	1,422,618

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		March 31, 2024		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2019				
Paid Claims	7,752	52,960	1,489,262	1,542,222
Case Reserves	(7,752)	(54,728)	198,479	143,751
IBNR	(1,768)	0	48,707	48,707
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	989	989	(3,290)	(2,301)
TOTAL FY 2019 CLAIMS	(779)	(779)	1,733,158	1,732,379
FUND YEAR 2020				
Paid Claims	840	1,710	1,441,532	1,443,242
Case Reserves	(750)	37,893	29,527	67,420
IBNR	38,820	(604)	114,641	114,037
Excess Insurance Recoverable	0	(90)	(350,347)	(350,437)
Discounted Claim Value	(623)	(623)	(2,448)	(3,071)
TOTAL FY 2020 CLAIMS	38,286	38,286	1,232,904	1,271,190
FUND YEAR 2021				
Paid Claims	10,283	24,260	1,997,375	2,021,634
Case Reserves	(9,163)	(658)	508,351	507,692
IBNR	7,706	(14,775)	372,620	357,845
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	983	983	(19,308)	(18,325)
TOTAL FY 2021 CLAIMS	9,809	9,809	2,859,037	2,868,847
FUND YEAR 2022				
Paid Claims	4,640	83,680	1,390,152	1,473,832
Case Reserves	(10,285)	(165,967)	799,266	633,299
IBNR	(131,800)	(55,159)	644,138	588,979
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	4,422	4,422	(34,562)	(30,140)
TOTAL FY 2022 CLAIMS	(133,024)	(133,024)	2,798,994	2,665,970
FUND YEAR 2023				
Paid Claims	265,102	315,289	299,210	614,498
Case Reserves	(287,134)	(337,493)	562,455	224,962
IBNR	(22,058)	(21,885)	1,396,744	1,374,858
Excess Insurance Recoverable	0	0	0	0
Discounted Claim Value	6,646	6,646	(51,653)	(45,007)
TOTAL FY 2023 CLAIMS	(37,444)	(37,443)	2,206,756	2,169,312
FUND YEAR 2024				
Paid Claims	28,008	50,200		50,200
Case Reserves	263,101	558,265		558,265
IBNR	182,581	289,058		289,058
Excess Insurance Recoverable	0	0		0
Discounted Claim Value	(9,161)	(18,141)		(18,141)
TOTAL FY 2024 CLAIMS	464,529	879,382	0	879,382
COMBINED TOTAL CLAIMS	347,347	762,199	28,559,659	29,321,858

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

Fund Year 2020 Claims reflect anticipated recoverable amounts from the CEL of \$366,895 for COVID 19 Workers Compensation claims.

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2024		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	3,456,811	13,821,124	284,494,510	298,315,633
2.	CLAIM EXPENSES				
	Paid Claims	(116,507)	4,212,574	17,153,869	21,366,443
	Case Reserves	1,040,917	1,634,022	15,710,957	17,344,979
	IBNR	396,110	(226,739)	16,261,220	16,034,481
	Discounted Claim Value	(242,864)	(297,257)	(4,212,682)	(4,509,939)
	Excess Recoveries	0	(167,540)	(1,930,205)	(2,097,745)
	TOTAL CLAIMS	1,077,656	5,155,061	42,983,159	48,138,220
3.	EXPENSES				
	Excess Premiums	2,667,069	10,679,259	205,538,373	216,217,632
	Administrative	208,256	798,505	20,746,720	21,545,225
	TOTAL EXPENSES	2,875,324	11,477,764	226,285,093	237,762,857
4.	UNDERWRITING PROFIT (1-2-3)	(496,170)	(2,811,701)	15,226,258	12,414,556
5.	INVESTMENT INCOME	46,665	244,835	2,159,119	2,403,955
6.	PROFIT (4+5)	(449,505)	(2,566,866)	17,385,377	14,818,511
7.	Dividend	0	0	(6,707,551)	(6,707,551)
8.	SURPLUS (6-7)	(449,505)	(2,566,866)	10,677,826	8,110,960
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	190	1,023	66,109	67,131
	2011	486	(12,512)	478,587	466,075
	2012	1,160	5,646	491,515	497,161
	2013	1,676	7,240	1,098,961	1,106,201
	2014	2,302	(177,863)	1,623,920	1,446,056
	2015	(23,259)	(42,799)	1,404,062	1,361,263
	2016	2,929	14,631	1,686,719	1,701,350
	2017	3,783	24,123	2,714,322	2,738,445
	2018	4,254	(39,069)	2,317,319	2,278,249
	2019	8,531	(10,429)	1,991,211	1,980,782
	2020	5,105	127,458	(41,975)	85,483
	2021	4,937	100,685	(288,075)	(187,390)
	2022	5,215	(27,537)	1,403,700	1,376,163
	2023	6,248	(1,530,155)	(4,268,549)	(5,798,704)
	2024	(473,060)	(1,007,305)		(1,007,305)
	TOTAL SURPLUS (DEFICITS)	(449,505)	(2,566,866)	10,677,825	8,110,959
	TOTAL CASH				26,307,521

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	16,412	720,144	736,556
	Case Reserves	0	(1,412)	16,412	15,000
	IBNR	0	0	3,000	3,000
	Discounted Claim Value	0	194	(2,480)	(2,286)
TOTAL FY 2011 CLAIMS		0	15,194	737,076	752,270
FUND YEAR 2012					
	Paid Claims	1,350	3,037	1,598,341	1,601,378
	Case Reserves	(1,350)	(3,037)	300,079	297,042
	IBNR	0	0	3,680	3,680
	Discounted Claim Value	0	615	(40,489)	(39,873)
TOTAL FY 2012 CLAIMS		0	615	1,861,611	1,862,226
FUND YEAR 2013					
	Paid Claims	4,245	12,999	1,120,027	1,133,026
	Case Reserves	(4,245)	(12,999)	465,996	452,998
	IBNR	0	(0)	19,679	19,679
	Discounted Claim Value	0	1,838	(67,176)	(65,338)
TOTAL FY 2013 CLAIMS		0	1,838	1,538,527	1,540,365
FUND YEAR 2014					
	Paid Claims	4,120	15,128	820,087	835,215
	Case Reserves	7,263	186,410	428,510	614,920
	IBNR	(11,383)	(11,383)	21,077	9,694
	Discounted Claim Value	0	380	(64,534)	(64,154)
TOTAL FY 2014 CLAIMS		0	190,535	1,205,140	1,395,675
FUND YEAR 2015					
	Paid Claims	98	57,440	2,170,225	2,227,665
	Case Reserves	76,797	48,635	750,401	799,036
	IBNR	(51,409)	(51,409)	76,409	25,000
	Discounted Claim Value	0	596	(87,264)	(86,668)
TOTAL FY 2015 CLAIMS		25,485	55,262	2,909,770	2,965,032
FUND YEAR 2016					
	Paid Claims	5,376	19,746	1,340,882	1,360,627
	Case Reserves	(5,376)	(19,746)	925,034	905,288
	IBNR	0	0	40,838	40,838
	Discounted Claim Value	0	1,669	(103,043)	(101,375)
TOTAL FY 2016 CLAIMS		0	1,669	2,203,711	2,205,379

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2024		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2017					
	Paid Claims	1,636	6,565	1,313,614	1,320,180
	Case Reserves	(1,636)	(6,565)	627,562	620,997
	IBNR	0	(5,148)	76,572	71,425
	Discounted Claim Value	0	1,656	(73,852)	(72,196)
	TOTAL FY 2017 CLAIMS	0	(3,492)	1,943,897	1,940,405
FUND YEAR 2018					
	Paid Claims	3,992	364,533	1,247,927	1,612,460
	Case Reserves	(3,545)	(243,507)	750,478	506,971
	IBNR	(447)	(84,044)	375,153	291,108
	Discounted Claim Value	0	25,557	(116,810)	(91,253)
	TOTAL FY 2018 CLAIMS	0	62,538	2,256,747	2,319,286
FUND YEAR 2019					
	Paid Claims	4,006	55,032	1,224,373	1,279,406
	Case Reserves	(5,863)	39,938	1,093,759	1,133,697
	IBNR	(2,659)	(80,768)	551,533	470,765
	Discounted Claim Value	0	17,514	(176,738)	(159,225)
	TOTAL FY 2019 CLAIMS	(4,515)	31,716	2,692,927	2,724,643
FUND YEAR 2020					
	Paid Claims	61,408	64,355	1,126,067	1,190,422
	Case Reserves	162,884	385,070	3,919,181	4,304,252
	IBNR	(224,292)	(374,116)	1,974,978	1,600,862
	Discounted Claim Value	0	(10,759)	(889,320)	(900,080)
	Excess Recoveries	0	(167,540)	(1,930,205)	(2,097,745)
	TOTAL FY 2020 CLAIMS	0	(102,989)	4,200,701	4,097,712
FUND YEAR 2021					
	Paid Claims	0	578	2,119,936	2,120,514
	Case Reserves	74,996	164,788	2,159,327	2,324,115
	IBNR	(74,996)	(265,547)	2,041,187	1,775,640
	Discounted Claim Value	0	26,098	(652,413)	(626,314)
	TOTAL FY 2021 CLAIMS	0	(74,083)	5,668,037	5,593,954
FUND YEAR 2022					
	Paid Claims	7,113	102,594	839,542	942,136
	Case Reserves	(9,265)	13,842	848,359	862,201
	IBNR	2,152	(86,957)	3,693,684	3,606,728
	Discounted Claim Value	0	26,670	(675,990)	(649,320)
	TOTAL FY 2022 CLAIMS	(0)	56,150	4,705,595	4,761,745
FUND YEAR 2023					
	Paid Claims	(209,850)	3,494,155	1,340,865	4,835,019
	Case Reserves	(941,953)	(1,113,708)	3,425,859	2,312,151
	IBNR	1,151,803	(997,957)	7,383,429	6,385,472
	Discounted Claim Value	0	180,375	(1,262,574)	(1,082,199)
	TOTAL FY 2023 CLAIMS	0	1,562,866	10,887,578	12,450,444
FUND YEAR 2024					
	Paid Claims	0	0		0
	Case Reserves	1,692,210	2,196,313		2,196,313
	IBNR	(392,659)	1,730,590		1,730,590
	Discounted Claim Value	(242,864)	(569,659)		(569,659)
	TOTAL FY 2024 CLAIMS	1,056,686	3,357,244	0	3,357,244
COMBINED TOTAL CLAIMS		1,077,656	5,155,061	42,983,159	48,138,220

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$2,097,745 due from the reinsurer for COVID-19 WC claims.

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

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	58,184	173,995	87,394,614	87,568,609
2. CLAIM EXPENSES				
Paid Claims	55,700	131,673	77,267,693	77,399,365
IBNR	735	2,452	43,224	45,676
Total Claims	56,435	134,125	77,310,917	77,445,042
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,401	25,121	6,025,562	6,050,683
Total Expenses	8,401	25,121	9,611,028	9,636,149
4. UNDERWRITING PROFIT (1-2-3)	(6,653)	14,749	397,397	412,146
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(6,653)	14,749	404,533	419,283
9. STATUTORY SURPLUS (6+7-8)	(6,653)	14,749	404,533	419,283

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	-	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	-	-	63,412	63,412
CASH	-	-	63,412	63,412
2021 SURPLUS	-	-	8,250	8,250
CASH	-	-	8,250	8,250
2022 SURPLUS	-	-	123,767	123,767
CASH	-	-	123,768	123,768
2023 SURPLUS	1,616	29,898	(22,776)	7,122
CASH	20,448	(61,704)	82,152	20,448
2024 SURPLUS	(8,269)	(15,148)	-	(15,148)
CASH	66,709	66,709	-	66,709
TOTAL SURPLUS	(6,653)	14,749	404,532	419,281
TOTAL CASH	87,157	5,005	509,459	514,464

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT

AS OF MARCH 31, 2024

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	-	-	-	-
Total Claims	-	-	411,659	411,659
FUND YEAR 2021				
Paid Claims	-	-	572,252	572,252
IBNR	-	-	-	-
Total Claims	-	-	572,252	572,252
FUND YEAR 2022				
Paid Claims	-	-	515,899	515,899
IBNR	-	-	(0)	(0)
Total Claims	-	-	515,899	515,899
FUND YEAR 2023				
Paid Claims	-	-	578,730	578,730
IBNR	(1,616)	(29,898)	43,224	13,327
Total Claims	(1,616)	(29,898)	621,954	592,056
FUND YEAR 2024				
Paid Claims	55,700	131,673	-	131,673
IBNR	2,351	32,350	-	32,350
Total Claims	58,051	164,023	-	164,023
COMBINED TOTAL CLAIMS	56,435	134,125	77,310,917	77,445,042

**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

March 31, 2024

COVERAGE LINE - PROPERTY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
February-24	0	0	0	0	0	0	0	0	0	0	0	1	5	8	5	19	
March-24	0	0	0	0	0	0	0	0	0	0	0	1	4	8	7	20	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	-1	0	2	1	
Limited Reserves																	\$18,490
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
February-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$1,833	\$285,279	\$104,102	\$391,215	
March-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1	\$833	\$36,279	\$332,685	\$369,798	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,000)	(\$249,000)	\$228,583	(\$21,417)	
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$523,345	\$242,084	\$313,729	\$411,247	\$344,593	\$3,781,921	
COVERAGE LINE - GENERAL LIABILITY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
February-24	0	0	0	0	0	1	0	0	0	2	1	2	2	12	5	25	
March-24	0	0	0	0	0	1	0	0	0	2	1	2	2	9	4	21	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-3	-1	-4	
Limited Reserves																	\$18,660
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
February-24	\$0	\$0	\$0	\$0	\$0	\$68,970	\$0	\$0	\$0	\$133,196	\$14,805	\$83,020	\$15,850	\$107,000	\$17,396	\$440,237	
March-24	\$0	\$0	\$0	\$0	\$0	\$68,805	\$0	\$0	\$0	\$125,961	\$14,175	\$78,475	\$15,850	\$71,500	\$17,100	\$391,866	
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$165)	\$0	\$0	\$0	(\$7,235)	(\$630)	(\$4,545)	\$0	(\$35,500)	(\$296)	(\$48,371)	
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$517,422	\$5,918	\$300,387	\$54,158	\$274,514	\$150,800	\$71,500	\$17,100	\$3,951,235	
COVERAGE LINE - AUTO LIABILITY																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
February-24	0	0	0	0	0	0	0	0	0	0	0	0	0	2	0	2	
March-24	0	0	0	0	0	0	0	0	0	0	0	0	0	2	1	3	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	
Limited Reserves																	\$5,333
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
February-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$500	\$0	\$500	
March-24	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,500	\$500	\$16,000	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$15,000	\$500	\$15,500	
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$337,497	\$28,126	\$122,345	\$3,232	\$6,594	\$16,267	\$16,500	\$500	\$1,373,665	
COVERAGE LINE - WORKERS COMP.																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
February-24	0	0	1	2	0	2	2	0	1	2	4	11	17	25	10	77	
March-24	0	0	1	2	0	2	2	0	1	2	4	11	18	20	19	82	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	1	-5	9	5	
Limited Reserves																	\$19,038
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
February-24	\$0	\$0	\$13,675	\$19,503	\$0	\$36,373	\$23,120	\$0	\$28,921	\$18,306	\$69,823	\$433,834	\$625,901	\$119,317	\$173,665	\$1,562,438	
March-24	\$0	\$0	\$13,675	\$19,293	\$0	\$36,245	\$23,120	\$0	\$28,921	\$17,790	\$69,613	\$429,216	\$616,616	\$101,684	\$204,980	\$1,561,153	
NET CHGE	\$0	\$0	\$0	(\$210)	\$0	(\$128)	\$0	\$0	\$0	(\$517)	(\$210)	(\$4,618)	(\$9,285)	(\$17,634)	\$31,315	(\$1,286)	
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,198,863	\$1,394,955	\$729,107	\$1,812,929	\$1,344,579	\$1,030,407	\$1,121,394	\$1,049,602	\$944,956	\$2,005,931	\$1,619,982	\$334,962	\$243,272	\$17,889,995	
TOTAL ALL LINES COMBINED																	
CLAIM COUNT - OPEN CLAIMS																	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
February-24	0	0	1	2	0	3	2	0	1	4	5	14	24	47	20	123	
March-24	0	0	1	2	0	3	2	0	1	4	5	14	24	39	31	126	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0	-8	11	3	
Limited Reserves																	\$18,562
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTAL	
February-24	\$0	\$0	\$13,675	\$19,503	\$0	\$105,343	\$23,120	\$0	\$28,921	\$151,502	\$84,628	\$516,855	\$643,584	\$512,096	\$295,164	\$2,394,390	
March-24	\$0	\$0	\$13,675	\$19,293	\$0	\$105,050	\$23,120	\$0	\$28,921	\$143,751	\$83,788	\$507,692	\$633,299	\$224,962	\$555,265	\$2,338,816	
NET CHGE	\$0	\$0	\$0	(\$210)	\$0	(\$293)	\$0	\$0	\$0	(\$7,752)	(\$840)	(\$9,163)	(\$10,285)	(\$287,134)	\$260,101	(\$55,574)	
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,096,613	\$1,587,457	\$981,610	\$3,188,429	\$1,777,190	\$2,046,812	\$1,415,316	\$1,687,640	\$1,525,691	\$2,529,123	\$2,100,777	\$834,209	\$605,465	\$26,996,817	

2020 2021 2022 2023 2024 YEARS

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

CURRENT FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		51	MONTH TARGETED	Last Month		50	MONTH TARGETED	Last Year		39	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	
PROPERTY	339,909	523,345	523,345	153.97%	100.00%	523,345	523,345	153.97%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	601,000	54,158	54,158	9.01%	96.38%	54,158	54,158	9.01%	96.23%	27,667	27,667	4.60%	91.95%
POL/EPL													
AUTO LIABILITY	112,001	3,232	3,232	2.89%	93.62%	3,232	3,232	2.89%	93.27%	3,232	3,232	2.89%	88.81%
WORKER'S COMP	1,319,505	944,956	944,956	71.61%	99.57%	944,956	944,956	71.61%	99.52%	947,319	947,319	71.79%	98.57%
TOTAL ALL LINES	2,372,415	1,525,691	1,525,691	64.31%	98.54%	1,525,691	1,525,691	64.31%	98.46%	978,218	978,218	41.23%	96.64%
NET PAYOUT %	\$1,441,904				60.78%								

CURRENT FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		39	MONTH TARGETED	Last Month		38	MONTH TARGETED	Last Year		27	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	
PROPERTY	338,000	242,084	242,084	71.62%	100.00%	242,084	242,084	71.62%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	551,000	274,514	274,514	49.82%	91.95%	274,514	274,514	49.82%	91.38%	42,749	42,749	7.76%	82.70%
POL/EPL													
AUTO LIABILITY	117,001	6,594	6,594	5.64%	88.81%	6,594	6,594	5.64%	88.30%	6,594	6,594	5.64%	80.03%
WORKER'S COMP	1,297,005	2,005,931	2,005,931	154.66%	98.57%	2,004,811	2,004,811	154.57%	98.43%	1,916,131	1,916,131	147.74%	95.33%
TOTAL ALL LINES	2,303,006	2,529,123	2,529,123	109.82%	96.70%	2,528,003	2,528,003	109.77%	96.46%	1,965,473	1,965,473	85.34%	92.22%
NET PAYOUT %	\$2,021,431				87.77%								

CURRENT FUND YEAR 2022 -- LOSSES CAPPED AT RETENTION

2022	Budget	Current		27	MONTH TARGETED	Last Month		26	MONTH TARGETED	Last Year		15	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	
PROPERTY	316,000	313,729	313,729	99.28%	100.00%	318,729	318,729	100.86%	100.00%	0	0	0.00%	96.43%
GEN LIABILITY	538,000	150,800	150,800	28.03%	82.70%	150,800	150,800	28.03%	81.65%	78,998	78,998	14.68%	66.07%
POL/EPL	101,999	0	0	0.00%	82.70%	0	0	0.00%	81.65%	0	0	0.00%	66.07%
AUTO LIABILITY	113,000	16,267	16,267	14.40%	80.03%	16,267	16,267	14.40%	78.92%	30,192	30,192	26.72%	59.58%
WORKER'S COMP	1,244,000	1,619,982	1,619,982	130.22%	95.33%	1,620,627	1,620,627	130.28%	94.80%	1,348,650	1,348,650	108.41%	78.67%
TOTAL ALL LINES	2,312,999	2,100,777	2,100,777	90.82%	91.72%	2,106,422	2,106,422	91.07%	91.09%	1,457,840	1,457,840	63.03%	76.67%
NET PAYOUT %	\$1,467,478				63.44%								

CURRENT FUND YEAR 2023 -- LOSSES CAPPED AT RETENTION

2023	Budget	Current		15	MONTH TARGETED	Last Month		14	MONTH TARGETED	Last Year		3	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	
PROPERTY	369,682	411,247	411,247	111.24%	96.43%	411,247	411,247	111.24%	96.03%	0	0	0.00%	23.00%
GEN LIABILITY	532,748	71,500	71,500	13.42%	66.07%	107,000	107,000	20.08%	64.20%	828	828	0.16%	6.00%
POL/EPL	113,998	0	0	0.00%	66.07%	0	0	0.00%	64.20%	0	0	0.00%	6.00%
AUTO LIABILITY	127,000	16,500	16,500	12.99%	59.58%	1,000	1,000	0.79%	56.96%	0	0	0.00%	6.00%
WORKER'S COMP	1,273,000	334,962	334,962	26.31%	78.67%	336,994	336,994	26.47%	74.88%	42,470	42,470	3.34%	3.00%
TOTAL ALL LINES	2,416,428	834,209	834,209	34.52%	77.01%	856,241	856,241	35.43%	74.32%	43,298	43,298	1.79%	7.02%
NET PAYOUT %	\$609,246				25.21%								

CURRENT FUND YEAR 2024 -- LOSSES CAPPED AT RETENTION

2024	Budget	Current		3	MONTH TARGETED	Last Month		2	MONTH TARGETED	Last Year		-9	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	
PROPERTY	390,000	344,593	344,593	88.36%	23.00%	104,102	104,102	26.69%	13.00%			N/A	N/A
GEN LIABILITY	530,000	17,100	17,100	3.23%	6.00%	17,396	17,396	3.28%	2.50%			N/A	N/A
POL/EPL	114,000	0	0	0.00%	6.00%	0	0	0.00%	2.50%			N/A	N/A
AUTO LIABILITY	116,000	500	500	0.43%	6.00%	0	0	0.00%	2.50%			N/A	N/A
WORKER'S COMP	1,393,000	243,272	243,272	17.46%	3.00%	195,858	195,858	14.06%	2.00%			N/A	N/A
TOTAL ALL LINES	2,543,000	605,465	605,465	23.81%	6.96%	317,356	317,356	12.48%	3.84%	0	0	N/A	N/A
NET PAYOUT %	\$50,200				1.97%								

2015 2016 2017 2018 2019 YEARS

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

CURRENT FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current 111				Last Month 110				Last Year 99			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	MONTH TARGETED
PROPERTY	230,000	344,086	344,086	149.60%	100.00%	344,086	344,086	149.60%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	96.50%	723,668	723,668	106.42%	96.50%	578,081	578,081	85.01%	96.50%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	96.94%	307,746	307,746	338.18%	96.94%	307,746	307,746	338.18%	96.94%
WORKER'S COMP	1,157,000	1,812,929	1,812,929	156.69%	100.00%	1,812,929	1,812,929	156.69%	100.00%	1,870,023	1,870,023	161.63%	100.00%
TOTAL ALL LINES	2,158,000	3,188,429	3,188,429	147.75%	98.77%	3,188,429	3,188,429	147.75%	98.77%	2,755,850	2,755,850	127.70%	98.77%
NET PAYOUT %	\$3,083,379												

CURRENT FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current 99				Last Month 98				Last Year 87			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	MONTH TARGETED
PROPERTY	197,238	382,307	382,307	193.83%	100.00%	382,307	382,307	193.83%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	641,774	31,055	31,055	4.84%	96.50%	31,055	31,055	4.84%	96.50%	31,055	31,055	4.84%	96.50%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	96.94%	19,249	19,249	18.57%	96.94%	19,249	19,249	18.57%	96.94%
WORKER'S COMP	1,226,749	1,344,579	1,344,579	109.61%	100.00%	1,344,136	1,344,136	109.57%	100.00%	1,348,297	1,348,297	109.91%	100.00%
TOTAL ALL LINES	2,169,445	1,777,190	1,777,190	81.92%	98.82%	1,776,748	1,776,748	81.90%	98.82%	1,398,601	1,398,601	64.47%	98.82%
NET PAYOUT %	\$1,754,070												

CURRENT FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current 87				Last Month 86				Last Year 75			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	MONTH TARGETED
PROPERTY	178,000	161,487	161,487	90.72%	100.00%	161,487	161,487	90.72%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	609,000	517,422	517,422	84.96%	96.50%	517,422	517,422	84.96%	96.50%	494,899	494,899	81.26%	96.50%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	96.94%	337,497	337,497	324.52%	96.94%	337,497	337,497	324.52%	96.94%
WORKER'S COMP	1,217,000	1,030,407	1,030,407	84.67%	100.00%	1,030,407	1,030,407	84.67%	100.00%	1,092,794	1,092,794	89.79%	100.00%
TOTAL ALL LINES	2,108,000	2,046,812	2,046,812	97.10%	98.84%	2,046,812	2,046,812	97.10%	98.84%	1,925,190	1,925,190	91.33%	98.84%
NET PAYOUT %	\$2,046,812												

CURRENT FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current 75				Last Month 74				Last Year 63			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	MONTH TARGETED
PROPERTY	183,000	259,878	259,878	142.01%	100.00%	259,878	259,878	142.01%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	576,000	5,918	5,918	1.03%	96.50%	5,918	5,918	1.03%	96.50%	4,185	4,185	0.73%	97.13%
AUTO LIABILITY	103,000	28,126	28,126	27.31%	96.94%	28,126	28,126	27.31%	96.94%	28,126	28,126	27.31%	96.77%
WORKER'S COMP	1,232,000	1,121,394	1,121,394	91.02%	100.00%	1,121,394	1,121,394	91.02%	100.00%	1,121,394	1,121,394	91.02%	99.95%
TOTAL ALL LINES	2,094,000	1,415,316	1,415,316	67.59%	98.89%	1,415,316	1,415,316	67.59%	98.89%	1,153,705	1,153,705	55.10%	99.02%
NET PAYOUT %	\$1,386,395												

CURRENT FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current 63				Last Month 62				Last Year 51			
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Feb-24	MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	MONTH TARGETED
PROPERTY	191,270	215,305	215,305	112.57%	100.00%	215,305	215,305	112.57%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	552,801	300,387	300,387	54.34%	97.13%	300,387	300,387	54.34%	97.13%	277,282	277,282	50.16%	96.38%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	96.77%	122,345	122,345	117.76%	96.59%	122,345	122,345	117.76%	93.62%
WORKER'S COMP	1,300,289	1,049,602	1,049,602	80.72%	99.95%	1,049,602	1,049,602	80.72%	99.93%	1,096,512	1,096,512	84.33%	99.57%
TOTAL ALL LINES	2,148,253	1,687,640	1,687,640	78.56%	99.07%	1,687,640	1,687,640	78.56%	99.05%	1,496,139	1,496,139	69.64%	98.50%
NET PAYOUT %	\$1,543,889												

2010 2011 2012 2013 2014 YEARS

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

CURRENT FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION													
2010	Budget	Current		171	MONTH TARGETED	Last Month		170	MONTH TARGETED	Last Year		159	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	
PROPERTY	196,392	83,686	83,686	42.61%	100.00%	83,686	83,686	42.61%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	96.50%	377,107	377,107	46.38%	96.50%	281,729	281,729	34.65%	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	96.94%	9,579	9,579	16.64%	96.94%	9,579	9,579	16.64%	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	100.00%	1,354,163	1,354,163	129.68%	100.00%	1,452,476	1,452,476	139.10%	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	98.57%	1,824,535	1,824,535	86.42%	98.57%	1,743,784	1,743,784	82.60%	98.57%
NET PAYOUT %	\$1,824,535			86.42%									
CURRENT FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION													
2011	Budget	Current		159	MONTH TARGETED	Last Month		158	MONTH TARGETED	Last Year		147	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	
PROPERTY	234,258	211,641	211,641	90.35%	100.00%	211,641	211,641	90.35%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	96.50%	752,617	752,617	77.61%	96.50%	167,748	167,748	17.30%	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	96.94%	126,796	126,796	184.70%	96.94%	126,796	126,796	184.70%	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	100.00%	1,704,894	1,704,894	135.24%	100.00%	1,730,025	1,730,025	137.23%	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	98.58%	2,795,948	2,795,948	110.37%	98.58%	2,024,570	2,024,570	79.92%	98.58%
NET PAYOUT %	\$2,795,948			110.37%									
CURRENT FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION													
2012	Budget	Current		147	MONTH TARGETED	Last Month		146	MONTH TARGETED	Last Year		135	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	
PROPERTY	239,354	57,908	57,908	24.19%	100.00%	57,908	57,908	24.19%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	96.50%	487,154	487,154	50.23%	96.50%	328,203	328,203	33.84%	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	96.94%	352,688	352,688	513.75%	96.94%	357,331	357,331	520.51%	96.94%
WORKER'S COMP	1,292,157	1,198,863	1,198,863	92.78%	100.00%	1,198,863	1,198,863	92.78%	100.00%	1,336,818	1,336,818	103.46%	100.00%
TOTAL ALL LINES	2,569,961	2,096,613	2,096,613	81.58%	98.60%	2,096,613	2,096,613	81.58%	98.60%	2,022,352	2,022,352	78.69%	98.60%
NET PAYOUT %	\$2,082,938			81.05%									
CURRENT FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION													
2013	Budget	Current		135	MONTH TARGETED	Last Month		134	MONTH TARGETED	Last Year		123	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	
PROPERTY	243,372	149,379	149,379	61.38%	100.00%	149,379	149,379	61.38%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	96.50%	20,525	20,525	2.12%	96.50%	14,558	14,558	1.50%	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	96.94%	22,598	22,598	32.92%	96.94%	22,598	22,598	32.92%	96.94%
WORKER'S COMP	1,292,157	1,394,955	1,394,955	107.96%	100.00%	1,394,955	1,394,955	107.96%	100.00%	1,393,955	1,393,955	107.88%	100.00%
TOTAL ALL LINES	2,573,979	1,587,457	1,587,457	61.67%	98.60%	1,587,457	1,587,457	61.67%	98.60%	1,431,111	1,431,111	55.60%	98.60%
NET PAYOUT %	\$1,568,164			60.92%									
CURRENT FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION													
2014	Budget	Current		123	MONTH TARGETED	Last Month		122	MONTH TARGETED	Last Year		111	MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 31-Mar-24		Unlimited Incurred	Limited Incurred	Actual 29-Feb-24		Unlimited Incurred	Limited Incurred	Actual 01-Mar-23	
PROPERTY	243,372	81,245	81,245	33.38%	100.00%	81,245	81,245	33.38%	100.00%	0	0	0.00%	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	96.50%	167,308	167,308	21.59%	96.50%	151,871	151,871	19.60%	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	96.94%	3,950	3,950	5.75%	96.94%	3,950	3,950	5.75%	96.94%
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	100.00%	729,107	729,107	65.85%	100.00%	745,774	745,774	67.35%	100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	98.67%	981,610	981,610	44.74%	98.67%	901,594	901,594	41.09%	98.67%
NET PAYOUT %	\$981,610			44.74%									

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 39-24

May 2024

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

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

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

FUND
YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
HARDENBERGH INSURANCE GROUP	RISK CONTROL- 1 OF 8- INV 15741 05/24	15,750.00 15,750.00
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 05/24 INV 0353-05/24	7,846.50 7,846.50
PERMA RISK MANAGEMENT SERVICES	POSTAGE 04/24	6.75
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 05/24	14,080.75 14,087.50
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 15011 05/24	5,572.33 5,572.33
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE FEE 05/24	777.08 777.08
CHANCE & MCCANN, LLC	ATTORNEY FEES - INV 214 4/8/24-5/2/24	5,040.00 5,040.00
BROWN & CONNERY, LLP	LEGAL- V. HILBMANN INV 335082 02/24	57.00
BROWN & CONNERY, LLP	LEGAL- C. DEVONE INV 335084 02/24	7,762.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 333480 01/24	10,530.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 331534 12/23	4,362.00
BROWN & CONNERY, LLP	LEGAL- C. GORDON INV 337575 03/24	7,918.00
BROWN & CONNERY, LLP	LEGAL- D. LAW INV 337574 03/24	72.00
BROWN & CONNERY, LLP	LEGAL- D. YOUNG INV 312101 02/23	85.00
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 321805 03/23-07/23	26,231.65
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 323529 08/23	403.00
BROWN & CONNERY, LLP	LEGAL- D. LAW INV 327404 8/23-10/23	2,048.00
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 327320 10/23	2,793.00
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 325970 09/23	209.00 62,470.65
VIOLA YEAGER	MEDICAL REIMBURSEMENT 04/24	481.84 481.84
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 04/24	3,168.76 3,168.76
HARDENBERGH INSURANCE GROUP	RMC FEE INV 15011 05/24	28,711.75 28,711.75

Total Payments FY 2024 143,906.41

**TOTAL PAYMENTS ALL FUND
YEARS 143,906.41**

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. 40-24

May 2024

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 05/24	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING 05/24	2,596.66
		5,416.66
	Total Payments FY 2024	5,416.66
	TOTAL PAYMENTS ALL FUND YEARS	5,416.66

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 41-24

June 2024

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
MADDEN & MADDEN	LEGAL FEES - J. PHILIPS 1/24-2/24	660.00 660.00
HARDENBERGH INSURANCE GROUP	RISK CONTROL- 2 OF 8- INV 15742	15,750.00 15,750.00
INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 06/24 INV 0353-0624	7,846.50 7,846.50
ASSETWORKS RISK MANAGEMENT INC	PROP. APPRAISAL INV 664-18913 5/24	22,050.00 22,050.00
PERMA RISK MANAGEMENT SERVICES	POSTAGE 05/24	7.39
PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 06/24	14,080.75 14,088.14
HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR - INV 15012 06/24	5,572.33 5,572.33
THE ACTUARIAL ADVANTAGE	ACTUARIAL SERVICE FEE 06/24	777.08 777.08
CHANCE & MCCANN, LLC	ATTORNEY FEES - INV 252 4/18/24-6/3/24	450.00 450.00
MGL PRINTING SOLUTIONS	CHECK PRINTING ORDER. INV 206018 5/24	261.00 261.00
TRACEY GIORDANO	REIMB. PRIMA CONF. 06/05/24-06/09/24	2,750.44 2,750.44
SCOTT BURNS	REIMB. PRIMA CONF. 06/05/24-06/09/24	2,587.32 2,587.32
BROWN & CONNERY, LLP	LEGAL- C. DEVONE- INV 337485 3/24	1,338.00
BROWN & CONNERY, LLP	LEGAL- J. PHILIPS INV 335083 2/24	2,782.00
BROWN & CONNERY, LLP	LEGAL- S. LICK INV 273739 2021	2,348.00

BROWN & CONNERY, LLP	LEGAL- S. LICK INV 274901 -2021	148.00
BROWN & CONNERY, LLP	LEGAL- S. LICK INV 277334 - 2021	3,100.00
		9,716.00
VIOLA YEAGER	MEDICAL REIMBURSEMENT 05/24	481.84
		481.84
TIMOTHY SHEEHAN	REIMB.- PRIMA CONFERENCE 6/5/24-6/9/24	2,966.38
		2,966.38
DUANE SARMIENTO	MEDICAL REIMBURSEMENT 05/24	3,168.76
		3,168.76
HARDENBERGH INSURANCE GROUP	RMC FEE INV 15012 06/24	28,711.75
		28,711.75
	Total Payments FY 2024	117,837.54
	TOTAL PAYMENTS ALL FUND YEARS	117,837.54

Chairperson

Attest:

Dated: _____

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

Treasurer

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

Resolution No. 42-24

June 2024

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

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

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

FUND YEAR 2024

<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
CONNER STRONG & BUCKELEW	PERMA CONSULTING FEES 06/24	2,820.00
CONNER STRONG & BUCKELEW	CSB CONSULTING 06/24	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		March						
CURRENT FUND YEAR		2024						
		Description: GCIC Deposit Acct	GCIC WC Claims		GCIC Liability Claim			
		ID Number:						
		Maturity (Yrs)						
		Purchase Yield:						
		TOTAL for All Accts & instruments						
Opening Cash & Investment Balance	\$	1,900,909.86	\$	1,908,659.51	-\$	32,998.45	\$	25,248.80
Opening Interest Accrual Balance	\$	-	\$	-	\$	-	\$	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$3,308,587.42	\$3,197,850.09	\$85,872.42	\$24,864.91			
10	(Withdrawals - Sales)	-\$314,998.90	-\$238,133.58	-\$47,585.41	-\$29,279.91			
	Ending Cash & Investment Balance	\$4,894,498.38	\$4,868,376.02	\$5,288.56	\$20,833.80			
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00			
	Plus Outstanding Checks	\$124,831.06	\$81,002.86	\$30,153.97	\$13,674.23			
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00			
	Balance per Bank	\$5,019,329.44	\$4,949,378.88	\$35,442.53	\$34,508.03			

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

Current Fund Year: 2024								
Month Ending: March								
	Property	Liability	Auto	Worker's Com]	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	274,875.10	3,787,836.73	(112,780.01)	618,266.63	(3,105,074.29)	110,351.21	327,434.77	1,900,910.13
RECEIPTS								
Assessments	152,425.44	207,142.26	45,336.80	544,432.40	2,029,196.49	467,189.05	44,555.13	3,490,277.58
Refunds	5,000.00	0.00	0.00	0.00	0.00	0.00	0.00	5,000.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Receipts*	251,903.00	0.00	0.00	0.00	0.00	124,119.18	0.00	376,022.18
TOTAL	409,328.44	207,142.26	45,336.80	544,432.40	2,029,196.49	591,308.23	44,555.13	3,871,299.76
EXPENSES								
Claims Transfers	261,907.91	12,575.00	500.00	47,585.41	0.00	0.00	0.00	322,568.32
Expenses	0.00	0.00	0.00	0.00	0.00	95,092.92	0.00	95,092.92
Other Expenses*	0.00	0.00	0.00	0.00	0.00	460,050.00	0.00	460,050.00
TOTAL	261,907.91	12,575.00	500.00	47,585.41	0.00	555,142.92	0.00	877,711.24
END BALANCE	422,295.63	3,982,403.99	(67,943.22)	1,115,113.62	(1,075,877.80)	146,516.53	371,989.90	4,894,498.65

**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 *June 27, 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 *4/1/24 to 4/30/24 and 5/1/24 to 5/31/24* 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 *June 27, 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
04/01/2024 Thru 04/30/2024

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2024 Thru 04/30/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Physical Damage										
C	5967	3530003778 001	GLOUCESTER COUNTY	9/30/2023	9/30/2023	BELLMAWR COLLISION CENTER	4/19/2024	2013 SPRINTER PLATE CA2831	8,081.85	8,081.85
Total for Coverage: Auto Physical Damage							Number of entries: 1		8,081.85	8,081.85
Coverage: General Liability										
C	5988	3530002705 001	GILMORE, ANN	3/4/2024	3/26/2024	BROWN & CONNERY LLP	4/19/2024	BILL 335959	870.00	870.00
C	5989	3530003013 001	RODRIGUEZ, MARISA	3/1/2024	3/26/2024	MADDEN & MADDEN PA	4/19/2024	STATEMENT 4	1,260.00	1,260.00
C	5990	3530003476 001	IANNELLI, ALFRED	2/21/2024	3/25/2024	MADDEN & MADDEN PA	4/19/2024	STATEMENT 5	530.00	530.00
C	5991	3530002226 001	CARDOSO BAEZ, JONATHAN	2/2/2024	3/27/2024	MADDEN & MADDEN PA	4/19/2024	STATEMENT 30	495.00	495.00
Total for Coverage: General Liability							Number of entries: 4		3,155.00	3,155.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 5		11,236.85	11,236.85

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2024 Thru 05/31/2024

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
05/01/2024 Thru 05/31/2024

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	6004	3530003613 001	LEDDY, MARGARET	4/6/2023	4/6/2023	MARGARET LEDDY	5/31/2024	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
Total for Coverage: Auto Liability							Number of entries: 1		500.00	500.00
Coverage: Auto Physical Damage										
C	5992	3530003709 001	ROWAN COLLEGE OF SOUT	4/22/2024	4/22/2024	1ST ALERT APPRAISALS	5/3/2024	INVOICE 9572	135.00	135.00
C	5993	3530003619 001	GLOUCESTER COUNTY	4/25/2024	4/25/2024	BELLMAR COLLISION CENTER	5/3/2024	2023 CHEV SILVERADO PLATE C26PYM	17,777.56	16,777.56
C	5995	3530003760 001	GLOUCESTER COUNTY	2/1/2024	2/1/2024	PRO-LINE COLLISION CENTER	5/3/2024	2018 FORD F250 PLATE CG9BKG	7,766.43	7,766.43
C	5997	3530003736 001	GLOUCESTER COUNTY	1/15/2024	1/15/2024	INTERCON TRUCK EQUIPMENT	5/17/2024	2016 DUMP TRUCK VIN# 25560	13,602.00	13,602.00
C	6001	3530003783 001	GLOUCESTER COUNTY	1/19/2024	1/19/2024	PRO-LINE COLLISION CENTER	5/31/2024	2014 DODGE DURANGO PLATE D45EPZ	11,387.75	11,387.75
R	6008793236	3530003617 001	GLOUCESTER COUNTY	7/27/2023	7/27/2023	PROGRESSIVE	5/3/2024	SUBROGATION RECOVERY	-1,879.50	-1,879.50
Total for Coverage: Auto Physical Damage							Number of entries: 6		48,789.24	47,789.24
Coverage: General Liability										
C	5994	3530001524 001	PFÖST, DONALD	3/7/2024	3/25/2024	MADDEN & MADDEN PA	5/3/2024	STATEMENT 60	120.00	120.00
C	5998	3530002226 001	CARDOSO BAEZ, JONATHAN	4/3/2024	4/29/2024	MADDEN & MADDEN PA	5/31/2024	STATEMENT 31	1,320.00	1,320.00
C	5999	3530003579 001	BOROUGH OF PITMAN	6/9/2023	6/9/2023	BOROUGH OF PITMAN	5/31/2024	FULL AND FINAL SETTLEMENT OF ALL CLAIMS	1,000.00	1,000.00
C	6002	3530003013 001	RÓDRIGUEZ, MARISA	4/19/2024	4/29/2024	MADDEN & MADDEN PA	5/31/2024	STATEMENT 5	750.00	750.00
C	6003	3530003013 001	RÓDRIGUEZ, MARISA	1/3/2024	1/25/2024	MADDEN & MADDEN PA	5/31/2024	STATEMENT 2	2,380.00	2,380.00
Total for Coverage: General Liability							Number of entries: 5		5,570.00	5,570.00
Coverage: Police Professional										
C	5996	3530003101 001	SCHIED, JOSEPHINE	3/4/2024	3/27/2024	MADDEN & MADDEN PA	5/3/2024	STATEMENT# 10	105.00	105.00
C	6000	3530003101 001	SCHIED, JOSEPHINE	4/9/2024	4/26/2024	MADDEN & MADDEN PA	5/31/2024	ST # 11	120.00	120.00
Total for Coverage: Police Professional							Number of entries: 2		225.00	225.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 14		55,084.24	54,084.24



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

Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
January	35	100%	\$22,429.84	100%	\$13,500.21	\$0.00	\$7,356.00	\$1,573.63	\$8,929.63	\$1,250.15	\$7,679.48
February	25	88%	\$16,472.17	84%	\$8,402.17	\$50.25	\$5,907.16	\$2,112.59	\$8,070.00	\$1,129.80	\$6,940.20
March	29	86%	\$45,643.25	91%	\$36,772.87	\$0.00	\$7,567.24	\$1,303.14	\$8,870.38	\$1,366.77	\$7,503.61
April	62	98%	\$41,164.27	99%	\$23,293.12	\$32.40	\$12,744.63	\$50.00	\$17,871.15	\$2,501.98	\$15,369.17
May	106	91%	\$65,765.25	88%	\$29,703.79	\$1436.50	\$26,303.60	\$181.00	\$36,061.46	\$4,784.64	\$31,276.82
YTD Total	257	100%	\$191,474.78	100%	\$111,672.16	\$1,519.15	\$59,878.63	\$5,220.36	\$79,802.62	\$11,033.34	\$68,769.28

Monthly Summary	April	May
Total Reductions (before fees):	\$17,871.15	\$36,061.46
Percent:	43%	55%
Net Reductions:	\$15,369.17	\$31,276.82
Percent:	37%	48%

YTD Summary	
Total Reductions (before fees):	\$79,802.62
Percent:	42%
Net Reductions:	\$68,769.28
Percent:	36%

SAFETY DIRECTOR REPORT

GLoucester County Insurance Commission

TO: Fund Commissioners
FROM: J.A. Montgomery Consulting, Safety Director
DATE: June 17, 2024
DATE OF MEETING: June 27, 2024

GCIC SERVICE TEAM

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

April - June 2024

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 25:** Attended the GCIC meeting.
- **June 11:** Attended the GCIC Claims Committee meeting.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

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

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - JAM SD Bulletin: CBD Oil Risks – April 24.
- NJCE JIF - JAM SD Bulletin: Lightning Safety - Best Practices – May 8.
- NJCE JIF - JAM LE Bulletin: National Police Week - Officer Safety Resources – May 9.

- NJCE JIF - JAM SD Message: Mental Health Awareness Month – May 16.
- NJCE JIF - JAM SD Bulletin: Flash Floods Preparedness - Best Practices – May 21.
- NJCE JIF - JAM LE Bulletin: Car Meets and Street Takeovers – Critical Pre-Planning and Training Considerations – May 31.
- NJCE JIF - JAM SD Bulletin: Hurricane Preparedness Best Practices – June 4.
- NJCE JIF - JAM LE Bulletin: Child Protection Training Concerning Police Recruitment Programs and Junior Police Academies – June 6.
- NJCE SD Message: Reminder NJCE Leadership Academy Open Enrollment until June 22 – June 7.
- NJCE JIF - JAM SD Bulletin: LifeVac Frequently Asked Questions – June 11.
- NJCE JIF - JAM SD Bulletin: Fencing for Parks - Best Practices – June 13.
- NJCE JIF: JAM Safety Recall Alert – Kawasaki Engines – June 17.

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. *(June thru August 2024 Live Training Schedules and Registration Links are attached).*

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

NJCE LEADERSHIP ACADEMY

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

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

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

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

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

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



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

LEARNING MANAGEMENT SYSTEM (LMS)

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.

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

DATE	TRAINING TOPIC	TIME
6/21/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
6/21/24	Shop and Tool Safety	11:00 - 12:00 pm
6/21/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
6/24/24	Confined Space Entry	9:00 - 12:00 pm
6/24/24	Hearing Conservation	1:00 - 2:00 pm
6/25/24	Housing Authority Safety & Regulatory Awareness Training	8:30 - 12:00 pm
6/25/24	Driving Safety Awareness	9:00 - 10:30 am
6/25/24	Personal Protective Equipment	1:00 - 3:00 pm
6/26/24	Chipper Safety	7:30 - 8:30 am
6/26/24	Chainsaw Safety	9:00 - 10:00 am
6/26/24	Mower Safety	10:30 - 11:30 am
6/26/24	CDL: Supervisors' Reasonable Suspicion	1:00 - 3:00 pm
6/27/24	Fire Safety	8:30 - 9:30 am
6/27/24	Fire Extinguisher Safety	10:00 - 11:00 am
6/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
6/28/24	Hazard Communication/Globally Harmonized System (GHS)	9:00 - 10:30 am
6/28/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
7/8/24	Mower Safety	8:30 - 9:30 am
7/8/24	Hearing Conservation	10:00 - 11:00 am
7/8/24	Bloodborne Pathogens	1:00 - 2:00 pm
7/9/24	Preparing for First Amendment Audits	9:00 - 11:00 am
7/9/24	Flagger Skills and Safety	1:00 - 2:00 pm
7/10/24	Ethical Decision Making	9:00 - 11:30 am
7/10/24	Confined Space Entry	9:00 - 12:00 pm
7/10/24	Work Zone: Temporary Traffic Controls	1:00 - 3:00 pm
7/11/24	Personal Protective Equipment	8:30 - 10:30 am
7/11/24	Fire Safety	11:00 - 12:00 pm

7/11/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
7/12/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
7/12/24	Shop and Tool Safety	1:00 - 2:00 pm
7/15/24	Bloodborne Pathogens	8:00 - 9:00 am
7/15/24	Driving Safety Awareness	9:30 - 11:00 am
7/15/24	Microlearning Theory and Practice	1:00 - 3:00 pm
7/18/24	Back Safety/Material Handling	9:00 - 10:00 am
7/16/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
7/16/24	Implicit Bias in the Workplace	9:00 - 10:30 am
7/16/24	CDL: Drivers' Safety Regulations	1:00 - 3:00 pm
7/17/24	Ladder Safety/Walking & Working Surfaces	7:30 - 9:30 am
7/17/24	Hazard Communication/Globally Harmonized System (GHS)	10:00 - 11:30 am
7/18/24	Lock Out/Tag Out (Control of Hazardous Energy)	1:00 - 3:00 pm
7/19/24	Safety Committee Best Practices	9:00 - 10:30 am
7/19/24	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
7/22/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
7/22/24	Fire Extinguisher Safety	1:00 - 2:00 pm
7/23/24	Personal Protective Equipment	7:30 - 9:30 am
7/23/24	Hoists, Cranes, and Rigging	10:00 - 12:00 pm
7/24/24	Asbestos Awareness	8:00 - 10:00 am
7/24/24	Fire Safety	10:30 - 11:30 am
7/24/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
7/25/24	Hazard Communication/Globally Harmonized System (GHS)	8:30 - 10:00 am
7/25/24	Bloodborne Pathogens	10:30 - 11:30 am
7/26/24	Hearing Conservation	8:30 - 9:30 am
7/26/24	Dealing with Difficult People	10:00 - 11:30 am
7/29/24	Confined Space Entry	8:30 - 11:30 am
7/29/24	Chainsaw Safety	1:00 - 2:00 pm
7/30/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
7/30/24	Mower Safety	11:00 - 12:00 pm
7/31/24	Fire Extinguisher Safety	8:30 - 9:30 am
7/31/24	Fall Protection Awareness	10:00 - 12:00 pm
8/1/24	Hazard Communication/Globally Harmonized System (GHS)	7:30 - 9:00 am
8/1/24	Hearing Conservation	9:30 - 10:30 am
8/1/24	Fire Safety	11:00 - 12:00 pm
8/2/24	Work Zone: Temporary Traffic Controls	8:30 - 10:30 am
8/2/24	Chipper Safety	11:00 - 12:00 pm
8/5/24	Personal Protective Equipment	8:30 - 10:30 am
8/5/24	Mower Safety	11:00 - 12:00 pm
8/5/24	Implicit Bias in the Workplace	1:00 - 2:30 pm
8/6/24	Fire Extinguisher Safety	8:00 - 9:00 am
8/6/24	Ethics for NJ Local Government Employees	9:00 - 11:00 am
8/6/24	Protecting Children from Abuse In New Jersey Local Government Programs	1:00 - 3:00 pm
8/7/24	Confined Space Entry	8:30 - 11:30 am
8/7/24	Playground Safety Inspections	1:00 - 3:00 pm
8/7/24	Asbestos Awareness	4:00 - 6:00 pm
8/7/24	The Power of Collaboration (JIF 101) (Bergen)*	9:00 - 1:00 pm

8/8/24	Indoor Air Quality Designated Person Training	8:30 - 9:30 am
8/8/24	Driving Safety Awareness	10:00 - 11:30 am
8/9/24	Bloodborne Pathogens	8:30 - 9:30 am
8/9/24	Shop and Tool Safety	10:00 - 11:00 am
8/12/24	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
8/12/24	Hazard Communication/Globally Harmonized System (GHS)	1:00 - 2:30 pm
8/13/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/13/24	Ethical Decision Making	9:00 - 11:30 am
8/13/24	Fall Protection Awareness	1:00 - 3:00 pm
8/14/24	Heavy Equipment Safety: General Safety	9:00 - 11:00 am
8/14/24	Ladder Safety/Walking & Working Surfaces	1:00 - 3:00 pm
8/15/24	Mower Safety	8:30 - 9:30 am
8/15/24	Chainsaw Safety	10:00 - 11:00 am
8/15/24	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
8/16/24	Bloodborne Pathogens	7:30 - 8:30 am
8/16/24	Hearing Conservation	9:00 - 10:00 am
8/19/24	HazMat Awareness with Hazard Communication/Globally Harmonized System (GHS)	8:30 - 11:30 am
8/19/24	Personal Protective Equipment	1:00 - 3:00 pm
8/20/24	Confined Space Entry	8:30 - 11:30 am
8/20/24	Preparing for the Unspeakable	9:00 - 10:30 am
8/21/24	Fire Safety	8:30 - 9:30 am
8/21/24	Fire Extinguisher Safety	10:00 - 11:00 am
8/22/24	Schools Safety & Regulatory Awareness Training	8:30 - 11:30 am
8/22/24	Asbestos Awareness	1:00 - 3:00 pm
8/23/24	Lock Out/Tag Out (Control of Hazardous Energy)	8:30 - 10:30 am
8/23/24	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
8/26/24	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
8/27/24	Public Works & Utility: Safety & Regulatory Awareness Training	8:00 - 12:00 pm
8/27/24	Bloodborne Pathogens	1:00 - 2:00 pm
8/28/24	Hoists, Cranes, and Rigging	8:00 - 10:00 am
8/29/24	Special Event Management	9:00 - 11:00 am
8/29/24	Flagger Skills and Safety	1:00 - 2:00 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 cancellations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training.

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

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Bradford Stokes, GCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 6/27/2024
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2024 Wellness Incentive Program Grant

We received a late submission from the County Prosecutor's Office. The request is for Mindfulness Coaching through a Practices of Resilience Workshop for the employees of the department and County SWAT Team members.

Action Requested: *Motion* to approve all the Prosecutor's Office request for the Wellness Incentive Program Grant not to exceed \$1,000.

B. 2024 NJCE reinsurer Munich Re Safety Grant

A second submission has been provided to J.A. Montgomery for the 2024 NJCE reinsurer Munich Re Safety Grant. The submission was from the Gloucester County Sheriff's Department for three in-car video systems including all hardware and warranties. The total cost is \$23,014.00.

Some of the benefits of the systems are rear passengers are recorded with video evidence available on demand, reduces department liability claims and false claims of excessive force or violation of civil rights can be proven with video.

We are awaiting the decision for both submissions sent to J.A. Montgomery.

C. 2025 Underwriting Renewal Data

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

D. Property Appraisals

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

II. Underwriting Services Director

A. Ancillary Coverages

Post Office Box 8000 · 8000 Sagamore Drive, Suite 8101 · Marlton, New Jersey 08053
 856.489.9100 · 856.489.9101 Fax · www.hig.net

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

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

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

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

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

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

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 Marlton, NJ 08053

Vineland
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 Vineland, NJ 08360

Philadelphia
 PO Box 40901
 Philadelphia, PA 19107

Post Office Box 8000 · 8000 Sagamore Drive, Suite 8101 · Marlton, New Jersey 08053
856.489.9100 · 856.489.9101 Fax · www.hig.net

Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company	8/1/2024	\$10,526.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2024	\$15,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2024	\$460.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Companies	9/12/2024	\$14,350.40

Action Requested: *Motion* to authorize the Underwriting Services Director to renew the above policy contingent upon the renewal premium not increasing more than 10% and no significant reduction in the terms and conditions.

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Philadelphia, PA 19107

RESOLUTION 44-24

**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 *June 27, 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 *June 27, 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 June 27, 2024.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

SCOTT BURNS, ESQ., VICE CHAIRMAN

**GCIC PARS/SARS
CLOSED SESSION
6-27-24**

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530001607	Lowber, N.	WC	SAR
3530001281	Rogers, R.	WC	SAR
3530002726	Carlin, S.	WC	SAR
3530003285	Franks, K.	WC	SAR
3530003368	Walters, D.	WC	SAR
3530003393	Barrett, K.	WC	SAR
3530003768	Romano III, L.	WC	PAR
2024322813	Rowan College	Property	PAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, April 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 Bradford Stokes
Claims Service	Inservco Insurance Services, Inc. Richard Crooks, Veronica George, Kelly Guerriero, Sureatha Hobbs, Amy Zeiders Qual-Lynx Chris Roselli Medlogix Jennifer Goldstein PERMA Jennifer Conicella, Shai McLeod
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
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
Nora Sheridan, Rowan College of South Jersey
Susan Panto, Conner Strong & Buckelew
Therese Taraschi, Esq. Brown & Connery, LLP
John Paul Madden, Esq. Madden & Madden

Cathy Dodd, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of February 22, 2024

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
FEBRUARY 22, 2024**

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

CORRESPONDENCE: NONE

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Ms. Violetti said the Committee met March 6th in-person at GCIA and March 16th via Microsoft teams to discuss the wellness grant, which was discussed in more detail during Hardenbergh's report.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met on Tuesday, April 9th to discuss several PARS and SARS, which will be discussed further in closed session.

EXECUTIVE DIRECTOR REPORT:

CERTIFICATE OF INSURANCE REPORTS: Included in the agenda were the certificate of issuance reports from the NJCE which lists those certificates issued in the month of February and March. Executive Director said there were (24) twenty-four certificates of insurance issued in February and (8) eight certificates of insurance issued in March.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND: The NJCE conducted the Reorganization Meeting on February 22, 2024. Included in the agenda was a written summary report of the meeting. Executive Director congratulated Chairman Sheehan on being reappointed as Secretary of the NJCE during the reorganization meeting. The NJCE met again earlier this morning. Executive Director reported NJCE took action to appoint several professionals' contracts and notified members of the upcoming membership renewals, which includes Gloucester County. The NJCE is scheduled to meet again on June 27, 2024, via Zoom.

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 January. Executive Director reported that as of January 31, 2024, there is a statutory surplus of \$2,496,238. Line 11 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE \$1,652,718. The total cash amount is \$5,175,486.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Included in the agenda was a copy of the NJCE Financial Fast Track Report for the month of February. Executive Director reported that as of February 29, 2024, the NJCE has a surplus of \$9,000,576. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$6,707,551. Executive Director reported the surplus was affected by several large property claims in 2023 and has since reduced its property retention from \$3 million per claim to \$1 million per claim. The cash amount is \$22,560,672.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK: Included in the agenda was a copy of Health Benefits Financial Fast Track for the month of January. As of January 31, 2024, there is a statutory surplus of \$418,974. The total cash amount is \$500,258. Ms. Panto reported the Commission experienced minimal claims for the month of January.

2024 PROPERTY & CASUALTY ASSESSMENTS: The Treasurer’s Office advised all the member entities paid the first assessment bill. The second payment is due on May 15, 2024.

CLAIM TRACKING REPORTS: Included in the agenda were copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of January 31, 2024. The Executive Director reviewed the reports with the Commission noting the loss ratio analysis is where the actuary tracks the commission from one part of the month to the next and the Commission had a strong 2023 only spending 37% of the 71% of actuarial projections.

2024 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR: The 14th Annual Educational Seminar first session took place Friday, April 19th with over 200 participants and the second session is set to take place Friday, April 26th, 9:00 AM to 12:00 PM. Executive Director said the seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents and encouraged members to register if they haven’t done so yet.

2024 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE: The 73rd Annual Conference is scheduled to be held from May 1st to May 3rd at Caesar’s in Atlantic City. Executive Director said the New Jersey Counties Excess Joint Insurance Fund will be exhibiting at the conference. J.A. Montgomery will present on First Amendment Audits on Thursday May 2nd at 1:30pm.

2024 MEETING SCHEDULE: As a reminder the Commission will not meet in May. Executive Director and Chairman discussed returning to some additional in person meetings and it was suggested to hold the June 27th, September 26th, and December 12th at 1:00 PM meetings in person with a Zoom option. October 24th will be held via Zoom.

MOTION TO AMEND THE COMMISSION MEETING SCHEDULE AS DISCUSSED

Motion:	Commissioner Burns
Second:	Commissioner Christina
Vote	Unanimous

Chairman Sheehan reported Mr. Brad Stokes has been appointed as the Executive Director of the Commission to take over for former Executive Director Joseph Hrubash as Mr. Hrubash takes on a bigger role within PERMA. Executive Director Stokes said he is looking forward to working with everyone.

EMPLOYEE BENEFITS: Ms. Panto said her report was included in the agenda and reviewed the March report with the Commission noting the year-to-date total issues were 48.

TREASURER REPORT: Chairman Sheehan reported the agenda included the March Property, Casualty Bills, and benefits list, which were Resolutions 26-24, Resolution 27-24, and the April Property Casualty Bills, and benefits list, which were Resolution 28-24, Resolution 29-24 respectively. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 26-24, RESOLUTION 27-24, RESOLUTION 28-24, AND RESOLUTION 29-24 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 30-24 Inservco Liability Check Register for the period of 2/1/24 to 2/29/24 and 3/1/24 to 3/31/24.

MOTION TO APPROVE RESOLUTION 24-24 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/24 TO 2/29/24 AND 3/1/24 TO 3/31/24.

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 February and March as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	25	\$16,472.17	\$8,402.17	\$8,070.00	\$6,940.20	84%	88%
March	29	\$45,643.25	\$36,772.87	\$8,870.38	\$7,503.61	91%	86%

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 February 2024 through April 2024. The training opportunities through June 28th were listed in the agenda and have been added to njce.org. Mr. Prince reported the Leadership academy open enrollment will begin from June 1st to June 22nd with a start date of July 1st. More information can be found on njce.org.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT:

RISK MANAGEMENT SERVICES

2024 WELLNESS INCENTIVE PROGRAM GRANT: Ms. Violetti reported that nine submissions have been received for the 2024 Wellness Incentive Program Grant and the supporting documents for each submission was included in the agenda. The Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness and are not to exceed \$1,000 per grant.

Entity - Department	Wellness Submission	Amount on Submission
Gloucester County – County Counsel’s Office	Variety of k-cups, and coffee supplies	\$1,000
Gloucester County – Division of Human and Special Services	Expand Wellness Room – Purchase an elliptical	\$1,000
Gloucester County – Division of Senior Services	Expand Wellness Room – Purchase an elliptical	\$1,000

Gloucester County – Administration	Purchase massage chair recliner	\$1,000
Gloucester County – Animal Shelter	Chair massages	\$1,000
Gloucester County – Treasurer’s Office	Chair massages	\$1,000
Gloucester County – Tax Assessor’s Office	Fruit smoothie day	\$1,000
Gloucester County – Health Department	Purchase of Pilates reformer, Pilates ring circle for thighs, Pilates arc Barrell for spine and dumbbell rack	\$1,000
Gloucester County Library Commission	Fresh Fruit Fridays	\$1,000

MOTION TO APPROVE ALL THE WELLNESS INCENTIVE PROGRAM GRANTS NOT TO EXCEED \$1,000 PER GRANT.

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

9/6/2023 SAFETY AND ACCIDENT REVIEW COMMITTEE MINUTES: Included in the agenda were the approved meeting minutes from the meeting.

2024 NJCE MUNICH RE SAFETY GRANT: Ms. Violetti reported Hardenbergh received a submission from the Library for AEDs and corresponding accessories for their Logan Branch. The total submission was \$4,743.43. Ms. Violetti said the submission was subsequently sent to the NJCE Safety Director.

UNDERWRITING SERVICES DIRECTOR

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

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

The 114% decrease in premium on the County’s accident policy is due to a decrease in participants. Also, there was a carrier change from QBE Insurance Company* due to a change in exposure. The renewal policy will continue to be serviced through the Bob McCloskey Insurance Company. All other terms and conditions are per expiring for all other policies.

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

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

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 31-24 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 #3530003685 FROM \$28,744.46 TO \$150,000 AN INCREASE OF \$121,255.54

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003700 IN THE AMOUNT OF \$2,500

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003579 IN THE AMOUNT OF \$1,000

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003613 IN THE AMOUNT OF \$500

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM #3530003619 IN THE AMOUNT OF \$16,777.56

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM DOCKET #20-CV-12408-RAL IN THE AMOUNT OF \$355,000

MOTION TO AUTHORIZE AN SETTLEMENT AUTHORITY FOR CLAIM DOCKET #GLO-L-000288-23 IN THE AMOUNT OF \$150,000 AND \$2,500 PAYMENT TO THE MEDIATOR

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

RESOLUTION 32-24 APRIL SUPPLEMENTAL BILLS LIST: Chairman Sheehan reported an April supplemental bill as Resolution 32-24, which was included in the agenda. Chairman Sheehan requested a motion to approve.

MOTION TO APPROVE RESOLUTION 32-24

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

Chairman Sheehan advised the next meeting would be June 27, 2024 at 1:00 PM with the location to be determined.

MOTION TO ADJOURN:

Motion: Commissioner Burns
Second: Commissioner Christina
Vote: Unanimous

MEETING ADJOURNED: 1:49 PM

Minutes prepared by: Brandon Tracy, Assisting Secretary

APPENDIX II

EMPLOYEE BENEFIT CLIENT ACTIVITY REPORT



CLIENT ACTIVITY REPORT

MAY 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.

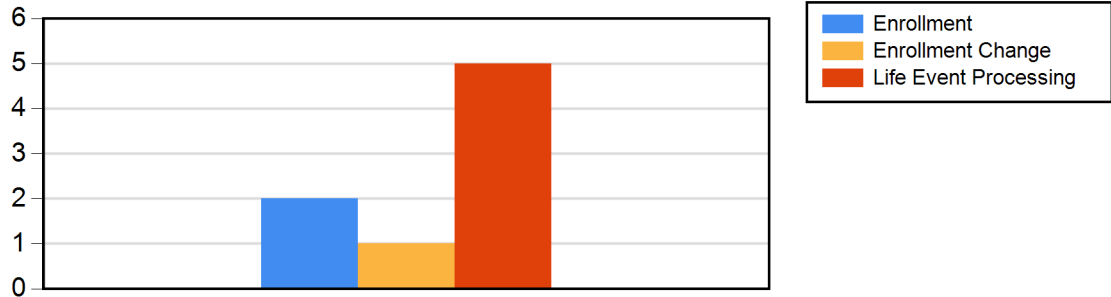


CLIENT ACTIVITY REPORT

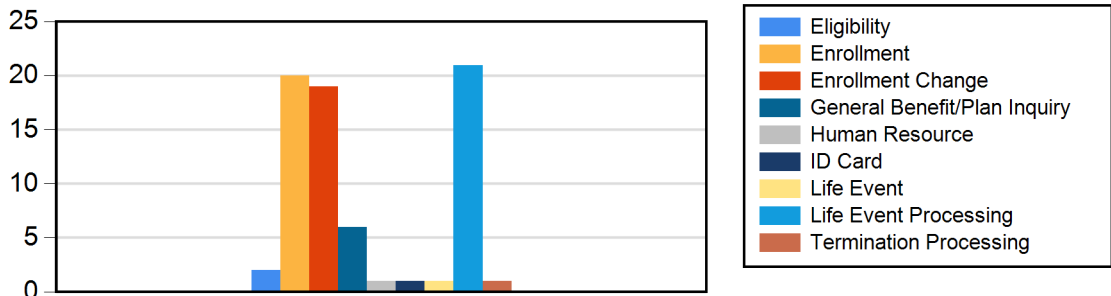
From: 5/1/2024 To: 5/31/2024

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SUBJECT (MAY)	# of Issues
Enrollment	2
Enrollment Change	1
Life Event Processing	5
Total for Subject	8



SUBJECT (YTD)	# of Issues
Eligibility	2
Enrollment	20
Enrollment Change	19
General Benefit/Plan Inquiry	6
Human Resource	1
ID Card	1
Life Event	1
Life Event Processing	21
Termination Processing	1
Total for Subject	72



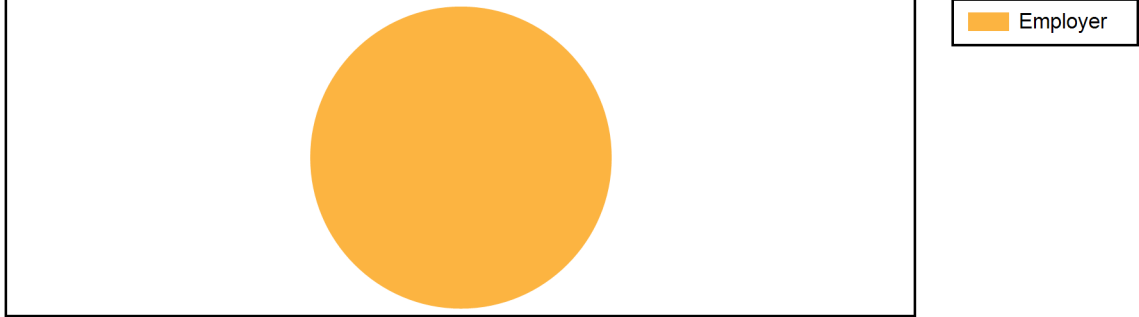


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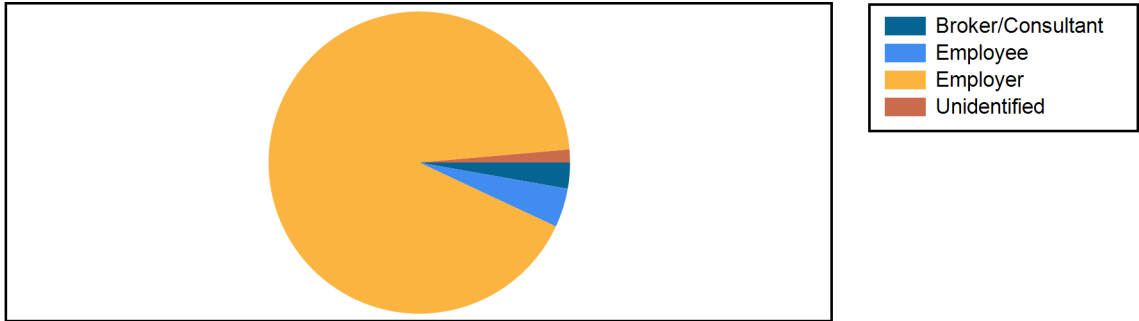
From: 5/1/2024 To: 5/31/2024

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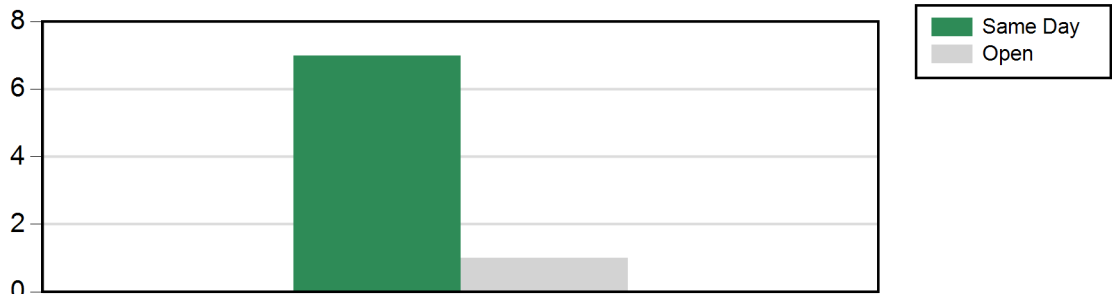
CALL SOURCE (MAY)	# of Issues
Employer	8
Total for Call Source	8



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	2
Employee	3
Employer	66
Unidentified	1
Total for Call Source	72



CLOSED TIME (MAY)	# of Days	%
Same Day	7	100%
Total for Time Range	7	100%



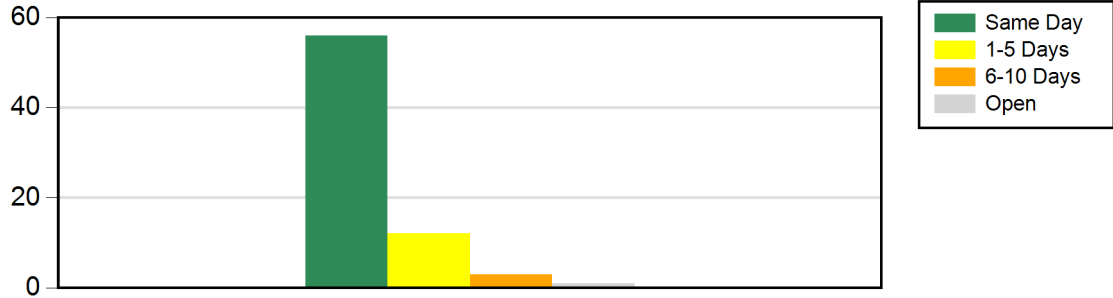


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From: 5/1/2024 To: 5/31/2024

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CLOSED TIME (YTD)	# of Days	%
Same Day	56	79%
1-5 Days	12	17%
6-10 Days	3	4%
Total for Time Range	71	100%



DETAIL (YTD)		From: 1/1/2024 To: 5/31/2024		
<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
2/5/2024	Employer	Life Event Processing	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day



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From: 5/1/2024 To: 5/31/2024

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DETAIL (YTD)		From: 1/1/2024 To: 5/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/5/2024	Employer	Life Event Processing	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/5/2024	Employer	Enrollment	Closed	Same Day
2/6/2024	Employer	Enrollment	Closed	Same Day
2/7/2024	Employer	Enrollment Change	Closed	1-5 Days
2/7/2024	Employer	Eligibility	Closed	6-10 Days
2/7/2024	Employer	Enrollment Change	Closed	1-5 Days
2/8/2024	Employer	Enrollment Change	Closed	Same Day
2/9/2024		General Benefit/Plan Inquiry	Closed	Same Day
2/12/2024	Broker/Consultant	Human Resource	Closed	6-10 Days
2/12/2024	Employer	Life Event Processing	Closed	Same Day
2/12/2024	Employer	Enrollment Change	Closed	Same Day
2/12/2024	Employer	Life Event Processing	Closed	Same Day
2/13/2024	Employer	Enrollment	Closed	Same Day
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/16/2024	Employer	Life Event Processing	Closed	1-5 Days
2/22/2024	Employer	Life Event Processing	Closed	Same Day
2/22/2024	Employer	Enrollment Change	Closed	1-5 Days
3/4/2024	Employer	Enrollment Change	Closed	Same Day
3/13/2024	Employer	Life Event Processing	Closed	Same Day
3/18/2024	Employer	Enrollment	Closed	Same Day
3/18/2024	Employer	Enrollment Change	Closed	Same Day
3/19/2024	Employer	Enrollment	Closed	Same Day
3/20/2024	Employer	Life Event Processing	Closed	Same Day
3/22/2024	Employer	Enrollment	Closed	Same Day
3/22/2024	Employee	Termination Processing	Closed	Same Day
3/25/2024	Employer	Enrollment Change	Closed	1-5 Days
3/26/2024	Employer	Enrollment Change	Closed	Same Day
3/27/2024	Employer	Enrollment Change	Closed	Same Day
4/4/2024	Employer	Enrollment	Closed	Same Day
4/4/2024	Employer	Enrollment	Closed	Same Day



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From: 5/1/2024 To: 5/31/2024

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DETAIL (YTD)		From: 1/1/2024 To: 5/31/2024		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/8/2024	Employer	Life Event Processing	Closed	1-5 Days
4/8/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/8/2024	Employer	ID Card	Closed	Same Day
4/19/2024	Employer	Enrollment Change	Closed	1-5 Days
4/19/2024	Employer	Enrollment Change	Closed	1-5 Days
4/19/2024	Employer	Life Event Processing	Closed	1-5 Days
4/22/2024	Employer	Enrollment	Closed	1-5 Days
4/24/2024	Employer	Enrollment Change	Closed	Same Day
4/24/2024	Employer	Life Event Processing	Closed	Same Day
4/25/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/29/2024	Employer	Enrollment	Closed	6-10 Days
4/29/2024	Employer	Life Event Processing	Closed	Same Day
4/29/2024	Employer	General Benefit/Plan Inquiry	Closed	Same Day
4/29/2024	Employee	Enrollment	Closed	Same Day
5/1/2024	Employer	Enrollment Change	Closed	Same Day
5/1/2024	Employer	Life Event Processing	Closed	Same Day
5/7/2024	Employer	Life Event Processing	Closed	Same Day
5/10/2024	Employer	Enrollment	Open	
5/13/2024	Employer	Life Event Processing	Closed	Same Day
5/17/2024	Employer	Enrollment	Closed	Same Day
5/22/2024	Employer	Life Event Processing	Closed	Same Day
5/23/2024	Employer	Life Event Processing	Closed	Same Day