

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, APRIL 22, 2021  
1:00 PM**

**To attend the meeting via teleconference  
Dial 1- 312-626-6799 and enter Meeting ID: 579 506 9590**

**OR**

**Join Zoom Meeting via computer Link  
<https://zoom.us/j/5795069590>**

**The Gloucester County Insurance Commission will conduct its April 22, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

**In accordance with the Open Public Meetings Act, notice of this meeting was given by:**

- I. Sending sufficient notice to South Jersey Times and Courier Post, NJ**
- II. Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,**
- III. Posting notice on the Public Bulletin Board of at the office of the County Clerk.**

**OPEN PUBLIC MEETING: April 22, 2021**  
**1:00 PM**

- |                          |   |   |
|--------------------------|---|---|
| <input type="checkbox"/> | MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ                                 |   |
| <input type="checkbox"/> | ROLL CALL OF COMMISSIONERS  |   |
| <input type="checkbox"/> | APPROVAL OF MINUTES:  | February 25, 2021 Open Minutes.....Appendix I<br>February 25, 2021 Closed Minutes.....Sent via e-mail |
| <input type="checkbox"/> | CORRESPONDENCE: None  |   |
| <input type="checkbox"/> | COMMITTEE REPORTS   |   |
| <input type="checkbox"/> | Safety Committee:   | .....Verbal   |
| <input type="checkbox"/> | Claims Committee:   | .....Verbal   |
| <input type="checkbox"/> | EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA  |   |
|                          | Executive Director's Report.....  | Pages 3-26  |
| <input type="checkbox"/> | EMPLOYEE BENEFITS – Conner Strong & Buckelew  |   |
|                          | Monthly Reports.....  | Appendix IV   |
| <input type="checkbox"/> | TREASURER – Tracey Giordano   |   |
|                          | Resolution 32-21 March Bill List – Motion.....  | Pages 27-28   |
|                          | Resolution 33-21 March Benefit Bill List – Motion.....                                    | Page 29   |
|                          | Resolution 34-21 April Bill List – Motion.....  | Pages 30-31   |
|                          | Resolution 35-21 April Benefit Bill List – Motion.....                                    | Page 32   |
|                          | February Monthly Treasurer Reports.....   | Pages 33-34   |
| <input type="checkbox"/> | CLAIMS SERVICE - PERMA  | ..... Verbal  |
| <input type="checkbox"/> | CLAIMS S ADMINISTRATOR– Inservco Insurance Services, Inc.                                 |   |
|                          | Resolution 36-21 Authorizing Disclosure of Liability Claims Check Register - Motion ..... | Page 35   |
|                          | Liability Claim Payments –2/1/21 to 2/28/21 .....   | Pages 36-37   |
|                          | Liability Claim Payments –3/1/21 to 3/31/21 .....   | Pages 38-39   |
| <input type="checkbox"/> | MANAGED CARE– Medlogix, Jen Goldstein   |   |
|                          | Medlogix Monthly Summary Report.....  | Page 40   |
| <input type="checkbox"/> | NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting   |   |
|                          | Monthly Report .....  | Pages 41-48   |
| <input type="checkbox"/> | RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR                                      |   |
|                          | Hardenbergh Insurance Group   |   |
|                          | Monthly Report .....  | Pages 49-52   |
|                          | Wellness Incentive Program Grant Submissions .....  | Sent via e-mail   |
|                          | Litigation Management Plan .....  | Appendix V  |
|                          | Active Assailant Coverage Available Services Memo .....                                   | Page 53   |
| <input type="checkbox"/> | ATTORNEY –Marmero Law, LLC  |   |
|                          | Monthly Report .....  | Verbal  |

- ☐ OLD BUSINESS
  - ☐ NEW BUSINESS
  - ☐ PUBLIC COMMENT
  
  - ☐ CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 54-55  
Resolution [37-21](#) 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: [June 24, 2021, 1:00 PM](#)**

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

*Telephone (201) 881-7632*

*Fax (201) 881-7633*

Date: April 22, 2021

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2021 Property and Casualty Budget (Page 6)** – The 2021 Property and Casualty Budget was amended to reflect (1) the addition of the Active Assailant Coverage purchased by the Improvement Authority and Rowan College of South Jersey, (2) the revisions to the POL/EPL deductibles for all members except the Improvement Authority and (3) the excess cyber premium. The revised budget amount is \$6,981,972 and is included in the agenda on page **6**. Since this revision is under 5% no action is needed at this time. Any adjustments to the member entities assessments will be billed on the statement of account which is due on October 15, 2021.
- ☐ **Revised Risk Management Plan (Appendix II)** – Included in Appendix II of the agenda is Resolution 31-21, Revised Risk Management Plan. The changes are highlighted in yellow and reflect the revisions to the POL/EPL deductibles. The Cyber Liability retention was also amended to \$25,000, however based on a recommendation from the NJCE Underwriting Manager the cyber limits and retention were removed from the Risk Management Plan. The Risk Management Plan is posted on the website and could serve as an incentive for cyber hacker attacks by identifying coverage information.
- ☐ **Motion to approve Resolution 31-21, Revised Risk Management Plan**
- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 7-11)** – At our last meeting Executive Director provided a verbal report on the NJCE 2021 Reorganization Meeting held on February 25, 2021. Included in the agenda on pages 7-11 is a written summary of the meeting. The NJCE Finance Sub-Committee met on April 9<sup>th</sup> and discussed the 2021 NJCE Budget Delta Options and the results of the recent Professional Services Procurement. A copy of the minutes from that meeting are included in Appendix III of the agenda. The NJCE also met prior to our Commission Meeting. Executive Director will provide a verbal update of the meeting. The NJCE will meet again on June 24, 2021 at 9:30 AM.
- ☐ **Certificate of Insurance Report (Pages 12-14)** – Included in the agenda on pages 12-14 are the certificate of issuance reports from the NJCE which lists those certificates issued for the months of February and March. There were (3) three certificate of insurances issued during the month of February and (5) five during the month of March.
- ☐ **GCIC Property and Casualty Financial Fast Track (Pages 15-17)** - Included in the agenda on pages 15-17 is a copy of the Property & Casualty Financial Fast Track Report for the month of February. As of **February 28, 2021** there is a statutory surplus of **\$2,297,475**. Line

10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,234,420**. The total cash amount is **\$2,030,194**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 18-20)** - Included in the agenda on pages 18-20 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 28, 2021** there is a statutory surplus of **\$14,063,345**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$5,107,551. The total cash amount is **\$19,534,623**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 21)** – Included in the agenda on page 21 is a copy of Health Benefits Financial Fast Track for the month of February. As of **February 28, 2021** there is a statutory surplus of **\$278,779**. The total cash amount is **\$398,427**.
- ❑ **Claim Tracking Reports (Pages 22-25)** - Included in the agenda on pages 22-25 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 28, 2021 The Executive Director will review the reports with the Commission.
- ❑ **2021 MEL, MRHIF & NJCE Educational Seminar (Page 26)** – As a reminder the 10<sup>th</sup> Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14<sup>th</sup> and Friday, May 21<sup>st</sup>, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 26 is more information and you can register for the seminars using the below link:  
[https://permainc.zoom.us/webinar/register/WN\\_4Vo8s4QLRfSrDMcWkm7VfA](https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA)
- ❑ **2021 Property & Casualty Assessments** – The Treasurer’s Office advises all of the member entities have paid the March 15<sup>th</sup> assessment. The second assessment payment is due on May 15, 2021.
- ❑ **2021 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.
- ❑ **Legislation S855** - Governor Murphy signed legislation which required the title of “chosen freeholder” to be changed to “county commissioner” and all “board of chosen freeholders” to be known as “boards of county commissioners” effective January 1, 2021. The Commission’s Rules and Regulations should be changed prior to December 31, 2021. In order to make an amendment to the Rules and Regulations a Commissioner should propose an amendment and then a Public Hearing should be scheduled not more than 45 days from the request. We will start this process in September and October when we meet for two consecutive months again.
- ❑ **NJ Senate Bill 3375** – An update will be provided on proposed legislation S3775, which if passed would weaken the rights of employers to direct and control medical care as respects to workers’ compensation.

- ❑ **2021 Meeting Schedule** – As a reminder the Commission will not meet in May. The next meeting is scheduled for June 24, 2021 at 1:00 PM.

<b>GLOUCESTER COUNTY INSURANCE COMMISSION</b>			
	2021 CERTIFIED BUDGET		
	APPROPRIATIONS		
	I. Claims and Excess Insurance	<b>Revised</b>	
	Claims	<b>Budget</b>	
1	Property	338,000	
2	Liability	551,000	
3	Auto	117,000	
4	Workers' Comp.	1,297,000	
5	POL/EPL	111,041	
6			
7	Subtotal - Claims	<b>2,414,041</b>	
8			
9	Premiums		
10	XS JIF	2,452,836	
11			
12	SubTotal Premiums	<b>2,452,836</b>	
13	Total Loss Fund	<b>4,866,877</b>	
14			
15	II. Expenses, Fees & Contingency		
16			
17	Claims Adjustment	91,646	
18	Safety Service	397,700	
19	General Expense		
20	Exec. Director	159,223	
21	Actuary	8,787	
22	Auditor	17,113	
23	Attorney	52,020	
24	Treasurer	25,000	
25	Underw riting Manager	64,272	
26			
27	Misc. Expense & Contingency	25,000	
28			
29	Total Fund Exp & Contingency	<b>840,761</b>	
30	Risk Managers	329,208	
31			
32			
33	XS JIF Ancillary Coverage		
34	POL/EPL	273,182	
35	Crime Policy	6,692	
36	Medical Malpractice	496,941	
37	Pollution Liability	40,443	
38	Employed Lawyers Liab	25,176	
39	Cyber Liability/ Special Coverages	89,713	
40	Aviation	4,107	
41	Marina Operators Liability	0	
42	Active Assailant	8,872	
43			
44	Total FUND Disbursements	<b>6,981,972</b>	





## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

**Date:** February 25, 2021

**Memo to:** Gloucester County Insurance Commission

**From:** Joseph Hrubash, NJCE Executive Director

**Subject:** February 25, 2021 Reorganization Meeting

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**BCIC Representative:** Commissioner Ashley Buono, Esq. joined the NJCE JIF Board as Burlington County's representative as of February 1, 2021.

**2021 Reorganization:** The NJCE conducted its 2021 Reorganization and adopted the respective resolutions to conduct the business of the Fund.

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

### 2021 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, <b>Chair</b> Anna Marie Wright- Alternate	Camden County Insurance Commission
Timothy Sheehan, <b>Secretary</b>	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County <i>As of 4/1/2021 member will be an Insurance Commission</i>
Janette Kessler	Atlantic County Insurance Commission
Ashley Buono	Burlington County Insurance Commission
Kimberly Wood	Cumberland County Insurance Commission
Edmund Shea	Hudson County
Lillian Nazarro, Esq. Raissa Walker - Alternate	Mercer County Insurance Fund Commission
Laura Scutari Eugenio Esquivel - Alternate	Union County Insurance Commission
Teri O'Connor Christopher Marion – Alternate	Monmouth County

**Fixing Public Meeting Dates:** The Board of Fund Commissioners adopted the following meeting dates for 2021 and 2022 Reorganization to be held at **9:30AM virtually** until further notice.



April 22, 2021  
June 24, 2021  
September 23, 2021  
October 28, 2021 – *Proposed 2022 Budget Introduction*  
November 18, 2021 – *2022 Budget Adoption*  
February 24, 2022 – *2022 Reorganization*

**2021 Excess Renewal/Budget Impact:** Executive Director reported the Finance Committee met in November and December to review the 2021 excess renewal and budget impact given the current “hard market” conditions, which are the worst since the mid-1980s. At the expiring retentions, where available, the cost for renewal would have resulted in significantly higher member assessments in excess of 20%. Therefore, it was necessary for NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal. The resulting delta (budget versus actual) for 2021 is in excess of \$2 million. Based on a recommendation of the Finance Committee, the Board of Fund Commissioners agreed to absorb the final delta for 2021 at the December 29, 2020 Budget Adoption meeting. Executive Director said a meeting of the Finance Committee will be scheduled in the coming weeks to discuss strategies on addressing the budget delta.

Underwriting Manager reported the projected overall rate increase was 15-20% due to market conditions. A widespread marketing effort on all lines of coverage was conducted, as well as, a restructuring of the program with increased retentions resulted in a final overall rate increase of 6%. However, this does not contemplate increases in the loss funds to cover the higher retentions on multiple lines of insurance absorbed by the NJCE.

Underwriting Manager submitted a 2021 Market Renewal Summary Report detailing the 2021 coverage changes and highlighted the following:

- Excess Property – renewed with Zurich. Carrier provided slightly broader coverage than other carriers despite the marketplace and poor claims experience.
- Excess Liability – replaced BRIT with Munich Re. Public entity marketplace has cut back on capacity and limits for the past 2 years based on increasing social inflation factors, such as, defense costs. Carrier has been a MEL partner for 35 years and coverage changes are in line with marketplace.
- Excess Workers’ Compensation – renewed with Safety National with NJCE attachment point at \$1,150,000 eliminating the buffer policy. A notable coverage change is the removal of “Same Communicable Disease” endorsement, which historically treated bodily injury by disease as separate occurrences. Safety National and other markets have not surprisingly removed this endorsement affecting public entity and health markets. Underwriting Manager noted there is ongoing dialogue with Safety National on how the 2020 endorsement will be applied with respects to COVID-19 claims. The NJCE will post this as a claims reserve within the financials until matter is confirmed.
- Cyber Liability – The deductibles for cyber liability for 2021 increased for a number of members. The NJCE is absorbing the differential between the 2020 deductibles and the 2021 deductibles for the 2021 fund year.
- POL/EPL – The POL/EPL deductibles increased for a number of member entities. Their respective Insurance Commission are reviewing the feasibility of funding the deductible differential.

Underwriting Manager concluded review by noting the 2021 renewal was accomplished due to the financial stability of the NJCE JIF and long-standing relationships with carriers. Underwriting Manager's office will issue a detailed bulletin to address the change in coverages and any applicable conditions of the policy.

Ms. Robyn Walcoff of PERMA reviewed a memorandum on 2021 retention changes and the expected impact on claims, payments and/or settlements to be reviewed by the Claims Committee. The memorandum provided a summary of the limits and retentions by coverage as well as recommendations on claims management and changes in claim reporting procedures.

**Extraordinary Unspecifiable Services (EUS):** At the December meeting, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2021 renewal program. Submitted as part of the Underwriting Manager's report was the Extraordinary Unspecifiable Services (EUS) statement binding the coverages. The Board of Fund Commissioners adopted a resolution authorizing the purchase of insurances to memorialize the action taken at the December meeting.

**2021 Claims Committee Charter:** The 2021 Claims Committee Charter was amended to reflect changes to the 2021 insurance program and broader range of claims to be reviewed by the Claims Committee. The Board of Fund Commissioners accepted the changes to the charter.

**NJCE Financial Fast Track:** Executive Director reviewed the Financial Fast Track as of December 31, 2020, which reflected a statutory surplus of \$14,058,330. Executive Director reported the change in surplus since November 2020 is a result of the posting of COVID claim reserves and issuance of the 2020 dividend.

**Pollution Liability Coverage:** Executive Director reported Zurich has informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will be doing a widespread marketing on this line of coverage. Part of the marketing effort will be exploring the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF). This is a MEL-affiliated program, managed by PERMA and consists of 13 New Jersey Joint Insurance Funds.

Mr. Steve Sacco, EJIF Executive Director, reported the EJIF provides expertise in environmental risk control, training & educational programs. As of September 30, 2020 the EJIF's statutory surplus was \$21.6 million and distributed a \$2.5 million dividend to its members. Mr. Sacco reported the EJIF Actuary and Underwriters will work with NJCE to review options and provide additional information at a later date. Executive Director stated that one of the many strengths of the EJIF program is their extensive engineering services, training and education.

**Professional Contracts/Services/Competitive Contracts:** The contracts for services for Auditor, Payroll Auditor and Actuary will expire on or about April, 23, 2021 for the Auditor, and June 25, 2021 for the Payroll Auditor and Actuary. Prior to expiration the Fund office will take appropriate procurement action to secure the respective services so that results will be prepared by the next meeting for the Board to review and take action.

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

**NJ Senate Bill 3375:** Executive Director reported on proposed legislation S3775, which if passed would weaken the rights of employers to direct and control medical care as respects workers' compensation. Executive Director noted the MEL has begun to work with John Geaney Esq., NJM, other JIFs and some private entities to develop a strategy to oppose this bill. The Fund office will contact NJ Association of Counties (NJAC) for collaborative efforts, as well as distribute a summary of Mr. Geaney's legislative alert for reference.

**County of Ocean:** Effective April 1, 2021, the County of Ocean will become a full member of the NJCE as the 8<sup>th</sup> underlying Insurance Commission as the Ocean County Insurance Commission with multiple entities.

**2021 MEL, MRHIF and NJCE JIF Educational Seminar:** For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MRHIF) – and most recently the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) have sponsored an Educational Seminar on property/casualty and health insurance matters. The session provides members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits with attendance at both sessions.

Deputy Executive Director reported this seminar will be conducted virtually over 2 half days – the morning of Friday, May 14<sup>th</sup> and Friday, May 21<sup>st</sup> - and an invitation will be emailed in the coming weeks. The seminar agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers' Compensation law and a discussion of proposed changes to the Affordable Care Act.

**NJCE 10<sup>th</sup> Year Anniversary:** 2020 marked the 10<sup>th</sup> anniversary of the Fund's inception, which began with two County members and has grown to ten members. We hope to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend when circumstances allow.

**2021 Financial Disclosures:** Board members should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. Based on last year, it is expected the Division of Local Government Services will distribute a notice in March and forms will need to be filed by April 30<sup>th</sup>.

### **Risk Control Report**

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from November 2020 to February 2021.

Safety Director submitted a memorandum on the 2021 Safety Grant Program now offered by Munich Re in which Counties may receive reimbursement up to 50% of the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of general liability claims. The annual grant available to all members is \$50,000. The Safety director is also transitioning the BRIT on-line training program to a JAM on-line training program.

Safety Director reported the NJCE online Learning Management System (LMS) is currently being developed with an anticipated target and launch date of April 1<sup>st</sup>. All applicable content and online trainings will be uploaded and an instructional webinar on how to navigate the LMS will be provided for members.

**WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of January 2021.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for April 22, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 2/1/2021 To 3/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Hercules Incorporated I - County of Gloucester	Corporate Real Estate Division Hercules Plaza Wilmington, DE 19876	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2019 - 01/01/2022; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 Evidence of insurance regarding use of shooting range	2/2/2021 #2784842	GL AU EX WC OTH
H - The Bank of New York Mellon I - County of Gloucester	385 Rifle Camp Rd., 3rd Floor Woodland Park, NJ 07424	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: All Bond Agreements Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to associated with the Gloucester County Improvement Authority through the County of Gloucester	2/5/2021 #2793688	GL AU EX WC OTH
H - Washington Township Board of Education I - County of Gloucester	ATTN: Sgt. Peter Ferris 206 E. Holly Ave Sewell, NJ 08080	RE: Gloucester County Resiliency Officer Training Washington Township Board of Education (\$1 million per incessant; \$3 million aggregate) is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Gloucester County Resiliency Officer Training.	2/19/2021 #2800219	GL AU EX WC OTH
<b>Total # of Holders: 3</b>				

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 3/1/2021 To 4/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Gloucester County Dream Park  I - Rowan College of South Jersey	400 US Route 130 South Logan Township, NJ 08085	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: RCSJ students interacting with horses Evidence of insurance with respects to courses and labs that are held at the DREAM Park with RCSJ students interacting with horses at this site.	3/3/2021  #2814041	GL AU EX WC OTH
H - Gloucester Co. Cultural &  I - County of Gloucester	Heritage Commission 1400 Tanyard Rd. Sewell, NJ 08080	Company E: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Family Fun/Family History Day Events at Red Bank Battlefield Evidence of insurance with respects to activities at the three Family Fun/Family History Day Events at Red Bank Battlefield, Hessian Ave., National Park NJ.	3/3/2021  #2814044	GL AU EX WC OTH
H - Gloucester Co. Cultural &  I - County of Gloucester	Heritage Commission 1400 Tanyard Rd. Sewell, NJ 08080	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2019 - 01/01/2022; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Mural to be installed at James G Atkinson Park Evidence of insurance with respect to the construction/painting of a mural depicting the cultural heritage and historical landmarks in Gloucester Co. Mural to be installed at James G Atkinson Park, Sewell, NJ.	3/3/2021  #2814046	GL AU EX WC OTH
H - Gloucester County Dream Park  I - Rowan College of South Jersey	400 US Route 130 South Logan Township, NJ 08085	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: RCSJ students interacting with horses 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 courses and labs that are held at the DREAM Park with RCSJ students interacting with horses at this site.	3/4/2021  #2814461	GL AU EX WC OTH
H - Township of Deptford  I - County of Gloucester	1011 Cooper Street Deptford, NJ 08096	RE: summer theater rehearsals and productions 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	3/18/2021  #2821573	GL AU EX WC OTH

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 3/1/2021 To 4/1/2021

		the Gloucester County Parks and Recreations summer theater rehearsals and productions to be held at the Deptford Community Center located at 1219 Delsea Drive in Deptford.		
H - Rowan College of South Jersey  I - County of Gloucester	1400 Tanyard Rd. Sewell, NJ 08080	RE: training events, conferences, and meetings to be held by the Gloucester County Prosecutors Office 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 training events, conferences, and meetings to be held by the Gloucester County Prosecutors Office throughout the current calendar year.	3/18/2021  #2821071	GL AU EX WC OTH
H - H.A. DeHart & Son Transportation  I - Gloucester County Improvement Authority	Equipment Specialist 311 Crown Point Road Thorofare, NJ 08086	RE: 2020 M6 Schwarze Street Sweeper VIN #1FVACXFE2LHMD1159 Evidence of insurance as respects to a 2020 M6 Schwarze Street Sweeper VN #1FVACXFE2LHMD1159 valued at \$299,900.	3/24/2021  #2823188	GL AU EX OTH
H - Dept of Children & Families,  I - County of Gloucester	Southern Business Office- CN #702 4 Echelon Plaza, 1st Floor 201 Laurel Rd Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Contract 20OEHR Youth Incentive Program 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 contract 20OEHR Youth Incentive Program.	3/29/2021  #2879262	GL AU EX WC OTH
H - The Arts and Innovation Center  I - Rowan College of South Jersey	321 North High Street Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance	3/29/2021  #2879261	GL AU EX WC OTH
H - Department of Children &  I - County of Gloucester	Families Southern Business Office - CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: contract 21OEHR Youth Incentive Program 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 contract 21OEHR Youth Incentive Program.	3/29/2021  #2879503	GL AU EX WC OTH
<b>Total # of Holders: 10</b>				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
AS OF February 28, 2021						
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		581,831	1,163,662	62,863,167	64,026,829
2.	CLAIM EXPENSES					
	Paid Claims		378,190	490,519	18,386,567	18,877,086
	Case Reserves		(254,695)	(220,184)	1,887,800	1,667,616
	IBNR		73,451	132,210	2,182,617	2,314,826
	Excess Insurance Recoverable		6,630	(4,443)	(274,489)	(278,932)
	Discounted Claim Value		(4,284)	(8,668)	(91,492)	(100,160)
	TOTAL CLAIMS		199,292	389,433	22,091,004	22,480,437
3.	EXPENSES					
	Excess Premiums		283,164	566,327	28,648,445	29,214,772
	Administrative		95,674	191,288	9,026,273	9,217,561
	TOTAL EXPENSES		378,837	757,615	37,674,718	38,432,334
4.	UNDERWRITING PROFIT (1-2-3)		3,702	16,614	3,097,444	3,114,058
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		3,702	16,614	3,104,681	3,121,295
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	824,329	824,329
9.	DIVIDEND EXPENSE		0	0	(4,031,329)	(4,031,329)
10.	INVESTMENT IN JOINT VENTURE		(2,988)	1,041	2,233,379	2,234,420
11.	SURPLUS (6 + 7 + 8 - 9)		714	17,655	2,279,820	2,297,475
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(4)	29	119,362	119,392
	2011		(6)	33	42,963	42,996
	2012		(7)	36	318,508	318,544
	2013		(11)	42	220,780	220,822
	2014		(13)	55	419,476	419,530
	2015		(13)	51	(774,028)	(773,977)
	2016		(13)	56	549,857	549,913
	2017		(16)	62	(136,747)	(136,685)
	2018		(17)	64	884,876	884,941
	2019		(17)	66	583,914	583,980
	2020		(2,220)	4,512	50,859	55,371
	2021		3,053	12,648		12,648
TOTAL SURPLUS (DEFICITS)			714	17,655	2,279,820	2,297,474
TOTAL CASH						2,030,194



GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2021			
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	
	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)	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2011 CLAIMS		0	0	2,795,974	2,795,974	
FUND YEAR 2012						
	Paid Claims	1,515	1,515	2,053,385	2,054,900	
	Case Reserves	(2,505)	(2,505)	12,960	10,455	
	IBNR	990	990	(0)	990	
	Discounted Claim Value	0	0	(452)	(452)	
TOTAL FY 2012 CLAIMS		0	0	2,065,893	2,065,893	
FUND YEAR 2013						
	Paid Claims	300	300	1,559,172	1,559,472	
	Case Reserves	(300)	(300)	82,445	82,145	
	IBNR	0	0	1,450	1,450	
	Discounted Claim Value	0	0	(3,339)	(3,339)	
TOTAL FY 2013 CLAIMS		0	0	1,639,727	1,639,727	
FUND YEAR 2014						
	Paid Claims	0	0	981,609	981,609	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	2,833	2,833	
	Discounted Claim Value	0	0	(129)	(129)	
TOTAL FY 2014 CLAIMS		0	0	984,313	984,313	
FUND YEAR 2015						
	Paid Claims	1,490	1,940	2,952,687	2,954,627	
	Case Reserves	(1,490)	(1,940)	185,028	183,088	
	IBNR	0	0	17,253	17,253	
	Discounted Claim Value	0	0	(4,525)	(4,525)	
TOTAL FY 2015 CLAIMS		0	0	3,150,442	3,150,442	

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	938	938	1,608,600	1,609,538
	Case Reserves	(938)	(938)	18,969	18,031
	IBNR	0	0	32,669	32,669
	Discounted Claim Value	0	0	(1,580)	(1,580)
TOTAL FY 2016 CLAIMS		0	0	1,658,658	1,658,658
FUND YEAR 2017					
	Paid Claims	172,839	189,813	1,619,177	1,808,990
	Case Reserves	(153,737)	(222,817)	567,507	344,690
	IBNR	(19,102)	33,003	221,839	254,842
	Discounted Claim Value	0	0	(12,673)	(12,673)
TOTAL FY 2017 CLAIMS		0	0	2,395,850	2,395,850
FUND YEAR 2018					
	Paid Claims	1,816	22,756	1,275,488	1,298,244
	Case Reserves	(3,123)	(7,624)	107,431	99,807
	IBNR	1,308	(15,132)	170,330	155,198
	Discounted Claim Value	0	0	(5,959)	(5,959)
TOTAL FY 2018 CLAIMS		0	0	1,547,290	1,547,290
FUND YEAR 2019					
	Paid Claims	119,573	126,589	868,745	995,334
	Case Reserves	(104,815)	(9,984)	486,119	476,135
	IBNR	(14,758)	(116,605)	463,528	346,922
	Discounted Claim Value	0	0	(20,715)	(20,715)
TOTAL FY 2019 CLAIMS		0	(0)	1,797,676	1,797,676
FUND YEAR 2020					
	Paid Claims	74,745	141,489	848,195	989,684
	Case Reserves	(43,953)	(43,592)	427,344	383,752
	IBNR	(35,220)	(97,897)	1,272,716	1,174,820
	Excess Insurance Recoverable	6,630	(4,443)	(274,489)	(278,932)
	Discounted Claim Value	0	0	(42,121)	(42,121)
TOTAL FY 2020 CLAIMS		2,202	(4,443)	2,231,646	2,227,202
FUND YEAR 2021					
	Paid Claims	4,975	5,179		5,179
	Case Reserves	56,165	69,515		69,515
	IBNR	140,233	327,849		327,849
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(4,284)	(8,668)		(8,668)
TOTAL FY 2021 CLAIMS		197,090	393,876	0	393,876
COMBINED TOTAL CLAIMS		199,292	389,433	22,091,004	22,480,437

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

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 28, 2021			
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,257,045	4,514,613	188,496,467	193,011,080
2.	CLAIM EXPENSES					
		Paid Claims	111,731	393,278	7,089,259	7,482,537
		Case Reserves	(312,732)	351,912	9,041,576	9,393,488
		IBNR	653,692	160,192	9,477,682	9,637,873
		Discounted Claim Value	(58,670)	(117,339)	(1,764,902)	(1,882,241)
	TOTAL CLAIMS		394,021	788,043	23,843,615	24,631,658
3.	EXPENSES					
		Excess Premiums	1,676,854	3,352,874	132,722,487	136,075,361
		Administrative	209,203	369,892	14,328,097	14,697,989
	TOTAL EXPENSES		1,886,056	3,722,766	147,050,585	150,773,350
4.	UNDERWRITING PROFIT (1-2-3)		(23,033)	3,805	17,602,267	17,606,072
5.	INVESTMENT INCOME		(946)	3,811	1,561,013	1,564,824
6.	PROFIT (4+5)		(23,978)	7,616	19,163,280	19,170,896
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7-8)		(23,978)	7,616	14,055,729	14,063,345
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(12)	80	313,887	313,967
	2011		(21)	115	817,020	817,134
	2012		(31)	160	774,598	774,758
	2013		(55)	214	1,427,740	1,427,954
	2014		(92)	378	2,365,101	2,365,479
	2015		(101)	395	1,454,230	1,454,624
	2016		(106)	438	2,610,015	2,610,453
	2017		(124)	478	1,260,627	1,261,105
	2018		(126)	481	2,217,096	2,217,577
	2019		(135)	519	1,604,522	1,605,041
	2020		(144)	552	(789,107)	(788,555)
	2021		(23,032)	3,806		3,806
TOTAL SURPLUS (DEFICITS)			(23,978)	7,616	14,055,729	14,063,345
TOTAL CASH						19,534,623

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2021		
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	0	538,361	538,361
	Case Reserves	0	0	100	100
	IBNR	0	0	65	65
	Discounted Claim Value	0	0	(9)	(9)
TOTAL FY 2011 CLAIMS		0	0	538,517	538,517
FUND YEAR 2012					
	Paid Claims	23	372	1,581,076	1,581,449
	Case Reserves	(10,023)	(10,372)	55,743	45,371
	IBNR	10,000	10,000	6,513	16,513
	Discounted Claim Value	0	0	(5,628)	(5,628)
TOTAL FY 2012 CLAIMS		0	0	1,637,704	1,637,704
FUND YEAR 2013					
	Paid Claims	5,251	16,392	884,946	901,338
	Case Reserves	(31,143)	(42,284)	449,993	407,709
	IBNR	25,892	25,892	74,752	100,644
	Discounted Claim Value	0	0	(47,613)	(47,613)
TOTAL FY 2013 CLAIMS		0	0	1,362,078	1,362,078
FUND YEAR 2014					
	Paid Claims	733	1,037	475,133	476,170
	Case Reserves	(21,834)	(22,139)	468,318	446,179
	IBNR	21,101	21,102	82,005	103,107
	Discounted Claim Value	0	0	(44,834)	(44,834)
TOTAL FY 2014 CLAIMS		0	0	980,622	980,622
FUND YEAR 2015					
	Paid Claims	13,493	66,955	879,632	946,587
	Case Reserves	(13,493)	(66,957)	1,970,599	1,903,642
	IBNR	0	2	110,856	110,858
	Discounted Claim Value	0	0	(133,992)	(133,992)
TOTAL FY 2015 CLAIMS		0	0	2,827,095	2,827,095

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 28, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	16	31,829	678,557	710,386
	Case Reserves	82	(74,436)	1,006,194	931,758
	IBNR	(98)	42,607	233,390	275,997
	Discounted Claim Value	0	0	(82,331)	(82,331)
TOTAL FY 2016 CLAIMS		0	0	1,835,809	1,835,809
FUND YEAR 2017					
	Paid Claims	91,179	103,734	367,768	471,502
	Case Reserves	(253,302)	(330,402)	1,687,621	1,357,219
	IBNR	162,122	226,668	1,606,476	1,833,143
	Discounted Claim Value	0	0	(212,833)	(212,833)
TOTAL FY 2017 CLAIMS		(0)	(0)	3,449,032	3,449,032
FUND YEAR 2018					
	Paid Claims	1,036	4,053	358,016	362,069
	Case Reserves	72,954	85,130	563,782	648,911
	IBNR	(73,990)	(89,183)	1,803,479	1,714,297
	Discounted Claim Value	0	0	(229,814)	(229,814)
TOTAL FY 2018 CLAIMS		0	0	2,495,463	2,495,463
FUND YEAR 2019					
	Paid Claims	0	4,506	704,297	708,804
	Case Reserves	35,133	89,624	589,734	679,358
	IBNR	(35,133)	(94,130)	2,688,900	2,594,770
	Discounted Claim Value	0	0	(344,192)	(344,192)
TOTAL FY 2019 CLAIMS		0	(0)	3,638,740	3,638,740
FUND YEAR 2020					
	Paid Claims	0	164,399	449,634	614,032
	Case Reserves	(90,307)	723,749	2,249,493	2,973,242
	IBNR	90,307	(888,148)	2,871,245	1,983,097
	Discounted Claim Value	0	0	(663,657)	(663,657)
TOTAL FY 2020 CLAIMS		0	0	4,906,715	4,906,715
FUND YEAR 2021					
	Paid Claims	0	0		0
	Case Reserves	(800)	0		0
	IBNR	453,491	905,382		905,382
	Discounted Claim Value	(58,670)	(117,339)		(117,339)
TOTAL FY 2021 CLAIMS		394,021	788,043	0	788,043
COMBINED TOTAL CLAIMS		394,021	788,043	23,843,615	24,631,658

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

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF FEBRUARY 28, 2021**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	55,030	109,839	85,337,627	85,447,466
2. CLAIM EXPENSES				
Paid Claims	39,299	73,672	75,600,813	75,674,485
IBNR	902	5,784	34,669	40,453
Total Claims	40,201	79,456	75,635,482	75,714,938
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,130	12,225	5,863,194	5,875,419
Total Expenses	6,130	12,225	9,448,660	9,460,885
4. UNDERWRITING PROFIT (1-2-3)	8,699	18,157	253,486	271,643
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	8,699	18,157	260,622	278,779
9. STATUTORY SURPLUS (6+7-8)	8,699	18,157	260,622	278,779

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	(40,211)	-	(28,432)	(28,432)
2020 SURPLUS	1,297	22,723	28,743	51,466
CASH	-	-	63,412	63,412
2021 SURPLUS	7,402	(4,566)	-	(4,566)
CASH	103,138	103,138	-	103,138
<b>TOTAL SURPLUS</b>	<b>8,699</b>	<b>18,157</b>	<b>260,622</b>	<b>278,779</b>
<b>TOTAL CASH</b>	<b>62,927</b>	<b>103,138</b>	<b>295,289</b>	<b>398,427</b>

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	(1,297)	(22,723)	34,669	11,946
Total Claims	(1,297)	(22,723)	446,328	423,605
FUND YEAR 2021				
Paid Claims	39,299	73,672	-	73,672
IBNR	2,199	28,507	-	28,507
Total Claims	41,498	102,179	-	102,179
<b>COMBINED TOTAL CLAIMS</b>	<b>(1,297)</b>	<b>(22,723)</b>	<b>75,635,482</b>	<b>75,612,759</b>

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by an actuary and as such may not truly represent the condition of the fund.

Gloucester County Insurance Commission CLAIM ACTIVITY REPORT													
AS OF	February 28, 2021												
<b>COVERAGE LINE - PROPERTY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	0	0	0	0	0	0	0	0	0	0	3	0	3
February-21	0	0	0	0	0	0	0	0	0	0	3	1	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves													\$1,420
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$4,730	\$0	\$4,730
February-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,400	\$2,281	\$5,681
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,330)	\$2,281	\$951
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$109,173	\$73,452	\$2,281	\$1,916,523
<b>COVERAGE LINE - GENERAL LIABILITY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	0	0	0	0	0	1	0	4	3	1	14	0	23
February-21	0	0	0	0	0	1	0	4	2	2	7	0	16
NET CHGE	0	0	0	0	0	0	0	0	-1	1	-7	0	-7
Limited Reserves													\$26,264
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	\$0	\$0	\$0	\$0	\$0	\$134,719	\$0	\$371,347	\$26,384	\$15,000	\$30,815	\$0	\$578,264
February-21	\$0	\$0	\$0	\$0	\$0	\$134,719	\$0	\$201,476	\$24,884	\$19,647	\$39,500	\$0	\$420,226
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$169,871)	(\$1,500)	\$4,647	\$8,685	\$0	(\$158,038)
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$30,005	\$558,952	\$30,742	\$32,184	\$42,408	\$0	\$3,222,672
<b>COVERAGE LINE - AUTO LIABILITY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	0	0	0	0	0	0	0	2	1	1	4	0	8
February-21	0	0	0	0	0	0	0	2	1	1	2	0	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	-2	0	-2
Limited Reserves													\$33,488
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16,640	\$11,605	\$155,000	\$21,000	\$0	\$204,245
February-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$34,655	\$10,270	\$155,000	\$1,000	\$0	\$200,925
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,015	(\$1,335)	\$0	(\$20,000)	\$0	(\$3,320)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$357,836	\$26,555	\$165,860	\$3,232	\$0	\$1,395,588
<b>COVERAGE LINE - WORKERS COMP.</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	0	0	2	3	0	3	3	3	3	15	61	8	101
February-21	0	0	2	3	0	3	3	3	3	15	47	25	104
NET CHGE	0	0	0	0	0	0	0	0	0	0	-14	17	3
Limited Reserves													\$10,008
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	\$0	\$0	\$12,960	\$82,444	\$0	\$49,859	\$18,969	\$110,441	\$64,941	\$410,950	\$371,160	\$13,350	\$1,135,073
February-21	\$0	\$0	\$10,455	\$82,144	\$0	\$48,369	\$18,031	\$108,559	\$64,653	\$301,488	\$339,852	\$67,234	\$1,040,784
NET CHGE	\$0	\$0	(\$2,505)	(\$300)	\$0	(\$1,490)	(\$938)	(\$1,882)	(\$288)	(\$109,462)	(\$31,308)	\$53,884	(\$94,288)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,167,604	\$1,449,113	\$729,107	\$1,762,215	\$1,147,007	\$1,075,404	\$1,080,876	\$1,059,787	\$799,712	\$72,210	\$13,402,093
<b>TOTAL ALL LINES COMBINED</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	0	0	2	3	0	4	3	9	7	17	82	8	135
February-21	0	0	2	3	0	4	3	9	6	18	59	26	130
NET CHGE	0	0	0	0	0	0	0	0	-1	1	-23	18	-5
Limited Reserves													\$12,828
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
January-21	\$0	\$0	\$12,960	\$82,444	\$0	\$184,578	\$18,969	\$498,427	\$102,930	\$580,950	\$427,705	\$13,350	\$1,922,311
February-21	\$0	\$0	\$10,455	\$82,144	\$0	\$183,088	\$18,031	\$344,690	\$99,807	\$476,135	\$383,752	\$69,515	\$1,667,616
NET CHGE	\$0	\$0	(\$2,505)	(\$300)	\$0	(\$1,490)	(\$938)	(\$153,737)	(\$3,123)	(\$104,815)	(\$43,953)	\$56,165	(\$254,695)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,065,354	\$1,641,616	\$981,610	\$3,137,215	\$1,578,569	\$2,153,680	\$1,398,051	\$1,367,004	\$918,804	\$74,491	\$19,936,876

# 2018 2019 2020 2021 YEARS

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

AS OF

February 28, 2021

### FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		38		MONTH	Last Month		37		MONTH	Last Year		26		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%
GEN LIABILITY	576,000	30,742	30,742	5.34%	526,364	91.38%	32,050	32,050	5.56%	522,876	90.78%	48,075	48,075	8.35%	470,319	81.65%
AUTO LIABILITY	103,000	26,555	26,555	25.78%	90,949	88.30%	26,555	26,555	25.78%	90,398	87.77%	12,555	12,555	12.19%	81,288	78.92%
WORKER'S COMP	1,232,000	1,080,876	1,080,876	87.73%	1,212,598	98.43%	1,080,876	1,080,876	87.73%	1,210,692	98.27%	1,050,490	1,050,490	85.27%	1,167,883	94.80%
TOTAL ALL LINES	2,094,000	1,398,051	1,398,051	66.76%	2,012,912	96.13%	1,399,358	1,399,358	66.83%	2,006,966	95.84%	1,370,997	1,370,997	65.47%	1,902,490	90.85%
NET PAYOUT %	\$1,298,244				62.00%											

### FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		26		MONTH	Last Month		25		MONTH	Last Year		14		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	191,270	109,173	109,173	57.08%	191,270	100.00%	109,173	109,173	57.08%	191,270	100.00%	106,357	106,357	55.61%	183,684	96.03%
GEN LIABILITY	552,801	32,184	32,184	5.82%	451,377	81.65%	17,184	17,184	3.11%	445,269	80.55%	269,684	269,684	48.78%	354,883	64.20%
AUTO LIABILITY	103,893	165,860	165,860	159.65%	81,993	78.92%	165,860	165,860	159.65%	80,750	77.72%	14,062	14,062	13.54%	59,181	56.96%
WORKER'S COMP	1,300,289	1,059,787	1,059,787	81.50%	1,232,618	94.80%	1,060,029	1,060,029	81.52%	1,224,839	94.20%	1,008,095	1,008,095	77.53%	973,708	74.88%
TOTAL ALL LINES	2,148,253	1,367,004	1,367,004	63.63%	1,957,258	91.11%	1,352,246	1,352,246	62.95%	1,942,128	90.40%	1,398,198	1,398,198	65.09%	1,571,456	73.15%
NET PAYOUT %	\$890,870				41.47%											

### FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		14		MONTH	Last Month		13		MONTH	Last Year		2		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	339,909	73,452	73,452	21.61%	326,428	96.03%	73,195	73,195	21.53%	325,054	95.63%	28,261	28,261	8.31%	44,188	13.00%
GEN LIABILITY	601,000	42,408	42,408	7.06%	385,825	64.20%	33,408	33,408	5.56%	374,059	62.24%	16,000	16,000	2.66%	15,025	2.50%
AUTO LIABILITY	112,001	3,232	3,232	2.89%	63,800	56.96%	23,232	23,232	20.74%	60,662	54.16%	0	0	0.00%	2,800	2.50%
WORKER'S COMP	1,319,505	799,712	799,712	60.61%	988,097	74.88%	753,748	753,748	57.12%	925,384	70.13%	66,845	66,845	8.36%	26,390	2.00%
TOTAL ALL LINES	2,372,415	918,804	918,804	38.73%	1,764,150	74.36%	883,584	883,584	37.24%	1,685,159	71.03%	111,106	111,106	19.34%	88,403	3.73%
NET PAYOUT %	\$535,052				22.55%											

### FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Budget	Current		2		MONTH	Last Month		1		MONTH	Last Year		-10		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	338,000	2,281	2,281	0.67%	43,940	13.00%	0	0	0.00%	20,280	6.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	551,000	0	0	0.00%	13,775	2.50%	0	0	0.00%	5,510	1.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	117,001	0	0	0.00%	2,925	2.50%	0	0	0.00%	1,170	1.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,297,005	72,210	72,210	5.57%	25,940	2.00%	13,554	13,554	1.05%	6,485	0.50%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,303,006	74,491	74,491	3.23%	86,580	3.76%	13,554	13,554	0.59%	33,445	1.45%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$0				0.00%											



# 2014 2015 2016 2017 YEARS

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

AS OF

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### FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		86		MONTH	Last Month		85		MONTH	Last Year		74		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	1,107,261	100.00%	729,107	729,107	65.85%	1,107,261	100.00%	727,691	727,691	65.72%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	2,164,840	98.67%	981,610	981,610	44.74%	2,164,840	98.67%	980,195	980,195	44.67%	2,164,840	98.67%
NET PAYOUT %	\$981,610			44.74%												

### FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		74		MONTH	Last Month		73		MONTH	Last Year		62		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	660,451	97.13%
AUTO LIABILITY	91,000	307,746	307,746	337.63%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	87,897	96.59%
WORKER'S COMP	1,157,000	1,762,215	1,762,215	152.31%	1,157,000	100.00%	1,762,215	1,762,215	152.31%	1,157,000	100.00%	1,681,334	1,681,334	145.32%	1,156,191	99.93%
TOTAL ALL LINES	2,158,000	3,137,715	3,137,715	145.38%	2,131,393	98.77%	3,137,715	3,137,715	145.40%	2,131,393	98.77%	3,056,833	3,056,833	141.65%	2,134,539	98.91%
NET PAYOUT %	\$2,954,127			136.89%												

### FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		62		MONTH	Last Month		61		MONTH	Last Year		50		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	30,005	30,005	4.68%	623,324	97.13%	30,005	30,005	4.68%	623,263	97.12%	31,728	31,728	4.94%	617,565	96.23%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,149	96.59%	19,249	19,249	18.57%	99,946	96.39%	19,249	19,249	18.57%	96,712	93.27%
WORKER'S COMP	1,226,749	1,197,007	1,147,007	93.50%	1,225,891	99.93%	1,197,007	1,197,007	97.58%	1,225,523	99.90%	1,114,228	1,114,228	90.83%	1,220,888	99.52%
TOTAL ALL LINES	2,169,445	1,628,569	1,578,569	72.76%	2,146,601	98.95%	1,628,569	1,628,569	75.07%	2,145,971	98.92%	1,547,512	1,547,512	71.33%	2,132,403	98.29%
NET PAYOUT %	\$1,560,538			71.93%												

### FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		50		MONTH	Last Month		49		MONTH	Last Year		38		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%
GEN LIABILITY	609,000	558,952	558,952	91.78%	586,028	96.23%	558,952	558,952	91.78%	584,565	95.99%	420,628	420,628	69.07%	556,520	91.38%
AUTO LIABILITY	104,000	357,836	357,836	344.07%	97,006	93.27%	338,734	338,734	325.71%	96,645	92.93%	307,958	307,958	296.11%	91,832	88.30%
WORKER'S COMP	1,217,000	1,075,404	1,075,404	88.37%	1,211,186	99.52%	1,075,404	1,075,404	88.37%	1,210,463	99.46%	1,075,018	1,075,018	88.33%	1,197,835	98.43%
TOTAL ALL LINES	2,108,000	2,153,680	2,153,680	102.17%	2,072,220	98.30%	2,134,579	2,134,579	101.26%	2,069,674	98.18%	1,966,562	1,966,562	93.29%	2,024,187	96.02%
NET PAYOUT %	\$1,808,990			85.82%												

# 2010 2011 2012 2013 YEARS

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

AS OF

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### FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		134		MONTH	Last Month		133		MONTH	Last Year		122		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

### FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		122		MONTH	Last Month		121		MONTH	Last Year		110		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	352,688	513.75%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,795,948	3,021,840	119.28%	2,497,275	98.58%	2,795,948	2,795,948	110.37%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

### FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		110		MONTH	Last Month		109		MONTH	Last Year		98		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	149,379	62.41%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	487,154	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	352,688	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,167,604	1,167,604	90.36%	1,292,157	100.00%	1,168,594	1,168,594	90.44%	1,292,157	100.00%	1,167,203	1,448,092	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,065,354	2,065,354	80.37%	2,533,888	98.60%	2,066,344	2,066,344	80.40%	2,533,888	98.60%	2,064,953	1,640,595	63.84%	2,533,888	98.60%
NET PAYOUT %	\$2,054,900				79.96%											

### FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		98		MONTH	Last Month		97		MONTH	Last Year		86		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	28-Feb-21			Incurred	Incurred	31-Jan-21			Incurred	Incurred	28-Feb-20		
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,448,092	1,448,092	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,641,616	1,641,616	63.78%	2,537,906	98.60%	1,641,616	1,641,616	63.78%	2,537,906	98.60%	1,640,595	1,640,595	63.74%	2,537,906	98.60%
NET PAYOUT %	\$1,559,471				60.59%											

## ***2021 MEL, MRHIF & NJCE Educational Seminar***

### **Virtual**

**Friday, May 14, 9:00 to Noon**

**Friday, May 21, 9:00 to Noon**

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10<sup>th</sup> annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

#### **Friday May 14<sup>th</sup>:**

- Keynote: Combating Implicit Bias in Local Government
- Ethics Issue 1: NJ Local Officials Ethics Act
- Coverage Issues: Insurance Market Conditions and Cyber Risk Control

#### **Friday, May 21<sup>st</sup>:**

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.

**REGISTRATION:** [https://permainc.zoom.us/webinar/register/WN\\_4Vo8s4QLRfSrDMcWkm7VfA](https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA)



**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 32-21**

**MARCH 2021**

**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.

<b><u>FUND YEAR 2021</u></b>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001304			
001304	MADDEN & MADDEN	LEGAL LICK 2/21 STATEMENT 3	6,317.00
001304	MADDEN & MADDEN	LEGAL - RENNER 3/21	1,188.00
			<b>7,505.00</b>
001305			
001305	INSERVO INSURANCE SERVICES	TPA 3/21	7,618.00
			<b>7,618.00</b>
001306			
001306	MARMERO LAW LLC	ATTORNEY SERVICES 3/21	3,675.00
			<b>3,675.00</b>
001307			
001307	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/21	6.12
001307	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 3/21	13,268.58
			<b>13,274.70</b>
001308			
001308	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 3/21	5,356.00
			<b>5,356.00</b>
001309			
001309	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 3/21	732.25
			<b>732.25</b>
001310			
001310	COURIER-POST	ACCT# 254698 - ADV MEETING - 2.19.21	29.36
			<b>29.36</b>
001311			
001311	BROWN & CONNERY, LLP	LEGAL - HENRY 3/21	189.00
001311	BROWN & CONNERY, LLP	LEGAL - IVINS 3/21	228.00
001311	BROWN & CONNERY, LLP	LEGAL - MONAGHAN 3/21	1,792.50
001311	BROWN & CONNERY, LLP	LEGAL - YOUNG 3/21	2,183.00
			<b>4,392.50</b>
001312			
001312	VIOLA YEAGER	MEDICAL REIMBURSEMENT 2/21	414.77
			<b>414.77</b>
001313			
001313	JUNE ATKINSON	MEDICAL REIMBURSEMENT 2/21	414.77
			<b>414.77</b>
001314			
001314	HARDENBERGH INSURANCE GROUP	RMC FEE 3/21	27,434.00
			<b>27,434.00</b>
		<b>Total Payments FY 2021</b>	<b>70,846.35</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>70,846.35</b>

\_\_\_\_\_  
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. 33-21**

**MARCH 2021**

**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 2021**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0321			
W0321	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 3/21	530.50
W0321	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 3/21	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2021</b>	<b>3,350.50</b>

**TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50**

\_\_\_\_\_  
Chairperson

Attest:

Dated:\_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 34-21**

**APRIL 2021**

**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 2021**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001315			
001315	INSERCO INSURANCE SERVICES	TPA 4/21	7,618.00
			<b>7,618.00</b>
001316			
001316	MARMERO LAW LLC	LEGAL SERVICES 4/21	2,355.00
			<b>2,355.00</b>
001317			
001317	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/21	5.51
001317	PERMA RISK MANAGEMENT SERVICES	ED 4/21	13,268.58
			<b>13,274.09</b>
001318			
001318	HARDENBERGH INSURANCE GROUP	UNDERWRITING 4/21	5,356.00
			<b>5,356.00</b>
001319			
001319	THE ACTUARIAL ADVANTAGE	ACTUARY 4/21	732.25
			<b>732.25</b>
001320			
001320	COURIER-POST	AD- AWARDS 4.6.21	84.88
			<b>84.88</b>
001321			
001321	BROWN & CONNERY, LLP	LEGAL - HENRY	1,484.00
001321	BROWN & CONNERY, LLP	LEGAL - THOMPSON	506.00
001321	BROWN & CONNERY, LLP	LEGAL - BALLENGER	7,947.00
001321	BROWN & CONNERY, LLP	LEGAL - MONAGHAN	5,287.00
001321	BROWN & CONNERY, LLP	LEGAL - LICK	13,715.00
001321	BROWN & CONNERY, LLP	LEGAL - RENNER	2,144.00
001321	BROWN & CONNERY, LLP	LEGAL - IRVINS	1,653.00
001321	BROWN & CONNERY, LLP	LEGAL - YOUNG	1,186.00
			<b>33,922.00</b>
001322			
001322	VIOLA YEAGER	MEDICAL REIMBURSEMENT 3/21	414.77
			<b>414.77</b>
001323			
001323	JUNE ATKINSON	MEDICAL REIMBURSEMENT 3/21	414.77
			<b>414.77</b>
001324			
001324	NJ ADVANCE MEDIA	AD 2.20.2021	45.39
			<b>45.39</b>
001325			
001325	HARDENBERGH INSURANCE GROUP	RMC 4/21	27,434.00
			<b>27,434.00</b>
		<b>Total Payments FY 2021</b>	<b>91,651.15</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>91,651.15</b>

\_\_\_\_\_  
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. 35-21**

**APRIL 2021**

**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 2021**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0421			
W0421	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 4/21	530.50
W0421	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 4/21	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2021</b>	<b>3,350.50</b>

**TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50**

\_\_\_\_\_  
Chairperson

Attest:

Dated:\_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	February			
CURRENT FUND YEAR	2021			
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	\$4,056,926.46	3,972,210.06	51,661.58	33,054.82
Opening Interest Accrual Balance	\$0.00	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$870,311.90	\$529,907.61	\$155,665.74
10	(Withdrawals - Sales)	-\$2,897,044.17	-\$2,514,304.93	-\$198,000.69
	Ending Cash & Investment Balance	\$2,030,194.19	\$1,987,812.74	\$9,326.63
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$2,237,561.98	\$2,171,706.92	\$57,508.81
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,267,756.17	\$4,159,519.66	\$66,835.44

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
<b>Current Fund Year: 2021</b>								
<b>Month Ending: February</b>								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	295,706.57	3,124,545.08	(303,044.81)	918,998.64	137,967.41	(121,430.07)	4,183.65	4,056,926.47
RECEIPTS								
Assessments	25,438.68	41,469.56	8,805.77	97,615.66	255,738.56	88,054.23	8,357.21	525,479.67
Refunds	4,427.94	0.00	0.00	0.00	0.00	0.00	0.00	4,427.94
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 *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	29,866.62	41,469.56	8,805.77	97,615.66	255,738.56	88,054.23	8,357.21	529,907.61
EXPENSES								
Claims Transfers	1,586.45	180,730.68	2,421.42	197,879.69	0.00	0.00	0.00	382,618.24
Expenses	0.00	0.00	0.00	0.00	0.00	2,170,974.67	0.00	2,170,974.67
Other *	0.00	0.00	0.00	2,986.28	0.00	60.69	0.00	3,046.97
TOTAL	1,586.45	180,730.68	2,421.42	200,865.97	0.00	2,171,035.36	0.00	2,556,639.88
END BALANCE	323,986.74	2,985,283.96	(296,660.46)	815,748.33	393,705.98	(2,204,411.20)	12,540.85	2,030,194.20

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AUTHORIZING DISCLOSURE OF LIABILITY CLAIMS CHECK REGISTER**

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

**WHEREAS**, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

**WHEREAS**, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

**WHEREAS**, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality, and

**WHEREAS**, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

**WHEREAS**, the GCIC is a public agency which must comply with the Open Public Records Act (OPRA) N.J.S.A. 47: 1A-1 to -13; and

**WHEREAS**, the GCIC must comply with OPRA and reported New Jersey Case Law interpreting same; and

**WHEREAS**, the GCIC did hold a closed session from which the public was excluded on April 22, 2021 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 2/1/21 to 2/28/21 and 3/1/21 to 3/31/21, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 22, 2021.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**02/01/2021 Thru 02/28/2021**

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

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**02/01/2021 Thru 02/28/2021**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	5673	3530001906	001 TAYLOR, JOHN	1/5/2021	1/27/2021	PARKER MCCAY	2/12/2021	LEGAL FEE - INV #3126398	741.42	741.42
C	5678	3530001758	001 LOPES, JOSEPH	1/4/2021	1/25/2021	PARKER MCCAY	2/12/2021	LEGAL FEE - INV #3126400	345.00	345.00
C	5679	3530002046	001 TOWNSEND, ERNEST	10/1/2020	12/17/2020	MADDEN & MADDEN PA	2/12/2021	LEGAL FEE - INV #2	1,335.00	1,335.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 3</b>		<b>2,421.42</b>	<b>2,421.42</b>
<b>Coverage: Auto Physical Damage</b>										
C	5677	3530002559	001 GCIA	10/3/2020	10/3/2020	GCIA	2/12/2021	2004 FORD EXP PLATE #E537CG	1,377.75	1,377.75
C	5681	3530002721	001 GLOUCESTER COUNTY	9/26/2020	9/26/2020	BELLMAWR COLLISION	2/12/2021	2016 FORD EXPLORER PLATE #CG2AWK	208.70	208.70
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 2</b>		<b>1,586.45</b>	<b>1,586.45</b>
<b>Coverage: General Liability</b>										
C	5669	3530002226	001 CARDOSO BAEZ, JONATHAN	12/9/2020	1/12/2021	ARCCA	2/12/2021	INV #3512-004	3,998.12	3,998.12
C	5670	3530001727	001 FAUST, JOHN	1/21/2017	1/21/2017	NEW JERSEY COUNTIES EXCESS	2/12/2021	SETTLEMENT	165,399.67	165,399.67
C	5671	3530002565	001 DEMAIO, CHRISTOPHER	9/29/2020	9/29/2020	SURE KLEAN RESTORATION	2/12/2021	FULL & FINAL SETTLEMENT	314.54	314.54
C	5672	3530001870	001 GAVEGLIA, DAPHNE	12/7/2020	1/25/2021	CHANCE & MCCANN LLC	2/12/2021	LEGAL FEE - INV #16882	1,425.00	1,425.00
C	5674	3530002023	001 MCBRIDE, BRIAN	12/23/2020	12/23/2020	MADDEN & MADDEN PA	2/12/2021	LEGAL FEE - STMT #11	330.00	330.00
C	5675	3530001827	001 ARROYO, NEREIDA	1/4/2021	1/29/2021	PARKER MCCAY	2/12/2021	LEGAL FEE - INV #3126399	2,715.85	2,715.85
C	5676	3530002226	001 CARDOSO BAEZ, JONATHAN	11/24/2020	12/31/2020	MADDEN & MADDEN PA	2/12/2021	LEGAL FEE - INV #1	6,355.00	6,355.00
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 7</b>		<b>180,538.18</b>	<b>180,538.18</b>
<b>Coverage: Police Professional</b>										
C	5680	3530002199	001 GILLIAM, DERRICK	12/10/2020	12/10/2020	MADDEN & MADDEN PA	2/12/2021	LEGAL FEE - INV #6	192.50	192.50
<b>Total for Coverage: Police Professional</b>							<b>Number of entries: 1</b>		<b>192.50</b>	<b>192.50</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 13</b>		<b>184,738.55</b>	<b>184,738.55</b>



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**03/01/2021 Thru 03/31/2021**

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

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



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**03/01/2021 Thru 03/31/2021**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	5683	3530001758	001 LOPES, JOSEPH	2/2/2021	2/26/2021	PARKER MCCAY	3/12/2021	LEGAL FEE - INV #3127674	615.00	615.00
C	5685	3530001906	001 TAYLOR, JOHN	2/8/2021	2/26/2021	PARKER MCCAY	3/12/2021	LEGAL FEE - INV #3127672	181.71	181.71
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 2</b>		<b>796.71</b>	<b>796.71</b>
<b>Coverage: Auto Physical Damage</b>										
C	5684	3530002756	001 GLOUCESTER COUNTY	2/3/2021	2/3/2021	BELLMAR COLLISION	3/12/2021	2020 CHEVY TAHOE PLATE #Y41MCT	1,280.90	1,280.90
R	5480729703	3530002494	001 GLOUCESTER COUNTY	8/17/2020	8/17/2020	PLYMOUTH ROCK ASSURANCE	3/11/2021	SUBROGATION RECOVERY	-1,338.35	-1,338.35
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 2</b>		<b>-57.45</b>	<b>-57.45</b>
<b>Coverage: General Liability</b>										
C	5682	3530001870	001 GAVEGLIA, DAPHNE	10/19/2020	11/17/2020	CHANCE & MCCANN LLC	3/12/2021	LEGAL FEE - INV #16776	330.00	330.00
C	5686	3530001524	001 PFOST, DONALD	12/9/2020	1/26/2021	MADDEN & MADDEN PA	3/26/2021	STATEMENT 34	930.00	930.00
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 2</b>		<b>1,260.00</b>	<b>1,260.00</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 6</b>		<b>1,999.26</b>	<b>1,999.26</b>







Gloucester County Insurance Commission  
Bill Review / PPO Savings  
2021

Carrier	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
Inservco	January	10	90%	\$5,576.00	66%	\$3,046.63	\$0.00	\$1,068.78	\$1,460.59	\$2,529.37	\$354.11	\$2,175.26
	February	99	86%	\$223,465.91	97%	\$77,218.02	\$397.75	\$105,702.06	\$40,148.08	\$146,247.89	\$19,427.84	\$126,820.05
	March	40	88%	\$152,846.19	98%	\$70,225.11	\$0.00	\$80,653.00	\$1,968.08	\$82,621.08	\$11,377.01	\$71,244.07
YTD Total		149	87%	\$381,888.10	97%	\$150,489.76	\$397.75	\$187,423.84	\$43,576.75	\$231,398.34	\$31,158.96	\$200,239.38

<u>Monthly Summary</u>	<u>February</u>	<u>March</u>
Total Savings (before fees):	\$146,247.89	\$82,621.08
Percent Savings:	65%	54%
NET SAVINGS:	\$126,820.05	\$71,244.07
Percent NET SAVINGS:	57%	47%

<u>YTD Summary</u>	
Total Savings (before fees):	\$231,398.34
Percent Savings:	61%
NET SAVINGS:	\$200,239.38
Percent NET SAVINGS:	52%

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** April 19, 2021

**DATE OF MEETING:** April 22, 2021

### GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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**February 2021 – April 2021**

### RISK CONTROL ACTIVITIES

#### *MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED*

- **February 25:** Attended the GCIC meeting via teleconference.
- **February 26:** Conducted a loss control survey of GCIC EMS Stations.
- **March 9:** Attended the GCIC Claims Committee meeting via teleconference.
- **April 8:** Conducted a loss control survey of GCIC EMS Stations.
- **April 13:** Attended the GCIC Claims Committee meeting via teleconference.

## **UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED**

- **April 22:** Plan to attend the GCIC meeting via teleconference.

## **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/covid-19-updates/> or <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - SD Bulletin: OSHA and NIEHS Publish New COVID Resources – February 19.
- NJCE JIF - SD Message: Toro Recalls Power Max Snowthrowers due to Amputation Hazard – February 20.
- NJCE JIF - SD Message: Safety Alert – Scott SCBA AV-3000 HT Facepiece – March 2.
- NJCE JIF - SD New Bulletin: OSHA Guidance for Returning to Work – March 8.
- NJCE JIF - SD New Bulletin: Best Housekeeping Practices – March 16.

## **NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS**

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with the utmost concern for our public employers and employees NJCE is offering online live safety training webinars.

Instruction is conducted with a live instructor using the Zoom webinar platform. We are excited to offer you the same training content, with the same experienced crew of instructors and with the same continuing education credits as with out in-person classes, but with the flexibility and safety of online delivery.

- The May – June Live Virtual Training schedules and registration links are attached.

## **NJCE MEDIA LIBRARY**

The NJCE DVD Media Library (856-552-4900) is available for borrowing 560+ safety videos in 45 different categories. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2018/10/2018-NJCE-JIF-Media-Catalog.pdf> or email the video library at [melvideolibrary@jamontgomery.com](mailto:melvideolibrary@jamontgomery.com).

GCIC Usage:

- No videos utilized.

## **NJCE ONLINE STREAMING VIDEO SERVICE**

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos with members of their team and then discuss how the information in the video can best be used specifically in your operations.

To access the streaming “on demand videos”, go to the NJCE website <https://njce.org/safety-training-videos-registration/> Complete the Registration Form, click submit. The following screen will provide the URL and password to access the streaming videos.



NJCE Learning Management System (LMS) – We are excited to announce that the New NJCE Learning Management System (LMS) is in the final stages of implementation. We have been in contact with each of the Commissions/Counties and have asked that they designate LMS Training Administrator(s).



Out of the utmost concern for our public employers and employees, The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led online safety training.

**May and June Safety Training Schedule – Click on the Training Topic to Register and for the Course Description**

Date	Training Topic	Time
5/3/21	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
5/3/21	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
5/3/21	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
5/4/21	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
5/4/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
5/4/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
5/5/21	<a href="#">Heavy Equipment - Tractor Safety</a>	8:30 - 9:30 am
5/5/21	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
5/5/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
5/6/21	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
5/6/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
5/6/21	<a href="#">Heavy Equipment - Trucks &amp; Trailer Safety</a>	1:00 - 2:00 pm
5/7/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
5/7/21	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
5/10/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
5/10/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/10/21	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
5/11/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
5/11/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
5/11/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
5/12/21	<a href="#">Heavy Equipment - Earth Moving Equipment Safety</a>	8:30 - 9:30 am
5/12/21	<a href="#">Shift Briefing Essentials</a>	10:00 - 11:30 am
5/12/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	1:00 - 3:00 pm
5/13/21	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
5/13/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
5/13/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
5/14/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
5/14/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
5/17/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
5/17/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm

5/18/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
5/18/21	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
5/18/21	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
5/19/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
5/19/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
5/19/21	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
5/20/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
Date	Training Topic	Time
5/20/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
5/20/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
5/21/21	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
5/21/21	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
5/24/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
5/24/21	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
5/24/21	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
5/25/21	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
5/25/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
5/26/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
5/26/21	<a href="#">Work Zone: Safety for Supervisors</a>	1:00 - 2:00 pm
5/27/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
5/27/21	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
5/28/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
6/1/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/1/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	10:00 - 12:00 pm
6/2/21	<a href="#">Housing Authority Sensibility</a>	8:30 - 11:30 am
6/2/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	1:00 - 3:00 pm
6/3/21	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
6/3/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
6/4/21	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
6/4/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
6/7/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
6/7/21	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
6/7/21	<a href="#">Summer Seasonal Employee Orientation</a>	1:00 - 3:00 pm
6/8/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
6/8/21	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
6/8/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
6/9/21	<a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>	8:30 - 11:30 am
6/9/21	<a href="#">Employee Conduct &amp; Violence Prevention in the Workplace</a>	10:00 - 11:30 am
6/10/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
6/10/21	<a href="#">Shop &amp; Tool Safety</a>	10:00 - 11:00 am
6/10/21	<a href="#">Shift Briefing Essentials</a>	1:00 - 2:30 pm

6/11/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
6/11/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
6/14/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/14/21	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
6/14/21	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
6/15/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
6/15/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
6/16/21	<a href="#">Summer Seasonal Employee Orientation</a>	8:30 - 10:30 am
6/16/21	<a href="#">HazCom w/GHS</a>	11:00 - 12:30 pm
6/16/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
6/17/21	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
6/17/21	<a href="#">Confined Space Entry for Supervisors</a>	1:00 - 3:00 pm
Date	Training Topic	Time
6/18/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
6/18/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	10:00 - 12:00 pm
6/21/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
6/21/21	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
6/22/21	<a href="#">CDL: Supervisors' Reasonable Suspicion</a>	8:30 - 10:30 am
6/22/21	<a href="#">CDL: Drivers' Safety Regulations</a>	1:00 - 3:00 pm
6/23/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
6/23/21	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
6/23/21	<a href="#">Shop &amp; Tool Safety</a>	1:00 - 2:00 pm
6/24/21	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
6/24/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
6/24/21	<a href="#">Summer Seasonal Employee Orientation</a>	1:00 - 3:00 pm
6/25/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
6/25/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
6/28/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
6/28/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	10:00 - 12:00 pm
6/29/21	<a href="#">Summer Seasonal Employee Orientation</a>	8:30 - 10:30 am
6/29/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
6/29/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
6/30/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
6/30/21	<a href="#">Fire Extinguisher</a>	11:00 - 12:00 pm

### **Safety Training Guidelines:**

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

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes,

and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

**About Zoom Training:**

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training Procedures: Please have one person register for the safety training webinar.

Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar so Certificates of Participation can be made available in a ti



CEU's for Certified Publics Works Managers			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Accident Investigation	2 / M	HazCom with Globally Harmonized System	1 / T,G
Advanced Safety Leadership	10 / M	Hazardous Materials Awareness w/ HazCom & GHS	3 / T
Asbestos, Lead & Silica Industrial Health Overview	1 / T,G	Hazard Identification - Making Your Observations Count	1 / T,M
Back Safety / Material Handling	1 / T	Hearing Conservation	1 / T,G
Bloodborne Pathogens Training	1 / G	Heavy Equipment Safety	1 / G - 2 / T
Bloodborne Pathogens Administrator Training	1 / T,M	Hoists, Cranes and Rigging	2 / T
BOE Safety Awareness	3 / T	Housing Authority Safety Awareness	3 / T
CDL – Supervisors Reasonable Suspicion	2 / M	Jetter Safety	2 / T
CDL - Drivers' Safety Regulations	2 / G	Landscape Safety	2 / T
Coaching the Maintenance Vehicle Operator	2 / T,M	Leaf Collection Safety Awareness	2 / T
Confined Space Entry – Permit Required	3.5 / T	Lockout Tagout	2 / T
Confined Space Awareness	1 / T,G	Personal Protective Equipment (PPE)	2 / T
Dealing With Difficult People	1 / M	Playground Safety Inspections	2 / T
		Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / M
Defensive Driving-6-Hour	6 / M	Sanitation and Recycling Safety	2 / T
Driving Safety Awareness	1.5 / T	Safety Committee Best Practices	1.5 / M
Employee Conduct and Violence in the Work Place	1.5 / E	Safety Coordinator's Skills Training	2 / M,G
Excavation Trenching & Shoring	2 / T,M	Shop and Tool Safety	1 / T
Fall Protection Awareness	2 / T,M	Seasonal Public Works Operations	3 / T
Fast Track to Safety	4 / T	Snow Plow Safety	2 / T
Fire Extinguisher	1 / T	Special Events Management	2 / M
Fire Safety	.5/ T - .5/ G	Shift Briefing Essentials	1 / M
Flagger / Workzone Safety	2 / T,M		
CEU's for Registered Municipal Clerks			
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Asbestos, Lead & Silica Industrial Health Overview	1 / P	Hazard Identification - Making your Observations Count	2 / P
		Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / P
Bloodborne Pathogens Training	1 / P	Safety Committee Best Practices	1.5 / P
Dealing With Difficult People	1 / P	Safety Coordinator's Skills Training	4 / P
Employee Conduct and Violence in the Work Place	1.5 / E	Special Event Management	2 / P
TCH's For Water/ Wastewater			
MSI Course	TCH's/Cat.	MSI Course	TCH's/Cat.
Accident Investigation	1.5 / S	HazCom with Globally Harmonized System	1.5 / S
Advanced Safety Leadership	10 / S	Hazardous Materials Awareness w/ HazCom & GHS	3 / S
Asbestos, Lead & Silica Industrial Health Overview	1 / S	Heavy Equipment Safety	3 / S
Back Safety / Material Handling	1 / S	Housing Authority Safety Awareness	3 / S
Bloodborne Pathogens Training	1 / S	Hazard Identification - Making your Observations Count	1.5 / S
Bloodborne Pathogens Administrator Training	2 / Non S	Hearing Conservation	1 / S
BOE Safety Awareness	3 / S	Hoists, Cranes and Rigging	2 / S
CDL – Supervisors Reasonable Suspicion	1.5 / S	Jetter Safety	2 / S
CDL - Drivers' Safety Regulations	2 / S	Ladder Safety/Walking Working Surfaces	2 / S
Confined Space Awareness	1 / S	Landscape Safety	2 / S
Confined Space Entry - Permit Required	3.5 / S	Leaf Collection Safety Awareness	2 / S
Dealing With Difficult People	1 / S	Lockout Tagout	2 / S
Defensive Driving-6-Hour	5.5 / S	Shop and Tool Safety	1 / S
Driving Safety Awareness	1.5 / S	Office Safety	2 / S
Employee Conduct and Violence in the Work Place	1.5 / Non S	Personal Protective Equipment (PPE)	2 / S
Excavation Trenching & Shoring	4 / S	Safety Committee Best Practices	1.5 / S
Fall Protection Awareness	2 / S	Safety Coordinator's Skills Training	4 / S
Fast Track to Safety	4 / S	Seasonal Public Works Operations	3 / S
Fire Extinguisher	1 / S	Shift Briefing Essentials	1.5 / S
Fire Safety	1 / S	Snow Plow Safety	2 / S
Flagger / Workzone Safety	2 / S	Special Event Management	2 / S
CEU's for Tax Collectors		CEU's for County/Municipal Finance Officers	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Employee Conduct and Violence in the Work Place	1.5 / E	Employee Conduct and Violence in the Work Place	1.5 / E
Dealing With Difficult People	1 / E, Gen	Dealing With Difficult People	1 / E, M
Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / Gen	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFM
CEU's for Certified Recycling Professionals		CEU's for Qualified Purchasing Agents	
MSI Course	CEU's/Cat.	MSI Course	CEU's/Cat.
Fire Extinguisher Safety	1 / CRP	Employee Conduct and Violence in the Work Place	1.5 / E
Hazard Recognition- Making your Observations Count	2 / CRP	Dealing With Difficult People	1 / OFF
		Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	2 / OFF
Heavy Equipment	3 / CRP		
Sanitation and Recycling Safety	2 / CRP		
CEU's for Park and Rec Professionals			
MSI Course	CEU's/Cat.		
Playground Safety Inspections (CEUs for all Park and Rec Professionals)	.2		
***Categories		***Categories(cont.)	
E - Ethics		Non S - Non Safety (Management)	
T - Technical		P - Professional Development	
G - Governmental		M - Management	
S - Safety / Non S - Non Safety		CRP - Certified Recycling Professional Classroom CEU	
GEN - General Secondary Duties		OFF - Office Admin/General Duties	
OFM - Office Mgmt. and Ancillary subjects			

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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team, Risk Management Consultant

DATE: 4/22/2021

RE: Risk Management / Underwriting Services Director's Report

**I. Risk Management Services**

**A. 2021 Wellness Incentive Program Grant**

We are excited to announce that five submissions have been received for the 2021 Wellness Incentive Program Grant.

Entity - Department	Wellness Submission	Amount on Submission
Gloucester County – Division of Social Services	Expand the outside lunch / break area – Purchase a self-dispensing ice maker, one all-weather picnic table, one outdoor umbrella, one stone umbrella stand, and one stall mat. Any remaining funds would be used to purchase bottled water for the ice maker.	\$1,000
Gloucester County – Treasurer's Department	Expand the Wellness / Exercise Center - Purchase a Nordic Track NTEX76016 Commercial Recumbent Bike.	\$1,000
Gloucester County – Safety Department	Expand the Wellness / Exercise Center - Purchase a Schwinn 470 Elliptical Machine.	\$1,000
Gloucester County - Office of the County Administrator	Purchase two filtered touchless water bottle filling stations for the employees to utilize.	\$1,000
Gloucester County – Prosecutor's Office	Establish monthly Resiliency Meetings for the department, utilizing the funds to rent meeting space and provide healthy foods.	\$950

Enclosed please find the submissions for review. The Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness. We request and recommend approval of all submissions.

**Action Requested:** *Motion* to approve all the Wellness Incentive Program Grants.

## **B. Litigation Management Plan**

Attached is the revised Litigation Management Plan. All changes were made by Commission Counsel and are administrative in nature to reflect current practices.

**Action Requested:**     **Motion** to approve to adopt the revised Litigation Management Plan.

## **C. NJCEL reinsurer Safety Grant**

The County's Sheriff's department is finalizing a submission for the 2021 NJCEL reinsurer Safety Grant and it will be presented at the next meeting.

## **D. NJCEL - Active Assailant Coverage Available Services**

Members that purchased the active assailant coverage now have security risk management services available through the carrier's preferred vendor S-RM. Services are a la carte and members will be billed directly by S-RM. Attached is a memo outlining the services.

If a member who has not purchased the coverage is now interested, please contact Christina Violetti for an application.

## **II. Underwriting Services Director**

### **A. Ancillary Coverages**

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

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.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
County	Parks and Recreation Accident Policy	QBE Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2021	\$1,050.00	\$250.00
County	Board of County Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2021	\$2,000.00	\$2,000.00

Improvement Authority	Pollution Liability – Storage Tanks at the Dream Park	Commerce & Industry Insurance Company	7/7/2021	\$1,163.08	\$1,163.08
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The 76% premium decrease on the Parks and Recreation Accident policy is due to the substantial decrease in participants in 2021. In addition, the carrier offered a \$500 credit on the policy renewal (reflected in the above renewal premium) due to decrease in actual participants in 2020.

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

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

The following renewal is in process. We request authority to renew the policy 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	Dream Park Package (Property and General Liability), Care, Custody and Control and Umbrella Policy	Great American Insurance Company	5/21/2021	\$114,286

**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.

**For informational Purposes Only – No action required:**

The following renewals were in process and have been finalized.

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	4-H Crime Liability	Selective Insurance Company	4/14/2021	\$750 for three year term but billed annually at \$250	\$789 for three year term but billed annually at \$263

The 5% premium increase is due to a carrier rate increase. Please note that this is the first increase in premium since the policy inception with the carrier in 2013.

1



Post Office Box 8000 • 8000 Sagamore Drive, Suite 8101 • Marlton, New Jersey 08053  
856.489.9100 • 856.489.9101 Fax • [www.hig.net](http://www.hig.net)

TO: Cumberland County  
Cumberland County Utilities Authority  
Rowan College of South Jersey  
Gloucester County Improvement Authority

CC: Brad Stokes, CumbCIC Executive Director  
Joe Hrubash, GCIC Executive Director

FROM: Christina Violetti, Risk Management Consultant

DATE: 4/12/2021

RE: Active Assailant Policy – Available Services through the Carrier

The Active Assailant carrier, Indian Harbor Insurance Company through AXA EL, is partnered with S-RM, a security risk management expert firm. S-RM offers specialist advisory services to compliment the insurance policy.

The following services are available for no charge:

- Introductory Phone Call with S-RM – the call is to provide information and guidance on the Active Assailant threat, preparation, response, and follow-up to an incident and discuss further services available from the company. The call would be no longer than one hour.
- 'Active Assailant: Preparation and Response': Information Handbook – Enclosed

The following services are available for a charge:

- S-RM's Active Assailant Workshop – consultancy package designed to provide detailed advice and guidance for staff on what an active assailant threat is, how to prevent a threat, how to prepare for a threat, how to respond to a threat and how to recover from an attack.
- E-Learning – video based training that is designed to increase personal safety and security, raise awareness, and prepare individuals to respond to an Active Assailant event.
- Additional Consulting Services – risk assessment and audit, scenario modelling, crisis management consulting and post-event review.

If you are interested in any services that will incur a charge, please contact me via email and I will advise of the information needed for S-RM to provide a proposal outlining the cost.

If you are interested in the Introductory Phone Call, please contact me via email and I will assist in coordinating the call.

If you have any questions or wish to discuss further, please do not hesitate to contact me at (856) 890 – 7100 or [cvioletti@hig.net](mailto:cvioletti@hig.net).

*Insuring Bright Futures and Building Lasting Relationships since 1954*

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

**Gibbstown**  
618 E. Broad Street  
Gibbstown, NJ 08027

**Mount Holly**  
2 Mill Street  
Mount Holly, NJ 08060

**Philadelphia**  
PO Box 40901  
Philadelphia, PA 19107

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AUTHORIZING A CLOSED SESSION TO DISCUSS  
PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)  
RELATED TO PENDING OR ANTICIPATED LITIGATION**

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

**WHEREAS**, the GCIC is subject to the requirements of the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq.; and

**WHEREAS**, the Open Public Meetings Act requires all meetings of public bodies be open to the public; and

**WHEREAS**, the Open Public Meetings Act further provides a public body may permissibly exclude the public from a portion of a meeting at which the public body discusses items per the Open Public Meetings Act at N.J.S.A. 10:4-12.b.(1) thru (9) recognized as requiring confidentiality; and

**WHEREAS**, it is necessary and appropriate for the GCIC to discuss certain matters in a meeting not open to the public consistent with N.J.S.A. 10:4-12.b.(7); and

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

The GCIC shall hold a closed session from which the public shall be excluded on April 22, 2021.

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

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for April 22, 2021 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on April 22, 2021.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**



**GCIC PARS - Worker Compensation & Liability**  
**CLOSED SESSION**  
**4/22/21**

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530002683	Thomas Zarbo	Auto Liability-Property Damage	SAR	
3530002659	Stephen Johnson	Auto Liability-Property Damage	SAR	
3530002690	Brian Randolph	Worker Compensation	PAR	
3530002773	Eric Defiore	Worker Compensation	PAR	
3530001906	John Taylor	Liability	SAR	GLO-L-001322-19
3530001666	Steve Allen	Worker Compensation	PAR SAR	2018-28421
3530002196	James Jester	Worker Compensation	PAR SAR	2019-22019
3530001415	Michael Sindoni	Lien Compromise Letter		



## **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, February 25, 2021  
TELEPHONIC MEETING  
1:00 PM**

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

**ROLL CALL OF COMMISSIONERS:**

Timothy Sheehan, Chairman	Present
Michael Burke, Vice Chairman	Present
Tamarisk Jones	Present
Karen Christina (Alternate)	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Richard Crooks</b> <b>Suretha Hobbs</b> <b>Yvonne Frey</b>
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Qual-Lynx  
**Chris Roselli**

Medlogix  
**Jennifer Goldstein**

PERMA  
**Jennifer Conicella**  
**Robyn Walcott**

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti</b> <b>Joe Henry</b>
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Attorney	Marmero Law, LLC <b>Al Marmero, Esq.</b>
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Treasurer	<b>Tracey Giordano</b>
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Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince</b>
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**ALSO PRESENT:**

Scott Burns Esq., Gloucester County  
Leigh VanOyen, Gloucester County  
Ralph Bingham, Gloucester County Library  
Susan Morris, Conner Strong & Buckelew  
Linda Galella, Esq., Parker McCay, P.A.  
Bradford Stokes, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of January 28, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF  
JANUARY 28, 2021**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**CORRESPONDENCE:** None

**SAFETY COMMITTEE REPORT:** Ms. VanOyen reported the Committee last met on February 3, 2021 and thanked Joe Hrubash and Cathy Dodd for attending. Ms. VanOyen advised at the meeting they discussed the J.A Montgomery webinar training and said it was going very well with their departments and supervisors. Ms. VanOyen reported she and Mr. Prince would be inspecting all EMT stations per Mr. Lovell's request starting tomorrow and should take about two or three days. Ms. VanOyen advised we were coming up to a year with COVID and provided an update on the amount of claims. Ms. VanOyen reported there were 210 claims submitted, 86 were denied, leaving 124 claims. Ms. VanOyen said at least 50% of the EMT's received the vaccination. Ms. VanOyen concluded her report unless anyone had any questions.

**CLAIMS COMMITTEE:** Chairman Sheehan reported the Claims Committee met on February 9, 2021 and discussed the PARS/SARS that would be presented today during closed session.

**EXECUTIVE DIRECTOR REPORT:** Executive Director advised his report was included in the agenda and he had one potential item regarding the POL/EPL changes.

**POL/EPL PROGRAM CHANGES** – Executive Director reported there were a number of retention and limit changes evolving around the NJCE Insurance Program Renewal. Executive Director advised one of those changes was an increase in the POL/EPL deductibles for the County, Utility Authority, Library and Rowan College of South Jersey. Executive Director noted there was no change in the POL/EPL deductible for the Improvement Authority. Executive Director advised last month we discussed the Commission consider funding the difference in retentions. Executive Director said the actuary provided additional assessment figures, which were included in the agenda and noted below.

Entity	POL	EPL	Total
County	\$ 13,288	\$ 75,297	\$ 88,585
Utility Authority	\$ 327	\$ 3,809	\$ 4,136
Library	\$ 176	\$ 2,048	\$ 2,224
Rowan Colleg of South Jersey		\$ 16,096	\$ 16,096
<b>Total</b>			<b>\$ 111,041</b>

Executive Director noted the additional assessment could be added to the last assessment billing. Executive Director asked if there were any questions or discussions. Chairman Sheehan said he had been discussing this with Ms. Violetti, Executive Director and the County Treasurer. Chairman Sheehan noted the County had the largest assessment and the County Treasurer agreed to the additional assessment. Ms. Violetti said she was in touch with the other three entities and they agreed to pay the additional assessment. Ms. Violetti advised she wanted to point out that she was not aware of the \$13,288 charge for the POL change and apologized for not presenting the correct figure to the County. Executive Director indicated when he presented the figures last month he only had the EPL figures and noted there would be some additional monies due for the POL. In response to Chairman Sheehan's inquiry regarding the increase in the premium, Commission Treasurer agreed it was okay to proceed.

**MOTION TO APPROVE THE ADDITIONAL ASSESSMENT  
PAYMENT FOR THE POL/EPL DEDUCTIBLES**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Roll Vote:	Unanimous

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE met prior to our meeting and most of the time was devoted to the changes in the renewal and the delta. In response to Executive Director, Chairman Sheehan advised he thought the meeting went well and it was explained how hard Mr. Cooney and his team worked over the past six months on the renewal and trying to market the coverages as best he could with the condition of the market today. Executive Director said Mr. Prince would discuss some of the NJCE initiatives during the his report. Executive Director advised the current pollution liability carrier informed the Fund office that they were moving away from the industry. Executive Director reported the NJCE Underwriting Manager would be doing widespread marketing on this line of coverage. Executive Director said part of the marketing effort would be exploring the feasibility of making a submission to the NJ Environmental Joint insurance Fund. Executive Director explained this was a MEL-affiliated program managed by PERMA and consisted of 13 New Jersey Joint Insurance Funds. Executive Director said the NJCE would meet again on April 22, 2021 at 9:30 AM via Zoom audio/video.

**CERTIFICATE OF INSURANCE REPORT:** Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the month of January, which was included in the Appendix Section of the agenda. Executive Director

advised there were 1310 certificates of insurances issued. Executive Director noted the report included the 2021 renewal certificates.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the December Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,601,523 as of December 31, 2020. Executive Director advised that \$2,787,611 line 10 of the report “Investment in Joint Venture was the GCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$4,003,837.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the NJCE Financial Fast Track was not available.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director asked Ms. Morris to review the Health Benefits Financial Fast Track, which was included in the agenda. Ms. Morris reported as of October 31, 2020, there was a surplus of \$260,622. Ms. Morris noted the cash amount was \$295,289. Executive Director thanked Ms. Morris and asked if anyone had any questions on the Financial Fast Tracks.

**CLAIMS TRACKING REPORTS:** Executive Director reported the agenda included the claim monitoring reports as of November 30, 2020.

**2021 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reported in accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities on February 9, 2021. Executive Director advised the assessment bills included the NJCE dividend credit for the Fund Years 2010, 2011, 2013, 2014 and 2016. Executive Director said the first installment was due on March 15, 2021. Executive Director said future assessments were due on May 15, 2021 and October 15, 2021.

**2021 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director reported the 10th Annual Educational Seminar would be held virtually this year. Executive Director advised this year there would be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. Executive Director said the seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Executive Director referred to a copy of the flyer, which was included in the agenda with information on how to register.

**2021 MEETING SCHEDULE:** Executive Director reported the Commission was not scheduled to meet in March. Executive Director advised the next meeting was scheduled for April 22, 2021 at 1:00 PM.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Ms. Morris advised her report was included in the Appendix II section of the agenda and reviewed the December report along with the year to date report.

**TREASURER REPORT:** Chairman Sheehan advised the agenda included the February Bill List, Resolution 23-21 and the February Benefit Bill List, Resolution 24-21 and requested a motion to approve both.

**MOTION TO APPROVE RESOLUTION 23-21,  
FEBRUARY BILL LIST AND RESOLUTION 24-21,  
FEBRUARY BENEFIT BILL LIST**

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

Chairman Sheehan pointed out the monthly Treasurer's reports showing the cash transactions and investments were included in the agenda. Chairman Sheehan asked if anyone had any questions on the reports.

**CLAIMS SERVICE:** Ms. Conicella advised they were working on the 2021 reporting requirements and would be sending out shortly to the TPA. Ms. Conicella reported they were continuing to monitor COVID Claims and thanked Ms. VanOyen for reviewing the total claims earlier.

**CLAIMS REPORT:**

Chairman Sheehan presented Resolution 25-21 Inservco Liability Check Register for the period of 1/1/21 through 1/31/21.

**MOTION TO APPROVE RESOLUTION 25-21 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 1/1/21 THROUGH 1/31/21**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of January as noted below:

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
January	10	\$5,576.00	\$3,046.63	\$ 2,529.37	\$ 2,175.26	39%	90%

Ms. Goldstein noted there was a bill from Synergy Joint and Spine and she was working with her team to try to have them in the network. Ms. Goldstein advised that concluded her report unless there were any questions.

Ms. George said she just received numerous COVID bills from Premier so there would be more bills for February.

## **NJCE SAFETY DIRECTOR:**

**REPORT:** Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for January and February. Mr. Prince advised a list of all of the training webinars were included in the agenda through March 31<sup>st</sup>. Mr. Prince encouraged everyone to visit the NJCE website for a description of the program and registration instructions. Mr. Prince advised he also included a letter in the agenda describing the Munich RE Safety Grant Program for 2021. Mr. Prince said the letter was self-explanatory and was sure the Risk Manager Consultant would describe this further in her report with a recommendation for submissions through their office. In addition, Mr. Prince spoke about the new Learning Management System and advised the target date for the new system was April 1<sup>st</sup>. Mr. Prince reported a variety a tutorials and webinars would be scheduled to provide instructions on how to operate, access and manage the website. Mr. Prince concluded his report unless there were any questions.

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

**REPORT:** Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported a copy of the approved meeting minutes were also included in her report from the 12/1/20 Safety and Accident Review Committee Meeting.

Ms. Violetti advised her second item was the 2021 NJCE Safety Grant, which Mr. Prince mentioned. Ms. Violetti said she did receive his memo and they would encourage members to provide any ideas for submissions through her office.

Ms. Violetti reported the following coverages for member could not be placed through the GCIC/NJCEJIF for its master programs at this time and it had been determined the following bond/policies need to be renewed. Ms. Violetti noted all terms and conditions were per expiring and requested a motion for approval.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
County	Bond – Scirrotto	CNA	4/2/2021	\$70.00	\$70.00

## **MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY LISTED ABOVE**

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

Ms. Violetti reported the following renewal was in process. Ms. Violetti requested authority to renew the policy contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. Ms. Violetti advised if there was; she would seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	4-H Crime Liability	Selective Insurance Company	4/14/2021	\$750 for three year term but billed annually at \$250

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

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

Ms. Violetti asked if anyone had any questions and concluded her report. Chairman Sheehan thanked Ms. Violetti with all of her help during the renewal process this year.

**ATTORNEY:** Mr. Marmero advised he did not have anything to report.

**OLD BUSINESS:** Mr. Bingham of the Library thanked the Commission and especially Ms. Violetti for the opportunity to lower the deductibles.

**NEW BUSINESS:**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

Moved: Commissioner Burke  
Second: Commissioner Jones  
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 Jones  
Second: Commissioner Burke  
Vote: Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 26-21 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.



Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

**MOTION TO GO INTO CLOSED SESSION**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

Chairman Sheehan asked Mr. Marmero to present the motion approving the PARS.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR  
CLAIM #3530002616 FROM \$15,000 TO \$70,000 AN INCREASE OF  
\$55,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR  
CLAIM #3530002639 FROM \$15,000 TO \$41,470 AN INCREASE OF  
\$26,470**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR  
CLAIM #3530002499 TO \$26,126.69**

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

Executive Director advised Senate Bill S3375 in its current form would double workers' compensation for both private and governmental entities. Executive Director reported the bill would mandate the use of "usual, reasonable or customary" rates for medical services, eliminate the use of nurse case managers, increase legal costs by instituting attorney fee shifting and eliminate the cap on expert witness fee. Executive Director indicated Mr. Geaney of Capehart Scatchard set up a task force and PERMA was serving on the task force to oppose the bill.

Executive Director reported another recent change by the Department of Labor would increase workers' compensation by 11% by directing government entities to pay workers' compensation on many accidental disability claims currently paid by the accidental disability pensions. Executive Director advised same task force would also address this issue.

In response to Executive Director's inquiry, Ms. George agreed that there would be additional monies paid out in the indemnity portion of the claim. Ms. George also agreed that Senate Bill S3375 was problematic and needed to be opposed. Ms. George noted Inservco would be willing to be part of the task force.

**MOTION TO ADJOURN:**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**MEETING ADJOURNED: 1:43 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**

*2021 Plan of Risk Management*

## **RESOLUTION NO. 31-21**

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

**BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2021 PLAN OF RISK MANAGEMENT, EFFECTIVE 02/26/2021, SHALL BE:**

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

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

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

- \$20,000,000 each / \$30,000,000 aggregate (Automobile Liability is unaggregated).
- Subsidence - \$750,000 per occurrence
- Owned Watercraft 35' in length or less - \$750,000.
- Garage Liability - \$750,000
- The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
- The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.

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

- Limit: \$15,000,000 each claim and in the annual aggregate
  - Healthcare entities: \$1,000,000 each claim and in the annual aggregate
- Retentions:
  - Gloucester County - \$100,000
  - Rowan College of South Jersey - \$25,000 SBL/\$50,000 EPL
    - Sexual Abuse: \$100,000

- Gloucester County UA - \$5,000
- Gloucester County LC - \$5,000
- Gloucester County IA - -\$25,000 SBL/\$100,000 EPL

d.) Property/Equipment Breakdown

Property Per Occurrence Limits:

- All Risk: \$110,000,000 Per Occurrence with Zurich American Insurance Company
- Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m) with various insurers on a quota share basis
- Flood: \$50,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis, except
  - Flood, SFHA: \$25,000,000 Aggregate
- Earthquake: \$100,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis
- Vehicles (PD Only): \$15,000,000
  - Time Element/Extra Expense: \$500,000 (NJCE/Member)
- UAS (Drones) - \$100,000
- Working Dogs - \$100,000

Property Deductibles

- All Other: \$250,000
- Equipment Breakdown: \$50,000
- Flood, SFHA:
  - Building: \$500,000
  - Contents: \$500,000
  - Time Element: \$500,000
- Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County:
  - Property Damage: 1% of the value per Schedule of Values on file with the company for those buildings where the direct physical loss or damage occurred, per occurrence
  - Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the Occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence
  - Minimum Deductible: \$500,000 per occurrence
  - Maximum Deductible: \$5,000,000

e.) Crime

Limit per occurrence:

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

Deductible per occurrence:

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

f.) Pollution Liability

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

g.) Medical Professional General Liability/Excess Medical Professional

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

h.) Employed Lawyers Professional Liability

- Limit per claim and annual aggregate:  
\$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
  - Gloucester County \$25,000

i.) Cyber Liability – Network Privacy & Security Liability

Please consult your Executive Director or Risk Manager

j.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
- Medical Expense: \$5,000
- Rotor Wing: \$5,000,000

k.) Active Assailant.

- Per Occurrence/Aggregate: \$2,500,000
- Deductible: \$25,000
- Waiting Period: 12 Hours
- Insured Entities: Gloucester County Improvement Authority, Rowan College of South Jersey

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

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).

a.) Workers' Compensation (all coverages) - \$300,000 CSL

b.) Excess Liability (all coverages) - \$250,000 CSL

- Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
- Personal Injury Protection - \$250,000 CSL

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

a. Gloucester County: \$150,000 x \$100,000

b. GCUA: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000

c. GCLC: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000



d. RCSJ: EPL - \$50,000 x \$50,000

d.) Property/APD - \$250,000 per occurrence less member entity deductibles.

1. Flood, SFHA: \$500,000

2. Named Storm, High Hazard: \$500,000

e.) Crime – None

f.) Pollution Liability – None

g.) Medical Professional General Liability – None

h.) Employed Lawyers Liability – None

i.) Cyber Liability –

1. GCLC: \$20,000

j.) Non Owned Aircraft – None

k.) Active Assailant – None

4.) The amount of unpaid claims to be established.

a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.

b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due

assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

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

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

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

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

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

- a.) Not applicable at this time.

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

- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
- b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
  - Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
  - Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- \$15,000 for workers compensation claims
- \$15,000 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and

approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 22 day of April 2021.

Gloucester County Insurance Commission

By: \_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_  
Secretary

## **APPENDIX III**

*NJCE Finance Sub-Committee Minutes*

*4-9-21*



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive - Suite 216

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

### Finance Sub-Committee Minutes

April 9, 2021 – 1:00PM via Zoom

#### Attendees:

Tim Sheehan, Committee Chairman, Commissioner Gloucester County

Jack Kelly, Commissioner Ocean County

Kim Wood, Commissioner Cumberland County

Edmund Shea, Commissioner Hudson County

Janette Kessler, Commissioner Atlantic County

Laura J. Paffenroth, Esq., Fund Attorney

Joseph Hrubash, Executive Director, PERMA

Bradford Stokes, Executive Director PERMA

Nancy Ghani, Account Executive, PERMA

Pauline Kontomanolis, Chief Accounting Officer PERMA

Robyn Walcoff, Claims Manager PERMA

Edward Cooney, Underwriting Manager Conner Strong & Buckelew

Brandon Tracy, Account Analyst, PERMA

The purpose of this meeting is to have a discussion on the 2021 NJCE budget delta and review procurement responses for various JIF professional services.

#### 2021 Budget Delta Review:

Executive Director Hrubash reported the budget delta was first addressed in late 2019, with this committee and subsequently the NJCE Board of Commissioners, with the start of a hard insurance market following the review of the Underwriting Manager's 2020 renewal marketing efforts which resulted in a more expensive replacement of the excess liability insurer. Executive Director Hrubash said the NJCE absorbed the difference of \$1 million for 2020 and reset the budget for 2021 accordingly.

Executive Director Hrubash said the 2021 renewal at the expiring retentions, where available, would have resulted in significantly higher member premiums in excess of 25% increase. Therefore, it was necessary for the NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal.

In addition, Executive Director Hrubash said what we learned from the 2021 renewal marketing efforts is that we are in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance. In consultation with this committee through various meetings, an 8% budget increase was recommended for 2021 in hopes that the NJCE retaining higher retentions would offset potential premium increases.

Executive Director Hrubash said unfortunately, the final results of the marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67%. Executive Director Hrubash highlighted the NJCE's statutory surplus is \$14,058,330 with a cash balance of \$28,740,251 as reflected in the Financial Fast Track as of December 31, 2020. Executive Director Hrubash noted that based on the solid financials of NJCE there are no immediate or short term concerns.

Executive Director Hrubash said it would be appropriate to develop a strategy for the 2021 fund year to address the delta, which can be initiated now or at a later date based on the committee's review and recommendation. Executive Director Hrubash said that we can expect an increase of 10% to 15% or more to reset the budget for the 2022 depending on the market conditions.

Executive Director Hrubash presented the following options for the committee to consider to address the delta for 2021 fund year:

- **Option A** – Take no action now, monitor the claims activity versus loss funding on an annual basis with potential action at a future date. Potential action may include (1) declare an additional assessment payable over a 5 or 10 year period and/or (2) consider issuing a dividend(s) from certain fund years in a surplus position at the appropriate time and in compliance with State mandated formulas to cover some or all of the delta.
- **Option B**
  1. Recommend to the Board of Commissioners to declare an additional assessment for the entire delta but payable over a 5 year period.
  - OR**
  2. Recommend to the Board of Commissioners to declare an additional assessment for the entire delta but payable over a 10 year period.
- **Option C**
  1. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and take no action now on the balance of the delta, monitor the claims activity versus loss funding on an annual basis with potential action at a future date.
  2. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and declare an additional assessment for the balance of the delta but payable over a 5 year period.
  - OR**
  3. Recommend to the Board of Commissioners to declare an additional assessment for the premium portion of the delta due in 2021 and declare an additional assessment for the balance of the delta but payable over a 10 year period.

Enclosed with the committee agenda was an exhibit which noted assessments by County/County Commission for Options B1, B2 and Options C1, C2 and C3. For the purposes of making a strategic recommendation, the attachment did not identify each County. Executive Director Hrubash said if any of these options were recommended then exhibit would be updated to identify County/County Commission and their respective additional assessment. *See attached exhibit.*

A lengthy discussion ensued. Commissioner Sheehan inquired if the 2022 budget would include increase premiums despite the higher retentions and deductibles that were implemented this year. In response, Executive Director Hrubash reiterated that we can expect an increase to reset the budget for 2022; however, noted it is hard to estimate additional increases at this time since it will depend on the commercial insurance marketplace. Executive Director Hrubash said this finance committee meeting was scheduled now to get a head start on the 2022 renewal; Commissioner Sheehan agreed that the NJCE JIF should take action now in preparation of next year.

Underwriting Manager said current marketplace trends have not changed much so far in 2021. Despite this, Underwriting Manager said from a global view it is beneficial to analyze our actual loss



experience versus the market adjustments. Underwriting Manager said the program structure changes to the NJCE program in 2020 and 2021 were necessary to offset rate increases due to the hard market conditions exacerbated by excess liability carrier changes, reduced capacity affecting liability limits and the impact of natural disasters on property, but does not expect another major adjustment to the program structure for 2022. In addition, Underwriting Manager said the retention changes made to the excess property program for 2021 has put the NJCE JIF in a more advantageous position for the 2022 renewal. Underwriting Manager said at this point we can expect rate increases for 2022; however, pending claim activity Underwriting Manager does not foresee any significant adjustment or carrier changes for the upcoming renewal.

Executive Director Hrubash said if an additional assessment is eventually implemented for the entire 2021 delta and paid over a 5 or 10 year period that his hope is that surplus continues to accumulate in older fund years that can be used to offset some of the additional assessment. Executive Director Hrubash referred to the Financial Fast Track as of 12/31/20; Fund Year 2020 started off with a \$1 million delta and as of 12/31/20 that deficit was down to \$786,000. Ms. Kontomanolis noted the NJCE JIF is currently financially stable and referred to the recent \$1.5 million dividend issued to members; however, noted it is too early to forecast how the 2020 and 2021 fund years will end.

Commissioner Wood said while this review is at the NJCE level, it would be important to understand the impact at the County/member level and suggested a report be provided on savings in areas, such as, accident prevention and loss control efforts. Executive Director Hrubash said that report could be developed and noted the NJCE surplus and strong financial position is a direct result of risk control and claims management working effectively. Underwriting Manager said he could provide a review of marketplace impact comparing an entity within a JIF versus a self-insured in the marketplace.

Commissioner Sheehan asked Executive Director Hrubash if there was any one option to recommend; in response Executive Director Hrubash said they are all viable group options. Commissioner Kelly said he would be in favor of taking some action now to protect the Fund from potential issues at next renewal; Commissioner Kessler agreed and noted it would be better to take some action versus no action.

Based on Commissioner comments, Executive Director Hrubash recommended Option C1 which would declare an additional assessment for the premium portion of the delta of \$609,437 to be due in 2021 and take no action on the balance of the delta and instead monitor the claims activity versus loss funding on an annual basis with potential action at a future date. Commissioners agreed with this course of action. Discussion ensued on appropriate due date and committee agreed to issue a 3<sup>rd</sup> separate assessment on/about mid-September to provide ample notice for November 1<sup>st</sup> budget transfers. Executive Director Hrubash said the exhibit showing the delta portions due from each County will be shared at next JIF meeting when recommendations are considered.

#### **Professional Services Procurement Results:**

Executive Director Hrubash reported the contract for services for Auditor will expire on April 23, 2021, the contract services for the Litigation Manager will expire on May 1<sup>st</sup> and the contract for services for Payroll Auditor and the Actuary expire June 25<sup>th</sup>. Executive Director Hrubash noted the respective expiring contract amounts were as follows: Auditor \$16,500, Litigation Manager \$195 per hour, Payroll Auditor \$19,500 and Actuary \$23,431. Fund Attorney advised these services be solicited by obtaining quotes for each position in lieu of a Request for Qualifications, which were due back on March 31<sup>st</sup>.

Executive Director Hrubash referred to the attached summary of quotes received for each position and reviewed each for action:

1. The firm of Citta, Holzapfel & Zabarsky responded to Litigation Manager. Executive Director Hrubash noted the hourly fee is slightly higher than the average as compared to other JIFs; however, the overall paid to date over 6 years is reasonable. Ms. Walcoff agreed and said Judge Millard is a real asset and good conduit for defense counsel especially considering the complex litigation that he has helped settle; Fund Attorney agreed. Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to Citta, Holzapfel & Zabarsky at the next JIF meeting; no objections were noted.
2. The position of Actuary received three responses and Executive Director Hrubash reviewed each briefly. Fund Attorney confirmed that the lowest quote is not automatically selected with this procurement and the committee may select the vendor based on other qualifications. Commissioner Wood expressed she would be in favor of awarding the contract to the incumbent over a firm that may sub-contract work out to other firms; Commissioner Sheehan agreed. Mr. Stokes noted the incumbent has provided actuarial services to the Fund since its inception and Executive Director Hrubash said the firm's database of loss funds is comprehensive, as well as, knowledge of the Fund's risks are detailed. Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to The Actuarial Advantage at the next JIF meeting; no objections were noted.
3. The position of Auditor received two responses – one from Bowman & Company (incumbent) and one from Holman Frenia Allison P.C. Executive Director Hrubash said both firms are qualified to provide audit services. In addition, Executive Director Hrubash noted Bowman & Company also submitted for Payroll Auditor. The Fund Attorney noted that the Auditor and Payroll Auditor may not be awarded to one firm as the aggregate fees would exceed the bid limit of \$17,500, which is calculated by vendor and not by position. Fund Attorney said the dual appointment to Bowman & Company may only be done if they are able to execute pay-to-play forms. Alternatively, the committee may recommend the incumbent for Auditor and issue a RFP for Payroll Auditor, which may require a special meeting to be scheduled in order to meet the 2021 renewal deadlines to start the payroll collection process as soon as possible.

Executive Director Hrubash asked if there were any objections to recommending a 1-year contract to Bowman & Company for Auditor at the next JIF meeting; no objections were noted. Executive Director Hrubash said the next step is to contact Bowman & Company to ask if they are able to execute pay-to-play forms in order to also be awarded a contract for Payroll Auditor. If they are not able to, then the recommendation by this committee will be to issue an RFP for these services; committee agreed with the next steps as outlined.

Executive Director Hrubash thanked the Commissioners and the professionals for their time today and said the minutes would be distributed for the committee's review.

**Meeting adjourned: 1:45PM**

**Exhibit - additional assessments & budget delta**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND												
Exhibit - Comparisons Chart												
	Counties	A	B	C	D	E	F	G	H	I	J	TOTAL
<u>Premium</u>	Due end of 2021	\$ (62,165)	\$ (26,491)	\$ (140,158)	\$ (66,187)	\$ (86,441)	\$ (30,322)	\$ (75,191)	\$ (65,779)	\$ (43,420)	\$ (13,284)	\$ (609,437)
<u>Additional Assessment per Year Loss Funds &amp; Premium</u>	5 Year Payout Plan	\$ (32,174)	\$ (38,635)	\$ (100,644)	\$ (24,637)	\$ (70,987)	\$ (23,103)	\$ (49,942)	\$ (57,148)	\$ (55,643)	\$ (54,129)	\$ (507,043)
	10 Year Payout Plan	\$ (16,087)	\$ (19,318)	\$ (50,322)	\$ (12,318)	\$ (35,494)	\$ (11,552)	\$ (24,971)	\$ (28,574)	\$ (27,822)	\$ (27,064)	\$ (253,521)
<u>Additional Assessment per Year Loss Funds ONLY</u>	5 Year Payout Plan	\$ (19,741)	\$ (33,337)	\$ (72,612)	\$ (11,399)	\$ (53,699)	\$ (17,039)	\$ (34,904)	\$ (43,993)	\$ (46,959)	\$ (51,472)	\$ (385,155)
	10 Year Payout Plan	\$ (9,871)	\$ (16,669)	\$ (36,306)	\$ (5,700)	\$ (26,849)	\$ (8,519)	\$ (17,452)	\$ (21,996)	\$ (23,480)	\$ (25,736)	\$ (192,578)

## **Exhibit – Summary of Price Quotes received by Position**

### **Litigation Manager:**

- Citta, Holzapfel & Zabarsky (incumbent)
  - o Sole responder
  - o Fee \$295 per hour
    - Last year
      - Stephen A. Zabarsky \$195 per hour
      - E. David Millard - \$195 per hour
      - Fees of \$31,000 paid since 2015.
  - o Office Toms River, NJ

### **Actuary**

- **Actuarial Advantage (*incumbent*)**
  - o Fee: \$23,900 – not to exceed (awarded \$23,431 for 2020-21)
  - o Office Location: Camden, NJ
  - o All required documents submitted
- **Advanced Analytics**
  - o Fee: \$23,000
  - o Office Location: Mullica Hill, NJ
  - o Will serve as the Primary vendor and point of contact but firm will also subcontract with:
    - Francis Analytics and Actuarial Data Mining, Inc. – Analytical Support (Office in Philadelphia, PA)
    - Analytic Solutions, LLC – Analytical Support and Peer Review (Office in Camden-Wyoming, DE)
    - Bealer Consulting, LLC – Analytical Support (Office in Clementon, NJ)
  - o All required documents submitted
- **SG Risk**
  - o Fee: \$9,575 (not to exceed)
  - o Office Location: Lyndhurst, NJ
  - o All required documents submitted

### **Auditor**

- **Bowman & Company LLP (*incumbent*)**
  - o Fee: \$16,830 (previous fee awarded \$16,500)
  - o All required documents submitted
- **Holman Frenia Allison P.C.**
  - o Fee: \$13,750 + cost of bank confirmations if applicable (It was noted additional fees will be assessed for unexpected circumstances and significant additional time is required)
  - o Office Location: Lakewood, NJ
  - o All required documents submitted

### **Payroll Auditor**

- **Bowman & Company LLP (*incumbent*)**
  - o Fee: \$20,298 (previous fee awarded \$19,900)
  - o Office Location: Voorhees, NJ
  - o All required documents submitted

## **APPENDIX IV**

### *Employment Benefit Client Activity Report*



## **CLIENT ACTIVITY REPORT**

**MARCH 2021**

### **GCHIC - Gloucester County Health Insurance Commiss**

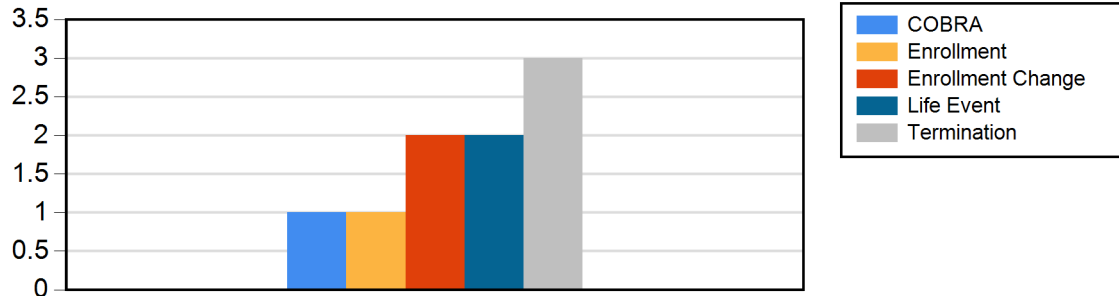
*This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

## CLIENT ACTIVITY REPORT

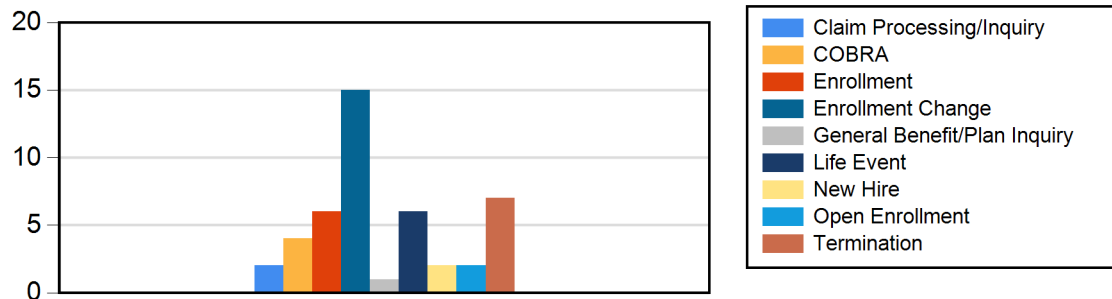
From: 3/1/2021 To: 3/31/2021

### GCHIC - Gloucester County Health Insurance Commiss

<b>SUBJECT (MARCH)</b>	<b># of Issues</b>
COBRA	1
Enrollment	1
Enrollment Change	2
Life Event	2
Termination	3
<b>Total for Subject</b>	<b>9</b>



<b>SUBJECT (YTD)</b>	<b># of Issues</b>
Claim Processing/Inquiry	2
COBRA	4
Enrollment	6
Enrollment Change	15
General Benefit/Plan Inquiry	1
Life Event	6
New Hire	2
Open Enrollment	2
Termination	7
<b>Total for Subject</b>	<b>45</b>

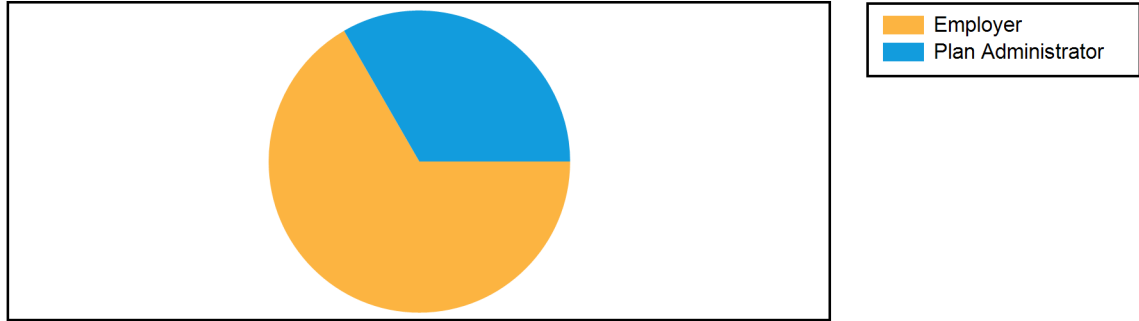


## CLIENT ACTIVITY REPORT

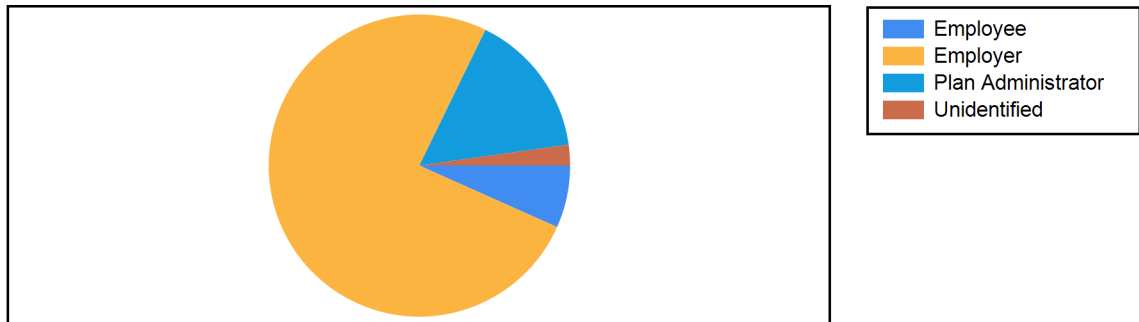
From: 3/1/2021 To: 3/31/2021

### GCHIC - Gloucester County Health Insurance Commiss

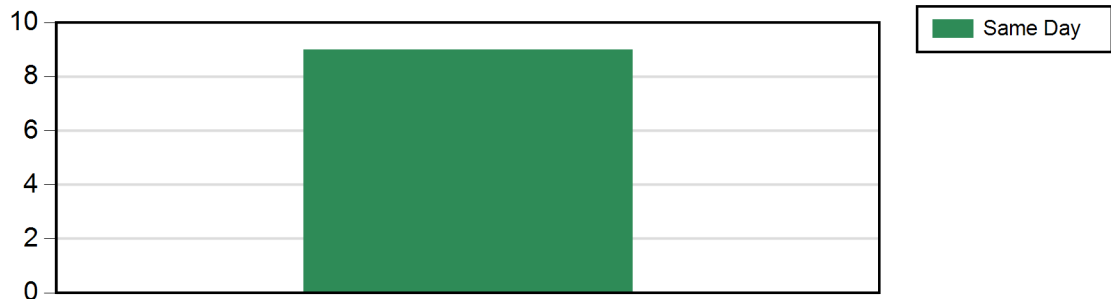
CALL SOURCE (MARCH)	# of Issues
Employer	6
Plan Administrator	3
<b>Total for Call Source</b>	<b>9</b>



CALL SOURCE (YTD)	# of Issues
Employee	3
Employer	34
Plan Administrator	7
Unidentified	1
<b>Total for Call Source</b>	<b>45</b>



CLOSED TIME (MARCH)	# of Days	%
Same Day	9	100%
<b>Total for Time Range</b>	<b>9</b>	<b>100%</b>



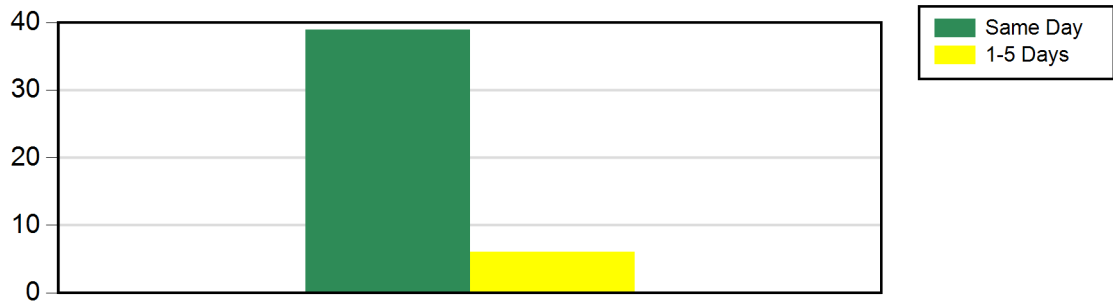


## CLIENT ACTIVITY REPORT

From: 3/1/2021 To: 3/31/2021

### GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	39	87%
1-5 Days	6	13%
<b>Total for Time Range</b>	<b>45</b>	<b>100%</b>



DETAIL (YTD)		From: 1/1/2021 To: 3/31/2021		
Received	Call Source	Subject	Status	Closed Time
1/4/2021	Employee	Enrollment Change	Closed	Same Day
1/5/2021	Plan Administrator	Termination	Closed	Same Day
1/6/2021	Plan Administrator	COBRA	Closed	Same Day
1/14/2021	Employer	Enrollment Change	Closed	Same Day
1/14/2021	Employer	Enrollment Change	Closed	Same Day
1/19/2021	Employer	Enrollment Change	Closed	Same Day
1/19/2021	Employer	Enrollment	Closed	Same Day
1/20/2021	Employer	New Hire	Closed	Same Day
1/20/2021	Employer	New Hire	Closed	Same Day
1/21/2021	Employer	Enrollment Change	Closed	Same Day
1/21/2021	Employee	Enrollment	Closed	Same Day
1/22/2021	Employer	Life Event	Closed	Same Day
1/25/2021	Employer	Enrollment Change	Closed	Same Day
1/25/2021	Employer	Enrollment Change	Closed	Same Day
1/26/2021	Plan Administrator	COBRA	Closed	Same Day
1/28/2021	Employer	Enrollment	Closed	1-5 Days
1/28/2021	Employer	Enrollment Change	Closed	Same Day
1/28/2021	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/29/2021	Employer	Open Enrollment	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 3/1/2021 To: 3/31/2021

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 3/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/1/2021	Employer	Enrollment	Closed	1-5 Days
2/1/2021	Employer	Enrollment Change	Closed	Same Day
2/1/2021	Employer	Life Event	Closed	Same Day
2/5/2021	Employer	Life Event	Closed	Same Day
2/9/2021	Plan Administrator	Termination	Closed	Same Day
2/10/2021	Employer	Open Enrollment	Closed	Same Day
2/11/2021	Employer	Enrollment Change	Closed	Same Day
2/11/2021	Employer	Life Event	Closed	Same Day
2/12/2021	Employer	Enrollment	Closed	Same Day
2/16/2021	Employer	Enrollment Change	Closed	1-5 Days
2/17/2021	Employer	Termination	Closed	1-5 Days
2/17/2021	Employer	Enrollment Change	Closed	1-5 Days
2/18/2021		COBRA	Closed	Same Day
2/19/2021	Employer	Claim Processing/Inquiry	Closed	Same Day
2/19/2021	Employer	Claim Processing/Inquiry	Closed	1-5 Days
2/22/2021	Employer	Termination	Closed	Same Day
2/26/2021	Employer	Enrollment Change	Closed	Same Day
3/3/2021	Employer	Life Event	Closed	Same Day
3/8/2021	Plan Administrator	Termination	Closed	Same Day
3/11/2021	Employer	Enrollment Change	Closed	Same Day
3/11/2021	Plan Administrator	Termination	Closed	Same Day
3/17/2021	Employer	Enrollment	Closed	Same Day
3/23/2021	Plan Administrator	COBRA	Closed	Same Day
3/24/2021	Employer	Termination	Closed	Same Day
3/25/2021	Employer	Life Event	Closed	Same Day
3/31/2021	Employer	Enrollment Change	Closed	Same Day

## **APPENDIX V**

### *Litigation Management Plan*

THE GLOUCESTER COUNTY INSURANCE COMMISSION

Litigation Management Plan

Adopted: July 2012

Revised: April 22, 2021

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## **I. INTRODUCTION**

The Gloucester County Insurance Commission ("GCIC") was formed in order to secure certain insurance coverage and to provide control over risk management, an important element in this regard is relative to the proactive and effective management of litigation.

To achieve this fundamentally significant strategic goal, GCIC seeks to aggressively defend frivolous claims, promptly settle meritorious claims and aggressively use all available defenses including Title 59 immunities in a cost effective manner.

GCIC-approved Defense Attorneys are an important part of a team of professionals who have an impact on the GCIC's long term success. Actuaries, Auditors, Safety and Claims professionals, along with Risk Managers have worked together to properly fund the GCIC, to prevent and control claims and to practice sound risk management principles. The direct and active involvement of our members has and will contribute to GCIC's success.

The purpose of the litigation management plan is to outline the GCIC's philosophy of claims litigation, describe the roles and relationships of the parties to the litigation process and to supplement its Rules & Regulations and other policies established by the GCIC Commissioners.

The GCIC has previously established via Resolution 43-10 an advisory Claims Committee with charter. The Claims Committee shall be composed of at least one representative from each member of the GCIC and each representative shall have one vote. The Claims Committee shall review and recommend for approval or denial all payment authorization requests in excess of fifteen thousand (\$15,000.00) dollars. It being the intent of the GCIC that all members be aware of all claims and have opportunity for meaningful input from inception to ultimate resolution of all claims.

GCIC has established a protocol for litigation management which will serve the best interests of the members and GCIC. The plan will define the parameters within which GCIC's defense counsel and claim personnel will operate during the course of litigation. GCIC believes an active and well-understood relationship between its Claims Administrator, Defense Counsel and Commission Attorney is essential to the continued success of GCIC.

The best possible protection for members will be provided when the above parties combine their skills and effectively communicate from the inception of a complaint/petition to its ultimate disposition:

It is imperative every expense associated with the defense or resolution of complaints/petitions be reasonably and necessarily incurred. GCIC simply cannot avoid the reality that it's "loss experience is composed of two factors it hopes to better control, those being loss and expense."

The GCIC must strive to eliminate the duplication of effort on the part of attorneys and claims specialists. The GCIC expects to identify and clarify pertinent issues at the earliest possible stage of litigation. Thereafter, it is necessary for this "team" to proceed immediately toward an expeditious, efficient and just conclusion of a complaint/petition. Disposition at the earliest possible date is highly desirable and in most cases is in the best interest of members.

## **II. CONFLICT OF INTEREST**

- A. No Defense Counsel or a member of his/her law firm shall be assigned the defense of a complaint/petition where the Defense Counsel or a member of his/her law firm serves as counsel to the member named in the complaint/petition unless the Commission attorney deems such representation appropriate.
- B. No Defense Counsel or a member of his/her law firm, appointed as Defense Counsel by GCIC shall represent an individual or entity in any matter, whether or not a formalized complaint or petition, against GCIC or any of its members, any other County Insurance Commission or its members, any CELJIF or its members, any municipal JIF or its members and any MEL or its members unless the GCIC Attorney deems such representation appropriate.
- C. GCIC shall have the option to terminate the appointment of Defense Counsel where the Defense Counsel or a member of his/her law firm has violated the above conflict of interest policy.

## **III. CLAIMS ADMINISTRATOR**

GCIC's designated Claims Administrator is its Claims Manager and is charged with the responsibility to vigilantly and proactively anticipate and initiate all reasonable action needed to control the claim and its cost for GCIC and its members. Thus, generally, Claim Administrator will typically retain primary responsibility for the management of litigation from inception through final disposition. This process should be considered

as the general rule. However, an exception to this general rule will be applicable in situations where the CELJIF requires that the defense of a particular claim is to be tendered to the excess carrier's Claims Administrator. In all other situations, the Claims Administrator will work closely with GCIC's Attorney and the selected Defense Counsel.

The Claims Administrator will conduct as complete an investigation as is necessary to evaluate the member's exposure and thereafter promptly pursue resolution of the claim and/or complaint/petition. If the Claims Administrator is unable to develop all necessary evidence and information through their investigative efforts, the Commission Attorney will be asked to assist the Claims Administrator.

Immediately upon receipt of a complaint/petition, the Commission Attorney shall assign Defense Counsel from GCIC's approved list to handle the member's defense. The GCIC Commissioners must be given prior notice before Defense Counsel has been assigned. Moreover, the final assignment will be confirmed in writing by the Claims Administrator to both the Defense Attorney and Commission Attorney.

During the pre-suit stage of proceedings, the Claims Administrator will forward the Tort Claim Notice to the GCIC as well as Albert K. Marmero, Esquire, GCIC Solicitor, Marmero Law, LLC, 44 Euclid Street, Woodbury, N.J. 08096. The Claims Administrator will be responsible for investigating the claim. The proposed response to the Tort Claim Notice will be prepared by the Claims Administrator, who will forward same to Albert K. Marmero, Esquire for review and approval. The Claims Administrator will be responsible for submitting the final version of the response to the claimant and/or his or her attorney.

#### **IV. DEFENSE COUNSEL**

Assigned Defense Counsel owe the GCIC member a fiduciary responsibility, which includes but is not limited to the highest degree of care and good faith during his/her professional representation. GCIC's contractual duty to provide a defense to the member encompasses the expectation Defense Counsel will take whatever measures are necessary to avoid or limit liability and damages. In all matters Defense Counsel shall abide by New Jersey's Rules of Professional Conduct.

Once litigation begins, GCIC expects an aggressive approach to the case. Contact



with the member and Plaintiff/Petitioner's Attorney should be made immediately. Indeed, Defense Counsel is urged to seek voluntary cooperation from the member and Plaintiff/Petitioner's Attorney so that essential facts and discovery can be exchanged informally and promptly. Interrogatories, document requests and other written discovery should routinely be filed. The need for depositions should be discussed with the Claims Administrator. Important evidence should be obtained promptly through the most efficient and cost effective means available. Generally, an aggressive gathering of information by Defense Counsel working with the Claims Administrator and the member will aid the prompt and efficient disposition process. Moreover, copies of all pertinent motions, pleadings, and other court filings which are served by the parties should be forwarded to the Claims Administrator in a timely manner.

It is essential the effort of Defense Counsel be in proportion to the seriousness of the matter in question and that Defense Counsel should confer with the Claims Administrator to determine how to bring each case/claim to a speedy and cost-effective conclusion. Neither the member nor GCIC are well served by exorbitant costs incurred in an easily-defensible matter. By way of example, generally speaking, defense expenditures should not exceed costs of any settlement of the action.

Within 15 days of assignment, Defense Counsel should forward a proposed litigation budget to the Claims Administrator for approval. Once the budget has been approved, Defense Counsel will be expected to comply with same. If, however, during the course of litigation, Defense Counsel feels that unforeseen matters require the budget to be reopened, it is expected that he or she will communicate this information to the Claims Administrator as quickly as possible. In such cases, Defense Counsel will be expected to submit a revised proposed budget to the Claims Administrator along with an explanation as to why additional attorney's fees/costs are required.

GCIC directs a partner with commensurate Title 59/Workers' Compensation experience will handle assigned matters. Associates should be assigned only where the complexity of the matter does not exceed their experience.

In the event the Title 59/Workers' Compensation defense strategy is in question, it is incumbent upon Defense Counsel to discuss said strategy with the Claims

Administrator, GCIC Attorney and/or Special Counsel if appropriate.

As soon as the issues are formed, Defense Counsel should seek to move the case forward. Delays in terminating litigation will generally not be in the best economic interest of GCIC and should, therefore, be avoided. However, GCIC understands that there may be delays that may result which are not within the control of defense counsel, such as those that may be attributable to Plaintiff or Petitioner. In such cases, it is incumbent upon Defense Counsel to communicate said rationale with the Claims Administrator.

## **V. GCIC ATTORNEY**

The GCIC Attorney is responsible for the overall legal conduct of GCIC as it relates to N.J.S.A. 40A:10-1 *et. seq.*, Insurance, N.J.S.A. 40A:11-1 *et. seq.*, Local Public Contracts Law, N.J.S.A. 18A, Education and in general all those bodies of law which affect the GCIC. In addition, the Fund Attorney shall assign and evaluate Defense Counsel.

The GCIC Attorney shall consult with the Claims Administrator on all complex conflict of interest questions. The GCIC Attorney is responsible for assisting the Claims Administrator in monitoring the cost and performance of Defense Counsel, assisting in the coordination of claims in litigation, participating in the planning of pre-trial and trial strategy and be provided settlement and release documents for review on behalf of the Fund. The GCIC Attorney shall attempt to resolve all disputes between the Claims Administrator and Defense Counsel so as to assure the orderly implementation of the policy and guidelines outlined herein.

## **VI. SPECIAL COUNSEL**

GCIC may elect to appoint an attorney(s) as Special Counsel, or may designate the GCIC Attorney as such. Special Counsel is appointed to provide early, proactive and deliberate defense strategy to the Claims Administrator, Defense Counsel, GCIC Attorney and GCIC when in the opinion of GCIC said person(s) possess unique and extensive, specialized experience in a matter relevant to the defense of the complaint/petition.

## **VII. INTERACTION/PROMPT DISPOSITION**

The efficient resolution of claims will depend upon the extent of cooperation and

assistance the "Defense Team" extends to each other. Although we expect each professional to be responsible for his/her assigned tasks, these duties cannot be accomplished in a vacuum. The key to success is ongoing and frequent communications between all involved parties.

The Defense Attorney and Claims Administrator share the common goal of prompt disposition of all complaints/petitions. An exchange of views is encouraged in order to identify pertinent issues and outline the most effective course available to resolve the complaints/petitions in the best interest of GCIC and its members. Even though independent judgment must be exercised by Defense Counsel and Claims Administrator, the obligation to ensure the maintenance of open lines of communication is held equally by Defense Counsel and the Claims Administrator. Each party must be available to receive and exchange views whenever necessary.

Initially, the Claims Administrator and member should gather all investigative evidence and information either prior to or simultaneously with the defense assignment to avoid duplication of effort. Defense Counsel should thereafter promptly advise the Claims Administrator of such matters as the status of the case, any and all areas of legal exposure, the potential for recovery of sanctions for frivolous claims, the possibility of resolving the case on summary judgment, and the anticipated probability of success should the matter ultimately proceed to trial.

## **VIII. FEES AND EXPENSES**

Defense Counsel fees and related charges are the most significant portion of expense in the litigation cycle. Since legal fees are included in a member's "experience", it is essential that all expenses incurred in the defense or resolution of litigation be reasonable and necessary. Defense Counsel may find it necessary to research certain issues of law during the course of a complaint/petition. GCIC expects that Defense Counsel is familiar with most negligence, Title 59, and Workers' Compensation issues and, therefore, research would usually be limited to confirming the law, or exploring unusual nuances on questions of law. A brief outline of the issues involved and an estimate of the associated expense should be submitted to the Claims Administrator prior to performing any significant research. Since the cost of research

is included in overall expenses, GCIC should receive the conclusions, results and any memoranda produced as a result of this work.

Statements for legal services must comply with GCIC's approved fee schedule. Statements for services must be submitted on a quarterly basis and be itemized with expenditures in one-tenth of an hour increments. The date, description of the services rendered and identity of the persons providing such service must be provided for each entry. Appropriate documentation must be provided for out-of-pocket costs and disbursements. Each interim and final statement will reflect current outstanding fees plus cumulative paid fees and expenses from the inception of the legal activities of the file. The Claims Administrator will review all statements for services rendered and make inquiries to Defense Counsel on any items needing clarification. Further, you must obtain prior authorization for the purposes of obtaining an independent medical examination or expert witness authorization.

## **IX. REVIEW OF LEGAL SERVICES**

Occasionally, GCIC may audit and review the legal product of retained Defense Counsel. It is expected that Defense Counsel will cooperate with GCIC and make available all files requested for review.

The review will address the overall quality of the work performed including but not limited to the following:

### **1. Services performed by retained Defense Counsel:**

- a. Did Counsel promptly contact the GCIC member and Claims Administrator?
- b. Did Counsel follow the initial instructions and guidelines set forth by the Claims Administrator and/or GCIC Attorney?
- c. Did Counsel file responsive pleadings in a timely manner?
- d. Did Counsel timely report to the Claims Administrator?
- e. Did Counsel properly perform authorized research?
- f. Did Counsel promptly perform and report all reasonable and necessary discovery?
- g. Did Counsel effectively communicate with all necessary parties at

all stages of the litigation?

- h. Did Counsel aggressively move the case to a conclusion and was there a constant attempt to seek early disposition?
- i. Did Counsel submit required reports on a complete and timely basis?
- j. Did Counsel anticipate prospective areas of concern?
- k. Did Counsel identify and communicate any areas that would lead to legal exposures?

**2. The fees for legal services rendered compared with the work performed:**

- a. Generally speaking, were the billings reasonable?
- b. Were the billings within the approved fee schedule?
- c. Were the billings itemized to one-tenth of an hour?
- d. Were the billings submitted at appropriate intervals?
- e. Were the billings reflective of the work performed?
- f. Were the services performed or the fees charged commensurate with the complexity of the case assigned?

**X. SUBROGATION**

The Claims Administrator, in consultation with the GCIC attorney, will determine whether or not a claim is appropriate for the GCIC to pursue reimbursement for any monies paid by the GCIC to recoup expenses on a loss that has been paid when another party or entity should be liable for paying at least a portion of said claim.

Should it be determined that any particular loss is appropriate for subrogation, the following procedure must be utilized:

The Claims Administrator will communicate with the responsible party seeking reimbursement.

If, however, the Claims Administrator is unable to obtain reimbursement from and/or

cooperation of the responsible party, the Claims Administrator shall refer the subrogation to the GCIC Attorney.

If the GCIC attorney is unable to obtain reimbursement from and/or cooperation of the responsible party, the GCIC attorney, where appropriate, will pursue all legal remedies on behalf of the GCIC, including but not limited to filing a lawsuit.

#### LITIGATION PROCESS AND REPORTS

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## **I. ASSIGNMENT LETTER FROM CLAIMS ADMINISTRATOR**

RE: \_\_\_\_\_

INSURED/MEMBER: \_\_\_\_\_

CLAIM NO: \_\_\_\_\_

DATE OF LOSS: \_\_\_\_\_

Dear: \_\_\_\_\_

Enclosed herewith please find a copy of Summons and Complaint relative to the above captioned matter. Also enclosed is a copy of the pre-suit Tort Notice and response thereto.

The above-referenced enclosures are being forwarded to your office for the purposes of defending the interests of a member of the Gloucester County Insurance Commission ("GCIC"). Please file appropriate answering pleading(s) or motion(s) and defend this matter on GCIC's behalf. We have also enclosed our investigative reports and documentation. I, as well as the GCIC Solicitor, should be kept apprised of the status of this matter. Please reference the claim file number on all correspondence.

You will be responsible for defending this cause of action. You must obtain advance approval from Inservco Insurance Services, Inc. ("Inservco") before transferring said responsibility to another attorney. In addition, you may use other attorneys to assist you in this case provided you first inform us of the specific attorney(s). You and your firm will comply with GCIC's policies and procedures relating to litigation including billing procedures and all reporting obligations. You and your firm must have no ethical or legal conflicts that would disqualify you or your firm from representing the defendant(s) insured by GCIC in this matter. If such a conflict of interest or a potential conflict arises, you will immediately notify me as well as the GCIC's Attorney.

Any investigation required in this matter is to be conducted through the offices of Inservco Insurance Services, Inc. Further, you must obtain prior authorization from me for the purposes of obtaining an independent medical examination or expert witness authorization. Kindly direct all such requests to my attention. Please send a copy of the Case Scheduling Order once received from the court. It is of the utmost importance that we are notified as soon as possible of the dates of discovery, motions, settlement and case management conferences and the anticipated trial date.

GCIC operates on a committee approval basis and authorization for settlement purposes

must be submitted for committee approval. Since GCIC's claims committee meets once a month, settlement authority is not able to be given immediately in many circumstances. You should insure that you provide me with sufficient time to obtain the committees approval for settlement authority well in advance of court settlement conferences, arbitration hearings or trials.

Please note that any requests for information concerning answers to interrogatories, arranging depositions with the member's employees and other requests for information or documents should be made through the GCIC Commissioner for the affected GCIC member, with copies of the request going to me. Arrangements should not be made directly with the member's employee.

To ensure prompt payment submit all legal bills to my attention on a quarterly basis with the required quarterly report

Pursuant to the Open Public Records Act (“OPRA”) N.J.S.A. 47:1A-1 et seq., and pertinent case law, all releases, settlement agreements and/or Stipulations of Settlement are government records which must/shall be made available to the public by a government entity. Accordingly, it will be necessary for you to forward all releases, settlement agreements and/or stipulations of settlement to the Gloucester County Insurance Commission to keep on file as a public record. The designated custodian of records for the GCIC is the Executive Director. Therefore, please forward the original documents to the following. GCIC Executive Director c/o PERMA Risk Management Services, 401 Route 73 North, 40 Lake Center Executive Park, Marlton, New Jersey 08053 with a copy to Inservco.

Upon receipt of this letter please immediately acknowledge receipt of this assignment and your agreement to abide by its terms.

Thank you for your attention to the foregoing. Should you have any questions, or if any further information or clarification is required, please do not hesitate to contact me.

BY: \_\_\_\_\_

Date: \_\_\_\_\_

Enclosure - Initial Report to Defense Attorney  
cc GCIC Solicitor, Albert K. Marmero, Esq.



## II. INTIAL REPORT TO DEFENSE ATTORNEY

Date:

To:

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RE: \_\_\_\_\_ v. \_\_\_\_\_

Docket No.: \_\_\_\_\_

Insured/Member: \_\_\_\_\_

Plaintiff: \_\_\_\_\_

Date of Incident: \_\_\_\_\_

Notice of Claim Filed: \_\_\_\_\_

Complaint Filed: \_\_\_\_\_

Claim File #: \_\_\_\_\_

Regarding the above matter:

- (1) There is/is not a question of coverage regarding the named member defendants.
- (2a) Pre-suit Torts Claim Notice was properly and sufficiently filed: YES \_\_NO \_\_
- (2b) Pre-suit Torts Claim Notice was not properly filed or was never filed. YES \_\_NO \_\_
- (3) Complaint was/was not properly filed and served.
- (4) We view this case as one of full/questionable/limited/no liability on the part of our insured/member with minimal/substantial exposure.

We enclose our file contents, which include: \_\_\_\_\_

---

Description of Accident: \_\_\_\_\_

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Injuries/Treatment/Damages for each Plaintiff: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Title 59 Defenses and Immunities: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Comments and/or Instructions: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

We look forward to working with you on this matter. Should you have any questions, please do not hesitate to contact the undersigned.

Very truly yours,  
**Inservco Insurance Services, Inc.**

\_\_\_\_\_  
By:

Enclosures - File contents

### III. INITIAL ACCEPTANCE OF ASSIGNMENT

CAPTION: \_\_\_\_\_

INSURED: \_\_\_\_\_

INSERVCO CLAIM NO: \_\_\_\_\_

DATE OF LOSS: \_\_\_\_\_

LAW FIRM INITIALLY ASSIGNED TO THIS MATTER: \_\_\_\_\_

TO: GLOUCESTER COUNTY INSURANCE COMMISSION (GCIC):

This law firm has been assigned the above captioned matter for litigation. We hereby make the following representations to the GCIC:

1. The name/contact information of the attorney who is responsible for the defense of this cause of action is: \_\_\_\_\_
2. The attorney assigned and this law firm have the requisite ability to handle this matter.
3. The attorney assigned will have the time available to properly represent the insured's, including preparation and attendance at all depositions, hearings, and trial.
4. If the assigned attorney is unable to attend depositions, arbitrations, court appearances, etc. prior authorization must be obtained from the GCIC attorney to send someone other than the assigned attorney.
5. This firm and the attorney assigned will comply with the GCIC's policies and procedures relating to litigation (including billing procedures).
6. This firm and the attorney assigned have no ethical or legal conflicts that would disqualify the firm or the attorney from representing the defendants insured by the GCIC in the pending litigation.

Law Firm: \_\_\_\_\_

By: \_\_\_\_\_

Date: \_\_\_\_\_

Original: Claim Adjuster \_\_\_\_\_

cc: GCIC Attorney – Albert K. Marmero, Esquire

## IV. OUTLINE OF REPORTS

1. Initial Acceptance  
Letter from defense attorney accepting terms of assignment is to be sent immediately after receipt of assignment.
2. Initial Report  
A comprehensive initial status report is due within 15 days of acceptance of assignment. The proposed budget is to accompany the initial report.
3. Quarterly Report  
This does not require an entire review of the file. They are due every 90 days after the receipt of the assignment.
4. Attorney's Six Month Report, 12 Month Report, and thereafter  
Generally, speaking, the next reports are due on six month intervals. In other words, a written report is due six months and 12 months after the initial report, respectively, and in six month intervals thereafter.  
However, more frequent reports should be proffered as developments warrant. In other words, should facts arise which change or modify the litigation process in either a positive or negative manner, defense counsel is expected to communicate this information in a timely manner rather than wait until the next scheduled report is due.

The items to be covered in this report include, but are not limited, to the following items:

- a. General statement of facts, with reference to relevant interrogatory answers and depositions (with emphasis on contested versus uncontested critical facts);
- b. Assessment of liability, with reference to statutory law and case law, if necessary. A critical assessment of credibility of parties, witnesses, and experts should be included in this analysis.
- c. Assessment of Plaintiff or Petitioner's counsel. In this regard, the report should address such matters as whether opposing counsel is a sole practitioner vs. member of a medium or large law firm, his or her expertise and success in litigating cases similar to the matter at issue in the instant lawsuit, and years of litigation expertise.
- d. Discussion of judge assigned to the case to include such topics as years on the bench and any "reputation" as being perceived as either more

sympathetic to Plaintiffs or Defendants.

- e. Assessment of damages, with reference to the method of determination. If possible, the determination of damages should be broken down into the various components, such as pain and suffering, medical expenses (categorized as reimbursed or unreimbursed) lost wages, loss of services, property damage, etc. A critical assessment of credibility of parties, witnesses, and experts should be included in this analysis.

Settlement Status and Recommendations:

1. The status of settlement negotiations;
2. Overall assessment of the case value (what is the case worth considering b. and c.?); and
3. Recommendations for further investigation/discovery.

## V. DEFENSE ATTORNEYS SUIT STATUS REPORT

(To be completed 90 days upon receipt of assignment and updated every 90 days thereafter)

DATE OF REPORT: \_\_\_\_\_

CAPTION: \_\_\_\_\_

INSURED/MEMBER: \_\_\_\_\_

CLAIM NO: \_\_\_\_\_

DATE OF LOSS: \_\_\_\_\_

### A. General Information

1. PLAINTIFF

Name: \_\_\_\_\_

Age: \_\_\_\_\_

Marital Status: \_\_\_\_\_

No. of Dependents: \_\_\_\_\_

2. CO-DEFENDANT(S)

3. THIRD PARTY DEFENDANT(S)

4. Have you received the contents of the file from \_\_\_\_\_?  
☐ Yes ☐ No

### B. Litigation Information

1. Court:  
Venue:  
Jury Trial: ☐ Yes ☐ No  
Bifurcation: ☐ Yes ☐ No

2. Designated Trial Counsel:  
This Defendant: \_\_\_\_\_  
Co-Defendant(s): \_\_\_\_\_  
Plaintiff: \_\_\_\_\_  
Third Party Defendant(s): \_\_\_\_\_  
Plaintiff's Attorney's Experience: \_\_\_\_\_  
\_\_\_\_\_

3. Date Complaint Filed: \_\_\_\_\_

Date Answer Filed: \_\_\_\_\_  
Date Crossclaim Filed: \_\_\_\_\_

4. Interrogatories to Other Parties:

Party to Whom Sent	Date Sent	Date Received
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Have answers been fully responsive (specify which party)? If not,  
steps to obtain same: \_\_\_\_\_  
\_\_\_\_\_

5. Depositions:

Names of Deponents	Recommended	Scheduled	Taken
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

6. Request for Production of Documents:

Party to Whom Sent	Date Sent	Date Received
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Have answers been fully responsive (specify which party)? If not,  
steps to obtain same: \_\_\_\_\_  
\_\_\_\_\_

**C. Preliminary Litigation Strategy**

1. Should any party(ies) be added:

☐ Yes ☐ No

If Yes, state name(s) and what has been (will be) done to add said  
party(ies): \_\_\_\_\_

2. Is (are) there any unknown party(ies)?

☐ Yes ☐ No

Have they been appropriately noted at time Answer filed?

☐ Yes ☐ No

Explain: \_\_\_\_\_  
\_\_\_\_\_

3. Will any preliminary Motions be required? (Venue, Jurisdiction,  
Title 59 defenses, Summary Judgment, etc.?)

☐ Yes ☐ No

State nature of Motion, factual basis for same, and return date or  
anticipated return date. (Be Specific)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

4. Besides the standard negligence defenses, have any special defenses  
been asserted (e.g., Title 59 defenses?)

☐ Yes ☐ No

If Yes, state the nature of the defense and factual basis for same.  
(Provide the precise theory and provision under Title 59)

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



5. Do you suggest any additional investigation?

☐ Yes ☐ No

If Yes, explain in further detail: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

6. Are any Motions by any party (including this defendant) to be anticipated at the completion of discovery?

☐ Yes ☐ No

If Yes, set forth nature of Motion and basis for same: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

7. Do you anticipate the need for any type of expert witnesses on behalf of this defendant? (e.g., independent medical examination, accident reconstruction, etc.?)

☐ Yes ☐ No

Defense experts

Name and Firm

Subject matter (Be specific)

_____	_____
_____	_____
_____	_____
_____	_____

Are you aware of any experts for the Plaintiff?

Name Firm

Subject matter (Be specific)

_____	_____
_____	_____
_____	_____
_____	_____

**D. EXPOSURE INFORMATION**

1. **DAMAGES**

Medical Specials:

Lost Wages:

Property Damage:

Amount of Above Reimbursed by Insurance:

2. **ANTICIPATED LEGAL FEES**

Legal Fees to Date: \_\_\_\_\_

Cumulative Fees Through completion of discovery: \_\_\_\_\_

Cumulative Fees Through completion of ESP/Arbitration: \_\_\_\_\_

Cumulative Fees Through trial: \_\_\_\_\_

3. Has Discovery been completed? Yes \_\_\_\_ No \_\_\_\_

If not, what further discovery is needed and from whom?

\_\_\_\_\_

**MISCELLANEOUS COMMENTS BY DEFENSE ATTORNEY**

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**NARRATIVE**

Due with every other quarterly report/to be attached by defense attorney.

Cc: Original: Claim Adjuster: \_\_\_\_\_ (w/enclosures)

GCIC Attorney – Albert K. Marmero, Esquire, 44 Euclid Street, Woodbury, New Jersey 08096 (w/o enclosures)

## VI. AFFIRMATIVE DEFENSE CHECKLIST

Yes/No	Theory	Description	Factual Basis
	Common Law	Plaintiff failed to mitigate damages.	
	Common Law	Superseding, intervening event.	
	Common Law	Plaintiff assumed the risk.	
	Common Law, U.S. Constitution	Qualified immunity of police-good faith.	
	Common Law, R. 12(b)(6)	Failure to state a claim.	
	Common Law	Prosecutorial discretion.	
	Common Law, U.S. Constitution	Probable cause.	
	<u>N.J.S.A. 59:4-4</u>	Immunity from any allegation that injuries to plaintiff resulted from its failure to provide emergency warning signals.	
	<u>N.J.S.A. 59:4-5</u>	Immunity from prosecution on any allegation that injuries to plaintiff resulted from its failure to provide ordinary traffic signals.	
	<u>N.J.S.A. 59:8-8</u>	Plaintiff failed to file the proper Tort Claim Notice within time.	

Yes/No	Theory	Description	Factual Basis
	<u>N.J.S.A.</u> 59:9-4	Comparative negligence and/or contributory negligence.	
	<u>N.J.S.A.</u> 59:4-9	Immunity from any allegation that injuries to plaintiff resulted from the condition of unimproved and unoccupied portions of public property, as the condition complained of was not palpably unreasonable.	
	<u>N.J.S.A.</u> 59:4-8	Immunity from any allegation that injuries to plaintiff resulted from the condition of unimproved public property.	
	<u>N.J.S.A.</u> 59:4-6	Immunity from any allegation that injuries to plaintiff resulted from a plan or design of public property.	
	<u>N.J.S.A.</u> 59:3-7	Immunity from any allegation that injuries to plaintiff resulted from its failure to inspect, of the negligent inspection, of property.	

Yes/No	Theory	Description	Factual Basis
	<u>N.J.S.A.</u> 59:3-6	Immunity from any allegation that injuries to plaintiff resulted from the issuance, denial, suspension or revocation of any permit.	
	<u>N.J.S.A.</u> 2A:15-97	Demand for credit for any expenses paid by insurance or other third parties, which are claimed as damages by plaintiff.	
	<u>N.J.S.A.</u> 59:2-2 and 59:3-2	Immunity from vicarious liability allegation based on an employee, servant or agent's discretionary activities, or that any injuries resulted from an act or omission of any such employee, servant or agent.	
	<u>N.J.S.A.</u> 59:2-4	Immunity from allegation of failing to adopt a law or by failing to enforce any law.	
	<u>N.J.S.A.</u> 39:4-91	Defendant's vehicle had the right of way. Right of way of emergency vehicles.	
	<u>N.J.S.A.</u> 59:9-2(d)	Insufficient pain and suffering – specials less than \$3,600.	

Yes/No	Theory	Description	Factual Basis
	<u>N.J.S.A.</u> 59:2-3	Immunity from any allegation that injuries to plaintiffs resulted from an act or omission that fell within answering defendant's discretion.	
	<u>N.J.S.A.</u> 59:3-3	Immunity from any allegation that injuries to plaintiffs resulted from actions of its agents, servants and employees in executing or enforcing any law.	
	<u>N.J.S.A.</u> 59:4-2	Immunity from any allegation that injuries to plaintiff resulted from a dangerous condition on public property.	
	<u>N.J.S.A.</u> 59:4-3	Immunity from any allegation that injuries to plaintiff resulted from a dangerous condition on public property – lack of notice.	
	<u>N.J.S.A.</u> 59:2-7	Immunity from any allegation that injuries to plaintiffs resulted from its failure to supervise a recreational facility.	

Yes/No	Theory	Description	Factual Basis
	<u>N.J.S.A.</u> 59:3-11	Immunity from allegation that injuries to plaintiffs resulted from actions of its agents, servants or employees in supervising a recreational facility.	
	<u>R.</u> 4:3-2(a)(2)	Improper venue.	
	N.J.S.A. T. 2A, Subt. 3, Ch. 14	Statute of limitations.	

## VII. PRE-ESP/ARBITRATION REPORT

**This report must be received at least five (5) working days prior to the scheduled ESP/Arbitration. (Form)**

This report must be submitted within five (5) working days after the ESP. This should not be a rehash of the facts of the case, only a report as to who attended the session, what the results were, the rationale of the arbitrators/panelists for arriving at their decision, and recommendations as to whether or not the case should be settled or brought to trial. (Form)

If appeal of an arbitration award is possible, your recommendations should be clearly and quickly **communicated** to the Claims Administrator verbally and in writing to ensure timely appeals.

DATE OF REPORT: \_\_\_\_\_

CAPTION: \_\_\_\_\_

INSURED/MEMBER: \_\_\_\_\_

CLAIM NO: \_\_\_\_\_

DATE OF LOSS: \_\_\_\_\_

1. Scheduled Date of ESP/Arbitration: \_\_\_\_\_

Is this matter ready to proceed to ESP/Arbitration? ☐ Yes ☐ No

If not, what needs to be completed? \_\_\_\_\_

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2. Name of attorney who will be handling the ESP/Arbitration: \_\_\_\_\_

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3. If different from original attorney, state why: \_\_\_\_\_

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— 4. If witnesses are to testify at the ESP/Arbitration, have proper arrangements been made for their attendance, including the service of subpoena? ☐ Yes ☐ No

If No, set forth why: \_\_\_\_\_

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5. Summarize the defense case you intend to present: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6. Attach a copy of any ESP/Arbitration memorandum you intend to submit.

7. Miscellaneous comments of defense counsel: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

cc: Claim Adjuster (w/enclosures);  
GCIC Attorney, Albert K. Marmero, Esquire, Marmero Law, LLC, 44 Euclid Street,  
Woodbury, NJ 08096 (w/o enclosures)

## VIII. POST-ESP/ARBITRATION REPORT

### TO BE SUBMITTED IMMEDIATELY UPON COMPLETION OF ESP/ARBITRATION

(Attach extra sheets, if necessary)

DATE OF REPORT: \_\_\_\_\_

CAPTION: \_\_\_\_\_

INSURED/MEMBER: \_\_\_\_\_

CLAIM NO: \_\_\_\_\_

DATE OF LOSS: \_\_\_\_\_

1. What was the assessment of liability placed on each of the parties by the panelists/arbitrators? \_\_\_\_\_

\_\_\_\_\_

2. Attach copy of ESP/Arbitration decision and copy of Plaintiff's Memorandum.

3. What was the assessment of the Plaintiff's damages by the panelists/arbitrators? Be certain to clarify whether the assessment of damages for the full value of the Plaintiff's injuries or if the figure was simply the amount the panelists/arbitrators determined the Plaintiff should receive. \_\_\_\_\_

\_\_\_\_\_

4. (a) What were the names of the panelists/arbitrators? \_\_\_\_\_

\_\_\_\_\_

(b) Were the panelists/arbitrators Plaintiff or Defense attorneys? \_\_\_\_\_

\_\_\_\_\_

5. Does Plaintiff's attorney indicate a willingness to settle this matter at the figure set forth by the panelists/arbitrators? ☐ Yes ☐ No

If No, set forth what (s)he would be willing to settle the case for and any reasoning (s)he gave you therefore: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

6. In your opinion, should the case be settled for the amount set forth by the panelists/arbitrators? ☐ Yes ☐ No

Explain, with reference to your opinion as to whether or not the case should be settled, and the amount which you would propose to offer. \_\_\_\_\_

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7. Should a Trial De Novo be requested on behalf of the client? ☐ Yes ☐ No

Explain: \_\_\_\_\_

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8. Additional comments by Defense counsel: \_\_\_\_\_

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cc: Claim Adjuster (w/enclosures);  
GCIC Attorney, Albert K. Marmero, Esquire, Marmero Law, LLC, 44 Euclid Street,  
Woodbury, NJ 08096 (w/o enclosures)

## **IX. PRE-TRIAL REPORT**

**TO BE SUBMITTED AT LEAST SIXTY (60) DAYS  
PRIOR TO THE FIRST SCHEDULED DATE FOR TRIAL**  
(Attached extra sheets, if necessary)

DATE OF REPORT: \_\_\_\_\_

CAPTION: \_\_\_\_\_

INSURED/MEMBER: \_\_\_\_\_

CLAIM NO.: \_\_\_\_\_

DATE OF LOSS: \_\_\_\_\_

1. Is Discovery completed?  
☐ Yes ☐ No If No, explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
2. Who will be trying the case on behalf of the client? \_\_\_\_\_  
\_\_\_\_\_
3. Scheduled trial date: \_\_\_\_\_
4. Have arrangements been made for all witnesses, including expert witnesses to appear at time of trial?  
☐ Yes ☐ No If No, explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
5. Will any requests be made for special jury instructions?  
☐ Yes ☐ No  
Explain: (If special request to be made, attach copies of same.)
6. Should any attempt be made to settle this matter prior to trial?  
☐ Yes ☐ No Explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7. What is your assessment of the possibility of success if the matter is tried?

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Law Firm: \_\_\_\_\_

By: \_\_\_\_\_  
Esquire

Cc: Claim Adjuster: \_\_\_\_\_ (w/enclosures)

GCIC Attorney – Albert K. Marmero, Esquire (w/o enclosures)

## **X. POST-LITIGATION ANALYSIS**

### **TO BE SUBMITTED WITHIN TEN (10) DAYS OF COMPLETION OF LITIGATION**

(Attach extra sheets, if necessary)

DATE OF REPORT: \_\_\_\_\_

CAPTION: \_\_\_\_\_

INSURED/MEMBER: \_\_\_\_\_

CLAIM NO.: \_\_\_\_\_

DATE OF LOSS: \_\_\_\_\_

1. This case was concluded by:

☐ Settlement

☐ Dismissal

☐ Jury Verdict

Set forth the final terms resulting from the Settlement of Trial of this matter:

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2. How did this result compare with your analysis of the case throughout litigation?

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3. Did this case conclude along the line of the ESP/Arbitration?

☐ Yes ☐ No

Explain: \_\_\_\_\_

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4. If tried to verdict, do you recommend filing an appeal?

☐ Yes ☐ No

Do you anticipate any other party filing an appeal?

☐ Yes ☐ No

5. Did you receive proper cooperation from the claims adjuster?

☐ Yes ☐ No

Explain: \_\_\_\_\_

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Do you have any recommendations how cooperation and communication between the defense attorney and the adjuster can be made better in the future?

☐ Yes ☐ No

Explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

6. Did you receive proper cooperation from the GCIC Attorney's office?

☐ Yes ☐ No

Explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

7. Were you satisfied with you and your firm's performance on behalf of the defendant in this matter?

☐ Yes ☐ No

If No, explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

8. Did you receive proper support services, such as investigation, from the adjustment agency?

☐ Yes ☐ No

If No, explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

9. If any expert witnesses were utilized in representing this defendant, whether medical or nonmedical evaluate each expert witness in terms of knowledge, abilities, cooperation with the defense, and their credibility. Would you use this expert in the future?

☐ Yes ☐ No

If No, explain: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

10. In dealing with the representative for the County local unit, did you receive their full cooperation?

☐ Yes ☐ No

Explain: \_\_\_\_\_

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11. Please utilize this space to make any post-litigation comments you may have. These comments should include reference to the administrative procedures of the GCIC, the degree of cooperation between and among the defense attorney, adjuster, GCIC Attorney, and municipal officials, and so forth.

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12. Have you filed the original release, settlement agreement and/or stipulation of settlement with the GCIC Executive Director with a copy to Inservco as requested in the initial assignment letter from Inservco?

☐ Yes ☐ No

Law Firm: \_\_\_\_\_

By: \_\_\_\_\_

Esquire

Cc: Original: Claim Adjuster: \_\_\_\_\_ (w/enclosures)

GCIC Attorney: Albert K. Marmero, Esquire (w/o enclosures)



**XI. GLOUCESTER COUNTY INSURANCE COMMISSION  
RESPONDENTS ATTORNEYS REPORT WORKERS'  
COMPENSATION CLAIMS**

TO: Gloucester County Insurance Commission  
c/o Inservco Insurance Services, Inc.  
3150 Brunswick Pike, Lawrenceville, NJ 08648

RE:

Petitioners Attorney:

Date of Accident:

Wage: ☐ Accepted ☐ Denied

Amount of Temp Paid:

Outline Medicals:

Third Party Attorney:

How Accident Occurred:

Compensable Diagnosis:

Issues in Dispute:

Exposure:

Recommendations/Resolution Strategy:

Petitioner's Evaluating Physicians:

Respondents Evaluating Physicians:

Needs to be Done:

Authority Extended:

Projected Defense Costs:

Projected Time for Resolution:

ACTIVITY LOG

**NOTICE OF TORT CLAIM AGAINST  
GLOUCESTER COUNTY, NEW JERSEY  
AND/OR ITS ENTITIES**

1. Identification of Claimant:

Last Name	First	Middle
-----------	-------	--------

Street Address	City	State	Zip Code
----------------	------	-------	----------

Date of Birth	Phone No.
---------------	-----------

Marital Status:

At time of incident	Currently
---------------------	-----------

Name of each person living with Claimant and relationship to Claimant:


2. Post Office address where person presenting the claim desires notices to be sent:

Street Address	City	State	Zip Code
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Relationship to Claimant: Attorney ( ), or	
	Relationship

3. Circumstances of the occurrence giving rise to the claim:

A. Date: \_\_\_\_\_ Time: \_\_\_\_\_

B. Give the exact location of occurrence (Indicate exact street address, if applicable)

C. Describe in detail how the incident occurred.

D. Provide the names and addresses of all eyewitnesses to the occurrence.

E. Provide the names and addresses of all persons who have knowledge of the occurrence.

- F. Identify each and every Department, Division, Agency or Authority you claim is liable to you for any injury or property damages resulting from the occurrence.
  
  
  
  
  
  
  
  
  
  
- G. Identify each and every employee you claim is liable to you for any injury or property damages resulting from the occurrence.
  
  
  
  
  
  
  
  
  
  
- H. Describe in detail the negligence or wrongful acts of the entity's and/or employees that you claim caused your damages.
  
  
  
  
  
  
  
  
  
  
- I. Identify each and every other person or entity you claim is liable to you for any injury, damage or loss resulting from the occurrence.

J. If you allege a dangerous condition of public property, describe such condition in detail, state the basis on which you claim the public entity was responsible for such condition, and give the date(s) on which you claim the public entity received notice of such condition.

K. State the names of each and every Police Officer, Police Department, law enforcement agency or joint agency that investigated the occurrence. Attach a copy of all written reports.

L. State the name and address of each expert witness retained by you and the subject matter each expert will address. Attach a copy of each expert report obtained by you.

4. Injury, damage or loss (check appropriate box)”

( ) Personal Injury      ( ) Property Damage      ( ) Other – explain

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D. If diagnostic tests were taken, state (a) the name and address of each place where such test was taken; (b) the dates of each test; (c) the result or diagnosis of each test. Attach a copy of all test reports.

E. If treated by doctors, including psychiatrists or psychologists, state (a) the name and address of each doctor; (b) the dates of all treatments; (c) the nature of each treatment; (d) the last date of each treatment, or state if any treatment is continuing. Attach a copy of all medical reports.



- F. If you have any physical impairment affecting your ordinary movements or senses that you allege resulted from the injury forming the basis of your claim, state in detail the nature of the impairment and what corrective device, support or appliance you use to alleviate the impairment.
- G. If you claim that a previous injury has been aggravated or exacerbated, describe in detail such injury and provide the name and address of each and every doctor who treated you for such injury, the cause of the previous injury and the period during which you received such treatment.
- H. If any treatment or surgery in the future has been recommended for the injury forming the basis of your claim, state the name and address of the doctor who has recommended such treatment or surgery, and the nature and extent of the treatment or surgery. Attach a statement of anticipated expenses for each treatment.

I. Describe in detail the nature and extent of all injuries you claim to be permanent. Attach a copy of all supporting medical reports.

J. Itemize any and all expenses incurred for hospitals, doctors and other medical personnel, diagnostic tests, care and appliances and indicate which expenses were paid by insurance coverage.

K. If employed at the time of the occurrence, state:

(1.) name and address of your employer

(2.) position held and the nature of your job duties

(3.) your average weekly wages for the year prior to the occurrence, attaching a copy of payroll stubs or other complete payroll record

(4.) period of time lost from employment, giving dates

(5.) total amount of lost wages to date, if any

(6.) if still out of work, expected date of return

(7.) List each and every source of income replacement, including but not limited to income continuation benefits, worker's compensation, social security, or public or private disability benefits.

- M. If other loss of income, profit or earnings is claimed, (a) describe the nature of the loss; (b) give a detailed computation of the loss, including dates and total amount.

N. If you claim property damage:

(1.) describe the property that was damaged

(2.) give the present location and time when the property may be inspected

(3.) give the date the property was acquired

(4.) state the value of the property on the date of the occurrence

(5.) give a description of the damage

(6.) state the amount of loss being claimed

(7.) if the property was repaired, state by whom, the amount of the repair, attaching a copy of each repair estimate.

O. If any other losses are being claimed as a result of the occurrence, state the nature and dates of each item of loss, and give a complete itemize computation of each item of loss.

P. State whether you have agreed to receive any money from any person or entity for the damages claimed herein. If so, identify each such person or entity and set forth the details of each such agreement, and attach a copy of any written agreements.

Q. Are any of the damages or losses for personal injury, property damage, wage loss or other loss covered by any policy of insurance? If so, specify each item loss covered, and state the name and address of the insurance company and policy number covering each item of loss.

**TAKE NOTICE** that, pursuant to N.J.S.A. 59:8-6, The County of Gloucester or its designee may require you to submit to a physical or mental examination by a physician of our choice.

**TAKE FURTHER NOTICE** that you may also be required to permit The County of Gloucester to inspect all appropriate records relating to your claim for liability and damages via written authorizations. Accordingly, please execute and return the attached authorizations for release of medical records and for release of employment/wage records.

I certify that all of the foregoing statements made by me are true. I am aware that if any of the foregoing statements made by me are willfully false I am subject to punishment.

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CLAIMANT

DATED: \_\_\_\_\_

## Authorization for Release of Medical Records

HIPAA Compliant / Pursuant to 45 CFR 164.508

### THIS AUTHORIZATION MUST BE FULLY COMPLETED, SIGNED AND DATED

TO: \_\_\_\_\_ RE: \_\_\_\_\_  
Name of Healthcare Provider/Physician/Facility Patient Name

\_\_\_\_\_  
\_\_\_\_\_

\_\_\_\_\_  
Date of Birth Social Security Number

I authorize the disclosure of all protected health information and I expressly request that the designated records custodian of all covered entities under HIPAA identified above disclose full and complete protected health information including the following:

- ☐ Complete patient chart/file including but not limited to office notes, treatment notes, radiographic/diagnostic testing results etc.
- ☐ Complete patient chart/file including but not limited to office notes, treatment notes, radiographic/diagnostic testing results etc. from date of accident / / thru present.

[Provide description of information to be used or disclosed that identifies the information in a specific and meaningful fashion.]

**Note:** Release of "psychotherapy notes" as defined in 45 CFR 164.501 requires completion of separate authorization form.

Information about diagnosis or treatment for alcohol/substance abuse and HIV/AIDS may be disclosed as follows:

(check all that apply)

- ☐ Yes, disclose HIV/AIDS information OR ☐ No, do NOT disclose HIV/AIDS information
- ☐ Yes, disclose alcohol/drug abuse information OR ☐ No, do NOT disclose alcohol/drug abuse information

This protected health information is disclosed for the following purposes:

- ☐ This disclosure is made at my request in compliance with 45 CFR 164.508(c)(1)(iv).

Description of legal proceeding Tort claim against Gloucester County or its entities:

\_\_\_\_\_

- ☐ Other (describe)

\_\_\_\_\_

You are authorized to release the foregoing records to the following representatives of Gloucester County and its entities in the above-entitled matter who have agreed to pay reasonable charges made by you to supply copies of such records:

Inservco Insurance Services, Inc.  
Name of Representative

Third-Party Claims Administrator (duly appointed via GCIC Resolution)  
Representative Capacity (e.g., Attorney, Records Requestor, Agent, etc.)

3150 Brunswick Pike  
Street Address

Lawrenceville, NJ 08648  
City, State and Zip Code

This authorization does not apply to psychotherapy notes.

I acknowledge that I have the right to revoke this authorization, in writing, by sending written notification to you at the above-referenced address. However, I understand that any actions already taken in reliance on this authorization cannot be reversed, and my revocation will not affect those actions.

I acknowledge the potential for information disclosed pursuant to this authorization to be subject to re-disclosure by the recipient and no longer to be protected under HIPAA privacy rules.

I understand that the covered entity to whom this authorization is directed may not condition treatment, payment, enrollment or eligibility benefits on whether or not I sign the authorization, unless a condition set forth at 45 CFR 164.508(b)(4) applies.

Any facsimile, copy or photocopy of the authorization shall authorize you to release the records herein.

This authorization shall be in force and effect until:

☐ Date: \_\_\_\_\_

☐ Event (describe): Dismissal or Settlement of Claim

\_\_\_\_\_

\_\_\_\_\_  
**Signature of Patient or Personal Representative** Dated: \_\_\_\_\_

\_\_\_\_\_  
Name of Patient or Personal Representative

\_\_\_\_\_  
Description of Personal Representative's Authority to Sign for Patient (attach documents that show authority)

\_\_\_\_\_  
**Witness Signature** Dated: \_\_\_\_\_



**Authorization and Request for Employment Records  
(Accident/Loss of Income)**

To: \_\_\_\_\_

Re: \_\_\_\_\_  
Name of Employee

\_\_\_\_\_

\_\_\_\_\_  
Address

\_\_\_\_\_

\_\_\_\_\_  
Social Security Number

You are hereby requested and authorized to furnish to the following representatives of Gloucester County and its entities whose name and address is:

**Inservco Ins. Services, Inc.  
3150 Brunswick Pike  
Lawrenceville, NJ 08648**

the information requested below, concerning my loss of wages or earnings as a result of an accident which occurred on \_\_\_\_\_.

Dated: \_\_\_\_\_

\_\_\_\_\_  
Employee

1. Occupation and kind of work

2. How long employed by you prior to date of accident

3. Average number of hours per day

4. Average number of days per week

5. Date stopped work

6. Date returned to work

7. Wages or earnings before date of accident: Hourly rate \$

Average regular weekly pay \$

Average weekly overtime pay \$

**8.** Wages or earnings after date of accident: Hourly rate \$

Average regular weekly pay \$

Average weekly overtime pay \$

**9.** If any wages or earnings were paid to employee for period during which he/she was out:

(a) how much was paid (total) \$

(b) for what period

(c) nature of payment

ADDITIONAL REMARKS:

Dated: \_\_\_\_\_

\_\_\_\_\_  
Title

Authorization and Request for  
Employment Records  
(History Status)

To: \_\_\_\_\_ RE: \_\_\_\_\_  
Name of Employee  
\_\_\_\_\_  
Address  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Social Security Number

You are hereby requested and authorized to furnish to the following representatives of Gloucester County and its entities whose name and address is:

**Insertco Ins. Services, Inc.**  
**3150 Brunswick Pike**  
**Lawrenceville, NJ 08648**

any and all records, reports, notes, charts or other information you may have regarding my past or present employment . Please provide copies of the foregoing along with any other requested information. I would appreciate your full cooperation.

Dated: \_\_\_\_\_, Employee

Additional Remarks: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Dated: \_\_\_\_\_  
Title

CONSENT TO RELEASE FORM

\_\_\_\_\_, hereby authorize the Centers for Medicare & Medicaid Services (CMS), its agents and/or contractors, to disclose, discuss and/or release, orally or in writing, information related to my injury claim dated \_\_/\_\_/\_\_ and/or settlement, Medicare Set Aside, or conditional payments to Inservco Ins. Services, Inc. This consent is for my injury claim dated \_\_/\_\_/\_\_ and is on an ongoing basis. An additional consent to release will not be necessary unless or until I revoke this authorization (which must be in writing).

\_\_\_\_\_  
Claimant's Signature

\_\_\_\_\_  
Please Print Name Here

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date Signed