

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, APRIL 23, 2020
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

**Call In Number: 1-312-626-6799
Meeting ID: 579 506 9590**

The Gloucester County Insurance Commission will conduct its April 23, 2020 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.

GLOUCESTER COUNTY INSURANCE COMMISSION AGENDA
OPEN PUBLIC MEETING: April 23, 2020
1:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **PLEDGE OF ALLEGIANCE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** February 27, 2020 Open Minutes.....Appendix I
February 27, 2020 Closed Minutes.....sent via e-mail

- ☐ **CORRESPONDENCE:**

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-20

- ☐ **TREASURER- Tracey Giordano**
 - Resolution **33-20** March Bill List – *Motion*..... Pages 21-22
 - Resolution **34-20** March Benefit Bill List – *Motion*..... Page 23
 - Resolution **35-20** April Bill List – *Motion*..... Pages 24-25
 - Resolution **36-20** April Benefit Bill List – *Motion*..... Page 26
 - February Monthly Treasurer Reports..... Pages 27-28

- ☐ **CLAIM SERVICE - PERMA**..... Pages 29-30

- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **37-20** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 31
 - Liability Claim Payments – 2/1/20 to 2/29/20 Pages 32-33
 - Liability Claim Payments – 3/1/20 to 3/31/20 Pages 34-35

- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 36

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Pages 37-38
 - Safety Director Bulletins Pages 39-57

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 58-60

- ☐ **ATTORNEY – Grace Marmero & Associates, LLP** Verbal

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

❑ Approval of PARS/SARS as reviewed during the Claims Committee Meetings of
3-10-20, 4-14-20 and 4-21-20 (*Motion*).....Page 61

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: June 25, 2020, 9:30 AM, 2 South Broad Street, Woodbury, NJ

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: April 23, 2020

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **NJ Excess Counties Insurance Fund (NJCE) (Pages 5-7)** – The NJCE held its Re-Organization Meeting on February 27, 2020. A summary report of the meeting is included in the agenda on pages 5-7. The NJCE met again this morning at 9:30 AM. Executive Director will provide a verbal update of the meeting. The next meeting is scheduled for Thursday, June 25, 2020 at 12:00 PM. This year marks the 10th anniversary of The Fund's inception which began with two County members and has grown to ten members. The Board of Fund Commissioners were in agreement to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue. More information will follow.
- ❑ **Certificate of Insurance Report (Appendix II)** – Attached in Appendix II of the agenda is the certificate of issuance report from the NJCE listing those certificates issued for the months of February and March. There were 47 certificate of insurances issued during the month of February and 16 during the month of March.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 8-10)** - Included in the agenda on pages 8-10 is a copy of the Property & Casualty Financial Fast Track Report for the month of February. As of **February 29, 2020** there is a statutory surplus of **\$2,513,647**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$2,530,191**. The total cash amount is **\$1,479,750**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 11-13)** - Included in the agenda on pages 11-13 is a copy of the NJCE Financial Fast Track Report for the month of February. As of **February 29, 2020** there is a statutory surplus of **\$15,621,323**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$3,607,551. The total cash amount is **\$28,078,339**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 14)** – Included in the agenda on page 14 is a copy of the Health Benefits Financial Fast Track for the month of February. As of **February 28, 2020** there is a statutory surplus of **\$187,958**. The total cash amount is **\$231,877**.
- ❑ **Claim Tracking Reports (Pages 15-18)** - Included in the agenda on pages 15-18 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of February 29, 2020. The Executive Director will review the reports with the Commission.

- ❑ **COVID-19 - (Pages 19-20)** - Included in the agenda on pages 19-20 is information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams. Copies of this correspondence was also e-mailed to everyone. We recommend you share this information with your staff.

The NJCE website, <https://njce.org/> includes resource information on COVID-19 along with copies of NJCE Safety Bulletins issued by the NJCE Safety Director.

- ❑ **2020 Property & Casualty Assessments** – The Treasurer’s Office advises all of the member entities have paid the March 15th assessment. The second assessment payment is due on May 15, 2020.
- ❑ **2020 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.
- ❑ **2020 MEL, MRHIF & NJCE Educational Seminar:** The 10th annual educational seminar has been cancelled and hopefully re-scheduled for later in the year.
- ❑ **Telemedicine Services** – A demonstration of the Telemedicine Services will be presented at the May 12th Claim Committee Meeting.
- ❑ **Stewardship Report** – Inservco Insurance Services, Inc. will present the Stewardship Report as of December 31, 2019 at the June Commission Meeting. A copy of the report will be distributed to the Commissioners and Fund Professionals to review prior to the meeting.
- ❑ **2020 Meeting Schedule** – As a reminder the Commission will not meet in May. The next meeting is scheduled for June 25, 2020 at 9:30 AM.

The Conner Strong & Buckelew Employee Benefit Client Activity Report for March is included in the Appendix III Section of the agenda. The Year to Date Activity is 61 items.



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 27, 2020
To: Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2020 Reorganization: The NJCE conducted its 2020 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.

2020 Chair, Secretary and Board of Fund Commissioners

Ross Angilella, Chair Anna Marie Wright- Alternate	Camden County Insurance Commission
Tim Sheehan, Secretary	Gloucester County Insurance Commission
John Kelly Carl Block - Alternate	Ocean County
Janette Kessler	Atlantic County Insurance Commission
Sander Friedman	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 amended the meeting schedule to meet at 9:30AM instead of 1:00PM in order to accommodate schedules. *Meeting schedule appears below.*

Executive Director reported this year marks the 10th anniversary of the Fund's inception, which began with two County members and has grown to ten members. The Board of Fund Commissioners were in agreement to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue. Fund Commissioners, Professionals and staff will be invited to attend; the Fund office will coordinate a location and lunch will be sponsored.

2020 Meeting Schedule & 2021 Reorganization

April 23, 2020	Camden County Emergency Training Center 420 Woodbury-Turnersville Road Blackwood, N	9:30AM
June 25, 2020	Central NJ location – <i>To be determined</i>	12:00PM
September 24, 2020	Dipiero Center - 7 th floor 512 Lakeland Ave Blackwood, NJ	9:30AM
October 22, 2020	Camden County Emergency Training Center	9:30AM
November 19, 2020	Dipiero Center	9:30AM
February 25, 2021	2021 Reorganization Camden County Emergency Training Center	9:30AM

Professional Contracts/Services/Competitive Contracts:

Auditor, Payroll Auditor and Actuary: The contracts for these services have expired. The Fund office will conduct a request for price quotes for the respective services and results will be prepared by the next meeting for the Board to review and take action.

Learning Management System – Competitive Contract Request for Proposals (CCRFP): As previously discussed, a dedicated safety institute of instructor-led and online training programs will be provided to members of the NJCE JIF through a Learning Management System. The Board of Fund Commissioners adopted a resolution prepared by the Fund Attorney to initiate the CCRFP process; the Fund office will work with the Fund Attorney for the procurement of this online platform.

Financial Fast Track: The Financial Fast Track as of December 31, 2019 reflected a statutory surplus of \$15.4 million.

Sexual Abuse Molestation Legislation: The Fund office will be reaching out to the membership on training regarding the protection of children.

2020 MEL & MRHIF & NJCE Educational Seminar: The 10th annual seminar is scheduled for Friday, May 1, 2020, beginning at 9:00 AM at the National Conference Center, 399 Monmouth Street, in East Windsor, NJ. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for attendance; included in the agenda was the registration form.

2020 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 30th.

NJCE Claims Review Committee: The Claims Review Committee met prior to this Fund's meeting to review claims in detail prior to the regular Fund meeting and recommend approval/denial on presented claims. The committee presented their recommendations during Closed Session.

Underwriting Manager

2020 Excess Renewal/Budget Impact: The Finance Committee met via teleconference on February 20th to review a 2020 Excess Renewal memorandum prepared by the Underwriting Manager. The renewal for Excess Casualty coverages with the incumbent carriers was challenging due to unexpected market hardening at year-end. The Underwriting Manager was able to restructure the Excess Casualty program. This program restructure left a delta in budgeted versus actual premiums; however, the recommendation was to have the NJCE absorb the difference for 2020. Executive Director reported the Finance Committee reviewed, agreed with the recommendation and noted the 2021 budgets would be adjusted accordingly.

In November, the Board previously approved authorization for the Underwriting Manager to bind coverage of the 2020 renewal program. The Extraordinary Unspecifiable Services (EUS) statement binding coverages is kept on file in the office. The Board of Fund Commissioners adopted a resolution memorializing the authorization for the Underwriting Manager to bind coverage.

Risk Control

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from November 2019 thru February 2020.

Safety Director submitted a memorandum on the 2020 BRIT Safety Grant Program 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 \$45,000.

Next Meeting: The next meeting of the NJCE fund is scheduled for April 23, 2020 at 9:30AM at the Camden County Emergency Training Center.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 29, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		549,921	1,099,842	56,223,421	57,323,263
2.	CLAIM EXPENSES					
		Paid Claims	78,375	320,438	16,367,985	16,688,423
		Case Reserves	264,168	129,381	2,053,701	2,183,082
		IBNR	(142,332)	(53,865)	1,440,459	1,386,593
		Discounted Claim Value	(4,774)	(9,609)	(75,459)	(85,068)
TOTAL CLAIMS			195,438	386,345	19,786,686	20,173,031
3.	EXPENSES					
		Excess Premiums	257,946	515,891	25,512,405	26,028,296
		Administrative	88,407	183,383	7,904,094	8,087,477
TOTAL EXPENSES			346,353	699,274	33,416,499	34,115,773
4.	UNDERWRITING PROFIT (1-2-3)		8,130	14,223	3,020,236	3,034,459
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		8,130	14,223	3,027,473	3,041,696
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	561,272	561,272
9.	DIVIDEND EXPENSE		0	0	(3,768,272)	(3,768,272)
10.	INVESTMENT IN JOINT VENTURE		(6,584)	(6,584)	2,536,774	2,530,191
11.	SURPLUS (6 + 7 + 8 - 9)		1,547	7,640	2,506,007	2,513,647
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		1,998	1,998	203,000	204,998
	2011		2,207	2,207	48,546	50,753
	2012		2,232	2,232	363,986	366,218
	2013		3,148	3,148	224,531	227,679
	2014		2,770	2,770	497,264	500,034
	2015		2,618	3,118	(721,647)	(718,529)
	2016		(17,664)	(17,664)	732,744	715,080
	2017		3,606	3,606	34,864	38,470
	2018		3,616	3,616	740,497	744,113
	2019		(35,470)	(35,470)	382,221	346,751
	2020		32,487	38,080		38,080
TOTAL SURPLUS (DEFICITS)			1,547	7,640	2,506,007	2,513,646
TOTAL CASH						1,479,750

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 29, 2020			
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 2011 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	360	10,643	2,036,484	2,047,126	
	Case Reserves	0	(18,756)	36,582	17,826	
	IBNR	(360)	8,113	1,500	9,613	
	Discounted Claim Value	0	0	(956)	(956)	
TOTAL FY 2012 CLAIMS		0	0	2,073,610	2,073,610	
FUND YEAR 2013						
	Paid Claims	0	180	1,556,862	1,557,042	
	Case Reserves	0	(180)	83,734	83,554	
	IBNR	0	0	1,450	1,450	
	Discounted Claim Value	0	0	(3,858)	(3,858)	
TOTAL FY 2013 CLAIMS		0	0	1,638,187	1,638,187	
FUND YEAR 2014						
	Paid Claims	0	0	961,412	961,412	
	Case Reserves	0	0	18,782	18,782	
	IBNR	0	0	2,833	2,833	
	Discounted Claim Value	0	0	(727)	(727)	
TOTAL FY 2014 CLAIMS		0	0	982,300	982,300	
FUND YEAR 2015						
	Paid Claims	300	2,340	2,867,744	2,870,084	
	Case Reserves	(7,800)	(558)	187,308	186,749	
	IBNR	7,500	(2,282)	17,253	14,971	
	Discounted Claim Value	0	0	(3,167)	(3,167)	
TOTAL FY 2015 CLAIMS		0	(500)	3,069,137	3,068,637	

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 29, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2016						
	Paid Claims	1,230	24,910	1,491,767	1,516,678	
	Case Reserves	(1,230)	(15,110)	44,944	29,835	
	IBNR	0	(9,801)	40,632	30,831	
	Discounted Claim Value	0	0	(2,504)	(2,504)	
TOTAL FY 2016 CLAIMS		0	0	1,574,839	1,574,839	
FUND YEAR 2017						
	Paid Claims	3,560	24,521	1,192,455	1,216,976	
	Case Reserves	(17,710)	(29,346)	778,931	749,586	
	IBNR	14,150	4,825	267,828	272,653	
	Discounted Claim Value	0	0	(15,390)	(15,390)	
TOTAL FY 2017 CLAIMS		0	0	2,223,824	2,223,824	
FUND YEAR 2018						
	Paid Claims	2,832	46,822	1,102,541	1,149,363	
	Case Reserves	(16,695)	(60,132)	281,766	221,634	
	IBNR	13,862	13,310	310,896	324,206	
	Discounted Claim Value	0	0	(13,694)	(13,694)	
TOTAL FY 2018 CLAIMS		0	(0)	1,681,509	1,681,509	
FUND YEAR 2019						
	Paid Claims	66,605	206,535	539,210	745,745	
	Case Reserves	220,385	146,844	621,655	768,499	
	IBNR	(283,021)	(349,410)	798,067	448,657	
	Discounted Claim Value	0	0	(35,162)	(35,162)	
TOTAL FY 2019 CLAIMS		3,969	3,969	1,923,770	1,927,739	
FUND YEAR 2020						
	Paid Claims	3,487	4,487		4,487	
	Case Reserves	87,218	106,618		106,618	
	IBNR	105,537	281,379		281,379	
	Discounted Claim Value	(4,774)	(9,609)		(9,609)	
TOTAL FY 2020 CLAIMS		191,469	382,875	0	382,875	
COMBINED TOTAL CLAIMS		195,438	386,345	19,786,686	20,173,031	

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

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	February 29, 2020		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,065,537	4,128,607	163,505,481	167,634,087
2.	CLAIM EXPENSES					
		Paid Claims	102,074	381,524	4,975,775	5,357,299
		Case Reserves	1,144,451	1,068,411	5,846,623	6,915,034
		IBNR	64,507	238,090	9,810,443	10,048,533
		Discounted Claim Value	(51,857)	(96,721)	(1,471,830)	(1,568,550)
	TOTAL CLAIMS		1,259,175	1,591,305	19,161,011	20,752,315
3.	EXPENSES					
		Excess Premiums	1,252,308	2,502,150	113,746,590	116,248,741
		Administrative	157,583	315,413	12,402,903	12,718,316
	TOTAL EXPENSES		1,409,891	2,817,563	126,149,494	128,967,057
4.	UNDERWRITING PROFIT (1-2-3)		(603,529)	(280,261)	18,194,976	17,914,715
5.	INVESTMENT INCOME		107,428	193,675	1,120,484	1,314,159
6.	PROFIT (4+5)		(496,101)	(86,586)	19,315,460	19,228,874
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		(496,101)	(86,586)	15,707,909	15,621,323
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		3,063	5,496	543,904	549,400
	2011		4,089	7,618	836,289	843,907
	2012		5,585	10,023	1,013,486	1,023,509
	2013		8,756	15,926	1,438,925	1,454,851
	2014		9,365	19,093	2,887,430	2,906,522
	2015		9,868	20,318	1,229,755	1,250,072
	2016		(149,461)	(138,726)	3,388,065	3,249,339
	2017		15,542	27,892	1,257,423	1,285,314
	2018		14,947	26,841	2,119,126	2,145,967
	2019		(286,923)	(241,007)	993,507	752,500
	2020		(130,934)	159,942		159,942
TOTAL SURPLUS (DEFICITS)			(496,101)	(86,586)	15,707,909	15,621,323
TOTAL CASH						28,078,339

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	February 29, 2020			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	171,840	171,840	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	10,466	10,466	
	Discounted Claim Value	0	0	(983)	(983)	
TOTAL FY 2011 CLAIMS		0	0	181,322	181,322	
FUND YEAR 2011						
	Paid Claims	1,971	94,793	519,228	614,021	
	Case Reserves	(1,971)	(94,795)	214,527	119,732	
	IBNR	0	2	46,091	46,093	
	Discounted Claim Value	0	0	(24,930)	(24,930)	
TOTAL FY 2011 CLAIMS		0	0	754,916	754,916	
FUND YEAR 2012						
	Paid Claims	722	894	1,551,733	1,552,627	
	Case Reserves	(722)	(895)	75,090	74,195	
	IBNR	0	1	64,097	64,098	
	Discounted Claim Value	0	0	(12,804)	(12,804)	
TOTAL FY 2012 CLAIMS		0	0	1,678,116	1,678,116	
FUND YEAR 2013						
	Paid Claims	35,886	115,181	646,873	762,054	
	Case Reserves	(15,886)	(95,182)	644,280	549,098	
	IBNR	(20,000)	(19,999)	105,073	85,074	
	Discounted Claim Value	0	0	(76,642)	(76,642)	
TOTAL FY 2013 CLAIMS		0	0	1,319,585	1,319,585	
FUND YEAR 2014						
	Paid Claims	711	1,830	442,532	444,362	
	Case Reserves	169,610	179,301	332,716	512,017	
	IBNR	(167,447)	(178,256)	178,256	0	
	Discounted Claim Value	0	0	(42,871)	(42,871)	
TOTAL FY 2014 CLAIMS		2,874	2,874	910,633	913,508	
FUND YEAR 2015						
	Paid Claims	31,508	36,642	763,735	800,378	
	Case Reserves	2,551	(2,585)	1,897,750	1,895,165	
	IBNR	(30,793)	(30,791)	511,194	480,403	
	Discounted Claim Value	0	0	(172,551)	(172,551)	
TOTAL FY 2015 CLAIMS		3,266	3,266	3,000,129	3,003,394	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	February 29, 2020		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	6,992	9,570	320,211	329,782
	Case Reserves	236,230	458,651	647,770	1,106,421
	IBNR	(80,258)	(305,258)	305,258	(0)
	Discounted Claim Value	0	0	(69,661)	(69,661)
TOTAL FY 2016 CLAIMS		162,964	162,964	1,203,578	1,366,542
FUND YEAR 2017					
	Paid Claims	55	1,505	68,152	69,657
	Case Reserves	(53,056)	(54,506)	1,525,070	1,470,564
	IBNR	53,001	53,005	2,088,218	2,141,222
	Discounted Claim Value	0	0	(292,128)	(292,128)
TOTAL FY 2017 CLAIMS		0	4	3,389,312	3,389,315
FUND YEAR 2018					
	Paid Claims	4,310	11,099	243,786	254,885
	Case Reserves	63,075	56,289	161,698	217,987
	IBNR	(67,385)	(67,388)	2,419,495	2,352,107
	Discounted Claim Value	0	0	(290,608)	(290,608)
TOTAL FY 2018 CLAIMS		(0)	(0)	2,534,370	2,534,370
FUND YEAR 2019					
	Paid Claims	19,918	110,010	247,685	357,695
	Case Reserves	176,069	53,581	347,722	401,303
	IBNR	107,505	107,505	4,082,295	4,189,800
	Discounted Claim Value	0	0	(488,652)	(488,652)
TOTAL FY 2019 CLAIMS		303,492	271,096	4,189,050	4,460,146
FUND YEAR 2020					
	Paid Claims	0	0		0
	Case Reserves	568,552	568,552		568,552
	IBNR	269,884	679,271		679,271
	Discounted Claim Value	(51,857)	(96,721)		(96,721)
TOTAL FY 2020 CLAIMS		786,579	1,151,102	0	1,151,102
COMBINED TOTAL CLAIMS		1,259,175	1,591,305	19,161,011	20,752,315
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

2

AS OF FEBRUARY 28, 2020

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,470	90,995	84,789,722	84,880,717
2. CLAIM EXPENSES				
Paid Claims	47,351	87,614	75,189,153	75,276,768
IBNR	430	1,052	34,155	35,207
Total Claims	47,780	88,666	75,223,309	75,311,975
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,012	12,093	5,790,360	5,802,454
Total Expenses	6,012	12,093	9,375,826	9,387,920
4. UNDERWRITING PROFIT (1-2-3)	(8,322)	(9,765)	190,587	180,822
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(8,322)	(9,765)	197,724	187,958
9. STATUTORY SURPLUS (6+7-8)	(8,322)	(9,765)	197,724	187,958

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	1,282	22,512	(62,587)	(40,076)
CASH	(40,211)	-	(28,432)	(28,432)
2020 SURPLUS	(9,605)	(32,277)	-	(32,277)
CASH	29,520	41,299	-	41,299
TOTAL SURPLUS	(8,322)	(9,765)	197,723	187,958
TOTAL CASH	(10,691)	41,299	231,877	273,176

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				
Paid Claims	-	-	451,873	451,873
IBNR	-	-	(0)	(0)
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Paid Claims	-	-	473,653	473,653
IBNR	-	-	-	-
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	(1,282)	(22,512)	34,155	11,644
Total Claims	(1,282)	(22,512)	534,624	512,112
FUND YEAR 2020				
Paid Claims	47,351	87,614	-	87,614
IBNR	1,712	23,564	-	23,564
Total Claims	49,063	111,178	-	111,178
COMBINED TOTAL CLAIMS	47,780	88,666	75,223,309	75,311,975

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

Gloucester County Insurance Commission												
CLAIM ACTIVITY REPORT												
AS OF	February 29, 2020											
COVERAGE LINE- PROPERTY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
February-20	0	0	0	0	0	0	0	1	0	3	0	4
February-20	0	0	0	0	0	0	0	1	0	1	4	6
NET CHGE	0	0	0	0	0	0	0	0	0	-2	4	2
Limited Reserves												\$5,035
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
February-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$3,000	\$0	\$4,062
February-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$1,000	\$28,151	\$30,212
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,000)	\$28,151	\$26,151
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$162,958	\$259,878	\$106,357	\$28,261	\$1,867,706
COVERAGE LINE- GENERAL LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
February-20	0	0	3	0	0	1	1	6	7	9	0	27
February-20	0	0	0	0	0	1	1	6	5	12	2	27
NET CHGE	0	0	-3	0	0	0	0	0	-2	3	2	0
Limited Reserves												\$30,283
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
February-20	\$0	\$0	\$0	\$0	\$0	\$144,169	\$5,630	\$354,060	\$54,110	\$9,500	\$0	\$567,469
February-20	\$0	\$0	\$0	\$0	\$0	\$144,169	\$5,630	\$339,435	\$44,895	\$267,500	\$16,000	\$817,629
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$14,625)	(\$9,215)	\$258,000	\$16,000	\$250,160
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,728	\$420,628	\$48,075	\$269,684	\$16,000	\$3,314,495
COVERAGE LINE- AUTO LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
February-20	0	0	0	0	0	0	0	3	1	3	0	7
February-20	0	0	0	0	0	0	0	3	1	3	0	7
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves												\$34,899
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
February-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$240,415	\$0	\$6,750	\$0	\$247,165
February-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$239,794	\$0	\$4,500	\$0	\$244,294
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$2,250)	\$0	(\$2,871)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$307,958	\$12,555	\$14,062	\$0	\$1,177,181
COVERAGE LINE- WORKERS COMP.												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
February-20	0	0	2	3	2	5	5	5	9	34	3	68
February-20	0	0	2	3	2	5	4	5	9	28	9	67
NET CHGE	0	0	0	0	0	0	-1	0	0	-6	6	-1
Limited Reserves												\$16,134
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
February-20	\$0	\$0	\$17,826	\$83,553	\$18,782	\$50,380	\$25,434	\$171,759	\$184,219	\$512,864	\$19,400	\$1,084,218
February-20	\$0	\$0	\$17,826	\$83,553	\$18,782	\$42,580	\$24,204	\$169,295	\$176,739	\$485,499	\$62,468	\$1,080,947
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$7,800)	(\$1,230)	(\$2,464)	(\$7,480)	(\$27,365)	\$43,068	(\$3,271)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,167,203	\$1,448,092	\$727,691	\$1,681,334	\$1,114,228	\$1,075,018	\$1,050,490	\$1,008,095	\$66,845	\$12,398,052
TOTAL ALL LINES COMBINED												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
February-20	0	0	5	3	2	6	6	15	17	49	3	106
February-20	0	0	2	3	2	6	5	15	15	44	15	107
NET CHGE	0	0	-3	0	0	0	-1	0	-2	-5	12	1
Limited Reserves												\$20,309
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
February-20	\$0	\$0	\$17,826	\$83,553	\$18,782	\$194,549	\$31,065	\$767,296	\$238,329	\$532,114	\$19,400	\$1,902,914
February-20	\$0	\$0	\$17,826	\$83,553	\$18,782	\$186,749	\$29,835	\$749,586	\$221,634	\$758,499	\$106,618	\$2,173,082
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$7,800)	(\$1,230)	(\$17,710)	(\$16,695)	\$226,385	\$87,218	\$270,168
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,064,953	\$1,640,595	\$980,195	\$3,056,833	\$1,547,512	\$1,966,562	\$1,370,997	\$1,398,198	\$111,106	\$18,757,434

2017 2018 2019 2020 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

February 29, 2020

FUND YEAR 2017 -- 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	29-Feb-20			Incurred	Incurred	01-Feb-20			Incurred	Incurred	28-Feb-19		
PROPERTY	178,000	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%
GEN LIABILITY	609,000	420,628	420,628	69.07%	556,520	91.38%	434,778	434,778	71.39%	552,832	90.78%	91,279	91,279	14.99%	497,265	81.65%
AUTO LIABILITY	104,000	307,958	307,958	296.11%	91,832	88.30%	307,958	307,958	296.11%	91,276	87.77%	269,497	269,497	259.13%	82,077	78.92%
WORKER'S COMP	1,217,000	1,075,018	1,075,018	88.33%	1,197,835	98.43%	1,075,018	1,075,018	88.33%	1,195,951	98.27%	1,072,551	1,072,551	88.13%	1,153,664	94.80%
TOTAL ALL LINES	2,108,000	1,966,562	1,966,562	93.29%	2,024,187	96.02%	1,980,712	1,980,712	93.96%	2,018,060	95.73%	1,596,285	1,596,285	75.73%	1,911,006	90.65%
NET PAYOUT %	\$1,216,976					57.73%										

FUND YEAR 2018 -- 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	29-Feb-20			Incurred	Incurred	01-Feb-20			Incurred	Incurred	28-Feb-19		
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	255,147	255,147	139.42%	175,742	96.03%
GEN LIABILITY	576,000	48,075	48,075	8.35%	470,319	81.65%	57,290	57,290	9.95%	463,955	80.55%	28,301	28,301	4.91%	369,776	64.20%
AUTO LIABILITY	103,000	12,555	12,555	12.19%	81,288	78.92%	12,555	12,555	12.19%	80,056	77.72%	9,403	9,403	9.13%	58,673	56.96%
WORKER'S COMP	1,232,000	1,050,490	1,050,490	85.27%	1,167,883	94.80%	1,055,137	1,055,137	85.64%	1,160,512	94.20%	892,928	892,928	72.48%	922,570	74.88%
TOTAL ALL LINES	2,094,000	1,370,997	1,370,997	65.47%	1,902,490	90.85%	1,384,860	1,384,860	66.13%	1,887,523	90.14%	1,185,779	1,185,779	56.63%	1,526,761	72.91%
NET PAYOUT %	\$1,149,363					54.89%										

FUND YEAR 2019 -- 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	29-Feb-20			Incurred	Incurred	01-Feb-20			Incurred	Incurred	28-Feb-19		
PROPERTY	191,270	106,357	106,357	55.61%	183,684	96.03%	111,326	111,326	58.20%	182,911	95.63%	15,000	15,000	N/A	N/A	N/A
GEN LIABILITY	552,801	269,684	269,684	48.78%	354,883	64.20%	11,684	11,684	2.11%	344,060	62.24%	100	100	N/A	N/A	N/A
AUTO LIABILITY	103,893	14,062	14,062	13.54%	59,181	56.96%	11,191	11,191	10.77%	56,271	54.16%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,300,289	1,008,095	1,008,095	77.53%	973,708	74.88%	974,975	974,975	74.98%	911,908	70.13%	99,184	99,184	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	1,398,198	1,398,198	65.09%	1,571,456	73.15%	1,109,177	1,109,177	51.63%	1,495,149	69.60%	114,284	114,284	N/A	N/A	N/A
NET PAYOUT %	\$639,699					29.78%										

FUND YEAR 2020 -- 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	29-Feb-20			Incurred	Incurred	01-Feb-20			Incurred	Incurred	28-Feb-19		
PROPERTY	339,909	28,261	28,261	8.31%	44,188	13.00%	0	0	0.00%	20,395	6.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	601,000	16,000	16,000	2.66%	15,025	2.50%	0	0	0.00%	6,010	1.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	112,001	0	0	0.00%	2,800	2.50%	0	0	0.00%	1,120	1.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,302,005	66,845	66,845	5.13%	26,040	2.00%	20,400	20,400	1.57%	6,510	0.50%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,354,915	111,106	111,106	4.72%	88,053	3.74%	20,400	20,400	0.87%	34,035	1.45%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$4,487					0.19%										

2014 2015 2016 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

February 29, 2020

FUND YEAR 2014 -- 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	29-Feb-20			Incurred	Incurred	01-Feb-20			Incurred	Incurred	28-Feb-19		
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%	752,525	97.13%
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%	66,309	96.59%
WORKER'S COMP	1,107,261	727,691	727,691	65.72%	1,107,261	100.00%	727,691	727,691	65.72%	1,107,261	100.00%	707,274	707,274	63.88%	1,106,486	99.93%
TOTAL ALL LINES	2,194,083	980,195	980,195	44.67%	2,164,840	98.67%	980,195	980,195	44.67%	2,164,840	98.67%	959,777	959,777	43.74%	2,168,693	98.84%
NET PAYOUT %	\$961,413					43.82%										

FUND YEAR 2015 -- 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	29-Feb-20			Incurred	Incurred	01-Feb-20			Incurred	Incurred	28-Feb-19		
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%	660,451	97.13%	723,668	723,668	106.42%	660,387	97.12%	767,354	767,354	112.85%	654,349	96.23%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	87,897	96.59%	307,746	307,746	338.18%	87,719	96.39%	307,746	307,746	338.18%	84,880	93.27%
WORKER'S COMP	1,157,000	1,681,334	1,681,334	145.32%	1,156,191	99.93%	1,688,834	1,688,834	145.97%	1,155,844	99.90%	1,669,562	1,669,562	144.30%	1,151,473	99.52%
TOTAL ALL LINES	2,158,000	3,056,833	3,056,833	141.65%	2,134,539	98.91%	3,064,333	3,064,333	142.00%	2,133,950	98.89%	3,088,748	3,088,748	143.13%	2,120,703	98.27%
NET PAYOUT %	\$2,870,084					133.00%										

FUND YEAR 2016 -- 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	29-Feb-20			Incurred	Incurred	01-Feb-20			Incurred	Incurred	28-Feb-19		
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	31,728	31,728	4.94%	617,565	96.23%	31,728	31,728	4.94%	616,024	95.99%	21,114	21,114	3.29%	586,470	91.38%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	96,712	93.27%	19,249	19,249	18.57%	96,352	92.93%	19,249	19,249	18.57%	91,554	88.30%
WORKER'S COMP	1,226,749	1,114,228	1,114,228	90.83%	1,220,888	99.52%	1,114,228	1,114,228	90.83%	1,220,160	99.46%	1,127,676	1,127,676	91.92%	1,207,430	98.43%
TOTAL ALL LINES	2,169,445	1,547,512	1,547,512	71.33%	2,132,403	98.29%	1,547,512	1,547,512	71.33%	2,129,774	98.17%	1,550,347	1,550,347	71.46%	2,082,691	96.00%

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

February 29, 2020

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		122			Last Month		121			Last Year		110		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	29-Feb-20		TARGETED	Incurred	Incurred	01-Feb-20		TARGETED	Incurred	Incurred	28-Feb-19		TARGETED
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%	1,354,043	1,354,043	129.67%	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%	1,824,415	1,824,415	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		110			Last Month		109			Last Year		98		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	29-Feb-20		TARGETED	Incurred	Incurred	01-Feb-20		TARGETED	Incurred	Incurred	28-Feb-19		TARGETED
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%	1,727,052	1,727,052	137.00%	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%	2,818,107	2,818,107	111.24%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		98			Last Month		97			Last Year		86		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	29-Feb-20		TARGETED	Incurred	Incurred	01-Feb-20		TARGETED	Incurred	Incurred	28-Feb-19		TARGETED
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%	486,794	486,794	50.20%	935,829	96.50%	481,712	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	1,167,203	1,167,203	90.33%	1,292,157	100.00%	1,167,203	1,167,203	90.33%	1,292,157	100.00%	1,196,926	1,429,927	110.66%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,064,953	2,064,953	80.35%	2,533,888	98.60%	2,064,593	2,064,593	80.34%	2,533,888	98.60%	2,089,234	1,622,430	63.13%	2,533,888	98.60%
NET PAYOUT %	\$2,047,127				79.66%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		86			Last Month		85			Last Year		74		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	29-Feb-20		TARGETED	Incurred	Incurred	01-Feb-20		TARGETED	Incurred	Incurred	28-Feb-19		TARGETED
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	1,448,092	1,448,092	112.07%	1,292,157	100.00%	1,448,092	1,448,092	112.07%	1,292,157	100.00%	1,429,927	1,429,927	110.66%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,640,595	1,640,595	63.74%	2,537,906	98.60%	1,640,595	1,640,595	63.74%	2,537,906	98.60%	1,622,430	1,622,430	63.03%	2,537,906	98.60%
NET PAYOUT %	\$1,557,041				60.49%											

NJCE JIF CYBER TASK FORCE

COVID-19 Phishing Scams

COVID-19, coronavirus and related words/topics are being used by cybercriminals as a theme for phishing attempts. Also, the emails will be branded and formatted in such a way to resemble trusted organizations, such as the World Health Organization (WHO) or Center for Disease Control and Prevention (CDC).

Prevention

1. **Unsolicited Emails:** Avoid clicking on links and opening attachments from unsolicited emails.
2. **Trusted Sources:** Go to the trusted websites yourself; do not click on links.
3. **Charity:** Verify the authenticity of charities yourself.
4. **NJCE's Email Dos & Don'ts:** Send these four tips and the NJCE infographic (attached) to all individuals with access to your network.

Resources

Check-out NJCCIC's bulletin on COVID-19, along with tips for teleworkers working from home:
<https://www.cyber.nj.gov/alerts-and-advisories/20200316/cyber-threat-actors-capitalize-on-coronavirus>
<https://www.cyber.nj.gov/be-sure-to-secure>

Here are the trusted sites referenced above for WHO, CDC and FTC's Charity page:
<https://www.cdc.gov/coronavirus/2019-ncov/index.html>
<https://www.who.int/emergencies/diseases/novel-coronavirus-2019/events-as-they-happen>
<https://www.consumer.ftc.gov/articles/0074-giving-charity>

For details, contact the NJCE Underwriting Manager or your
local Commission Executive Director





EMAIL DOs & DON'Ts



EMAIL ADDRESSES

- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourAdministrator" vs. "YourAdministratOr")

DATE & TIME

- Was the email sent on a typical day and at a typical time?

EMAIL CONTENT

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?

From: YourAdministratOr@yourcounty.com
To: You@yourcounty.com
Cc: Who@where.com, Who2@Site.com, Who3@Web.com
Date: Sunday, October 3, 2105 at 3:20 a.m.
Subject: Wire for Project

Message | Instructions.docx (4 KB)

Hi,
Im traveling and lost my phone. We need to wire money for a large project to the below link ASAP so the project isnt delayed.
Could you wire \$15,000 today?

<http://www.chase.com>

Thanks so much.
County Administrator

SUBJECT

- Is the subject a typical style for the sender?
- Does the subject match the email content?

ATTACHMENT

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

LINKS

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

DON'T GET PHISHED!

... but if you do, remember to

Contact Your Claims Representative for reporting the claim and engaging breach counsel and forensics firms as necessary.



NEW JERSEY COUNTIES
EXCESS JOINT INSURANCE FUND

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 33-20

MARCH 2020

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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001143			
001143	DIVISION OF PENSION & BENEFITS	REIMBURSEMENT 3/20	3,289.12
			3,289.12
001144			
001144	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 3/20	7,401.33
			7,401.33
001145			
001145	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/20	5.40
001145	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 3/20	13,008.42
			13,013.82
001146			
001146	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 3/20	5,251.00
			5,251.00
001147			
001147	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 3/20	717.92
			717.92
001148			
001148	COURIER-POST	MEETING 2.20	28.48
			28.48
001149			
001149	BROWN & CONNERY, LLP	LEGAL SERVICE 2.19.20	6,476.78
			6,476.78
001150			
001150	GRACE MARMERO LLP	LEGAL SERVICES 3/20	8,192.40
			8,192.40
001151			
001151	VIOLA YEAGER	REIMBURSEMENT 3/20	377.51
			377.51
001152			
001152	JUNE ATKINSON	REIMBURSEMENT 3/20	377.51
			377.51
001153			
001153	NJ ADVANCE MEDIA	ACCT#1159386 - MTG - 2.18.20	37.85
			37.85
001154			
001154	HARDENBERGH INSURANCE GROUP	RMC FEE 3/20	26,896.08
			26,896.08
		Total Payments FY 2020	72,059.80
		TOTAL PAYMENTS ALL FUND YEARS	\$72,059.80

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. 34-20

MARCH 2020

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 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0320			
W0320	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 3/20	530.50
W0320	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 3/20	2,820.00
			3,350.50
		Total Payments FY 2020	3,350.50

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. 35-20

APRIL 2020

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 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001155			
001155	DIVISION OF PENSION & BENEFITS	REIMBURSEMENT FEE 4/20	1,644.56
			1,644.56
001156			
001156	MADDEN & MADDEN	LEGAL - SMART 3/20	6,007.95
			6,007.95
001157			
001157	INSERVCO INSURANCE SERVICES	CLAIM FEE 4/20	7,401.33
			7,401.33
001158			
001158	PERMA RISK MANAGEMENT SERVICES	POSTAGE 3/20	8.40
001158	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 4/20	13,008.42
			13,016.82
001159			
001159	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 4/20	5,251.00
			5,251.00
001160			
001160	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 4/20	717.92
			717.92
001161			
001161	COURIER-POST	AD 3/20	15.28
			15.28
001162			
001162	BROWN & CONNERY, LLP	LEGAL - MONAGHAN 3/20	95.00
			95.00
001163			
001163	GRACE MARMERO LLP	ATTORNEY FEE 4/20	2,415.00
			2,415.00
001164			
001164	VIOLA YEAGER	REIMBURSEMENT FEE 4/20	377.51
			377.51
001165			
001165	JUNE ATKINSON	REIMBURSEMENT FEE 4/20	377.51
			377.51
001166			
001166	SPARK CREATIVE GROUP	WEBSITE UPDATES 3/20	393.75
			393.75
001167			
001167	NJ ADVANCE MEDIA	AD - 3.24.20	16.16
			16.16
001168			
001168	HARDENBERGH INSURANCE GROUP	RMC FEE 4/20	26,896.08
			26,896.08
		Total Payments FY 2020	64,625.87
		TOTAL PAYMENTS ALL FUND YEARS	\$64,625.87

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. 36-20

APRIL 2020

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 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0420			
W0420	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 4/20	530.50
W0420	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 4/20	2,820.00
			3,350.50
		Total Payments FY 2020	3,350.50

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		2020			
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		\$3,150,154.52	3,165,371.45 -	34,107.40	18,890.47
Opening Interest Accrual Balance		\$0.00	-	-	-
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$119,850.59	\$0.00	\$100,995.09	\$18,855.50
10	(Withdrawals - Sales)	-\$1,790,255.16	-\$1,711,879.82	-\$70,688.19	-\$7,687.15
Ending Cash & Investment Balance		\$1,479,749.95	\$1,453,491.63	-\$3,800.50	\$30,058.82
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$122,472.18	\$65,737.86	\$49,633.42	\$7,100.90
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank		\$1,602,222.13	\$1,519,229.49	\$45,832.92	\$37,159.72

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2020							
Month Ending: February							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	88,995.14	2,793,500.42	(122,721.26)	879,460.07	(772,908.28)	283,828.41	3,150,154.51
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	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
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	333,632.22	0.00	252,043.25
TOTAL	0.00	0.00	0.00	0.00	333,632.22	0.00	333,632.22
EXPENSES							
Claims Transfers	1,110.00	835.00	5,742.15	70,688.19	0.00	0.00	78,375.34
Expenses	0.00	0.00	0.00	0.00	1,523,576.37	68,452.86	1,592,029.23
Other *	0.00	0.00	0.00	0.00	333,632.22	0.00	333,632.22
TOTAL	1,110.00	835.00	5,742.15	70,688.19	1,857,208.59	68,452.86	2,004,036.79
END BALANCE	87,885.14	2,792,665.42	(128,463.41)	808,771.88	(2,296,484.65)	215,375.55	1,479,749.94



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054-4412

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

April 1, 2020

GUIDANCE RELATED TO EMPLOYEES AND COVID-19 CLAIMS

We understand the pressures that managers and administrators are under during this time, especially with respect to employees who may have been exposed to COVID-19. The NJCE JIF is continuously monitoring developments by using the [Centers for Disease Control and Prevention \(CDC\) website](https://www.cdc.gov/) as a resource and providing updates on the NJCE website at <https://njce.org/covid-19-updates/>. You can also check the NJ MEL website which is regularly updated by the MEL Safety Institute, <https://njmel.org/covid-19-updates> and the Conner Strong & Buckelew COVID-19 Resource page, <https://www.connerstrong.com/insights/covid-19-resource-center/>.

Our overriding mandate for all is to safeguard the health, safety and well-being of all employees, their families and co-workers. And the goal of the NJCE is to provide assistance to our Members and their employees who need it.

Any potential COVID-19 claim should be reported immediately so that employees will be able to seek competent medical advice.

For those employees who have non-work related exposure, they should be directed to their primary care physician.

Employees that allege work-related exposure should be directed to report it as workers' compensation.

If an employee informs you that they have tested positive:

- Safeguard the identity of the employee, and make certain he/she is receiving medical care;
- Identify who has been in contact with the employee and notify those individuals and employees to self-quarantine;
- Wipe down any and all offices, equipment and surfaces the employee may have come in contact with;
- Consult with your local board of health if you have questions about how to sanitize offices or equipment;
- Follow up with the employee if possible to make sure they know they can contact you if needed.

Please know that in this trying time, the NJCE is here to help you with any issues that may arise from COVID-19. Do not hesitate to contact us with any questions or concerns that you may have.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054-4412

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

April 3, 2020

Good Morning,

By now you've received an email from PERMA entitled "Guidance related to employees and COVID-19 claims." We are here to help you through this novel and challenging process and to assist you with any claim related issues that might be coming up within your county that need extra attention. No doubt, COVID-19 is on the forefront of all our minds, and your employees may have concerns or fears about working and potential COVID-19 exposure. We know that these claim related issues are sensitive and that you want to get the correct answers on how to approach situations.

We strongly encourage you to report any claims involving COVID-19 work-related exposure; **any claims involving employees diagnosed with COVID-19 MUST be reported to our excess carriers immediately**, so please make sure these are reported to your third-party administrator or managed care provider ASAP.

If you have any questions or concerns about claims related to COVID-19, whether something should be reported or your management team would like to have a call to discuss any questions or concerns, please let us know; we are available to participate in such calls along with other commission professionals.

Please do not hesitate to reach out and we will set something up.

**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 23, 2020 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 and 2/1/20 to 2/29/20 and 3/1/20 to 3/31/20 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 23, 2020

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

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
02/01/2020 Thru 02/29/2020

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
02/01/2020 Thru 02/29/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid				
Coverage: Auto Liability														
C	5534	3530002266	001	ROYCE, MUNDELL	9/6/2019	9/6/2019	MUNDELL ROYCE	2/14/2020	FULL & FINAL SETTLEMENT	250.00	250.00			
C	5535	3530002265	001	TAGGART, GRACE	9/16/2019	9/16/2019	GRACE TAGGART	2/14/2020	2004 MIT OUTLANDER PLATE #SKN76X	4,871.15	4,871.15			
C	5539	3530001906	001	TAYLOR, JOHN	12/31/2019	1/31/2020	PARKER MCCAY	2/28/2020	INV# 3110378	621.00	621.00			
Total for Coverage: Auto Liability							Number of entries: 3		5,742.15	5,742.15				
Coverage: Auto Physical Damage														
C	5536	3530002316	001	GLOUCESTER COUN	2/5/2020	2/5/2020	CLIFF GRAY APPRAISAL SERVICE	2/14/2020	INV 220104 BG	110.00	110.00			
C	5538	3530002229	001	GLOUCESTER COUNTY	7/23/2019	7/23/2019	GLOUCESTER COUNTY	2/28/2020	Reimburse. of Deductible 2015 Ford Exp. Plate #CG4	1,000.00	1,000.00			
R	27785473	3530002229	001	GLOUCESTER COUNTY	7/23/2019	7/23/2019	USAA CLAIMS	2/27/2020	SUBRO RECOVERY	-3,969.16	-3,969.16			
Total for Coverage: Auto Physical Damage							Number of entries: 3		-2,859.16	-2,859.16				
Coverage: General Liability														
C	5537	3530000777	001	ANDERSON, ALBERT	1/7/2020	1/24/2020	MADDEN & MADDEN PA	2/14/2020	LEGAL FEE - STMT #26	360.00	360.00			
C	5540	3530001739	001	BLACKNIAK, PATRICIA	6/20/2019	9/26/2019	CHANCE & MCCANN LLC	2/28/2020	LEGAL FEE - INV #15948	475.00	475.00			
Total for Coverage: General Liability							Number of entries: 2		835.00	835.00				
Total for Gloucester Co Ins Commission - 353											Number of entries: 8		3,717.99	3,717.99



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
03/01/2020 Thru 03/31/2020

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
03/01/2020 Thru 03/31/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	5541	3530002165	001	SIMONE, ASHLEY	2/11/2019	3/2/2020	ASHLEY SIMONE	3/13/2020	Full & Final Settlement Any & All Claims	1,297.59	1,297.59
C	5544	3530001758	001	LOPES, JOSEPH	12/24/2019	1/31/2020	PARKER MCCAY	3/27/2020	INV 3110380	2,654.20	2,654.20
C	5547	3530001768	001	VISALLI, CARMEN	1/4/2020	2/26/2020	MADDEN & MADDEN PA	3/27/2020	STMNT# 15	5,550.90	5,550.90
C	5552	3530001758	001	LOPES, JOSEPH	4/21/2020	4/21/2020	CRAIG H ROSEN MD	3/27/2020	CLAIM #16024-21 IME - PREPAYMENT	900.00	900.00
Total for Coverage: Auto Liability							Number of entries: 4		10,402.69	10,402.69	
Coverage: Auto Physical Damage											
C	5543	3530002336	001	GLOUCESTER COUNTY	2/1/2020	2/1/2020	BELLMAWR COLLISION	3/13/2020	2016 FORD EXP- PLATE# CG2AWK	386.59	386.59
C	5545	3530002316	001	GLOUCESTER COUN	1/29/2020	1/29/2020	BELLMAWR COLLISION	3/27/2020	2017 FORD FOCUS PLATE# CG1BCZ	2,340.00	2,340.00
C	5548	3530002318	001	GLOUCESTER COUNTY	1/27/2020	1/27/2020	BELLMAWR COLLISION	3/27/2020	2017 CHEVY EXPRESS PLATE #CG7BKG	1,170.97	1,170.97
C	5549	3530002329	001	COUNTY OF GLOUCESTER	2/20/2020	2/20/2020	1ST ALERT APPRAISALS	3/27/2020	INV 5552	165.00	165.00
Total for Coverage: Auto Physical Damage							Number of entries: 4		4,062.56	4,062.56	
Coverage: General Liability											
C	5542	3530001727	001	FAUST, JOHN	12/19/2019	1/31/2020	PARKER MCCAY	3/13/2020	INV 3110377	4,235.80	4,235.80
C	5546	3530002023	001	MCBRIDE, BRIAN	1/24/2020	2/6/2020	MADDEN & MADDEN PA	3/27/2020	STMNT# 8	225.00	225.00
C	5550	3530001629	001	SCIULLI, BARBARA	1/6/2020	2/20/2020	MADDEN & MADDEN PA	3/27/2020	LEGAL FEE - STMT #7	458.00	458.00
C	5551	3530001827	001	ARROYO, NEREIDA	1/2/2020	1/31/2020	PARKER MCCAY	3/27/2020	INV 3110379	1,120.16	1,120.16
C	5553	3530001524	001	PFOST, DONALD	1/2/2020	1/23/2020	MADDEN & MADDEN PA	3/27/2020	LEGAL FEE - STMT #26	450.00	450.00
C	5554	3530001524	001	PFOST, DONALD	2/7/2020	2/21/2020	MADDEN & MADDEN PA	3/27/2020	LEGAL FEE - STMT #27	795.00	795.00
Total for Coverage: General Liability							Number of entries: 6		7,283.96	7,283.96	
Coverage: Police Professional											
C	5555	3530002199	001	GILLIAM, DERRICK	1/24/2020	1/27/2020	MADDEN & MADDEN PA	3/27/2020	LEGAL FEE - STMT #4	225.00	225.00
Total for Coverage: Police Professional							Number of entries: 1		225.00	225.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 15		21,974.21	21,974.21	





Gloucester County Insurance Commission
Bill Review / PPO Savings
2020

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	CSG Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	41	95%	\$114,254.78	98%	\$54,865.12	\$0.00	\$52,062.62	\$7,327.04	\$59,389.66	\$8,312.81	\$51,076.85
	February	48	94%	\$98,630.43	96%	\$25,430.58	\$429.15	\$11,917.11	\$60,853.59	\$73,199.85	\$10,050.26	\$63,149.59
	March	44	82%	\$73,035.05	44%	\$30,018.94	\$1,079.25	\$8,330.34	\$33,606.52	\$43,016.11	\$6,020.79	\$36,995.32
YTD Total		133	90%	\$285,920.26	84%	\$110,314.64	\$1,508.40	\$72,310.07	\$101,787.15	\$175,605.62	\$24,383.87	\$151,221.75

Monthly Summary

	<u>February</u>	<u>March</u>
Total Savings (before fees):	\$73,199.85	\$43,016.11
Percent Savings:	74%	59%
NET SAVINGS:	\$63,149.59	\$36,995.32
Percent NET SAVINGS:	64%	51%

YTD Summary

Total Savings (before fees):	\$175,605.62
Percent Savings:	61%
NET SAVINGS:	\$151,221.75
Percent NET SAVINGS:	53%

GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

FROM: J.A. Montgomery Risk Control, Safety Director

DATE: April 13, 2020

GCIC SERVICE TEAM

Paul Shives, Vice President <i>Public Sector Director</i> pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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February - May 2020

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **February 27:** Attended the GCIC meeting in Woodbury.
- **March 10:** Attended the GCIC Claims Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **April 16:** Plan to attend the GCIC Wellness Incentive Grant Submissions Review meeting via conference call.
- **April 23:** Plan to attend the GCIC meeting via conference call.
- **May 12:** Plan to attend the GCIC Claims Committee meeting via conference call.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2020.

SAFETY DIRECTOR BULLETINS

- SD Bulletin - Coronavirus Update – March 12.
- Safety Director Message – Class Cancellations Extended – March 17.

- SD Bulletin - Parks and the COVID-19 Outbreak Guidance – March 17.
- SD Bulletin - Coronavirus Guidance for EMS Agencies – March 18.
- UPDATED SD Bulletin – Best Practices for Parks and COVID-19 – March 20.
- New Bulletin – HazCom and COVID-19 Reminder – March 25.
- New Bulletin – Family First Coronavirus Response Act Guidance – March 26.
- New Bulletin - COVID-19 Exposures to First Responders – April 3.
- New Bulletin – FBI Warns of Child Exploitation During COVID – April 7.
- New Bulletin – COVID-19 and Solid Waste Collection – April 9.

Coronavirus COVID-19

The spread of the Coronavirus, or "COVID-19" is a rapidly evolving situation, and the Safety Director has received numerous requests for guidance on this subject. *The information contained in this Bulletin is derived from the Center for Disease Control (CDC) and should be considered as "interim" guidance since the spread and development of COVID-19 is ongoing.* Updated information will be provided as the situation develops. A separate Bulletin concerning COVID-19 is being issued for law enforcement personnel.

As of March 12, 2020, there are 1,215 cases of COVID-19 in 42 States and the District of Columbia in the United States. There have been 36 deaths from the disease thus far, mostly from the Seattle area, and most of the deaths from a long term healthcare facility. COVID-19 is classified as "highly contagious" and is "droplet" spread. Statistics reflect that 80% of those who are infected show only "mild" symptoms, while 20% show signs of serious illness. The most vulnerable age group are adults 60 and older with those at 80 years of age and up, showing the highest risk. It is important to note that the risk is greater for those with serious underlying health conditions (heart issues, lung problems and those with diabetes).

CDC is working across the Department of Health and Human Services and across the U.S. government in the public health response to COVID-19. Current knowledge is largely based on what is known about similar coronaviruses. Coronaviruses are a large family of viruses that are common in humans and many different species of animals, including camels, cattle, cats, and bats. Rarely, animal coronaviruses can infect people and then spread between people, such as with MERS-CoV and SARS-CoV.

The following interim guidance may help prevent workplace exposures to acute respiratory illnesses, including COVID-19, in non-healthcare settings. The guidance also provides planning considerations if there are more widespread, community outbreaks of COVID-19.

To prevent stigma and discrimination in the workplace, use only the guidance described below to determine risk of COVID-19. Do not make determinations of risk based on race or country of origin, and be sure to maintain confidentiality of people with confirmed COVID-19. The confidentiality provisions under the Health Insurance Portability and Accountability Act (HIPAA) are still in effect for the COVID-19 outbreak. There is much more to learn about the transmissibility, severity, and other features of COVID-19 and investigations are ongoing. Updates are available on CDC's web page at www.cdc.gov/coronavirus/covid19.

Recommended strategies for employers to use now:

Actively encourage sick employees to stay home:

- Employees who have symptoms of acute respiratory illness are recommended to stay home and not come to work until they are free of fever (100.4° F [37.8° C] or greater using an oral thermometer), signs of a fever, and any other symptoms for at least 72 hours, without the use of fever-reducing or other symptom-altering medicines (e.g. cough suppressants). Employees should notify their supervisor and stay home if they are sick.
- Ensure that your sick leave policies are flexible and consistent with public health guidance and that employees are aware of these policies. If possible, establish policies and procedures to permit employees to work from home for a limited amount of time if necessary. The NJ Department of Health website

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.308.3046.

- included information concerning the law passed in 2018 mandating sick leave for employees. Refer to the following link for more information: https://www.nj.gov/health/cd/topics/covid2019_school/business.shtml
- Talk with companies that provide your business with contract or temporary employees about the importance of sick employees staying home and encourage them to develop non-punitive leave policies.
- Do not require a healthcare provider's note for employees who are sick with acute respiratory illness to validate their illness or to return to work, as healthcare provider offices and medical facilities may be extremely busy and not able to provide such documentation in a timely way.
- Employers should maintain flexible policies that permit employees to stay home to care for a sick family member. Employers should be aware that more employees may need to stay at home to care for sick children or other sick family members than is usual.

Separate sick employees:

- CDC recommends that employees who appear to have acute respiratory illness symptoms (i.e. cough, shortness of breath) upon arrival to work or become sick during the day should be separated from other employees and be sent home immediately. Sick employees should cover their noses and mouths with a tissue when coughing or sneezing (or an elbow or shoulder if no tissue is available).

Emphasize staying home when sick, respiratory etiquette and hand hygiene by all employees:

- Place posters that encourage staying home when sick, cough and sneeze etiquette, and hand hygiene at the entrance to your workplace and in other workplace areas where they are likely to be seen. Posters and handouts are available for use on the CDC website.
- Provide tissues and no-touch disposal receptacles for use by employees.
- Instruct employees to clean their hands often with an alcohol-based hand sanitizer that contains at least 60-95% alcohol, or wash their hands with soap and water for at least 20 seconds. Soap and water should be used preferentially if hands are visibly dirty.
- Provide soap and water and alcohol-based hand rubs in the workplace. Ensure that adequate supplies are maintained. Place hand rubs in multiple locations or in conference rooms to encourage hand hygiene.
- Visit the coughing and sneezing etiquette and clean hands webpage for more information.

Perform routine environmental cleaning:

- Routinely clean all frequently touched surfaces in the workplace, such as workstations, countertops, and doorknobs. Use the usual cleaning agents in these areas and follow the directions on the label.
- No additional disinfection beyond routine cleaning is recommended at this time.
- Provide disposable wipes so that commonly used surfaces (for example, doorknobs, keyboards, remote controls, desks) can be wiped down by employees before each use.

Advise employees before traveling to take certain steps:

- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations for each country to which you will travel. Specific travel information for travelers going to and returning from China, and information for aircrew, can be found at on the CDC website. The CDC website lists certain travel advisories for the following countries:
 - Level 3 Health Notice: China, Iran, South Korea, Italy
 - Level 2 Health Notice: Japan
 - Level 1 Health Notice: Hong Kong
- The CDC has not issued any type of domestic travel advisory to date. The CDC will continue to re-evaluate the need to issue a domestic travel advisory if the virus spreads and the cases become concentrated in a particular geographical area.

- Advise employees to check themselves for symptoms of acute respiratory illness before starting travel and notify their supervisor and stay home if they are sick.
- Ensure employees who become sick while traveling or on temporary assignment understand that they should notify their supervisor and should promptly call a healthcare provider for advice if needed.
- If outside the United States, sick employees should follow your company's policy for obtaining medical care or contact a healthcare provider or overseas medical assistance company to assist them with finding an appropriate healthcare provider in that country. A U.S. consular officer can help locate healthcare services. However, U.S. embassies, consulates, and military facilities do not have the legal authority, capability, and resources to evacuate or give medicines, vaccines, or medical care to private U.S. citizens overseas.

Assistance in the State of New Jersey

- The CDC strongly recommends that employers review the resources available in their own states and localities from the State and local departments of health. The New Jersey Department of Health established a COVID-19 page on their website for information at <https://www.nj.gov/health/cd/topics/ncov.shtml>. The NJDOH set up a hotline to provide answers and more detailed information at (1-800-222-1222 or 1-800-962-1253 if using out-of-state phone line).
- If you are planning a public event that will likely attract a large number of people (parade, festival, concert, etc...), the CDC recommends that employers speak with the local department of health concerning any restrictions or precautions that should be taken prior to announcing the event.

Additional Measures in Response to Currently Occurring Sporadic Importations of the COVID-19:

- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.
- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act (ADA). Employees exposed to a co-worker with confirmed COVID-19 should refer to CDC guidance for [how to conduct a risk assessment](#) of their potential exposure.

Planning for a Possible COVID-19 Outbreak in the US

The severity of illness or how many people will fall ill from COVID-19 is unknown at this time. If there is evidence of a COVID-19 outbreak in the U.S., employers should plan to be able to respond in a flexible way to varying levels of severity and be prepared to refine their business response plans as needed. For the general public, such as workers in non-healthcare settings, the immediate health risk from COVID-19 is considered low.

Employers need to consider how best to decrease the spread of acute respiratory illness and lower the impact of COVID-19 in their workplace in the event of an outbreak in the US. They should identify and communicate their objectives, which may include one or more of the following: (a) reducing transmission among staff, (b) protecting people who are at higher risk for adverse health complications, (c) maintaining business operations, and (d) minimizing adverse effects on other entities in their supply chains. Employers should:

- Ensure the plan is flexible and involve your employees in developing and reviewing your plan.
- Conduct a focused discussion or exercise using your plan, to find out ahead of time whether the plan has gaps or problems that need to be corrected.
- Share your plan with employees and explain what human resources policies, workplace and leave flexibilities, and pay and benefits will be available to them.
- Review human resources policies to make sure that policies and practices are consistent with public health recommendations and are consistent with existing state and federal workplace laws, such as HIPAA.

HIPPA considerations and legal protections are NOT waived for COVID-19, i.e. employers may not know who has been infected. For more information on employer responsibilities, visit the Department of Labor's and the Equal Employment Opportunity Commission's websites.

- Identify essential business functions, essential jobs or roles, and critical elements within your supply chains required to maintain business operations. Plan for how your business will operate if there is increasing absenteeism or these supply chains are interrupted.
- Set up triggers and procedures for activating and terminating the company's infectious disease outbreak response plan. Work closely with your local health officials to identify these triggers.
- Plan to minimize exposure between employees and also between employees and the public, if public health officials call for social distancing.
- Establish a process to communicate information to employees and business partners on your infectious disease outbreak response plans and latest COVID-19 information. Anticipate employee fear, anxiety, rumors, and misinformation, and plan communications accordingly.

Read the full Interim Guidance from the CDC for Employers at https://www.cdc.gov/coronavirus/2019-ncov/community/guidance-business-response.html?CDC_AA_refVal=https%3A%2F%2Fwww.cdc.gov%2Fcoronavirus%2F2019-ncov%2Fspecific-groups%2Fguidance-business-response.html

The Centers for Disease Control and Prevention (CDC) and the Safety Director will update interim guidance as needed and as additional information becomes available.

A Message from the NJCE JIF Safety Director

Good morning Training Administrators:

In the NJCEL & J.A. Montgomery Consulting's continuing effort to safeguard the health and wellbeing of our community, we have made the difficult decision to extend the suspension of all instructor-led classes until **May 18, 2020**. We will be monitoring the latest developments and re-evaluate the situation in early-May to determine the status of classes going forward.

Thank you for your cooperation in this matter.

Please share this information widely with others in your organization.

Please note the e-mail is being sent "bcc" to Training Administrators, Fund Commissioners, Safety Coordinators and Risk Managers.

Park & Playground Best Practices During COVID-19 Outbreak

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The purpose of the Governor's action is to limit one to one contact in an effort to reduce the spread of the virus. This Declaration follows the guidelines issued by the Centers for Disease Control (CDC).

Consistent with the Governor's Declaration, the Safety Director's office recommends that all recreational facilities including parks and playgrounds should be closed immediately and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially the large, numerous, and remote parks and playgrounds that many of our clients have.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, they need to be able to assure the public that their playgrounds will be closely monitored by their personnel, including sanitizing all safety surfaces **several times daily**, and limiting the gathering of people to less than 50 people at any one time. Due to the hurdles of fully documenting all the above actions, including enforcement, the Safety Director feels the most prudent course of risk control is to close parks and playgrounds.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3040.

**Summary of Interim Guidance for Emergency Medical Care and Transport
of Suspected / Confirmed COVID-19 Patients**

The following Bulletin provides an action plan for emergency medical services (EMS) leaders and responders that has been derived from the Centers for Disease Control and Prevention's (CDC) *Interim Guidance for Emergency Medical Services (EMS) Systems and 911 Public Safety Answering Points (PSAPs) for COVID-19 in the United States*, dated March 10, 2020. A copy of the full Guidance document is attached for your reference.

- Work with your Medical Director and 9-1-1 call center dispatchers to determine the need for modified caller queries about COVID-19. Emergency Medical Dispatch centers (as appropriate) should question callers and determine the possibility that this call concerns a person who may have signs or symptoms and risk factors for COVID-19. When COVID-19 is suspected in a patient needing an emergency response, prehospital care providers and healthcare facilities should be notified in advance that they may be caring for, transporting, or receiving a patient who may have COVID-19 infection.
- If EMS Dispatch advises that the patient is suspected of having COVID-19, EMS should put on appropriate personal protective equipment (PPE) as described below before entering the scene.
- If information about potential for COVID-19 has not been provided by the dispatch center, EMS providers should exercise appropriate precautions when responding to patients with signs or symptoms of a respiratory infection. Initial assessment should begin from a distance of at least 6 feet from the patient, if possible. Patient contact should be minimized to the extent possible until a facemask is on the patient. If COVID-19 is suspected, PPE as described below should be used.
- A facemask should be donned by the patient for source control. If a nasal cannula is in place, a facemask should be worn over the nasal cannula. Alternatively, an oxygen mask can be used if clinically indicated.
- EMS who will directly care for a patient with possible COVID-19 infection or who will be in the compartment with the patient should follow Standard Precautions and use the PPE as described below:
 - N-95 or higher-level respirator or facemask (if a respirator is not available),
 - Eye protection (i.e., goggles, tight-fitting wrap-around safety glasses, or disposable face shield that fully covers the front and sides of the face).
 - Examination gloves
 - Isolation gown for those involved in patient care with splashes or sprays can be anticipated or high-contact patient care activities that provide opportunities for transfer of pathogens to the hands and clothing of EMS (e.g., moving patient onto a stretcher).
- Drivers, if they provide direct patient care (e.g., moving patients onto stretchers), should wear all recommended PPE. After completing patient care and before entering the driver's compartment, the driver should remove and dispose of PPE and perform hand hygiene to avoid cross-contaminating the compartment. If the transport vehicle does not have an isolated driver's compartment, the driver should continue to wear a respirator or facemask during transport.
- All personnel should avoid touching their face while working.

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- On arrival, after the patient is released to the facility, EMS should remove and discard PPE and perform hand hygiene. Used PPE should be discarded in accordance with routine procedures.
- If a patient with an exposure history and signs and symptoms suggestive of COVID-19 requires transport to a healthcare facility:
 - EMS should notify the receiving healthcare facility that the patient has an exposure history and signs and symptoms suggestive of COVID-19 so that appropriate infection control precautions may be taken prior to patient arrival.
 - Keep the patient separated from other people as much as possible.
 - Family members and other contacts of patients with possible COVID-19 should **not** ride in the transport vehicle. If riding in the transport vehicle, they should wear a facemask.
 - Keep pass-through doors and windows tightly shut.
 - When possible, use vehicles that have isolated driver and patient compartments that can provide separate ventilation to each area.
- Documentation of patient care should be done after EMS clinicians have completed transport, removed their PPE, and performed hand hygiene.
- EMS documentation should include a listing of EMS and public safety responders involved in the response and their level of contact with the patient (for example, no contact with patient, provided direct patient care).
- After transporting the patient, leave the rear doors of the transport vehicle open to allow for sufficient air changes to remove potentially infectious particles. The time to complete transfer of the patient to the receiving facility and complete all documentation should provide sufficient air changes.
- When cleaning the vehicle, personnel should wear a disposable gown, safety glasses or goggles, and gloves.
- Ensure that environmental cleaning and disinfection procedures are followed consistently and correctly, to include the provision of adequate ventilation when chemicals are in use. Doors should remain open when cleaning the vehicle. Products with EPA-approved emerging viral pathogens claims are recommended for use against SARS-CoV-2. Refer to [List Nexternal icon](#) on the EPA website for EPA-registered disinfectants that have qualified under EPA's emerging viral pathogens program for use against SARS-CoV-2.
- Clean and disinfect reusable patient-care equipment before use on another patient.
- Follow standard operating procedures for containing and laundering used linen.
- State or local public health authorities should be notified about the patient so appropriate follow-up monitoring can occur.
- EMS agencies should develop policies for assessing exposure risk and management of EMS personnel potentially exposed to SARS-CoV-2 in coordination with state or local public health authorities.

EMS Employer Responsibilities

- This interim guidance presents an opportunity to assess current practices and verify that training and procedures are up-to-date.
- EMS agencies should have infection control policies and procedures in place.
- Provide all EMS with task-specific education and training on preventing transmission of infectious agents, including refresher training.
- Ensure that EMS providers are educated, trained, and have practiced the appropriate use of PPE, including attention to correct use of PPE and prevention of contamination of clothing, skin, and environment during the process of removing such equipment.

- Ensure EMS providers are medically cleared, trained, and fit tested for respiratory protection device use (e.g., N95 filtering face piece respirators).
- EMS units should have an adequate supply of PPE, EPA-registered hospital grade disinfectants for decontamination of EMS transport vehicles and equipment.
- EMS personnel are educated, trained, and have practiced the process according to the manufacturer's recommendations or the agency's standard operating procedures.
- EMS agencies should develop sick-leave policies for EMS personnel that are non-punitive, flexible, and consistent with public health guidance. Ensure all EMS personnel, including staff who are not directly employed by the healthcare facility but provide essential daily services, are aware of the sick-leave policies.
- EMS personnel who have been exposed to a patient with suspected or confirmed COVID-19 should notify their chain of command to ensure appropriate follow-up.

The Safety Director will provide additional information as conditions warrant.

Playground & Athletic Fields / Courts Best Practices During the COVID-19 Outbreak

New Jersey Governor Phil Murphy's Emergency Declaration of March 16, 2020 placed a limit of 50 people for all social functions and "gatherings" due to the COVID-19 outbreak. The Centers for Disease Control (CDC) has since lowered the number of persons to 10. The purpose of the Governor's action is to limit social contact in an effort to reduce the spread of the virus.

Consistent with the Governor's Declaration, the Safety Director's office recommends that playgrounds, athletic fields and courts, and similar park facilities that encourage group activities should be closed and stay closed until the Governor lifts the Emergency Declaration. We believe there are significant challenges for a municipal or county playground owner to implement the controls necessary to restrict the "gathering" to less than 50 people at any play area, especially at the large, numerous, and remote parks and playgrounds that many of our clients have. The Safety Director's recommendation for closure of these facilities does not apply to passive recreation areas.

Signs should be posted at the major points of entry to the park and playground, and a notice placed predominately on the park owner's and Recreation Department's websites.

If an owner of a public park or playground chooses not to close their recreational facilities and play areas, the Safety Director recommends the following best practices:

1. Sanitizing play surfaces, railings, gates, and other areas frequently touched by park visitors several times daily. Document person, time, location, and cleaner / sanitizer used. Consider making the Safety Data Sheet available for the sanitizing agent utilized in the event a resident asks.
2. Consider monitoring play and athletic areas to limit occupancy
3. Place signage at points of entry with the following
 - a. Do not use the park and facilities if you are not feeling well
 - b. Groups of more than 10 persons are prohibited
 - c. Maintain at least 6 feet social distance between users
 - d. Wash your hands as soon as possible. Do not touch your face.
 - e. Park hours are 5:00 a.m. to 8:00 p.m. (Governor's curfew)

As noted above, passive areas such as nature walks and peripheral jogging / walking paths do not tend to attract 'groups' and can, at least for now, be left open.

The Safety Director will closely monitor the situation and provide additional guidance as is warranted.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.368.3040.

Don't Forget Hazard Communication During COVID-19 Outbreak

The shortages of cleaners and sanitizers can be frustrating for leaders and workers of public employers. The Office of the Safety Director has heard stories of employees bringing in home-made cleaners, herbal cleaners, mixing two or more different cleaners, or 'spiking' cleaners, all in a good faith attempt to help. However, all of these actions can lead to problems. This is part of the reason OSHA created the Hazard Communication Standard; to allow employers to control, and make employees aware of, the chemicals and their hazards in their workplace. Employers should take this opportunity to remind their employees of the policies and procedures for bringing chemicals, including cleaners and sanitizers, into the workplace. The Safety Director recommends the Safety Briefing below be reviewed with employees at the first opportunity.

DON'T FORGET HAZARD COMMUNICATION DURING COVID-19 OUTBREAK

I want to tell you a couple of stories our JIF passed along:

- An employee made a 90% bleach solution instead of the recommended 10% solution because if a little bleach is good, more bleach is better. The spray bottle was left out for anyone to use with no label.
- In another town an employee mixed bleach and ammonia because some germs are killed better with bleach and other germs are killed better with ammonia, so using both should ensure killing the virus.

It is understandable in these unique times that people want to protect themselves and others. However, the rules of chemical safety do not change during a pandemic or even shortages. Both of the above examples of good intentions could lead to harm to themselves or others, the very people they were trying to help. A strong bleach solution kills the same number of pathogens as a 10% solution but adds an eye and skin irritant hazard. Mixing ammonia and bleach produces poisonous chlorine gas into the air. I just want to review our policies and procedures for buying, bringing in, or using cleaners and sanitizers:

1. All cleaners and sanitizers must be purchased through normal channels. The CDC recommends using normal household cleaners for most surfaces. A 10% bleach solution is a highly effective disinfectant. For surfaces that have been contaminated or potentially contaminated by a person known or suspected to be infected with the coronavirus, the CDC recommends using any EPA-registered household disinfectants. ALWAYS follow the directions on the label.
2. Wear the appropriate gloves and safety glasses in accordance with the label.
3. NJPEOSH and this agency prohibit employees from bringing into the workplace any personal cleaners without prior approval from **WHO**.
4. Do not mix or add extra ingredients to cleaners
5. If you put the cleaner into a secondary container, make sure you label it properly. Ask if you are unsure.
6. Managers – considering the time we are in, we recommended you post copies of the Safety Data Sheets for the cleaners and sanitizers used in your department. If you need a copy, contact our Right-to-Know Coordinator, **WHO**.

The NJCE JIF has additional COVID-19 information on their website, <https://njce.org/covid-19-updates/>. Are there any questions?

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.398.3046.

Guidance on the Families First Coronavirus Response Act (FFCRA)

The Families First Coronavirus Response Act (FFCRA), which passed last week, requires certain employers to provide employees with paid sick leave or expanded family and medical leave for specified reasons related to COVID-19. Since its passage, there have been many questions as to various interpretative issues related to the law. Thankfully, the Department of Labor's Wage and Hour Division that administers and enforces the new law's paid leave requirements has issued a *definitive set of guidelines*. These provisions will apply from the effective date of the law through December 31, 2020. A summary of the definitive clarification is below:

Generally, the FFCRA provides that employees of covered employers are eligible for:

- *Two weeks (up to 80 hours) of paid sick leave at the employee's regular rate of pay where the employee is unable to work because the employee is quarantined (pursuant to Federal, State, or local government order or advice of a health care provider), and/or experiencing COVID-19 symptoms and seeking a medical diagnosis; or*
- *Two weeks (up to 80 hours) of paid sick leave at two-thirds the employee's regular rate of pay because the employee is unable to work because of a bona fide need to care for an individual subject to quarantine (pursuant to Federal, State, or local government order or advice of a health care provider), or to care for a child (under 18 years of age) whose school or child care provider is closed or unavailable for reasons related to COVID-19, and/or the employee is experiencing a substantially similar condition as specified by the Secretary of Health and Human Services, in consultation with the Secretaries of the Treasury and Labor; and*
- *Up to an additional 10 weeks of paid expanded family and medical leave at two-thirds the employee's regular rate of pay where an employee, who has been employed for at least 30 calendar days, is unable to work due to a bona fide need for leave to care for a child whose school or child care provider is closed or unavailable for reasons related to COVID-19.*

Covered Employers

The paid sick leave and expanded family and medical leave provisions of the FFCRA apply to certain public employers, and private employers with fewer than 500 employees. Most employees of the federal government are covered by Title II of the Family and Medical Leave Act, which was not amended by this Act, and are therefore not covered by the expanded family and medical leave provisions of the FFCRA. However, federal employees covered by Title II of the Family and Medical Leave Act are covered by the paid sick leave provision. Small businesses with fewer than 50 employees may qualify for exemption from the requirement to provide leave due to school closings or child care unavailability if the leave requirements would jeopardize the viability of the business.

Eligible Employees

All employees of covered employers are eligible for two weeks of paid sick time for specified reasons related to COVID-19. Employees employed for at least 30 days are eligible for up to an additional 10 weeks of paid family leave to care for a child under certain circumstances related to COVID-19. Where leave is foreseeable, an employee should provide as much notice as possible to the employer. After the first workday of paid sick time, an employer may require employees to follow reasonable notice procedures in order to continue receiving paid sick time.

This bulletin is intended for general information purposes only. It should not be construed as legal advice or legal opinion regarding any specific or factual situation. Always follow your organization's policies and procedures as presented by your manager or supervisor. For further information regarding this bulletin, contact your Safety Director at 877.308.3046.

Qualifying Reasons for Leave

Under the FFCRA, an employee qualifies for paid sick time if the employee is unable to work (or unable to telework) for reasons related to COVID-19 because the employee:

1. Is subject to a federal, state, or local quarantine or isolation order;
2. Has been advised by a health care provider to self-quarantine;
3. Is experiencing symptoms and is seeking a medical diagnosis;
4. Is caring for an individual subject to an order described in (1) or self-quarantine as described in (2);
5. Is caring for a child whose school or place of care is closed (or child care provider is unavailable); or
6. Is experiencing any other substantially-similar condition specified by the Secretary of Health and Human Services, in consultation with the Secretaries of Labor and Treasury.

Under the FFCRA, an employee qualifies for expanded family leave if the employee is caring for a child whose school or place of care is closed (or child care provider is unavailable) for reasons related to COVID-19.

Duration of Leave

For reasons (1) through (4) and (6) as outlined above, a full-time employee is eligible for 80 hours of leave, and a part-time employee is eligible for the number of hours of leave that the employee works on average over a two-week period. For reason (5) as outlined above, a full-time employee is eligible for up to 12 weeks of leave (two weeks of paid sick leave followed by up to ten weeks of paid expanded family & medical leave) at 40 hours a week, and a part-time employee is eligible for leave for the number of hours that the employee is normally scheduled to work over that period.

Calculation of Pay

Note the following scenarios:

- For leave reasons (1), (2), or (3) as outlined above, employees taking leave are entitled to pay at either their regular rate or the applicable minimum wage, whichever is higher, up to \$511 per day and \$5,110 in the aggregate (over a 2-week period).
- For leave reasons (4) or (6) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$2,000 in the aggregate (over a 2-week period).

For leave reason (5) as outlined above, employees taking leave are entitled to pay at 2/3 their regular rate or 2/3 the applicable minimum wage, whichever is higher, up to \$200 per day and \$12,000 in the aggregate (over a 12-week period).

Links to the Exact Regulatory Guidance

Families First Coronavirus Response Act: Questions and Answers

<https://www.dol.gov/agencies/whd/pandemic/ffcra-questions>

Families First Coronavirus Response Act: Employee Paid Leave Rights

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

Families First Coronavirus Response Act: Employer Expanded Family and Medical Leave Requirements

<https://www.dol.gov/agencies/whd/pandemic/ffcra-employer-paid-leave>

As more discernable information becomes available, it will be circulated immediately.

Source: <https://www.dol.gov/agencies/whd/pandemic/ffcra-employee-paid-leave>

SAFETY DIRECTOR BULLETIN

April 2020

Fire & EMS Exposure to COVID-19 Guidance

The Centers for Disease Control and Prevention (CDC), with input from the National Institutes for Occupational Safety and Health (NIOSH), is working to add the novel coronavirus, SARS-CoV-2, which causes the COVID-19 disease, to the list of diseases that are subject to the emergency responder notification requirements of the Ryan White HIV/AIDS Treatment Extension Act of 2009. The Act requires medical facilities and the Designated Officers of emergency response agencies communicate with each other to notify police officers, firefighters, and emergency medical personnel of potential exposures to certain, specified infectious diseases.

The Safety Director recommends every fire and EMS agency identify a Designated Officer and have the Officer file their name and contact information with all local hospitals. All first responders in the agency should know the identity and contact information for their agency's Designated Officer. The information should be predominantly posted in the station.

Notifications about an exposure can occur in one of two ways:

1. An Emergency Response Employee (ERE) can initiate a request based on a potential exposure to a listed infectious disease by a victim during an emergency (i.e. needlestick, contact with body fluids, or suspicion of exposure to an airborne or aerosolized infectious disease), if the victim was transported to a medical facility, and the ERE was directly involved in patient care. The ERE submits a request to the agency's Designated Officer.
 - The Designated Officer determines whether the ERE may have been involved in a potential exposure under the facts presented. The determination shall be made in accordance with NIOSH guidelines at <https://www.cdc.gov/niosh/tonics/ryanwhite/background.html>
 - If a potential exposure is determined, the Designated Officer submits a written request to the medical facility to which the victim was transported or determined the cause of death.
 - Once the medical facility receives the request, it has 48 hours to respond.
 - The medical facility reviews its records to determine if the ERE was exposed to a potentially life-threatening infectious disease.
 - In receiving a request from a Designated Officer, the medical facility shall:
 - i. evaluate the facts in the request; and
 - ii. make a determination of whether the ERE was exposed to an infectious disease included on NIOSH's List of Potentially Life-Threatening Infectious Diseases to Which Emergency Response Employees May Be Exposed based on the medical information possessed by the facility regarding the victim, and within NIOSH's guidelines.
 - The medical facility will make one of four determinations in response to the request:
 - i. Notification of exposure
 - ii. Finding of no exposure

- iii. Insufficient information submitted by Designated Officer – If the medical facility determines that “insufficient information” was provided by the Designated Officer, the Designated Officer can request the assistance of the local public health officer.
 - iv. Possesses no information – If the medical facility finds that it possesses no information on whether the victim has an infectious disease included on NIOSH’s list, the medical facility shall send written notification to the Designated Officer informing him of the insufficiency of such medical information.
- The medical facility reports this information to the Designated Officer.
 - The Designated Officer informs the employee(s).
2. The medical facility will initiate notification if it determines that the victim of an emergency has a potentially life-threatening airborne or aerosolized infectious disease that an agency transported to the facility.
- The medical facility notifies the Designated Officer of the emergency response agency involved within 48 hours, providing the name of the infectious disease, and the date when the emergency victim was transported by the agency’s employees to the facility.
 - The Designated Officer informs the affected employee(s).

OSHA Recordkeeping Requirements for COVID-19 Occupational Illnesses

The Occupational Safety and Health Administration (OSHA) recently issued guidance to employers by providing recordkeeping requirements and guidelines to address how OSHA logs should be maintained with regards to occupational illnesses related to COVID-19:

COVID-19 can be a recordable illness if a worker is infected as a result of performing their work-related duties. Employers are only responsible for recording cases of COVID-19 if all three of the following conditions are met:

1. The case is a **confirmed** case of COVID-19 (see CDC information on persons under investigation and presumptive positive and laboratory-confirmed cases of COVID-19);
2. The case is work-related, as defined by 29 CFR 1904.5; and
3. The case involves one or more of the general recording criteria such as requiring medical treatment beyond first-aid, or days away from work) as set forth in 29 CFR 1904.7.

Public employers must record most work-related injuries and illnesses on their OSHA 300 log.

Are COVID-19 fatal illnesses considered line of duty death?

National Fallen Firefighter Foundation worked with the Public Safety Officers’ Benefits Program (PSOB) at the Department of Justice to ensure that COVID-19-related deaths will be considered Line of Duty Deaths (LODD).

To establish eligibility for a public safety officer’s death or disability due to COVID-19, the PSOB regulations require that the evidence show that it is more likely than not that the virus resulted from the officer’s exposure while performing a line of duty activity or action. Read the full DOJ COVID-19 update at: https://www.iafc.org/docs/default-source/lems/doj_psobprogramandcovid-19_march2020.pdf

As the PSOB Office receives claims based on COVID-19 exposure, they report they will work closely with survivors, officers, and agencies to seek evidence of the exposure and causation through all available evidence, including incident reports and related documents.

The Safety Director recommends every fire and EMS agency review and strengthen their post-incident documentation. Your written records should include detailed descriptions of the actions taken by each responder as a part of patient care, moving, and transporting. Discuss the heightened importance to the lives of the crews and their families of comprehensive narratives with all persons who complete incident reports.

For questions regarding the PSOB Program or filing a claim, visit PSOB's online portal at www.psob.gov

Contact the Safety Director for more information or questions. You can also visit the NJCE COVID-19 page at <https://njce.org/covid-19-updates/>.

SAFETY DIRECTOR BULLETIN

April 2020

COVID-19 Presents Potential for Increased Risk of Child Exploitation

As parents are doing double duty – home schooling children and working full time jobs remotely – the FBI warns schools, caregivers and parents to be extra vigilant against online sexual exploitation and signs of child abuse. Here are some recommendations from the FBI to help keep your children safe:

- Discuss Internet safety with children of all ages when they engage in online activity.
- Review and approve games and apps before they are downloaded.
- Make sure privacy settings are set to the strictest level possible for online gaming systems and electronic devices.
- Monitor your children's use of the Internet; keep electronic devices in an open, common room of the house.
- Check your children's profiles and what they post online.
- Explain to your children that images posted online will be permanently on the Internet.
- Make sure children know that anyone who asks a child to engage in sexually explicit activity online should be reported to a parent, guardian, or other trusted adult and law enforcement.
- Remember that victims should not be afraid to tell law enforcement if they are being sexually exploited. It is not a crime for a child to send sexually explicit images to someone if they are compelled or coerced to do so.

The Boston Division of the FBI also reported video-conferencing hijacking, also called Zoom-bombing, is emerging nationwide. The FBI has received multiple reports of conferences being disrupted by pornographic and/or hate images and threatening language.

As a result, the FBI warns schools against making classrooms on zoom public. As a parent of a child participating in a Zoom-based classroom, if you are not sure if your school's zoom classroom is private, contact the school and inquire.

SAFETY DIRECTOR BULLETIN

April 2020

Control and Prevention of COVID-19 Exposures During Municipal Solid Waste and Wastewater Operations

Public employers must maintain a level of continuity of services to their residents while protecting them and their staff. The Occupational Safety and Health Administration (OSHA) recently published guidance for solid waste and wastewater management workers and employers.

According to OSHA, generally, handling waste that is suspected or known to contain or be contaminated with COVID-19 does not require additional precautions beyond those already used to protect workers from the hazards they encounter during their routine job tasks in solid waste and wastewater management.

Preventing infections while handling solid waste follows the typical hierarchy of controls; using engineering and safe work practices to protect workers from potential exposure to COVID-19, and providing personal protective equipment (PPE) as a last resort. Depending on work tasks and potential exposures, appropriate PPE for protecting workers from the virus may include gloves, gowns, masks, goggles or face shields, and/or respirators.

Municipal Waste and Recycling

Workers and employers should manage municipal (e.g., household, business) solid waste and recycling with potential or known COVID-19 contamination like any other non-contaminated municipal waste.

Use typical engineering and administrative controls, safe work practices, and PPE, such as puncture-resistant gloves and face and eye protection, to prevent worker exposure to the waste streams (or types of wastes), including any contaminants in the materials, they manage. Such measures can help protect workers from sharps and other items that can cause injuries or exposures to infectious materials.

Employers should consider requiring employees to drive separately in trucks to encourage employee distancing.

The Solid Waste Association of North America (SWANA) also released COVID-19 guidance for its members. SWANA recommends some of the following strategies for waste and recycling industry employers:

- Actively encourage sick employees to stay home and separate sick employees.
- Perform routine environmental cleaning in the workplace. Wipe commonly used surfaces like telephones, doorknobs, and handles with disinfectants. Advise employees before traveling to take certain steps.
- Check the CDC's Traveler's Health Notices for the latest guidance and recommendations.
- Advise employees to check themselves for symptoms of acute respiratory illness before traveling.
- Ensure employees who become sick while traveling notifies their supervisor and promptly call a healthcare provider for advice if needed.
- Employees who are well but who have a sick family member at home with COVID-19 should notify their supervisor and refer to CDC guidance for how to conduct a risk assessment of their potential exposure.

- If an employee is confirmed to have COVID-19, employers should inform fellow employees of their possible exposure to COVID-19 in the workplace but maintain confidentiality as required by the Americans with Disabilities Act.

Wastewater

Coronaviruses are susceptible to the same disinfection processes as other viruses, so current disinfection conditions in wastewater treatment facilities are expected to be sufficient. This includes conditions for practices such as oxidation with hypochlorite (i.e., chlorine bleach) and peracetic acid, as well as inactivation through the use of ultraviolet irradiation.

According to OSHA, there is no evidence to suggest that additional, COVID-19-specific protections are needed for employees involved in wastewater management operations, including those at wastewater treatment facilities. Wastewater treatment plant operations should ensure workers follow routine practices to prevent exposure to wastewater, including using the engineering and administrative controls, safe work practices, and PPE normally required for work tasks when handling untreated wastewater.

The CDC also stated that “Wastewater and sewage workers should use standard practices, practice basic hygiene precautions, and wear personal protective equipment (PPE) as prescribed for current work tasks.”

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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 4/23/20

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2020 Wellness Incentive Program Grant

We are excited to announce that eight submissions have been received for the 2020 Wellness Incentive Program Grant.

Entity - Department	Wellness Submission	Amount on Submission
Gloucester County - Health Department	Create a Wellness Area / Room - Purchase a Horizon T202 Treadmill and Inspirational Wall Art for the room	\$1,000
Gloucester County - Safety Department	Create a Wellness / Exercise Center - Purchase a Nordic Track GX 4.4 Pro Stationary Bike	\$1,000
Gloucester County - Treasurer's Department	Create a Wellness / Exercise Center - Purchase a Horizon T202 Treadmill	\$1,000
Gloucester County - Office of the County Administrator	Create a Wellness / Exercise Center - Purchase a Horizon T202 Treadmill	\$1,000
Gloucester County - Division of Social Services	Assemble an outside lunch / break area - Purchase two all-weather picnic tables, three outdoor umbrellas, two umbrella stands and stall mat to create patio area	\$1,000
Gloucester County Improvement Authority - Shady Lane Nursing Home	Participate in Rutgers Cooperative Extension Workshops - Build a Better.... Your Guild to Healthier Choices - Purchase food for two workshops as well as a tabletop salad bar with sneeze guard for the employees to utilize at lunch. In addition, implement Super Salad Mondays, Your Way Smoothies Wednesday, and Finally Friday Fruit Bar	\$968.38
Gloucester County Library System	Hire Furever as Friends Certified Pet Therapy Teams to visit all five branches on a rotational basis for a total of 40 visits throughout the year to interact with Library employees	\$1,000
Gloucester County - Emergency Response System Department	Purchase healthy snacks and beverages for the entire staff in lieu of the submission for EMS Week	\$1,000*

Insuring Bright Futures and Building Lasting Relationships since 1954

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2 Mill Street
Mount Holly, NJ 08060

Philadelphia
PO Box 40901
Philadelphia, PA 19107

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

*Specific to the Gloucester County Emergency Response System request – Due to the current circumstances, after discussion and approval from the Executive Director, we request that the funds for this department only are advanced in two \$500 increments for immediate use. One advancement would be provided in April and one in June. The Department would still be required to provide documentation for the food and beverages purchased.

Action Requested: **Motion** to approve all the Wellness Incentive Program Grants including the advancement of funds to the Gloucester County Emergency Response System Department

B. 2020 BRIT Safety Grant

There have been two submissions provided to J.A. Montgomery for the 2020 BRIT Safety Grant. Both items for submission came from the County Emergency Medical System Department. The first submission is for the purchase of the LUCAS 2 Chest Compression System. Each system cost \$15,306.16 and the department has purchased 12 systems totaling \$183,673.92. This system can reduce liability claims against the County due to improved medical services to County residents by providing effective and consistent chest compressions with a minimum of interruptions which is more efficient than manual CPR.

The second submission is for the purchase of the AeroClave RDS 3110 Room Decontamination System with appropriate accessories. The total cost is \$15,708. This system disinfects rooms, vehicles, and equipment with an EPA-approved, hospital-grade disinfectant at the push of a button. As the County Emergency Medical System Department is on the front lines of a worldwide epidemic and is transporting sick individuals both with and without the COVID-19 virus, ensuring that the ambulances and the County facilities the employees go in and out of are cleaned with a disinfectant above regularly utilized materials is important. The department implementing enhanced cleaning measures to reduce the spread of the virus will reduce liability claims against the County.

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II. Underwriting Services Director

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	QBE Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2020	\$1,050	\$1,050
Improvement Authority	Dream Park Package (Property and General Liability), Care Custody and Control and Umbrella Policy	Great American Insurance Company	5/21/2020	\$110,258	Estimated Renewal Premium: \$113,812
County	Bond – Warden Caldwell	CNA	7/1/2020	\$122.50	\$122.50

The premium increase on the Dream Park package policy is due to an inflationary rate increase by the carrier. The current marketplace is extremely limited.

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
College	Kids Academy Program Accident Policy	Berkley Life & Health Insurance Company serviced through Bob McCloskey Insurance Company	6/3/2020	\$438

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.

Insuring Bright Futures and Building Lasting Relationships since 1954

GCIC PARS - Worker Compensation, Property & Liability

4/23/20

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530001760	William Fulbrook	Worker Compensation	PAR	
2020198008	Gloucester County IA	Property	PAR	
3530002212	John Fasano	Worker Compensation	PAR	
3530001223	Debra Ortiz	Worker Compensation	PAR/SAR	2015-3555
3530001742	Debra Ortiz	Worker Compensation	SAR	2017-22227
3530001897	Leo Lague	Worker Compensation	SAR	2018-15526
3530001758	Joseph Lopes	Liability	PAR	L-592-19

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – February 27, 2020
2 South Broad Street
Woodbury, NJ 9:30 AM**

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

PLEDGE OF ALLEGIANCE

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 Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George Richard Crooks Amy Zeiders Qual-Lynx Joe Lisciandri (<i>via conference call</i>) Medlogix Jennifer Goldstein PERMA Jennifer Conicella
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti Bonnie Ridolfino
Attorney	Grace Marmero & Associates Doug Long, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Emmett Primas, Esq., Gloucester County
Susan Morris, Conner Strong & Buckelew
Prudence Higbee, Esq., Capehart & Scatchard
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of January 24, 2020

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
JANUARY 24, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

SAFETTY COMMITTEE REPORT: Chairman Sheehan reported the Safety and Accident Review Committee did meet and Ms. Violetti would provide an update during her Risk Manager's Report.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee met via teleconference and discussed the PARS and SARS that would be presented during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director stated his report was included in the agenda and advised he had two action items.

BENEFITS CONSULTING SERVICES: Executive Director advised at the December Commission Meeting the Commissioners appointed Conner Strong & Buckelew for Benefits Consulting Services for the period of January 1, 2020 to December 31, 2022. Executive Director referred to Resolution 27-20, Appointing Benefits Consulting Services to Conner Strong & Buckelew for Fund years, 2020, 2021 and 2022 which was included in the agenda.

Susan Morris of Conner Strong & Buckelew introduced herself and advised she was just assigned to the account. Ms. Morris thanked the Commission for the re-appointment and was looking forward to working with everyone.

Executive Director asked if there were any questions and requested a motion to approve Resolution 27-20.

**MOTION TO APPROVE RESOLUTION 27-20 APPOINTING BENEFITS
CONSULTING SERVICES TO CONNER STRONG & BUCKELEW FOR FUND
YEARS, 2020, 2021 AND 2022**

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

2020 PRIMA CONFERENCE: Executive Director reported the PRIMA Conference would take place this year on June 14-17 in Nashville, Tennessee. Executive Director referred to Resolution 28-20 Authorizing Advanced Travel Expenses for Authorized Official Travel which was included in the agenda. Executive Director advised Chairman Sheehan expressed an interest in attending the Conference again this year. Executive Director noted if any other Commissioner was interested in attending the Conference they should contact the Fund Office. Executive Director requested a motion to approve Resolution 28-20.

**MOTION TO APPROVE RESOLUTION 28-20 AUTHORIZING ADVANCE
TRAVEL EXPENSES FOR AUTHORIZED OFFICIAL TRAVEL**

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

NJ EXCESS COUNTIES INSURANCE FUND (NJCE): Executive Director reported the NJCE would hold its Reorganization Meeting today at 1:00 PM at the Camden County College Regional Training Center. Executive Director advised one of the items on the agenda was to request approval for an RFP for a vendor to assist with Learning Management System. Executive Director reported the Board of Fund Commissioners would also discuss a potential time change of the NJCE Meetings to 9:30 AM. Executive Director noted he did discuss the time change with Chairman Sheehan and the GCIC meeting start time could be changed to after lunch. Lastly, Executive Director advised there would be a discussion on Sexual Abuse Molestation Training. Executive Director stated Ms. Violetti was interested in the training for Gloucester and Cumberland Commissions.

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 189 certificates of insurances issued during January.

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 \$2,472,264 as of December 31, 2019. Executive Director advised that \$2,502,666 on 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 \$3,483,267.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the December Financial Fast Track for the NJCE. As of December 31, 2019 the NJCE had a surplus of \$15,437,955. Executive Director advised line 7 of the report “Dividend” represented the dividend figure released by the NJCE of \$3,607,551. Executive Director noted the cash amount was \$30,611,582.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the December Health Benefits Financial Fast Track. As of December 31, 2019 there was a surplus of \$231,877. Executive Director 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 December 31, 2019. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis with the Commission.

2020 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 3, 2020. Executive Director advised the assessment bills included the NJCE dividend credit for Fund Years 2010 through 2016 and also the GCIC dividend credit for Fund Years 2010, 2012, 2014 and 2016. Executive Director noted the first installment was due on March 15, 2020 and future assessments would be due on May 15, 2020 and October 15, 2020.

2020 MEL MRHIF AND NJCE EDUCATIONAL SEMINAR: Executive Director advised last month we discussed the 10th annual seminar which was scheduled for Friday, May 1, 2020 beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. Executive Director reported the seminar qualified for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Executive Director reviewed the topics and guest speakers. Executive noted a copy of the enrollment form was included in the agenda.

2020 MEETING SCHEDULE: Executive Director reminded everyone the Commission would not meet in March. Executive Director advised the next meeting was scheduled for April 23, 2020 at 9:30 AM. Executive Director noted, there might be a need to change the time of this meeting and more details would follow.

Executive Director advised that concluded his report unless anyone had questions.

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Sheehan advised the February Bill Lists were included in the agenda and requested motions for approval.

**MOTION TO APPROVE RESOLUTION 29-20
FEBRUARY PROPERTY & CASUALTY BILL LIST
AND FEBRUARY HEALTH INSURANCE FUND BILL
LIST, RESOLUTION 30-20**

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.

CLAIMS REPORT:

Chairman Sheehan presented Resolution 31-20 Inservco Liability Check Register for the period of 1/1/20 through 1/31/20.

**MOTION TO APPROVE RESOLUTION 31-20 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 1-1-20 THROUGH 1-31-20**

Motion: Commissioner Burke
Second: Commissioner Jones
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	41	\$ 114,254.78	\$ 54,855.12	\$ 59,389.66	\$51,076.85	45%	98%

Ms. Goldstein noted the above total provider charges did include the dog bite claim and noted rabies vaccinations are very expensive.

Ms. Goldstein advised she wanted to mention the idea of telemedicine. Ms. Goldstein reported they had a couple of their provider vendors demonstrate the concept of a provider seeing the patient through teleconference, texting or phone call rather than visiting a brick and mortar facility in person. Ms. Goldstein advised currently it is being used more for minor cuts, scrapes and poison ivy. Ms. Goldstein asked if there was any interest in the Commission. Executive Director suggested Ms. Goldstein identify a company and provide a brief presentation at the next meeting. Chairman Sheehan agreed and Executive Director suggested scheduling this for the April meeting. Ms. Goldstein concluded her report unless anyone had any questions.

Chairman Sheehan noted on the dog bite incident this was a situation where they could not identify whether or not the dog had rabies so the individual had to go to the hospital for the series of shots. Chairman Sheehan advised there was another incident and Mr. Brewer went above and beyond and contacted all of the veterinary offices in the area until he found the dog's records. Chairman Sheehan advised going forward if there were any dog bite incidents they would reach out to veterinary offices and attempt to obtain the records.

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the January - February 2020 Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included 3 Safety Director Bulletins. Mr. Prince referred to a copy of the BRIT Safety Grant Program memorandum which was included in the agenda. Mr. Prince reviewed the information and indicated all submissions should be sent to the Hardenbergh Insurance Group. Mr. Prince advised that concluded his report unless there were any questions.

Chairman Sheehan advised Mr. Czarnecki had inspected the playgrounds in the fall and he wanted him to return in the spring. Chairman Sheehan noted there were new basketball courts, pickleball courts and tennis courts at Atkinson Park. Mr. Prince stated he would coordinate the visits.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported the Safety and Accident Review Committee last met on February 4, 2020. Ms. Violetti advised Ms. VanOyen began the meeting stating she conducted two PEOSHA 30 log trainings which were well attended. It was suggested that the training be conducted earlier than January possibly before the holidays. In addition, the County Safety Department was working on scheduling a workers' compensation training with the employees of Rowan College of South Jersey-Cumberland Campus. Ms. Violetti noted her office was assisting with the scheduling and advised meetings were scheduled for February 26th and March 13th. Ms. Violetti reported the Committee also spoke about the Clearinghouse Program which Mr. Prince had discussed at one of the earlier meetings. Ms. Violetti advised the next supervisor to be invited to a Committee meeting would be the County Emergency Management Services Supervisor, Andy Lovell. Ms. Violetti noted he would be invited to the June meeting. Ms. Violetti advised the approved minutes of the meeting would be included with their September report. Ms. Violetti mentioned the agenda did include the approved minutes for the December 3, 2019 Safety and Accident Review Committee Meeting.

Ms. Violetti referred to a copy of the 2020 Claims Charter which was included in the agenda. Ms. Violetti advised there were no amendments. Executive Director requested the Charter be amended to include PERMA under the Commission Professionals since they will also handle the claims. Ms. Violetti advised she would make the change and requested a motion to adopt the Claim Charter with the addition of PERMA.

MOTION TO ADOPT THE CLAIMS CHARTER WITH THE AMENDMENT ADDING PERMA

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

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Scirrotto	CNA	4/2/2020	\$70.00	\$70.00

Ms. Violetti advised all terms and conditions were per the expiring policy and requested a motion for authorization.

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

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

Ms. Violetti referred to the County's Volunteer Accident Policy as noted below. Ms. Violetti advised the renewal premium was \$1,995. Ms. Violetti noted at the time the report was written she did not have the renewal premium. Ms. Violetti asked if there were any questions and requested a motion for authorization.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2020	\$1,995

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

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

Ms. Violetti advised that concluded her report unless there were any questions.

ATTORNEY: Mr. Long advised he did not have anything for open.

OLD BUSINESS:

NEW BUSINESS: Ms. Zeiders introduced Mr. Richard Crooks of her office. Ms. Zeiders advised Mr. Crooks started in September and would service the account along with Ms. Frey and Ms. Hobbs.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Jones
Second: Commissioner Burke
Vote: Unanimous

Seeing 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 Burke
Second: Commissioner Jones
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 32-20 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

MOTION TO APPROVE RESOLUTION 32-20, AUTHORIZING A CLOSED SESSION TO DISCUSS PAYMENT AUTHORIZATION REQUESTS (PARS) AND SETTLEMENT (SARS) RELATED TO PENDING OR ANTICIPATED LITIGATION

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Chairman Sheehan requested Mr. Long make the motion approving the PARS.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002179 FROM \$33,951.72 TO \$94,000 AN INCREASE OF \$60,048.28

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002179 FROM \$70,500 TO \$79,357.85 AN INCREASE OF \$8,857.85

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001607 FROM \$25,000 TO \$45,819.24 AN INCREASE OF \$30,819.24

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

MOTION TO ADJOURN:

Motion: Commissioner Jones
Second: Commissioner Burke
Vote: Unanimous

MEETING ADJOURNED: 10:09AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

Certificate of Insurance Report

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Historic Trust I - County of Gloucester	101 South Broad Street, 6th Fl Trenton, NJ 08608	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 RE: NJ Historic Trust Project No. 2019.1041 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 NJ Historic Trust Project No. 2019.1041	2/3/2020 #2424413	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	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Crime; Policy Term: 01/01/2020 - 01/01/2021; Policy #: 063813057; Policy Limits: \$1M Less Member Ded RE: Contract 20YTHP Human Services Planning Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Contract 20YTHP Human Services Planning Grant	2/3/2020 #2424416	GL AU EX WC OTH
H - Dept. of Children & Families I - County of Gloucester	Southern Business Office -CN#702 4 Echelon Plaza 1st Floor 201 Laurel Road Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Crime; Policy Term: 01/01/2020 - 01/01/2021; Policy #: 063813057; Policy Limits: \$1M Less Member Ded RE: Contract 20YTHP Human Services Planning Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Contract 20YTHP Human Services Planning Grant	2/3/2020 #2424418	GL AU EX WC OTH
H - Rowan University I - Rowan College of South Jersey	201 Mullica Hill Rd Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Company F: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Facility Rentals Rowan University, The State of New Jersey, and the New Jersey Educational Facilities Authority are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Facility Rentals for multiple events taking place during the current calendar year	2/6/2020 #2430358	GL AU EX WC OTH
H - Rowan University I - Rowan College of South Jersey	201 Mullica Hill Rd Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B:	2/6/2020 #2430359	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

		WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Company F: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Facility Rentals Rowan University, The State of New Jersey, and the New Jersey Educational Facilities Authority are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Facility Rentals for two events: March 4 and March 19th		
H - GCIA/CCP I - County of Gloucester	109 Budd Blvd Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of insurance with regard to participation of the Gloucester Co. Certified Gardeners in a Clean Communities Cleanup Project on County House Road at the Shady Lane Complex	2/7/2020 #2430436	GL AU EX WC OTH
H - GCIA-Office of Recycling Clean I - County of Gloucester	Communities Attn: Jeff Hamilton 503 Monroeville Rd Swedesboro, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of Insurance with respect to Gloucester County 4-H Clubs participation in Clean Communities activities for the current calendar year	2/7/2020 #2430438	GL AU EX WC OTH
H - Rutgers Cooperative Extension I - County of Gloucester	Youth Development of Gloucester Co 254 County House Rd Clarksboro, NJ 08020	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of insurance with regard to The	2/7/2020 #2430439	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

		State 4-H Horse Show		
H - Gloucester County 4-H Fair I - County of Gloucester	Association 254 County House Rd Clarksboro, NJ 08020	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of Insurance with respect to participants of the NJ State 4-H Small Animal Educational Symposium for the current calendar year	2/7/2020 #2430440	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association 254 County House Rd Clarksboro, NJ 08020	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of Insurance with respect to participants of Goaty Bunch Paint & Brush Party for the current calendar year	2/7/2020 #2430441	GL AU EX WC OTH
H - Gloucester County 4-H I - County of Gloucester	254 County House Rd Clarksboro, NJ 08020	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of Insurance with respect to The Gloucester County 4-H Fall Festival	2/7/2020 #2430442	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association 275 Bridgeton Pike Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of Insurance with respect to The Gloucester County 4-H Fall Festival	2/7/2020 #2430443	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

H - Gloucester County Cultural & I - County of Gloucester	Heritage Commission 1400 Tanyard Road Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of insurance as respects participation of the Gloucester Co. Certified Gardeners and the Whitall House Volunteers, in 2 Family History Days at Red Bank Battlefield Park on April 25 and June 20, 2020, from 9 am until 6 pm each day.	2/7/2020 #2430444	GL AU EX WC OTH
H - Gloucester Co 4-H Fair Assn. I - County of Gloucester	PO Box 149 Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 RE: 4-H Fall Festival & Pumpkin Chunkin, Saturday October 3, 2020 Evidence of insurance with regard to Gloucester Co. 4-H participation in the 4-H Fall Festival & Pumpkin Chunkin, Saturday October 3, 2020 (rain date Sunday, Oct. 4), noon until 10 pm. Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062	2/7/2020 #2430445	GL AU EX WC OTH
H - Delaware River Port Authority of I - County of Gloucester	PA & NJ One Port Center, 2 Riverside Drive PO Box 1949 Camden, NJ 08101	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Gloucester License Agreement. The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Commercial General Liability Policy if and to the extent required by	2/7/2020 #2430446	GL AU EX WC OTH

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		written contract. A waiver of subrogation applies to the above-referenced Commercial General Liability Policy as required and to the extent required by written contract and permitted by law.		
H - Gloucester County 4-H Fair I - County of Gloucester	Association PO Box 149 Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of Insurance with respect to The Gloucester County 4-H Fall Festival at the Gloucester County 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062 on Saturday, October3, 2020 from 12:00pm to 10:00pm with a Rain Date on Sunday, October 4, 2020	2/7/2020 #2430561	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association PO Box 149 Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of Insurance with respect to The Gloucester County 4-H Fall Festival at the Gloucester County 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062 4-H Fair being held July 23 thru July 26, 2020 (Wednesday thru Wednesday) from 6:00am Wednesday thru Monday 8:00pm at the Gloucester County 4-H Fairgrounds.	2/7/2020 #2430564	GL AU EX WC OTH
H - Inspira Health Network, Inc. I - Rowan College of South Jersey	ATTN: Emily Turnure MSN RN NEA BC Network Director Education 1505 West Sherman Ave Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing, Diagnostic Medical Sonography, Physical Therapist Assistant, Certified Clinical Medical Assistant, Phlebotomy, Urgent Care Centers, EKG, and Radiography Programs per the clinical site agreement	2/7/2020 #2430589	GL AU EX WC OTH
H - Inspira Health Network, Inc. I - Rowan College of South Jersey	ATTN: Emily Turnure Network Director Education 1505 West Sherman Ave. Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B:	2/7/2020 #2430590	GL AU EX WC OTH

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		WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing, Diagnostic Medical Sonography, Physical Therapist Assistant, Certified Clinical Medical Assistant, Phlebotomy, Urgent Care Centers, EKG, and Radiography Programs per the clinical site agreement. Rowan College of South Jersey has a \$5,000 SIR on GL/Professional.		
H - Inspira Health Network, Inc. I - Rowan College of South Jersey	ATTN: Emily Turnure Network Director Education 1505 West Sherman Ave. Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing, Diagnostic Medical Sonography, Physical Therapist Assistant, Certified Clinical Medical Assistant, Phlebotomy, Urgent Care Centers, EKG, Computed Tomography, and Magnetic Resonance Imaging, and Radiography Programs per the clinical site agreement	2/10/2020 #2431661	GL AU EX WC OTH
H - Inspira Health Network, Inc. I - Rowan College of South Jersey	ATTN: Emily Turnure Network Director Education 1505 West Sherman Ave. Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing, Diagnostic Medical Sonography, Physical Therapist Assistant, Certified Clinical Medical Assistant, Phlebotomy, Urgent Care Centers, EKG, Computed Tomography, and Magnetic Resonance Imaging, and Radiography Programs per the clinical site agreement	2/10/2020 #2431663	GL AU EX WC OTH
H - Jefferson Health I - Rowan College of South Jersey	Attn: Darlene Lord 1099 White Horse Road Voorhees, NJ 08043	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing, Diagnostic Medical Sonography, Physical Therapist Assistant, Certified Clinical Medical Assistant, Phlebotomy, Urgent Care Centers, EKG, Computed Tomography, and Magnetic Resonance Imaging, and Radiography Programs per	2/10/2020 #2431665	GL AU EX WC OTH

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		the clinical site agreement.		
H - AtlantiCare Regional Medical I - Rowan College of South Jersey	Center 2500 English Creek Avenue, Building 500 Egg Harbor Township, NJ 08234	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Holder Name Cont.: ATTN: Ernesto Cerdano, Ph.D, CRA, RT, CV, CT, FAHRA, FACHE Corporate Director of Radiology Services Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Diagnostic Medical Sonography, Nuclear Medicine Technology, Radiography, Computed Tomography, and Magnetic Resonance Imaging clinical site agreement.	2/10/2020 #2431667	GL AU EX WC OTH
H - Rowan University I - County of Gloucester	201 Mullica Hill Road Glassboro, NJ 08028	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of Insurance with respects to Use of Rowan University Athletics gymnasium, track and fields for games and practices on a as needed basis throughout the current calendar year	2/10/2020 #2431668	GL AU EX WC OTH
H - State of NJ Department of I - Cumberland County	Children and Families Southern Business Office, 4 Echelon Plaza, 1st Floor 201 Laurel Road Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 RE: Child Advocacy Center Treatment Contract The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Child Advocacy Center Treatment Contract #20EHFS	2/10/2020 #2431669	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association Attn: Jennifer Coles PO Box 149 Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 RE: 4-H Gaming Horse Show Evidence of insurance with respects to All participants of The Gloucester County 4-H Gaming Horse Show being held on Friday, May 8, 2020	2/10/2020 #2431681	GL AU EX WC OTH

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		@ 5:00pm thru 10:00pm at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062		
H - Gloucester County 4-H Fair I - County of Gloucester	Association Attn: Jennifer Coles PO Box 149 Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 RE: 4-H Dressage Horse Show Evidence of insurance with respects to All participants of The Gloucester County 4-H Dressage Horse Show being held on Friday, May 16, 2020 @ 6:00pm thru Saturday, May 17, 2020 @ 10:00pm at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062	2/10/2020 #2431682	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association Attn: Jennifer Coles PO Box 149 Clayton, NJ 08312	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 RE: 4-H Western/English Horse Show Evidence of insurance with respects to All participants of The Gloucester County 4-H Western/English Horse Show being held on Friday, April 24, 2020 @ 6:00pm thru Saturday, April 25, 2020 @ 10:00pm and Saturday, June 6, 2020 @ 6:00pm thru Sunday, June 7, 2020 @ 10:00pm at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062	2/10/2020 #2431683	GL AU EX WC OTH
H - Rowan University I - County of Gloucester	201 Mullica Hill Rd Glassboro, NJ 08028	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Facility Rentals Rowan University, The State of New Jersey, and the New Jersey Educational Facilities Authority are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to Facility Rentals for multiple events taking place for two events: March 4 and March 19th	2/10/2020 #2432759	GL AU EX WC OTH
H - Delaware River Port Authority of I - County of Gloucester	PA & NJ One Port Center, 2 Riverside Drive PO Box 1949	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage;	2/10/2020 #2434657	GL AU EX WC OTH

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	Camden, NJ 08101	Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the Gloucester License Agreement. The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Commercial General Liability Policy if and to the extent required by written contract. A waiver of subrogation applies to the above-referenced Commercial General Liability Policy as required and to the extent required by written contract and permitted by law.		
H - Delaware River Port Authority of I - County of Gloucester	PA & NJ One Port Center, 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies if required by written contract as respects the Gloucester License Agreement. A waiver of subrogation applies to the above-referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response.	2/10/2020 #2434705	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a/ Gloucester County Dream Park 400 Route 130 South Logan Township, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003;	2/11/2020 #2434835	GL AU EX WC OTH

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		Policy Limits: \$15,000,000 Evidence of insurance with regard to The NJ State 4-H Championship Horse Show being hosted by Gloucester County 4-H at the Gloucester County Dream Park Equestrian Center 400 US 130, Logan Twp. NJ 08085 on Thursday August 20, 2020 thru Monday August 24, 2020 from the hours of 7:00am Thursday thru to 12:00pm Monday		
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a/ Gloucester County Dream Park 400 Route 130 South Logan Township, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 RE: The NJ State 4-H Championship Horse Show at the Gloucester County Dream Park Equestrian Center The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The NJ State 4-H Championship Horse Show being hosted by Gloucester County 4-H at the Gloucester County Dream Park Equestrian Center 400 US 130, Logan Twp. NJ 08085 on Thursday August 20, 2020 thru Monday August 24, 2020 from the hours of 7:00am Thursday thru to 12:00pm Monday	2/13/2020 #2435420	GL AU EX WC OTH
H - WCK Walls Elementary School I - Rowan College of South Jersey	320 Grant Ave Pitman, NJ 08071	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance.	2/14/2020 #2436472	GL AU EX WC OTH
H - NJ Dept of Human Serv(DHS) Div I - County of Gloucester	of Mental Health & Addiction Serv Bureau of Contract Admin, 5 Commerce Way PO Box362 Hamilton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 RE: 2020 Grant All operations usual to County Governmental Entity including certificate holder is additional insured for General Liability but only with respects to the negligent acts of the named insured as respects to 2020 Grant	2/14/2020 #2436493	GL AU EX WC OTH
H - Logan Township Board of I - County of Gloucester	Education 110 South School Lane Logan Township, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of insurance with respects to	2/18/2020 #2436581	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

		Gloucester County Parks and Recreations summer theater rehearsals and productions to be held at Logan Elementary School		
H - Rowan College at South Jersey I - County of Gloucester	1400 Tanyard Road Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of insurance with respects to Gloucester County Parks and Recreations summer theater productions to be held at Rowan College at South Jersey	2/18/2020 #2436582	GL AU EX WC OTH
H - GCIA Clean Communities Program I - County of Gloucester	109 Budd Blvd. Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of Insurance with respect to Gloucester County 4-H Clubs participation in Clean Communities activities for the current calendar year	2/18/2020 #2436588	GL AU EX WC OTH
H - GCIA Clean Communities Program I - County of Gloucester	109 Budd Blvd. Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; 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: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Evidence of Insurance with respect to Gloucester County 4-H Clubs participation in Clean Communities activities for the 2020 year	2/18/2020 #2436589	GL AU EX WC OTH
H - PBF Energy I - County of Gloucester	800 Billingsport Road Paulsboro, NJ 08066	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of insurance for the students enrolled in PTE 102 for the spring semester are planning a field trip to Paulsboro Refining Company, owned by PBF Energy.	2/20/2020 #2437343	GL AU EX WC OTH
H - PBF Energy I - County of Gloucester	800 Billingsport Road Paulsboro, NJ 08066	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC &	2/20/2020 #2437353	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

		Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of insurance for the students enrolled in PTE 102 for the spring semester are planning a field trip to Paulsboro Refining Company, owned by PBF Energy.		
H - PBF Energy I - Rowan College of South Jersey	800 Billingsport Road Paulsboro, NJ 08066	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of insurance for the students enrolled in PTE 102 for the spring semester are planning a field trip to Paulsboro Refining Company, owned by PBF Energy.	2/20/2020 #2437354	GL AU EX WC OTH
H - County of Gloucester Board of I - Rowan College of South Jersey	Chosen Freeholders It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Friendly visitor grant award #081	2/20/2020 #2437357	GL AU EX WC OTH
H - Gloucester County Improvement I - County of Gloucester	Authority d/b/a/ Gloucester County Dream Park 400 Route 130 South Logan Township, NJ 08085	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Re: Rabbit Show being held by the Paw Prints 4-H Rabbit Club Of Gloucester County Evidence of insurance with regard to Rabbit Show being held by the Paw Prints 4-H Rabbit Club Of Gloucester County at the Dream Park, 400 Route 130 South, Logan Twp., N.J. 08085, from Friday March 13, 2020, 12:00pm to 9:00pm thru Saturday, March 14, 2020, 5:30am to 6:00pm	2/21/2020 #2437972	GL AU EX WC OTH
H - County of Gloucester Board of I - Rowan College of South Jersey	Chosen Freeholders It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Friendly visitor grant award #081	2/27/2020 #2446017	GL AU EX WC OTH
H - County of Gloucester Board of I - Rowan College of South Jersey	Chosen Freeholders It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Stressbusters grant award 022	2/27/2020 #2446018	GL AU EX WC OTH
H - County of Gloucester Board of	Chosen Freeholders	Rowan College of South Jersey has a \$5,000 SIR on	2/27/2020	GL AU EX

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 2/1/2020 To 3/1/2020

I - Rowan College of South Jersey	It's Department & Agencies et al PO Box 337 Woodbury, NJ 08096	GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Wellness Program grant award #034	#2446019	WC OTH
Total # of Holders: 47				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Washington Township Board of I - Rowan College of South Jersey	Education 206 East Holly Ave Sewell, NJ 08080	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company F: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respects to Use of outdoor turf field for practice and training for the current calendar year	3/6/2020 #2457612	GL AU EX WC OTH
H - Washington Township Board of I - Rowan College of South Jersey	Education 206 East Holly Ave Sewell, NJ 08080	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company F: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respects to Use of track at Washington Twp. High School for physical training assessments	3/6/2020 #2457613	GL AU EX WC OTH
H - Washington Township Board of I - County of Gloucester	Education Washington Township School District 206 East Holly Ave. Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Crime; Policy Term: 01/01/2020 - 01/01/2021; Policy #: 063813057; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 Certificate holder is additional insured where obligated by virtue of a written contract or written mutual aid agreement or other written agreement with the Named Assured, but only in respect to acts or operations by or on behalf of the Named Assured, and subject to the limitations on coverage contained in any such written contract or written mutual aid agreement or other written agreement.	3/6/2020 #2457741	GL AU EX WC OTH
H - Washington Township Board of I - County of Gloucester	Education 266 East Holly Ave Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Crime; Policy Term: 01/01/2020 - 01/01/2021; Policy #: 063813057; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2020 - 01/01/2021; Policy #:EONG2900786A003; Policy Limits: \$15,000,000 RE: Use of facility as a polling place in the current calendar year All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place in the current calendar year	3/6/2020 #2457755	GL AU EX WC OTH

Gloucester County Insurance Commission

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H - Foley, Inc. I - Gloucester County Improvement Authority	2975 Galloway Road Bensalem, PA 19020	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of insurance regarding Caterpillar Contract Number: 032119-CAT	3/10/2020 #2458407	GL AU EX WC OTH
H - Cumberland County Technical I - Rowan College of South Jersey	Education Center 3400 College Drive Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Evidence of Insurance with respect to Facilities use for Science Labs and Early College High School throughout year and Athletic Outdoor Complex throughout year	3/10/2020 #2458408	GL AU EX WC OTH
H - Rhiel's Towing I - Rowan College of South Jersey	185 Timberlane Road Clarksboro, NJ 08020	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company F: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respects to Auto Extrication program assistance. Rhiels employees will be moving vehicles around with their equipment.	3/16/2020 #2464962	GL AU EX WC OTH
H - Protective Equipment Marketing I - Rowan College of South Jersey	1025 Lanbrecht Road Frankfort, IL 60423	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company F: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respects to demonstrating and supplying tools for extrication programs	3/16/2020 #2464963	GL AU EX WC OTH
H - Erma Volunteer Fire Company I - Rowan College of South Jersey	415 Breakwater Road Lower Township, NJ 08204	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company F: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respects to Auto Extrication program. Our employees will be training at the Erma Fire Co with their equipment.	3/16/2020 #2464964	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

H - Agape Medical Center I - Rowan College of South Jersey	1138 E Chestnut Ave, Suite 8b Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance with respects to Workforce Development. Medical Assistant students will perform administrative duties: patient vital signs, triaging patients, etc.	3/16/2020 #2464967	GL AU EX WC OTH
H - Cumberland County Technical I - Rowan College of South Jersey	Education Center 3400 College Drive Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company F: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance with respect to Facilities use for Science Labs and Early College High School throughout year and Athletic Outdoor Complex throughout year	3/18/2020 #2465523	GL AU EX WC OTH
H - Garden State Highway Products, I - County of Gloucester	Inc. 301 Riverside Drive, Building D Millville, NJ 08332	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: (2)Solar Tech Message Boards 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 Rented/Leased Contractors Equipment: (2)Solar Tech Message Boards - Value \$18,000 Each, VIN#S: 4GM2M15113E412297 & 4GM2M151141408795.	3/20/2020 #2466859	GL AU EX WC OTH
H - New Jersey Historical Commission I - Rowan College of South Jersey	Department of State 33 West State Street Trenton, NJ 08608	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of Insurance with respect FY20 Local History Development Grant from the New Jersey Historical Commission.	3/26/2020 #2476652	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

H - New Jersey Historical Commission I - Rowan College of South Jersey	Department of State 33 West State Street Trenton, NJ 08608	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of Insurance with respect Local History Development Grant from the New Jersey Historical Commission.	3/26/2020 #2476653	GL AU EX WC OTH
H - New Jersey Historical Commission I - Rowan College of South Jersey	Department of State 33 West State Street Trenton, NJ 08608	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of Insurance with respect Local History Development Grant from the New Jersey Historical Commission.	3/26/2020 #2476654	GL AU EX WC OTH
H - New Jersey Historical Commission I - Rowan College of South Jersey	Department of State 33 West State Street Trenton, NJ 08608	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of Insurance with respect Local History Development Grant from the New Jersey Historical Commission.	3/26/2020 #2476655	GL AU EX WC OTH
Total # of Holders: 16				

APPENDIX III

Client Activity Report



CLIENT ACTIVITY REPORT

MARCH 2020

GCHIC - Gloucester County Health Insurance Commiss

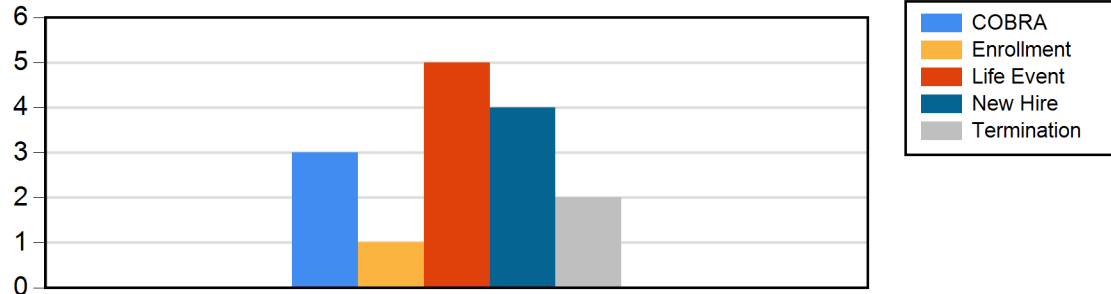
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore, 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

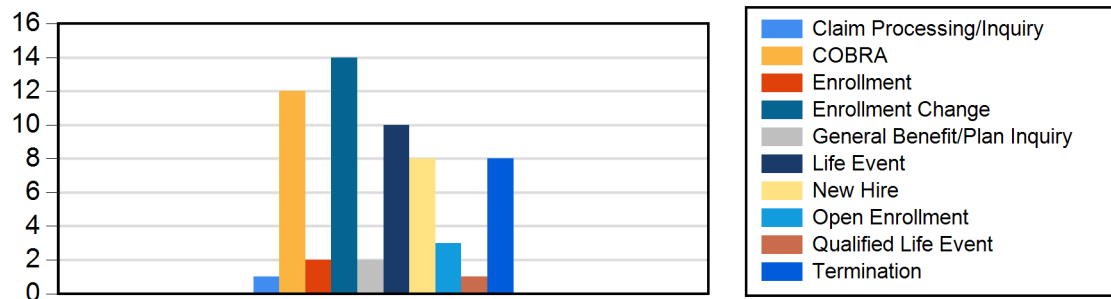
From: 3/1/2020 To: 3/31/2020

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MARCH)	# of Issues
COBRA	3
Enrollment	1
Life Event	5
New Hire	4
Termination	2
Total for Subject	15



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	12
Enrollment	2
Enrollment Change	14
General Benefit/Plan Inquiry	2
Life Event	10
New Hire	8
Open Enrollment	3
Qualified Life Event	1
Termination	8
Total for Subject	61

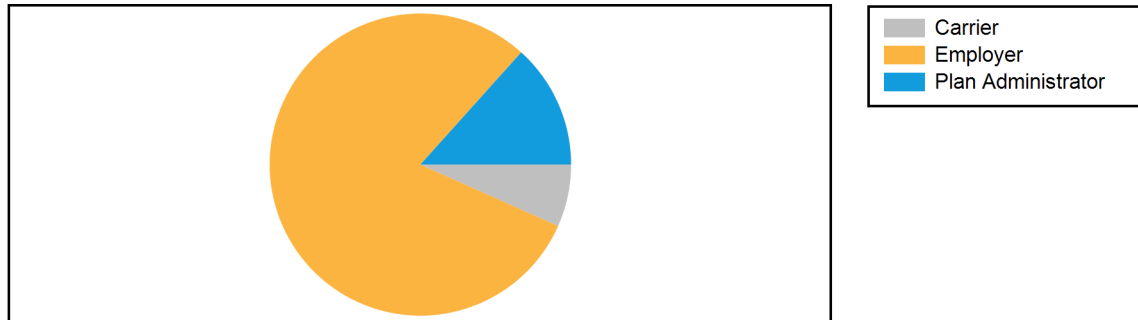


CLIENT ACTIVITY REPORT

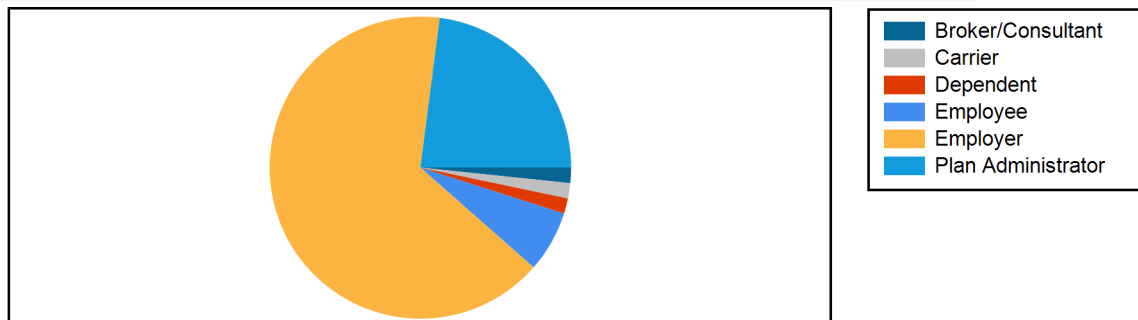
From: 3/1/2020 To: 3/31/2020

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (MARCH)	# of Issues
Carrier	1
Employer	12
Plan Administrator	2
Total for Call Source	15



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Carrier	1
Dependent	1
Employee	4
Employer	40
Plan Administrator	14
Total for Call Source	61

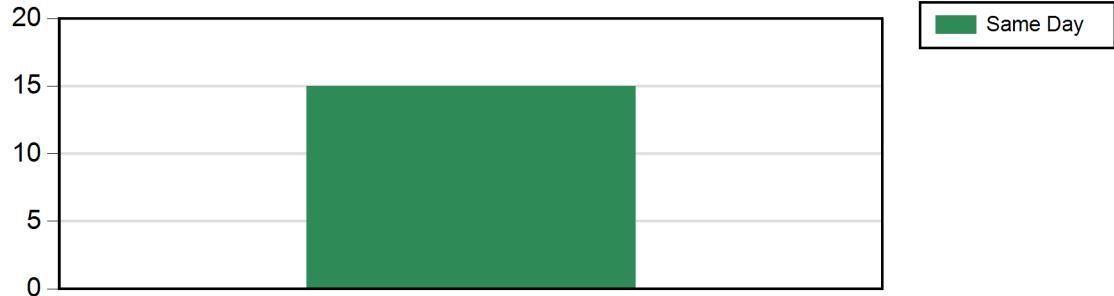


CLIENT ACTIVITY REPORT

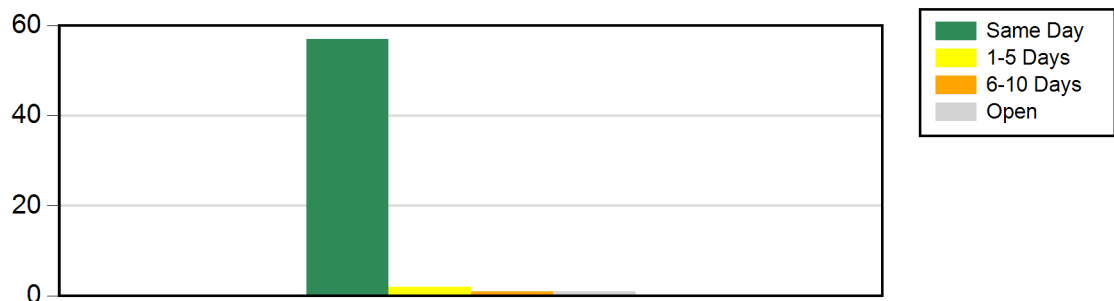
From: 3/1/2020 To: 3/31/2020

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (MARCH)	# of Days	%
Same Day	15	100%
Total for Time Range	15	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	57	95%
1-5 Days	2	3%
6-10 Days	1	2%
Total for Time Range	60	100%



DETAIL (YTD)		From: 1/1/2020 To: 3/31/2020		
Received	Call Source	Subject	Status	Closed Time
1/3/2020	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/3/2020	Employer	Open Enrollment	Closed	Same Day
1/6/2020	Employer	Enrollment Change	Closed	Same Day
1/7/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/10/2020	Employer	Life Event	Closed	1-5 Days
1/10/2020	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 3/1/2020 To: 3/31/2020

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 3/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employer	Open Enrollment	Closed	Same Day
1/13/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employer	Open Enrollment	Closed	Same Day
1/13/2020	Employee	Life Event	Closed	Same Day
1/15/2020	Employer	Enrollment Change	Closed	Same Day
1/16/2020	Employee	COBRA	Closed	6-10 Days
1/16/2020	Dependent	COBRA	Closed	Same Day
1/21/2020	Employer	New Hire	Closed	Same Day
1/22/2020	Employer	Enrollment	Closed	Same Day
1/23/2020	Employer	Enrollment Change	Closed	Same Day
1/24/2020	Plan Administrator	Termination	Closed	Same Day
1/24/2020	Plan Administrator	COBRA	Closed	Same Day
1/27/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
2/4/2020	Employer	Claim Processing/Inquiry	Closed	1-5 Days
2/7/2020	Broker/Consultant	Enrollment Change	Closed	Same Day
2/10/2020	Employer	New Hire	Closed	Same Day
2/10/2020	Employer	Life Event	Closed	Same Day
2/10/2020	Employer	Qualified Life Event	Closed	Same Day
2/10/2020	Employer	Enrollment Change	Closed	Same Day
2/10/2020	Employee	New Hire	Open	
2/10/2020	Plan Administrator	COBRA	Closed	Same Day
2/10/2020	Plan Administrator	Termination	Closed	Same Day
2/10/2020	Plan Administrator	COBRA	Closed	Same Day
2/12/2020	Employer	Life Event	Closed	Same Day
2/13/2020	Employer	New Hire	Closed	Same Day
2/13/2020	Employer	Termination	Closed	Same Day
2/13/2020	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 3/1/2020 To: 3/31/2020

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 3/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/14/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/24/2020	Employer	Life Event	Closed	Same Day
3/2/2020	Employer	New Hire	Closed	Same Day
3/3/2020	Employer	New Hire	Closed	Same Day
3/3/2020	Employer	Life Event	Closed	Same Day
3/3/2020	Employer	Life Event	Closed	Same Day
3/9/2020	Employer	Life Event	Closed	Same Day
3/10/2020	Plan Administrator	COBRA	Closed	Same Day
3/11/2020	Employer	Termination	Closed	Same Day
3/16/2020	Employer	New Hire	Closed	Same Day
3/16/2020	Employer	New Hire	Closed	Same Day
3/20/2020	Employer	Life Event	Closed	Same Day
3/23/2020	Carrier	COBRA	Closed	Same Day
3/23/2020	Employer	Life Event	Closed	Same Day
3/26/2020	Employer	Enrollment	Closed	Same Day
3/27/2020	Employer	Termination	Closed	Same Day
3/30/2020	Plan Administrator	COBRA	Closed	Same Day