

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS**

**THURSDAY, DECEMBER 10, 2020**

**9:30 AM**

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

**OR**

**Join Zoom Meeting via computer Link**

**<https://zoom.us/j/5795069590>**

**The Gloucester County Insurance Commission will conduct its December 10, 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: December 10, 2020**  
**9:30 AM**

- ☐ MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ
  - ☐ ROLL CALL OF COMMISSIONERS
  - ☐ APPROVAL OF MINUTES: October 22, 2020 Open Minutes.....Appendix I  
October 22, 2020 Closed Minutes.....sent via e-mail
  - ☐ CORRESPONDENCE: None
  - ☐ COMMITTEE REPORTS:
    - ☐ Safety Committee: .....Verbal
    - ☐ Claims Committee: .....Verbal
  - ☐ EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA
    - Executive Director's Report..... Pages 3-30
  - ☐ EMPLOYEE BENEFITS – Conner Strong & Buckelew
    - Monthly Reports..... Appendix III
  - ☐ TREASURER- Tracey Giordano
    - Resolution **68-20** November Bill List – *Motion* ..... Pages 31-32
    - Resolution **69-20** Supplement November Bill List – *Motion*..... Page 33
    - Resolution **70-20** November Benefit Bill List – *Motion* ..... Page 34
    - Resolution **71-20** December Bill List – *Motion*..... Page 35
    - Resolution **72-20** December Benefit Bill List – *Motion*..... Page 36
    - September Monthly Treasurer Reports ..... Pages 37-38
  - ☐ CLAIMS SERVICE - PERMA
    - Mandatory Year-End Claims Reporting Memorandum ..... Page 39
  - ☐ CLAIMS SERVICE– Inservco Insurance Services, Inc.
    - Resolution **73-20** Authorizing Disclosure of Liability Claims Check Register - *Motion* ..... Page 40
    - Liability Claim Payments –10/1/20 to 10/31/20 ..... Pages 41-42
    - Liability Claim Payments –11/1/20 to 11/30/20 ..... Pages 43-44
  - ☐ MANAGED CARE– Medlogix, Jen Goldstein
    - Monthly Report ..... Page 45
  - ☐ NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting
    - Monthly Report ..... Pages 46-51
  - ☐ RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR
    - Hardenbergh Insurance Group
    - Monthly Report ..... Pages 52-61
  - ☐ ATTORNEY –Marmero Law, LLC..... Verbal

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) ..... Pages 62-63**  
**Resolution [74-20](#) Executive Session for purpose as permitted by the Open Public Meetings Act,**  
**more specifically to discuss PARS related to pending or anticipated litigation as identified in**  
**the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.**  
**and attached to this agenda**
- ☐ Motion for Executive Session

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [January 28, 2021, 1:00 PM](#)**

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 10, 2020

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2021 Property and Casualty Budget Introduction (Pages 6-7)** – Attached on page 6 for your review and discussion is the proposed 2021 Property & Casualty Budget in the amount of **\$6,884,021**. The introductory budget represents an overall increase of **\$244,275** or **3.68%**. The proposed budget was previously discussed with the Chairman, Commission Treasurer and Commission Risk Manager.

The NJCE portion of the budget is on line 9. The NJCE introduced their budget at the November 19, 2020 meeting. Please note that the CELJIF premium increase is due to current market conditions, adverse loss experience and exposures increases. The excess liability premium also increased due to current marketing conditions and losses trending upwards but more importantly reflects the NJCE Board of Commissioners decision last year not increase this item by \$1 million after adoption of the NJCE Budget as the Board of Commissioners chose to absorb the difference for 2020.

A copy of the proposed assessments for the member entities are included on page 7. The annual assessment would be billed in three installments and payable as follows: 40% due on 3/15/21, 30% on 5/15/21 and 30% on 10/15/21. The Fund Office will advertise the proposed 2021 budget in the applicable newspapers.

- ☐ **Motion to introduce the 2021 Property and Casualty Budget in the amount of 6,884,021 and schedule a public hearing on January 28, 2021 at 1:00 PM via Zoom**
- ☐ **2021 Health Dental Budget Introduction (Page 8)** – Attached on page 8 for your review and discussion is the proposed 2021 Health Dental Budget in the amount of **\$702,438**. The introductory budget represents an overall increase of **\$111,472** or **18.86%**. A copy of the budget was previously sent to the Chairman and Commission Treasurer for their review. The Fund Office will advertise the proposed 2021 budget in the applicable newspapers.
- ☐ **Motion to introduce the 2021 Health Dental Budget in the amount of \$702,438 and schedule a public hearing on January 28, 2021 at 1:00 PM via Zoom**
- ☐ **Marmero Law, LLC (Pages 9-10)** - We received notification that Grace, Marmero and Associates, LLP has changed their name to Marmero Law, LLC. Included in the agenda on page 9 is Resolution 67-20, Authorizing Execution of an Addendum to the Service Agreement Between the Gloucester County Insurance Commission and Commission. Also

included in the agenda on page 10 is a copy of the Addendum. Al Marmero, Esq. will be the designated representative.

**❑ Motion to adopt Resolution 67-20, Authorizing Execution of an Addendum to the Service Agreement Between the Gloucester County Insurance Commission and Commission**

- ❑ RFP's for Professional Services (Page 11)** – The Fund Office prepared the Request for Proposals for the positions of Actuary, Auditor, Nurse Case Manager, Functional Capacity Testing & Evaluation Services, Commission Attorney, and Defense Panel. The responses were due on November 6, 2020. Included in the agenda on page 11 is a summary of the vendors who responded to the RFP. A Request for Proposals was also issued for Managed Care Services and the responses were due on November 24, 2020. One response was received from the incumbent, Medlogix. All responses were reviewed and evaluated by the Commissioners. The responses will be discussed and recommendations rendered at the meeting. A resolution for the appointments will be presented at the January meeting.

**❑ Motion to approve a one year appointment for the vendors listed below effective January 1, 2021**

- |                         |  |
|-------------------------|--|
| • Actuary               | <u>Actuarial Advantage</u>               |
| • Auditor               | <u>Bowman &amp; Company, LLP</u>         |
| • Commission Attorney   | <u>Marmero Law, LLC</u>                  |
| • Nurse Case Manager    | <u>Susan Schaefer, LLC</u>               |
|                         | <u>Medlogix</u>                          |
| • Defense Panel         | <u>Madden &amp; Madden</u>               |
|                         | <u>Parker McCay</u>                      |
|                         | <u>Chance &amp; McCann</u>               |
|                         | <u>Capehart Scatchard- WC- Higbee</u>    |
|                         | <u>Capehart Scatchard – Liab - Corea</u> |
|                         | <u>Brown &amp; Connery, LLP</u>          |
|                         | <u>John A. Alice</u>                     |
| • Managed Care Services | <u>Medlogix</u>                          |

- ❑ Functional Capacity Testing & Evaluation Services** - We did not receive any responses for the Functional Capacity Testing and Evaluation Services position. It is our understanding this service is not being used. We should discuss further during the meeting.
- ❑ NJ Excess Counties Insurance Fund (NJCE) (Pages 12-16)** The NJCE last met on November 18, 2020. A written summary is included in the agenda on pages 12-16. At that meeting the 2021 NJCE Budget was introduced in the amount of \$27,088,279. The Board of Commissioners also authorized a \$2 million dividend but will determine prior to the December meeting how that will be distributed. Budget Adoption is scheduled for December 18, 2020 at 9:30 AM.

- ❑ **Certificate of Insurance Reports (Pages 17-19)** – Included in the agenda on pages 17-19 are the certificate of issuance reports from the NJCE listing those certificates issued for the months of October and November. There were 6 certificate of insurances issued during the month of October and 2 in November.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 20-22)** - Included in the agenda on pages 20-22 is a copy of the Property & Casualty Financial Fast Track Report for the month of September. As of **September 30, 2020** there is a statutory surplus of **\$2,659,417**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,982,687**. The total cash amount is **\$3,377,838**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 23-25)** - Included in the agenda on pages 23-25 is a copy of the NJCE Financial Fast Track Report for the month of September. As of **September 30, 2020** there is a statutory surplus of **\$18,919,992**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$3,607,551. The total cash amount is **\$32,472,743**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 26)** – Included in the agenda on page 26 is a copy of the Health Benefits Financial Fast Track for the month of September. As of **September 30, 2020** there is a statutory surplus of **\$240,258**. The total cash amount is **\$275,257**.
- ❑ **Claim Tracking Reports (Pages 27-30)** - Included in the agenda on pages 27-30 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of September 30, 2020. The Executive Director will review the reports with the Commission.
- ❑ **2021 Proposed Meeting Schedule** – Below are the proposed meeting dates for 2021. The start time of the meetings will be at 1:00 PM. The 2021 GCIC Reorganization meeting is scheduled for January 28, 2021. If the dates are acceptable a resolution will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed.

*January 28, February 25, April 22, June 24, September 23, October 28 and December 9*

- ❑ **Moody’s Investor Service Report (Appendix II)** – Moody’s recently asked to do an article on MEL and NJCE JIF’s with primary focus on their respective cyber risk control program. However, after several discussions the article was broadened to touch on other benefits derived from membership in MEL and NJCE. Although the article is heavily weighted towards MEL successes we want to share it with our NJCE membership. Attached in Appendix II is a copy of the article which was just published.

GLOUCESTER COUNTY INSURANCE COMMISSION  
2021 PROPOSED BUDGET :

				Total	
		ANNUALIZED BUDGET FY2020	PROPOSED BUDGET FY2021	Increase/Decrease	
	APPROPRIATIONS			\$	%
	I. Claims and Excess Insurance				
	Claims				
1	Property	339,909	338,000	(1,909)	-0.56%
2	Liability	601,000	551,000	(50,000)	-8.32%
3	Auto	112,000	117,000	5,000	4.46%
4	Workers' Comp.	1,319,500	1,297,000	(22,500)	-1.71%
5					
6	Subtotal - Claims	2,372,409	2,303,000	(69,409)	-2.93%
7					
8	Premiums				
9	CEL JIF	2,080,942	2,083,878	2,936	0.14%
10					
11	SubTotal Premiums	2,080,942	2,083,878	2,936	0.14%
12	Total Loss Fund	4,453,351	4,386,878	(66,473)	-1.49%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment	88,890	91,646	2,756	3.10%
17	Safety Service	375,404	397,700	22,296	5.94%
18	General Expense				
19	Exec. Director	156,101	159,223	3,122	2.00%
20	Actuary	8,615	8,787	172	2.00%
21	Auditor	16,777	17,113	336	2.00%
22	Attorney	52,020	52,020	0	0.00%
23	Treasurer	22,724	25,000	2,276	10.02%
24	Underw riting Manager	63,012	64,272	1,260	2.00%
25					
26	Misc. Expense & Contingency	25,000	25,000	0	0.00%
27					
28	Total Fund Exp & Contingency	808,543	840,761	32,218	3.98%
29	Risk Managers	322,753	329,208	6,455	2.00%
30					
31					
32	XS JIF Ancilliary Coverage				
33	Excess Liability	114,066	317,033	202,967	177.94%
34	Property 150 x 110	61,111	51,925	(9,186)	-15.03%
35	POL/EPL	289,941	307,492	17,551	6.05%
36	Crime Program	6,357	6,803	446	7.02%
37	Medical Malpractice	445,515	493,204	47,689	10.70%
38	Pollution Liability	40,443	40,443	0	0.00%
39	Employed Lawyers Liab	25,176	26,435	1,259	5.00%
40	Cyber Liability/ Special Coverages	65,996	79,195	13,199	20.00%
41	Aviation	6,494	4,644	(1,850)	-28.49%
42	Marina Operators Liability	0	0	0	0.00%
43					
44	Total Ancilliary Coverages	1,055,099	1,327,174	272,075	25.79%
47					
48	Total FUND Disbursements	6,639,746	6,884,021	244,275	3.68%

	GLOUCESTER COUNTY INSURANCE COMMISSION													
	2021 PROPOSED ASSESSMENTS - Equalized Excluding Ancillary Coverages													
		2020			2021				Change \$			Change %		
<b>Member ID</b>	<b>Member Name</b>	<b>NJCE &amp; Commission</b>	<b>Ancillary</b>	<b>Total</b>	<b>NJCE &amp; Commission</b>	<b>Ancillary</b>	<b>Dividend</b>	<b>Total</b>	<b>NJCE &amp; Commission</b>	<b>Ancillary</b>	<b>Total</b>	<b>NJCE &amp; Commission</b>	<b>Ancillary</b>	<b>Total</b>
NJC006	Gloucester County	3,202,881	564,655	3,767,536	3,153,428	762,785	-	3,916,213	(49,453)	198,130	148,677	-1.54%	35.09%	3.95%
NJC007	Rowan College at Gloucester	577,977	100,054	678,031	590,605	109,420	-	700,025	12,628	9,366	21,994	2.18%	9.36%	3.24%
NJC008	Gloucester County	1,020,161	319,454	1,339,615	1,039,383	342,229	-	1,381,612	19,222	22,775	41,997	1.88%	7.13%	3.13%
NJC009	Gloucester County Utility	747,742	49,008	796,750	737,720	88,995	-	826,715	(10,022)	39,987	29,965	-1.34%	81.59%	3.76%
NJC010	Gloucester County Library	35,881	21,928	57,809	35,713	23,745	-	59,458	(169)	1,817	1,648	-0.47%	8.29%	2.85%
	<b>Grand Totals:</b>	<b>5,584,643</b>	<b>1,055,099</b>	<b>6,639,742</b>	<b>5,556,848</b>	<b>1,327,174</b>	<b>-</b>	<b>6,884,022</b>	<b>(27,795)</b>	<b>272,075</b>	<b>244,280</b>	<b>-0.50%</b>	<b>25.79%</b>	<b>3.68%</b>



GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND							
2020/2021 Budget Comparison based on claims through August 2020							
	Enrollment: As of August 2020						
	Delta Dental PPO Plus Premier - 788 covered Employees						
	County, Library, Division of Social Services						
	LINE ITEMS	Proposed Budget FY 2020	Proposed Budget FY 2021			Change \$	Change %
			County & Library	Division of Social Services	Totals		
1	<b>Self Insured Claims</b>						
2	Dental Claims	\$485,853	\$356,812	\$38,394	\$395,206	-\$90,647	-18.7%
3	<b>Subtotal</b>	<b>\$485,853</b>	<b>\$356,812</b>	<b>\$38,394</b>	<b>\$395,206</b>	<b>-\$90,647</b>	<b>-18.7%</b>
4	Change in Reserves	\$4,859	\$3,568	\$384	\$3,952		
5	<b>Projected Trend</b>	<b>\$19,628</b>	<b>\$14,370</b>	<b>\$1,597</b>	<b>\$15,966</b>	<b>-\$3,662</b>	<b>-18.66%</b>
6							
7							
8	<b>Subtotal Premiums</b>	<b>\$510,340</b>	<b>\$374,750</b>	<b>\$40,375</b>	<b>\$415,124</b>	<b>-\$95,216</b>	<b>-19%</b>
9							
10	<b>Reinsurance</b>						
11	Dental Claims		\$0	\$0		\$0	0%
12	<b>Subtotal Reinsurance</b>		<b>\$0</b>	<b>\$0</b>		<b>\$0</b>	<b>0%</b>
13							
14	<b>Claims Margin</b>	\$4,859	\$3,568	\$384	\$3,952	-\$906	-18.66%
15	<b>Benefit Adjustment</b>	\$2,749	\$0	\$0	\$0	-\$2,749	N/A
16	<b>Plan Design Changes</b>	\$0	\$107,441	\$11,575	\$119,016	\$119,016	
17	<b>COVID-19 Uncertainty Factor</b>	\$0	\$82,445	\$8,882	\$91,327	\$91,327	
18							
19	<b>Total Loss Fund</b>	<b>\$517,948</b>	<b>\$568,204</b>	<b>\$61,216</b>	<b>\$629,420</b>	<b>\$111,472</b>	<b>21.52%</b>
20							
21	<b>General Expenses</b>						
22	Legal	\$0	\$0	\$0	\$0	\$0	0%
23	Treasurer	\$0	\$0	\$0	\$0	\$0	0%
24	Benefits Consultant	\$40,206	\$40,206	\$0	\$40,206	\$0	0%
25	Dental TPA admin fees	\$32,812	\$32,812	\$0	\$32,812	\$0	0.00%
26	Misc/Cont	\$0	\$0	\$0	\$0	\$0	0%
27	Plan Documents	\$0	\$0	\$0	\$0	\$0	0%
28	<b>Total Expenses</b>	<b>\$73,018</b>	<b>\$73,018</b>	<b>\$0</b>	<b>\$73,018</b>	<b>\$0</b>	<b>0.00%</b>
29							
30	<b>Total Employee Contributions</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>0%</b>
31	<b>Total Budget</b>	<b>\$590,966</b>	<b>\$641,222</b>	<b>\$61,216</b>	<b>\$702,438</b>	<b>\$111,472</b>	<b>18.86%</b>
	<b>Plan Design Changes Include:</b>						
	-Cover dependent children to the end of the year in which they turn 26 (+1%)						
	-Increase Calendar Year Maximum to \$2,000 (+14.7%)						
	-Add coverage for dentures and other major services at 70% (+7.8%)						

<b>RESOLUTION NO. 67-20</b>
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**RESOLUTION AUTHORIZING EXECUTION OF AN ADDENDUM TO THE SERVICE AGREEMENT BETWEEN THE GLOUCESTER COUNTY INSURANCE COMMISSION AND COMMISSION ATTORNEY**

**WHEREAS**, the GCIC and Commission Attorney entered into a Service Agreement dated January 1, 2020 and expires on December 31, 2020; and

**WHEREAS**, as of October 16, 2020 the name of the law firm of the Commission Attorney was changed from Grace, Marmero and Associates, LLP to Marmero Law, LLC; and

**WHEREAS**, there exists the need for GCIC to acknowledge the name change of Commission Attorney and to authorize execution of an addendum to the Service Agreement acknowledging the name change on any and all GCIC documents referencing the name Marmero Law, LLC.

**NOW, THEREFORE BE IT RESOLVED**, the GCIC has authorized the execution of the addendum to the Service Agreement between the GCIC and Commission Attorney. The addendum to the Service Agreement is attached hereto.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 10, 2020.

**ADOPTED:**

\_\_\_\_\_  
**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

\_\_\_\_\_  
**MICHAEL BURKE, VICE CHAIRMAN**

**ADDENDUM TO THE SERVICE AGREEMENT BETWEEN THE GLOUCESTER  
COUNTY INSURANCE COMMISSION AND COMMISSION ATTORNEY**

**THIS ADDENDUM**, made this 10<sup>th</sup> day of December, 2020, by and between the Gloucester County Insurance Commission (“GCIC”) and Marmero Law, LLC, formerly known as Grace, Marmero and Associates, LLP (“Commission Attorney”).

**WHEREAS**, the GCIC and Commission Attorney entered into a Service Agreement dated January 1, 2020 and expires on December 31, 2020; and

**WHEREAS**, as of October 16, 2020 the name of the law firm of the Commission Attorney was changed from Grace, Marmero and Associates, LLP to Marmero Law, LLC.

**NOTWITHSTANDING**, anything to the contrary contained in the Service Agreement for Professional Services Position of Commission Attorney for the GCIC, the Parties hereto agree to the following amendments to said Service Agreement:

1. The law firm of the Commission Attorney shall be known as Marmero Law, LLC.
2. The Parties hereto agree that the Service Agreement between the GCIC and Commission Attorney is hereby amended so that the Commission Attorney party to the Service Agreement is now Marmero Law, LLC, and said firm shall be bound by all of the terms and conditions of the Service Agreement.

All of the other terms and conditions of the Service Agreement shall remain in full force and effect.

**IN WITNESS WHEREOF**, this Addendum to the Service Agreement has been executed on this 10<sup>th</sup> day of December, 2020, for the purposes and the term specified herein.

**Gloucester County Insurance Commission**

**Marmero Law, LLC**

\_\_\_\_\_  
Timothy Sheehan, Chairman

\_\_\_\_\_  
Albert K. Marmero, Esq.

**Attest:**

\_\_\_\_\_  
Michael Burke, Vice Chairman

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
RFP PROPOSALS DUE NOVEMBER 6, 2020 AT 3:00 PM  
OPENING AT PARSIPPANY OFFICE

The opening of the RFP Proposals for the Gloucester County Insurance Commission took place at 2:00 PM at the Parsippany office.

The responses were opened by Cathy Dodd as follows:

<b><u>Position</u></b>	<b><u>Responses</u></b>
Actuary	Actuarial Advantage
Auditor	Bowman & Company, LLP
Defense Panel	Madden & Madden Parker McCay Chance & McCann Capehart Scatchard- WC- Higbee Capehart Scatchard – Liab - Corea Brown & Connery, LLP John A. Alice Eric M. Bernstein & Associates Cooper Levenson Barker, Gelfand, James & Sarvas
Nurse Case Manager	Susan Schaefer, LLC Medlogix
Functional Capacity Testing & Evaluation Services	
Commission Attorney	Marnero Law, LLC Parker McCay



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216  
Parsippany, NJ 07054-4412

**Date:** November 19, 2020  
**To:** Gloucester County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**Burlington County Fund Commissioner:** Executive Director introduced Commissioner Dina Rocco, Esq. as the new Burlington County representative to serve on the NJCE Board of Fund Commissioners.

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

**Executive Director reported on the following:**

**Financial Fast Track (FFT):** The FFT monitors underwriting income, claim expense, other expense, underwriting profit and statutory surplus. The report includes changes for the month, year to date, the prior year-end and the current fund balance for each item.

Executive Director stated that the fund's overall financial position as of September 30, 2020 shows a surplus of \$18,316,439 with \$3.6 million to its membership since inception. Executive Director noted the Fund is in a very strong financial position.

**Finance Committee:** At the October meeting, the Board of Fund Commissioners agreed with the recommendation of the Finance Committee to delay the budget introduction to the November meeting to allow more time to improve on the projected increases for the 2021 budget. Following the October meeting, the Underwriting Manager conducted widespread marketing of all excess and ancillary insurance to improve on not-to-exceed premium projections and continues to hold active discussions with all insurers. In addition, Executive Director held discussions with the NJCE Actuary on reevaluation of projected loss funds for 2021.

Executive Director reported the Finance Committee comprised of Commissioners Sheehan, Shea, Wood, and Kelly met on Monday 11/16 to review the proposed 2021 budget and the 2020 dividend options. A copy of the proposed 2021 budget of \$27,088,279 representing an

increase of \$2,097,291 or 8.4% increase was submitted for review and is also attached to this report.

Executive Director reported the 8.4% increase is being fully driven by the commercial market and provided a summary review of the budget loss funds, premiums and expenses and highlighted some key items:

- Line 6 (Claims/Loss Funds) - The projected loss funds shown on line 6 are \$4,445,531 which represents a decrease of \$467,103 or -9.5%.
- Line 9 (Property) – The Underwriting Manager continues holding negotiations with the excess markets and combined with the flexibility of a retention increase the projected increase was reduced from 27% to 17%.
- Line 10 (Excess Flood) – There are no changes expected to limits or coverage; however, market indications project an increase of 19%.
- Line 11 (Excess Liability-BRIT) - The Underwriting Manager continues holding negotiations with the excess markets and combined with the flexibility of a retention increase – a 0% is projected.
- Line 12 (WC Buffer) – This layer was purchased during the Fund’s inception when its financials and surplus were not mature enough to self-insure up to the Insurers excess workers compensation attachment point. The recommendation is for the NJCE to self-insure this layer of coverage, which we project to be a savings of -7.8%.
- Line 13 (WC Statutory) – Despite the effects of the pandemic on the excess marketplace, we project an increase of 5.7%.
- Lines 20 – 40 (Expenses) – These reflect a 2% increase, as well, contracted fees for certain professionals for the 2021 Fund Year.
- Lines 42 – 51 (Ancillary Coverages) – Two major items to note are:
  - Line 42 – The projected increase of 177.9% for the upper excess liability layer (\$5 or \$10 million excess \$10 million) is mainly due to the sudden change in market conditions in December 2019 that resulted in this line item going over budget by \$1 million after the 2020 budget adoption. The Board agreed not to amend the 2020 budget and chose to absorb the difference of \$1 million for 2020.
  - Line 43 (Excess Property – \$150 million excess \$110 million) There are currently have 2 buildings valued in this layer of coverage: (1) Camden County Courthouse at \$174 million and (2) Camden County Jail/Courts at \$150 million. Coverage is primarily for fire and wind and will be reevaluated and will determine the feasibility of reducing the size of the layer to cover the highest valued location. With this strategy we project a premium decrease of -9.8%.

Underwriting Manager reported the current market is a hard market not seen since the mid-1980s and reported continued efforts of widespread marketing of all coverages is being done. Underwriting Manager reported the property program will be reviewed to see if increased deductibles, retentions or a quota-share program may improve pricing. Underwriting Manager reported excess liability has been volatile for the past few years; however, it is being marketed to reputable carriers and options are being reviewed for increases in retention

or a corridor deductible. Lastly, the workers' compensation program is being marketed to ensure appropriate coverages are in place.

Executive Director reported the Finance Committee also reviewed dividend options and is recommending the Fund release a \$2 million dividend, as well as, consider a portion of the dividend be applied as a credit to the 2021 budget. For the balance of the dividend distribution, members will have an option of taking their dividend as a check or as an offset to their 2021 assessment. A final decision on a dividend would be subject to committee's review of budget based on the outcome of the renewal marketing prior to budget adoption. Finance Committee will meet in early December to review and provide a recommendation for a final budget. The requested action was to authorize a \$2 million dividend to make timely filing with the State.

Executive Director concluded his review of the budget by stating the NJCE JIF is in a strong financial position to handle the marketing results without affecting our budget for 2021. The main reason JIFs retain surplus is to navigate challenging times such as potential claims resulting from sexual molestation, firefighter cancer and COVID essential worker legislation combined with the pandemic and property CAT losses nationwide.

The Board of Fund Commissioners took action to introduce the 2021 Budget and schedule a public hearing on December 18, 2020 at 9:30AM. In addition, the Board of Fund Commissioners adopted a resolution authorizing the release of the \$2 million subject to State approval and will make a recommendation on final distribution at the November meeting.

**Training Webinars:** J.A. Montgomery reported that the MEL Safety Institute in-classroom training was made available to our member counties this past year. In March, instructor-led training was suspended due to the pandemic and J.A. Montgomery successfully transitioned a majority of these training sessions to interactive webinars. This resulted in a significant increase in attendance by our NJCE County membership.

In September, the Fund authorized the per trainee and administrative costs for these webinars for 169 attendees during June and July. J.A. Montgomery submitted a report reflecting 294 attendees for August, September and October; estimated attendance for November and December were also reflected. Based upon recommendation, the Board of Fund Commissioners authorized payment of webinar training costs to J.A. Montgomery and applicable contract amendment as this resulted from an unforeseen situation.

Safety Director reported the number of training attendees are 7.5% higher as compared to last year due to the convenience of webinars combined with an increase of members' training needs.

**Moody's Investor Service Report:** Moody's recently asked to do an article on MEL and NJCE JIF's with primary focus on their respective cyber risk control program. However, after several discussions the article was broadened to touch on other benefits derived from membership in MEL and NJCE. A copy of the article was included in the agenda.

**Deputy Executive Director reported on the following information items:**

**9<sup>th</sup> Annual Best Practices Workshop:** The 9<sup>th</sup> annual Joint Insurance Claims Committees Risk Management Workshop was held on October 29<sup>th</sup> as a virtual webinar. Topics covered were COVID-19 and its impact on County Workers' Compensation and Liability Claims, as well as, NJCE highlights and future initiatives. The webinar was attended by 98 participants and has been posted the NJCE website [www.njce.org](http://www.njce.org) for reference.

**Due Diligence:** Submitted as part of the agenda was a Regulatory Compliance Checklist as of 11/17/2020 to track contracts, compliance and other Fund business.

**Underwriting Manager:** The NJCE Cyber Task Force was established a year ago to determine County exposure as it relates to cyber security. The Task Force will be meeting in 2021 to review a draft Cyber Security Risk Management Program.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities from October to December 2020. Training webinars on a variety of risk-control topics were noted in the report and are also available on [www.njce.org](http://www.njce.org). Safety Director submitted a supplemental memo on the BRIT Safety Committee, which met to review submissions made by members of applicable safety/loss control purchases seeking up to 50% reimbursement. Memo noted five Counties submitted applicable reimbursements, which will be processed by BRIT.

**WC Claims Administration:** AmeriHealth submitted a report-showing provider billed amounts, paid amount and net savings as of October 2020.

**Next Meetings Schedule:**

- December 18, 2020 at 9:30AM via Zoom audio/video - *2021 Budget Adoption*
- February 25, 2021 at 9:30AM via Zoom audio/video - *2021 Reorganization Meeting*



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
2021 PROPOSED BUDGET -REVISED VERSION 11/13/2020				
APPROPRIATIONS	(A)	(C)	(D)	(E)
I. Claims and Excess Insurance			(C - A)	(D / A)
Claims	ANNUALIZED BUDGET FY2020	PROPOSED BUDGET FY2021	Change \$	Change %
1 Property	836,999	910,261	73,262	8.8%
2 Liability	997,334	897,602	(99,732)	-10.0%
3 Auto	258,435	232,593	(25,842)	-10.0%
4 Workers' Comp.	2,683,444	2,282,295	(401,149)	-14.9%
5 WC 150 x 1K (7720)	136,422	122,780	(13,642)	-10.0%
6 Subtotal - Claims	4,912,634	4,445,531	(467,103)	-9.5%
7 Premiums				
8				
9 Property	6,119,498	7,202,167	1,082,669	17.7%
10 XS Flood to 50	501,164	596,498	95,334	19.0%
11 Liability (Brit)	3,924,402	3,924,402	(0)	0.0%
12 Workers Comp (450 x 550) *	1,045,289	964,203	(81,086)	-7.8%
13 Workers Comp (Stat x 1MIL)	2,080,846	2,199,012	118,166	5.7%
14				
15 SubTotal Premiums	13,671,199	14,886,282	1,215,083	8.9%
16 Total Loss Fund	18,583,833	19,331,813	747,980	4.0%
17				
18 II. Expenses, Fees & Contingency				
19				
20 Claims Adjustment	68,190	69,553	1,364	2.0%
21 Claims Adjustment - Property	17,000	17,340	340	2.0%
22 Safety Director	412,378	420,625	8,247	2.0%
23 General Expense				
24 Exec. Director	683,641	697,313	13,672	2.0%
25 Actuary	23,045	23,505	461	2.0%
26 Auditor	14,930	15,229	299	2.0%
27 Attorney	15,654	15,654	0	0.0%
28				
29 Treasurer	15,653	15,653	0	0.0%
30 Underwriting Manager	435,096	443,798	8,702	2.0%
31 Underwriting Data Consolidation	98,110	100,073	1,962	2.0%
32 Payroll Audit	16,423	16,751	328	2.0%
33 Safety Institute Funding	100,004	100,004	0	0.0%
34				
35 Misc. Expense & Contingency	12,220	20,000	7,780	63.7%
36 Total Fund Exp & Contingency	1,912,343	1,955,499	43,156	2.3%
37 Risk Management Consultant	102,124	102,124	0	0.0%
38				
39 Total Self Insured Program	20,598,299	21,389,436	791,136	3.8%
40				
41 Ancillary Coverages				
42 Excess Liability	611,653	1,700,000	1,088,347	177.9%
43 Property 150 x 110	554,779	500,341	(54,438)	-9.8%
44 POL/EPL	1,211,835	1,305,838	94,003	7.8%
45 Crime Program	163,805	175,281	11,476	7.0%
46 Medical Malpractice	855,364	940,860	85,496	10.0%
47 Pollution Liability	283,750	298,896	15,146	5.3%
48 Employed Lawyers Liability	154,198	161,913	7,715	5.0%
49 Cyber Liability	426,060	511,273	85,213	20.0%
50 Aviation	119,274	87,327	(31,947)	-26.8%
51 Marina Operators Liability	11,971	17,114	5,143	43.0%
52				
53 Total Ancillary Coverages	4,392,689	5,698,843	1,306,154	29.7%
54				
55 Total FUND Disbursements	24,990,988	27,088,279	2,097,291	8.4%

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NJ Counties\_ASSM\_2021  
BUDGET

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 10/1/2020 To 11/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Inspira Health Network I - Rowan College of South Jersey	1505 West Sherman Ave Vineland, NJ 08360	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.	10/1/2020 #2619007	GL AU EX WC OTH
H - County of Gloucester I - Rowan College of South Jersey	2 South Broad Street 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 RE: Use of Basketball Court The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of basketball court for team practices.	10/1/2020 #2619008	GL AU EX WC OTH
H - Champion Disposal Services, LLC I - Gloucester County Improvement Authority	5900 Sylon Blvd. Hainesport, NJ 08036	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.	10/1/2020 #2619010	GL AU EX WC OTH
H - New Jersey Department of Health I - County of Gloucester	Office of Emergency Medical Services PO Box 360 Trenton, NJ 08625	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 renewal of the operating license for Gloucester County EMS.	10/12/2020 #2638882	GL AU EX WC OTH
H - Eagleview Health and Rehabilitation I - Rowan College of South Jersey	ATTN: Barry Fliegelman 849 Big Oak Road Pittsgrove, NJ 08318	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 site agreement.	10/12/2020 #2638843	GL AU EX WC OTH

# **Gloucester County Insurance Commission**

## **Certificate of Insurance Monthly Report**

**From 10/1/2020 To 11/1/2020**

H - Colfin Cobalt I-II Owner LLC I - County of Gloucester	90 Park Avenue, 32nd Floor New York, NY 10016	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: Parking spaces located at 400 Grove Road The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use and occupancy of the parking spaces located at 400 Grove Road, West Deptford, NJ 08086	10/28/2020 #2649795	GL AU EX WC OTH
<b>Total # of Holders: 6</b>				

# **Gloucester County Insurance Commission**

## **Certificate of Insurance Monthly Report**

From 11/1/2020 To 12/1/2020

<b>Holder (H)/ Insured Name (I)</b>	<b>Holder / Insured Address</b>	<b>Description of Operations</b>	<b>Issue Date/ Cert ID</b>	<b>Coverage</b>
H - County of Camden I - County of Gloucester	1111 Markress Road, Suite 101 Cherry Hill, NJ 08003	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: Camden County One-Stop Career 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 Camden County One-Stop Career Center	11/19/2020 #2676246	GL AU EX WC OTH
H - County of Camden I - Rowan College of South Jersey	1111 Markress Road, Suite 101 Cherry Hill, NJ 08003	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 RE: Camden County One-Stop Career 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 Camden County One-Stop Career Center	11/25/2020 #2677133	GL AU EX WC OTH
<b>Total # of Holders: 2</b>				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
AS OF September 30, 2020						
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		553,312	4,979,809	56,223,421	61,203,230
2.	CLAIM EXPENSES					
	Paid Claims		254,693	1,604,883	16,367,985	17,972,868
	Case Reserves		(212,006)	(100,261)	2,053,701	1,953,440
	IBNR		(9,970)	586,345	1,440,459	2,026,803
	Excess Insurance Recoverable		0	0	0	0
	Discounted Claim Value		18,258	1,436	(75,459)	(74,023)
	<b>TOTAL CLAIMS</b>		<b>50,975</b>	<b>2,092,402</b>	<b>19,786,686</b>	<b>21,879,088</b>
3.	EXPENSES					
	Excess Premiums		261,337	2,352,031	25,512,405	27,864,436
	Administrative		92,295	827,879	7,904,094	8,731,973
	<b>TOTAL EXPENSES</b>		<b>353,632</b>	<b>3,179,910</b>	<b>33,416,499</b>	<b>36,596,409</b>
4.	<b>UNDERWRITING PROFIT (1-2-3)</b>		<b>148,706</b>	<b>(292,503)</b>	<b>3,020,236</b>	<b>2,727,733</b>
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	<b>PROFIT (4 + 5)</b>		<b>148,706</b>	<b>(292,503)</b>	<b>3,027,473</b>	<b>2,734,970</b>
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		129,480	451,457	2,531,230	2,982,687
11.	<b>SURPLUS (6 + 7 + 8 - 9)</b>		<b>278,186</b>	<b>158,954</b>	<b>2,500,463</b>	<b>2,659,417</b>
<b>SURPLUS (DEFICITS) BY FUND YEAR</b>						
	2010		81	7,068	203,000	210,068
	2011		26,329	60,074	48,546	108,620
	2012		(1,024)	19,924	363,986	383,911
	2013		20,457	(6,221)	224,531	218,310
	2014		(1,640)	(7,379)	497,264	489,886
	2015		30,156	(60,695)	(721,647)	(782,343)
	2016		(37,539)	(162,596)	732,744	570,148
	2017		(21,476)	(223,880)	34,864	(189,016)
	2018		37,755	141,111	737,594	878,705
	2019		113,168	267,114	379,581	646,695
	2020		111,918	124,433		124,433
<b>TOTAL SURPLUS (DEFICITS)</b>			<b>278,186</b>	<b>158,954</b>	<b>2,500,463</b>	<b>2,659,417</b>
<b>TOTAL CASH</b>						<b>3,377,838</b>

GLOUCESTER COUNTY INSURANCE COMMISSION							
FINANCIAL FAST TRACK REPORT							
		AS OF		September 30, 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		6,000		(0)	6,000
	IBNR	0		0		(0)	(0)
	Discounted Claim Value	15		(44)		0	(44)
TOTAL FY 2011 CLAIMS		15		5,956		2,795,974	2,801,929
FUND YEAR 2012							
	Paid Claims	0		14,628		2,036,484	2,051,112
	Case Reserves	0		(21,350)		36,582	15,232
	IBNR	1,166		(334)		1,500	1,166
	Discounted Claim Value	2		362		(956)	(595)
TOTAL FY 2012 CLAIMS		1,168		(6,694)		2,073,610	2,066,916
FUND YEAR 2013							
	Paid Claims	30		1,680		1,556,862	1,558,542
	Case Reserves	(30)		(1,659)		83,734	82,075
	IBNR	(0)		21		1,450	1,470
	Discounted Claim Value	140		417		(3,858)	(3,441)
TOTAL FY 2013 CLAIMS		140		459		1,638,187	1,638,645
FUND YEAR 2014							
	Paid Claims	353		20,197		961,412	981,609
	Case Reserves	0		(18,782)		18,782	(0)
	IBNR	2,833		0		2,833	2,833
	Discounted Claim Value	528		607		(727)	(119)
TOTAL FY 2014 CLAIMS		3,713		2,022		982,300	984,323
FUND YEAR 2015							
	Paid Claims	270		82,975		2,867,744	2,950,719
	Case Reserves	(270)		(3,312)		187,308	183,995
	IBNR	(9,980)		0		17,253	17,253
	Discounted Claim Value	111		(157)		(3,167)	(3,325)
TOTAL FY 2015 CLAIMS		(9,869)		79,505		3,069,137	3,148,643

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2016						
	Paid Claims	578	123,906	1,491,767	1,615,674	
	Case Reserves	1,392	(17,911)	44,944	27,034	
	IBNR	49,152	11,770	40,632	52,401	
	Discounted Claim Value	504	161	(2,504)	(2,343)	
TOTAL FY 2016 CLAIMS		51,627	117,926	1,574,839	1,692,765	
FUND YEAR 2017						
	Paid Claims	13,655	177,400	1,192,455	1,369,855	
	Case Reserves	(13,043)	22,744	778,931	801,675	
	IBNR	8,740	2,158	267,828	269,987	
	Discounted Claim Value	363	635	(15,390)	(14,756)	
TOTAL FY 2017 CLAIMS		9,714	202,936	2,223,824	2,426,761	
FUND YEAR 2018						
	Paid Claims	2,985	154,244	1,102,541	1,256,785	
	Case Reserves	(14,081)	(174,498)	281,766	107,268	
	IBNR	(26,506)	(90,066)	310,896	220,830	
	Discounted Claim Value	1,797	6,731	(13,694)	(6,963)	
TOTAL FY 2018 CLAIMS		(35,806)	(103,588)	1,681,509	1,577,921	
FUND YEAR 2019						
	Paid Claims	5,627	307,316	539,210	846,526	
	Case Reserves	5,112	(269,006)	621,655	352,649	
	IBNR	(133,048)	(222,274)	798,067	575,793	
	Discounted Claim Value	3,836	13,697	(35,162)	(21,465)	
TOTAL FY 2019 CLAIMS		(118,473)	(170,266)	1,923,770	1,753,504	
FUND YEAR 2020						
	Paid Claims	231,197	722,537		722,537	
	Case Reserves	(191,087)	377,513		377,513	
	IBNR	97,673	885,070		885,070	
	Excess Insurance Recoverable	0	0		0	
	Discounted Claim Value	10,963	(20,973)		(20,973)	
TOTAL FY 2020 CLAIMS		148,746	1,964,146	0	1,964,146	
COMBINED TOTAL CLAIMS		50,975	2,092,402	19,786,686	21,879,088	
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	September 30, 2020			
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,082,582	18,743,240	163,505,481	182,248,720
2.	CLAIM EXPENSES					
		Paid Claims	167,211	1,134,681	4,975,775	6,110,455
		Case Reserves	(364,600)	2,252,140	5,846,623	8,098,763
		IBNR	1,763	(158,512)	9,810,443	9,651,931
		Discounted Claim Value	15,433	(148,859)	(1,471,830)	(1,620,689)
	TOTAL CLAIMS		(180,193)	3,079,450	19,161,011	22,240,460
3.	EXPENSES					
		Excess Premiums	1,270,734	11,425,565	113,746,590	125,172,155
		Administrative	155,879	1,446,583	12,402,903	13,849,487
	TOTAL EXPENSES		1,426,613	12,872,148	126,149,494	139,021,642
4.	UNDERWRITING PROFIT (1-2-3)		836,162	2,791,642	18,194,976	20,986,618
5.	INVESTMENT INCOME		10,413	420,440	1,120,484	1,540,924
6.	PROFIT (4+5)		846,576	3,212,082	19,315,460	22,527,543
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		846,576	3,212,082	15,707,909	18,919,992
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		222	19,439	543,904	563,342
	2011		90,931	227,913	836,289	1,064,202
	2012		646	59,414	1,013,486	1,072,901
	2013		104,211	(29,152)	1,438,925	1,409,772
	2014		14,293	(36,922)	2,887,430	2,850,507
	2015		157,446	145,980	1,229,755	1,375,735
	2016		110,641	(350,826)	3,388,065	3,037,239
	2017		(90,976)	(161,993)	1,257,423	1,095,430
	2018		14,623	281,413	2,119,126	2,400,538
	2019		(41,433)	756,340	993,507	1,749,848
	2020		485,972	2,300,477		2,300,477
TOTAL SURPLUS (DEFICITS)			846,576	3,212,082	15,707,909	18,919,991
TOTAL CASH						32,472,743



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2020					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
<b>FUND YEAR 2010</b>					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	(33)	(10,295)	10,466	170
	Discounted Claim Value	3	970	(983)	(13)
<b>TOTAL FY 2010 CLAIMS</b>		<b>(30)</b>	<b>(9,325)</b>	<b>181,322</b>	<b>171,997</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	1,900	18,590	519,228	537,818
	Case Reserves	(93,579)	(211,806)	214,527	2,721
	IBNR	500	(45,591)	46,091	500
	Discounted Claim Value	544	24,653	(24,930)	(277)
<b>TOTAL FY 2011 CLAIMS</b>		<b>(90,636)</b>	<b>(214,154)</b>	<b>754,916</b>	<b>540,762</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	71	3,976	1,551,733	1,555,708
	Case Reserves	(71)	6,023	75,090	81,112
	IBNR	(475)	(54,036)	64,097	10,061
	Discounted Claim Value	237	4,508	(12,804)	(8,296)
<b>TOTAL FY 2012 CLAIMS</b>		<b>(237)</b>	<b>(39,530)</b>	<b>1,678,116</b>	<b>1,638,585</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	3,161	239,193	646,873	886,066
	Case Reserves	(103,361)	(173,841)	644,280	470,439
	IBNR	(18,743)	(30,321)	105,073	74,752
	Discounted Claim Value	15,296	24,303	(76,642)	(52,338)
<b>TOTAL FY 2013 CLAIMS</b>		<b>(103,647)</b>	<b>59,335</b>	<b>1,319,585</b>	<b>1,378,919</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	528	8,731	442,532	451,262
	Case Reserves	(528)	170,120	332,716	502,837
	IBNR	(15,685)	(88,516)	178,256	89,740
	Discounted Claim Value	2,375	(7,734)	(42,871)	(50,604)
<b>TOTAL FY 2014 CLAIMS</b>		<b>(13,311)</b>	<b>82,601</b>	<b>910,633</b>	<b>993,234</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	3,616	85,260	763,735	848,996
	Case Reserves	(6,560)	158,501	1,897,750	2,056,251
	IBNR	(171,964)	(368,263)	511,194	142,932
	Discounted Claim Value	18,502	27,866	(172,551)	(144,685)
<b>TOTAL FY 2015 CLAIMS</b>		<b>(156,406)</b>	<b>(96,635)</b>	<b>3,000,129</b>	<b>2,903,494</b>

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2020		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	337	(37,179)	320,211	283,032
	Case Reserves	(2,042)	594,599	647,770	1,242,369
	IBNR	(117,274)	(137,556)	305,258	167,702
	Discounted Claim Value	9,601	(17,407)	(69,661)	(87,068)
TOTAL FY 2016 CLAIMS		(109,378)	402,457	1,203,578	1,606,035
FUND YEAR 2017					
	Paid Claims	88	44	68,152	68,196
	Case Reserves	52,349	606,555	1,525,070	2,131,626
	IBNR	34,137	(412,707)	2,088,218	1,675,511
	Discounted Claim Value	5,745	28,363	(292,128)	(263,765)
TOTAL FY 2017 CLAIMS		92,320	222,255	3,389,312	3,611,567
FUND YEAR 2018					
	Paid Claims	884	78,186	243,786	321,972
	Case Reserves	3,091	210,379	161,698	372,077
	IBNR	(29,282)	(571,858)	2,419,495	1,847,637
	Discounted Claim Value	10,575	58,374	(290,608)	(232,234)
TOTAL FY 2018 CLAIMS		(14,732)	(224,918)	2,534,370	2,309,452
FUND YEAR 2019					
	Paid Claims	156,624	452,845	247,685	700,529
	Case Reserves	(213,106)	(175,312)	347,722	172,410
	IBNR	79,187	(1,108,657)	4,082,295	2,973,638
	Discounted Claim Value	17,909	136,673	(488,652)	(351,979)
TOTAL FY 2019 CLAIMS		40,615	(694,452)	4,189,050	3,494,598
FUND YEAR 2020					
	Paid Claims	0	285,035		285,035
	Case Reserves	(793)	1,066,921		1,066,921
	IBNR	241,397	2,669,289		2,669,289
	Discounted Claim Value	(65,354)	(429,429)		(429,429)
TOTAL FY 2020 CLAIMS		175,250	3,591,816	0	3,591,816
COMBINED TOTAL CLAIMS		(180,193)	3,079,450	19,161,011	22,240,460
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**  
**AS OF SEPTEMBER 30, 2020**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,751	410,320	84,789,722	85,200,042
2. CLAIM EXPENSES				
Paid Claims	36,820	312,309	75,189,153	75,501,462
IBNR	(1,000)	846	34,155	35,001
Total Claims	35,820	313,155	75,223,309	75,536,463
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,080	54,631	5,790,360	5,844,991
Total Expenses	6,080	54,631	9,375,826	9,430,457
4. UNDERWRITING PROFIT (1-2-3)	3,851	42,535	190,587	233,122
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	3,851	42,535	197,724	240,258
9. STATUTORY SURPLUS (6+7-8)	3,851	42,535	197,724	240,258

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	1,000	32,178	(62,587)	(30,409)
CASH	(40,211)	-	(28,432)	(28,432)
2020 SURPLUS	2,851	10,356	-	10,356
CASH	31,602	43,380	-	43,380
<b>TOTAL SURPLUS</b>	<b>3,851</b>	<b>42,535</b>	<b>197,723</b>	<b>240,258</b>
<b>TOTAL CASH</b>	<b>(8,609)</b>	<b>43,380</b>	<b>231,877</b>	<b>275,257</b>

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	(1,000)	(32,178)	34,155	1,977
Total Claims	(1,000)	(32,178)	534,624	502,446
FUND YEAR 2020				
Paid Claims	36,820	312,309	-	312,309
IBNR	-	33,024	-	33,024
Total Claims	36,820	345,333	-	345,333
<b>COMBINED TOTAL CLAIMS</b>	<b>35,820</b>	<b>313,155</b>	<b>75,223,309</b>	<b>75,536,463</b>

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	September 30, 2020											
<b>COVERAGE LINE- PROPERTY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
August-20	0	0	0	0	0	0	0	0	0	0	4	4
September-20	0	0	0	0	0	0	0	0	0	0	5	5
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves												\$3,680
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
August-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,400	\$5,400
September-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,400	\$18,400
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$13,000	\$13,000
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$109,173	\$49,968	\$1,890,758
<b>COVERAGE LINE- GENERAL LIABILITY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
August-20	0	1	0	0	0	1	0	5	4	3	14	28
September-20	0	1	0	0	0	1	0	5	4	2	6	19
NET CHGE	0	0	0	0	0	0	0	0	0	-1	-8	-9
Limited Reserves												\$30,445
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
August-20	\$0	\$6,000	\$0	\$0	\$0	\$135,454	\$0	\$403,779	\$39,544	\$12,000	\$43,319	\$640,095
September-20	\$0	\$6,000	\$0	\$0	\$0	\$135,454	\$0	\$395,302	\$27,384	\$6,000	\$8,319	\$578,459
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$8,476)	(\$12,160)	(\$6,000)	(\$35,000)	(\$61,636)
Ltd Incurred	\$377,107	\$758,617	\$487,154	\$20,525	\$167,308	\$723,668	\$26,555	\$558,952	\$32,780	\$8,184	\$9,844	\$3,170,695
<b>COVERAGE LINE- AUTO LIABILITY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
August-20	0	0	0	0	0	0	0	3	1	1	3	8
September-20	0	0	0	0	0	0	0	3	1	1	1	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	-2	-2
Limited Reserves												\$48,914
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
August-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$275,491	\$14,000	\$7,000	\$1,500	\$297,991
September-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$271,984	\$14,000	\$7,000	\$500	\$293,484
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$3,506)	\$0	\$0	(\$1,000)	(\$4,506)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$374,358	\$26,555	\$17,860	\$1,732	\$1,262,610
<b>COVERAGE LINE- WORKERS COMP.</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
August-20	0	0	2	3	0	3	4	4	5	16	43	80
September-20	0	0	2	3	0	3	4	4	5	18	39	78
NET CHGE	0	0	0	0	0	0	0	0	0	2	-4	-2
Limited Reserves												\$14,058
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
August-20	\$0	\$0	\$15,232	\$82,104	\$0	\$48,812	\$25,641	\$135,449	\$67,806	\$328,537	\$316,467	\$1,020,047
September-20	\$0	\$0	\$15,232	\$82,074	\$0	\$48,542	\$27,034	\$134,388	\$65,884	\$339,649	\$383,726	\$1,096,529
NET CHGE	\$0	\$0	\$0	(\$30)	\$0	(\$270)	\$1,392	(\$1,060)	(\$1,921)	\$11,112	\$67,259	\$76,482
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,168,594	\$1,448,113	\$729,107	\$1,759,215	\$1,147,018	\$1,076,732	\$1,044,841	\$959,493	\$604,893	\$12,997,063
<b>TOTAL ALL LINES COMBINED</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
August-20	0	1	2	3	0	4	4	12	10	20	64	120
September-20	0	1	2	3	0	4	4	12	10	21	51	108
NET CHGE	0	0	0	0	0	0	0	0	0	1	-13	-12
Limited Reserves												\$18,397
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
August-20	\$0	\$6,000	\$15,232	\$82,104	\$0	\$184,265	\$25,641	\$814,718	\$121,350	\$347,537	\$366,686	\$1,963,533
September-20	\$0	\$6,000	\$15,232	\$82,074	\$0	\$183,995	\$27,034	\$801,675	\$107,268	\$352,649	\$410,945	\$1,986,872
NET CHGE	\$0	\$0	\$0	(\$30)	\$0	(\$270)	\$1,392	(\$13,043)	(\$14,081)	\$5,112	\$44,259	\$23,340
Ltd Incurred	\$1,824,535	\$2,801,948	\$2,066,344	\$1,640,616	\$981,610	\$3,134,215	\$1,575,129	\$2,171,530	\$1,364,053	\$1,094,710	\$666,436	\$19,321,127

**2017 2018 2019 2020 YEARS**

**Gloucester County Insurance Commission**

**CLAIMS MANAGEMENT REPORT**

**EXPECTED LOSS RATIO ANALYSIS**

**AS OF**

**September 30, 2020**

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

	Budget	Current		45			Last Month		44			Last Year		33		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-20		TARGETED	Incurred	Incurred	31-Aug-20		TARGETED	Incurred	Incurred	30-Sep-19		TARGETED
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%
GEN LIABILITY	609,000	558,952	558,952	91.78%	576,759	94.71%	558,952	558,952	91.78%	574,420	94.32%	326,579	326,579	53.63%	536,092	88.03%
AUTO LIABILITY	104,000	374,358	374,358	359.96%	95,107	91.45%	374,358	374,358	359.96%	94,692	91.05%	284,497	284,497	273.55%	88,669	85.26%
WORKER'S COMP	1,217,000	1,076,732	1,076,732	88.47%	1,207,222	99.20%	1,076,120	1,076,120	88.42%	1,206,264	99.12%	1,097,855	1,097,855	90.21%	1,186,044	97.46%
TOTAL ALL LINES	2,108,000	2,171,530	2,171,530	103.01%	2,057,088	97.58%	2,170,918	2,170,918	102.98%	2,053,376	97.41%	1,871,889	1,871,889	88.80%	1,988,805	94.35%
NET PAYOUT %	\$1,369,855					<b>64.98%</b>										

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

	Budget	Current		33			Last Month		32			Last Year		21		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-20		TARGETED	Incurred	Incurred	31-Aug-20		TARGETED	Incurred	Incurred	30-Sep-19		TARGETED
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	179,412	98.04%
GEN LIABILITY	576,000	32,780	32,780	5.69%	507,042	88.03%	44,940	44,940	7.80%	502,530	87.24%	42,790	42,790	7.43%	435,308	75.57%
AUTO LIABILITY	103,000	26,555	26,555	25.78%	87,817	85.26%	26,555	26,555	25.78%	87,067	84.53%	12,555	12,555	12.19%	74,138	71.98%
WORKER'S COMP	1,232,000	1,044,841	1,044,841	84.81%	1,200,663	97.46%	1,043,778	1,043,778	84.72%	1,197,395	97.19%	1,078,488	1,078,488	87.54%	1,117,967	90.74%
TOTAL ALL LINES	2,094,000	1,364,053	1,364,053	65.14%	1,978,521	94.49%	1,375,150	1,375,150	65.67%	1,969,992	94.08%	1,393,710	1,393,710	66.56%	1,806,825	86.29%
NET PAYOUT %	\$1,256,785					<b>60.02%</b>										

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

	Budget	Current		21			Last Month		20			Last Year		9		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-20		TARGETED	Incurred	Incurred	31-Aug-20		TARGETED	Incurred	Incurred	30-Sep-19		TARGETED
PROPERTY	191,270	109,173	109,173	57.08%	187,520	98.04%	109,173	109,173	57.08%	186,915	97.72%	89,516	89,516	N/A	N/A	N/A
GEN LIABILITY	552,801	8,184	8,184	1.48%	417,776	75.57%	14,184	14,184	2.57%	410,029	74.17%	34,814	34,814	N/A	N/A	N/A
AUTO LIABILITY	103,893	17,860	17,860	17.19%	74,781	71.98%	17,860	17,860	17.19%	72,994	70.26%	5,831	5,831	N/A	N/A	N/A
WORKER'S COMP	1,300,289	959,493	959,493	73.79%	1,179,936	90.74%	942,754	942,754	72.50%	1,163,778	89.50%	457,173	457,173	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	1,094,710	1,094,710	50.96%	1,860,012	86.58%	1,083,971	1,083,971	50.46%	1,833,716	85.36%	587,335	587,335	N/A	N/A	N/A
NET PAYOUT %	\$742,061					<b>34.54%</b>										

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

	Budget	Current		9			Last Month		8			Last Year		-3		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-20		TARGETED	Incurred	Incurred	31-Aug-20		TARGETED	Incurred	Incurred	30-Sep-19		TARGETED
PROPERTY	339,909	49,968	49,968	14.70%	231,138	68.00%	47,705	47,705	14.03%	207,344	61.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	601,000	9,844	9,844	1.64%	216,360	36.00%	43,844	43,844	7.30%	180,300	30.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	112,001	1,732	1,732	1.55%	39,200	35.00%	1,500	1,500	1.34%	33,600	30.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,319,505	604,893	604,893	45.84%	435,437	33.00%	512,683	512,683	38.85%	343,071	26.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,372,415	666,436	666,436	28.09%	922,135	38.87%	605,731	605,731	25.53%	764,316	32.22%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$255,491					<b>10.77%</b>										

# 2014 2015 2016 YEARS

## Gloucester County Insurance Commission

### CLAIMS MANAGEMENT REPORT

#### EXPECTED LOSS RATIO ANALYSIS

AS OF

September 30, 2020

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

	Budget	Current		81		MONTH	Last Month		80		MONTH	Last Year		69		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Sep-20			Incurred	Incurred	31-Aug-20			Incurred	Incurred	30-Sep-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%	750,412	96.85%
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%	66,748	97.23%
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	1,107,261	100.00%	728,754	728,754	65.82%	1,107,261	100.00%	707,413	707,413	63.89%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	2,164,840	98.67%	981,257	981,257	44.72%	2,164,840	98.67%	959,917	959,917	43.75%	2,167,792	98.80%
NET PAYOUT %	\$981,610			44.74%												

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

	Budget	Current		69		MONTH	Last Month		68		MONTH	Last Year		57		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Sep-20			Incurred	Incurred	31-Aug-20			Incurred	Incurred	30-Sep-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%	658,596	96.85%	723,668	723,668	106.42%	659,106	96.93%	747,620	747,620	109.94%	659,362	96.96%
AUTO LIABILITY	91,000	307,746	307,246	337.63%	88,478	97.23%	307,746	307,746	338.18%	88,487	97.24%	307,746	307,746	338.18%	86,840	95.43%
WORKER'S COMP	1,157,000	1,759,215	1,759,215	152.05%	1,157,000	100.00%	1,759,215	1,759,215	152.05%	1,157,000	100.00%	1,675,024	1,675,024	144.77%	1,154,691	99.80%
TOTAL ALL LINES	2,158,000	3,134,715	3,134,215	145.24%	2,134,074	98.89%	3,134,715	3,134,715	145.26%	2,134,593	98.92%	3,074,476	3,074,476	142.47%	2,130,893	98.74%
NET PAYOUT %	\$2,950,219			136.71%												

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

	Budget	Current		57		MONTH	Last Month		56		MONTH	Last Year		45		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Sep-20			Incurred	Incurred	31-Aug-20			Incurred	Incurred	30-Sep-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	26,555	26,555	4.14%	622,296	96.96%	26,555	26,555	4.14%	621,874	96.90%	21,927	21,927	3.42%	607,798	94.71%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	98,945	95.43%	19,249	19,249	18.57%	98,653	95.15%	19,249	19,249	18.57%	94,819	91.45%
WORKER'S COMP	1,226,749	1,197,018	1,147,018	93.50%	1,224,300	99.80%	1,195,047	1,195,047	97.42%	1,223,934	99.77%	1,133,555	1,133,555	92.40%	1,216,892	99.20%
TOTAL ALL LINES	2,169,445	1,625,129	1,575,129	72.61%	2,142,779	98.77%	1,623,159	1,623,159	74.82%	2,141,699	98.72%	1,557,039	1,557,039	71.77%	2,116,747	97.57%

# 2010 2011 2012 2013 YEARS

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

AS OF

September 30, 2020

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

	Budget	Current		129			Last Month		128			Last Year		117		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-20		TARGETED	Incurred	Incurred	31-Aug-20		TARGETED	Incurred	Incurred	30-Sep-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		117			Last Month		116			Last Year		105		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-20		TARGETED	Incurred	Incurred	31-Aug-20		TARGETED	Incurred	Incurred	30-Sep-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	758,617	758,617	78.22%	935,829	96.50%	758,617	758,617	78.22%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	352,688	513.75%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,801,948	2,801,948	110.60%	2,497,275	98.58%	2,801,948	3,027,840	119.52%	2,497,275	98.58%	2,795,948	2,795,948	110.37%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

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

	Budget	Current		105			Last Month		104			Last Year		93		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-20		TARGETED	Incurred	Incurred	31-Aug-20		TARGETED	Incurred	Incurred	30-Sep-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%	487,154	487,154	50.23%	935,829	96.50%	504,968	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	1,168,594	1,168,594	90.44%	1,292,157	100.00%	1,168,594	1,168,594	90.44%	1,292,157	100.00%	1,152,203	1,448,092	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,066,344	2,066,344	80.40%	2,533,888	98.60%	2,066,344	2,066,344	80.40%	2,533,888	98.60%	2,067,766	1,640,595	63.84%	2,533,888	98.60%
NET PAYOUT %	\$2,051,112				79.81%											

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

	Budget	Current		93			Last Month		92			Last Year		81		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-20		TARGETED	Incurred	Incurred	31-Aug-20		TARGETED	Incurred	Incurred	30-Sep-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	1,448,113	1,448,113	112.07%	1,292,157	100.00%	1,448,113	1,448,113	112.07%	1,292,157	100.00%	1,448,092	1,448,092	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,640,616	1,640,616	63.74%	2,537,906	98.60%	1,640,616	1,640,616	63.74%	2,537,906	98.60%	1,640,595	1,640,595	63.74%	2,537,906	98.60%
NET PAYOUT %	\$1,558,541				60.55%											

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 68-20**

**November 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>
001246		
001246	GLOUCESTER COUNTY DIVISION OF SOCIAL SERVICES	WELLNESS GRANT 11/20
001247		
001247	GLOUCESTOR COUNTY SAFETY OFFICE	WELLNESS GRANT 11/20
001248		
001248	GLOUCESTER COUNTY TREASURER OFFICE	WELLNESS GRANT 11/20
001249		
001249	MADDEN & MADDEN	LEGAL-RENNER
001250		
001250	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 11/*20
001251		
001251	MARMERO LAW LLC	ATTORNEY SERVICES 11/20
001252		
001252	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/20
001252	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 11/20
001253		
001253	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 11/20



001254			
001254	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/20	717.92
			<b>717.92</b>
001255			
001255	COURIER-POST	AD. OCT & RFP'S	184.16
			<b>184.16</b>
001256			
001256	BROWN & CONNERY, LLP	LEGAL-IVINS	236.00
001256	BROWN & CONNERY, LLP	LEGAL-YOUNG	44.00
001256	BROWN & CONNERY, LLP	LEGAL-BALLENGER	5,038.00
001256	BROWN & CONNERY, LLP	LEGAL-LICK	3,949.00
001256	BROWN & CONNERY, LLP	LEGAL-BALLENGER	1,534.00
			<b>10,801.00</b>
001257			
001257	VIOLA YEAGER	MEDICAL REIMBURSEMENT 11/20	377.51
			<b>377.51</b>
001258			
001258	GLOUCESTER COUNTY	WELLNESS GRANT 11/20	1,000.00
			<b>1,000.00</b>
001259			
001259	JUNE ATKINSON	MEDICAL REIMBURSEMENT 11/20	377.51
			<b>377.51</b>
001260			
001260	SPARK CREATIVE GROUP	WEBSITE 11/20	453.75
			<b>453.75</b>
001261			
001261	NJ ADVANCE MEDIA	AD REQUEST FOR PROPOSAL	81.46
001261	NJ ADVANCE MEDIA	AD OCT MEETING	36.18
			<b>117.64</b>
001262			
001262	DIVISION OF PENSIONS AND BENEFITS	MEDICAL REIMBURSE CYNTHIA GODLESKI 11/20	1,644.56
			<b>1,644.56</b>
001263			
001263	GLOUCESTER COUNTY DEPARTMENT OF HEALTH	WELLNESS GRANT 11/20	1,000.00
			<b>1,000.00</b>
001264			
001264	HARDENBERGH INSURANCE GROUP	RMC FEE 11/20	26,896.08
			<b>26,896.08</b>
		<b>Total Payments FY 2020</b>	<b>74,946.95</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$74,946.95</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 69-20**

**Supplement November 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>
001244			
001244	RICHARD M PESCATORE P.C.	LEGAL-WOLF SETTLEMENT	30,927.60
			<b>30,927.60</b>
001245			
001245	BROWN & CONNERY, LLP	LEGAL-WOLF	8,467.00
001245	BROWN & CONNERY, LLP	LEGAL-WOLF	4,819.50
001245	BROWN & CONNERY, LLP	LEGAL-WOLF	15,973.00
			<b>29,259.50</b>
		<b>Total Payments FY 2020</b>	<b>60,187.10</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$60,187.10</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

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

**Resolution No. 70-20**

**November 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>
W1120			
W1120	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 11/20	530.50
W1120	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 11/20	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2020</b>	<b>3,350.50</b>

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

\_\_\_\_\_  
Chairperson

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

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

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

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 71-20**

**December 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>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001265	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 12/20	7,401.33
			<b>7,401.33</b>
001266	MARMERO LAW LLC	ATTORNEY SERVICES 12/20	300.00
			<b>300.00</b>
001267	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/20	10.00
001267	PERMA RISK MANAGEMENT SERVICES	EXEC. DIRECTOR 12/20	13,008.38
			<b>13,018.38</b>
001268	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 12/20	5,251.00
			<b>5,251.00</b>
001269	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/20	717.88
			<b>717.88</b>
001270	BROWN & CONNERY, LLP	LEGAL- LICK 12/20	2,534.00
001270	BROWN & CONNERY, LLP	LEGAL-LICK 12/20	8,013.34
001270	BROWN & CONNERY, LLP	LEGAL-YOUNG 12/20	594.00
			<b>11,141.34</b>
001271	VIOLA YEAGER	MEDICAL REIMBURSEMENT 12/20	377.51
			<b>377.51</b>
001272	JUNE ATKINSON	MEDICAL REIMBURSEMENT 12/20	377.51
			<b>377.51</b>
001273	NJ ADVANCE MEDIA	AD REQUEST FOR RMC 11/20	70.66
			<b>70.66</b>
001274	HARDENBERGH INSURANCE GROUP	RMC FEE 12/20	26,896.12
			<b>26,896.12</b>
		<b>Total Payments FY 2020</b>	<b>65,551.73</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$65,551.73</b>

\_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_ Dated: \_\_\_\_\_  
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

# GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND BILLS LIST

Resolution No. 72-20

December 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>
W1220			
W1220	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 11/20	530.50
W1220	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 11/20	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2020</b>	<b>3,350.50</b>

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

\_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_ Dated: \_\_\_\_\_  
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	September			
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	\$2,885,216.16	2,869,066.73	-11591.67	27,741.10
Opening Interest Accrual Balance	\$0.00	-	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$739,048.18	\$636,702.85	\$82,817.42
10	(Withdrawals - Sales)	-\$246,426.41	-\$194,070.05	-\$38,142.17
Ending Cash & Investment Balance		\$3,377,837.93	\$3,311,699.53	\$33,083.58
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$32,977.23	\$3,289.12	\$26,549.01
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00
Balance per Bank		\$3,410,815.16	\$3,314,988.65	\$59,632.59
				\$36,193.92

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
<b>Current Fund Year: 2020</b>							
<b>Month Ending: September</b>							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	211,587.75	2,962,440.98	(113,198.77)	740,035.27	(958,979.49)	43,330.41	2,885,216.16
RECEIPTS							
Assessments	32,795.79	57,986.90	10,806.31	125,622.69	298,651.61	110,839.56	636,702.85
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	0.00	0.00	0.00
TOTAL	32,795.79	57,986.90	10,806.31	125,622.69	298,651.61	110,839.56	636,702.85
EXPENSES							
Claims Transfers	204,013.35	9,476.20	4,737.99	36,465.46	0.00	0.00	254,693.00
Expenses	0.00	0.00	0.00	0.00	0.00	91,673.33	91,673.33
Other *	(202,336.64)	0.00	0.00	0.00	0.00	51.39	(202,285.25)
TOTAL	1,676.71	9,476.20	4,737.99	36,465.46	0.00	91,724.72	144,081.08
END BALANCE	242,706.83	3,010,951.68	(107,130.45)	829,192.49	(660,327.88)	62,445.25	3,377,837.93

## GLoucester County Insurance Commission

9 Campus Drive, Suite 216

Parsippany, NJ 07054

Date: December 3, 2020

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services / PERMA Claims

Subject: **MANDATORY YEAR-END CLAIMS REPORTING**

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As you are aware, certain policies issued to the Gloucester County Insurance Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/20.**

Please conduct a review “sweep” of any **Public Officials & Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional & General Liability, Crime or Pollution** claims, suits and/or incidents of which you (or anyone else in your organization) may be aware that **have not yet been reported.**

Such claims must be reported to the insurance carrier prior to 12/31/20. Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

Please report these claims in the same manner as you have throughout the year, to Risk Manager Hardenbergh Insurance group, who will work with PERMA claims to ensure that the claims are reported to the carrier prior to policy expiration. Given the upcoming holidays, we respectfully request that you complete this process as soon as possible so that there are no delays in getting claims reported to the carrier(s).

Please let us know if you have any questions or concerns.



**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 December 10, 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 10/1/20 to 10/31/20 and 11/1/20 to 11/30/20 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 December 10, 2020

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**10/01/2020 Thru 10/31/2020**

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**  
**10/01/2020 Thru 10/31/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	5630	3530001768	001	VISALLI, CARMEN	8/28/2020	10/5/2020	McCahey ADR LLC	10/9/2020	LEGAL FEE - INV #393	2,279.96
C	5633	3530001768	001	VISALLI, CARMEN	9/14/2020	9/14/2020	LEE J HARRIS MD	10/9/2020	RECORD REVIEW/TELECONFERENCE	3,000.00
C	5636	3530001758	001	LOPES, JOSEPH	9/3/2020	9/30/2020	PARKER MCCAY	10/23/2020	LEGAL FEE - INV #3121709	2,279.42
C	5638	3530001906	001	TAYLOR, JOHN	8/4/2020	9/29/2020	PARKER MCCAY	10/23/2020	INV# 3121707	1,103.40
C	5639	3530001758	001	LOPES, JOSEPH	8/6/2020	8/27/2020	PARKER MCCAY	10/23/2020	INV# 3120976	262.50
C	5641	3530001768	001	VISALLI, CARMEN	10/5/2020	10/5/2020	NEW JERSEY LEGAL COPY	10/23/2020	COPY CHRGE INV #140013	553.39
C	5642	3530002046	001	TOWNSEND, ERNEST	8/25/2020	9/30/2020	MADDEN & MADDEN PA	10/23/2020	LEGAL FEE - INV #1	2,395.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 7</b>		<b>11,873.67</b>	<b>11,873.67</b>
<b>Coverage: Auto Physical Damage</b>										
C	5635	3530002434	001	GLOUCESTER COUNTY	5/23/2020	5/23/2020	GLOUCESTER COUNTY	10/9/2020	Reimbursement of Deductible	1,000.00
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 1</b>		<b>1,000.00</b>	<b>1,000.00</b>
<b>Coverage: General Liability</b>										
C	23121	3530002465	001	RICH, MARY	6/22/2020	6/22/2020	MARY RICH	10/9/2020	FULL & FINAL SETTLEMENT OF ALL CLAIMS	318.81
C	5631	3530001524	001	PFOST, DONALD	8/6/2020	8/31/2020	MADDEN & MADDEN PA	10/9/2020	STMNT# 32	285.00
C	5632	3530001980	001	WARD, MARY	9/1/2020	9/15/2020	MADDEN & MADDEN PA	10/9/2020	STATEMENT# 3	270.00
C	5634	3530001870	001	GAVEGLIA, DAPHNE	8/10/2020	9/4/2020	CHANCE & MCCANN LLC	10/9/2020	LEGAL FEE - INV #16591	960.00
C	5637	3530001727	001	FAUST, JOHN	9/8/2020	9/28/2020	PARKER MCCAY	10/23/2020	INV# 3121706	991.70
C	5640	3530001727	001	FAUST, JOHN	6/30/2020	7/31/2020	PARKER MCCAY	10/23/2020	INV# 3119079	6,097.54
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 6</b>		<b>8,923.05</b>	<b>8,923.05</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 14</b>		<b>21,796.72</b>	<b>21,796.72</b>



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**11/01/2020 Thru 11/30/2020**

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**  
**11/01/2020 Thru 11/30/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	5643	3530001758	001 LOPES, JOSEPH	10/5/2020	10/30/2020	PARKER MCCAY	11/6/2020	LEGAL FEE - INV #3122926	2,735.60	2,735.60
C	5644	3530001906	001 TAYLOR, JOHN	10/5/2020	10/30/2020	PARKER MCCAY	11/6/2020	LEGAL FEE - INV #3122924	866.45	866.45
C	5647	3530001768	001 VISALLI, CARMEN	6/1/2020	9/30/2020	MADDEN & MADDEN PA	11/6/2020	LEGAL FEE - INV #17	28,657.13	28,657.13
C	5653	3530002467	001 HUGHES, TARA	7/1/2020	7/1/2020	TARA HUGHES	11/6/2020	Full & Final Settlement of all Claims	500.00	500.00
C	5654	3530001768	001 VISALLI, CARMEN	6/3/2017	10/16/2020	NEW JERSEY COUNTIES EXCESS	11/20/2020	REIMBURSEMENT - BALANCE OF SIR	170,097.77	170,097.77
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 5</b>		<b>202,856.95</b>	<b>202,856.95</b>
<b>Coverage: Auto Physical Damage</b>										
C	5651	3530002503	001 GLOUCESTER COUNTY	10/22/2020	10/22/2020	1ST ALERT APPRAISALS	11/6/2020	INVOICE #5991	550.00	550.00
C	5652	3530002502	001 GLOUCESTER COUNTY	9/18/2020	9/18/2020	BELLMAR COLLISION	11/6/2020	2017 FORD POLICE PLATE #CG88CH	5,227.80	5,227.80
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 2</b>		<b>5,777.80</b>	<b>5,777.80</b>
<b>Coverage: General Liability</b>										
C	5645	3530001827	001 ARROYO, NEREIDA	5/28/2020	5/28/2020	CAMPISE REPORTING INC	11/6/2020	CRT RPTING - INV #2006010A	981.95	981.95
C	5646	3530001827	001 ARROYO, NEREIDA	9/1/2020	9/21/2020	PARKER MCCAY	11/6/2020	LEGAL FEE - INV #3121708	1,222.00	1,222.00
C	5648	3530001727	001 FAUST, JOHN	10/2/2020	10/29/2020	PARKER MCCAY	11/6/2020	LEGAL FEE - INV #3122923	1,657.20	1,657.20
C	5649	3530001827	001 ARROYO, NEREIDA	10/1/2020	10/26/2020	PARKER MCCAY	11/6/2020	LEGAL FEE INV #3122925	1,458.80	1,458.80
C	5650	3530002023	001 MCBRIDE, BRIAN	6/19/2020	9/23/2020	MADDEN & MADDEN PA	11/6/2020	LEGAL FEE - INV #10	390.00	390.00
C	5655	3530001629	001 SCIULLI, BARBARA	8/20/2019	8/20/2019	GARY NEIL GOLDSTEIN MD PC	11/20/2020	IME ACCT #12399	3,450.00	3,450.00
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 6</b>		<b>9,159.95</b>	<b>9,159.95</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 13</b>		<b>217,794.70</b>	<b>217,794.70</b>



**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	Medlogix 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
	April	43	91%	\$56,267.69	36%	\$9,797.95	\$154.20	\$6,661.98	\$39,653.56	\$46,469.74	\$2,561.02	\$43,908.72
	May	28	86%	\$34,579.92	92%	\$22,691.26	\$125.75	\$9,395.55	\$2,367.36	\$11,888.66	\$1,664.44	\$10,224.22
	June	45	100%	\$42,298.50	100%	\$25,572.37	\$0.00	\$7,534.48	\$9,191.65	\$16,726.13	\$2,293.06	\$14,433.07
	July	40	93%	\$35,386.38	98%	\$24,856.57	\$33.00	\$6,543.12	\$3,953.69	\$10,529.81	\$1,474.17	\$9,055.64
	August	47	89%	\$21,987.90	81%	\$12,366.81	\$73.48	\$5,411.59	\$4,136.02	\$9,621.09	\$1,346.93	\$8,274.16
	September	21	88%	\$19,008.41	82%	\$12,329.69	\$143.55	\$3,045.02	\$3,633.70	\$6,822.27	\$935.02	\$5,887.25
	October	58	86%	\$77,805.92	92%	\$23,936.04	\$422.65	\$22,178.74	\$31,268.49	\$53,869.88	\$5,192.46	\$48,677.42
	November	12	54%	\$10,276.00	22%	\$6,987.57	\$372.30	\$965.06	\$1,951.07	\$3,288.43	\$460.38	\$2,828.05
<b>YTD Total</b>		<b>427</b>	<b>90%</b>	<b>\$583,530.98</b>	<b>80%</b>	<b>\$248,852.90</b>	<b>\$2,833.33</b>	<b>\$134,045.61</b>	<b>\$197,942.69</b>	<b>\$334,821.63</b>	<b>\$40,311.35</b>	<b>\$294,510.28</b>

<b>Monthly Summary</b>	<b>October</b>	<b>November</b>
Total Savings (before fees):	\$53,869.88	\$3,288.43
Percent Savings:	69%	32%
<b>NET SAVINGS:</b>	<b>\$48,677.42</b>	<b>\$2,828.05</b>
Percent NET SAVINGS:	63%	28%

<b>YTD Summary</b>	
Total Savings (before fees):	<b>\$334,821.63</b>
Percent Savings:	<b>57%</b>
<b>NET SAVINGS:</b>	<b>\$294,510.28</b>
Percent NET SAVINGS:	<b>50%</b>

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

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

**DATE:** December 3, 2020

**DATE OF MEETING:** December 10, 2020

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### GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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September - October 2020

### RISK CONTROL ACTIVITIES

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

- **October 22:** Attended the GCIC meeting via teleconference.
- **December 1:** Attended the GCIC Safety Committee meeting via teleconference.

#### UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **December 8:** Plan to attend the GCIC Claims Committee meeting via teleconference.
- **December 10:** Plan to attend the GCIC meeting via teleconference.

#### SAFETY DIRECTOR BULLETINS

Safety Director Bulletins and Messages are distributed by e-mail to Executive Directors, Fund Commissioners, Risk Managers and Training Administrators. They can be viewed at <https://njce.org/covid-19-updates/> or <https://njce.org/safety/safety-bulletins/>.

- NJCE JIF - Law Enforcement Bulletin – NEW Law Enforcement Bulletin – Ambush Attacks on Law Enforcement Officers – October 22.
- NJCE JIF - SD Bulletin - Mandatory COVID-19 Workplace Safety for NJ Employers – November 4.

- NJCE JIF - Live Safety Training Webinars – November - December Registration Now Open! – November 4.
- NJCE JIF - New Fire Service Resource – Seatbelts – December 3.

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

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

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

The December and January Live Training Webinar schedule and registration links are attached.

### ***NJCE MEDIA LIBRARY***

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

GCIC Usage:

- No Videos were utilized in 2020.

### ***NJCE ONLINE STREAMING VIDEO SERVICE***

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

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



# J.A. Montgomery

## CONSULTING

Out of the utmost concern for our public employers and employees, MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering online safety training. Instruction will be conducted with a live instructor.

Date	Webinar Topic	Time
12/1/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
12/1/20	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
12/1/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
12/2/20	<a href="#">Fire Safety</a>	8:30 - 9:30 am
12/2/20	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
12/2/20	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
12/3/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	8:30 - 10:30 am
12/3/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
12/4/20	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
12/4/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
12/4/20	<a href="#">Traffic Control in Work Zones</a>	1:00 - 3:00 pm
12/7/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training</a>	9:00 - 10:30 am
12/7/20	<a href="#">Leaf Collection Safety</a>	8:30 - 10:30 am
12/7/20	<a href="#">Chipper Safety</a>	11:00 - 12:00 pm
12/7/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
12/8/20	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
12/8/20	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
12/8/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
12/8/20	<a href="#">HazCom w/GHS-Evening</a>	7:00 - 8:30 pm
12/9/20	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
12/10/20	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
12/10/20	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
12/10/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
12/11/20	<a href="#">Flagger Skills and Safety Considerations</a>	8:30 - 9:30 am
12/11/20	<a href="#">Hearing Conservation</a>	10:00 - 11:00 pm
12/14/20	<a href="#">CDL-Drivers Safety Regulations</a>	9:00 - 11:00 am
12/14/20	<a href="#">CDL- Reasonable Suspicion for Supervisors</a>	1:00 - 3:00 pm
12/15/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
12/15/20	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
12/16/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
12/16/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
12/17/20	<a href="#">Fire Safety</a>	9:00 - 10:00 am
12/17/20	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
12/18/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
12/18/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
Date	Webinar Topic	Time
1/5/21	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
1/5/21	<a href="#">Hearing Conservation</a>	10:30 - 11:30 pm
1/5/21	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm

Date	Webinar Topic	Time
1/6/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
1/6/21	<a href="#">HazCom w/GHS</a>	10:00 11:30am
1/6/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
1/7/21	<a href="#">Bloodborne Pathogens Administrator Training</a>	8:30 - 10:30 am
1/7/21	<a href="#">Flagger Skills and Safety Considerations</a>	11:00 - 12:00 pm
1/7/21	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
1/8/21	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
1/8/21	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
1/11/21	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
1/11/21	<a href="#">Traffic Control in Work Zones</a>	10:00 12:00 pm
1/11/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
1/12/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
1/12/21	<a href="#">Shop &amp; Tool Safety</a>	10:30 11:30am
1/12/21	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
1/13/21	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
1/13/21	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
1/13/21	<a href="#">Bloodborne Pathogens (BBP) - Evening</a>	7:30- 8:30 pm
1/14/21	<a href="#">Designated Employer Representative Training (DER)*see details below</a>	9:00 - 4:00 pm w/1 hr lunch brk
1/15/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	8:30 - 10:30 am
1/15/21	<a href="#">Shift Briefing Essentials</a>	1:00 2:30 pm
1/19/21	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
1/19/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
1/19/21	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
1/19/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
1/20/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
1/20/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
1/20/21	<a href="#">Sanitation/Recycling Safety</a>	1:00 - 3:00 pm
1/21/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
1/21/21	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
1/21/21	<a href="#">HazCom w/GHS - Evening</a>	6:30 - 8:00 pm
1/22/21	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
1/22/21	<a href="#">Confined Space for Entrants &amp; Attendants</a>	10:00 12:00 pm
1/22/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
1/25/21	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
1/25/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
1/25/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	2:30 - 4:30 pm
1/26/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
1/26/21	<a href="#">Ethics for NJ Local Government Employees</a>	9:00 - 11:00 am
1/26/21	<a href="#">CDL - Supervisors Reasonable Suspicion</a>	10:00 - 12:00 pm
1/26/21	<a href="#">Safety Committee Best Practices</a>	1:00 - 3:00 pm
1/26/21	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
1/27/21	<a href="#">Safety Coordinators' Skills Training</a>	8:30 - 12:30 pm
1/27/21	<a href="#">Ladder Safety/Walking Surfaces</a>	9:00 - 11:00 am
1/27/21	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm

1/28/21	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
1/28/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
1/28/21	<a href="#">Traffic Control in Work Zones</a>	1:00 - 3:00 pm
1/29/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
1/29/21	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm

#### **\*1/14/21 Designated Employee Representative Training (DER) Details:**

- This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before December 31, 2020.**
- Registration suggested - 2 employees per town
- The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.

#### **Live Webinar Guidelines:**

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

The Zoom platform is utilized to track the time each attendee logs in and logs out of webinars. Also, we can track participation, to demonstrate to the State agency that the student also participated in polls, quizzes, and question & answer activities during the live, instructor-led webinar. We maintain these records to document our compliance with the State agency.

#### **About Zoom Training:**

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded.
- Please [click here](#) for informative Zoom operation details.
- Group Training procedures:
  - Please have one person register for the safety training webinar.
  - Please complete the Group sign in sheet and send it to [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) within 24 hours of training completion.

<https://njce.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf>

#### **Questions?**

- NJCE members call Natalie Dougherty 856-552-4738.

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

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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 12/10/20

RE: Risk Management / Underwriting Services Director's Report

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**I. Risk Management Services**

**A. 10/13/2020 Safety & Accident Review Committee Meeting Minutes**

Enclosed are the approved meeting minutes.

**B. 2021 Meeting Schedules – Safety and Accident Review Committee and Claims Committee**

Enclosed are the meeting schedules for each Committee.

**Action Requested:** Motion to approve both schedules as presented.

**C. 2021 Gloucester County Insurance Commission's Safety Kick Off**

The 2021 GCIC Safety Kick Off meeting has been cancelled as COVID-19 continues to impact on-site gatherings. Pertinent Safety information will continue to be provided to members via email and training will continue to be virtual until further notice.

**D. 2020 Claims Sweep on Claims Made Policies**

We have contacted all of the members and reminded them to advise our office if they have any knowledge of an incident which may give rise to a claim under the "claims made" policies: Public Officials/Employment Practices, Medical Malpractice, Employed Lawyers, Crime, Pollution, and Cyber Liability. These policies have strict definitions to what constitutes "knowledge of a claim" and the time period in which it must be reported to the carrier for coverage to be afforded. As these policies expire on 1/1/2021, we need to report any potential claims that may have been throughout 2020 to the carriers prior to 1/1/2021.

**E. Wellness Incentive Grant Program**

The Safety and Accident Review Committee met on December 1<sup>st</sup> and respectfully request continued funding for the Wellness Incentive Grant for 2021. Attached is the program documentation with the following changes for approval:

- Increase the number of grants awarded from five to ten
- Increase the amount of grants awarded from \$5,000 to \$10,000

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The Safety and Accident Review Committee respectfully request the Commission approve an amount not to exceed \$10,000 (\$1,000 per grant – total of 10 grants) for this program. We will discuss further at the meeting.

**Action Requested:** Motion to authorize \$10,000 for the Wellness Incentive Program.

**F. 2020 NJCEL reinsurer BRIT Safety Grant**

We are excited to announce that both submissions provided from the County Emergency Medical Services Department have been approved. The first submission was for the purchase of the Lucas 2 Chest Compression System. 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. Each system cost \$15,306.16 and the department has purchased 12 systems totaling \$183,673.92. The amount awarded was \$7,653.08 which is 50% of the cost for one system.

The second submission was for the purchase of the AeroClave RDS 3110 Room Decontamination System with appropriate accessories. The system disinfects rooms, vehicles, and equipment with an EPA-approved, hospital-grade disinfectant at the push of a button. The department implementing enhanced cleaning measures to reduce the spread of the COVID-19 virus will reduce liability claims against the County. The total cost of the system is \$15,708.

The Department advised that they were unable to purchase the above system due to intense demand and limited availability. Instead, they purchased a lower cost device that provides the same function; the Clorox Total 360 Electrostatic Sprayer-Trigger. The cost for the unit was \$4,395.00. We have submitted all documentation to J.A. Montgomery and are awaiting response regarding reimbursement.

**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.

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

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

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

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



Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Knestaut	CNA	12/28/2020	\$175.00	\$175.00
County	Bond – Bay	CNA	12/28/2020	\$175.00	\$175.00
College	Volunteer Accident	Starr Indemnity	12/31/2020	\$3,027.00	\$3,027.00
County	Bond – Chila	CNA	1/1/2021	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/2021	\$70.00	\$70.00
County	Bond – Morina	CNA	1/1/2021	\$350.00	\$350.00
Improvement Authority	Dream Park Volunteer Accident	QBE	1/28/2021	\$400.00	\$400.00

All terms and conditions are per expiring.

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

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

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2020	\$3,780.10	\$5,150.00
Library	Volunteer Accident	QBE	11/23/2020	\$350.00	\$350.00

The 28% increase on the County's pollution liability policy is due to an underground storage tank which is 31 years old. In addition, mid-term an above ground storage tank was added to the policy and the renewal premium reflects the full term premium.

All other terms and conditions are per expiring.

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## GLOUCESTER COUNTY INSURANCE COMMISSION

### Safety and Accident Review Committee Meeting Minutes October 13, 2020 10:00 AM

- I. Call to Order – Leigh vanOyen, Chairwoman  
The meeting was called to order at 10:03 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Leigh vanOyen	Gloucester County Insurance Commission	Present
Tim Sheehan	Gloucester County Risk Manager	Present
John Vinci, Sr.	Gloucester County Utilities Authority	Present
Wayne Love	Gloucester County Utilities Authority	Present
Kathy Shryock	Gloucester County Improvement Authority	Absent
Joan Kuhar	Rowan College of South Jersey – Gloucester Campus	Absent
Lauren Vilimas	Rowan College of South Jersey – Cumberland Campus	Absent
Brenda Muhlbaier	Gloucester County Library Commission	Present

Commission Professionals:

Joseph Hrubash	Executive Director	Absent
Cathy Dodd	Executive Director's Office	Present
Glenn Prince	JA Montgomery	Present
Jonathan Czarnecki	JA Montgomery	Absent
Bonnie Ridolfino	RMC / Hardenbergh Insurance Group	Absent
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

- III. Approval of the 2/4/2020 and 4/16/2020 Safety and Accident Review Committee Meeting Minutes  
**Motion** to approve the 2/4/2020 and 4/16/2020 Safety and Accident Review Committee Meeting Minutes

Moved: John Vinci, Sr.

Seconded: Brenda Muhlbaier

Vote: Aye: Unanimous      Nay: 0      Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began by advising Mike Brewer retired May 1, 2020.

Next, she mentioned the workers' compensation claim reporting procedure change from the County Safety Department to Medlogix. She inquired as to if any entities were experiencing any problems. A discussion commenced to which the Chairwoman advised that any concerns would be communicated to the proper party. In addition, due to the change the entities will need to ensure their 300 logs are being properly updated and maintained as the County Safety Department will no longer have the information required. She advised that training will be scheduled in December and February.

Lastly, she advised that if any entity needs to schedule training that it is best to send all requests to the County Safety Department. Back in February, the Chairwoman was able to conduct workers' compensation training for the first group of employees at the Rowan College of South Jersey – Cumberland Campus.

IV. Risk Management Consultant's Report – Hardenbergh Insurance Group

Ms. Violetti began her report advising the Committee that the Chairwoman allowed the County Emergency Response Department to be excused for providing a response to the corrective action letter received in February.

She continued by announcing that the Gloucester County Insurance Commission approved the 8 submissions for the 2020 Wellness Grant. She reviewed the submissions and advised that due to COVID-19 restrictions, Gloucester County Library Commission and Gloucester County Improvement Authority will not be able to conduct their wellness activity. An extension was approved by the Insurance Commission for both entities until March 2021 with an option for a 2<sup>nd</sup> extension to June 2021 to complete their wellness activity.

Next, she advised that there have been two submissions provided to J.A. Montgomery for the 2020 Brit Safety Grant. Both items for submissions came from the County Emergency Medical System Department. The first submission was for



## GLOUCESTER COUNTY INSURANCE COMMISSION

the purchase of the LUCAS 2 Chest Compression System. Each system cost \$15,306.16 and the department purchased 12 systems totaling \$183,673.92. The 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 was for the purchase of the AeroClave RDS 3110 Room Decontamination System with appropriate accessories. The total cost was \$15,708. The 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 has been on the front lines of a worldwide pandemic, transporting sick individuals both with and without the COVID-19 virus, it is important to disinfect with above regularly utilized materials. The department implanting enhanced cleaning measures to reduce the spread of the virus would reduce liability claims against the County. The Committee will be updated as to whether any BRIT Safety Grant funds will be awarded for either submission.

Ms. Violetti continued by advising the Committee that the NJCEL has a new way to provide members with training. An online digital streaming library that contains 115 streaming training videos for members to utilize at no cost to members.

Next, she spoke about the NJCEL child abuse training. J.A. Montgomery has provided online webinars titled "Protecting Children from Abuse" which discussed child abuse and the responsibility of local government to protect children. The webinar was recommended training for appointed and elected officials, employees and volunteers who interact with children regularly. In addition, the NJCEL website has a 20-minute video available to view titled "Protecting Children". This was recommended training for employees and volunteers who do not interact with children regularly.

Lastly, she provided the Committee with the 2021 Safety and Accident Review Committee schedule.

### V. J.A. Montgomery – Glenn Prince

Mr. Prince began by advising that 5 NJCEL members provided submissions for the BRIT Safety Grant. He expects that the BRIT Safety Grant committee will meet the 1<sup>st</sup> or 2<sup>nd</sup> week of November. He further advised that the grant will be continuing in 2021.

Next, he encouraged the committee members to go to the NJCE website for all safety resources and training materials. He advised that J.A. Montgomery is not providing instructor led training at this time but did make an exception for Gloucester County for Forklift Training.

Lastly, he spoke about J.A. Montgomery's 2021 Initiatives. He advised the previous Work Zone Safety Program that had been four hours in duration will be broken out to 1 hour of instruction providing the following trainings: temporary traffic control, temporary traffic control for supervisors and flagger work zone best practices. In addition, the landscape safety program will work the same with 1 hour of instruction providing the following trainings: mower safety, chainsaw safety, chipper safety, and utility cart operation safety. He advised that Coaching the Emergency Vehicle Operator training will be added in 2021 and conducted via webinar. Due to the current circumstances, J.A. Montgomery is striving to convert their entire safety training catalog into a webinar based program.

### VI. Accident Review – Leigh vanOyen

#### New Accidents

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County Utilities Authority	Sewage Operations	4/22/2020	Employee was using a grinder and it kicked back cutting his hand.

*Committee's Determination: Preventable*

The Committee determined this was a preventable situation. Mr. Vinci explained how the injury occurred and advised that a supervisor spoke to employees about the importance of taking time when using equipment. A toolbox talk provided to the supervisor was recommended. The Committee recommended that a letter will be sent to Mr. Love advising of the recommendation.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Gloucester County Improvement Authority	Shady Lane Nursing Home	7/23/2020	Was pouring bleach at sink to mix with cleaning supplies, when bleach splashed in eye.

## GLOUCESTER COUNTY INSURANCE COMMISSION

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**Gloucester County Insurance Commission**  
**Safety and Accident Committee**  
**2021 Meeting Schedule**  
**All meetings will be held at 9:30 AM.**

February 2, 2021 – Video Conference Meeting

June 1, 2021 – Video Conference Meeting

September 14, 2021 – Video Conference Meeting

December 7, 2021 – Video Conference Meeting

2<sup>nd</sup> Tuesday due to Labor Day

**Gloucester County Insurance Commission**  
**Claims Committee**  
**2021 Meeting Schedule**

All meetings will be held in Conference Room B, 2<sup>nd</sup> Floor,  
2 South Broad Street, Woodbury NJ  
on the 2<sup>nd</sup> Tuesday of each month at **9:00 AM** unless other arrangements  
are made for a phone conference.

For meetings convened ZOOM Video Conference or Telephonically, the  
Conference information will be provided in the Agenda Packet.

January 12, 2021  
February 9, 2021  
March 9, 2021  
April 13, 2021  
May 11, 2021  
June 8, 2021  
July 13, 2021  
August 10, 2021  
September 14, 2021  
October 12, 2021  
November 09, 2021  
December 14, 2021

## **GLOUCESTER COUNTY INSURANCE COMMISSION WELLNESS INCENTIVE PROGRAM**

**Purpose:**

The Wellness Incentive Program is designed to award ten grants (each up to \$1,000) to assist each member in promoting wellness objectives by providing financial reimbursement for wellness and health related items or programs purchased by a members' department.

**Advantages to the Members:**

A commitment to wellness has many advantages to the member such as helping to retain healthy employees which contributes to fewer absences, improved job performance, greater productivity and a quicker return to the workplace when suffering a workers' compensation injury.

**Suggested Uses:**

Some suggestions for eligible items could fall under the following categories:

- |  |  |
|--|--|
| • Physical activity                      | • Health Fair                            |
| • Chair massages                         | • Lunch n' Learn                         |
| • Fresh Fruit Fridays                    | • Health screenings i.e. blood pressure, |
| • Inspirational quote and poster display | heart rate, skin, glucose, cholesterol   |
| • Proper nutrition i.e. smoothies        | • Health education                       |

**Inadmissible Reimbursements:**

- Healthcare premiums
- Deductible reimbursements
- Any current benefits in place through the member's health care provider i.e. gym membership reimbursements
- Free services

**Submission Process:**

All departments from each member are eligible to submit a request for the wellness grant. A submission form and supporting documentation such as photographs and documentation illustrating cost of the item or program will be required. Additional documentation such as testimonials of the item or program will be encouraged. The submission deadline is March 15<sup>th</sup>. Submissions will be emailed to Joe Henry at [jhenry@hig.net](mailto:jhenry@hig.net). Any submission which did not contain all required pieces stated above will not qualify.

**Selection Process:**

In April, the Safety and Accident Review Committee will telephonically hold a meeting to review all submissions. Each member will vote on which submission from each member entity will move forward. A motion will be required to present ten submissions to the Insurance Commission at the April meeting. The Insurance Commission will have final approval.

**Reimbursement Instructions:**

The departments awarded the grants will be notified by the end of April. The disbursement of the funds will be provided to the department once evidence that the wellness activity has been completed and paid. The wellness item or activity must be completed by the end of November. In addition, all documentation (department purchase order, invoice and signed Commission voucher) must be sent to Christina Violetti at [cvioletti@hig.net](mailto:cvioletti@hig.net) by November 30<sup>th</sup>. No payments will be made to vendors directly.

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

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Member:

---

Department:

---

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

---

Printed Name of Person submitting nomination:

---

Signature of Person submitting nomination:

---

Position / Title:

---

Date:

---

Submit this form by

March 15<sup>th</sup> to:

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

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on December 10, 2020.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for December 10, 2020 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 10, 2020.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**



### GCIC Claims

December 10, 2020

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530002212	John Fasano	Worker Compensation	PAR	
3530002503	Gloucester County	Auto Physical Damage	PAR	
3530001985	Veronica Tortella	Worker Compensation	PAR	2020-26346
3530002497	Steven Casciato	Worker Compensation	PAR	
3530002265	Grace Taggart	Liability	PAR	
3530002015	Beth Angelo	Worker Compensation	PAR/SAR	2018-21956
3530002564	Deborah Rynex	Liability	SAR	
3530002523	Lauro Baliwas	Liability	SAR	
3530002182	Eric Shaw	Worker Compensation	SAR	2019-17321



## **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – October 22, 2020  
TELEPHONIC MEETING  
1:00 PM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Bradford Stokes</b>
Claims Service	Inservco Insurance Services, Inc. <b>Yvonne Frey</b> <b>Richard Crooks</b> <b>Amy Zeiders</b>  Qual-Lynx <b>Chris Roselli</b>  Medlogix <b>Jennifer Goldstein</b>  PERMA <b>Jennifer Conicella</b> <b>Robyn Walcoff</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti</b>
Attorney	Grace Marmero & Associates <b>John Carleton, Esq.</b>
Treasurer	<b>Tracey Giordano</b>

Safety Director

J.A. Montgomery Risk Control  
**Glenn Prince**

**ALSO PRESENT:**

Scott Burns Esq., Gloucester County  
Susan Morris, Conner Strong & Buckelew  
Anthony Musitano, Grace Marmero & Associates  
Cathy Dodd, PERMA Risk Management Services

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

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

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**CORRESPONDENCE: None**

**SAFETY COMMITTEE REPORT:** Chairman Sheehan reported the Safety and Accident Committee Meeting did meet via Zoom and Ms. Violetti would highlight some of the topics during her report.

**CLAIMS COMMITTEE:** Chairman Sheehan reported the Claims Committee did not meet, as there were no PARS or SARS to be discussed. Chairman Sheehan advised there would be a closed session today for those invited to discuss an EPL claim. Chairman Sheehan indicated closed session would include the Commissioners, Commission Attorney, Risk Manager and PERMA Claims Team. Chairman Sheehan asked if anyone had anything to add.

**EXECUTIVE DIRECTOR REPORT:** Chairman Sheehan advised Executive Director, Brad Stokes would provide the Executive Director's report today. Executive Director stated he hoped everyone and their families were well and advised there was one action item for the report.

**EMPLOYEE DISHONESTY COVERAGE:** Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company would renew on 11/23/20. Executive Director advised this policy covered the positions of Executive Director, Third Party Administrator and the Treasurer. Executive Director noted the annual premium was \$1,111 and the limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director pointed out there was a slight increase in the premium of \$16.00. Executive Director advised the cost of this coverage would be paid out of the miscellaneous and contingency budget line.

**MOTION TO APPROVE EXPENDITURE FOR EMPLOYEE  
DISHONESTY COVERAGE IN THE AMOUNT OF \$1,111**

Motion:	Commissioner Burke
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Second:  
Roll Call Vote

Commissioner Jones  
Unanimous

**NJ EXCESS COUNTIES INSURANCE FUND (NJCE):** Executive Director reported the NJCE last met on September 24, 2020 and a summary report of the meeting was included in the agenda. Executive Director advised the NJCE budget would be delayed for a month to give the Underwriting Manager more time to market the renewal. Executive Director advised the Underwriting Manager was projecting significant increases in the excess premiums.

Mr. Cooney reported the insurance market had been hardening and was the worst in 30 years which meant pricing was going up due to severe losses and terms were getting tougher. Mr. Cooney advised his office was well prepared. Mr. Cooney reviewed the property and liability markets. Mr. Cooney noted they were also looking at higher retentions levels in the CEL layer. Mr. Cooney advised they started a heavy marketing campaign. Mr. Cooney reported in early discussions with the incumbent insurance carriers, worst-case scenario was a 15% increase which in this marketplace was beyond extraordinary. Mr. Cooney indicated most public entities not in a program were seeing a 30% increase on a good day and 100% on a bad day.

Executive Director thanked Mr. Cooney and his team for their efforts in the hard market. Executive Director advised there was also a discussion about a significant NJCE dividend and more information would follow.

**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 September which was included in the agenda. Executive Director advised there were 6 certificate of insurances issued during September.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the July Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,249,597 as of July 31, 2020. Executive Director advised that \$2,630,996 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 \$3,607,551.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the July Financial Fast Track for the NJCE. As of July 31, 2020, the NJCE had a surplus of \$16,698,019. 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 \$32,002,009.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported the agenda included the July Health Benefits Financial Fast Track. As of July 31, 2020, there was a surplus of \$236,402. Executive Director noted the cash amount was \$316,154. 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 July 31, 2020. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis with the Commission.

**2020 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the third and final assessment payment for 2020 was due on October 15, 2020. In response to Executive Director's inquiry, Ms. Dodd advised she did receive an e-mail from the Treasurer Offices' indicting all member entities paid.

**2021 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCE:** Executive Director advised the 2021 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. Executive Director noted the NJCE Underwriting Manager's Team would review any certificates that need to be re-issued for the 2021 renewal.

**2021 RFP's FOR PROFESSIONAL SERVICES** – Executive Director reported the RFP's were issued and advertised for the positions of the Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager and Functional Capacity Evaluation Services. The responses were due on Friday, November 6, 2020 at 3:00 PM. The responses would be reviewed and recommendations made at the December meeting. Executive Director noted the Managed Care RFP would be issued shortly.

**NJCE BEST PRACTICES WORKSHOP, 2020 VIRTUAL EDITION:** Executive Director reported the 9<sup>th</sup> Annual NJCE Best Practices Workshop was scheduled to be a Zoom Webinar on Thursday, October 29, 2020 starting at 10:00 AM. Ms. Conicella advised everyone should have received the invitation to attend. Ms. Conicella noted Inservco's invitation went to their spam filter. Ms. Conicella indicated the topics included the progress of the NJCE, the BRIT Safety Grant and COVID-19. Ms. Conicella stated she was looking forward to everyone attending and only the presenters would be on the camera.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Ms. Morris advised her report was included in the Appendix II section of the agenda and reviewed the report.

**TREASURER REPORT:** Chairman Sheehan advised the agenda included the October Bill List, 63-20 and the October Benefit Bill List, 64-20. Chairman Sheehan recommended a motion approving the Bill Lists.

**MOTION TO APPROVE RESOLUTIONS 63-20 AND  
64-20**

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. Chairman Sheehan asked if anyone had any questions on the reports.

**CLAIMS SERVICE:** Ms. Conicella advised she did not have anything else to discuss.

### **CLAIMS REPORT:**

Chairman Sheehan presented Resolution 65-20 Inservco Liability Check Register for the period of 9/1/20 through 9/30/20.

### **MOTION TO APPROVE RESOLUTION 65-20 LIABILITY CHECK REGISTER FOR THE PERIOD OF 9/1/20 THROUGH 9/30/20**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of September

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
September	21	\$ 19,008.41	\$12,329.69	\$ 6,822.27	\$ 5,887.25	36%	82%

Ms. Goldstein advised the Med Express locations in South Jersey have all changed to Riverside Urgent Care and unfortunately they changed their billing tax ID number which did not coincide with the contract they had. Ms. Goldstein reported they were in the process of trying to work with Riverside to get a link back to their contract with Med Express. Ms. Goldstein indicated her concern was if they continue to use them, they would be out of network. Ms. Goldstein advised she did not have any update yet but was working quickly to get them back in the network or at least be able to negotiate on the bills until the contract was in place. Ms. Goldstein indicated she would provide an update as soon as possible. Ms. Goldstein asked if anyone had any questions and concluded her report.

Chairman Sheehan reported as everyone knew we contracted with Medlogix to do the first report of injury and everything was going very well. Chairman Sheehan noted there was a weekly call to discuss any issues with the transition. Chairman Sheehan advised Jen's team was incredible and there were some issues which were being worked out. Chairman Sheehan thanked Jen and her team.

## **NJCE SAFETY DIRECTOR:**

**REPORT:** Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities September and October.

Mr. Prince referred to the Webinar Training Schedule through November 30<sup>th</sup> which was included in the agenda. Mr. Prince encouraged everyone to review the list to determine which courses they would like to participate in.

Mr. Prince advised they were looking into a Learning Management System and during the NJCE meeting today, the initiative was discussed and a contract would be issued to First Net, who was also the provider for the MEL. Mr. Prince noted he would keep everyone updated on the progress of the program. Mr. Prince concluded his report unless there were any questions.

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

**REPORT:** Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported the February 4<sup>th</sup> and September 16<sup>th</sup> Safety and Accident Review Committee Meeting Minutes were included in the agenda.

Ms. Violetti advised all of the members' renewal information had been inputted into the Origami System.

Ms. Violetti reported at the May 12<sup>th</sup> Claims Committee Meeting, Rhonda Stahlberger from Premier Orthopaedic Associates conducted a presentation outlining how employees were receiving medical treatment virtually as opposed to going to a medical provider's facility. Ms. Violetti referred to a copy of a memo she sent out to the member entities regarding Telemedicine, which was included in the agenda.

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.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
Library	Notary Bond	CNA	11/17/2020	\$113.75	\$113.75

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

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Ms. Violetti advised the following renewals were in process and requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction

in the terms and conditions. Ms. Violetti noted if there was; she would seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2020	\$3,780.10
Library	Volunteer Accident	QBE	11/23/2020	\$350.00

**MOTION TO AUTHORIZE THE UNDERWRITING SERVICES  
DIRECTOR TO RENEW THE ABOVE POLICIES AS OUTLINED ABOVE**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

Ms. Violetti asked if anyone had any questions and concluded her report. Chairman Sheehan thanked Ms. Violetti for all of her assistance with the renewal information.

**ATTORNEY:** Mr. Carleton reported he did not have anything to report.

**OLD BUSINESS:**

**NEW BUSINESS:**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

Moved: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

Hearing no members of the public wishing to speak Chairman Sheehan asked for a motion to close the public comment portion of <sup>1</sup>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 66-20 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.



Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MOTION TO GO INTO CLOSED SESSION**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**ROLL CALL OF COMMISSIONERS:**

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

**MOTION TO APPROVE THE CLAIM SETTLEMENT DISCUSSION IN  
CLOSED SESSION**

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

**MOTION TO ADJOURN:**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MEETING ADJOURNED: 1:32 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**

*Moody's Investors Service Report*

## SECTOR COMMENT

17 November 2020



### TABLE OF CONTENTS

Shared services and expertise help smaller local governments bolster their cyberattack defenses	2
Extensive training and up-to-date information help municipalities keep a cap on costs and lower their social risks	3
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Moody's related publications	5

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## Local government – New Jersey

# Joint insurance funds help smaller municipalities lower cyber, social risks

The [New Jersey](#) (A3 negative) joint insurance funds (JIFs) provide participating local governments with services that strengthen their ability to deal with issues such as cybersecurity, police training and market access, bolstering municipalities' credit quality by reducing their financial risks as well as social and governance risks. While these services are valuable to all members, they are particularly important to smaller governments, which might otherwise have difficulty obtaining them. The JIFs and the Municipal Excess Liability JIF (MEL) and New Jersey Counties Excess JIF (NJCE) work by pooling talent and expertise from their constituents, so the weakness of one municipality is covered by sharing resources with another.

- » **Shared services and expertise help smaller local governments bolster their cyberattack defenses.** As ransomware attacks grow more sophisticated and the frequency of all kinds of cyberattacks increase, smaller municipalities benefit from the ability to borrow the technical expertise of the larger members of the JIFs. The MEL and NJCE's programs place a greater emphasis on prevention than treatment, and it incentivizes municipalities to improve their defenses by offering lower insurance rates to municipalities, authorities and counties that adopt stricter cybersecurity standards.
- » **Extensive training services help governments keep a cap on costs and reduce social risks.** Local governments need resources to improve training in the many different services they provide, from police and first responders to street repair crews and park personnel. Even for a large government, training new hires is financially demanding, and all the more so for smaller governments with limited resources. Covering municipalities', authorities' and counties' gaps in these areas also reduces their social and governance risks.
- » **MEL's ability to purchase municipal notes provides source of emergency liquidity.** The JIFs provided one of several sources of extra liquidity in the Bond Anticipation Note market when liquidity dried up in March and April because of the coronavirus pandemic. While municipalities which had their notes bought benefited directly, the purchases also helped to reestablish a more normal market, benefiting all local governments, particularly smaller ones.

### How New Jersey's joint insurance funds work

The New Jersey JIFs provide property and casualty insurance and risk management services to most local units of government including municipalities, counties and local authorities. The MEL and NJCE are specialized JIFs which provide excess liability coverage and services to member JIFs, each of which has a variable number of local governments as owners.

Since 1985, the JIFs along with the MEL and the NJCE have saved the taxpayers an estimated \$3.4 billion and have reduced member accident rates by over 65%<sup>1</sup>. These self-insurance pools are owned by their member local governments, which purchase from the pools insurance and services that strengthen their ability to deal with issues such as employee accidents, liability claims, cybersecurity and police training.

The MEL member JIFs, the MEL and NJCE are not insurance companies but governmental entities run by municipal leaders who hire outside professionals. As such, the JIFs are not run for profit. They charge their membership for the risk management services they offer, including claims management, loss control programs and insurance, but they do not include a profit component. Over time, based on performance results, they may generate a surplus and return dividends to their membership.

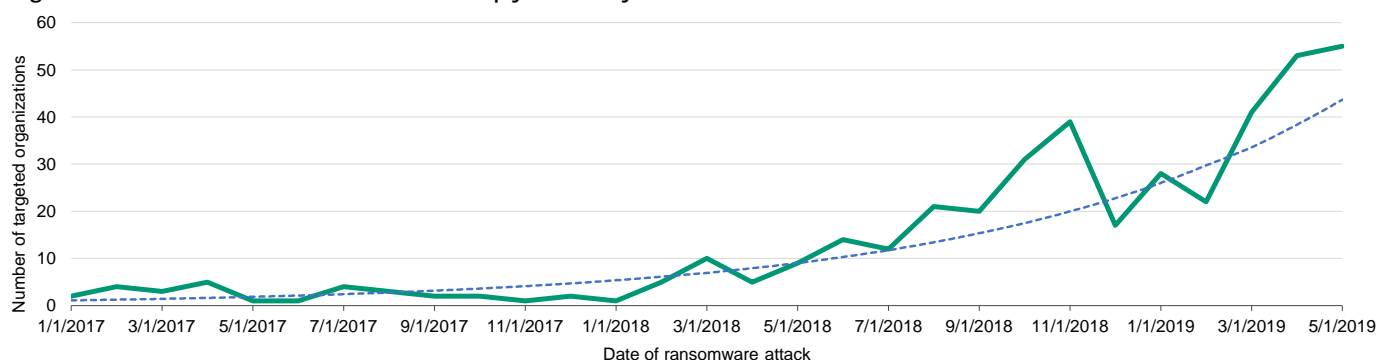
While insurance remains critical, the JIFs' remit has led them to go beyond the purview of insurance by providing a safety program and extensive training. Participation is optional; membership in the MEL or NJCE requires a request for a proposal with the understanding that if accepted it will require a three-year membership. The MEL covers in excess of the 65% of the municipalities and authorities organized into 19 member JIFs of varying sizes and the NJCE covers 10 of the 21 NJ counties and certain affiliated entities via several underlying county insurance commissions.

### Shared services and expertise help smaller local governments bolster their cyberattack defenses

As [ransomware attacks grow more sophisticated](#) and the frequency of all kinds of cyberattacks on local governments increases, smaller municipalities benefit from the ability to borrow the technical expertise of the larger JIF members, especially in the area of attack prevention. Even with help from the most sophisticated professionals, it is better to prevent an attack than to successfully deal with one: it avoids wasted time and additional costs. As shown in Exhibit 1, targeted ransomware attacks across all organizations and sectors increased markedly starting in early 2018.

Exhibit 1

#### Targeted ransomware attacks have increased sharply in recent years



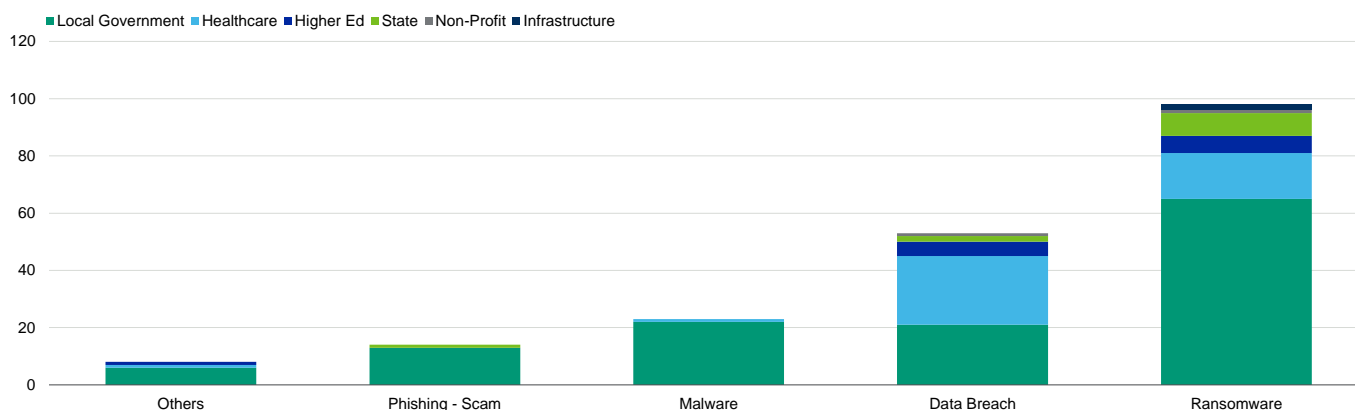
Organizations include all entities including public, private, academic, nonprofit etc.

Sources: Symantec; Moody's Investors Service

Ransomware is not the only form of cyberattack to target local governments. As seen in Exhibit 2, local governments have also suffered phishing attacks, non-ransomware malware infections and data breaches, among other incidents.

This publication does not announce a credit rating action. For any credit ratings referenced in this publication, please see the ratings tab on the issuer/entity page on [www.moody.com](http://www.moody.com) for the most updated credit rating action information and rating history.

Exhibit 2

**Distribution of cyberattacks by sector and type of attack, 2017 to present**

Statistics are based on incidents reported to or observed by Moody's. This does not purport to be a complete tabulation of incidents.

Source: Moody's Investors Service

The MEL, in collaboration with the Bloustein Local Government Research Center of Rutgers University, has implemented a program to help its members improve their cyber risk preparedness. The program, which has existed for some years, has been expanded as the nature of the risk has become better understood, and the NJCE-JIF is adopting a similar program for its member counties. While the MEL-JIF program is at the forefront of cyber preparedness, it is not unique. Statewide cyber defenses or teams are becoming increasingly popular, as seen [Ohio's Cyber Reserve](#) program. The MEL's program is different, however, in that it places a greater emphasis on prevention than treatment. In addition, the MEL incentivizes municipalities to improve their defenses by offering lower rates for insurance to municipalities which adopt stricter cybersecurity standards.

The MEL-JIF program consists of several different modules, each addressing a core area of concern. On the technology side, it includes "Minimum Technological Proficiency Standards," which cover such things as backup practices, defensive software (including antivirus and malware detection software), server security and training. The standards also call for policies, leadership expertise and an incident response plan. The MEL provides draft cyber policies,<sup>2</sup> which members are encouraged to modify to meet local needs, as well as a list of vendors that can supply cybersecurity training. The list is provided free, though individual municipalities must still pay vendors for their services.

The issue of vendor choice highlights an advantage of the MEL-JIF system. Smaller municipalities frequently lack the IT expertise to choose between vendors. Larger ones, however, tend to be better-staffed and are more likely to have gone through the process of selecting appropriate vendors because they have more money (at least in nominal dollars if not relative to budget) and present a more attractive target for cyberattack. As a result, they have a greater incentive to develop their own cybersecurity. Members of the JIF share their experience and expertise with each other, allowing the smaller ones to punch above their weight.

In the event of an attack, even larger municipalities will need assistance. While they may have stronger IT departments, they will still need specialty lawyers and forensic experts. In consultation with members, the state and various federal, state and local law enforcement agencies, the JIFs have developed an incident response program that can guide local governments. The MEL covers any initial expenses, including the potential payment of a ransom, and sorts out deductibles later. This marks another difference from the Ohio program, which only offers technical and not financial support.

Lastly, the MEL JIFs provide insurance to cover any losses on the cyber front. While the details of coverage are confidential, the deductibles decrease as governments enact tougher security standards, and the amount of coverage has increased over time. This incentivizes better security and provides greater protection when things go wrong – all credit positives.

### **Extensive training and up-to-date information help municipalities keep a cap on costs and lower their social risks**

MEL JIFs help municipalities address another difficulty common among smaller local governments: having access to dozens of skill sets while maintaining financial stability. A typical local government needs everything from computer experts, lawyers and accountants to

crane operators, street repair crews, police and park personnel. Even for a large government, training new hires is a formidable task, and doubly so for smaller governments with limited resources. Covering municipalities' gaps in these areas also reduces their social and governance risks.

The MEL has an extensive list of webinars and, before the coronavirus pandemic, in-person training modules. For example, the MEL has a scheduled two-hour webinar<sup>3</sup> on which types of personal protective equipment (PPE) are required for various jobs. Modules such as these, as well as the associated guidance provided, offer important guidance to municipalities during the pandemic. The MEL has publicly posted state guidance on reopening procedures and other pandemic-related tasks.

Training is a valuable tool in preventing social risk. Improperly trained officials or employees are more likely to make mistakes that could lead to anything from a loss of reputation to lawsuits to, in extreme cases, civil unrest. The MEL provides training for police departments, including officers newly promoted to supervisory functions. Such assistance is particularly important because the potential social risks associated with police action are [considerable](#). The MEL began rolling out police training following incidents in [Ferguson, MO](#) (Ba1 positive) in August 2014, and has been coordinating updates to its implicit bias and use-of-force trainings. The MEL works closely with the state Attorney General's office, with many of its training offerings eligible for continuing education credits. It also maintains an extensive record of recent court cases and decisions that have a bearing on police activity in any fashion.

The NJCE rolled out its initial police training program to its county members in 2012 for correction facility operations and the [Camden County, NJ](#) (Aa2 stable) police department, which is responsible for the City of Camden. The county has expressed a great deal of satisfaction with the way the department handled the recent peaceful protests in the city.

Proper training helps ensure officials follow the law and appropriate procedures in many other areas of local government activity, which, if badly handled, can lead to physical, financial or emotional trauma. For example, the reputational and potentially financial implications of first responders aggravating an injured driver's injuries are potentially significant. Consequently, the MEL offers a training course on "Safe Patient Lifting for Emergency Responders." Given that a municipality which failed to offer services would be useless, the JIFs attempt to offer training sessions covering the maximum number of services.

### **MEL's ability to purchase local government notes provides a source of emergency liquidity**

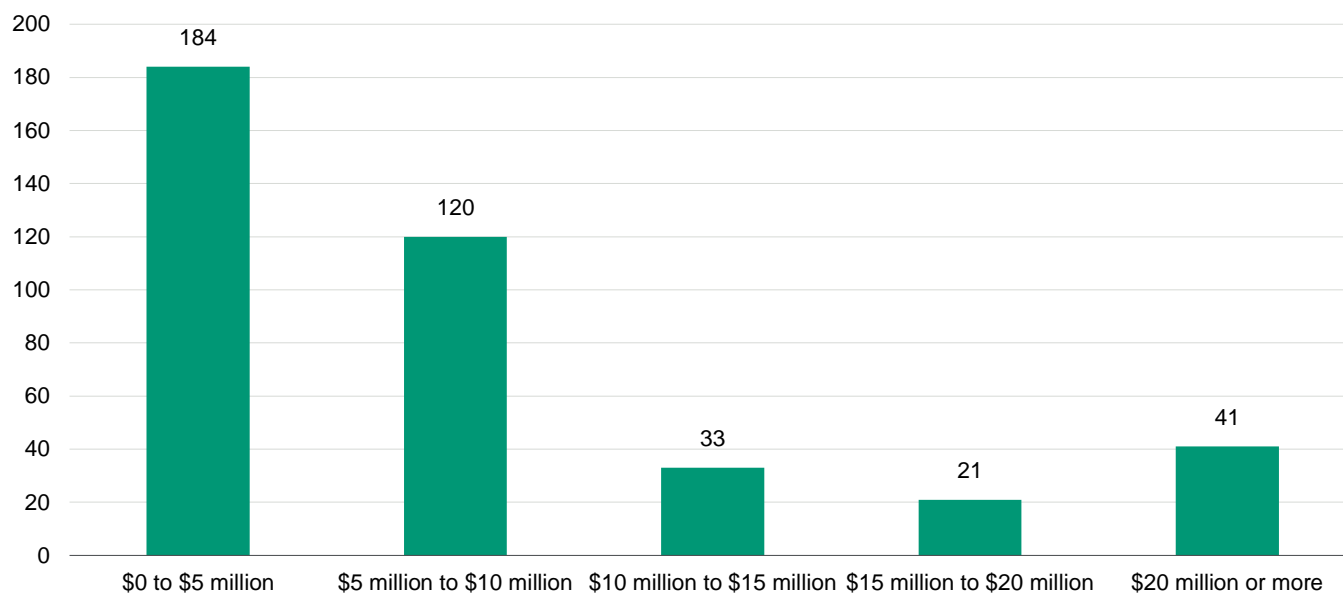
The MEL JIFs provided one of several sources of extra liquidity for municipalities when the pandemic shook the New Jersey local government note market in March and April. The market upheaval prompted the state to allow the MEL and its member JIFs to invest in Bond Anticipation Notes (BANs) issued by its own membership. The move had a significant impact: while the municipalities which had their notes purchased benefited directly, the MEL and JIF investments also helped reestablish a more normal market, to the benefit of all local governments. In all, the MEL and its member JIFS have bought approximately \$135 million in notes to date. It is, however, difficult to parse the impact of the JIFs in isolation since the state's decision, coupled with other state actions, came close in time to strong federal action.

The JIF action particularly benefited smaller municipalities. The total amount of MEL borrowing was smaller than some individual transactions by counties. In December 2019, for example, [Hudson County](#) (Aa2 stable) sold \$182 million in BANs maturing in December 2020, but the overwhelming majority of New Jersey issuances are on the smaller side and are therefore less attractive to some types of investor despite their strong credit quality. Of the 399 New Jersey notes maturing in 2020, 184 had a par amount under \$5 million (see Exhibit 3). These smaller issuances benefited from the restoration of a normal market.

Exhibit 3

**Nearly half of New Jersey local government BANs are under \$5 million par**

Number of NJ notes maturing in 2020, by par amount



Includes notes maturing in 2020 with the word "anticipation" in the description and with an ascertainable par amount. This is not the entire universe of NJ notes.

Source: Municipal Securities Rulemaking Board's Electronic Municipal Market Access service

Because of the vagaries of state law and the conventions of the market, New Jersey municipalities are among the heaviest users of BANs in the country. Under normal conditions, the market is extremely robust and rates are typically quite low, which is one of the primary attractions of this form of issuance. In March and April of 2020, however, the pandemic roiled markets and liquidity dried up. The state took a number of steps to address this, one of which included the JIFs.

Before the outbreak, the MEL's cash management plan was highly restrictive: excess funds could only be invested in Treasuries, CDs and comparable instruments, sacrificing return for the highest possible levels of safety. While municipal short-term debt is generally viewed as less secure than Treasuries, it is nonetheless a highly rated sector, and the state believed the market issues were a liquidity issue and not a credit issue. That said, the state, the NJ Infrastructure Bank and counties took the opportunity to strengthen their credit analysis of potential borrowers anyway so as to ensure they invested wisely.

## Moody's related publications

### Endnotes

- [1](#) Figures based on MEL's own calculations.
- [2](#) The MEL actually provides draft policies for a wide variety of topics, not just cyber defense.
- [3](#) ["Required upon initial assignment and retraining as needed for supervisors and employees who use or specify PPE"](#)

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Asia Pacific	852-3551-3077
Japan	81-3-5408-4100
EMEA	44-20-7772-5454

## **APPENDIX III**

*Employee Benefit*

*Client Activity Report*



## **CLIENT ACTIVITY REPORT**

**OCTOBER 2020**

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

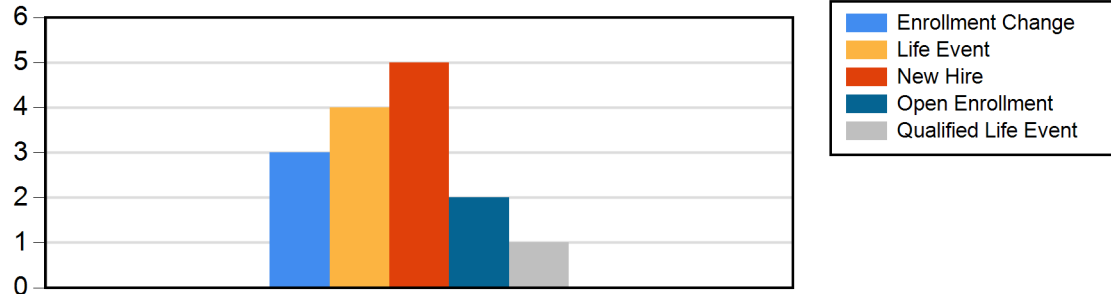
*This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

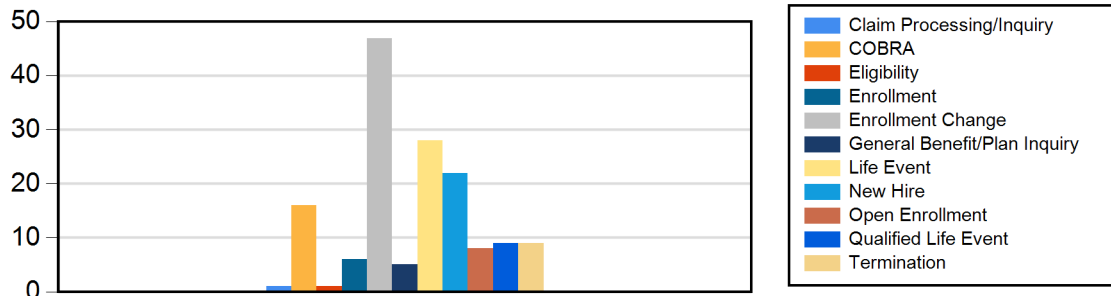
From: 10/1/2020 To: 10/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (OCTOBER)	# of Issues
Enrollment Change	3
Life Event	4
New Hire	5
Open Enrollment	2
Qualified Life Event	1
<b>Total for Subject</b>	<b>15</b>



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	16
Eligibility	1
Enrollment	6
Enrollment Change	47
General Benefit/Plan Inquiry	5
Life Event	28
New Hire	22
Open Enrollment	8
Qualified Life Event	9
Termination	9
<b>Total for Subject</b>	<b>152</b>

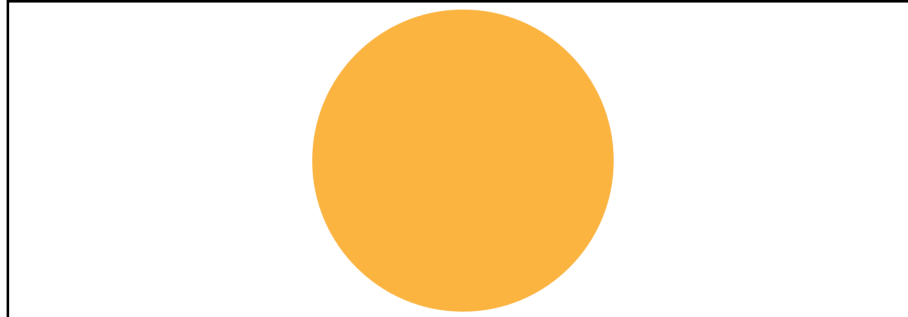


## CLIENT ACTIVITY REPORT

From: 10/1/2020 To: 10/31/2020

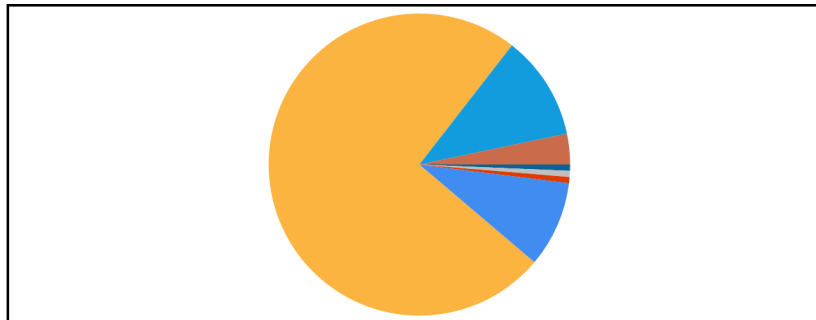
### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (OCTOBER)	# of Issues
Employer	15
<b>Total for Call Source</b>	<b>15</b>



Employer

CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Carrier	1
Dependent	1
Employee	14
Employer	113
Plan Administrator	17
Unidentified	5
<b>Total for Call Source</b>	<b>152</b>



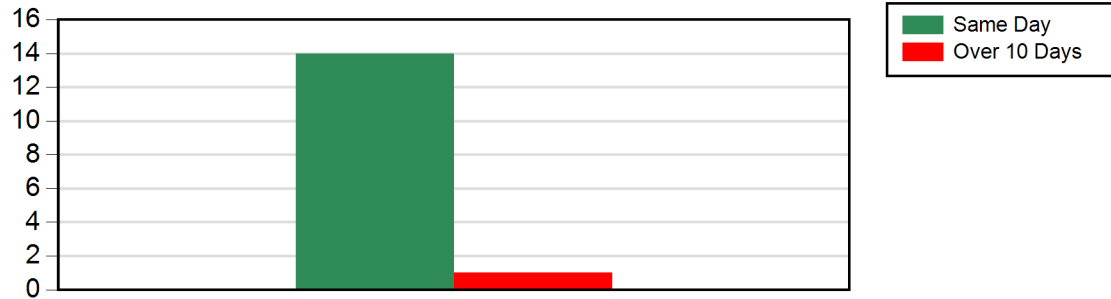
Broker/Consultant  
 Carrier  
 Dependent  
 Employee  
 Employer  
 Plan Administrator  
 Unidentified

## CLIENT ACTIVITY REPORT

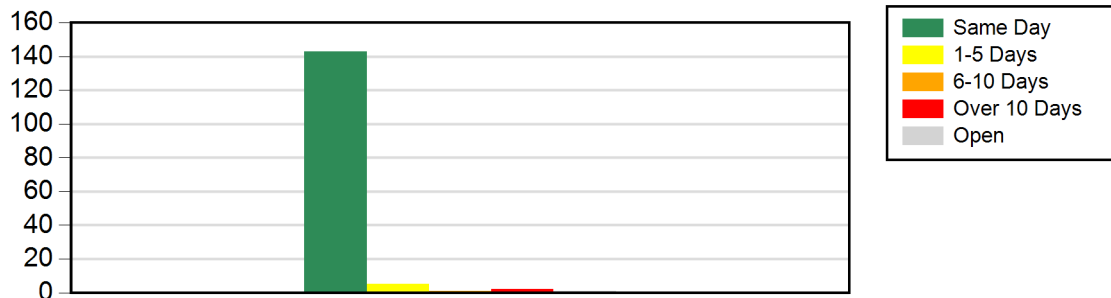
From: 10/1/2020 To: 10/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

<b>CLOSED TIME (OCTOBER)</b>	<b># of Days</b>	<b>%</b>
Same Day	14	93%
Over 10 Days	1	7%
<b>Total for Time Range</b>	<b>15</b>	<b>100%</b>



<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	143	95%
1-5 Days	5	3%
6-10 Days	1	1%
Over 10 Days	2	1%
<b>Total for Time Range</b>	<b>151</b>	<b>100%</b>



<b>DETAIL (YTD)</b>		From: 1/1/2020 To: 10/31/2020		
<b>Received</b>	<b>Call Source</b>	<b>Subject</b>	<b>Status</b>	<b>Closed Time</b>
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

## CLIENT ACTIVITY REPORT

From: 10/1/2020 To: 10/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2020 To: 10/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/10/2020	Employer	Life Event	Closed	1-5 Days
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employer	Open Enrollment	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	Qualified Life Event	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	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

## CLIENT ACTIVITY REPORT

From: 10/1/2020 To: 10/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 10/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/13/2020	Employer	Termination	Closed	Same Day
2/13/2020	Employer	Enrollment Change	Closed	Same Day
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
4/2/2020	Employer	Life Event	Closed	Same Day
4/8/2020	Employer	Life Event	Closed	Same Day
4/9/2020	Plan Administrator	COBRA	Closed	Same Day
4/14/2020	Employer	Enrollment Change	Closed	Same Day
4/15/2020	Employer	Life Event	Closed	Same Day
4/17/2020	Employer	Enrollment	Closed	Same Day
4/17/2020	Employer	Open Enrollment	Closed	Same Day
4/24/2020	Employer	Enrollment Change	Closed	Same Day
4/24/2020	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
4/28/2020	Employer	Enrollment Change	Closed	Same Day



## CLIENT ACTIVITY REPORT

From: 10/1/2020 To: 10/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 10/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/28/2020	Employer	Enrollment Change	Closed	Same Day
4/28/2020	Employer	Enrollment Change	Closed	Same Day
4/29/2020	Employer	Enrollment Change	Closed	Same Day
4/29/2020	Employer	Enrollment Change	Closed	Same Day
4/30/2020	Employer	Life Event	Closed	Same Day
4/30/2020	Employer	Enrollment Change	Closed	Same Day
4/30/2020	Employer	Enrollment Change	Closed	Same Day
5/1/2020	Employer	New Hire	Closed	Same Day
5/1/2020	Employer	Qualified Life Event	Closed	Same Day
5/1/2020	Employer	Enrollment Change	Closed	Same Day
5/5/2020	Employee	COBRA	Closed	Same Day
5/6/2020	Plan Administrator	COBRA	Closed	Same Day
5/7/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
5/11/2020	Plan Administrator	COBRA	Closed	Same Day
5/12/2020	Employer	Enrollment Change	Closed	Same Day
5/12/2020	Employer	Enrollment Change	Closed	Same Day
5/12/2020	Employer	Qualified Life Event	Closed	Same Day
5/12/2020	Employer	New Hire	Closed	Same Day
5/12/2020	Employer	Life Event	Closed	Same Day
5/13/2020	Employer	New Hire	Closed	Same Day
5/13/2020	Employer	Enrollment Change	Closed	Same Day
5/13/2020	Employer	New Hire	Closed	Same Day
5/14/2020	Employer	Enrollment Change	Closed	Same Day
5/15/2020	Employer	Enrollment Change	Closed	Same Day
5/18/2020	Employer	New Hire	Closed	Same Day
5/26/2020		Life Event	Closed	Same Day
5/27/2020	Employee	Qualified Life Event	Closed	Same Day
5/27/2020	Employee	Qualified Life Event	Closed	Same Day
5/28/2020	Employer	Enrollment Change	Closed	Same Day
6/9/2020	Employer	Life Event	Closed	Same Day
6/15/2020	Employer	Life Event	Closed	Same Day
6/15/2020	Employer	Qualified Life Event	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 10/1/2020 To: 10/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 10/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/22/2020	Employee	Enrollment Change	Closed	Same Day
6/22/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
6/29/2020	Employer	Life Event	Closed	Same Day
6/29/2020	Employer	Qualified Life Event	Closed	Same Day
7/2/2020	Employer	Life Event	Closed	Same Day
7/10/2020		Enrollment Change	Closed	1-5 Days
7/10/2020	Employer	Enrollment	Closed	Same Day
7/17/2020	Employer	New Hire	Closed	Same Day
7/17/2020	Employer	Enrollment Change	Closed	Same Day
7/22/2020	Employer	Qualified Life Event	Closed	Same Day
7/29/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
8/7/2020	Employer	Enrollment Change	Closed	Same Day
8/13/2020		Termination	Closed	Same Day
8/27/2020	Employer	Enrollment Change	Closed	Same Day
8/27/2020	Employer	Enrollment Change	Closed	Same Day
9/3/2020	Employer	Life Event	Closed	Same Day
9/16/2020	Employer	Enrollment	Closed	Same Day
9/16/2020	Employer	Life Event	Closed	Same Day
9/16/2020	Employer	Enrollment Change	Closed	Same Day
9/16/2020	Employer	Enrollment Change	Closed	Same Day
9/17/2020	Employer	Enrollment Change	Closed	Same Day
9/18/2020	Employer	Life Event	Closed	Same Day
9/21/2020	Employee	Eligibility	Closed	1-5 Days
9/22/2020		Open Enrollment	Closed	Over 10 Days
9/22/2020	Employee	Enrollment	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 10/1/2020 To: 10/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 10/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
9/25/2020		Open Enrollment	Closed	Same Day
9/25/2020	Employee	Life Event	Closed	Same Day
10/2/2020	Employer	Open Enrollment	Closed	Over 10 Days
10/2/2020	Employer	New Hire	Closed	Same Day
10/6/2020	Employer	New Hire	Closed	Same Day
10/6/2020	Employer	New Hire	Closed	Same Day
10/7/2020	Employer	Enrollment Change	Closed	Same Day
10/9/2020	Employer	Open Enrollment	Closed	Same Day
10/12/2020	Employer	Life Event	Closed	Same Day
10/14/2020	Employer	Qualified Life Event	Closed	Same Day
10/15/2020	Employer	Life Event	Closed	Same Day
10/20/2020	Employer	Enrollment Change	Closed	Same Day
10/20/2020	Employer	Life Event	Closed	Same Day
10/23/2020	Employer	New Hire	Closed	Same Day
10/29/2020	Employer	Enrollment Change	Closed	Same Day
10/29/2020	Employer	Life Event	Closed	Same Day
10/29/2020	Employer	New Hire	Closed	Same Day