

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, DECEMBER 12, 2019**

**2 S. BROAD STREET
CONFERENCE ROOM B
WOODBURY, NJ
9:30 AM**

**To attend the meeting via teleconference please dial 1- 866-921-5493
and enter passcode 6364276#**

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 12, 2019
WOODBURY, NJ
9:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **PLEDGE OF ALLEGIANCE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** October 24, 2019 Open Minutes.....Appendix I
 October 24, 2019 Closed Minutes.....Handout
 November 12, 2019 Open Minutes.....Appendix I

- ☐ **CORRESPONDENCE:**

- ☐ **COMMITTEE REPORTS**
 - ☐ Safety Committee: Safety & Accident Committee 2020 Meeting Schedule.....Page 3
 - ☐ Claims Committee: Claims Committee 2020 Meeting Schedule Page 4

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 5-34

- ☐ **TREASURER- Tracey Giordano**
 - Resolution **87-19** November Bill List – Motion Required..... Pages 35-36
 - Resolution **88-19** November Benefit Bill List – Motion Required..... Page 37
 - Resolution **89-19** December Bill List – Motion Required Pages 38-39
 - Resolution **90-19** December Benefit Bill List – Motion Required Page 40
 - September Monthly Treasurer Reports Pages 41-42

- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **91-19** Authorizing Disclosure of Liability Claims Check Register..... Pages 43-44
 - Liability Claim Payments – 10/1/19 to 10/31/19 Pages 45-46
 - Liability Claim Payments – 11/1/19 to 11/30/19 Pages 47-48

- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 49

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Pages 50-51

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 52-59

- ☐ **ATTORNEY – Grace Marmero & Associates, LLP**
 - Domestic Violence Policy for all Public Employees Pages 60-61

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

 - ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 62-64**
Resolution [92-19](#) 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
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [January 23, 2020, 9:30 AM, 2 South Broad Street, Woodbury, NJ](#)

Gloucester County Insurance Commission
Safety and Accident Committee
2020 Meeting Schedule

All meetings will be held at 9:30 AM.

February 4, 2020 Gloucester County Improvement Authority

June 2, 2020 Rowan College of South Jersey – Gloucester Campus

September 8, 2020 Gloucester County Utilities Authority*

December 1, 2020 Gloucester County

2nd Tuesday due to Labor Day

Gloucester County Insurance Commission
Claims Committee
2020 Meeting Schedule

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

For meetings convened telephonic, the dial in conference number is: 1-
866-921-5493 / password: 6364276

January 14, 2020
February 11, 2020
March 10, 2020
April 14, 2020
May 12, 2020
June 9, 2020
July 14, 2020
August 11, 2020
September 8, 2020
October 13, 2020
November 10, 2020
December 8, 2020

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 12, 2019

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **Welcome Jennifer Conicella** – We are pleased to announce that Jennifer Conicella has joined PERMA Risk Management as a Senior Associate Claims Consultant. Jennifer comes to us from AmeriHealth and AmTrust and has 13 years of Workers' Compensation claims adjustment experience. Jennifer also has a Master's Degree in International Peace and Conflict Resolution. Jennifer will be working with Robyn Walcoff and Jackie Cardenosa in PERMA Claims, and will be working with all County and Commission members of the NJCE JIF. Below is Jennifer's contact information.

Jennifer Conicella, 856-479-2114, jconicella@permainc.com

- ❑ **2020 Property and Casualty Budget Introduction (Pages 9-12)** – Attached on page 9 for your review and discussion is the proposed 2020 Property & Casualty Budget in the amount of **\$6,599,053**. The introductory budget represents an overall increase of **\$182,251** or **2.84%**. The proposed budget was previously discussed with the Chairman, Commission Treasurer and Commission Risk Manager. The 2020 Property Self-Insured Retention (SRI) increased to \$250,000 from \$100,000.

The NJCE portion of the budget was approved on November 21, 2019. Line 9, the CELJIF premium was increased primarily due to the Property and Excess Property premium increasing based on both the high loss ratio and hardening property markets. The CELJIF budget also includes funding for instructor-led and online training programs for NJCE members through a Learning Management System (LMS), an online platform used to track and record learning events.

A copy of the proposed assessments for the member entities are included on page 10. The annual assessment would be billed in three installments and payable as follows: 40% due on 3/15/20, 30% on 5/15/20 and 30% on 10/15/20. Also included in the agenda on pages 11-12 is a narrative regarding the 2020 Budget Introduction. The Fund Office will advertise the proposed 2020 budget in the applicable newspapers.

- ❑ **Motion to introduce the 2020 Property and Casualty Budget in the amount of 6,599,053 and schedule a public hearing on January 23, 2020 at 9:30 AM at 2 South Broad Street, Woodbury, NJ**

- ❑ **GCIC & NJCE Dividend (Pages 13-14)** –There is a GCIC Dividend option available to the Commission for the 2010, 2012, 2014 and 2016 Fund Years for a total amount of \$457,000. Attached in the agenda on page 13 is Resolution 86-19 authorizing the release of the GCIC Dividend. The NJCE Board of Commissioners passed a resolution authorizing a dividend in the amount of \$2,000,000. Attached on page 14 is the member entity share of the GCIC & NJCE Dividends. The member entities will receive a credit on their 2020 assessment bill for their portion of the GCIC and NJCE Dividends.

- ❑ **Motion to adopt Resolution 86-19 Authorizing Refund from the 2010, 2012, 2014 and 2016 Fund Years**

- ❑ **Motion to accept the NJCE Dividend in the amount of \$333,632.22 for Fund Years 2010 through 2016**

- ❑ **2020 Health Dental Budget Introduction (Page 15)** – Attached on page 15 for your review and discussion is the proposed 2020 Health Dental Budget in the amount of **\$591,882**. The introductory budget represents an overall increase of **\$11,274** or **1.94%**. A copy of the budget was previously sent to the Chairman and Commission Treasurer for their review. The Fund Office will advertise the proposed 2019 budget in the applicable newspapers.

- ❑ **Motion to introduce the 2020 Health Dental Budget in the amount of \$591,882 and schedule a public hearing on January 23, 2020 at 9:30 AM at 2 South Broad Street, Woodbury, NJ**

- ❑ **RFP's for Professional Services (Page 16)** – The Fund Office prepared the Request for Proposals for the positions of Actuary, Auditor, Nurse Case Manager, Functional Capacity Testing & Evaluation Services, Commission Attorney, Benefits Consulting Services and Defense Panel. The responses were due on October 18, 2019. Included in the agenda on page 16 is a summary of the vendors who responded to the RFP. Responses for the positions of Actuary, Auditor, and Functional Capacity Testing & Evaluation Services, Commission Attorney and Benefits Consulting Services each received one response from the incumbents. Multiple responses were received for the, Nurse Case Manager and Defense Panel positions. The 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, 2020

- | | |
|---|--|
| • Actuary | <u>Actuarial Advantage</u> |
| • Auditor | <u>Bowman & Company, LLP</u> |
| • Commission Attorney | <u>Grace Marmero & Associates, LLP</u> |
| • Functional Capacity Testing & Evaluation Services | <u>Synergy Joint & Spine</u> |
| • Nurse Case Manager | <u>Susan Schaefer, LLC</u> |
| | <u>Medlogix</u> |
| • Defense Panel | <u>Madden & Madden</u> |
| | <u>Parker McCay</u> |
| | <u>Chance & McCann</u> |
| | <u>Capehart Scatchard- WC- Higbee</u> |
| | <u>Capehart Scatchard – Liab - Corea</u> |
| | <u>Brown & Connery, LLP</u> |
| | <u>John A. Alice</u> |
| | <u>Florio, Perrucci, Steinhardt &</u> |
| | <u>Cappelli, LLC</u> |

❑ Motion to approve a three year appointment to Conner Strong & Buckelew for Benefits Consulting Services effective January 1, 2020

- ❑ **NJ Excess Counties Insurance Fund (NJCE) (Pages 17-22)** – The NJCE met on October 24, 2019. Attached on pages 17-19 is a written summary of the meeting. The NJCE also met on November 21, 2019 and adopted the 2020 Budget in the amount of \$24,751,509. A summary report of the meeting is included in the agenda on pages 20-22. The NJCE is scheduled to hold their Reorganization Meeting on February 27, 2020.
- ❑ **Certificate of Insurance Report (Appendix II)** – Attached in Appendix II of the agenda is the certificate of issuance report from the NJCE listing those certificates issued for the month of October. There were 9 certificate of insurances issued during the month of October.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 23-25)** - Included in the agenda on pages 23-25 is a copy of the Property & Casualty Financial Fast Track Report for the month of September. As of **September 30, 2019** there is a statutory surplus of **\$3,382,745**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$3,114,759**. The total cash amount is **\$3,960,290**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 26-28)** - Included in the agenda on pages 26-28 is a copy of the NJCE Financial Fast Track Report for the month of September. As of **September 30, 2019** there is a statutory surplus of **\$16,851,003**. The total cash amount is **\$32,194,328**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 29)** – Included in the agenda on page 29 is a copy of the Health Benefits Financial Fast Track for the month of September. As of

September 30, 2019 there is a statutory surplus of **\$193,676**. The total cash amount is **\$269,057**.

- ❑ **Claim Tracking Reports (Pages 30-33)** - Included in the agenda on pages 30-33 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of September 30, 2019. The Executive Director will review the reports with the Commission.
- ❑ **2020 Meeting Schedule (Page 34)** - Attached on page 34 for your consideration is the proposed GCIC Executive Committee meeting schedule for 2020. As we have done in the past there will be no meetings scheduled for March, May, July, August, and November. However, meetings for those months could be scheduled if necessary with additional notice required by statute. If the dates are acceptable a resolution will be prepared for approval with the Reorganizational Resolutions in January. The Reorganization Meeting is scheduled for January 23, 2020.

The Conner Strong & Buckelew Employee Benefit Client Activity Report for October are included in the Appendix III Section of the agenda. The Year to Date Activity is 160 items.

GLOUCESTER COUNTY INSURANCE COMMISSION					
2020 PROPOSED BUDGET :					
				Total	
		ANNUALIZED	PROPOSED	Increase/Decrease	
		BUDGET FY2019	BUDGET FY2020	\$	%
APPROPRIATIONS					
I. Claims and Excess Insurance					
Claims					
1	Property	193,503	339,909	146,406	75.66%
2	Liability	558,507	601,000	42,493	7.61%
3	Auto	104,771	112,000	7,229	6.90%
4	Workers' Comp.	1,322,214	1,302,000	(20,214)	-1.53%
5					
6	Subtotal - Claims	2,178,995	2,354,909	175,914	8.07%
7					
8	Premiums				
9	CEL JIF	2,270,630	2,256,119	(14,511)	-0.64%
10					
11	SubTotal Premiums	2,270,630	2,256,119	(14,511)	-0.64%
12	Total Loss Fund	4,449,625	4,611,028	161,403	3.63%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment	86,299	88,890	2,591	3.00%
17	Safety Service	385,193	392,904	7,711	2.00%
18	General Expense				
19	Exec. Director	152,997	156,101	3,104	2.03%
20	Actuary	8,738	8,615	(123)	-1.41%
21	Auditor	17,018	16,777	(241)	-1.41%
22	Attorney	53,819	52,020	(1,799)	-3.34%
23	Treasurer	22,278	22,724	446	2.00%
24	Underwriting Manager	63,912	63,012	(900)	-1.41%
25					
26	Misc. Expense & Contingency	24,457	25,000	543	2.22%
27					
28	Total Fund Exp & Contingency	814,711	826,043	11,332	1.39%
29	Risk Managers	316,424	322,753	6,329	2.00%
30					
31					
32	XS JIF Ancillary Coverage				
33	POL/EPL	329,799	289,941	(39,858)	-12.09%
34	Crime Program	7,678	6,499	(1,179)	-15.36%
35	Medical Malpractice	349,325	406,579	57,254	16.39%
36	Pollution Liability	47,364	40,443	(6,921)	-14.61%
37	Employed Lawyers Liab	22,038	26,998	4,960	22.51%
38	Cyber Liability/ Special Coverages	76,065	62,275	(13,790)	-18.13%
39	Aviation	3,773	6,494	2,721	72.12%
40					
41	Total FUND Disbursements	6,416,801	6,599,053	182,251	2.84%

	GLOUCESTER COUNTY INSURANCE COMMISSION												
	2020 PROPOSED ASSESSMENTS -												
		2019			2020			Change \$			Change %		
Member ID	Member Name	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
NJC006	Gloucester County	3,339,482	304,379	3,643,861	3,296,633	450,823	3,747,456	(42,849)	146,444	103,595	-1.28%	48.11%	2.84%
NJC007	Rowan College at Gloucester County	479,213	173,443	652,656	594,590	80,826	675,416	115,376	(92,617)	22,759	24.08%	-53.40%	3.49%
NJC008	Gloucester County Improvement Authority	1,039,836	250,854	1,290,690	1,073,200	248,778	1,321,978	33,364	(2,076)	31,288	3.21%	-0.83%	2.42%
NJC009	Gloucester County Utility Authority	683,934	88,882	772,816	755,879	40,885	796,764	71,945	(47,997)	23,948	10.52%	-54.00%	3.10%
NJC010	Gloucester County Library	38,294	18,484	56,778	39,523	17,917	57,440	1,229	(567)	662	3.21%	-3.07%	1.17%
	Grand Totals:	5,580,759	836,042	6,416,801	5,759,824	839,229	6,599,053	179,064	3,187	182,251	3.21%	0.38%	2.84%

**Gloucester County Insurance Commission
2020 Proposed Budget Introduction**

The 2020 Proposed Budget includes the following Commission Members:

- ❖ Gloucester County
- ❖ Rowan College at Gloucester County
- ❖ Gloucester County Improvement Authority
- ❖ Gloucester County Library
- ❖ Gloucester County Utility Authority

Financial Fast Track (FFT): The enclosed report reflects the fund's overall financial position as of September 30, 2019.

The FFT monitors underwriting income, claim expense, other expense, underwriting profit and statutory surplus. Changes are noted for the month, year to date change, the prior year end and the current fund balance for each item. Please note the statutory surplus includes Gloucester County Insurance Commission equity in the New Jersey Counties Excess Joint Insurance Fund.

Statutory Surplus (Deficits) by Fund Year				
	12/31/2018	9/30/2019	\$ - Change	% - Change
2010	\$ 322,002	\$ 325,561	\$ 3,559	1%
2011	\$ 36,971	\$ 53,511	\$ 16,540	45%
2012	\$ 442,035	\$ 469,493	\$ 27,458	6%
2013	\$ 350,263	\$ 358,344	\$ 8,081	2%
2014	\$ 524,273	\$ 578,461	\$ 54,188	10%
2015	\$ (585,979)	\$ (718,620)	\$ (132,641)	23%
2016	\$ 1,009,348	\$ 1,088,718	\$ 79,370	8%
2017	\$ 392,103	\$ 259,933	\$ (132,170)	-34%
2018	\$ 199,875	\$ 575,066	\$ 375,191	188%
2019		\$ 392,278		
	\$ 2,690,891	\$ 3,382,745	\$ 691,854	26%

Budget: The budget is divided into the following categories:

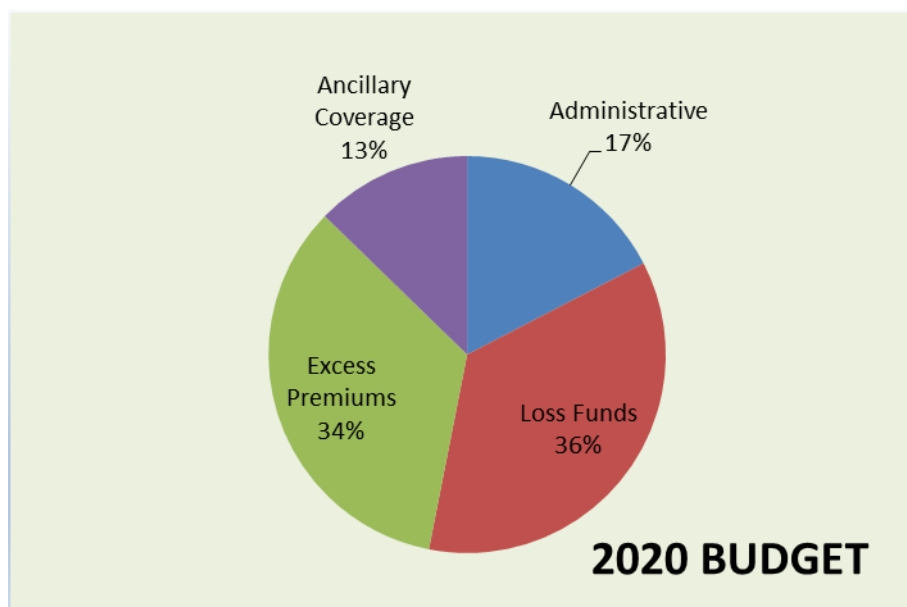
- ❖ **Actuarial Loss Projections JIF Retention:** The Actuary reviews Gloucester's loss experience and applies trend factors for changes in the Commission's exposures and changes impacting the underlying costs of claims. The 2020 Loss Funds accounts for **36%** of the Commission's total budget.

Loss Funds				
	Annualized 2019 Loss Funds	Projected 2020 Loss Funds	\$ - Change	% - Change
Property	\$ 193,503	\$ 339,909	\$ 146,406	75.66%
Liability	\$ 558,507	\$ 601,000	\$ 42,493	7.61%
Auto	\$ 104,771	\$ 112,000	\$ 7,229	6.90%
Worker Compensation	\$ 1,322,214	\$ 1,302,000	\$ (20,214)	-1.53%
Total	\$ 2,178,995	\$ 2,354,909	\$ 175,914	8.07%

- ❖ **Excess Insurance Premiums & Ancillary Coverages:** We are introducing a 2020 budget based upon certain reasonable assumptions given our loss experience and market conditions. The excess insurance premiums account for **34%** of the total budget and ancillary coverages is **13%**.

Premiums				
	Annualized 2019	Projected 2020	\$ - Change	% - Change
XS JIF				
Total	\$ 2,270,630	\$ 2,256,119	\$ (14,511)	-0.64%
	\$ 2,270,630	\$ 2,256,119	\$ (14,511)	-0.64%

- ❖ **Administrative Expenses:** The expenses to operate the Joint Insurance Fund accounts for **17%** of the budget and include professional fees, general fund expenses and miscellaneous contingency.



RESOLUTION NO. 86-19

**GLOUCESTER COUNTY INSURANCE COMMISSON
RESOLUTION AUTHORIZING REFUND FROM THE 2010 FUND YEAR ACCOUNT 2012 FUND
YEAR ACCOUNT 2014 FUND YEAR ACCOUNT
AND 2016 FUND YEAR ACCOUNT**

WHEREAS, the Gloucester County Insurance Commission (hereinafter “the COMMISSION”) is duly constituted an insurance fund commission; and

WHEREAS, Article VIII of the COMMISSION’s Rules & Regulations provides that the COMMISSION may refund to its member entities excess monies from any fund year upon compliance with certain requirements; and

WHEREAS, the COMMISSION has obtained a calculation from its Actuary and Executive Director as to the amount of excess monies from its 2010, 2012, 2014 and 2016 Fund Year Accounts which are available for distribution, to wit: \$250,000 from Fund Year 2010 Account, \$34,000 from Fund Year 2012 Account, \$50,000 from Fund Year 2014 and \$65,000 from Fund Year 2016 Account \$308,000; and

WHEREAS, distribution of the excess monies from the 2010, 2012, 2014 and 2016 Fund Year Accounts is consistent with maintaining the financial integrity of the COMMISSION; and

WHEREAS, the Board of Fund Commissioners have determined that it would be in its best interest to make the distribution of excess monies from the 2010, 2012, 2014 and 2016 Fund Year Accounts; now, therefore,

BE IT RESOLVED by the Gloucester County Insurance Commission that the Executive Director for the COMMISSION be and is hereby authorized to process a refund in the amount of \$34,000 from Fund Year 2010 Account, \$50,000 from Fund Year 2012 Account, \$65,000 from Fund Year 2014 Account and \$308,000 from Fund Year 2016.

BE IT FURTHER RESOLVED the COMMISSION Treasurer is hereby authorized to apply for the pro-rated amount of the aforementioned refunds due to each member entity 2020 assessment bill for the year in question, provided, however, the COMMISSION Treasurer shall deduct any outstanding balances without regard for Fund year. Said refunds shall be made to the entities which were members of the COMMISSION for the year in question in the same ratio as said entities were assessed for the year in question.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 12, 2019.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST

MICHAEL BURKE, VICE CHAIRMAN

GCIC & NJCE DIVIDENDS

Fund Year 2016	\$ 308,000						
Fund Year 2014	\$ 65,000						
Fund Year 2012	\$ 50,000						
Fund Year 2010	\$ 34,000						
Total	\$ 457,000						
	Fund Year 2016	Fund Year 2014	Fund Year 2012	Fund Year 2010	Total	CEL Dividend	Grand Total
Member Name	Amount	Amount	Amount	Amount	Amount	Amount	Amount
Gloucester County	\$ 182,108.33	\$ 40,032.00	\$ 32,785.22	\$ 22,598.41	\$ 277,523.96	\$ 222,854.26	\$ 500,378.22
Rowan College at Gloucester	\$ 19,077.55	\$ 3,119.49	\$ 2,090.09	\$ 1,176.70	\$ 25,463.82	\$ 18,800.12	\$ 44,263.94
Gloucester County Improvem	\$ 65,112.77	\$ 13,021.71	\$ 9,106.55	\$ 6,294.89	\$ 93,535.93	\$ 34,690.24	\$ 128,226.17
Gloucester County Utility Auth	\$ 38,796.69	\$ 8,285.30	\$ 5,658.75	\$ 3,703.74	\$ 56,444.48	\$ 54,991.43	\$ 111,435.91
Gloucester County Library	\$ 2,904.66	\$ 541.49	\$ 359.38	\$ 226.27	\$ 4,031.80	\$ 2,296.17	\$ 6,327.97
Grand Totals:	\$ 308,000.00	\$ 65,000.00	\$ 50,000.00	\$ 34,000.00	\$ 457,000.00	\$ 333,632.22	\$ 790,632.22

GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND							
2019/2020 Budget Comparison based on claims through August 2019							
Enrollment: As of August 2019							
Delta Dental PPO Plus Premier - 810 covered Employees							
County, Library, Division of Social Services							
	LINE ITEMS	Proposed Budget FY 2019	Proposed Budget FY 2020			Change \$	Change %
			County & Library	Division of Social Services	Totals		
1	Self Insured Claims						
2	Dental Claims	\$471,446	\$442,172	\$43,681	\$485,853	\$14,407	3.1%
3	Subtotal	\$471,446	\$442,172	\$43,681	\$485,853	\$14,407	3.1%
4	Change in Reserves	\$4,714	\$4,422	\$437	\$4,859		
5	Projected Trend	\$18,858	\$17,666	\$1,963	\$19,628	\$770	4.09%
6							
7							
8	Subtotal Premiums	\$495,018	\$464,259	\$46,081	\$510,340	\$15,322	3%
9							
10	Reinsurance						
11	Dental Claims		\$0	\$0		\$0	0%
12	Subtotal Reinsurance		\$0	\$0		\$0	0%
13							
14	Claims Margin	\$4,714	\$4,422	\$437	\$4,859	\$145	3.07%
15	Benefit Adjustment	\$7,213	\$2,515	\$234	\$2,749	-\$4,464	N/A
16							
17	Total Loss Fund	\$506,946	\$471,196	\$46,751	\$517,948	\$11,002	2.17%
18							
19	General Expenses						
20	Legal	\$0	\$0	\$0	\$0	\$0	0%
21	Treasurer	\$0	\$0	\$0	\$0	\$0	0%
22	Benefits Consultant	\$40,206	\$40,206	\$0	\$40,206	\$0	0%
23	Dental TPA admin fees	\$33,456	\$33,728	\$0	\$33,728	\$272	0.81%
24	Misc/Cont	\$0	\$0	\$0	\$0	\$0	0%
25	Plan Documents	\$0	\$0	\$0	\$0	\$0	0%
26	Total Expenses	\$73,662	\$73,934	\$0	\$73,934	\$272	0.37%
27							
28	Total Employee Contributions	\$0	\$0	\$0	\$0	\$0	0%
29	Total Budget	\$580,608	\$545,130	\$46,751	\$591,882	\$11,274	1.94%

GLOUCESTER COUNTY INSURANCE COMMISSION
RFP PROPOSALS DUE OCTOBER 18, 2019 AT 2:00 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:

<u>Position</u>	<u>Responses</u>
Actuary	Actuarial Advantage
Auditor	Bowman & Company, LP
Defense Panel	Madden & Madden Parker McCay Chance & McCann Capehart Scatchard- WC- Higbee Capehart Scatchard – Liab - Corea Brown & Connery, LLP John A. Alice Florio, Perrucci, Steinhardt & Cappelli, LLC Eric M. Bernstein & Associates
Nurse Case Manager	Susan Schaefer, LLC Medlogix First MCO
Functional Capacity Testing & Evaluation Services	Synergy Joint & Spine
Commission Attorney	Grace Marmero & Associates, LLP
Benefits Consulting Services	Conner Strong & Buckelew



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: October 24, 2019
To: Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

2020 Budget: A sub-committee comprised of Commissioners Kelly, Block, Shea and Sheehan met via teleconference on October 22nd to review the preliminary 2020 budget totaling \$24,930,466 or a 3.1% increase over last year. A summary of the attached budget comparing 2018 annualized against proposed 2019 figures was provided as follows:

Claims Loss Funds (lines 1-5) – Property claims experience has not been favorable for the past 5 years and progressive steps are being recommended to address the loss ratio. The expiring 2019 Property Self-Insured Retention (SIR) is \$150,000 x \$100,000, which is currently fully funded at the NJCE level. The proposed budget represents an increase to *Line #1 Property 750K x 250K* from \$150,000 x \$100,000 to \$750,000 x \$250,000. With this change in retention, the Fund Actuary is projecting an overall flat increase to the loss funds.

Excess Premiums (lines 9-14) – Property and Excess Property premiums are increasing based on both the high loss ratio and hardening property market. Underwriting Manager reported Zurich, the Fund's Property and Excess Property carrier, supports a long-term relationship with the Fund and noted the current 1% rate increase may come in lower for budget adoption. Underwriting Manager reported the renewal negotiations for Casualty and Workers' Compensation indicate flat renewal rates; Underwriting Manager will continue to actively negotiate rates on all lines of coverage to ensure long-term stability.

Expenses, Fees & Contingency (lines 22-35) - The overall 2% increase on professional fees are budgeted to reflect cost of living wage; however, as a reminder, the Board confirms appointments and compensation at the annual February Reorganization meeting.

Line items #33 *Underwriting Data Consolidation* and #34 *Payroll Audit* were introduced during the 2017 budget process reflect a progressive initiative to obtain consistent and ratable data through payroll audits and an underwriting data system.

Committee discussed the addition of funding for instructor-led and online training programs for NJCE members through a Learning Management System (LMS), an online platform used to track and record learning events. Deputy Executive Director reported a similar program exists for municipal members in the MEL; if implemented NJCE and MEL members would be able to attend training programs at each other's respective facilities. Line #35 reflects the addition of this funding to cover training events for approximately 14,000 users. Fund Commissioners expressed their support of an

additional training resource and requested a training demonstration of system when available.

Ancillary Coverages (lines 43-49) - The NJCE acts as a pass through for optional Ancillary coverages, which are purchased individually by each County and their autonomous agencies. Underwriting Manager reported these lines are also actively being negotiated for renewal.

Following review of the proposed budget the Board of Fund Commissioners made a motion to introduce on first reading the 2020 Budget and schedule a Public Hearing on November 21, 2019 at 1:00PM at the Camden County Emergency Training Center, Blackwood NJ.

Dividend: Executive Director reported in addition to the budget, the sub-committee reviewed available dividend options. Sub-committee agreed with a recommendation to issue a \$2 million dividend out of Closed Year Accounts, which allowed all members to benefit from its issuance. The Board of Fund Commissioners adopted Resolution 38-19 authorizing the release of a dividend in the amount of \$2,000,000 from Closed Years Accounts subject to State approval.

Financial Fast Track: Executive Director reviewed the Financial Fast Track as of August 31, 2019, which reflected a statutory surplus of \$19.1 million.

NJCE Claims Review Committee: The Claims Review Committee met prior to this meeting and presented their recommendations during Closed Session.

New Jersey Counties Excess Joint Insurance Fund – Risk Management Best Practices Workshop: As a reminder the 8th annual Joint Insurance Claims Committees Risk Management Workshop is scheduled for Wednesday, October 30, 2019 at the Conner Strong & Buckelew new corporate National Headquarters in Camden, NJ. This year's topics will include Workers' Compensation key decisions, the challenges of Psychiatric Claims and Litigation Management Strategies.

Underwriting Manager: On the 2020 Renewal Underwriting Manager submitted additional comments that despite the hardening property market, the NJCE program is performing extremely well and noted renewal of a stand-alone entity would not be as competitive. Underwriting Manager said the Fund is forming a Cyber Task Force to address coverage and exposure risks; interested volunteers should contact the Fund office.

Risk Control: Safety Director submitted a report reflecting the risk control activities, meetings attended and the Safety Director Bulletins. Safety Director reported that for the 2019 BRIT Safety Grant, 5 out of 10 members submitted requests for reimbursements; details on the 2020 BRIT Safety Grant would be distributed at a later date.

Next Meeting: The next meeting of the NJCE is scheduled for November 21, 2019 at 1:00PM at the Camden County Emergency Training Center.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Date: November 21, 2019
To: Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess JIF Report

2020 Budget: Last month, the Fund introduced a proposed 2020 budget based on certain assumptions of renewal negotiations, as well as, a change to expiring property self-insured retention (SIR). Included in the agenda were copies of the introduced budget from 10/24/19 representing a 3.1% increase and a budget for adoption representing a total of \$24,751,509 or a 2.3% increase. Executive Director said the current budget is based on confirmation of exposure values, and audited payroll figures.

Executive Director summarized the 2020 budget as follows:

Claims Loss Funds (lines 1-5) – The main driving factor for the increase is Property; the Fund's property claims experience has not been favorable for the past 5 years and progressive steps are being recommended to address the loss ratio. The expiring 2019 Property SIR is \$150,000 x \$100,000, which is fully funded at the NJCE level. The 2020 budget represents an increase to *Line #1 Property 750K x 250K* from \$150,000 x \$100,000 to \$750,000 x \$250,000.

Excess Premiums (lines 9-14) – Underwriting Manager reported that Property and Excess Property premiums are increasing based on both the high loss ratio and hardening property market; renewal negotiations for Casualty and Workers' Compensation indicate flat renewal rates.

Expenses, Fees & Contingency (lines 22-35) - Professional fees are budgeted to reflect cost of living adjustment; however, as a reminder, the Board confirms appointments and compensation at the annual February Reorganization meeting.

Line items #33 *Underwriting Data Consolidation* and #34 *Payroll Audit* were introduced during the 2017 budget process reflect a progressive initiative to obtain consistent and ratable data through payroll audits and an underwriting data system. Line item 35 *Safety Institute Funding* was discussed last month to fund instructor-led and online training programs for NJCE members through a Learning Management System (LMS), an online platform used to track and record learning events.

Ancillary Coverages (lines 43-49) - The NJCE acts as a pass through for optional Ancillary coverages, which are purchased individually by each County and their autonomous agencies. Underwriting Manager actively negotiates these for renewal.

Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2020 budget and certified the assessments. In addition, the Board of Fund Commissioners authorized the Underwriting Manager to bind and enter into the required agreements for the 2020 excess and ancillary coverages; a resolution formalizing the action will be included in the 2020 Reorganization agenda.

Financial Fast Track: Enclosed is the Financial Fast Track as of September 30, 2019 reflecting a statutory surplus of \$16.8 million.

NJCE Claims Review Committee: The Claims Review Committee met via teleconference on November 15, 2019 and presented their recommendations during Closed Session.

We would like to introduce Jennifer Conicella who recently joined PERMA to serve as Senior Associate Claim Consultant for this Fund and its members.

Risk Control: Safety Director submitted a report reflecting the risk control activities, meetings attended and the Safety Director Bulletins. Safety Director reported details on the 2020 BRIT Safety Grant would be distributed to members when made available.

Next Meeting: The next meeting of the NJCE is the 2020 Reorganization Meeting scheduled for February 27, 2020 at 1:00PM at the Camden County Emergency Training Center.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND				
2020 ADOPTED BUDGET	Property 750K x 250K			
APPROPRIATIONS	(B)	(C)	(F)	(G)
I. Claims and Excess Insurance			(C - B)	(F / B)
Claims	ANNUALIZED PAID BUDGET FY2019	PROPOSED BUDGET FY2020	Change \$	Change %
1 Property 750K x 250K	916,911	836,999	(79,912)	-8.7%
2 Liability	977,780	997,334	19,554	2.0%
3 Auto	253,366	258,435	5,069	2.0%
4 Workers' Comp.	2,630,826	2,683,444	52,618	2.0%
5 WC 150 x 1K (7720)	133,746	136,422	2,676	2.0%
6 Subtotal - Claims	4,912,629	4,912,634	5	0.0%
7 Premiums				
8				
9 Property	6,038,785	6,671,371	632,586	10.5%
10 XS Flood to 50	394,438	500,691	106,253	26.9%
11 Liability (Brit)	3,737,523	3,924,402	186,879	5.0%
12 Excess Liability	582,527	611,653	29,126	5.0%
13 Workers Comp (450 x 550) *	1,126,125	1,045,289	(80,836)	-7.2%
14 Workers Comp (Stat x 1MIL)	2,044,417	2,080,846	36,429	1.8%
15				
16				
17 SubTotal Premiums	13,923,815	14,834,252	910,437	6.5%
18 Total Loss Fund	18,836,444	19,746,886	910,442	4.8%
19				
20 II. Expenses, Fees & Contingency				
21				
22 Claims Adjustment	66,852	68,189	1,337	2.0%
23 Claims Adjustment - Property	8,697	9,219	522	6.0%
24 Safety Director	404,292	412,378	8,086	2.0%
25 General Expense				
26 Exec. Director	670,236	683,641	13,405	2.0%
27 Actuary	22,593	23,045	452	2.0%
28 Auditor	14,637	14,930	293	2.0%
29 Attorney	15,347	15,654	307	2.0%
30				
31 Treasurer	15,346	15,653	307	2.0%
32 Underwriting Manager	426,565	435,096	8,531	2.0%
33 Underwriting Data Consolidation	181,350	98,110	(83,240)	-45.9%
34 Payroll Audit	16,423	16,423	(0)	0.0%
35 Safety Institute Funding		100,007	100,007	100.0%
36				
37 Misc. Expense & Contingency	642,666	20,000	(622,667)	-96.9%
38 Total Fund Exp & Contingency	2,485,005	1,912,337	(572,667)	-23.0%
39 Risk Management Consultant	102,124	102,124	0	0.0%
40				
41 Total Self Insured Program	21,423,573	21,761,347	337,775	1.6%
42				
43 Ancillary Coverages				
44 POL/EPL	1,132,556	1,211,835	79,279	7.0%
45 Crime Program	159,493	167,469	7,976	5.0%
46 Medical Malpractice	715,280	775,609	60,329	8.4%
47 Pollution Liability	212,020	212,020	0	0.0%
48 Employed Lawyers Liability	157,486	165,360	7,874	5.0%
49 Cyber Liability	357,144	390,672	33,528	9.4%
50 Aviation	33,599	67,198	33,599	100.0%
51				
52 Total Ancillary Coverages	2,767,578	2,990,162	222,584	8.0%
53				
54 Total FUND Disbursements	24,191,151	24,751,509	560,358	2.3%

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2019			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		523,687	4,713,183	49,939,177	54,652,360
2.	CLAIM EXPENSES					
		Paid Claims	84,049	1,552,933	14,214,471	
		Case Reserves	73,063	(379,720)	2,380,863	
		IBNR	198,175	299,408	1,388,528	
		Discounted Claim Value	8,479	21,245	(89,728)	(68,483)
	TOTAL CLAIMS		363,767	1,493,865	17,894,134	19,387,999
3.	EXPENSES					
		Excess Premiums	252,922	2,272,917	22,481,849	24,754,766
		Administrative	90,194	831,067	6,816,539	7,647,605
	TOTAL EXPENSES		343,116	3,103,983	29,298,388	32,402,372
4.	UNDERWRITING PROFIT (1-2-3)		(183,196)	115,334	2,746,655	2,861,989
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		(183,196)	115,334	2,753,892	2,869,226
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	227,640	227,640
9.	DIVIDEND EXPENSE		0	0	(2,977,640)	(2,977,640)
10.	INVESTMENT IN JOINT VENTURE		29,991	576,520	2,538,239	3,114,759
11.	SURPLUS (6 + 7 + 8 - 9)		(153,205)	691,855	2,690,891	3,382,745
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		647	3,559	322,002	325,561
	2011		9,863	16,540	36,971	53,511
	2012		556	27,457	442,035	469,493
	2013		(7,119)	8,081	350,263	358,344
	2014		3,076	54,188	524,273	578,461
	2015		10,519	(132,641)	(585,979)	(718,620)
	2016		6,234	79,371	1,009,348	1,088,718
	2017		(192,707)	(132,170)	392,103	259,933
	2018		79,946	375,191	199,875	575,066
	2019		(64,220)	392,278		392,278
TOTAL SURPLUS (DEFICITS)			(153,205)	691,855	2,690,890	3,382,745
TOTAL CASH						3,960,290

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2019		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	2,590	1,820,826	1,823,416
	Case Reserves	0	(2,590)	2,590	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	92	(92)	0
TOTAL FY 2010 CLAIMS		0	92	1,823,324	1,823,416
FUND YEAR 2011					
	Paid Claims	0	9,455	2,786,518	2,795,973
	Case Reserves	0	(31,613)	31,613	(0)
	IBNR	(14,784)	(3,161)	3,161	(0)
	Discounted Claim Value	823	1,405	(1,405)	0
TOTAL FY 2011 CLAIMS		(13,962)	(23,915)	2,819,887	2,795,973
FUND YEAR 2012					
	Paid Claims	85	3,288	2,031,615	2,034,903
	Case Reserves	15	(21,756)	54,619	32,863
	IBNR	0	(8,697)	10,197	1,500
	Discounted Claim Value	71	2,263	(2,781)	(518)
TOTAL FY 2012 CLAIMS		171	(24,902)	2,093,650	2,068,748
FUND YEAR 2013					
	Paid Claims	13,940	88,475	1,467,628	1,556,103
	Case Reserves	(9,828)	(69,788)	154,281	84,493
	IBNR	2,876	(12,552)	15,428	2,876
	Discounted Claim Value	(139)	4,964	(8,502)	(3,538)
TOTAL FY 2013 CLAIMS		6,849	11,099	1,628,834	1,639,933
FUND YEAR 2014					
	Paid Claims	618	14,789	941,625	956,414
	Case Reserves	(95)	(14,650)	18,151	3,502
	IBNR	(3,067)	(874)	4,538	3,664
	Discounted Claim Value	503	1,013	(1,248)	(235)
TOTAL FY 2014 CLAIMS		(2,041)	278	963,066	963,344
FUND YEAR 2015					
	Paid Claims	2,415	490,302	2,169,581	2,659,884
	Case Reserves	(33,897)	(275,959)	690,552	414,593
	IBNR	19,681	(45,029)	80,020	34,991
	Discounted Claim Value	2,278	9,508	(15,341)	(5,833)
TOTAL FY 2015 CLAIMS		(9,523)	178,822	2,924,812	3,103,634

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2019			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2016						
	Paid Claims	6,037	88,880	1,368,729	1,457,609	
	Case Reserves	(6,037)	(56,003)	154,433	98,429	
	IBNR	(5,462)	(27,120)	71,654	44,534	
	Discounted Claim Value	429	1,444	(5,347)	(3,903)	
TOTAL FY 2016 CLAIMS		(5,033)	7,201	1,589,468	1,596,669	
FUND YEAR 2017						
	Paid Claims	10,350	173,005	974,819	1,147,824	
	Case Reserves	(25,350)	65,311	658,754	724,065	
	IBNR	208,511	(140,011)	350,904	210,893	
	Discounted Claim Value	376	4,850	(20,358)	(15,508)	
TOTAL FY 2017 CLAIMS		193,886	103,154	1,964,120	2,067,274	
FUND YEAR 2018						
	Paid Claims	14,687	384,364	653,130	1,037,494	
	Case Reserves	56,668	(260,554)	615,871	355,316	
	IBNR	(162,031)	(412,328)	852,626	440,298	
	Discounted Claim Value	7,010	16,224	(34,654)	(18,430)	
TOTAL FY 2018 CLAIMS		(83,666)	(272,295)	2,086,973	1,814,678	
FUND YEAR 2019						
	Paid Claims	35,917	297,785		297,785	
	Case Reserves	91,587	287,882		287,882	
	IBNR	152,452	949,181		949,181	
	Discounted Claim Value	(2,872)	(20,518)		(20,518)	
TOTAL FY 2019 CLAIMS		277,085	1,514,331	0	1,514,331	
COMBINED TOTAL CLAIMS		363,767	1,493,865	17,894,134	19,387,999	
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, 2019			
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		1,972,314	17,750,823	139,838,292	157,589,115
2.	CLAIM EXPENSES					
		Paid Claims	27,646	630,674	3,794,828	4,425,502
		Case Reserves	723,573	611,013	5,641,230	6,252,243
		IBNR	290,507	566,104	8,032,894	8,598,998
		Discounted Claim Value	(71,025)	(187,085)	(1,272,066)	(1,459,150)
	TOTAL CLAIMS		970,701	1,620,706	16,196,887	17,817,593
3.	EXPENSES					
		Excess Premiums	1,249,027	11,234,523	97,129,691	108,364,214
		Administrative	144,961	1,438,395	10,482,471	11,920,866
	TOTAL EXPENSES		1,393,988	12,672,917	107,612,162	120,285,080
4.	UNDERWRITING PROFIT (1-2-3)		(392,375)	3,457,199	16,029,244	19,486,443
5.	INVESTMENT INCOME		45,551	474,582	497,530	972,112
6.	PROFIT (4+5)		(346,824)	3,931,781	16,526,774	20,458,554
7.	Dividend		2,000,000	2,000,000	1,607,551	3,607,551
8.	SURPLUS (6-7-8)		(2,346,824)	1,931,781	14,919,223	16,851,003
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(248,807)	(238,766)	777,092	538,326
	2011		(435,164)	(460,620)	878,879	418,259
	2012		(247,816)	(191,431)	1,184,534	993,103
	2013		(629,685)	(532,647)	2,027,740	1,495,093
	2014		(245,220)	130,218	2,492,972	2,623,190
	2015		(277,087)	81,316	1,162,564	1,243,880
	2016		(243,677)	436,229	3,256,376	3,692,605
	2017		6,113	(218,313)	2,011,827	1,793,515
	2018		6,605	758,998	1,127,237	1,886,235
	2019		(32,087)	2,166,796		2,166,796
TOTAL SURPLUS (DEFICITS)			(2,346,824)	1,931,781	14,919,222	16,851,003
TOTAL CASH						32,194,328

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
AS OF September 30, 2019					
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	2,546	9,666	12,212
	Discounted Claim Value	0	(155)	(1,005)	(1,160)
TOTAL FY 2010 CLAIMS		0	2,391	180,501	182,892
FUND YEAR 2011					
	Paid Claims	6,487	199,985	488,982	688,967
	Case Reserves	180,213	59,726	461,457	521,183
	IBNR	0	(39,375)	39,375	0
	Discounted Claim Value	0	10,350	(53,088)	(42,738)
TOTAL FY 2011 CLAIMS		186,700	230,686	936,726	1,167,413
FUND YEAR 2012					
	Paid Claims	1,158	13,408	1,533,507	1,546,915
	Case Reserves	(1,158)	3,210	87,538	90,748
	IBNR	0	(58,257)	126,579	68,322
	Discounted Claim Value	0	8,101	(22,910)	(14,809)
TOTAL FY 2012 CLAIMS		0	(33,537)	1,724,714	1,691,177
FUND YEAR 2013					
	Paid Claims	4,668	36,206	520,298	556,505
	Case Reserves	128,660	242,359	507,306	749,666
	IBNR	0	(226,103)	226,103	0
	Discounted Claim Value	0	22,618	(77,544)	(54,925)
TOTAL FY 2013 CLAIMS		133,328	75,081	1,176,165	1,251,245
FUND YEAR 2014					
	Paid Claims	5,057	(6,707)	447,238	440,531
	Case Reserves	(238,881)	(320,937)	655,655	334,718
	IBNR	233,824	(36,648)	472,893	436,245
	Discounted Claim Value	0	39,137	(91,782)	(52,645)
TOTAL FY 2014 CLAIMS		0	(325,156)	1,484,004	1,158,848
FUND YEAR 2015					
	Paid Claims	5,427	294,707	395,960	690,667
	Case Reserves	278,803	(4,902)	2,462,260	2,457,358
	IBNR	(251,907)	(603,828)	603,828	0
	Discounted Claim Value	0	43,819	(223,216)	(179,397)
TOTAL FY 2015 CLAIMS		32,323	(270,204)	3,238,832	2,968,629

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2019		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	0	64,292	0	64,292
	Case Reserves	14,142	172,519	530,313	702,832
	IBNR	(14,142)	(939,008)	1,132,357	193,349
	Discounted Claim Value	0	88,921	(170,405)	(81,483)
TOTAL FY 2016 CLAIMS		(0)	(613,276)	1,492,266	878,990
FUND YEAR 2017					
	Paid Claims	2,102	3,300	25,647	28,947
	Case Reserves	4,046	226,885	640,084	866,969
	IBNR	(6,148)	109,914	2,126,369	2,236,283
	Discounted Claim Value	0	(51,981)	(247,426)	(299,407)
TOTAL FY 2017 CLAIMS		0	288,118	2,544,674	2,832,793
FUND YEAR 2018					
	Paid Claims	756	23,492	211,356	234,848
	Case Reserves	746	(125,883)	296,617	170,735
	IBNR	(1,502)	(616,581)	3,295,723	2,679,142
	Discounted Claim Value	0	45,843	(384,692)	(338,849)
TOTAL FY 2018 CLAIMS		0	(673,129)	3,419,005	2,745,876
FUND YEAR 2019					
	Paid Claims	1,990	1,990		1,990
	Case Reserves	357,003	358,034		358,034
	IBNR	330,381	2,973,444		2,973,444
	Discounted Claim Value	(71,025)	(393,737)		(393,737)
TOTAL FY 2019 CLAIMS		618,350	2,939,731	0	2,939,731
COMBINED TOTAL CLAIMS		970,701	1,620,706	16,196,887	17,817,593
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, 2019

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,760	409,293	84,244,772	84,654,065
2. CLAIM EXPENSES				
Paid Claims	72,521	381,962	74,692,329	75,074,291
IBNR	25	(1,001)	36,397	35,396
Total Claims	72,546	380,961	74,728,725	75,109,686
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,108	54,927	5,717,446	5,772,373
Total Expenses	6,108	54,927	9,302,912	9,357,839
4. UNDERWRITING PROFIT (1-2-3)	(32,894)	(26,595)	213,134	186,539
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(32,894)	(26,595)	220,270	193,676
9. STATUTORY SURPLUS (6+7-8)	(32,894)	(26,595)	220,270	193,676

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	-	1,438	42,619	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	463	36,139	(33,546)	2,594
CASH	-	(39,256)	44,312	5,057
2019 SURPLUS	(33,357)	(64,172)	-	(64,172)
CASH	(3,030)	8,749	-	8,749
2019 SURPLUS	(32,894)	(26,595)	220,270	193,675
TOTAL CASH	(3,030)	(30,507)	299,564	269,057

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
IBNR	-	(1,438)	1,438	(0)
Total Claims	-	(1,438)	453,311	451,873
FUND YEAR 2018				
Paid Claims	-	(3,644)	477,297	473,653
IBNR	(463)	(32,495)	34,958	2,463
Total Claims	(463)	(36,139)	512,256	476,116
FUND YEAR 2019				
Paid Claims	72,521	385,606	-	385,606
IBNR	488	32,933	-	32,933
Total Claims	73,009	418,539	-	418,539
COMBINED TOTAL CLAIMS	72,546	380,961	74,728,726	75,109,686

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, 2019										
COVERAGE LINE- PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
August-19	0	0	0	0	0	0	0	1	0	7	8
September-19	0	0	0	0	0	0	0	1	0	4	5
NET CHGE	0	0	0	0	0	0	0	0	0	-3	-3
Limited Reserves											\$912
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
August-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$8,546	\$9,607
September-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$3,500	\$4,562
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$5,046)	(\$5,046)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$162,958	\$259,878	\$89,516	\$1,822,604
COVERAGE LINE- GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
August-19	0	0	4	0	0	6	1	7	7	12	37
September-19	0	0	4	0	0	4	1	6	6	15	36
NET CHGE	0	0	0	0	0	-2	0	-1	-1	3	-1
Limited Reserves											\$21,217
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
August-19	\$0	\$0	\$29,176	\$0	\$0	\$408,487	\$8,311	\$298,291	\$32,000	\$12,650	\$788,915
September-19	\$0	\$0	\$29,176	\$0	\$0	\$376,087	\$8,311	\$275,634	\$41,000	\$33,600	\$763,808
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$32,400)	\$0	(\$22,656)	\$9,000	\$20,950	(\$25,106)
Ltd Incurred	\$377,107	\$752,617	\$504,968	\$20,525	\$167,308	\$747,620	\$21,927	\$326,579	\$42,790	\$34,814	\$2,996,257
COVERAGE LINE- AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
August-19	0	0	0	0	0	0	0	3	2	3	8
September-19	0	0	0	0	0	0	0	3	2	3	8
NET CHGE	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves											\$31,343
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
August-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$247,307	\$471	\$3,500	\$251,279
September-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$246,769	\$471	\$3,500	\$250,740
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$538)	\$0	\$0	(\$538)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$284,497	\$12,555	\$5,831	\$1,145,488
COVERAGE LINE- WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
August-19	0	0	1	4	2	5	8	5	16	31	72
September-19	0	0	1	3	2	5	8	5	15	32	71
NET CHGE	0	0	0	-1	0	0	0	0	-1	1	-1
Limited Reserves											\$13,831
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
August-19	\$0	\$0	\$3,672	\$94,320	\$3,597	\$40,003	\$96,156	\$202,755	\$266,177	\$171,599	\$878,278
September-19	\$0	\$0	\$3,687	\$84,492	\$3,502	\$38,506	\$90,118	\$200,600	\$313,845	\$247,282	\$982,032
NET CHGE	\$0	\$0	\$15	(\$9,828)	(\$95)	(\$1,497)	(\$6,037)	(\$2,155)	\$47,668	\$75,683	\$103,754
Ltd Incurred	\$1,354,043	\$1,704,894	\$1,152,203	\$1,448,092	\$707,413	\$1,675,024	\$1,133,555	\$1,097,855	\$1,078,488	\$457,173	\$11,808,740
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
August-19	0	0	5	4	2	11	9	16	25	53	125
September-19	0	0	5	3	2	9	9	15	23	54	120
NET CHGE	0	0	0	-1	0	-2	0	-1	-2	1	-5
Limited Reserves											\$16,676
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
August-19	\$0	\$0	\$32,848	\$94,320	\$3,597	\$448,490	\$104,467	\$749,415	\$298,648	\$196,295	\$1,928,079
September-19	\$0	\$0	\$32,863	\$84,492	\$3,502	\$414,593	\$98,429	\$724,065	\$355,316	\$287,882	\$2,001,143
NET CHGE	\$0	\$0	\$15	(\$9,828)	(\$95)	(\$33,897)	(\$6,037)	(\$25,350)	\$56,668	\$91,587	\$73,063
Ltd Incurred	\$1,824,415	\$2,795,948	\$2,067,766	\$1,640,595	\$959,917	\$3,074,476	\$1,557,039	\$1,871,889	\$1,393,710	\$587,335	\$17,773,089

2017 2018 2019 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

September 30, 2019

FUND YEAR 2017 -- 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-19		TARGETED	Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	29-Sep-18		TARGETED
PROPERTY	178,000	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	174,510	98.04%
GEN LIABILITY	609,000	326,579	326,579	53.63%	536,092	88.03%	341,579	341,579	56.09%	531,321	87.24%	87,577	87,577	14.38%	460,248	75.57%
AUTO LIABILITY	104,000	284,497	284,497	273.55%	88,669	85.26%	284,497	284,497	273.55%	87,912	84.53%	286,497	286,497	275.48%	74,858	71.98%
WORKER'S COMP	1,217,000	1,097,855	1,097,855	90.21%	1,186,044	97.46%	1,097,855	1,097,855	90.21%	1,182,817	97.19%	1,121,334	1,121,334	92.14%	1,104,356	90.74%
TOTAL ALL LINES	2,108,000	1,871,889	1,871,889	88.80%	1,988,805	94.35%	1,886,889	1,886,889	89.51%	1,980,050	93.93%	1,658,366	1,658,366	78.67%	1,813,971	86.05%
NET PAYOUT %	\$1,147,824					54.45%										

FUND YEAR 2018 -- 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-19		TARGETED	Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	29-Sep-18		TARGETED
PROPERTY	183,000	259,878	259,878	142.01%	179,412	98.04%	259,878	259,878	142.01%	178,833	97.72%	136,083	136,083	74.36%	124,440	68.00%
GEN LIABILITY	576,000	42,790	42,790	7.43%	435,308	75.57%	33,790	33,790	5.87%	427,236	74.17%	37,821	37,821	6.57%	207,360	36.00%
AUTO LIABILITY	103,000	12,555	12,555	12.19%	74,138	71.98%	12,555	12,555	12.19%	72,367	70.26%	8,303	8,303	8.06%	36,050	35.00%
WORKER'S COMP	1,232,000	1,078,488	1,078,488	87.54%	1,117,967	90.74%	1,015,232	1,015,232	82.41%	1,102,658	89.50%	886,140	886,140	71.93%	406,560	33.00%
TOTAL ALL LINES	2,094,000	1,393,710	1,393,710	66.56%	1,806,825	86.29%	1,321,455	1,321,455	63.11%	1,781,095	85.06%	1,068,347	1,068,347	51.02%	774,410	36.98%
NET PAYOUT %	\$1,038,394					49.59%										

FUND YEAR 2019 -- 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-19		TARGETED	Incurred	Incurred	31-Aug-19		TARGETED	Incurred	Incurred	29-Sep-18		TARGETED
PROPERTY	191,270	89,516	89,516	46.80%	130,064	68.00%	93,516	93,516	48.89%	116,675	61.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	552,801	34,814	34,814	6.30%	199,008	36.00%	12,650	12,650	2.29%	165,840	30.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	103,893	5,831	5,831	5.61%	36,363	35.00%	5,831	5,831	5.61%	31,168	30.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,300,289	457,173	457,173	35.16%	429,095	33.00%	347,833	347,833	26.75%	338,075	26.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	587,335	587,335	27.34%	794,530	36.98%	459,830	459,830	21.40%	651,758	30.34%	0	0	N/A	N/A	N/A

2014 2015 2016 YEARS

Gloucester County Insurance Commission
CLAIMS MANAGEMENT REPORT
EXPECTED LOSS RATIO ANALYSIS

AS OF

September 30, 2019

FUND YEAR 2014 -- 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-19			Incurred	Incurred	31-Aug-19			Incurred	Incurred	29-Sep-18		
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%	750,412	96.85%	167,308	167,308	21.59%	750,994	96.93%	181,336	181,336	23.40%	751,285	96.96%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,748	97.23%	3,950	3,950	5.75%	66,754	97.24%	3,950	3,950	5.75%	65,512	95.43%
WORKER'S COMP	1,107,261	707,413	707,413	63.89%	1,107,261	100.00%	706,890	706,890	63.84%	1,107,261	100.00%	704,109	704,109	63.59%	1,105,051	99.80%
TOTAL ALL LINES	2,194,083	959,917	959,917	43.75%	2,167,792	98.80%	959,394	959,394	43.73%	2,168,380	98.83%	970,640	970,640	44.24%	2,165,219	98.68%
NET PAYOUT %	\$956,415				43.59%											

FUND YEAR 2015 -- 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-19			Incurred	Incurred	31-Aug-19			Incurred	Incurred	29-Sep-18		
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	747,620	747,620	109.94%	659,362	96.96%	780,020	780,020	114.71%	658,915	96.90%	430,472	430,472	63.30%	644,000	94.71%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	86,840	95.43%	307,746	307,746	338.18%	86,584	95.15%	273,580	273,580	300.64%	83,219	91.45%
WORKER'S COMP	1,157,000	1,675,024	1,675,024	144.77%	1,154,691	99.80%	1,674,106	1,674,106	144.69%	1,154,345	99.77%	1,702,904	1,702,904	147.18%	1,147,704	99.20%
TOTAL ALL LINES	2,158,000	3,074,476	3,074,476	142.47%	2,130,893	98.74%	3,105,958	3,105,958	143.93%	2,129,844	98.70%	2,751,042	2,751,042	127.48%	2,104,923	97.54%
NET PAYOUT %	\$2,659,884				123.26%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		45		MONTH	Last Month		44		MONTH	Last Year		33		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Sep-19			Incurred	Incurred	31-Aug-19			Incurred	Incurred	29-Sep-18		
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	21,927	21,927	3.42%	607,798	94.71%	21,927	21,927	3.42%	605,333	94.32%	20,823	20,823	3.24%	564,942	88.03%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	94,819	91.45%	19,249	19,249	18.57%	94,404	91.05%	19,249	19,249	18.57%	88,400	85.26%
WORKER'S COMP	1,226,749	1,133,555	1,133,555	92.40%	1,216,892	99.20%	1,133,555	1,133,555	92.40%	1,215,927	99.12%	1,039,278	1,039,278	84.72%	1,195,545	97.46%
TOTAL ALL LINES	2,169,445	1,557,039	1,557,039	71.77%	2,116,747	97.57%	1,557,039	1,557,039	71.77%	2,112,902	97.39%	1,461,657	1,461,657	67.37%	2,046,125	94.32%
NET PAYOUT %	\$1,458,609				67.23%											

2010 2011 2012 2013 YEARS

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

AS OF

September 30, 2019

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		117 Actual 30-Sep-19		MONTH TARGETED	Last Month		116 Actual 31-Aug-19		MONTH TARGETED	Last Year		105 Actual 29-Sep-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
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%	390,597	390,597	48.04%	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	1,354,043	1,354,043	129.67%	1,044,196	100.00%	1,354,043	1,354,043	129.67%	1,044,196	100.00%	1,351,453	1,351,453	129.43%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,415	1,824,415	86.42%	2,080,936	98.57%	1,824,415	1,824,415	86.42%	2,080,936	98.57%	1,835,315	1,835,315	86.93%	2,080,936	98.57%
NET PAYOUT %	\$1,824,415				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		105 Actual 30-Sep-19		MONTH TARGETED	Last Month		104 Actual 31-Aug-19		MONTH TARGETED	Last Year		93 Actual 29-Sep-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	755,606	755,606	77.91%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,726,303	1,726,303	136.94%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,820,346	2,820,346	111.33%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		93 Actual 30-Sep-19		MONTH TARGETED	Last Month		92 Actual 31-Aug-19		MONTH TARGETED	Last Year		81 Actual 29-Sep-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
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	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	504,968	504,968	52.07%	935,829	96.50%	504,968	504,968	52.07%	935,829	96.50%	599,298	599,298	61.80%	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	352,688	513.75%	66,547	96.94%
WORKER'S COMP	1,292,157	1,152,203	1,152,203	89.17%	1,292,157	100.00%	1,152,103	1,152,103	89.16%	1,292,157	100.00%	1,178,628	1,178,628	91.21%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,067,766	2,067,766	80.46%	2,533,888	98.60%	2,067,666	2,067,666	80.46%	2,533,888	98.60%	2,188,521	2,188,521	85.16%	2,533,888	98.60%
NET PAYOUT %	\$2,034,903				79.18%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		81 Actual 30-Sep-19		MONTH TARGETED	Last Month		80 Actual 31-Aug-19		MONTH TARGETED	Last Year		69 Actual 29-Sep-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	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%	29,558	29,558	3.05%	939,274	96.85%
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%	66,748	97.23%
WORKER'S COMP	1,292,157	1,448,092	1,448,092	112.07%	1,292,157	100.00%	1,443,980	1,443,980	111.75%	1,292,157	100.00%	1,365,849	1,365,849	105.70%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,640,595	1,640,595	63.74%	2,537,906	98.60%	1,636,483	1,636,483	63.58%	2,537,906	98.60%	1,567,384	1,567,384	60.89%	2,541,550	98.74%
NET PAYOUT %	\$1,556,102				60.46%											

GLOUCESTER COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 216
PARSIPPANY, NJ 07054

TO: Members of the Commission

2020 PROPOSED ANNUAL MEETING NOTICE

Pursuant to Chapter 231, Laws of 1975, known as the Open Public Meeting Acts, the following have been designated as meeting dates of the Gloucester County Insurance Commission at which the business of said Commission may be formally discussed, decided or acted upon.

TIME	DATE	LOCATION	PURPOSE
9:30 AM	January 23, 2020	2 South Broad Street Conference Room B Woodbury, NJ	Re-Organizational Meeting
9:30 AM	February 27, 2020	“	Regular Meeting
9:30 AM	April 23, 2020	“	Regular Meeting
9:30 AM	June 25, 2020	“	Regular Meeting
9:30 AM	September 24, 2020	“	Regular Meeting
9:30 AM	October 22, 2020	“	Regular Meeting
9:30 AM	December 10, 2020	“	Regular Meeting

In addition such other meetings as may be required shall be scheduled and held, but pursuant to and with such additional notice as may be required by statute.

By: PERMA Risk Management Services
Administrator

GLOUCESTER COUNTY INSURANCE COMMISSION

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 87-19

NOVEMBER 2019

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.

<u>FUND YEAR 2019</u>			
<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001082			
001082	MADDEN & MADDEN	LEGAL SERVICES 11.5.19	2,145.55
			2,145.55
001083			
001083	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 11/19	7,189.67
			7,189.67
001084			
001084	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/19	5.80
001084	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE 11/19	12,753.33
			12,759.13
001085			
001085	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 11/19	5,148.00
001085	HARDENBERGH INSURANCE GROUP	RMC FEE 11/19	26,368.67
			31,516.67
001086			
001086	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 11/19	705.50
			705.50
001087			
001087	COURIER-POST	ACCT:CHL-091699 - AD - 11/19	169.84
			169.84
001088			
001088	BROWN & CONNERY, LLP	LEGAL SERVICES 11.13.19	1,023.48
001088	BROWN & CONNERY, LLP	LEGAL SERVICES 10.14.19	343.03
			1,366.51
001089			
001089	GRACE MARMERO LLP	LEGAL SERVICES 11/19	2,610.00
			2,610.00
001090			
001090	VIOLA YEAGER	MEDICAL, PRESCRIP REIMBURSEMENTS 11/19	387.92
			387.92
001091			
001091	JUNE ATKINSON	MEDICAL, PRESCRIP REIMBURSEMENTS 11/19	387.92
			387.92
001092			
001092	NJ ADVANCE MEDIA	ACCT#1159386 - AD - 11/19	241.37
			241.37
Total Payments FY 2019			59,480.08
TOTAL PAYMENTS ALL FUND YEARS			\$59,480.08

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. 88-19

NOVEMBER 2019

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 2019

W1119			
W1119	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 11/19	530.50
W1119	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 11/19	2,820.00
			3,350.50
		Total Payments FY 2019	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated: _____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 89-19

DECEMBER 2019

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 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
✓001093			
✓001093	ARCHER & GREINER	PROFESSIONAL SERVICES 9.25.19	6,074.82
✓001093	ARCHER & GREINER	PROFESSIONAL SERVICES 8.19.19	34,888.15
			40,962.97
✓001094			
✓001094	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 12/19	7,189.67
			7,189.67
✓001095			
✓001095	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/19	5.00
✓001095	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 12/19	12,753.39
			12,758.39
✓001096			
✓001096	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 12/19	5,148.00
✓001096	HARDENBERGH INSURANCE GROUP	RMC FEE 12/19	26,368.65
			31,516.65
✓001097			
✓001097	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 12/19	685.50
			685.50
001098- ✓001104		VOID	
✓001105			
✓001105	GRACE MARMERO LLP	LEGAL SERVICES 12/19	1,455.00
			1,455.00
✓001106			
✓001106	VIOLA YEAGER	MEDICAL, PRESCRIP REIMBURSEMENTS 12/19	387.92
			387.92
✓001107			
✓001107	JUNE ATKINSON	MEDICAL, PRESCRIP REIMBURSEMENTS 12/19	387.92
			387.92
✓001108			
✓001108	GLOUCESTER COUNTY DEPARTMENT OF HEALTH	GCIC WELLNESS GRANT 11/19	975.00
			975.00
✓001109			
✓001109	ROWAN COLLEGE OF SOUTH JERSEY	GCIC WELLNESS GRANT 11/19	1,000.00
			1,000.00
✓001110			
✓001110	GLOUCESTER COUNTY DEPARTMENT OF CORRECTIONS	GCIC WELLNESS GRANT 11/19	508.61
			508.61
✓001111			
✓001111	GLOUCESTER COUNTY DIVISION OF SOCIAL SERVICES	GCIC WELLNESS GRANT 11/19	999.50
			999.50
		Total Payments FY 2019	98,827.13
		TOTAL PAYMENTS ALL FUND YEARS	\$98,827.13

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. 90-19

DECEMBER 2019

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 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1219			
W1219	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 12/19	530.50
W1219	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 12/19	2,820.00
			3,350.50
		Total Payments FY 2019	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS					
GLOUCESTER COUNTY INSURANCE COMMISSION					
ALL FUND YEARS COMBINED					
CURRENT MONTH	September				
CURRENT FUND YEAR	2019				
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	\$2,561,613.45	2,609,973.09	-44723.67	-	3,635.97
Opening Interest Accrual Balance	\$0.00	-	0		0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$1,780,238.46	\$1,580,420.23	\$155,729.43	\$44,088.80
10	(Withdrawals - Sales)	-\$381,562.41	-\$296,613.01	-\$74,494.97	-\$10,454.43
Ending Cash & Investment Balance		\$3,960,289.50	\$3,893,780.31	\$36,510.79	\$29,998.40
Ending Interest Accrual Balance		\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks		\$132,095.28	\$43,387.04	\$64,820.51	\$23,887.73
(Less Deposits in Transit)		\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank		\$4,092,384.78	\$3,937,167.35	\$101,331.30	\$53,886.13

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2019							
Month Ending: September							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	54,059.43	3,140,396.61	(105,027.87)	785,786.14	(1,479,338.02)	165,737.92	2,561,614.20
RECEIPTS							
Assessments	58,921.67	170,529.92	32,110.75	398,422.75	583,953.82	336,481.30	1,580,420.23
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	58,921.67	170,529.92	32,110.75	398,422.75	583,953.82	336,481.30	1,580,420.23
EXPENSES							
Claims Transfers	1,045.76	8,870.42	538.25	73,594.97	0.00	0.00	84,049.40
Expenses	0.00	0.00	0.00	0.00	375.94	97,318.84	97,694.78
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,045.76	8,870.42	538.25	73,594.97	375.94	97,318.84	181,744.18
END BALANCE	111,935.34	3,302,056.12	(73,455.36)	1,110,613.92	(895,760.14)	404,900.38	3,960,290.25

RESOLUTION 91-19

**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 12, 2019 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 10/1/19 to 10/31/19 and 11/1/19 to 11/30/19 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 12, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
10/01/2019 Thru 10/31/2019

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
End 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
10/01/2019 Thru 10/31/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	5453	3530002169	001	SCOTT, DAMION	4/23/2019	4/23/2019	DAMION SCOTT	10/11/2019	Full/Final Settlement	1,000.00	1,000.00
C	5458	3530002128	001	MILLER, SANDY	9/5/2018	9/5/2018	SANDY MILLER	10/25/2019	FULL & FINAL SETTLEMENT OF ALL CLAIMS	471.28	471.28
C	5462	3530001778	001	TURNER, CHRISTINE	3/25/2019	3/25/2019	MASTROIANNI & FORMAROLI INC	10/25/2019	INVOICE #107925	936.75	936.75
C	5463	3530001778	001	TURNER, CHRISTINE	6/4/2019	7/16/2019	MADDEN & MADDEN PA	10/25/2019	LEGAL FEE - STMT #7	1,137.85	1,137.85
C	5464	3530001778	001	TURNER, CHRISTINE	6/4/2019	7/25/2019	MADDEN & MADDEN PA	10/25/2019	LEGAL FEE - STMT #7	1,137.85	1,137.85
C	5465	3530001768	001	VISALLI, CARMEN	6/21/2019	7/26/2019	MADDEN & MADDEN PA	10/25/2019	LEGAL FEE - STMT #12	2,200.00	2,200.00
Total for Coverage: Auto Liability							Number of entries: 6		6,883.73	6,883.73	
Coverage: Auto Physical Damage											
C	21430	3530002222	001	GLOUCESTER COUNTY	7/16/2019	7/16/2019	BELLMAWR COLLISION	10/25/2019	2018 DODGE DURANGO PLATE #CG6BKH	2,156.42	2,156.42
C	5460	3530002230	001	GLOUCESTER COUN	7/26/2019	7/26/2019	GLOUCESTER COUNTY	10/25/2019	Reimbursement of Deductible	1,000.00	1,000.00
C	5466	3530002258	001	GLOUCESTER COUN	10/16/2019	10/16/2019	CLIFF GRAY APPRAISAL SERVICE	10/25/2019	INVOICE #1019181 BG	110.00	110.00
R	4097533	3530002230	001	GLOUCESTER COUN	7/26/2019	7/26/2019	FEDEX ATTN: GLOBAL DISBURSEME	10/16/2019	Subrogation recovery	-2,502.83	-2,502.83
V	21430	3530002222	001	GLOUCESTER COUNTY	7/16/2019	7/16/2019	BELLMAWR COLLISION	10/29/2019	VOID: 2018 DODGE DURANGO PLATE #CG6BKH	-2,156.42	-2,156.42
Total for Coverage: Auto Physical Damage							Number of entries: 5		-1,392.83	-1,392.83	
Coverage: General Liability											
C	5451	3530001524	001	PFOST, DONALD	8/9/2019	8/23/2019	MADDEN & MADDEN PA	10/11/2019	client# 70200-035M	960.00	960.00
C	5452	3530001727	001	FAUST, JOHN	9/5/2019	9/5/2019	DEGNAN & BATEMAN INC	10/11/2019	INV#00098398	728.10	728.10
C	5454	3530001495	001	ADAMS, EMILY	12/24/2015	9/20/2019	METLIFE ASSIGNMENT COMPANY INC	10/16/2019	ANNUITY: EMILY ADAMS, A MINOR V. GLOUCESTER COUNT	146,718.32	146,718.32
C	5455	3530001495	001	ADAMS, EMILY	12/24/2015	9/20/2019	STATE OF NJ TREASURER DMAHS	10/25/2019	MEDICAID LIEN: EMILY ADAMS, A MINOR V. GLOUCESTER	843.01	843.01
C	5456	3530001727	001	FAUST, JOHN	9/3/2019	9/30/2019	PARKER MCCAY	10/25/2019	LEGAL FEE - INV #3102740	3,406.00	3,406.00
C	5457	3530001827	001	ARROYO, NEREIDA	8/2/2019	9/27/2019	PARKER MCCAY	10/25/2019	INV 3102741	2,424.07	2,424.07
C	5459	3530001495	001	ADAMS, EMILY	12/24/2015	9/20/2019	HYBERG WHITE & MANN PC	10/25/2019	LEGAL FEES: EMILY ADMAS, A MINOR V. GLOUCESTER COU	52,438.67	52,438.67
C	5461	3530002232	001	HERNANDEZ, CARMEN	8/6/2019	8/6/2019	CARMEN HERNANDEZ	10/25/2019	FULL & FINAL SETTLEMENT	49.99	49.99
Total for Coverage: General Liability							Number of entries: 8		207,568.16	207,568.16	
Total for Gloucester Co Ins Commission - 353							Number of entries: 19		213,059.06	213,059.06	



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
11/01/2019 Thru 11/30/2019

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
11/01/2019 Thru 11/30/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5467	3530002265	001	TAGGART, GRACE	10/29/2019	10/29/2019	CLIFF GRAY APPRAISAL SERVICE	11/8/2019	INVOICE #1019257 BG	110.00 110.00
C	5469	3530001778	001	TURNER, CHRISTINE	1/28/2019	5/17/2019	GARY NEIL GOLDSTEIN MD PC	11/8/2019	ACCOUNT #12000	5,500.00 5,500.00
C	5470	3530002231	001	WILLIAMS, VICTORIA	6/20/2019	6/20/2019	VICTORIA WILLIAMS	11/8/2019	FULL & FINAL SETTLEMENT ON ALL CLAIMS	1,000.00 1,000.00
C	5478	3530001758	001	LOPES, JOSEPH	9/3/2019	9/25/2019	PARKER MCCAY	11/22/2019	INV 3102742	435.00 435.00
C	5479	3530001758	001	LOPES, JOSEPH	10/17/2019	10/24/2019	PARKER MCCAY	11/22/2019	LEGAL FEE - INV #3104365	982.90 982.90
C	5480	3530001768	001	VISALLI, CARMEN	8/1/2019	9/18/2019	MADDEN & MADDEN PA	11/22/2019	LEGAL FEE - STMT #13	4,050.00 4,050.00
Total for Coverage: Auto Liability							Number of entries: 6		12,077.90	12,077.90
Coverage: Auto Physical Damage										
C	21615	3530002258	001	GLOUCESTER COUN	9/16/2019	9/16/2019	GLOUCESTER COUNTY	11/22/2019	2016 FORD EXPLORER LATE #CG9AWT	12,440.80 12,440.80
C	5471	3530002222	001	GLOUCESTER COUNTY	7/16/2019	7/16/2019	BELLMAWR COLLISION	11/8/2019	2018 Dod Durango Plate #CG6BKH	2,156.42 2,156.42
C	5477	3530002224	001	GLOUCESTER COUNTY	7/24/2019	7/24/2019	GLOUCESTER COUNTY	11/22/2019	Deductible Reimbursement - 2018 DOD Durango Plate	1,000.00 1,000.00
R	47883606	3530002224	001	GLOUCESTER COUNTY	7/24/2019	7/24/2019	LIBERTY MUTUAL INS CO	11/13/2019	SUBROGATION RECOVERY	-9,734.64 -9,734.64
Total for Coverage: Auto Physical Damage							Number of entries: 4		5,862.58	5,862.58
Coverage: General Liability										
C	5472	3530001524	001	PFOST, DONALD	9/3/2019	9/17/2019	MADDEN & MADDEN PA	11/8/2019	LEGAL FEE - STMT #22	1,960.00 1,960.00
C	5473	3530001629	001	SCIULLI, BARBARA	6/5/2019	7/31/2019	MADDEN & MADDEN PA	11/22/2019	CLIENT ID# 70200-046M STMT# 4	712.95 712.95
C	5474	3530001629	001	SCIULLI, BARBARA	8/1/2019	9/25/2019	MADDEN & MADDEN PA	11/22/2019	CLIENT ID# 70200-046M STMT# 5	1,350.00 1,350.00
C	5475	3530001827	001	ARROYO, NEREIDA	10/4/2019	10/31/2019	PARKER MCCAY	11/22/2019	INV 3104364	2,992.50 2,992.50
C	5476	3530001727	001	FAUST, JOHN	10/1/2019	10/31/2019	PARKER MCCAY	11/22/2019	LEGAL FEE - INV #3104363	5,767.30 5,767.30
C	5481	3530002023	001	MCBRIDE, BRIAN	8/9/2019	9/19/2019	MADDEN & MADDEN PA	11/22/2019	LEGAL FEE - STMT #6	825.00 825.00
C	5482	3530000777	001	ANDERSON, ALBERT	8/22/2019	9/30/2019	MADDEN & MADDEN PA	11/22/2019	CLIENT ID# 70200-025M STMT# 24	720.00 720.00
Total for Coverage: General Liability							Number of entries: 7		14,327.75	14,327.75
Coverage: Police Professional										
C	5468	3530002199	001	GILLIAM, DERRICK	7/3/2019	7/19/2019	MADDEN & MADDEN PA	11/8/2019	CLIENT ID# 70200-047M, STMT# 1	369.35 369.35
Total for Coverage: Police Professional							Number of entries: 1		369.35	369.35
Total for Gloucester Co Ins Commission - 353							Number of entries: 18		32,637.58	32,637.58





**Gloucester County Insurance Commission
Bill Review / PPO Savings
2019**

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	CSG Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	32	97%	\$42,775.28	91%	\$23,405.77	\$468.68	\$12,426.46	\$6,474.37	\$19,369.51	\$2,604.13	\$16,765.38
	February	45	82%	\$52,057.74	89%	\$19,248.32	\$356.67	\$12,898.11	\$19,554.64	\$32,809.42	\$4,593.32	\$28,216.10
	March	46	76%	\$100,220.08	87%	\$39,879.58	\$857.22	\$12,491.58	\$46,991.70	\$60,340.50	\$8,447.68	\$51,892.82
	April	55	82%	\$40,934.43	78%	\$25,524.33	\$689.63	\$5,814.90	\$8,905.57	\$15,410.10	\$1,959.70	\$13,450.40
	May	26	77%	\$12,385.56	41%	\$7,420.25	\$41.41	\$1,197.58	\$3,726.32	\$4,965.31	\$695.14	\$4,270.17
	June	30	93%	\$25,665.23	93%	\$15,274.63	\$0.00	\$4,885.12	\$5,505.48	\$10,390.60	\$1,454.68	\$8,935.92
	July	65	89%	\$205,654.52	98%	\$85,514.51	\$81.96	\$89,325.69	\$30,732.36	\$120,140.01	\$12,372.99	\$107,767.02
	August	59	69%	\$38,579.26	67%	\$21,708.39	\$0.00	\$7,841.82	\$9,029.05	\$16,870.87	\$2,361.92	\$14,508.95
	September	51	71%	\$30,841.36	67%	\$17,417.46	\$94.50	\$4,779.53	\$8,549.87	\$13,423.90	\$1,865.63	\$11,558.27
	October	37	86%	\$109,743.97	95%	\$37,177.83	\$29.45	\$13,637.15	\$58,899.54	\$72,566.14	\$6,402.11	\$66,164.03
	November	54	91%	\$43,649.68	91%	\$18,676.19	\$237.72	\$12,901.04	\$11,834.73	\$24,973.49	\$3,338.14	\$21,635.35
YTD Total		500	78%	\$702,507.11	86%	\$311,247.26	\$2,857.24	\$178,198.98	\$210,203.63	\$391,259.85	\$46,095.44	\$345,164.41

Monthly Summary	October	November
Total Savings (before fees):	\$72,566.14	\$24,973.49
Percent Savings:	86%	57%
NET SAVINGS:	\$66,164.03	\$21,635.35
Percent NET SAVINGS:	60%	50%

YTD Summary	
Total Savings (before fees):	\$391,259.85
Percent Savings:	56%
NET SAVINGS:	\$345,164.41
Percent NET SAVINGS:	49%

GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: December 4, 2019

GCIC SERVICE TEAM

Paul Shives, Vice President <i>Public Sector Director</i> pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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October - December 2019

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 24:** Attended the GCIC meeting in Woodbury.
- **November 12:** Attended the GCIC Claims Committee meeting via conference call.
- **December 3:** Attended the GCIC Safety Committee in Woodbury.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **December 12:** Plan to attend the GCIC meeting in Woodbury.
- **December 13:** One session of Snow Plow/Snow Removal safety training is scheduled for GCIC.

CEL MEDIA LIBRARY USAGE: No Videos have been utilized in 2019.

SAFETY DIRECTOR BULLETINS

- Minimum Age for Fire & EMS Drivers – November 18.

Minimum age for Fire / EMS Drivers

Ambulance and fire apparatus crashes are the second leading cause of injuries for emergency responders. Driver error plays a major role in many of these incidents. Properly selecting and training drivers can have a significant impact on the lives of the crews, the reputation of the agency, and the bottom line of the municipality or district.

While establishing a minimum age is a convenient manner to begin training as an emergency vehicle operator, we believe a minimum level of experience is a better measure of when a member is ready to begin driver training. It takes experience to learn to position a fire pumper or ladder truck at a fire, or an ambulance at an EMS call. Consider the many factors that must be evaluated in seconds as a pumper or ladder truck approaches a bread-and-butter structure fire:

- Hydrant location or tanker supply and laying in hose
- Overhead obstructions
- Curb, street, driveway conditions
- Best access to structure
- Room for later arriving vehicles, and many more

The same types of considerations affect arriving ambulances. Where will paramedics position? Is there an exit route as later arriving units assemble? Traffic hazards? Smoke hazards? And more...

Experience also provides lessons to driver candidates on human tendencies such as 'adrenalin rush', 'wake-effect', and 'siren hypnosis'. Witnessing these effects in ourselves and others, and learning to recognize and control them, is a critical component in the maturing process of driver candidates.

For these reasons the Safety Director's office strongly supports driver candidates have a minimum of three years driving experience and three years of EMS / firefighting experience. We also recommend at least one year experience with the fire or EMS agency, to become familiar with specifics of the local roads and operations.

This is just the beginning, however. Agency leaders must ensure driver candidates are carefully evaluated for driving skills, operational knowledge, and behind-the-wheel behaviors for emotional maturity. The evaluation of drivers should be a detailed and well-documented process.

Agency trainers must be aware to properly prepare the candidate before the evaluation. Trainers must be watchful of the candidate's skill, demeanor, and knowledge of driving large vehicles under extremely stressful conditions. This takes time.

Safety Consultants are available to assist emergency agencies in or strengthening training programs. The CEL provides a model Vehicle Driving Policy, which should be considered for use. The model policy includes training best practices and forms. Contact your Safety Director for a copy of this policy.

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

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TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Public Entity Team
DATE: 12/12/19
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 9/10/19 Safety & Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes.

B. 2020 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. Gloucester County Insurance Commission 10th Anniversary Celebration

Invitations have been sent for the January 9, 2020 Gloucester County Insurance Commission 10th Anniversary Celebration. As stated at the September meeting, this year will be celebration to thank the many individuals who make safety a top priority daily.

D. 2019 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 1/1/20, we need to report any potential claims that may have been throughout 2019 to the carriers prior to 1/1/20.

Insuring Bright Futures and Building Lasting Relationships since 1954

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

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

Mount Holly
2 Mill Street
Mount Holly, NJ 08060

Philadelphia
PO Box 40901
Philadelphia, PA 19107

E. Wellness Incentive Program

The Safety and Accident Review Committee met on December 3rd and respectfully request continued funding for the Wellness Incentive Grant for 2020. Attached is the program with the following changes for approval:

- Deadline for submissions have been changed from April 15th to March 15th
- Submissions to be presented to the Insurance Commission has been changed from the June meeting to the April meeting

All other parts of the program would remain the same. The Safety and Accident Review Committee respectfully request the Commission approve an amount not to exceed \$5,000 (\$1,000 per grant – total of 5 grants) for this program. We will discuss further at the meeting.

Action Requested: **Motion** to authorize \$5,000 for the Wellness Incentive Program.

II. Underwriting Services Director

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Chila	CNA	1/1/20	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/20	\$70.00	\$70.00
Improvement Authority	Dream Park Volunteer Accident	QBE	1/28/20	\$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.

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
College	Volunteer Accident	Starr Indemnity	12/31/19	\$2,916.00

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

For informational Purposes Only – No action required:

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Library	Notary Bond	CNA	11/17/19	\$113.75	\$113.75
Library	Volunteer Accident	QBE	11/23/19	\$350.00	\$350.00

All terms and conditions are per expiring.

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GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes September 10, 2019 9:30 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 9:45am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Leigh vanOyen	Gloucester County Insurance Commission	Present
Tim Sheehan	Gloucester County Risk Manager	Present
Mike Brewer	Gloucester County	Present
John Vinci, Sr.	Gloucester County Utilities Authority	Absent
Wayne Love	Gloucester County Utilities Authority	Present
Kathy Shryock	Gloucester County Improvement Authority	Present
Joan Kuhar	Rowan College of South Jersey – Gloucester Campus	Present
Lauren Vilimas	Rowan College of South Jersey – Cumberland Campus	Absent
Brenda Muhlbaier	Gloucester County Library Commission	Present
Special Guest: Owen Sturm	Member Entity and Department: Gloucester County Animal Shelter	Present
<u>Commission Professionals:</u>		
Joseph Hrubash	Executive Director	Absent
Cathy Dodd	Executive Director's Office	Absent
Glenn Prince	JA Montgomery	Absent
Jonathan Czarnecki	JA Montgomery	Present-Phone
Bonnie Ridolfino	RMC / Hardenbergh Insurance Group	Absent
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present
Danielle Colaanni	RMC / Hardenbergh Insurance Group	Absent

- III. Approval of the 6/4/19 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 6/4/19 Safety and Accident Review Committee Meeting Minutes
Moved: Wayne Love
Seconded: Joan Kuhar
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began by introducing Owen Sturm who is the Assistant Manager of the County Animal Shelter. She advised the Committee of the risk management solutions Mr. Sturm has put into place in 2018 which were a result of the Committee's review of the Animal Shelter's workers' compensation claims. One solution was the installation of chains on the cages to prevent dogs from pushing against the cage door and breaking it open. A second solution was the installation of panic buttons for County employees and volunteers in the event of an emergency. In addition, Mr. Sturm has enrolled the staff in the BRIT Training System and utilized it. Lastly, the animal shelter planned on providing a submission for the Wellness Grant for compassion training, specific to the euthanization of animals but instead secured the training free of cost.

Mr. Sturm spoke about the Animal Shelter's policies regarding the adoption of a pet and the challenges that are faced due to negative comments placed on social media. He commented that the policies are in place to assure the animals are in a safe secure environment when released to their new owners. In an effort to make the adoption process friendlier to prospective owners, the Animal Shelter has streamlined the process and is awaiting approval to move forward. Another change which has occurred has been the posting of animals available for adoption on social media. It is anticipated that these changes will increase the adoption rate.

Next, Mr. Sturm explained the euthanization process as well as the process of capturing stray animals and the overcrowding situation the Animal Shelter faces.

GLOUCESTER COUNTY INSURANCE COMMISSION

Ms. vanOyen continued with a brief review of the general liability claims which have been filed against the Animal Shelter since 2010. She advised that there have only been two claims. In addition, new policies were put in place by the Animal Shelter after the claims occurred. Mr. Sheehan commented that to have only two claims in that time frame is a testament to the great work by the employees as many of the animals they handle can be unpredictable.

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

Ms. Violetti began her report by reviewing the auto physical damage claims procedure. She stressed the importance of obtaining a police report, an estimate and color photos for all accidents. The color photos are critical when an adjuster is attempting to recover damages incurred by a member for an accident which is the fault of a third party. She continued to advise the Committee that Fran Eddis is the claims contact at Hardenbergh Insurance Group. Mr. Sheehan commented that he further requests that when a County employee is involved in an accident, they are instructed to take a picture of the vehicle registration to confirm the information is correct due situations where the police report is inaccurate. Ms. Violetti agreed that is a good practice.

Next, she provided an update on the 2019 BRIT safety grant. The deadline is at the end of the month and no member from Gloucester County Insurance Commission has provided a submission. Mr. Sturm stated that the Animal Shelter may have an idea for a submission.

She continued by announcing that Rowan College of South Jersey officially has two campuses – the Gloucester Campus and the Cumberland Campus. A meeting was conducted on June 6th to review the workers' compensation claim reporting procedures with the applicable Cumberland Campus staff. The Chairwoman asked Ms. Kuhar if she thought it would be beneficial to meet with all the Cumberland Campus employees to review the same procedures. Ms. Kuhar stated that several years ago this was done at the Gloucester Campus and believed it would benefit the Cumberland Campus employees. Mr. Sheehan suggested conducting this training when the campus has an in-service day as the staff are assembled at one location. The Chairwoman will review the prospect of this training for the future.

Next, the 2020 meeting schedule was distributed to all Committee members.

Ms. Violetti concluded her report by announcing that the Insurance Commission's third-party administrator on property claims has been changed to Qual lynx.

V. J.A. Montgomery – Jonathan Czarnecki

Mr. Czarnecki provided the 3rd Quarter Most Frequently Cited PEOSH Citations.

Mr. Sheehan advised the Committee that Mr. Joe Ward has retired. He was a certified playground inspection employed at the County Parks and Recreation Department. Ms. vanOyen asked Mr. Czarnecki if J.A. Montgomery could conduct these inspections. He advised that J.A. Montgomery can and that he himself is a certified playground inspector.

VI. Accident Review – Leigh vanOyen

Ms. vanOyen provided a review of the Animal Shelter's workers' compensation claims to date. She reported that there have been 11 claims – five bites, three scratches, two skin irritations and one lifting. Three of the eleven claims were record only. She advised that the Animal Shelter completed BRIT Training as a result of some of the claims.

Mr. Sturm provided a chart to the Committee for review displaying employee involvement in the euthanasia process. This chart was developed to lessen the burden of this process for the staff. The process is a very sensitive and difficult one and there was a concern about the staff's well-being. He further explained the process and the animal selection process.

VII. Old Business

There was no old business.

VIII. New Business

Mr. Love advised the Committee that the Gloucester County Utilities Authority had a recent PEOSH inspection and there were a few minor issues to abate.

Ms. Muhlbaier advised that the Library has updated all their SDS sheets.

The next meeting is December 3, 2019 at Gloucester County.

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GLOUCESTER COUNTY INSURANCE COMMISSION WELLNESS INCENTIVE PROGRAM

Purpose:

The Wellness Incentive Program is designed to award five 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
- Chair massages
- Fresh Fruit Fridays
- Inspirational quote and poster display
- Proper nutrition i.e. smoothies
- Health Fair
- Lunch n' Learn
- Health screenings i.e. blood pressure, heart rate, skin, glucose, cholesterol
- 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 15th. Submissions will be emailed to Joe Henry at 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 five 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 by November 30th. No payments will be made to vendors directly.

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

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 15th to:
Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net



44 Euclid Street
Woodbury, NJ 08096
(856) 848-6440 – Phone
(856) 848-5002 – Facsimile

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MEMORANDUM

TO: Cathy L. Dodd, Account Manager

FROM: Albert Marmero

RE: Domestic Violence Policy for all Public Employers

DATE: November 7, 2019

As you know, Grace, Marmero, & Associates serves as your attorney. Part of our role is to inform you of any changes or updates occurring in the law which may have an impact on your organization. As you also know we assist our clients with municipal matters and it is our goal to keep our clients apprised of any potential action or change which could have an impact on their operation and staff.

Please accept this memorandum regarding the release of the Civil Service Commissions' Domestic Violence Policy for all public employers. The legislature required that the Civil Service Commission develop a uniform domestic violence policy, which all public employers regardless if they fall under Civil Service, must adopt and distribute to their employees. The policy is for all public employers and covers all employees including seasonal, interns, volunteers and temporary employees at any workplace. The law does permit a public employer to modify the uniform domestic violence policy to fit their unique circumstances but modifications may not conflict with the requirements of the law.

A copy of the Civil Service Commissions policy is attached hereto for review and consideration. Each public employer should review their current Domestic Violence Policy to insure that a minimum that your current policy is in line with the Commissions policy. The new proposed policy does include additional requirements that may not be currently implemented. For instance, the designation of a human resource officer to assist employees who are victims and allowable leave for employees who are victims of domestic violence.

Upon your review of this memorandum please feel free to contact our office to discuss this information and possible implantation of the new ordinance. Thank you kindly for your time and consideration.

Very Truly Yours,
GRACE, MARMERO & ASSOCIATES, LLP

/s/ Albert Marmero

Albert Marmero

RESOLUTION 92-19

**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 12, 2019.

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 12, 2019 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 12, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation & Liability
CLOSED SESSION
12/12/19

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530002214	Tom Canning	Worker Compensation	PAR	
3530001938	Susan Nichols	Worker Compensation	SAR	2018-14160
3530002270	Mark Sadlowski	Worker Compensation	PAR	
3530002182	Eric Shaw	Worker Compensation	PAR	
3530001629	Barbara Sciulli	Liability	SAR	
3530002165	Ashley Simone	Auto Liability	SAR	
3530002261	Melinda Walters (Estate)	Liability	PAR	
2020188943	Gloucester County Property	Property	PAR	

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – October 24, 2019
2 South Broad Street
Woodbury, NJ 9:30 AM**

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 Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George Amy Zeiders
	Consolidated Services Group, Inc. Jennifer Goldstein
	PERMA Risk Management Services Robyn Walcoff
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
Attorney	Grace Marmero & Associates Doug Long, Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT

Chris Fay, Esq., Gloucester County
Jonathan Czarnecki, J.A. Montgomery
Prudence Higbee, Esq., Capehart Scatchard
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of September 26, 2019

**MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES
OF SEPTEMBER 26, 2019**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Sheehan advised the Safety Committee did not meet.

CLAIMS COMMITTEE: Mr. Sheehan advised the Claims Committee met on October 8, 2019 and discussed the PARS and SARS that would be presented during closed session. Mr. Sheehan referred to a copy of the Claims Reporting Memo that was included in the agenda. Ms. Walcoff reminded the Commission that the policies listed in the memo provide coverage on a “discovery” or “claims made and reported” basis. Ms. Walcoff advised any loss discovered or claim made must be reported during the same policy year within which you discovered the loss or received the claim. Ms. Violetti reported Hardenbergh Insurance Group would send an e-mail to all of the member entities asking for a claim sweep of the policies noted in the memo the last week of November. Mr. Sheehan advised the County sends a letter to all of the department heads.

Ms. Walcoff referred to a copy of the Risk Management Best Practices Workshop Agenda which was included in the agenda. Ms. Walcoff reviewed the list of speakers and topics for the Workshop on October 30, 2019.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda.

BUDGET INTRODUCTION: Executive Director reported there was no meeting scheduled for November and the next scheduled meeting was on December 12, 2019. Executive Director advised the Commission needed to decide if they wanted to hold a teleconference meeting in November or hold the budget introduction for the December meeting. Executive Director suggested Tuesday, November 19th at 9:30. Executive Director noted the GCIC Dividend Options would be discussed at the next meeting. Mr. Sheehan suggested scheduling the meeting for November.

**MOTION TO SCHEDULE A MEETING ON TUESDAY,
NOVEMBER 19TH AT 9:30 AM TO INTRODUCE THE
2020 BUDGETS**

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

REVISED PLAN OF RISK MANAGEMENT: Executive Director advised the Plan of Risk Management was revised to include coverage for drones and working animals per the discussion at the September meeting. Executive Director referred to Resolution 80-19 which was included in the agenda and indicated the changes were highlighted.

**MOTION TO APPROVE RESOLUTION 80-19,
REVISED PLAN OF RISK MANAGEMENT**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Call Vote	Unanimous

EMPLOYEE DISHONESTY: Executive Director advised the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on 11/23/19. Executive Director reported the policy covered the positions of Executive Director, Third Party Administrator and Treasurer. Executive Director stated the annual premium was \$1,095 and there was a slight increase in premium of \$27.00. Executive Director reported the limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director advised the premium for this coverage would be paid out of the miscellaneous and contingency budget line. Executive Director asked if anyone had any questions and requested a motion to approve the expenditure.

**MOTION TO APPROVE EXPENDITURE FOR
EMPLOYEE DISHONESTY COVERAGE IN THE
AMOUNT OF \$1,095**

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

NJ EXCESS COUNTIES INSURANCE FUND (NJCE): Executive Director advised the NJCE last met on September 26, 2019 and a written summary of the meeting was included in the agenda. Executive Director reported the Board of Commissioners approved a resolution approving the year end financials. Executive Director noted there were no findings or recommendations. Executive Director advised the Property TPA contract was awarded to Qual-Lynx. Executive Director reported the first NJCE Claims Review Committee held their first meeting and another meeting was scheduled for today. Executive Director advised the NJCE was meeting in the afternoon and the 2020 budget would be introduced.

CERTIFICATE OF INSURANCE REPORT: Executive Director advised the September Certificate of Insurance Report was included in Appendix II of the agenda. Executive Director reported there were 34 certificates issued the month of September.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the August Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$3,535,950 as of August 31, 2019. Executive Director advised that \$3,084,768 on line 10 of the report “Investment in Joint Venture was the GCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$2,561,614.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the August Financial Fast Track for the NJCE. As of August 31, 2019, the NJCE had a surplus of \$19,197,828. Executive Director noted the cash amount was \$32,071,912. Executive Director added the Finance Committee did discuss dividend options and there was a possibility that the dividend this year would be in the amount of \$2 million.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the August Health Benefits Financial Fast Track. As of August 31, 2019 there was a surplus of \$226,570 and the cash amount was \$264,692. 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 August 31, 2019. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report and reviewed the actuary’s projections compared to the actual losses. Executive Director advised all years were performing well except Fund Year 2015. Executive Director explained the actual losses were higher than the actuary projections, however, most of Commissions and Municipal JIF’s were having issues in 2015 and most likely was due to the bad winter.

2019 PROPERTY & CASUALTY ASSESSMENTS: Executive Director advised the third and final assessment payment for 2019 was due on October 15, 2019. Executive Director noted the Treasurer’s office advised payment was received from all of the member entities.

2019 RFP’S FOR PROFESSIONAL SERVICES: Executive Director reported the RFP’s were issued and advertised for the positions for the Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager, Functional Capacity Evaluation Services and Benefits Consulting Services positions. Executive Director advised the responses were due on October 18, 2019. Executive Director noted the responses would be reviewed and recommendations made at the December meeting.

2020 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCE: Executive Director advised the 2020 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. Executive Director reported the NJCE Underwriting Manager’s Team would review any certificates which

need to be re-issued for the 2020 renewal. In response to Executive Director's inquiry, Ms. Violetti advised the cards were sent directly to the members.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Sheehan advised the agenda included the October Bill Lists. Chairman Sheehan requested a motion to approve the bill lists.

MOTION TO APPROVE RESOLUTION 81-19

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

MOTION TO APPROVE RESOLUTION 82-19

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 advised Ms. Giordano was not present but if anyone had any questions, he would let her know.

CLAIMS REPORT:

Chairman Sheehan presented Resolution 83-19 Inservco Liability Check Register for the period of 9/1/19 through 9/30/19.

MOTION TO APPROVE RESOLUTION 83-19 LIABILITY CHECK REGISTER FOR THE PERIOD OF 9/1/19 THROUGH 9/30/19

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

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

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings
September	51	\$ 30,841.36	\$ 17,417.46	\$ 13,423.90	\$ 11,558.27	37%

Ms. Goldstein advised the year to date net savings were \$257,365.03 or 47%. Ms. Goldstein asked if anyone had any questions and concluded her report.

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the September – November Risk Control Activity Report which was included in the agenda. Mr. Prince advised on a positive note the BRIT Safety Grant Committee met on October 16th. Mr. Prince reported each County could submit bills for a reimbursement of \$5,000. The Gloucester County Sheriff's Department submitted a bill for cameras in the amount of \$28,435 and after the Committee reviewed the submissions they determined Gloucester County could be reimbursed for \$12,749.65. Mr. Prince noted only 5 Counties made a submission. Mr. Prince advised after he received the amount for the 2020 BRIT Safety Grant and the provisions a letter would go out in January. Mr. Prince advised that concluded his report unless anyone had any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti reported a copy of her report was included in the agenda. Ms. Violetti advised Mr. Prince already mentioned Gloucester County was awarded \$12,749.65 through the 2019 BRIT Safety Grant for the purchase of cameras by the Sheriff's Department.

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Prosecutor (Fiore)	CNA	11/22/19	\$70.00	\$70.00
County	Bond – Undersheriff (Knestaut)	CNA	12/28/19	\$175.00	\$175.00
County	Bond – Undersheriff (Bay)	CNA	12/28/19	\$175.00	\$175.00
County	Bond – Sheriff (Morina)	CNA	12/31/19	\$350.00	\$350.00

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW ALL BONDS AS OUTLINED ABOVE

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

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

significant reduction in the terms and conditions. Ms. Violetti advised if there was, she would seek direction from the member and then advised the Commission accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Library	Notary Bond	CNA	11/17/19	\$113.75
Library	Volunteer Accident	QBE	11/23/19	\$350.00

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

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

Ms. Violetti advised the below renewal was in process and had been finalized. No action was needed. Mr. Sheehan complimented Ms. Violetti on learning the Origami System and guiding the member entities through the renewal process. Executive Director also noted Ms. Violetti did an excellent job and was the first to submit all of the required information.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Improvement Authority	Volunteer Accident	QBE	10/9/19	\$350.00	\$350.00

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

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

OLD BUSINESS: None

NEW BUSINESS: Ms. Walcoff reported PERMA had a new hire, Jennifer Conicella, formally of AmTrust. Ms. Walcoff advised PERMA was expanding their Claims Team and would be very active in the Origami Program and working with the Commissions and the NJCE. Executive Director indicated he wanted to give more support to Ms. Leighton's team.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

Seeing no members of the public wishing to speak Chairman Sheehan asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 84-19 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530002179 FROM \$15,000 TO \$31,000 AN INCREASE OF \$16,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530002227 FROM \$15,000 TO \$86,000 AN INCREASE OF \$71,305**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530001132 FROM \$43,729.52 TO \$61,857.52 AN INCREASE OF \$18,128**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#3530001778 FROM \$15,000 TO \$26,000 AN INCREASE OF \$11,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM
#353001827 FROM \$15,000 TO \$112,000 AN INCREASE OF \$97,000**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

MEETING ADJOURNED: 10:22 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Tuesday, November 12, 2019
2 South Broad Street,
Woodbury, NJ 9:30 AM**

Meeting called to order by Timothy 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)	Absent

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash (<i>via teleconference</i>)
Claims Service	Inservco Insurance Services, Inc. Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group
Attorney	Grace Marnero & Associates Doug Long, Esq. (<i>via teleconference</i>) Anthony Musitano (<i>via teleconference</i>)
Treasurer	Tracy Giordano
Safety Director	J.A. Montgomery Risk Control

ALSO PRESENT:

Sue Bleiberg, Conner Strong & Buckelew
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

2020 VISION PLAN: Executive Director advised there was one item for the agenda today regarding the 2020 Vision Plan which was an action item. Executive Director referred to a copy of Conner Strong & Buckelew's 2020 Vision Plan Marketing Presentation which was included in the agenda. Ms. Bleiberg advised she marketed the Vision Plan at the County's direction due to some grievances received from many members. Ms. Bleiberg solicited proposals from EyeMed, Vision Benefits of America, (VBA) and Vision Service Plan, VSP). Two carriers submitted competitive proposals with benefits that match the current vision reimbursement plan and provide some enhanced features, NVA and VBA. Ms. Bleiberg referred to the summary of loss ratios for the recent time periods. Ms. Bleiberg also continued to review the Marketing & Renewal Analysis which was included in the agenda. Ms. Bleiberg reviewed the two options available and advised Conner Strong & Bucklew's recommended that Gloucester County elect VBA as their new vision carrier. Ms. Bleiberg asked if anyone had any questions on the presentation.

MOTION TO APPROVE A CHANGE IN THE VISION CARRIER TO VISION BENEFITS OF AMERICA, (VBA)

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

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

Seeing no members of the public wishing to speak Chairman asked for a motion to close the public comment portion of the meeting.

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 9:46 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

Certificate of Insurance Report

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 10/1/2019 To 11/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rowan University I - Rowan College of South Jersey	201 Mullica Hill Road Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Rowan University, the State of New Jersey, and the New Jersey Higher Education Facilities Authority are an Additional Insured on the above-referenced Commercial General Liability, Automobile Liability and Excess Liability Policies if required by written contract as respect to use of Rowan University Athletic Facilities (practice fields, game fields, track and field facilities, gymnasium, training facilities) on an as needed basis from September 20, 2019 through December 30, 2019.	10/2/2019 #2284863	GL AU EX WC OTH
H - Caterpillar Financial Services I - County of Gloucester	Corporation 2120 West End Ave Nashville, TN 37203	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Auto Physical Damage; Policy Term: 01/01/2019 - 01/01/2020; Policy #:ERP980616207; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2019 - 01/01/2020; Policy #:ERP980616207; Policy Limits: \$110,000,000 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to the purchase of a new 836K Caterpillar	10/3/2019 #2291156	GL AU EX WC OTH
H - Rowan University I - Gloucester County Improvement Authority	201 Mullica Hill Road Glassboro, NJ 08028	Evidence of insurance. Gloucester County Improvement Authority purchases \$31,000,000 in New Construction and Additions coverage as respects the new academic building being constructed at Rowan University, for which GCIA serves as project manager.	10/10/2019 #2293702	OTH
H - Burlington County Board of I - Rowan College of South Jersey	Chosen Freeholders Attn: Insurance & Risk Management 49 Rancocas Rd;PO Box 6000 Mt Holly, NJ 08060	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance.	10/16/2019 #2294877	GL AU EX WC OTH
H - Workforce and Economic I - Rowan College of South Jersey	Development (CWED) Rowan College of SJ Campus 3322 College Drive 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 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of insurance.	10/18/2019 #2295600	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 10/1/2019 To 11/1/2019

H - Adult Center for Transition I - Rowan College of South Jersey	Attn: Employment Specialist/Supervisor 530 Salina Road Sewell, NJ 08080	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to Adult Center for Transition	10/24/2019 #2296537	GL AU EX WC OTH
H - The Heart House I - Rowan College of South Jersey	Attn: Helene Cook, Administrative Coordinator 210 W. Atlantic Ave Haddon Heights, NJ 08035	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Certified Clinical Medical Assistant clinical site agreement	10/28/2019 #2297270	GL AU EX WC OTH
H - Arthritis & Rheumatology I - Rowan College of South Jersey	Associates of South Jersey, P.C Attn: Debra Richards, Practice Mgr 2848 S. Delsea Dr., Bldg 2C Vineland, NJ 08701	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography and Certified Clinical Medical Assistant clinical site agreement.	10/28/2019 #2297271	GL AU EX WC OTH
H - Mediversity Health at Turnersville I - Rowan College of South Jersey	Attn: MaryAnne Wilson 4991 Route 42, Suite 8 Turnersville, NJ 08701	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 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Certified Clinical Medical Assistant clinical site agreement.	10/28/2019 #2297272	GL AU EX WC OTH
Total # of Holders: 9				

APPENDIX III

Employee Benefit Client Activity Report



CLIENT ACTIVITY REPORT

OCTOBER 2019

GCHIC - Gloucester County Health Insurance Commiss

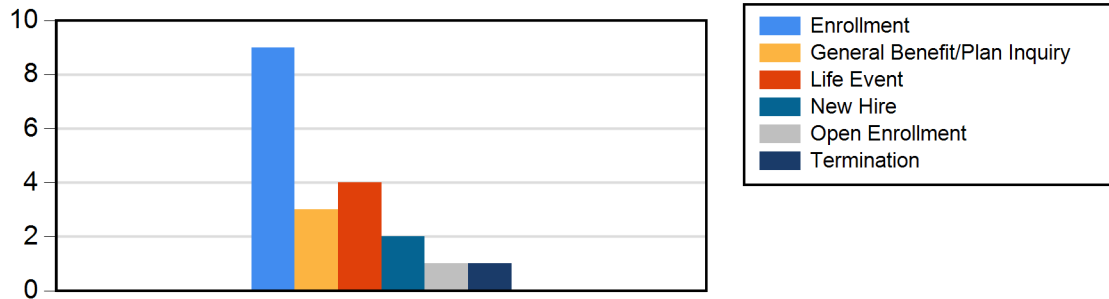
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

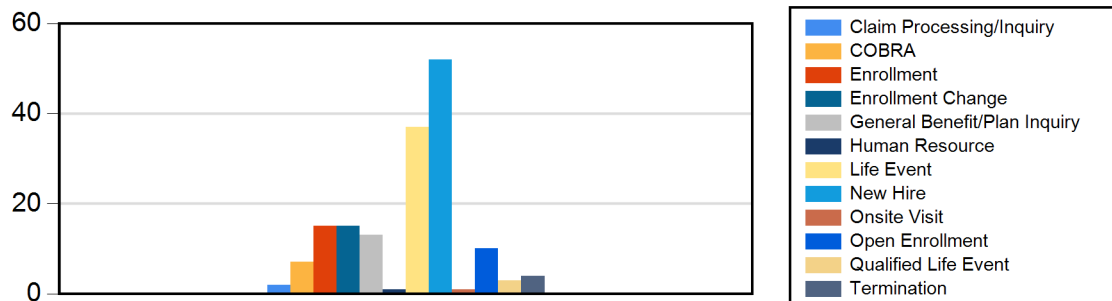
From: 10/1/2019 To: 10/31/2019

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (OCTOBER)	# of Issues
Enrollment	9
General Benefit/Plan Inquiry	3
Life Event	4
New Hire	2
Open Enrollment	1
Termination	1
Total for Subject	20



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	7
Enrollment	15
Enrollment Change	15
General Benefit/Plan Inquiry	13
Human Resource	1
Life Event	37
New Hire	52
Onsite Visit	1
Open Enrollment	10
Qualified Life Event	3
Termination	4
Total for Subject	160

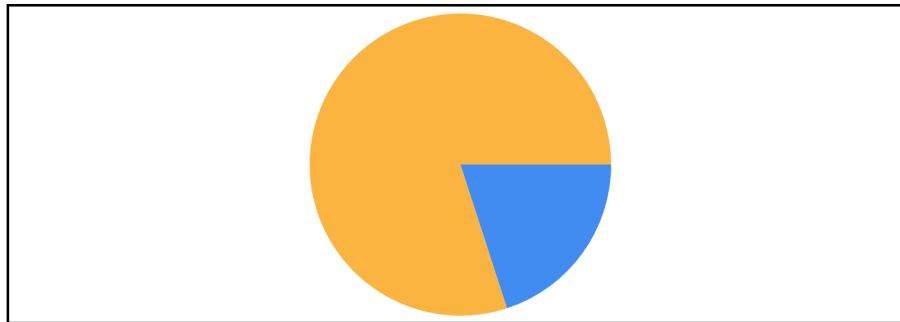


CLIENT ACTIVITY REPORT

From: 10/1/2019 To: 10/31/2019

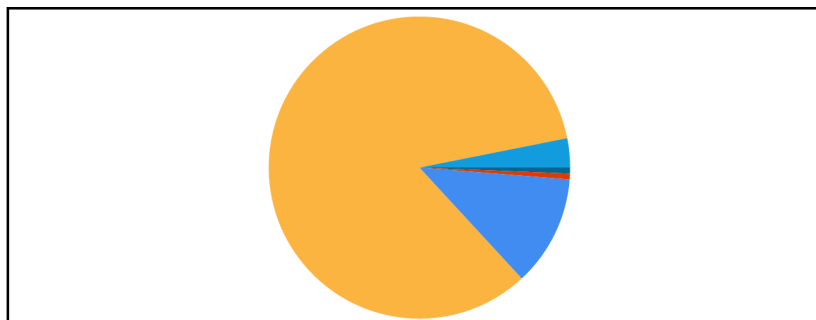
GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (OCTOBER)	# of Issues
Employee	4
Employer	16
Total for Call Source	20



Employee
Employer

CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Dependent	1
Employee	19
Employer	134
Plan Administrator	5
Total for Call Source	160



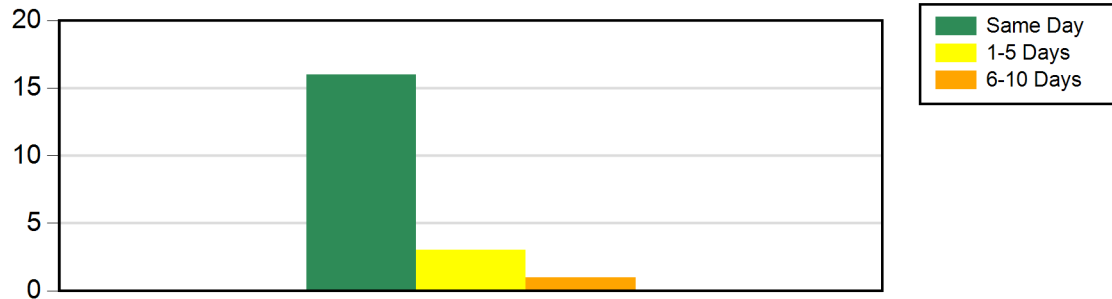
Broker/Consultant
Dependent
Employee
Employer
Plan Administrator

CLIENT ACTIVITY REPORT

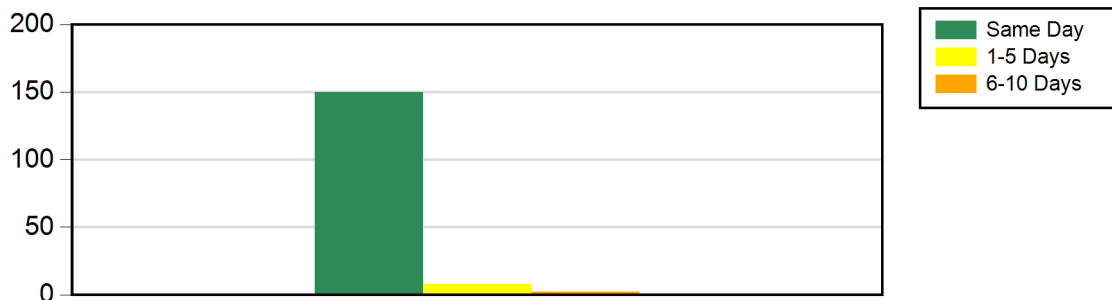
From: 10/1/2019 To: 10/31/2019

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CLOSED TIME (OCTOBER)	# of Days	%
Same Day	16	80%
1-5 Days	3	15%
6-10 Days	1	5%
Total for Time Range	20	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	150	94%
1-5 Days	8	5%
6-10 Days	2	1%
Total for Time Range	160	100%



DETAIL (YTD)		From: 1/1/2019 To: 10/31/2019		
Received	Call Source	Subject	Status	Closed Time
1/3/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/3/2019	Employee	COBRA	Closed	Same Day
1/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/8/2019	Employer	Enrollment Change	Closed	Same Day
1/8/2019	Employer	Life Event	Closed	Same Day
1/9/2019	Employer	Open Enrollment	Closed	Same Day
1/9/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day

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From: 10/1/2019 To: 10/31/2019

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DETAIL (YTD)		From: 1/1/2019 To: 10/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/10/2019	Employer	Open Enrollment	Closed	Same Day
1/10/2019	Employer	New Hire	Closed	Same Day
1/10/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	New Hire	Closed	Same Day
1/15/2019	Employer	Termination	Closed	Same Day
1/15/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	Open Enrollment	Closed	Same Day
1/16/2019	Employer	Open Enrollment	Closed	Same Day
1/16/2019	Employee	Open Enrollment	Closed	Same Day
1/23/2019	Employer	Claim Processing/Inquiry	Closed	Same Day
1/28/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/28/2019	Employer	New Hire	Closed	Same Day
1/29/2019	Employer	Open Enrollment	Closed	Same Day
1/31/2019	Employer	Enrollment	Closed	Same Day
2/13/2019	Employer	Enrollment Change	Closed	Same Day
2/14/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
2/15/2019	Employer	Onsite Visit	Closed	Same Day
2/20/2019	Employer	Enrollment Change	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	New Hire	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Employer	Qualified Life Event	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Open Enrollment	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day

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From: 10/1/2019 To: 10/31/2019

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DETAIL (YTD)		From: 1/1/2019 To: 10/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/26/2019	Plan Administrator	COBRA	Closed	Same Day
2/27/2019	Employer	Life Event	Closed	Same Day
2/27/2019	Employer	New Hire	Closed	Same Day
2/28/2019	Employer	Enrollment Change	Closed	Same Day
2/28/2019	Dependent	COBRA	Closed	Same Day
3/1/2019	Employer	New Hire	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/4/2019	Employer	Open Enrollment	Closed	Same Day
3/7/2019	Plan Administrator	COBRA	Closed	Same Day
3/8/2019	Employer	New Hire	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day
3/13/2019	Employer	Enrollment	Closed	Same Day
3/15/2019	Employer	New Hire	Closed	Same Day
3/15/2019	Employer	Life Event	Closed	Same Day
3/18/2019	Employer	Life Event	Closed	Same Day
3/20/2019	Employer	Termination	Closed	Same Day
3/20/2019	Employer	Life Event	Closed	Same Day
3/29/2019	Employer	New Hire	Closed	Same Day
3/29/2019	Employer	Life Event	Closed	Same Day
4/1/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
4/8/2019	Employer	Enrollment	Closed	Same Day
4/9/2019	Employee	Claim Processing/Inquiry	Closed	6-10 Days
4/11/2019	Employer	Life Event	Closed	Same Day
4/15/2019	Employer	New Hire	Closed	Same Day
4/16/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employee	New Hire	Closed	Same Day
4/18/2019	Employer	New Hire	Closed	Same Day

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DETAIL (YTD)		From: 1/1/2019 To: 10/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/24/2019	Employee	Human Resource	Closed	Same Day
4/29/2019	Employer	Enrollment Change	Closed	Same Day
4/29/2019	Employer	Enrollment Change	Closed	Same Day
4/30/2019	Employee	Enrollment Change	Closed	Same Day
5/6/2019	Employer	New Hire	Closed	Same Day
5/7/2019	Employer	New Hire	Closed	Same Day
5/8/2019	Employer	New Hire	Closed	Same Day
5/8/2019	Employer	Life Event	Closed	Same Day
5/8/2019	Employer	Life Event	Closed	Same Day
5/9/2019	Employer	Life Event	Closed	Same Day
5/10/2019	Employer	New Hire	Closed	Same Day
5/14/2019	Employer	Life Event	Closed	Same Day
5/16/2019	Employer	General Benefit/Plan Inquiry	Closed	1-5 Days
5/22/2019	Employer	Life Event	Closed	Same Day
5/23/2019	Employer	Life Event	Closed	Same Day
6/3/2019	Employer	Termination	Closed	Same Day
6/10/2019	Employee	Enrollment	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/12/2019	Employer	New Hire	Closed	Same Day
6/13/2019	Employer	New Hire	Closed	Same Day
6/13/2019	Employer	Life Event	Closed	Same Day
6/13/2019	Employee	Life Event	Closed	Same Day
6/14/2019	Employer	Enrollment	Closed	Same Day
6/17/2019	Employer	New Hire	Closed	Same Day
6/17/2019	Employer	New Hire	Closed	Same Day
6/20/2019	Employer	New Hire	Closed	Same Day
6/24/2019	Employer	Life Event	Closed	Same Day
7/3/2019	Employer	New Hire	Closed	Same Day
7/9/2019	Employer	Enrollment Change	Closed	Same Day
7/10/2019	Employer	Life Event	Closed	Same Day
7/15/2019	Employer	Life Event	Closed	Same Day

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From: 10/1/2019 To: 10/31/2019

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DETAIL (YTD)		From: 1/1/2019 To: 10/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
7/16/2019	Employer	New Hire	Closed	Same Day
7/23/2019	Employer	Life Event	Closed	Same Day
7/23/2019	Employer	New Hire	Closed	Same Day
7/25/2019	Employer	Enrollment	Closed	Same Day
8/6/2019	Employer	Life Event	Closed	Same Day
8/6/2019	Employer	Life Event	Closed	Same Day
8/6/2019	Employer	Life Event	Closed	Same Day
8/7/2019	Employer	Life Event	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/8/2019	Employer	New Hire	Closed	Same Day
8/12/2019	Employer	New Hire	Closed	Same Day
8/15/2019	Employer	New Hire	Closed	Same Day
8/19/2019	Employer	Enrollment Change	Closed	1-5 Days
8/19/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
8/20/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
8/23/2019	Employer	New Hire	Closed	Same Day
8/23/2019	Employer	New Hire	Closed	Same Day
8/23/2019	Employer	Enrollment Change	Closed	Same Day
8/26/2019	Employer	New Hire	Closed	Same Day
8/27/2019	Employer	New Hire	Closed	Same Day
8/30/2019	Employer	New Hire	Closed	Same Day
8/30/2019	Employer	Life Event	Closed	Same Day
9/3/2019	Employer	New Hire	Closed	Same Day
9/3/2019	Employer	New Hire	Closed	Same Day
9/4/2019	Employer	New Hire	Closed	Same Day
9/4/2019	Employer	New Hire	Closed	Same Day
9/6/2019	Employer	New Hire	Closed	Same Day
9/9/2019	Employer	New Hire	Closed	Same Day
9/9/2019	Employer	New Hire	Closed	Same Day

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From: 10/1/2019 To: 10/31/2019

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DETAIL (YTD)		From: 1/1/2019 To: 10/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
9/16/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
9/17/2019	Employer	New Hire	Closed	Same Day
9/23/2019	Broker/Consultant	Open Enrollment	Closed	Same Day
9/23/2019	Employer	Life Event	Closed	Same Day
9/26/2019	Employer	Enrollment Change	Closed	1-5 Days
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/15/2019	Employer	Enrollment	Closed	Same Day
10/16/2019	Employer	Life Event	Closed	Same Day
10/17/2019	Employee	Life Event	Closed	Same Day
10/22/2019	Employer	General Benefit/Plan Inquiry	Closed	6-10 Days
10/22/2019	Employer	Termination	Closed	Same Day
10/24/2019	Employer	Life Event	Closed	Same Day
10/24/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
10/28/2019	Employee	New Hire	Closed	1-5 Days
10/29/2019	Employer	Open Enrollment	Closed	Same Day
10/30/2019	Employer	Enrollment	Closed	Same Day
10/30/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
10/31/2019	Employer	New Hire	Closed	Same Day
10/31/2019	Employer	Life Event	Closed	Same Day