

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, DECEMBER 9, 2021
1:00 PM**

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

OR

Join Zoom Meeting via computer Link

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its *December 9, 2021* meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

OPEN PUBLIC MEETING: December 9, 2021
1:00 PM

- 1

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 67-68
Resolution [68-21](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator, Inservco Insurance Services,
Inc. and Qual-Lynx and attached to this agenda**
 - ☐ Motion for Executive Session
 - ☐ Approval of PARS/SARS (Commission Attorney)
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [January 27, 2022, 1:00 PM](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: December 9, 2021

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **2022 Property and Casualty Budget Introduction (Pages 5-6)** – Attached on page 5 for your review and discussion is the proposed 2022 Property & Casualty Budget in the amount of **\$7,345,103**. The introductory budget represents an overall increase of **\$276,689** or **3.91%**. The 2022 Property and Casualty Budget includes the NJCE Dividend Credit of \$138,769 and appears on line 47 of the proposed budget. The proposed budget was previously discussed with the Chairman, Commission Treasurer and Commission Risk Manager.

The NJCE portion of the budget is on line 10. The NJCE introduced their budget at the November 18, 2021 meeting. Please note that the CELJIF premium increase is primarily due to the loss fund delta from 2021 renewal, increase in excess premiums and ancillary premiums due to the current hard market conditions, adverse loss experience for property and exposures increases. The CEL premium increased by 15.38%. There was also a significant increase in the cyber premium.

A copy of the proposed assessments for the member entities are included on page 6. The annual assessment would be billed in three installments and payable as follows: 40% due on 3/15/22, 30% on 5/15/22 and 30% on 10/15/22. The Fund Office will advertise the proposed 2022 budget in the applicable newspapers.

- ❑ **Motion to introduce the 2022 Property and Casualty Budget in the amount of \$7,345,103 and schedule a public hearing on January 27, 2022 at 1:00 PM**
- ❑ **2022 Health Dental Budget Introduction (Page 7)** – Attached on page 7 for your review and discussion is the proposed 2022 Health Dental Budget in the amount of **\$699,653**. The introductory budget represents an overall reduction of **\$2,577** or **-0.37%**. A copy of the budget was previously sent to the Chairman and Commission Treasurer for their review. The Fund Office will advertise the proposed 2022 budget in the applicable newspapers.
 - ❑ **Motion to introduce the 2022 Health Dental Budget in the amount of \$699,653 and schedule a public hearing on January 27, 2022 at 1:00 PM**
- ❑ **RFP's for Professional Services** – The Fund Office prepared the Request for Proposals for the positions of Actuary, Auditor, Defense Panel, Nurse Case Manager, Commission Attorney, Third Party Administrator, Manage Care Services, Risk Management Consultant, Underwriting Services Director and Executive Director. The responses were due on

November 16, 2021. The responses are being reviewed and evaluated. We will schedule a special meeting on Tuesday, December 14, 2021 at 9:30 AM to discuss further.

- ❑ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 8-20)** – The NJCE met on October 28, 2021. A written summary report of the meeting is included in the agenda on pages 8-20. The NJCE also met on November 18, 2021 and introduced the 2022 budget in the amount of \$31,498,143 which represents an increase of \$1,559,335 or 5.2% over the 2021 Annualized Budget and \$3,447,381 or 12.3% over the 2021 Assessed Budget. A Public Hearing is scheduled for Thursday, December 16, 2021 at 9:30 AM.
- ❑ **Certificate of Insurance Reports (Pages 21-26)** – Included in the agenda on pages 21-26 are copies of the certificate of issuance reports from the NJCE which lists those certificates issued for the months of October and November. There were (7) seven certificate of insurances issued during the month of October and (21) twenty one during the month of November.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 27-29)** - Included in the agenda on pages 27-29 is a copy of the Property & Casualty Financial Fast Track Report for the month of September. As of **September 30, 2021** there is a statutory surplus of **\$3,119,760**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,283,655**. The total cash amount is **\$3,844,639**.
- ❑ **NJCE Financial Fast Track:** The NJCE Financial Fast Track is not available and will appear in the next agenda.
- ❑ **GCIC Health Benefits Financial Fast Track (Pages 30-31)** – Included in the agenda on pages 30-31 is a copy of Health Benefits Financial Fast Track for the month of September. As of **September 30, 2021** there is a statutory surplus of **\$248,584**. The total cash amount is **\$359,131**.
- ❑ **Claim Tracking Reports (Pages 32-35)** - Included in the agenda on pages 32-35 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of September 30, 2021. The Executive Director will review the reports with the Commission.
- ❑ **2022 Proposed Meeting Schedule** – Below are the proposed meeting dates for 2022. The start time of the meetings will be at 1:00 PM. The 2022 GCIC Reorganization meeting is scheduled for January 27, 2022. If the dates are acceptable a resolution will be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed.

January 28, February 24, April 28, June 23, September 22, October 27 and December 8

	GLOUCESTER COUNTY INSURANCE COMMISSION				
	2022 PROPOSED BUDGET :				
				Total	
		ANNUALIZED	PROPOSED	Increase/Decrease	
	APPROPRIATIONS	BUDGET FY2021	BUDGET FY2022	\$	%
	I. Claims and Excess Insurance				
	Claims				
1	Property	338,000	316,000	(22,000)	-6.51%
2	Liability	551,000	538,000	(13,000)	-2.36%
3	Auto	117,000	113,000	(4,000)	-3.42%
4	Workers' Comp.	1,297,000	1,244,000	(53,000)	-4.09%
5	POL/EPL	111,041	102,000	(9,041)	-8.14%
6					
7	Subtotal - Claims	2,414,041	2,313,000	(101,041)	-4.19%
8					
9	Premiums				
10	CEL JIF	2,539,278	2,929,936	390,659	15.38%
11					
12	SubTotal Premiums	2,539,278	2,929,936	390,659	15.38%
13	Total Loss Fund	4,953,319	5,242,936	289,618	5.85%
14					
15	II. Expenses, Fees & Contingency				
16					
17	Claims Adjustment	91,646	91,646	0	0.00%
18	Safety Service	397,700	406,815	9,115	2.29%
19	General Expense				
20	Exec. Director	159,223	162,407	3,184	2.00%
21	Actuary	8,787	8,963	176	2.00%
22	Auditor	17,113	17,412	299	1.75%
23	Attorney	52,020	53,060	1,040	2.00%
24	Treasurer	25,000	25,000	0	0.00%
25	Underwriting Manager	64,272	64,272	0	0.00%
26					
27	Misc. Expense & Contingency	25,000	25,000	0	0.00%
28					
29	Total Fund Exp & Contingency	840,761	854,575	13,814	1.64%
30	Risk Managers	329,208	329,208	0	0.00%
31					
32					
33	XS JIF Ancillary Coverage				
34	POL/EPL	273,182	286,842	13,660	5.00%
35	Crime Program	6,692	6,692	0	0.00%
36	Medical Malpractice	496,941	562,492	65,551	13.19%
37	Pollution Liability	40,443	46,013	5,570	13.77%
38	Employed Lawyers Liab	25,176	22,498	(2,678)	-10.64%
39	Cyber Liability/ Special Coverages	89,713	117,517	27,804	30.99%
40	Aviation	4,107	5,340	1,233	30.02%
41	Marina Operators Liability	0	0	0	0.00%
42	Active Assailant	8,872	9,759	887	10.00%
43					
44	Total Ancillary Coverages	945,126	1,057,153	112,027	11.85%
45					
46	Total FUND Disbursements	7,068,413	7,483,872	415,459	5.88%
47	DIVIDEND CREDIT		138,769	138,769	100.00%
48	Total Incl Dividend	7,068,413	7,345,103	276,689	3.91%

GLOUCESTER COUNTY INSURANCE COMMISSION														
Member ID	Member Name	2021			2022				Change \$			Change %		
		NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Dividend	Total	NJCE & Commission	Ancillary	Total	NJCE & Commission	Ancillary	Total
NJC006	Gloucester County	3,548,386	498,792	4,047,178	3,733,222	555,469	(93,084)	4,195,607	184,836	56,677	148,429	5.21%	11.36%	3.67%
NJC007	Rowan College of South Jersey	627,182	96,906	724,088	662,260	103,860	(7,864)	758,256	35,079	6,954	34,169	5.59%	7.18%	4.72%
NJC008	Gloucester County Improvement Authority	1,105,117	290,541	1,395,657	1,149,879	327,346	(14,594)	1,462,631	44,762	36,805	66,974	4.05%	12.67%	4.80%
NJC009	Gloucester County Utility Authority	800,347	38,893	839,240	840,007	47,158	(22,244)	864,921	39,660	8,265	25,681	4.96%	21.25%	3.06%
NJC010	Gloucester County Library	42,257	19,993	62,250	41,351	23,320	(983)	63,688	(906)	3,327	1,438	-2.14%	16.64%	2.31%
	Grand Totals:	6,123,288	945,125	7,068,413	6,426,719	1,057,153	(138,769)	7,345,103	303,431	112,028	276,690	4.96%	11.85%	3.91%

GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND							
2021/2022 Budget Comparison based on claims through August 2021							
	Enrollment: As of August 2021						
	Delta Dental PPO Plus Premier - 783 covered Employees						
	County, Library, Division of Social Services						
	LINE ITEMS	Proposed Budget FY 2021	Proposed Budget FY 2022			Change \$	Change %
			County & Library	Division of Social Services	Totals		
1	Self Insured Claims						
2	Dental Claims	\$395,206	\$486,399	\$50,108	\$536,507	\$141,301	35.8%
3	Subtotal	\$395,206	\$486,399	\$50,108	\$536,507	\$141,301	35.8%
4	Change in Reserves	\$3,952	\$4,864	\$501	\$5,365		
5	Projected Trend	\$15,966	\$19,651	\$2,024	\$21,675	\$5,709	35.75%
6							
7							
8	Subtotal Premiums	\$415,124	\$510,914	\$52,633	\$563,547	\$148,423	36%
9							
10	Reinsurance						
11	Dental Claims		\$0	\$0		\$0	0%
12	Subtotal Reinsurance		\$0	\$0		\$0	0%
13							
14	Claims Margin	\$3,952	\$24,320	\$2,505	\$26,825	\$22,873	578.77%
15	Benefit Adjustment	\$0	\$31,616	\$3,257	\$34,873	\$34,873	
16	Plan Design Changes	\$119,016	\$0	\$0	\$0	-\$119,016	
17	COVID-19 Uncertainty Factor	\$91,327	\$0.00	\$0	\$0	-\$91,327	
18							
19	Total Loss Fund	\$629,420	\$566,849	\$58,396	\$625,245	-\$4,175	-0.66%
20							
21	General Expenses						
22	Legal	\$0	\$0	\$0	\$0	\$0	0%
23	Treasurer	\$0	\$0	\$0	\$0	\$0	0%
24	Benefits Consultant	\$40,206	\$40,206	\$0	\$40,206	\$0	0%
25	Dental TPA admin fees	\$32,604	\$34,201	\$0	\$34,201	\$1,597	4.90%
26	Misc/Cont	\$0	\$0	\$0	\$0	\$0	0%
27	Plan Documents	\$0	\$0	\$0	\$0	\$0	0%
28	Total Expenses	\$72,810	\$74,407	\$0	\$74,407	\$1,597	2.19%
29							
30	Total Employee Contributions	\$0	\$0	\$0	\$0	\$0	0%
31	Total Budget	\$702,230	\$641,257	\$58,396	\$699,653	-\$2,577	-0.37%
	Plan Design Changes Implemented 1/1/2021:						
	-Cover dependent children to the end of the year in which they turn 26 (+1%)						
	-Increase Calendar Year Maximum to \$2,000 (+14.7%)						
	-Add coverage for dentures and other major services at 70% (+7.8%)						



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 28, 2021

Memo to: Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: October NJCE Report

Finance Committee: Commissioners Sheehan, Wood, Kessler, Shea and Kelly met via teleconference on October 21st to review the 2022 NJCE preliminary budget, the budget process, budget strategy and other factors affecting the budget.

Enclosed as part of this report is the 2022 Budget Review. Executive Director highlighted key items factors affecting the budget: 2020 Excess Liability Renewal, 2021 Budget Delta, the Commercial marketplace and Legislative Factors. Executive Director reported Finance Committee recommended to delay the 2022 budget introduction by one month with budget introduction on November 18th and adoption on December 16th. This will allow more time for the Underwriting Manager to complete his marketing effort and afford more certainty with their not-to-exceed premium projections. Finance Committee is scheduling a meeting in early November to review the budget prior to introduction.

The Board of Fund Commissioners accepted the Finance Committee's recommendation to delay the 2022 budget introduction to November 18, 2021 at 2:00PM and to schedule a special meeting on December 16, 2021 at 9:30AM for the Public Hearing and adoption of the 2022 budget.

Finance Committee also reviewed dividend options based on allowable dividends per State Regulations at the last audit of 12/31/20. Finance Committee will make a recommendation on issuance of a dividend at the November meeting.

Financial Fast Track: Financial Fast Track as of August 31, 2021 reflected a statutory surplus of \$14.4 million.

Professional Services/Competitive Contracts:

Technical Services Writer: Last month, the Board authorized the procurement of Technical Services Writer. This was advertised on October 1st and responses are due November 5th; results will be reported at the November meeting and any applicable action will be taken at that time.

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: Executive Director reported these services are set to expire in February 2022; no action was taken as this item was for informational purposes only.

Prospective Membership: Ocean County Utility Authority has accepted membership in the Ocean County Insurance Commission effective 9/30/21 for workers compensation. OCIC is in the process of providing a proposal to Ocean County Board of Health.

Hurricane Ida Claim Update: Ms. Walcoff, PERMA Claims Manager reported Hurricane Ida affected northern New Jersey with a majority of claim activity occurring in Union, Hudson and Mercer

counties. Ms. Walcoff noted weekly meetings are held with the carrier's lead adjustor to ensure losses are continually evaluated and advanced payments to members for repairs are being issued on a timely basis.

NJCE Cyber Task Force: The task force began distributing Cyber Security Awareness Month notices. Additional information about the program can be found on the website at <https://njce.org/cyber-risk-control/>. In addition, the Task Force has begun to work on the minimum standards for a Cyber Risk Management Program.

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

2022 Renewal – Underwriting Data Collection: The 2022 renewal process began in mid-July with a deadline to complete by September 17th. The Fund office is reviewing exposure data for accuracy and completion. As a reminder the majority of ancillary coverage applications may be completed online via Origami. In addition, the Payroll Auditor has completed the payroll audits, which have been uploaded by the Fund office into Origami.

2021 New Jersey Association of Counties Conference (NJAC): The 71st Annual Conference was held from October 12th – October 14th at Caesar's in Atlantic City. Deputy Executive Director reported J.A. Montgomery held a workshop on *The Importance of a Public Sector Risk Control Program*, which was well attended.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: This year's Best Practices Workshop will be held virtually via an interactive webinar on November 3rd from 9AM to 12:30PM. An email to register for the event was distributed; 1.5 Ethics CEUs will be available and interested participants should contact the Fund office for more information.

2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference is scheduled for November 16th through November 18th at the Atlantic City Convention Center in Atlantic City. The MEL JIF holds its annual elected officials seminar on November 18th. This year's program will be "Local Government Risk Management" and all commissioners are invited to attend.

Underwriting Manager Report

Underwriting Manager reported the NJCE 2022 renewal program negotiations are underway and will be aggressively marketed to ensure adequate coverage is obtained despite the challenging market.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from September to November 2021, as well as, upcoming training events. Safety Director reported the online streaming training service implemented last year has had a total of 587 training "hits" or uses by members. In discussions with the Executive Director, Safety Director reported members may benefit from the formation of a NJCE Safety Committee to meet on a quarterly basis to roundtable safety issues and/or best practices. The committee's composition, authority and responsibility and duties will be submitted for review at the November meeting.

Workers Compensation Claims Administrator Report

Claims Administrator submitted a report reflecting the billed amount and percentage of savings as of September 2021.

Next Meeting: The next meeting of the NJCE fund is scheduled for November 18, 2021 at 2:00PM via Zoom; please contact the Fund office for meeting access information.



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

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

Memo to: Finance Sub Committee
New Jersey Counties Excess Joint Insurance Fund

From: Joseph Hrubash, Executive Director

Subject: 2022 Budget Review

Date: October 21, 2021 – 3:30 p.m. via Zoom Audio/Video

This memo will serve as a discussion of the 2022 NJCE preliminary budget, the budget process, budget strategy and other factors affecting the budget. We are in very challenging times including but not limited to market conditions unseen since the mid 1980's, potential claims resulting from sexual molestation, claims resulting from the pandemic and COVID essential worker legislation as well as climate change resulting in property CAT losses nationwide.

Factors affecting the 2022 NJCE Budget are:

- 1. 2020 Excess Liability Renewal:** We first addressed in late 2019 with this committee and subsequently the NJCE Board of Commissioners at the start of a hard insurance market following the review of the Underwriting Manager's 2020 renewal marketing efforts which resulted in a more expensive replacement of the excess liability insurer. The NJCE absorbed the difference of \$1 million for 2020 and reset the budget for 2021 accordingly.
- 2. 2021 Budget Delta:** The 2021 renewal at the expiring retentions, where available, would have resulted in significantly higher member premiums in excess of 25% increase. Therefore, it was necessary for the NJCE to make a number of changes in the excess program structure in order to control the overall pricing for the 2021 NJCE renewal. What we learned from the 2021 renewal marketing efforts is that we were in the midst of the broadest insurance hard market since the mid-1980s affecting all lines of insurance.

In consultation with this committee, through various meetings, we recommended and the committee agreed to an 8% budget increase for 2021 in hopes that the NJCE retaining higher retentions would offset potential premium increases. Unfortunately, the final results of our marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67%. Based on the solid financials of NJCE there was no immediate or short term concerns. The committee recommended and the Board of Fund Commissioners approved the declaration of an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and to take no action in 2021 on the balance of the delta. It was agreed we would monitor the claims activity versus loss funding and review on an annual basis with potential action at a future date. The additional assessment for the premium portion of the delta was billed September 17th as a 3rd separate installment and the balance of the delta is at \$1,925,777.

- 3. 2022 Excess Insurance and Ancillary Insurance:** The hard market will continue into 2022. The 2022 excess and ancillary insurance renewal projections are in the 10% to 15% range. This combined with the 2021 delta will make the 2022 budget challenging.

4. Commercial Marketplace and Legislative Factors:

- a. **Property:** Coverage premiums for fire, flood, and etc. is increasing due to the frequency of natural disasters over the past few years and our loss experience. This has caused a serious increase in prices of up to 20% or greater charged by both the national and international property insurance markets.
- b. **Liability:** Liability claims are increasing at an average rate of 5% to 10% per year because of the erosion of Title 59 in New Jersey's courts. The recent amendment in the Sexual Molestation statute of limitations will increase total liability costs by an estimated 6%. In some cases, public entities are being hit with lawsuits based on allegations going back 40 years.
- c. **Workers' Compensation:** In addition to COVID claims, a recent Department of Labor decision will increase workers' compensation on an average by 11% by directing governmental entities to pay workers' compensation on many accidental disability claims that were paid by the pension plans before the change. This is on top of continuing increases in Worker's Compensation medical costs and indemnity rates.

Ed Cooney will provide an update on the marketplace and what it may mean for NJCE's 2022 renewal.

COVID-19 Workers Compensation Claims: As of September 30, 2021, for 2020 fund year there are a total of 1,916 claims with a total incurred of \$7.9 million and total paid of \$2 million. For the 2021 fund year there are a total of 693 claims with total incurred of \$670,337 and total paid of \$434,130. A review of claims development will be conducted at the appropriate time to evaluate reserves on open claims. There continues to be ongoing dialogue with the excess insurer on how the 2020 endorsement will be applied with respects to COVID-19 claims. As you recall we booked one third of incurred value of our outstanding Covid claims for 2020 totaling \$917,000. For 2021 fund year, each COVID claim is a separate occurrence.

The Fund Attorney provided an overview of the MEL's litigation strategy in regards to the excess workers compensation carrier for reimbursement of Covid claims exceeding our retention during closed session at the September 23rd meeting. The MEL JIF has hired a reputable law firm to assist with the recovery. The NJCE will take a wait and see approach for now and may join in with MEL JIF at a later date. The MEL JIF and NJCE JIF excess workers compensation policies had the same communicable disease endorsement. The excess insurer removed this endorsement for 2021. As stated above this will affect the workers compensation loss funds for 2022 since the pandemic is still active.

Robyn Walcoff will provide an update on the status of the claims discussions and our strategy for reimbursement from the excess insurer.

Also, we are exploring the feasibility of our underlying insurance commissions making submission for Covid WC claim costs to their respective County under the Cares Act and/or ARPA.

Pauline Kontomanolis will provide a report on the Cares Act and ARPA.

NJCE Financials:

The NJCE is in a very strong financial position. The enclosed preliminary financial fast track report reflects the fund's overall financial position as of August 31, 2021. The FFT monitors underwriting income, claim expense, other expense, underwriting profit and statutory surplus. The report includes changes for the month, year to date, the prior year-end and the current fund balance for each item. The surplus as of 8/31/21 is **\$14,419,676**. Regardless of where we end up on the marketing of the 2022 renewal, the NJCE JIF is in a strong financial position as we formulate a budget for 2022.

2022 Preliminary Budget:

1. The attached **2022 Preliminary Budget** of **\$31,498,143** represents an overall increase of \$1,559,335 or 5.2% over 2021 Annualized Budget and **\$3,447,381 or 12.3% over the 2021 Assessed Budget.** A copy of the budget is attached.

The 2022 preliminary budget reflects (a) the expiring program structure, (b) the 2021 loss fund delta, (c) 2022 loss funds as provided by the actuary, (d) exposure changes as provided by the members, (e) excess and ancillary premium projections from the Underwriting Manager.

2. The following is a further breakdown of the 2022 preliminary budget:
 - **Line 8 (Claims/Loss Funds)** the preliminary budget of **\$6,241,311** is a decrease of (\$963,965) or (13.4%) over the 2021 Annualized Budget and **an increase of \$924,081 or 17.4% over the 2021 Assessed Budget.** The latter takes into consideration the 2021 delta. The Actuary completes their loss fund analysis and derive not just an actuarial central estimate but also a range of reasonable estimates. The 2022 loss funds reflect the central estimate.
 - **Line 18 (Premiums)** the preliminary budget of **\$19,025,551** is **an increase of \$1,908,887 or 11.2% over the 2021 Annualized Budget.** There was no 2021 premium delta as this was billed in a special installment in 2021. In addition to some of the challenges referenced above there has been adverse loss activity on property, workers compensation and cyber. The premiums reflect no changes in the expiring program structure.
 - **Line 42 (Total Self Insured Program)** the preliminary budget of **\$27,437,386** is an increase of \$970,025 or 3.7% over the 2021 Annualized Budget and **an increase of \$2,858,070 or 11.7% over the 2021 Assessed Budget.**
 - **Line 56 (Ancillary Coverages)** the preliminary budget of **\$4,123,532** is an increase of **\$589,311 or 16.7% over the 2021 Annualized Budget.**
 - **Line 58 (Total Fund Disbursements)** the preliminary budget of **\$31,498,143** is an increase of \$1,559,335 or 5.2% over 2021 Annualized Budget and **\$3,447,381 or 12.3% over the 2021 Assessed Budget.**

Recommendations:

1. **Budget Introduction:** Due to the continued uncertainty of the commercial marketplace, we can consider a recommendation to delay the 2022 budget process again this year by one month with introduction at the meeting on November 18th and adoption on December 16th. This will allow more time for the Underwriting Manager to complete his marketing effort and afford more certainty with their not-to-exceed premium projections.
2. **Alternative Options:** Explore the feasibility of :
 - a. Increasing NJCE retention(s) as a potential cost saving measure as we did for 2021.
 - b. Increasing member entity deductibles on ancillary coverage such as POL/EPL and cyber. This may be mandated by the commercial insurers.
 - c. Increasing underlying insurance commission and county retentions as a potential cost saving measure. Any savings must be weighed against potential losses and may not make sense for all members.
 - d. Implementing a retrospective adjustment program whereas the NJCE collects a discounted assessment (85% of the loss funds). The balance would become payable to NJCE if the member's actual losses exceed the loss fund portion of their assessment but no more than 100%. We would do an annual calculation with an agreed upon payment period such as 10 years following the end of the respective fund year.
 - e. Implementing a premium holiday. In this scenario the last assessment installment for 2022 (25%) would be due with the first assessment installment for 2023. This arrangement would carry forward in future fund years. In affect it is a one year savings.
 - f. Apply some or all of a potential dividend as a credit within the 2022 budget. See discussion below.
3. **2021 Dividend:** Enclosed are potential dividend options for your consideration based on the allowable dividends per State Regulations at the last audit of 12/31/20. Last year, we agreed to hold off on a dividend decision until we had a better idea on what the budget increase will be for 2021. We recommend the same approach for this year. Attached is a copy of the historical dividends issued by NJCE JIF.

Please note once a decision is made, the members have an option of taking their dividend as a check, an offset to their 2022 assessment or as stated above as a credit within the 2022 budget.
4. **Future Considerations:**
 - a. **Surplus Floor:** We held an informal discussion on the feasibility of exploring the implementation of a surplus floor at the November 18, 2021 Finance Sub-Committee meeting. It was agreed we would defer discussion to a later date. We recommend that this committee discuss this in more detail in 2022.
 - b. **Insurance Commission Retentions:** If not for 2022, look at the feasibility of higher underlying insurance commission and county retentions for 2023 fund year.
5. **Next Meeting:** If you agree, we recommend another Finance Sub-Committee meeting prior to budget introduction to review our options.

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
			AS OF	August 31, 2021		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,327,032	18,567,486	188,496,467	207,063,953
2.	CLAIM EXPENSES					
		Paid Claims	632,614	913,478	7,089,259	8,002,737
		Case Reserves	(68,258)	970,423	9,041,576	10,011,999
		IBNR	322,885	3,380,963	9,477,682	12,858,645
		Discounted Claim Value	(64,222)	(143,307)	(1,855,299)	(1,998,606)
		Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
TOTAL CLAIMS			823,019	4,574,835	22,467,013	27,041,848
3.	EXPENSES					
		Excess Premiums	1,716,833	13,693,325	132,722,487	146,415,812
		Administrative	161,572	1,348,549	14,328,278	15,676,827
TOTAL EXPENSES			1,878,405	15,041,874	147,050,765	162,092,639
4.	UNDERWRITING PROFIT (1-2-3)		(374,392)	(1,049,223)	18,978,689	17,929,466
5.	INVESTMENT INCOME		2,118	36,748	1,561,013	1,597,761
6.	PROFIT (4+5)		(372,274)	(1,012,474)	20,539,702	19,527,227
7.	Dividend		0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)		(372,274)	(1,012,474)	15,432,151	14,419,676
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		25	473	313,887	314,360
	2011		40	814	817,021	817,836
	2012		(306,756)	(9,202)	775,737	766,535
	2013		116	34,587	1,435,473	1,470,059
	2014		174	(866)	2,370,698	2,369,832
	2015		210	43,343	1,465,627	1,508,970
	2016		208	(403,257)	2,615,331	2,212,074
	2017		257	116,202	1,269,126	1,385,328
	2018		263	139,868	2,227,973	2,367,841
	2019		287	320,988	1,617,686	1,938,674
	2020		185	(658,619)	523,592	(135,027)
	2021		(67,282)	(596,806)		(596,806)
TOTAL SURPLUS (DEFICITS)			(372,274)	(1,012,474)	15,432,150	14,419,676
TOTAL CASH						28,849,936

CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	171,840	171,840
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS	0	0	171,840	171,840
FUND YEAR 2011				
Paid Claims	0	0	538,361	538,361
Case Reserves	0	0	100	100
IBNR	0	(65)	65	0
Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS	0	(58)	538,516	538,458
FUND YEAR 2012				
Paid Claims	307,174	1,401	1,581,076	1,582,477
Case Reserves	(351)	10,199	55,743	65,942
IBNR	0	(125)	6,513	6,388
Discounted Claim Value	0	(1,083)	(6,766)	(7,849)
TOTAL FY 2012 CLAIMS	306,822	10,392	1,636,566	1,646,958
FUND YEAR 2013				
Paid Claims	5,656	(15,771)	884,946	869,175
Case Reserves	(5,656)	(16,668)	449,993	433,325
IBNR	0	(0)	74,752	74,752
Discounted Claim Value	0	(107)	(55,345)	(55,452)
TOTAL FY 2013 CLAIMS	0	(32,546)	1,354,346	1,321,800
FUND YEAR 2014				
Paid Claims	(9,162)	(3,028)	475,133	472,105
Case Reserves	(11,780)	(87,602)	468,318	380,715
IBNR	20,943	95,177	82,005	177,182
Discounted Claim Value	0	(576)	(50,431)	(51,007)
TOTAL FY 2014 CLAIMS	0	3,970	975,025	978,995
FUND YEAR 2015				
Paid Claims	5,180	112,072	879,632	991,704
Case Reserves	(4,990)	(248,558)	1,970,599	1,722,041
IBNR	(190)	75,869	110,856	186,726
Discounted Claim Value	0	20,973	(145,390)	(124,416)
TOTAL FY 2015 CLAIMS	0	(39,643)	2,815,698	2,776,054
FUND YEAR 2016				
Paid Claims	226	282,183	678,557	960,740
Case Reserves	126,439	329,294	1,006,194	1,335,488
IBNR	(126,665)	(206,085)	233,390	27,305
Discounted Claim Value	0	1,617	(87,647)	(86,030)
TOTAL FY 2016 CLAIMS	0	407,009	1,830,493	2,237,503
FUND YEAR 2017				
Paid Claims	1,672	120,918	367,768	488,685
Case Reserves	53,328	(248,336)	1,687,621	1,439,285
IBNR	(55,000)	(27,107)	1,606,476	1,579,369
Discounted Claim Value	0	42,823	(221,332)	(178,509)
TOTAL FY 2017 CLAIMS	0	(111,702)	3,440,532	3,328,830
FUND YEAR 2018				
Paid Claims	88,162	123,312	358,016	481,327
Case Reserves	90,870	283,172	563,782	846,954
IBNR	(179,032)	(584,946)	1,803,479	1,218,534
Discounted Claim Value	0	43,206	(240,690)	(197,484)
TOTAL FY 2018 CLAIMS	0	(135,256)	2,484,586	2,349,330
FUND YEAR 2019				
Paid Claims	153,049	105,610	704,297	809,907
Case Reserves	99,999	143,348	589,734	733,082
IBNR	(253,048)	(612,253)	2,688,900	2,076,647
Discounted Claim Value	0	47,317	(357,356)	(310,039)
TOTAL FY 2019 CLAIMS	0	(315,979)	3,625,576	3,309,597
FUND YEAR 2020				
Paid Claims	76,655	182,752	449,634	632,385
Case Reserves	(505,114)	610,075	2,249,493	2,859,569
IBNR	428,460	196,680	2,871,245	3,067,924
Discounted Claim Value	0	219,412	(690,332)	(470,920)
Excess Recoveries	0	(546,721)	(1,286,205)	(1,832,926)
TOTAL FY 2020 CLAIMS	0	662,197	3,593,835	4,256,032
FUND YEAR 2021				
Paid Claims	4,003	4,031		4,031
Case Reserves	88,998	195,499		195,499
IBNR	487,417	4,443,817		4,443,817
Discounted Claim Value	(64,222)	(516,897)		(516,897)
TOTAL FY 2021 CLAIMS	516,196	4,126,451	0	4,126,451
COMBINED TOTAL CLAIMS	823,019	4,574,835	22,467,013	27,041,848

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

Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 1,832,926 due from the reinsurer for COVID-19 WC claims.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
2021 ANNUALIZED vs ASSESSED ANNUALIZED BUDGET**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND									
2022 PROPOSED BUDGET -									
APPROPRIATIONS	(A)	(B)	(A.1)	(B.1)	(C)	(D)	(E)	(F)	(G)
I. Claims and Excess Insurance			(B - A)	(A.1 / B)		(C - B)	(D / B)	(C - A)	(F / A)
Claims	ANNUALIZED ASSESSED BUDGET FY2021	ANNUALIZED BUDGET FY2021	Change \$	Change %	PROPOSED BUDGET FY2022	Change \$	Change %	Change \$	Change %
1 Property	910,261	1,070,843	160,582	17.6%	1,097,129	26,286	2.5%	186,868	20.5%
2 Liability	897,602	1,663,929	766,327	85.4%	1,107,036	(476,894)	-28.7%	209,434	32.2%
3 Auto	311,886	513,978	202,092	64.8%	412,454	(101,523)	-19.8%	100,568	32.2%
4 Workers' Comp.	3,150,594	3,622,196	471,602	15.0%	3,156,775	(465,421)	-12.8%	6,181	0.2%
5 SBL/EPL	29,943	30,000	57	0.2%	30,000		0.0%	57	0.2%
6 POL/EPL	-	258,838	258,838	100.0%	257,917	(921)	-0.4%	257,917	100.0%
7 Cyber	16,943	45,492	28,549	168.5%	100,000	54,508	119.8%	83,057	390.2%
8 Subtotal - Claims	5,317,229	7,205,276	1,888,047	35.5%	6,241,311	(963,965)	-13.4%	924,081	17.4%
9 Premiums									
10									
11 Property	7,199,767	7,199,767	-	0.0%	8,261,410	1,061,643	14.7%	1,061,643	14.7%
12 Property ISO x 110	635,094	635,094	-	0.0%	733,051	97,957	15.4%	97,957	15.4%
13 XS Flood to SO	545,528	545,528	-	0.0%	601,939	56,411	10.3%	56,411	10.3%
14 Liability	4,093,800	4,093,800	-	0.0%	4,349,986	256,186	6.3%	256,186	6.3%
15 Excess Liability	2,140,002	2,140,002	-	0.0%	2,300,904	160,902	7.5%	160,902	7.5%
16 Workers Comp (Stat x 1ML)	2,502,473	2,502,473	-	0.0%	2,778,261	275,788	11.0%	275,788	11.0%
17									
18 SubTotal Premiums	17,116,664	17,116,664	-	0.0%	19,025,551	1,908,887	11.2%	1,908,887	11.2%
19 Total Loss Fund	22,433,893	24,321,940	1,888,047	8.4%	25,266,862	944,922	3.9%	2,832,968	12.6%
20									
21 II. Expenses, Fees & Contingency									
22									
23 Claims Adjustment	70,113	70,112	(1)	0.0%	70,500	388	0.6%	387	0.6%
24 Claims Adjustment - Property	17,571	17,571	-	0.0%	19,380	1,809	10.3%	1,809	10.3%
25 Safety Director	424,480	424,480	-	0.0%	429,677	5,197	1.2%	5,197	1.2%
26 General Expense									
27 Exec. Director	705,086	705,086	-	0.0%	709,162	4,076	0.6%	4,076	0.6%
28 Actuary	23,771	23,771	-	0.0%	24,139	368	1.5%	368	1.5%
29 Auditor	15,402	15,402	-	0.0%	17,167	1,765	11.5%	1,765	11.5%
30 Attorney	15,831	15,831	-	0.0%	15,300	(531)	-3.4%	(531)	-3.4%
31 Treasurer	15,830	15,830	1	0.0%	15,300	(530)	-3.3%	(529)	-3.3%
32 Technical Writer	25,000	25,000	-	0.0%	25,000		0.0%		0.0%
33 Underwriting Manager	449,683	449,683	-	0.0%	449,540	(143)	0.0%	(143)	0.0%
34 Underwriting Data Consolidation	101,585	101,585	-	0.0%	100,062	(1,523)	-1.5%	(1,523)	-1.5%
35 Payroll Audit	17,004	17,004	-	0.0%	20,704	3,700	21.8%	3,700	21.8%
36 Safety Institute Funding	100,948	100,947	(1)	0.0%	89,690	(11,257)	-11.2%	(11,258)	-11.2%
37									
38 Misc. Expense & Contingency	(1,780)	(1,780)	-	0.0%	20,004	21,784	100.0%	21,784	100.0%
39 Total Fund Exp & Contingency	1,980,524	1,980,523	(2)	0.0%	2,005,625	25,103	1.3%	25,101	1.3%
40 Risk Management Consultant	102,124	102,124	-	0.0%	102,124		0.0%		0.0%
41									
42 Total Self Insured Program	24,516,541	26,404,587	1,888,045	7.7%	27,374,611	970,025	3.7%	2,858,070	11.7%
43									
44 Ancillary Coverages									
45 POL/EPL	1,217,786	1,217,786	-	0.0%	1,278,383	60,597	5.0%	60,597	5.0%
46 Crime Program	172,413	172,413	-	0.0%	172,417	4	0.0%	4	0.0%
47 Medical Malpractice	955,490	955,490	-	0.0%	1,073,020	117,530	12.3%	117,530	12.3%
48 Pollution Liability	237,214	237,214	-	0.0%	261,155	23,941	10.1%	23,941	10.1%
49 Employed Lawyers Liability	160,623	160,623	-	0.0%	163,914	3,291	2.0%	3,291	2.0%
50 Cyber Liability	644,099	644,099	-	0.0%	1,000,816	356,717	55.4%	356,717	55.4%
51 Aviation	80,284	80,284	-	0.0%	104,370	24,086	30.0%	24,086	30.0%
52 Marina Operators Liability	17,068	17,068	-	0.0%	18,090	1,022	6.0%	1,022	6.0%
53 Active Assailant	23,615	23,615	-	0.0%	25,976	2,361	10.0%	2,361	10.0%
54 Supplemental Indemnity WC	25,629	25,629	-	0.0%	25,390	(239)	-0.9%	(239)	-0.9%
55									
56 Total Ancillary Coverages	3,534,221	3,534,221	-	0.0%	4,123,532	589,311	16.7%	589,311	16.7%
57									
58 Total FUND Disbursements	28,050,762	29,938,808	1,888,045	6.7%	31,498,143	1,559,335	5.2%	3,447,381	12.3%

New Jersey Counties Excess JIF - 2021 Dividend Options

Dividend Option 1	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	\$ 100,000	\$ 100,000	\$ 50,000	\$ 50,000	\$ 100,000		\$ 100,000			\$ 500,000
CCIC	\$ 67,364	\$ 50,513	\$ 19,013	\$ 16,915	\$ 23,721		\$ 22,177			\$ 199,703
GCIC	\$ 32,636	\$ 23,033	\$ 8,355	\$ 7,551	\$ 10,627		\$ 10,313			\$ 92,513
Union County	\$ -	\$ 26,454	\$ 11,182	\$ 10,042	\$ 13,889		\$ 11,960			\$ 73,528
BCIC	\$ -	\$ -	\$ 10,056	\$ 9,318	\$ 11,570		\$ 9,360			\$ 40,303
CUIC	\$ -	\$ -	\$ 667	\$ 3,019	\$ 4,739		\$ 4,304			\$ 12,729
SCIC	\$ -	\$ -	\$ 728	\$ 3,156	\$ 4,166		\$ 2,804			\$ 10,854
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 13,241		\$ 11,919			\$ 25,160
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 12,176		\$ 10,343			\$ 22,519
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 5,872		\$ 9,225			\$ 15,097
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 7,595			\$ 7,595
Totals	\$ 100,000	\$ 100,000	\$ 50,000	\$ 50,000	\$ 100,000	\$ -	\$ 100,000	-	-	\$ 500,000

Dividend Option 2	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	\$ 150,000	\$ 150,000	\$ 75,000	\$ 75,000	\$ 150,000		\$ 150,000			\$ 750,000
CCIC	\$ 101,047	\$ 75,770	\$ 28,520	\$ 25,372	\$ 35,581		\$ 33,265			\$ 299,554
GCIC	\$ 48,953	\$ 34,549	\$ 12,532	\$ 11,326	\$ 15,940		\$ 15,469			\$ 138,769
Union County	\$ -	\$ 39,681	\$ 16,774	\$ 15,062	\$ 20,834		\$ 17,941			\$ 110,292
BCIC	\$ -	\$ -	\$ 15,083	\$ 13,977	\$ 17,354		\$ 14,040			\$ 60,454
CUIC	\$ -	\$ -	\$ 1,000	\$ 4,529	\$ 7,108		\$ 6,456			\$ 19,093
SCIC	\$ -	\$ -	\$ 1,092	\$ 4,734	\$ 6,248		\$ 4,206			\$ 16,280
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 19,862		\$ 17,878			\$ 37,740
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 18,264		\$ 15,515			\$ 33,779
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 8,809		\$ 13,838			\$ 22,646
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 11,392			\$ 11,392
Totals	\$ 150,000	\$ 150,000	\$ 75,000	\$ 75,000	\$ 150,000	\$ -	\$ 150,000	-	-	\$ 750,000

Dividend Option 3	2010	2011	2012	2013	2014	2015	2016	2017	2018	Total
	\$ 200,000	\$ 200,000	\$ 100,000	\$ 100,000	\$ 200,000		\$ 200,000			\$ 1,000,000
CCIC	\$ 134,729	\$ 101,026	\$ 38,026	\$ 33,830	\$ 47,441		\$ 44,354			\$ 399,406
GCIC	\$ 65,271	\$ 46,065	\$ 16,709	\$ 15,101	\$ 21,253		\$ 20,626			\$ 185,026
Union County	\$ -	\$ 52,909	\$ 22,365	\$ 20,083	\$ 27,779		\$ 23,921			\$ 147,056
BCIC	\$ -	\$ -	\$ 20,111	\$ 18,636	\$ 23,139		\$ 18,720			\$ 80,606
CUIC	\$ -	\$ -	\$ 1,333	\$ 6,038	\$ 9,478		\$ 8,609			\$ 25,457
SCIC	\$ -	\$ -	\$ 1,456	\$ 6,312	\$ 8,331		\$ 5,608			\$ 21,707
MCIC	\$ -	\$ -	\$ -	\$ -	\$ 26,482		\$ 23,837			\$ 50,320
Hudson County	\$ -	\$ -	\$ -	\$ -	\$ 24,352		\$ 20,686			\$ 45,038
Ocean County	\$ -	\$ -	\$ -	\$ -	\$ 11,745		\$ 18,450			\$ 30,195
ACIC	\$ -	\$ -	\$ -	\$ -	\$ -		\$ 15,189			\$ 15,189
Totals	\$ 200,000	\$ 200,000	\$ 100,000	\$ 100,000	\$ 200,000	\$ -	\$ 200,000	-	-	\$ 1,000,000

DIVIDEND DISTRIBUTED BY YEAR	
2020	\$ 1,500,000
2019	\$ 2,000,000
2018	\$ 500,000
2017	\$ 200,000
2016	\$ 150,000
2015	\$ 150,001
2013	\$ 607,551
Total	\$ 5,107,551



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 18, 2021

Memo to: Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: November NJCE Report

Finance Committee: Finance Committee comprised of Commissioners Sheehan, Shea, Wood, Kessler and Kelly met on November 15, 2021 for further review of the proposed 2022 budget, discuss the 2021 dividend options and reviewed a response to the Technical Services Writer procurement.

2022 Budget: Underwriting Manager reported initial quotations have been received and noted property and cyber coverage continue to be aggressively marketed. Underwriting Manager expects to report final numbers for 2022 excess and ancillary renewals at the next meeting. Finance Committee recommended introduction of the 2022 budget in the amount of \$31,498,143; this represents an increase of \$1,559,335 or 5.2% over 2021 Annualized Budget and \$3,447,381 or 12.3% over the 2021 Assessed Budget. The Board of Fund Commissioners accepted the recommendation of the Finance Committee and introduced the 2022 Budget and scheduled a public hearing on Thursday December 16, 2021 at 9:30AM.

Dividend: Finance Committee also reviewed available dividend options and based on the proposed budget and the strong current financial position of the Fund, the Finance Committee recommended that the JIF authorize a \$750,000 dividend. The Board of Fund Commissioners accepted the recommendation of the Finance Committee and adopted a resolution to authorize a dividend amount of \$750,000 from various Fund years subject to State approval. The member Insurance Commissions will receive their dividend as a check; County members may opt for a check or apply the dividend as a credit to offset the 2022 assessment.

Technical Services Writer: In September, the Board authorized the procurement of Technical Services Writer which was advertised on October 1st with responses due on November 5th. The Finance Committee reviewed and scored the only response received from Stradley Ronon; Fund Attorney submitted a memorandum on the scoring criteria, process and submitted fees. The Board of Fund Commissioners accepted the recommendation of the Finance Committee and adopted a resolution to award Technical Services Writer to Stradley Ronon at an hourly fee of \$340 with an annual cap not to exceed \$25,000.

Finance Committee is scheduled to meet on December 13, 2021 at 9:00AM to review the final budget prior to adoption at the Fund's December 16, 2021 meeting.

Financial Fast Track: Financial Fast Track as of August 31, 2021 reflected a statutory surplus of \$14.4 million. Executive Director noted the Fund is in a very strong financial position.

NJCE Claims Review Committee: Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. The Board of Fund

Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests. Closed Session was not required for this action.

10th Annual Best Practices Workshop – November 3, 2021 Virtual Edition: This year's Best Practices Workshop was held virtually via an interactive webinar on November 3rd and was well attended with 70 attendees. The webinar will be uploaded to the Fund's website – www.njce.org. Commissioners are encouraged to submit suggestions for future topics to the Fund office.

2021 New Jersey State League of Municipalities (NJSLOM) Annual Conference: The 106th annual conference was held in-person on November 16th through November 18th at the Atlantic City Convention Center in Atlantic City and was well attended by exhibitors, as well as, Municipal and County personnel.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from October to December 2021, as well as, upcoming training events through January 2022. Included with the report was information on the NJCE Leadership Academy, an 8-course module designed for managers, administrators, department heads and supervisors to enhance leadership skills.

Workers Compensation Claims Administrator Report

Claims Administrator submitted a report reflecting the billed amount and percentage of savings as of October 2021.

December Meeting: The next meeting of the NJCE is scheduled for December 16, 2021 at 9:30am via Zoom; please contact the Fund office for meeting access information.

**NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND
2021 ANNUALIZED vs ASSESSED ANNUALIZED BUDGET**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND									
2022 PROPOSED BUDGET -									
APPROPRIATIONS	(A)	(B)	(A.1)	(B.1)	(C)	(D)	(E)	(F)	(G)
I. Claims and Excess Insurance			(B - A)	(A.1 / B)		(C - B)	(D / B)	(C - A)	(F / A)
Claims	ANNUALIZED ASSESSED BUDGET FY2021	ANNUALIZED BUDGET FY2021	Change \$	Change %	PROPOSED BUDGET FY2022	Change \$	Change %	Change \$	Change %
1 Property	910,261	1,070,843	160,582	17.6%	1,097,129	26,286	2.5%	186,868	20.5%
2 Liability	897,602	1,663,929	766,327	85.4%	1,187,036	(476,894)	-28.7%	289,434	32.2%
3 Auto	311,886	513,978	202,092	64.8%	412,454	(101,523)	-19.8%	100,568	32.2%
4 Workers' Comp.	3,150,594	3,622,196	471,602	15.0%	3,156,775	(465,421)	-12.8%	6,181	0.2%
5 SBL/EPL	29,943	30,000	57	0.2%	30,000		0.0%	57	0.2%
6 POL/EPL	-	258,838	258,838	100.0%	257,917	(921)	-0.4%	257,917	100.0%
7 Cyber	16,943	45,292	28,349	168.5%	100,000	54,508	119.8%	83,057	490.2%
8 Subtotal - Claims	5,317,229	7,205,276	1,888,047	35.5%	6,241,311	(963,965)	-13.4%	924,081	17.4%
9 Premiums									
11 Property	7,199,767	7,199,767	-	0.0%	8,261,410	1,061,643	14.7%	1,061,643	14.7%
12 Property 150 x 110	635,094	635,094	-	0.0%	733,051	97,957	15.4%	97,957	15.4%
13 XIS Flood to 50	545,528	545,528	-	0.0%	601,939	56,411	10.3%	56,411	10.3%
14 Liability	4,093,800	4,093,800	-	0.0%	4,349,886	256,086	6.3%	256,086	6.3%
15 Excess Liability	2,140,002	2,140,002	-	0.0%	2,300,904	160,902	7.5%	160,902	7.5%
16 Workers Comp (Stat x 1MIL)	2,502,473	2,502,473	-	0.0%	2,778,261	275,788	11.0%	275,788	11.0%
17									
18 SubTotal Premiums	17,116,664	17,116,664	-	0.0%	19,025,551	1,908,887	11.2%	1,908,887	11.2%
19 Total Loss Fund	22,433,893	24,321,940	1,888,047	8.4%	25,266,862	944,922	3.9%	2,832,968	12.6%
20									
21 II. Expenses, Fees & Contingency									
22									
23 Claims Adjustment	70,113	70,112	(1)	0.0%	70,500	388	0.6%	387	0.6%
24 Claims Adjustment - Property	17,571	17,571	-	0.0%	19,380	1,809	10.3%	1,809	10.3%
25 Safety Director	424,480	424,480	-	0.0%	429,677	5,197	1.2%	5,197	1.2%
26 General Expense									
27 Exec. Director	705,086	705,086	-	0.0%	709,162	4,076	0.6%	4,076	0.6%
28 Actuary	23,771	23,771	-	0.0%	24,139	368	1.5%	368	1.5%
29 Auditor	15,402	15,402	-	0.0%	17,167	1,765	11.5%	1,765	11.5%
30 Attorney	15,831	15,831	-	0.0%	15,300	(531)	-3.4%	(531)	-3.4%
31 Treasurer	15,830	15,830	1	0.0%	15,300	(530)	-3.3%	(529)	-3.3%
32 Technical Writer	25,000	25,000	-	0.0%	25,000		0.0%		0.0%
33 Underwriting Manager	449,683	449,683	-	0.0%	449,540	(143)	0.0%	(143)	0.0%
34 Underwriting Data Consolidation	101,585	101,585	-	0.0%	100,062	(1,523)	-1.5%	(1,523)	-1.5%
35 Payroll Audit	17,004	17,004	-	0.0%	20,704	3,700	21.8%	3,700	21.8%
36 Safety Institute Funding	100,948	100,947	(1)	0.0%	89,690	(11,257)	-11.2%	(11,258)	-11.2%
37									
38 Misc. Expense & Contingency	(1,780)	(1,780)	-	0.0%	20,004	21,784	100.0%	21,784	100.0%
39 Total Fund Exp & Contingency	1,980,524	1,980,523	(1)	0.0%	2,005,625	25,103	1.3%	25,101	1.3%
40 Risk Management Consultant	102,124	102,124	-	0.0%	102,124		0.0%		0.0%
41									
42 Total Self Insured Program	24,516,541	26,404,587	1,888,045	7.7%	27,374,611	970,025	3.7%	2,858,070	11.7%
43									
44 Ancillary Coverages									
45 POL/EPL	1,217,786	1,217,786	-	0.0%	1,278,383	60,597	5.0%	60,597	5.0%
46 Crime Program	172,413	172,413	-	0.0%	172,417	4	0.0%	4	0.0%
47 Medical Malpractice	955,490	955,490	-	0.0%	1,073,020	117,530	12.3%	117,530	12.3%
48 Pollution Liability	237,214	237,214	-	0.0%	261,155	23,941	10.1%	23,941	10.1%
49 Employed Lawyers Liability	160,623	160,623	-	0.0%	163,914	3,291	2.0%	3,291	2.0%
50 Cyber Liability	644,099	644,099	-	0.0%	1,000,816	356,717	55.4%	356,717	55.4%
51 Aviation	80,284	80,284	-	0.0%	104,370	24,086	30.0%	24,086	30.0%
52 Marina Operators Liability	17,068	17,068	-	0.0%	18,090	1,022	6.0%	1,022	6.0%
53 Active Assailant	23,615	23,615	-	0.0%	25,976	2,361	10.0%	2,361	10.0%
54 Supplemental Indemnity WC	25,629	25,629	-	0.0%	25,390	(239)	-0.9%	(239)	-0.9%
55									
56 Total Ancillary Coverages	3,534,221	3,534,221	-	0.0%	4,123,532	589,311	16.7%	589,311	16.7%
57									
58 Total FUND Disbursements	28,050,762	29,938,808	1,888,045	6.7%	31,498,143	1,559,335	5.2%	3,447,381	12.3%

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 10/1/2021 To 11/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - NJ Transit I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	Company E: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: SY2022 NJ-JARC 8 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respects to SY2022 NJ-JARC 8 Local Grant Program for the current policy period.	10/1/2021 #3065125	GL AU EX WC OTH
H - Heritages Dairy Stores I - Rowan College of South Jersey	Attn: Maria Schaffner Director of Human Resources 820 West Broad Street Gibbstown, NJ 08027	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: job sampling w/ students Evidence of Insurance with respect to job sampling with Adult Center for Transition students at Heritages Dairy Stores.	10/13/2021 #3071066	GL AU EX WC OTH
H - Walgreens Store 5836 I - Rowan College of South Jersey	Attn:Joseph Kane Certified Store Manager 1408 Delsea Drive Deptford, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: job sampling w/ students Evidence of Insurance with respect to job sampling with Adult Center for Transition students at Walgreens.	10/13/2021 #3071067	GL AU EX WC OTH
H - Miller Auto Leasing dba Miller I - County of Gloucester	Truck Leasing Co 1824 ROUTE 38 Lumberton, NJ 08048	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: all leased, rented or substituted vehicles Miller Auto Leasing Co. d/b/a Miller Truck Leasing Co. and its assigns 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 all leased, rented or substituted vehicles.	10/15/2021 #3071908	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 10/1/2021 To 11/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Rowan University School of I - Rowan College of South Jersey	Osteopathic Medicine Rowan Medical Building 42 E. Laurel Rd., Suite 3600 Stratford, NJ 08084	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2021 - 01/01/2022 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2021 - 01/01/2022 POLICY #:NJCE20213- 10; POLICY LIMITS: \$850,000 Holder Continued: ATTN: Anne Tomasello, PMP Faculty Coordinator, Department of Family Medicine Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing agreement.	10/21/2021 #3082247	GL AU EX WC OTH
H - New Jersey Economic Development I - Rowan College of South Jersey	Authority 36 West State Street, P.O. Box 990 Trenton, NJ 08625	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Wind Turbine Technician Program grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the property located at Rowan College of South Jersey, 1400 Tanyard Road, Sewell, NJ, 08080-4222 Wind Turbine Technician Program grant	10/26/2021 #3086792	GL AU EX WC OTH
H - Wellcare Health Plans of NJ, I - Gloucester County Improvement Authority	Inc. 550 Broad Street, 12th Floor Newark, NJ 07102	Evidence of Insurance.	10/29/2021 #3099777	GL AU EX WC OTH
Total # of Holders: 7				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 11/1/2021 To 12/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Stockton University I - Rowan College of South Jersey	101 Vera King Farris Drive Galloway, NJ 08025	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: use of gym The Certificate Holder and The State of New Jersey are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to USE OF STOCKTON UNIVERSITY BASKETBALL GYM FOR GAMES during the current policy period.	11/4/2021 #3110697	GL AU EX WC OTH
H - Monroe Twp. BOE, Monroe Twp. I - County of Gloucester	School District, Williamstown Middle School 561 Clayton Rd. Williamstown, NJ 08094	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/10/2021 #3120293	GL AU EX WC OTH
H - Port of Paulsboro, Delaware I - Gloucester County Utilities Authority	River Paulsboro, NJ	RE: provide C-3 Licensed or Higher Public Wastewater Collection System Operator Evidence of Insurance	11/10/2021 #3120294	GL AU EX WC OTH
H - Woodbury Heights BOE, Woodbury I - County of Gloucester	Heights School Dist., Woodbury Heights Elementary School 100 Academy Ave. Woodbury Heights, NJ 08097	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for school aged students (only)taking place during the current policy period.	11/10/2021 #3120295	GL AU EX WC OTH
H - Gloucester County Improvement I - Gloucester County Improvement Authority	Authority 109 Budd Boulevard Woodbury, NJ 08096	RE: 2019 Tahoe VIN #1GNSKBKC6KR153347 George Strachan is included as insured under auto liability policy and the 2019 Tahoe VIN #1GNSKBKC6KR153347 is an insured vehicle under the above policy.	11/10/2021 #3120360	GL AU EX WC OTH
H - Monroe Twp. BOE, Monroe Twp. I - County of Gloucester	School District, Williamstown Middle School 561 Clayton Rd. Williamstown, NJ 08094	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/10/2021 #3120363	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 11/1/2021 To 12/1/2021

H - Clayton Board of Education I - County of Gloucester	Clayton High/Middle School 55 Pop Kramer Blvd S. Clayton, NJ 08071	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/11/2021 #3120512	GL AU EX OTH
H - Logan Township Board of Education I - County of Gloucester	Logan Twp. Middle School 110 School Lane Logan Township, NJ 08085	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/11/2021 #3120513	GL AU EX OTH
H - Pitman Board of Education I - County of Gloucester	Pitman School District;Memorial Elementary 400 Hudson Avenue Pitman, NJ 08071	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/11/2021 #3120514	GL AU EX OTH
H - Pitman Board of Education I - County of Gloucester	Pitman School District;Pitman High School 225 Linden Avenue Pitman, NJ 08071	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/11/2021 #3120515	GL AU EX OTH
H - Swedesboro-Woolwich School District I - County of Gloucester	Swedesboro-Woolwich BOE Charles Stratton Elementary School 15 Fredrick Blvd Woolwich, NJ 08085	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/12/2021 #3142784	GL AU EX OTH
H - Westville School District/ I - County of Gloucester	Westville Board of Education Parkview Elementary School 101 Birch Avenue Westville, NJ 08093	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/12/2021 #3142785	GL AU EX OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 11/1/2021 To 12/1/2021

H - Swedesboro-Woolwich School District I - County of Gloucester	Swedesboro-Woolwich BOE Charles Stratton Elementary School 15 Fredrick Blvd Woolwich, NJ 08085	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/12/2021 #3142790	GL AU EX OTH
H - Westville School District/ I - County of Gloucester	Westville Board of Education Parkview Elementary School 101 Birch Avenue Westville, NJ 08093	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/12/2021 #3142791	GL AU EX OTH
H - Greenwich Township School I - County of Gloucester	District/Greenwich Township BOE Nehaunsey Middle School 415 Swedesboro Road Gibbstown, NJ 08027	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/15/2021 #3143334	GL AU EX OTH
H - Washington Twp. School District I - County of Gloucester	/ Washington Twp. BOE Washington Township High School 519 Hurffville Cross Keys Road Sewell, NJ 08080	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/15/2021 #3143335	GL AU EX OTH
H - Virtua Health, Inc. I - Rowan College of South Jersey	ATTN: Daniel Wu, DPT 1 Brace Rd Cherry Hill, NJ 08034	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2021 - 01/01/2022 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2021 - 01/01/2022 POLICY #:NJCE20213-10; POLICY LIMITS: \$850,000 RE: Physical Therapist Assistant Program Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students for the Physical Therapist Assistant Program.	11/15/2021 #3143339	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 11/1/2021 To 12/1/2021

H - Hercules Incorporated I - County of Gloucester	Corporate Real Estate Division Hercules Plaza Wilmington, DE 19876	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2019 - 01/01/2022; Policy #:ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: use of shooting range Certificate holder and Ashland, Inc., 3499 Blazer Pky., Lexington, KY 40509 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of shooting range.	11/15/2021 #3144467	GL AU EX WC OTH
H - CHOP (The Children's Hospital of I - Rowan College of South Jersey	Philadelphia) ATTN: Pam Tisdal Robert Center for Pediatric Research, 6FL Rm 6183, 2716 South St Philadelphia, PA 19146	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2021 - 01/01/2022 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2021 - 01/01/2022 POLICY #:NJCE20213-10; POLICY LIMITS: \$850,000 RE: Physical Therapist Assistant clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	11/18/2021 #3149439	GL AU EX WC OTH
H - East Greenwich BOE, East I - County of Gloucester	Greenwich School District Samuel Mickle Elementary School 559 Kings Highway Mickleton, NJ 08056	RE: Vaccine Clinic The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to The Gloucester County Department of Health conducting an onsite Covid-19 Clinic for the school community during the current policy period.	11/30/2021 #3153028	GL AU EX OTH
Total # of Holders: 21				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		589,034	5,301,310	62,863,167	68,164,477
2.	CLAIM EXPENSES					
		Paid Claims	180,115	1,467,016	18,386,567	19,853,583
		Case Reserves	87,913	91,404	1,887,800	1,979,205
		IBNR	(356,788)	(549,793)	2,182,617	1,632,824
		Excess Insurance Recoverable	(4,713)	20,918	(274,489)	(253,570)
		Discounted Claim Value	7,062	8,249	(91,492)	(83,243)
	TOTAL CLAIMS		(86,410)	1,037,795	22,091,004	23,128,799
3.	EXPENSES					
		Excess Premiums	290,367	2,613,303	28,648,445	31,261,748
		Administrative	95,765	860,548	9,026,273	9,886,821
	TOTAL EXPENSES		386,132	3,473,850	37,674,718	41,148,569
4.	UNDERWRITING PROFIT (1-2-3)		289,313	789,665	3,097,444	3,887,109
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		289,313	789,665	3,104,681	3,894,346
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	824,329	824,329
9.	DIVIDEND EXPENSE		0	0	(4,031,329)	(4,031,329)
10.	INVESTMENT IN JOINT VENTURE		0	(123,425)	2,407,080	2,283,655
11.	SURPLUS (6 + 7 + 8 - 9)		289,313	666,240	2,453,521	3,119,761
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	0	172	119,362	119,534	
	2011	0	236	42,964	43,200	
	2012	(1,871)	(3,818)	318,762	314,944	
	2013	(95)	5,322	222,308	227,630	
	2014	9	(190)	420,288	420,098	
	2015	161	9,879	(772,560)	(762,680)	
	2016	9,903	(166,286)	550,534	384,248	
	2017	70,559	208,033	(135,648)	72,385	
	2018	12,105	101,061	886,327	987,388	
	2019	9,619	59,593	585,599	645,193	
	2020	167,626	484,242	215,585	699,827	
	2021	21,297	(32,004)		(32,004)	
TOTAL SURPLUS (DEFICITS)			289,313	666,240	2,453,520	3,119,760
TOTAL CASH						3,844,639

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	September 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	1,823,536	1,823,536	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2010 CLAIMS		0	0	1,823,536	1,823,536	
FUND YEAR 2011						
	Paid Claims	0	0	2,795,974	2,795,974	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	(0)	(0)	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2011 CLAIMS		0	0	2,795,974	2,795,974	
FUND YEAR 2012						
	Paid Claims	1,395	4,515	2,053,385	2,057,900	
	Case Reserves	(1,395)	(4,217)	12,960	8,743	
	IBNR	1,850	1,167	(0)	1,167	
	Discounted Claim Value	21	304	(452)	(148)	
TOTAL FY 2012 CLAIMS		1,871	1,769	2,065,893	2,067,662	
FUND YEAR 2013						
	Paid Claims	585	1,920	1,559,172	1,561,092	
	Case Reserves	(585)	(1,920)	82,445	80,525	
	IBNR	0	0	1,450	1,450	
	Discounted Claim Value	95	1,514	(3,339)	(1,825)	
TOTAL FY 2013 CLAIMS		95	1,514	1,639,727	1,641,241	
FUND YEAR 2014						
	Paid Claims	0	0	981,609	981,609	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	2,833	2,833	
	Discounted Claim Value	(9)	64	(129)	(65)	
TOTAL FY 2014 CLAIMS		(9)	64	984,313	984,377	
FUND YEAR 2015						
	Paid Claims	1,240	3,574	2,952,687	2,956,261	
	Case Reserves	(1,240)	(9,819)	185,028	175,209	
	IBNR	0	0	17,253	17,253	
	Discounted Claim Value	(161)	1,950	(4,525)	(2,575)	
TOTAL FY 2015 CLAIMS		(161)	(4,295)	3,150,442	3,146,148	

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	September 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	698	135,750	1,608,600	1,744,350
	Case Reserves	(7,254)	(8,511)	18,969	10,458
	IBNR	(3,585)	(13,403)	32,669	19,266
	Discounted Claim Value	239	1,105	(1,580)	(476)
TOTAL FY 2016 CLAIMS		(9,903)	114,940	1,658,658	1,773,598
FUND YEAR 2017					
	Paid Claims	13,470	222,810	1,619,177	1,841,987
	Case Reserves	(12,645)	(326,021)	567,507	241,486
	IBNR	(73,037)	(96,777)	221,839	125,061
	Discounted Claim Value	1,654	6,979	(12,673)	(5,694)
TOTAL FY 2017 CLAIMS		(70,559)	(193,010)	2,395,850	2,202,840
FUND YEAR 2018					
	Paid Claims	1,973	39,417	1,275,488	1,314,905
	Case Reserves	(16,139)	(22,723)	107,431	84,708
	IBNR	1,535	(102,197)	170,330	68,133
	Discounted Claim Value	527	3,092	(5,959)	(2,867)
TOTAL FY 2018 CLAIMS		(12,105)	(82,411)	1,547,290	1,464,879
FUND YEAR 2019					
	Paid Claims	32,273	235,184	868,745	1,103,929
	Case Reserves	(28,615)	112,455	486,119	598,574
	IBNR	(15,720)	(371,805)	463,528	91,722
	Discounted Claim Value	2,443	5,676	(20,715)	(15,040)
TOTAL FY 2019 CLAIMS		(9,619)	(18,491)	1,797,676	1,779,185
FUND YEAR 2020					
	Paid Claims	10,198	354,547	848,195	1,202,741
	Case Reserves	(14,975)	(283,188)	427,344	144,156
	IBNR	(162,709)	(679,548)	1,272,716	593,169
	Excess Insurance Recoverable	(4,713)	20,918	(274,489)	(253,570)
	Discounted Claim Value	4,279	20,015	(42,121)	(22,106)
TOTAL FY 2020 CLAIMS		(167,920)	(567,256)	2,231,646	1,664,389
FUND YEAR 2021					
	Paid Claims	118,284	469,300		469,300
	Case Reserves	170,762	635,349		635,349
	IBNR	(105,120)	712,771		712,771
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(2,025)	(32,449)		(32,449)
TOTAL FY 2021 CLAIMS		181,900	1,784,971	0	1,784,971
COMBINED TOTAL CLAIMS		(86,410)	1,037,795	22,091,004	23,128,799
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, 2021

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	54,792	491,433	85,337,627	85,829,060
2. CLAIM EXPENSES				
Paid Claims	65,142	435,770	75,600,813	76,036,583
IBNR	272	7,962	34,669	42,631
Total Claims	65,414	443,732	75,635,482	76,079,214
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,127	59,738	5,863,194	5,922,932
Total Expenses	6,127	59,738	9,448,660	9,508,398
4. UNDERWRITING PROFIT (1-2-3)	(16,748)	(12,038)	253,486	241,448
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(16,748)	(12,038)	260,622	248,584
9. STATUTORY SURPLUS (6+7-8)	(16,748)	(12,038)	260,622	248,584

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	457	31,914	28,743	60,657
CASH	-	-	63,412	63,412
2021 SURPLUS	(17,205)	(43,952)		(43,952)
CASH	63,842	63,842		63,842
TOTAL SURPLUS	(16,748)	(12,038)	260,622	248,584
TOTAL CASH	63,842	63,842	295,289	359,131

GLOUCESTER COUNTY INSURANCE COMMISSION
HEALTH INSURANCE DIVISION
FINANCIAL FAST TRACK REPORT
AS OF SEPTEMBER 30, 2021

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	(457)	(31,914)	34,669	2,755
Total Claims	(457)	(31,914)	446,328	414,414
FUND YEAR 2021				
Paid Claims	65,142	435,770		435,770
IBNR	729	39,876		39,876
Total Claims	65,871	475,646	-	475,646
COMBINED TOTAL CLAIMS	65,414	443,732	75,635,482	76,079,214

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, 2021**

COVERAGE LINE - PROPERTY													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
September-21	0	0	0	0	0	0	0	0	0	0	1	8	9
August-21	0	0	0	0	0	0	0	0	0	0	1	8	9
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves													\$16,793
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
September-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$126,644	\$129,044
August-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$148,740	\$151,140
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$22,096	\$22,096
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$528,432	\$249,531	\$2,724,886
COVERAGE LINE - GENERAL LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
September-21	0	0	0	0	0	1	0	2	2	4	4	12	25
August-21	0	0	0	0	0	1	0	2	2	3	5	17	30
NET CHGE	0	0	0	0	0	0	0	0	0	-1	1	5	5
Limited Reserves													\$21,728
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
September-21	\$0	\$0	\$0	\$0	\$0	\$129,364	\$0	\$144,373	\$24,884	\$260,852	\$42,210	\$17,200	\$618,882
August-21	\$0	\$0	\$0	\$0	\$0	\$130,009	\$0	\$153,748	\$24,884	\$267,357	\$54,010	\$21,822	\$651,829
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$645	\$0	\$9,375	\$0	\$6,505	\$11,800	\$4,622	\$32,947
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$30,005	\$548,724	\$30,802	\$297,184	\$53,457	\$17,784	\$3,506,337
COVERAGE LINE - AUTO LIABILITY													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
September-21	0	0	0	0	0	0	0	0	1	1	0	1	3
August-21	0	0	0	0	0	0	0	0	1	1	0	1	3
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves													\$56,970
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
September-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$266	\$155,000	\$0	\$1,000	\$156,266
August-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,911	\$155,000	\$0	\$1,000	\$170,911
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,644	\$0	\$0	\$0	\$14,644
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$337,317	\$26,555	\$165,860	\$3,232	\$1,000	\$1,376,569
COVERAGE LINE - WORKERS COMP.													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
September-21	0	0	2	3	0	3	2	2	3	9	22	51	97
August-21	0	0	2	3	0	3	3	2	3	8	22	46	92
NET CHGE	0	0	0	0	0	0	1	0	0	-1	0	-5	-5
Limited Reserves													\$11,957
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
September-21	\$0	\$0	\$8,742	\$80,524	\$0	\$45,845	\$9,813	\$97,113	\$59,558	\$182,722	\$255,928	\$492,040	\$1,232,285
August-21	\$0	\$0	\$10,137	\$81,109	\$0	\$46,440	\$17,712	\$100,383	\$61,053	\$204,831	\$285,309	\$293,025	\$1,100,000
NET CHGE	\$0	\$0	\$1,395	\$585	\$0	\$595	\$7,899	\$3,270	\$1,495	\$22,110	\$29,381	(\$199,015)	(\$132,284)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,168,892	\$1,449,113	\$729,107	\$1,755,970	\$1,323,601	\$1,035,944	\$1,082,379	\$1,025,821	\$919,507	\$837,665	\$14,387,055
TOTAL ALL LINES COMBINED													
CLAIM COUNT - OPEN CLAIMS													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
September-21	0	0	2	3	0	4	2	4	6	14	27	72	134
August-21	0	0	2	3	0	4	3	4	6	12	28	72	134
NET CHGE	0	0	0	0	0	0	1	0	0	-2	1	0	0
Limited Reserves													\$15,477
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
September-21	\$0	\$0	\$8,742	\$80,524	\$0	\$175,209	\$9,813	\$241,486	\$84,708	\$598,574	\$300,538	\$636,884	\$2,136,477
August-21	\$0	\$0	\$10,137	\$81,109	\$0	\$176,449	\$17,712	\$254,131	\$100,847	\$627,188	\$341,719	\$464,587	\$2,073,880
NET CHGE	\$0	\$0	\$1,395	\$585	\$0	\$1,240	\$7,899	\$12,645	\$16,139	\$28,615	\$41,181	(\$172,297)	(\$62,597)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,066,642	\$1,641,616	\$981,610	\$3,131,470	\$1,755,163	\$2,083,473	\$1,399,613	\$1,704,170	\$1,504,628	\$1,105,980	\$21,994,847

2018 2019 2020 2021 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

September 30, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		45	MONTH	Last Month		44	MONTH	Last Year		33	MONTH			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	30-Sep-21	TARGETED	Incurred	Incurred	00-Jan-00	TARGETED	Incurred	Incurred	00-Jan-00	TARGETED			
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%
GEN LIABILITY	576,000	30,802	30,802	5.35%	545,506	94.71%	30,802	30,802	5.35%	543,294	94.32%	32,780	32,780	5.69%	507,042	88.03%
AUTO LIABILITY	103,000	26,555	26,555	25.78%	94,193	91.45%	41,199	41,199	40.00%	93,781	91.05%	26,555	26,555	25.78%	87,817	85.26%
WORKER'S COMP	1,232,000	1,082,379	1,082,379	87.86%	1,222,101	99.20%	1,081,901	1,081,901	87.82%	1,221,132	99.12%	1,044,841	1,044,841	84.81%	1,200,663	97.46%
TOTAL ALL LINES	2,094,000	1,399,613	1,399,613	66.84%	2,044,800	97.65%	1,413,780	1,413,780	67.52%	2,041,207	97.48%	1,364,053	1,364,053	65.14%	1,978,521	94.49%
NET PAYOUT %	\$1,314,905				62.79%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

		Current		33			Last Month		32			Last Year		21		
2019	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	191,270	235,462	235,462	123.10%	191,270	100.00%	235,462	235,462	123.10%	191,270	100.00%	109,173	109,173	57.08%	187,520	98.04%
GEN LIABILITY	552,801	297,184	297,184	53.76%	486,621	88.03%	282,184	282,184	51.05%	482,290	87.24%	8,184	8,184	1.48%	417,776	75.57%
AUTO LIABILITY	103,893	165,860	165,860	159.65%	88,578	85.26%	165,860	165,860	159.65%	87,822	84.53%	17,860	17,860	17.19%	74,781	71.98%
WORKER'S COMP	1,300,289	1,040,507	1,040,507	80.02%	1,267,215	97.46%	1,051,848	1,051,848	80.89%	1,263,766	97.19%	959,493	959,493	73.79%	1,179,936	90.74%
TOTAL ALL LINES	2,148,253	1,739,012	1,739,012	80.95%	2,033,683	94.67%	1,735,354	1,735,354	80.78%	2,025,148	94.27%	1,094,710	1,094,710	50.96%	1,860,012	86.58%
NET PAYOUT %	\$10,860				0.51%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		21	MONTH	Last Month		20		Last Year		9		MONTH		
		Unlimited	Limited	Actual			Unlimited	Limited		Actual		Unlimited			Limited	Actual
		Incurred	Incurred	30-Sep-21	TARGETED	Incurred	Incurred	00-Jan-00	TARGETED	Incurred	Incurred	00-Jan-00	TARGETED			
PROPERTY	339,909	547,312	547,312	161.02%	333,244	98.04%	547,312	547,312	161.02%	332,169	97.72%	49,968	49,968	14.70%	231,138	68.00%
GEN LIABILITY	601,000	53,457	53,457	8.89%	454,202	75.57%	62,947	62,947	10.47%	445,780	74.17%	9,844	9,844	1.64%	216,360	36.00%
AUTO LIABILITY	112,001	3,232	3,232	2.89%	80,617	71.98%	3,232	3,232	2.89%	78,691	70.26%	1,732	1,732	1.55%	39,200	35.00%
WORKER'S COMP	1,319,505	922,200	922,200	69.89%	1,197,373	90.74%	943,693	943,693	71.52%	1,180,976	89.50%	604,893	604,893	65.59%	435,437	33.00%
TOTAL ALL LINES	2,372,415	1,526,201	1,526,201	64.33%	2,065,436	87.06%	1,557,184	1,557,184	65.64%	2,037,617	85.89%	666,436	666,436	83.48%	922,135	38.87%
NET PAYOUT %	\$454,632				19.16%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		9	MONTH	Last Month		8	MONTH	Last Year		-3	MONTH		
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual			
		Incurred	Incurred	30-Sep-21	TARGETED	Incurred	Incurred	00-Jan-00	TARGETED	Incurred	Incurred	00-Jan-00	TARGETED		
PROPERTY	338,000	264,518	264,518	78.26%	229,840	68.00%	248,263	248,263	73.45%	206,180	61.00%		N/A	N/A	N/A
GEN LIABILITY	551,000	17,784	17,784	3.23%	198,360	36.00%	21,906	21,906	3.98%	165,300	30.00%		N/A	N/A	N/A
AUTO LIABILITY	117,001	1,000	1,000	0.85%	40,950	35.00%	1,000	1,000	0.85%	35,100	30.00%		N/A	N/A	N/A
WORKER'S COMP	1,297,005	837,665	837,665	64.58%	428,012	33.00%	544,230	544,230	41.96%	337,221	26.00%		N/A	N/A	N/A
TOTAL ALL LINES	2,303,006	1,120,967	1,120,967	48.67%	897,162	38.96%	815,399	815,399	35.41%	743,802	32.30%	0	0	N/A	N/A
NET PAYOUT %	\$36,192				1.57%										

2014 2015 2016 2017 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

September 30, 2021

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

		Current		93			Last Month		92			Last Year		81		
2014	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%
WORKER'S COMP	1,107,261	745,774	745,774	67.35%	1,107,261	100.00%	745,774	745,774	67.35%	1,107,261	100.00%	729,107	729,107	65.85%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	998,277	998,277	45.50%	2,164,840	98.67%	998,277	998,277	45.50%	2,164,840	98.67%	981,610	981,610	44.74%	2,164,840	98.67%
NET PAYOUT %	\$981,610				44.74%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

		Current		81			Last Month		80			Last Year		69		
2015	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Sep-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	230,000	617,559	617,559	268.50%	230,000	100.00%	617,559	617,559	268.50%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	658,596	96.85%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,478	97.23%
WORKER'S COMP	1,157,000	1,833,844	1,833,844	158.50%	1,157,000	100.00%	1,833,844	1,833,844	158.50%	1,157,000	100.00%	1,759,215	1,759,215	152.05%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,482,817	3,482,817	161.39%	2,131,393	98.77%	3,482,817	3,482,817	161.39%	2,131,393	98.77%	3,134,715	3,134,715	145.26%	2,134,074	98.89%
NET PAYOUT %	\$2,956,261				136.99%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016		Current		69			Last Month		68			Last Year		57		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	197,238	418,088	418,088	211.97%	197,238	100.00%	418,088	418,088	211.97%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	30,005	30,005	4.68%	621,573	96.85%	30,005	30,005	4.68%	622,055	96.93%	26,555	26,555	4.14%	622,296	96.96%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,811	97.23%	19,249	19,249	18.57%	100,821	97.24%	19,249	19,249	18.57%	98,945	95.43%
WORKER'S COMP	1,226,749	1,336,170	1,336,170	108.92%	1,226,749	100.00%	1,343,372	1,343,372	109.51%	1,226,749	100.00%	1,197,018	1,197,018	97.58%	1,224,300	99.80%
TOTAL ALL LINES	2,169,445	1,803,512	1,803,512	83.13%	2,146,371	98.94%	1,810,714	1,810,714	83.46%	2,146,863	98.96%	1,625,129	1,625,129	74.91%	2,142,779	98.77%
NET PAYOUT %	\$1,745,350				80.45%											

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		57		MONTH TARGETED	Last Month		56		MONTH TARGETED	Last Year		45		MONTH TARGETED
		Unlimited Incurred	Limited Incurred	Actual 30-Sep-21			Unlimited Incurred	Limited Incurred	Actual 00-Jan-00			Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		
PROPERTY	178,000	170,264	170,264	95.65%	178,000	100.00%	170,264	170,264	95.65%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%
GEN LIABILITY	609,000	548,724	548,724	90.10%	590,517	96.96%	548,724	548,724	90.10%	590,116	96.90%	558,952	558,952	91.78%	576,759	94.71%
AUTO LIABILITY	104,000	337,317	337,317	324.34%	99,246	95.43%	336,492	336,492	323.55%	98,953	95.15%	374,358	374,358	359.96%	95,107	91.45%
WORKER'S COMP	1,217,000	1,098,332	1,098,332	90.25%	1,214,571	99.80%	1,098,332	1,098,332	90.25%	1,214,207	99.77%	1,076,732	1,076,732	88.47%	1,207,222	99.20%
TOTAL ALL LINES	2,108,000	2,154,637	2,154,637	102.21%	2,082,334	98.78%	2,153,812	2,153,812	102.17%	2,081,277	98.73%	2,171,530	2,171,530	103.01%	2,057,088	97.58%
NET PAYOUT %	\$1,841,987				87.38%											

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

September 30, 2021

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

		Current		141			Last Month		140			Last Year		129		
2010	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	196,392	103,780	103,780	52.84%	196,392	100.00%	103,780	103,780	52.84%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,452,476	1,452,476	139.10%	1,044,196	100.00%	1,452,476	1,452,476	139.10%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,942,942	1,942,942	92.03%	2,080,936	98.57%	1,942,942	1,942,942	92.03%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011		Current		129			Last Month		128			Last Year		117		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	234,258	220,964	220,964	94.32%	234,258	100.00%	220,964	220,964	94.32%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	765,603	765,603	78.94%	935,829	96.50%	765,603	765,603	78.94%	935,829	96.50%	758,617	758,617	78.22%	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	1,730,025	1,730,025	137.23%	1,260,640	100.00%	1,730,025	1,730,025	137.23%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,843,388	2,843,388	112.24%	2,497,275	98.58%	2,843,388	2,843,388	112.24%	2,497,275	98.58%	2,801,948	2,801,948	110.60%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

		Current		117			Last Month		116			Last Year		105		
2012	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	239,354	64,232	64,232	26.84%	239,354	100.00%	64,232	64,232	26.84%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%
AUTO LIABILITY	68,650	357,331	357,331	520.51%	66,547	96.94%	357,331	357,331	520.51%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%
WORKER'S COMP	1,292,157	1,306,847	1,306,847	101.14%	1,292,157	100.00%	1,306,847	1,306,847	101.14%	1,292,157	100.00%	1,168,594	1,168,594	90.44%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,215,565	2,215,565	86.21%	2,533,888	98.60%	2,215,565	2,215,565	86.21%	2,533,888	98.60%	2,066,344	2,066,344	80.40%	2,533,888	98.60%
NET PAYOUT %	\$2,057,900				80.08%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

		Current		105			Last Month		104			Last Year		93		
2013	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Sep-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	243,372	154,379	154,379	63.43%	243,372	100.00%	154,379	154,379	63.43%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,448,113	1,448,113	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,646,616	1,646,616	63.97%	2,537,906	98.60%	1,646,616	1,646,616	63.97%	2,537,906	98.60%	1,640,616	1,640,616	63.74%	2,537,906	98.60%
NET PAYOUT %	\$1,561,091				60.65%											

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 63-21

NOVEMBER 2021

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

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

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

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001396			
001396	ARCHER & GREINER	LEGAL - SHAW	390.00
			390.00
001397			
001397	INSERVCO INSURANCE SERVICES	TPA 11/21	7,618.00
			7,618.00
001398			
001398	MARMERO LAW LLC	LEGAL SERVICES 11/21	2,745.00
			2,745.00
001399			
001399	PERMA RISK MANAGEMENT SERVICES	POSTAGE 10/21	8.45
001399	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 11/21	13,268.58
			13,277.03
001400			
001400	HARDENBERGH INSURANCE GROUP	UNDERWRITING 11/21	5,356.00
			5,356.00
001401			
001401	THE ACTUARIAL ADVANTAGE	ACTUARY 11/21	732.25
			732.25
001402			
001402	COURIER-POST	AD 10.26.2021	82.24
001402	COURIER-POST	AD 10.22.2021	60.68
			142.92
001403			
001403	BROWN & CONNERY, LLP	LEGAL - HENRY	101.50
001403	BROWN & CONNERY, LLP	LEGAL - THOMPSON	5,639.00
001403	BROWN & CONNERY, LLP	LEGAL - IVINS	4,313.00
001403	BROWN & CONNERY, LLP	LEGAL - RENNER	6,826.00
001403	BROWN & CONNERY, LLP	LEGAL - RENNER	5,481.00
001403	BROWN & CONNERY, LLP	LEGAL - YOUNG	1,601.00
			23,961.50
001404			
001404	VIOLA YEAGER	REIMBURSE MEDICAL 10/21	414.77
			414.77
001405			
001405	JUNE ATKINSON	REIMBURSE MEDICAL 10/21	414.77
			414.77
001406			
001406	NJ ADVANCE MEDIA	AD 10.26.2021	63.71
001406	NJ ADVANCE MEDIA	AD 10.20.2021	34.20
			97.91

001407			
001407	AULETTO CATERERS	DEPOSIT FOR 1/13/22 SAFETY MEETING	500.00
			500.00
001408			
001408	DUANE SARMIENTO	REIMBURSE MEDICAL 10/21	1,984.23
			1,984.23
001409			
001409	HARDENBERGH INSURANCE GROUP	RMC FEE 11/21	27,434.00
			27,434.00
		Total Payments FY 2021	85,068.38
		TOTAL PAYMENTS ALL FUND YEARS	85,068.38

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. 64-21

NOVEMBER 2021

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

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

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

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1121			
W1121	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 11/21	530.50
W1121	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 11/21	2,820.00
			3,350.50
		Total Payments FY 2021	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. 65-21

DECEMBER 2021

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

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

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

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001410			
001410	GLOUCESTER COUNTY DIVISION OF SOCIAL SERVICES	DIV. OF SS WELLNESS GRANT 2021	966.96
			966.96
001411			
001411	GLOUCESTOR COUNTY SAFETY OFFICE	SAFETY DEPT WELLNESS GRANT 2021	918.99
			918.99
001412			
001412	GLOUCESTER COUNTY TREASURER OFFICE	TREASURERS OFFICE WELLNESS GRANT 2021	822.36
			822.36
001413			
001413	GLOUCESTER COUNTY PROSECUTOR OFFICE	PROSECUTORS OFFICE WELLNESS GRANT 2021	899.52
			899.52
001414			
001414	INSERVCO INSURANCE SERVICES	TPA 12/21	7,618.00
			7,618.00
001415			
001415	MARMERO LAW LLC	ATTORNEY 12/21	435.00
			435.00
001416			
001416	PERMA RISK MANAGEMENT SERVICES	ED 12/21	13,268.58
			13,268.58
001417			
001417	HARDENBERGH INSURANCE GROUP	UNDERWRITING MGR 12/21	5,356.00
			5,356.00
001418			
001418	THE ACTUARIAL ADVANTAGE	ACTUARY 12/21	732.25
			732.25
001419			
001419	BROWN & CONNERY, LLP	LEGAL- MONAGHAN	66.00
001419	BROWN & CONNERY, LLP	LEGAL- HENRY	95.00
001419	BROWN & CONNERY, LLP	LEGAL - RENNER	3,368.00
001419	BROWN & CONNERY, LLP	LEGAL MONAGHAN	63.00
001419	BROWN & CONNERY, LLP	LEGAL - RENNER	2,678.50
			6,270.50
001420			
001420	VIOLA YEAGER	REIMBURSE MEDICAL 11/21	414.77
			414.77

001421			
001421	GLOUCESTER COUNTY	OFFICE OF ADMIN, WELLNESS GRANT 2021	825.82
			825.82
001422			
001422	JUNE ATKINSON	REIMBURSE MEDICAL 12/21	414.77
			414.77
001423			
001423	DUANE SARMIENTO	REIMBURSE MEDICAL 11/21	1,984.23
			1,984.23
001424			
001424	HARDENBERGH INSURANCE GROUP	RMC FEE 12/21	27,434.00
			27,434.00
		Total Payments FY 2021	68,361.75
		TOTAL PAYMENTS ALL FUND YEARS	68,361.75

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. 66-21

DECEMBER 2021

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

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

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

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1221			
W1221	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 12/21	530.50
W1221	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 12/21	2,820.00
			3,350.50
		Total Payments FY 2021	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	2021			
Description: GCIC Deposit Acct		GCIC WC	GCIC Liability	
ID Number:		Claims	Claim	
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All				
Accts & instruments				
Opening Cash & Investment Balance	\$3,426,631.46	3,392,466.34	3517.81	30,647.31
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	\$883,409.95	\$692,005.79	\$149,695.02	\$41,709.14
10 (Withdrawals - Sales)	-\$465,402.47	-\$273,998.31	-\$149,695.02	-\$41,709.14
Ending Cash & Investment Balance	\$3,844,638.94	\$3,810,473.82	\$3,517.81	\$30,647.31
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$56,076.72	\$22,037.68	\$29,478.17	\$4,560.87
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$3,900,715.66	\$3,832,511.50	\$32,995.98	\$35,208.18

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2021 Month Ending: September								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	502,869.16	3,253,160.51	(253,333.55)	943,715.45	1,012,163.37	(2,108,680.58)	76,737.02	3,426,631.37
RECEIPTS								
Assessments	32,774.75	53,428.66	11,345.20	125,766.31	329,489.10	113,447.53	10,767.28	677,018.82
Refunds	14,986.97	0.00	0.00	0.00	0.00	0.00	0.00	14,986.97
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	47,761.72	53,428.66	11,345.20	125,766.31	329,489.10	113,447.53	10,767.28	692,005.79
EXPENSES								
Claims Transfers	38,351.16	34,335.00	825.00	121,590.92	0.00	0.00	0.00	195,102.08
Expenses	0.00	0.00	0.00	0.00	0.00	82,522.45	0.00	82,522.45
Other *	(3,697.92)	0.00	0.00	0.00	0.00	71.70	0.00	(3,626.22)
TOTAL	34,653.24	34,335.00	825.00	121,590.92	0.00	82,594.15	0.00	273,998.31
END BALANCE	515,977.64	3,272,254.17	(242,813.35)	947,890.84	1,341,652.47	(2,077,827.21)	87,504.30	3,844,638.85

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216
Parsippany, NJ 07054

Date: November 29, 2021

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services / PERMA Claims

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

As you are aware, certain policies issued to the Gloucester County Insurance Commission and/or its members apply on a claims made or discovered AND reported basis (e.g., Public Officials / Employment Practices, Employed Lawyers, Cyber, Medical Malpractice, Crime, Pollution.) With these types of policies, any claim made against you or loss discovered during the policy period **MUST** be reported before the end of the policy year. Therefore, it is imperative that any claim, potential claim, or facts and circumstances that may give rise to a claim be reported to the insurance company **prior to policy expiration on 12/31/21.**

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

Such claims must be reported to the insurance carrier prior to 12/31/21. Please keep in mind that these types of policies are “claims made and reported” or “discovery” policies, and failure to timely report a discovered loss or claim (or potential claim of which you are aware) may result in a denial of coverage from the insurance carrier.

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

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

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on *December 9, 2021* at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 10/1/21 to 10/31/21 and 11/1/21 to 11/30/21 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 9, 2021.

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
10/01/2021 Thru 10/31/2021

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

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

Gloucester Co Ins Commission - 353 Financial Transaction Log - Liability Claim Payments Monthly / Detail / By Coverage / By Payment Type / By Check Number 10/01/2021 Thru 10/31/2021										
Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amnt. Requested	Amnt. Paid
Coverage: Auto Liability										
C	5741	3530001758	001	LOPEZ, JOSEPH	9/9/2021	9/13/2021	PARKER MCCAY	10/22/2021	INV# 3135642	179.28
Total for Coverage: Auto Liability									Number of entries: 1	179.28
Coverage: Auto Physical Damage										
C	25402	3530002934	001	GLOUCESTER COUNTY	9/14/2021	9/14/2021	BELLMAN COLLISION	10/22/2021	2012 AMBULANCE #07 - PLATE# 0A0858	1,022.00
C	5736	3530002884	001	GLOUCESTER COUNTY	7/12/2021	7/12/2021	GLOUCESTER COUNTY	10/8/2021	Reimbursement of Deductible 2017 Ford Plate 0688CH	1,000.00
R	6324320	3530002884	001	GLOUCESTER COUNTY	9/20/2021	9/20/2021	MERCHANTS MUTUAL INSURANCE CO	10/7/2021	Subrogation recovery	-11,984.10
Total for Coverage: Auto Physical Damage									Number of entries: 3	-9,962.10
Coverage: General Liability										
C	5737	3530002833	001	VERIZON C/O CMR CLAIMS	3/13/2021	3/13/2021	VERIZON C/O CMR CLAIMS	10/8/2021	FILE #NUPR210783	2,342.78
C	5738	3530001829	001	SCULL, BARBARA	8/20/2019	8/20/2019	GARY NEIL GOLDSTEIN MD PC	10/8/2021	IME INV #12399	1,050.00
C	5739	3530002829	001	VERIZON,	1/31/2021	1/31/2021	Verizon	10/8/2021	FILE #NUPR210381	3,722.03
C	5740	3530001827	001	ARROYO, NEREIDA	8/2/2021	8/31/2021	PARKER MCCAY	10/22/2021	LEGAL FEE - INV #3135527	2,970.00
C	5742	3530001827	001	ARROYO, NEREIDA	8/2/2021	8/23/2021	PARKER MCCAY	10/22/2021	LEGAL FEE - INV #3135641	389.89
C	5743	3530002258	001	PATTERSON, DAWN	9/2/2021	9/14/2021	PARKER MCCAY	10/22/2021	LEGAL FEE - INV #3135640	225.00
C	5744	3530002258	001	PATTERSON, DAWN	10/9/2021	10/19/2021	PARKER MCCAY	10/22/2021	LEGAL FEE - INV #3137501	585.53
C	5745	3530002258	001	PATTERSON, DAWN	8/12/2021	8/19/2021	PARKER MCCAY	10/22/2021	LEGAL FEE - INV #3135528	540.00
Total for Coverage: General Liability									Number of entries: 8	11,725.21
Total for Gloucester Co Ins Commission - 353							Number of entries: 12		2,542.39	2,542.39

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
11/01/2021 Thru 11/30/2021

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
11/01/2021 Thru 11/30/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5750	3530002046	001	TOWNSEND, ERNEST	9/10/2021	10/26/2021	MADDEN & MADDEN PA	11/19/2021	LEGAL FEE - STMT #5	1,000.00
Total for Coverage: Auto Liability									Number of entries: 1	1,000.00
										1,000.00
Coverage: Auto Physical Damage										
C	5746	3530002965	001	GLOUCESTER COUNTY	10/1/2021	10/1/2021	BELLMAR COLLISION	11/5/2021	2018 CHEVY TAHOE PLATE #CG1BKH	583.92
C	5747	3530002923	001	GLOUCESTER COUNTY	7/22/2021	7/22/2021	BELLMAR COLLISION	11/5/2021	2014 DODGE DURANGO PLATE #U70GFX	8,994.65
M	5746	3530002965	001	GLOUCESTER COUNTY	10/18/2021	10/18/2021	BELLMAR COLLISION	11/8/2021	2018 CHEVY TAHOE PLATE #CG1BKH	583.92
V	5746	3530002965	001	GLOUCESTER COUNTY	10/1/2021	10/1/2021	BELLMAR COLLISION	11/8/2021	VOID: 2018 CHEVY TAHOE PLATE #CG1BKH	-583.92
Total for Coverage: Auto Physical Damage									Number of entries: 4	9,578.57
										9,578.57
Coverage: General Liability										
C	5748	3530001827	001	ARROYO, NEREIDA	10/6/2021	10/28/2021	PARKER MCCAY	11/19/2021	LEGAL FEE - INV #3138126	2,595.40
C	5749	3530002613	001	FAIBISCH, CARLOS	8/6/2021	8/6/2021	MADDEN & MADDEN PA	11/19/2021	LEGAL FEE - INV #2	75.00
Total for Coverage: General Liability									Number of entries: 2	2,670.40
										2,670.40
Total for Gloucester Co Ins Commission - 353							Number of entries: 7		13,248.97	13,248.97





Gloucester County Insurance Commission
Bill Review / PPO Savings
2021

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	10	90%	\$5,576.00	66%	\$3,046.63	\$0.00	\$1,068.78	\$1,460.59	\$2,529.37	\$354.11	\$2,175.26
	February	99	86%	\$223,465.91	97%	\$77,218.02	\$397.75	\$105,702.06	\$40,148.08	\$146,247.89	\$19,427.84	\$126,820.05
	March	40	88%	\$152,846.19	98%	\$70,225.11	\$0.00	\$80,653.00	\$1,968.08	\$82,621.08	\$11,377.01	\$71,244.07
	April	47	83%	\$52,791.37	49%	\$35,888.44	\$135.00	\$11,164.18	\$5,603.75	\$16,902.93	\$2,168.68	\$14,734.25
	May	41	78%	\$55,254.72	84%	\$18,493.35	\$243.54	\$25,656.86	\$10,860.97	\$36,761.37	\$5,146.59	\$31,614.78
	June	33	97%	\$16,820.18	98%	\$7,859.34	\$0.00	\$5,440.70	\$3,520.14	\$8,960.84	\$1,254.32	\$7,706.52
	July	56	71%	\$194,087.88	69%	\$86,850.03	\$20.34	\$46,293.24	\$60,924.27	\$107,237.85	\$11,909.02	\$95,328.83
	August	64	78%	\$160,404.92	94%	\$38,582.37	\$283.35	\$52,365.34	\$69,173.86	\$121,822.55	\$13,869.76	\$107,952.79
	September	65	82%	\$87,676.89	61%	\$38,365.06	\$253.20	\$24,149.66	\$24,908.97	\$49,311.83	\$6,891.42	\$42,420.41
	October	55	89%	\$66,242.81	91%	\$27,845.26	\$154.20	\$32,270.04	\$5,973.31	\$38,397.55	\$5,215.50	\$33,182.05
	November	55	87%	\$141,442.83	98%	\$52,953.07	\$32.40	\$44,812.96	\$43,644.40	\$88,489.76	\$9,651.68	\$78,838.08
YTD Total		565	84%	\$1,156,609.70	86%	\$457,326.68	\$1,519.78	\$429,576.82	\$268,186.42	\$699,283.02	\$87,265.93	\$612,017.09

Monthly Summary	October	November
Total Savings (before fees):	\$38,397.55	\$88,489.76
Percent Savings:	58%	63%
NET SAVINGS:	\$33,182.05	\$78,838.08
Percent NET SAVINGS:	50%	56%

YTD Summary	
Total Savings (before fees):	\$699,283.02
Percent Savings:	60%
NET SAVINGS:	\$612,017.09
Percent NET SAVINGS:	53%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: December 3, 2021

DATE OF MEETING: December 9, 2021

GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services 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 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **October 28:** Attended the GCIC meeting via teleconference.
- **November 10:** Attended the GCIC Claims Committee meeting via teleconference.
- **December 1:** Attended the GCIC Safety Committee meeting via teleconference.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **December 9:** Plan to attend the GCIC meeting.
- **December 14:** Plan to attend the GCIC Claims Committee meeting via teleconference

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - SD Message: Safety Recall Alert – Stihl Cut-Off Saw Recall – October 25, 2021.
- NJCE JIF - SD Bulletin: Leaf Collection Best Practices – October 28, 2021.
- NJCE JIF - SD Bulletin: Winter Ice Activity Best Practices – November 11, 2021.
- NJCE JIF - Safety Recall Alert – 3M DBI-SALA Self Retracting Life Line with Anchor Hook – November 22, 2021.
- NJCE SD Message: NJCE Leadership Academy – December 2, 2021.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

Please Note: New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led Virtual classes and starting in February 2022 In-Person classes will be offered via MSI-NJCE Expos and the NJCE Leadership Academy (In-Person Classes noted with (*)).

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

- The January thru February 2022 Live Training schedules and registration links are attached.

NJCE MEDIA LIBRARY

NJCE Media Library includes a vast library of DVDs topics on many aspects of safety, risk control, employment practices, and supervision, and most can be viewed in under 20 minutes. The DVDs can be requested free of charge for NJCE members and held for up to 2 weeks so you can view them at your convenience. A prepaid self-addressed envelope is included to return the DVD. To view the full video catalog please visit <https://njce.org/wp-content/uploads/2021/02/NJCE-Media-DVD-Catalog.pdf>. Email the video library at melvideolibrary@jamontgomery.com or call 856-552-4900.

- No videos utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

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

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

The Steaming Video Services is also accessible on the NJCE Learning Management System (LMS). The Streaming Videos are located under Resources in the Learning On-Demand Workplace College located on the Welcome page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.



NJCE Learning Management System (LMS) – A number of Commissions/Counties have been set up with their users uploaded onto the NJCE LMS. J.A. Montgomery Consulting is currently in the process of adding all the Live Virtual Training classes held from January 1, 2021 to date onto the LMS. Once this is completed the Learning History for participants that attended the classes will be recorded into their Transcripts on the LMS. Certificates will be available for LMS Administrators to access to print or save from the website. An email will be sent out to the LMS Training Administrators once this process is completed. Thank you



Please Note: The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led virtual and **starting in February 2022 In-Person classes through MSI-NJCE Expos and the NJCE Leadership Academy (In-Person Classes noted with (*))**.

Links below for the In-Person* class registrations will take you to the NJCE Learning Management System (LMS) to Enroll in the class. If you have not been set-up with a User Account please click on the “New User Registration” button at the bottom of the login page. Once on the NJCE LMS Home Page click on the appropriate College (one of the 7 Departmental Named boxes). The location of the class is included within the description of these courses.

January thru February 2022 Safety Training Schedule
Click on the Training Topic to Register and for the Course Description

Date	Training Topic	Time
1/4/22	Employee Conduct and Violence in the Workplace	8:30 - 10:00 am
1/4/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
1/5/22	Fall Protection Awareness	8:30 - 10:30 am
1/5/22	Snow Plow/Snow Removal Safety	1:00 - 3:00 pm
1/6/22	Back Safety / Material Handling	8:30 - 9:30 am
1/6/22	Hearing Conservation	10:00 - 11:00 am
1/6/22	Fire Extinguisher	1:00 - 2:00 pm
1/7/22	Fire Safety	8:30 - 9:30 am
1/7/22	HazCom w/GHS	10:00 - 11:30am
1/7/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
1/10/22	Bloodborne Pathogens Administrator Training	8:30 - 10:30 am
1/10/22	Flagger Skills and Safety	11:00 - 12:00 pm
1/10/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
1/10/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
1/11/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
1/11/22	Preparing for First Amendment Audits	9:00 - 11:00 am
1/12/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
1/12/22	Work Zone: Temporary Traffic Control	10:00 - 12:00 pm
1/12/22	Driving Safety Awareness	1:00 - 2:00 pm
1/13/22	Chain Saw Safety	8:30 - 9:30 am
1/13/22	Chipper Safety	10:00 - 11:00 am
1/13/22	Introduction to Management Skills (Zoom Meeting)	10:00 - 12:00 pm
1/14/22	Snow Plow/Snow Removal Safety	8:30 - 10:30 am
1/14/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
1/18/22	HazCom w/GHS	8:30 - 10:00 am
1/18/22	Back Safety / Material Handling	10:30 - 11:30 am
1/18/22	Hazard Identification: Making Your Observation Count (Zoom Meeting)	1:00 - 3:00 pm

1/19/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
1/19/22	Fire Safety	8:30 - 9:30 am
1/19/22	Fire Extinguisher	10:00 - 11:00 am
1/19/22	Jetter/Vacuum Safety Awareness	1:00 - 3:00 pm
1/20/22	Designated Employer Representative Training (DER) (Zoom Meeting) <i>*see details below</i>	9:00 - 4:00 pm w/1 hour lunch brk
1/20/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
1/21/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
1/21/22	Flagger Skills and Safety	11:00 - 12:00 pm
1/21/22	Bloodborne Pathogens (BBP)	1:00 - 2:00 pm
1/24/22	Safety Coordinator Skills Training (Zoom Meeting)	8:30 - 12:30 pm
1/24/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
1/24/22	Implicit Bias in the Workplace	1:00 - 2:30 pm
1/25/22	Shop & Tool Safety	8:30 - 9:30 am
1/25/22	Confined Space for Entrants & Attendants	10:00 - 12:00 pm
1/25/22	HazCom w/GHS	1:00 - 2:30 pm
1/26/22	Sanitation/Recycling Safety	8:30 - 10:30 am
1/26/22	Hearing Conservation	11:00 - 12:00 pm
1/26/22	Safety Committee Best Practices (Zoom Meeting)	1:00 - 2:30 pm
1/27/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
1/27/22	CDL: Supervisors Reasonable Suspicion (Zoom Meeting)	10:00 - 12:00 pm
1/27/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
1/31/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
1/31/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
1/31/22	Dealing with Difficult People (Zoom Meeting)	1:00 - 3:00 pm
2/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/1/22	Hearing Conservation	1:00 - 2:00 pm
2/2/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
2/3/22	Asbestos, Lead, Silica Industrial Health Overview*	8:30 - 9:30 am
2/3/22	Shop & Tool Safety	10:00 - 11:00 am
2/3/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/4/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
2/4/22	Fire Safety	11:00 - 12:00 pm
2/7/22	Back Safety / Material Handling	8:30 - 9:30 am
2/7/22	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
2/7/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
2/8/22	HazCom w/GHS	8:30 - 10:00 am

2/8/22	Preparing for the Unspeakable	9:00 - 10:30 am
2/8/22	Flagger Skills and Safety	10:30 - 11:30 am
2/9/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
2/9/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/9/22	Heavy Equipment - General Safety	1:00 - 3:00 pm
2/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
2/10/22	Safety Committee Best Practices	1:00 - 2:30 pm
2/11/22	Driving Safety Awareness	8:30 - 9:30 am
2/11/22	Fire Safety	10:00 - 11:00 am
2/11/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/14/22	Housing Authority Sensibility	8:30 - 11:30 am
2/14/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
2/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
2/15/22	Power of Collaboration (JIF 101)*	9:00 - 2:00 pm w/lunch brk
2/15/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
2/15/22	Introduction to Communication Skills	10:00 - 12:00 pm
2/15/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/16/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
2/16/22	Hearing Conservation	11:00 - 12:00 pm
2/16/22	Chain Saw Safety	1:00 - 2:00 pm
2/17/22	Public Employers: What You Need to Know	8:30 - 10:00 am
2/17/22	Employee Conduct and Violence in the Workplace	10:30 - 12:00 pm
2/17/22	Shift Briefing Essentials	1:00 - 3:00 pm
2/18/22	Chipper Safety	8:30 - 9:30 am
2/18/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
2/18/22	HazCom w/GHS	1:00 - 2:30 pm
2/22/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/22	Fire Department Risk Management	9:00 - 11:00 am
2/22/22	Playground Safety Inspections	1:00 - 3:00 pm
2/23/22	Fall Protection Awareness	8:30 - 10:30 am
2/23/22	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
2/24/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/22	Ethical Decision Making	9:00 - 11:30 am
2/24/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/25/22	HazCom w/GHS	8:30 - 10:00 am
2/25/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/28/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
2/28/22	Shop & Tool Safety	8:30 - 9:30 am
2/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm

***1/20/22 Designated Employee Representative Training (DER) Details:**

- *This 6-hour workbook-driven course with 1hr lunch break covers mandatory drug and alcohol testing programs and the responsibilities of the employer, the DER, third-party administrators, the MRO, and the driver. In order to ensure workbooks are received in time for the class, **registrations must be completed before December 24, 2021.***
- *Registration suggested - 2 employees per town*
- *The training will use the Zoom Meeting platform. Students must have access to a computer or device with a working camera and microphone. Students will be 'on-camera' during the class to replicate an in-person classroom.*

Zoom Safety Training Guidelines:

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

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

Zoom Training:

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
 - Please have one person register for the safety training webinar.
 - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. <https://njce.org/wp-content/uploads/2021/11/NJCE-Live-Virtual-Safety-Training-Group-Sign-in-Sheet.pdf>



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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, Risk Management Consultant

DATE: 12/09/2021

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 09/01/2021 Safety & Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes.

B. 2022 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. Wellness Incentive Grant Program

The Safety and Accident Review Committee met on December 1st and respectfully request continued funding for the Wellness Incentive Grant for 2022. There are no changes to the program. Attached is the program documentation.

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

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

D. 2022 Gloucester County Insurance Commission's Safety Kick Off

Invitations will be sent shortly for the 2022 Gloucester County Insurance Commission Safety Kick Off. The date has been set for January 13th at Auletto's Caterers in Deptford.

For the meeting, we would like to provide pens with Gloucester County Insurance Commission on them to all the attendees.

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8000 Sagamore Drive, Suite 8101
Marlton, NJ 08053

Gibbstown
618 E. Broad Street
Gibbstown, NJ 08027

Philadelphia
PO Box 40901
Philadelphia, PA 19107

Action Requested: Motion to authorize up to \$250 for the purchase of pens for the 2022 Gloucester County Insurance Commission Safety Kick Off.

E. 2021 Claims Sweep on Claims Made Policies

We have contacted all 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 1/1/2022, we need to report any potential claims that may have been throughout 2021 to the carriers prior to 1/1/2022.

F. 2021 NJCEL reinsurer Munich Re Safety Grant

The County Sheriff’s Department has provided documentation for a 2nd submission for the safety grant. The first submission from the department was for vehicle cameras. The 2nd submission was for body worn cameras. All documentation has been sent to J.A. Montgomery. To date, the County has three submissions for the 2021 Munich Re Safety Grant. We are awaiting approval from the carrier.

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
College	Volunteer Accident	Starr Indemnity	12/31/2021	\$3,027.00	\$3,027.00
County	Bond – Chila	CNA	1/1/2022	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/2022	\$70.00	\$70.00
County	Bond – Knestaut	CNA	1/1/2022	\$175.00	\$175.00
County	Bond – Bay	CNA	1/1/2022	\$175.00	\$175.00
Improvement Authority	Dream Park Volunteer Accident	QBE	1/28/2022	\$400.00	\$400.00



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Originally, the bonds for Knestaut and Bay had an expiration date of 12/28/2021, but coverage was extended until 1/1/2022. We are requesting approval to tentatively approve the renewal of these two bonds.

All terms and conditions are per expiring.

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

For informational Purposes Only – No action required:

The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2021	\$5,250.00	\$4,081.89
Library	Notary Bond	CNA	11/17/2021	\$113.75	\$91.00

The 20% decrease on the County's pollution liability policy is due to the removal of a waste oil tank.

The 20% decrease on the Library's notary bond policy is due to the decrease in number of notaries from 10 to 8.

All other terms and conditions are per expiring.

Lastly, we are working with the County to obtain the information necessary to secure a bond for the new Sheriff effective 1/1/2022.

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GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes September 1, 2021 9:00 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 9:00 am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Leigh vanOyen	Gloucester County Insurance Commission	Present
Tim Sheehan	Gloucester County Risk Manager	Absent
John Vinci, Sr.	Gloucester County Utilities Authority	Present
Wayne Love	Gloucester County Utilities Authority	Present
Kathy Shryock	Gloucester County Improvement Authority	Absent
Lauren Vilimas	Rowan College of South Jersey	Present
Brenda Muhlbaier	Gloucester County Library Commission	Present
<u>Commission Professionals:</u>		
Joseph Hrubash	Executive Director	Absent
Cathy Dodd	Executive Director's Office	Present
Glenn Prince	JA Montgomery	Present
Jonathan Czarnecki	JA Montgomery	Present
Bonnie Ridolfino	RMC / Hardenbergh Insurance Group	Absent
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

III. Approval of the 2/3/2021 Safety and Accident Review Committee Meeting Minutes

Motion to approve the 2/3/2021 Safety and Accident Review Committee Meeting Minutes

Moved: Wayne Love

Seconded: John Vinci

Vote: Aye: Unanimous Nay: 0 Abstentions: 0

Approval of the 4/15/2021 Safety & Accident Review Committee Meeting Minutes on Wellness Grant voting

Motion to approve the 4/15/2021 Safety & Accident Review Committee Meeting Minutes on Wellness Grant voting

Moved: Leigh vanOyen

Seconded: Wayne Love

Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began her report with issues when reporting workers' compensation claims. She said that some employees are reluctant to provide required information such as social security numbers and dates of birth. Ms. vanOyen requested that supervisors relay this information to their employees. Completed forms will assist Medlogix in administering proper and timely care to injured employees.

Ms. vanOyen commented that Z forms are being completed for COVID-19 claims. She stated that most COVID-19 claims have been denied largely due to employees supplying information as to where they may have contracted the disease. Most of them have been traced to outside of the workplace.

Ms. vanOyen concluded her report reminding the committee that if they have any CDL operators the Clearing House must be completed by the end of 2021.

GLOUCESTER COUNTY INSURANCE COMMISSION

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

Mr. Henry began the RMC report informing the committee that Wellness Grant approval letters were sent to the respective departments.

A corrective action letter was sent to Jennifer Campbell at the Gloucester County Improvement Authority regarding an incident when an employee was injured climbing on a chair to change a paper towel dispenser. Ms. Campbell responded favorably to the committee's recommendations. Step stools have been purchased and employees have been instructed to use them instead of chairs or other furniture.

Mr. Henry gave an update on the Munich Re Safety Grant requests. The Gloucester County Sheriff's Department and Gloucester County EMS have submitted requests for video cameras. Mr. Henry said those requests were sent to Glenn Prince of JA Montgomery.

Mr. Henry informed the committee that after a discussion with Tim Sheehan it was decided that there will be a 2022 Safety Kick Off. January 13th is a tentative date. The date will be determined by the next committee meeting in December. Details will also be discussed.

V. J.A. Montgomery – Glenn Prince

Mr. Prince commented on the safety bulletins that were included in the agenda. These bulletins can serve as a great source for toolbox talks. They are developed from actual events in the workplace.

Mr. Prince provided an update on the Munich Re safety grant requests. He submitted all requests to the underwriter who will be working with Munich Re directly. Mr. Prince is not involved in the selection process. He also commented that specifics have not been determined as to how the payment process will be in 2021 and hopes to provide the 2022 process at the next meeting.

The JA Montgomery training schedule can be found on the website njce.org. through October.

Mr. Prince concluded with details on two live work zone/flagger safety classes that were conducted for the Gloucester County Department of Public Works and Highway Department. These classes were very successful, highly attended and received very good reviews. Ms. vanOyen added that she works closely with the Highway Department and heard positive reviews for these classes from the department.

VI. Accident Review – Leigh vanOyen

New Accidents

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County	Animal Shelter	3/5/2021	Assisted in specimen decapitation without PPE when testing for rabies.

Committee's Determination: Preventable

The Committee determined that this was a preventable situation. The Committee recommended that a letter be sent to Director Wendy Carey in recognition of immediate action that was taken to assure this does not reoccur.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Gloucester County	EMS	4/17/2021 8/25/2021	Employees were injured while lifting obese patients on both dates.

Committee's Determination: Non-Preventable

GLoucester County Insurance Commission

The Committee decided that these were non preventable. Ms. vanOyen informed the committee that EMS will be receiving hydrologic stretchers in 2022 which will eliminate the lifting issues. No letter will be sent.

3.	Member	Department	DOL	Description
	Gloucester County	Shady Lane	4/29/2021	Employee slipped on wet floor.
	Improvement Authority	Nursing Home	7/20/2021	Employee slipped on wet floor.

Committee's Determination: Preventable

The Committee decided that these were preventable incidents and a corrective action letter be sent.

VII. Old Business
None

VIII. New Business

Jonathan Czarnecki spoke of pending inclement weather conditions predicted in the Gloucester County area and cautioned to be aware of flooding.

IX. Adjournment

Motion to adjourn the meeting.

Moved: Brenda Muhlbaier

Seconded: Wayne Love

The meeting adjourned at 9:34 am

Gloucester County Insurance Commission
Safety and Accident Committee
2022 Meeting Schedule
All meetings will be held at 9:00 AM.

February 2, 2022 – Gloucester County Improvement Authority

June 1, 2022 – Rowan College of South Jersey – Gloucester County

September 7, 2022 – Gloucester County Utilities Authority

December 7, 2022 – Gloucester County

Gloucester County Insurance Commission
Claims Committee
2022 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 ZOOM Video Conference or Telephonically, the
Conference information will be provided in the Agenda Packet.

January 11, 2022
February 8, 2022
March 8, 2022
April 12, 2022
May 10, 2022
June 14, 2022
July 12, 2022
August 9, 2022
September 13, 2022
October 11, 2022
November 8, 2022
December 13, 2022

GLOUCESTER COUNTY INSURANCE COMMISSION

WELLNESS INCENTIVE PROGRAM

Purpose:

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

Advantages to the Members:

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

Suggested Uses:

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

- Physical activity
- 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 ten submissions to the Insurance Commission at the April meeting. The Insurance Commission will have final approval.

Reimbursement Instructions:

The departments awarded the grants will be notified by the end of April. The disbursement of the funds will be provided to the department once evidence that the wellness activity has been completed and paid. The wellness item or activity must be completed by the end of November. In addition, all documentation (department purchase order, invoice and signed Commission voucher) must be sent to Christina Violetti at cvioletti@hig.net 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

**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 9, 2021*.

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

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *December 9, 2021* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on December 9, 2021

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation, Property, Liability & EPL
CLOSED SESSION
12-9-21

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
Townsend, E.	3530002046	General Liability	PAR
Gloucester County	2022246085	Property	PAR
Carlin, S.	3530002726	Worker Compensation	PAR
Caltabiano, J.	3530002289	General Liability	SAR
DeMartino, C.	3530002904	General Liability	SAR
Carrara, J.	3530002777	Worker Compensation	PAR
Gloucester County	3530002779	Property	PAR
Renner, B.	GLO-L-000341-20	EPL	SAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Thursday, October 28, 2021
TELEPHONIC MEETING
1:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

Medlogix
Jennifer Goldstein

PERMA
Robyn Walcoff

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

Prudence Higbee, Esq. Capehart Scatchard
Susan Panto, Conner Strong & Buckelew
Jackie Cardenosa, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services
Bradford Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of September 23, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
SEPTEMBER 23, 2021**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Chairman Sheehan reported the Safety and Accident Review Committee has not met since our last meeting.

CLAIMS COMMITTEE: Chairman Sheehan reported the Claims Committee met on October 12, 2021 and reviewed the PARS/SARS that would be presented today during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and there were two action items.

AMENDMENT TO THE COMMISSION'S RULES & REGULATIONS: Executive Director reported as we previously discussed we introduced an amendment to the Insurance Commission's Rules & Regulations (By-Laws) pursuant to Governor Murphy signing S855 into law on August 21, 2020. The legislation required the title of "chosen freeholder" to be changed to "county commissioner" and all "board of chosen freeholders" to be known as "boards of county commissioners" effective January 1, 2021. Executive Director said today was the Public Hearing for the adoption of the amendment. Executive Director noted the revised Rules & Regulations were included the agenda. Executive Director requested a motion to open the Public Hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE REVISED
RULES AND REGULATIONS**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Chairman Sheehan asked if there was any discussions. Hearing none, Chairman Sheehan requested a motion to close the Public Hearing.

MOTION TO CLOSE THE PUBLIC HEARING

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Executive Director referred to Resolution 58-21, Approving Rules & Regulations which was included in the agenda and requested a motion to approve. Executive Director noted the resolution was reviewed by the Commission Attorney.

MOTION TO ADOPT RESOLUTION 58-21, APPROVING RULES & REGULATIONS

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

EMPLOYEE DISHONESTY COVERAGE: Executive Director reported the Employee Dishonesty Coverage policy with Selective Insurance Company was renewing on 11/23/21. Executive Director advised the policy covered the positions of Executive Director, Third Party Administrator and the Treasurer. Executive Director noted the annual premium was \$1,111 and there was no change in premium. Executive Director asked if anyone had any questions and then requested a motion to approve the expenditure.

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

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

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on September 23, 2021 and a written summary report of the meeting was included in the agenda. The NJCE Finance Committee met on October 21. The NJCE met earlier in the morning and Executive Director advised they discussed key items affecting the 2022 budget such as the 2020 Excess Liability Renewal, 2021 Budget Delta, the Commercial marketplace and Legislative Factors. Executive Director said a preliminary budget was discussed and introduced for informational purposes only and included a 12.3% increase. Executive Director advised the Commissioners agreed to introduce the budget at the November meeting and then adopt at the December meeting. Executive Director advised the Finance Committee reviewed dividend options and a recommendation on issuance of dividend would be discussed at the November meeting. Executive Director advised the NJCE was scheduled to meet again on November 18, 2021 at 9:30 AM via Zoom Audio/Video.

NJCE CYBER TASK FORCE: Executive Director reported October was Cyber Security Awareness month. Executive Director referred to copies of the weekly releases that were sent to the NJCE members. Executive Director asked everyone to share the releases with your IT Department and staff. Executive Director noted this year's overall theme was "Do your Part. #BeCyberSmart".

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the month of September. Executive Director advised there were (11) eleven certificates of insurances issued during September. Executive Director asked if there were any questions on the report.

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 \$2,830,447 as of August 31, 2021. Executive Director advised that \$2,283,655 line 10 of the report "Investment in Joint Venture was the GCIC's share of the NJCE equity. Executive Director noted the cash amount was \$3,426,631.

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, 2021 the NJCE had a surplus of \$14,419,676. Executive Director advised line 7 of the report "Dividend" represented the dividend figure released by the NJCE of \$5,107,551. Executive Director noted the cash amount was \$28,849,936.

HEALTH BENEFITS FINANCIAL FAST TRACK: Ms. Panto reported the agenda included the August Health Benefits Financial Fast Track. As of August 31, 2021 there was a surplus of \$265,332. Ms. Panto noted the cash amount was \$361,842. Ms. Panto asked if anyone had any questions.

CLAIMS TRACKING REPORTS: Executive Director advised the Claim Tracking reports as of August 31, 2021 were included in the agenda.

2021 PROPERTY & CASUALTY ASSESSMENTS: Executive Director reported the third and final assessment payment for 2021 was due on October 15, 2021. Executive Director advised the Treasurer's office advised all of the payments were received.

2022 AUTO ID CARDS/WC POSTING NOTICES/RENEWAL CERTIFICATE OF INSURANCES: Executive Director advised the 2022 auto ID cards and WC Posting Notices would be sent to each member entity representative for distribution the beginning of December. Executive Director said the NJCE Underwriting Manager's Team would review any certificates which need to be re-issued for the 2022 renewal.

2022 RFP'S FOR PROFESSIONAL SERVICES: Executive Director advised the RFP's were issued and advertised. Executive Director noted the responses were due on November 16, 2021 at 3:00 PM. Executive Director reported the responses would be reviewed and recommendations made at the December meeting.

NJCE BEST PRACTICES VIRTUAL WORKSHOP: Executive Director reminded the Commission the 10th Annual NJCE Best Practices Workshop was scheduled to be a Zoom Webinar on Wednesday, November 3, 2021 9:00 am – 12:30pm. Ms. Walcoff said invitations were sent out by e-mail on October 18 and the topics included:

- Current market conditions, NJCE renewal efforts and NJCE cyber risk management
- Implicit bias in the workplace
- Technology to identify false worker's compensation claims
- COVID-19 vaccine mandates and NJ Law

Executive Director noted a copy of the invitation was included in the agenda.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Ms. Morris advised her report was included in the Appendix IV section of the agenda and reviewed the September report with the Commission and noted the year to date total issues were 108.

TREASURER REPORT: Chairman Sheehan advised the agenda included the October Bill List, Resolution 59-21 and the October Benefit Bill List Benefit Bill List 60-21 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 59-21,
OCTOBER BILL LIST AND RESOLUTION 60-21,
OCTOBER BENEFIT BILL LIST**

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

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

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 61-21 Inservco Liability Check Register for the period of 9/1/21 to 9/30/21.

**MOTION TO APPROVE RESOLUTION 61-21 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 9/1/21 TO 9/30/21**

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

Chairman Sheehan referred to a copy of the Stewardship Report, which was included in the agenda. Ms. Zeiders said she would provide a high-level presentation of the Stewardship Report. Ms. Zeiders referred to a copy of the Executive Summary, which was included in the agenda. Ms. Zeiders reviewed the snapshot of claims for the last three years and noted 2020 was the highest due to the COVID claims. Ms. Zeiders pointed out the Emergency Response

Department had the highest amount of claims with 129 followed the Sheriff's Department with 90 claims. Ms. Zeiders said most claims were reported on Friday with 89 claims followed by Thursday with 86 and the most frequent claims happened between 8 am and 4 pm. Ms. Zeiders reviewed page 21 of the report and noted the reporting time of claims increased most likely due to COVID claims. Ms. Zeiders noted she could run another report to take out those COVID claims. Ms. Zeiders reviewed the top 5 cause of injury and said the highest was COVID related claims. Ms. Zeiders continued to review the report and asked if anyone had any questions. Chairman Sheehan asked Ms. Zeiders to revise the three-year period minus the COVID claims and also the reporting time without the COVID claims.

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	PPO Penetration
September	65	\$ 87,676.89	\$ 38,365.06	\$ 49,311.83	\$ 42,420.41	48%	61%

Ms. Goldstein advised there was one bill, which was out of network; however, there would still be reductions. Ms. Goldstein asked if there were any questions and concluded her report.

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for September through October. Mr. Prince reported a list of all of the training webinars were included in the agenda through December 13. Mr. Prince said the training webinars were also posted on the NJCE website. Mr. Prince said there were also conducting in person trainings for Public Works. Mr. Prince noted there were Chain Saw Safety Training Classes on October 15 and October 22. Mr. Prince concluded his report unless there were any questions. Chairman Sheehan thanked Mr. Prince for coming early in the morning to conduct the Chain Saw Safety Training Classes.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported all of the members' renewal information was inputted into the Origami System.

Ms. Violetti said the date was set for the 2022 Safety Kick Off meeting. The meeting was scheduled for January 13th at Auletto's Caterers in Deptford. Ms. Violetti advised registration would begin at 8:00 am and breakfast would be provided. Ms. Violetti said a presentation of the MSI Learning System and MEL Application would be given by J.A. Montgomery. Ms. Violetti said in order to secure the date at Auletto's a deposit of \$500 was required.

MOTION TO APPROVE PAYMENT FOR DOWN PAYMENT TO VENUE OF \$500

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

Ms. Violetti said the below coverages for members could not be placed through the GCIC/NJCELJIF as noted below. Ms. Violetti requested a motion to renew the listed policies.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Library	Volunteer Accident	QBE	11/23/2021	\$350.00	\$350.00

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

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

Ms. Violetti reported the below renewals were in the process. Ms. Violetti requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. Ms. Violetti said if there was she would seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2021	\$5,250.00
Library	Notary Bond	CNA	11/17/2021	\$113.75

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

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

Ms. Violetti reported the following renewals were in process and had been finalized. Ms. Violetti noted this was informational and no action was needed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Antique Inland Marine	Hanover Insurance Company ¹	10/7/2021	\$4,237.50	\$4,226.96
Improvement Authority	Volunteer Accident	QBE	10/9/2021	\$350.00	\$350.00

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

OLD BUSINESS: None

NEW BUSINESS: Executive Director said he would like to introduce Brandon Tracy who was the newest member of the PERMA team.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 62-21 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002855 FROM \$25,000 TO \$64,250 AN INCREASE OF \$39,250

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530000960 FROM \$25,000 TO \$38,144.33 AN INCREASE OF \$13,144.33

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001978 FROM \$25,000 TO \$39,599.11 AN INCREASE OF \$14,599.11

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001985 FROM \$38,127.99 TO \$42,627.99 AN INCREASE OF \$45,000

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

MOTION TO ADJOURN:

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

MEETING ADJOURNED: 1:50 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

Employee Benefit Client Activity Report



CLIENT ACTIVITY REPORT

OCTOBER 2021

GCHIC - Gloucester County Health Insurance Commiss

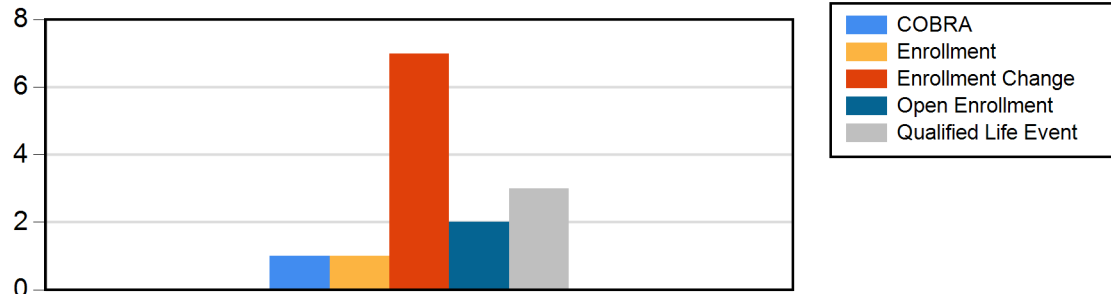
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

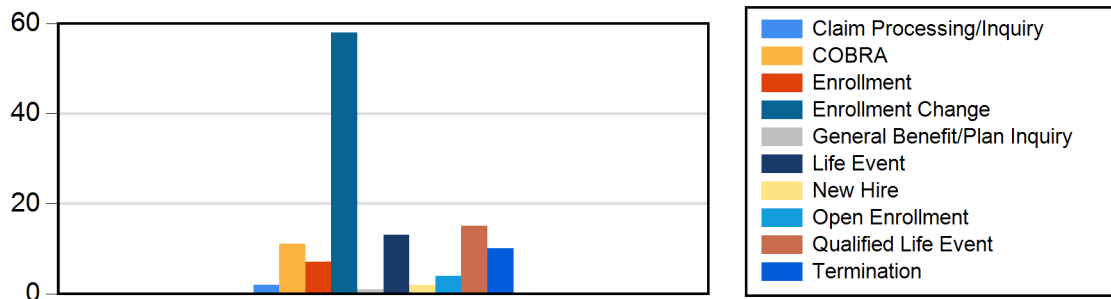
From: 10/1/2021 To: 10/31/2021

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (OCTOBER)	# of Issues
COBRA	1
Enrollment	1
Enrollment Change	7
Open Enrollment	2
Qualified Life Event	3
Total for Subject	14



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	11
Enrollment	7
Enrollment Change	58
General Benefit/Plan Inquiry	1
Life Event	13
New Hire	2
Open Enrollment	4
Qualified Life Event	15
Termination	10
Total for Subject	123

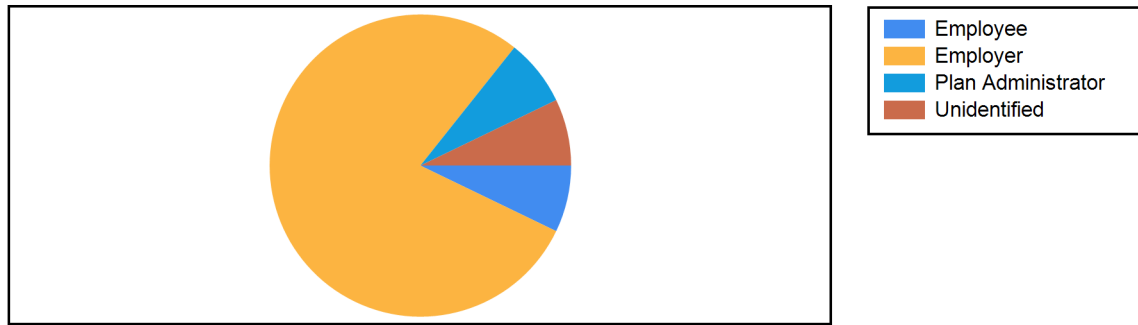


CLIENT ACTIVITY REPORT

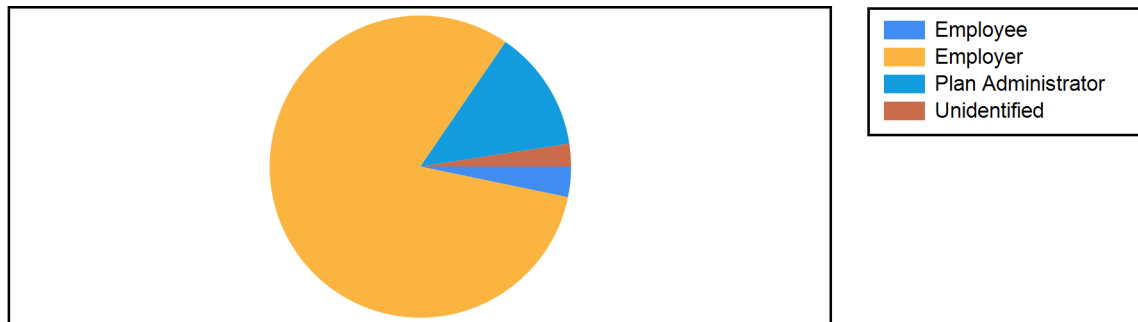
From: 10/1/2021 To: 10/31/2021

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (OCTOBER)	# of Issues
Employee	1
Employer	11
Plan Administrator	1
Unidentified	1
Total for Call Source	14



CALL SOURCE (YTD)	# of Issues
Employee	4
Employer	100
Plan Administrator	16
Unidentified	3
Total for Call Source	123

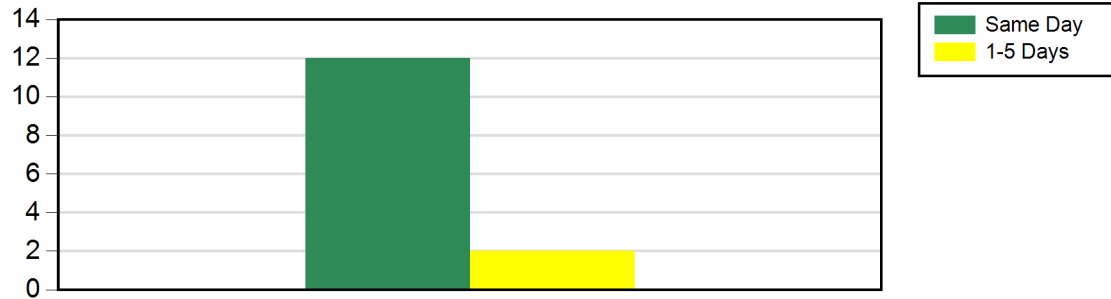


CLIENT ACTIVITY REPORT

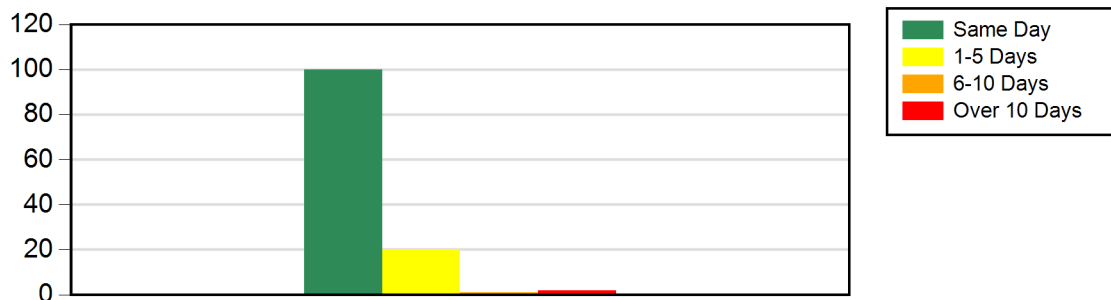
From: 10/1/2021 To: 10/31/2021

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (OCTOBER)	# of Days	%
Same Day	12	86%
1-5 Days	2	14%
Total for Time Range	14	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	100	81%
1-5 Days	20	16%
6-10 Days	1	1%
Over 10 Days	2	2%
Total for Time Range	123	100%



DETAIL (YTD)		From: 1/1/2021 To: 10/31/2021		
Received	Call Source	Subject	Status	Closed Time
1/4/2021	Employee	Enrollment Change	Closed	Same Day
1/5/2021	Plan Administrator	Termination	Closed	Same Day
1/6/2021	Plan Administrator	COBRA	Closed	Same Day
1/14/2021	Employer	Enrollment Change	Closed	Same Day
1/14/2021	Employer	Enrollment Change	Closed	Same Day
1/19/2021	Employer	Enrollment	Closed	Same Day
1/19/2021	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 10/1/2021 To: 10/31/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 10/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/20/2021	Employer	New Hire	Closed	Same Day
1/20/2021	Employer	New Hire	Closed	Same Day
1/21/2021	Employer	Enrollment Change	Closed	Same Day
1/21/2021	Employee	Enrollment	Closed	Same Day
1/22/2021	Employer	Life Event	Closed	Same Day
1/25/2021	Employer	Enrollment Change	Closed	Same Day
1/25/2021	Employer	Enrollment Change	Closed	Same Day
1/26/2021	Plan Administrator	COBRA	Closed	Same Day
1/28/2021	Employer	Enrollment	Closed	1-5 Days
1/28/2021	Employer	Enrollment Change	Closed	Same Day
1/28/2021	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/29/2021	Employer	Open Enrollment	Closed	Same Day
2/1/2021	Employer	Life Event	Closed	Same Day
2/1/2021	Employer	Enrollment Change	Closed	Same Day
2/1/2021	Employer	Enrollment	Closed	1-5 Days
2/5/2021	Employer	Life Event	Closed	Same Day
2/9/2021	Plan Administrator	Termination	Closed	Same Day
2/10/2021	Employer	Open Enrollment	Closed	Same Day
2/11/2021	Employer	Life Event	Closed	Same Day
2/11/2021	Employer	Enrollment Change	Closed	Same Day
2/12/2021	Employer	Enrollment	Closed	Same Day
2/16/2021	Employer	Enrollment Change	Closed	1-5 Days
2/17/2021	Employer	Enrollment Change	Closed	1-5 Days
2/17/2021	Employer	Termination	Closed	1-5 Days
2/18/2021		COBRA	Closed	Same Day
2/19/2021	Employer	Claim Processing/Inquiry	Closed	1-5 Days
2/19/2021	Employer	Claim Processing/Inquiry	Closed	Same Day
2/22/2021	Employer	Termination	Closed	Same Day
2/26/2021	Employer	Enrollment Change	Closed	Same Day
3/3/2021	Employer	Life Event	Closed	Same Day
3/8/2021	Plan Administrator	Termination	Closed	Same Day
3/11/2021	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 10/1/2021 To: 10/31/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 10/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/11/2021	Plan Administrator	Termination	Closed	Same Day
3/17/2021	Employer	Enrollment	Closed	Same Day
3/23/2021	Plan Administrator	COBRA	Closed	Same Day
3/24/2021	Employer	Termination	Closed	Same Day
3/25/2021	Employer	Life Event	Closed	Same Day
3/31/2021	Employer	Enrollment Change	Closed	Same Day
4/1/2021	Employer	Qualified Life Event	Closed	1-5 Days
4/1/2021	Employer	Enrollment Change	Closed	1-5 Days
4/5/2021	Employer	Enrollment Change	Closed	Same Day
4/7/2021	Plan Administrator	COBRA	Closed	Same Day
4/14/2021	Employer	Life Event	Closed	Same Day
4/16/2021	Employer	Life Event	Closed	1-5 Days
4/26/2021	Employer	Life Event	Closed	Same Day
4/27/2021	Employer	Qualified Life Event	Closed	Same Day
4/28/2021	Employer	Enrollment Change	Closed	Same Day
4/29/2021	Employer	Enrollment Change	Closed	1-5 Days
4/30/2021	Employer	Life Event	Closed	Same Day
5/5/2021	Employer	Enrollment Change	Closed	1-5 Days
5/6/2021	Employer	Enrollment Change	Closed	Same Day
5/10/2021	Plan Administrator	Termination	Closed	Same Day
5/12/2021	Employer	Life Event	Closed	Same Day
5/13/2021	Employer	Termination	Closed	Same Day
5/14/2021	Plan Administrator	COBRA	Closed	Same Day
5/17/2021	Employer	Life Event	Closed	Same Day
5/20/2021	Plan Administrator	COBRA	Closed	Same Day
5/21/2021	Employer	Enrollment Change	Closed	Same Day
5/25/2021	Employer	Enrollment Change	Closed	Same Day
5/28/2021	Employer	Enrollment Change	Closed	Same Day
6/7/2021	Employer	Enrollment Change	Closed	1-5 Days
6/16/2021	Employer	Qualified Life Event	Closed	Same Day
6/17/2021	Employer	Qualified Life Event	Closed	1-5 Days
6/17/2021	Employer	Qualified Life Event	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 10/1/2021 To: 10/31/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 10/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/17/2021	Plan Administrator	Enrollment Change	Closed	Same Day
6/23/2021	Employer	Qualified Life Event	Closed	Same Day
7/1/2021	Employer	Enrollment Change	Closed	Same Day
7/7/2021	Plan Administrator	COBRA	Closed	Same Day
7/15/2021	Plan Administrator	COBRA	Closed	Same Day
7/27/2021	Employer	Enrollment Change	Closed	1-5 Days
7/28/2021	Employer	Enrollment Change	Closed	Same Day
7/29/2021	Employer	Enrollment Change	Closed	Same Day
7/30/2021		Enrollment Change	Closed	Over 10 Days
7/30/2021	Employer	Life Event	Closed	1-5 Days
8/9/2021	Employer	Enrollment Change	Closed	1-5 Days
8/9/2021	Employer	Enrollment Change	Closed	Same Day
8/9/2021	Employer	Enrollment Change	Closed	Same Day
8/9/2021	Employer	Enrollment Change	Closed	Same Day
8/12/2021	Employer	Enrollment Change	Closed	Same Day
8/12/2021	Employer	Qualified Life Event	Closed	Same Day
8/16/2021	Employer	Qualified Life Event	Closed	Same Day
8/20/2021	Employer	Enrollment Change	Closed	Same Day
8/20/2021	Employer	Enrollment Change	Closed	Same Day
8/20/2021	Employer	Enrollment Change	Closed	Same Day
8/20/2021	Employer	Enrollment Change	Closed	Same Day
8/26/2021	Employer	Enrollment Change	Closed	1-5 Days
8/31/2021	Employer	Enrollment Change	Closed	Same Day
8/31/2021	Employer	Enrollment Change	Closed	Same Day
9/2/2021	Plan Administrator	COBRA	Closed	Same Day
9/7/2021	Employer	Qualified Life Event	Closed	Same Day
9/7/2021	Employer	Qualified Life Event	Closed	Same Day
9/9/2021	Employer	Qualified Life Event	Closed	Same Day
9/15/2021	Employer	Enrollment Change	Closed	Same Day
9/20/2021	Employer	Enrollment Change	Closed	Over 10 Days
9/22/2021	Employer	Enrollment Change	Closed	Same Day
9/22/2021	Employer	Qualified Life Event	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 10/1/2021 To: 10/31/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 10/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
9/24/2021	Employer	Enrollment Change	Closed	Same Day
9/27/2021	Employer	Enrollment Change	Closed	Same Day
9/27/2021	Employer	Enrollment Change	Closed	6-10 Days
9/27/2021	Employer	Termination	Closed	1-5 Days
9/30/2021	Employer	Enrollment Change	Closed	Same Day
9/30/2021	Employer	Enrollment Change	Closed	Same Day
10/5/2021		Open Enrollment	Closed	Same Day
10/5/2021	Plan Administrator	COBRA	Closed	Same Day
10/6/2021	Employer	Enrollment Change	Closed	Same Day
10/7/2021	Employer	Enrollment Change	Closed	Same Day
10/12/2021	Employer	Enrollment Change	Closed	Same Day
10/12/2021	Employer	Enrollment Change	Closed	Same Day
10/12/2021	Employer	Enrollment Change	Closed	Same Day
10/12/2021	Employer	Enrollment Change	Closed	Same Day
10/14/2021	Employer	Open Enrollment	Closed	Same Day
10/15/2021	Employer	Enrollment	Closed	1-5 Days
10/18/2021	Employer	Qualified Life Event	Closed	1-5 Days
10/19/2021	Employee	Enrollment Change	Closed	Same Day
10/22/2021	Employer	Qualified Life Event	Closed	Same Day
10/27/2021	Employer	Qualified Life Event	Closed	Same Day