

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, FEBRUARY 24, 2022  
1:00 PM**

**MEETING BEING HELD TELEPHONICALLY**

**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 February 24, 2022 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 this notice on the public bulletin board 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: February 24, 2022**  
**1:00 PM**

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**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)
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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: April 28, 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: February 24, 2022

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2022 Plan of Risk Management (Appendix II)** – The Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission’s coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. The changes will be reviewed at the meeting.

☐ **Motion to approve Resolution 28-22, Plan of Risk Management**

- ☐ **2022 PRIMA Conference (Page 7)** - The PRIMA Conference will take place this year on June 5-8 in San Antonio, Texas. Attached on page 7 is Resolution 29-22 Authorizing Advanced Travel Expenses for Authorized Official Travel. Chairman Sheehan has expressed an interest in attending the Conference this year. If the other Commissioners are interested in attending the Conference they should contact the Fund Office.

☐ **Motion to approve Resolution 29-22 Authorizing Advance Travel Expenses for Authorized Official Travel**

- ☐ **NJ Counties Excess Joint Insurance Fund (NJCE)** – The NJCE Finance Committee met on February 22, 2022. The NJCE held their Reorganization Meeting earlier in the morning. Executive Director will provide a verbal update at the meeting. The NJCE is scheduled to meet on Thursday, April 28, 2022 at 9:30 am.
- ☐ **2022 Renewal Overview Webinar** - The NJCE Underwriting Manager held two webinars on Wednesday, January 26<sup>th</sup> and Wednesday February 2<sup>nd</sup>. It was well attended with over 50 participants. A recording of the webinar has been posted to njce.org. For any questions please contact the Fund office.
- ☐ **Key Tasks for 2022 (Pages 8-9)** – Included in the agenda on pages 8-9 is a copy of the Key Tasks for 2022 prepared by the NJCE Underwriting Manager. The NJCE Underwriting Manager will review the list.

- ❑ **NJCE Cyber Task Force (Page 10)** - The Task Force issued a story focusing on Third Party Vulnerabilities, which is one of our top 3 causes of claims. Included in the agenda on page 10 are four stories our members have experienced. We finish the story of pointing to which NJCE Cyber Program items directly address the four claims examples.
- ❑ **Certificate of Insurance Reports (Pages 11-12)** – Included in agenda on pages 11-12 is the certificate of issuance report from the NJCE which lists those certificates issued in the month of January. There were (10) certificate of insurances issued in January.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 13-15)** - Included in the agenda on pages 13-15 is a copy of the Property & Casualty Financial Fast Track Report for the month of December. As of **December 31, 2021** there is a statutory surplus of **\$2,885,335** Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,107,206**. The total cash amount is **\$4,335,047**.
- ❑ **NJCE Property & Casualty Financial Fast Track:** The December Financial Fast Track was not available.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 16)** – Included in the agenda on page 56 is a copy of Health Benefits Financial Fast Track for the month of December. As of **December 31, 2021** there is a statutory surplus of **\$260,961**. The total cash amount is \$348,001.
- ❑ **Claim Tracking Reports (Pages 17-20)** - Included in the agenda on pages 17-20 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of December 31, 2021. The Executive Director will review the reports with the Commission.
- ❑ **AvaSci Technology** – Joe Luciano, of AvaSci Technology will present an in-person demonstration of new technology for certain professionals of Gloucester and Cumberland Counties. The new technology combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers’ compensation claims. Invitations were sent for the demonstration scheduled on March 2<sup>nd</sup>.
- ❑ **2022 Property & Casualty Assessments** – In accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills will be e-mailed to the member entities. The assessment bills include the NJCE dividend credit for the Fund Years 2010, 2011, 2012, 2013, 2014 and 2016. The first installment is due on March 15, 2022, however we have extended the due date to March 31. Future assessments will be due on May 15, 2022 and October 15, 2022.
- ❑ **2022 Excess Insurance and Ancillary Coverage Policies** – The NJCE renewal policies will again be available electronically through the Conner Strong & Buckelew Egnite Connect for

authorized users. The Limit Schematics are also posted to the site. If anyone has any difficulty in accessing the website, they should contact the Fund Office.

- ❑ **2022 MEL, MRHIF & NJCE Educational Seminar (Page 21)** - The 11<sup>th</sup> Annual Educational Seminar will be held virtually again this year. This year there will be two sessions, Friday, April 29th and Friday, May 6th, 9:00 AM to Noon. The seminar qualifies for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Attached on page 21 is more information on seminar. You can register using the below link. If you have any questions or need assistance in registering, please contact Cathy Dodd, [cdodd@permainc.com](mailto:cdodd@permainc.com).

#### **2022 Education Seminar Registration**

Jacquelyn Suarez, Director NJ Division of Local Governmental Services, will be the Keynote speaker for the Seminar. Ms. Suarez will be discussing The Local Government Ethics Law during the April 29<sup>th</sup> session.

- ❑ **2022 Meeting Schedule** – As a reminder the Commission will not meet in March. The next meeting is scheduled for April 28, 2022 at 1:00 PM.

**RESOLUTION NO. 29-22**

**GLOUCESTER COUNTY INSURANCE COMMISSION**

**RESOLUTION AUTHORIZING ADVANCED TRAVEL EXPENSES FOR  
AUTHORIZED OFFICIAL TRAVEL**

**WHEREAS**, N.J.S.A. 40a:5-16.1 permits the governing body of any local unit to authorize payment in advance toward expenses for authorized official travel; and

**WHEREAS**, certain Commissioner(s) of the Gloucester County Insurance Commission may need to travel to the PRIMA Conference on or about June 5, 2022 for the purpose of attending a seminar on public entity risk management and pooling, and;

**WHEREAS**, the Treasurer has certified that funds are available from the 2022 miscellaneous contingency budget not to exceed \$3,000 per attending commissioner, and;

**WHEREAS**, the Commissioner(s) representing the Gloucester County Insurance Commission will verify their expenses and any excess cash will be repaid to the Gloucester County Insurance Commission along with a detailed bill of items or demand, and the certification of affidavit required by N.J.S.A. 40A:5-16 which will be submitted within 10 days after the completion of the travel for which the advance was made;

**NOW THEREFORE BE IT RESOLVED**, that the Treasurer is hereby instructed to make up to \$3,000 in advance or reimbursement payment for the attending Commissioners of the Gloucester County Insurance Commission.

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 24, 2022

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**

# ■ Key Tasks for 2022

## Property

*Work with your Risk Manager on these items, but buildings, grounds, operations and OEM may also be able to assist.*

- Complete COPE (Construction, Occupancy, Protections and Exposures) info for all buildings, accurately label locations, only a single building per line (no multiple locations in one), accurate addressees, etc. Ensure all values are listed, and appropriately. All of this should be performed in Origami.
- Fine Arts should be available in an itemized format with proof of valuation. Upload itemized list and proofs to Origami. If any items are valued over \$250k, reach out to Underwriting to review.
- Properties looking for “historical” valuation must 1) be on a proper federal, state or local historical register, and 2) have a special historical appraisal on file prior to loss. At the 2023 renewal, historical valuation will not be available for any properties without an appraisal. An increased limit (\$5m max) is potentially available from Zurich, but must be underwritten first.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, as this will satisfy your deductible. Please note, the NJCE and its professionals do not run flood zones for members. In anticipation of the 2023 renewal, the NJCE is considering the same deductible be applied to all locations identified by Zurich (our insurer) as High Hazard, so purchasing NFIP for these locations should also be discussed with your risk manager. *The list of these locations will be circulated by the Underwriting Manager, shortly.*
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties. These should be reported in Origami.

## Liability

- Provide strip search policies pertaining to transgender inmates for all jails. *J. A. Montgomery had begun reaching out for these during 2021, so please continue to provide.*
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors. This only applies to programs sponsored by the NJCE member, not for other organizations using your property (i.e. events hosted by others in the park).
- Unmanned aircraft over 10 pounds must submit full details for insurer review. Year, make, model, weight, purpose, payload (camera, etc.) and value. The weight and value should include the payload.
- Complete the dam and bridge schedules in Origami, and provide/upload current engineering inspection reports for both (regulation requires these reports every 2-4 years on average). Typically managed by County Engineer.



# ■ Key Tasks for 2022

## Cyber

*Work with your IT team, and reach out to the Underwriting Manager with any specific questions.*

- Setup a session with Cowbell's Risk Engineering team in first two months of the year. Underwriting is in the process of getting dates back to the members.
- Implement Multi Factor Authentication (MFA) for all remote access to your network (\$250k ransomware sublimit until such is implemented).
- Work on implementing or planning implementation of all security measures in the NJCE's Cyber Risk Management program.

## Pollution

- Capital Improvements are excluded, and so must be underwritten in advance to be considered for coverage. *We suggest you work with your Risk Manager to submit a list of planned capital improvements for 2022 to the Underwriting Manager.*
  - Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)



In "The Rock", Sean Connery and team made their way into the drainage tunnels of Alcatraz to breach the prison. Despite high walls and rocky cliffs, the tunnels were a necessary weakness of operating the prison. In so many more movies about breaches of castles or prisons, it is common to see tunnels (or even a wooden horse gift from "your friends") being the chink in the chain. We have these same **necessary weaknesses** in cybersecurity.

### Third Party Vulnerabilities

Do you employ an outside Technology consultant? Or maybe payroll is managed by another company? How about employee health insurance management? Purchase software? Following are events experienced by NJCE members surrounding third party vulnerabilities. Each event resulted in **weeks of lost or diminished productivity, hundreds of thousands of dollars** in extra expenses and even more in **ransom payments**.

**1. IT Company:** You may recall a story regarding an outsourced IT company. As is customary, the IT company had access (password protected) to their customers' networks; however, the password of an employee of the company was compromised by an attacker. Multiple NJ public entities were hit at once.

**2. Payroll Manager:** Maybe you were one of the 8 Million affected by Kronos in 2021. Kronos is a very popular payroll manager, including the likes of NYC Public Employees and Tesla, as well as many NJ public entities. In December, Kronos was crippled by ransomware resulting in people not receiving paychecks; and the delays continue to today.

**3. Software:** Maybe you have heard of a company called Microsoft; their software is on over 1 Billion computers. In March, a Zero Day vulnerability was discovered in its Exchange software, allowing attackers access to users' systems. The result was countless organizations finding themselves crippled by ransomware.

**4. Software of Software:** Maybe you heard of "Log4j". Log4j is software in other software; TONS of other software, in everything from routers, to servers to video games. Log4j had a critical vulnerability attackers were able to exploit to gain access to users' systems, and millions were affected by different attacks.

### NJCE Cyber Program

Here are items in the NJCE's Cyber Program that directly help address these third party vulnerabilities:

- ✓ Patch Management (Tier 1) – [Stories 3 & 4](#)
- ✓ Defensive Software (Tier 1) – [Story 1](#)
- ✓ 3<sup>rd</sup> Party Risk Management (Tier 1) – [Stories 1 & 2](#)
- ✓ Remote Access (Tiers 2 and 3) – [Story 1](#)
- ✓ Business Continuity (Tier 2) – [Stories 2, 3 & 4](#)
- ✓ Network Segmentation (Tier 3) – [Story 1](#)

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



## Gloucester County Insurance Commission

### Certificate of Insurance Monthly Report

From 1/1/2022 To 2/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - 45-47 Cooper LLC  I - County of Gloucester	45-47 Cooper Street Woodbury, NJ 08096	RE: Prosecutors Office located at 47 Cooper Street 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 Prosecutors Office located at 47 Cooper Street.	1/4/2022  #3216867	GL AU EX WC OTH
H - Delaware River Port Authority of  I - Member Commissions of the Gloucester	PA & NJ One Port Center, 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Pollution Legal Liability Policy if required by written contract as respects the Gloucester License Agreement. A waiver of subrogation applies to the above-referenced Pollution Legal Liability Policy as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response.	1/11/2022  #3240972	OTH
H - Delaware River Port Authority of  I - County of Gloucester	PA & NJ One Port Center, 2 Riverside Drive P.O. Box 1949 Camden, NJ 08101	Company E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #.ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #.ERP980616210; Policy Limits: \$110,000,000 Company E: Pollution; Policy Term: 01/01/2023 - 01/01/2026; Policy #.ZRE554295501; Policy Limits: \$10M Each Incident, \$25M Agg/\$25,000 Ded Company F: POL/EPL/SDL; Policy Term: 01/01/2022 - 01/01/2023; Policy #.EONG2900786A005; Policy Limits: \$15,000,000 The Delaware River Port Authority of PA & NJ their agents, employees, representatives, officers, directors, stockholders, members and managers are an Additional Insured on a primary and non-contributory basis on the above referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies if required by written contract as respects the Gloucester License Agreement. A waiver of subrogation applies to the above-referenced Commercial General Liability, Excess Liability and Pollution Legal Liability policies as required and to the extent required by written contract and permitted by law. Agreement with the County of Gloucester, Department of Emergency Response.	1/12/2022  #3241308	GL AU EX WC OTH
H - NJ Transit  I - County of Gloucester	One Penn Plaza East Newark, NJ 07105	RE: NJ-JARC, Section 5310 and Section 5311 Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies and Loss Payee on the Property Policy if required by written contract as respects to: DTS: #05 / NJT #16-1946 2C7WDGBOHR853469 County Dodge MV 2017 Caravan DTS: #51 / NJT #16-1841 1FDFF4FS8GDC56798 County Ford Elkhart Bus 2016 Ford E-450 DTS: #52 / NJT #16-1797 1FDFF4FS7GDC56808 County Ford Elkhart Bus 2016 Ford E-450 DTS: #53 / NJT #16-1903 1FDFF4FS6HDC61936 County Ford Elkhart Bus 2017 Ford E-450 DTS: #54 / NJT #16-1904	1/24/2022  #3250752	GL AU EX OTH

## **Gloucester County Insurance Commission**

### **Certificate of Insurance Monthly Report**

**From 1/1/2022 To 2/1/2022**

H - Cumberland County Cultural and Heritage Commission I - Rowan College of South Jersey	Attn:Omarey Williams, Cultural and Heritage Coordinator 164 W. Broad Street Bridgeton, NJ 08302	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of insurance pertaining to a grant contract.	1/28/2022 #3272531	GL AU EX WC OTH
H - Cumberland County Cultural and Heritage Commission I - Rowan College of South Jersey	Attn:Omarey Williams, Cultural and Heritage Coordinator 164 W. Broad Street Bridgeton, NJ 08302	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company F: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 Evidence of insurance pertaining to a grant contract.	1/28/2022 #3272836	GL AU EX WC OTH
H - Deptford Township Board of I - Rowan College of South Jersey	Education Athletics 2022 Good Intent Road Deptford, NJ 08096	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Mens and Womens Track Team Evidence of Insurance as respects to Use of the Deptford High School Outdoor Track for Rowan College at Gloucester County Mens and Womens Track Team practices, taking place during the current calendar year.	1/31/2022 #3273722	GL AU EX WC OTH
<b>Total # of Holders: 10</b>				



GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		589,034	7,068,413	62,863,167	69,931,580
2.	CLAIM EXPENSES					
		Paid Claims	441,683	2,106,435	18,386,567	20,493,003
		Case Reserves	169,199	115,580	1,887,800	2,003,380
		IBNR	(426,606)	(521,042)	2,182,617	1,661,575
		Excess Insurance Recoverable	0	16,176	(274,489)	(258,313)
		Discounted Claim Value	5,951	7,068	(91,492)	(84,424)
TOTAL CLAIMS			190,227	1,724,216	22,091,004	23,815,220
3.	EXPENSES					
		Excess Premiums	290,366	3,484,402	28,648,445	32,132,848
		Administrative	74,408	1,128,107	9,026,273	10,154,380
TOTAL EXPENSES			364,774	4,612,509	37,674,718	42,287,227
4.	UNDERWRITING PROFIT (1-2-3)		34,034	731,688	3,097,444	3,829,132
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		34,034	731,688	3,104,681	3,836,369
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		138,769	138,769	824,329	963,098
9.	DIVIDEND EXPENSE		(138,769)	(138,769)	(4,031,329)	(4,170,098)
10.	INVESTMENT IN JOINT VENTURE		0	(299,874)	2,407,080	2,107,206
11.	SURPLUS (6 + 7 + 8 - 9)		34,034	431,814	2,453,521	2,885,335
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		0	5	119,362	119,367
	2011		0	27	42,964	42,990
	2012		(9,658)	(32,063)	318,762	286,699
	2013		(94)	5,533	222,308	227,841
	2014		9	17,179	420,288	437,467
	2015		(7,575)	(42,040)	(772,560)	(814,600)
	2016		1,755	(176,081)	550,534	374,453
	2017		14,424	259,150	(135,648)	123,502
	2018		(32,529)	78,756	886,327	965,082
	2019		(22,857)	39,738	585,599	625,337
	2020		93,644	543,629	215,585	759,214
	2021		(3,085)	(262,017)		(262,017)
TOTAL SURPLUS (DEFICITS)			34,034	431,814	2,453,520	2,885,335
TOTAL CASH						4,335,047

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 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	0	4,755	2,053,385	2,058,140
	Case Reserves	10,000	24,003	12,960	36,963
	IBNR	0	1,167	(0)	1,167
	Discounted Claim Value	(342)	(38)	(452)	(489)
TOTAL FY 2012 CLAIMS		9,658	29,887	2,065,893	2,095,780
FUND YEAR 2013					
	Paid Claims	165	2,723	1,559,172	1,561,894
	Case Reserves	(165)	(2,723)	82,445	79,722
	IBNR	0	0	1,450	1,450
	Discounted Claim Value	94	1,608	(3,339)	(1,730)
TOTAL FY 2013 CLAIMS		94	1,608	1,639,727	1,641,335
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)	55	(129)	(74)
TOTAL FY 2014 CLAIMS		(9)	55	984,313	984,368
FUND YEAR 2015					
	Paid Claims	503	6,184	2,952,687	2,958,871
	Case Reserves	7,684	20,356	185,028	205,384
	IBNR	0	0	17,253	17,253
	Discounted Claim Value	(612)	1,338	(4,525)	(3,186)
TOTAL FY 2015 CLAIMS		7,575	27,879	3,150,442	3,178,322

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	300	138,893	1,608,600	1,747,493
	Case Reserves	(300)	(9,854)	18,969	9,115
	IBNR	(1,866)	(17,069)	32,669	15,600
	Discounted Claim Value	111	1,215	(1,580)	(365)
TOTAL FY 2016 CLAIMS		(1,755)	113,185	1,658,658	1,771,843
FUND YEAR 2017					
	Paid Claims	104,931	334,557	1,619,177	1,953,734
	Case Reserves	(111,432)	(444,275)	567,507	123,231
	IBNR	(9,775)	(106,547)	221,839	115,292
	Discounted Claim Value	1,853	8,831	(12,673)	(3,841)
TOTAL FY 2017 CLAIMS		(14,424)	(207,433)	2,395,850	2,188,416
FUND YEAR 2018					
	Paid Claims	1,785	43,417	1,275,488	1,318,905
	Case Reserves	(16,169)	12,627	107,431	120,058
	IBNR	46,863	(109,068)	170,330	61,262
	Discounted Claim Value	50	3,142	(5,959)	(2,817)
TOTAL FY 2018 CLAIMS		32,529	(49,882)	1,547,290	1,497,408
FUND YEAR 2019					
	Paid Claims	122,480	364,986	868,745	1,233,731
	Case Reserves	(143,304)	2,775	486,119	488,894
	IBNR	41,389	(371,363)	463,528	92,164
	Discounted Claim Value	2,292	7,968	(20,715)	(12,748)
TOTAL FY 2019 CLAIMS		22,857	4,366	1,797,676	1,802,042
FUND YEAR 2020					
	Paid Claims	12,412	377,537	848,195	1,225,732
	Case Reserves	(162,718)	(291,447)	427,344	135,897
	IBNR	52,148	(788,715)	1,272,716	484,002
	Excess Insurance Recoverable	0	16,176	(274,489)	(258,313)
	Discounted Claim Value	4,513	24,528	(42,121)	(17,593)
TOTAL FY 2020 CLAIMS		(93,644)	(661,920)	2,231,646	1,569,725
FUND YEAR 2021					
	Paid Claims	199,107	833,384		833,384
	Case Reserves	585,603	804,117		804,117
	IBNR	(555,364)	870,553		870,553
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(2,000)	(41,581)		(41,581)
TOTAL FY 2021 CLAIMS		227,346	2,466,473	0	2,466,473
COMBINED TOTAL CLAIMS		190,227	1,724,216	22,091,004	23,815,220
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 DECEMBER 31, 2021**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	54,282	653,233	85,337,627	85,990,860
2. CLAIM EXPENSES				
Paid Claims	41,797	572,252	75,600,813	76,173,064
IBNR	186	7,912	34,669	42,581
Total Claims	41,983	580,164	75,635,482	76,215,646
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,015	72,730	5,863,194	5,935,924
Total Expenses	6,015	72,730	9,448,660	9,521,390
4. UNDERWRITING PROFIT (1-2-3)	6,284	339	253,486	253,824
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	6,284	339	260,622	260,961
9. STATUTORY SURPLUS (6+7-8)	6,284	339	260,622	260,961

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	458	33,293	28,743	62,036
CASH	-	-	63,412	63,412
2021 SURPLUS	5,826	(32,955)	-	(32,955)
CASH	52,712	52,712	-	52,712
<b>TOTAL SURPLUS</b>	<b>6,284</b>	<b>339</b>	<b>260,622</b>	<b>260,960</b>
<b>TOTAL CASH</b>	<b>52,712</b>	<b>52,712</b>	<b>295,289</b>	<b>348,001</b>

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	(458)	(33,293)	34,669	1,376
Total Claims	(458)	(33,293)	446,328	413,035
FUND YEAR 2021				
Paid Claims	41,797	572,252	-	572,252
IBNR	644	41,205	-	41,205
Total Claims	42,441	613,457	-	613,457
<b>COMBINED TOTAL CLAIMS</b>	<b>41,983</b>	<b>580,164</b>	<b>75,635,482</b>	<b>76,215,646</b>

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



Gloucester County Insurance Commission														
CLAIM ACTIVITY REPORT														
	AS OF					December 31, 2021								
COVERAGE LINE - PROPERTY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL	
December-21	0	0	0	0	0	0	0	0	0	0	1	7	8	
November-21	0	0	0	0	0	0	0	0	0	0	1	6	7	
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	-1	
Limited Reserves													\$10,003	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL	
December-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$9,540	\$11,940	
November-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$67,623	\$70,023	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$58,084	\$58,084	
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$525,745	\$259,211	\$2,731,879	
COVERAGE LINE - GENERAL LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL	
December-21	0	0	0	0	0	1	0	1	0	4	2	8	16	
November-21	0	0	0	0	0	1	0	1	1	4	2	8	17	
NET CHGE	0	0	0	0	0	0	0	0	1	0	0	0	1	
Limited Reserves													\$34,355	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL	
December-21	\$0	\$0	\$0	\$0	\$0	\$129,364	\$0	\$27,040	\$0	\$251,477	\$13,750	\$29,200	\$450,831	
November-21	\$0	\$0	\$0	\$0	\$0	\$129,364	\$0	\$138,232	\$14,384	\$260,852	\$16,000	\$25,200	\$584,032	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$111,192	\$14,384	\$9,375	\$2,250	(\$4,000)	\$133,201	
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$542,038	\$5,918	\$298,534	\$27,322	\$36,749	\$3,469,997	
COVERAGE LINE - AUTO LIABILITY														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL	
December-21	0	0	0	0	0	0	0	0	1	0	0	2	3	
November-21	0	0	0	0	0	0	0	0	1	1	0	2	4	
NET CHGE	0	0	0	0	0	0	0	0	0	1	0	0	1	
Limited Reserves													\$48,130	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL	
December-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$59,000	\$0	\$0	\$1,000	\$60,000	
November-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$59,000	\$132,519	\$0	\$1,000	\$192,519	
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$132,519	\$0	\$0	\$132,519	
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$337,497	\$86,288	\$122,345	\$3,232	\$1,000	\$1,392,967	
COVERAGE LINE - WORKERS COMP.														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL	
December-21	0	0	2	3	0	3	2	2	3	8	23	87	133	
November-21	0	0	2	3	0	3	2	2	3	9	24	63	111	
NET CHGE	0	0	0	0	0	0	0	0	0	1	1	-24	-22	
Limited Reserves													\$12,498	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL	
December-21	\$0	\$0	\$36,962	\$79,722	\$0	\$76,020	\$9,115	\$96,191	\$61,058	\$237,417	\$271,097	\$764,378	\$1,631,959	
November-21	\$0	\$0	\$26,962	\$79,887	\$0	\$68,336	\$9,415	\$96,431	\$62,843	\$238,827	\$280,215	\$524,366	\$1,387,281	
NET CHGE	\$0	\$0	(\$10,000)	\$165	\$0	(\$7,684)	\$300	\$240	\$1,785	\$1,410	\$9,118	(\$240,012)	(\$244,678)	
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,197,352	\$1,449,113	\$729,107	\$1,788,755	\$1,324,996	\$1,035,944	\$1,086,879	\$1,088,108	\$955,341	\$1,340,337	\$15,054,989	
TOTAL ALL LINES COMBINED														
CLAIM COUNT - OPEN CLAIMS														
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL	
December-21	0	0	2	3	0	4	2	3	4	12	26	104	160	
November-21	0	0	2	3	0	4	2	3	5	14	27	79	139	
NET CHGE	0	0	0	0	0	0	0	0	1	2	1	-25	-21	
Limited Reserves													\$16,071	
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL	
December-21	\$0	\$0	\$36,962	\$79,722	\$0	\$205,384	\$9,115	\$123,231	\$120,058	\$488,894	\$287,247	\$804,117	\$2,154,730	
November-21	\$0	\$0	\$26,962	\$79,887	\$0	\$197,700	\$9,415	\$234,663	\$136,227	\$632,198	\$298,615	\$618,189	\$2,233,856	
NET CHGE	\$0	\$0	(\$10,000)	\$165	\$0	(\$7,684)	\$300	\$111,432	\$16,169	\$143,304	\$11,368	(\$185,928)	\$79,126	
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,095,102	\$1,641,616	\$981,610	\$3,164,255	\$1,757,608	\$2,076,966	\$1,438,963	\$1,724,293	\$1,511,640	\$1,637,297	\$22,649,832	

# 2018 2019 2020 2021 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

December 31, 2021

## FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

2018	Budget	Current		48	MONTH	Last Month		47	MONTH	Last Year		36	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
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	142.01%
GEN LIABILITY	576,000	5,918	5,918	1.03%	551,249	95.70%	20,302	20,302	3.52%	549,513	95.40%	32,050	5.56%
AUTO LIABILITY	103,000	86,288	86,288	83.78%	95,353	92.58%	86,288	86,288	83.78%	94,975	92.21%	26,555	25.78%
WORKER'S COMP	1,232,000	1,086,879	1,086,879	88.22%	1,224,652	99.40%	1,086,879	1,086,879	88.22%	1,223,922	99.34%	1,064,437	86.40%
TOTAL ALL LINES	2,094,000	1,438,963	1,438,963	68.72%	2,054,254	98.10%	1,453,347	1,453,347	69.41%	2,051,410	97.97%	1,382,919	66.04%
NET PAYOUT %	\$1,318,905			62.98%									

## FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		36	MONTH	Last Month		35	MONTH	Last Year		24	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
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	57.08%
GEN LIABILITY	552,801	298,534	298,534	54.00%	498,333	90.15%	298,534	298,534	54.00%	494,632	89.48%	17,184	3.11%
AUTO LIABILITY	103,893	122,345	122,345	117.76%	90,578	87.18%	143,379	143,379	138.01%	89,951	86.58%	165,860	159.65%
WORKER'S COMP	1,300,289	1,102,794	1,102,794	84.81%	1,275,543	98.10%	1,102,584	1,102,584	84.80%	1,273,046	97.90%	958,182	73.69%
TOTAL ALL LINES	2,148,253	1,759,135	1,759,135	81.89%	2,055,725	95.69%	1,779,959	1,779,959	82.86%	2,048,899	95.38%	1,250,399	58.21%
NET PAYOUT %	\$122,345			5.70%									

## FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		24	MONTH	Last Month		23	MONTH	Last Year		12	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	339,909	544,625	544,625	160.23%	339,909	100.00%	544,625	544,625	160.23%	337,647	99.33%	77,623	22.84%
GEN LIABILITY	601,000	27,322	27,322	4.55%	477,136	79.39%	27,322	27,322	4.55%	469,862	78.18%	26,908	4.48%
AUTO LIABILITY	112,001	3,232	3,232	2.89%	85,615	76.44%	3,232	3,232	2.89%	84,066	75.06%	22,732	20.30%
WORKER'S COMP	1,319,505	958,035	958,035	72.61%	1,233,874	93.51%	956,991	1,370,828	103.89%	1,223,350	92.71%	732,601	76.47%
TOTAL ALL LINES	2,372,415	1,533,214	1,533,214	64.63%	2,136,533	90.06%	1,532,170	1,946,007	82.03%	2,114,924	89.15%	859,865	36.23%
NET PAYOUT %	\$454,632			19.16%									

## FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021	Budget	Current		12	MONTH	Last Month		11	MONTH	Last Year		0	MONTH
		Unlimited Incurred	Limited Incurred	Actual 31-Dec-21		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		Unlimited Incurred	Limited Incurred	Actual 00-Jan-00	
PROPERTY	338,000	286,182	286,182	84.67%	321,905	95.24%	248,886	248,886	73.63%	290,680	86.00%	N/A	N/A
GEN LIABILITY	551,000	36,749	36,749	6.67%	331,588	60.18%	31,749	31,749	5.76%	269,990	49.00%	N/A	N/A
AUTO LIABILITY	117,001	1,000	1,000	0.85%	59,865	51.17%	1,000	1,000	0.85%	52,650	45.00%	N/A	N/A
WORKER'S COMP	1,297,005	1,340,337	1,340,337	103.34%	831,041	64.07%	997,598	997,598	76.92%	674,443	52.00%	N/A	N/A
TOTAL ALL LINES	2,303,006	1,664,268	1,664,268	72.27%	1,544,399	67.06%	1,279,233	1,279,233	55.55%	1,287,763	55.92%	0	N/A
NET PAYOUT %	\$81,591			3.54%									

# 2014 2015 2016 2017 YEARS

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

AS OF December 31, 2021

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

		Current		96			Last Month		95			Last Year		84		
2014	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Dec-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH 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		84			Last Month		83			Last Year		72		
2015	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Dec-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%	656,181	96.50%
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%	88,212	96.94%
WORKER'S COMP	1,157,000	1,866,630	1,866,630	161.33%	1,157,000	100.00%	1,858,443	1,858,443	160.63%	1,157,000	100.00%	1,762,215	1,762,215	152.31%	1,157,000	100.00%
TOTAL ALL LINES	2,158,000	3,515,603	3,515,603	162.91%	2,131,393	98.77%	3,507,416	3,507,416	162.53%	2,131,393	98.77%	3,137,715	3,137,715	145.40%	2,131,393	98.77%
NET PAYOUT %	\$2,958,871			137.11%												

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

		Current		72			Last Month		71			Last Year		60		
2016	Budget	Unlimited Incurred	Limited Incurred	Actual		MONTH	Unlimited Incurred	Limited Incurred	Actual		MONTH	Unlimited Incurred	Limited Incurred	Actual		MONTH
				31-Dec-21		TARGETED			00-Jan-00		TARGETED			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	31,055	31,055	4.84%	619,294	96.50%	31,055	31,055	4.84%	620,191	96.64%	30,005	30,005	4.68%	623,142	97.10%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,508	96.94%	19,249	19,249	18.57%	100,655	97.08%	19,249	19,249	18.57%	99,716	96.17%
WORKER'S COMP	1,226,749	1,337,565	1,337,565	109.03%	1,226,749	100.00%	1,337,565	1,337,565	109.03%	1,226,749	100.00%	1,197,007	1,197,007	97.58%	1,225,278	99.88%
TOTAL ALL LINES	2,169,445	1,805,957	1,805,957	83.25%	2,143,789	98.82%	1,805,957	1,805,957	83.25%	2,144,833	98.87%	1,628,569	1,628,569	75.07%	2,145,374	98.89%
NET PAYOUT %	\$1,748,493				80.60%											

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

		Current		60			Last Month		59			Last Year		48		
2017	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Dec-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
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	542,038	542,038	89.00%	591,320	97.10%	548,539	548,539	90.07%	591,090	97.06%	565,476	565,476	92.85%	582,831	95.70%
AUTO LIABILITY	104,000	337,497	337,497	324.52%	100,019	96.17%	337,497	337,497	324.52%	99,779	95.94%	390,840	390,840	375.81%	96,278	92.58%
WORKER'S COMP	1,217,000	1,098,332	1,098,332	90.25%	1,215,541	99.88%	1,098,332	1,098,332	90.25%	1,215,299	99.86%	1,075,404	1,075,404	88.37%	1,209,742	99.40%
TOTAL ALL LINES	2,108,000	2,148,130	2,148,130	101.90%	2,084,880	98.90%	2,154,632	2,154,632	102.21%	2,084,168	98.87%	2,193,207	2,193,207	104.04%	2,066,851	98.05%
NET PAYOUT %	\$1,953,734				92.68%											

Gloucester County Insurance Commission  
CLAIMS MANAGEMENT REPORT  
EXPECTED LOSS RATIO ANALYSIS

December 31, 2021

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## AVAILABLE ONLINE AT NO COST ...

### 11th Annual MEL, MRHIF & NJCE Educational Seminar

FRIDAY, APRIL 29 ▶ 9:00 A.M. — NOON

FRIDAY, MAY 6 ▶ 9:00 A.M. — NOON

Designed specifically for elected officials, commissioners, municipal, county and authority personnel, risk managers and related professionals.

The seminar is eligible for the following continuing education credits:

- CFO/CMFO Public Works and Clerks
- Insurance Producers and Purchasing Agents
- Accountants (CPA) and Lawyers (CLE)
- Water Supply and Wastewater Licensed Operators (Total Contact Hours)
- Registered Public Purchasing Official (RPPO)
- Qualified Purchasing Agent (QPA)

USE THE BELOW LINK TO REGISTER  
[2022 Education Seminar Registration](#)  
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#### FRIDAY, APRIL 29

##### KEYNOTE

The Local Government  
Ethics Law

Jacquelyn Suarez,  
Director NJ Division of Local  
Government Services

##### CYBER ISSUES

Combating Cyber Attacks

##### BENEFITS ISSUES

Controlling Benefits Costs

#### FRIDAY, MAY 6

##### ETHICS

Ethics in Local Elections

##### SAFETY

Safety in the COVID Era

##### RISK MANAGEMENT

Local Government Risk  
Management

THE POWER OF  
COLLABORATION

[njmel.org](http://njmel.org)

NEW JERSEY COUNTIES  
EXCESS JOINT INSURANCE FUND

# GLOUCESTER COUNTY INSURANCE COMMISSION BILLS LIST

**Resolution No. 30-22**

**FEBRUARY 2022**

**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>
001441			
001441	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/21	49.90
			<b>49.90</b>

**FUND YEAR 2022**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001443			
001443	MADDEN & MADDEN	RENNER STATEMENT 7	1,965.00
			<b>1,965.00</b>
001444			
001444	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 2/22	7,618.00
001444	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN 1/22	7,618.00
			<b>15,236.00</b>
001445			
001445	MARMERO LAW LLC	ATTORNEY SERVICES 2/22	2,925.00
			<b>2,925.00</b>
001446			
001446	PERMA RISK MANAGEMENT SERVICES	POSTAGE 1/22	8.25
001446	PERMA RISK MANAGEMENT SERVICES	ED 2/22	13,533.91
			<b>13,542.16</b>
001447			
001447	HARDENBERGH INSURANCE GROUP	UNDERWRITING 2/22	5,356.00
			<b>5,356.00</b>
001448			
001448	THE ACTUARIAL ADVANTAGE	ACTUARY 2/22	746.91
			<b>746.91</b>
001449			
001449	COURIER-POST	ADV. 1/22 DENTAL BUDGET	30.24
001449	COURIER-POST	ADV. 1/22 REORG. & PH	37.72
			<b>67.96</b>
001450			
001450	BROWN & CONNERY, LLP	LEGAL - HENRY	2,191.00
001450	BROWN & CONNERY, LLP	LEGAL - THOMPSON	4,445.00
001450	BROWN & CONNERY, LLP	LEGAL - YOUNG	1,133.00
001450	BROWN & CONNERY, LLP	LEGAL - IVINS	84.00
			<b>7,853.00</b>

001451			
001451	VIOLA YEAGER	ADD. MED. & PRES. REIMBURSEMENTS 1/22	47.67
001451	VIOLA YEAGER	MED. & PRES. REIMBURSEMENTS 1/22	439.96
			<b>487.63</b>
001452			
001452	JUNE ATKINSON	MED. & PRES. REIMBURSEMENTS 1/22	439.96
			<b>439.96</b>
001453			
001453	NJ ADVANCE MEDIA	ADV. 1/22 DENTAL PH	37.02
001453	NJ ADVANCE MEDIA	ADV. 1/22 REORG. & PH	52.87
			<b>89.89</b>
001454			
001454	DUANE SARMIENTO	MED. & PRES. REIMBURSEMENTS 1/22	2,615.31
			<b>2,615.31</b>
001455			
001455	HARDENBERGH INSURANCE GROUP	RMC FEE 2/22	27,434.00
			<b>27,434.00</b>
		<b>Total Payments FY 2022</b>	<b>78,758.82</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>78,808.72</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer

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

**Resolution No. 31-22**

**FEBRUARY 2022**

**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>
W0222			
W0222	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 2/22	530.50
W0222	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 2/22	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2022</b>	<b>3,350.50</b>

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

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer



<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>				
<b>GLOUCESTER COUNTY INSURANCE COMMISSION</b>				
<b>ALL FUND YEARS COMBINED</b>				
<b>CURRENT MONTH</b>	<b>December</b>			
<b>CURRENT FUND YEAR</b>	<b>2021</b>			
<b>Description:</b> <b>ID Number:</b> <b>Maturity (Yrs)</b> <b>Purchase Yield:</b>  <b>TO TAL for All</b> <b>Accts &amp; instruments</b>		<b>GCIC Deposit Acct</b>	<b>GCIC WC Claims</b>	<b>GCIC Liability Claim</b>
<b>Opening Cash &amp; Investment Balance</b>	<b>\$4,959,989.79</b>	<b>4925824.67</b>	<b>3517.81</b>	<b>30647.31</b>
<b>Opening Interest Accrual Balance</b>	<b>\$0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$325,828.88	\$0.00	\$67,224.79
10	(Withdrawals - Sales)	-\$950,772.14	-\$559,072.80	-\$117,716.43
	Ending Cash & Investment Balance	\$4,335,046.53	\$4,366,751.87	-\$46,973.83
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$80,188.86	\$732.25	\$28,617.05
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,415,235.39	<b>\$4,367,484.12</b>	<b>-\$18,356.78</b>
			<b>\$66,108.05</b>	

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2021 Month Ending: December								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	587,405.03	3,374,650.76	(219,193.62)	1,072,046.52	2,061,899.17	(2,027,859.16)	111,040.99	4,959,989.70
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES								
Claims Transfers	95,379.52	117,315.73	111,485.00	117,502.26	0.00	0.00	0.00	441,682.51
Expenses	0.00	0.00	0.00	0.00	0.00	233,361.75	0.00	233,361.75
Other *	(50,197.34)	0.00	0.00	0.00	0.00	96.25	0.00	(50,101.09)
TOTAL	45,182.18	117,315.73	111,485.00	117,502.26	0.00	233,458.00	0.00	624,943.17
END BALANCE	542,222.85	3,257,335.03	(330,678.62)	954,544.26	2,061,899.17	(2,261,317.16)	111,040.99	4,335,046.53

**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 *February 24, 2022* 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 1/1/22 to 1/31/22, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 24, 2022.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**01/01/2022 Thru 01/31/2022**

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**  
**01/01/2022 Thru 01/31/2022**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	5766	3530002046	001	TOWNSEND, ERNEST	11/5/2021	12/22/2021	MADDEN & MADDEN PA	1/14/2022	STATEMENT 6	202.93	202.93
Total for Coverage: Auto Liability							Number of entries: 1		202.93	202.93	
Coverage: Auto Physical Damage											
C	26083	3530003002	001	GLOUCESTER COUNTY	11/25/2021	11/25/2021	BELMAWR COLLISION CENTER	1/28/2022	2017 FORD E450 PLATE #0A2848	3,692.55	3,692.55
C	5768	3530003002	001	GLOUCESTER COUNTY	11/25/2021	11/25/2021	BELMAWR COLLISION CENTER	1/28/2022	2017 FORD E450 PLATE 0A2848	3,692.55	3,692.55
V	26083	3530003002	001	GLOUCESTER COUNTY	11/25/2021	11/25/2021	BELMAWR COLLISION CENTER	1/28/2022	VOID: 2017 FORD E450 PLATE #0A2848	-3,692.55	-3,692.55
Total for Coverage: Auto Physical Damage							Number of entries: 3		3,692.55	3,692.55	
Coverage: General Liability											
C	5765	3530001524	001	PFOST, DONALD	10/4/2021	10/29/2021	MADDEN & MADDEN PA	1/14/2022	STATEMENT 39	1,185.00	1,185.00
C	5767	3530001524	001	PFOST, DONALD	8/26/2021	9/30/2021	MADDEN & MADDEN PA	1/14/2022	STATEMENT 38	855.00	855.00
Total for Coverage: General Liability							Number of entries: 2		2,040.00	2,040.00	
Total for Gloucester Co Ins Commission - 353											
							Number of entries: 6		5,935.48	5,935.48	





Gloucester County Insurance Commission  
Bill Review / PPO Savings  
2022

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
January	38	87%	\$87,676.90	87%	\$19,693.42	\$0.00	\$41,552.07	\$26,431.41	\$67,983.48	\$6,819.38	\$61,164.10
YTD Total	38	87%	\$87,676.90	87%	\$19,693.42	\$0.00	\$41,552.07	\$26,431.41	\$67,983.48	\$6,819.38	\$61,164.10

Monthly Summary  
January  
 Total Savings (before fees): \$67,983.48  
 Percent Savings: 78%  
 NET SAVINGS: \$61,164.10  
 Percent NET SAVINGS: 70%

<u>YTD Summary</u>	
Total Savings (before fees):	\$67,983.48
Percent Savings:	78%
NET SAVINGS:	\$61,164.10
Percent NET SAVINGS:	70%

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners  
**FROM:** J.A. Montgomery Consulting, Safety Director  
**DATE:** February 18, 2022  
**DATE OF MEETING:** February 24, 2022

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### GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Assistant Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
Mailing Address: TRIAD 1828 CENTRE Cooper Street, 18 <sup>th</sup> Floor Camden, NJ 08102  P.O. Box 99106 Camden, NJ 08101		

January - February 2022

### RISK CONTROL ACTIVITIES

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

- **January 20 & 21:** Hazwoper training was conducted for GCUA.
- **January 27:** Attended the GCIC meeting via teleconference.
- **January 28:** One session of Snow Plow Safety training was conducted for GCIC.
- **February 2:** Attended the GCIC Safety & Accident Review Committee meeting via teleconference.
- **February 7:** Attended the GCIC Claims Committee meeting via teleconference.

#### UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **February 24:** Plan to attend the GCIC meeting via teleconference.

## ***SAFETY DIRECTOR BULLETINS***

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

- NJCE JIF - SD Bulletin: Guidance for Reporting and Recording Covid-Related Illnesses - January 25.
- NJCE JIF - SD Bulletin: Space Heater Safety – January 28.
- NJCE JIF - SD Bulletin: NJ PEOSH Recordkeeping Annual Reminder – January 28.
- NJCE JIF - SD Bulletin: CDL Drivers Checking Driving Histories and Annual Program Review – January 31.
- NJCE JIF - SD Bulletin: CDL Entry Level Driver Training Regulations – February 1.
- NJCE JIF - Safety Recall Alert – 3M Protecta - SRL Inspection Notice – February 7.
- NJCE JIF - SD Bulletin: New Jersey Recreational Cannabis Guide – February 9.
- NJCE JIF – April Live Safety Training Schedule and In-Person Training Request Announcement – February 14.
- NJCE JIF - SD Bulletin: Understanding Fall Protection Equipment Warranty Requirements – February 16.

## ***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 [NJCE JIF Media Catalog](#). Email the video library at [melvideolibrary@jamontgomery.com](mailto: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. There are two ways 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 Streaming 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 Home page of the LMS. The learning will be recorded in the Users Transcripts when the videos are accessed.

## ***NJCE LIVE SAFETY TRAINING***

As a reminder, we are offering the majority of our training catalog on a virtual platform through Zoom. We are encouraged with all the in-person training requests we have been receiving from the members; however the following training programs are the only in-person programs available for request:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Forklift Train the Trainer (5-6 hours)

Our virtual classes features real-time, instructor-led in-person, and virtual classes. Experienced instructors provide an interactive experience for the attendee on a broad spectrum of safety and risk control topics. Most NJCE LIVE offerings have been awarded continuing education credits for municipal designations and certifications.



The [NJCE Monthly Training Schedules](#) are available for registration, please register early, under-attended classes will be canceled. *(The March thru April 2022 Live Training schedules and registration links are also attached).*

To maintain the integrity of the NJCE classes and our ability to offer CEUs, we must abide by the rules of the State agency that issued the designation. Most importantly 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.**

In addition, there are NJCE Expos scheduled throughout the state in 2022 for training programs not available virtually.

The training EXPO topics will include:

- Excavation, Trenching, and Shoring (4 hours)
- Flagger and Work Zone Safety (4 hours)
- Fast Track to Safety 2022 consists of four sessions. Must attend all four sessions to receive CEUs.
  - Hazard Communications with GHS (1 hour)
  - Bloodborne Pathogens (1 hour)
  - Personal Protective Equipment (1 hour)
  - Fire Safety (1 hour)
- NJCE Leadership Academy consists of two sessions. There can be taken individually.
  - Ethics for NJ Government Employees (2 hour)
  - Practical Leadership – 21 Irrefutable Laws (2 hour)

2/2/22	Toms River Fire Academy	1780 Church Road, Toms River, 08757
3/3/22	Morris County Public Safety Training Academy	500 W Hanover Avenue, Morris Plains, 07950
4/6/22	Law & Public Safety Institute (Bergen Co.)	281 Campgaw Road, Mahwah, 07430
6/7/22	Middlesex Co. Fire Academy (NJUA Expo)	1001 Fire Academy Drive, Sayreville, 08872
9/21/22	Camden Co. Emergency Training Center (NJUA Expo)	420 Woodbury-Turnersville Rd., Blackwood, 08012
10/5/22	Atlantic Cape Community College	5100 Black Horse Pike, Mays Landing, 08330

All courses will be held from 8:30 a.m. to 12:30 p.m.

Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.

***Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status. Registration is required and walk-ins will not be permitted due to classroom size restrictions.***

***To Register go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date***



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

### LEARNING MANAGEMENT SYSTEM (LMS)

NJCE Learning Management System (LMS) - The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded.

The NJCE LMS provides On-Demand Streaming Videos and Online Classes that can be viewed 24/7 by our members. Topics pertain to many aspects of safety, risk control, employment practices, and supervision and most can be viewed in under 20 minutes.

- These resources are in the NJCE Learning Management System (LMS), in the Learning on College on the bottom right of the LMS homepage. NJCE online classes are on the left side of the College, while on-demand streaming videos are on the right side.
- Online classes and streaming videos can be completed on an individual employee basis, or in a group setting. Individuals completing online courses or videos will have their attendance recorded in their learning histories.

To access the online courses and streaming videos, click the link below for the NJCE Learning Management System (LMS). *(Please Note: If you have never logged onto the NJCE LMS and do not know your username/password, please check with your LMS Training Administrator or you can contact the NJCE LMS Helpdesk by at [publicrisk@jamontgomery.com](mailto:publicrisk@jamontgomery.com); 877 398-3046):*

<https://firstnetcampus.com/njce/entities/njce/logon.htm>



**Please Note:** The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering the majority of the training catalog on a virtual platform through Zoom.

In-Person training is being held via the NJCE Expos (\*) that are scheduled throughout the state in 2022 for training programs not available virtually. **To Register** go to the: [MSI-NJCE Expo Schedule](#) click on the selected course name/date.

**March thru April 2022 Safety Training Schedule**  
**Click on the Training Topic to Register and for the Course Description**

Date	Training Topic	Time
3/1/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
3/1/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
3/1/22	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
3/2/22	<a href="#">Hoists, Cranes and Rigging Safety</a>	8:30 - 10:30 am
3/2/22	<a href="#">Playground Safety Inspections</a>	1:00 - 3:00 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*</a>	8:30 - 12:30 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*</a>	8:30 - 12:30 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: Flagger and Work Zone Safety*</a>	8:30 - 12:30 pm
3/3/22	<a href="#">MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*</a>	8:30 - 10:30 am
3/3/22	<a href="#">MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*</a>	10:30 - 12:30 pm
3/4/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
3/4/22	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
3/4/22	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
3/7/22	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
3/7/22	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
3/7/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
3/8/22	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
3/8/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
3/9/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am
3/9/22	<a href="#">Fire Extinguisher Safety</a>	10:00 - 11:00 am
3/9/22	<a href="#">Flagger Skills and Safety</a>	1:00 - 2:00 pm
3/10/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	8:30 - 10:30 am
3/10/22	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
3/10/22	<a href="#">Work Zone: Temporary Traffic Control</a>	1:00 - 3:00 pm
3/11/22	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
3/11/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
3/14/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am

3/14/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	1:00 - 3:00 pm
3/15/22	<a href="#">Accident Investigation</a>	9:00 - 11:30 am
3/15/22	<a href="#">Safety Committee Best Practices</a>	1:00 - 2:30 pm
3/16/22	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
3/16/22	<a href="#">CDL: Supervisors Reasonable Suspicion</a>	10:00 - 12:00 pm
3/16/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
3/17/22	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
3/17/22	<a href="#">Chain Saw Safety</a>	10:00 - 11:00 am
3/17/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
3/18/22	<a href="#">CDL: Drivers' Safety Regulations</a>	8:30 - 10:30 am
3/18/22	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
3/18/22	<a href="#">Introduction to Understanding Conflict</a>	10:00 - 12:00 pm
3/22/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
3/22/22	<a href="#">Chipper Safety</a>	10:00 - 11:00 am
3/22/22	<a href="#">Indoor Air Quality Designated Person Training</a>	1:00 - 2:00 pm
3/23/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
3/23/22	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
3/24/22	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
3/24/22	<a href="#">Personal Protective Equipment (PPE)</a>	1:00 - 3:00 pm
3/25/22	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
3/25/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
3/28/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	8:30 - 10:30 am
3/28/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
3/29/22	<a href="#">Safety Coordinator Skills</a>	8:30 - 12:30 pm
3/29/22	<a href="#">Special Events Management</a>	1:00 - 3:00 pm
3/30/22	<a href="#">Back Safety / Material Handling</a>	8:30 - 9:30 am
3/30/22	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
3/30/22	<a href="#">Productive Meetings Best Practices</a>	1:00 - 2:30 pm
3/31/22	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
4/1/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
4/1/22	<a href="#">Hearing Conservation</a>	1:00 - 2:00 pm
4/4/22	<a href="#">Shop &amp; Tool Safety</a>	8:30 - 9:30 am
4/4/22	<a href="#">Chain Saw Safety</a>	10:00 - 11:00 am
4/5/22	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
4/5/22	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
4/5/22	<a href="#">Mower Safety</a>	1:00 - 2:00 pm
4/6/22	<a href="#">MSI Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE) *</a>	8:30 - 12:30 pm
4/6/22	<a href="#">MSI Expo 2022: Excavation, Trenching, and Shoring *</a>	8:30 - 12:30 pm
4/6/22	<a href="#">MSI Expo 2022: Flagger and Work Zone Safety *</a>	8:30 - 12:30 pm
4/6/22	<a href="#">MSI Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employee) *</a>	8:30 - 10:30 am
4/6/22	<a href="#">MSI Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws) *</a>	10:30 - 12:30 pm

4/7/22	<a href="#">Jetter/Vacuum Safety Awareness</a>	8:30 - 10:30 am
4/7/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
4/7/22	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
4/8/22	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
4/8/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
4/11/22	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
4/11/22	<a href="#">Law Enforcement Work Zone Refresher Training</a>	9:00 - 11:00 am
4/11/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	10:00 - 12:00 pm
4/11/22	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
4/12/22	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
4/12/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	1:00 - 2:30 pm
4/13/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
4/13/22	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
4/14/22	<a href="#">Designated Employer Representative Training (DER)</a> *see details below	9:00 - 4:00 pm w/1 hour lunch brk
4/14/22	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
4/14/22	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
4/14/22	<a href="#">Introduction to Management Skills</a>	12:30 - 2:30 pm
4/15/22	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
4/15/22	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
4/18/22	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
4/18/22	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
4/19/22	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
4/19/22	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
4/19/22	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
4/20/22	<a href="#">Employee Conduct and Violence in the Workplace</a>	9:00 - 10:30 am
4/20/22	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
4/20/22	<a href="#">Back Safety / Material Handling</a>	1:00 - 2:00 pm
4/21/22	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
4/21/22	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
4/21/22	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
4/22/22	<a href="#">Mower Safety</a>	8:30 - 9:30 am
4/22/22	<a href="#">Fire Safety</a>	11:00 - 12:00 pm
4/25/22	<a href="#">Housing Authority: Safety Awareness &amp; Regulatory Training</a>	8:30 - 11:30 am
4/26/22	<a href="#">Power of Collaboration (JIF 101) *</a>	9:00 - 2:00 pm w/lunch brk
4/26/22	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
4/26/22	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
4/26/22	<a href="#">Ladder Safety/Walking Surfaces</a>	1:00 - 3:00 pm
4/27/22	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
4/27/22	<a href="#">Shift Briefing Essentials</a>	1:00 - 3:00 pm
4/28/22	<a href="#">Fire Safety</a>	8:30 - 9:30 am

4/28/22	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
4/28/22	<a href="#">Work Zone: Temporary Traffic Control</a>	1:00 - 3:00 pm
4/29/22	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
4/29/22	<a href="#">CDL: Drivers Safety Regulations</a>	1:00 - 3:00 pm

**\*4/14/2022 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 March 11, 2022.**
- 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. [NJCE Live Virtual Training Group Sign in Sheet](#)

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: 2/24/2022

RE: Risk Management / Underwriting Services Director's Report

**I. Risk Management Services**

**A. 12/1/2021 Safety and Accident Review Committee Meeting Minutes**

Enclosed are the approved meeting minutes.

**B. AvaSci Technology Presentation**

We have worked with the Executive Director's office to schedule a presentation with the above vendor to learn about the technology benefits offered. We have invited mostly professionals to the presentation. The date for the presentation is March 2<sup>nd</sup> at 10:30am and will be held at the Gloucester County Library Mullica Hill branch.

**II. Underwriting Services Director**

**A. Ancillary Coverages**

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Scirrotto	CNA	4/2/2022	\$70.00	\$70.00

All terms and conditions are per expiring.

**Action Requested:** Motion to authorize the Underwriting Services Director to renew the above policy 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	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2022	\$1,391	\$1,209

The 13% decrease in premium is due to a decrease in the number of volunteers from 520 to 473



## GLOUCESTER COUNTY INSURANCE COMMISSION

### Safety and Accident Review Committee Meeting Minutes December 1, 2021 10:00 AM

- I. Call to Order – Leigh vanOyen, Chairwoman  
The meeting was called to order at 10:01 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	Absent
Kathy Shryock	Gloucester County Improvement Authority	Present
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	Absent
Robert Garish	JA Montgomery	Present
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

III. Approval of the 9/1/2021 Safety and Accident Review Committee Meeting Minutes

**Motion** to approve the 9/1/2021 Safety and Accident Review Committee Meeting Minutes

Moved: Brenda Muhlbaier

Seconded: John Vinci

Vote: Aye: Unanimous      Nay: 0      Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began by requesting supervisors are reminded of the importance of fully completing the workers' compensation claim reporting forms. The managed care provider, Medlogix requires all the employee's information including social security numbers and contact information. This is valuable information needed to assure a claim is being processed as efficiently as possible.

Ms. vanOyen continued by stating that there will be training held on December 7<sup>th</sup> and December 9<sup>th</sup> for proper completion of the OSHA 300 logs.

The Chairwoman concluded her report stating the Clearinghouse for CDL operators must be completed by December 31<sup>st</sup>, 2021.

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

Mr. Henry began by discussing the continuation of the Wellness Incentive Grant Program in 2022. The Committee unanimously approved to continue the program in 2022. Ms. Violetti stated that she will present the program to the Gloucester County Insurance Commission for funding approval at the upcoming December meeting.

Next, the Munich Re Safety Grant Program was discussed. Mr. Henry advised that there are three grant submissions from the County for 2021. Once determinations have been made regarding all submissions, the Committee will be updated.

Mr. Henry continued by advising on a Corrective Action letter that was sent to the Gloucester County Improvement Authority after the September 1<sup>st</sup> Committee meeting. The letter was regarding a claim where an Improvement Authority employee slipped on a wet floor on two separate occasions at the Shady Lane Nursing Home. The Improvement Authority advised Mr. Henry that the supervisors have been reminded about proper housekeeping and a formal education program will be established to assist employees to recognize slip, trip and fall hazards.

## GLOUCESTER COUNTY INSURANCE COMMISSION

Next, the 2022 Safety & Accident Review Committee Meeting schedule was distributed to Committee members. The meetings are scheduled to be conducted in-person but would be subject to change based on COVID-19.

Mr. Henry continued by providing a brief review of the 2020 Inservco Stewardship report. He advised that the only item to note was that the number of days to report a claim had increased from 3.21 in 2019 to 9.66 in 2020. He concluded that this increase was due to COVID-19 and the amount of time of exposure to the virus to detection of the virus.

Lastly, he announced the 2022 Gloucester County Insurance Commission Safety Kick Off meeting will be on January 13<sup>th</sup> at Auletto's catering in Deptford. The topics to be discussed will be Labor Relations Matter presented by a representative of County Counsel's office, and a presentation on the Learning Management System by J.A. Montgomery.

### VI. NJCEL Safety Director's Report – J.A. Montgomery

Mr. Garish began by reviewing the safety bulletins that were distributed in September, October, and November. He further advised of the training available on the [www.njce.org](http://www.njce.org) website. In 2022, a new Leadership program will be offered to all NJCE members. He advised that details on the program will be provided via email shortly.

He continued by stating that in 2022, J.A. Montgomery will be hosting several safety expos. At these events, there will be an opportunity to attend several training classes in one day. Additional information will be provided via email in January 2022.

Lastly, Mr. Garish stated that the Designated Employer Training (DER) will be available in January. This training is a requirement for departments that have CDL drivers.

### VII. Accident Review – Leigh vanOyen

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County	EMS	10/2/2021	5 EMT's exposed to unknown chemicals

*Committee's Determination: PEOSH contacted Andy Lovell after the incident. Inspector was satisfied with how the situation was handled. No further action required.*

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Gloucester County	Prosecutor	10/5/2021	Investigated a suspicious death and was exposed to fentanyl

*Committee's Determination: PEOSH contacted the County. Inspector was satisfied with how the situation was handled. No further action required.*

### VII. Old Business

There was none.

### VIII. New Business

There was none.

### IX. Adjournment

**Motion** to adjourn the meeting.

Moved: John Vinci

Seconded: Brenda Muhlbaier

The meeting adjourned at 10:29 am.

**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 *February 24, 2022*.

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 *February 24, 2022* 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 February 24, 2022.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**

**GCIC PARS/SARS - Worker Compensation**  
**CLOSED SESSION**  
**2/24/22**

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530003005	Lori Redden	Worker Compensation	PAR
3530002983	Denise Yourgevidge	Worker Compensation	PAR
3530002726	Stephen Carlin	Worker Compensation	PAR

## **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, January 27, 2022  
ZOOM VIRTUAL 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	Absent
Karen Christina (Alternate)	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Richard Crooks</b> <b>Amy Zeiders</b>
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Qual-Lynx

Medlogix  
**Jennifer Goldstein**

PERMA  
**Jennifer Conicella**  
**Robyn Walcoff**

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Bonnie Ridolfino</b> <b>Chris Powell</b> <b>Christina Violetti</b> <b>Joe Henry</b>
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Attorney	Marmero Law, LLC <b>Al Marmero, Esq.</b>
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Treasurer	<b>Tracey Giordano</b>
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Safety Director

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

**ALSO PRESENT:**

Carolyn Oldt, Gloucester County Library Commission  
Scott Burns, Esq., Gloucester County  
Susan Panto, Conner Strong & Buckelew  
Prudence Higbee, Esq., Capehart Scatchard  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of December 9, 2021 and Open Minutes of December 14, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF  
DECEMBER 9, 2021 AND CLOSED MINUTES OF DECEMBER 14,  
2021**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan advised this was the Commission's 2022 Reorganization Meeting.

Executive Director asked Mr. Marmero to make a statement regarding the Oath of Office. Mr. Marmero said we just spoke about the Oath of Office prior to the meeting and there was no legal requirement for those to be done inside the public meeting as long as the cards were completed, executed and notarized properly. Mr. Marmero said the secretary was in the process of e-mailing the cards out for signature and then they will be returned once signed.

**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 advised the Claims Committee met on January 11 to discuss several PARS and SARS, which we will discuss further in closed session. Ms. Conicella reported that Governor Murphy reenacted the State of Emergency for COVID, which began January 11. Ms. Conicella advised the reenactment reinstated the essential employee presumption that if an employee contracts COVID, it was done so while working. Ms. Conicella noted that the Ms. George was working hard to investigate all COVID claims to determine whether they were compensable. With no questions, Ms. Conicella concluded her report.

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

**REORGANIZATION RESOLUTIONS:** Executive Director reported the GCIC was required to reorganize at the January Executive Committee meeting as per the



Commission's Rules & Regulations. Executive Director said he would review the resolutions and if the Chairman agreed, we could make one motion on the resolution. Chairman Sheehan agreed.

- Resolution 1-22 Certifying the Appointment of Chairperson and Vice Chairman
- Resolution 2-22 Appoint Agent for Service of Process and Custodian of Records  
For the year 2022
- Resolution 3-22 Designating Official Newspapers for the Commission
- Resolution 4-22 Designating Authorized Depositories for Fund Assets and  
Establishing Cash Management Plan
- Resolution 5-22 Designating Commission Treasurer
- Resolution 6-22 Designating Authorized Signatures for Commission  
Bank Accounts
- Resolution 7-22 Indemnifying Gloucester County Insurance Fund Commission  
Official/Employees
- Resolution 8-22 Appointing A Commissioner to the New Jersey Counties Excess Joint  
Insurance Fund for the Fund Year 2022
- Resolution 9-22 Authorizing Commission Treasurer to Process Contracted Payments and  
Expenses
- Resolution 10-22 Fixing Public Meeting Dates for Year 2022

**MOTION TO APPROVE REORGANIZATION  
RESOLUTIONS NUMBER 1-22 THROUGH 10-22**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

**MEETING DATES FOR 2022:** Executive Director advised as we have done in the past there were no meetings scheduled for March, May, July, August and November. Executive Director said, however, the Commissioners could decide with enough advanced notice to schedule additional meetings or cancel any meeting. Executive Director noted this was approved with the Reorganization Resolutions.

**2022 PROPERTY AND CASUALTY BUDGET:** Executive Director reported at the December 9, 2021 meeting the 2022 Property and Casualty Budget was introduced. Executive Director advised in accordance with the regulations the budget was advertised in the Commission's official newspapers and today was the Public Hearing for the budget. Executive Director referred to a copy of the 2022 Property and Casualty Budget in the amount of \$7,345,103 which was included in the agenda. Executive Director noted the budget included the dividend credit of \$138,769 from the NJCE. Executive Director said the agenda also included a copy of the assessments by member entity. Executive Director noted the assessments were due on 3/15/22, (40%), 5/15/22 (30%) and 10/15/22 (30%).

Executive Director reported he was notified by the Risk Manager that the Utilities Authority and the Library Commission purchased the Active Assailant coverage for 2022. Executive Director said the Budget would be amended accordingly, however there was no action necessary. Executive Director advised the assessments for the members purchasing this coverage would be amended accordingly on their assessment billing.

Executive Director referred to Resolution 11-22 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission, which was included in the agenda. Executive Director requested a motion to open the public hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2022  
PROPERTY & CASUALTY BUDGET**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Executive Director asked if there was any further discussion on the budget or assessments.

**MOTION TO CLOSE THE PUBLIC HEARING**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

**MOTION TO APPROVE RESOLUTION 11-22  
AUTHORIZING AND ADOPTING THE PROPERTY &  
CASUALTY BUDGET FOR THE GLOUCESTER COUNTY  
INSURANCE COMMISSION AS PRESENTED FOR THE  
COMMISSION YEAR 2022 & CERTIFY THE 2022  
ASSESSMENTS**

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

**NJCE DIVIDEND:** Executive Director said he previously mentioned the NJCE Board of Commissioners passed a resolution authorizing a dividend in the amount of \$750,000. Executive Director reported Gloucester County Insurance Commission's share of the dividend was \$138,769 and was listed as a Dividend Credit on the 2022 Budget. Executive Director referred to a copy of each member entity's share of the NJCE Dividend which was included in the agenda. Executive Director noted the member entities would receive a credit on their 2022 assessment bill for their portion of the NJCE Dividend.

**MOTION TO ACCEPT THE NJCE DIVIDEND IN THE  
AMOUNT OF \$138,769 FOR FUND YEARS 2010, 2011, 2012,  
2013, 2014 & 2016**

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

**2022 HEALTH BENEFITS BUDGET:** Executive Director reported at the December 9, 2021 meeting the 2022 Health Benefits Budget was also introduced. Executive Director said in accordance with regulations, the budget was advertised in the Commission's official newspapers and the Public Hearing for the budget would be held at this meeting. Executive Director referred to a copy of the 2022 Health Benefits Budget which was included in the agenda and said the budget was in the amount of \$699,653. Executive Director asked Ms. Panto if she wanted to make any comments on the budget. Ms. Panto reported the dental budget they were proposing was a flat renewal. Ms. Panto reviewed the line items of the budget and asked if anyone had any questions. Executive Director requested a motion to open the public hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2022 HEALTH BENEFIT BUDGET**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Executive Director asked if there was any further discussion on the budget.

**MOTION TO CLOSE THE PUBLIC HEARING**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Executive Director referred to Resolution 12-22 which was included in the agenda and requested a motion for approval.

**MOTION TO APPROVE RESOLUTION 12-22  
AUTHORIZING AND ADOPTING THE SELF INSURANCE  
DENTAL PROGRAM FOR THE GLOUCESTER COUNTY  
INSURANCE COMMISSION AS PRESENTED FOR THE  
COMMISSION YEAR 2022**

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

**2022 PROFESSIONAL SERVICES RESOLUTIONS:** Executive Director reported at the December Commission meeting the Commissioners discussed the responses to the RFP's and made their recommendations. Executive Director reviewed the resolutions which were included in the agenda. Executive Director noted the below resolutions were for the period of January 1, 2022 to December 31, 2022.

Resolution 13-22 Appointing Auditor – *Bowman & Company, LLP*  
Resolution 14-22 Appointing Actuary – *Actuarial Advantage, Inc.*

Resolution 15-22 Appointing Defense Attorney

*Madden & Madden, P.A., Parker McCay, P.A., Chance & McCann, LLC, Capehart Scatchard, Brown & Connery, LLP & John A. Alice*

Resolution 16-22 Appointing Nurse Case Manager – *Susan Schaefer, RN CCM.*

Resolution 17-22 Appointing Alternate Nurse Case Manager – *Medlogix, LLC*

Resolution 18-22 Appointing Commission Attorney – *Marmero Law, LLC*

Executive Director asked if there were any questions and with the Chairman's permission requested a motion to approve as a consent.

**MOTION TO APPROVE RESOLUTION NUMBERS 13-22 THROUGH 18-22  
FOR A PERIOD OF JANUARY 1, 2022 TO DECEMBER 31, 2022**

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

Executive Director advised the next set of resolutions appointing the professionals were for a period of January 1, 2022 to December 31, 2024. Executive Director reported he would review the Resolutions and ask to approve as a consent.

Resolution 19-22 Appointing Third Party Administrators – *Inservco Ins Services*

Resolution 20-22 Appointing Managed Care Provider – *Medlogix, LLC*

Resolution 21-22 Appointing Executive Director - *PERMA*

Resolution 22-22 Appointing Risk Management Consultant-*Hardenbergh Insurance Group*

Resolution 23-22 Appointing Underwriting Service Director- *Hardenbergh Insurance Group*  
*Hardenbergh Insurance Group*

**MOTION TO APPROVE RESOLUTION NUMBERS 19-22  
THROUGH 23-22 FOR A PERIOD OF JANUARY 1, 2022 TO  
DECEMBER 31, 2024**

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

Executive Director said on behalf of PERMA he would like to thank everybody for the re-appointment and congratulate the other vendors on their appointment as well.

**CAIR MOTOR VEHICLE REPORTS:** Executive Director reported we received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. Executive Director advised as we have done in the past the Commission will pay for this expense and would be allocated to the miscellaneous and contingency account. Executive Director noted the payment was included on the January Bill List.

**MOTION TO APPROVE PAYMENT TO THE NEW JERSEY  
MOTOR VEHICLE COMMISSION IN THE AMOUNT OF \$150 FOR**

## **THE ANNUAL ADMINISTRATIVE FEE FOR ONLINE MOTOR VEHICLE REPORTS**

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

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE Finance Committee met on December 13th to review the status of the 2022. Executive Director said the NJCE met on December 16, 2021 and adopted the 2022 budget. Executive Director noted a written summary report of the meeting was included in the agenda. Executive Director advised the NJCE was scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

**CERTIFICATE OF INSURANCE REPORT:** Executive Director referred to copies of the certificate of insurance issuance reports from the NJCE listing those certificates issued during the month of December, which were included in the agenda. Executive Director advised there were (37) thirty-seven certificates issued during the month of December. Executive Director asked if anyone had any questions on the reports.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the November Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,851,300 as of November 30, 2021. Executive Director advised that \$2,107,206 line 10 of the report “Investment in Joint Venture was the GCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$4,959,990.

**NJCE PROPERTY & CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the November Financial Fast Track was included in the agenda. As of November 30, 2021 the Fund had a surplus of \$12,987,213. Executive Director referred to line 7, “Dividend”, and noted the NJCE released dividends in the amount of \$5,107,551. Executive Director noted the cash amount was \$31,395,191.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Ms. Panto reported the agenda included the November Health Benefits Financial Fast Track. As of November 30, 2021, there was a surplus of \$254,677. Ms. Panto noted the cash amount was \$348,724. Ms. Panto asked if anyone had any questions.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claim Tracking reports as of November 30, 2021 were included in the agenda.

**AVASCI TECHNOLOGY:** Executive Director reported another NJCE Member County was using new technology that combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers’ compensation claims. Executive Director suggested that AvaSci provide a demonstration for the GCIC claims committee. Executive Director asked that Hardenbergh Insurance Group work with the Fund office to co-ordinate the meeting. Executive Director recommended HR be represented since this technology has a hiring component to it as well.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Ms. Panto advised her report was included in the Appendix II section of the agenda and reviewed the December report with the Commission and noted the year to date total issues were 151.

**TREASURER REPORT:** Chairman Sheehan advised the agenda included the January Property and Casualty Bills List, Resolution 24-22 and the January Benefits Bills List, Resolution 25-22 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 24-22  
JANUARY BILLS LIST AND RESOLUTION 25-22,  
JANUARY BENEFIT BILLS LIST**

Motion:	Commissioner Burke
Second:	Commissioner Christina
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 26-22 Inservco Liability Check Register for the period of 12/1/21 to 12/31/21.

**MOTION TO APPROVE RESOLUTION 26-22 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 12/1/21 TO 12/31/21**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein said before she started her report she wanted to thank the Commission on behalf of Medlogix for the re-appointment and looked forward to working with everybody. Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of December as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
December	38	\$ 87,676.90	\$ 19,693.42	\$ 67,963.48	\$ 61,164.10	78%	87%

Ms. Goldstein advised there was one surgery with an out of network provider and the charges were over \$16,000 but they were able to negotiate on the bill and keep some discount. 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 December through January. Mr. Prince advised he received a request to provide some in service snow plow training for the DP and Mosquito Commission and said the training would be held tomorrow morning at the Shady Lane Complex at 10:00. Mr. Prince reported he received the information late yesterday from the NJCE Underwriting Manager, Mr. Cooney, that the Munich Grant for 2022 would be available. Mr. Prince said he would reach out to Ms. Violetti and Mr. Henry to co-ordinate and issue a memo in the very near future for the agenda. Mr. Prince concluded his report unless anyone had any questions.

Chairman Sheehan complimented Mr. Prince on a great job. Chairman Sheehan said they identify risk management issues throughout the year and Mr. Prince steps up anytime we need do any training.

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

**REPORT:** Ms. Violetti said on behalf of Hardenbergh Insurance Group she wanted to thank the Commission for the re-appointment and looked forward to working with everyone again. Ms. Violetti reported the County provided three submissions for the 2021 Safety grant. Ms. Violetti reviewed the submissions and the approved amounts. Ms. Violetti noted the submission for the body worn cameras was past the submission deadline and was not approved. Ms. Violetti advised they consulted with J.A. Montgomery about the 2022 grant.

Ms. Violetti reported four members of the Commission purchased the active assailant coverage. Ms. Violetti advised the members now have a security risk management services available through the carrier's preferred vendor S-RM. Ms. Violetti said a copy of the memo provided to the members outlining the services was included in the agenda.

Ms. Violetti advised the 2022 Claims Charter was amended to replace Anne Wodnick with Carolyn Oldt for the Gloucester County Library Commission. Ms. Violetti reported a copy of the revised Charter was included in the agenda and requested a motion to adopt the amended Charter.

### **MOTION TO ADOPT THE 2022 CLAIMS CHARTER**

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

Executive Director saw Ms. Oldt was attending the meeting and welcomed her.

Ms. Violetti reported due to the uptick of COVID-19 cases and the Omicron variant the 2022 GCIC Safety Kick Off meeting scheduled for January 13<sup>th</sup> at Auletto's Caterer's was cancelled. Ms. Violetti advised she was working to see if the meeting could be rescheduled soon and would keep everyone updated.



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 noted if there was she would seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Volunteer Accident	Berkley Life and Health Insurance Company	3/1/2022	\$1,391

**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 Christina
Roll Call Vote:	Unanimous

Ms. Violetti said she had one last item that was not in her report. Ms. Violetti advised her office did attend the NJCE Webinar regarding the changes in coverage. Ms. Violetti reported her office would be communicating with the members how the changes specifically affects them within the next weeks. Ms. Violetti concluded her report unless there were any questions.

Executive Director complimented Ms. Violetti and her team for their proactive and aggressive approach on the active assailant coverage.

**ATTORNEY:** Mr. Marmero advised the PARS and SARS would be reviewed in closed session and did not have anything to report for open. Mr. Marmero did say he wanted to thank the Commission for the re-appointment and for the continued confidence with his firm and looked forward to working with everyone.

**OLD BUSINESS:** None

**NEW BUSINESS:** Executive Director advised a copy of the 2022 NJCE Excess Renewal Overview, which Ms. Violetti referred to, was included in the appendix section of the agenda. Executive Director reported another webinar was scheduled for next week.

Mr. Powell said as Ms. Violetti mentioned he also wanted to thank the Commissioners and thank the other professionals for working with us on behalf of the Gloucester County Insurance Commission and the taxpayers of Gloucester County. Mr. Powell said they look forward to another successful year with everyone and thank you again for the appointment.

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO THE PUBLIC**

Moved: Commissioner Burke  
Second: Commissioner Christina  
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 Christina  
Vote: Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 27-22 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 Christina  
Vote: Unanimous

**MOTION TO GO INTO CLOSED SESSION**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002973 FROM \$25,000 TO \$67,000 AN INCREASE OF \$42,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002180 FROM \$52,697.70 TO \$62,688.06 AN INCREASE OF \$9,990.36**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR  
CLAIM #3530002919 FROM \$25,000 TO \$74,500 AN INCREASE OF  
\$49,500**

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

Chairman Sheehan advised the next meeting would be on February 24, 2022 at 1:00 PM

**MOTION TO ADJOURN:**

Motion: Commissioner Burke  
Second: Commissioner Christina  
Vote: Unanimous

**MEETING ADJOURNED: 1:59 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**

*2022 Plan of Risk Management*

## **RESOLUTION NO. 28-22**

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

**BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2022 PLAN OF RISK MANAGEMENT, EFFECTIVE 1/01/2022, SHALL BE:**

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

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

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

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

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

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

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

d.) Property/Equipment Breakdown

Property Per Occurrence Limits:

- a. All Risk: \$110,000,000 Per Occurrence
- b. Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m)
- c. Flood: \$50,000,000 Aggregate, except
  - i. Flood, High Hazard: \$25,000,000 Aggregate
- d. Earthquake: \$100,000,000 Aggregate
- e. Vehicles (PD Only): \$10,000,000
  - i. Time Element/Extra Expense: \$500,000 (NJCE/Member)
- f. UAS (Drones) - \$100,000
- g. Working Dogs - \$100,000

Property Deductibles

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

e.) Crime

Limit per occurrence:

- Gloucester County – \$1,000,000



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

Deductible per occurrence:

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

f.) Pollution Liability

- Limit of Liability: \$10,000,000 per claim and \$10,000,000 annual aggregate
- Member Entity Deductible: \$50,000

g.) Medical Professional General Liability/Excess Medical Professional

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

h.) Employed Lawyers Professional Liability

- Limit per claim and annual aggregate:  
\$5,000,000/\$10,000,000
  - Member Entity Self Insured Retentions:
    - Gloucester County \$25,000
- i.) Cyber Liability – Network Privacy & Security Liability
- Please consult your Executive Director or Risk Manager
- j.) Non-Owned Aircraft.
- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
  - Medical Expense: \$5,000
  - Rotor Wing: \$5,000,000
- k.) Active Assailant.
- Per Occurrence/Aggregate: \$5,000,000
  - Deductible: \$25,000
  - Waiting Period: 12 Hours
  - Insured Entities: Gloucester County Improvement Authority, Rowan College of South Jersey, Gloucester County Library, Gloucester County Utilities Authority

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

- 3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).
- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) Excess Liability (all coverages) - \$250,000 CSL
- Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
  - Personal Injury Protection - \$250,000 CSL
- c.) Public Officials Liability/School Board Legal/Employment Practices Liability –
- a. Gloucester County: \$150,000 x \$100,000
  - b. GCUA: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000
  - c. GCLC: POL - \$20,000 x \$5,000 / EPL - \$45,000 x \$5,000
  - d. RCSJ: EPL - \$50,000 x \$50,000

- d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
  - 1. Flood, SFHA: \$500,000
  - 2. Named Storm, High Hazard: \$500,000
- e.) Crime – None
- f.) Pollution Liability – None
- g.) Medical Professional General Liability – None
- h.) Employed Lawyers Liability – None
- i.) Cyber Liability –
- j.) Non Owned Aircraft – None
- k.) Active Assailant – None
- 4.) The amount of unpaid claims to be established.
  - a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
  - b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
  - a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual

assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.

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

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's excess insurers. Every three years, the NJC's internal auditors may conduct an audit.
  - b.) Annually the Executive Director or their designee will update the claim acknowledgment contact exhibit and distribute it to all applicable parties.
  - c.) Each member entity is provided with a claim reporting procedure and appropriate forms.
  - d.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (CSG) component *through a contract* whose procedures are integrated into the Insurance Commission's claims process.
  - e.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.
- 7.) Coverage to be purchased from a commercial insurer, if any.
- The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.
- 8.) Reinsurance to be purchased.
- The Insurance Commission does not purchase reinsurance.
- 9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.
- a.) Not applicable at this time.
- 10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.
  - b.) The following is an overview of the two actuarial methods used to project the ultimate losses.
    - Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
    - Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.
- 11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.
- \$25,000 for workers compensation claims
  - \$15,000 for liability claims
  - With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 24 day of February, 2022

Gloucester County Insurance Commission

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

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



## **APPENDIX III**

### *Employment Benefit Client Activity Report*



## **CLIENT ACTIVITY REPORT**

**JANUARY 2022**

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

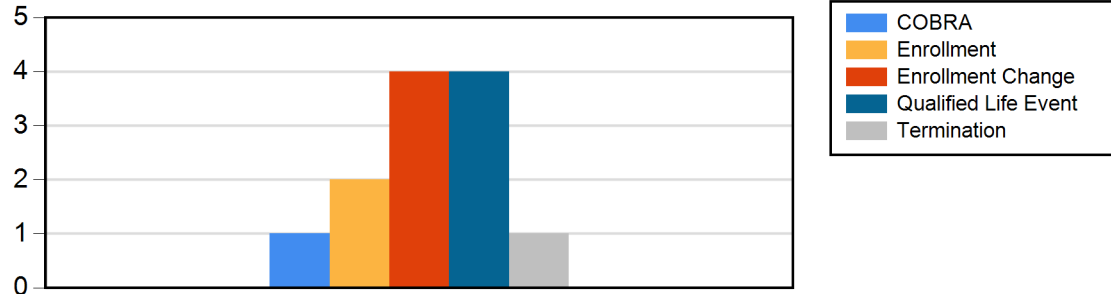
*This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

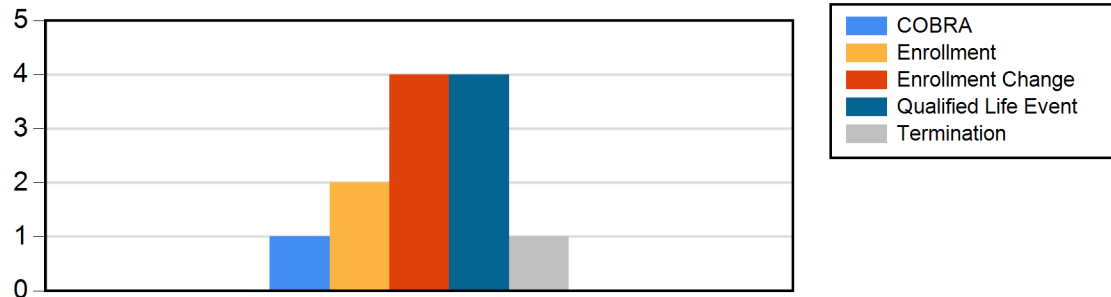
From: 1/1/2022 To: 1/31/2022

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (JANUARY)	# of Issues
COBRA	1
Enrollment	2
Enrollment Change	4
Qualified Life Event	4
Termination	1
<b>Total for Subject</b>	<b>12</b>



SUBJECT (YTD)	# of Issues
COBRA	1
Enrollment	2
Enrollment Change	4
Qualified Life Event	4
Termination	1
<b>Total for Subject</b>	<b>12</b>

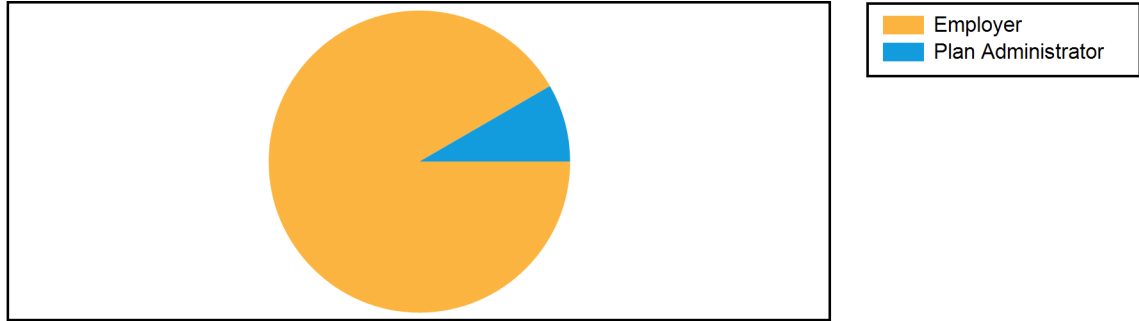


## CLIENT ACTIVITY REPORT

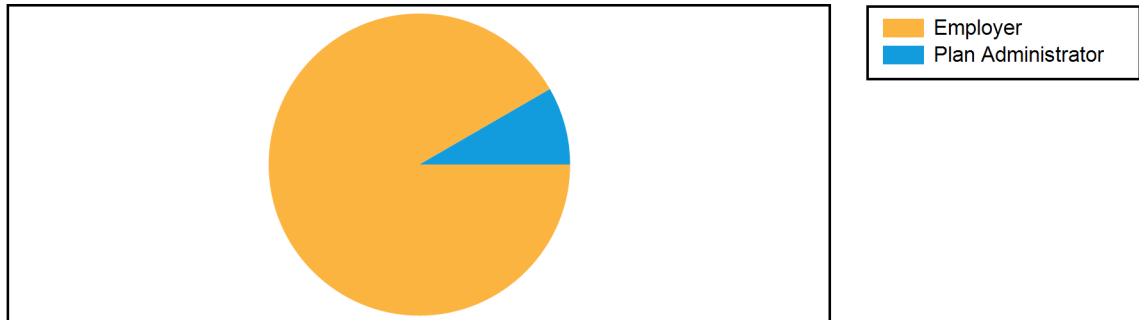
From: 1/1/2022 To: 1/31/2022

### GCHIC - Gloucester County Health Insurance Commiss

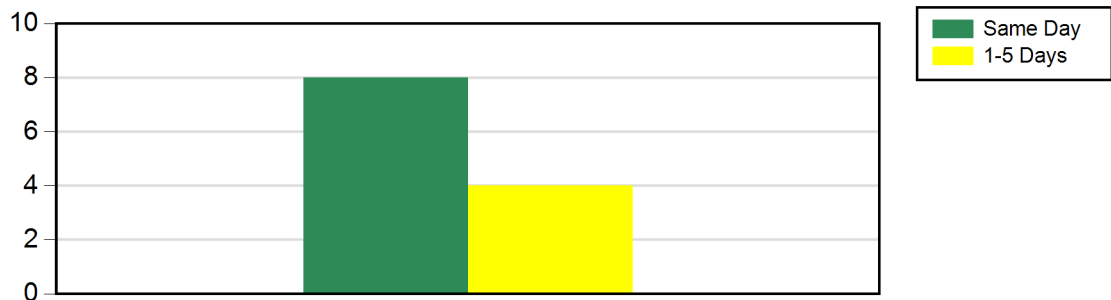
CALL SOURCE (JANUARY)	# of Issues
Employer	11
Plan Administrator	1
<b>Total for Call Source</b>	<b>12</b>



CALL SOURCE (YTD)	# of Issues
Employer	11
Plan Administrator	1
<b>Total for Call Source</b>	<b>12</b>



CLOSED TIME (JANUARY)	# of Days	%
Same Day	8	67%
1-5 Days	4	33%
<b>Total for Time Range</b>	<b>12</b>	<b>100%</b>

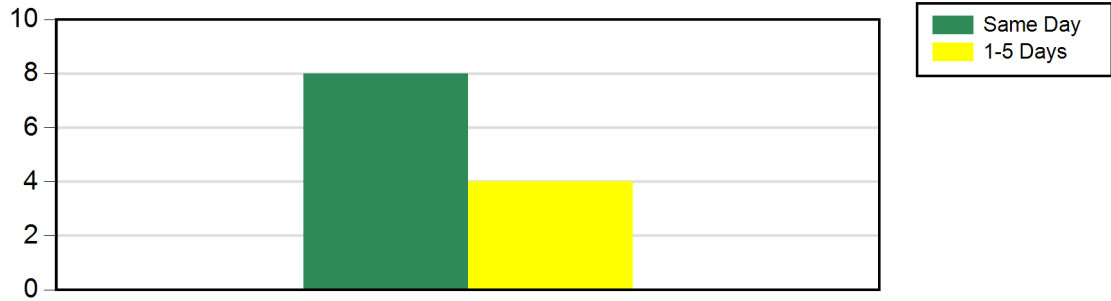


## CLIENT ACTIVITY REPORT

From: 1/1/2022 To: 1/31/2022

### GCHIC - Gloucester County Health Insurance Commiss

<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	8	67%
1-5 Days	4	33%
<b>Total for Time Range</b>	<b>12</b>	<b>100%</b>



<b>DETAIL (YTD)</b>		From: 1/1/2022 To: 1/31/2022		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/4/2022	Employer	Enrollment	Closed	Same Day
1/5/2022	Employer	Enrollment	Closed	Same Day
1/10/2022	Employer	Termination	Closed	Same Day
1/10/2022	Employer	Qualified Life Event	Closed	Same Day
1/11/2022	Plan Administrator	COBRA	Closed	Same Day
1/14/2022	Employer	Enrollment Change	Closed	1-5 Days
1/18/2022	Employer	Enrollment Change	Closed	1-5 Days
1/20/2022	Employer	Enrollment Change	Closed	1-5 Days
1/20/2022	Employer	Qualified Life Event	Closed	1-5 Days
1/25/2022	Employer	Qualified Life Event	Closed	Same Day
1/25/2022	Employer	Qualified Life Event	Closed	Same Day
1/25/2022	Employer	Enrollment Change	Closed	Same Day