

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, FEBRUARY 25, 2021
1:00 PM**

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

OR

**Join Zoom Meeting via computer Link
<https://zoom.us/j/5795069590>**

The Gloucester County Insurance Commission will conduct its February 25, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

In accordance with the Open Public Meetings Act, notice of this meeting was given by:

- I. Sending sufficient notice to South Jersey Times and Courier Post, NJ**
- II. Filing advance written notice of this meeting with the Commissioners of the Gloucester County Insurance Commission,**
- III. Posting notice on the Public Bulletin Board of at the office of the County Clerk.**

OPEN PUBLIC MEETING: February 25, 2021
1:00 PM

- 1

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 35-36
Resolution [26-21](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.
and attached to this agenda**

- ☐ Motion for Executive Session
 - ☐ Approval of PARS/SARS (Commission Attorney)
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [April 22, 2021, 1:00 PM](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: February 25, 2021

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ❑ **POL/EPL Program Changes** – There were a number of retention and limit changes evolving around the NJCE Insurance Program Renewal. One of those changes was an increase in the POL/EPL deductibles for the County, Utility Authority, Library and Rowan College of South Jersey. There was no change in the POL/EPL deductible for the Improvement Authority. As we discussed last month, the Commission was to consider funding the difference in retentions upon review of the loss fund assessments provided by the Actuary. Below are the POL/EPL assessments as provided by the Actuary.

Entity	POL	EPL	Total
County	\$ 13,288	\$ 75,297	\$ 88,585
Utility Authority	\$ 327	\$ 3,809	\$ 4,136
Library	\$ 176	\$ 2,048	\$ 2,224
Rowan Colleg of South Jersey		\$ 16,096	\$ 16,096
Total			\$ 111,041

- ❑ **NJ Excess Counties Joint Insurance Fund (NJCE)** – The NJCE 2021 Reorganization Meeting was held prior to the Commission Meeting. Executive Director will provide a verbal update of the meeting. The NJCE will meet again on April 22, 2021 at 9:30 AM.
- ❑ **Certificate of Insurance Report (Appendix III)** – Included in Appendix III of the agenda is a copy of the certificate of issuance report from the NJCE listing the certificates issued for the month of January. There were 1310 certificates issued. The report includes the 2021 renewal certificates.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 5-7)** - Included in the agenda on pages 5-7 is a copy of the Property & Casualty Financial Fast Track Report for the month of December. As of **December 31, 2020** there is a statutory surplus of **\$2,601,523**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,787,611**. The total cash amount is **\$4,003,837**.
- ❑ **NJCE Property and Casualty Financial Fast Track** – The NJCE Financial Fast Track was not available.

- ❑ **GCIC Health Benefits Financial Fast Track (Page 8)** – Included in the agenda on page 8 is a copy of Health Benefits Financial Fast Track for the month of December. As of **December 31, 2020** there is a statutory surplus of **\$260,622**. The total cash amount is \$295,289.
- ❑ **Claim Tracking Reports (Pages 9-12)** - Included in the agenda on pages 9-12 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of December 31, 2020. The Executive Director will review the reports with the Commission.
- ❑ **2021 Property & Casualty Assessments** – In accordance with the Commission’s By Law’s the Property & Casualty Assessment Bills were e-mailed to the member entities on February 9, 2021. The assessment bills included the NJCE dividend credit for the Fund Years 2010, 2011, 2013, 2014 and 2016. The first installment is due on March 15, 2021. Future assessments will be due on May 15, 2021 and October 15, 2021.
- ❑ **2021 MEL, MRHIF & NJCE Educational Seminar (Page 13)** – The 10th Annual Educational Seminar will be held virtually this year. This year there will be two sessions, Friday, May 14th and Friday, May 21st, 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 13 is more information and how to register.
- ❑ **2021 Meeting Schedule** – As a reminder the Commission will not in March. The next meeting is scheduled for April 22, 2021 at 1:00 PM.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	December 31, 2020		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		553,312	6,639,746	56,223,421	62,863,167
2.	CLAIM EXPENSES					
		Paid Claims	46,454	2,015,596	16,367,985	18,383,581
		Case Reserves	121,817	(165,901)	2,053,701	1,887,800
		IBNR	(87,199)	742,158	1,440,459	2,182,617
		Excess Insurance Recoverable	(38,958)	(38,958)	0	(38,958)
		Discounted Claim Value	(1,396)	(16,033)	(75,459)	(91,492)
	TOTAL CLAIMS		40,718	2,536,862	19,786,686	22,323,548
3.	EXPENSES					
		Excess Premiums	261,337	3,136,040	25,512,405	28,648,445
		Administrative	81,608	1,122,164	7,904,094	9,026,258
	TOTAL EXPENSES		342,945	4,258,204	33,416,499	37,674,703
4.	UNDERWRITING PROFIT (1-2-3)		169,649	(155,321)	3,020,236	2,864,915
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		169,649	(155,321)	3,027,473	2,872,152
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		263,057	263,057	561,272	824,329
9.	DIVIDEND EXPENSE		(263,057)	(263,057)	(3,768,272)	(4,031,329)
10.	INVESTMENT IN JOINT VENTURE		0	256,381	2,531,230	2,787,611
11.	SURPLUS (6 + 7 + 8 - 9)		169,649	101,060	2,500,463	2,601,523
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		0	7,158	203,000	210,158
	2011		5,956	39,691	48,546	88,237
	2012		1,024	1,038	363,986	365,024
	2013		(1,082)	(7,160)	224,531	217,371
	2014		10	(7,185)	497,264	490,079
	2015		(1,800)	(62,323)	(721,647)	(783,970)
	2016		37,094	(125,295)	732,744	607,449
	2017		30,911	(192,744)	34,864	(157,880)
	2018		30,631	171,961	737,594	909,555
	2019		(44,172)	223,111	379,581	602,692
	2020		111,079	52,807		52,807
TOTAL SURPLUS (DEFICITS)			169,649	101,060	2,500,463	2,601,523
TOTAL CASH						4,003,837

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	December 31, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	1,823,536	1,823,536
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS		0	0	1,823,536	1,823,536
FUND YEAR 2011					
	Paid Claims	0	0	2,795,974	2,795,974
	Case Reserves	0	0	(0)	(0)
	IBNR	(6,000)	0	(0)	(0)
	Discounted Claim Value	44	0	0	0
TOTAL FY 2011 CLAIMS		(5,956)	0	2,795,974	2,795,974
FUND YEAR 2012					
	Paid Claims	750	16,901	2,036,484	2,053,385
	Case Reserves	(750)	(23,622)	36,582	12,960
	IBNR	(1,166)	(1,500)	1,500	(0)
	Discounted Claim Value	143	505	(956)	(452)
TOTAL FY 2012 CLAIMS		(1,024)	(7,717)	2,073,610	2,065,893
FUND YEAR 2013					
	Paid Claims	0	2,310	1,556,862	1,559,172
	Case Reserves	0	(1,289)	83,734	82,445
	IBNR	979	0	1,450	1,450
	Discounted Claim Value	102	520	(3,858)	(3,339)
TOTAL FY 2013 CLAIMS		1,082	1,541	1,638,187	1,639,727
FUND YEAR 2014					
	Paid Claims	0	20,197	961,412	981,609
	Case Reserves	0	(18,782)	18,782	(0)
	IBNR	0	0	2,833	2,833
	Discounted Claim Value	(10)	598	(727)	(129)
TOTAL FY 2014 CLAIMS		(10)	2,013	982,300	984,313
FUND YEAR 2015					
	Paid Claims	0	84,942	2,867,744	2,952,687
	Case Reserves	0	(2,280)	187,308	185,028
	IBNR	3,000	0	17,253	17,253
	Discounted Claim Value	(1,200)	(1,357)	(3,167)	(4,525)
TOTAL FY 2015 CLAIMS		1,800	81,305	3,069,137	3,150,442

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	December 31, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
FUND YEAR 2016						
	Paid Claims	(14,275)	113,847	1,491,767	1,605,614	
	Case Reserves	(7,300)	(25,976)	44,944	18,969	
	IBNR	(16,282)	(7,963)	40,632	32,669	
	Discounted Claim Value	763	924	(2,504)	(1,580)	
TOTAL FY 2016 CLAIMS		(37,094)	80,832	1,574,839	1,655,672	
FUND YEAR 2017						
	Paid Claims	6,698	426,722	1,192,455	1,619,177	
	Case Reserves	3,260	(211,425)	778,931	567,507	
	IBNR	(42,952)	(45,990)	267,828	221,839	
	Discounted Claim Value	2,083	2,718	(15,390)	(12,673)	
TOTAL FY 2017 CLAIMS		(30,911)	172,025	2,223,824	2,395,850	
FUND YEAR 2018						
	Paid Claims	1,977	172,947	1,102,541	1,275,488	
	Case Reserves	21,021	(174,335)	281,766	107,431	
	IBNR	(54,633)	(140,566)	310,896	170,330	
	Discounted Claim Value	1,004	7,735	(13,694)	(5,959)	
TOTAL FY 2018 CLAIMS		(30,631)	(134,219)	1,681,509	1,547,290	
FUND YEAR 2019						
	Paid Claims	5,665	329,535	539,210	868,745	
	Case Reserves	148,812	(135,536)	621,655	486,119	
	IBNR	(111,054)	(334,540)	798,067	463,528	
	Discounted Claim Value	749	14,446	(35,162)	(20,715)	
TOTAL FY 2019 CLAIMS		44,172	(126,094)	1,923,770	1,797,676	
FUND YEAR 2020						
	Paid Claims	45,639	848,195		848,195	
	Case Reserves	(43,227)	427,344		427,344	
	IBNR	140,909	1,272,716		1,272,716	
	Excess Insurance Recoverable	(38,958)	(38,958)		(38,958)	
	Discounted Claim Value	(5,076)	(42,121)		(42,121)	
TOTAL FY 2020 CLAIMS		99,288	2,467,176	0	2,467,176	
COMBINED TOTAL CLAIMS		40,718	2,536,862	19,786,686	22,323,548	
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, 2020

ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,579	547,905	84,789,722	85,337,627
2. CLAIM EXPENSES				
Paid Claims	64,803	411,659	75,189,153	75,600,813
IBNR	267	514	34,155	34,669
Total Claims	65,069	412,173	75,223,309	75,635,482
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	8,767	72,833	5,790,360	5,863,194
Total Expenses	8,767	72,833	9,375,826	9,448,660
4. UNDERWRITING PROFIT (1-2-3)	(28,257)	62,898	190,587	253,486
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(28,257)	62,898	197,724	260,622
9. STATUTORY SURPLUS (6+7-8)	(28,257)	62,898	197,724	260,622
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	-	34,155	(62,587)	(28,432)
CASH	(40,211)	-	(28,432)	(28,432)
2020 SURPLUS	(28,257)	28,743	-	28,743
CASH	51,634	63,412	-	63,412
TOTAL SURPLUS	(28,257)	62,898	197,723	260,622
TOTAL CASH	11,423	63,412	231,877	295,289
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	-	(34,155)	34,155	-
Total Claims	-	(34,155)	534,624	500,469
FUND YEAR 2020				
Paid Claims	64,803	411,659	-	411,659
IBNR	267	34,669	-	34,669
Total Claims	65,069	446,328	-	446,328
COMBINED TOTAL CLAIMS	65,069	412,173	75,223,309	75,635,482
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, 2020											
COVERAGE LINE- PROPERTY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
November-20	0	0	0	0	0	0	0	0	0	0	6	6
December-20	0	0	0	0	0	0	0	0	0	0	4	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	-2	-2
Limited Reserves												\$8,592
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
November-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,230	\$18,230
December-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$34,368	\$34,368
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16,138	\$16,138
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$109,173	\$77,623	\$1,918,414
COVERAGE LINE- GENERAL LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
November-20	0	0	0	0	0	1	0	4	3	1	9	18
December-20	0	0	0	0	0	1	0	4	3	1	8	17
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	-1
Limited Reserves												\$34,651
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
November-20	\$0	\$0	\$0	\$0	\$0	\$135,169	\$0	\$388,067	\$26,384	\$5,000	\$11,065	\$565,684
December-20	\$0	\$0	\$0	\$0	\$0	\$135,169	\$0	\$387,447	\$26,384	\$15,000	\$25,065	\$589,064
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$620)	\$0	\$10,000	\$14,000	\$23,380
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$30,005	\$565,476	\$32,050	\$17,184	\$26,908	\$3,200,003
COVERAGE LINE- AUTO LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
November-20	0	0	0	0	0	0	0	2	1	1	3	7
December-20	0	0	0	0	0	0	0	2	1	1	4	8
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves												\$32,516
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
November-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$60,149	\$11,605	\$7,000	\$20,500	\$99,254
December-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$72,524	\$11,605	\$155,000	\$21,000	\$260,129
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$12,375	\$0	\$148,000	\$500	\$160,875
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$390,840	\$26,555	\$165,860	\$22,732	\$1,448,591
COVERAGE LINE- WORKERS COMP.												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
November-20	0	0	2	3	0	3	4	3	4	16	80	115
December-20	0	0	2	3	0	3	3	3	4	16	68	102
NET CHGE	0	0	0	0	0	0	-1	0	0	0	-12	-13
Limited Reserves												\$10,291
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
November-20	\$0	\$0	\$13,710	\$82,444	\$0	\$49,859	\$26,269	\$116,032	\$48,421	\$325,307	\$420,776	\$1,082,816
December-20	\$0	\$0	\$12,960	\$82,444	\$0	\$49,859	\$18,969	\$114,060	\$69,442	\$316,119	\$385,869	\$1,049,721
NET CHGE	\$0	\$0	(\$750)	\$0	\$0	\$0	(\$7,300)	(\$1,972)	\$21,021	(\$9,188)	(\$34,906)	(\$33,095)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,168,594	\$1,449,113	\$729,107	\$1,762,215	\$1,197,007	\$1,075,404	\$1,064,437	\$958,182	\$732,601	\$13,195,718
TOTAL ALL LINES COMBINED												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
November-20	0	0	2	3	0	4	4	9	8	18	98	146
December-20	0	0	2	3	0	4	3	9	8	18	84	131
NET CHGE	0	0	0	0	0	0	-1	0	0	0	-14	-15
Limited Reserves												\$14,758
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
November-20	\$0	\$0	\$13,710	\$82,444	\$0	\$185,028	\$26,269	\$564,247	\$86,410	\$337,307	\$470,570	\$1,765,984
December-20	\$0	\$0	\$12,960	\$82,444	\$0	\$185,028	\$18,969	\$574,030	\$107,431	\$486,119	\$466,302	\$1,933,282
NET CHGE	\$0	\$0	(\$750)	\$0	\$0	\$0	(\$7,300)	\$9,783	\$21,021	\$148,812	(\$4,269)	\$167,298
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,066,344	\$1,641,616	\$981,610	\$3,137,715	\$1,628,569	\$2,193,207	\$1,382,919	\$1,250,399	\$859,865	\$19,762,727

2017 2018 2019 2020 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

December 31, 2020

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		48		MONTH	Last Month		47		MONTH	Last Year		36		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Dec-20			Incurred	Incurred	30-Nov-20			Incurred	Incurred	31-Dec-19		
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%
GEN LIABILITY	609,000	565,476	565,476	92.85%	582,831	95.70%	565,476	565,476	92.85%	580,996	95.40%	419,778	419,778	68.93%	548,995	90.15%
AUTO LIABILITY	104,000	390,840	390,840	375.81%	96,278	92.58%	374,358	374,358	359.96%	95,897	92.21%	307,958	307,958	296.11%	90,671	87.18%
WORKER'S COMP	1,217,000	1,075,404	1,075,404	88.37%	1,209,742	99.40%	1,075,404	1,075,404	88.37%	1,209,020	99.34%	1,080,693	1,080,693	88.80%	1,193,840	98.10%
TOTAL ALL LINES	2,108,000	2,193,207	2,193,207	104.04%	2,066,851	98.05%	2,176,726	2,176,726	103.26%	2,063,913	97.91%	1,971,387	1,971,387	93.52%	2,011,506	95.42%
NET PAYOUT %	\$1,619,177					76.81%										

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		36		MONTH	Last Month		35		MONTH	Last Year		24		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Dec-20			Incurred	Incurred	30-Nov-20			Incurred	Incurred	31-Dec-19		
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%
GEN LIABILITY	576,000	32,050	32,050	5.56%	519,246	90.15%	32,050	32,050	5.56%	515,390	89.48%	58,290	58,290	10.12%	457,288	79.39%
AUTO LIABILITY	103,000	26,555	26,555	25.78%	89,799	87.18%	26,555	26,555	25.78%	89,177	86.58%	12,555	12,555	12.19%	78,734	76.44%
WORKER'S COMP	1,232,000	1,064,437	1,064,437	86.40%	1,208,554	98.10%	1,041,439	1,041,439	84.53%	1,206,188	97.90%	1,053,585	1,053,585	85.52%	1,152,048	93.51%
TOTAL ALL LINES	2,094,000	1,382,919	1,382,919	66.04%	2,000,600	95.54%	1,359,921	1,359,921	64.94%	1,993,755	95.21%	1,384,307	1,384,307	66.11%	1,871,070	89.35%
NET PAYOUT %	\$1,275,488					60.91%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		24		MONTH	Last Month		23		MONTH	Last Year		12		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Dec-20			Incurred	Incurred	30-Nov-20			Incurred	Incurred	31-Dec-19		
PROPERTY	191,270	109,173	109,173	57.08%	191,270	100.00%	109,173	109,173	57.08%	189,997	99.33%	104,498	104,498	N/A	N/A	N/A
GEN LIABILITY	552,801	17,184	17,184	3.11%	438,870	79.39%	7,184	7,184	1.30%	432,180	78.18%	22,184	22,184	N/A	N/A	N/A
AUTO LIABILITY	103,893	165,860	165,860	159.65%	79,417	76.44%	17,860	17,860	17.19%	77,980	75.06%	12,191	12,191	N/A	N/A	N/A
WORKER'S COMP	1,300,289	958,182	958,182	73.69%	1,215,905	93.51%	961,705	961,705	73.96%	1,205,534	92.71%	910,237	910,237	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	1,250,399	1,250,399	58.21%	1,925,462	89.63%	1,095,922	1,095,922	51.01%	1,905,691	88.71%	1,049,110	1,049,110	N/A	N/A	N/A
NET PAYOUT %	\$764,280					35.58%										

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		12		MONTH	Last Month		11		MONTH	Last Year		0		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Dec-20			Incurred	Incurred	30-Nov-20			Incurred	Incurred	31-Dec-19		
PROPERTY	339,909	77,623	77,623	22.84%	323,723	95.24%	56,576	56,576	16.64%	292,322	86.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	601,000	26,908	26,908	4.48%	361,678	60.18%	12,908	12,908	2.15%	294,490	49.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	112,001	22,732	22,732	20.30%	57,307	51.17%	22,232	22,232	19.85%	50,400	45.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,319,505	732,601	732,601	55.52%	845,457	64.07%	726,779	726,779	55.08%	686,143	52.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,372,415	859,865	859,865	36.24%	1,588,165	66.94%	818,494	818,494	34.50%	1,323,355	55.78%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$393,563					16.59%										

2014 2015 2016 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

December 31, 2020

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Current			84			Last Month			83			Last Year			72		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Dec-20		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-20		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-19		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	729,107	729,107	65.85%	1,107,261	100.00%	729,107	729,107	65.85%	1,107,261	100.00%	727,691	727,691	65.72%	1,107,261	100.00%		
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	2,164,840	98.67%	981,610	981,610	44.74%	2,164,840	98.67%	980,195	980,195	44.67%	2,164,840	98.67%		
NET PAYOUT %	\$981,610			44.74%														

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Current			72			Last Month			71			Last Year			60		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Dec-20		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-20		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-19		MONTH TARGETED		
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%		
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	657,132	96.64%	723,668	723,668	106.42%	660,258	97.10%		
AUTO LIABILITY	91,000	307,746	307,746	338.18%	88,212	96.94%	307,746	307,246	337.63%	88,341	97.08%	307,746	307,246	337.63%	87,517	96.17%		
WORKER'S COMP	1,157,000	1,762,215	1,762,215	152.31%	1,157,000	100.00%	1,762,215	1,762,215	152.31%	1,157,000	100.00%	1,679,552	1,679,552	145.16%	1,155,613	99.88%		
TOTAL ALL LINES	2,158,000	3,137,715	3,137,715	145.40%	2,131,393	98.77%	3,137,715	3,137,215	145.38%	2,132,473	98.82%	3,055,052	3,054,552	141.55%	2,133,388	98.86%		
NET PAYOUT %	\$2,952,687			136.83%														

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Current			60			Last Month			59			Last Year			48		
	Budget	Unlimited Incurred	Limited Incurred	Actual 31-Dec-20		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 30-Nov-20		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Dec-19		MONTH TARGETED		
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%		
GEN LIABILITY	641,774	30,005	30,005	4.68%	623,142	97.10%	30,005	30,005	4.68%	622,900	97.06%	21,927	21,927	3.42%	614,196	95.70%		
AUTO LIABILITY	103,684	19,249	19,249	18.57%	99,716	96.17%	19,249	19,249	18.57%	99,477	95.94%	19,249	19,249	18.57%	95,986	92.58%		
WORKER'S COMP	1,226,749	1,197,007	1,197,007	97.58%	1,225,278	99.88%	1,197,018	1,197,018	97.58%	1,225,034	99.86%	1,114,228	1,114,228	90.83%	1,219,432	99.40%		
TOTAL ALL LINES	2,169,445	1,628,569	1,628,569	75.07%	2,145,374	98.89%	1,628,579	1,628,579	75.07%	2,144,648	98.86%	1,537,712	1,537,712	70.88%	2,126,853	98.04%		
NET PAYOUT %	\$1,609,600			74.19%														

2010 2011 2012 2013 YEARS

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

AS OF

December 31, 2020

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		132		MONTH	Last Month		131		MONTH	Last Year		120		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Dec-20			Incurred	Incurred	30-Nov-20			Incurred	Incurred	31-Dec-19		
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		120		MONTH	Last Month		119		MONTH	Last Year		108		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Dec-20			Incurred	Incurred	30-Nov-20			Incurred	Incurred	31-Dec-19		
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	352,688	513.75%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,795,948	3,021,840	119.28%	2,497,275	98.58%	2,795,948	2,795,948	110.37%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		108		MONTH	Last Month		107		MONTH	Last Year		96		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Dec-20			Incurred	Incurred	30-Nov-20			Incurred	Incurred	31-Dec-19		
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	149,379	62.41%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	495,268	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	352,688	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,168,594	1,168,594	90.44%	1,292,157	100.00%	1,168,594	1,168,594	90.44%	1,292,157	100.00%	1,167,203	1,448,092	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,066,344	2,066,344	80.40%	2,533,888	98.60%	2,066,344	2,066,344	80.40%	2,533,888	98.60%	2,073,066	1,640,595	63.84%	2,533,888	98.60%
NET PAYOUT %	\$2,053,385				79.90%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		96		MONTH	Last Month		95		MONTH	Last Year		84		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Dec-20			Incurred	Incurred	30-Nov-20			Incurred	Incurred	31-Dec-19		
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,448,092	1,448,092	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,641,616	1,641,616	63.78%	2,537,906	98.60%	1,641,616	1,641,616	63.78%	2,537,906	98.60%	1,640,595	1,640,595	63.74%	2,537,906	98.60%
NET PAYOUT %	\$1,559,171				60.57%											

2021 MEL, MRHIF & NJCE Educational Seminar

Virtual

Friday, May 14, 9:00 to Noon

Friday, May 21, 9:00 to Noon

The MEL (Municipal Excess Liability Joint Insurance Fund), MRHIF (Municipal Reinsurance Health Fund) and the NJCE (NJ Counties Excess Joint Insurance Fund) are sponsoring the 10th annual educational seminar for elected officials, commissioners, municipal, county and authority personnel, risk managers and other professionals. There is no cost to attend.

This seminar is eligible for the following continuing educational credits:

- CFO/CMFO, Public Works and Clerks:
- Insurance Producers and Purchasing Agents:
- Accountants (CPA's) and Lawyers (CLE):
- TCH Water Supply & Wastewater Licensed Operator Training:
- RPPO and QPA

Friday May 14th:

- Keynote: Combating Implicit Bias in Local Government
- Ethics Issue 1: NJ Local Officials Ethics Act
- Coverage Issues: Insurance Market Conditions and Cyber Risk Control

Friday, May 21st:

- Ethics Issue 2: Ethical Considerations in Drafting Personnel Policies and Procedures
- Legislative Issues: Proposals to Change the WC & Liability Statutes
- Benefits Issues: The Affordable Care Act under the New Administration.

REGISTRATION: Contact Jaine Testa @ jainet@permainc.com



**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 23-21

February 2021

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

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

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

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001290			
001290	PERMA RISK MANAGEMENT SERVICES	1099 FILINGS 2020	14.95
			14.95
		Total Payments FY 2020	14.95

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001291			
001291	NEW JERSEY COUNTIES EXCESS JIF	CEL ASSM 2021 FIRST INSTALL.	2,051,954.35
			2,051,954.35
001292			
001292	MADDEN & MADDEN	LEGAL RENNER 2/21	6,494.00
001292	MADDEN & MADDEN	LEGAL LICK 2/21 STATEMENT 2	12,075.00
001292	MADDEN & MADDEN	LEGAL LICK 2/21 STATEMENT 1	57.00
			18,626.00
001293			
001293	ARCHER & GREINER	LEGAL- SHAW 8/20-1/21	13,210.00
			13,210.00
001294			
001294	INSERVCO INSURANCE SERVICES	TPA 2/21	7,618.00
			7,618.00
001295			
001295	MARMERO LAW LLC	ATTORNEY 2/21	3,450.00
			3,450.00
001296			
001296	PERMA RISK MANAGEMENT SERVICES	POSTAGE 2/21	4.00
001296	PERMA RISK MANAGEMENT SERVICES	ED 2/21	13,268.58
			13,272.58
001297			
001297	HARDENBERGH INSURANCE GROUP	UNDERWRITING 2/21	5,356.00
			5,356.00
001298			
001298	THE ACTUARIAL ADVANTAGE	ACTUARY 2/21	732.25
			732.25
001299			
001299	MGL PRINTING SOLUTIONS	CHECK ORDER 2/21	214.00
			214.00

001300			
001300	BROWN & CONNERY, LLP	LEGAL BALLENGER 2/21	559.00
001300	BROWN & CONNERY, LLP	LEGAL THOMPSON 2/21	880.00
001300	BROWN & CONNERY, LLP	LEGAL LICK 2/21	5,557.00
001300	BROWN & CONNERY, LLP	LEGAL HENRY 2/21	840.00
001300	BROWN & CONNERY, LLP	LEGAL IRVINS 2/21	16,814.00
001300	BROWN & CONNERY, LLP	LEGAL THOMPSON 1/21	1,992.00
001300	BROWN & CONNERY, LLP	LEGAL RENNER 2/21	878.00
001300	BROWN & CONNERY, LLP	LEGAL IRVINS 2/21	743.00
			28,263.00
001301			
001301	VIOLA YEAGER	MEDICAL REIMBURSEMENT 1/21	414.77
			414.77
001302			
001302	JUNE ATKINSON	MEDICAL REIMBURSEMENT 1/21	414.77
			414.77
001303			
001303	HARDENBERGH INSURANCE GROUP	RMC 2/21	27,434.00
			27,434.00
		Total Payments FY 2021	2,170,959.72
		TOTAL PAYMENTS ALL FUND YEARS	\$2,170,974.67

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. 24-21

FEBRUARY 2021

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

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

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

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0221			
W0221	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 2/21	530.50
W0221	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 2/21	2,820.00
			3,350.50
		Total Payments FY 2020	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated:_____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	December			
CURRENT FUND YEAR	2020			
Description:		Instrument #1	Instr #2	Instr #3
ID Number:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
Maturity (Yrs)		0	0	0
Purchase Yield:		0	0	0
TOTAL for All				
Accts & instruments				
Opening Cash & Investment Balance	\$4,115,941.27	4049802.87	33083.58	33054.82
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Unrealized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$89,583.48	\$2,986.28	\$81,871.30
10	(Withdrawals - Sales)	(\$201,687.52)	(\$133,668.32)	(\$63,293.30)
	Ending Cash & Investment Balance	\$4,003,837.23	\$3,919,120.83	\$51,661.58
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$40,359.74	\$788.54	\$34,711.55
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$4,044,196.97	\$3,919,909.37	\$86,373.13
				\$37,914.47

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2020 Month Ending: December							
	Prop	Liab	Auto	WC	NJ CEL	Admin	TOTAL
OPEN BALANCE	116,111.35	2,726,304.40	(92,628.59)	(279,606.52)	(810,129.72)	3,021,982.32	5,996,718.84
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	(2,986.28)	0.00	0.00	(2,986.28)
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	18,578.00	0.00	0.00	18,578.00
TOTAL	0.00	0.00	0.00	15,591.72	0.00	0.00	15,591.72
EXPENSES							
Claims Transfers	0.00	4,725.90	0.00	63,293.30	0.00	0.00	68,019.20
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	(65,649.12)
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	4,725.90	0.00	63,293.30	0.00	0.00	2,370.08
END BALANCE	116,111.35	2,721,578.50	(92,628.59)	(327,308.10)	(810,129.72)	3,021,982.32	6,009,940.48

**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 25, 2021 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 1/1/21 to 1/31/21, 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 25, 2021.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
01/01/2021 Thru 01/31/2021

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

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

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
01/01/2021 Thru 01/31/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5663	3530001906	001 TAYLOR, JOHN	12/4/2020	12/30/2020	PARKER MCCAY	1/29/2021	INVOICE 3125245	1,638.25	1,638.25
C	5664	3530002523	001 BALIWAS, LAURO	9/15/2020	9/15/2020	LAURO BALIWAS	1/29/2021	FULL & FINAL SETTLEMENT OF ALL CLAIMS	500.00	500.00
C	5665	3530001758	001 LOPES, JOSEPH	12/2/2020	12/31/2020	PARKER MCCAY	1/29/2021	INVOICE 3125247	2,140.78	2,140.78
Total for Coverage: Auto Liability							Number of entries: 3		4,279.03	4,279.03
Coverage: Auto Physical Damage										
C	5659	3530002503	001 GLOUCESTER COUNTY	9/21/2020	9/21/2020	GLOUCESTER COUNTY	1/4/2021	2005 Freightliner - Plate# R723CG	28,637.50	28,637.50
C	5668	3530002440	001 GLOUCESTER COUNTY	6/3/2020	6/3/2020	GLOUCESTER COUNTY	1/29/2021	REIMBURSEMENT OF DEDUCTIBLE	1,000.00	1,000.00
R	4082238574	3530002440	001 GLOUCESTER COUNTY	6/3/2020	6/3/2020	NATIONAL GENERAL INSURANCE CO.	1/26/2021	SUBRO RECOVERY	-4,427.94	-4,427.94
Total for Coverage: Auto Physical Damage							Number of entries: 3		25,209.56	25,209.56
Coverage: General Liability										
C	5660	3530001827	001 ARROYO, NEREIDA	4/16/2020	11/30/2020	PARKER MCCAY	1/15/2021	LEGAL FEE - INV #3124146	949.20	949.20
C	5661	3530001524	001 PFOST, DONALD	9/21/2020	11/30/2020	MADDEN & MADDEN PA	1/15/2021	LEGAL FEE - INV #33	450.00	450.00
C	5662	3530001827	001 ARROYO, NEREIDA	12/1/2020	12/29/2020	PARKER MCCAY	1/29/2021	INVOICE 3125246	1,925.21	1,925.21
C	5666	3530001727	001 FAUST, JOHN	10/22/2020	12/29/2020	PARKER MCCAY	1/29/2021	INVOICE 3125244	6,702.10	6,702.10
C	5667	3530002564	001 RYNEX, DEBORAH	7/29/2020	7/29/2020	DEBORAH RYNEX	1/29/2021	FULL & FINAL SETTLEMENT OF ALL CLAIMS	750.00	750.00
Total for Coverage: General Liability							Number of entries: 5		10,776.51	10,776.51
Total for Gloucester Co Ins Commission - 353							Number of entries: 11		40,265.10	40,265.10





Gloucester County Insurance Commission
Bill Review / PPO Savings
2021

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	10	90%	\$5,576.00	66%	\$3,046.63	\$0.00	\$1,068.78	\$1,460.59	\$2,529.37	\$354.11	\$2,175.26
YTD Total		10	90%	\$5,576.00	66%	\$3,046.63	\$0.00	\$1,068.78	\$1,460.59	\$2,529.37	\$354.11	\$2,175.26

Monthly Summary January
Total Savings (before fees): \$2,529.37
Percent Savings: 45%
NET SAVINGS: \$2,175.26
Percent **NET SAVINGS:** 39%

<u>YTD Summary</u>	
Total Savings (before fees):	\$2,529.37
Percent Savings:	45%
NET SAVINGS:	\$2,175.26
Percent NET SAVINGS:	39%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: February 18, 2021

DATE OF MEETING: February 25, 2021

GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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January 2021 – February 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **January 28:** Attended the GCIC meeting via teleconference.
- **February 3:** Attended the GCIC Safety Committee meeting via teleconference.
- **February 9:** Attended the GCIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **February 25:** Plan to attend the GCIC meeting via teleconference.
- **February 26:** Plan to conduct a loss control survey of the GCIC EMS.

SAFETY DIRECTOR BULLETINS

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

- NJCE JJIF - Law Enforcement Bulletin – New Jersey Use of Force Revised Guidelines – January 25.
- NJCE JIF - Live Safety Training Webinars – March Registration Now Open! - January 27.
- NJCE JJIF - SD Bulletin – CDC Recommendations for Returning to Work Post-COVID Exposure – January 29.
- NJCE JJIF - SD Bulletin: Managing Slip & Fall Injuries During Winter Months. - February 16.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

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

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

- The February and March Live Training Webinar schedule and registration links are attached.

NJCE MEDIA LIBRARY

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

GCIC Usage:

- No videos utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

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

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



The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) continues our live-instructor virtual safety training. Our upcoming schedule of online webinars is provided below, with links to register.

February & March Webinar Training Schedule – Click on Webinar Topic to Register and for the Course Description

Click on Topic to Register

Date	Webinar Topic	Time
2/17/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
2/17/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
2/17/21	CDL-Supervisors Reasonable Suspicion	10:00 - 12:00 pm
2/18/21	Flagger Skills and Safety Considerations	8:30 - 9:30 am
2/18/21	HazCom w/GHS	1:00 - 2:30 pm
2/19/21	Dealing with Difficult People	9:00 - 11:00 am
2/19/21	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	12:00 - 2:00 pm
2/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/21	Safety Committee Best Practices	1:00 - 2:30 pm
2/23/21	Fall Protection Awareness	8:30 - 10:30 am
2/23/21	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/21	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
2/24/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/24/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/25/21	Confined Space Entry for Supervisors	9:00 - 12:00 pm
2/25/21	Playground Inspections	1:00 - 3:00 pm
2/26/21	Safety Coordinator Skills	8:30 - 12:30 pm
2/26/21	Confined Space for Entrants & Attendants	1:00 - 3:00 pm

3/1/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/1/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/1/21	Hearing Conservation	1:00 - 2:00 pm
3/2/21	Shop & Tool Safety	8:30 - 9:30 am
3/2/21	HazCom w/GHS	10:00 - 11:30 am
3/3/21	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
3/3/21	Flagger Skills and Safety Considerations	10:00 - 11:00 am
3/4/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/4/21	Fire Safety	11:00 - 12:00 pm
3/5/21	Back Safety / Material Handling	8:30 - 9:30 am
3/5/21	Fire Extinguisher	10:00 - 11:00 am
3/8/21	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/8/21	Shop & Tool Safety	11:00 - 12:00 pm
3/8/21	HazCom w/GHS	1:00 - 2:30 pm
3/9/21	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
3/9/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
3/10/21	Fire Safety	8:30 - 9:30 am
3/10/21	Fire Extinguisher	10:00 - 11:00 am
3/10/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/11/21	Playground Safety Inspections	8:30 - 10:30 am
3/11/21	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/12/21	Hazard Identification / Make Observations Count	8:30 - 10:30 am
3/12/21	Shift Briefing Essentials	1:00 - 2:30 pm
3/15/21	Ethics for NJ Local Government Employees	9:00 - 11:00 am
3/15/21	Dealing with Difficult People	1:00 - 3:00 pm
3/16/21	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
3/16/21	CDL-Reasonable Suspicion for Supervisors	10:00 - 12:00 pm
3/17/21	Flagger Skills and Safety Considerations	8:30 - 9:30 am
3/17/21	HazCom w/GHS	1:00 - 2:30 pm
3/18/21	CDL-Drivers Safety Regulations	8:30 - 10:30 am
3/18/21	Hearing Conservation	11:00 - 12:00 pm
3/18/21	Special Events Management	1:00 - 3:00 pm
3/19/21	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/19/21	Traffic Control in Work Zones	1:00 - 3:00 pm
3/22/21	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/22/21	Safety Committee Best Practices	1:00 - 2:30 pm
3/23/21	Fall Protection Awareness	8:30 - 10:30 am
3/23/21	Preparing for First Amendment Audits	10:00 - 12:00 pm
3/23/21	Implicit Bias in the Workplace	1:00 - 2:30 pm
3/24/21	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/24/21	Employee Conduct & Violence Prevention in the Workplace	9:00 - 10:30 am
3/24/21	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/25/21	Confined Space Entry for Supervisors	9:00 - 12:00 pm
3/25/21	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm

3/26/21	Safety Coordinators' Skills Training	8:30 - 12:30 pm
3/26/21	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/29/21	Housing Authority Sensibility #1: Employee Conduct/Violence Prevention in the Workplace	8:30 - 10:00 am
3/29/21	Housing Authority Sensibility #3: Stress and Stress Management	10:30 - 11:30 am
3/29/21	Housing Authority Sensibility #2: Conflict Resolution	1:00 - 3:00 pm
3/30/21	Back Safety / Material Handling	8:30 - 9:30 am
3/30/21	Playground Safety Inspections	1:00 - 3:00 pm
3/30/21	Employee Conduct & Violence Prevention in the Workplace	1:00 - 2:30 pm
3/31/21	Safety Committee Best Practices	8:30 - 10:00 am
3/31/21	Driving Safety Awareness	1:00 - 2:30 pm

Live Webinar Guidelines:

- 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.
- 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.
- 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 excessively late or leave early.
- Please [click here](#) for informative Zoom operation details.
- To maintain the integrity of MSI 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.**
- Group Training procedures:
 - Please have one person register for the safety training webinar.
 - Please complete the Group sign in sheet and send it to ndougherty@jamontgomery.com within 24 hours of training completion.

Questions?

Please send an email to Natalie Dougherty ndougherty@jamontgomery.com.

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

From: Glenn Prince, Public Sector Assistant Director
To: New Jersey Counties Excess Joint Insurance Fund Commissioners
Date: February 1, 2021
Subject: Munich Re Safety Grant Program

Commissioners,

The New Jersey Counties Excess Joint Insurance Fund is pleased to announce the availability of safety program funding through the Munich Re Safety Grant Program. Member Counties may receive reimbursement for up to 50% of the cost of a "non-typical" safety item or service to assist in controlling the frequency and severity of their general liability, auto liability and law enforcement liability claims.

Program Overview:

- The Munich Re Safety Grant Program is a cost sharing program where counties can receive reimbursement for up to 50% of the cost of a safety item or service.
- The total amount of Grant funding available to members of the New Jersey Counties Excess Joint Insurance Fund for this policy period is \$50,000.00
- The safety item or service cannot be "typical". For example; training on bloodborne pathogens, back injury prevention and other regulatory issues should already be part of a members overall safety program. Items such as patient lifting boards for EMS body worn cameras or police liability training are specialized and are examples of items that may qualify.
- Safety Grant funding requests for 2021 must be submitted to Glenn Prince gprince@jamontgomery.com no later than September 1, 2021.
- All submissions, will be forwarded to Munich Re, for review and approval. If approved, the funding will be paid only after the approved items or services have been purchased and proof of payment has been received.

Please feel free to contact me with any questions.

Glenn Prince
Public Sector Assistant Director
JA Montgomery Consulting
(856) 552- 4744

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: 2/25/2021

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 12/1/2020 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes.

B. 2021 NJCEL reinsurer Safety Grant

We have received documentation from J.A. Montgomery regarding the requirements for the Munich Re Safety Grant. The requirements have not changed from the previous carrier's grant requirements. We will be encouraging members to provide ideas for submission.

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	4/2/2021	\$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.

Post Office Box 8000 · 8000 Sagamore Drive, Suite 8101 · Marlton, New Jersey 08053
856.489.9100 · 856.489.9101 Fax · www.hig.net

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	4-H Crime Liability	Selective Insurance Company	4/14/2021	\$750 for three year term but billed annually at \$250

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

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes December 1, 2020 9:30 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 9:30 am.

II. Roll Call

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

Ms. Violetti announced that Joan Kuhar retired 11/30/2020. Lauren Vilimas will continue to be the representative the College but will now represent both campuses.

III. Approval of the 10/13/2020 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 10/13/2020 Safety and Accident Review Committee Meeting Minutes

Moved: John Vinci, Sr.
Seconded: Brenda Muhlbaier
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began by reminding the Committee members that when an employee is known to be COVID-19 positive, the COVID-19 Z form must be completed. The third party administrator, Inservco Insurance Service, will make the determination regarding compensability. She further reminded members to encourage all employees to maintain safety protocols including washing hands and wearing masks.

Next, she mentioned the usefulness of the bulletins J.A. Montgomery regularly provides. She specifically spoke of the self-awareness or self-check bulletin when entering the workplace. All bulletins are provided to County department supervisors.

She continued by inquiring if any members have any concerns or comments with the recent workers' compensation claim reporting procedure change from the County Safety Department to Medlogix. There were no concerns or comments expressed from any Committee member.

Next, she advised that all 300 and 300A logs must be completed by each department. The Chairwoman will be scheduling training in January via webinar. In addition, she will be contacting the State to find out if COVID-19 positive employees' information will need to be included on the logs.

Lastly, she reminded members to reach out to her regarding any training needed through J.A. Montgomery.

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

Ms. Violetti began her report speaking about the 2021 Wellness Grant. She requested feedback from the members on ways the program could be improved. There was no feedback from the Committee members. She continued by speaking

GLOUCESTER COUNTY INSURANCE COMMISSION

of the overall amount of grant funding. She asked the Committee if the amount should remain the same for 2021 or be decreased due to the restrictions COVID-19 has inflicted on the entities. The Chairwoman suggested the overall grant funding remain the same for 2021. Ms. Violetti requested feedback from the Executive Director. Mr. Hrubash suggested the overall amount of the grant funding to be increased from \$5,000 to \$10,000. Ms. Violetti will request approval from the Insurance Commissioners and update the Committee accordingly.

She continued by announcing that both submissions provided from the County Emergency Medical Services Department have been approved. This first submission was for the purchase of the Lucas 2 Chest Compression System. The system can reduce liability claims against the County due to the improved medical services to County residents by providing effective and consistent chest compressions with a minimum of interruptions which is more efficient than manual CPR.

The second submission was for the purchase of the AeroClave RDS 3110 Room Decontamination System with appropriate accessories. The system disinfects rooms, vehicles, and equipment with an EPA-approved, hospital-grade disinfectant at the push of a button. The department was unable to purchase this system due to the intense demand and limited availability. Instead, the Clorox Total 360 Electrostatic Sprayer-Trigger was purchased. This system was substantially lower in cost. Ms. Violetti will be working with Mr. Prince regarding the amount the County will receive for the replacement system. Since 2017, the Gloucester County Insurance Commission has received \$53,679.45 from the BRIT Safety Grant.

Ms. Violetti continued by advising the Committee that the 2021 Gloucester County Insurance Commission Safety Kick Off meeting has been cancelled as COVID-19 continues to impact on-site gathering. Pertinent safety information will continue to be provided to members via email and training will continue to be virtual until further notice.

Lastly, she provided the Committee a summary of the Inservco Insurance Services Stewardship Report. She highlighted the decrease in the average number of days to report a claim. She reminded the members the importance of reporting workers' compensation claims immediately.

V. J.A. Montgomery – Glenn Prince

Mr. Prince began by advising the Committee that J.A. Montgomery has suspended all instructor led training and training is now available via webinar based training. He advised the previous Work Zone Safety Program that had been four hours in duration will be broken out to 1 hour of instruction providing the following trainings: temporary traffic control, temporary traffic control for supervisors and flagger work zone best practices. In addition, the landscape safety program will work the same with 1 hour of instruction providing the following trainings: mower safety, chainsaw safety, chipper safety, and utility cart operation safety. He encouraged the members to utilize the New Jersey Counties Excess Liability Joint Insurance Fund website to view trainings available and access Safety bulletins.

Next, he spoke about the MEL Media Library and the MSI Now training platform, that contain toolbox talks and provide a safety resource for members.

He continued by advising that PEOSH is actively conducting inspections around the State. He advised that there has been an increase in citations issued. Mr. Sheehan inquired if the citations are due to training issues. Mr. Prince confirmed such and explained how J.A. Montgomery's training program has overcome the issues.

Lastly, he advised that J.A. Montgomery is working to put a Learning Management System in place. He advised that the program would allow tracking on training for all employees. He will continue to update the Committee.

VI. Accident Review – Leigh vanOyen

New Accidents

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County	Animal Shelter	11/28/2020	Employee was attempting to close door after a cat darted out of cage. Tripped over cat carrier and injured right foot.

Committee's Determination: Unable to Determine at This Time

The Committee decided that due to not having enough information the Committee could not determine if the situation was preventable or non-preventable.

GLOUCESTER COUNTY INSURANCE COMMISSION

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Gloucester County	Emergency Management Service	10/12/2020	Employee was lifting stretcher and felt pain.

Committee's Determination: Unable to Determine at This Time

The Committee decided that due to not having enough information the Committee could not determine if the situation was preventable or non-preventable.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
3. Gloucester County	Animal Shelter	10/13/2020	Dog headbutted employee when restraining. Employee hit kennel wall.

Committee's Determination: Non-Preventable

The Committee decided this was a non-preventable situation. No further action required.

VII. Old Business

There was no old business.

VIII. New Business

There was no new business.

IX. Adjournment

Motion to adjourn the meeting

Moved: John Vinci, Sr.

Seconded: Tim Sheehan

The meeting adjourned at 10:05am

RESOLUTION 26-21

**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 25, 2021.

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

The specific litigation is identified by the claim number assigned by Inservco 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 25, 2021 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on February 25, 2021.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation & Liability
CLOSED SESSION
2/25/21

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530002639	Steve Reynolds	Worker Compensation	PAR
3530002616	Maryna Sakhniuk	Auto Physical Damage	PAR
3530001758	Joseph Lopes	Auto Liability-Property Damage	SAR

APPENDIX I

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

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George Richard Crooks Amy Zeiders Yvonne Frey Qual-Lynx Joe Lisciandri Medlogix Jennifer Goldstein PERMA Jennifer Conicella Robyn Walcoff
NJCE Underwriting Manager	Conner Strong & Buckelew Ed Cooney
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti Bonnie Ridolfino
Attorney	Marmero Law, LLC Al Marmero, Esq.
Treasurer	Tracey Giordano

Safety Director

J.A. Montgomery Risk Consulting
Glenn Prince

ALSO PRESENT:

Scott Burns Esq., Gloucester County
Leigh VanOyen, Gloucester County
Ralph Bingham, Gloucester County Library
Susan Morris, Conner Strong & Buckelew
Prudence Higbee, Esq., Capehart & Scatchard
Bradford Stokes, PERMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of December 10, 2020

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
DECEMBER 10, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

Chairman Sheehan advised today was the Reorganization Meeting of the Commission and he would turn the meeting over to the Executive Director.

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda and he had several action items including Reorganization and Budget Adoption.

Executive Director advised the GCIC was required to reorganize at the January Executive Committee meeting per the Commission's by Laws. Executive Director reported he would review Resolutions 1-21 through 11-21 as noted below and then request approval by consent.

Resolution 1-21 Certifying the Appointment of Chairperson and Vice Chairman
Resolution 2-21 Appoint Agent for Service of Process and Custodian of Records
For the year 2021
Resolution 3-21 Designating Official Newspapers for the Commission
Resolution 4-21 Designating Authorized Depositories for Fund Assets and
Establishing Cash Management Plan
Resolution 5-21 Designating Commission Treasurer
Resolution 6-21 Designating Authorized Signatures for Commission
Bank Accounts
Resolution 7-21 Indemnifying Gloucester County Insurance Fund Commission
Official/Employees
Resolution 8-21 Appointing A Commissioner to the New Jersey Counties Excess Joint
Insurance Fund for the Fund Year 2021
Resolution 9-21 Authorizing Commission Treasurer to Process Contracted Payments and
Expenses

Resolution 10-21 Fixing Public Meeting Dates for Year 2021
Resolution 11-21 Plan of Risk Management for 2021

Executive Director said the 2021 Plan of Risk Management was included in the Appendix II section of the agenda and the changes were highlighted in yellow. Executive Director asked Mr. Cooney to review the changes.

Mr. Cooney reported Gloucester Commission was the first to jump into the Active Assailant Coverage. Mr. Cooney advised there were many marketing efforts this year for the different line of coverages. Mr. Cooney said there were changes in the liability limits. Mr. Cooney said there was now a \$30,000,000 aggregate. Mr. Cooney referred to the Public Officials Liability/School Board Legal/Employment Practices section and noted there were increases in the retention amounts and advised the amounts were highlighted in yellow. Mr. Cooney advised the Equipment Breakdown deductible changed from \$25,000 to \$50,000. Mr. Cooney said the Named Storm Occurrence Aggregate deductible of \$5,000,000 was added. Mr. Cooney reported there were changes in the Cyber coverage and said there were changes in the retention due to the amount of cyber claims throughout the entire country. Mr. Cooney indicated there was now a \$75,000 deductible. Mr. Cooney advised that was the major changes and noted a 2021 Renewal Overview would be included in the NJCE Agenda. Mr. Cooney said if anyone had any questions after reviewing the plan to reach out to him.

Ms. Violetti pointed out the County did not purchase the Active Assailant Coverage however, the Gloucester County Improvement Authority and the Rowan College of South Jersey did purchase.

**MOTION TO APPROVE REORGANIZATION RESOLUTIONS
NUMBER 1-21 THROUGH 11-21**

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

In response to Ms. Violetti's inquiry regarding the changes in the POL/EPL retentions, Executive Director said he would like to approve the budget first before there were any discussions in the retention changes.

MEETING DATES FOR 2021: Executive Director reported as we did in the past there were no meetings scheduled for March, May, July, August and November. Executive Director noted, the Commissioners could decide with enough advanced notice to schedule additional meetings or cancel any meeting. Executive Director said the meeting date schedule was approved with the Reorganization Resolutions.

2021 PROPERTY AND CASUALTY BUDGET: Executive Director reported at the December 10, 2020 meeting the 2021 Property and Casualty Budget was introduced. Executive Director advised in accordance with the regulations the budget was advertised in the Commission's official newspapers. Executive Director said the Public Hearing for the budget would be held at this meeting. Executive Director referred to a copy of the 2021 Property and Casualty Budget in the amount of \$6,884,021 which was included in the agenda. Executive Director noted there were no changes in the budget since it was introduced. Executive Director also advised a copy of the assessments by member entity

were included in the agenda. Executive Director stated the assessments were due on 3/15/21, (40%), 5/15/21 (30%) and 10/15/21 (30%).

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2021
PROPERTY & CASUALTY BUDGET**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Executive Director asked if there were any questions or discussion on the budget.

MOTION TO CLOSE THE PUBLIC HEARING

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

**MOTION TO ADOPT THE PROPERTY & CASUALTY BUDGET
FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS
PRESENTED FOR THE COMMISSION YEAR 2021 & CERTIFY
THE 2021 ASSESSMENTS**

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

Executive Director suggested Ms. Violetti discuss the POL/EPL changes during her report.

NJCE DIVIDEND: Executive Director reported the NJCE Board of Commissioners passed a resolution authorizing a dividend in the amount of \$1,500,000. Executive Director advised Gloucester County Insurance Commission's share of the dividend was \$263,057. Executive Director referred to a copy of the member entity share of the NJCE Dividend which was included in the agenda. Executive Director said the member entities would receive a credit on their 2021 assessment bill for their portion of the NJCE Dividend.

**MOTION TO ACCEPT THE NJCE DIVIDEND IN THE AMOUNT OF
\$263,057 FOR FUND YEARS 2010, 2011, 2012, 2014 & 2016**

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

2021 HEALTH DENTAL BUDGET: Executive Director reported at the December 10, 2020 meeting the 2021 Health Benefits Budget was also introduced and advertised in the Commission's official newspapers. Executive Director advised the Public Hearing for the

budget would be held today. Executive Director said a copy of the 2021 Health Benefits Budget in the amount of \$702,438 was included in the agenda. Executive Director noted the budget reflected the self-insured dental program only. Executive Director asked Ms. Morris if she had any additional comments on the budget. Ms. Morris reviewed the plan changes the County requested which was listed at the bottom of the budget. Ms. Morris reported dependent children would be covered to the end of the year in which they turned 26, an increase in calendar year maximum to \$2,000, and the addition of dentures and other major services. Ms. Morris noted the Consulting Fees and Dental Admin Fees remained the same. Ms. Morris asked if there were any questions regarding the budget. Executive Director requested a motion to open the Public Hearing.

**MOTION TO OPEN THE PUBLIC HEARING ON THE 2021
HEALTH BENEFIT BUDGET**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

MOTION TO CLOSE THE PUBLIC HEARING

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

**MOTION TO ADOPT THE HEALTH BENEFIT BUDGET FOR THE
GLOUCESTER COUNTY INSURANCE COMMISSION AS
PRESENTED FOR THE COMMISSION YEAR 2021**

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

2021 PROFESSIONAL SERVICES RESOLUTIONS: Executive Director advised at the December Commission meeting the Commissioners discussed the responses to the RFP's and made their recommendations. Executive Director said he would review the resolutions appointing the 2021 Professional Vendors.

Resolution 12-21 Appointing Auditor – *Bowman & Company, LLP*

Resolution 13-21 Appointing Actuary – *Actuarial Advantage, Inc.*

Resolution 14-21 Appointing Defense Attorney

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

Resolution 15-21 Appointing Nurse Case Manager – *Susan Schaefer, RN CCM.*

Resolution 16-21 Appointing Alternate Nurse Case Manager – *Medlogix, LLC*

Resolution 17-21 Appointing Commission Attorney – *Marmero Law, LLC*

Resolution 18-21 Appointing Managed Care Services – *Medlogix, LLC*

Executive Director asked if anyone had any questions on the resolutions and requested a motion to approve the resolutions.

MOTION TO APPROVE RESOLUTIONS 12-21 THROUGH 18-21

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

CAIR MOTOR VEHICLE REPORTS: Executive Director advised the renewal invoice from the New Jersey Motor Vehicle Commission with the annual administrative fee of \$150 was received. Executive Director said the Commission would pay for this expense as they have done in the past and the cost 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 Jones
Vote:	Unanimous

NJ EXCESS COUNTIES JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on December 29, 2020 and approved the 2021 budget in the amount of \$27,088,278. Executive Director said a summary report of the meeting was included in the agenda along with a copy of the NJCE budget. Executive Director said Mr. Cooney provided an extensive overview of the renewal process. Executive Director reported the Fund was releasing a dividend of \$1.5 million. Executive Director reported due to hard market and despite the great job Mr. Cooney did, the delta for 2021 is north of a \$1 million and follows the \$1 million delta from 2019. Executive Director advised there would be another meeting with the NJCE Finance Committee, the recommendation to the NJCE would be to absorb the delta for now, and address at some point if necessary. Executive Director advised the NJCE would hold its Reorganization Meeting on February 25, 2021 via Zoom audio/video.

CERTIFICATE OF INSURANCE REPORTS: Executive Director advised the certificate of insurance issuance report for the NJCE listing the certificates was not available and would appear in the next agenda.

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 \$2,431,874 as of November 30, 2020. Executive Director advised that \$2,787,611 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 \$4,115,941.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE Financial Fast Track was not available.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the October Health Benefits Financial Fast Track. As of October 31, 2020, there was a surplus of \$241,288. Executive Director noted the cash amount was \$316,377. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

CLAIMS TRACKING REPORTS: Executive Director reported the agenda included the claim monitoring reports as of November 30, 2020.

Executive Director advised that concluded his report unless there were any questions. Executive Director noted as he mentioned there would be a discussion on POL/EPL retentions during the Risk Manager's report.

Mr. Marmero said since the resolution was approved certifying the Commissioners he would administer the Oath of Offices at this time. Mr. Marmero asked the Commissioners to raise their right hand and repeat after him. Mr. Marmero asked that the Oath of Officers be signed and return to him for his signature.

SAFETY COMMITTEE REPORT: Chairman Sheehan advised the Safety Committee had not met so there was no report.

CLAIMS COMMITTEE: Chairman Sheehan reported the Claims Committee met on January 12th and discussed the PARS/SARS that would be presented today.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Ms. Morris advised her report was included in the Appendix III section of the agenda and reviewed the November report along with the year to date report.

TREASURER REPORT: Chairman Sheehan advised the agenda included the January Bill List, Resolution 19-21 and the January Benefit Bill List, Resolution 20-21 and requested a motion to approve both.

**MOTION TO APPROVE RESOLUTION 19-21,
JANUARY BILL LIST AND RESOLUTION 20-21,
JANUARY BENEFIT BILL LIST**

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

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

CLAIMS SERVICE: Ms. Conicella reported they were still seeing a surge in COVID claims as seen around the state. Ms. Conicella encouraged everyone to report the claims so they could be reported to the excess carrier.

CLAIMS REPORT:

Chairman Sheehan presented Resolution 21-21 Inservco Liability Check Register for the period of 12/1/20 through 12/31/20.

MOTION TO APPROVE RESOLUTION 21-21 LIABILITY CHECK REGISTER FOR THE PERIOD OF 12/1/20 THROUGH 12/31/20

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of December and the year to date figures as noted below:

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
December	40	\$34,252.28	\$21,923.96	\$ 12,328.32	\$ 10,605.41	68%	92%
Year to Date	467	\$617,783.26			\$ 305,115.69	49%	81%

Ms. Goldstein noted she was looking into the PPO penetration rate for December. Ms. Goldstein advised there were a number of Premier bills that came in, however they had different tax ID numbers but they did receive discounts.

Ms. Goldstein advised she wanted to mentioned in December there were 57 injuries reported and 25 of those were COVID related. Ms. Goldstein said unless there were question she wanted to thank the Commission for the reappointment and she appreciated the opportunity.

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 and January. Mr. Prince stated they were continuing their instruction led online safety programs and the February webinars were listed in the agenda. Mr. Prince advised Mr. Cooney was successful in negotiating with Munich RE, the new excess carrier, a Safety Grant Program for 2021. Mr. Prince noted there was a \$5,000 increase in the amount of the grant, so the new amount for 2021 was \$50,000. Mr. Prince said he would distribute a memo to the members describing the provisions of the program and noted there would be a few changes. Mr. Prince advised previously there was a committee that

reviewed the submissions; however the carrier wanted to see the submissions. Mr. Prince reported he could assist the member entities with their submissions. Mr. Prince advised that concluded his report unless there were any questions. In response to Executive Director's inquiry about the Munich RE Grant, Mr. Cooney advised he did have conversations with the carrier and he provided them with an overview of the previous program. In response to Executive Director's inquiry regarding the BRIT training, Mr. Prince advised he had a call with First Net to provide them with training information to be uploaded and was hoping for a March 1st kickoff date. Mr. Prince said as further information was available he would update everyone.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported her first item was the Munch RE Safety Grant which Mr. Prince just discussed. Ms. Violetti advised the Grant was \$50,000 to be divided between the 10 New Jersey Counties Excess Liability members. Ms. Violetti said her office would be available to assist with any submissions.

Ms. Violetti spoke about the Active Assailant coverage which Mr. Cooney mentioned earlier. Ms. Violetti noted the coverage was optional for all Commission members and written on a master policy. Ms. Violetti said the coverage was effective 1/1/21. Ms. Violetti said in the event an individual or individuals threatens and / or inflicted harm to an employee or other individuals at a covered location, this policy would pay for the costs incurred for crisis management public relations, additional security measures and employee relocation, training, and recruitment. Ms. Violetti reported the Gloucester County Insurance Commission nor the NJCEL assumed any risk for this new line of coverage.

Ms. Violetti advised there was a change to the Safety and Accident Review Committee Meeting Schedule from the first Tuesday, once a quarter at 9:30 am to the first Wednesday, once a quarter at 9:00 am. Ms. Violetti advised a copy of the updated schedule was included in the agenda and requested a motion to approve the change.

MOTION TO APPROVE THE UPDATED SCHEDULE AS PRESENTED

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Ms. Violetti referred to a copy of an updated 2021 Claims Charter, which was included in the agenda. Ms. Violetti noted the name of Rowan College was revised and Mr. Marmero was added.

MOTION TO ADOPT THE 2021 CLAIMS CHARTER

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

Ms. Violetti provided an update on the Telephonic Case Management Service. Ms. Violetti indicated there were bi-weekly meetings to ensure a smooth transition for all members. Ms. Violetti noted the process was moving well and if any member had any issues or concerns they were instructed to contact her office.

Ms. Violetti reported on the status of the Property Damage Payments to the County.

Ms. Violetti reported the following renewals were in process and requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the term and conditions. Ms. Violetti advised if there were, she would seek direction from the member and advise the Commissioners accordingly. Ms. Violetti requested a motion regarding the County's Volunteer Accident Policy.

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE POLICY CONTINGENT UPON THE RENEWAL PREMIUM NOT INCREASING MORE THAN 10% AND NOT SIGNIFICANT REDUCTION IN THE TERMS AND CONDITIONS

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

Executive Director advised Mr. Cooney reported the retention both on the POL/EPL and cyber increased as well as the equipment breakdown. Executive Director advised they were going to add the cyber retention differential to the NJCE delta, however he could not answer right now without going before the finance committee if whether the budget would be amended and charged in 2021 or if it would be added to the delta. Executive Director advised he asked Mr. Cooney to amend the Risk Management Plan to reflect the cyber differential. Executive Director advised with respect to the POL/EPL he knew there would be questions and he reached out to the actuary to obtain the costs to fund in the Commission. Executive Director indicated the cost for all of the entities was just under \$100,000. Executive Director reviewed the costs from the actuary. Ms. Ridolfino advised Hardenbergh would like to digest the numbers and asked if the Commission were to vote on this would it be retroactive? Executive Director said since it was in the Commission layer it could be retroactive. Ms. Ridolfino indicated she would like to have discussions with her clients and then make a recommendation. Executive Director advised the figures he just stated were for EPL and there were separate figures for POL. Executive Director said he would forward the figures to Hardenbergh.

Ms. Violetti asked if anyone had any questions and concluded her report.

ATTORNEY: Mr. Marmero reported he did not have anything to report, however thanked the Commission for their continued confidence and he looked forward to working with everyone in 2021.

OLD BUSINESS:

NEW BUSINESS:

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 22-21 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001906 FROM \$15,000 TO \$40,000 AN INCREASE OF \$25,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002216 FROM \$15,268.91 TO \$39,370.41 AN INCREASE OF \$24,101.50

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002110 FROM \$15,000 TO \$28,520.54 AN INCREASE OF \$13,520.54

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002565 FROM 0 TO \$314.54 AN INCREASE OF \$314.54

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

MOTION TO ADJOURN:

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

MEETING ADJOURNED: 1:59 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary

.

APPENDIX II

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

DECEMBER 2020

GCHIC - Gloucester County Health Insurance Commiss

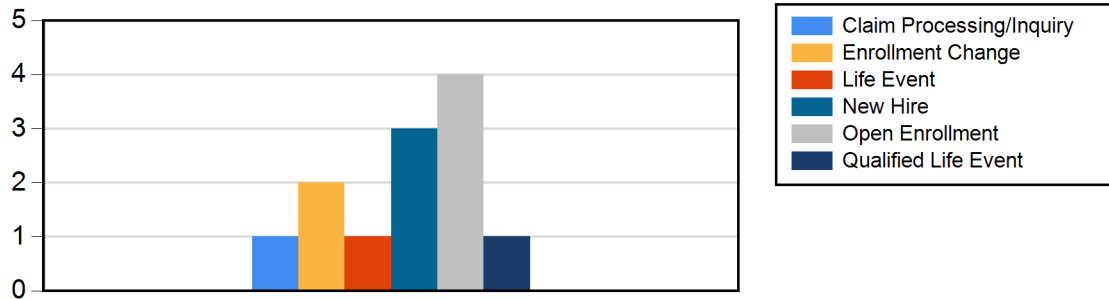
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

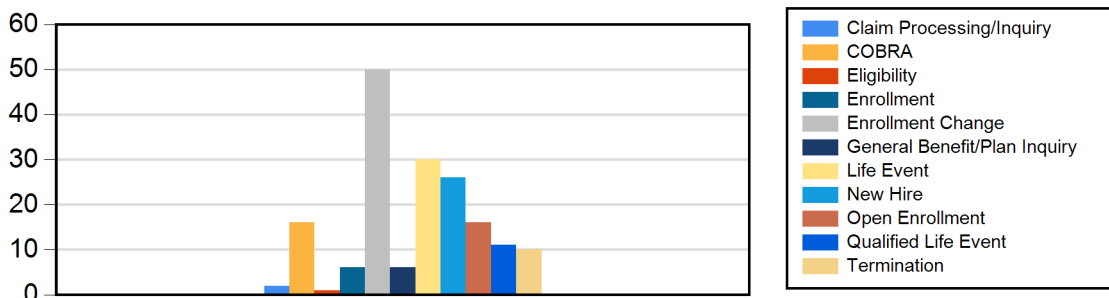
From: 12/1/2020 To: 12/31/2020

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (DECEMBER)	# of Issues
Claim Processing/Inquiry	1
Enrollment Change	2
Life Event	1
New Hire	3
Open Enrollment	4
Qualified Life Event	1
Total for Subject	12



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	16
Eligibility	1
Enrollment	6
Enrollment Change	50
General Benefit/Plan Inquiry	6
Life Event	30
New Hire	26
Open Enrollment	16
Qualified Life Event	11
Termination	10
Total for Subject	174

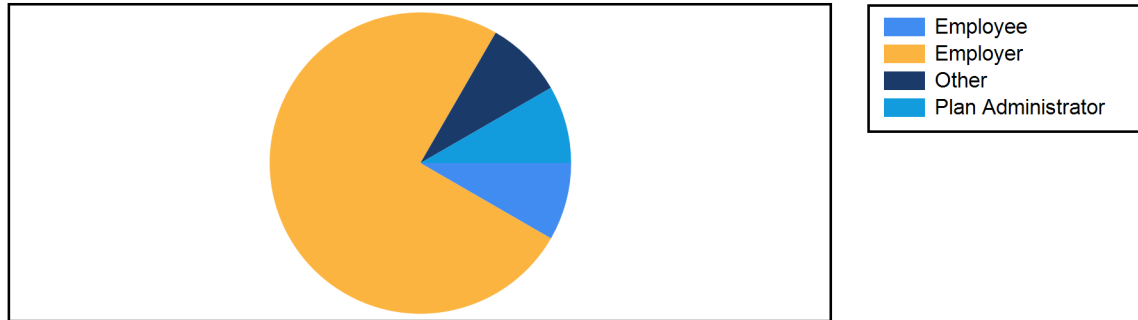


CLIENT ACTIVITY REPORT

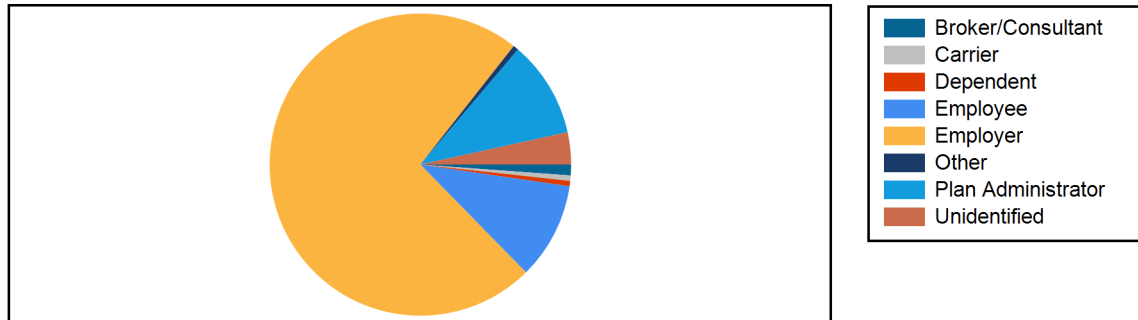
From: 12/1/2020 To: 12/31/2020

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (DECEMBER)	# of Issues
Employee	1
Employer	9
Other	1
Plan Administrator	1
Total for Call Source	12



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	2
Carrier	1
Dependent	1
Employee	18
Employer	127
Other	1
Plan Administrator	18
Unidentified	6
Total for Call Source	174

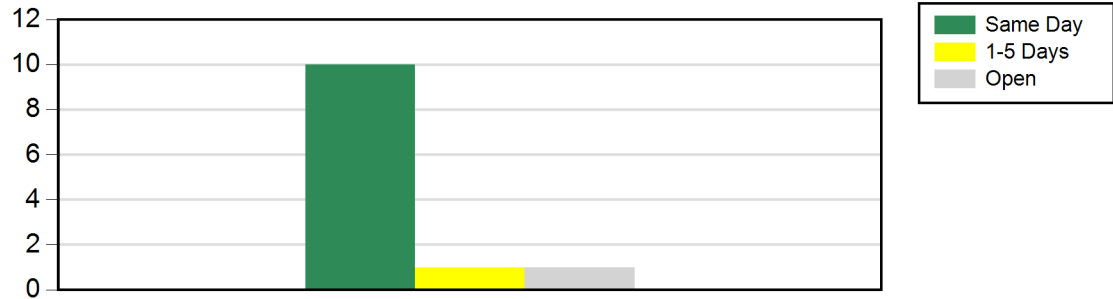


CLIENT ACTIVITY REPORT

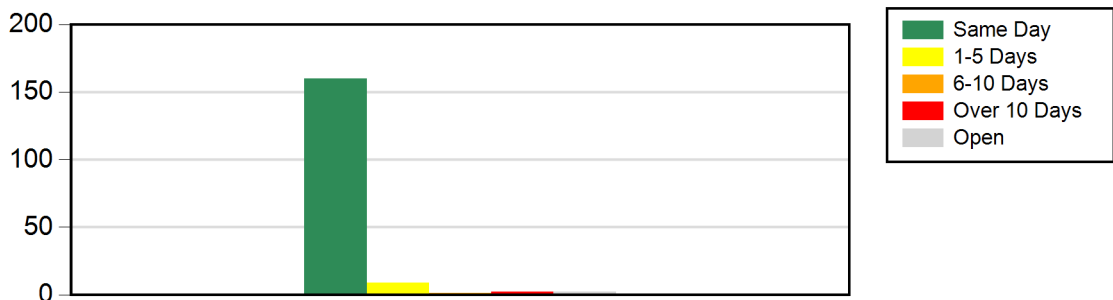
From: 12/1/2020 To: 12/31/2020

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (DECEMBER)	# of Days	%
Same Day	10	91%
1-5 Days	1	9%
Total for Time Range	11	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	160	93%
1-5 Days	9	5%
6-10 Days	1	1%
Over 10 Days	2	1%
Total for Time Range	172	100%



DETAIL (YTD)		From: 1/1/2020 To: 12/31/2020		
Received	Call Source	Subject	Status	Closed Time
1/3/2020	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/3/2020	Employer	Open Enrollment	Closed	Same Day
1/6/2020	Employer	Enrollment Change	Closed	Same Day
1/7/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/10/2020	Employer	Life Event	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 12/1/2020 To: 12/31/2020

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 12/1/2020 To: 12/31/2020

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 12/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/13/2020	Employer	Termination	Closed	Same Day
2/13/2020	Employer	Enrollment Change	Closed	Same Day
2/14/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/24/2020	Employer	Life Event	Closed	Same Day
3/2/2020	Employer	New Hire	Closed	Same Day
3/3/2020	Employer	New Hire	Closed	Same Day
3/3/2020	Employer	Life Event	Closed	Same Day
3/3/2020	Employer	Life Event	Closed	Same Day
3/9/2020	Employer	Life Event	Closed	Same Day
3/10/2020	Plan Administrator	COBRA	Closed	Same Day
3/11/2020	Employer	Termination	Closed	Same Day
3/16/2020	Employer	New Hire	Closed	Same Day
3/16/2020	Employer	New Hire	Closed	Same Day
3/20/2020	Employer	Life Event	Closed	Same Day
3/23/2020	Carrier	COBRA	Closed	Same Day
3/23/2020	Employer	Life Event	Closed	Same Day
3/26/2020	Employer	Enrollment	Closed	Same Day
3/27/2020	Employer	Termination	Closed	Same Day
3/30/2020	Plan Administrator	COBRA	Closed	Same Day
4/2/2020	Employer	Life Event	Closed	Same Day
4/8/2020	Employer	Life Event	Closed	Same Day
4/9/2020	Plan Administrator	COBRA	Closed	Same Day
4/14/2020	Employer	Enrollment Change	Closed	Same Day
4/15/2020	Employer	Life Event	Closed	Same Day
4/17/2020	Employer	Enrollment	Closed	Same Day
4/17/2020	Employer	Open Enrollment	Closed	Same Day
4/24/2020	Employer	Enrollment Change	Closed	Same Day
4/24/2020	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
4/28/2020	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 12/1/2020 To: 12/31/2020

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 12/1/2020 To: 12/31/2020

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 12/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/22/2020	Employee	Enrollment Change	Closed	Same Day
6/22/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
6/29/2020	Employer	Qualified Life Event	Closed	Same Day
6/29/2020	Employer	Life Event	Closed	Same Day
7/2/2020	Employer	Life Event	Closed	Same Day
7/10/2020		Enrollment Change	Closed	1-5 Days
7/10/2020	Employer	Enrollment	Closed	Same Day
7/17/2020	Employer	Enrollment Change	Closed	Same Day
7/17/2020	Employer	New Hire	Closed	Same Day
7/22/2020	Employer	Qualified Life Event	Closed	Same Day
7/29/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
8/7/2020	Employer	Enrollment Change	Closed	Same Day
8/13/2020		Termination	Closed	Same Day
8/27/2020	Employer	Enrollment Change	Closed	Same Day
8/27/2020	Employer	Enrollment Change	Closed	Same Day
9/3/2020	Employer	Life Event	Closed	Same Day
9/16/2020	Employer	Enrollment Change	Closed	Same Day
9/16/2020	Employer	Enrollment	Closed	Same Day
9/16/2020	Employer	Life Event	Closed	Same Day
9/16/2020	Employer	Enrollment Change	Closed	Same Day
9/17/2020	Employer	Enrollment Change	Closed	Same Day
9/18/2020	Employer	Life Event	Closed	Same Day
9/21/2020	Employee	Eligibility	Closed	1-5 Days
9/22/2020		Open Enrollment	Closed	Over 10 Days
9/22/2020	Employee	Enrollment	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 12/1/2020 To: 12/31/2020

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 12/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
9/25/2020		Open Enrollment	Closed	Same Day
9/25/2020	Employee	Life Event	Closed	Same Day
10/2/2020	Employer	New Hire	Closed	Same Day
10/2/2020	Employer	Open Enrollment	Closed	Over 10 Days
10/6/2020	Employer	New Hire	Closed	Same Day
10/6/2020	Employer	New Hire	Closed	Same Day
10/7/2020	Employer	Enrollment Change	Closed	Same Day
10/9/2020	Employer	Open Enrollment	Closed	Same Day
10/12/2020	Employer	Life Event	Closed	Same Day
10/14/2020	Employer	Qualified Life Event	Closed	Same Day
10/15/2020	Employer	Life Event	Closed	Same Day
10/20/2020	Employer	Life Event	Closed	Same Day
10/20/2020	Employer	Enrollment Change	Closed	Same Day
10/23/2020	Employer	New Hire	Closed	Same Day
10/29/2020	Employer	Life Event	Closed	Same Day
10/29/2020	Employer	New Hire	Closed	Same Day
10/29/2020	Employer	Enrollment Change	Closed	Same Day
11/3/2020	Employer	Enrollment Change	Closed	Same Day
11/10/2020	Employee	Open Enrollment	Closed	Same Day
11/10/2020	Employee	Open Enrollment	Closed	Same Day
11/20/2020		Open Enrollment	Closed	1-5 Days
11/20/2020	Employer	Termination	Closed	1-5 Days
11/23/2020	Broker/Consultant	Open Enrollment	Closed	Same Day
11/24/2020	Employer	New Hire	Closed	Same Day
11/24/2020	Employer	Life Event	Closed	Same Day
11/24/2020	Employer	Qualified Life Event	Closed	Same Day
11/30/2020	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
12/1/2020	Employer	Open Enrollment	Closed	1-5 Days
12/1/2020	Plan Administrator	Open Enrollment	Closed	Same Day
12/9/2020	Employer	Open Enrollment	Closed	Same Day
12/10/2020	Employer	Open Enrollment	Closed	Same Day
12/22/2020	Employer	New Hire	Closed	Same Day



CLIENT ACTIVITY REPORT

From: 12/1/2020 To: 12/31/2020

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 12/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
12/22/2020	Employer	New Hire	Closed	Same Day
12/22/2020	Employer	New Hire	Closed	Same Day
12/22/2020	Employer	Life Event	Closed	Same Day
12/23/2020	Employer	Enrollment Change	Closed	Same Day
12/28/2020	Employer	Enrollment Change	Closed	Same Day
12/28/2020	Employee	Qualified Life Event	Closed	Same Day
12/29/2020	Other	Claim Processing/Inquiry	Open	

APPENDIX III

CERTIFICATE OF INSURANCE REPORT

(SENT AS A SEPARATE ATTACHMENT DUE TO SIZE)