

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 23, 2020**

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

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: January 23, 2020
WOODBURY, NJ
9:30 AM

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

☐ **CORRESPONDENCE**

2020 REORGANIZATION

☐ **ATTORNEY TO ADMINISTER OATH OF OFFICES**

☐ **COMMITTEE REPORTS**

- ☐ **Safety Committee:**Verbal
- ☐ **Claims Committee:**Verbal

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**

Executive Director's Report..... Pages 3-43

☐ **TREASURER – Tracey Giordano**

Resolution **22-20** January Bill List – Motion Required Pages 44-45
Resolution **23-20** January Benefit Bill List – Motion Required Page 46
October Monthly Treasurer Reports Pages 47-48

CLAIMS SERVICE – Inservco Insurance Services, Inc.

Resolution **24-20** Authorizing Disclosure of Liability Claims Check Register..... Page 49
Liability Claim Payments – 12/01/20 to 12/31/19 Pages 50-51

☐ **MANAGED CARE– Medlogix, Jen Goldstein**

Medlogix Monthly Summary Report..... Page 52

☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**

Monthly Report Page 53

☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**

Hardenbergh Insurance Group

Monthly Report Pages 54-55

☐ **ATTORNEY – Grace Marmero & Associates, LLP**

Monthly Report Verbal

☐ **OLD BUSINESS**

☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

- ❑ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 56-57**
Resolution [25-20](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda

 - ❑ Motion for Executive Session
-

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: [February 27, 2020, 9:30 AM, 2 South Broad Street, Woodbury, NJ](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: January 23, 2020

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Reorganization Resolutions (Pages 6-19)** – The GCIC is required to reorganize at the January Executive Committee meeting as per the Commission's Rules & Regulations. By Listed below are the necessary Reorganization Resolutions which are included in the agenda on pages 6-19.

Resolution 1-20 Certifying the Appointment of Chairperson and Vice Chairman.....	Page 6
Resolution 2-20 Appoint Agent for Service of Process and Custodian of Records..... For the year 2020	Page 7
Resolution 3-20 Designating Official Newspapers for the Commission	Page 8
Resolution 4-20 Designating Authorized Depositories for Fund Assets and Establishing Cash Management Plan*	Pages 9-12
Resolution 5-20 Designating Commission Treasurer.....	Page 13
Resolution 6-20 Designating Authorized Signatures for Commission..... Bank Accounts	Page 14
Resolution 7-20 Indemnifying Gloucester County Insurance Fund Commission..... Official/Employees	Page 15
Resolution 8-20 Appointing A Commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund Year 2020	Page-16
Resolution 9-20 Authorizing Commission Treasurer to Process Contracted Payments and.. Expenses	Page 17
Resolution 10-20 Fixing Public Meeting Dates for Year 2020.....	Pages 18-19
Resolution 11-20 Plan of Risk Management for 2020.....	Appendix II

* The Cash Management Plan has been amended to reference the NJ Statues that list the permissible investments as opposed to actually listing each permissible investment. This will reduce the human error factor.

The 2020 Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. Executive Director will review the changes at the meeting.

- ☐ **Motion to approve Reorganization Resolutions Number 1-20 through 11-20**

- ☐ **Meeting Dates for 2020** – As we have done in the past there are no meetings scheduled for March, May, July, August and November. However, the Commissioners can decide with

enough advanced notice to schedule additional meetings or cancel any meeting. This was approved with the Reorganization Resolutions.

- ❑ **2020 Property and Casualty Budget (Pages 20-21)** At the December 12, 2019 meeting the 2020 Property and Casualty Budget was introduced. In accordance with the regulations the budget was advertised in the Commission’s official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the 2020 Property and Casualty Budget in the amount of **\$6,599,053** appears on page 20. Also included in the agenda on page 21 is a copy of the assessments by member entity. The assessments are due on 3/15/20, (40%), 5/15/20 (30%) and 10/15/20 (30%). The NJCE Dividend along with GCIC Dividend will appear as a credit on the first assessment bill.

- ❑ **Motion to open the Public Hearing on the 2020 Property & Casualty Budget**
 - ❑ **Discussion of Budget and Assessments**
 - ❑ **Motion to close the Public Hearing**
 - ❑ **Motion to adopt the Property & Casualty Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2020 & Certify the 2020 Assessments**

- ❑ **2020 Health Benefits Budget (Page 22)** – At the December 12, 2019 meeting the 2020 Health Benefits Budget was also introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the 2020 Health Benefits Budget appears on page 22. The budget amount for 2020 is **\$591,882**. The budget reflects the self-insured dental program only.

- ❑ **Motion to open the Public Hearing on the 2020 Health Benefit Budget**
 - ❑ **Discussion of Budget and Assessments**
 - ❑ **Motion to close the Public Hearing**
 - ❑ **Motion to adopt the Health Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2020**

- ❑ **2020 Professional Services Resolutions (Pages 23-30)** – At the December Commission meeting the Commissioners discussed the responses to the RFP’s and made their recommendations. Included in the agenda on pages 23-30 are the resolutions appointing the 2020 Professional Vendors. The resolutions were reviewed by the Commission Attorney.

Resolution 12-20 Appointing Auditor – <i>Bowman & Company, LLP</i>	Page 23
Resolution 13-20 Appointing Actuary – <i>Actuarial Advantage, Inc.</i>	Page 24
Resolution 14-20 Appointing Defense Attorney	Pages 25-26
<i>Madden & Madden, P.A., Parker McCay, P.A., Chance & McCann, LLC, Capehart Scatchard, Brown & Connery, LLP, John A. Alice, Florio, Perrucci Steinhardt & Cappelli, LLC</i>	
Resolution 15-20 Appointing Nurse Case Manager – <i>Susan Schaefer, RN CCM.</i>	Page 27
Resolution 16-20 Appointing Alternate Nurse Case Manager – <i>Medlogix, LLC</i>	Page 28
Resolution 17-20 Appointing Commission Attorney – <i>Grace Marmero & Associates</i>	Page 29
Resolution 18-20 Appointing Functional Capacity Testing & Evaluation Services.....	Page 30
<i>Synergy Joint & Spine</i>	

- ❑ **Motion to approve Resolutions Number 12-20 through 18-20**

- ❑ **CAIR Motor Vehicle Reports** – We have received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. As we did in the past the Commission will pay for this expense and will be allocated to the miscellaneous and contingency account. The payment is 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**
- ❑ **NJ Excess Counties Insurance Fund (NJCE)** – The NJCE will hold its Reorganization Meeting on February 27, 2020 at 1:00 PM at the Camden County College Regional Emergency Training Center.
- ❑ **Certificate of Insurance Report (Pages 31-32)** - Attached on pages 31-32 is the certificate of insurance report from the NJCE listing those certificates issued for the month of December. There were 4 certificate of insurances during December.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 33-35)** - Included in the agenda on pages 33-35 is a copy of the Property & Casualty Financial Fast Track Report for the month of October. As of **October 31, 2019** there is a statutory surplus of **\$2,831,673**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,573,946**. The total cash amount is **\$3,803,270**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 36-38)** - Included in the agenda on pages 36-38 is a copy of the NJCE Financial Fast Track Report for the month of October. As of **October 31, 2019** there is a statutory surplus of **\$16,597,044**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of **\$3,607,551**. The total cash amount is **\$32,149,785**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 39)** – Included in the agenda on page 39 is a copy of Health Benefits Financial Fast Track for the month of October. As of **October 31, 2019** there is a statutory surplus of **\$233,345**.
- ❑ **Claim Tracking Reports (Pages 40-43)** - Included in the agenda on pages 40-43 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of October 31, 2019. The Executive Director will review the reports with the Commission.

The Conner Strong & Buckelew Employee Benefit Client Activity Report for the month of December 2019 is included in the Appendix III section of the agenda. The Year to Date Activity is 192 items.

RESOLUTION NO. 1-20

GLOUCESTER COUNTY INSURANCE COMMISSION

**CERTIFYING THE APPOINTMENT OF
CHAIRPERSON AND VICE CHAIRPERSON**

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 has deemed it necessary and appropriate to formally re-organize for the 2020 commission year; and

NOW THEREFORE by the Gloucester County Insurance Fund Commission that the following persons have been appointed as Chairperson and Vice Chairman:

<u>Timothy Sheehan</u>	Chairman
<u>Michael Burke</u>	Vice Chairman
<u>Tamarisk Jones</u>	Commissioner
<u>Karen Christina</u>	Alternate

BE IT FURTHER RESOLVED that the Chairman and Vice Chairman shall serve for a one-year term through 2021 reorganization of the Commission and until their successors shall be elected and qualified.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 2-20

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION
FOR THE YEAR 2020**

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 has deemed it necessary and appropriate to formally re-organize for the 2020 commission year; and

NOW THEREFORE be it resolved by the Gloucester County Insurance Commission that **PERMA Risk Management Services** is hereby appointed as agent for service of process upon the GCIC, at its office located at 9 Campus Drive, Suite 216, Parsippany, NJ 07054 for the year 2020 or until its successor has been appointed and qualified. Said appointment shall be at no cost to the GCIC.

BE IT FURTHER RESOLVED that PERMA Risk Management Services shall also be the Custodian of Records at no cost to the GCIC.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 3-20

**GLOUCESTER COUNTY INSURANCE COMMISSION
DESIGNATING OFFICIAL NEWSPAPERS FOR THE COMMISSION**

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 has deemed it necessary and appropriate to formally re-organize for the 2020 commission year; and

BE IT RESOLVED by the Gloucester County Insurance Commission, (hereinafter the GCIC) the **South Jersey Times** and the **Courier Post** are hereby designated as the official newspapers for the Commission and all official notices required to be published shall be published in both newspapers.

BE IT FURTHER RESOLVED that the designation of official newspapers shall be effective upon adoption of the within resolution for the term of one year through the 2021 re-organization of the GCIC.

BE IT FURTHER RESOLVED that in the case of special meetings or emergency meetings, the Executive Director of the GCIC shall give notice of said meetings to the South Jersey Times and Courier Post.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 4-20

GLOUCESTER COUNTY INSURANCE COMMISSION

**DESIGNATING AUTHORIZED DEPOSITORIES FOR FUND ASSETS
AND ESTABLISHING CASH MANAGEMENT PLAN**

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 has deemed it necessary and appropriate to formally re-organize for the 2020 commission year; and

NOW THEREFORE BE IT RESOLVED that **Bank of America** is hereby designated as the depository for assets of the Fund and or including the following banks:

FULTON BANK
NJ CASH MANAGEMENT
COLONIAL BANK
SUSQUEHANNA BANK
WACHOVIA
PBB BANK
JP MORGAN CHASE BANK
SWARTHMORE GROUP
PNC BANK

PARKE BANK
FIRST COLONIAL BANK
BANK OF AMERICA
SOVEREIGN BANK
SUN NATIONAL BANK
NEWFIELD NATIONAL BANK
THE BANK OF NEW YORK
TD Bank, N.A.
WELLS FARGO BANK

for investment purposes or any services upon adoption of the within Resolution through 2021 reorganization of the GCIC; and

BE IT FURTHER RESOLVED that the attached Cash and Investment Management Plan, which includes the designation of authorized depositories, be and is hereby adopted.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION

2020 CASH MANAGEMENT AND INVESTMENT POLICY

1.) Cash Management and Investment Objectives

The GLOUCESTER COUNTY INSURANCE COMMISSION's (hereinafter referred to as the Commission) objectives in this area are:

- a.) Preservation of capital.
- b.) Adequate safekeeping of assets.
- c.) Maintenance of liquidity to meet operating needs, claims settlements and dividends.
- d.) Diversification of the Commission's portfolio to minimize risks associated with individual investments.
- e.) Maximization of total return, consistent with risk levels specified herein.
- f.) Investment of assets in accordance with State and Federal Laws and Regulations.
- g.) Accurate and timely reporting of interest earnings, gains and losses by line of coverage in each Commission year.
- h.) Where legally permissible, cooperation with other local municipal joint insurance funds, and the New Jersey Division of Investment in the planning and execution of investments in order to achieve economies of scale.
- i.) Stability in the value of the Commission's economic surplus.

2.) Permissible Investments

Investments shall be limited to the investments authorized under New Jersey Statutes 40A:5-15.1.

3.) Authorized Depositories

In addition to the above, the Commission is authorized to deposit funds in certificates of deposit and other time deposits in banks covered by the Governmental Unit Depository Protection Act, N.J.S.A. 18:9-14 et seq. (GUDPA).

The Commission is also authorized to invest its assets in the New Jersey Cash Management Fund.

4.) Authority for Investment Management

The Treasurer is authorized and directed to make investments, with a maturity of three months or longer, through asset managers that may be selected by the Executive Committee. Such asset managers shall be discretionary trustees of the Commission.

Their actions and decisions shall be consistent with this plan and all appropriate regulatory constraints.

In executing investments, asset managers shall minimize transaction costs by querying prices from at least three (3) dealers and purchasing securities on a competitive basis. When possible, federal securities shall be purchased directly from the US Treasury. Transactions shall not be processed through brokerages, which are organizationally affiliated with the asset manager. Transactions may also be processed through the New Jersey Division of Investment by the Commission's asset managers.

5.) **Preservation of Capital**

Securities shall be purchased with the ability to hold until maturity.

6.) **Safekeeping**

Securities purchased on behalf of the Commission shall be delivered electronically or physically to the Commission's custodial bank, which shall maintain custodial and/or safekeeping accounts for such securities on behalf of the Commission.

7.) **Selection of Asset Managers, Custodial Banks and Operating Banks**

Asset managers, custodial banks and operating banks shall be retained for contract periods of one (1) year. Additionally, the Commission shall maintain the ability to change asset managers and/or custodial banks more frequently based upon performance appraisals and upon reasonable notice, and based upon changes in policy or procedures.

8.) **Reporting**

Asset managers will submit written statements to the treasurer and executive director describing the proposed investment strategy for achieving the objectives identified herein. Asset managers shall also submit revisions to strategy when justified as a result of changing market conditions or other factors. Such statements shall be provided to the Treasurer and Executive Director. The statements shall also include confirmation that all investments are made in accordance with this plan. Additionally, the Investment Manager shall include a statement that verifies the Investment Manager has reconciled and determined the appropriate fair value of the Commission's portfolio based on valuation guidelines that shall be kept on file in the Executive Director's office.

The Treasurer shall report to the Executive Committee at all regular meetings on all investments. This report shall include information on the balances in all bank and investment accounts, and purchases, sales, and redemptions occurring in the prior month.

9.) **Audit**

This plan, and all matters pertaining to the implementation of it, shall be subject to the Commission's annual audit.

10.) **Cash Flow Projections**

Asset maturity decisions shall be guided by cash flow factors payout factors supplied by the Commission Actuary and reviewed by the Executive Director and the Treasurer.

11.) **Cash Management**

All moneys turned over to the Treasurer shall be deposited within forty-eight (48) hours in accordance with N.J.S.A. 40A:5-15.

In the event a check is made payable to the Treasurer rather than the Commission, the following procedure is to be followed:

- a.) The Treasurer endorses the check to the Commission and deposits it into the Commission account.
- b.) The Treasurer notifies the payer and requests that in the future any check be made payable to the Commission.

The Treasurer shall minimize the possibility of idle cash accumulating in accounts by assuring that all amounts in excess of negotiated compensating balances are kept in interest bearing accounts or promptly swept into the investment portfolio.

The method of calculating banking fees and compensating balances shall be documented to the Executive Committee by the Treasurer at least annually.

Cash may be withdrawn from investment pools under the discretion of asset managers only to Commission operations, claims imprest accounts, or approved dividend payments.

The Treasurer shall escheat to the State of New Jersey checks, which remain outstanding for twelve or more months after the date of issuance. However, prior to implementing such procedures, the Treasurer, with the assistance of the claims agent, as needed, shall confirm that the outstanding check continues to represent a valid claim against the Commission.

RESOLUTION NO. 5-20

**GLOUCESTER COUNTY INSURANCE COMMISSION
DESIGNATING COMMISSION TREASURER**

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 has deemed it necessary and appropriate to formally re-organize for the 2020 commission year; and

NOW THEREFORE BE IT RESOLVED that pursuant to the GCIC Rules and Regulations, Article III - Organization, Commission Professionals, provision 1, the GCIC does hereby appoint **Tracey N. Giordano** as GCIC Treasurer for the term commencing upon adoption of the within resolution through 2021 GCIC Reorganization; and

BE IT FURTHER RESOLVED that Tracey N. Giordano shall receive no compensation to serve as Treasurer to the GCIC.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 6-20

**GLOUCESTER COUNTY INSURANCE COMMISSION
DESIGNATING AUTHORIZED SIGNATURES FOR COMMISSION BANK ACCOUNTS**

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 has deemed it necessary and appropriate to formally re-organize for the 2020 commission year; and

NOW THEREFORE BE IT RESOLVED by the GCIC, that all funds of the GCIC shall be withdrawn from the official named depositories by check, which shall bear the signatures of at least one (1) of the following persons who are duly authorized pursuant to this resolution.

TIMOTHY SHEEHAN	- Chairman
MICHAEL BURKE	- Vice Chairman
TAMARISK JONES	- Commissioner
TRACEY N. GIORDANO	- Treasurer

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 7-20

**INDEMNIFYING GLOUCESTER COUNTY INSURANCE COMMISSION
OFFICIALS/EMPLOYEES**

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 has deemed it necessary and appropriate to formally re-organize for the 2020 commission year; and

NOW THEREFORE BE IT RESOLVED by the GCIC that Commission elected officials, appointed officials, and employees are hereby indemnified in a manner similar to the provisions of N.J.S.A. 59:10-1, et seq. and 59:10A-1 et seq.; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense; and

BE IT FURTHER RESOLVED that in interpreting the above referenced statutes, all discretion statutorily vested with the State shall be exercised by the GCIC, and all discretion vested with the Attorney General shall be exercised by the GCIC Attorney, subject to review by the GCIC; and

BE IT FURTHER RESOLVED that any employee, inclusive of public officials employed by the GCIC, shall be and is hereby indemnified for exemplary or punitive damages resulting from the employee’s civil violation of State or Federal law if, in the opinion of the GCIC, the acts committed by the employee, upon which the damages are based, did not constitute actual fraud, actual malice, willful misconduct, or an intentional wrong; and

BE IT FURTHER RESOLVED that the aforesaid indemnification shall include the reasonable costs of defense and shall permanently attach to all acts performed during the calendar year 2020 through 2021 GCIC Re-organization, and to all acts performed in all prior years thereto; and

BE IT FURTHER RESOLVED that the GCIC may undertake an evaluation of the acts committed by an employee, for the purpose of determining whether the acts constituted actual fraud, actual malice, willful misconduct, or an intentional wrong, at such time as there shall be sufficient factual data available to reach a reasonable determination on the issue, and such determination, based upon the availability of information, may be made either prior to or subsequent to trial or settlement of the matter in question.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____
MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 8-20

**GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2020**

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 New Jersey Counties Excess Joint Insurance Fund (hereinafter the Fund) is duly constituted as a joint insurance fund; and

WHEREAS, the Fund by-laws require each member insurance commission to appoint one (1) commissioner to the Fund; and

WHEREAS, **TIMOTHY SHEEHAN** is an employee of the County and the Commission having deemed it appropriate to designate **TIMOTHY SHEEHAN** as commissioner to the Fund; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Commission **TIMOTHY SHEEHAN** is designated commissioner to the New Jersey Counties Excess Joint Insurance Fund for the Fund year 2020.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 9-20

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING COMMISSION TREASURER TO PROCESS
CONTRACTED PAYMENTS AND EXPENSES**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter “the Commission”) is duly constituted as an insurance commission and is subject to all applicable laws and regulations of the State of New Jersey; and

WHEREAS, the Board of Commissioners has deemed it necessary and appropriate to provide authorization to the Commission Treasurer to pay certain Commission contracted payments and expenses during the month(s) when the Commission does not meet; and

WHEREAS, payment by the Commission Treasurer of contracted payments and expenses for the month(s) in which the Commission does not meet shall be ratified by the Commission at its next regularly scheduled meeting; now, therefore,

BE IT RESOLVED by the Board of Commissioners of the GLOUCESTER COUNTY INSURANCE COMMISSION that the Commission Treasurer is hereby authorized to process the contracted payments and Commission expenses for all months in which the Commission does not meet during the year 2020.

BE IT FURTHER RESOLVED that the Board of Commissioners of the GLOUCESTER COUNTY INSURANCE COMMISSION shall ratify the contracted payments and Commission expenses so paid by the Commission Treasurer pursuant to the Resolution at its next regularly scheduled monthly meeting.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

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

TO: Members of the Commission

2020 ANNUAL MEETING NOTICE

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

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

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

By: PERMA Risk Management Services
Administrator

GLOUCESTER COUNTY INSURANCE COMMISSION

RESOLUTION NO. 10-20

**GLOUCESTER COUNTY INSURANCE COMMISSION
2020 REGULAR MEETING SCHEDULE**

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 Open Public Meetings Act of the State of New Jersey, N.J.S.A.10:4-6 et seq. requires public bodies to adopt an annual schedule of regular meetings and to furnish the public with notice of said schedule in a manner more specifically said forth in said Act; and

NOW THEREFORE BE IT RESOLVED by the Commissioners of said Gloucester County Insurance Commission as follows:

1. The schedule of regular meetings of the GCIC for the year 2020 annexed hereto and made a part hereof be and is hereby adopted;
2. Copies of said annual schedule of regular meetings shall be posted and shall continue to be posted throughout the year on the bulletin board in the vestibule of the Court House, Woodbury, New Jersey;
3. Copies of said annual schedule of regular meetings shall be provided to the South Jersey Times and the Courier Post newspapers for publication;
4. A copy of said annual schedule of regular meetings shall be filed with the Gloucester County Clerk.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION		
2020 CERTIFIED BUDGET		
	APPROPRIATIONS	CERTIFIED BUDGET
	I. Claims and Excess Insurance	
	Claims	
1	Property	339,909
2	Liability	601,000
3	Auto	112,000
4	Workers' Comp.	1,302,000
5		
6	Subtotal - Claims	2,354,909
7		
8	Premiums	
9	XS JIF	2,256,119
10		
11	SubTotal Premiums	2,256,119
12	Total Loss Fund	4,611,028
13		
14	II. Expenses, Fees & Contingency	
15		
16	Claims Adjustment	88,890
17	Safety Service	392,904
18	General Expense	
19	Exec. Director	156,101
20	Actuary	8,615
21	Auditor	16,777
22	Attorney	52,020
23	Treasurer	22,724
24	Underwriting Manager	63,012
25		
26	Misc. Expense & Contingency	25,000
27		
28	Total Fund Exp & Contingency	826,043
29	Risk Managers	322,753
30		
31		
32	XS JIF Ancillary Coverage	
33	POL/EPL	289,941
34	Crime Policy	6,499
35	Medical Malpractice	406,579
36	Pollution Liability	40,443
37	Employed Lawyers Liab	26,998
38	Cyber Liability/ Special Coverages	62,275
39	Aviation	6,494
40		
41	Total FUND Disbursements	6,599,053

	GLOUCESTER COUNTY INSURANCE COMMISSION											
	2020 CERTIFIED ASSESSMENTS											
					Assessments by Line							
Member I	Member Name	GCIC Assmt	NJC Assmt	Total	Property	Liability	Auto	Workers' Com	NJC	E&C	RMC	Total
NJC006	Gloucester County	1,958,917	1,788,535	3,747,452	132,382	456,582	87,410	743,122	1,788,535	358,971	180,451	3,747,453
NJC007	Rowan College at Gloucester Cou	323,152	352,263	675,416	29,827	16,859	5,170	71,309	352,263	170,219	29,768	675,415
NJC008	Gloucester County Improvement	845,984	475,994	1,321,978	128,961	26,099	10,718	395,584	475,994	206,692	77,930	1,321,978
NJC009	Gloucester County Utility Author	353,779	442,985	796,764	40,560	98,747	8,508	87,069	442,985	86,306	32,589	796,764
NJC010	Gloucester County Library	21,869	35,570	57,440	8,179	2,713	195	4,921	35,570	3,846	2,015	57,439
	Grand Totals:	3,503,701.64	3,095,347.67	6,599,049.31	339,909.00	601,000.00	112,001.00	1,302,005.00	3,095,347.67	826,033.64	322,753.00	6,599,049.31

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

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AUDITOR TO BOWMAN & COMPANY, LLP**

WHEREAS, the Gloucester County Insurance Commission (hereinafter the “Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, 20-03 for the position of Auditor pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2020 through December 31, 2020

Bowman & Company, LLP with a business address of 601 White Horse Road, Voorhees, NJ 08043 with James J. Miles Jr. the designated representative has been appointed as the Auditor with an annual flat fee of \$16,777 for year 2020 made payable in twelve (12) monthly installments.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Bowman & Company, LLP acting as a “servicing organization” as defined in the GCIC’s Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING ACTUARY TO THE ACTUARIAL ADVANTAGE, INC.**

WHEREAS, the Gloucester County Insurance Commission (hereinafter the “Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, 20-02 for the position of Actuary pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2020 through December 31, 2020.

The Actuarial Advantage, Inc. with a business address of 111 Veterans Square, Media, PA, 19063 with Eric Bause as the designated representative has been appointed as the Actuary with an annual flat fee of \$8,615 for year 2020 made payable in twelve (12) monthly installments.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that The Actuarial Advantage Company, LLP acting as a “servicing organization” as defined in the GCIC’s Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING DEFENSE ATTORNEYS FOR FUND YEAR 2020**

WHEREAS, the Gloucester County Insurance Commission (hereinafter the “Commission”) is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, the Commissioners of said GCIC find it necessary and appropriate to designate approved defense attorneys so that claims filed against member entities for which the GCIC is obligated to provide a defense may be properly defended; and

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, 20-01, for the position of Defense Attorneys pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointments be made for the period January 1, 2020 through December 31, 2020.

Madden & Madden, P.A.
Parker McCay, P.A.
Chance & McCann, LLC
Capehart Scatchard
Brown & Connery, LLP
John A. Alice
Florio, Perrucci, Steinhardt & Cappelli, LLC

BE IT FURTHER RESOLVED that assignment of specific claims for defense shall be made by the attorney (solicitor) for the GCIC who shall supervise and coordinate the defense of matters in cooperation with the third party claims adjuster and in accordance with any Litigation Management Policy and other policies instituted by the GCIC; and

BE IT FURTHER RESOLVED, that compensation for the services shall be in accordance with the amounts budgeted for the specific services and that the GCIC will compensate defense attorneys at an hourly rate not to exceed \$150.00, paralegals at an hourly rate not to exceed \$75.00, and reasonable out of pocket expenses as approved by the GCIC attorney and claim administrator. The GCIC will compensate a Defense Attorney an hourly rate of \$200 for partners and \$185.00 for associates for employment related litigation. Such amounts on these classes of claims shall conform with the Litigation Management Policy and other policies instituted by the GCIC; and

BE IT FURTHER RESOLVED, that copies of this Resolution shall be provided to the GCIC solicitor, third party claims administrator and those herein appointed for their information and attention.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING FIELD NURSE CASE MANAGER TO SUSAN SCHAEFER, RN, CCM FOR FUND
YEAR 2020**

WHEREAS, the Gloucester County Insurance Commission (hereinafter the "Commission") is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 20-05, for the position of a Field Nurse Case Manager pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW, THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2020 through December 31, 2020.

Susan Schaefer, RN, CCM, with a business address of c/o Susan Schaefer, LLC, 30 Victoria Square, Media, Pennsylvania, has been appointed as the Field Nurse Case Manager. Ms. Schaefer will receive \$85.00 per hour plus applicable mileage at the federal rate and other pass through charges such as copying files, parking tolls, etc.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Susan Schaefer, RN, CCM acting as "servicing organizations" as defined in the GCIC's Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING ALTERNATE FIELD NURSE CASE MANAGER TO MEDLOGIX, LLC FOR FUND
YEAR 2020**

WHEREAS, the Gloucester County Insurance Commission (hereinafter the "Commission") is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services; and

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 20-05 for the position of a Field Nurse Case Manager pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW, THEREFORE BE IT RESOLVED, by the Commission that the following appointments be made for the period January 1, 2020 through December 31, 2020.

Medlogix, LLC, with a business address 300 American Metro Blvd, Suite 170, Hamilton, NJ 08619 has been appointed as the Alternate Field Nurse Case Manager. Medlogix, LLC will receive \$85.00 per hour plus applicable mileage at the federal rate and other pass through charges such as copying files, parking tolls, etc.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service providers set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Medlogix, LLC acting as "servicing organizations" as defined in the GCIC's Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION

APPOINTING GRACE MARMERO & ASSOCIATES, LLP AS COMMISSION ATTORNEY

WHEREAS, the Gloucester County Insurance Commission (hereinafter the "Commission") is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services;

WHEREAS, the Commissioners of said Commission resolve to award professional service agreements in accordance with a fair and open process pursuant to N.J.S.A. 19:44A-20.4 et. seq.; and

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter "RFP") process, 20-04 for the position of Commission Attorney pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2020 through December 31, 2020.

Grace Marmero & Associates, LLP. with a business address of 44 Euclid Street, Woodbury, NJ 08096 with Douglas Long, Esq. as the designated representative has been appointed as the Commission Attorney with a Service Provider fee of \$150 per hour.

BE IT FURTHER RESOLVED, the Commission is hereby authorized to execute contracts between the Commission and the service provider set forth in this resolution with terms and conditions as required by the Commission.

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Grace Marmero & Associates, LLP acting as a "servicing organization" as defined in the GCIC's Rules and Regulations, shall execute said contract prepared by the GCIC and supply any surety bond along with errors and omissions coverage if required by law or deemed necessary in the sole discretion of the Commission.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**RESOLUTION OF THE GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING
SYNERGY JOINT & SPINE TO PERFORM FUNCTIONAL CAPACITY EVALUATIONS**

WHEREAS, the Gloucester County Insurance Commission (hereinafter the "Commission") is duly constituted as a joint insurance fund and is subject to certain requirements of the Local Public Contracts Law; and

WHEREAS, in accordance with N.J.S.A. 40A:11-5 the Commission may award a contract that exceeds the amount of the bid threshold when the subject matter consists of professional services; and

WHEREAS, there exists a need by the Commission for professional services to provide employee occupational capacity testing and evaluations for non-workers compensation matters, including but not limited to, clinical encounters, physical examinations, review of associated relevant testing and documentation, and provide a recommendation regarding appropriate occupational capacity; and

WHEREAS, Synergy Joint & Spine, 525 Route 73 South, Suite 300, Marlton, New Jersey 08053, can provide the services requested and the Commission is satisfied with Synergy Joint & Spine services, and Synergy Joint & Spine provides specialized service; and

WHEREAS, the Commission wishes to enter into a contract with Synergy Joint & Spine to provide employee occupational capacity testing and evaluations for a period of twelve (12) months from January 1, 2020 to December 31, 2020, and that for Synergy Joint & Spine's specialized service Synergy Joint & Spine will receive \$420.00 per hour billed in increments of 1/10 of an hour, with a total contract amount not to exceed \$18,000.00; and

WHEREAS, the Commission has caused to be printed once, in the official newspaper of the Commission, a brief notice stating the nature, duration, service and amount of the contract, and that the resolution and contract are on file and available for public inspection in the office of the Commission.

NOW, THEREFORE BE IT RESOLVED, by the Gloucester County Insurance Commission that the Commission and Synergy Joint & Spine enter into a contract for services of employee occupational capacity testing and evaluations as outlined herein this Resolution.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 16, 2020.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester County Insurance Commission
Certificate of Insurance Monthly Report

From 12/1/2019 To 1/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Department of Human Services I - County of Gloucester	Division of Disability Services P.O. Box 705 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Auto Physical Damage; Policy Term: 01/01/2019 - 01/01/2020; Policy #:ERP980616207; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2019 - 01/01/2020; Policy #:ERP980616207; Policy Limits: \$110,000,000 RE: Grant Application Department of Human Services, Division of Disability Services is an Additional Insured on the above referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to grant application. See vehicles listed below: DTS #28 2FMZA51666BA22849 Ford MV 2006 Ford Wagon DTS #05/ NJT #16-1946 2C7WDGBGOHR853469 County Dodge MV 2017 Caravan DTS #51/ NJT #16-1841 1FD4E4FS8GDC56798 COUNTY FORD ELKHART BUS 2016 FORD E-450 DTS #52/ NJT #16-1797 1FD4E4FS7GDC56808 COUNTY FORD ELKHART BUS 2016 FORD E-450 DTS #53/ NJT #16-1903 1FD4E4FS6GDC61936 COUNTY FORD ELKHART BUS 2017 FORD E-450 DTS #54/ NJT #16-1904 1FD4E4FS2HDC65952 County Ford Elkhart Bus 2017 Ford E-450 DTS #55/ NJT #16-1905 1FD4E4FS8HDC61937 County Ford Elkhart Bus 2017 Ford E-450 DTS #56/ NJT #16-1906 1FD4E4FS4HDC65953 County Ford Elkhart Bus 2017 Ford E-450 DTS #57/ NJT #16-1907 1FD4E4FS6HDC65054 County Ford Elkhart Bus 2017 Ford E-450 DTS #58/ NJT #16-2004 1FD4E4FS8JDC36266 NJT Lease Ford Bus 2018 Ford E-450 DTS #59/ NJT #16-2005 1FD4E4FS8JDC36252 NJT Lease Ford Bus 2018 Ford E-450 DTS #60/ NJT #16-2006 1FD4E4FS0JDC36262 NJT Lease Ford Bus 2018 Ford E-450 DTS #61/ NJT #16-1998 1FD4E4FS4JDC36281 NJT Lease Ford Bus 2018 Ford E-450	12/2/2019 #2353541	GL AU EX WC OTH
H - Kessler Institute for I - Rowan College of South Jersey	Rehabilitation, Attn: Denise DeForest, MSN RN, CRRN, CFO 92 Brick Road Marlton , NJ 08053	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing Clinical Site Agreement	12/2/2019 #2353545	GL AU EX WC OTH

Gloucester County Insurance Commission
Certificate of Insurance Monthly Report

From 12/1/2019 To 1/1/2020

H - Friends Behavior Health System, I - Rowan College of South Jersey	LP d/b/a Friends Hospital ATTN: Amanda Leitenerger, BSN, RN Assistant Director of Nursing 4641 Roosevelt Boulevard Philadelphia, PA 19124	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement. Rowan College of South Jersey has a \$5,000 SIR on GL/Professional.	12/5/2019 #2358298	GL AU EX WC OTH
H - Department of Labor and I - Rowan College of South Jersey	Workforce Development Division of Vocational Rehabilitation Services P.O. Box 398 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of insurance.	12/5/2019 #2358302	GL AU EX WC OTH
Total # of Holders: 4				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	October 31, 2019		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		523,687	5,236,870	49,939,177	55,176,047
2.	CLAIM EXPENSES					
		Paid Claims	312,474	1,865,407	14,214,471	16,079,878
		Case Reserves	(127,919)	(507,640)	2,380,863	1,873,223
		IBNR	6,422	305,830	1,388,528	1,694,358
		Discounted Claim Value	(1,835)	19,409	(89,728)	(70,319)
	TOTAL CLAIMS		189,141	1,683,006	17,894,134	19,577,140
3.	EXPENSES					
		Excess Premiums	252,546	2,525,463	22,481,849	25,007,313
		Administrative	92,258	923,325	6,816,539	7,739,864
	TOTAL EXPENSES		344,805	3,448,788	29,298,388	32,747,176
4.	UNDERWRITING PROFIT (1-2-3)		(10,258)	105,076	2,746,655	2,851,731
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		(10,258)	105,076	2,753,892	2,858,968
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		333,632	333,632	227,640	561,272
9.	DIVIDEND EXPENSE		(333,632)	(333,632)	(2,977,640)	(3,311,272)
10.	INVESTMENT IN JOINT VENTURE		(540,813)	35,707	2,538,239	2,573,946
11.	SURPLUS (6 + 7 + 8 - 9)		(551,071)	140,783	2,690,891	2,831,674
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		(89,647)	(86,087)	322,002	235,914
	2011		(139,291)	(122,752)	36,971	(85,781)
	2012		(55,020)	(27,562)	442,035	414,473
	2013		(139,720)	(131,640)	350,263	218,623
	2014		(14,103)	40,085	524,273	564,358
	2015		(95,765)	(228,406)	(585,979)	(814,385)
	2016		(49,234)	30,137	1,009,348	1,039,485
	2017		3,838	(128,332)	392,103	263,771
	2018		8,612	383,803	199,875	583,678
	2019		19,259	411,537		411,537
TOTAL SURPLUS (DEFICITS)			(551,071)	140,783	2,690,890	2,831,673
TOTAL CASH						3,803,270

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	October 31, 2019			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	2,590	1,820,826	1,823,416	
	Case Reserves	120	(2,470)	2,590	120	
	IBNR	0	0	0	0	
	Discounted Claim Value	0	92	(92)	0	
TOTAL FY 2010 CLAIMS		120	212	1,823,324	1,823,536	
FUND YEAR 2011						
	Paid Claims	0	9,455	2,786,518	2,795,973	
	Case Reserves	0	(31,613)	31,613	(0)	
	IBNR	0	(3,161)	3,161	(0)	
	Discounted Claim Value	0	1,405	(1,405)	0	
TOTAL FY 2011 CLAIMS		0	(23,915)	2,819,887	2,795,973	
FUND YEAR 2012						
	Paid Claims	0	3,288	2,031,615	2,034,903	
	Case Reserves	0	(21,756)	54,619	32,863	
	IBNR	0	(8,697)	10,197	1,500	
	Discounted Claim Value	0	2,263	(2,781)	(518)	
TOTAL FY 2012 CLAIMS		0	(24,902)	2,093,650	2,068,748	
FUND YEAR 2013						
	Paid Claims	0	88,475	1,467,628	1,556,103	
	Case Reserves	0	(69,788)	154,281	84,493	
	IBNR	0	(12,552)	15,428	2,876	
	Discounted Claim Value	0	4,964	(8,502)	(3,538)	
TOTAL FY 2013 CLAIMS		0	11,099	1,628,834	1,639,933	
FUND YEAR 2014						
	Paid Claims	1,600	16,389	941,625	958,014	
	Case Reserves	16,528	1,878	18,151	20,030	
	IBNR	(3,664)	(4,538)	4,538	0	
	Discounted Claim Value	0	1,013	(1,248)	(235)	
TOTAL FY 2014 CLAIMS		14,464	14,742	963,066	977,808	
FUND YEAR 2015						
	Paid Claims	201,416	691,718	2,169,581	2,861,299	
	Case Reserves	(208,310)	(484,269)	690,552	206,283	
	IBNR	6,394	(38,635)	80,020	41,385	
	Discounted Claim Value	0	9,508	(15,341)	(5,833)	
TOTAL FY 2015 CLAIMS		(500)	178,322	2,924,812	3,103,134	

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	October 31, 2019			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2016						
	Paid Claims	1,897	90,777	1,368,729	1,459,506	
	Case Reserves	(20,345)	(76,348)	154,433	78,084	
	IBNR	18,448	(8,672)	71,654	62,982	
	Discounted Claim Value	0	1,444	(5,347)	(3,903)	
TOTAL FY 2016 CLAIMS		0	7,201	1,589,468	1,596,669	
FUND YEAR 2017						
	Paid Claims	14,192	187,197	974,819	1,162,015	
	Case Reserves	78,476	143,787	658,754	802,541	
	IBNR	(92,668)	(232,679)	350,904	118,225	
	Discounted Claim Value	0	4,850	(20,358)	(15,508)	
TOTAL FY 2017 CLAIMS		0	103,154	1,964,120	2,067,274	
FUND YEAR 2018						
	Paid Claims	28,041	412,404	653,130	1,065,535	
	Case Reserves	(53,367)	(313,922)	615,871	301,949	
	IBNR	26,227	(386,102)	852,626	466,524	
	Discounted Claim Value	0	16,224	(34,654)	(18,430)	
TOTAL FY 2018 CLAIMS		900	(271,395)	2,086,973	1,815,578	
FUND YEAR 2019						
	Paid Claims	65,329	363,114		363,114	
	Case Reserves	58,979	346,861		346,861	
	IBNR	51,684	1,000,865		1,000,865	
	Discounted Claim Value	(1,835)	(22,353)		(22,353)	
TOTAL FY 2019 CLAIMS		174,156	1,688,487	0	1,688,487	
COMBINED TOTAL CLAIMS		189,141	1,683,006	17,894,134	19,577,140	

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	October 31, 2019			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		1,972,315	19,723,138	139,838,292	159,561,430
2.	CLAIM EXPENSES					
		Paid Claims	(17,262)	613,412	3,794,828	4,408,240
		Case Reserves	248,439	859,453	5,641,230	6,500,683
		IBNR	331,765	1,293,187	8,032,894	9,326,081
		Discounted Claim Value	(68,398)	(263,110)	(1,272,066)	(1,535,176)
	TOTAL CLAIMS		494,544	2,502,941	16,196,887	18,699,828
3.	EXPENSES					
		Excess Premiums	1,248,579	12,483,102	97,129,691	109,612,792
		Administrative	162,642	1,601,036	10,482,471	12,083,508
	TOTAL EXPENSES		1,411,220	14,084,138	107,612,162	121,696,300
4.	UNDERWRITING PROFIT (1-2-3)		66,551	3,136,059	16,029,244	19,165,303
5.	INVESTMENT INCOME		67,181	541,763	497,530	1,039,293
6.	PROFIT (4+5)		133,732	3,677,822	16,526,774	20,204,596
7.	Dividend		0	2,000,000	1,607,551	3,607,551
8.	SURPLUS (6-7-8)		133,732	1,677,822	14,919,223	16,597,045
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		1,793	(236,173)	777,092	540,919
	2011		(5,368)	(506,242)	878,879	372,637
	2012		3,279	(190,697)	1,184,534	993,837
	2013		5,463	(609,867)	2,027,740	1,417,873
	2014		7,171	377,926	2,492,972	2,870,898
	2015		7,575	(388,696)	1,162,564	773,867
	2016		9,499	293,240	3,256,376	3,549,617
	2017		9,180	(194,742)	2,011,827	1,817,086
	2018		9,139	823,002	1,127,237	1,950,239
	2019		86,001	2,310,071		2,310,071
TOTAL SURPLUS (DEFICITS)			133,732	1,677,822	14,919,222	16,597,044
TOTAL CASH						32,149,785

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2019		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	1,650	9,666	11,316
	Discounted Claim Value	0	(58)	(1,005)	(1,063)
TOTAL FY 2010 CLAIMS		0	1,592	180,501	182,093
FUND YEAR 2011					
	Paid Claims	(166,399)	33,586	488,982	522,568
	Case Reserves	(12,638)	47,088	461,457	508,545
	IBNR	186,700	200,426	39,375	239,801
	Discounted Claim Value	0	(2,496)	(53,088)	(55,583)
TOTAL FY 2011 CLAIMS		7,663	278,604	936,726	1,215,330
FUND YEAR 2012					
	Paid Claims	2,761	16,170	1,533,507	1,549,677
	Case Reserves	(13,603)	(10,392)	87,538	77,146
	IBNR	10,841	(44,820)	126,579	81,759
	Discounted Claim Value	0	8,051	(22,910)	(14,859)
TOTAL FY 2012 CLAIMS		(0)	(30,992)	1,724,714	1,693,722
FUND YEAR 2013					
	Paid Claims	12,730	48,936	520,298	569,235
	Case Reserves	(13,269)	229,091	507,306	736,397
	IBNR	539	(110,632)	226,103	115,471
	Discounted Claim Value	0	(9,631)	(77,544)	(87,175)
TOTAL FY 2013 CLAIMS		0	157,764	1,176,165	1,333,928
FUND YEAR 2014					
	Paid Claims	854	(5,853)	447,238	441,385
	Case Reserves	(854)	(321,792)	655,655	333,864
	IBNR	0	(285,246)	472,893	187,647
	Discounted Claim Value	0	47,197	(91,782)	(44,585)
TOTAL FY 2014 CLAIMS		0	(565,693)	1,484,004	918,311
FUND YEAR 2015					
	Paid Claims	71,569	366,277	395,960	762,237
	Case Reserves	(241,549)	(246,450)	2,462,260	2,215,810
	IBNR	170,260	82,339	603,828	686,167
	Discounted Claim Value	0	5,499	(223,216)	(217,716)
TOTAL FY 2015 CLAIMS		281	207,664	3,238,832	3,446,497

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	October 31, 2019		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	64	64,356	0	64,356
	Case Reserves	185,793	358,312	530,313	888,625
	IBNR	(185,857)	(981,450)	1,132,357	150,907
	Discounted Claim Value	0	97,994	(170,405)	(72,411)
TOTAL FY 2016 CLAIMS		(0)	(460,788)	1,492,266	1,031,477
FUND YEAR 2017					
	Paid Claims	35,226	38,526	25,647	64,173
	Case Reserves	207,631	434,516	640,084	1,074,599
	IBNR	(242,857)	(162,257)	2,126,369	1,964,112
	Discounted Claim Value	0	(37,058)	(247,426)	(284,483)
TOTAL FY 2017 CLAIMS		0	273,727	2,544,674	2,818,401
FUND YEAR 2018					
	Paid Claims	1,300	24,792	211,356	236,148
	Case Reserves	(1,300)	(127,182)	296,617	169,436
	IBNR	0	(688,380)	3,295,723	2,607,344
	Discounted Claim Value	0	62,774	(384,692)	(321,917)
TOTAL FY 2018 CLAIMS		0	(727,995)	3,419,005	2,691,010
FUND YEAR 2019					
	Paid Claims	24,631	26,621		26,621
	Case Reserves	138,228	496,262		496,262
	IBNR	392,139	3,281,558		3,281,558
	Discounted Claim Value	(68,398)	(435,383)		(435,383)
TOTAL FY 2019 CLAIMS		486,601	3,369,058	0	3,369,058
COMBINED TOTAL CLAIMS		494,544	2,502,941	16,196,887	18,699,828
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 OCTOBER 31, 2019

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,839	455,132	84,244,772	84,699,903
2. CLAIM EXPENSES				
Paid Claims	-	381,962	74,692,329	75,074,291
IBNR	48	(953)	36,397	35,443
Total Claims	48	381,009	74,728,725	75,109,734
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,122	61,048	5,717,446	5,778,495
Total Expenses	6,122	61,048	9,302,912	9,363,961
4. UNDERWRITING PROFIT (1-2-3)	39,669	13,075	213,134	226,209
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	39,669	13,075	220,270	233,345
9. STATUTORY SURPLUS (6+7-8)	39,669	13,075	220,270	233,345

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	1,438	42,619	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	460	36,599	(33,546)	3,054
CASH	-	(39,256)	44,312	5,057
2019 SURPLUS	39,209	(24,963)	-	(24,963)
CASH	(531)	11,248	-	11,248
2019 SURPLUS	39,669	13,075	220,270	233,345
TOTAL CASH	(531)	(28,007)	299,564	271,557

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
IBNR	-	(1,438)	1,438	(0)
Total Claims	-	(1,438)	453,311	451,873
FUND YEAR 2018				
Paid Claims	-	(3,644)	477,297	473,653
IBNR	(460)	(32,955)	34,958	2,003
Total Claims	(460)	(36,599)	512,256	475,656
FUND YEAR 2019				
Paid Claims	-	385,606	-	385,606
IBNR	508	33,440	-	33,440
Total Claims	508	419,047	-	419,047
COMBINED TOTAL CLAIMS	48	381,009	74,728,726	75,109,734

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	October 31, 2019										
COVERAGE LINE- PROPERTY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
September-19	0	0	0	0	0	0	0	1	0	4	5
October-19	0	0	0	0	0	0	0	1	0	5	6
NET CHGE	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves											\$3,547
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
September-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$3,500	\$4,562
October-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$20,218	\$21,280
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$16,718	\$16,718
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$162,958	\$259,878	\$104,841	\$1,837,929
COVERAGE LINE- GENERAL LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
September-19	0	0	4	0	0	4	1	6	6	15	36
October-19	0	0	4	0	0	3	1	5	5	13	31
NET CHGE	0	0	0	0	0	-1	0	-1	-1	-2	-5
Limited Reserves											\$20,241
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
September-19	\$0	\$0	\$29,176	\$0	\$0	\$376,087	\$8,311	\$275,634	\$41,000	\$33,600	\$763,808
October-19	\$0	\$0	\$29,176	\$0	\$0	\$163,705	\$8,311	\$358,275	\$40,000	\$28,000	\$627,467
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$212,382)	\$0	\$82,641	(\$1,000)	(\$5,600)	(\$136,342)
Ltd Incurred	\$377,107	\$752,617	\$504,968	\$20,525	\$167,308	\$736,198	\$21,927	\$415,778	\$41,790	\$29,264	\$3,067,483
COVERAGE LINE- AUTO LIABILITY											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
September-19	0	0	0	0	0	0	0	3	2	3	8
October-19	0	0	0	0	0	0	0	3	1	4	8
NET CHGE	0	0	0	0	0	0	0	0	-1	1	0
Limited Reserves											\$33,681
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
September-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$246,769	\$471	\$3,500	\$250,740
October-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$261,589	\$0	\$7,860	\$269,449
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$14,820	(\$471)	\$4,360	\$18,708
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$304,729	\$12,555	\$11,191	\$1,171,081
COVERAGE LINE- WORKERS COMP.											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
September-19	0	0	1	3	2	5	8	5	15	32	71
October-19	0	0	1	3	2	5	8	6	13	36	74
NET CHGE	0	0	0	0	0	0	0	1	-2	4	3
Limited Reserves											\$12,906
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
September-19	\$0	\$0	\$3,687	\$84,492	\$3,502	\$38,506	\$90,118	\$200,600	\$313,845	\$247,282	\$982,032
October-19	\$120	\$0	\$3,687	\$84,492	\$20,030	\$42,578	\$69,773	\$181,616	\$261,949	\$290,783	\$955,028
NET CHGE	\$120	\$0	\$0	\$0	\$16,528	\$4,072	(\$20,345)	(\$18,984)	(\$51,896)	\$43,501	(\$27,004)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,152,203	\$1,448,092	\$725,541	\$1,679,552	\$1,115,107	\$1,081,092	\$1,053,261	\$566,346	\$11,880,251
TOTAL ALL LINES COMBINED											
CLAIM COUNT - OPEN CLAIMS											
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
September-19	0	0	5	3	2	9	9	15	23	54	120
October-19	0	0	5	3	2	8	9	15	19	58	119
NET CHGE	0	0	0	0	0	-1	0	0	-4	4	-1
Limited Reserves											\$15,741
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	TOTAL
September-19	\$0	\$0	\$32,863	\$84,492	\$3,502	\$414,593	\$98,429	\$724,065	\$355,316	\$287,882	\$2,001,143
October-19	\$120	\$0	\$32,863	\$84,492	\$20,030	\$206,283	\$78,084	\$802,541	\$301,949	\$346,861	\$1,873,223
NET CHGE	\$120	\$0	\$0	\$0	\$16,528	(\$208,310)	(\$20,345)	\$78,476	(\$53,367)	\$58,979	(\$127,919)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,067,766	\$1,640,595	\$978,045	\$3,067,582	\$1,538,590	\$1,964,556	\$1,367,484	\$711,642	\$17,956,744
13-Jan-20											

2017 2018 2019 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

October 31, 2019

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		34			Last Month		33			Last Year		22		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Oct-19		TARGETED	Incurred	Incurred	30-Sep-19		TARGETED	Incurred	Incurred	30-Oct-18		TARGETED
PROPERTY	178,000	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	175,664	98.69%
GEN LIABILITY	609,000	415,778	415,778	68.27%	540,613	88.77%	326,579	326,579	53.63%	536,092	88.03%	86,577	86,577	14.22%	468,353	76.91%
AUTO LIABILITY	104,000	304,729	304,729	293.01%	89,378	85.94%	284,497	284,497	273.55%	88,669	85.26%	286,497	286,497	275.48%	76,516	73.57%
WORKER'S COMP	1,217,000	1,081,092	1,081,092	88.83%	1,188,825	97.68%	1,097,855	1,097,855	90.21%	1,186,044	97.46%	1,146,512	1,146,512	94.21%	1,117,231	91.80%
TOTAL ALL LINES	2,108,000	1,964,556	1,964,556	93.20%	1,996,815	94.73%	1,871,889	1,871,889	88.80%	1,988,805	94.35%	1,682,544	1,682,544	79.82%	1,837,764	87.18%
NET PAYOUT %	\$1,162,015					55.12%										

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		22			Last Month		21			Last Year		10		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Oct-19		TARGETED	Incurred	Incurred	30-Sep-19		TARGETED	Incurred	Incurred	30-Oct-18		TARGETED
PROPERTY	183,000	259,878	259,878	142.01%	180,598	98.69%	259,878	259,878	142.01%	179,412	98.04%	165,197	165,197	90.27%	139,080	76.00%
GEN LIABILITY	576,000	41,790	41,790	7.26%	442,975	76.91%	42,790	42,790	7.43%	435,308	75.57%	38,626	38,626	6.71%	241,920	42.00%
AUTO LIABILITY	103,000	12,555	12,555	12.19%	75,780	73.57%	12,555	12,555	12.19%	74,138	71.98%	8,303	8,303	8.06%	41,200	40.00%
WORKER'S COMP	1,232,000	1,053,261	1,053,261	85.49%	1,131,002	91.80%	1,078,488	1,078,488	87.54%	1,117,967	90.74%	920,218	920,218	74.69%	517,440	42.00%
TOTAL ALL LINES	2,094,000	1,367,484	1,367,484	65.30%	1,830,354	87.41%	1,393,710	1,393,710	66.56%	1,806,825	86.29%	1,132,343	1,132,343	54.08%	939,640	44.87%
NET PAYOUT %	\$1,065,535					50.89%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		10			Last Month		9			Last Year		-2		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Oct-19		TARGETED	Incurred	Incurred	30-Sep-19		TARGETED	Incurred	Incurred	30-Oct-18		TARGETED
PROPERTY	191,270	104,841	104,841	54.81%	145,365	76.00%	89,516	89,516	46.80%	130,064	68.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	552,801	29,264	29,264	5.29%	232,176	42.00%	34,814	34,814	6.30%	199,008	36.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	103,893	11,191	11,191	10.77%	41,557	40.00%	5,831	5,831	5.61%	36,363	35.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,300,289	566,346	566,346	43.56%	546,121	42.00%	457,173	457,173	35.16%	429,095	33.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	711,642	711,642	33.13%	965,220	44.93%	587,335	587,335	27.34%	794,530	36.98%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$364,781					16.98%										

2014 2015 2016 YEARS

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

AS OF October 31, 2019

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		70			Last Month		69			Last Year		58		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Oct-19		TARGETED	Incurred	Incurred	30-Sep-19		TARGETED	Incurred	Incurred	30-Oct-18		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%	749,613	96.75%	167,308	167,308	21.59%	750,412	96.85%	181,336	181,336	23.40%	751,722	97.02%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,715	97.18%	3,950	3,950	5.75%	66,748	97.23%	3,950	3,950	5.75%	65,694	95.69%
WORKER'S COMP	1,107,261	725,541	725,541	65.53%	1,107,261	100.00%	707,413	707,413	63.89%	1,107,261	100.00%	705,608	705,608	63.73%	1,105,382	99.83%
TOTAL ALL LINES	2,194,083	978,045	978,045	44.58%	2,166,961	98.76%	959,917	959,917	43.75%	2,167,792	98.80%	972,139	972,139	44.31%	2,166,169	98.73%
NET PAYOUT %	\$958,015					43.66%										

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		58			Last Month		57			Last Year		46		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Oct-19		TARGETED	Incurred	Incurred	30-Sep-19		TARGETED	Incurred	Incurred	30-Oct-18		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	736,198	736,198	108.26%	659,746	97.02%	747,620	747,620	109.94%	659,362	96.96%	430,692	430,692	63.34%	646,449	95.07%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	87,081	95.69%	307,746	307,746	338.18%	86,840	95.43%	273,580	273,580	300.64%	83,571	91.84%
WORKER'S COMP	1,157,000	1,679,552	1,679,552	145.16%	1,155,036	99.83%	1,675,024	1,675,024	144.77%	1,154,691	99.80%	1,712,499	1,712,499	148.01%	1,148,615	99.28%
TOTAL ALL LINES	2,158,000	3,067,582	3,067,582	142.15%	2,131,864	98.79%	3,074,476	3,074,476	142.47%	2,130,893	98.74%	2,760,857	2,760,857	127.94%	2,108,635	97.71%
NET PAYOUT %	\$2,861,299					132.59%										

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		46			Last Month		45			Last Year		34		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Oct-19		TARGETED	Incurred	Incurred	30-Sep-19		TARGETED	Incurred	Incurred	30-Oct-18		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	21,927	21,927	3.42%	610,109	95.07%	21,927	21,927	3.42%	607,798	94.71%	21,039	21,039	3.28%	569,706	88.77%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	95,219	91.84%	19,249	19,249	18.57%	94,819	91.45%	19,249	19,249	18.57%	89,107	85.94%
WORKER'S COMP	1,226,749	1,115,107	1,115,107	90.90%	1,217,858	99.28%	1,133,555	1,133,555	92.40%	1,216,892	99.20%	1,037,876	1,037,876	84.60%	1,198,348	97.68%
TOTAL ALL LINES	2,169,445	1,538,590	1,538,590	70.92%	2,120,425	97.74%	1,557,039	1,557,039	71.77%	2,116,747	97.57%	1,460,472	1,460,472	67.32%	2,054,398	94.70%
NET PAYOUT %	\$1,460,506					67.32%										

2010 2011 2012 2013 YEARS

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

AS OF

October 31, 2019

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		118 Actual 31-Oct-19		MONTH TARGETED	Last Month		117 Actual 30-Sep-19		MONTH TARGETED	Last Year		106 Actual 30-Oct-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	390,597	390,597	48.04%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,043	1,354,043	129.67%	1,044,196	100.00%	1,351,453	1,351,453	129.43%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,415	1,824,415	86.42%	2,080,936	98.57%	1,835,315	1,835,315	86.93%	2,080,936	98.57%
NET PAYOUT %	\$1,824,415				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		106 Actual 31-Oct-19		MONTH TARGETED	Last Month		105 Actual 30-Sep-19		MONTH TARGETED	Last Year		94 Actual 30-Oct-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	755,606	755,606	77.91%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,727,052	1,727,052	137.00%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,821,095	2,821,095	111.36%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		94 Actual 31-Oct-19		MONTH TARGETED	Last Month		93 Actual 30-Sep-19		MONTH TARGETED	Last Year		82 Actual 30-Oct-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	504,968	504,968	52.07%	935,829	96.50%	504,968	504,968	52.07%	935,829	96.50%	599,298	599,298	61.80%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%
WORKER'S COMP	1,292,157	1,152,203	1,152,203	89.17%	1,292,157	100.00%	1,152,203	1,152,203	89.17%	1,292,157	100.00%	1,196,420	1,196,420	92.59%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,067,766	2,067,766	80.46%	2,533,888	98.60%	2,067,766	2,067,766	80.46%	2,533,888	98.60%	2,206,313	2,206,313	85.85%	2,533,888	98.60%
NET PAYOUT %	\$2,034,903				79.18%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		82 Actual 31-Oct-19		MONTH TARGETED	Last Month		81 Actual 30-Sep-19		MONTH TARGETED	Last Year		70 Actual 30-Oct-18		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	29,558	29,558	3.05%	938,274	96.75%
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%	66,715	97.18%
WORKER'S COMP	1,292,157	1,448,092	1,448,092	112.07%	1,292,157	100.00%	1,448,092	1,448,092	112.07%	1,292,157	100.00%	1,368,669	1,368,669	105.92%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,640,595	1,640,595	63.74%	2,537,906	98.60%	1,640,595	1,640,595	63.74%	2,537,906	98.60%	1,570,204	1,570,204	61.00%	2,540,518	98.70%
NET PAYOUT %	\$1,556,102				60.46%											

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 22-20

January 2020

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

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

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

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001112			
001112	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/19	7.85
			7.85
001113			
001113	COURIER-POST	ACCT:CHL-091699 - ADs - 11/19 & 12/19	36.08
			36.08
001114			
001114	BROWN & CONNERY, LLP	LEGAL SERVICE 12/19	1,687.51
			1,687.51
001115			
001115	GRACE MARMERO LLP	LEGAL SERVICES 12/19	2,970.00
			2,970.00
001116			
001116	NJ ADVANCE MEDIA	ACCT# 1159386 - ADV - 12.26.19	22.00
001116	NJ ADVANCE MEDIA	ACCT# 1159386 - ADV - 12.26.19	33.68
			55.68
		Total Payments FY 2019	4,757.12

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001117			
001117	DIVISION OF PENSIONS & BENEFIT	REIMBURSEMENT 1/20	5,090.50
			5,090.50
001118			
001118	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 1/20	7,401.34
			7,401.34
001119			
001119	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 1/20	13,008.42
			13,008.42

001120			
001120	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 1/20	5,251.00
			5,251.00
001121			
001121	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 1/20	717.92
			717.92
001122			
001122	BROWN & CONNERY, LLP	LEGAL SERVICE 1.3.20	2,656.95
			2,656.95
001123			
001123	GRACE MARMERO LLP	LEGAL SERVICE 1.15.20	495.00
			495.00
001124			
001124	VIOLA YEAGER	REIMBURSEMENT FEE 1/20	387.92
			387.92
001125			
001125	JUNE ATKINSON	REIMBURSEMENT 1/20	387.92
			387.92
001126			
001126	NJ MOTOR VEHICLE COMMISSION	2020 ANNUAL ADMIN FEE 1/20	150.00
			150.00
001127			
001127	AULETTO CATERERS	AULETTO CATERERS 1/20	1,282.00
			1,282.00
001128			
001128	HARDENBERGH INSURANCE GROUP	RMC FEE 1/20	26,896.08
			26,896.08
		Total Payments FY 2020	63,725.05
		TOTAL PAYMENTS ALL FUND YEARS	\$68,482.17

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. 23-20

JANUARY 2020

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

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

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

FUND YEAR 2020

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0120			
W0120	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 1/20	530.50
W0120	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 1/20	2,820.00
			3,350.50
		Total Payments FY 2019	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated:_____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	October			
CURRENT FUND YEAR	2019			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$3,960,289.50	3,893,780.31	36510.79	29998.4
Opening Interest Accrual Balance	\$0.00	-	0	0
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$556,043.41	\$236,000.80	\$102,324.30	\$217,718.31
10 (Withdrawals - Sales)	-\$713,063.84	-\$394,277.65	-\$103,224.30	-\$215,561.89
Ending Cash & Investment Balance	\$3,803,269.07	\$3,735,503.46	\$35,610.79	\$32,154.82
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$279,314.14	\$1,055.50	\$74,890.30	\$203,368.34
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,082,583.21	\$3,736,558.96	\$110,501.09	\$235,523.16

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2019 Month Ending: October							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	111,935.34	3,302,056.12	(73,455.36)	1,110,613.92	(895,760.14)	404,900.38	3,960,290.25
RECEIPTS							
Assessments	8,645.76	25,022.39	4,711.71	58,461.81	85,630.20	49,372.95	231,844.82
Refunds	2,502.83	0.00	0.00	1,653.15	0.00	0.00	4,155.98
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	11,148.59	25,022.39	4,711.71	60,114.96	85,630.20	49,372.95	236,000.80
EXPENSES							
Claims Transfers	1,110.00	207,568.16	6,883.73	101,067.88	0.00	0.00	316,629.77
Expenses	0.00	0.00	0.00	0.00	13,126.00	63,265.46	76,391.46
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	1,110.00	207,568.16	6,883.73	101,067.88	13,126.00	63,265.46	393,021.23
END BALANCE	121,973.93	3,119,510.34	(75,627.38)	1,069,661.00	(823,255.94)	391,007.87	3,803,269.82

**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 January 23, 2020 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 12/1/19 to 12/31/19, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

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
12/01/2019 Thru 12/31/2019

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

Reporting Name	Business Name	Business Description
Amount/Amt Paid	Amount Paid	Amount actually paid or received
Amount/Amt Requested	Amount Requested	Amount requested to be paid
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
12/01/2019 Thru 12/31/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5484	3530001758	001	LOPEZ, JOSEPH	6/4/2019	6/28/2019	PARKER MCCAY	12/6/2019	LEGAL FEE - INV #3097941	828.00 828.00
C	5486	3530001778	001	TURNER, CHRISTINE	4/10/2019	5/23/2019	MADDEN & MADDEN PA	12/6/2019	LEGAL FEE - INV #6	2,278.15 2,278.15
C	5490	3530001778	001	TURNER, CHRISTINE	8/19/2019	9/27/2019	MADDEN & MADDEN PA	12/6/2019	LEGAL FEE - STMT #8	2,955.00 2,955.00
V	5463	3530001778	001	TURNER, CHRISTINE	6/4/2019	7/16/2019	MADDEN & MADDEN PA	12/5/2019	VOID: LEGAL FEE - STMT #7	-1,137.85 -1,137.85
Total for Coverage: Auto Liability							Number of entries: 4		4,923.30	4,923.30
Coverage: Auto Physical Damage										
C	5487	3530002258	001	GLOUCESTER COUN	9/16/2019	9/16/2019	GLOUCESTER COUNTY	12/6/2019	2016 FORD EXPLORER PLATE #CG9AWT	12,440.80 12,440.80
V	21615	3530002258	001	GLOUCESTER COUN	9/16/2019	9/16/2019	GLOUCESTER COUNTY	12/5/2019	VOID: 2016 FORD EXPLORER LATE #CG9AWT	-12,440.80 -12,440.80
Total for Coverage: Auto Physical Damage							Number of entries: 2		0.00	0.00
Coverage: General Liability										
C	5483	3530002201	001	BRAWNER, JAMA	8/12/2019	9/5/2019	MADDEN & MADDEN PA	12/6/2019	CLIENT ID# 70200-048M	180.00 180.00
C	5485	3530001495	001	ADAMS, EMILY	10/4/2019	11/22/2019	MADDEN & MADDEN PA	12/6/2019	LEGAL FEE - STMT #16	755.90 755.90
C	5488	3530001495	001	ADAMS, EMILY	9/11/2019	9/25/2019	MADDEN & MADDEN PA	12/6/2019	LEGAL FEE - STMT #15	2,160.00 2,160.00
C	5489	3530001495	001	ADAMS, EMILY	8/23/2019	8/28/2019	MADDEN & MADDEN PA	12/6/2019	LEGAL FEE - STMT #14	90.00 90.00
Total for Coverage: General Liability							Number of entries: 4		3,185.90	3,185.90
Total for Gloucester Co Ins Commission - 353							Number of entries: 10		8,109.20	8,109.20





Gloucester County Insurance Commission
Bill Review / PPO Savings
2019

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	CSG Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	32	78%	\$42,775.28	85%	\$23,405.77	\$468.68	\$12,426.46	\$6,474.37	\$19,369.51	\$2,604.13	\$16,765.38
	February	45	82%	\$52,057.74	89%	\$19,248.32	\$356.67	\$12,898.11	\$19,554.64	\$32,809.42	\$4,593.32	\$28,216.10
	March	46	76%	\$100,220.08	87%	\$39,879.58	\$857.22	\$12,491.58	\$46,991.70	\$60,340.50	\$8,447.68	\$51,892.82
	April	55	82%	\$40,934.43	78%	\$25,524.33	\$689.63	\$5,814.90	\$8,905.57	\$15,410.10	\$1,959.70	\$13,450.40
	May	26	77%	\$12,385.56	41%	\$7,420.25	\$41.41	\$1,197.58	\$3,726.32	\$4,965.31	\$695.14	\$4,270.17
	June	30	93%	\$25,665.23	93%	\$15,274.63	\$0.00	\$4,885.12	\$5,505.48	\$10,390.60	\$1,454.68	\$8,935.92
	July	65	89%	\$205,654.52	98%	\$85,514.51	\$81.96	\$89,325.69	\$30,732.36	\$120,140.01	\$12,372.99	\$107,767.02
	August	59	69%	\$38,579.26	67%	\$21,708.39	\$0.00	\$7,841.82	\$9,029.05	\$16,870.87	\$2,361.92	\$14,508.95
	September	51	71%	\$30,841.36	67%	\$17,417.46	\$94.50	\$4,779.53	\$8,549.87	\$13,423.90	\$1,865.63	\$11,558.27
	October	37	86%	\$109,743.97	95%	\$37,177.83	\$29.45	\$13,637.15	\$58,899.54	\$72,566.14	\$6,402.11	\$66,164.03
	November	54	91%	\$43,649.68	91%	\$18,676.19	\$237.72	\$12,901.04	\$11,834.73	\$24,973.49	\$3,338.14	\$21,635.35
	December	40	70%	\$43,942.19	66%	\$16,380.23	\$11.91	\$17,151.61	\$10,398.44	\$27,561.96	\$3,536.74	\$24,025.22
YTD Total		540	76%	\$746,449.30	86%	\$327,627.49	\$2,869.15	\$195,350.59	\$220,602.07	\$418,821.81	\$49,632.19	\$369,189.62

Monthly Summary
Total Savings (before fees): \$27,561.96
Percent Savings: 63%
NET SAVINGS: \$24,025.22
Percent NET SAVINGS: 55%

YTD Summary	
Total Savings (before fees):	\$418,821.81
Percent Savings:	56%
NET SAVINGS:	\$369,189.62
Percent NET SAVINGS:	49%

GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: January 15, 2020

GCIC SERVICE TEAM

Paul Shives, Vice President Public Sector Director 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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December 2019 – January 2020

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 12:** Attended the GCIC meeting in Woodbury.
- **December 13:** One session of Snow Plow/Snow Removal safety training was conducted for GCIC.
- **January 9:** Attended the GCIC Annual Safety Kickoff breakfast.
- **January 14:** Attended the GCIC Claims Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **January 23:** Plan to attend the GCIC meeting in Woodbury.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2019-2020.

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: 1/23/20

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. Gloucester County Insurance Commission 10th Anniversary Celebration

There were 79 attendees at the Gloucester County Insurance Commission's 10th Anniversary Celebration. A breakfast was provided to thank the many individuals who make safety a top priority daily. Assemblyman Adam Taliaferro was the guest speaker. He spoke about his personal accident and the positive impact that the doctors, physical therapists, family and friends provided through constant support during his recovery. Assemblyman Taliaferro, Chad Bruner and Chris Powell all spoke about how accidents not only affect the injured person, but also their families and co-workers.

B. 2019 BRIT Safety Grant

Gloucester County was originally awarded \$12,749.65 from the 2019 BRIT Safety Grant for the submission of Watch Guard cameras for the County's Sheriff's Department. We are excited to announce that the County will be awarded \$14,217.50 which is an additional \$1,467.85 over the original amount.

C. NJCEL – Child Abuse Bill S477 Training

Our office is working with PERMA to schedule a regional training for the members of the NJCEL on the above bill. The training is to be scheduled within the first quarter of this year.

D. 2020 Cyber Liability Cards

Effective 1/1/2020, the cyber liability policy number has changed. There has been no change to the insurance carrier and the hotline number. Our office has distributed new laminated cards with the updated policy number to all members. The previous cards are to be destroyed. We have reminded all members to immediately contact our office upon completion of the call with the hotline for the carrier.

II. Underwriting Services Director

For informational Purposes Only – No action required:

The following renewal was in process and has been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
College	Volunteer Accident	Starr Indemnity	12/31/19	\$2,916	\$3,027

The 3.8% increase in premium is due to an increase in the number of volunteers from 220 to 272 at the College. All other terms and conditions are per expiring.

**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 January 23, 2020.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for January 23, 2020. which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 23, 2020.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation & Liability
CLOSED SESSION
1/23/20

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530002289	Donald Holmes	Worker Compensation	PAR	
3530002265	Grace Taggart	Auto Liability	SAR	
3530002206	William Zorzanello	Pothole Appeal		
3530002226	Royce Mundell	Auto Liability	SAR	

APPENDIX I

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

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Veronica George Amy Zeiders Yvonne Frey Qual-Lynx. Jim Mercanto (<i>via teleconference</i>) Medlogix Jennifer Goldstein PERMA Risk Management Services Robyn Walcoff Jen Conicella
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
Attorney	Grace Marmero & Associates Doug Long, Esq.
Treasurer	Tracy Giordano
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT

Sue Bleiberg, Conner Strong & Buckelew (*via teleconference*)
Emmett Primas, Esq., Gloucester County
Leigh VanOyen, Gloucester County
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of October 24, 2019 and Open Minutes of November 12, 2019

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF OCTOBER 24, 2019 AND OPEN MINUTES OF NOVEMBER 12, 2019

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

CORRESPONDENCE: None

COMMITTEE REPORTS: None

SAFETY COMMITTEE: Ms. VanOyen advised the Safety and Accident Review Committee last met on December 3, 2019. Ms. VanOyen reported they discussed the PEOSHA 300 Log Training and two training dates were scheduled for January 15th and February 17th. Ms. VanOyen advised they also discussed a CPR machine called the Lucas Chest Compression System. Ms. VanOyen indicated the machine already saved the life of a Gloucester County resident. Ms. VanOyen noted there was an interest in submitting a proposal for the 2020 BRIT Safety Grant for the purchase of additional machines. Ms. VanOyen reviewed the claim counts for 2019.

Ms. VanOyen reported the Committee reviews the supervisor reports and letters of recommendation are sent out or if needed a visit is made. Ms. VanOyen advised they also review the claims and 2 letters were sent out acknowledging the claims and also noting they did a good job in fixing the issue. Ms. VanOyen noted the next meeting was scheduled for February 4, 2020. Ms. VanOyen advised that concluded her report unless there were any question.

CLAIMS COMMITTEE: Chairman Sheehan advised the Claims Committee did not meet and the PARS would be presented during closed session.

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

WELCOME JENNIFER CONICELLA: Ms. Walcoff introduced Jennifer Conicella and advised she joined PERMA Risk Management as a Senior Associate Claims Consultant. Executive Director reported Jennifer came for Amerihealth and AmTrust and had 13 years of

Workers' Compensation claims adjustment experience. Ms. Walcoff noted Ms. Conicella's contact information was included in the agenda.

PROPERTY AND CASUALTY BUDGET INTRODUCTION: Executive Director referred to a copy of the 2020 Property & Casualty Budget which was included in the agenda. Executive Director reported the budget amount was \$6,599,053 and represented an overall increase of \$182,251 or 2.84%. Executive Director advised the budget was previously discussed and reviewed with the Chairman, Commission Treasurer and Commission Risk Manager. Executive Director noted the 2020 Property Self-Insured Retention (SIR) increased to \$250,000 from \$100,000.

Executive Director advised the NJCE portion of the budget was approved on November 21, 2019. Executive Director reported the agenda also included the proposed assessments for the member entities. The assessments are billed in three installments 40% due on 3/15/20, 30% on 5/15/20 and 30% on 10/15/20.

Executive Director reviewed the line items of the budget. Executive Director asked if anyone had any questions regarding the budget and requested a motion to introduce the budget.

MOTION TO INTRODUCE THE 2020 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF 6,599,053 AND SCHEDULE A PUBLIC HEARING ON JANUARY 23, 2020 AT 9:30 AM AT 2 SOUTH BROAD STREET, WOODBURY, NJ

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

GCIC & NJCE DIVIDEND: Executive Director advised there was a GCIC Dividend option available to the Commission for the 2010, 2012, 2014 and 2016 Fund Years in the amount of \$457,000. Executive Director referred to a copy of Resolution 86-19, Authorizing the release of the GCIC Dividend which was included in the agenda. Executive Director reported the limit per loss was \$1,000,000 with a \$10,000 deductible. Executive Director requested a motion to adopt Resolution 86-19.

MOTION TO ADOPT RESOLUTION 86-19 AUTHORIZING REFUND FROM THE 2010, 2012, 2014 AND 2016 FUND YEARS

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

Executive Director reported the NJCE Board of Commissioners passed a resolution authorizing a dividend in the amount of \$2,000,000. Executive Director advised the agenda included a chart of the GCIC and NJCE Dividends. Executive Director noted the member entities would receive a credit on their 2020 assessment bill for both dividends.

MOTION TO ACCEPT THE NJCE DIVIDEND IN THE AMOUNT OF \$333,632.22 FOR FUND YEARS 2010 THROUGH 2016

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

2020 HEALTH DENTAL BUDGET INTRODUCTION: Executive Director referred to a copy of proposed 2020 Health Dental Budget in the amount of \$591,882 which was included in the agenda. Executive Director advised the introductory budget represented an overall increase of \$11,274 or 1.94%. Executive Director noted a copy of the budget was previously sent to the Chairman and Commission Treasurer for their review. Executive Director asked if anyone had any questions and requested a motion to introduce the budget.

MOTION TO INTRODUCE THE 2020 HEALTH DENTAL BUDGET IN THE AMOUNT OF \$591,882 AND SCHEDULE A PUBLIC HEARING ON JANUARY 23, 2020 AT 9:30 AM AT 2 SOUTH BROAD STREET, WOODBURY, NJ

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

RFP'S FOR PROFESSIONAL SERVICES: Executive Director reported the Fund Office issued Request for Proposals for the positions of Actuary, Auditor, Nurse Case Manager, Functional Capacity Testing & Evaluation Services, Commission Attorney, Benefits Consulting Services and Defense Panel. Executive Director advised the responses were due on October 18, 2019 and included in the agenda was a summary of the vendors who responded. Chairman Sheehan reported he met with the Commissioners and they scored the responses. Chairman Sheehan advised it was their recommendation to appoint the incumbents for the 2020 Defense Panel and also the incumbents for the Nurse Case Manager. Chairman Sheehan read off the incumbents for the Defense Panel and Nurse Case Manager. Executive Director noted there was only response received for the positions of Actuary, Auditor, Commission Attorney, Functional Capacity Testing & Evaluation Services and Benefits Consulting Services. Executive Director asked if anyone had any questions and requested a motion. Executive Director advised Resolutions would be prepared for the next meeting.

MOTION TO APPROVE A ONE YEAR APPOINTMENT FOR THE VENDORS LISTED BELOW EFFECTIVE JANUARY 1, 2020

- Actuary [Actuarial Advantage](#)
- Auditor [Bowman & Company, LLP](#)
- Commission Attorney [Grace Marmero & Associates, LLP](#)
- Functional Capacity Testing & Evaluation Services [Synergy Joint & Spine](#)

- Nurse Case Manager Susan Schaefer, LLC
Medlogix
- Defense Panel Madden & Madden
Parker McCay
Chance & McCann
Capehart Scatchard- WC-
Higbee
Capehart Scatchard – Liab –
Corea
Brown & Connery, LLP
John A. Alice
Florio, Perrucci, Steinhardt &
Cappelli, LLC

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

MOTION TO APPROVE A THREE YEAR APPOINTMENT TO CONNER STRONG & BUCKELEW FOR BENEFITS CONSULTING SERVICES EFFECTIVE JANUARY 1, 2020

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

NJ EXCESS COUNTIES INSURANCE FUND (NJCE): Executive Director advised the NJCE met on October 24, 2019 and a written summary of the meeting was included in the agenda. Executive Director also advised the NJCE met on November 21, 2019 and adopted the 2020 Budget in the amount of \$24,751,509. Executive Director noted a summary of the meeting was also included in the agenda. Executive Director advised the NJCE was scheduled to hold their Reorganization Meeting on February 27, 2020.

CERTIFICATE OF INSURANCE REPORT: Executive Director advised the October Certificate of Insurance Report was included in Appendix II of the agenda. Executive Director reported there were 9 certificates issued the month of October.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the September Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$3,382,745 as of September 30, 2019. Executive Director advised that \$3,114,759 on line 10 of the report “Investment in Joint Venture was the GCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$3,960,290.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the September Financial Fast Track for the NJCE. As of

September 30, 2019, the NJCE had a surplus of \$16,851,003. Executive Director noted the cash amount was \$32,194,328.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the September Health Benefits Financial Fast Track. As of September 30, 2019 there was a surplus of \$193,676 and the cash amount was \$269,057. 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 September 30, 2019. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report and reviewed the actuary's projections compared to the actual losses.

2020 MEETING SCHEUDLE: Executive Director referred to a copy of the proposed GCIC Executive Committee meeting schedule for 2020 which was included in the agenda. Executive Director noted there no meetings scheduled for March, May, July, August and November. Executive Director reported meetings for those months could be scheduled if necessary with additional notice required by statute. Executive Director advised if the meeting dates were acceptable a resolution would be prepared for approval with the Reorganizational Resolutions in January.

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

Executive Director's Report Made Part of Minutes.

TREASURER REPORT: Chairman Sheehan advised the agenda included the November and December Bill Lists were included in the agenda. Chairman Sheehan requested a motion to approve the bill lists.

MOTION TO APPROVE RESOLUTION 87-19, 88-19, 89-19 & 90-19

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

Chairman Sheehan pointed out the monthly Treasurer's reports showing the cash transactions and investments were included in the agenda.

CLAIMS REPORT:

Chairman Sheehan presented Resolution 91-19 Inservco Liability Check Register for the period of 10/1/19 through 10/31/19 and 11/1/19 and 11/30/19.

**MOTION TO APPROVE RESOLUTION 91-19 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 10/1/19 THROUGH 10/31/19 and
11/1/19 and 11/30/19**

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of October & November.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings
October	37	\$ 109,743.97	\$ 37,177.83	\$ 13,637.15	\$ 66,164.63	60%
November	54	\$ 43,649.68	\$ 18,676.19	\$ 12,901.04	\$ 21,635.35	50%

Ms. Goldstein asked if anyone had any questions and concluded her report. Executive Director mentioned that the In-Network Bill Penetration of 76% did not look right. Ms. Goldstein agreed and advised she would look into the numbers.

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the October – December Risk Control Activity Report which was included in the agenda. Mr. Prince also advised that the Civil Service Commission developed a Domestic Violence Policy that all Public Employers must adopt and distribute to their employees. It was also reported that a sample Domestic Violence Policy was available through J.A. Montgomery Risk Control and would be sent to Mr. Sheehan electronically for review. Mr. Prince also discussed the Law Enforcement Interactions With Transgender Individuals Directive, which was issued by the Attorney General’s Office on 11/20/19. It was recommended that Directive 2019-3 be forwarded to all Gloucester County Law Enforcement agencies, for review. The Commercial Driver’s License Clearinghouse requirements for CDL holders was discussed as well as the Designated Employer Representative criteria. Mr. Prince advised if anyone had any questions regarding the items discussed they should reach out to Mr. Prince. Mr. Prince concluded his report.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti reported a copy of her report was included in the agenda. Ms. Violetti referred to a copy of the September 10, 2019 Safety & Accident Review Committee Meeting Minutes which were included in the agenda. Ms. Violetti advised a copy of the Safety and Accident Review Committee and Claims Committee 2020 Meeting Schedules were included in the beginning of the agenda. Ms. Violetti requested a motion to approve both meeting schedules.

**MOTION TO APPROVE BOTH MEETING SCHEDULES AS
PRESENTED**

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

Ms. Violetti reported invitations were sent out for the January 9, 2020 Gloucester County Insurance Commission 10th Anniversary Celebration at Auletto's.

Ms. Violetti advised her office contacted all of the members and reminded them the procedure for the 2019 Claims Sweep on Claims Made Policies. Chairman Sheehan reported he sent the e-mail to the County Administrator who put the e-mail on his letterhead and sent it to all of the department heads.

Ms. Violetti reported the Safety and Accident Review Committee respectfully requested continued funding of the Wellness Incentive Grant for 2020. Ms. Violetti advised the agenda included the program and requested authorization of \$5,000 for the Wellness Incentive Program.

MOTION TO AUTHORIZE \$5,000 FOR THE WELLNESS INCENTIVE PROGRAM

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

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Chila	CNA	1/1/20	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/20	\$70.00	\$70.00
Improvement Authority	Dream Park Volunteer Accident	QBE	1/28/20	\$400.00	\$400.00

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW LISTED ABOVE

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

Ms. Violetti advised the following renewals were in process. Ms. Violetti requested authority to renew the policies contingent upon the premium not increasing more than 10% and with no significant reduction in the terms and conditions. Ms. Violetti advised if there was, she would seek direction from the member and then advised the Commission accordingly.

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

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

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

Ms. Violetti advised the below renewal was in process and had been finalized. No action was needed.

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

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

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

OLD BUSINESS: None

NEW BUSINESS:

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 92-19 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Burke
Second: Commissioner Jones
Vote: Unanimous

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002214 FROM \$15,000 TO \$200,000 AN INCREASE OF \$185,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002270 FROM \$15,000 TO \$54,613 AN INCREASE OF \$39,613

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002182 FROM \$15,000 TO \$71,959 AN INCREASE OF \$56,959

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001629 FROM \$15,000 TO \$26,048.95 AN INCREASE OF \$11,048.95

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #353002261 FROM \$1,000 TO \$250,000 AN INCREASE OF
\$249,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #2020188943 FROM \$10,000 TO \$90,000 AN INCREASE OF
\$80,000**

Motion: Commissioner Burke
Second: Commissioner Jones
Roll Call Vote: Unanimous
Noted Commissioner Jones abstained from # 3530001629

MOTION TO ADJOURN:

Motion: Commissioner Jones
Second: Commissioner Burke
Vote: Unanimous

MEETING ADJOURNED: 10:33 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

2020 Risk Management Plan

RESOLUTION NO. 11-20

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

BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2020 PLAN OF RISK MANAGEMENT, EFFECTIVE 01/01/2020, SHALL BE:

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

- Cyber Liability
- Non-Owned Aircraft Liability

2.) The limits of coverage.

a.) Workers' Compensation limits.

- The Insurance Commission covers \$300,000 per occurrence including:
 - Employer's Liability - \$300,000 per occurrence.
 - USL&H – \$300,000 per occurrence.
 - Harbor Marine/Jones Act - \$300,000 per occurrence.
- The NJC covers excess workers compensation claims to the following limits.
 - Workers' Compensation – statutory excess of the Insurance Commission's \$250,000.
 - Employer's Liability - at a sub-limit of \$25,000,000 excess of the Insurance Commission's \$250,000.
 - USL&H – \$250,000 less NJ State benefits excess of the Insurance Commission's \$300,000.
 - Harbor Marine/Jones Act - \$250,000 less NJ State benefits excess of the Insurance Commission's \$300,000.

NJC retains limits of \$250,000 excess \$300,000 for Workers Compensation and Employers Liability. NJC purchases from Underwriters at Lloyds \$450,000 excess \$550,000 each occurrence/employee and purchases from Safety National Casualty Company 'Statutory' Workers Compensation limits excess of \$1,000,000 and \$5,000,000 excess of \$1,000,000 for Employers Liability. Additional Employers Liability limits of \$9,550,000 excess of \$6,000,000 are purchased from Underwriters at Lloyds, \$10,000,000 excess \$15,550,000 from Old Republic.

b.) General Liability limits.

- The Insurance Commission covers \$250,000 per occurrence.

- Law Enforcement - included in the General Liability limits.
- Employee Benefits Liability - included in the General Liability limits.
- Subsidence - \$250,000 per occurrence
- Sexual Abuse or Molestation Coverage - \$250,000 per occurrence except for schools.
- Owned Watercraft 35' in length or less - \$250,000.
- Garage Liability - \$250,000
- The NJC covers excess liability claims as follows:
 - General Liability - \$20,250,000 excess the Insurance Commission's \$250,000. The \$10,000,000 excess \$500,000 commercial excess layer is subject to a \$20,000,000 per member insurance commission 12 month aggregate limit. The \$10,000,000 excess \$10,500,000 commercial excess layer is subject to a \$20,000,000 annual aggregate limit.
 - Law Enforcement - included in the NJC's excess General Liability limits.
 - Employee Benefits Liability - included in the NJC's excess General Liability limits.
 - Subsidence - \$250,000 per occurrence excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Member Commission's retention.
 - Sexual Abuse or Molestation Coverage - \$250,000 excess of the Insurance Commission's \$250,000 except for schools. NJC retains 100% of the limit excess of the Member Commission's retention.
 - Owned Watercraft 35' in length or less - \$250,000 excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Member Commission's retention.

- Garage Liability - \$250,000 excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Member Commission's retention.

NJC retains limits of \$250,000 excess \$250,000 and purchases from Underwriters at Lloyds limits of \$10,000,000 per occurrence and a \$20,000,000 12 month aggregate excess over and above \$500,000. NJC also purchases from Old Republic limits of \$10,000,000 per occurrence and a \$20,000,000 annual aggregate excess over and above the \$10,000,000/\$20,000,000 with Underwriters at Lloyds.

c.) Automobile Liability limits.

- The Insurance Commission covers automobile liability claims as follows:
 - Automobile Bodily Injury and Property Damage Liability claims at a combined single limit of \$250,000.
 - The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
 - The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
 - The Insurance Commission covers automobile medical payments of \$15,000 per person but only as respects to Gloucester County corrections transport.
- The NJC covers excess automobile liability claims as follows:
 - Automobile Bodily Injury and Property Damage Liability claims excess of the Insurance Commission's \$250,000 CSL limit. Included in the NJC's excess General Liability limits as shown above.

NJC retains limits of \$250,000 excess \$250,000 and purchases from Underwriters at Lloyds limits of \$10,000,000 per occurrence over and above \$500,000. NJC also purchases from Old Republic limits of \$10,000,000 per occurrence over and above the \$10,000,000 with Underwriters at Lloyds. Please note, an aggregate limit does not apply to automobile liability coverage.

The NJC does not provide excess PIP OR Uninsured/Underinsured Motorist Coverage.

The PIP and Uninsured/Underinsured Motorist coverages shall follow the most current statutory guidelines provided by the State of New Jersey.

The excess general liability, auto liability, law enforcement liability and employers liability limits with Underwriters at Lloyds, Old Republic per member Commission and are shared limits amongst GCIC member entities.

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

- The NJC via the commercial market covers public officials liability/school board legal liability/employment practices liability as follows:
 - \$15,000,000 each claim and in the annual aggregate on a claims made basis per member Insurance Commission (except for Healthcare entities which have a \$1,000,000 each claim and in the annual aggregate sub-limit) subject to the retentions as outlined below:
 - Gloucester County - \$100,000 each POL & EPL
 - Rowan College at South Jersey - \$25,000 SBL/\$50,000 EPL
 - Gloucester County UA - \$5,000 each POL & EPL
 - Gloucester County LC - \$5,000 each POL & EPL
 - Gloucester County IA - -\$25,000 SBL/\$100,000 EPL

There is a sub-limit of \$1,000,000 each claim and in the annual aggregate excess of a member entity retention of \$100,000 for sexual abuse/molestation for schools only.

School Board Legal Liability applies to the member entity schools and Public Officials Liability applies to all other member entities.

NJC does not retain any risk as it is fully insured in the commercial market.

e.) Property/Equipment Breakdown

Property Limits/Sub-limits

- The Insurance Commission covers \$250,000 per occurrence less applicable member entity per occurrence deductibles.

- The NJC provides excess property coverage of \$750,000 excess of the member Insurance Commission limit of \$250,000, and excess coverage with Zurich, and with various insurers on a quota share basis with the following limits (*SHARED BY ALL NJC MEMBER COMMISSIONS AND THEIR MEMBER ENTITIES*) excess of the member retention and member entity per occurrence deductibles:

Property Per Occurrence Limits:

- A. \$110,000,000 Per Occurrence with Zurich
- B. \$150,000,000 Per Occurrence with various insurers
- C. \$260,000,000 per Occurrence Total Program Limit

Property Sub-Limits:

- Earthquake - \$200,000,000 (Annual Aggregate)
- Flood - \$100,000,000 (Annual Aggregate) Except;
 - Flood Inside Special Flood Hazard Area (SFHA) - \$25,000,000
- Asbestos Cleanup - \$50,000 per occurrence
- Valuable Paper And Records - \$10,000,000
- Accounts Receivable - \$10,000,000
- Demolition & Increased Cost of Construction - \$25,000,000
- Business Interruption -Included in \$110,000,000 blanket limit (Business Income On Revenue Producing Property Only)
- Extra Expense – \$10,000,000
- Transit- \$1,000,000 Per Conveyance/\$1,000,000 Per Occurrence
- Fine Arts - \$2,500,000 (Owned And Non Owned)
- Pollution And Contamination Cleanup (Limited) - \$250,000 (Annual Aggregate)
- Miscellaneous Unnamed Locations - \$10,000,000
- Builders' Risk - \$25,000,000 (the lesser of \$1,000,000 sublimit or 60 days for soft costs, subject to applicable deductible per cause of loss and 24 hour qualifying period)
- New Construction and Additions – \$25,000,000 per location (the lesser of \$1,000,000 sublimit or 60 days for soft costs, subject to applicable deductible per cause of loss and 24 hour qualifying period)
- Service Interruption - \$10,000,000 Combined Time Element and Property Damage Including Overhead Transmission Lines within 1 mile of insured premises, 24 hour qualifying period)

- Ingress/Egress – 30 Day Period for property with a 5 mile radius but not to exceed a \$5,000,000 limit.
- Debris Removal - \$25,000,000
- Civil Government Authority – Lesser of \$5,000,000 or 30 day period, within 5 mile radius
- Leasehold Interest - \$15,000,000
- Loss Of Rents - \$15,000,000
- Professional Fees - \$1,250,000
- Extended Period of Liability – 365 Days
- **Vehicles (PD ONLY)** - \$15,000,000
 - Garagekeepers Liability: Included
- Underground Piping - \$5,000,000 (only if within 5 MILES of a pump station, process plant, metering pit, wells or similar operational locations which are owned, leased, used occupied or intended for use by the member entity). There is no coverage for the perils of Earthquake, Flood or Named Storm.
- EDP Equipment – Subject to a 24 hour qualifying period. No sub-limit for equipment. \$1,000,000 sublimit for data and software
- Outdoor Property - \$10,000,000
- Equipment Breakdown - \$100,000,000
 - Ammonia Contamination - \$5,000,000
 - Spoilage - \$5,000,000
 - Extended Period Of Indemnity - 365 Days
- UAS (Drones) - \$100,000
- Working Dogs - \$100,000

Note: There is an Excess Property Policy with various insurers on a quota share basis which extends the Per Occurrence Policy Limits by \$150,000,000 to a total of \$260,000,000. Coverage sub-limits on the Primary policy are excluded by the Excess Property policy, including Equipment Breakdown. The primary limit is \$110,000,000

- There is an Excess Flood/Earthquake policy placed with various insurers which provides:
 - \$50,000,000 aggregate policy limit for Flood coverage excess of the aggregate policy limits provided by Zurich (\$25,000,000 for locations inside the 100-Year Flood Zone, \$50,000,000 for all other locations, as noted above); and
 - \$100,000,000 aggregate policy limit for Earthquake coverage excess of the \$100,000,000 aggregate policy limit provided by Zurich (noted above).

Property Deductibles

- The standard member insurance commission retention is **\$250,000** per occurrence less member entity per occurrence deductibles below. Also applies to time element, auto physical damage and flood (except as noted below).
 - Gloucester County - \$10,000 Property, \$5,000 Equipment and \$1,000 Auto Physical Damage
 - Rowan College at South Jersey - \$2,500 Property and \$500 Auto Physical Damage
 - Gloucester County Utilities Authority - \$1,000 Property and \$1,000 Auto Physical Damage
 - Gloucester County Library Commission - \$1,000 Property and \$500 Auto Physical Damage
 - Gloucester County Improvement Authority - \$1,000 Property and \$500 Auto Physical Damage
- The Equipment Breakdown deductible is \$25,000 member entity deductible per occurrence.
- The Earthquake Member Insurance Commission retention is **\$250,000** per occurrence less the per occurrence member entity deductibles. **HOWEVER, IF THERE IS A LOSS FROM A SINGLE OCCURRENCE INVOLVING MULTIPLE ENTITIES, THE MAXIMUM OCCURRENCE DEDUCTIBLE WILL BE \$250,000.**
- The Flood Member Insurance Commission retention is **\$250,000** per occurrence (combined property damage and time element) less member entity per occurrence deductibles. **HOWEVER, IF THERE IS A LOSS FROM A SINGLE OCCURRENCE INVOLVING MULTIPLE ENTITIES, THE MAXIMUM OCCURRENCE DEDUCTIBLE WILL BE \$250,000.**
- Flood loss for property within the Special Flood Hazard Area (SFHA) 100-year flood zone is subject to a deductible of **\$1,000,000** each building for municipality buildings, and **\$1,000,000** each building for building contents member entity deductible per occurrence; and **\$1,000,000** for each building for loss of income or the National Flood Insurance Plan's (NFIP) maximum available limits for public entities, whichever is greater, regardless of whether National Flood Insurance program coverage is purchased or not. **HOWEVER, IF THERE IS A LOSS FROM A SINGLE OCCURRENCE INVOLVING MULTIPLE ENTITIES, THE MAXIMUM OCCURRENCE DEDUCTIBLE WILL BE \$1,000,000.**

Losses shall also be adjusted subject to a \$1,000,000 per occurrence Insurance Commission deductible for pumping stations, pistol ranges, vehicles and mobile equipment less the applicable member entity deductible.

- “Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County”
For Property Damage: subject to a deductible of 1% of the value, per the Valuation clause of the General Conditions section, of the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence; For Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence. Combined PD and TE deductible subject to a minimum deductible of \$1,000,000 per occurrence. The “Named Storm” deductible is a per member entity deductible.
- Note: The Gloucester County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the Zurich policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Gloucester County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

Named Storm is defined as any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent.. Location is defined as a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than 50 feet wide, a site or tract of land occupied or available for occupancy with tangible property. If the Named Storm involves covered property within the Special Flood Hazard Area (SFHA) the Special Flood Hazard Area (SFHA) deductible above applies.

Special Flood Hazard Area (SFHA) - Is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100-year EDGE-100-B (12/10) flood. SFHA’s per FEMA include but are not limited to Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE,

Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE, and Zones V1-V30. If not defined by FEMA or any foreign equivalent, it is an area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year.

- Underground Piping \$100,000 per occurrence less the member entity deductibles as stated above. There is no coverage for the perils of Earthquake, Flood or Named Storm.
- Golf Carts - \$25,000

f.) Crime

The NJC via the commercial market provides crime coverage at the following limits and deductibles (the Insurance Commission retains no risk for Crime):

Limit per occurrence:

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

Deductible per occurrence:

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

NJC does not retain any risk as it is fully insured in the commercial market.

g.) Pollution Liability

The NJC via the commercial market provides pollution liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for Pollution Liability):

- Limit of Liability: \$10,000,000 per claim and \$25,000,000 annual aggregate
- Member Entity Deductible: \$25,000

NJC does not retain any risk as it is fully insured in the commercial market.

All policy aggregate limits are shared by the Camden County Insurance Commission, Gloucester County Insurance Commission, Union County, Burlington County Insurance Commission, Mercer County Insurance Commission, Cumberland County, Cumberland County Utilities Authority, Ocean County Mosquito Extermination Commission and Atlantic County Utilities Authority.

h.) Medical Professional General Liability/Excess Medical Professional

The NJC via the commercial market provides medical professional general liability/excess medical professional coverage at the following limits and deductibles (the Insurance Commission retains no risk for medical professional general liability):

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
 - This primary aggregate limit is shared by each member entity of each NJC member Commission.
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
 - Excess Limit is a Shared limit with ACIC, BCIC, CCIC, CuCIC and GCIC.
- Member Entity Retentions GL and PL:
 - Gloucester County – \$25,000 Includes Department of Corrections, Division of Education & Disability, Division of Senior Services and Department of Health Services.
 - Gloucester County IA (Shady Lane) - \$10,000
 - Gloucester County Prosecutors Office (SANE) - \$5,000
 - Rowan College at South Jersey: Allied health Programs– \$5,000
 - GC Emergency Response Center - \$20,000
 - GCIC Scheduled Physicians - \$5,000
 - G. Feigin – GC
 - J. Palmer – GC
 - J. Briskin – GC
 - C. Siebert – GC
 - L. Lawson-Briddell – RC@GC
 - W. Leonard – RC@GC

NJC does not retain any risk as it is fully insured in the commercial market.

i.) Employed Lawyers Professional Liability

The NJC via the commercial market provides employed lawyers professional liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for employed lawyers' professional liability):

- Limit per claim and annual aggregate:
\$5,000,000/\$10,000,000
- Member Entity Self Insured Retentions:
 - Gloucester County \$25,000

NJC does not retain any risk as it is fully insured in the commercial market.

J.) Cyber Liability – Network Privacy & Security Liability

The NJC via the commercial market provides on an optional basis network privacy & security liability coverage at the following limits and deductibles (the insurance commission retains no risk for network privacy & security liability coverage):

- Limits per claim and annual aggregate:
 - Cyber, Privacy and Security Liability: \$5,000,000
 - Regulatory Proceedings: \$5,000,000
 - Payment Card Loss: \$5,000,000
 - Cyber Incident Response Team: \$5,000,000
 - Business Interruption Loss & Extra Expense: \$5,000,000
 - Digital Data Recovery: \$5,000,000
 - Network Extortion: \$5,000,000
 - Contingent Business Interruption: \$1,000,000
 - Social Engineering: \$100,000
- Retention per member entity:
 - Cyber, Privacy and Security Liability: \$25,000
 - Regulatory Proceedings: \$25,000
 - Payment Card Loss: \$25,000
 - Cyber Incident Response Team: \$25,000
 - Cyber Incident Response Coach: \$0
 - Business Interruption Loss & Extra Expense: \$25,000/12 Hours
 - Digital Data Recovery: \$25,000
 - Network Extortion: \$25,000
 - Contingent Business Interruption: \$25,000/12 Hours

- Cyber Crime: \$25,000
- Participating member entities are:
 - Gloucester County
 - Gloucester County Improvement Authority
 - Gloucester County Library Commission
 - Effective 01/01/2018, Gloucester County Library Commission elected to purchase cyber coverage of \$1,000,000 per event / \$1,000,000 annual aggregate with a \$5,000 retention.
 - Gloucester County Utilities Authority
 - Rowan College at South Jersey

k.) Non-Owned Aircraft. The NJCE covers \$9,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

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

3.) The amount of risk to be retained by the Insurance Commission (except as noted in section 2. Limits of coverage).

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) General Liability (all coverages) - \$250,000 CSL
- c.) Law Enforcement Liability – Included in General Liability
- d.) Automobile Liability
 - Property Damage & Bodily Injury - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
- d.) Public Officials Liability/School Board Legal/Employment Practices Liability - None
- e.) Property/APD - \$250,000 per occurrence less member entity deductibles.
- f.) Crime – None

- g.) Pollution Liability – None
 - h.) Medical Professional General Liability – None
 - i.) Employed Lawyers Liability – None
 - j.) Cyber Liability – None
 - k.) Non Owned Aircraft - None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
 - b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average

increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
 - d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
 - e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.
- 6.) Procedures governing loss adjustment and legal expenses.
- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's excess insurers. Every three years, the NJC's internal auditors may conduct an audit.

- b.) Annually the Executive Director or their designee will update the claim acknowledgment contact exhibit and distribute it to all applicable parties.
 - c.) Each member entity is provided with a claim reporting procedure and appropriate forms.
 - d.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (CSG) component *through a contract* whose procedures are integrated into the Insurance Commission's claims process.
 - e.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.
- 7.) Coverage to be purchased from a commercial insurer, if any.
- The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.
- 8.) Reinsurance to be purchased.
- The Insurance Commission does not purchase reinsurance.
- 9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.
- a.) Not applicable at this time.
- 10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.
- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of

the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

b.) The following is an overview of the two actuarial methods used to project the ultimate losses.

- Paid Loss Development Method - This method uses historical accident year paid loss patterns to project ultimate losses for each accident year. Because this method does not use case reserve data, estimates from it are not affected by changes in case reserving practices. However, the results of this method are sensitive to changes in the rate of which claims are settled and losses are paid, and may underestimate ultimate losses if provisions are not included for very large open claims.
- Case Incurred Loss Development Method - This method is similar to the paid loss development method except it uses historical case incurred loss patterns (paid plus case outstanding reserves) to estimate ultimate losses. Because the data used includes case reserve estimates, the results from this method may be affected by changes in case reserve adequacy.

11.) The maximum amount a certifying and approving officer may approve pursuant to N.J.A.C. 11:15-2.22.

- \$15,000 for workers compensation claims
- \$15,000 for liability claims
- With the advance approval of the Insurance Commission Attorney or Executive Director, the certifying and approving officer may also pay hospital bills if waiting until after the next regularly scheduled Insurance Commission meeting would result in the loss of a discount on such bills. When the certifying and approving officer utilizes this authority, a report shall be made to the Commissioners at their next meeting.

Adopted by the Governing Body this 23 day of January, 2020.

Gloucester County Insurance Commission

By: _____
Chairperson

Attest: _____
Secretary

APPENDIX III

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

DECEMBER 2019

GCHIC - Gloucester County Health Insurance Commiss

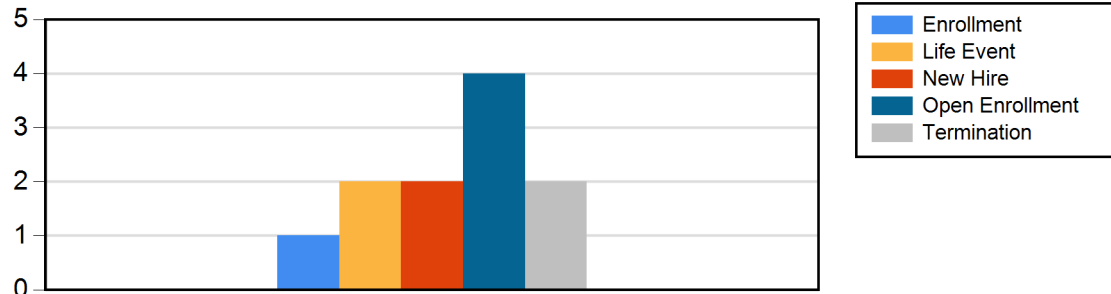
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

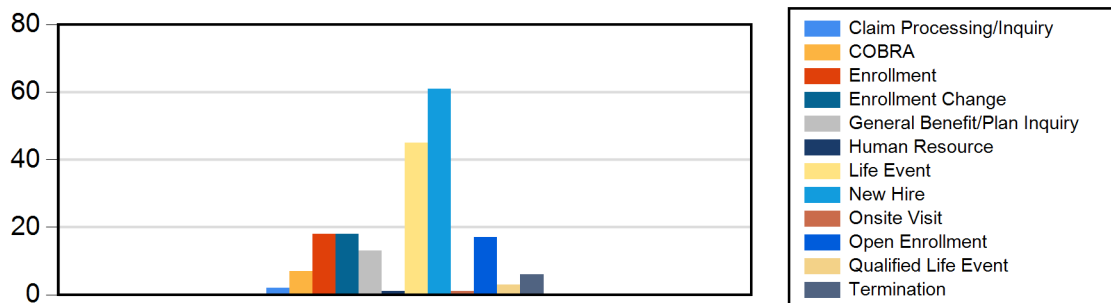
From: 12/1/2019 To: 12/31/2019

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (DECEMBER)	# of Issues
Enrollment	1
Life Event	2
New Hire	2
Open Enrollment	4
Termination	2
Total for Subject	11



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	7
Enrollment	18
Enrollment Change	18
General Benefit/Plan Inquiry	13
Human Resource	1
Life Event	45
New Hire	61
Onsite Visit	1
Open Enrollment	17
Qualified Life Event	3
Termination	6
Total for Subject	192

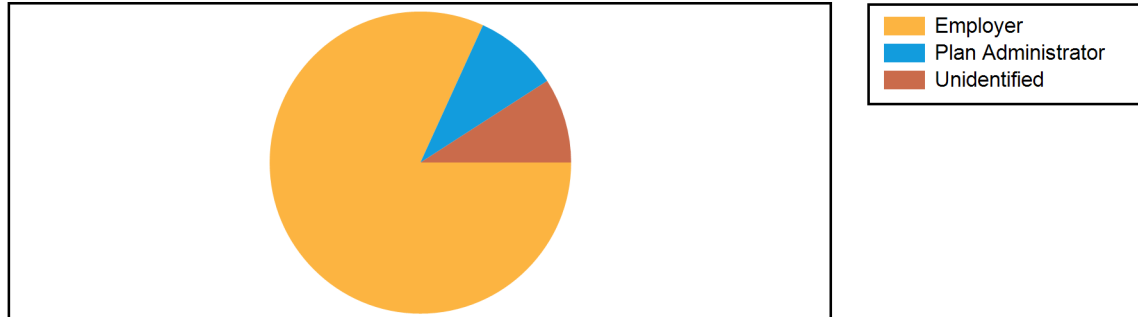


CLIENT ACTIVITY REPORT

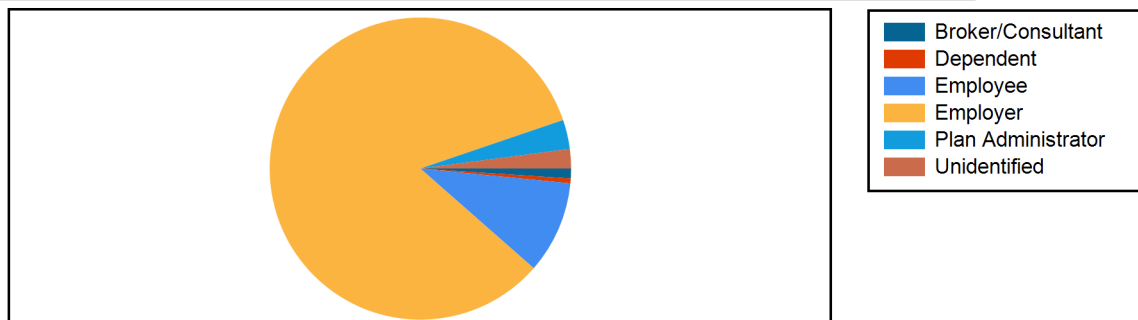
From: 12/1/2019 To: 12/31/2019

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (DECEMBER)	# of Issues
Employer	9
Plan Administrator	1
Unidentified	1
Total for Call Source	11



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	2
Dependent	1
Employee	19
Employer	160
Plan Administrator	6
Unidentified	4
Total for Call Source	192

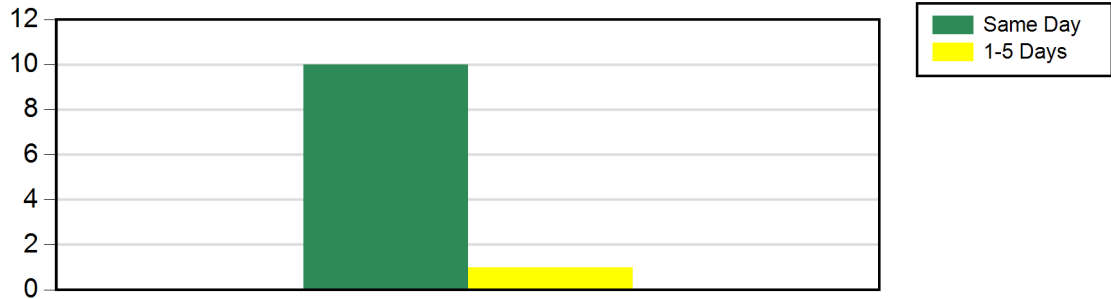


CLIENT ACTIVITY REPORT

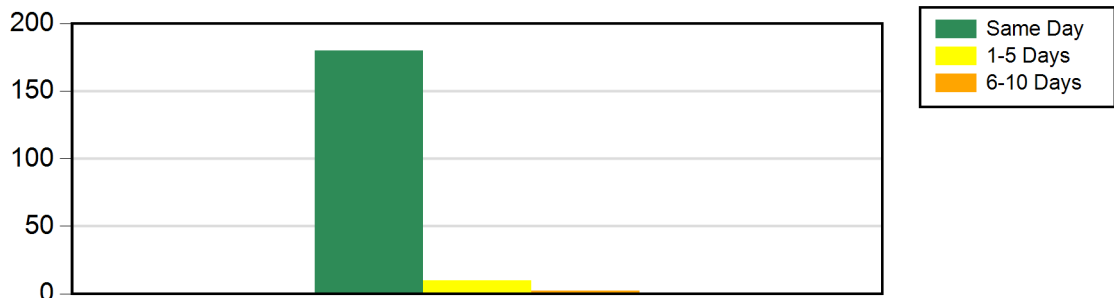
From: 12/1/2019 To: 12/31/2019

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	180	94%
1-5 Days	10	5%
6-10 Days	2	1%
Total for Time Range	192	100%



DETAIL (YTD)		From: 1/1/2019 To: 12/31/2019		
Received	Call Source	Subject	Status	Closed Time
1/3/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/3/2019	Employee	COBRA	Closed	Same Day
1/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/8/2019	Employer	Life Event	Closed	Same Day
1/8/2019	Employer	Enrollment Change	Closed	Same Day
1/9/2019	Employer	Open Enrollment	Closed	Same Day
1/9/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/10/2019	Employer	New Hire	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 12/1/2019 To: 12/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 12/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/10/2019	Employer	Life Event	Closed	Same Day
1/10/2019	Employer	Open Enrollment	Closed	Same Day
1/15/2019	Employer	Open Enrollment	Closed	Same Day
1/15/2019	Employer	Termination	Closed	Same Day
1/15/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	New Hire	Closed	Same Day
1/16/2019	Employer	Open Enrollment	Closed	Same Day
1/16/2019	Employee	Open Enrollment	Closed	Same Day
1/23/2019	Employer	Claim Processing/Inquiry	Closed	Same Day
1/28/2019	Employer	New Hire	Closed	Same Day
1/28/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/29/2019	Employer	Open Enrollment	Closed	Same Day
1/31/2019	Employer	Enrollment	Closed	Same Day
2/13/2019	Employer	Enrollment Change	Closed	Same Day
2/14/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
2/15/2019	Employer	Onsite Visit	Closed	Same Day
2/20/2019	Employer	Enrollment Change	Closed	Same Day
2/20/2019	Employer	Qualified Life Event	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/25/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	New Hire	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Employer	Qualified Life Event	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Open Enrollment	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 12/1/2019 To: 12/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 12/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/27/2019	Employer	New Hire	Closed	Same Day
2/27/2019	Employer	Life Event	Closed	Same Day
2/28/2019	Employer	Enrollment Change	Closed	Same Day
2/28/2019	Dependent	COBRA	Closed	Same Day
3/1/2019	Employer	New Hire	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/4/2019	Employer	Open Enrollment	Closed	Same Day
3/7/2019	Plan Administrator	COBRA	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day
3/8/2019	Employer	New Hire	Closed	Same Day
3/13/2019	Employer	Enrollment	Closed	Same Day
3/15/2019	Employer	New Hire	Closed	Same Day
3/15/2019	Employer	Life Event	Closed	Same Day
3/18/2019	Employer	Life Event	Closed	Same Day
3/20/2019	Employer	Termination	Closed	Same Day
3/20/2019	Employer	Life Event	Closed	Same Day
3/29/2019	Employer	New Hire	Closed	Same Day
3/29/2019	Employer	Life Event	Closed	Same Day
4/1/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
4/8/2019	Employer	Enrollment	Closed	Same Day
4/9/2019	Employee	Claim Processing/Inquiry	Closed	6-10 Days
4/11/2019	Employer	Life Event	Closed	Same Day
4/15/2019	Employer	New Hire	Closed	Same Day
4/16/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employee	New Hire	Closed	Same Day
4/18/2019	Employer	New Hire	Closed	Same Day
4/24/2019	Employee	Human Resource	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 12/1/2019 To: 12/31/2019

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 12/1/2019 To: 12/31/2019

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 12/1/2019 To: 12/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 12/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
9/17/2019	Employer	New Hire	Closed	Same Day
9/23/2019	Broker/Consultant	Open Enrollment	Closed	Same Day
9/23/2019	Employer	Life Event	Closed	Same Day
9/26/2019	Employer	Enrollment Change	Closed	1-5 Days
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/11/2019	Employer	Enrollment	Closed	Same Day
10/15/2019	Employer	Enrollment	Closed	Same Day
10/16/2019	Employer	Life Event	Closed	Same Day
10/17/2019	Employee	Life Event	Closed	Same Day
10/22/2019	Employer	General Benefit/Plan Inquiry	Closed	6-10 Days
10/22/2019	Employer	Termination	Closed	Same Day
10/24/2019	Employer	Life Event	Closed	Same Day
10/24/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
10/28/2019	Employee	New Hire	Closed	1-5 Days
10/29/2019	Employer	Open Enrollment	Closed	Same Day
10/30/2019	Employer	Enrollment	Closed	Same Day
10/30/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
10/31/2019	Employer	New Hire	Closed	Same Day
10/31/2019	Employer	Life Event	Closed	Same Day
11/4/2019	Employer	Enrollment Change	Closed	Same Day
11/4/2019	Employer	New Hire	Closed	Same Day
11/5/2019	Employer	New Hire	Closed	Same Day
11/5/2019	Employer	Life Event	Closed	Same Day
11/5/2019	Employer	Life Event	Closed	Same Day
11/6/2019	Employer	New Hire	Closed	Same Day
11/7/2019	Employer	New Hire	Closed	Same Day
11/8/2019		Open Enrollment	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 12/1/2019 To: 12/31/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 12/31/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
11/14/2019		Open Enrollment	Closed	1-5 Days
11/14/2019	Broker/Consultant	Open Enrollment	Closed	Same Day
11/15/2019		New Hire	Closed	Same Day
11/18/2019	Employer	Life Event	Closed	Same Day
11/18/2019	Employer	New Hire	Closed	Same Day
11/18/2019	Employer	Life Event	Closed	Same Day
11/18/2019	Employer	New Hire	Closed	Same Day
11/19/2019	Employer	Enrollment Change	Closed	Same Day
11/20/2019	Employer	Enrollment	Closed	Same Day
11/21/2019	Employer	Life Event	Closed	Same Day
11/21/2019	Employer	Life Event	Closed	Same Day
11/26/2019	Employer	Enrollment	Closed	Same Day
11/27/2019	Employer	Enrollment Change	Closed	Same Day
12/2/2019	Employer	New Hire	Closed	Same Day
12/2/2019	Employer	New Hire	Closed	Same Day
12/3/2019	Employer	Open Enrollment	Closed	Same Day
12/5/2019		Open Enrollment	Closed	Same Day
12/9/2019	Employer	Enrollment	Closed	Same Day
12/13/2019	Plan Administrator	Termination	Closed	1-5 Days
12/16/2019	Employer	Open Enrollment	Closed	Same Day
12/16/2019	Employer	Open Enrollment	Closed	Same Day
12/18/2019	Employer	Termination	Closed	Same Day
12/18/2019	Employer	Life Event	Closed	Same Day
12/18/2019	Employer	Life Event	Closed	Same Day