

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 24, 2019**

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

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: January 24, 2019
WOODBURY, NJ
9:30 AM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** December 13, 2018 Open Minutes.....Appendix I
December 13, 2018 Closed Minutes.....Handout

☐ **CORRESPONDENCE**

2019 REORGANIZATION

☐ **ATTORNEY TO ADMINISTER OATH OF OFFICES**

☐ **COMMITTEE REPORTS**

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

☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**

Executive Director's Report..... Pages 3-54

☐ **TREASURER – Tracey Giordano**

Resolution **22-19** January Bill List – Motion Required Pages 55-56

Resolution **23-19** January Benefit Bill List – Motion Required Page 57

November Monthly Treasurer Reports Pages 58-59

CLAIMS SERVICE – Inservco Insurance Services, Inc.

Resolution **24-19** Authorizing Disclosure of Liability Claims Check Register..... Pages 60-61

Liability Claim Payments – 12/01/18 to 12/31/18..... Pages 62-63

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

Medlogix Monthly Summary Report..... Page 64

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

Monthly Report Pages 65-66

Safety Director Bulletins Pages 67-73

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

Hardenbergh Insurance Group

Monthly Report Pages 74-81

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

Monthly Report Verbal

☐ **OLD BUSINESS**

☐ **NEW BUSINESS**

☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 82-83**
Resolution [25-19](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda

 - ☐ Motion for Executive Session
-

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: [February 28, 2019, 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 24, 2019

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Reorganization Resolutions (Pages 6-21)** – 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 6-21.

| | |
|---|--------------------|
| Resolution 1-19 Certifying the Appointment of Chairperson and Vice Chairman..... | Page 6 |
| Resolution 2-19 Appoint Agent for Service of Process and Custodian of Records..... | Page 7 |
| For the year 2019 | |
| Resolution 3-19 Designating Official Newspapers for the Commission | Page 8 |
| Resolution 4-19 Designating Authorized Depositories for Fund Assets and | Pages 9-13 |
| Establishing Cash Management Plan | |
| Resolution 5-19 Designating Commission Treasurer..... | Page 14 |
| Resolution 6-19 Designating Authorized Signatures for Commission..... | Page 15 |
| Bank Accounts | |
| Resolution 7-19 Indemnifying Gloucester County Insurance Fund Commission..... | Pages 16-17 |
| Official/Employees | |
| Resolution 8-19 Appointing A Commissioner to the New Jersey Counties Excess Joint | Page-18 |
| Insurance Fund for the Fund Year 2019 | |
| Resolution 9-19 Authorizing Commission Treasurer to Process Contracted Payments and.. | Page 19 |
| Expenses | |
| Resolution 10-19 Fixing Public Meeting Dates for Year 2019..... | Pages 20-21 |
| Resolution 11-19 Plan of Risk Management for 2019..... | Appendix II |

The 2019 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 1-19 through 11-19**

- ☐ **Meeting Dates for 2019** – 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.

- ☐ **2019 Professional Services Resolutions (Pages 22-41)** – At the December Commission meeting the Commissioners discussed the responses to the RFP's and made their

recommendations. Included in the agenda on pages 22-41 are the resolutions appointing the 2019 Professional Vendors. The resolutions were reviewed by the Commission Attorney.

| | |
|--|-------------|
| Resolution 12-19 Appointing Third Party Administrators – <i>Inservco Ins Services</i> | Pages 22-23 |
| Resolution 13-19 Appointing Managed Care Provider – <i>Medlogix, LLC</i> | Pages 24-25 |
| Resolution 14-19 Appointing Executive Director - <i>PERMA</i> | Pages 26-27 |
| Resolution 15-19 Appointing Risk Management Consultant | Pages 28-29 |
| <i>Hardenbergh Insurance Group</i> | |
| Resolution 16-19 Appointing Underwriting Service Director | Pages 30-31 |
| <i>Hardenbergh Insurance Group</i> | |
| Resolution 17-19 Appointing Auditor – <i>Bowman & Company, LLP</i> | Pages 32-33 |
| Resolution 18-19 Appointing Actuary – <i>Actuarial Advantage, Inc.</i> | Pages 34-35 |
| Resolution 19-19 Appointing Defense Attorney | Pages 36-37 |
| <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 20-19 Appointing Nurse Case Manager – <i>Susan Schaefer, RN CCM</i> | Pages 38-39 |
| Resolution 21-19 Appointing Alternate Nurse Case Manager – <i>Medlogix, LLC</i> | Pages 40-41 |

☐ Motion to approve Resolutions Number 16-19 through 21-19

- ☐ Functional Capacity Testing & Evaluation Services RFP** – The RFP was re-issued and the responses were due on January 18, 2019. One response was received from Synergy Joint & Spine. A copy of the response was sent to the Commissioners for their review. We are asking the Commissioners to consider appointing the firm of Synergy Joint & Spine for Functional Capacity Testing & Evaluation Services for the period of January 24, 2019 to December 31, 2019.

☐ Motion to approve the appointment of Synergy Joint & Spine for the period of January 24, 2019 through December 31, 2019.

- ☐ 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 28, 2019 at 1:00 PM at the Camden County College Regional Emergency Training Center.

- ☐ Certificate of Insurance Report (Pages 42-45)**- Attached on pages 42-45 is the certificate of issuance report from the NJCE listing those certificates issued for the month of December. There were 16 certificate of insurances during December.

- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 46-47)** - Included in the agenda on pages 46-47 is a copy of the Property & Casualty Financial Fast Track Report for the month of November. As of **November 30, 2018** there is a statutory surplus of **\$2,413,354**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,426,150**. The total cash amount is \$5,196,818.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 48-49)** - Included in the agenda on pages 48-49 is a copy of the NJCE Financial Fast Track Report for the month of November, As of **November 30, 2018** there is a statutory surplus of **\$14,196,075**. The total cash amount is \$28,184,625.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 50)** – Included in the agenda on page 50 is a copy of Health Benefits Financial Fast Track for the month of November. As of **November 30, 2018** there is a statutory surplus of **\$220,551**.
- ❑ **Claim Tracking Reports (Pages 51-54)** - Included in the agenda on pages 51-54 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of November 30, 2018. The Executive Director will review the reports with the Commission.

The Conner Strong & Buckelew Employee Benefit Client Activity Report for the month of December 2018 is included in the Appendix III section of the agenda. The Year to Date Activity is 207 items.

RESOLUTION NO. 1-19

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 2019 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 2020 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 24, 2019.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 2-19

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION
FOR THE YEAR 2019**

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 2019 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 2019 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 25, 2019.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 3-19

**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 2019 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 2020 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 25, 2019.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 4-19

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 2019 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 2020 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 24, 2019.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION

2019 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 following:

- a.) Bonds or other obligations of the United States of America or obligations guaranteed by the United States of America.
- b.) Any federal agency or instrumentality obligation authorized by Congress that matures within 397 days from the date of purchase, and has a fixed rate of interest not dependent on any index or external factors.
- c.) Bonds or other obligations of the local unit or bonds or other obligations of school districts of which the local unit is a part or within which the school district is located; or
- d.) Bonds or other obligations, having a maturity date not exceeding 397 days, approved by the Division of Investment of the Department of Treasury for investment by local units.
- e.) Debt obligations of federal agencies or government corporations with maturities not greater than five (5) years from the date of purchase, excluding mortgage backed obligations, providing that such investments are purchased through the New Jersey Division of Investment and are

consistent the Division's own investment guidelines, and providing that the investment a fixed rate of interest not dependent on any index or external factors.

- f.) Repurchase agreements of fully collateralized securities, subject to rules and conditions establish by the N.J. Department of Community Affairs.

No investment or deposit shall have a maturity longer than five (5) years from date of purchase.

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 Commissions 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. 5-19

**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 2019 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 2020 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 24, 2019.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 6-19

**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 2019 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 24, 2019.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 7-19

**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 2019 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 2019 through 2020 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 24, 2019.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 8-19

**GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2019**

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 2019.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2019.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 9-19

**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 2019.

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 24, 2019.

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

2019 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 24, 2019 | 2 South Broad Street Conference Room B Woodbury, NJ | Re-Organizational Meeting |
| 9:30 AM | February 28, 2019 | “ | Regular Meeting |
| 9:30 AM | April 25, 2019 | “ | Regular Meeting |
| 9:30 AM | June 27, 2019 | “ | Regular Meeting |
| 9:30 AM | September 26, 2019 | “ | Regular Meeting |
| 9:30 AM | October 24, 2019 | “ | Regular Meeting |
| 9:30 AM | December 12, 2019 | “ | 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. 10-19 |
|-----------------------------|

**GLOUCESTER COUNTY INSURANCE COMMISSION
2019 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 2019 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 24, 2019

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 12-19

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING THIRD PARTY ADMINISTRATOR TO INSERVCO INSURANCE
SERVICES, INC. FOR FUND YEAR 2019, 2020 and 2021**

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, 19-005, for the position of Third Party Administrator 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, 2019 through December 31, 2021.

Inservco Insurance Services, Inc., ("Inservco") with a business address of P.O. Box 1457, Harrisburg, PA 17105-1457 has been appointed to Third Party Administrator. Inservco's annual flat fee for the initial year is \$83,800, for year two the fee will be \$86,340 and for year three will be \$88,940. This is an all-inclusive fee for the liability and workers' compensation claims services listed in the RFP.

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 Inservco, 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.

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING THIRD PARTY ADMINISTRATOR TO INSERVCO INSURANCE
SERVICES, INC. FOR FUND YEAR 2019, 2020 and 2021**

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2019.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 13-19

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING MANAGED CARE PROVIDER TO MEDLOGIX, LLC FOR FUND YEAR
2019, 2020 and 2021**

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 process, RFP # 19-006, for the position of Managed Care Provider 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, 2019 through December 31, 2021.

Medlogix, LLC, has been appointed to Managed Care Provider located at 300 American Metro Blvd., Suite 170, Hamilton, NJ 08619-1205. Medlogix, LLC will provide the following Medical Management Services:

Preferred Provider Network Access to CHN PPO/Bill Review Services:

- Hospitals/In-patient Facilities
- Medical providers
- Statewide network for medical equipment services
- Statewide network for radiology services
- Statewide network for EMG services
- Statewide network for Ambulatory Surgery Center services
- Bill Review and Repricing
- Bill Review Desk Audit (Not including Formal Audit services)
- Account Management (including attendance at required meetings)
- Client Reports

14% of the PPO network reduction*

***Individual Fee per Bill capped at \$10,000.**

***Individual Fee per Bill not to exceed payment to provider**

The Preferred Provider Network “*network reduction*” is defined as the percentage portion of the difference between the providers charge or the fee schedule whichever is less and the allowable amount under the PPO Network agreement.

Out-of-Network Bill Re-Pricing/Preferred Provider Reductions (approval required):

This Program allows experienced Network Operations personnel to enhance out-of-network provider reductions using utilization data, billing and payment acceptance trends between providers and prior payment acceptance history along with leveraging Billing and Finance Department relationships to achieve significant reductions off billed charges.

14% of the out-of-network provider bill reduction

***Individual Fee per Bill capped at \$10,000**

***Individual Fee per Bill not to exceed payment to provider**

Cap the PPO/Bill Review Access Fees for GCIC at \$59,500

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 Medlogix, LLC, 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 24, 2019.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 14-19

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING EXECUTIVE DIRECTOR TO PERMA RISK MANAGEMENT SERVICES
FOR FUND YEAR 2019, 2020 and 2021**

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, 19-001, for the position of Executive Director 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, 2019 through December 31, 2021.

PERMA Risk Management Services, ("PERMA") with a business address of 9 Campus Drive, Suite 216, Parsippany, New Jersey 07054 has been appointed to Executive Director with Joseph P. Hrubash, Vice President as the designated representative and the fee for services is as follows:

A fee for this engagement of up to three percent (3%) on the net annual budget of the Insurance Commission. The net annual budget is the total billed budget less amounts for insurance policies listed in the budget as XS JIF Ancillary Coverages. It is agreed that new members shall be charged a fee in proportion to the fee charged to current members of the Insurance Commission. Based upon the proposed 2019 budget for the Insurance Commission's current membership we agree to annual fee of \$147,884.

The service fee specified herein does not include expenses for services contracted or items purchased specifically for the Insurance Commission use, such as letterhead, telephone and postage for "general" mailing and other similar expenses, including off premise record storage. All such items shall be subject to reimbursement in accordance with policies established and modified from time to time by the Insurance Commission.

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING EXECUTIVE DIRECTOR TO PERMA RISK MANAGEMENT SERVICES
FOR FUND YEAR 2019, 2020 and 2021**

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 PERMA, 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 24, 2019.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 15-19

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING RISK MANAGEMENT CONSULTING SERVICES TO HARDENBERGH
INSURANCE GROUP FOR FUND YEAR 2019, 2020 and 2021**

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, 19-002, for the position of Risk Management Consulting Services 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, 2019 through December 31, 2021.

Hardenbergh Insurance Group, ("Hardenbergh") with a business address of Post Office Box 8000, 8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053 has been appointed to Risk Management Consulting Services with an annual fee for year 2019 of \$281,424, year 2020 will not exceed a 2% increase of the 2019 term fee and year 2021 will not exceed a 2% increase of the 2020 term fee. Payments are 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 Hardenbergh, 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.

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING RISK MANAGEMENT CONSULTING SERVICES TO HARDENBERGH
INSURANCE GROUP FOR FUND YEAR 2019, 2020 and 2021**

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2019.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 16-19

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING UNDERWRITING SERVICES DIRECTOR TO HARDENBERGH
INSURANCE GROUP FOR FUND YEAR 2019, 2020 and 2021**

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, 19-003, for the position of Underwriting Services 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, 2019 through December 31, 2021.

Hardenbergh Insurance Group, ("Hardenbergh") with a business address of Post Office Box 8000, 8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053 has been appointed to Underwriting Services Director with an annual fee for year 2019 of \$61,776, year 2020 will not exceed a 2% increase of the 2019 term fee and year 2021 will not exceed a 2% increase of the 2020 term fee. Payments are 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 Hardenbergh, 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.

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING UNDERWRITING SERVICES DIRECTOR TO HARDENBERGH
INSURANCE GROUP FOR FUND YEAR 2019, 2020 and 2021**

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2019.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 17-19

**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, 19-008 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, 2019 through December 31, 2019.

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 \$16,400 for year 2019 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 24, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 18-19

**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, 19-007 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, 2019 through December 31, 2019.

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 \$8,446 for year 2019 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 24, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 19-19

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING DEFENSE ATTORNEYS FOR FUND YEAR 2019**

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, 19-004, 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, 2019 through December 31, 2019.

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 24, 2019.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 20-19

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING FIELD NURSE CASE MANAGER TO SUSAN SCHAEFER, RN, CCM
FOR FUND YEAR 2019**

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, 19-009, 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, 2019 through December 31, 2019.

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 24, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 21-19

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING ALTERNATE FIELD NURSE CASE MANAGER TO MEDLOGIX, LLC
FOR FUND YEAR 2019**

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, 19-009, 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, 2019 through December 31, 2019.

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 24, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester County Insurance Commission
Certificate of Insurance Monthly Report

From 12/1/2018 To 1/1/2019

| Holder (H)/ Insured Name (I) | Holder / Insured Address | Description of Operations | Issue Date/ Cert ID | Coverage |
|---|---|---|----------------------------|--------------------|
| H - Harmony Fire Company Kitchen I - County of Gloucester | 4 South Main Street Mullica Hill, NJ 08062 | Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/18 to 1/1/19 Policy # SP4056379 Company C: Auto Phys. Damage; Policy Term: 01/01/2018 - 01/01/2019 Policy Limit: \$100,000 Ded; Policy Number: GLOC2018310 Company E: Auto Phys. Damage; Policy Term: 01/01/2018 - 01/01/2019 Policy Limit: \$15,000,000 Per Occ; Policy Number: ERP980616206; Company A: Property; Policy Term: 01/01/2018 - 01/01/2019 Policy Limit: GLOC2018310; Policy Number: \$100,000 Real & PP; Company E Property; Policy Term: 01/01/2018 - 01/01/2019 Policy Limit: ERP980616206; Policy Number: \$110,000,000; The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Gloucester Co. 4-H cooking club, Palate Pleasers to hold their meetings on the of the 1st Wednesday of the month 6pm to 9pm at the Harmony Fire Company located at 4 South Main Street, Mullica Hill, NJ | 12/7/2018 #2054970 | GL AU EX WC OTH |
| H - Harmony Fire Company Kitchen I - County of Gloucester | 4 South Main Street Mullica Hill, NJ 08062 | 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 C: Auto Phys. Damage; Policy Term: 01/01/2019 - 01/01/2020 Policy Limit: \$100,000 Ded; Policy Number: GLOC2019310 Company E: Auto Phys. Damage; Policy Term: 01/01/2019 - 01/01/2020 Policy Limit: \$15,000,000 Per Occ; Policy Number: ERP980616207; Company A: Property; Policy Term: 01/01/2019 - 01/01/2020 Policy Limit: GLOC2019310; Policy Number: \$100,000 Real & PP; Company E Property; Policy Term: 01/01/2019 - 01/01/2020 Policy Limit: ERP980616207; Policy Number: \$110,000,000; The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Gloucester Co. 4-H cooking club, Palate Pleasers to hold their meetings on the of the 1st Wednesday of the month 6pm to 9pm at the Harmony | 12/12/2018 #2064208 | GL AU EX WC OTH |

Gloucester County Insurance Commission
Certificate of Insurance Monthly Report

From 12/1/2018 To 1/1/2019

| | | | | |
|--|--|---|------------------------|--------------------|
| | | Fire Company located at 4 South Main Street, Mullica Hill, NJ | | |
| H - Anita Toft Executive I - Rowan College at Gloucester County | Assistant/Contract Administrator Community Healthcare Associate, LLC, 310 Woodstown Rd Salem, NJ 08079 | 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 Holder Name Cont.: Salem County Hospital Corp., Salem Home Health LLC, Salem Physician Practices, P.C. and/or Salem Healthcare Partners, LLC. Evidence of insurance with respect to NURSING/DIAGNOSTIC MEDICAL SONOGRAPHY PROGRAMS. | 12/12/2018 #2064253 | GL AU EX WC OTH |
| H - Pitman Road Church of Christ I - Rowan College at Gloucester County | 500 Pitman Rd. Sewell, NJ 08080 | 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 with respect to Liability Insurance Rider for the 2019 RCGC Community Chorus Spring Concert. | 12/17/2018 #2073931 | GL AU EX WC OTH |
| H - Dept. of Children & Families, I - County of Gloucester | Southern Business Office -CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043 | 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 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 19ANHS Human Services Planning Grant | 12/17/2018 #2074212 | GL AU EX WC OTH |
| H - Dept. of Children & Families, I - County of Gloucester | Southern Business Office -CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043 | 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 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 19OEHR Youth Incentive Program | 12/17/2018 #2074213 | GL AU EX WC OTH |
| H - The Bank of Mellon I - County of Gloucester | 385 Rifle Camp Rd., 3rd Floor Woodland Park, NJ 07424 | 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. All operations usual | 12/17/2018 #2074225 | GL AU EX WC OTH |

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2018 To 1/1/2019

| | | | | |
|---|---|--|------------------------|--------------------|
| | | to County Governmental Entity as respects to property coverage at the County Complex, 70 Hunter Street, Woodbury, NJ 08096 valued at \$37,136,417. | | |
| H - The Bank of Mellon I - County of Gloucester | 385 Rifle Camp Rd., 3rd Floor Woodland Park, NJ 07424 | Evidence of insurance. All operations usual to County Governmental Entity as respects to property coverage at the County Complex, 70 Hunter Street, Woodbury, NJ 08096 valued at \$37,136,417. | 12/17/2018 #2074226 | OTH |
| H - AECOM Technical Services I - Gloucester County Improvement Authority | 100 Sterling Parkway, Suite 205 Mechanicsburg, PA 17050 | 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. All operations usual to County Governmental Entity. (see page 2) Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/2019 - 20 Policy # SP4054261 | 12/26/2018 #2080776 | GL AU EX WC OTH |
| H - GCIA-Office of Recycling Clean I - County of Gloucester | Communities, Jeff Hamilton 503 Monroeville Rd. Swedesboro, NJ 08085 | 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 of Gloucester County 4-H Clubs participation in Clean Communities activities in the year 2019. The times and places of the activities are assigned on an individual basis throughout the year. Participants are all 4-H members, leaders and their families. | 12/26/2018 #2080777 | GL AU EX WC OTH |
| H - Gloucester County Community I - County of Gloucester | Church 359 Chapel Heights Road Sewell, NJ 08080 | 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 All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2019. | 12/26/2018 #2080778 | GL AU EX WC OTH |
| H - St. Johns United Methodist I - County of Gloucester | Church 149 Ganttown Road Turnersville, NJ 08012 | 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 All operations usual to County Governmental Entity including certificate holder as an Additional Insured on the above referenced Commercial | 12/26/2018 #2080779 | GL AU EX WC OTH |

Gloucester County Insurance Commission
Certificate of Insurance Monthly Report

From 12/1/2018 To 1/1/2019

| | | | | |
|---|---|---|----------------------------|--------------------|
| | | General Liability and Excess Liability Policies if required by written contract as respect to the facility being utilized as a polling place throughout 2019. Barnsboro Road, Blackwood, NJ 08012 | | |
| H - GCIA-Office of Recycling Clean I - County of Gloucester | Communities, Jeff Hamilton 503 Monroeville Rd. Swedesboro, NJ 08085 | Evidence of insurance of Gloucester County 4-H Clubs participation in Clean Communities activities in the year 2019. The times and places of the activities are assigned on an individual basis throughout the year. Participants are all 4-H members, leaders and their families. | 12/26/2018 #2080780 | OTH |
| H - Mr. Byron Hunter, VP, HR Cape I - Rowan College at Gloucester County | Regional Physicians Associates 2 Stone Harbor Blvd Cape May Court House, NJ 08210 | Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 Evidence of Insurance with respect to For our Certified Clinical Medical Assistant, Phlebotomy and EKG Programs | 12/26/2018 #2080781 | GL AU EX WC OTH |
| H - To Whom It May Concern I - County of Gloucester | | Evidence of insurance with respects to Dr. Feigin Gloucester County has a \$100,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. | 12/27/2018 #2080789 | GL AU EX WC OTH |
| H - To Whom It May Concern I - County of Gloucester | | Evidence of insurance with respects to Dr. Briskin Gloucester County has a \$100,000 SIR on GL/Professional. Excess GL/Professional Limits: Professional - \$10,000,000 Each Medical Incident; GL - \$10,000,000 Each Claim; Policy Aggregate - \$20,000,000. | 12/27/2018 #2080790 | GL AU EX WC OTH |
| Total # of Holders: 16 | | | | |

| GLOUCESTER COUNTY INSURANCE COMMISSION | | | | | | |
|--|--------------------------------|------------------------|------------|-------------------|----------------|--------------|
| FINANCIAL FAST TRACK REPORT | | | | | | |
| | | | AS OF | November 30, 2018 | | |
| ALL YEARS COMBINED | | | | | | |
| | | | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| 1. | UNDERWRITING INCOME | | 498,618 | 5,484,803 | 43,952,330 | 49,437,133 |
| 2. | CLAIM EXPENSES | | | | | |
| | | Paid Claims | 106,127 | 1,549,165 | 12,282,344 | 13,831,509 |
| | | Case Reserves | 75,055 | 548,302 | 2,237,189 | 2,785,491 |
| | | IBNR | 2,800 | (83,777) | 1,424,413 | 1,340,636 |
| | | Discounted Claim Value | (2,060) | 7,293 | (99,645) | (92,352) |
| TOTAL CLAIMS | | | 181,923 | 2,020,984 | 15,844,300 | 17,865,284 |
| 3. | EXPENSES | | | | | |
| | | Excess Premiums | 236,414 | 2,600,550 | 19,641,461 | 22,242,011 |
| | | Administrative | 85,256 | 942,006 | 5,806,626 | 6,748,632 |
| TOTAL EXPENSES | | | 321,669 | 3,542,556 | 25,448,087 | 28,990,643 |
| 4. | UNDERWRITING PROFIT (1-2-3) | | (4,973) | (78,737) | 2,659,943 | 2,581,206 |
| 5. | INVESTMENT INCOME | | 0 | 0 | 7,237 | 7,237 |
| 6. | PROFIT (4 + 5) | | (4,973) | (78,737) | 2,667,180 | 2,588,443 |
| 7. | CEL APPROPRIATION CANCELLATION | | 0 | 0 | 148,760 | 148,760 |
| 8. | DIVIDEND INCOME | | 0 | 81,267 | 146,373 | 227,640 |
| 9. | DIVIDEND EXPENSE | | 0 | (1,081,267) | (1,896,373) | (2,977,640) |
| 10. | INVESTMENT IN JOINT VENTURE | | 21,872 | 594,356 | 1,831,795 | 2,426,150 |
| 11. | SURPLUS (6 + 7 + 8) | | 16,898 | (484,381) | 2,897,735 | 2,413,354 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | | |
| | 2010 | | 365 | (166,584) | 470,849 | 304,265 |
| | 2011 | | 496 | 12,052 | 55,387 | 67,439 |
| | 2012 | | (1,695) | (84,138) | 359,951 | 275,813 |
| | 2013 | | 648 | (101,211) | 496,763 | 395,552 |
| | 2014 | | 607 | (429,484) | 912,803 | 483,319 |
| | 2015 | | (18,814) | (301,170) | (221,375) | (522,545) |
| | 2016 | | 32,379 | 348,823 | 699,377 | 1,048,200 |
| | 2017 | | 632 | 149,050 | 123,979 | 273,029 |
| | 2018 | | 2,281 | 88,280 | | 88,280 |
| TOTAL SURPLUS (DEFICITS) | | | 16,898 | (484,381) | 2,897,734 | 2,413,353 |
| TOTAL CASH | | | | | | 5,196,818 |

| GLOUCESTER COUNTY INSURANCE COMMISSION | | | | |
|---|-----------------|------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT | | | | |
| AS OF November 30, 2018 | | | | |
| ALL YEARS COMBINED | | | | |
| | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
| CLAIM ANALYSIS BY FUND YEAR | | | | |
| FUND YEAR 2010 | | | | |
| Paid Claims | 0 | 1,511 | 1,819,315 | 1,820,826 |
| Case Reserves | 0 | 13,489 | (0) | 13,489 |
| IBNR | 0 | 0 | 0 | 0 |
| Discounted Claim Value | 0 | (302) | 0 | (302) |
| TOTAL FY 2010 CLAIMS | 0 | 14,698 | 1,819,315 | 1,834,013 |
| FUND YEAR 2011 | | | | |
| Paid Claims | 330 | 8,209 | 2,777,721 | 2,785,930 |
| Case Reserves | (330) | (10,637) | 42,838 | 32,201 |
| IBNR | 0 | (14,100) | 14,100 | 0 |
| Discounted Claim Value | 0 | 804 | (2,152) | (1,348) |
| TOTAL FY 2011 CLAIMS | 0 | (15,724) | 2,832,506 | 2,816,782 |
| FUND YEAR 2012 | | | | |
| Paid Claims | 4,757 | 53,189 | 1,965,289 | 2,018,478 |
| Case Reserves | (2,643) | (33,283) | 223,232 | 189,949 |
| IBNR | 0 | (14,074) | 14,074 | 0 |
| Discounted Claim Value | 0 | (226) | (6,346) | (6,573) |
| TOTAL FY 2012 CLAIMS | 2,114 | 5,605 | 2,196,249 | 2,201,854 |
| FUND YEAR 2013 | | | | |
| Paid Claims | 6,483 | 90,928 | 1,337,596 | 1,428,523 |
| Case Reserves | (14,398) | (47,915) | 181,682 | 133,767 |
| IBNR | 7,915 | (1,163) | 17,258 | 16,095 |
| Discounted Claim Value | 0 | (995) | (7,036) | (8,031) |
| TOTAL FY 2013 CLAIMS | 0 | 40,854 | 1,529,500 | 1,570,354 |
| FUND YEAR 2014 | | | | |
| Paid Claims | 2,102 | 24,689 | 915,083 | 939,771 |
| Case Reserves | (961) | (19,313) | 52,820 | 33,507 |
| IBNR | (1,141) | (22,362) | 55,292 | 32,930 |
| Discounted Claim Value | 0 | 740 | (3,552) | (2,812) |
| TOTAL FY 2014 CLAIMS | 0 | (16,245) | 1,019,642 | 1,003,396 |
| FUND YEAR 2015 | | | | |
| Paid Claims | 84,289 | 454,290 | 1,590,742 | 2,045,032 |
| Case Reserves | 75,445 | 54,858 | 820,202 | 875,059 |
| IBNR | (140,308) | (192,613) | 192,613 | 0 |
| Discounted Claim Value | 0 | 4,766 | (25,000) | (20,234) |
| TOTAL FY 2015 CLAIMS | 19,426 | 321,300 | 2,578,557 | 2,899,858 |
| FUND YEAR 2016 | | | | |
| Paid Claims | (31,830) | 177,463 | 1,108,848 | 1,286,311 |
| Case Reserves | 28,951 | (149,962) | 320,243 | 170,281 |
| IBNR | (28,816) | (272,859) | 357,127 | 84,268 |
| Discounted Claim Value | 0 | 9,400 | (17,635) | (8,234) |
| TOTAL FY 2016 CLAIMS | (31,696) | (235,957) | 1,768,584 | 1,532,627 |
| FUND YEAR 2017 | | | | |
| Paid Claims | 1,106 | 195,008 | 767,750 | 962,758 |
| Case Reserves | (38,138) | 86,581 | 596,173 | 682,753 |
| IBNR | 37,032 | (348,923) | 773,949 | 425,025 |
| Discounted Claim Value | 0 | 14,691 | (37,924) | (23,233) |
| TOTAL FY 2017 CLAIMS | 0 | (52,643) | 2,099,947 | 2,047,304 |
| FUND YEAR 2018 | | | | |
| Paid Claims | 38,891 | 543,879 | | 543,879 |
| Case Reserves | 27,129 | 654,484 | | 654,484 |
| IBNR | 128,118 | 782,318 | | 782,318 |
| Discounted Claim Value | (2,060) | (21,585) | | (21,585) |
| TOTAL FY 2018 CLAIMS | 192,079 | 1,959,096 | 0 | 1,959,096 |
| COMBINED TOTAL CLAIMS | 181,923 | 2,020,984 | 15,844,300 | 16,031,271 |
| This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund. | | | | |

| NEW JERSEY COUNTIES EXCESS JIF | | | | | | |
|---------------------------------|-----------------------------|------------------------|-------------------|-------------|-------------|-------------|
| FINANCIAL FAST TRACK REPORT | | | | | | |
| | | AS OF | November 30, 2018 | | | |
| ALL YEARS COMBINED | | | | | | |
| | | | THIS | YTD | PRIOR | FUND |
| | | | MONTH | CHANGE | YEAR END | BALANCE |
| 1. | UNDERWRITING INCOME | | 1,774,007 | 19,514,078 | 118,535,964 | 138,050,042 |
| 2. | CLAIM EXPENSES | | | | | |
| | | Paid Claims | 20,321 | 362,625 | 3,142,296 | 3,504,921 |
| | | Case Reserves | 434,006 | 1,498,970 | 3,560,908 | 5,059,878 |
| | | IBNR | (233,301) | (2,414,696) | 10,479,791 | 8,065,095 |
| | | Discounted Claim Value | (10,718) | 110,949 | (777,744) | (666,795) |
| | TOTAL CLAIMS | | 210,308 | (442,152) | 16,405,251 | 15,963,099 |
| 3. | EXPENSES | | | | | |
| | | Excess Premiums | 1,306,589 | 14,369,774 | 82,005,406 | 96,375,180 |
| | | Administrative | 133,659 | 1,535,626 | 8,815,738 | 10,351,365 |
| | TOTAL EXPENSES | | 1,440,247 | 15,905,400 | 90,821,144 | 106,726,544 |
| 4. | UNDERWRITING PROFIT (1-2-3) | | 123,452 | 4,050,829 | 11,309,569 | 15,360,399 |
| 5. | INVESTMENT INCOME | | 32,922 | 179,635 | 263,592 | 443,227 |
| 6. | PROFIT (4+5) | | 156,374 | 4,230,465 | 11,573,162 | 15,803,626 |
| 7. | Dividend | | 0 | 500,000 | 500,000 | 1,000,000 |
| 8. | Cancelled Appropriations | | 0 | 0 | 607,551 | 607,551 |
| 9. | SURPLUS (6-7-8) | | 156,374 | 3,730,465 | 10,465,611 | 14,196,075 |
| SURPLUS (DEFICITS) BY FUND YEAR | | | | | | |
| | | | | | | |
| | 2010 | | 1,004 | 269,830 | 487,880 | 757,711 |
| | 2011 | | 1,712 | (12,674) | 986,002 | 973,328 |
| | 2012 | | 1,881 | 253,579 | 670,408 | 923,987 |
| | 2013 | | 3,279 | 276,461 | 1,684,539 | 1,961,000 |
| | 2014 | | 4,183 | 374,089 | 2,114,583 | 2,488,672 |
| | 2015 | | 4,749 | 156,231 | 1,304,973 | 1,461,204 |
| | 2016 | | 5,368 | 886,417 | 2,228,683 | 3,115,100 |
| | 2017 | | 4,886 | 745,684 | 988,542 | 1,734,226 |
| | 2018 | | 129,313 | 780,848 | | 780,848 |
| TOTAL SURPLUS (DEFICITS) | | | 156,374 | 3,730,465 | 10,465,610 | 14,196,075 |
| TOTAL CASH | | | | | | 28,184,625 |

| NEW JERSEY COUNTIES EXCESS JIF | | | | | |
|---|-----------------------------|----------------|------------------|-------------------|-------------------|
| FINANCIAL FAST TRACK REPORT | | | | | |
| AS OF November 30, 2018 | | | | | |
| ALL YEARS COMBINED | | | | | |
| | | THIS | YTD | PRIOR | FUND |
| | | MONTH | CHANGE | YEAR END | BALANCE |
| CLAIM ANALYSIS BY FUND YEAR | | | | | |
| FUND YEAR 2010 | | | | | |
| | Paid Claims | 2,695 | 5,795 | 165,365 | 171,160 |
| | Case Reserves | (7,889) | (84,636) | 84,636 | (0) |
| | IBNR | 5,195 | (196,159) | 224,999 | 28,840 |
| | Discounted Claim Value | 0 | 10,886 | (12,655) | (1,769) |
| | TOTAL FY 2010 CLAIMS | 0 | (264,114) | 462,345 | 198,230 |
| FUND YEAR 2011 | | | | | |
| | Paid Claims | 3,596 | 39,980 | 435,147 | 475,127 |
| | Case Reserves | 57,886 | 38,195 | 341,117 | 379,312 |
| | IBNR | (61,482) | (231,613) | 238,736 | 7,123 |
| | Discounted Claim Value | 0 | 9,259 | (31,362) | (22,103) |
| | TOTAL FY 2011 CLAIMS | 0 | (144,179) | 983,638 | 839,459 |
| FUND YEAR 2012 | | | | | |
| | Paid Claims | 2,127 | 65,147 | 1,466,690 | 1,531,837 |
| | Case Reserves | (1,177) | (111,961) | 180,069 | 68,108 |
| | IBNR | (950) | (214,225) | 623,240 | 409,015 |
| | Discounted Claim Value | 0 | 18,305 | (45,106) | (26,801) |
| | TOTAL FY 2012 CLAIMS | 0 | (242,733) | 2,224,893 | 1,982,160 |
| FUND YEAR 2013 | | | | | |
| | Paid Claims | 1,901 | 211,081 | 306,969 | 518,050 |
| | Case Reserves | (1,496) | (251,710) | 752,266 | 500,555 |
| | IBNR | (405) | (412,370) | 680,765 | 268,395 |
| | Discounted Claim Value | 0 | 29,166 | (78,671) | (49,505) |
| | TOTAL FY 2013 CLAIMS | 0 | (423,834) | 1,661,329 | 1,237,495 |
| FUND YEAR 2014 | | | | | |
| | Paid Claims | 1,572 | 43,854 | 401,039 | 444,893 |
| | Case Reserves | (1,572) | 144,687 | 410,814 | 555,501 |
| | IBNR | 0 | (737,542) | 1,268,147 | 530,606 |
| | Discounted Claim Value | 0 | 32,072 | (81,671) | (49,599) |
| | TOTAL FY 2014 CLAIMS | 0 | (516,928) | 1,998,329 | 1,481,401 |
| FUND YEAR 2015 | | | | | |
| | Paid Claims | 634 | (3,533) | 345,381 | 341,848 |
| | Case Reserves | 105,954 | 958,217 | 1,255,154 | 2,213,372 |
| | IBNR | (106,636) | (1,123,684) | 1,619,464 | 495,780 |
| | Discounted Claim Value | 0 | 39,324 | (157,891) | (118,567) |
| | TOTAL FY 2015 CLAIMS | (48) | (129,676) | 3,062,109 | 2,932,433 |
| FUND YEAR 2016 | | | | | |
| | Paid Claims | 0 | 0 | 0 | 0 |
| | Case Reserves | 1,002 | 278,393 | 250,120 | 528,513 |
| | IBNR | (1,002) | (1,203,393) | 2,394,880 | 1,191,487 |
| | Discounted Claim Value | 0 | 66,950 | (162,270) | (95,320) |
| | TOTAL FY 2016 CLAIMS | 0 | (858,050) | 2,482,730 | 1,624,680 |
| FUND YEAR 2017 | | | | | |
| | Paid Claims | 7,796 | 301 | 21,705 | 22,006 |
| | Case Reserves | 22,204 | 259,545 | 286,733 | 546,277 |
| | IBNR | (30,000) | (1,044,194) | 3,429,559 | 2,385,365 |
| | Discounted Claim Value | 0 | 68,283 | (208,119) | (139,835) |
| | TOTAL FY 2017 CLAIMS | 0 | (716,065) | 3,529,878 | 2,813,813 |
| FUND YEAR 2018 | | | | | |
| | Paid Claims | 0 | 0 | | 0 |
| | Case Reserves | 259,095 | 268,240 | | 268,240 |
| | IBNR | (38,021) | 2,748,484 | | 2,748,484 |
| | Discounted Claim Value | (10,718) | (163,297) | | (163,297) |
| | TOTAL FY 2018 CLAIMS | 210,356 | 2,853,428 | 0 | 2,853,428 |
| COMBINED TOTAL CLAIMS | | 210,308 | (442,152) | 16,405,251 | 15,963,099 |
| 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 NOVEMBER 30, 2018

ALL YEARS COMBINED

| | THIS MONTH | YTD CHANGE | PRIOR YEAR END | FUND BALANCE |
|--------------------------------|---------------|---------------|-------------------|-----------------|
| 1. UNDERWRITING INCOME | 45,864 | 508,231 | 83,690,535 | 84,198,767 |
| 2. CLAIM EXPENSES | | | | |
| Paid Claims | 39,158 | 437,297 | 74,215,031 | 74,652,329 |
| IBNR | (90) | 787 | 35,575 | 36,361 |
| Total Claims | 39,069 | 438,084 | 74,250,606 | 74,688,690 |
| 3. EXPENSES | | | | |
| Excess Premiums | - | - | 3,585,466 | 3,585,466 |
| Administrative | 6,225 | 69,276 | 5,641,920 | 5,711,196 |
| Total Expenses | 6,225 | 69,276 | 9,227,386 | 9,296,662 |
| 4. UNDERWRITING PROFIT (1-2-3) | 570 | 871 | 212,543 | 213,414 |
| 5. INVESTMENT INCOME | - | - | 7,136 | 7,136 |
| 6. STATUTORY PROFIT (4+5) | 570 | 871 | 219,679 | 220,551 |
| 9. STATUTORY SURPLUS (6+7-8) | 570 | 871 | 219,679 | 220,551 |

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 | - | (869) | 32,777 | 31,908 |
| CASH | - | - | 31,908 | 31,908 |
| 2017 SURPLUS | 478 | 34,526 | 7,613 | 42,139 |
| CASH | - | - | 44,057 | 44,057 |
| 2018 SURPLUS | 92 | (32,786) | - | (32,786) |
| CASH | 42,513 | 43,690 | - | 43,690 |
| 2017 SURPLUS | 570 | 871 | 219,679 | 220,551 |
| TOTAL CASH | 42,513 | 43,690 | 255,252 | 298,942 |

CLAIM ANALYSIS BY FUND YEAR

| | | | | |
|-----------------------|--------|----------|------------|------------|
| FUND YEAR 2010 | | | | |
| Paid Claims | - | - | 22,551,041 | 22,551,041 |
| Total Claims | - | - | 22,551,041 | 22,551,041 |
| FUND YEAR 2011 | | | | |
| Paid Claims | - | - | 34,451,946 | 34,451,946 |
| Total Claims | - | - | 34,451,946 | 34,451,946 |
| FUND YEAR 2012 | | | | |
| Paid Claims | - | - | 14,793,695 | 14,793,695 |
| Total Claims | - | - | 14,793,695 | 14,793,695 |
| FUND YEAR 2013 | | | | |
| Paid Claims | - | - | 540,221 | 540,221 |
| Total Claims | - | - | 540,221 | 540,221 |
| FUND YEAR 2014 | | | | |
| Paid Claims | - | - | 497,232 | 497,232 |
| Total Claims | - | - | 497,232 | 497,232 |
| FUND YEAR 2015 | | | | |
| Paid Claims | - | - | 477,058 | 477,058 |
| Total Claims | - | - | 477,058 | 477,058 |
| FUND YEAR 2016 | | | | |
| Paid Claims | - | - | 451,966 | 451,966 |
| IBNR | - | 869 | (869) | (0) |
| Total Claims | - | 869 | 451,097 | 451,966 |
| FUND YEAR 2017 | | | | |
| Paid Claims | - | - | 451,873 | 451,873 |
| IBNR | (478) | (34,526) | 36,444 | 1,918 |
| Total Claims | (478) | (34,526) | 488,316 | 453,790 |
| FUND YEAR 2018 | | | | |
| Paid Claims | 39,158 | 437,297 | - | 437,297 |
| IBNR | 389 | 34,444 | - | 34,444 |
| Total Claims | 39,547 | 471,741 | - | 471,741 |
| COMBINED TOTAL CLAIMS | (478) | (33,657) | 74,250,606 | 74,688,690 |

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 | | November 30, 2018 | | | | | | | | | |
|-----------------------------------|-------------|-------------------|-------------|-------------|-------------|-----------|-------------|-------------|-------------|-------------|--------------|
| COVERAGE LINE - PROPERTY | | | | | | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | | | | | | |
| Year | | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | TOTAL |
| | October-18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 4 | 5 |
| | November-18 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 4 | 5 |
| NET CHGE | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Limited Reserves | | | | | | | | | | | \$8,822 |
| Year | | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | TOTAL |
| | October-18 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$1,062 | \$14,625 | \$15,687 |
| | November-18 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$1,062 | \$43,049 | \$44,110 |
| NET CHGE | | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$28,423 | \$28,423 |
| Ltd Incurred | | \$83,686 | \$211,641 | \$57,908 | \$149,379 | \$81,245 | \$344,086 | \$382,307 | \$162,958 | \$199,430 | \$1,672,640 |
| COVERAGE LINE - GENERAL LIABILITY | | | | | | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | | | | | | |
| Year | | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | TOTAL |
| | October-18 | 1 | 0 | 3 | 1 | 1 | 6 | 1 | 14 | 16 | 43 |
| | November-18 | 1 | 0 | 3 | 1 | 1 | 6 | 1 | 14 | 22 | 49 |
| NET CHGE | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 6 | 6 |
| Limited Reserves | | | | | | | | | | | \$13,859 |
| Year | | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | TOTAL |
| | October-18 | \$13,489 | \$0 | \$124,856 | \$9,033 | \$15,000 | \$245,440 | \$14,458 | \$83,428 | \$37,700 | \$543,404 |
| | November-18 | \$13,489 | \$0 | \$124,856 | \$9,033 | \$15,000 | \$365,105 | \$14,458 | \$93,428 | \$43,700 | \$679,069 |
| NET CHGE | | \$0 | \$0 | \$0 | \$0 | \$0 | \$119,665 | \$0 | \$10,000 | \$6,000 | \$135,665 |
| Ltd Incurred | | \$390,597 | \$752,617 | \$599,298 | \$29,558 | \$182,308 | \$556,354 | \$21,039 | \$96,577 | \$44,626 | \$2,672,975 |
| COVERAGE LINE - AUTO LIABILITY | | | | | | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | | | | | | |
| Year | | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | TOTAL |
| | October-18 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 5 | 2 | 9 |
| | November-18 | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 5 | 2 | 9 |
| NET CHGE | | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Limited Reserves | | | | | | | | | | | \$53,596 |
| Year | | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | TOTAL |
| | October-18 | \$0 | \$0 | \$0 | \$0 | \$0 | \$187,183 | \$0 | \$261,898 | \$1,500 | \$450,581 |
| | November-18 | \$0 | \$0 | \$0 | \$0 | \$0 | \$218,963 | \$0 | \$261,898 | \$1,500 | \$482,361 |
| NET CHGE | | \$0 | \$0 | \$0 | \$0 | \$0 | \$31,780 | \$0 | \$0 | \$0 | \$31,780 |
| Ltd Incurred | | \$9,579 | \$126,796 | \$352,688 | \$22,598 | \$3,950 | \$307,080 | \$19,249 | \$286,497 | \$8,303 | \$1,136,741 |
| COVERAGE LINE - WORKERS COMP. | | | | | | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | | | | | | |
| Year | | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | TOTAL |
| | October-18 | 0 | 2 | 3 | 8 | 4 | 11 | 8 | 15 | 32 | 83 |
| | November-18 | 0 | 2 | 3 | 6 | 4 | 10 | 10 | 13 | 34 | 82 |
| NET CHGE | | 0 | 0 | 0 | -2 | 0 | -1 | 2 | -2 | 2 | -1 |
| Limited Reserves | | | | | | | | | | | \$19,268 |
| Year | | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | TOTAL |
| | October-18 | \$0 | \$32,531 | \$67,736 | \$139,131 | \$19,469 | \$367,491 | \$126,873 | \$374,504 | \$573,530 | \$1,701,264 |
| | November-18 | \$0 | \$32,201 | \$65,093 | \$124,733 | \$18,508 | \$290,991 | \$155,823 | \$326,366 | \$566,236 | \$1,579,951 |
| NET CHGE | | \$0 | (\$330) | (\$2,643) | (\$14,398) | (\$961) | \$74,945 | \$28,951 | (\$48,138) | (\$7,294) | (\$121,313) |
| Ltd Incurred | | \$1,351,453 | \$1,727,052 | \$1,198,533 | \$1,360,754 | \$705,776 | \$1,712,570 | \$1,069,692 | \$1,099,480 | \$947,433 | \$11,172,743 |
| TOTAL ALL LINES COMBINED | | | | | | | | | | | |
| CLAIM COUNT - OPEN CLAIMS | | | | | | | | | | | |
| Year | | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | TOTAL |
| | October-18 | 1 | 2 | 6 | 9 | 5 | 19 | 9 | 35 | 54 | 140 |
| | November-18 | 1 | 2 | 6 | 7 | 5 | 18 | 11 | 33 | 62 | 145 |
| NET CHGE | | 0 | 0 | 0 | -2 | 0 | -1 | 2 | -2 | 8 | 5 |
| Limited Reserves | | | | | | | | | | | \$19,210 |
| Year | | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | TOTAL |
| | October-18 | \$13,489 | \$32,531 | \$192,592 | \$148,164 | \$34,469 | \$800,114 | \$141,331 | \$720,891 | \$627,355 | \$2,710,936 |
| | November-18 | \$13,489 | \$32,201 | \$189,949 | \$133,766 | \$33,508 | \$875,059 | \$170,281 | \$682,753 | \$654,484 | \$2,785,491 |
| NET CHGE | | \$0 | (\$330) | (\$2,643) | (\$14,398) | (\$961) | \$74,945 | \$28,951 | (\$38,138) | \$27,129 | \$74,555 |
| Ltd Incurred | | \$1,835,315 | \$2,818,107 | \$2,208,427 | \$1,562,289 | \$973,279 | \$2,920,091 | \$1,492,288 | \$1,645,512 | \$1,199,791 | \$16,655,099 |

2017 & 2018 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF November 30, 2018

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 23 | | | Last Month | | 22 | | | Last Year | | 11 | | |
|-----------------|-----------|-----------|-----------|-----------|-----------|---------|------------|-----------|-----------|-----------|---------|-----------|-----------|-----------|-----------|---------|
| | | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH |
| | | Incurred | Incurred | 30-Nov-18 | | TARGETE | Incurred | Incurred | 31-Oct-18 | | TARGETE | Incurred | Incurred | 29-Nov-17 | | TARGETE |
| PROPERTY | 178,000 | 162,958 | 162,958 | 91.55% | 176,815 | 99.33% | 162,958 | 162,958 | 91.55% | 175,664 | 98.69% | 109,093 | 109,093 | 61.29% | 153,080 | 86.00% |
| GEN LIABILITY | 609,000 | 96,577 | 96,577 | 15.86% | 476,116 | 78.18% | 86,577 | 86,577 | 14.22% | 468,353 | 76.91% | 82,857 | 82,857 | 13.61% | 298,410 | 49.00% |
| AUTO LIABILITY | 104,000 | 286,497 | 286,497 | 275.48% | 78,060 | 75.06% | 286,497 | 286,497 | 275.48% | 76,516 | 73.57% | 38,497 | 38,497 | 37.02% | 46,800 | 45.00% |
| WORKER'S COMP | 1,217,000 | 1,099,480 | 1,099,480 | 90.34% | 1,128,314 | 92.71% | 1,146,512 | 1,146,512 | 94.21% | 1,117,231 | 91.80% | 1,189,589 | 1,189,589 | 97.75% | 632,840 | 52.00% |
| TOTAL ALL LINES | 2,108,000 | 1,645,512 | 1,645,512 | 78.06% | 1,859,306 | 88.20% | 1,682,544 | 1,682,544 | 79.82% | 1,837,764 | 87.18% | 1,420,036 | 1,420,036 | 67.36% | 1,131,130 | 53.66% |
| NET PAYOUT % | \$962,758 | | | | | 45.67% | | | | | | | | | | |

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 11 | | | Last Month | | 10 | | | Last Year | | -1 | | |
|-----------------|-----------|-----------|-----------|-----------|-----------|---------|------------|-----------|-----------|---------|---------|-----------|----------|-----------|-----|---------|
| | | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH |
| | | Incurred | Incurred | 30-Nov-18 | | TARGETE | Incurred | Incurred | 31-Oct-18 | | TARGETE | Incurred | Incurred | 29-Nov-17 | | TARGETE |
| PROPERTY | 183,000 | 199,430 | 199,430 | 108.98% | 157,380 | 86.00% | 165,197 | 165,197 | 90.27% | 139,080 | 76.00% | 0 | 0 | N/A | N/A | N/A |
| GEN LIABILITY | 576,000 | 44,626 | 44,626 | 7.75% | 282,240 | 49.00% | 38,626 | 38,626 | 6.71% | 241,920 | 42.00% | 0 | 0 | N/A | N/A | N/A |
| AUTO LIABILITY | 103,000 | 8,303 | 8,303 | 8.06% | 46,350 | 45.00% | 8,303 | 8,303 | 8.06% | 41,200 | 40.00% | 0 | 0 | N/A | N/A | N/A |
| WORKER'S COMP | 1,232,000 | 947,433 | 947,433 | 76.90% | 640,640 | 52.00% | 920,218 | 920,218 | 74.69% | 517,440 | 42.00% | 0 | 0 | N/A | N/A | N/A |
| TOTAL ALL LINES | 2,094,000 | 1,199,791 | 1,199,791 | 57.30% | 1,126,610 | 53.80% | 1,132,343 | 1,132,343 | 54.08% | 939,640 | 44.87% | 0 | 0 | N/A | N/A | N/A |

2014 2015 2016 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

November 30, 2018

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 59 | | MONTH | Last Month | | 58 | | MONTH | Last Year | | 47 | | MONTH |
|-----------------|-----------|-----------|----------|-----------|-----------|----------|------------|----------|-----------|-----------|----------|-----------|----------|-----------|-----------|----------|
| | | Unlimited | Limited | Actual | | TARGETED | Unlimited | Limited | Actual | | TARGETED | Unlimited | Limited | Actual | | TARGETED |
| | | Incurred | Incurred | 30-Nov-18 | | | Incurred | Incurred | 31-Oct-18 | | | Incurred | Incurred | 29-Nov-17 | | |
| 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 | 182,308 | 182,308 | 23.53% | 752,014 | 97.06% | 181,336 | 181,336 | 23.40% | 751,722 | 97.02% | 183,963 | 183,963 | 23.74% | 739,172 | 95.40% |
| AUTO LIABILITY | 68,650 | 3,950 | 3,950 | 5.75% | 65,864 | 95.94% | 3,950 | 3,950 | 5.75% | 65,694 | 95.69% | 3,950 | 3,950 | 5.75% | 63,301 | 92.21% |
| WORKER'S COMP | 1,107,261 | 705,776 | 705,776 | 63.74% | 1,105,713 | 99.86% | 705,608 | 705,608 | 63.73% | 1,105,382 | 99.83% | 698,835 | 698,835 | 63.11% | 1,100,001 | 99.34% |
| TOTAL ALL LINES | 2,194,083 | 973,279 | 973,279 | 44.36% | 2,166,963 | 98.76% | 972,139 | 972,139 | 44.31% | 2,166,169 | 98.73% | 967,992 | 967,992 | 44.12% | 2,145,846 | 97.80% |
| NET PAYOUT % | \$939,772 | | | | 42.83% | | | | | | | | | | | |

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 47 | | MONTH | Last Month | | 46 | | MONTH | Last Year | | 35 | | MONTH |
|-----------------|-------------|-----------|-----------|-----------|-----------|----------|------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|----------|
| | | Unlimited | Limited | Actual | | TARGETED | Unlimited | Limited | Actual | | TARGETED | Unlimited | Limited | Actual | | TARGETED |
| | | Incurred | Incurred | 30-Nov-18 | | | Incurred | Incurred | 31-Oct-18 | | | Incurred | Incurred | 29-Nov-17 | | |
| PROPERTY | 230,000 | 344,086 | 344,086 | 149.60% | 230,000 | 100.00% | 344,086 | 344,086 | 149.60% | 230,000 | 100.00% | 344,547 | 344,547 | 149.80% | 230,000 | 100.00% |
| GEN LIABILITY | 680,000 | 556,354 | 556,354 | 81.82% | 648,731 | 95.40% | 430,692 | 430,692 | 63.34% | 646,449 | 95.07% | 229,977 | 229,977 | 33.82% | 608,447 | 89.48% |
| AUTO LIABILITY | 91,000 | 307,580 | 307,080 | 337.45% | 83,910 | 92.21% | 273,580 | 273,580 | 300.64% | 83,571 | 91.84% | 218,250 | 218,250 | 239.84% | 78,788 | 86.58% |
| WORKER'S COMP | 1,157,000 | 1,712,570 | 1,712,570 | 148.02% | 1,149,414 | 99.34% | 1,712,499 | 1,712,499 | 148.01% | 1,148,615 | 99.28% | 1,618,020 | 1,618,020 | 139.85% | 1,132,759 | 97.90% |
| TOTAL ALL LINES | 2,158,000 | 2,920,591 | 2,920,091 | 135.31% | 2,112,055 | 97.87% | 2,760,857 | 2,760,857 | 127.94% | 2,108,635 | 97.71% | 2,410,794 | 2,410,794 | 111.71% | 2,049,993 | 95.00% |
| NET PAYOUT % | \$2,045,032 | | | | 94.77% | | | | | | | | | | | |

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 35 | | MONTH | Last Month | | 34 | | MONTH | Last Year | | 23 | | MONTH |
|-----------------|-------------|-----------|-----------|-----------|-----------|----------|------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|----------|
| | | Unlimited | Limited | Actual | | TARGETED | Unlimited | Limited | Actual | | TARGETED | Unlimited | Limited | Actual | | TARGETED |
| | | Incurred | Incurred | 30-Nov-18 | | | Incurred | Incurred | 31-Oct-18 | | | Incurred | Incurred | 29-Nov-17 | | |
| PROPERTY | 197,238 | 382,307 | 382,307 | 193.83% | 197,238 | 100.00% | 382,307 | 382,307 | 193.83% | 197,238 | 100.00% | 392,157 | 392,157 | 198.82% | 195,925 | 99.33% |
| GEN LIABILITY | 641,774 | 21,039 | 21,039 | 3.28% | 574,243 | 89.48% | 21,039 | 21,039 | 3.28% | 569,706 | 88.77% | 34,148 | 34,148 | 5.32% | 501,739 | 78.18% |
| AUTO LIABILITY | 103,684 | 19,249 | 19,249 | 18.57% | 89,770 | 86.58% | 19,249 | 19,249 | 18.57% | 89,107 | 85.94% | 20,749 | 20,749 | 20.01% | 77,824 | 75.06% |
| WORKER'S COMP | 1,226,749 | 1,069,692 | 1,069,692 | 87.20% | 1,201,046 | 97.90% | 1,037,876 | 1,037,876 | 84.60% | 1,198,348 | 97.68% | 999,814 | 999,814 | 81.50% | 1,137,353 | 92.71% |
| TOTAL ALL LINES | 2,169,445 | 1,492,288 | 1,492,288 | 68.79% | 2,062,297 | 95.06% | 1,460,472 | 1,460,472 | 67.32% | 2,054,398 | 94.70% | 1,446,868 | 1,446,868 | 66.69% | 1,912,840 | 88.17% |
| NET PAYOUT % | \$1,322,007 | | | | 60.94% | | | | | | | | | | | |

2010 2011 2012 2013 YEARS

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

AS OF

November 30, 2018

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 107 | | | Last Month | | 106 | | | Last Year | | 95 | | |
|-----------------|-------------|-----------|-----------|-----------|-----------|----------|------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|----------|
| | | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH |
| | | Incurred | Incurred | 30-Nov-18 | | TARGETED | Incurred | Incurred | 31-Oct-18 | | TARGETED | Incurred | Incurred | 29-Nov-17 | | TARGETED |
| 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 | 390,597 | 390,597 | 48.04% | 784,558 | 96.50% | 390,597 | 390,597 | 48.04% | 784,558 | 96.50% | 375,597 | 375,597 | 46.20% | 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 | 1,351,453 | 1,351,453 | 129.43% | 1,044,196 | 100.00% | 1,351,453 | 1,351,453 | 129.43% | 1,044,196 | 100.00% | 1,351,453 | 1,351,453 | 129.43% | 1,044,196 | 100.00% |
| TOTAL ALL LINES | 2,111,178 | 1,835,315 | 1,835,315 | 86.93% | 2,080,936 | 98.57% | 1,835,315 | 1,835,315 | 86.93% | 2,080,936 | 98.57% | 1,820,315 | 1,820,315 | 86.22% | 2,080,936 | 98.57% |
| NET PAYOUT % | \$1,821,825 | | | | 86.29% | | | | | | | | | | | |

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 95 | | | Last Month | | 94 | | | Last Year | | 83 | | |
|-----------------|-------------|-----------|-----------|-----------|-----------|----------|------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|----------|
| | | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH |
| | | Incurred | Incurred | 30-Nov-18 | | TARGETED | Incurred | Incurred | 31-Oct-18 | | TARGETED | Incurred | Incurred | 29-Nov-17 | | TARGETED |
| 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% | 756,186 | 756,186 | 77.97% | 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 | 1,727,052 | 1,727,052 | 137.00% | 1,260,640 | 100.00% | 1,727,052 | 1,727,052 | 137.00% | 1,260,640 | 100.00% | 1,728,900 | 1,728,900 | 137.14% | 1,260,640 | 100.00% |
| TOTAL ALL LINES | 2,533,348 | 2,818,107 | 2,818,107 | 111.24% | 2,497,275 | 98.58% | 2,818,107 | 2,818,107 | 111.24% | 2,497,275 | 98.58% | 2,823,523 | 2,823,523 | 111.45% | 2,497,275 | 98.58% |
| NET PAYOUT % | \$2,785,905 | | | | 109.97% | | | | | | | | | | | |

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 83 | | | Last Month | | 82 | | | Last Year | | 71 | | |
|-----------------|-------------|-----------|-----------|-----------|-----------|----------|------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|----------|
| | | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH |
| | | Incurred | Incurred | 30-Nov-18 | | TARGETED | Incurred | Incurred | 31-Oct-18 | | TARGETED | Incurred | Incurred | 29-Nov-17 | | TARGETED |
| 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 | 599,298 | 599,298 | 61.80% | 935,829 | 96.50% | 599,298 | 599,298 | 61.80% | 935,829 | 96.50% | 614,298 | 614,298 | 63.34% | 937,186 | 96.64% |
| 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% | 66,644 | 97.08% |
| WORKER'S COMP | 1,292,157 | 1,198,533 | 1,198,533 | 92.75% | 1,292,157 | 100.00% | 1,196,420 | 1,196,420 | 92.59% | 1,292,157 | 100.00% | 1,178,628 | 1,178,628 | 91.21% | 1,292,157 | 100.00% |
| TOTAL ALL LINES | 2,569,961 | 2,208,427 | 2,208,427 | 85.93% | 2,533,888 | 98.60% | 2,206,313 | 2,206,313 | 85.85% | 2,533,888 | 98.60% | 2,203,521 | 2,203,521 | 85.74% | 2,535,341 | 98.65% |
| NET PAYOUT % | \$2,018,478 | | | | 78.54% | | | | | | | | | | | |

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

| | Budget | Current | | 71 | | | Last Month | | 70 | | | Last Year | | 59 | | |
|-----------------|-------------|-----------|-----------|-----------|-----------|----------|------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|----------|
| | | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH | Unlimited | Limited | Actual | | MONTH |
| | | Incurred | Incurred | 30-Nov-18 | | TARGETED | Incurred | Incurred | 31-Oct-18 | | TARGETED | Incurred | Incurred | 29-Nov-17 | | TARGETED |
| 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 | 29,558 | 29,558 | 3.05% | 937,186 | 96.64% | 29,558 | 29,558 | 3.05% | 938,274 | 96.75% | 29,558 | 29,558 | 3.05% | 941,279 | 97.06% |
| AUTO LIABILITY | 68,650 | 22,598 | 22,598 | 32.92% | 66,644 | 97.08% | 22,598 | 22,598 | 32.92% | 66,715 | 97.18% | 22,598 | 22,598 | 32.92% | 65,864 | 95.94% |
| WORKER'S COMP | 1,292,157 | 1,360,754 | 1,360,754 | 105.31% | 1,292,157 | 100.00% | 1,368,669 | 1,368,669 | 105.92% | 1,292,157 | 100.00% | 1,298,381 | 1,298,381 | 100.48% | 1,290,351 | 99.86% |
| TOTAL ALL LINES | 2,573,979 | 1,562,289 | 1,562,289 | 60.70% | 2,539,359 | 98.65% | 1,570,204 | 1,570,204 | 61.00% | 2,540,518 | 98.70% | 1,499,916 | 1,499,916 | 58.27% | 2,540,866 | 98.71% |
| NET PAYOUT % | \$1,428,523 | | | | 55.50% | | | | | | | | | | | |

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 22-19

January 2019

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

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

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

| <u>FUND</u> | | | |
|-------------------------------|--------------------------------|--|----------------------|
| <u>YEAR 2018</u> | | | |
| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
| 000953 | | | |
| 000953 | MADDEN & MADDEN | LEGAL SERVICE 12.7.18 | 330.00 |
| | | | 330.00 |
| 000954 | | | |
| 000954 | BROWN & CONNERY, LLP | LEGAL SERVICE 12.21.18 | 3,837.08 |
| 000954 | BROWN & CONNERY, LLP | LEGAL SERVICE 12.14.18 | 3,642.50 |
| 000954 | BROWN & CONNERY, LLP | LEGAL SERVICE 12.13.18 | 750.00 |
| 000954 | BROWN & CONNERY, LLP | LEGAL SERVICE 12.13.18 | 3,405.00 |
| 000954 | BROWN & CONNERY, LLP | LEGAL SERVICE 12.13.18 | 782.69 |
| | | | 12,417.27 |
| 000955 | | | |
| 000955 | GRACE MARMERO LLP | LEGAL SERVICES 12.31.18 | 2,190.00 |
| | | | 2,190.00 |
| 000956 | | | |
| 000956 | SPARK CREATIVE GROUP | WEB UPDATES THRU 12/18 | 350.00 |
| | | | 350.00 |
| 000957 | | | |
| 000957 | NJ ADVANCE MEDIA | ACCT#1159386-ADV 2019 BUDGT GCT-11.27.19 | 80.76 |
| 000957 | NJ ADVANCE MEDIA | ACCT#1159386-ADV '19 DENT BUDGT-11.27.18 | 65.43 |
| | | | 146.19 |
| Total Payments FY 2018 | | | 15,433.46 |
| <u>FUND YEAR 2019</u> | | | |
| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
| 000958 | | | |
| 000958 | ARCHER & GREINER | PROFESSIONAL SERVICES 1.15.19 | 8,435.58 |
| 000958 | ARCHER & GREINER | PROFESSIONAL SERVICE 1.3.19 | 3,152.50 |
| | | | 11,588.08 |
| 000959 | | | |
| 000959 | INSERVCO INSURANCE SERVICES | CLAIMS ADMIN FEE 1/19 | 6,983.33 |
| | | | 6,983.33 |
| 000960 | | | |
| 000960 | PERMA RISK MANAGEMENT SERVICES | EXEC DIRECTOR FEE 1/19 | 12,323.66 |
| | | | 12,323.66 |
| 000961 | | | |

| | | | |
|--------|-----------------------------|---|------------------|
| 000961 | THE ACTUARIAL ADVANTAGE | ACTUARIAL CONSULTING SERVICES | 705.50 |
| | | | 705.50 |
| 000962 | | | |
| 000962 | BROWN & CONNERY, LLP | LEGAL SERVICE 1.8.19 | 3,802.44 |
| 000962 | BROWN & CONNERY, LLP | LEGAL SERVICE 1.2.19 | 3,045.00 |
| 000962 | BROWN & CONNERY, LLP | LEGAL SERVICE 1.10.19 | 5,468.00 |
| 000962 | BROWN & CONNERY, LLP | LEGAL SERVICE 1.10.19 | 5,469.00 |
| | | | 17,784.44 |
| 000963 | | | |
| 000963 | GRACE MARMERO LLP | LEGAL SERVICES 1.15.19 | 720.00 |
| | | | 720.00 |
| 000964 | | | |
| 000964 | VIOLA YEAGER | MEDICAL, PRESCRIPTION REIMBURSEMENT 1/19 | 387.92 |
| | | | 387.92 |
| 000965 | | | |
| 000965 | JUNE ATKINSON | MEDICAL, PRESCRIPTION REIMBURSEMENT 1/19 | 387.92 |
| | | | 387.92 |
| 000966 | | | |
| 000966 | NJ MOTOR VEHICLE COMMISSION | ACCT# OL009120 - 2019 ANNUAL ADMIN FEE | 150.00 |
| | | | 150.00 |
| 000967 | | | |
| 000967 | BAGELICIOUS | SAFETY KICKOFF MEETING 1.10.19 | 589.20 |
| | | | 589.20 |
| 000968 | | | |
| 000968 | SPARK CREATIVE GROUP | WEBSITE HOSTING 2019 | 157.50 |
| | | | 157.50 |
| 000969 | | | |
| 000969 | HARDENBERGH INSURANCE GROUP | GCIC RMC FEE 1/19 | 23,452.00 |
| 000969 | HARDENBERGH INSURANCE GROUP | RISK UW SERVICE FEE 1/19 | 5,148.00 |
| | | | 28,600.00 |
| | | Total Payments FY 2019 | 80,377.55 |

TOTAL PAYMENTS ALL FUND YEARS \$95,811.01

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. 23-19

JANUARY 2019

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

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

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

FUND YEAR 2019

| <u>CheckNumber</u> | <u>VendorName</u> | <u>Comment</u> | <u>InvoiceAmount</u> |
|--------------------|--------------------------|-------------------------------|----------------------|
| W0119 | | | |
| W0119 | CONNER STRONG & BUCKELEW | CSB CONSULTING FEE 01/19 | 530.50 |
| W0119 | CONNER STRONG & BUCKELEW | PERMA CONSULTING FEE 01/19 | 2,820.00 |
| | | | 3,350.50 |
| | | Total Payments FY 2019 | 3,350.50 |

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated:_____

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

Treasurer

| | | | | |
|---|---------------------------------------|--------------------------|-----------------------|-----------------------------|
| SUMMARY OF CASH AND INVESTMENT INSTRUMENTS | | | | |
| GLOUCESTER COUNTY INSURANCE COMMISSION | | | | |
| ALL FUND YEARS COMBINED | | | | |
| CURRENT MONTH | November | | | |
| CURRENT FUND YEAR | 2018 | | | |
| Description: ID Number: Maturity (Yrs) Purchase Yield: TOTAL for All Accts & instruments | | GCIC Deposit Acct | GCIC WC Claims | GCIC Liability Claim |
| Opening Cash & Investment Balance | \$5,355,616.89 | 5,374,083.83 | - | 78,558.60 |
| Opening Interest Accrual Balance | \$0.00 | - | - | - |
| 1 | Interest Accrued and/or Interest Cost | \$0.00 | \$0.00 | \$0.00 |
| 2 | Interest Accrued - discounted Instr.s | \$0.00 | \$0.00 | \$0.00 |
| 3 | (Amortization and/or Interest Cost) | \$0.00 | \$0.00 | \$0.00 |
| 4 | Accretion | \$0.00 | \$0.00 | \$0.00 |
| 5 | Interest Paid - Cash Instr.s | \$0.00 | \$0.00 | \$0.00 |
| 6 | Interest Paid - Term Instr.s | \$0.00 | \$0.00 | \$0.00 |
| 7 | Realized Gain (Loss) | \$0.00 | \$0.00 | \$0.00 |
| 8 | Net Investment Income | \$0.00 | \$0.00 | \$0.00 |
| 9 | Deposits - Purchases | \$289,224.34 | \$0.00 | \$261,513.37 |
| 10 | (Withdrawals - Sales) | -\$448,023.60 | -\$307,201.10 | -\$126,322.42 |
| | | | | |
| | Ending Cash & Investment Balance | \$5,196,817.63 | \$5,066,882.73 | \$56,632.35 |
| | Ending Interest Accrual Balance | \$0.00 | \$0.00 | \$0.00 |
| | Plus Outstanding Checks | \$63,141.03 | \$11,708.75 | \$39,723.53 |
| | (Less Deposits in Transit) | \$0.00 | \$0.00 | \$0.00 |
| | Balance per Bank | \$5,259,958.66 | \$5,078,591.48 | \$96,355.88 |
| | | | | \$85,011.30 |

| GLOUCESTER COUNTY INSURANCE COMMISSION | | | | | | | |
|--|------------|--------------|-----------|---------------|--------------|------------|--------------|
| SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED | | | | | | | |
| | | | | | | | |
| Current Fund Year: 2018 | | | | | | | |
| Month Ending: November | | | | | | | |
| | Property | Liability | Auto | Worker's Comp | NJ CEL | Admin | TOTAL |
| OPEN BALANCE | 339,101.62 | 3,407,812.58 | 92,502.04 | 1,559,530.61 | (430,238.91) | 386,909.19 | 5,355,617.14 |
| RECEIPTS | | | | | | | |
| Assessments | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Refunds | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 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 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EXPENSES | | | | | | | |
| Claims Transfers | 5,810.00 | 6,970.08 | 1,720.00 | 91,626.92 | 0.00 | 0.00 | 106,127.00 |
| Expenses | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 52,671.76 | 52,671.76 |
| Other * | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL | 5,810.00 | 6,970.08 | 1,720.00 | 91,626.92 | 0.00 | 52,671.76 | 158,798.76 |
| END BALANCE | 333,291.62 | 3,400,842.50 | 90,782.04 | 1,467,903.69 | (430,238.91) | 334,237.43 | 5,196,818.38 |

RESOLUTION 24-19

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on January 24, 2019 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 12/1/18 to 12/31/18, 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 24, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
 Financial Transaction Log - Liability Claim Payments
 Monthly / Detail / By Coverage / By Payment Type / By Check Number
 12/01/2018 Thru 12/31/2018

| Type | Check # | Claim # | Claimant Name | From Date | To Date | Payee Name | Trans. Date | Payment Description | Amt. Requested | Amt. Paid |
|------|---------|---------|---------------|-----------|---------|------------|-------------|---------------------|----------------|-----------|
|------|---------|---------|---------------|-----------|---------|------------|-------------|---------------------|----------------|-----------|

Inservco Report Terminology

| 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
12/01/2018 Thru 12/31/2018

| Type | Check # | Claim # | Claimant Name | From Date | To Date | Payee Name | Trans. Date | Payment Description | Amt. Requested | Amt. Paid | |
|--|---------|------------|---------------|------------------------|------------|------------|----------------------------|---------------------|---|-----------|-----------|
| Coverage: Auto Liability | | | | | | | | | | | |
| C | 5306 | 3530001768 | 001 | VIBALLI, CARMEN | 8/11/2018 | 8/28/2018 | DJB ASSOCIATES INC | 12/7/2018 | INVOICE #137510 - BALANCE DUE | 771.20 | 771.20 |
| C | 5318 | 3530001444 | 001 | TULL, DANA | 10/1/2018 | 10/31/2018 | PARKER MCCAY | 12/21/2018 | LEGAL FEE - INV #3077181 | 4,183.45 | 4,183.45 |
| C | 5319 | 3530001444 | 001 | TULL, DANA | 11/1/2018 | 11/28/2018 | PARKER MCCAY | 12/21/2018 | LEGAL FEE - INV #3078818 | 765.00 | 765.00 |
| Total for Coverage: Auto Liability | | | | | | | Number of entries: 3 | | 5,699.65 | 5,699.65 | |
| Coverage: Auto Physical Damage | | | | | | | | | | | |
| C | 5308 | 3530002071 | 001 | GLOUCESTER COUNTY | 11/15/2018 | 11/15/2018 | SOUTH JERSEY TRUCK REPAIR | 12/21/2018 | 2014 FREIGHTLINER PLATE #Y818CG | 14,246.32 | 14,246.32 |
| C | 5310 | 3530002074 | 001 | GLOUCESTER COUNTY | 12/5/2018 | 12/5/2018 | SOUTH JERSEY TRUCK REPAIR | 12/21/2018 | 2017 CHEVY TAHOE WHITE PLATE #CG8BCX | 409.28 | 409.28 |
| C | 5314 | 3530002047 | 001 | COUNTY OF GLOUCESTER | 10/5/2018 | 10/5/2018 | SOUTH JERSEY TRUCK REPAIR | 12/21/2018 | Freightliner Dump Truck VIN #6665 | 4,151.91 | 4,151.91 |
| Total for Coverage: Auto Physical Damage | | | | | | | Number of entries: 3 | | 18,807.49 | 18,807.49 | |
| Coverage: General Liability | | | | | | | | | | | |
| C | 5309 | 3530001571 | 001 | CONNOLLY, GAVYN | 10/20/2017 | 10/20/2017 | CHANCE & MCCANN LLC | 12/21/2018 | INV 13858 | 75.00 | 75.00 |
| C | 5311 | 3530001717 | 002 | COLLINS, PATRICIA | 8/29/2018 | 11/2/2018 | LAW OFFICE OF JOHN A ALICE | 12/21/2018 | LEGAL FEE - INV #11055 | 2,702.17 | 2,702.17 |
| C | 5312 | 3530001629 | 001 | SCIULLI, BARBARA | 11/27/2018 | 11/29/2018 | PARKER MCCAY | 12/21/2018 | LEGAL FEE - INV #3078817 | 149.97 | 149.97 |
| C | 5313 | 3530001629 | 001 | SCIULLI, BARBARA | 10/1/2018 | 10/22/2018 | PARKER MCCAY | 12/21/2018 | LEGAL FEE - INV #3077159 | 1,333.86 | 1,333.86 |
| C | 5315 | 3530001524 | 001 | PFOST, DONALD | 11/2/2018 | 11/20/2018 | MADDEN & MADDEN PA | 12/21/2018 | CLIENT ID# 70200-035M | 75.00 | 75.00 |
| C | 5316 | 3530001524 | 001 | PFOST, DONALD | 10/1/2018 | 10/30/2018 | MADDEN & MADDEN PA | 12/21/2018 | CLIENT ID 70200-035M | 6,861.01 | 6,861.01 |
| C | 5317 | 3530001524 | 001 | PFOST, DONALD | 8/8/2018 | 9/28/2018 | MADDEN & MADDEN PA | 12/21/2018 | CLIENT ID 70200-035M | 3,420.00 | 3,420.00 |
| C | 5322 | 3530001727 | 001 | FAUST, JOHN | 11/8/2018 | 11/28/2018 | PARKER MCCAY | 12/21/2018 | LEGAL FEE - INV #3078819 | 405.00 | 405.00 |
| C | 5323 | 3530001727 | 001 | FAUST, JOHN | 10/1/2018 | 10/29/2018 | PARKER MCCAY | 12/21/2018 | LEGAL FEE - INV #3077182 | 1,406.37 | 1,406.37 |
| Total for Coverage: General Liability | | | | | | | Number of entries: 9 | | 16,228.38 | 16,228.38 | |
| Coverage: Police Professional | | | | | | | | | | | |
| C | 5320 | 3530001306 | 001 | DIBUONAVENTURA, JOSEPH | 9/5/2018 | 9/25/2018 | ARCHER & GREINER PC | 12/21/2018 | LEGAL FEE - INV #4136815 | 2,047.50 | 2,047.50 |
| C | 5321 | 3530001306 | 001 | DIBUONAVENTURA, JOSEPH | 8/3/2018 | 8/29/2018 | ARCHER & GREINER PC | 12/21/2018 | LEGAL FEE - INV #4133328 | 1,397.50 | 1,397.50 |
| Total for Coverage: Police Professional | | | | | | | Number of entries: 2 | | 3,445.00 | 3,445.00 | |
| Coverage: Property | | | | | | | | | | | |
| C | 5307 | 3530002020 | 001 | COUNTY OF GLOUCESTER | 8/11/2018 | 8/11/2018 | COUNTY OF GLOUCESTER | 12/7/2018 | Settlement of Property Claim (Pilmen Golf Club) | 41,358.54 | 41,358.54 |
| Total for Coverage: Property | | | | | | | Number of entries: 1 | | 41,358.54 | 41,358.54 | |
| Total for Gloucester Co Ins Commission - 353 | | | | | | | Number of entries: 18 | | 85,539.06 | 85,539.06 | |

Date: 1/1/2019
 Financial Transaction



INSERVO
 INSURANCE SERVICES, INC.

Page: 2



Gloucester County Insurance Commission
Bill Review / PPO Savings
2018

| 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 | 44 | 64% | \$29,989.77 | 84% | \$12,819.18 | \$30.00 | \$14,066.57 | \$3,074.02 | \$17,170.59 | \$2,361.88 | \$14,808.71 |
| | February | 37 | 78% | \$81,271.26 | 93% | \$21,711.59 | \$147.20 | \$16,622.26 | \$42,790.21 | \$59,559.67 | \$7,394.82 | \$52,164.85 |
| | March | 46 | 76% | \$94,921.17 | 91% | \$32,354.01 | \$151.24 | \$27,601.80 | \$34,814.12 | \$62,567.16 | \$8,633.40 | \$53,933.76 |
| | April | 34 | 85% | \$26,095.20 | 64% | \$15,194.90 | \$0.00 | \$6,962.80 | \$3,937.50 | \$10,900.30 | \$1,557.58 | \$9,342.72 |
| | May | 32 | 91% | \$100,749.25 | 98% | \$20,167.24 | \$540.00 | \$21,015.88 | \$59,026.13 | \$80,582.01 | \$9,575.74 | \$71,006.27 |
| | June | 24 | 96% | \$10,999.05 | 98% | \$6,978.47 | \$78.00 | \$3,411.04 | \$531.54 | \$4,020.58 | \$562.88 | \$3,457.70 |
| | July | 44 | 93% | \$20,817.92 | 91% | \$10,687.90 | \$161.65 | \$4,782.16 | \$5,186.21 | \$10,130.02 | \$1,418.20 | \$8,711.82 |
| | August | 65 | 91% | \$125,107.78 | 96% | \$54,504.97 | \$28.79 | \$18,873.08 | \$51,700.94 | \$70,602.81 | \$5,510.31 | \$65,092.50 |
| | September | 52 | 90% | \$107,859.96 | 96% | \$45,783.47 | \$25.40 | \$25,797.05 | \$36,254.04 | \$62,076.49 | \$8,690.67 | \$53,385.82 |
| | October | 24 | 96% | \$26,661.00 | 98% | \$9,014.96 | \$0.00 | \$6,428.23 | \$11,217.81 | \$17,646.04 | \$2,470.45 | \$15,175.59 |
| | November | 40 | 90% | \$89,111.59 | 90% | \$50,568.78 | \$277.35 | \$12,325.65 | \$25,939.81 | \$38,542.81 | \$5,395.06 | \$33,147.75 |
| | December | 28 | 96% | \$21,167.95 | 91% | \$14,696.13 | \$31.15 | \$4,240.61 | \$2,200.06 | \$6,471.82 | \$906.05 | \$5,565.77 |
| YTD Total | | 470 | 87% | \$734,751.90 | 93% | \$294,481.60 | \$1,470.78 | \$162,127.13 | \$276,672.39 | \$440,270.30 | \$54,477.05 | \$385,793.25 |

| | |
|------------------------------|-----------------|
| Monthly Summary | December |
| Total Savings (before fees): | \$6,471.82 |
| Percent Savings: | 31% |
| NET SAVINGS: | \$5,565.77 |
| Percent NET SAVINGS: | 26% |

| | |
|------------------------------|--------------|
| YTD Summary | |
| Total Savings (before fees): | \$440,270.30 |
| Percent Savings: | 60% |
| NET SAVINGS: | \$385,793.25 |
| Percent NET SAVINGS: | 53% |

GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: January 14, 2019

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 |
|--|---|--|

December – January 2019

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 4:** Attended the GCIC Safety Committee meeting in Woodbury.
- **December 7:** One session of Snow Plow/Snow Removal training was conducted for GCIC.
- **December 10:** One session of Asbestos, Lead, Silica Overview training was conducted for GCIC.
- **December 13:** Attended the GCIC meeting in Woodbury.
- **December 18:** Attended a safety and compliance meeting with GCIC OEM.
- **January 8:** Attended the GCIC Claims Committee meeting in Woodbury.
- **January 10:** Attended the annual GCIC Safety Kickoff meeting at RCGC.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **January 24:** Plan to attend the GCIC meeting in Woodbury.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2019.

SAFETY DIRECTOR BULLETINS

- CDL Exemption for the Fire & EMS Services – December 4
- Reminder to Check Motor Vehicle Records of Drivers – December 11
- Avoiding Deer-Vehicle Collisions – December 13
- Planning for Snow Events – January 14

About the Fire Service CDL Exemption

Periodically, the Safety Director is asked about the specifics or limitations of the exemption granted to the fire service, first aid and rescue agencies, and the office of emergency management (OEM). Upon an examination of the exemption, we provide the following guidance.

Title 39:3-10k states, "unless otherwise required by federal law or regulations, and subject to any rules and regulations promulgated pursuant to the provisions of this act, no designated operator of firefighting apparatus ... or operator of emergency or rescue equipment operated for the purposes of a first aid, ambulance, or rescue squad or for disaster control shall be subject to the licensing provisions of the "Commercial Motor Vehicle Safety Act of 1986." 39:310k1 specifically extends the exemption to the local offices of emergency management.

The wording does not specify any limitations to the exemption. The Safety Director is also not aware of federal laws, or further regulations of this provision that places any limitations or restrictions on this exemption. **It is the opinion of the Safety Director that the exemption extends to any designated operator of fire apparatus, rescue unit, or OEM vehicle who operates that vehicle for emergency responses, drills, parades, repair and maintenance in the State of New Jersey.** This is a State exemption, so non-emergency operation of vehicles over 26,000 gross vehicle weight beyond the State borders should be performed by a properly licensed and credentialed holder of a Commercial Drivers' License.

The Safety Director recommends emergency agencies update their lists of designated drivers / operators on at least a yearly basis. It is also important to have a comprehensive driver training program and driver training records. The Safety Director can assist agencies with written policies, initial and refresher training programs and resources, and with in-house accident investigations.

Specific concerns regarding the operation of your agency's vehicles can be brought to the attention of your attorney. Members may also contact their Risk Manager with insurance or coverage questions.

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

Conducting Motor Vehicle Record Checks

Public entities have many employees who operate vehicles as part of their duties. Law enforcement officers are on patrol around the clock. Volunteer firefighters and emergency medical technicians respond in their private vehicles before getting in apparatus and ambulances. Public works and utility employees drive large vehicles that require Commercial Drivers Licenses (CDL). Administrative personnel and elected officials may occasionally use agency or private vehicles to conduct official business. **Public agencies must verify that all employees who drive on the agency's behalf possess a valid driver's license and an acceptable driving record.**

Public employers should have a motor vehicle policy that encompasses all the types of drivers under their auspices. The Safety Directors recommend Motor Vehicle Records (MVRs) be reviewed at the following times:

- Once a year for all full-time, part-time, seasonal and volunteer employees who drive an agency or personal vehicle as part of their job responsibilities,
- As part of the pre-employment screening process, and
- Before approving volunteer firefighters, EMTs, or OEM personnel's "Blue Light" applications.

An employer may order MVRs on their employees under the Federal Driver's Privacy Act which defines the following "permissible uses" of an MVR:

- i. For use by any governmental agency ... in carrying out its functions
- ii. For use by an employer ... to obtain or verify information relating to a holder of a commercial drivers' license (CDL) that is required under Chapter 313 of Title 49.

Employees must be made aware their MVRs will be checked periodically. The N.J. Motor Vehicle Commission requires employees to sign an acknowledgment that they are aware the employer obtains driving history abstracts before operating a motor vehicle on employer business, and periodically thereafter. The signed release can be part of your Employee Handbook or a specific release to check the employee's MVRs. Work with your solicitor to draft a release that conforms to the organization's operations and any collective bargaining agreements. Each year the State will verify signed releases are on file.

WHO SHOULD OBTAIN THE MVR ABSTRACTS?

Designate one or two authorized individuals to order the MVRs from the N.J. Motor Vehicle Commission. MVRs may not be obtained through the local Police Department. Authorized individuals may be the Clerk, an Administrator, a Human Resource representative or the Police Chief. The designated individual must understand they may not share the information with unauthorized individuals as required by the Driver Privacy Protection Act. *Remember, these are confidential reports.* Department heads who review or act upon the MVR reports must also be aware of the confidential nature of driving histories.

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HOW DO I ORDER MVRs?

New Jersey public entities can order MVR abstracts from the NJ Motor Vehicle Commission (NJMVC). If you are ordering a small number of MVRs per year, then you are eligible to request MVRs by mail. Mail your request on letterhead to N. J. Motor Vehicle Commission, Business and Government Services, 225 East State Street, 3rd Floor East Wing, P.O. Box 122, Trenton, NJ 08666-0122. If you have any questions, you can call 609-292-4572. There is an annual fee for this service.

Public employers requiring larger numbers of MVRs will need to establish a Customer Abstract Information Retrieval (CAIR) account by applying online at <http://www.state.nj.us/mvc/business/cairrecords.htm>. An Individual User Guide is available on the CAIR homepage. CAIR regulations require users to log in to their account at least every 90 days, or their account will be suspended. The Password must be updated every 45 days. Suspended accounts will need to be reactivated by a CAIR Administrator. The Safety Director suggests users put a reminder on their calendars.

HOW DO I EVALUATE INFORMATION ON THE MVR?

A sample policy for evaluating MVR information is provided below. It is up to each public employer to establish evaluation standards for their agency in consultation with their agency's attorney. The policy must be enforced consistently and without discrimination.

All employees authorized to drive vehicles owned, leased, or controlled by the [Public Entity Name] or use their personal vehicles to conduct business on behalf of the [Entity Name] may have their MVRs reviewed prior to entrustment of a vehicle and annually thereafter.

Drivers with acceptable, marginal or probation grading may be allowed to operate [Entity Name] vehicles or their personal vehicles to conduct business on behalf of the agency.

Drivers with marginal or probation grading will have their MVRs reviewed more frequently. [Semiannual or quarterly reports are recommended] Additional violations or accidents may result in suspension of driving privileges for [Public Entity / Department Name].

Drivers with unacceptable driving records will not be permitted to operate an agency or their personal vehicle to conduct business on behalf of [Public Entity Name].

Acceptable: No moving violations and/or preventable accidents over the last 36 months.

Marginal: Up to 2 moving violations and/or preventable accidents in the last 36 months.

Probation: Up to 3 moving violations and/or preventable accidents within the last 36 months.

Unacceptable: More than three moving violations and preventable accidents within the last 36 months, or more than two moving violations and/or preventable accidents within the most recent year, or any of the violations listed below:

- *Driving while under the influence (DWI or DUI)*
- *Leaving the scene of an accident*
- *Reckless driving violations*
- *Homicide or assault through the use of a motor vehicle*
- *Drivers who currently have a revoked or suspended license*

If an accident is shown on an MVR, it will be assumed to be an 'at-fault' accident. Any change to such a classification will be made only upon receipt of a police report or ruling from an accident review panel showing that the driver in question was not at fault.

Please contact your Safety Director or the State Motor Vehicle Commission if you have additional Motor Vehicle Record questions.

Avoiding Deer-Vehicle Collisions

Autumn is the deer breeding season, or 'rut'. The rut brings a peak in deer movement and we experience more deer on New Jersey roads, leading to a number of deer-vehicle collisions. Vehicles operated by public employers are not immune from this hazard and in some cases, their operations can increase the likelihood, such as the 24 / 7 / 365 operations of law enforcement, fire and EMS agencies. The Safety Director offers the following best practices for avoiding deer-vehicle collisions.

Know your local 'Danger Zones' – As you conduct your everyday business, learn the local areas where you see more deer than other places all year-round. Often these are places where trees form pinch points that create natural funnels. Pay extra attention to these areas, and mentally mark them as danger zones. Make a mental note of the locations of the deer crossing warning signs.

Be vigilant – This is your most effective defense against a deer - vehicle collision. In areas where woodlands adjoin the roadway, be on the lookout in the ditches and forest edges for deer. Deer are most active at dusk and dawn: periods when your vision is most compromised. To add to their terrible timing, deer are most on the move after we turn our clocks back an hour and you are more likely to travel in darkness. You may also spot a deer because their eyes will brightly reflect a car's headlights, making them easier to spot.

Avoid distractions – There are a lot of things in work vehicles that can take our attention away from the road; radios, cell phones, computers, and conversations with passengers. Make a conscious decision to resist these distractions as much as possible, especially in danger zones.

Slow down early – When you think you see a deer ahead, slow down and be prepared to completely stop if necessary. At night, deer may be blinded or confused by your headlights. They may not be sure if there is danger or where it is located and may dart suddenly in front of you. Depending on traffic, you may also be able to move towards the center of the road giving you more time to react if the deer decides to enter the road.

Blow your horn – Once you spot a deer standing on the roadside ahead, slow down and blow your horn. The structure of a deer's ears, and their ability to pivot each ear independently, makes them very good at pinpointing the locations of sounds. Some experts recommend that one long blast of the horn will scare deer out of the road. Do not rely on hood whistles or other devices designed to scare off deer. University of Georgia researchers tested a variety of sounds of different frequencies and intensities to see how deer on a roadway reacted. These sounds, emitted from a specially equipped car, included a wide range of the high-frequency sounds that "deer whistles" are claimed to emit. In hundreds of trials, high-frequency whistles did not change deer behavior from the way they reacted when no sound was being emitted.

Use your high beams – When traveling at night in suburban or rural areas, use your high beams whenever possible to help you spot deer on the roadside. Of course, don't forget to dim your lights for oncoming traffic.

Anticipate more than one deer – Deer are pack animals, and rarely travel alone. If a deer crosses in front of you, chances are there are more nearby. During the rut, a doe that runs across the road is very likely to be followed by one or more bucks. If you see one deer run across the road ahead of you, slow down and be prepared to stop.

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Do not swerve to avoid hitting the animal - If you see a deer, brake firmly and calmly, and stay in your lane. Do not swerve into the opposite lane or onto the shoulder of the road to avoid hitting the deer. Swerving or over-steering could make you lose control of your vehicle and turn a bad situation much worse. Deer can be unpredictable, and you could actually swerve directly into their changed path of travel.

Experts advise braking firmly up until the very last second of impact, and then releasing the brakes. This should propel the deer away from your vehicle instead of on to the hood or windshield. Should the animal make contact with the windshield, there's a chance it will smash through, causing the driver to lose control of the vehicle, resulting in serious injury and in some cases, even death to the driver and passengers.

Wear your seatbelt – While wearing a seatbelt may not help prevent a collision with a deer, if the situation worsens and an impact is inevitable, it may lessen the consequences. A seat belt will keep you behind the steering wheel and in a better position to operate the controls of the car.

Investigate new technology – Researchers are constantly searching for new and innovative solutions to the hazards of deer – vehicle collisions. For example, developers have introduced a siren that they claim produces a sound wave that better scares deer away from the source of the noise. While the Safety Director does not recommend any particular product, we do recommend members evaluate for themselves promising new products, procedures, or ideas. We also promote sharing of successes among members.

If you are involved in a deer – vehicle collision:

1. Stay calm.
2. Move your vehicle to a safe place. If possible, pull over to the side of the road and onto the shoulder. Most accidents occur between dusk and dawn; times when you or your vehicle may be less visible to other motorists. Get out of your vehicle and stand in a safe place, well off the roadway.
3. Turn on your hazard lights.
4. New Jersey law requires you to call 9-1-1 if persons were injured or there is property or vehicle damage in excess of \$500.00. The Safety Director recommends the police be notified of any deer-vehicle collision involving a public vehicle or a personal vehicle being driven on official business.
5. Notify your supervisor.
6. Stay away from the deer. If it is still alive, it could be confused, injured and dangerous if approached. A wounded deer could use its powerful legs and sharp hooves to harm you. When contacting the authorities, let them know if the deer is injured or blocking traffic or creating a threat for other drivers so that it can be quickly handled.
7. Document the incident: If it's safe to do so, take photographs of the roadway, your surroundings, damage to your vehicle, and any injuries you or your passengers sustained. If witnesses stop, take down their account of what occurred and ask for their contact information.

January 2019

Best Practices for Snow Emergencies

During the winter months exposure to slip and falls greatly increase due to weather conditions such as freezing rain, snow and ice. Public agencies in New Jersey must plan to protect their workers and community from accidents occurring on icy surfaces. The following guidelines are offered as suggestions when planning for emergency operations presented by winter storms. Every storm event is different and municipal needs and resources will vary. This document offers best practices that have been identified by our member towns regarding hours of operation, rest breaks, and rotating schedules for before, during and after snow events.

Pre-planning

- **Chain of command**
 - Identify who will hold command staff positions. Plan for at least two persons for each command staff position to man the command center around the clock for the first day or two for major snow events.
 - Develop a written snow plan with defined roles and hierarchy.
 - Verify emergency contact information.
- **Staffing**
 - Supplement crews with back ups, including contractors, utilities, fire department and per diem drivers
 - Consider developing a list of retired CDL drivers you might call upon.
 - Consider areas that may require the use of contractors with specialized equipment i.e. cul-de-sacs.
 - Consider having departments clear their own lots if possible; i.e. fire departments and utilities.
- **Shift work planning**
 - Remind workers of need to prepare their homes and families for their absence during the emergency.
 - Consider sending workers home early in anticipation of call back e.g. sending a crew home if storm predicted to begin during the night. May be treated as "excused absence."
 - Consider shifts of 12 hours of continuous operation (with allowances for meal breaks and periodic rest periods); followed by 6 hours of downtime. Under extreme conditions, entities may need to extend to, but should not exceed, 18 hours.
- **Plan for rest breaks / sleeping accommodations**
 - Entities may need to encourage drivers to stay at municipal facilities. Provide sleeping arrangements at fire and EMS stations, Senior Centers or municipal complex.
 - Ensure quiet time at these locations.
 - Plan for possible power interruptions at these locations.
- **Plan for Health and Welfare**
 - Consider needs for food and hydration, especially for the drivers.
 - Educate workers on appropriate winter and protective apparel.
 - Remind workers to pack personal items such as medications, special dietary needs, etc.
 - Remind supervisors and employees that employees on transitional duty may not work beyond their medical restrictions.

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Operations during storm

- **Establish priority routes and areas**
 - Clear parking lots and access routes of emergency response agencies (police, fire, and EMS) first
 - Consider providing sand / salt to use until clearing occurs at municipal facilities
- **Communication plans / telephone or radio contact**
 - Establish who will operate as Base (part of incident command structure)
 - Determine who takes calls from residents, both emergency and non-emergency (complaints)
 - Establish liaison with other towns or agencies, news agencies, etc.
 - Ensure operators remain in constant contact with Base
 - Establish procedures for reporting and responding to accidents / incidents
- **Deteriorating Storm Conditions “When to temporarily halt operations”**
 - Who makes the final call when to halt operations?
 - Include the criteria for “temporary halting of operations” in plan, i.e., discontinuing operations until conditions improve, with consultation of major stakeholders,
 - Encourage all who are in the field to report status of conditions for the safety of the entire crew
- **Rest breaks / Fatigue**
 - Inform drivers that they have the personal responsibility to pull themselves from driving if they feel overly fatigued or diminished. Have a procedure on how the driver will report to a supervisor and how to address the situation within employment agreements.
- **Rotations**
 - Incorporate travel distance to work into shift planning. Those who live farthest, home after 12 hours to sleep and return for next shift.

Post-Storm Operations

- **Return to normal operations**
 - As conditions normalize, transition back to normal 8-hour shifts
 - Consider fatigue from the extended shifts when transitioning back to normal operations.
 - Inspect, repair and perform routine maintenance on equipment
- **Conduct after-incident debriefing**
 - Review with all stakeholders what worked and what challenges were encountered
 - Update your Snow Emergency Plan with lessons learned from the event
- **Liability issues – Recommendations to limit liability**
 - Maintain a record of weather conditions
 - Document actions taken, date, time, crews, equipment employed, and materials (salt etc.) used
 - Record *all* complaints with date and time received
 - Document specific actions taken and time of action in response to complaints
 - Take photographs to record weather conditions and incidents
 - Preserve newspaper articles on storm severity and clean up activities
 - Work with police to have their accident reports supplemented with photographs showing conditions

Snow events are difficult. Proper planning and training can ease the strain on employees, managers, and the community.

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: 1/24/19
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2019 Safety Kick Off Meeting

Enclosed is a summary of the evaluations.

B. 2019 Claims Charter

Attached is the 2019 Claims Charter. The one amendment to the Charter is the replacement of Carmen Trifiletti with Jennifer Campbell as the Improvement Authority representative.

Action Requested: Motion to adopt the revised Claims Charter.

C. Property Damage Payments to County

Last year there were five incidents in which property damage was sustained due to the fault of a third party. The amount of such damages sustained were below the County's deductible or were vehicles which did not have collision coverage. In 2018, the total amount of damages incurred were \$14,985.88 to which \$12,984.28 have been recovered. To date, there is one incident which is still open to which our office will continue to follow up for payment. In 2017, the total amount of damages incurred were \$11,928.28 to which all monies have been recovered.

II. Underwriting Services Director

A. Ancillary Coverages

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

| Member | Coverage | Carrier | Exp. Date | Expiring Premium | Renewal Premium |
|--------|---------------------------|----------------|-----------|------------------|-----------------|
| County | Volunteer Accident Policy | National Union | 3/1/19 | \$2,345 | Pending |

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

For informational Purposes Only – No action required:

The following renewal was in process and has been finalized.

| Member | Coverage | Carrier | Exp. Date | Expiring Premium | Renewal Premium |
|-----------------------|-------------------------------|---------|-----------|------------------|-----------------|
| Improvement Authority | Dream Park Volunteer Accident | QBE | 1/28/19 | \$400 | \$400 |

The following new policy was in process and has been finalized.

| Member | Coverage | Carrier | Exp. Date | Expiring Premium | Renewal Premium |
|--------|--------------|---------|-----------|------------------|-----------------|
| County | Bond – Chila | CNA | 1/1/19 | N/A | \$70 |

GLOUCESTER COUNTY INSURANCE COMMISSION 2019 SAFETY KICK OFF MEETING

Evaluation Form

The Gloucester County Insurance Commission is committed to meeting the safety and regulatory needs of its employees. Please take a moment to complete this form so that we may continue to enhance future training.

Date: 1/10/19

Location: Rowan College at GC

Name / Department: 106 Attendees

Overall Evaluation:

1. The purpose and goal of the meeting was clearly stated.
Yes 75 No 1
2. The material presented met your skill level and experience.
Yes 66 No 0 Somewhat 7 Not at all 0
3. The meeting space and facilities was adequate and comfortable?
Yes 76 No 0

Comments: **All speakers did a great job.**
Restroom break after 1 hour.
Appreciate the information and organizational concern.
Very well put together and presented in laymen terms.
Focus more on office safety issues.
Joe McGettigan was a wonderful presenter.
Very Informative
Ergonomics – Great topic but difficult to apply to all. Maybe discuss desk ergonomics.

Did you feel that the presentation was valuable? Please indicate below.

| <u>Presentations:</u> | Yes | No | Would Like More Information |
|----------------------------------|-----------|----------|--|
| Ergonomics for the Real World | <u>71</u> | <u>3</u> | <u>1</u> |
| 2019 Safety Resources | <u>72</u> | <u>0</u> | <u>0</u> |
| Safety and Risk Management | <u>72</u> | <u>0</u> | <u>0</u> |
| Wellness Incentive Grant Program | <u>70</u> | <u>0</u> | <u>3 – One suggestion was to make flyers</u> |

Miscellaneous

1. Training you would like to see in 2019:
 - a. Injury Fraud (Sheriff's Department)
 - b. Workplace Safety / Active Shooter (Department Unknown, Shady Lane Nursing Home, Health Dept. and GCIA)
 - c. Snow Plow Safety (RCGC)
 - d. Fire Watch (Library)
 - e. Desk Ergonomics (Health Dept.)
 - f. Dealing with Difficult People (Health Dept.)

- g. Proper Lifting (Corrections)
- h. Defensive Driving (Corrections)
- i. Proper Wheelchair Handling (Human and Disabilities Services)

2. I would like more information on:

Site Survey 5

Chief Fire Marshal
Economic Development
Department of Emergency Response
Department of Social Services
Corrections

Accident Investigation 4

Chief Fire Marshal
Animal Shelter
Department of Emergency Response
Corrections

Job Site Observation 6

Economic Development
Library
Department of Social Services
Legal Department
Fleet Management
Parks and Recreation

Tool box talks 4

Fleet Management
Public Works
Shady Lane Nursing Home
Health Department

3. I find the monthly safety emails:

Valuable 68 Invaluable 1

4. Any other comments:

1. Ergonomics not valuable for 90% of this audience.
2. Ergonomics waste of time. 70% of people in room don't lift anything. Wrong audience.
3. The ergonomics block by Joe McGettigan was excellent.
4. Every speaker should use the microphone to accommodate those who may have hearing issues. Not using a microphone is implying that the presenters are not sensitive to those with disabilities.
5. Library needs assistance with PEOSHA binder.
6. Always excellent. We appreciate the guidance and direction and support throughout the year.
7. Need walking directions to building.

**CLAIMS COMMITTEE MEETING SCHEDULE
CLAIM COMMITTEE MEMBERS
CLAIMS COMMITTEE CHARTER**

2019 Meeting Schedule

The Claims Committee will conduct meetings on the following dates:

Claims Committee Meetings will be held on the second Tuesday of each month at 9:00am telephonically.

2019 CLAIMS COMMITTEE

| Name | Affiliation / Member |
|-------------------|---|
| Tim Sheehan | Gloucester County Insurance Commission (Designee) |
| Tom Campo | Gloucester County |
| John Vinci, Sr. | Gloucester County Utilities Authority |
| Cheryl Lewis | Rowan College at Gloucester County |
| Jennifer Campbell | Gloucester County Improvement Authority |
| Ralph Bingham | Gloucester County Library Commission |

Fund Professionals

Joseph Hrubash, Executive Director
Doug Long, GCIC Attorney
Inservco Claims Services
Medlogix, LLC.
Hardenbergh Insurance Group
J.A. Montgomery
Conner Strong & Buckelew

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
Revision #4 - January 2017
Revision #5 - February 2017
Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019

**GLOUCESTER COUNTY INSURANCE COMMISSION
CLAIMS COMMITTEE CHARTER**

The Gloucester County Insurance Commission hereby constitutes and establishes a Claims Committee, an advisory committee authorized by the Commission's rules and regulations:

Composition

The Claims Committee shall be comprised of at least one representative from each member of the Gloucester County Insurance Commission and a representative designated by the Gloucester County Insurance Commissioners. Each representative shall have one vote.

Also serving on the Committee, with no voting privileges, shall be a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's office, a representative from the CEL's Safety Director's office.

Authority and Responsibility

1. The Claims Committee shall review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus fifteen thousand dollars (\$15,000) for Property including Boiler & Machinery, Auto Liability, General Liability including Law Enforcement Legal Liability, and Workers' Compensation Claims, inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.
2. The Claims Committee shall review and recommend for approval or denial all settlement authority requests.
3. The Claims Committee shall develop and recommend claims cost containment programs.

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
Revision #4 - January 2017
Revision #5 - February 2017
Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019

GLOUCESTER COUNTY INSURANCE COMMISSION

Claims Committee Bylaws

The Claims Committee of the Gloucester County Insurance Commission was established in October, 2010 where the Gloucester County Insurance Commission adopted a resolution appointing certain employees of member entities to the Claims Committee, an advisory committee authorized by the Commission's rules and regulations. The Commission will annually adopt a resolution stating the committee members and meeting schedule. The Committee's operational guidelines are set down herein and may be amended by the Commissioners of the Gloucester County Insurance Commission.

Meetings

The Claims Committee shall meet at least monthly and as many times as the Committee Chairperson deems necessary. Meetings are to be held telephonically. In-person meetings will only be required if deemed necessary by the Chairman.

Attendance

A majority of members of the Claims Committee shall be present at all meetings. In addition, a representative from the Executive Director's office, the Fund Attorney, a representative from the Risk Management Consultant's office, a representative from the Third Party Administrator's Office, and a representative from the CEL's Safety Director's office shall attend such meetings. As necessary or desirable, the Chairman may request other professionals and/or member representatives to also attend in order to exchange views on any issue that may be at hand.

Specific Duties

In undertaking its responsibilities as outlined above, the Claims Committee is to:

1. Apprise the Commissioners of the Gloucester County Insurance Commission, through special presentations as necessary, of significant developments in the course of performing its responsibility.
2. Review and recommend for approval or denial all payment authority requests which exceed the total authority of a member's deductible plus fifteen thousand dollars (\$15,000) for Property including Boiler & Machinery, Auto Liability, General Liability including Law Enforcement Liability and Workers' Compensation Claims inclusive of legal fees, expenses, and such other items to be charged to the Gloucester County Insurance Commission. This notification also includes any prior claim where a request for additional payment authority is needed beyond an amount previously approved, any requests for lien compromises, and any subrogation abandonment requests.

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
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Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019

GLOUCESTER COUNTY INSURANCE COMMISSION

3. Recommend to Commissioners of the Gloucester County Insurance Commission any appropriated changes or extensions in the duties of the Committee.
4. Report annually to the Commissioners of the Gloucester County Insurance Commission on the discharge of these responsibilities.

Adopted - 10/28/10
Revision #1 - 7/25/13
Revision #2 - 4/20/15
Revision #3 - February 2016
Revision #4 - January 2017
Revision #5 - February 2017
Revision #6 - April 2017
Revision #7 - January 2018
Revision #8 - August 2018
Revision #9 - January 2019

RESOLUTION NO. 25-19

**GLOUCESTER COUNTY INSURANCE COMMISSION
AUTHORIZING A CLOSED SESSION TO DISCUSS
PAYMENT AUTHORIZATION REQUESTS (PARS) & SETTLEMENT (SARS)
RELATED TO PENDING OR ANTICIPATED LITIGATION**

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on January 24, 2019.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for January 24, 2019 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 24, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation & Liability
CLOSED SESSION
1/24/19

| <u>Claim #</u> | <u>Claimant</u> | <u>Type of Claim</u> | <u>PAR/SAR</u> | <u>C.P or DO #</u> |
|----------------|-----------------|----------------------|----------------|--------------------|
| 3530000074 | Cassel Ellis | Worker Compensation | SAR | 2012-21389 |
| 3530001707 | Brian Evans | Worker Compensation | PAR/SAR | 2017-11487 |

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 14, 2018
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:

| | |
|------------------------------|---------|
| Tim Sheehan, Chairman | |
| 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 (<i>via teleconference</i>) |
|----------------|---|

Medolgix, LLC.
Jennifer Goldstein

Conner Strong & Buckelew
Christine Baroudi

| | |
|---------------------------|--------------------------|
| NJCE Underwriting Manager | Conner Strong & Buckelew |
|---------------------------|--------------------------|

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|------------------------------------|---|
| Underwriting Services Director/RMC | Hardenbergh Insurance Group Bonnie Ridolfino Christina Violetti |
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| Attorney | Grace Marmero & Associates Douglas Long, Esq. |
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|-----------|------------------------|
| Treasurer | Tracey Giordano |
|-----------|------------------------|

| | |
|-----------------|---|
| Safety Director | J.A. Montgomery Risk Control Glenn Prince (<i>via teleconference</i>) |
|-----------------|---|

ALSO PRESENT:

Leigh van Oyen, Gloucester County
Tom Campo, Esq., Gloucester County
Cathy Dodd, PERMA Risk Management Services
Patrick Madden, Esq., Madden & Madden

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of November 20, 2018

**MOTION TO APPROVE THE OPEN & CLOSED MINUTES OF
NOVEMBER 20, 2018**

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

Chairman Sheehan stated Mr. Prince was on the telephone as he had another meeting to attend. Chairman Sheehan advised Mr. Prince would present the NJCE Safety Director Report at this time.

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the October through December 2018 Risk Control Activity Report which was included in the agenda. Mr. Prince advised he received notification from PEOSH that all items were abated at the EMS facility. Mr. Prince noted there was a meeting scheduled for December 18th at 9:30 to review other compliance issues to ensure they were on the right track. Mr. Prince asked if anyone had any questions and if not concluded his report and left the meeting.

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Ms. vanOyen reported the Committee last met on December 4, 2018 and the meeting was well attended. Ms. vanOyen advised they reviewed the Wellness Grant and indicated the Health Department and Library used all of their \$500 funds. Ms. vanOyen stated Ms. Violetti would discuss the funding further during her report. Ms. vanOyen noted there was going to be Compassion Training for the Animal Shelter employees to cope with their daily tasks, however she was not sure of the cost at this time. Ms. vanOyen advised Building and Grounds was utilizing the Brit System. Ms. vanOyen reported the Safety Department was creating a booklet "What do I do if a PEOSH inspector shows up unannounced". Ms. vanOyen reviewed the contents of the binder and thought the booklet would be helpful during the inspections. Ms. vanOyen advised she would present this at the Kickoff Meeting. Ms. vanOyen reported the next meeting was scheduled for February 5, 2019. Ms. vanOyen advised that concluded her report unless anyone had any questions.

CLAIMS COMMITTEE: Mr. Sheehan reported the Claim Committee did not meet in December and the PARS would be discussed during closed session.

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

2019 PROPERTY AND CASUALTY BUDGET: Executive Director advised the 2019 Property and Casualty Budget was introduced at the November 20, 2018 meeting. Executive Director reported the budget was advertised in the Commission's official newspapers. Executive Director referred to a copy of the budget in the amount of \$6,149,493 which was included in the agenda along with assessments by member entity. Executive Director advised the assessments were due on 3/15/19, 5/15/19 and 10/15/19.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2019 PROPERTY& CASUALTY BUDGET

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

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO ADOPT THE PROPERTY& CASUALTY BUDGET FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2019 & CERTIFY THE 2019 ASSESSMENTS

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

DIVIDENDS: Executive Director reported the Commissioners approved a GCIC Dividend in the amount of \$1,000,000 and there was a NJCE Dividend in the amount of \$500,000. Executive Director referred to a copy of the member entity share of both of the dividends which was included in the agenda. Executive Director noted the member entities would receive a credit on their 2019 assessment bill for their portion of each dividend.

2019 HEALTH BENEFITS BUDGET: Executive Director reported the 2019 Health Benefits Budget was also introduced at the November 20, 2018 meeting and advertised in the Commission's official newspapers. Executive Director referred to a copy of the 2019 Health Benefits Budget which was included in the agenda in the amount of \$597,571. Executive Director reported the budget reflected the self-insured dental program.

MOTION TO OPEN THE PUBLIC HEARING ON THE 2019 HEALTH BENEFITS BUDGET

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

MOTION TO CLOSE THE PUBLIC HEARING

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

MOTION TO ADOPT THE HEALTH BENEFITS BUDGET FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AS PRESENTED FOR THE COMMISSION YEAR 2019

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

RFP FOR PROFESSIONAL SERVICES: Executive Director reported the Fund Office prepared the Request for Proposals for the positions of Executive Director, Risk Manager Consultant, Underwriting Services Director, Actuary, Auditor, Managed Care Provider, Third Party Administrator, Nurse Case Manager and Defense Panel. Executive Director advised the responses were due on November 20, 2018 and the agenda included a summary of the RFP opening. Executive Director noted most of the positions were unchallenged except the Third Party Administrator and the Managed Care vendors. Executive Director advised the Chairman and Commissioners reviewed and evaluated the responses. Chairman Sheehan indicated the responses were reviewed and evaluated using the scoring sheets. Chairman Sheehan read off the firms that the Commissioners recommended for appointment. Executive Director stated he had a correction to his previous statement and advised there were two responses for the Nurse Case Manager position. Chairman Sheehan indicated Susan Schaefer, LLC would be appointed and Medlogix, LLC would be the alternate. Executive Director asked if anyone had any questions on the scoring and if not requested a motion to approve the appointments.

MOTION TO APPROVE A THREE YEAR APPOINTMENT FOR THE FOLLOWING EFFECTIVE JANUARY 1, 2019

| | |
|---------------------------------------|------------------------------|
| EXECUTIVE DIRECTOR | PERMA |
| RISK MANAGER CONSULTANT | HARDENBERGH INSURANCE |
| UNDERWRITING SERVICES DIRECTOR | HARDENBERGH INSURANCE |
| MANAGED CARE | MEDLOGIX, LLC |
| THIRD PARTY ADMINISTRATOR | INSERVCO INSURANCE |

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

MOTION TO APPROVE A ONE YEAR APPOINTMENT FOR THE FOLLOWING EFFECTIVE JANUARY 1, 2019

ACTUARY

**AUDITOR
NURSE CASE MANAGER
NURSE CASE MANAGER (ALTERNATE)
DEFENSE PANEL**

ACTUARIAL ADVANTAGE

**BOWMAN & COMPANY, LP
SUSAN SCHAEFER, LLC
MEDLOGIX, LLC
MADDEN & MADDEN
PARKER MCCAY
CHANCE & MCCANN
CAPEHART SCATCHARD –WC
CAPEHART SCATCHARD
BROWN & CONNERY, LLP
JOHN A. ALICE
FLORIO, PERRUCCI
STEINHARDT &
CAPPELLI, LLC**

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

FUNCTIONAL CAPACITY TESTING & EVALUATION SERVICES: Executive Director advised the Fund Office also issued an RFP for the Functional Capacity Testing & Evaluation Services position. Executive advised there were no responses received. Executive Director asked the Commissioners if they wanted to issue the RFP again or to eliminate this position. Chairman Sheehan reported he discussed this position with HR and the services were not utilized within the last year, however the services were beneficial to the HR Department to have available for non-worker compensation cases and would like the RFP issued again.

MOTION TO AUTHORIZE THE FUND OFFICE TO ISSUE ANOTHER RFP FOR FUNCTIONAL CAPACITY TESTING & EVALUATION SERVICES

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

CERTIFICATE OF INSURANCE REPORT: Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the months of October & November which was included in the agenda. Executive Director advised there were 13 certificates issued in October and 8 certificates in November.

NJ COUNTIES EXCESS INSURANCE FUND (NJCE): Executive Director reported the NJCE met on November 15, 2018 and adopted the 2019 Budget in the amount of \$22,315,997. Executive Director advised a Summary Report of the meeting was included in the agenda. Executive Director advised the Fund Commissioners also adopted resolutions reaffirming membership offers to the Counties of Monmouth and Essex. Executive Director noted the NJCE was scheduled to meet again on February 28, 2019.

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 \$2,508,667 as of September 30, 2018. Executive Director advised that \$2,495,827 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 \$5,540,027.

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, 2018 the NJCE had a surplus of \$14,441,758. Executive Director noted the cash amount was \$28,512,771. Chairman Sheehan noted he voted “no” to the dividend of \$500,000 as his recommendation was for a dividend of \$750,000.

GCIC HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the September Health Benefits Financial Fast Track. As of September 30, 2018 there was a surplus of \$202,908. 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, 2018. Executive Director advised he reviewed the Claim Activity Report and did not see any anomalies. Executive Director referred to the Claims Management Report Expected Loss Ratio Analysis and advised this report measured how the losses were running compared to the actuary’s projections for each of the fund years. Executive Director reviewed all of the Fund Years with the Commission. Executive Director noted all of the fund years were performing exceptionally well except for 2011 and 2015. Executive Director asked if anyone had questions on the Claims Reports.

2019 MEETING SCHEDULE: Executive Director referred to a copy of the proposed 2019 GCIC Executive Meeting Schedule. Executive Director advised as we have done in the past there are 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 dates were acceptable a resolution would be prepared for approval with the Reorganizational Resolutions in January.

Executive Director advised the Employee Benefits monthly report for the month of October was included in Appendix III of the agenda and detailed the monthly activities. The Year to Date Activity was 169 items.

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 December Bill Lists were included in the agenda and requested motions for approval.

**MOTION TO APPROVE RESOLUTION 72-18
DECEMBER BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 73-18
DECEMBER BENEFIT BILL LIST**

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

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

CLAIMS REPORT:

Chairman Sheehan presented Resolution 74-18 Inservco Liability Check Register for the period of 10/1/18 through 10/31/18 and 11/1/18 to 11/30/18.

**MOTION TO APPROVE RESOLUTION 74-18 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 10/1/18 THROUGH 10/31/18 and
11/1/18 to 11/30/18**

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of October and November which was included in the agenda and noted below.

| Month | Total Bills | Provider Charge | Total Allowed | Net Reductions |
|----------|-------------|-----------------|---------------|----------------|
| October | 24 | \$ 26,661.00 | \$ 9,014.98 | \$ 15,175.59 |
| November | 40 | \$ 89,111.59 | \$ 50,568.78 | \$ 33,147.75 |

Ms. Goldstein noted there was one billing from Patient First who was not in the network, however they were in discussions with this facility. It was noted the employee was directed to go to this facility. Ms. Goldstein advised that concluded her report unless anyone had any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised their report was included in the agenda along with a copy of the 9/11/18 Safety & Accident Review Committee Meeting Minutes. Ms. Violetti referred to copies of the Safety and Accident Review Committee and Claims Committee meeting schedules for 2019. Ms. Violetti requested a motion to approve both meeting schedules.

MOTION TO APPROVE BOTH MEETING SCHEDULES AS PRESENTED

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

Ms. Violetti reported the 2019 Safety Kick Off Meeting was scheduled for January 10, 2019 at Rowan College at Gloucester County. Ms. Violetti advised this year the focus topic was on Ergonomics and Mr. McGettigan of Conner Strong & Buckelew would be the guest speaker. In addition, Mr. Prince and Ms. vanOyen would also present.

Ms. Violetti advised she sent an e-mail to all of the members to remind them to advise her office of any incident which may give rise to a claim under the “claims made” policies. Chairman Sheehan advised he also prepared a memo which was sent out by the Administration Department. Ms. Violetti stated all of the members have renewed their membership in the Gloucester County Insurance Commission and submitted all of the required documentation.

Ms. Violetti reported there were some discussions at the last Safety and Accident Review Committee regarding the Wellness Incentive Grant for 2019. Ms. Violetti advised she respectfully requested funding for 2019 and noted there were some additional suggested uses for the grant. Ms. Violetti stated she was requesting an increase in the award amount of \$500 to \$1,000 per grant in the hopes there would be more submissions. Ms. Violetti advised the Compassion Training for the Animal Shelter was an example of how the funding could be used. Ms. Violetti noted she did check with the Fund Office to ensure there were funds in the miscellaneous and expense account in the budget for funding.

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

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

Ms. Violetti reviewed the coverages for members which could not be placed through the GCIC/NJCE for its masters programs as noted below. Ms. Violetti requested a motion to authorize the Underwriting Services Director to renew the policies. Ms. Violetti noted the premium increase of 1% for the College's volunteer accident policy was due to an increase of 15 volunteer interns.

| Member | Coverage | Carrier | Exp. Date | Expiring Premium | Renewal Premium |
|-----------------------|-------------------------------|-----------------|-----------|------------------|-----------------|
| County | Bond – Fiore | CNA | 11/22/18 | \$70 | \$70 |
| Library | Volunteer Accident | QBE | 11/23/18 | \$350 | \$350 |
| County | Bond – Knestaut | CNA | 12/28/18 | \$175 | \$175 |
| County | Bond – Bay | CNA | 12/28/18 | \$175 | \$175 |
| College | Volunteer Accident | Starr Indemnity | 12/31/18 | \$2,783 | \$2,821 |
| County | Bond – Morina | CNA | 12/31/18 | \$350 | \$350 |
| County | Bond – Chila | CNA | 1/1/19 | N/A | Pending |
| County | Bond – McKenna | CNA | 1/1/19 | \$70.00 | \$70.00 |
| Improvement Authority | Dream Park Volunteer Accident | QBE | 1/28/19 | \$400.00 | Pending |

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE POLICIES LISTED ABOVE

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

Lastly Ms. Violetti provided an update on the County Antique Inland Marine policy advising there was a decrease of 2% due to a reduction in the value of covered items from \$843,035 to \$830,485.

Ms. Violetti advised that concluded her report unless anyone had any questions.

In response to Chairman Sheehan's inquiry regarding Origami, Executive Director advised he was hopeful the system would be available for the next renewal.

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

OLD BUSINESS: None

NEW BUSINESS: Ms. Baroudi advised the Best Practice Workshop was held on November 1st and one of the topics covered was the Opioid Epidemic. Ms. Baroudi referred to a copy of the e-book, "The Opioid Epidemic" which was included in the Appendix of the agenda for employees to use as a supplemental resource addressing this critical topic.

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

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

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 75-18 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002020 FROM \$41,358.54 TO \$73,924.20 AN INCREASE OF \$32,565.66

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #3530002070 FROM \$15,000 TO \$75,000 AN INCREASE OF
\$60,000**

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 10:15 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

2019 Risk Management Plan

RESOLUTION NO.11-19

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

**BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE
2019 PLAN OF RISK MANAGEMENT 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 \$25,750,000 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 \$15,000,000 excess of \$6,000,000 are purchased from Underwriters at Lloyds, \$5,000,000 excess \$21,000,000 from Argonaut.

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.
- Garagekeepers Legal Liability - \$250,000
- The NJC covers excess liability claims as follows:
 - General Liability - \$20,500,000 excess the Insurance Commission's \$250,000. The \$15,000,000 excess \$500,000 commercial excess layer is subject to a \$20,000,000 per member insurance commission 12 month aggregate limit. The \$5,000,000 excess \$15,500,000 commercial excess layer is subject to a \$5,000,000 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.

- Garagekeepers Legal 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 \$15,000,000 per occurrence and a \$20,000,000 12 month aggregate excess over and above \$500,000. NJC also purchases from Argonaut limits of \$5,000,000 per occurrence and a \$5,000,000 annual aggregate excess over and above the \$15,000,000/\$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 \$15,000,000 per occurrence over and above \$500,000. NJC also purchases from Argonaut limits of \$5,000,000 per occurrence over and above the \$15,000,000 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, Argonaut 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 Gloucester County - \$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 \$100,000 per occurrence less applicable member entity per occurrence deductibles.

- The NJC provides excess property coverage of \$150,000 excess of the member Insurance Commission limit of \$100,000, 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
- Auto Physical Damage - \$15,000,000
- 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

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 \$100,000 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 Gloucester County - \$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 \$100,000 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 \$100,000 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 \$500,000 each building for municipality buildings, and \$500,000 each building for building contents member entity deductible per occurrence; and \$250,000 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 \$250,000.**

Losses shall also be adjusted subject to a \$250,000 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 \$250,000 per Location and a maximum 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 Gloucester College - \$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 Gloucester County - \$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 Gloucester County: 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 Gloucester County

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 - \$100,000 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 24 day of January, 2019.

Gloucester County Insurance Commission

By: _____
Chairperson

Attest: _____
Secretary

APPENDIX III

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

DECEMBER 2018

GCHIC - Gloucester County Health Insurance Commiss

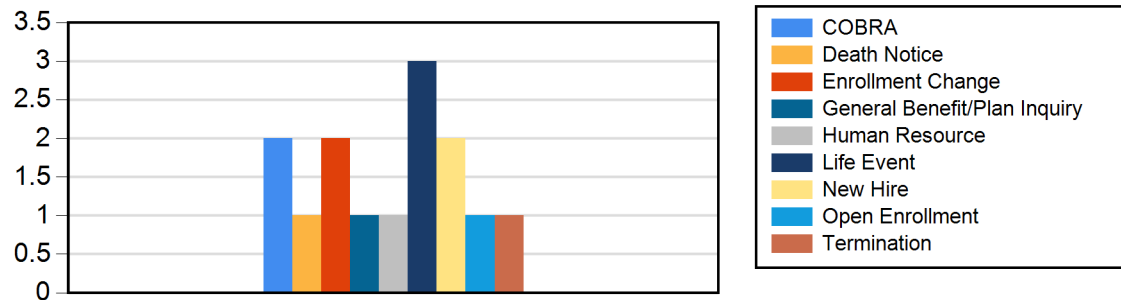
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. 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: 12/1/2018 To: 12/31/2018

GCHIC - Gloucester County Health Insurance Commiss

| SUBJECT (DECEMBER) | <u># of Issues</u> |
|------------------------------|---------------------------|
| COBRA | 2 |
| Death Notice | 1 |
| Enrollment Change | 2 |
| General Benefit/Plan Inquiry | 1 |
| Human Resource | 1 |
| Life Event | 3 |
| New Hire | 2 |
| Open Enrollment | 1 |
| Termination | 1 |
| Total for Subject | 14 |

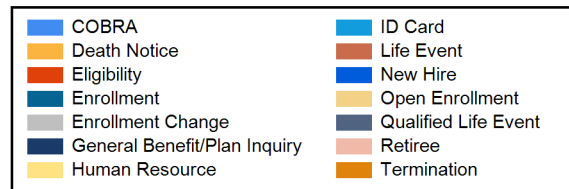
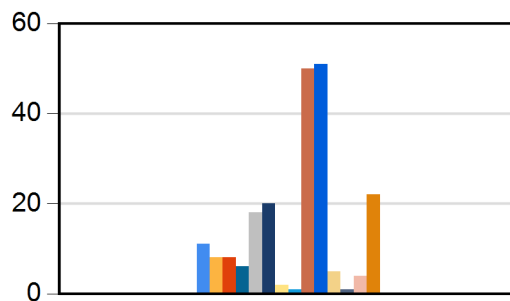


CLIENT ACTIVITY REPORT

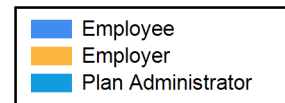
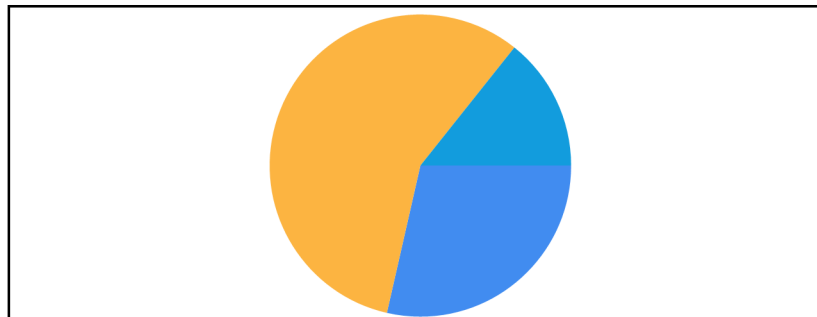
From: 12/1/2018 To: 12/31/2018

GCHIC - Gloucester County Health Insurance Commiss

| SUBJECT (YTD) | # of Issues |
|------------------------------|-------------|
| COBRA | 11 |
| Death Notice | 8 |
| Eligibility | 8 |
| Enrollment | 6 |
| Enrollment Change | 18 |
| General Benefit/Plan Inquiry | 20 |
| Human Resource | 2 |
| ID Card | 1 |
| Life Event | 50 |
| New Hire | 51 |
| Open Enrollment | 5 |
| Qualified Life Event | 1 |
| Retiree | 4 |
| Termination | 22 |
| Total for Subject | 207 |



| CALL SOURCE (DECEMBER) | # of Issues |
|------------------------------|-------------|
| Employee | 4 |
| Employer | 8 |
| Plan Administrator | 2 |
| Total for Call Source | 14 |

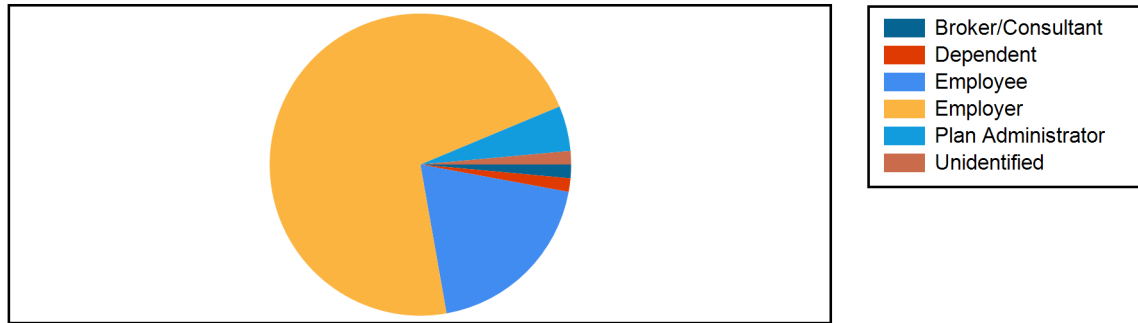


CLIENT ACTIVITY REPORT

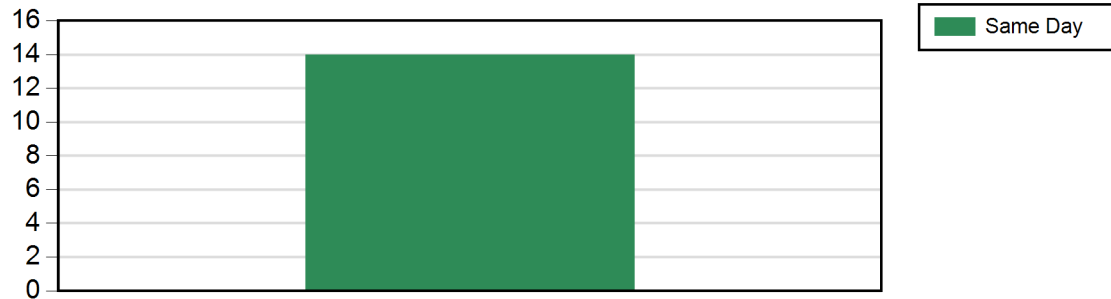
From: 12/1/2018 To: 12/31/2018

GCHIC - Gloucester County Health Insurance Commiss

| CALL SOURCE (YTD) | # of Issues |
|------------------------------|-------------|
| Broker/Consultant | 3 |
| Dependent | 3 |
| Employee | 40 |
| Employer | 148 |
| Plan Administrator | 10 |
| Unidentified | 3 |
| Total for Call Source | 207 |



| CLOSED TIME (DECEMBER) | # of Days | % |
|-----------------------------|-----------|-------------|
| Same Day | 14 | 100% |
| Total for Time Range | 14 | 100% |

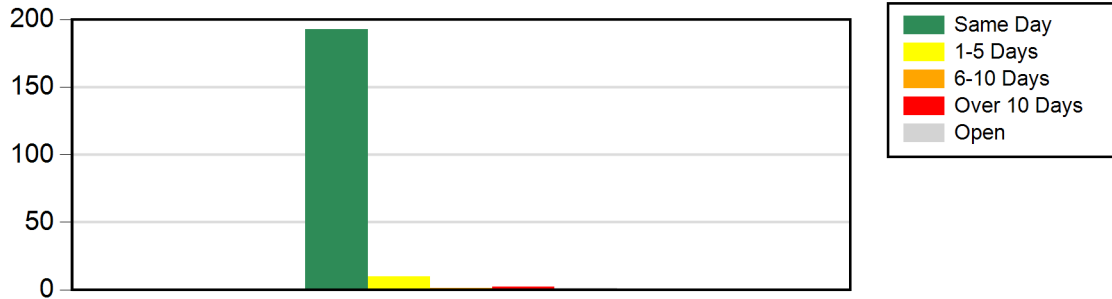


CLIENT ACTIVITY REPORT

From: 12/1/2018 To: 12/31/2018

GCHIC - Gloucester County Health Insurance Commiss

| CLOSED TIME (YTD) | # of Days | % |
|-----------------------------|------------------|-------------|
| Same Day | 193 | 94% |
| 1-5 Days | 10 | 5% |
| 6-10 Days | 1 | 0% |
| Over 10 Days | 2 | 1% |
| Total for Time Range | 206 | 100% |



| DETAIL (YTD) | | From: 1/1/2018 To: 12/31/2018 | | |
|---------------------|--------------------|-------------------------------|---------------|--------------------|
| Received | Call Source | Subject | Status | Closed Time |
| 1/3/2018 | | Eligibility | Closed | Same Day |
| 1/3/2018 | Dependent | General Benefit/Plan Inquiry | Closed | Same Day |
| 1/4/2018 | Plan Administrator | COBRA | Closed | Same Day |
| 1/4/2018 | Plan Administrator | COBRA | Closed | Same Day |
| 1/5/2018 | Plan Administrator | COBRA | Closed | Same Day |
| 1/9/2018 | Employer | New Hire | Closed | Same Day |
| 1/9/2018 | Dependent | Retiree | Closed | Same Day |
| 1/10/2018 | Employer | Termination | Closed | Same Day |
| 1/10/2018 | Employer | Open Enrollment | Closed | Same Day |
| 1/12/2018 | Employer | New Hire | Closed | Same Day |
| 1/16/2018 | Employer | Termination | Closed | Same Day |
| 1/19/2018 | Employee | Life Event | Closed | Same Day |
| 1/19/2018 | Employee | Eligibility | Closed | 1-5 Days |
| 1/23/2018 | Employer | New Hire | Closed | Same Day |
| 1/24/2018 | Employer | Enrollment Change | Closed | Same Day |
| 1/25/2018 | Employee | New Hire | Closed | Same Day |
| 2/2/2018 | Employee | General Benefit/Plan Inquiry | Closed | 1-5 Days |
| 2/8/2018 | Employer | Termination | Closed | Same Day |
| 2/20/2018 | Employee | Eligibility | Closed | 1-5 Days |

CLIENT ACTIVITY REPORT

From: 12/1/2018 To: 12/31/2018

GCHIC - Gloucester County Health Insurance Commiss

| DETAIL (YTD) | | From: 1/1/2018 To: 12/31/2018 | | |
|---------------------|--------------------|-------------------------------|---------------|--------------------|
| <u>Received</u> | <u>Call Source</u> | <u>Subject</u> | <u>Status</u> | <u>Closed Time</u> |
| 2/21/2018 | Broker/Consultant | COBRA | Closed | Same Day |
| 2/28/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 3/1/2018 | Employee | Eligibility | Closed | Same Day |
| 3/2/2018 | Employer | New Hire | Closed | Same Day |
| 3/2/2018 | Employer | New Hire | Closed | Same Day |
| 3/2/2018 | Employer | Life Event | Closed | Same Day |
| 3/2/2018 | Plan Administrator | COBRA | Closed | Same Day |
| 3/2/2018 | Plan Administrator | COBRA | Closed | 1-5 Days |
| 3/9/2018 | Plan Administrator | COBRA | Closed | Same Day |
| 3/12/2018 | Employer | New Hire | Closed | Same Day |
| 3/12/2018 | Employer | Life Event | Closed | Same Day |
| 3/13/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 3/14/2018 | Employer | General Benefit/Plan Inquiry | Closed | 1-5 Days |
| 3/15/2018 | Employer | New Hire | Closed | Same Day |
| 3/16/2018 | Employer | New Hire | Closed | Same Day |
| 3/16/2018 | Employer | New Hire | Closed | Same Day |
| 3/16/2018 | Employee | Eligibility | Closed | Same Day |
| 3/26/2018 | Employer | New Hire | Closed | Same Day |
| 4/3/2018 | Employee | Enrollment Change | Closed | Same Day |
| 4/6/2018 | Employer | New Hire | Closed | Same Day |
| 4/10/2018 | Employer | Termination | Closed | Same Day |
| 4/10/2018 | Employer | Termination | Closed | Same Day |
| 4/10/2018 | Employer | Termination | Closed | Same Day |
| 4/10/2018 | Employer | New Hire | Closed | Same Day |
| 4/10/2018 | Employer | Termination | Closed | Same Day |
| 4/10/2018 | Employer | Termination | Closed | Same Day |
| 4/10/2018 | Employer | Termination | Closed | Same Day |
| 4/10/2018 | Employer | Termination | Closed | Same Day |
| 4/10/2018 | Employer | Termination | Closed | Same Day |
| 4/10/2018 | Employer | Termination | Closed | Same Day |
| 4/12/2018 | Employer | Enrollment | Closed | Same Day |
| 4/12/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |

CLIENT ACTIVITY REPORT

From: 12/1/2018 To: 12/31/2018

GCHIC - Gloucester County Health Insurance Commiss

| DETAIL (YTD) | | From: 1/1/2018 To: 12/31/2018 | | |
|-----------------|--------------------|-------------------------------|---------------|--------------------|
| <u>Received</u> | <u>Call Source</u> | <u>Subject</u> | <u>Status</u> | <u>Closed Time</u> |
| 4/13/2018 | Employer | New Hire | Closed | Same Day |
| 4/18/2018 | Employer | New Hire | Closed | Same Day |
| 4/19/2018 | Employee | Retiree | Closed | Same Day |
| 4/23/2018 | Employer | New Hire | Closed | Same Day |
| 4/23/2018 | Employer | New Hire | Closed | Same Day |
| 4/24/2018 | Employer | Life Event | Closed | Same Day |
| 4/26/2018 | Employee | ID Card | Closed | Same Day |
| 5/2/2018 | Employer | Life Event | Closed | Same Day |
| 5/8/2018 | Employer | Life Event | Closed | Same Day |
| 5/14/2018 | Employer | Life Event | Closed | Same Day |
| 5/16/2018 | Employer | New Hire | Closed | Same Day |
| 5/18/2018 | Employer | Termination | Closed | Same Day |
| 5/18/2018 | Employer | Termination | Closed | Same Day |
| 5/18/2018 | Employer | Termination | Closed | Same Day |
| 5/18/2018 | Employer | Termination | Closed | Same Day |
| 5/18/2018 | Employer | Termination | Closed | Same Day |
| 5/18/2018 | Employer | Termination | Closed | Same Day |
| 5/21/2018 | Employer | New Hire | Closed | Same Day |
| 5/29/2018 | Employee | Eligibility | Closed | Same Day |
| 5/30/2018 | Employer | General Benefit/Plan Inquiry | Closed | Same Day |
| 5/30/2018 | Employer | Enrollment Change | Closed | Same Day |
| 6/4/2018 | Employer | New Hire | Closed | Same Day |
| 6/4/2018 | Employer | New Hire | Closed | Same Day |
| 6/11/2018 | | Life Event | Closed | Same Day |
| 6/11/2018 | Employer | New Hire | Closed | Same Day |
| 6/11/2018 | Employer | New Hire | Closed | Same Day |
| 6/11/2018 | Employer | Life Event | Closed | Same Day |
| 6/11/2018 | Employer | New Hire | Closed | Same Day |
| 6/11/2018 | Employer | New Hire | Closed | Same Day |
| 6/11/2018 | Employer | Life Event | Closed | Same Day |
| 6/11/2018 | Employer | New Hire | Closed | Same Day |
| 6/11/2018 | Employer | Life Event | Closed | Same Day |

CLIENT ACTIVITY REPORT

From: 12/1/2018 To: 12/31/2018

GCHIC - Gloucester County Health Insurance Commiss

| DETAIL (YTD) | | From: 1/1/2018 To: 12/31/2018 | | |
|-----------------|--------------------|-------------------------------|---------------|--------------------|
| <u>Received</u> | <u>Call Source</u> | <u>Subject</u> | <u>Status</u> | <u>Closed Time</u> |
| 6/14/2018 | Employer | Life Event | Closed | Same Day |
| 6/14/2018 | Employer | Enrollment | Closed | Same Day |
| 6/18/2018 | Employer | Life Event | Closed | Same Day |
| 6/18/2018 | Employer | New Hire | Closed | Same Day |
| 6/18/2018 | Dependent | Retiree | Closed | Same Day |
| 6/20/2018 | Employer | Life Event | Closed | Same Day |
| 6/20/2018 | Employer | Life Event | Closed | Same Day |
| 6/21/2018 | Employer | Termination | Closed | Same Day |
| 6/25/2018 | Employer | Death Notice | Closed | Same Day |
| 6/26/2018 | Employer | Life Event | Closed | Same Day |
| 6/27/2018 | Employer | Life Event | Closed | Same Day |
| 6/27/2018 | Employee | Death Notice | Closed | Same Day |
| 6/28/2018 | Employer | New Hire | Closed | Same Day |
| 6/28/2018 | Employer | Life Event | Closed | Same Day |
| 6/28/2018 | Employer | Life Event | Closed | Same Day |
| 6/28/2018 | Employer | Enrollment Change | Closed | Same Day |
| 6/28/2018 | Employer | New Hire | Closed | Same Day |
| 6/29/2018 | Employer | Life Event | Closed | Same Day |
| 7/3/2018 | Employer | Life Event | Closed | Same Day |
| 7/5/2018 | Employer | Life Event | Closed | Same Day |
| 7/5/2018 | Employer | Life Event | Closed | Same Day |
| 7/5/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 7/5/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 7/5/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 7/16/2018 | Employer | Life Event | Closed | Same Day |
| 7/16/2018 | Employer | Life Event | Closed | Same Day |
| 7/17/2018 | Employer | Life Event | Closed | Same Day |
| 7/18/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 7/19/2018 | Employer | Life Event | Closed | Same Day |
| 7/19/2018 | Employer | New Hire | Closed | Same Day |
| 7/19/2018 | Employer | New Hire | Closed | Same Day |
| 7/19/2018 | Employer | New Hire | Closed | Same Day |

CLIENT ACTIVITY REPORT

From: 12/1/2018 To: 12/31/2018

GCHIC - Gloucester County Health Insurance Commiss

| DETAIL (YTD) | | From: 1/1/2018 To: 12/31/2018 | | |
|------------------------|---------------------------|-------------------------------|----------------------|---------------------------|
| <u>Received</u> | <u>Call Source</u> | <u>Subject</u> | <u>Status</u> | <u>Closed Time</u> |
| 7/24/2018 | Employer | Enrollment | Closed | Same Day |
| 7/24/2018 | Employee | General Benefit/Plan Inquiry | Closed | 1-5 Days |
| 7/26/2018 | Employee | Eligibility | Closed | Same Day |
| 7/27/2018 | Employee | Retiree | Closed | Same Day |
| 7/30/2018 | Employer | Life Event | Closed | Same Day |
| 7/31/2018 | Employee | New Hire | Closed | 1-5 Days |
| 7/31/2018 | Plan Administrator | COBRA | Closed | Same Day |
| 7/31/2018 | Plan Administrator | COBRA | Closed | Same Day |
| 8/7/2018 | Employer | New Hire | Closed | Same Day |
| 8/8/2018 | Employer | New Hire | Closed | Same Day |
| 8/13/2018 | Employee | Death Notice | Closed | Same Day |
| 8/13/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 8/13/2018 | Employee | Death Notice | Closed | Same Day |
| 8/14/2018 | Employer | Death Notice | Closed | Same Day |
| 8/14/2018 | Employer | Enrollment | Closed | 1-5 Days |
| 8/14/2018 | Employer | Life Event | Closed | Same Day |
| 8/15/2018 | Employer | Life Event | Closed | Same Day |
| 8/15/2018 | Employer | Life Event | Closed | Same Day |
| 8/15/2018 | Employee | General Benefit/Plan Inquiry | Closed | Over 10 Days |
| 8/16/2018 | Employer | Life Event | Closed | Same Day |
| 8/16/2018 | Employer | Enrollment | Closed | Same Day |
| 8/22/2018 | Employer | Qualified Life Event | Closed | Same Day |
| 8/23/2018 | Employer | Termination | Closed | Same Day |
| 8/24/2018 | Employer | Death Notice | Closed | Same Day |
| 8/27/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 8/29/2018 | Employer | Death Notice | Closed | Same Day |
| 9/4/2018 | Employer | Enrollment Change | Closed | Same Day |
| 9/4/2018 | Employer | Enrollment Change | Closed | Same Day |
| 9/5/2018 | Employer | Life Event | Closed | Same Day |
| 9/5/2018 | Employer | New Hire | Closed | Same Day |
| 9/5/2018 | Employer | New Hire | Closed | Same Day |
| 9/5/2018 | Employer | New Hire | Closed | Same Day |

CLIENT ACTIVITY REPORT

From: 12/1/2018 To: 12/31/2018

GCHIC - Gloucester County Health Insurance Commiss

| DETAIL (YTD) | | From: 1/1/2018 To: 12/31/2018 | | |
|-----------------|--------------------|-------------------------------|---------------|--------------------|
| <u>Received</u> | <u>Call Source</u> | <u>Subject</u> | <u>Status</u> | <u>Closed Time</u> |
| 9/5/2018 | Employer | Life Event | Closed | Same Day |
| 9/5/2018 | Employer | New Hire | Closed | Same Day |
| 9/5/2018 | Employer | New Hire | Closed | Same Day |
| 9/5/2018 | Employer | Enrollment Change | Closed | Same Day |
| 9/6/2018 | Employee | Open Enrollment | Closed | Same Day |
| 9/7/2018 | Employer | Life Event | Closed | Same Day |
| 9/7/2018 | Employee | Enrollment Change | Closed | Same Day |
| 9/10/2018 | Employer | New Hire | Closed | Same Day |
| 9/11/2018 | Employer | Life Event | Closed | Same Day |
| 9/11/2018 | Employer | Enrollment Change | Closed | Same Day |
| 9/11/2018 | Employer | Enrollment Change | Closed | Same Day |
| 9/26/2018 | Employer | Termination | Closed | Same Day |
| 9/26/2018 | Employee | Enrollment Change | Closed | Same Day |
| 10/3/2018 | Employer | Enrollment Change | Closed | Same Day |
| 10/3/2018 | Employee | Human Resource | Closed | Same Day |
| 10/8/2018 | Employer | Life Event | Closed | Same Day |
| 10/9/2018 | Employer | Life Event | Closed | Same Day |
| 10/11/2018 | Employer | Life Event | Closed | Same Day |
| 10/17/2018 | Employer | Life Event | Closed | Same Day |
| 10/22/2018 | Employee | General Benefit/Plan Inquiry | Closed | 6-10 Days |
| 10/23/2018 | Employer | Enrollment Change | Closed | Same Day |
| 10/29/2018 | Employer | Open Enrollment | Closed | Same Day |
| 11/2/2018 | | Open Enrollment | Closed | Same Day |
| 11/2/2018 | Employer | New Hire | Closed | Same Day |
| 11/2/2018 | Employer | New Hire | Closed | Same Day |
| 11/2/2018 | Employer | New Hire | Closed | Same Day |
| 11/5/2018 | Employer | New Hire | Closed | Same Day |
| 11/5/2018 | Employer | Life Event | Closed | Same Day |
| 11/5/2018 | Employer | Life Event | Closed | Same Day |
| 11/5/2018 | Employer | Enrollment Change | Closed | Same Day |
| 11/5/2018 | Employer | Life Event | Closed | Same Day |
| 11/5/2018 | Employer | Enrollment Change | Closed | Same Day |

CLIENT ACTIVITY REPORT

From: 12/1/2018 To: 12/31/2018

GCHIC - Gloucester County Health Insurance Commiss

| DETAIL (YTD) | | From: 1/1/2018 To: 12/31/2018 | | |
|-----------------|--------------------|-------------------------------|---------------|--------------------|
| <u>Received</u> | <u>Call Source</u> | <u>Subject</u> | <u>Status</u> | <u>Closed Time</u> |
| 11/5/2018 | Employer | New Hire | Closed | Same Day |
| 11/14/2018 | Broker/Consultant | General Benefit/Plan Inquiry | Closed | Same Day |
| 11/14/2018 | Employer | Life Event | Closed | Same Day |
| 11/14/2018 | Employee | Eligibility | Closed | Same Day |
| 11/15/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 11/17/2018 | Broker/Consultant | New Hire | Closed | 1-5 Days |
| 11/18/2018 | Employee | General Benefit/Plan Inquiry | Closed | Over 10 Days |
| 11/20/2018 | Employer | Life Event | Open | |
| 11/20/2018 | Employer | Life Event | Closed | Same Day |
| 11/27/2018 | Employer | New Hire | Closed | Same Day |
| 11/30/2018 | Employer | Enrollment | Closed | 1-5 Days |
| 11/30/2018 | Employer | Life Event | Closed | Same Day |
| 11/30/2018 | Employer | New Hire | Closed | Same Day |
| 11/30/2018 | Employer | Enrollment Change | Closed | Same Day |
| 12/4/2018 | Employee | COBRA | Closed | Same Day |
| 12/5/2018 | Plan Administrator | COBRA | Closed | Same Day |
| 12/5/2018 | Plan Administrator | Death Notice | Closed | Same Day |
| 12/10/2018 | Employer | Life Event | Closed | Same Day |
| 12/11/2018 | Employer | Life Event | Closed | Same Day |
| 12/14/2018 | Employer | Life Event | Closed | Same Day |
| 12/14/2018 | Employer | Termination | Closed | Same Day |
| 12/17/2018 | Employer | New Hire | Closed | Same Day |
| 12/17/2018 | Employer | New Hire | Closed | Same Day |
| 12/18/2018 | Employer | Open Enrollment | Closed | Same Day |
| 12/18/2018 | Employee | General Benefit/Plan Inquiry | Closed | Same Day |
| 12/19/2018 | Employee | Human Resource | Closed | Same Day |
| 12/21/2018 | Employer | Enrollment Change | Closed | Same Day |
| 12/26/2018 | Employee | Enrollment Change | Closed | Same Day |