

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 27, 2022
1:00 PM**

MEETING BEING HELD TELEPHONICALLY

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

OR

Join Zoom Meeting via Computer Link
<https://permainc.zoom.us/j/7394264615>

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

The Gloucester County Insurance Commission will conduct its January 27, 2022 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. Notice of this meeting was given by

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: January 27, 2022
1:00 PM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** December 9, 2021 Open Minutes.....Appendix I
 December 9, 2021 Closed Minutes.....Sent via e-mail
 December 14, 2021 Open Minutes.....Appendix I

- ☐ **CORRESPONDENCE: None**
- 2022 REORGANIZATION**

- ☐ **ATTORNEY TO ADMINISTER OATH OF OFFICES.....Page 4**

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

- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 5-59

- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
 - Monthly Reports..... Appendix IV

- ☐ **TREASURER – Tracey Giordano**
 - Resolution **24-22** January Bill List – *Motion*..... Pages 60-61
 - Resolution **25-22** January Benefit Bill List – *Motion*..... Page 62
 - Monthly Treasurer Reports Pages 63-64

- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **26-22** Authorizing Disclosure of Liability Claims Check Register - *Motion* Page 65
 - Liability Claim Payments –12/1/21 to 12/31/21 Pages 66-68

- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 69

- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
 - Monthly ReportPages 70--76

- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 77-84

- ☐ **ATTORNEY –Marmero Law, LLC**
 - Monthly Report Verbal

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 85-86**
Resolution [27-22](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc., and Qual-Lynx and attached to this agenda
 - ☐ Motion for Executive Session
 - ☐ Approval of PARS/SARS (Commission Attorney)
-

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [February 24, 2022, 1:00 PM](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

OATH OF OFFICE

State of New Jersey:

I, _____ do solemnly swear (or affirm) that I will support the Constitution of the United States and the Constitution of the State of New Jersey, that I will bear true faith and allegiance to the same and to the Governments established in the United States and in this State, under the authority of the people; and I will faithfully, impartially and justly perform all of the duties of the office of (alternate) Executive Committee member within the Gloucester County Insurance Commission, according to the best of my ability [So Help Me God]*

Signature

Name [Print or Type]

Sworn and subscribed before me this day,

Date

Albert K. Marmero, Attorney at Law
State of New Jersey

* The person taking the oath has the option of including "So help me God" if he/she desires.

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: January 27, 2022

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Reorganization Resolutions (Pages 9-22)** – The GCIC is required to reorganize at the January Executive Committee meeting as per the Commission’s Rules & Regulations. Listed below are the necessary Reorganization Resolutions, which are included in the agenda on pages 9-22. With the Chair’s permission, Executive Director will review the Resolutions and ask to approve as a consent.

Resolution 1-22	Certifying the Appointment of Chairperson and Vice Chairman	Page 9
Resolution 2-22	Appoint Agent for Service of Process and Custodian of Records	Page 10
	For the year 2022	
Resolution 3-22	Designating Official Newspapers for the Commission	Page 11
Resolution 4-22	Designating Authorized Depositories for Fund Assets and	Pages 12-15
	Establishing Cash Management Plan	
Resolution 5-22	Designating Commission Treasurer.....	Page 16
Resolution 6-22	Designating Authorized Signatures for Commission.....	Page 17
	Bank Accounts	
Resolution 7-22	Indemnifying Gloucester County Insurance Fund Commission.....	Page 18
	Official/Employees	
Resolution 8-22	Appointing A Commissioner to the New Jersey Counties Excess Joint	Page 19
	Insurance Fund for the Fund Year 2022	
Resolution 9-22	Authorizing Commission Treasurer to Process Contracted Payments and..	Page 20
	Expenses	
Resolution 10-22	Fixing Public Meeting Dates for Year 2022.....	Pages 21-22

☐ **Motion to approve Reorganization Resolutions Number 1-22 through 10-22**

- ☐ **Meeting Dates for 2022** – 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.

- ☐ **2022 Property and Casualty Budget (Pages 23-25)** - At the December 9, 2021 meeting the 2022 Property and Casualty Budget was introduced. In accordance with the regulations the budget was advertised in the Commission’s official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the 2022 Property and Casualty Budget in the amount of **\$7,345,103** appears on page 23. This budget includes the dividend credit of \$138,769 from the NJCE. Also included in the agenda on page 24 is a copy of the

assessments by member entity. The assessments are due on 3/15/22, (40%), 5/15/22 (30%) and 10/15/22 (30%).

We were advised by the Risk Manager that the Utilities Authority and the Library Commission purchased the Active Assailant coverage for 2022. The Budget will be amended accordingly, however no action is necessary. The assessments for the members purchasing this coverage will be amended accordingly on their assessment billing.

Included in the agenda on page 25 is Resolution 11-22 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission.

- ☐ **Motion to open the Public Hearing on the 2022 Property & Casualty Budget**
 - ☐ **Discussion of Budget and Assessments**
 - ☐ **Motion to close the Public Hearing**
 - ☐ **Motion to approve Resolution 11-22 Authorizing and Adopting the Property & Casualty Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2022 & Certify the 2022 Assessments**
- ☐ **NJCE Dividend (Page 26)** – As we previously mentioned the NJCE Board of Commissioners passed a resolution authorizing a dividend in the amount of \$750,000. Gloucester County Insurance Commission’s share of the dividend is \$138,769 and was listed as a Dividend Credit on the 2022 Budget. Attached on page 26 is the member entity share of the NJCE Dividend. The member entities will receive a credit on their 2022 assessment bill for their portion of the NJCE Dividend.
- ☐ **Motion to accept the NJCE Dividend in the amount of \$138,769 for Fund Years 2010, 2011, 2012, 2013, 2014 & 2016**
- ☐ **2022 Health Benefits Budget (Pages 27-28)** – At the December 9, 2021 meeting the 2022 Health Benefits Budget was also introduced. In accordance with regulations, the budget was advertised in the Commission’s official newspapers. The Public Hearing for the budget will be held at this meeting. A copy of the 2022 Health Benefits Budget appears on page 27. The budget amount for 2022 is **\$699,653**. The budget reflects the self-insured dental program only. Included in the agenda on page 28 is Resolution 12-22 Authorizing and Adopting the Self Insurance Dental Program.
- ☐ **Motion to open the Public Hearing on the 2022 Health Benefit Budget**
 - ☐ **Discussion of Budget and Assessments**
 - ☐ **Motion to close the Public Hearing**
 - ☐ **Motion to approve Resolution 12-22 Authorizing and Adopting the Self Insurance Dental Program for the Gloucester County Insurance Commission as presented for the Commission Year 2022**
- ☐ **2022 Professional Services Resolutions (Pages 29-44)** – At the December Commission meeting the Commissioners discussed the responses to the RFP’s and made their

recommendations. Included in the agenda on pages 29-35 are the resolutions appointing the below Professional Vendors for a period of January 1, 2022 to December 31, 2022. With the Chair's permission, Executive Director will review the Resolutions and ask to approve as a consent.

Resolution 13-22 Appointing Auditor – <i>Bowman & Company, LLP</i>	Page 29
Resolution 14-22 Appointing Actuary – <i>Actuarial Advantage, Inc.</i>	Page 30
Resolution 15-22 Appointing Defense Attorney	Pages 31-32
<i>Madden & Madden, P.A., Parker McCay, P.A., Chance & McCann, LLC, Capehart Scatchard, Brown & Connery, LLP & John A. Alice</i>	
Resolution 16-22 Appointing Nurse Case Manager – <i>Susan Schaefer, RN CCM</i>	Page 33
Resolution 17-22 Appointing Alternate Nurse Case Manager – <i>Medlogix, LLC</i>	Page 34
Resolution 18-22 Appointing Commission Attorney – <i>Marmero Law, LLC</i>	Page 35

☐ Motion to approve Resolution Numbers 13-22 through 18-22 for a period of January 1, 2022 to December 31, 2022

Included in the agenda on pages 36-44 are the resolutions appointing the below Professional Vendors for a period of January 1, 2022 to December 31, 2024. With the Chair's permission, Executive Director will review the Resolutions and ask to approve as a consent.

Resolution 19-22 Appointing Third Party Administrators – <i>Inservco Ins Services</i>	Page 36
Resolution 20-22 Appointing Managed Care Provider – <i>Medlogix, LLC</i>	Pages 37-38
Resolution 21-22 Appointing Executive Director - <i>PERMA</i>	Pages 39-40
Resolution 22-22 Appointing Risk Management Consultant	Pages 41-42
<i>Hardenbergh Insurance Group</i>	
Resolution 23-22 Appointing Underwriting Service Director	Pages 43-44
<i>Hardenbergh Insurance Group</i>	

☐ Motion to approve Resolution Numbers 19-22 through 23-22 for a period of January 1, 2022 to December 31, 2024

- ☐ 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 Counties Excess Joint Insurance Fund (NJCE) (Pages 45-48)** – The NJCE Finance Committee met on December 13th to review the status of the 2022. The NJCE met on December 16, 2021 and adopted the 2022 budget. A written summary report of the meeting is included in the agenda on pages 46-49. The NJCE is scheduled to meet on Thursday, February 24, 2022 at 9:30 am via Zoom to conduct the 2022 Reorganization.

- ❑ **2022 NJCE Excess Renewal Overview and Changes (Appendix II)** – The Underwriting Manager has completed the 2022 Renewal marketing and there are a number of changes which are summarized in the renewal overview in Appendix II. The Underwriting Manager will provide an overview of changes. The NJCE will also schedule two zoom meetings for CSB to review changes with the membership on Wednesday, January 26, 2022 at 2:00 PM and Wednesday, February 2, 2022 at 10:30 AM. An invitation was sent out last week with the registration link. If you have any questions or need the link, please contact the Fund Office.
- ❑ **Certificate of Insurance Reports (Appendix III)** – Included in Appendix III of the agenda is the certificate of issuance report from the NJCE which lists those certificates issued in the month of December. There were (37) thirty-seven certificate of insurances issued in December.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 49-51)** - Included in the agenda on pages 50-52 is a copy of the Property & Casualty Financial Fast Track Report for the month of November. As of **November 30, 2021** there is a statutory surplus of **\$2,851,300**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,107,206**. The total cash amount is **\$4,959,990**.
- ❑ **NJCE Property & Casualty Financial Fast Track (Pages 52-54)** - Included in the agenda on pages 53-55 is a copy of the Financial Fast Track for the month of November. As of **November 30, 2021** the Fund has a surplus of **\$12,987,213**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE, \$5,107,551. The cash amount is **\$31,395,191**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 55)** – Included in the agenda on page 56 is a copy of Health Benefits Financial Fast Track for the month of November. As of **November 30, 2021** there is a statutory surplus of **\$254,677**. The total cash amount is \$348,724.
- ❑ **Claim Tracking Reports (Pages 56-59)** - Included in the agenda on pages 56-59 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of November 30, 2021. The Executive Director will review the reports with the Commission.
- ❑ **AvaSci Technology** – Another NJCE Member County is using new technology that combines biomechanical data from motion capture cameras with an artificial intelligence-based movement algorithm to detect falsified or exaggerated injury and workers’ compensation claims. We are suggesting that AvaSci provide a demonstration for the GCIC claims committee. We would ask that Hardenbergh Group work with the Fund office to co-ordinate the meeting. We also suggest HR be represented since this technology has a hiring component to it as well.

RESOLUTION NO. 1-22

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 2022 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>Karen Christina</u>	Commissioner
<u>Scott Burns, Esq.</u>	Alternate

BE IT FURTHER RESOLVED that the Chairman and Vice Chairman shall serve for a one-year term through 2022 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 27, 2022.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 2-22

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION
FOR THE YEAR 2022**

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 2022 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 2022 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 27, 2022.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 3-22

**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 2022 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 2023 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 27, 2022.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 4-22

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 2022 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 2023 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 27, 2022.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION
2022 CASH MANAGEMENT AND INVESTMENT POLICY

1.) Cash Management and Investment Objectives

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

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

2.) Permissible Investments

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

3.) Authorized Depositories

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

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

4.) Authority for Investment Management

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

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

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

5.) **Preservation of Capital**

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

6.) **Safekeeping**

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

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

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

8.) **Reporting**

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

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

9.) **Audit**

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

10.) **Cash Flow Projections**

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

11.) **Cash Management**

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

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

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

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

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

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

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

RESOLUTION NO. 5-22

**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 2022 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 2023 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 27, 2022.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 6-22

**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 2023 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
KAREN CHRISTINA	- Commissioner
TRACEY N. GIORDANO	- Treasurer

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 27, 2022.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 7-22

**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 2022 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 2022 through 2023 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 27, 2022.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____
MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 8-22

**GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2022**

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 2022.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 27, 2022.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 9-22

**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 2022.

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 27, 2022.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION
9 CAMPUS DRIVE, SUITE 226
PARSIPPANY, NJ 07054

TO: Members of the Commission

2022 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>
1:00 PM	January 27, 2022	Zoom Conference Call <i>(until further notice)</i>	Re-Organizational Meeting
1:00 PM	February 24 2022	“	Regular Meeting
1:00 PM	April 28, 2022	“	Regular Meeting
1:00 PM	June 23, 2022	“	Regular Meeting
1:00 PM	September 22, 2022	“	Regular Meeting
1:00 PM	October 27, 2022	“	Regular Meeting
1:00 PM	December 8, 2022	“	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. 10-22

**GLOUCESTER COUNTY INSURANCE COMMISSION
2022 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 2022 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 27, 2022

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

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

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

RESOLUTION NO. 11-22

**RESOLUTION AUTHORIZING AND ADOPTING THE 2022 PROPERTY AND
CASUALTY BUDGET
FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION AND
CERTIFYING MEMBER ASSESSMENTS**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$7,345,103** is hereby authorized & approved and assessments for member entities are certified.

ADOPTED by the GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 27, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

NJ CEL 2021 Dividend - \$ 750,000										
	FUND YEAR									
Member Name	2010	2011	2012	2013	2014	2015	2016	2017		Total
Gloucester County	\$ 33,757	\$ 23,522	\$ 8,296	\$ 7,407	\$ 10,405	\$ -	\$ 9,698	\$ -		\$ 93,084
Rowan College of South Jersey	\$ 2,157	\$ 1,715	\$ 707	\$ 646	\$ 899	\$ -	\$ 1,740	\$ -		\$ 7,864
Gloucester County Improvement Auth	\$ 5,331	\$ 3,663	\$ 1,277	\$ 1,158	\$ 1,675	\$ -	\$ 1,490	\$ -		\$ 14,594
Gloucester County Utility Authority	\$ 7,364	\$ 5,412	\$ 2,172	\$ 2,043	\$ 2,856	\$ -	\$ 2,396	\$ -		\$ 22,244
Gloucester County Library	\$ 345	\$ 237	\$ 80	\$ 72	\$ 105	\$ -	\$ 145	\$ -		\$ 983
Subtotal GCIC	\$ 48,953	\$ 34,549	\$ 12,532	\$ 11,326	\$ 15,940	\$ -	\$ 15,469	\$ -		\$ 138,769

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

RESOLUTION NO. 12-22

RESOLUTION AUTHORIZING AND ADOPTING THE 2022 SELF INSURED DENTAL PROGRAM FOR THE GLOUCESTER COUNTY INSURANCE COMMISSION

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION is required under State regulation to adopt an annual budget in accordance with the Fiscal Affairs Law; and

NOW THEREFORE BE IT RESOLVED the appropriations in the total amount of **\$699,653** is hereby authorized and approved.

ADOPTED by the GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 27, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**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, 22-03 for the position of Auditor pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2022 through December 31, 2022.

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 \$17,412 for year 2022 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 27, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

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

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

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

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

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, 22-02 for the position of Actuary pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2022 through December 31, 2022.

The Actuarial Advantage, Inc. with a business address of 227 Market Street, Suite B, Camden, NJ 08102 with Kyle Mrotek as the designated representative has been appointed as the Actuary with an annual flat fee of \$8,963 for year 2022 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 Inc. 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 27, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING DEFENSE ATTORNEYS FOR FUND YEAR 2022**

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, 22-01, for the position of Defense Attorneys pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointments be made for the period January 1, 2022 through December 31, 2022.

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

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 27, 2022.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING FIELD NURSE CASE MANAGER TO SUSAN SCHAEFER, RN, CCM FOR FUND
YEAR 2022**

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, 22-05, for the position of a Field Nurse Case Manager pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW, THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2022 through December 31, 2022.

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 27, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING ALTERNATE FIELD NURSE CASE MANAGER TO MEDLOGIX, LLC FOR FUND
YEAR 2022**

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, 22-05 for the position of a Field Nurse Case Manager pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW, THEREFORE BE IT RESOLVED, by the Commission that the following appointments be made for the period January 1, 2022 through December 31, 2022.

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 27, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING MARMERO LAW, LLC AS COMMISSION ATTORNEY**

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

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

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

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, 22-04 for the position of Commission Attorney pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period January 1, 2022 through December 31, 2022.

Marmero Law, LLC with a business address of 44 Euclid Street, Woodbury, NJ 08096 with Albert Marmero, Esq. as the designated representative has been appointed as the Commission Attorney with a Service Provider fee of \$150 per hour.

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

BE IT FURTHER RESOLVED, by the Commissioners of said GCIC that Marmero Law, 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 27, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 19-22

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING THIRD PARTY ADMINISTRATOR TO INSERVCO INSURANCE
SERVICES, INC. FOR FUND YEAR 2022, 2023 and 2024**

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, 22-09, 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, 2022 through December 31, 2024.

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 \$91,416, for year two the fee will be \$94,158 and for year three will be \$94,158. 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.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 27, 2022.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING MANAGED CARE PROVIDER TO MEDLOGIX, LLC FOR FUND YEAR 2022, 2023
and 2024**

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 # 22-10 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, 2022 through December 31, 2024.

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 as outlined on page 76 of the RFP response titled 2022-2024 Cost Proposal which is attached to this resolution:

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 27, 2022

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**Gloucester County Insurance Commission
2022-2024 Cost Proposal**

For all Gloucester County Insurance Commission Workers' Compensation Claims, Medlogix 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:**

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**

➤ **Workers' Compensation Managed Care Services:**

- 24/7 1-800 First Report of Injury reporting to a live-representative
- On-call nurse availability
- Case triage and care coordination
- Telephonic Nurse Case Management

\$85/hour

RESOLUTION NO. 21-22

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING EXECUTIVE DIRECTOR TO PERMA RISK MANAGEMENT SERVICES
FOR FUND YEAR 2022, 2023 and 2024**

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, 22-06, 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, 2022 through December 31, 2024.

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:

We propose a 2% increase in fee for the property & casualty engagement for an annual fee amount of \$162,407.46 for fund year 2022. We also propose a 2% increase in fee for an annual fee of \$165,655.61 for fund year 2023 and a 2% increase in fee for an annual fee amount of \$168,968.72 for fund year 2024. 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 on the net annual property & casualty budget of the Insurance Commission. The net annual property & casualty budget is the total billed budget less amounts for insurance policies listed in the budget as XS JIF Ancillary Coverage.

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.

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 27, 2022.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 22-22

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING RISK MANAGEMENT CONSULTING SERVICES TO HARDENBERGH
INSURANCE GROUP FOR FUND YEAR 2022, 2023 and 2024**

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, 22-07, 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, 2022 through December 31, 2024.

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 2022 - 2023 of \$329,208, the annual fee for year 2023-2024 will not exceed a 2% increase of the 2022 term fee, and the annual fee for year 2024-2025 will not exceed a 2% increase of the 2023 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.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 27, 2022.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 23-22

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING UNDERWRITING SERVICES DIRECTOR TO HARDENBERGH
INSURANCE GROUP FOR FUND YEAR 2022, 2023 and 2024**

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, 2012 through December 31, 2024.

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 2012-2023 of \$64,272, year 2023-2024 will not exceed a 2% increase of the 2022 term fee and year 2024-2025 will not exceed a 2% increase of the 2023 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.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 27, 2022.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 226

Parsippany, NJ 07054-4412

Telephone (201) 881-7632 Fax (201) 881-7633

Date: December 16, 2021

Memo to: Gloucester County Insurance Commission

From: Joseph Hrubash, NJCE Executive Director

Subject: December NJCE Report

2022 Budget & Excess Insurance Marketing Update: Executive Director reported the Finance Committee met on December 13th to review the status of the 2021 renewal and any changes to the 2022 budget from their last meeting. Underwriting Manager is finalizing the marketing and negotiation of the NJCE excess insurance renewal and provided an update to the Finance Committee, as well as, the full Board of Fund Commissioners.

Executive Director reported that last month the Fund introduced a proposed 2022 budget based on certain assumptions of renewal negotiations. Executive Director reported the Finance Committee has recommended the NJCE adopt the 2022 budget that was introduced at the November 18th Board of Commissioners committee meeting with one amendment. The amendment comes from *Line item 14, Liability*, which decreased by \$104,994.

The Finance Committee recommended the adoption of the amended budget representing a total increase of \$3,342,387 or an 11.9% increase over the 2021 Assessed Budget. Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2022 budget and certified the assessments. In addition, the Board of Fund Commissioners empowered the Finance Committee to authorize the Underwriting Manager to bind and enter into the required agreements for the 2022 excess and ancillary coverages; a resolution formalizing the action will be included in the 2022 Reorganization agenda.

The Finance Committee will meet one more time with the Executive Director and Underwriting Manager prior to year-end to review the final marketing results to determine a final program structure and program insurers.

Financial Fast Track: The October Financial Fast Track reflected a statutory surplus of \$13.3 million.

Dividend: Last month, the Board of Commissioners, based on the recommendation of the Finance Committee authorized the release of a \$750,000 dividend. A filing was made on 11/30/2021 and we are awaiting a response from the regulatory agencies; if no response is received after 30 days of the filing date then the dividends will be distributed as requested. The member Insurance Commissions will receive their dividend as a check; County members may opt for a check or apply the dividend as a credit to offset the 2022 assessment. The member Insurance Commissions will have the option to issue checks to their membership or use as an offset to their 2022 member assessment. Executive Director reported the dividend amount/allocation provided last month was based on a \$500,000 dividend in error. The NJCE Board of Fund Commissioners adopted a resolution correcting the refund amounts.

Workers' Compensation/Pension Offsets for Accidental Disability Claims: Executive Director reported in February, the NJ Department of Labor adopted a temporary rule reversing a 2006 rule that made the pension plan the primary payer of compensation for accidental disability retirements for “on-the-job” injuries. The Board of Fund Commissioners adopted a resolution to urge the rule change not be retroactive and further, asking legislatures to adopt amendments to cap the law so that property & casualty insurance costs are outside the cap for the next three years.

New Membership: Executive Director reported Ocean County Board of Health has accepted membership in the Ocean County Insurance Commission effective 12/31/21.

Professional Services/Competitive Contracts:

Underwriting Manager, Executive Director, Safety Director & Excess Property Administrator: As reported last meeting, the following services are set to expire in February 2022. This is being provided for informational purposes only.

Risk Control Report

Safety Director submitted a report reflecting the risk control activities from November to December 2021, as well as, upcoming training events through February 2022.

Workers Compensation Claims Administrator Report

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

2022 Reorganization February Meeting: The Fund is scheduled to meet on Thursday, February 24, 2022 at 9:30am via Zoom to conduct the 2022 Reorganization.

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2022 PROPOSED BUDGET -					
APPROPRIATIONS					
I. Claims and Excess Insurance					
		ANNUALIZED	PROPOSED BUDGET	Change \$	Change %
	Claims	ASSESSED BUDGET	FY2022		
		FY2021			
1	Property	910,261	1,097,129	186,868	20.5%
2	Liability	897,602	1,187,036	289,434	32.2%
3	Auto	311,886	412,454	100,568	32.2%
4	Workers' Comp.	3,150,594	3,156,775	6,181	0.2%
5	SBL/EPL	29,943	30,000	57	0.2%
6	POL/EPL	-	257,917	257,917	100.0%
7	Cyber	16,943	100,000	83,057	490.2%
8	Subtotal - Claims	5,317,229	6,241,311	924,081	17.4%
9	Premiums				
10					
11	Property	7,199,767	8,261,410	1,061,643	14.7%
12	Property 150 x 110	635,094	733,051	97,957	15.4%
13	XS Flood to 50	545,528	601,939	56,411	10.3%
14	Liability	4,093,800	4,244,992	151,192	3.7%
15	Excess Liability	2,140,002	2,300,904	160,902	7.5%
16	Workers Comp (Stat x 1MIL)	2,502,473	2,778,261	275,788	11.0%
17					
18	SubTotal Premiums	17,116,664	18,920,557	1,803,893	10.5%
19	Total Loss Fund	22,433,893	25,161,868	2,727,974	12.2%
20					
21	II. Expenses, Fees & Contingency				
22					
23	Claims Adjustment	70,113	70,500	387	0.6%
24	Claims Adjustment - Property	17,571	19,380	1,809	10.3%
25	Safety Director	424,480	429,677	5,197	1.2%
26	General Expense				
27	Exec. Director	705,086	709,162	4,076	0.6%
28	Actuary	23,771	24,139	368	1.5%
29	Auditor	15,402	17,167	1,765	11.5%
30	Attorney	15,831	15,300	(531)	-3.4%
31	Treasurer	15,830	15,300	(529)	-3.3%
32	Technical Writer	25,000	25,000		0.0%
33	Underwriting Manager	449,683	449,540	(143)	0.0%
34	Underwriting Data Consolidation	101,585	100,062	(1,523)	-1.5%
35	Payroll Audit	17,004	20,704	3,700	21.8%
36	Safety Institute Funding	100,948	89,690	(11,258)	-11.2%
37					
38	Misc. Expense & Contingency	(1,780)	20,004	21,784	100.0%
39	Total Fund Exp & Contingency	1,980,524	2,005,625	25,101	1.3%
40	Risk Management Consultant	102,124	102,124		0.0%
41					
42	Total Self Insured Program	24,516,541	27,269,617	2,753,076	11.2%
43					
44	Ancillary Coverages				
45	POL/EPL	1,217,786	1,278,383	60,597	5.0%
46	Crime Program	172,413	172,417	4	0.0%
47	Medical Malpractice	955,490	1,073,020	117,530	12.3%
48	Pollution Liability	237,214	261,155	23,941	10.1%
49	Employed Lawyers Liability	160,623	163,914	3,291	2.0%
50	Cyber Liability	644,099	1,000,816	356,717	55.4%
51	Aviation	80,284	104,370	24,086	30.0%
52	Marina Operators Liability	17,068	18,090	1,022	6.0%
53	Active Assailant	23,615	25,976	2,361	10.0%
54	Supplemental Indemnity W/C	25,629	25,390	(239)	-0.9%
55					
56	Total Ancillary Coverages	3,534,221	4,123,532	589,311	16.7%
57					
58	Total FUND Disbursements	28,050,762	31,393,149	3,342,387	11.9%

2022 Assessments by Member

New Jersey Counties Excess Joint Insurance Fund											
Fund Year 2022 Assessment by Member											
	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OCIC	UC	Total
Claims	305,275	832,909	1,315,499	277,472	864,433	369,008	371,337	722,345	486,287	696,747	6,241,311
Premiums	1,721,119	2,392,881	3,913,868	1,048,347	1,888,125	1,474,570	1,773,907	1,707,344	1,697,110	1,303,286	18,920,557
Expenses, Fee & Contingency	151,220	234,701	437,837	88,646	177,379	155,582	105,232	243,705	186,778	224,547	2,005,625
Total Self-Insured Program	2,177,614	3,460,490	5,667,204	1,414,465	2,929,936	2,101,284	2,250,476	2,673,394	2,370,174	2,224,580	27,269,617
Total Ancillary Coverages	527,299	290,161	740,217	314,612	1,057,153	137,676	175,664	344,507	101,692	434,551	4,123,532
Total Fund Disbursements	2,704,913	3,750,651	6,407,421	1,729,077	3,987,089	2,238,960	2,426,140	3,017,901	2,471,866	2,659,131	31,393,149

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME	589,034	6,479,379	62,863,167	69,342,546	
2.	CLAIM EXPENSES					
	Paid Claims	103,688	1,664,753	18,386,567	20,051,320	
	Case Reserves	(192,932)	(53,619)	1,887,800	1,834,181	
	IBNR	365,641	(94,436)	2,182,617	2,088,180	
	Excess Insurance Recoverable	(3,723)	16,176	(274,489)	(258,313)	
	Discounted Claim Value	(4,237)	1,117	(91,492)	(90,375)	
	TOTAL CLAIMS	268,437	1,533,990	22,091,004	23,624,994	
3.	EXPENSES					
	Excess Premiums	290,367	3,194,036	28,648,445	31,842,482	
	Administrative	96,200	1,053,699	9,026,273	10,079,972	
	TOTAL EXPENSES	386,567	4,247,735	37,674,718	41,922,454	
4.	UNDERWRITING PROFIT (1-2-3)	(65,970)	697,654	3,097,444	3,795,098	
5.	INVESTMENT INCOME	0	0	7,237	7,237	
6.	PROFIT (4 + 5)	(65,970)	697,654	3,104,681	3,802,335	
7.	CEL APPROPRIATION CANCELLATION	0	0	148,760	148,760	
8.	DIVIDEND INCOME	0	0	824,329	824,329	
9.	DIVIDEND EXPENSE	0	0	(4,031,329)	(4,031,329)	
10.	INVESTMENT IN JOINT VENTURE	(52,446)	(299,874)	2,407,080	2,107,206	
11.	SURPLUS (6 + 7 + 8 - 9)	(118,416)	397,780	2,453,521	2,851,301	
SURPLUS (DEFICITS) BY FUND YEAR						
	2010	0	5	119,362	119,367	
	2011	0	27	42,964	42,990	
	2012	(13,299)	(22,405)	318,762	296,357	
	2013	0	5,627	222,308	227,935	
	2014	0	17,170	420,288	437,458	
	2015	(27,059)	(34,465)	(772,560)	(807,025)	
	2016	0	(177,837)	550,534	372,698	
	2017	0	244,726	(135,648)	109,078	
	2018	(0)	111,285	886,327	997,611	
	2019	0	62,595	585,599	648,194	
	2020	(624)	449,984	215,585	665,570	
	2021	(77,433)	(258,932)		(258,932)	
TOTAL SURPLUS (DEFICITS)		(118,416)	397,780	2,453,520	2,851,300	
TOTAL CASH					4,959,990	

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	1,823,536	1,823,536
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	1,823,536	1,823,536
FUND YEAR 2011					
	Paid Claims	0	0	2,795,974	2,795,974
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	(0)	(0)
	Discounted Claim Value	0	0	0	0
TOTAL FY 2011 CLAIMS		0	0	2,795,974	2,795,974
FUND YEAR 2012					
	Paid Claims	240	4,755	2,053,385	2,058,140
	Case Reserves	13,059	14,003	12,960	26,963
	IBNR	0	1,167	(0)	1,167
	Discounted Claim Value	0	304	(452)	(148)
TOTAL FY 2012 CLAIMS		13,299	20,229	2,065,893	2,086,122
FUND YEAR 2013					
	Paid Claims	638	2,558	1,559,172	1,561,729
	Case Reserves	12,579	(2,558)	82,445	79,887
	IBNR	(13,217)	0	1,450	1,450
	Discounted Claim Value	0	1,514	(3,339)	(1,825)
TOTAL FY 2013 CLAIMS		0	1,514	1,639,727	1,641,241
FUND YEAR 2014					
	Paid Claims	0	0	981,609	981,609
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	2,833	2,833
	Discounted Claim Value	0	64	(129)	(65)
TOTAL FY 2014 CLAIMS		0	64	984,313	984,377
FUND YEAR 2015					
	Paid Claims	758	5,682	2,952,687	2,958,368
	Case Reserves	(758)	12,672	185,028	197,700
	IBNR	0	0	17,253	17,253
	Discounted Claim Value	0	1,950	(4,525)	(2,575)
TOTAL FY 2015 CLAIMS		0	20,304	3,150,442	3,170,747

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2021		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	60	138,593	1,608,600	1,747,193
	Case Reserves	5,030	(9,554)	18,969	9,415
	IBNR	(5,090)	(15,203)	32,669	17,466
	Discounted Claim Value	0	1,105	(1,580)	(476)
TOTAL FY 2016 CLAIMS		0	114,940	1,658,658	1,773,598
FUND YEAR 2017					
	Paid Claims	3,278	229,627	1,619,177	1,848,804
	Case Reserves	(3,278)	(332,843)	567,507	234,663
	IBNR	0	(96,772)	221,839	125,067
	Discounted Claim Value	0	6,979	(12,673)	(5,694)
TOTAL FY 2017 CLAIMS		0	(193,010)	2,395,850	2,202,840
FUND YEAR 2018					
	Paid Claims	1,795	41,632	1,275,488	1,317,120
	Case Reserves	57,939	28,796	107,431	136,227
	IBNR	(59,734)	(155,931)	170,330	14,399
	Discounted Claim Value	0	3,092	(5,959)	(2,867)
TOTAL FY 2018 CLAIMS		0	(82,411)	1,547,290	1,464,879
FUND YEAR 2019					
	Paid Claims	5,566	242,506	868,745	1,111,251
	Case Reserves	21,600	146,079	486,119	632,198
	IBNR	(27,166)	(412,752)	463,528	50,776
	Discounted Claim Value	0	5,676	(20,715)	(15,040)
TOTAL FY 2019 CLAIMS		(0)	(18,491)	1,797,676	1,779,185
FUND YEAR 2020					
	Paid Claims	8,016	365,125	848,195	1,213,320
	Case Reserves	141,089	(128,729)	427,344	298,615
	IBNR	(145,382)	(840,863)	1,272,716	431,853
	Excess Insurance Recoverable	(3,723)	16,176	(274,489)	(258,313)
	Discounted Claim Value	0	20,015	(42,121)	(22,106)
TOTAL FY 2020 CLAIMS		(0)	(568,276)	2,231,646	1,663,369
FUND YEAR 2021					
	Paid Claims	83,339	634,276		634,276
	Case Reserves	(440,193)	218,514		218,514
	IBNR	616,229	1,425,917		1,425,917
	Excess Insurance Recoverable	0	0		0
	Discounted Claim Value	(4,237)	(39,581)		(39,581)
TOTAL FY 2021 CLAIMS		255,138	2,239,127	0	2,239,127
COMBINED TOTAL CLAIMS		268,437	1,533,990	22,091,004	23,624,994
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, 2021	
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME	2,320,936	25,530,295	188,496,467	214,026,762
2.	CLAIM EXPENSES				
	Paid Claims	590,807	1,783,316	7,089,259	8,872,575
	Case Reserves	(582,691)	1,986,805	9,041,576	11,028,381
	IBNR	885,763	4,700,081	9,477,682	14,177,762
	Discounted Claim Value	(43,138)	(293,626)	(1,855,299)	(2,148,925)
	Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
	TOTAL CLAIMS	850,741	7,271,051	22,467,013	29,738,064
3.	EXPENSES				
	Excess Premiums	1,714,096	18,853,597	132,722,487	151,576,084
	Administrative	163,506	1,845,414	14,328,278	16,173,692
	TOTAL EXPENSES	1,877,602	20,699,011	147,050,765	167,749,776
4.	UNDERWRITING PROFIT (1-2-3)	(407,407)	(2,439,767)	18,978,689	16,538,922
5.	INVESTMENT INCOME	(30)	(5,170)	1,561,013	1,555,843
6.	PROFIT (4+5)	(407,437)	(2,444,936)	20,539,702	18,094,765
7.	Dividend	0	0	5,107,551	5,107,551
8.	SURPLUS (6-7)	(407,437)	(2,444,936)	15,432,151	12,987,214
SURPLUS (DEFICITS) BY FUND YEAR					
	2010	(1)	13	313,887	313,900
	2011	(0)	91	817,021	817,113
	2012	(1)	(9,773)	775,737	765,964
	2013	(1)	36,128	1,435,473	1,471,600
	2014	(2)	118,795	2,370,698	2,489,492
	2015	(210,002)	(109,900)	1,465,627	1,355,727
	2016	(3)	(493,970)	2,615,331	2,121,361
	2017	(3)	400,011	1,269,126	1,669,137
	2018	(3)	216,539	2,227,973	2,444,512
	2019	(4)	344,425	1,617,686	1,962,111
	2020	(3)	(939,741)	523,592	(416,149)
	2021	(197,413)	(2,007,555)		(2,007,555)
TOTAL SURPLUS (DEFICITS)		(407,437)	(2,444,936)	15,432,150	12,987,213
TOTAL CASH					31,395,191

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2010					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	0	0	0
	Discounted Claim Value	0	0	0	0
TOTAL FY 2010 CLAIMS		0	0	171,840	171,840
FUND YEAR 2011					
	Paid Claims	0	0	538,361	538,361
	Case Reserves	(100)	(100)	100	0
	IBNR	100	35	65	100
	Discounted Claim Value	0	7	(10)	(3)
TOTAL FY 2011 CLAIMS		0	(58)	538,516	538,458
FUND YEAR 2012					
	Paid Claims	326	1,727	1,581,076	1,582,804
	Case Reserves	(326)	9,522	55,743	65,265
	IBNR	0	(610)	6,513	5,903
	Discounted Claim Value	0	(883)	(6,766)	(7,650)
TOTAL FY 2012 CLAIMS		0	9,756	1,636,566	1,646,321
FUND YEAR 2013					
	Paid Claims	5,275	22,872	884,946	907,818
	Case Reserves	38,671	4,897	449,993	454,890
	IBNR	(43,947)	(65,513)	74,752	9,240
	Discounted Claim Value	0	1,544	(55,345)	(53,801)
TOTAL FY 2013 CLAIMS		(0)	(36,200)	1,354,346	1,318,146
FUND YEAR 2014					
	Paid Claims	0	1,156	475,133	476,289
	Case Reserves	0	(195,280)	468,318	273,037
	IBNR	0	62,055	82,005	144,060
	Discounted Claim Value	0	13,192	(50,431)	(37,239)
TOTAL FY 2014 CLAIMS		0	(118,878)	975,025	856,147
FUND YEAR 2015					
	Paid Claims	11,218	275,883	879,632	1,155,515
	Case Reserves	203,972	(295,856)	1,970,599	1,674,742
	IBNR	(5,190)	96,580	110,856	207,437
	Discounted Claim Value	0	33,160	(145,390)	(112,229)
TOTAL FY 2015 CLAIMS		210,000	109,767	2,815,698	2,925,465

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	November 30, 2021		
ALL YEARS COMBINED					
		THIS	YTD	PRIOR	FUND
		MONTH	CHANGE	YEAR END	BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	1,660	157,843	678,557	836,400
	Case Reserves	(1,626)	481,011	1,006,194	1,487,205
	IBNR	(34)	(151,106)	233,390	82,283
	Discounted Claim Value	0	6,169	(87,647)	(81,479)
TOTAL FY 2016 CLAIMS		(0)	493,916	1,830,493	2,324,409
FUND YEAR 2017					
	Paid Claims	3,551	24,490	367,768	392,258
	Case Reserves	(3,551)	(315,300)	1,687,621	1,372,321
	IBNR	0	(172,980)	1,606,476	1,433,496
	Discounted Claim Value	0	63,581	(221,332)	(157,751)
TOTAL FY 2017 CLAIMS		0	(400,208)	3,440,532	3,040,324
FUND YEAR 2018					
	Paid Claims	251,476	385,348	358,016	743,364
	Case Reserves	(406,011)	(77,199)	563,782	486,582
	IBNR	154,535	(600,085)	1,803,479	1,203,394
	Discounted Claim Value	0	75,091	(240,690)	(165,599)
TOTAL FY 2018 CLAIMS		(0)	(216,846)	2,484,586	2,267,741
FUND YEAR 2019					
	Paid Claims	59,371	(32,507)	704,297	671,790
	Case Reserves	(278,511)	(9,164)	589,734	580,570
	IBNR	219,140	(360,183)	2,688,900	2,328,717
	Discounted Claim Value	0	57,354	(357,356)	(300,002)
TOTAL FY 2019 CLAIMS		0	(344,501)	3,625,576	3,281,075
FUND YEAR 2020					
	Paid Claims	900	181,133	449,634	630,767
	Case Reserves	(148,080)	1,203,844	2,249,493	3,453,337
	IBNR	147,180	319,028	2,871,245	3,190,272
	Discounted Claim Value	0	139,655	(690,332)	(550,677)
	Excess Recoveries	0	(905,524)	(1,286,205)	(2,191,729)
TOTAL FY 2020 CLAIMS		(0)	938,136	3,593,835	4,531,970
FUND YEAR 2021					
	Paid Claims	257,028	765,371		765,371
	Case Reserves	12,872	1,180,431		1,180,431
	IBNR	413,979	5,572,861		5,572,861
	Discounted Claim Value	(43,138)	(682,496)		(682,496)
TOTAL FY 2021 CLAIMS		640,741	6,836,167	0	6,836,167
COMBINED TOTAL CLAIMS		850,741	7,271,051	22,467,013	29,738,064
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					
Fund Year 2020 Claims reflect an anticipated recoverable amount of \$ 2,191,729 due from the reinsurer for COVID-19 WC claims.					

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

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	54,038	598,950	85,337,627	85,936,577
2. CLAIM EXPENSES				
Paid Claims	53,839	530,455	75,600,813	76,131,267
IBNR	312	7,726	34,669	42,395
Total Claims	54,152	538,181	75,635,482	76,173,662
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	1,166	66,715	5,863,194	5,929,908
Total Expenses	1,166	66,715	9,448,660	9,515,374
4. UNDERWRITING PROFIT (1-2-3)	(1,280)	(5,945)	253,486	247,540
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(1,280)	(5,945)	260,622	254,677
9. STATUTORY SURPLUS (6+7-8)	(1,280)	(5,945)	260,622	254,677

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	-	-	(28,432)	(28,432)
CASH	-	-	(28,432)	(28,432)
2020 SURPLUS	461	32,836	28,743	61,579
CASH	-	-	63,412	63,412
2021 SURPLUS	(1,741)	(38,781)		(38,781)
CASH	53,435	53,435		53,435
TOTAL SURPLUS	(1,280)	(5,945)	260,622	254,677
TOTAL CASH	53,435	53,435	295,289	348,724

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	(461)	(32,836)	34,669	1,833
Total Claims	(461)	(32,836)	446,328	413,493
FUND YEAR 2021				
Paid Claims	53,839	530,455		530,455
IBNR	774	40,562		40,562
Total Claims	54,613	571,016	-	571,016
COMBINED TOTAL CLAIMS	54,152	538,181	75,635,482	76,173,662

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, 2021														
COVERAGE LINE - PROPERTY																													
CLAIM COUNT - OPEN CLAIMS																													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL																
November-21	0	0	0	0	0	0	0	0	0	0	1	6	7																
October-21	0	0	0	0	0	0	0	0	0	0	1	6	7																
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0																
Limited Reserves														\$12,931															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL																
November-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$67,623	\$70,023																
October-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$88,114	\$90,514																
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20,491	\$20,491																
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$215,305	\$525,745	\$221,915	\$2,694,583																
COVERAGE LINE - GENERAL LIABILITY																													
CLAIM COUNT - OPEN CLAIMS																													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL																
November-21	0	0	0	0	0	1	0	1	1	4	2	8	17																
October-21	0	0	0	0	0	1	0	1	1	4	3	9	19																
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	1	2																
Limited Reserves														\$30,691															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL																
November-21	\$0	\$0	\$0	\$0	\$0	\$129,364	\$0	\$138,232	\$14,384	\$260,852	\$16,000	\$25,200	\$584,032																
October-21	\$0	\$0	\$0	\$0	\$0	\$129,364	\$0	\$140,828	\$14,384	\$260,852	\$27,210	\$10,500	\$583,137																
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,595	\$0	\$0	\$11,210	(\$14,700)	(\$895)																
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$31,055	\$548,539	\$20,302	\$298,534	\$27,322	\$31,749	\$3,485,882																
COVERAGE LINE - AUTO LIABILITY																													
CLAIM COUNT - OPEN CLAIMS																													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL																
November-21	0	0	0	0	0	0	0	0	1	1	0	2	4																
October-21	0	0	0	0	0	0	0	0	1	1	0	1	3																
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	-1	-1																
Limited Reserves														\$50,262															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL																
November-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$59,000	\$132,519	\$0	\$1,000	\$192,519																
October-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$266	\$150,019	\$0	\$500	\$150,785																
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$58,734)	\$17,500	\$0	(\$500)	(\$41,734)																
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$337,497	\$86,288	\$143,379	\$3,232	\$1,000	\$1,414,001																
COVERAGE LINE - WORKERS COMP.																													
CLAIM COUNT - OPEN CLAIMS																													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL																
November-21	0	0	2	3	0	3	2	2	3	9	24	63	111																
October-21	0	0	2	2	0	3	1	2	3	7	23	53	96																
NET CHGE	0	0	0	-1	0	0	-1	0	0	-2	-1	-10	-15																
Limited Reserves														\$14,146															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL																
November-21	\$0	\$0	\$26,962	\$79,887	\$0	\$68,336	\$9,415	\$96,431	\$62,843	\$238,827	\$280,215	\$524,366	\$1,387,281																
October-21	\$0	\$0	\$13,903	\$67,307	\$0	\$69,094	\$4,385	\$97,113	\$63,638	\$199,727	\$283,278	\$559,593	\$1,358,039																
NET CHGE	\$0	\$0	(\$13,059)	(\$12,579)	\$0	\$758	(\$5,030)	\$683	\$795	(\$39,100)	\$3,064	\$35,228	(\$29,243)																
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,187,352	\$1,449,113	\$729,107	\$1,780,569	\$1,324,996	\$1,035,944	\$1,086,879	\$1,087,898	\$540,461	\$997,598	\$14,278,972																
TOTAL ALL LINES COMBINED																													
CLAIM COUNT - OPEN CLAIMS																													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL																
November-21	0	0	2	3	0	4	2	3	5	14	27	79	139																
October-21	0	0	2	2	0	4	1	3	5	12	27	69	125																
NET CHGE	0	0	0	-1	0	0	-1	0	0	-2	0	-10	-14																
Limited Reserves														\$17,460															
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL																
November-21	\$0	\$0	\$26,962	\$79,887	\$0	\$197,700	\$9,415	\$234,663	\$136,227	\$632,198	\$298,615	\$618,189	\$2,233,856																
October-21	\$0	\$0	\$13,903	\$67,307	\$0	\$198,458	\$4,385	\$237,941	\$78,288	\$610,598	\$312,888	\$658,708	\$2,182,476																
NET CHGE	\$0	\$0	(\$13,059)	(\$12,579)	\$0	\$758	(\$5,030)	\$3,278	(\$57,939)	(\$21,600)	\$14,274	\$40,518	(\$51,380)																
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,085,102	\$1,641,616	\$981,610	\$3,156,069	\$1,757,608	\$2,083,467	\$1,453,347	\$1,745,117	\$1,096,760	\$1,252,262	\$21,873,439																

2018 2019 2020 2021 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

November 30, 2021

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

		Current		47			Last Month		46			Last Year		35		
2018	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Nov-21		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 00-Jan-00		MONTH TARGETED
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	126,194	126,194	68.96%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%
GEN LIABILITY	576,000	20,302	20,302	3.52%	549,513	95.40%	20,302	20,302	3.52%	547,581	95.07%	32,050	32,050	5.56%	515,390	89.48%
AUTO LIABILITY	103,000	86,288	86,288	83.78%	94,975	92.21%	25,805	25,805	25.05%	94,591	91.84%	26,555	26,555	25.78%	89,177	86.58%
WORKER'S COMP	1,232,000	1,086,879	1,086,879	88.22%	1,223,922	99.34%	1,073,756	1,073,756	87.16%	1,223,072	99.28%	1,041,439	1,041,439	84.53%	1,206,188	97.90%
TOTAL ALL LINES	2,094,000	1,453,347	1,453,347	69.41%	2,051,410	97.97%	1,246,057	1,246,057	59.51%	2,048,243	97.81%	1,359,921	1,359,921	64.94%	1,993,755	95.21%
NET PAYOUT %	\$1,317,120				62.90%											

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

2019	Budget	Current		35	MONTH TARGETED	Last Month		34	MONTH TARGETED	Last Year		23	MONTH TARGETED			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	30-Nov-21		Incurred	Incurred	00-Jan-00		Incurred	Incurred	00-Jan-00				
PROPERTY	191,270	235,462	235,462	123.10%	191,270	100.00%	230,819	230,819	120.68%	191,270	100.00%	109,173	109,173	57.08%	189,997	99.33%
GEN LIABILITY	552,801	298,534	298,534	54.00%	494,632	89.48%	298,534	298,534	54.00%	490,724	88.77%	7,184	7,184	1.30%	432,180	78.18%
AUTO LIABILITY	103,893	143,379	143,379	138.01%	89,951	86.58%	160,879	160,879	154.85%	89,286	85.94%	17,860	17,860	17.19%	77,980	75.06%
WORKER'S COMP	1,300,289	1,102,584	1,102,584	84.80%	1,273,046	97.90%	883,484	883,484	67.95%	1,270,186	97.68%	961,705	961,705	73.96%	1,205,534	92.71%
TOTAL ALL LINES	2,148,253	1,779,959	1,779,959	82.86%	2,048,899	95.38%	1,573,716	1,573,716	73.26%	2,041,466	95.03%	1,095,922	1,095,922	51.01%	1,905,691	88.71%
NET PAYOUT %	\$10,860				0.51%											

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

2020	Budget	Current		23	MONTH TARGETED	Last Month		22	MONTH TARGETED	Last Year		11	MONTH TARGETED			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	30-Nov-21		Incurred	Incurred	00-Jan-00		Incurred	Incurred	00-Jan-00				
PROPERTY	339,909	544,625	544,625	160.23%	337,647	99.33%	543,247	543,247	159.82%	335,448	98.69%	56,576	56,576	16.64%	292,322	86.00%
GEN LIABILITY	601,000	27,322	27,322	4.55%	469,862	78.18%	38,457	38,457	6.40%	462,201	76.91%	12,908	12,908	2.15%	294,490	49.00%
AUTO LIABILITY	112,001	3,232	3,232	2.89%	84,066	75.06%	2,732	2,732	2.44%	82,402	73.57%	22,232	22,232	19.85%	50,400	45.00%
WORKER'S COMP	1,319,505	956,991	1,370,828	103.89%	1,223,350	92.71%	936,126	936,126	70.95%	1,211,333	91.80%	726,779	726,779	75.94%	686,143	52.00%
TOTAL ALL LINES	2,372,415	1,532,170	1,946,007	82.03%	2,114,924	89.15%	1,520,562	1,520,562	64.09%	2,091,384	88.15%	818,494	818,494	114.59%	1,323,355	55.78%
NET PAYOUT %	\$454,632				19.16%											

FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

2021		Current		11			Last Month		10			Last Year		-1		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	338,000	248,886	248,886	73.63%	290,680	86.00%	259,798	259,798	76.86%	256,880	76.00%			N/A	N/A	N/A
GEN LIABILITY	551,000	31,749	31,749	5.76%	269,990	49.00%	17,049	17,049	3.09%	231,420	42.00%			N/A	N/A	N/A
AUTO LIABILITY	117,001	1,000	1,000	0.85%	52,650	45.00%	500	500	0.43%	46,800	40.00%			N/A	N/A	N/A
WORKER'S COMP	1,297,005	997,598	997,598	76.92%	674,443	52.00%	953,989	953,989	73.55%	544,742	42.00%			N/A	N/A	N/A
TOTAL ALL LINES	2,303,006	1,279,233	1,279,233	55.55%	1,287,763	55.92%	1,231,336	1,231,336	53.47%	1,079,843	46.89%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$36,408				1.58%											

2014 2015 2016 2017 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF November 30, 2021

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

2014	Budget	Current		95 Actual 30-Nov-21	MONTH TARGETED	Last Month		94 Actual 00-Jan-00	MONTH TARGETED	Last Year		83 Actual 00-Jan-00	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	243,372	81,245	81,245	33.38%	243,372	54,471	54,471	22.38%	243,372	81,245	81,245	33.38%	243,372
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	167,308	167,308	21.59%	747,660	167,308	167,308	21.59%	747,660
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	3,950	3,950	5.75%	66,547	3,950	3,950	5.75%	66,547
WORKER'S COMP	1,107,261	745,774	745,774	67.35%	1,107,261	707,068	707,068	63.86%	1,107,261	729,107	729,107	65.85%	1,107,261
TOTAL ALL LINES	2,194,083	998,277	998,277	45.50%	2,164,840	932,797	932,797	42.51%	2,164,840	981,610	981,610	44.74%	2,164,840
NET PAYOUT %	\$981,610			44.74%									

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

2015	Budget	Current		83 Actual 30-Nov-21	MONTH TARGETED	Last Month		82 Actual 00-Jan-00	MONTH TARGETED	Last Year		71 Actual 00-Jan-00	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	230,000	617,559	617,559	268.50%	230,000	469,369	469,369	204.07%	230,000	344,086	344,086	149.60%	230,000
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	723,668	723,668	106.42%	656,181	723,668	723,668	106.42%	657,132
AUTO LIABILITY	91,000	307,746	307,746	338.18%	88,212	258,580	258,580	284.15%	88,212	307,746	307,746	338.18%	88,341
WORKER'S COMP	1,157,000	1,858,443	1,858,443	160.63%	1,157,000	1,428,255	1,428,255	123.44%	1,157,000	1,762,215	1,762,215	152.31%	1,157,000
TOTAL ALL LINES	2,158,000	3,507,416	3,507,416	162.53%	2,131,393	2,879,872	2,879,872	133.45%	2,131,393	3,137,715	3,137,715	145.40%	2,132,473
NET PAYOUT %	\$2,958,368			137.09%									

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

2016	Budget	Current		71 Actual 30-Nov-21	MONTH TARGETED	Last Month		70 Actual 00-Jan-00	MONTH TARGETED	Last Year		59 Actual 00-Jan-00	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	197,238	418,088	418,088	211.97%	197,238	165,057	165,057	83.68%	197,238	382,307	382,307	193.83%	197,238
GEN LIABILITY	641,774	31,055	31,055	4.84%	620,191	31,055	31,055	4.84%	620,911	30,005	30,005	4.68%	622,900
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,655	19,249	19,249	18.57%	100,762	19,249	19,249	18.57%	99,477
WORKER'S COMP	1,226,749	1,337,565	1,337,565	109.03%	1,226,749	1,177,002	1,177,002	95.94%	1,226,749	1,197,018	1,197,018	97.58%	1,225,034
TOTAL ALL LINES	2,169,445	1,805,957	1,805,957	83.25%	2,144,833	1,392,364	1,392,364	64.18%	2,145,660	1,628,579	1,628,579	75.07%	2,144,648
NET PAYOUT %	\$1,748,193			80.58%									

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

2017	Budget	Current		59 Actual 30-Nov-21	MONTH TARGETED	Last Month		58 Actual 00-Jan-00	MONTH TARGETED	Last Year		47 Actual 00-Jan-00	MONTH TARGETED
		Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred			Unlimited Incurred	Limited Incurred		
PROPERTY	178,000	170,264	170,264	95.65%	178,000	128,545	128,545	72.22%	178,000	161,487	161,487	90.72%	178,000
GEN LIABILITY	609,000	548,539	548,539	90.07%	591,090	548,230	548,230	90.02%	590,861	565,476	565,476	92.85%	580,996
AUTO LIABILITY	104,000	337,497	337,497	324.52%	99,779	337,497	337,497	324.52%	99,522	374,358	374,358	359.96%	95,897
WORKER'S COMP	1,217,000	1,098,332	1,098,332	90.25%	1,215,299	956,148	956,148	78.57%	1,214,935	1,075,404	1,075,404	88.37%	1,209,020
TOTAL ALL LINES	2,108,000	2,154,632	2,154,632	102.21%	2,084,168	1,970,420	1,970,420	93.47%	2,083,317	2,176,726	2,176,726	103.26%	2,063,913
NET PAYOUT %	\$1,848,804			87.70%									

2010 2011 2012 2013 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

November 30, 2021

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

2010		Current		143			Last Month		142			Last Year		131		
	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	196,392	103,780	103,780	52.84%	196,392	100.00%	49,965	49,965	25.44%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	8,579	8,579	14.91%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,452,476	1,452,476	139.10%	1,044,196	100.00%	1,033,366	1,033,366	98.96%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,942,942	1,942,942	92.03%	2,080,936	98.57%	1,469,017	1,469,017	69.58%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

2011	Budget	Current		131	MONTH TARGETED	Last Month		130	MONTH TARGETED	Last Year		119	MONTH TARGETED			
		Unlimited	Limited	Actual		Unlimited	Limited	Actual		Unlimited	Limited	Actual				
		Incurred	Incurred	30-Nov-21		Incurred	Incurred	00-Jan-00		Incurred	Incurred	00-Jan-00				
PROPERTY	234,258	220,964	220,964	94.32%	234,258	100.00%	39,112	39,112	16.70%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	765,603	765,603	78.94%	935,829	96.50%	764,808	764,808	78.86%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	121,191	121,191	176.53%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,730,025	1,730,025	137.23%	1,260,640	100.00%	1,282,563	1,282,563	101.74%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,843,388	2,843,388	112.24%	2,497,275	98.58%	2,207,674	2,207,674	87.14%	2,497,275	98.58%	2,795,948	2,795,948	110.37%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

		Current		119			Last Month		118			Last Year		107		
2012	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	239,354	64,232	64,232	26.84%	239,354	100.00%	36,172	36,172	15.11%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%
AUTO LIABILITY	68,650	357,331	357,331	520.51%	66,547	96.94%	356,181	356,181	518.84%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%
WORKER'S COMP	1,292,157	1,325,307	1,325,307	102.57%	1,292,157	100.00%	1,287,258	1,287,258	99.62%	1,292,157	100.00%	1,168,594	1,168,594	90.44%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,234,025	2,234,025	86.93%	2,533,888	98.60%	2,166,766	2,166,766	84.31%	2,533,888	98.60%	2,066,344	2,066,344	80.40%	2,533,888	98.60%
NET PAYOUT %	\$2,058,140				80.08%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

		Current		107			Last Month		106			Last Year		95		
2013	Budget	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-21		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED	Incurred	Incurred	00-Jan-00		TARGETED
PROPERTY	243,372	154,379	154,379	63.43%	243,372	100.00%	153,142	153,142	62.92%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
TOTAL'S COMP	1,292,157	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,064,151	1,064,151	82.35%	1,292,157	100.00%	1,449,113	1,449,113	112.15%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,646,616	1,646,616	63.97%	2,537,906	98.60%	1,260,416	1,260,416	48.97%	2,537,906	98.60%	1,641,616	1,641,616	63.78%	2,537,906	98.60%
NET PAYOUT %	\$1,561,729				60.67%											

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 24-22

January 2022

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

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

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

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001420	VIOLA YEAGER	VOID & REISSUE	(414.77)
001427			
001427	PERMA RISK MANAGEMENT SERVICES	POSTAGE 12/21	6.13
001427	PERMA RISK MANAGEMENT SERVICES	POSTAGE 11/21	6.89
			13.02
001428			
001428	COURIER-POST	AD 12.14.2021	24.52
001428	COURIER-POST	AD 12.02.2021	25.84
			50.36
001429			
001429	VIOLA YEAGER	REIMBURSE MEDICAL 12/21	392.29
001429	VIOLA YEAGER	REIMBURSE MEDICAL 11/21	414.77
			807.06
001430			
001430	JUNE ATKINSON	REIMBURSE MEDICAL 12/21	392.29
			392.29
001431			
001431	NJ ADVANCE MEDIA	AD 12.14.2021	27.84
001431	NJ ADVANCE MEDIA	AD 12.01.2021	26.69
			54.53
001432			
001432	DUANE SARMIENTO	REIMBURSE MEDICAL 12/21	2,615.31
			2,615.31
		Total Payments FY 2021	3,517.80

FUND YEAR 2022

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001433			
001433	MADDEN & MADDEN	LEGAL - RENNER STATEMENT 6	5,065.00
001433	MADDEN & MADDEN	LEGAL - RENNER STATEMENT 5	1,937.00
			7,002.00
001434			
001434	ARCHER & GREINER	LEGAL RENNER	2,404.00
			2,404.00
001435			
001435	MARMERO LAW LLC	ATTORNEY SERVICES 1/22	600.00
001435	MARMERO LAW LLC	ATTORNEY SERVICES 1/22	1,920.00
			2,520.00
001436			
001436	PERMA RISK MANAGEMENT SERVICES	ED 1/22	13,533.91
			13,533.91

001437			
001437	HARDENBERGH INSURANCE GROUP	UNDERWRITING 1/22	5,356.00
			5,356.00
001438			
001438	THE ACTUARIAL ADVANTAGE	ACTUARY 1/22	746.91
			746.91
001439			
001439	BROWN & CONNERY, LLP	LEGAL - YOUNG	1,006.00
001439	BROWN & CONNERY, LLP	LEGAL - BALLENGER	9,593.00
001439	BROWN & CONNERY, LLP	LEGAL - IVINS	5,573.00
001439	BROWN & CONNERY, LLP	LEGAL - IVINS	1,878.00
001439	BROWN & CONNERY, LLP	LEGAL - THOMPSON	969.00
001439	BROWN & CONNERY, LLP	LEGAL - BALLENGER	1,254.00
001439	BROWN & CONNERY, LLP	LEGAL MONAGHAN	4,807.00
001439	BROWN & CONNERY, LLP	LEGAL - BALLENGER	11,295.00
001439	BROWN & CONNERY, LLP	LEGAL - YOUNG	3,429.00
001439	BROWN & CONNERY, LLP	LEGAL - THOMPSON	171.00
001439	BROWN & CONNERY, LLP	LEGAL - BALLENGER	1,026.00
			41,001.00
001440			
001440	NJ MOTOR VEHICLE COMMISSION	ANNUAL ADMIN FEE 2022	150.00
			150.00
001441			
001441	HARDENBERGH INSURANCE GROUP	RMC FEE 1/22	27,434.00
			27,434.00
		Total Payments FY 2022	100,147.82
		TOTAL PAYMENTS ALL FUND YEARS	103,665.62

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. 25-22

JANUARY 2022

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

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

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

FUND YEAR 2022

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0122			
W0122	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 1/22	530.50
W0122	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 1/22	2,820.00
			3,350.50
		Total Payments FY 2022	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	2021			
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	\$5,148,802.72	5,114,637.60	3,517.81	30,647.31
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	\$103,688.28	\$0.00	\$90,439.31
10	(Withdrawals - Sales)	-\$292,501.21	-\$188,812.93	-\$90,439.31
	Ending Cash & Investment Balance	\$4,959,989.79	\$4,925,824.67	\$3,517.81
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$115,071.98	\$85,800.63	\$28,062.60
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$5,075,061.77	\$5,011,625.30	\$31,580.41
				\$31,856.06

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
Current Fund Year: 2021 Month Ending: November								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	596,983.60	3,377,321.16	(218,193.62)	1,162,485.83	2,061,899.17	(1,942,734.51)	111,040.99	5,148,802.63
RECEIPTS								
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES								
Claims Transfers	9,578.57	2,670.40	1,000.00	90,439.31	0.00	0.00	0.00	103,688.28
Expenses	0.00	0.00	0.00	0.00	0.00	85,068.38	0.00	85,068.38
Other *	0.00	0.00	0.00	0.00	0.00	56.27	0.00	56.27
TOTAL	9,578.57	2,670.40	1,000.00	90,439.31	0.00	85,124.65	0.00	188,812.93
END BALANCE	587,405.03	3,374,650.76	(219,193.62)	1,072,046.52	2,061,899.17	(2,027,859.16)	111,040.99	4,959,989.70

**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 27, 2022 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 12/1/21 to 12/31/21, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 27, 2022.

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
12/01/2021 Thru 12/31/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
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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
12/01/2021 Thru 12/31/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	25761	3530002265	001	TAGGART, GRACE	8/24/2021	10/29/2021	MADDEN & MADDEN PA	12/17/2021	INVOICE # 70200-058M	3,085.00
C	5752	3530002265	001	TAGGART, GRACE	9/16/2019	11/29/2021	JOSEPH J HOFFMAN JR PA	12/6/2021	FULL AND FINAL SETTLEMENT	107,500.00
C	5759	3530002265	001	TAGGART, GRACE	8/24/2021	10/29/2021	MADDEN & MADDEN PA	12/20/2021	INVOICE # 70200-058M	3,085.00
C	5762	3530002265	001	TAGGART, GRACE	11/4/2021	11/30/2021	MADDEN & MADDEN PA	12/30/2021	INVOICE # 70200-058M	900.00
V	25761	3530002265	001	TAGGART, GRACE	8/24/2021	10/29/2021	MADDEN & MADDEN PA	12/17/2021	VOID: INVOICE # 70200-058M	-3,085.00
Total for Coverage: Auto Liability							Number of entries: 5		111,485.00	111,485.00
Coverage: Auto Physical Damage										
C	25782	3530002779	001	GLOUCESTER COUNTY	3/13/2021	3/13/2021	GLOUCESTER COUNTY	12/17/2021	2020 FORD EXPLORER PLATE #CGSCAW	34,259.09
C	5756	3530002779	001	GLOUCESTER COUNTY	3/13/2021	3/13/2021	GLOUCESTER COUNTY	12/20/2021	2020 FORD EXPLORER PLATE #CGSCAW	34,259.09
C	5760	3530003001	001	GLOUCESTER COUNTY	11/25/2021	11/25/2021	BELLMAR COLLISION	12/30/2021	2016 FORD EXPLORER PLATE #CG1AWK	3,536.61
C	5763	3530002979	001	GLOUCESTER COUNTY	10/8/2021	10/8/2021	BELLMAR COLLISION	12/30/2021	2019 CHEVY SILVERADO PLATE #CG8KK	7,386.48
V	25782	3530002779	001	GLOUCESTER COUNTY	3/13/2021	3/13/2021	GLOUCESTER COUNTY	12/17/2021	VOID: 2020 FORD EXPLORER PLATE #CGSCAW	-34,259.09
Total for Coverage: Auto Physical Damage							Number of entries: 5		45,182.18	45,182.18
Coverage: General Liability										
C	25755	3530002145	001	VIDOVIC, LEONARD	5/5/2021	7/21/2021	MADDEN & MADDEN PA	12/17/2021	LEGAL FEES INV #70200-055M 2	4,260.00
C	25756	3530002145	001	VIDOVIC, LEONARD	8/2/2021	10/26/2021	MADDEN & MADDEN PA	12/17/2021	LEGAL FEES INV #70200-055M 3	2,160.00
C	25760	3530002145	001	VIDOVIC, LEONARD	3/23/2021	3/29/2021	MADDEN & MADDEN PA	12/17/2021	LEGAL FEES INV #70200-055M	90.00
C	5753	3530001827	001	ARROYO, NEREIDA	8/19/2017	11/22/2021	ROSSETTI & DEVOTO PC	12/6/2021	FULL AND FINAL SETTLEMENT	104,000.00
C	5754	3530002145	001	VIDOVIC, LEONARD	5/5/2021	7/21/2021	MADDEN & MADDEN PA	12/20/2021	LEGAL FEES INV #70200-055M 2	4,260.00
C	5755	3530002145	001	VIDOVIC, LEONARD	8/2/2021	10/26/2021	MADDEN & MADDEN PA	12/20/2021	LEGAL FEES INV #70200-055M 3	2,160.00
C	5757	3530002145	001	VIDOVIC, LEONARD	3/23/2021	3/29/2021	MADDEN & MADDEN PA	12/20/2021	LEGAL FEES INV #70200-055M	90.00
C	5761	3530001827	001	ARROYO, NEREIDA	11/4/2021	11/17/2021	PARKER MCCAY	12/30/2021	INVOICE 3139356	690.73
C	5764	3530002226	001	CARDOSO BAEZ, JONATHAN	8/3/2021	10/28/2021	MADDEN & MADDEN PA	12/30/2021	STATEMENT 4	2,865.00
V	25755	3530002145	001	VIDOVIC, LEONARD	5/5/2021	7/21/2021	MADDEN & MADDEN PA	12/17/2021	VOID: LEGAL FEES INV #70200-055M 2	-4,260.00
V	25756	3530002145	001	VIDOVIC, LEONARD	8/2/2021	10/26/2021	MADDEN & MADDEN PA	12/17/2021	VOID: LEGAL FEES INV #70200-055M 3	-2,160.00
V	25760	3530002145	001	VIDOVIC, LEONARD	3/23/2021	3/29/2021	MADDEN & MADDEN PA	12/17/2021	VOID: LEGAL FEES INV #70200-055M	-90.00
Total for Coverage: General Liability							Number of entries: 12		114,065.73	114,065.73
Coverage: Police Professional										
C	25757	3530002964	001	ARCHIE, SHAWN	11/3/2021	11/30/2021	PARKER MCCAY	12/17/2021	INVOICE 3139357	2,250.00
C	5751	3530002904	001	DEMARTINO, CATHERINE	5/29/2021	11/19/2021	CATHERINE DEMARTINO	12/3/2021	FULL & FINAL SETTLEMENT	1,000.00
C	5758	3530002964	001	ARCHIE, SHAWN	11/3/2021	11/30/2021	PARKER MCCAY	12/20/2021	INVOICE 3139357	2,250.00

Date: 1/1/2022
Financial Transaction



INSERVCO
INSURANCE SERVICES, INC.

Page: 2

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
12/01/2021 Thru 12/31/2021

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Police Professional										
V	25757	3530002964	001	ARCHIE, SHAWN	11/3/2021	11/30/2021	PARKER MCCAY	12/17/2021	VOID: INVOICE 3139357	-2,250.00
Total for Coverage: Police Professional								Number of entries: 4	3,250.00	3,250.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 26	273,982.91	273,982.91	





**Gloucester County Insurance Commission
Bill Review / PPO Savings
2021**

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	10	90%	\$5,576.00	66%	\$3,046.63	\$0.00	\$1,068.78	\$1,460.59	\$2,529.37	\$354.11	\$2,175.26
	February	99	86%	\$223,465.91	97%	\$77,218.02	\$397.75	\$105,702.06	\$40,148.08	\$146,247.89	\$19,427.84	\$126,820.05
	March	40	88%	\$152,846.19	98%	\$70,225.11	\$0.00	\$80,653.00	\$1,968.08	\$82,621.08	\$11,377.01	\$71,244.07
	April	47	83%	\$52,791.37	49%	\$35,888.44	\$135.00	\$11,164.18	\$5,603.75	\$16,902.93	\$2,168.68	\$14,734.25
	May	41	78%	\$55,254.72	84%	\$18,493.35	\$243.54	\$25,656.86	\$10,860.97	\$36,761.37	\$5,146.59	\$31,614.78
	June	33	97%	\$16,820.18	98%	\$7,859.34	\$0.00	\$5,440.70	\$3,520.14	\$8,960.84	\$1,254.32	\$7,706.52
	July	56	71%	\$194,087.88	69%	\$86,850.03	\$20.34	\$46,293.24	\$60,924.27	\$107,237.85	\$11,909.02	\$95,328.83
	August	64	78%	\$160,404.92	94%	\$38,582.37	\$283.35	\$52,365.34	\$69,173.86	\$121,822.55	\$13,869.76	\$107,952.79
	September	65	82%	\$87,676.89	61%	\$38,365.06	\$253.20	\$24,149.66	\$24,908.97	\$49,311.83	\$6,891.42	\$42,420.41
	October	55	89%	\$66,242.81	91%	\$27,845.26	\$154.20	\$32,270.04	\$5,973.31	\$38,397.55	\$5,215.50	\$33,182.05
	November	55	87%	\$141,442.83	98%	\$52,953.07	\$32.40	\$44,812.96	\$43,644.40	\$88,489.76	\$9,651.68	\$78,838.08
	December	80	89%	\$101,354.03	75%	\$69,449.69	\$1,212.90	\$19,888.29	\$10,803.15	\$31,904.34	\$4,336.34	\$27,568.00
YTD Total		645	84%	\$1,257,963.73	85%	\$526,776.37	\$2,732.68	\$449,465.11	\$278,989.57	\$731,187.36	\$91,602.27	\$639,585.09

Monthly Summary
Total Savings (before fees): \$31,904.34
Percent Savings: 31%
NET SAVINGS: \$27,568.00
Percent NET SAVINGS: 27%

YTD Summary	
Total Savings (before fees):	\$731,187.36
Percent Savings:	58%
NET SAVINGS:	\$639,585.09
Percent NET SAVINGS:	51%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: January 20, 2022

DATE OF MEETING: January 27, 2022

GCIC SERVICE TEAM

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

December 2021– January 2022

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 9:** Attended the GCIC meeting via teleconference.
- **January 5:** Conducted a Loss Control Survey at the GCUA.
- **January 11:** Attended the GCIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **January 27:** Plan to attend the GCIC meeting via teleconference.
- **January 28:** One session of Snow Plow Safety training is scheduled for GCIC.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - SD Bulletin: Managing Slip & Fall Risks During Winter Months – December 16.
- NJCE JIF - SD Bulletin: Best Practices for Snow Emergencies – December 21.
- MSI-NJCE Expo 2022 – January 7.
- NJCE JIF - JAMC LE Bulletin - Winter Weather Considerations for the Law Enforcement Leader – January 10.
- NJCE JIF - JAMC LE Message: Resource Considerations for Reducing Officer Involved Motor Vehicle Crashes – January 11.
- NJCE JIF - Live Safety Training – March 2022 Registration Now Open! – January 12.
- NJCE JIF - SD Bulletin: Executive Order No. 280 & No. 281 Reinstating Public Health Emergency – January 18.
- NJCE JIF - JAMC LE Message: Roll Call Training Video for Law Enforcement on Flammable Liquids and the use of CEDs – January 20.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

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

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

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

NJCE MEDIA LIBRARY

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

- No videos utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

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

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

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

NJCE Learning Management System (LMS) - The learning history for the participants that attended the 2021 Live Virtual Training classes has been recorded in the users Transcripts on the NJCE LMS. Certificates are available for LMS Administrators to print or save from the website.

The learning history for 2022 Live Virtual training classes will be entered and the Certificates of Participation will be available for the LMS Administrators to print within 3 weeks after the class has concluded, Thank you.

- **THE MSI-NJCE EXPO FEATURES IN-PERSON TRAINING THROUGHOUT NEW JERSEY**

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

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

- All courses will be held from 8:30 a.m. to 12:30 p.m.
- Check-in begins at 8 a.m. and class starts promptly at 8:30 a.m.
- ***Please note: Venue protocols may differ by location and masks may be required regardless of vaccination status.***
- ***Registration is required and walk-ins will not be permitted due to classroom size restrictions.***

To Register and for course descriptions and locations, go to the [MSI-NJCE Expo Schedule](#)

Please Note: The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real time, instructor-led virtual via Zoom and In-Person classes through MSI-NJCE Expos ([2022 MSI-NJCE Expo Schedule](#)) and the NJCE Leadership Academy (*In-Person Classes noted below with (*)*).

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

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

Date	Training Topic	Time
2/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/1/22	Hearing Conservation	1:00 - 2:00 pm
2/2/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
2/2/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
2/3/22	Asbestos, Lead, Silica Industrial Health Overview	8:30 - 9:30 am
2/3/22	Shop & Tool Safety	10:00 - 11:00 am
2/3/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/4/22	Work Zone: Temporary Traffic Control	8:30 - 10:30 am
2/4/22	Fire Safety	11:00 - 12:00 pm
2/7/22	Back Safety / Material Handling	8:30 - 9:30 am
2/7/22	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
2/7/22	Employee Conduct and Violence in the Workplace	1:00 - 2:30 pm
2/8/22	HazCom w/GHS	8:30 - 10:00 am
2/8/22	Preparing for the Unspeakable	9:00 - 10:30 am
2/8/22	Flagger Skills and Safety	10:30 - 11:30 am
2/9/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
2/9/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/9/22	Heavy Equipment - General Safety	1:00 - 3:00 pm
2/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
2/10/22	Safety Committee Best Practices	1:00 - 2:30 pm
2/11/22	Driving Safety Awareness	8:30 - 9:30 am
2/11/22	Fire Safety	10:00 - 11:00 am

2/11/22	Fire Extinguisher Safety	1:00 - 2:00 pm
2/14/22	Housing Authority Sensibility	8:30 - 11:30 am
2/14/22	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
2/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
2/15/22	Power of Collaboration (JIF 101)*	9:00 - 2:00 pm w/lunch brk
2/15/22	Housing Authority: Safety Awareness & Regulatory Training	8:30 - 11:30 am
2/15/22	Introduction to Communication Skills	10:00 - 12:00 pm
2/15/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/16/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
2/16/22	Hearing Conservation	11:00 - 12:00 pm
2/16/22	Chain Saw Safety	1:00 - 2:00 pm
2/17/22	Public Employers: What You Need to Know	8:30 - 10:00 am
2/17/22	Employee Conduct and Violence in the Workplace	10:30 - 12:00 pm
2/17/22	Shift Briefing Essentials	1:00 - 3:00 pm
2/18/22	Chipper Safety	8:30 - 9:30 am
2/18/22	Jetter/Vacuum Safety Awareness	10:00 - 12:00 pm
2/18/22	HazCom w/GHS	1:00 - 2:30 pm
2/22/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/22	Fire Department Risk Management	9:00 - 11:00 am
2/22/22	Playground Safety Inspections	1:00 - 3:00 pm
2/23/22	Fall Protection Awareness	8:30 - 10:30 am
2/23/22	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/22	CDL: Drivers Safety Regulations	1:00 - 3:00 pm
2/24/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/22	Ethical Decision Making	9:00 - 11:30 am
2/24/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/25/22	HazCom w/GHS	8:30 - 10:00 am
2/25/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/28/22	Law Enforcement Work Zone Refresher Training	9:00 - 11:00 am
2/28/22	Shop & Tool Safety	8:30 - 9:30 am
2/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/1/22	Personal Protective Equipment (PPE)	8:30 - 10:30 am
3/1/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/1/22	Hearing Conservation	1:00 - 2:00 pm
3/2/22	Hoists, Cranes and Rigging Safety	8:30 - 10:30 am
3/2/22	Playground Safety Inspections	1:00 - 3:00 pm
3/3/22	MSI-NJCE Expo 2022: Fast Track to Safety (HazCom, BBP, Fire Safety, PPE)*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Excavation, Trenching, and Shoring*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: Flagger and Work Zone Safety*	8:30 - 12:30 pm
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Ethics for Local NJ Government Employees)*	8:30 - 10:30 am
3/3/22	MSI-NJCE Expo 2022: MSI Leadership Academy (Practical Leadership - 21 Irrefutable Laws)*	10:30 - 12:30 pm
3/4/22	CDL: Drivers Safety Regulations	8:30 - 10:30 am
3/4/22	Fire Safety	11:00 - 12:00 pm

3/4/22	Mower Safety	1:00 - 2:00 pm
3/7/22	Back Safety / Material Handling	8:30 - 9:30 am
3/7/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/7/22	Employee Conduct and Violence Prevention in the Workplace	1:00 - 2:30 pm
3/8/22	Preparing for First Amendment Audits	9:00 - 11:00 am
3/8/22	HazCom w/GHS	1:00 - 2:30 pm
3/9/22	Fire Safety	8:30 - 9:30 am
3/9/22	Fire Extinguisher Safety	10:00 - 11:00 am
3/9/22	Flagger Skills and Safety	1:00 - 2:00 pm
3/10/22	Confined Space for Entrants & Attendants	8:30 - 10:30 am
3/10/22	Implicit Bias in the Workplace	9:00 - 10:30 am
3/10/22	Work Zone: Temporary Traffic Control	1:00 - 3:00 pm
3/11/22	Ladder Safety/Walking Surfaces	8:30 - 10:30 am
3/11/22	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
3/14/22	Jetter/Vacuum Safety Awareness	8:30 - 10:30 am
3/14/22	Law Enforcement Work Zone Refresher Training	1:00 - 3:00 pm
3/15/22	Accident Investigation	9:00 - 11:30 am
3/15/22	Safety Committee Best Practices	1:00 - 2:30 pm
3/16/22	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
3/16/22	CDL: Supervisors Reasonable Suspicion	10:00 - 12:00 pm
3/16/22	Lock Out/Tag Out (LOTO)	1:00 - 3:00 pm
3/17/22	Flagger Skills and Safety	8:30 - 9:30 am
3/17/22	Chain Saw Safety	10:00 - 11:00 am
3/17/22	HazCom w/GHS	1:00 - 2:30 pm
3/18/22	CDL: Drivers' Safety Regulations	8:30 - 10:30 am
3/18/22	Hearing Conservation	11:00 - 12:00 pm
3/18/22	Introduction to Understanding Conflict	10:00 - 12:00 pm
3/22/22	Mower Safety	8:30 - 9:30 am
3/22/22	Chipper Safety	10:00 - 11:00 am
3/22/22	Indoor Air Quality Designated Person Training	1:00 - 2:00 pm
3/23/22	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
3/23/22	Fall Protection Awareness	1:00 - 3:00 pm
3/24/22	Employee Conduct and Violence Prevention in the Workplace	9:00 - 10:30 am
3/24/22	Personal Protective Equipment (PPE)	1:00 - 3:00 pm
3/25/22	Shop & Tool Safety	8:30 - 9:30 am
3/25/22	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
3/28/22	Law Enforcement Work Zone Refresher Training	8:30 - 10:30 am
3/28/22	Confined Space for Entrants & Attendants	1:00 - 3:00 pm
3/29/22	Safety Coordinator Skills	8:30 - 12:30 pm
3/29/22	Special Events Management	1:00 - 3:00 pm
3/30/22	Back Safety / Material Handling	8:30 - 9:30 am
3/30/22	HazCom w/GHS	10:00 - 11:30 am
3/30/22	Productive Meetings Best Practices	1:00 - 2:30 pm
3/31/22	Driving Safety Awareness	1:00 - 2:30 pm

Zoom Safety Training Guidelines:

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

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

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

Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar. [NJCE Live Virtual Training Group Sign in Sheet](#)

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)
CC: Joseph Hrubash, GCIC Executive Director
FROM: Christopher Powell and Public Entity Team, Risk Management Consultant
DATE: 1/27/2022
RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2021 NJCE reinsurer Safety Grant

The County provided three submissions for the 2021 NJCE reinsurer Safety Grant. The Sheriff's department provided two submissions. The 1st submission was for vehicle cameras and the 2nd submission was for body worn cameras. The County Emergency Medical Service department also provided a submission. It was for the Lytx Video System. The system delivers reliable, continual video to a searchable online dashboard enabling drivers to manually capture video as needed.

The Sheriff's department submission for the vehicle cameras and the County Emergency Medical Service department submission were both approved. The quote for the Sheriff's department vehicle cameras was \$31,355.00. The department received \$5,259.30 from the Safety Grant. The quote for the County Emergency Medical Service's department video system was \$32,130.00. The department received \$5,259.30 from the Safety Grant.

Unfortunately, the Sheriff's department submission for the body worn cameras was past the submission deadline and was not approved.

We have inquired about a 2022 NJCE reinsurer Safety Grant and are awaiting a response.

B. NJCE – Active Assailant Coverage and Available Services

Effective 1/1/2022, four members of the Gloucester County Insurance Commission have purchased the active assailant coverage. In the event an individual or individuals threatens and / or inflict harm to an employee or other individuals at a covered location, this policy would pay for the costs incurred for crisis management, public relations, additional security measures and employee relocation, training, and recruitment.

The members now have security risk management services available through the carrier's preferred vendor S-RM. Services are a la carte and members will be billed directly by S-RM. Attached is a memo provided to the members outlining the services.

C. 2022 Claims Charter

Attached is the Updated 2022 Claims Charter. The following have been amended:

- Replace Anne Wodnick with Carolyn Oldt for the Gloucester County Library Commission

Action Requested: Motion to adopt the 2022 Claims Charter.

D. 2022 Gloucester County Insurance Commission Safety Kick Off

Due to the uptick of COVID-19 cases and the Omicron variant, the 2022 GCIC Safety Kick Off meeting that was scheduled for January 13th at Auletto's Caterers was cancelled. We are working to see if the meeting can be re-scheduled soon. We will keep everyone updated.

II. Underwriting Services Director

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

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

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.

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

TO: Cumberland County
Cumberland County Improvement Authority
Cumberland County Utilities Authority
Rowan College of South Jersey
Gloucester County Improvement Authority
Gloucester County Utilities Authority
Gloucester County Library Commission

CC: Brad Stokes, CumbCIC Executive Director
Joe Hrubash, GCIC Executive Director

FROM: Christina Violetti, Risk Management Consultant

DATE: 1/10/2022

RE: Active Assailant Policy – Available Services through the Carrier

The Active Assailant carrier, Indian Harbor Insurance Company through AXA EL, is partnered with S-RM, a security risk management expert firm. S-RM offers specialist advisory services to compliment the insurance policy.

The following services are available for no charge:

- Introductory Phone Call with S-RM – the call is to provide information and guidance on the Active Assailant threat, preparation, response, and follow-up to an incident and discuss further services available from the company. The call would be no longer than one hour.
- 'Active Assailant: Preparation and Response': Information Handbook – Enclosed

The following services are available for a charge:

- S-RM's Active Assailant Workshop – consultancy package designed to provide detailed advice and guidance for staff on what an active assailant threat is, how to prevent a threat, how to prepare for a threat, how to respond to a threat and how to recover from an attack.
- E-Learning – video based training that is designed to increase personal safety and security, raise awareness, and prepare individuals to respond to an Active Assailant event.
- Additional Consulting Services – risk assessment and audit, scenario modelling, crisis management consulting and post-event review.

If you are interested in any services that will incur a charge, please contact me via email and I will advise of the information needed for S-RM to provide a proposal outlining the cost.

If you are interested in the Introductory Phone Call, please contact me via email and I will assist in coordinating the call.

If you have any questions or wish to discuss further, please do not hesitate to contact me at (856) 890 – 7100 or cvioletti@hig.net.

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

February 3, 2022 – Video Conference Meeting

June 2, 2022 – Video Conference Meeting

September 1, 2022 – Video Conference Meeting

December 1, 2022 – Video Conference Meeting

GLOUCESTER COUNTY INSURANCE COMMISSION

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

2022 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.

2022 CLAIMS COMMITTEE

Name	Affiliation / Member
Tim Sheehan	Gloucester County Insurance Commission (Designee)
Scott Burns	Gloucester County
John Vinci, Sr.	Gloucester County Utilities Authority
Cheryl Lewis	Rowan College of South Jersey
Jennifer Campbell	Gloucester County Improvement Authority
Carolyn Oldt	Gloucester County Library Commission

Commission Professionals
Joseph Hrubash, Executive Director
Al Marmero, GCIC Attorney
Inservco Claims Services
Medlogix, LLC.
Hardenbergh Insurance Group
J.A. Montgomery
Conner Strong & Buckelew
PERMA Risk Management Services
Qual-Lynx

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
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021
Revision #14 - January 2022

GLOUCESTER COUNTY INSURANCE COMMISSION

**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 Equipment Breakdown, Auto Liability, General Liability including Law Enforcement Legal Liability and twenty five thousand dollars (\$25,000) for 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
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021
Revision #14 - January 2022

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 Equipment Breakdown, Auto Liability, General Liability

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
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021
Revision #14 - January 2022

GLOUCESTER COUNTY INSURANCE COMMISSION

including Law Enforcement Liability and twenty five thousand dollars (\$25,000) for 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. 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
Revision #10 - August 2019
Revision #11 - February 2020
Revision #12 - January 2021
Revision #13 - September 2021
Revision #14 - January 2022

**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 27, 2022*.

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

The specific litigation is identified by the claim number assigned by Inservco and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for *January 27, 2022* which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 27, 2022.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS/SARS - Worker Compensation
CLOSED SESSION
1/27/22

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530002973	Scott Alscher	Worker Compensation	PAR
3530002180	Christopher Burt	Worker Compensation	PAR/SAR
3530002919	Stephen Connelly	Worker Compensation	PAR
3530002483	Elizabeth Maslanik	Worker Compensation	SAR
3530002931	Dawne Yates	Worker Compensation	SAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 9, 2021
TELEPHONIC MEETING
1:00 PM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

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

Medlogix
Jennifer Goldstein

PERMA
Jennifer Conicella
Robyn Walcott

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Bonnie Ridolfino
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Attorney	Marmero Law, LLC Amy Krumenacker, Esq.
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Treasurer

Safety Director	J.A. Montgomery Risk Consulting Glenn Prince
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ALSO PRESENT:

Scott Burns, Esq., Gloucester County
Joe Henry, Hardenbergh Insurance Group
Tom Reilly, J.A. Montgomery
Susan Panto, Conner Strong & Buckelew
Brandon Tracy, PERMA Risk Management Services
Bradford Stokes, PRMA Risk Management Services
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open and Closed Minutes of October 28, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
OCTOBER 28, 2021**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY & ACCIDENT REVIEW COMMITTEE REPORT: Chairman Sheehan reported the Safety and Accident Review Committee met in November and he was not able to attend the meeting. Chairman Sheehan asked Ms. Violetti to comment, however she was not on the call.

CLAIMS COMMITTEE: Ms. Conicella advised she did not have anything to report.

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

2022 PROPERTY AND CASUALTY BUDGET INTRODUCTION: Executive Director referred to a copy of the proposed 2022 Property & Casualty Budget in the amount of \$7,345,103. Executive Director said the introductory budget represented an overall increase of \$276,689 or 3.91%. Executive Director noted the budget was previously reviewed with the Chair, Treasurer and Risk Manager. Executive Director referred to lines 1 through 7 of the budget and advised the loss fund figures came from the actuary and there was a reduction of 4.19%. Executive Director reported one of the biggest increases was at the NJCE level and we've communicated very thoroughly with the Commissioners at prior meetings that there was a significant delta from the 2021 renewal marketplace and it continues to be troublesome. Executive Director said there were increases in excess premiums and ancillary premiums due to the current hard market conditions, adverse loss experience for property and exposures increases. The CEL premium increased by 15.38%.

Executive Director reviewed the expense section of the budget and indicated the figures were taken from the RFP responses.

Executive Director referred to the Ancillary Coverages and noted the Medical Practice was up along with Cyber Coverage.

Executive Director advised the NJCE authorized a dividend credit of \$750,000 and the Gloucester County Insurance Commission's share of the dividend was \$138,769 and appeared on line 47 of the proposed budget.

Executive Director referred to a copy of the proposed assessments for the member entities which were included in the agenda. Executive Director noted the annual assessment would be billed in three installments and payable as follows: 40% due on 3/15/22, 30% on 5/15/22 and 30% on 10/15/22. Executive Director said the Fund Office would advertise the proposed 2022 budget in the applicable newspapers.

MOTION TO INTRODUCE THE 2022 PROPERTY AND CASUALTY BUDGET IN THE AMOUNT OF \$7,345,103 AND SCHEDULE A PUBLIC HEARING ON JANUARY 27, 2022 AT 1:00 PM

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

2022 HEALTH DENTAL BUDGET INTRODUCTION: Executive Director reported the Health Dental Budget was with Conner Strong & Buckelew and indicated they did discuss the budget with the Chair previously. Executive Director asked Ms. Panto to review the budget. Ms. Panto referred to a copy the proposed 2022 Health Dental Budget in the amount of \$699,653 which was included in the agenda. Ms. Panto advised the budget comparison was based on claims through August 2021 and they were recommending a flat renewal for this year. Ms. Panto noted the claim activity was significantly higher this year due to Covid last year where there were several month where there was no claim activity. Ms. Panto continued to review several lines of the budget and advised the introductory budget represented an overall reduction of \$2,577 or 0.37. Ms. Panto asked if anyone had any questions and requested a motion to introduce the budget.

MOTION TO INTRODUCE THE 2022 HEALTH DENTAL BUDGET IN THE AMOUNT OF \$699,653 AND SCHEDULE A PUBLIC HEARING ON JANUARY 27, 2022 AT 1:00 PM

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

RFP'S FOR PROFESSIONAL SERVICES: Executive Director reported the Fund Office prepared the Request for Proposals for the positions of Actuary, Auditor, Defense Panel, Nurse Case Manager, Commission Attorney, Third Party Administrator, Managed Care Services, Risk Management Consultant, Underwriting Services Director and Executive Director. Executive Director advised the responses were due on November 16, 2021. Executive Director said the responses were being reviewed and evaluated. Executive

Director noted we would schedule a special meeting on Tuesday, December 14, 2021 at 9:30 AM to discuss further.

NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE met on October 28, 2021 and a written summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met on November 18, 2021 and introduced the 2022 budget in the amount of \$31,498,143 which represented an increase of \$1,559,335 or 5.2% over the 2021 Annualized Budget and \$3,447,381 or 12.3% over the 2021 Assessed Budget. Executive Director noted a Public Hearing was scheduled for Thursday, December 16, 2021 at 9:30 AM.

CERTIFICATE OF INSURANCE REPORTS: Executive Director referred to copies of the certificate of insurance issuance reports from the NJCE listing those certificates issued during the month of October and November, which were included in the agenda. Executive Director advised there were (7) seven certificates issued in October and (21) twenty-one in November. Executive Director asked if anyone had any questions on the reports.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the September Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$3,119,760 as of September 30, 2021. Executive Director advised that \$2,283,655 line 10 of the report "Investment in Joint Venture was the GCIC's share of the NJCE equity. Executive Director noted the cash amount was \$3,844,639.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the NJCE Financial Fast Track was not available and would appear in the next agenda.

HEALTH BENEFITS FINANCIAL FAST TRACK: Ms. Panto reported the agenda included the September Health Benefits Financial Fast Track. As of September 30, 2021 there was a surplus of \$284,584. Ms. Panto noted the cash amount was \$359,131. Ms. Panto asked if anyone had any questions.

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

2022 PROPOSED MEETING SCHEDULE: Executive Director reviewed the proposed meeting dates for 2022 which were included in the agenda. Executive Director advised the start time of the meetings would be at 1:00 PM. Executive Director noted the 2022 GCIC Reorganization meeting was scheduled for January 27, 2022. Executive Director said if the dates were acceptable a resolution would be prepared for approval with the Reorganization Resolutions in January. Additional meetings can be scheduled if needed. Executive Director said he thought the Commissioners expressed an interest of returning to in-person meetings starting with the Re-Organization Meeting. Chairman Sheehan advised that was correct and asked Commissioner Burke and Commissioner Christina if they agreed. The Commissioners agreed. Executive Director said he look forward to seeing everyone again. Chairman Sheehan advised their conference room included Zoom technology with a large TV so if anyone did not feel comfortable attending the meeting in person the professionals were more than welcome to participate through Zoom.

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

Executive Director introduced Brandon Tracy. Executive Director said Mr. Tracy worked on the NJCE account and was being added to the GCIC account.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Ms. Panto advised her report was included in the Appendix II section of the agenda and reviewed the October report with the Commission and noted the year to date total issues were 123.

TREASURER REPORT: Chairman Sheehan advised the agenda included the November Bill List, Resolution 63-21, the November Benefit Bill List, Resolution 64-21, December Bill List, Resolution 65-21 and December Benefit Bill List 66-21 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 63-21
NOVEMBER BILL LIST, RESOLUTION 64-21,
NOVEMBER BENEFIT BILL LIST, RESOLUTION
65-21 DECEMBER BILL LIST AND RESOLUTION
66-21 DECEMBER BENEFIT BILL LIST**

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

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

CLAIMS SERVICE: Ms. Conicella referred to a copy of a memorandum which was included in the agenda regarding Mandatory Year-End Claims Reporting. Ms. Conicella reviewed the letter and requested any claims relating to Public Officials, Employment Practices Liability, Employed Lawyers Professional Liability, Cyber, Healthcare Professional and General Liability, Crime or Pollution claims, suits and or incidents of which you may be aware be reported prior to the policy expiration of 12/31/21. Ms. Conicella said Hardenbergh Insurance Group was very good at this so they were in good hands. Chairman Sheehan said the memo was sent to Administration and they sent it out to all Department Heads.

CLAIMS ADMINISTRATOR: Chairman Sheehan presented Resolution 67-21 Inservco Liability Check Register for the period of 10/1/21 to 10/31/21 and 11/1/21 to 11/30/21.

**MOTION TO APPROVE RESOLUTION 67-21 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 10/1/21 TO 10/31/21 AND 11/1/21
TO 11/30/21**

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the month of October and November as noted below.

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
October	55	\$ 66,242.81	\$ 27,845.26	\$ 38,397.55	\$ 33,182.05	50%	91%
November	55	\$ 141,442.83	\$ 52,953.07	\$ 88,489.76	\$ 78,838.08	56%	98%

Ms. Goldstein asked if there were any questions and concluded her report.

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for October through November. Mr. Prince reported a list of all of the training webinars were included in the agenda through February 28. Mr. Prince said the training webinars were also posted on the NJCE website for review and registration. Mr. Prince said on Monday he was planning to have a Munich Re Safety Grant Committee Meeting. Mr. Prince advised the Underwriting Manager was successful in obtaining \$50,000 grant funds. Mr. Prince advised the submissions would be reviewed and presented to the NJCE next Thursday. Mr. Prince said he would be advocating aggressively next year for the program as well, as we think the program was very successful. Mr. Prince concluded his report unless anyone had any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Ridolfino reported she was filling in for Ms. Violetti today. Ms. Ridolfino advised a copy of their report was included in the agenda. Ms. Ridolfino reported a copy of the 9-1-21 Safety and Accident Review Committee Meeting Minutes were included in the agenda.

Ms. Ridolfino referred to a copy of the 2022 Meeting Schedules for the Safety and Accident Review Committee and the Claims Committee. Ms. Ridolfino requested a motion to approve the schedules.

MOTION TO APPROVE BOTH SCHEDULES AS PRESENTED

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

Ms. Ridolfino reported the Safety and Accident Review Committee met on December 1st and advised they were respectfully requesting continued funding for the Wellness Incentive Grant for 2022. Ms. Ridolfino said there were no changes to the program and indicated the program documentation was included in the agenda. Ms. Ridolfino requested a motion to approve an amount not to exceed \$10,000 (\$1,000 per grant – total of 10 grants) for the program.

MOTION TO AUTHORIZE \$10,000 FOR THE WELLNESS INCENTIVE PROGRAM

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

Ms. Ridolfino reported invitations would be sent out shortly for the 2022 Gloucester County Insurance Commission Safety Kick Off meeting. Ms. Ridolfino advised the date was set for January 13th at Auletto's Caterers in Deptford. Ms. Ridolfino said they would like to provide pens with Gloucester County Insurance Commission on them to all the attendees. Ms. Ridolfino requested a motion to authorize up to \$250 for the purchase of pens.

**MOTION TO AUTHORIZE UP TO \$250 FOR THE
PRCHASE OF PENS FOR THE 2022
GLOUCESTER COUNTY INSURANCE
COMMISSION SAFETY KICK OFF**

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

Ms. Ridolfino reported they contacted all the members and reminded them to advise their office if anyone had "knowledge of a claim" to notify their office. Ms. Ridolfino said they needed to report any potential claims to the carriers prior to 1/1/22.

Ms. Ridolfino advised the County has made three submissions for the 2021 Munich Re Safety Grant and they were waiting for approval.

Ms. Ridolfino said the below coverages for members could not be placed through the GCIC/NJCELJIF as noted below. Ms. Violetti requested a motion to renew the listed policies below. Ms. Violetti noted originally, the bonds for Knestaut and Bay had an expiration date of 12/28/21, but coverage was extended until 1/1/22.

ember	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
College	Volunteer Accident	Starr Indemnity	12/31/2021	\$3,027.00	\$3,027.00
County	Bond – Chila	CNA	1/1/2022	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/2022	\$70.00	\$70.00
County	Bond – Knestaut	CNA	1/1/2022	\$175.00	\$175.00
County	Bond – Bay	CNA	1/1/2022	\$175.00	\$175.00
Improvement Authority	Dream Park Volunteer Accident	QBE	1/28/2022	\$400.00	\$400.00

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

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

Ms. Ridolfino reported the below renewals were in the process and were finalized. No action was required. Ms. Ridolfino noted there was a 20% decrease in the County's pollution liability policy due to the removal of a waste oil tank and the Library's notary bond decreased due to the number of notaries from 10 to 8.

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

Lastly, Ms. Ridolfino said they were working with County to obtain information to secure a bond for the new Sheriff effective 1/1/22.

ATTORNEY: Ms. Krumenacker advised she did not have anything to report in open.

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 68-21 authorizing a Closed Session to discuss PARS & SARS relating to pending or

anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan asked Ms. Krumenacker to present the motion approving the PARS.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002046 FROM \$15,000 TO \$74,733 AN INCREASE OF \$69,733

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #2022246085 FROM \$10,000 TO \$53,000 AN INCREASE OF \$43,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002726 FROM \$71,844.14 TO \$185,000 AN INCREASE OF \$113,155.86

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002777 FROM \$150,000 TO \$300,000 AN INCREASE OF \$150,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002779 FROM \$15,000 TO \$34,259.09 AN INCREASE OF \$19,259.09

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

Chairman Sheehan advised the next meeting would be on December 14, 2021 at 9:30 AM to review the RFP's and the next scheduled meeting was on January 27, 2022 at 1:00 PM.

MOTION TO ADJOURN:

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 1:58 PM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Tuesday, December 14, 2021
TELEPHONIC MEETING
9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
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Claims Service	Inservco Insurance Services, Inc. Amy Zeiders
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Qual-Lynx

Medlogix

PERMA

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
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Attorney	Marmero Law, LLC Amy Krumenacker Esq.
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Treasurer

Safety Director	J.A. Montgomery Risk Consulting
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ALSO PRESENT:

Cathy Dodd, PERMA Risk Management Services
Brad Stokes, PERMA Risk Management Services
Brandon Tracy, PERMA Risk Management Services

EXECUTIVE DIRECTOR REPORT: Executive Director advised his report was included in the agenda.

RFP'S FOR PROFESSIONAL SERVICES: Executive Director reported the Fund Office prepared Request for Proposals for the positions of Actuary, Auditor, Defense Panel, Nurse Case Manager, Commission Attorney, Third Party Administrators, Managed Care Services, Risk Management Consultant, Underwriting Services Director and Executive Director. Executive Director advised the responses were due on November 16, 2021. Executive Director referred to a copy of a summary of the vendors who responded to the RFP which was included in the agenda. Executive Director said all responses were reviewed and evaluated by the Commissioners. Executive Director advised recommendations would be rendered at this meeting and resolutions for the appointments would be presented at the January meeting. Chair Sheehan advised all of the responses were reviewed and scored by the Commissioners. Executive Director indicated he would read off the 3 motions and then we could take a vote. Executive Director advised the Commissioners would need to indicate who their choice was for the third resolution as there was competition.

**MOTION TO APPROVE A ONE YEAR APPOINTMENT FOR
THE VENDORS LISTED BELOW EFFECTIVE JANUARY 1,
2022**

- | | |
|-----------------------|--|
| • Actuary | <u>The Actuarial Advantage</u> |
| • Auditor | <u>Bowman & Company, LLP</u> |
| • Commission Attorney | <u>Marmero Law, LLC</u> |
| • Nurse Case Manager | <u>Susan Schaefer, LLC</u> |
| | <u>Medlogix</u> |
| • Defense Panel | <u>Madden & Madden</u> |
| | <u>Parker McCay</u> |
| | <u>Chance & McCann</u> |
| | <u>Capehart Scatchard WC- Higbee</u> |
| | <u>Capehart Scatchard Liab - Corea</u> |
| | <u>Brown & Connery, LLP</u> |
| | <u>John A. Alice</u> |

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

**MOTION TO APPROVE A THREE YEAR APPOINTMENT
FOR THE VENDORS LISTED BELOW EFFECTIVE
JANUARY 1, 2022**

- Risk Management Consultant Hardenbergh Insurance Group
- Underwriting Services Director Hardenbergh Insurance Group
- Executive Director PERMA

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

In response to Executive Director's inquiry, Chair Sheehan said the Commissioners thoroughly reviewed the responses for the Third Party Administrator and Managed Care Services and the award would go to Inservco Insurance Services, Inc and Medlogix, LLC.

**MOTION TO APPROVE A THREE YEAR APPOINTMENT
FOR THE VENDORS LISTED BELOW EFFECTIVE
JANUARY 1, 2022**

- Third Party Administrator Inservco Insurance Services, Inc.
- Managed Care Services Medlogix, LLC

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

BREIA RENNER SETTLEMENT: Executive Director advised during Executive Session of our meeting on December 9, 2021 the Renner case was discussed. Executive Director said the matter resolved at mediation on November 18, 2021. Executive Director referred to a copy of Resolution 69-21, Resolution of Authority for Settlement with Breia Renner which was included in the agenda. Executive Director noted the resolution was prepared by the Commission Attorney.

**MOTION TO APPROVE RESOLUTION 69-21, RESOLUTION
OF AUTHORITY WITH BREIA RENNER**

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

MOTION TO ADJOURN:

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 10:15 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

NJCE 2022 Renewal Overview

CONNER
STRONG &
BUCKELEW

2022 Renewal Summary

Summary for Members



Overview



Renewal Overview

As presented during our Pre-Renewal Presentation in August, we are still at the peak of a hard market, which is probably the most difficult hard market since the mid-1980s. Practically every line of coverage is being impacted in their own way by their own unique claims trends, with very few areas jumping on the rate-increase train.

- **Property** – Increasing frequency and severity of natural disasters (flood, wind, fires, etc.), plus a return of the classical fire and water damage losses. Less interest by insurers to put out large capacity. Aging buildings and infrastructure and rising building costs become critical issues.
- **Liability** – “Social inflation”. Claim severity is up by about 300% over past seven years, with some erosion of public entity immunities and volatile sentiment of the public/juries. Most insurers have already cut back capacity to \$5m or less, with increases in retentions. Law enforcement continues to be problematic, along with aging infrastructure (bridges, dams, roadways, etc.). Sexual Abuse/Molestation coverage is limited, with required policies and training.
- **Workers’ Compensation** – COVID-19 trends, including the impact of “long-COVID”. Increase in medical costs and compensation, plus increasing presumptions.
- **Public Officials / Employment Practices** – The employment practices frequency in claims trends continue, with added financial pressure from social inflation.
- **Cyber** – Staggering increase in frequency and severity of ransomware, as well as the incalculable impact of widespread cyber events (i.e. Solar Wind, Microsoft Zero Day, AWS downtime, etc.). Nearly no interest of insurers to write public entities due to claims history and lack of critical minimum controls.
- **Medical Malpractice** – Long term care and hospitals are seen as high risk due to claims trends.
- **Pollution** – Increasing frequency of widespread environmental events, with some impact from adjustments to acceptable levels of chemicals (PFCs, drugs, classic air pollution, etc.). Insurer space has shrunk substantially over past ten years. Increasing amounts of exclusions to narrow insurer exposure (capital improvements, lead, mold, PFCs, sewage backup, etc.). Aging storage tanks are becoming uninsurable.

The keystone of successful renewals in today’s environment is partnering with insurers interested in long-term relationships with a track history of being as steady as possible through renewals. The NJCE has spent much effort through the years to identify these insurers, while recognizing it needs to remain vigilant as changes are needed from time to time. At this year’s renewal, the coverages needing heavy marketing were the Property, Workers’ Compensation, Cyber and Pollution.

Renewal Overview

Zurich has been an incredibly strong partner of the program, despite very difficult years of losses. However, Zurich is beginning to cut back on capacity. This coupled with rate and retention increases made it very appropriate to market Zurich's layer. In the current market, the NJCE had two routes of replacing Zurich: 1) Layered and quota share with multiple markets; or 2) Alliant Property Insurance Program (APIP). The layered/quota share option was not yielding better rates or coverages than what Zurich was offering. On the other hand, APIP, which is a dedicated large public entity property insurance program, was able to provide an excellent renewal option for the NJCE.

The Workers' Compensation needed to be marketed due to unfavorable claims responses on COVID-19 and increasing rates. The market is limited for public entity Workers' Compensation, especially when considering law enforcement and other first responders. Overall, the incumbent provided the best options.

Chubb, as well as just about all other insurers, are trying to severely limit or non-renew their public entity cyber books. As such, we saw Chubb cut their limits down to \$1m in some circumstances, double the price, triple retentions and provide no ransomware coverage with a Protective Safeguards exclusion for MFA. Out of the entire marketplace, only one insurer was willing to provide sufficient coverage: Cowbell. It is paramount to remember in this cyber market for public entities, getting any coverage is a tremendous win, so the NJCE getting a full coverage option with strong limits is extraordinary. We will be talking extensively about Cyber over the next year.

As discussed at the beginning of 2021, Zurich (incumbent) would be exiting Pollution altogether, so a marketing effort had to be done. The market has been shifting for Pollution over past six years, which resulted in us only receiving real options from about three insurers, while only one of those offering a palatable renewal from all perspectives.

The next page provides an overview of key changes for this renewal; however, it is important to review the full presentation for all details, as well as the insurance policies upon issuance. There have been many changes between the new insurers, updated policy forms and shifting coverages in all lines of coverage.

You will also find a page of important tasks for risk managers to work on with their members.

As we pass through our third renewal in a difficult market, we sincerely thank all of you for your assistance, support, patience and confidence in us. We could not accomplish what we have with out you. We are extremely proud to say we achieved a strong and comparable renewal at a 10% overall rate increase.

Key Coverage Changes

■ Property

- New Property form
- Time Element: \$25,000,000
- Delay In Completion is no longer covered
- Fine Arts has a \$100,000 sublimit per item
- Historic Property Preservation has a \$500,000 sublimit, and the property is only eligible if on an official federal, state or local register; special historic appraisals are required prior to a claim
- Spoilage Service Interruption added with a \$100,000 sublimit
- Zurich is using custom flood zones instead of FEMA definitions, so some of your non-high hazard FEMA zoned locations are in Zurich's High Hazard zone now
- High Hazard Flood deductible has a \$5,000,000 maximum per occurrence
- Unnamed/Miscellaneous Locations only receive a maximum of \$5,000,000 for Flood, subject to all other terms
- Vehicles: \$10,000,000
- Over-the-road coverage is no longer provided by Zurich; only at Insured Locations
- Accounts Receivable, Deferred Payments, Fire Department Service Charge and Debris Removal now included to full limit

■ Cyber

- All NJCE members now included in a single policy with a new insurer. Expiring limits per member are maintained, but all will share in a single \$5,000,000 aggregate. \$250,000 retention.
- Ransomware is sublimited to \$250,000 for any member without Multi-Factor Authentication (MFA) fully implemented for remote access.
- A \$2,000,000 excess of \$5,000,000 policy was purchased for aggregate protection only, no drop-down.

■ Medical Malpractice

- Defense is now inside the limit.
- Sexual Abuse/Molestation is sublimited in Chubb's \$10m x \$11m layer to \$2,000,000

Key Coverage Changes

■ Pollution

- New form with new insurer
- One year term, so aggregate reduced to \$10,000,000 with a \$50,000 deductible
- PFAS, PFOA and PFOS Exclusion applying to all locations except administrative offices/buildings, public libraries and courthouses.
- Defense Inside the Limits of Liability, plus a \$1m limit for defense outside the limit.
- Onsite Cleanup Costs Restriction.
- Capital Improvement Exclusion (note that this exclusion does not apply to a claim for bodily injury or property damage, nor routine maintenance)
- Landfill or Recycling Facility Exclusion (note that this exclusion does not apply to Blanket Non-Owned Location Coverage or a claim for bodily injury or a claim for property damage arising from a landfill or recycling facility that is specifically scheduled onto this policy by endorsement)
- Lead in Potable Water Exclusion
- Odors and Atmospheric Migration Exclusion
- Sewage Backup Exclusion
- Prior Claims Exclusion.
- No Green Restoration Costs Coverage.
- Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$25,000 Deductible.
- Contractors Pollution Liability Coverage, subject to a \$1,000,000 sublimit.
- No Historic Fill Exclusion.



Key Tasks for 2022



Key Tasks for 2022

Property

- Clean the Statement of Values: Complete COPE info for all buildings, accurately label locations, only a single building per line (no multiple locations in one), accurate addressees, etc.
- Ensure all values are listed, and appropriately.
- Fine Arts should be available in an itemized format with valuation proof. If any are over/near \$2.1m, we should review coverage.
- Properties looking for historical valuation must be on a proper federal, state or local historical register, and a special historical appraisal must be on file prior to loss. At the 2023 renewal, historical valuation will not be available for any properties without an appraisal. An increased limit (\$5m max) is available from Zurich, but must be underwritten.
- Maximum available NFIP limits should be purchased for all locations identified as a Special Flood Hazard Area (SFHA) by NFIP, and consider purchasing the same for any locations not deemed as FEMA SFHA, but on Zurich's list of "High Hazard" locations (FEMA "X" locations). Please note, the NJCE and its professionals do not run flood zones for members.
- Since Flood of Unnamed/Miscellaneous locations is limited to \$5m, ensure timely notice of new large properties.

Liability

- Provide strip search policies pertaining to transgender inmates for all jails.
- Confirmation background checks are performed on all staff (including volunteers) for all programs involving minors.
- Unmanned aircraft over 10 pounds must submit full details for insurer review.
- Dam and bridge schedules, and current engineering inspection reports for both (regulation requires these reports every 2-4 years on average).

Cyber

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

Pollution

- Capital Improvements – Submit a list of planned capital improvements for 2022.
 - Will most likely need the following for underwriting review: Scope of work, construction values, duration, and environmental due diligence (Phase I / II reports, excavation details, soil management plans, and renovation details)



Coverage Change Details



Coverage Changes / Options

Property

Changes

Zurich has switched its coverage form entirely this year (for all insureds) from the Edge I to the Edge II. Since it is a completely new form, many things have changed, as outlined in their Non-Renewal Notice and Quotation Notice. Following are certain key items we want to make note of:

- Capacity decreased from 100% to 90%.
- Gross Earnings / Gross Profits (Time Element) is limited to \$25,000,000; was included to full limit.
 - *Only one member has reported Business Income (CCIA of \$500k), and a few members reported Rental Income (all less than \$2m)*
- Bridges, dams, docks, wharfs, etc. are being handled by a new coverage called Completed Civil Engineering Structures.
 - *The coverage has new limiting terms, but we are still maintain the coverage we had from 2021.*
- Delay In Completion, a Builder's Risk Time Element coverage, is no longer provided.
- Fine Arts now has a \$100,000 sublimit per item; previously no sublimit per item.
- Zurich is handling historic property valuation coverage via its new Historical Building Preservation coverage, which Zurich is currently limiting to \$500,000; this was previously included in full limit.
 - *Only a few locations have "historic" in their name/description, but none have indicated they are on a historic register.*
- Land Improvements now has a \$5,000 sublimit per item for trees not replaced within 12 months; there was previously no sublimit and no time limit.
- The Newly Acquired coverage is now Per Occurrence instead of Per Location.
- Spoilage From On Premises Service Interruption is a new coverage added with a \$100,000 sublimit.
- Tenants Access is now limited to 90 days; this previously did not have a time limitation.
- Tenants Relocation and Replacement Expenses is limited to 365 days; this previously did not have a time limitation.
- The Equipment Breakdown sub-coverage of Ammonia Contamination is now expanded to all Refrigerants.
- Flood Changes:
 - Zurich is no longer using FEMA flood zones; they are using their own zones called Medium and High Hazard. Medium Hazard does not come with any limitations compared to other non-zone locations. The High Hazard zone replaces Special Flood Hazard Area (SFHA).
 - Flood for Errors & Omissions, Miscellaneous Personal Property/Unnamed Locations, Newly Acquired and Transit is limited to \$5,000,000.
- The previous deductible language for Flood, Quake and Named Storm of "This deductible applies regardless of any other deductible." has been deleted, and none of these deductibles are "Per Location", indicating just the single largest deductible of the occurrence will apply.
- High Hazard Flood deductible will now have a maximum of \$5,000,000 per occurrence; this was previously unlimited.
- Vehicles sublimit is reduced from \$15,000,000 to \$10,000,000.
- Over-the-road coverage for Vehicles is now excluded (still covered while at an Insured Location).
 - *No vehicles above \$1m, and our deductible is \$2m.*
- Coverage added for fill beneath Land Improvements, bridges, dams, etc.
- Transmission and Distribution lines now covered for 2,000 feet beyond Insured Location; this was previously only 1,000 feet.
- Gross Profit option added to Time Element, in addition to the already existing Gross Earnings option.
- Accounts Receivable, Deferred Payments, Fire Department Service Charge and Debris Removal now included to full limit; these were previously sublimited to \$25m or less.
- Our custom endorsements from previous years will be added.
- The Cyber coverages/terms continue to completely evolve, but physical damage from cyber as a peril, as well as damage to non-tangibles (data) are still largely excluded.

Coverage Changes

Property

Change Spotlight

Flood Zones

Some of the High Hazard Flood Zone locations may not be in a FEMA-defined high hazard zone. As such, the member may not currently be purchase NFIP coverage. The opposite may also be true where Zurich has not defined certain FEMA-defined high hazard locations into their High Hazard zone. The NJCE will continue providing the delta of the policy deductible and maximum NFIP limit for FEMA high hazard zones.

Vehicles

NJCE will continue over-the-road coverage, but only within the retention of \$2,000,000.

Historical Valuation

Zurich is now sublimiting the Historical Valuation provision to \$500,000. We have a few locations on the SOV with historical in the name, but no locations are noted as being on an official historic registry.

During 2022, all members requesting special historical valuation for a building must:

1. Update the SOV showing it is on either the National, State or Local Historical Registry.
2. Obtain an official appraisal from a certified historical appraiser, and provide a copy of such to us.
3. Update the value in the SOV to match the appraisal.

Coverage will cease in 2023 if no appraisal is provided. Up to \$5,000,000 limit is available mid-term after proper appraisal is provided to and reviewed by Zurich.

Flood for Unnamed Locations, etc.

Zurich is now sublimiting Flood for Newly Acquired/Unnamed Locations (etc.) to \$5,000,000.

Any new locations requiring Flood coverage should be reported immediately to ensure no gap in coverage.

Coverage Changes

Public Officials / Employment Practices

Changes

- Only one retention change for one member's EPL, as already conveyed to that member.
- Fee & Price Exclusion added (price gouging, price fixing, predatory pricing).
- The buffer policies for the Burlington County entities will not be purchased.

Coverage Changes

Cyber

Cowbell Cyber was the only insurer willing to offer an alternative quotation. Cowbell will maintain the limits purchased by all members from 2021. The key difference is Cowbell will provide a combined aggregate for the entire NJCE of \$5m versus each member having their own aggregate.

The cost of the Cowbell option comes in at a 150% increase against the expiring program (\$1m v. \$450k). However, on an apples-to-apples basis, the Cowbell option is about 30% lower than Chubb's renewal when considering the limits offered by Cowbell versus the cost per million of limits from Chubb. In addition, Cowbell is only requiring a retention of \$250k versus the retentions by Chubb ranging from \$100k-\$350k.

One critical note about Cowbell is they are sublimiting Ransomware to \$250k for any members that currently do not have Multi Factor Authentication (MFA) in place, but will immediately remove such sublimit once it is confirmed in place.

We have also secured a \$2m x \$5m option from Great American, which is aggregate protection only (no drop-down).

Coverage Changes

Pollution

This renewal brought the end of a three year term with Zurich, who has exited the Pollution market. The best alternative quotes received, by far, were from Allied World (AWAC).

One important note is all insurers are only willing to offer a one year term. As such, we have secured aggregate limit options of both the expiring \$25m and just \$10m. On average, you can save about 17% by decreasing the aggregate to \$10m, which is what they NJCE has chose to do.

The NJCE also purchased the \$50,000 deductible option for additional savings.

The renewal with a new insurer comes with many changes, as outlined on the next page.

Coverage Changes

Pollution

Changes

The AWAC program is a completely new form versus Zurich, so many changes in coverage, but here are key items to be aware of:

- AWAC provided terms with a PFAS, PFOA and PFOS Exclusion (via the Public Entity Enviro Suite Endorsement) applying to all locations except administrative offices/buildings, public libraries and courthouses. The expiring Zurich program provided terms with a Perfluorinated Chemicals (PFCs) Exclusion applying to 7 Covered Locations and any other location that was used for fire training purposes or locations with periodic use of fire suppression foam.
- AWAC provided terms with Defense Inside the Limits of Liability, plus a \$1m limit for defense outside the limit. The expiring Zurich program provided terms with Defense Inside the Limits of Liability as well. However, Burlington County Resource Recovery Complex is subject to a \$5,000,000 Defense Outside the Limits of Liability and Atlantic County Utilities Authority City Island Wastewater Treatment Facility is subject to a \$1,500,000 / \$2,000,000 Defense Outside the Limits of Liability.
- AWAC provided terms without an Onsite Cleanup Costs Restriction. The expiring Zurich program restricted Onsite Cleanup Costs at Burlington County Resource Recover Complex (22000 Burlington-Columbus Road, Mansfield, NJ 08022) to ASTs and Loading/Unloading Only.
- AWAC provided terms with the following exclusions (via the Public Entity Enviro Suite Endorsement). The expiring Zurich program did not include such exclusions. However, via the Known Pollution Event Schedule, the Zurich program excluded Contamination Associated With The Sewer Beds at Camden County Health And Human Services Facility and Lead Contamination at Camden County Department Of Public Works Facility:
 - **Capital Improvement Exclusion** (note that this exclusion does not apply to a claim for bodily injury or property damage, nor routine maintenance)
 - **Landfill or Recycling Facility Exclusion** (note that this exclusion does not apply to Blanket Non-Owned Location Coverage or a claim for bodily injury or a claim for property damage arising from a landfill or recycling facility that is specifically scheduled onto this policy by endorsement)
 - **Lead in Potable Water Exclusion**
 - **Odors and Atmospheric Migration Exclusion**
 - **Sewage Backup Exclusion**
- AWAC provided terms with a Prior Claims Exclusion. The expiring Zurich program did not include such exclusion.
- AWAC provided terms without Green Restoration Costs Coverage. The expiring Zurich program provided Green Remediation Coverage & Green Standards Coverage, subject to a \$50,000 supplemental limit.
- AWAC provided Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$25,000 Deductible. The expiring Zurich program provided Products Pollution Coverage, subject to a \$5,000,000 sublimit & \$0 Deductible.
- AWAC provided Contractors Pollution Liability Coverage (via the Public Entity Enviro Suite Endorsement), subject to a \$1,000,000 sublimit. This is an improvement over the expiring Zurich program which did not provide such coverage.
- AWAC provided terms without a Historic Fill Exclusion. This is an improvement over the expiring Zurich program which provided terms with a Historic Fill Exclusion applying to 620 Plum Street, Vineland, NJ 08360 (via Midterm Endorsement #10).

Coverage Changes / Options

Pollution

Capital Improvements Exclusion

As noted, AWAC is imposing a capital improvements exclusion, which is customary in the marketplace. This merely allows the insurer an opportunity to properly underwrite a price a risk, considering capital improvement projects can pose significant Pollution risks.

We are able to approach AWAC (and other markets if needed) for Pollution coverage for Capital Improvement projects. As such, we recommend the following to the NJCE:

- Provide a schedule of anticipated capital improvement projects for at least the next year, asap.
- Provide the following underwriting information when it is time to quote new projects:
 - Project scope of work
 - Construction values
 - Project duration
 - Environmental due diligence:
 - Phase I and II Environmental Site Assessments
 - Excavation details, including soil management plans
 - Renovation details

Sewerage Backup Exclusion

As noted, Sewerage Backup coverage for utilities is becoming more and more limited in the marketplace, if not completely excluded. In order to provide the NJCE the best possible overall solution, we obtained an Excess/DIC/DIL option from Ironshore to address Sewerage Backup specifically for our four Utility Authorities (Atlantic, Camden, Cumberland and Gloucester).

Ironshore has quoted a \$1,000,000 limit, which sits excess of AWAC and drops down to fill the Sewerage Backup gap in AWAC's quote, with a \$250,000 Deductible for all other loss and \$500,000 Deductible for Sewerage Backup claims. Premium will be \$52,524, plus \$1,576 for TRIA.

■ Coverage Changes / Options

Medical Malpractice

Changes

- Defense will now be inside the limit.
- In the Chubb layer (\$10m x \$11m), Abuse & Molestation is sublimited to \$2m.

IV

Additional Coverage Considerations



■ Additional Coverage Considerations

- Active Shooter / Active Assailant (*bound for certain entities who have requested*)
- Cyber Physical Damage
- Fiduciary Liability (*Monmouth currently purchases*)
- Additional Limits of Insurance (*Casualty, Cyber, Pollution, Crime, POL / EPL, other*)
- Standalone Terrorism
- Sewage Backup (Pollution)



Thank You



THANK YOU

Questions? Comments?



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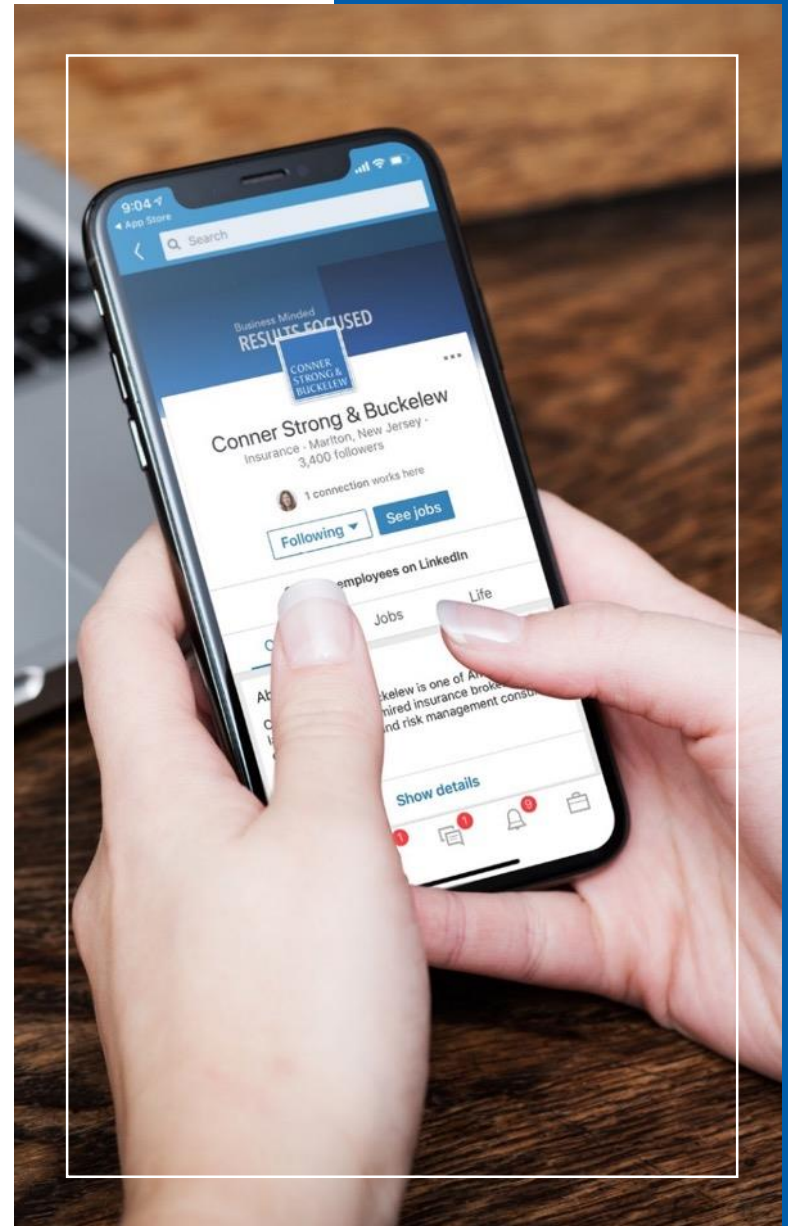
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APPENDIX II

Certificate of Insurance Report

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2021 To 1/1/2022

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - West Deptford Township I - County of Gloucester	400 Crown Point Road Thorofare, NJ 08086	RE: use of Municipal Building for Grand Jury proceedings The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the use of the West Deptford Municipal Building to conduct Grand Jury proceedings throughout the calendar year.	12/15/2021 #3179661	GL AU EX WC OTH
H - Salvation Army I - Rowan College of South Jersey	733 E. Chestnut Ave Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: ABE/ESL students Evidence of insurance as respects to CTE- insurance coverage ABE/ESL students of approx. 25 students. For classes taking place during the current policy period.	12/15/2021 #3179710	GL AU EX WC OTH
H - Inspira Health Network, Inc. I - Rowan College of South Jersey	ATTN: Emily Turnure MSN RN NEA BC Network Director Education 1505 West Sherman Ave Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing, Diagnostic Medical Sonography, Physical Therapist Assistant, Certified Clinical Medical Assistant, Phlebotomy, Urgent Care Centers, EKG, Computed Tomography, Magnetic Resonance Imaging and Radiography Programs per the clinical site agreement.	12/17/2021 #3181186	GL AU EX WC OTH
H - Maurice House Attn: Melissa I - Rowan College of South Jersey	Parent, Director 1719 W. Main Street Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	12/17/2021 #3181187	GL AU EX WC OTH
H - AtlantiCare Health System I - Rowan College of South Jersey	Attn: Donna Michael-Ziereis, Esq VP & General Counsel, Legal Dept 2500 English Creek Ave, Bldg 500 Egg Harbor Township, NJ 08234	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	12/17/2021 #3181183	GL AU EX WC OTH
H - Encompass Health Rehabilitation Hospital of Vineland I - Rowan College of South Jersey	Attn:Anitr Jones Senior Director of Human Resources 1237 W Sherman Ave Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B:	12/17/2021 #3181184	GL AU EX WC OTH

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From 12/1/2021 To 1/1/2022

		WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing and Physical Therapist Assistant clinical site agreement.		
H - Encompass Health Rehabilitation Hospital of Vineland I - Rowan College of South Jersey	Attn:Anitr Jones Senior Director of Human Resources 1237 W Sherman Ave Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the PTA clinical site agreement	12/17/2021 #3181185	GL AU EX WC OTH
H - AtlantiCare Health System I - Rowan College of South Jersey	Beverly Woldow BSRT CRA, RT (R)(CT)(M) Corp Director of Imaging Services 65 W Jimmie Leeds Rd Pomona, NJ 08240	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography, Computed Tomography (CT) and Magnetic Resonance Imaging (MRI) clinical site agreement.	12/20/2021 #3182685	GL AU EX WC OTH
H - AtlantiCare Health System I - Rowan College of South Jersey	Beverly Woldow BSRT CRA, RT (R)(CT)(M) Corp Director of Imaging Services 65 W Jimmie Leeds Rd Pomona, NJ 08240	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Diagnostic Medical Sonography and Nuclear Medicine Technology clinical site agreement.	12/20/2021 #3182686	GL AU EX WC OTH
H - Atlantic Medical Imaging I - Rowan College of South Jersey	Attn: Jen Gorgol 3100 Hingston Ave., #102 Tilton Square Office Building Egg Harbor Township, NJ 08234	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography clinical site agreement.	12/20/2021 #3182687	GL AU EX WC OTH
H - Bishop McCarthy Residence I - Rowan College of South Jersey	Attn: Linda Gatier 1405 E. Chestnut Ave. Vineland, NJ 08361	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	12/20/2021 #3182688	GL AU EX WC OTH
H - CHOP (The Children's Hospital of	Philadelphia) Attn: Pam Tisdal Robert Center for Pediatric	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x	12/20/2021	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2021 To 1/1/2022

I - Rowan College of South Jersey	Research, 6FL Rm 6183, 2716 South St Philadelphia, PA 19146	\$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Diagnostic Medical Sonography clinical site agreement.	#3182689	
H - Compassionate Care I - Rowan College of South Jersey	Attn: Marie Porecca 518 S. Shore Road Marmora, NJ 08223	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing clinical site agreement.	12/20/2021 #3182690	GL AU EX WC OTH
H - Eagleview Health and Rehabilitation I - Rowan College of South Jersey	Attn: Dave Kinder LNHA Administrator 849 Big Oak Road Bridgeton, NJ 08302	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing site agreement.	12/20/2021 #3182691	GL AU EX WC OTH
H - Jefferson Health, Rehab Prof I - Rowan College of South Jersey	Serv., formerly Kennedy Health/ Rehab Prof Ser, Attn: Brian Duffy, PT 18 E. Laurel Rd Stratford, NJ 08084	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 RE: Physical Therapist Assistant clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	12/20/2021 #3182693	GL AU EX WC OTH
H - Millville Board of Education I - Rowan College of South Jersey	Attn: Scott Godfrey HR Director 110 N. Third Street Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Nursing site agreement	12/20/2021 #3182694	GL AU EX WC OTH
H - Saint Mary Rehabilitation I - Rowan College of South Jersey	Hospital, Attn: Tom Bobraski, PT, MPT 1208 Langhorne-Newtown Road Langhorne, PA 19047	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement	12/20/2021 #3182695	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2021 To 1/1/2022

H - Salem Hospital Corporation dba I - Rowan College of South Jersey	Memorial Hospital of Salem County Attn: Sandor Buzgo, Contract Administrator 310 Woodstown Road Salem, NJ 08079	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 RE: RCSJ staff and students per the Diagnostic Medical Sonography clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Diagnostic Medical Sonography clinical site agreement.	12/20/2021 #3182696	GL AU EX WC OTH
H - Salem Hospital Corporation dba I - Rowan College of South Jersey	Memorial Hospital of Salem County Attn: Sandor Buzgo, MBA, Exec. Asst. to CEO 310 Woodstown Road Salem, NJ 08079	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 RE: RCSJ staff and students per the Radiography clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography clinical site agreement.	12/20/2021 #3182697	GL AU EX WC OTH
H - South Jersey Radiology Associates I - Rowan College of South Jersey	ATTN: William F Muhr Jr, MD President & CEO 1307 Whitehorse Road, Suite A102 Voorhees, NJ 08043	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Diagnostic Medical Sonography clinical site agreement	12/20/2021 #3182698	GL AU EX WC OTH
H - Spectrum Fitness and Rehab I - Rowan College of South Jersey	Attn: Annette Bonczek, Owner 2300 New Rd. Northfield, NJ 08225	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 RE: Physical Therapist Assistant clinical site agreement Evidence of Insurance as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	12/20/2021 #3182699	GL AU EX WC OTH
H - Arthritis & Rheumatology I - Rowan College of South Jersey	Associates of South Jersey Attn: Debra Richards 2848 S. Delsea Dr., Bldg 2C Vineland, NJ 08361	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Radiography clinical site agreement	12/20/2021 #3183008	GL AU EX WC OTH
H - Cape Regional Physicians Associates I - Rowan College of South Jersey	ATTN: Edward Moylett Dir. of HR, Safety Officer & Compliance Officer 2 Stone Harbor Boulevard Cape May Court House, NJ 08212	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B:	12/20/2021 #3183009	GL AU EX WC OTH

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		WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students for the Certified Clinical Medical Assistant, Phlebotomy, Diagnostic Medical Sonography, and Radiography Programs.		
H - Clay College of Rowan College SJ I - Rowan College of South Jersey	Arts & Innov. Center;Jaqueline Sando-Greenwell Dir. of Fine Arts 321 North Hight Street Millville, NJ 08332	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Job Sampling Evidence of insurance as respects to Job sampling with Rowan College South Jersey students at Clay College.	12/21/2021 #3183559	GL AU EX WC OTH
H - RiverWinds Community Center I - Rowan College of South Jersey	Gregory Black General Manager 1000 RiverWinds Drive West Deptford, NJ 08086	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Job Sampling Evidence of insurance as respects to Job sampling with Rowan College South Jersey students at RiverWinds Community Center.	12/21/2021 #3183560	GL AU EX WC OTH
H - Department of Children & I - County of Gloucester	Families Southern Business Office - CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: contract 22OEHR Youth Incentive Program 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 22OEHR Youth Incentive Program.	12/21/2021 #3184421	GL AU EX WC OTH
H - Department of Children & I - County of Gloucester	Families Southern Business Office - CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: contract 22YTHP Prevention Services Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 22YTHP Prevention Services Grant.	12/21/2021 #3184422	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 Rd Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Contract 22OEHR Youth Incentive Program 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 22OEHR Youth Incentive Program.	12/21/2021 #3184423	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 Rd Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Contract 22ANHS Human Services Planning Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General	12/21/2021 #3184424	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2021 To 1/1/2022

		Liability and Excess Liability Policies if required by written contract as respect to Contract 22ANHS Human Services Planning Grant.		
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 E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Contract 22YTHP Human Services Planning Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Contract 22YTHP Human Services Planning Grant	12/21/2021 #3184425	GL AU EX WC OTH
H - Department of Children & I - County of Gloucester	Families Southern Business Office - CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: contract 21OEHR Youth Incentive Program 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 21OEHR Youth Incentive Program.	12/21/2021 #3184661	GL AU EX WC OTH
H - Department of Children & I - County of Gloucester	Families Southern Business Office - CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: contract 21YTHP Prevention Services Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 21YTHP Prevention Services Grant.	12/21/2021 #3184662	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 Rd Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Contract 20OEHR Youth Incentive Program 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 20OEHR Youth Incentive Program.	12/21/2021 #3184663	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 Rd Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Contract 20ANHS Human Services Planning Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Contract 20ANHS Human Services Planning Grant.	12/21/2021 #3184664	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 E: Crime; Policy Term: 01/01/2022 - 01/01/2023; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2022 - 01/01/2023; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: Contract 20YTHP Human Services Planning Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Contract 20YTHP Human Services Planning Grant	12/21/2021 #3184665	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 12/1/2021 To 1/1/2022

H - CHOP (The Children's Hospital of Philadelphia) I - Rowan College of South Jersey	ATTN: Pam Tisdal Robert Center for Pediatric Research, 6FL Rm 6183, 2716 South St Philadelphia, PA 19146	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2022 - 01/01/2023 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2022 - 01/01/2023 POLICY #:NJCE20223-10; POLICY LIMITS: \$850,000 RE: Physical Therapist Assistant clinical site agreement Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	12/22/2021 #3187479	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 E: Auto Physical Damage; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2022 - 01/01/2023; Policy #:ERP980616210; Policy Limits: \$110,000,000 RE:contract SH22008 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 SH22008 Social Services for the Homeless Grant.	12/22/2021 #3194178	GL AU EX WC OTH
Total # of Holders: 37				

APPENDIX IV

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

DECEMBER 2021

GCHIC - Gloucester County Health Insurance Commiss

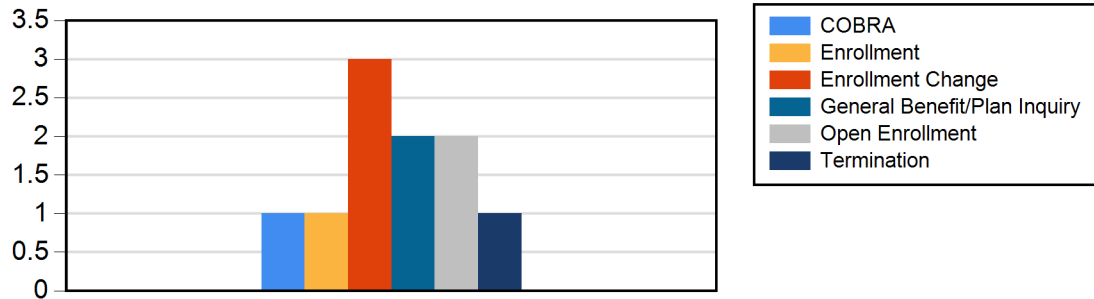
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

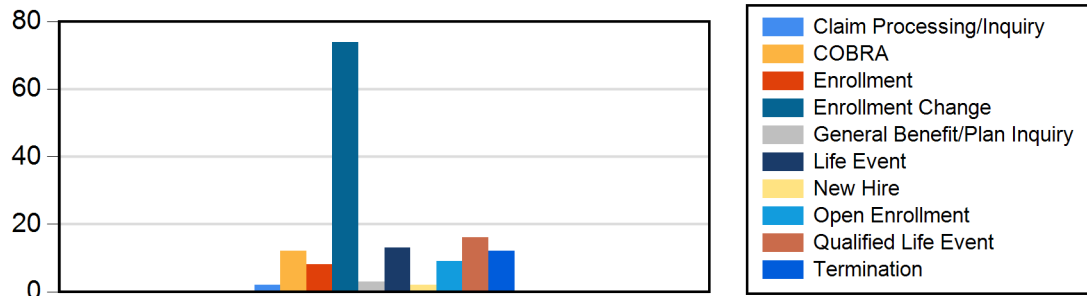
From: 12/1/2021 To: 12/31/2021

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (DECEMBER)	# of Issues
COBRA	1
Enrollment	1
Enrollment Change	3
General Benefit/Plan Inquiry	2
Open Enrollment	2
Termination	1
Total for Subject	10



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	12
Enrollment	8
Enrollment Change	74
General Benefit/Plan Inquiry	3
Life Event	13
New Hire	2
Open Enrollment	9
Qualified Life Event	16
Termination	12
Total for Subject	151

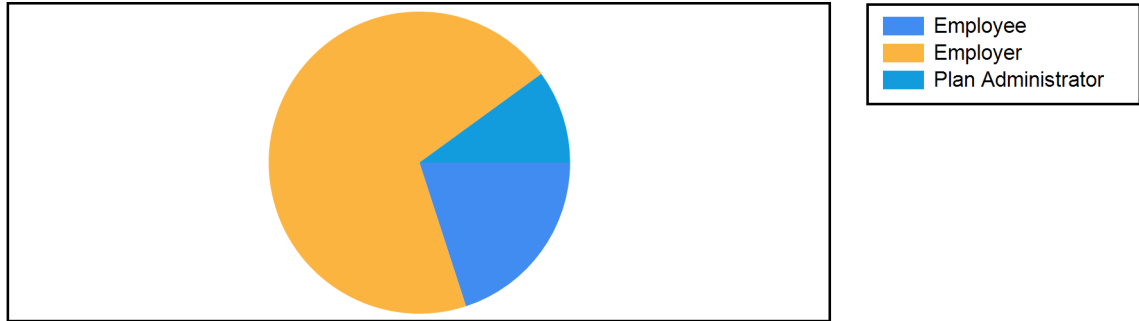


CLIENT ACTIVITY REPORT

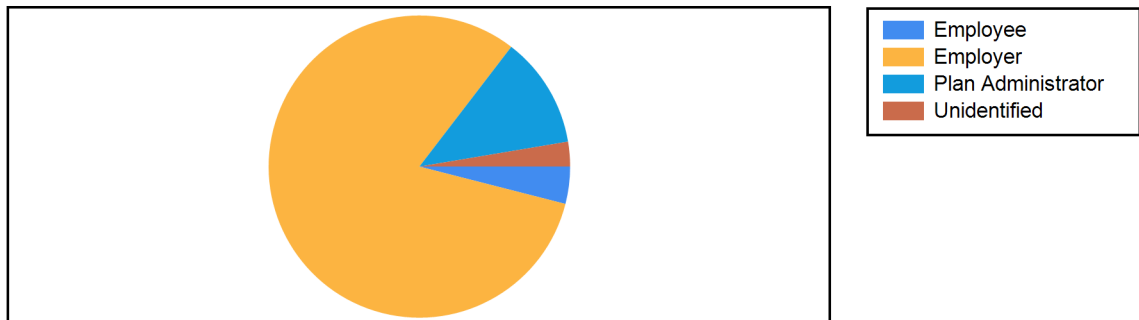
From: 12/1/2021 To: 12/31/2021

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (DECEMBER)	# of Issues
Employee	2
Employer	7
Plan Administrator	1
Total for Call Source	10



CALL SOURCE (YTD)	# of Issues
Employee	6
Employer	123
Plan Administrator	18
Unidentified	4
Total for Call Source	151

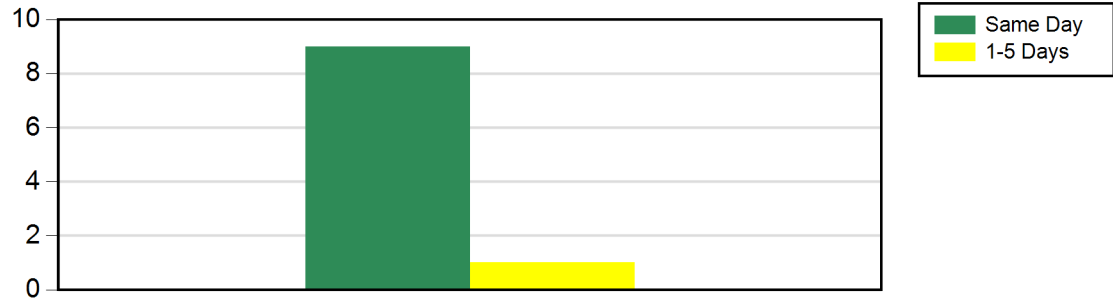


CLIENT ACTIVITY REPORT

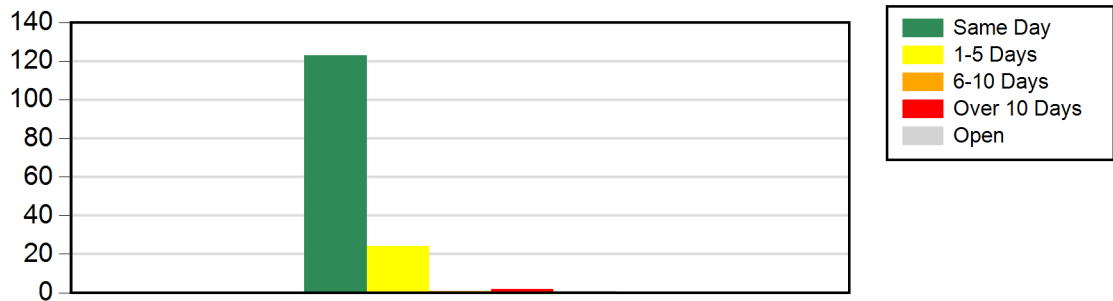
From: 12/1/2021 To: 12/31/2021

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (DECEMBER)	# of Days	%
Same Day	9	90%
1-5 Days	1	10%
Total for Time Range	10	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	123	82%
1-5 Days	24	16%
6-10 Days	1	1%
Over 10 Days	2	1%
Total for Time Range	150	100%



DETAIL (YTD)		From: 1/1/2021 To: 12/31/2021		
Received	Call Source	Subject	Status	Closed Time
1/4/2021	Employee	Enrollment Change	Closed	Same Day
1/5/2021	Plan Administrator	Termination	Closed	Same Day
1/6/2021	Plan Administrator	COBRA	Closed	Same Day
1/14/2021	Employer	Enrollment Change	Closed	Same Day
1/14/2021	Employer	Enrollment Change	Closed	Same Day
1/19/2021	Employer	Enrollment	Closed	Same Day
1/19/2021	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 12/1/2021 To: 12/31/2021

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 12/1/2021 To: 12/31/2021

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 12/1/2021 To: 12/31/2021

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 12/1/2021 To: 12/31/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 12/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
9/24/2021	Employer	Enrollment Change	Closed	Same Day
9/27/2021	Employer	Termination	Closed	1-5 Days
9/27/2021	Employer	Enrollment Change	Closed	6-10 Days
9/27/2021	Employer	Enrollment Change	Closed	Same Day
9/30/2021	Employer	Enrollment Change	Closed	Same Day
9/30/2021	Employer	Enrollment Change	Closed	Same Day
10/5/2021		Open Enrollment	Closed	Same Day
10/5/2021	Plan Administrator	COBRA	Closed	Same Day
10/6/2021	Employer	Enrollment Change	Closed	Same Day
10/7/2021	Employer	Enrollment Change	Closed	Same Day
10/12/2021	Employer	Enrollment Change	Closed	Same Day
10/12/2021	Employer	Enrollment Change	Closed	Same Day
10/12/2021	Employer	Enrollment Change	Closed	Same Day
10/12/2021	Employer	Enrollment Change	Closed	Same Day
10/14/2021	Employer	Open Enrollment	Closed	Same Day
10/15/2021	Employer	Enrollment	Closed	1-5 Days
10/18/2021	Employer	Qualified Life Event	Closed	1-5 Days
10/19/2021	Employee	Enrollment Change	Closed	Same Day
10/22/2021	Employer	Qualified Life Event	Closed	Same Day
10/27/2021	Employer	Qualified Life Event	Closed	Same Day
11/1/2021		Open Enrollment	Closed	Same Day
11/1/2021	Employer	Enrollment Change	Closed	Same Day
11/1/2021	Employer	Open Enrollment	Closed	1-5 Days
11/1/2021	Employer	Enrollment Change	Closed	Same Day
11/1/2021	Plan Administrator	Termination	Open	
11/4/2021	Employer	Qualified Life Event	Closed	Same Day
11/5/2021	Employer	Enrollment Change	Closed	Same Day
11/8/2021	Employer	Enrollment Change	Closed	Same Day
11/9/2021	Employer	Enrollment Change	Closed	Same Day
11/10/2021	Employer	Enrollment Change	Closed	Same Day
11/10/2021	Employer	Enrollment Change	Closed	Same Day
11/10/2021	Employer	Enrollment Change	Closed	1-5 Days

CLIENT ACTIVITY REPORT

From: 12/1/2021 To: 12/31/2021

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2021 To: 12/31/2021		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
11/11/2021	Employer	Enrollment Change	Closed	Same Day
11/11/2021	Employer	Enrollment Change	Closed	Same Day
11/15/2021	Employer	Enrollment Change	Closed	1-5 Days
11/17/2021	Employer	Enrollment Change	Closed	Same Day
11/19/2021	Employer	Enrollment Change	Closed	Same Day
11/29/2021	Employer	Open Enrollment	Closed	Same Day
12/7/2021	Employer	Open Enrollment	Closed	Same Day
12/7/2021	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
12/8/2021	Employer	Enrollment Change	Closed	Same Day
12/8/2021	Employer	Enrollment	Closed	Same Day
12/8/2021	Employer	Termination	Closed	Same Day
12/9/2021	Employer	Enrollment Change	Closed	Same Day
12/13/2021	Employer	Enrollment Change	Closed	Same Day
12/14/2021	Employee	General Benefit/Plan Inquiry	Closed	Same Day
12/16/2021	Plan Administrator	COBRA	Closed	Same Day
12/17/2021	Employer	Open Enrollment	Closed	Same Day