

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JANUARY 28, 2021
1:00 PM**

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

OR

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

The Gloucester County Insurance Commission will conduct its January 28, 2021 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

OPEN PUBLIC MEETING: January 28, 2021
1:00 PM

- 1

☐ PUBLIC COMMENT

- ☐ CLOSED SESSION – Payment Authorization Requests (PARS)Pages 66-67
Resolution [22-21](#) Executive Session for purpose as permitted by the Open Public Meetings Act,
more specifically to discuss PARS related to pending or anticipated litigation as identified in
the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.
and attached to this agenda

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

MEETING ADJOURNMENT

NEXT SCHEDULED MEETING: [February 25, 2021, 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 28, 2021

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Reorganization Resolutions (Pages 7-20)** – 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 7-20. With the Chair's permission, Executive Director will review the Resolutions and ask to approve as a consent.

Resolution 1-21	Certifying the Appointment of Chairperson and Vice Chairman	Page 7
Resolution 2-21	Appoint Agent for Service of Process and Custodian of Records.....	Page 8
	For the year 2021	
Resolution 3-21	Designating Official Newspapers for the Commission	Page 9
Resolution 4-21	Designating Authorized Depositories for Fund Assets and	Pages 10-13
	Establishing Cash Management Plan	
Resolution 5-21	Designating Commission Treasurer.....	Page 14
Resolution 6-21	Designating Authorized Signatures for Commission.....	Page 15
	Bank Accounts	
Resolution 7-21	Indemnifying Gloucester County Insurance Fund Commission.....	Page 16
	Official/Employees	
Resolution 8-21	Appointing A Commissioner to the New Jersey Counties Excess Joint	Page-17
	Insurance Fund for the Fund Year 2021	
Resolution 9-21	Authorizing Commission Treasurer to Process Contracted Payments and..	Page 18
	Expenses	
Resolution 10-21	Fixing Public Meeting Dates for Year 2021.....	Pages 19-20
Resolution 11-21	Plan of Risk Management for 2021.....	Appendix II

The 2021 Plan of Risk Management is attached in Appendix II of the agenda. The Plan is an overview of the Commission's coverage, risks retained by the Commission, reserving philosophy, method of assessing member contributions, claims payment authority, etc. The changes are highlighted in yellow. Executive Director will discuss changes in deductibles at the meeting.

☐ **Motion to approve Reorganization Resolutions Number 1-21 through 11-21**

- ☐ **Meeting Dates for 2021** – 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.

- ❑ **2021 Property and Casualty Budget (Pages 21-22)** - At the December 10, 2020 meeting the 2021 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 2021 Property and Casualty Budget in the amount of **\$6,884,021** appears on page 21. Also included in the agenda on page 22 is a copy of the assessments by member entity. The assessments are due on 3/15/21, (40%), 5/15/21 (30%) and 10/15/21 (30%).

- ❑ **Motion to open the Public Hearing on the 2021 Property & Casualty Budget**
 - ❑ **Discussion of Budget and Assessments**
 - ❑ **Motion to close the Public Hearing**
 - ❑ **Motion to adopt the Property & Casualty Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2021 & Certify the 2021 Assessments**

- ❑ **NJCE Dividend (Page 23)** – The NJCE Board of Commissioners passed a resolution authorizing a dividend in the amount of \$1,500,000. Gloucester County Insurance Commission's share of the dividend is \$263,057. Attached on page 23 is the member entity share of the NJCE Dividend. The member entities will receive a credit on their 2021 assessment bill for their portion of the NJCE Dividend.

- ❑ **Motion to accept the NJCE Dividend in the amount of \$263,057 for Fund Years 2010, 2011, 2012, 2014 & 2016**

- ❑ **2021 Health Benefits Budget (Page 24)** – At the December 10, 2020 meeting the 2021 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 2021 Health Benefits Budget appears on page 24. The budget amount for 2021 is **\$702,438**. The budget reflects the self-insured dental program only.

- ❑ **Motion to open the Public Hearing on the 2021 Health Benefit Budget**
 - ❑ **Discussion of Budget and Assessments**
 - ❑ **Motion to close the Public Hearing**
 - ❑ **Motion to adopt the Health Budget for the Gloucester County Insurance Commission as presented for the Commission Year 2021**

- ❑ **2021 Professional Services Resolutions (Pages 25-33)** – At the December Commission meeting the Commissioners discussed the responses to the RFP's and made their recommendations. Included in the agenda on pages 25-33 are the resolutions appointing the 2021 Professional Vendors.

Resolution 12-21 Appointing Auditor – *Bowman & Company, LLP* **Page 25**
Resolution 13-21 Appointing Actuary – *Actuarial Advantage, Inc.* **Page 26**
Resolution 14-21 Appointing Defense Attorney **Pages 27-28**
Madden & Madden, P.A., Parker McCay, P.A., Chance & McCann, LLC,
Capehart Scatchard, Brown & Connery, LLP & John A. Alice
Resolution 15-21 Appointing Nurse Case Manager – *Susan Schaefer, RN CCM.* **Page 29**

Resolution 16-21 Appointing Alternate Nurse Case Manager – <i>Medlogix, LLC</i>	Page 30
Resolution 17-21 Appointing Commission Attorney – <i>Marmero Law, LLC</i>	Page 31
Resolution 18-21 Appointing Managed Care Services – <i>Medlogix, LLC</i>	Pages 32-33

☐ Motion to approve Resolutions Number 12-21 through 18-21

- ☐ CAIR Motor Vehicle Reports** – We have received the renewal invoice from the New Jersey Motor Vehicle Commission for the annual administrative fee of \$150. As we did in the past the Commission will pay for this expense and will be allocated to the miscellaneous and contingency account. The payment is included on the January Bill List.

☐ Motion to approve payment to the New Jersey Motor Vehicle Commission in the amount of \$150 for the annual administrative fee for online motor vehicle reports

- ☐ NJ Excess Counties Joint Insurance Fund (NJCE) (Pages 34-36)** – The NJCE met on December 29, 2020 and approved the 2021 budget in the amount of \$27,088,278. A summary report of the meeting is included in the agenda on pages 34-35 and a copy of the NJCE budget is on page 36. The NJCE will hold its Reorganization Meeting on February 25, 2021 via Zoom audio/video.
- ☐ Certificate of Insurance Report** – The certificate of insurance issuance report from the NJCE listing the certificates is not available at this time and will appear in the next agenda.
- ☐ GCIC Property and Casualty Financial Fast Track (Pages 37-39)** - Included in the agenda on pages 37-39 is a copy of the Property & Casualty Financial Fast Track Report for the month of November. As of **November 30, 2020** there is a statutory surplus of **\$2,431,874**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,787,611**. The total cash amount is **\$4,115,941**.
- ☐ NJCE Property and Casualty Financial Fast Track** – The NJCE Financial Fast Track was not available.
- ☐ GCIC Health Benefits Financial Fast Track (Page 40)** – Included in the agenda on page 40 is a copy of Health Benefits Financial Fast Track for the month of October. As of **October 31, 2020** there is a statutory surplus of **\$241,288**. The total cash amount is \$316,377.
- ☐ Claim Tracking Reports (Pages 41-44)** - Included in the agenda on pages 41-44 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of November 30, 2020. The Executive Director will review the reports with the Commission.

RESOLUTION NO. 1-21

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 2021 commission year; and

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

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

BE IT FURTHER RESOLVED that the Chairman and Vice Chairman shall serve for a one-year term through 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 28, 2021.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 2-21

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING AGENT FOR SERVICE OF PROCESS AND CUSTODIAN OF RECORDS
FOR THE COMMISSION
FOR THE YEAR 2021**

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 2021 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 2021 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 28, 2021.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 3-21

**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 2021 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 2022 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 28, 2021.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 4-21

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 2021 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 2022 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 28, 2021.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION

2021 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. 5-21

**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 2021 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 2022 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 28, 2021.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 6-21

**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 2021 commission year; and

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

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2021.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 7-21

**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 2021 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 2021 through 2022 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 28, 2021.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST: _____
MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 8-21

**GLOUCESTER COUNTY INSURANCE COMMISSION APPOINTING A
COMMISSIONER TO THE NEW JERSEY COUNTIES EXCESS JOINT INSURANCE
FUND FOR FUND YEAR 2021**

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 2021.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2021.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 9-21

**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 2021.

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 28, 2021.

ADOPTED:

BY: _____
TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

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

TO: Members of the Commission

2021 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 28, 2021	Zoom Conference Call <i>(until further notice)</i>	Re-Organizational Meeting
1:00 PM	February 25, 2021	“	Regular Meeting
1:00 PM	April 22, 2021	“	Regular Meeting
1:00 PM	June 24, 2021	“	Regular Meeting
1:00 PM	September 23, 2021	“	Regular Meeting
1:00 PM	October 28, 2021	“	Regular Meeting
1:00 PM	December 9, 2021	“	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. 10-21

**GLOUCESTER COUNTY INSURANCE COMMISSION
2021 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 2021 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 28, 2021

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GLOUCESTER COUNTY INSURANCE COMMISSION					
2021 PROPOSED BUDGET :					
				Total	
		ANNUALIZED	PROPOSED	Increase/Decrease	
		BUDGET FY2020	BUDGET FY2021	\$	%
APPROPRIATIONS					
I. Claims and Excess Insurance					
Claims					
1	Property	339,909	338,000	(1,909)	-0.56%
2	Liability	601,000	551,000	(50,000)	-8.32%
3	Auto	112,000	117,000	5,000	4.46%
4	Workers' Comp.	1,319,500	1,297,000	(22,500)	-1.71%
5					
6	Subtotal - Claims	2,372,409	2,303,000	(69,409)	-2.93%
7					
8	Premiums				
9	CEL JIF	2,080,942	2,083,878	2,936	0.14%
10					
11	SubTotal Premiums	2,080,942	2,083,878	2,936	0.14%
12	Total Loss Fund	4,453,351	4,386,878	(66,473)	-1.49%
13					
14	II. Expenses, Fees & Contingency				
15					
16	Claims Adjustment	88,890	91,646	2,756	3.10%
17	Safety Service	375,404	397,700	22,296	5.94%
18	General Expense				
19	Exec. Director	156,101	159,223	3,122	2.00%
20	Actuary	8,615	8,787	172	2.00%
21	Auditor	16,777	17,113	336	2.00%
22	Attorney	52,020	52,020	0	0.00%
23	Treasurer	22,724	25,000	2,276	10.02%
24	Underwriting Manager	63,012	64,272	1,260	2.00%
25					
26	Misc. Expense & Contingency	25,000	25,000	0	0.00%
27					
28	Total Fund Exp & Contingency	808,543	840,761	32,218	3.98%
29	Risk Managers	322,753	329,208	6,455	2.00%
30					
31					
32	XS JIF Ancillary Coverage				
33	Excess Liability	114,066	317,033	202,967	177.94%
34	Property 150 x 110	61,111	51,925	(9,186)	-15.03%
35	POL/EPL	289,941	307,492	17,551	6.05%
36	Crime Program	6,357	6,803	446	7.02%
37	Medical Malpractice	445,515	493,204	47,689	10.70%
38	Pollution Liability	40,443	40,443	0	0.00%
39	Employed Lawyers Liab	25,176	26,435	1,259	5.00%
40	Cyber Liability/ Special Coverages	65,996	79,195	13,199	20.00%
41	Aviation	6,494	4,644	(1,850)	-28.49%
42	Marina Operators Liability	0	0	0	0.00%
43					
44	Total Ancilliary Coverages	1,055,099	1,327,174	272,075	25.79%
47					
48	Total FUND Disbursements	6,639,746	6,884,021	244,275	3.68%

	GLOUCESTER COUNTY INSURANCE COMMISSION													
	2021 PROPOSED ASSESSMENTS - Equalized Excluding Ancillary Coverages													
		2020			2021				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	3,202,881	564,655	3,767,536	3,153,428	762,785	-	3,916,213	(49,453)	198,130	148,677	-1.54%	35.09%	3.95%
NJC007	Rowan College at Gloucester	577,977	100,054	678,031	590,605	109,420	-	700,025	12,628	9,366	21,994	2.18%	9.36%	3.24%
NJC008	Gloucester County	1,020,161	319,454	1,339,615	1,039,383	342,229	-	1,381,612	19,222	22,775	41,997	1.88%	7.13%	3.13%
NJC009	Gloucester County Utility	747,742	49,008	796,750	737,720	88,995	-	826,715	(10,022)	39,987	29,965	-1.34%	81.59%	3.76%
NJC010	Gloucester County Library	35,881	21,928	57,809	35,713	23,745	-	59,458	(169)	1,817	1,648	-0.47%	8.29%	2.85%
	Grand Totals:	5,584,643	1,055,099	6,639,742	5,556,848	1,327,174	-	6,884,022	(27,795)	272,075	244,280	-0.50%	25.79%	3.68%

NJ CEL 2020 Dividend - \$1,500,000									
Member Name	FUND YEAR								
	2010	2011	2012	2013	2014	2015	2016	2017	Total
Gloucester County	\$ 56,261	\$ 39,203	\$ 33,183	\$ -	\$ 34,683	\$ -	\$ 12,931	\$ -	\$ 176,261
Gloucester County College	\$ 3,595	\$ 2,859	\$ 2,829	\$ -	\$ 2,998	\$ -	\$ 2,320	\$ -	\$ 14,600
Gloucester County Improvement	\$ 8,885	\$ 6,105	\$ 5,107	\$ -	\$ 5,584	\$ -	\$ 1,986	\$ -	\$ 27,668
Gloucester County Utility Author	\$ 12,273	\$ 9,020	\$ 8,690	\$ -	\$ 9,520	\$ -	\$ 3,195	\$ -	\$ 42,698
Gloucester County Library	\$ 575	\$ 395	\$ 318	\$ -	\$ 349	\$ -	\$ 194	\$ -	\$ 1,831
Subtotal GCIC	\$ 81,589	\$ 57,582	\$ 50,127	\$ -	\$ 53,133	\$ -	\$ 20,626	\$ -	\$ 263,057

GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND							
2020/2021 Budget Comparison based on claims through August 2020							
	Enrollment: As of August 2020						
	Delta Dental PPO Plus Premier - 788 covered Employees						
	County, Library, Division of Social Services						
	LINE ITEMS	Proposed Budget FY 2020	Proposed Budget FY 2021			Change \$	Change %
			County & Library	Division of Social Services	Totals		
1	Self Insured Claims						
2	Dental Claims	\$485,853	\$356,812	\$38,394	\$395,206	-\$90,647	-18.7%
3	Subtotal	\$485,853	\$356,812	\$38,394	\$395,206	-\$90,647	-18.7%
4	Change in Reserves	\$4,859	\$3,568	\$384	\$3,952		
5	Projected Trend	\$19,628	\$14,370	\$1,597	\$15,966	-\$3,662	-18.66%
6							
7							
8	Subtotal Premiums	\$510,340	\$374,750	\$40,375	\$415,124	-\$95,216	-19%
9							
10	Reinsurance						
11	Dental Claims		\$0	\$0		\$0	0%
12	Subtotal Reinsurance		\$0	\$0		\$0	0%
13							
14	Claims Margin	\$4,859	\$3,568	\$384	\$3,952	-\$906	-18.66%
15	Benefit Adjustment	\$2,749	\$0	\$0	\$0	-\$2,749	N/A
16	Plan Design Changes	\$0	\$107,441	\$11,575	\$119,016	\$119,016	
17	COVID-19 Uncertainty Factor	\$0	\$82,445	\$8,882	\$91,327	\$91,327	
18							
19	Total Loss Fund	\$517,948	\$568,204	\$61,216	\$629,420	\$111,472	21.52%
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	\$32,812	\$32,812	\$0	\$32,812	\$0	0.00%
26	Misc/Cont	\$0	\$0	\$0	\$0	\$0	0%
27	Plan Documents	\$0	\$0	\$0	\$0	\$0	0%
28	Total Expenses	\$73,018	\$73,018	\$0	\$73,018	\$0	0.00%
29							
30	Total Employee Contributions	\$0	\$0	\$0	\$0	\$0	0%
31	Total Budget	\$590,966	\$641,222	\$61,216	\$702,438	\$111,472	18.86%
	Plan Design Changes Include:						
	-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%)						

**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, 21-03 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, 2021 through December 31, 2021.

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 \$17,071 for year 2021 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 28, 2021.

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, 21-02 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, 2021 through December 31, 2021.

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 \$8,787 for year 2021 made payable in twelve (12) monthly installments.

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

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2021.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING DEFENSE ATTORNEYS FOR FUND YEAR 2021**

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

WHEREAS, 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, 21-01, 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, 2021 through December 31, 2021.

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 28, 2021.

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 2021**

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

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services; 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, 21-05, 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, 2021 through December 31, 2021.

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 28, 2021.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 16-21

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING ALTERNATE FIELD NURSE CASE MANAGER TO MEDLOGIX, LLC FOR FUND
YEAR 2021**

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

WHEREAS, there exists a need for the Commission to obtain certain professionals and other extraordinary and unspecifiable services; 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, 21-05 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, 2021 through December 31, 2021.

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 28, 2021.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 17-21

**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, 21-04 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, 2021 through December 31, 2021.

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 28, 2021.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 18-21

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

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

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

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

WHEREAS, the Commission conducted a publicly advertised Request for Proposals process, RFP # 21-07, 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, 2021 through December 31, 2021.

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

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 28, 2021.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

➤ **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



NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216

Parsippany, NJ 07054-4412

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

Date: December 29, 2020
To: Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Excess Insurance Marketing Update: Executive Director reported the Finance Committee met on December 28th to review the status of the 2021 renewal and any changes from their last meeting. As previously reported, significant increases in excess premiums are being driven by current market conditions, adverse loss experience and exposure increases. The “hard” market, conditions are the worst since the mid-1980s. Executive Director said the current delta is in the \$1.3 million range, however, the Underwriting Manager will continue to negotiate with carriers over the next 24 hours to further reduce the delta for 2021.

Underwriting Manager provided a summary report of negotiations with excess carriers highlighting the following:

- Excess Property – Zurich offered a \$1 million deductible option, but at significant premium increase consistent with the market. A second option with a \$2 million deductible provided favorable pricing and overall savings. The Underwriting Manager recommended the latter option.
- Excess Liability – Reviewed several quotes with carriers including the incumbent BRIT. Munich Re provided best quote option providing the \$10 million limit but with increased retention of \$1.5 million. None of the other insurers could provide the expiring \$10 million limit. Executive Director stated the MEL JIF, whose membership pool is largely NJ municipalities, has a long standing relationship with Munich Re. Munich Re is the leader in excess and reinsurance for public entity pools in the country.
- Excess Workers’ Compensation – Reviewed several quotes and Safety National provided best pricing with only a moderate increase based on loss experience and potential COVID-19 claim activity.
- Ancillary Coverages – These are optional commercially placed coverage purchased by member entities are in the Fund’s budget as a pass through. Underwriting Manager continues to negotiate these coverage on behalf of membership.

2021 Budget: Executive Director reported that last month the Fund introduced a proposed 2021 budget based on certain assumptions of renewal negotiations. Executive Director and that the Finance Committee recommended the NJCE adopt the 2021 budget as introduced on November 19, 2020 meeting. Executive Director reiterated that the final marketing will still result in a delta for 2021 but as previously mentioned the Underwriting Manager was still in negotiations. It was agreed that any delta would again be absorbed by NJCE.

Following review of the budget and the public meeting, the Board of Fund Commissioners adopted the 2021 budget and certified the assessments. In addition, the Board of Fund Commissioners authorized the Underwriting Manager to bind and enter into the required agreements for the 2021 excess and ancillary coverages; a resolution formalizing the action will be included in the 2021 Reorganization agenda.

2020 Dividend: Last month, the Fund authorized a dividend in the amount of up to \$2 million. Executive Director reported the Finance Committee is now recommending the Fund release a \$1.5 million dividend to be distributed. The Board of Fund Commissioners adopted a resolution amending the dividend to be released and the Fund office will submit the necessary filings with the State.

Risk Control: Safety Director submitted a summary report of webinar trainings through January 2021.

WC Claims Administration: AmeriHealth provided a verbal report of provider billed amounts, paid amount and net savings as of November 2020.

Closed Session: Executive Director reported there was an emergent settlement authority request to review. The Board entered into Closed Session as authorized via resolution; approval of the settlement authority request was conducted during Open Session.

Next Meeting Schedule:

- February 25, 2021 at 9:30AM via Zoom audio/video - *2021 Reorganization Meeting*

● **2021 Adopted Budget**

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND					
2021 PROPOSED BUDGET - INTRODUCED 11/19/2020					
APPROPRIATIONS	(A)	(C)	(D)	(E)	
I. Claims and Excess Insurance			(C - A)	(D / A)	
Claims	ANNUALIZED BUDGET FY2020	PROPOSED BUDGET FY2021	Change \$	Change %	
1 Property	836,999	910,261	73,262	8.8%	
2 Liability	997,334	897,602	(99,732)	-10.0%	
3 Auto	258,435	232,593	(25,842)	-10.0%	
4 Workers' Comp.	2,683,444	2,282,295	(401,149)	-14.9%	
5 WC 150 x 1K (7720)	<u>136,422</u>	<u>122,780</u>	<u>(13,642)</u>	<u>-10.0%</u>	
6 Subtotal - Claims	4,912,634	4,445,531	(467,103)	-9.5%	
7 Premiums					
8					
9 Property	6,119,498	7,202,167	1,082,669	17.7%	
10 XS Flood to 50	501,164	596,498	95,334	19.0%	
11 Liability (Brit)	3,924,402	3,924,402	(0)	0.0%	
12 Workers Comp (450 x 550) *	1,045,289	964,203	(81,086)	-7.8%	
13 Workers Comp (Stat x 1MIL/ x 3MIL Mc	2,080,846	2,199,012	118,166	5.7%	
14					
15 SubTotal Premiums	13,671,199	14,886,282	1,215,083	8.9%	
16 Total Loss Fund	18,583,833	19,331,813	747,980	4.0%	
17					
18 II. Expenses, Fees & Contingency					
19					
20 Claims Adjustment	68,190	69,553	1,364	2.0%	
21 Claims Adjustment - Property	17,000	17,340	340	2.0%	
22 Safety Director	412,378	420,625	8,247	2.0%	
23 General Expense					
24 Exec. Director	683,641	697,313	13,672	2.0%	
25 Actuary	23,045	23,505	461	2.0%	
26 Auditor	14,930	15,229	299	2.0%	
27 Attorney	15,654	15,654	0	0.0%	
28					
29 Treasurer	15,653	15,653	0	0.0%	
30 Underwriting Manager	435,096	443,798	8,702	2.0%	
31 Underwriting Data Consolidation	98,110	100,073	1,962	2.0%	
32 Payroll Audit	16,423	16,751	328	2.0%	
33 Safety Institute Funding	100,004	100,004	0	0.0%	
34					
35 Misc. Expense & Contingency	12,220	20,000	7,780	63.7%	
36 Total Fund Exp & Contingency	1,912,343	1,955,499	43,156	2.3%	
37 Risk Management Consultant	102,124	102,124	0	0.0%	
38					
39 Total Self Insured Program	20,598,299	21,389,435	791,136	3.8%	
40					
41 Ancillary Coverages					
42 Excess Liability	611,653	1,700,000	1,088,347	177.9%	
43 Property 150 x 110	554,779	500,341	(54,438)	-9.8%	
44 POL/EPL	1,211,835	1,305,838	94,003	7.8%	
45 Crime Program	163,805	175,281	11,476	7.0%	
46 Medical Malpractice	855,364	940,860	85,496	10.0%	
47 Pollution Liability	283,750	298,896	10,578	4.8%	
48 Employed Lawyers Liability	154,198	161,913	7,715	5.0%	
49 Cyber Liability	426,060	511,273	85,213	20.0%	
50 Aviation	119,274	87,327	(3,548)	-3.9%	
51 Marina Operators Liability	11,971	17,114	5,143	43.0%	
52					
53 Total Ancillary Coverages	4,392,689	5,698,843	1,306,154	29.7%	
54					
55 Total FUND Disbursements	24,990,988	27,088,278	2,097,290	8.4%	

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
AS OF November 30, 2020						
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		553,312	6,086,434	56,223,421	62,309,855
2.	CLAIM EXPENSES					
	Paid Claims		297,760	1,969,141	16,367,985	18,337,127
	Case Reserves		(227,994)	(287,718)	2,053,701	1,765,984
	IBNR		148,865	829,357	1,440,459	2,269,815
	Excess Insurance Recoverable		0	0	0	0
	Discounted Claim Value		(3,770)	(14,637)	(75,459)	(90,096)
	TOTAL CLAIMS		214,861	2,496,144	19,786,686	22,282,830
3.	EXPENSES					
	Excess Premiums		261,337	2,874,703	25,512,405	28,387,109
	Administrative		99,188	1,040,556	7,904,094	8,944,650
	TOTAL EXPENSES		360,525	3,915,259	33,416,499	37,331,758
4.	UNDERWRITING PROFIT (1-2-3)		(22,074)	(324,970)	3,020,236	2,695,266
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		(22,074)	(324,970)	3,027,473	2,702,503
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	561,272	561,272
9.	DIVIDEND EXPENSE		0	0	(3,768,272)	(3,768,272)
10.	INVESTMENT IN JOINT VENTURE		(184,153)	256,381	2,531,230	2,787,611
11.	SURPLUS (6 + 7 + 8 - 9)		(206,227)	(68,589)	2,500,463	2,431,874
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		69	7,158	203,000	210,158
	2011		81	33,736	48,546	82,282
	2012		(19,938)	14	363,986	364,000
	2013		109	(6,078)	224,531	218,453
	2014		140	(7,194)	497,264	490,070
	2015		132	(60,523)	(721,647)	(782,170)
	2016		10,853	(162,389)	732,744	570,356
	2017		171	(223,655)	34,864	(188,792)
	2018		167	141,330	737,594	878,924
	2019		172	267,284	379,581	646,864
	2020		(198,183)	(58,272)		(58,272)
TOTAL SURPLUS (DEFICITS)			(206,227)	(68,589)	2,500,463	2,431,874
TOTAL CASH						4,115,941

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF November 30, 2020				
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	0	1,823,536	1,823,536
Case Reserves	0	0	(0)	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	0	0	0
TOTAL FY 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	(6,000)	0	(0)	(0)
IBNR	6,000	6,000	(0)	6,000
Discounted Claim Value	0	(44)	0	(44)
TOTAL FY 2011 CLAIMS	0	5,956	2,795,974	2,801,929
FUND YEAR 2012				
Paid Claims	1,493	16,151	2,036,484	2,052,635
Case Reserves	(1,492)	(22,872)	36,582	13,710
IBNR	0	(334)	1,500	1,166
Discounted Claim Value	0	362	(956)	(595)
TOTAL FY 2012 CLAIMS	1	(6,693)	2,073,610	2,066,916
FUND YEAR 2013				
Paid Claims	630	2,310	1,556,862	1,559,172
Case Reserves	(630)	(1,289)	83,734	82,445
IBNR	0	(979)	1,450	470
Discounted Claim Value	0	417	(3,858)	(3,441)
TOTAL FY 2013 CLAIMS	0	459	1,638,187	1,638,645
FUND YEAR 2014				
Paid Claims	0	20,197	961,412	981,609
Case Reserves	0	(18,782)	18,782	(0)
IBNR	0	0	2,833	2,833
Discounted Claim Value	0	607	(727)	(119)
TOTAL FY 2014 CLAIMS	0	2,022	982,300	984,323
FUND YEAR 2015				
Paid Claims	783	84,942	2,867,744	2,952,687
Case Reserves	2,217	(2,280)	187,308	185,028
IBNR	(3,000)	(3,000)	17,253	14,253
Discounted Claim Value	0	(157)	(3,167)	(3,325)
TOTAL FY 2015 CLAIMS	0	79,505	3,069,137	3,148,643

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	November 30, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2016						
	Paid Claims	4,215	128,121	1,491,767	1,619,889	
	Case Reserves	(765)	(18,676)	44,944	26,269	
	IBNR	(3,450)	8,320	40,632	48,951	
	Discounted Claim Value	0	161	(2,504)	(2,343)	
TOTAL FY 2016 CLAIMS		0	117,926	1,574,839	1,692,765	
FUND YEAR 2017						
	Paid Claims	210,849	420,024	1,192,455	1,612,479	
	Case Reserves	(210,699)	(214,684)	778,931	564,247	
	IBNR	(150)	(3,037)	267,828	264,791	
	Discounted Claim Value	0	635	(15,390)	(14,756)	
TOTAL FY 2017 CLAIMS		0	202,936	2,223,824	2,426,761	
FUND YEAR 2018						
	Paid Claims	14,062	170,971	1,102,541	1,273,512	
	Case Reserves	(18,453)	(195,357)	281,766	86,410	
	IBNR	4,391	(85,934)	310,896	224,962	
	Discounted Claim Value	0	6,731	(13,694)	(6,963)	
TOTAL FY 2018 CLAIMS		(0)	(103,588)	1,681,509	1,577,921	
FUND YEAR 2019						
	Paid Claims	10,160	323,870	539,210	863,080	
	Case Reserves	(7,718)	(284,348)	621,655	337,307	
	IBNR	(2,441)	(223,485)	798,067	574,582	
	Discounted Claim Value	0	13,697	(35,162)	(21,465)	
TOTAL FY 2019 CLAIMS		(0)	(170,266)	1,923,770	1,753,504	
FUND YEAR 2020						
	Paid Claims	55,569	802,555		802,555	
	Case Reserves	15,546	470,570		470,570	
	IBNR	147,515	1,131,807		1,131,807	
	Excess Insurance Recoverable	0	0		0	
	Discounted Claim Value	(3,770)	(37,045)		(37,045)	
TOTAL FY 2020 CLAIMS		214,860	2,367,888	0	2,367,888	
COMBINED TOTAL CLAIMS		214,861	2,496,144	19,786,686	22,282,830	
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.						

GLOUCESTER COUNTY INSURANCE COMMISSION

HEALTH INSURANCE DIVISION

FINANCIAL FAST TRACK REPORT

AS OF OCTOBER 31, 2020

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,991	456,311	84,789,722	85,246,034
2. CLAIM EXPENSES				
Paid Claims	40,000	352,309	75,189,153	75,541,462
IBNR	(1,089)	(244)	34,155	33,911
Total Claims	38,911	352,065	75,223,309	75,575,374
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,051	60,681	5,790,360	5,851,042
Total Expenses	6,051	60,681	9,375,826	9,436,508
4. UNDERWRITING PROFIT (1-2-3)	1,030	43,565	190,587	234,152
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	1,030	43,565	197,724	241,288
9. STATUTORY SURPLUS (6+7-8)	1,030	43,565	197,724	241,288

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	1,977	34,155	(62,587)	(28,432)
CASH	(40,211)	-	(28,432)	(28,432)
2020 SURPLUS	(947)	9,409	-	9,409
CASH	72,722	84,500	-	84,500
TOTAL SURPLUS	1,030	43,565	197,723	241,288
TOTAL CASH	32,511	84,500	231,877	316,377

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	(1,977)	(34,155)	34,155	-
Total Claims	(1,977)	(34,155)	534,624	500,469
FUND YEAR 2020				
Paid Claims	40,000	352,309	-	352,309
IBNR	887	33,911	-	33,911
Total Claims	40,887	386,221	-	386,221
COMBINED TOTAL CLAIMS	38,911	352,065	75,223,309	75,575,374

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, 2020											
COVERAGE LINE- PROPERTY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
October-20	0	0	0	0	0	0	0	0	0	0	5	5
November-20	0	0	0	0	0	0	0	0	0	0	6	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves												\$3,038
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
October-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$20,178	\$20,178
November-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$18,230	\$18,230
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,948)	(\$1,948)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$109,173	\$56,576	\$1,897,366
COVERAGE LINE- GENERAL LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
October-20	0	1	0	0	0	1	0	4	4	2	6	18
November-20	0	0	0	0	0	1	0	4	3	1	9	18
NET CHGE	0	-1	0	0	0	0	0	0	-1	-1	3	0
Limited Reserves												\$31,427
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
October-20	\$0	\$6,000	\$0	\$0	\$0	\$135,169	\$0	\$393,777	\$27,384	\$6,000	\$9,000	\$577,329
November-20	\$0	\$0	\$0	\$0	\$0	\$135,169	\$0	\$388,067	\$26,384	\$5,000	\$11,065	\$565,684
NET CHGE	\$0	(\$6,000)	\$0	\$0	\$0	\$0	\$0	(\$5,710)	(\$1,000)	(\$1,000)	\$2,065	(\$11,645)
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$30,005	\$565,476	\$32,050	\$7,184	\$12,908	\$3,176,003
COVERAGE LINE- AUTO LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
October-20	0	0	0	0	0	0	0	3	1	1	3	8
November-20	0	0	0	0	0	0	0	2	1	1	3	7
NET CHGE	0	0	0	0	0	0	0	-1	0	0	0	-1
Limited Reserves												\$14,179
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
October-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$262,505	\$11,605	\$7,000	\$21,000	\$302,110
November-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$60,149	\$11,605	\$7,000	\$20,500	\$99,254
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$202,357)	\$0	\$0	(\$500)	(\$202,857)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$374,358	\$26,555	\$17,860	\$22,232	\$1,283,610
COVERAGE LINE- WORKERS COMP.												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
October-20	0	0	2	3	0	3	4	3	4	17	62	98
November-20	0	0	2	3	0	3	4	3	4	16	80	115
NET CHGE	0	0	0	0	0	0	0	0	0	-1	18	17
Limited Reserves												\$9,416
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
October-20	\$0	\$0	\$15,202	\$83,074	\$0	\$47,642	\$27,034	\$118,664	\$65,873	\$332,025	\$404,847	\$1,094,360
November-20	\$0	\$0	\$13,710	\$82,444	\$0	\$49,859	\$26,269	\$116,032	\$48,421	\$325,307	\$420,776	\$1,082,816
NET CHGE	\$0	\$0	(\$1,492)	(\$630)	\$0	\$2,217	(\$765)	(\$2,632)	(\$17,453)	(\$6,718)	\$15,929	(\$11,544)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,168,594	\$1,449,113	\$729,107	\$1,762,215	\$1,197,018	\$1,075,404	\$1,041,439	\$961,705	\$726,779	\$13,170,430
TOTAL ALL LINES COMBINED												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
October-20	0	1	2	3	0	4	4	10	9	20	76	129
November-20	0	0	2	3	0	4	4	9	8	18	98	146
NET CHGE	0	-1	0	0	0	0	0	-1	-1	-2	22	17
Limited Reserves												\$12,096
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
October-20	\$0	\$6,000	\$15,202	\$83,074	\$0	\$182,810	\$27,034	\$774,946	\$104,862	\$345,025	\$455,024	\$1,993,978
November-20	\$0	\$0	\$13,710	\$82,444	\$0	\$185,028	\$26,269	\$564,247	\$86,410	\$337,307	\$470,570	\$1,765,984
NET CHGE	\$0	(\$6,000)	(\$1,492)	(\$630)	\$0	\$2,217	(\$765)	(\$210,699)	(\$18,453)	(\$7,718)	\$15,546	(\$227,994)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,066,344	\$1,641,616	\$981,610	\$3,137,715	\$1,628,579	\$2,176,726	\$1,359,921	\$1,095,922	\$818,494	\$19,527,410

2017 2018 2019 2020 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

November 30, 2020

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		47			Last Month		46			Last Year		35		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%
GEN LIABILITY	609,000	565,476	565,476	92.85%	580,996	95.40%	565,476	565,476	92.85%	578,952	95.07%	419,778	419,778	68.93%	544,918	89.48%
AUTO LIABILITY	104,000	374,358	374,358	359.96%	95,897	92.21%	374,358	374,358	359.96%	95,509	91.84%	319,729	319,729	307.43%	90,043	86.58%
WORKER'S COMP	1,217,000	1,075,404	1,075,404	88.37%	1,209,020	99.34%	1,075,254	1,075,254	88.35%	1,208,180	99.28%	1,081,092	1,081,092	88.83%	1,191,502	97.90%
TOTAL ALL LINES	2,108,000	2,176,726	2,176,726	103.26%	2,063,913	97.91%	2,176,576	2,176,576	103.25%	2,060,642	97.75%	1,983,556	1,983,556	94.10%	2,004,463	95.09%
NET PAYOUT %	\$1,612,479					76.49%										

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		35			Last Month		34			Last Year		23		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	181,782	99.33%
GEN LIABILITY	576,000	32,050	32,050	5.56%	515,390	89.48%	33,050	33,050	5.74%	511,318	88.77%	47,290	47,290	8.21%	450,317	78.18%
AUTO LIABILITY	103,000	26,555	26,555	25.78%	89,177	86.58%	26,555	26,555	25.78%	88,518	85.94%	12,555	12,555	12.19%	77,310	75.06%
WORKER'S COMP	1,232,000	1,041,439	1,041,439	84.53%	1,206,188	97.90%	1,044,830	1,044,830	84.81%	1,203,478	97.68%	1,054,431	1,054,431	85.59%	1,142,221	92.71%
TOTAL ALL LINES	2,094,000	1,359,921	1,359,921	64.94%	1,993,755	95.21%	1,364,312	1,364,312	65.15%	1,986,314	94.86%	1,374,154	1,374,154	65.62%	1,851,630	88.43%
NET PAYOUT %	\$1,273,512					60.82%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		23			Last Month		22			Last Year		11		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	191,270	109,173	109,173	57.08%	189,997	99.33%	109,173	109,173	57.08%	188,759	98.69%	92,986	92,986	N/A	N/A	N/A
GEN LIABILITY	552,801	7,184	7,184	1.30%	432,180	78.18%	8,184	8,184	1.48%	425,133	76.91%	33,764	33,764	N/A	N/A	N/A
AUTO LIABILITY	103,893	17,860	17,860	17.19%	77,980	75.06%	17,860	17,860	17.19%	76,437	73.57%	11,191	11,191	N/A	N/A	N/A
WORKER'S COMP	1,300,289	961,705	961,705	73.96%	1,205,534	92.71%	958,263	958,263	73.70%	1,193,692	91.80%	603,016	603,016	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	1,095,922	1,095,922	51.01%	1,905,691	88.71%	1,093,480	1,093,480	50.90%	1,884,022	87.70%	740,956	740,956	N/A	N/A	N/A
NET PAYOUT %	\$758,615					35.31%										

FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Budget	Current		11			Last Month		10			Last Year		-1		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	339,909	56,576	56,576	16.64%	292,322	86.00%	52,745	52,745	15.52%	258,331	76.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	601,000	12,908	12,908	2.15%	294,490	49.00%	10,844	10,844	1.80%	252,420	42.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	112,001	22,232	22,232	19.85%	50,400	45.00%	22,232	22,232	19.85%	44,800	40.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,319,505	726,779	726,779	55.08%	686,143	52.00%	661,558	661,558	50.14%	554,192	42.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,372,415	818,494	818,494	34.50%	1,323,355	55.78%	747,379	747,379	31.50%	1,109,743	46.78%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$347,924					14.67%										

2014 2015 2016 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

November 30, 2020

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		83			Last Month		82			Last Year		71		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	748,744	96.64%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,644	97.08%
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	1,107,261	100.00%	729,107	729,107	65.85%	1,107,261	100.00%	727,691	727,691	65.72%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	981,610	981,610	44.74%	2,164,840	98.67%	981,610	981,610	44.74%	2,164,840	98.67%	980,195	980,195	44.67%	2,166,020	98.72%
NET PAYOUT %	\$981,610				44.74%											

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		71			Last Month		70			Last Year		59		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	657,132	96.64%	723,668	723,668	106.42%	657,895	96.75%	726,691	726,691	106.87%	660,002	97.06%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	88,341	97.08%	307,746	307,746	338.18%	88,435	97.18%	307,746	307,746	338.18%	87,307	95.94%
WORKER'S COMP	1,157,000	1,762,215	1,762,215	152.31%	1,157,000	100.00%	1,759,215	1,759,215	152.05%	1,157,000	100.00%	1,679,552	1,679,552	145.16%	1,155,382	99.86%
TOTAL ALL LINES	2,158,000	3,137,715	3,137,715	145.40%	2,132,473	98.82%	3,134,715	3,134,715	145.26%	2,133,330	98.86%	3,058,075	3,058,075	141.71%	2,132,691	98.83%
NET PAYOUT %	\$2,952,687				136.83%											

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		59			Last Month		58			Last Year		47		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	30,005	30,005	4.68%	622,900	97.06%	26,555	26,555	4.14%	622,658	97.02%	21,927	21,927	3.42%	612,263	95.40%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	99,477	95.94%	19,249	19,249	18.57%	99,220	95.69%	19,249	19,249	18.57%	95,606	92.21%
WORKER'S COMP	1,226,749	1,197,018	1,197,018	97.58%	1,225,034	99.86%	1,197,018	1,197,018	97.58%	1,224,667	99.83%	1,115,107	1,115,107	90.90%	1,218,705	99.34%
TOTAL ALL LINES	2,169,445	1,628,579	1,628,579	75.07%	2,144,648	98.86%	1,625,129	1,625,129	74.91%	2,143,783	98.82%	1,538,590	1,538,590	70.92%	2,123,812	97.90%
NET PAYOUT %	\$1,602,311				73.86%											

2010 2011 2012 2013 YEARS

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

AS OF

November 30, 2020

FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		131			Last Month		130			Last Year		119		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION

	Budget	Current		119			Last Month		118			Last Year		107		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	78.22%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	352,688	513.75%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,801,948	3,027,840	119.52%	2,497,275	98.58%	2,795,948	2,795,948	110.37%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		107			Last Month		106			Last Year		95		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	149,379	62.41%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	504,968	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	352,688	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,168,594	1,168,594	90.44%	1,292,157	100.00%	1,168,594	1,168,594	90.44%	1,292,157	100.00%	1,167,203	1,448,092	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,066,344	2,066,344	80.40%	2,533,888	98.60%	2,066,344	2,066,344	80.40%	2,533,888	98.60%	2,082,766	1,640,595	63.84%	2,533,888	98.60%
NET PAYOUT %	\$2,052,635				79.87%											

FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		95			Last Month		94			Last Year		83		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Nov-20		TARGETED	Incurred	Incurred	31-Oct-20		TARGETED	Incurred	Incurred	30-Nov-19		TARGETED
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,449,113	1,449,113	112.15%	1,292,157	100.00%	1,448,092	1,448,092	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,641,616	1,641,616	63.78%	2,537,906	98.60%	1,641,616	1,641,616	63.78%	2,537,906	98.60%	1,640,595	1,640,595	63.74%	2,537,906	98.60%
NET PAYOUT %	\$1,559,171				60.57%											

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 19-21

January 2021

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

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

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

FUND YEAR 2020

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001275			
001275	MARMERO LAW LLC	ATTORNEY 12/20	3,165.00
			3,165.00
001276			
001276	PERMA RISK MANAGEMENT SERVICES	postage dec 2020	4.50
			4.50
001277			
001277	COURIER-POST	AD 12.22.2020	51.36
001277	COURIER-POST	AS 12.28.2020	32.00
001277	COURIER-POST	AD 12.22.2020	36.40
			119.76
001278			
001278	VIOLA YEAGER	MEDICAL REIMBURSEMENT OCT 2020	414.77
			414.77
001279			
001279	JUNE ATKINSON	MEDICAL REIMBURSEMENT DEC 2020	414.77
			414.77
001280			
001280	NJ ADVANCE MEDIA	AD 12.22.2020	42.02
001280	NJ ADVANCE MEDIA	AD 12.21.2020	90.11
			132.13
		Total Payments FY 2020	4,250.93

FUND YEAR 2021

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001281			
001281	INSERVCO INSURANCE SERVICES	TPA 1/21	7,618.00
			7,618.00
001282			
001282	MARMERO LAW LLC	ATTORNEY 12/20	945.00
			945.00
001283			
001283	VOID	VOID	0.00
			0.00
001284			
001284	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 1/21	5,356.00
			5,356.00
001285			
001285	THE ACTUARIAL ADVANTAGE	ACTUARY 1/21	732.25

001286			
001286	BROWN & CONNERY, LLP	LEGAL- LICK	192.00
001286	BROWN & CONNERY, LLP	LEGAL BALLAENGER	718.00
001286	BROWN & CONNERY, LLP	LEGAL MONAGHAN	5,804.00
001286	BROWN & CONNERY, LLP	LEGAL RENNER	6,923.05
001286	BROWN & CONNERY, LLP	LEGAL IVINS	5,212.00
001286	BROWN & CONNERY, LLP	LEGAL HENRY	1,013.00
001286	BROWN & CONNERY, LLP	LEGAL MONAGHAN	7,494.59
001286	BROWN & CONNERY, LLP	LEGAL MONAGHAN	2,428.00
001286	BROWN & CONNERY, LLP	LEGAL BALLENGER	4,646.00
001286	BROWN & CONNERY, LLP	LEGAL HENRY	368.00
001286	BROWN & CONNERY, LLP	LEGAL THOMPSON	3,016.00
			37,814.64
001287			
001287	NJ MOTOR VEHICLE COMMISSION	ADMIN FEE FOR USE OF ONLINE PROG. 2021	150.00
			150.00
001288			
001288	HARDENBERGH INSURANCE GROUP	RMC FEE 1/21	27,434.00
			27,434.00
001289			
001289	PERMA RISK MANAGEMENT SERVICES	ED 1/21	13,268.58
			13,268.58
		Total Payments FY 2021	93,318.47
		TOTAL PAYMENTS ALL FUND YEARS	\$97,569.40

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. 20-21

JANUARY 2021

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

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

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

FUND YEAR 2021

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0121			
W0121	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 11/20	530.50
W0121	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 11/20	2,820.00
			3,350.50
		Total Payments FY 2020	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	2020			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,548,877.31	4,482,738.91	33,083.58	33,054.82
Opening Interest Accrual Balance	\$0.00	-	-	-
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$297,759.08	\$0.00	\$79,964.38	\$217,794.70
10 (Withdrawals - Sales)	-\$730,695.12	-\$432,936.04	-\$79,964.38	-\$217,794.70
Ending Cash & Investment Balance	\$4,115,941.27	\$4,049,802.87	\$33,083.58	\$33,054.82
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$210,090.71	\$1,605.00	\$32,798.84	\$175,686.87
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$4,326,031.98	\$4,051,407.87	\$65,882.42	\$208,741.69

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2020							
Month Ending: November							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	323,297.48	3,124,341.73	(96,211.13)	1,054,550.62	9,943.74	132,954.86	4,548,877.31
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES							
Claims Transfers	5,777.80	9,159.95	202,856.95	79,964.38	0.00	0.00	297,759.08
Expenses	0.00	0.00	0.00	0.00	0.00	135,134.05	135,134.05
Other *	0.00	0.00	0.00	0.00	0.00	42.91	42.91
TOTAL	5,777.80	9,159.95	202,856.95	79,964.38	0.00	135,176.96	432,936.04
END BALANCE	317,519.68	3,115,181.78	(299,068.08)	974,586.24	9,943.74	(2,222.10)	4,115,941.27

**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 28, 2021 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 12/1/20 to 12/31/20, 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 28, 2021.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
12/01/2020 Thru 12/31/2020

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

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



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
12/01/2020 Thru 12/31/2020

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5656	3530001906	001 TAYLOR, JOHN	11/4/2020	11/25/2020	PARKER MCCAY	12/18/2020	INV# 3124145	2,240.84	2,240.84
C	5658	3530001758	001 LOPES, JOSEPH	10/30/2020	11/30/2020	PARKER MCCAY	12/18/2020	INV# 3124147	1,865.06	1,865.06
Total for Coverage: Auto Liability							Number of entries: 2		4,105.90	4,105.90
Coverage: Auto Physical Damage										
C	23514	3530002563	001 GLOUCESTER COUNTY	10/18/2020	10/18/2020	BELLMAR COLLISION	12/18/2020	2013 MER AMBULANCE PLATE# OA2832	4,910.30	4,910.30
Total for Coverage: Auto Physical Damage							Number of entries: 1		4,910.30	4,910.30
Coverage: General Liability										
C	5657	3530001727	001 FAUST, JOHN	11/3/2020	11/20/2020	PARKER MCCAY	12/18/2020	INV# 3124144	620.00	620.00
Total for Coverage: General Liability							Number of entries: 1		620.00	620.00
Total for Gloucester Co Ins Commission - 353							Number of entries: 4		9,636.20	9,636.20





Gloucester County Insurance Commission
Bill Review / PPO Savings
2020

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	41	95%	\$114,254.78	98%	\$54,865.12	\$0.00	\$52,062.62	\$7,327.04	\$59,389.66	\$8,312.81	\$51,076.85
	February	48	94%	\$98,630.43	96%	\$25,430.58	\$429.15	\$11,917.11	\$60,853.59	\$73,199.85	\$10,050.26	\$63,149.59
	March	44	82%	\$73,035.05	44%	\$30,018.94	\$1,079.25	\$8,330.34	\$33,606.52	\$43,016.11	\$6,020.79	\$36,995.32
	April	43	91%	\$56,267.69	36%	\$9,797.95	\$154.20	\$6,661.98	\$39,653.56	\$46,469.74	\$2,561.02	\$43,908.72
	May	28	86%	\$34,579.92	92%	\$22,691.26	\$125.75	\$9,395.55	\$2,367.36	\$11,888.66	\$1,664.44	\$10,224.22
	June	45	100%	\$42,298.50	100%	\$25,572.37	\$0.00	\$7,534.48	\$9,191.65	\$16,726.13	\$2,293.06	\$14,433.07
	July	40	93%	\$35,386.38	98%	\$24,856.57	\$33.00	\$6,543.12	\$3,953.69	\$10,529.81	\$1,474.17	\$9,055.64
	August	47	89%	\$21,987.90	81%	\$12,366.81	\$73.48	\$5,411.59	\$4,136.02	\$9,621.09	\$1,346.93	\$8,274.16
	September	21	88%	\$19,008.41	82%	\$12,329.69	\$143.55	\$3,045.02	\$3,633.70	\$6,822.27	\$935.02	\$5,887.25
	October	58	86%	\$77,805.92	92%	\$23,936.04	\$422.65	\$22,178.74	\$31,268.49	\$53,869.88	\$5,192.46	\$48,677.42
	November	12	54%	\$10,276.00	22%	\$6,987.57	\$372.30	\$965.06	\$1,951.07	\$3,288.43	\$460.38	\$2,828.05
	December	40	68%	\$34,252.28	76%	\$21,923.96	\$21.75	\$8,057.25	\$4,249.32	\$12,328.32	\$1,722.91	\$10,605.41
YTD Total		467	87%	\$617,783.26	81%	\$270,776.86	\$2,855.08	\$142,102.86	\$202,192.01	\$347,149.95	\$42,034.26	\$305,115.69

<u>Monthly Summary</u>	<u>December</u>
Total Savings (before fees):	\$12,328.32
Percent Savings:	36%
NET SAVINGS:	\$10,605.41
Percent NET SAVINGS:	31%

<u>YTD Summary</u>	
Total Savings (before fees):	\$347,149.95
Percent Savings:	56%
NET SAVINGS:	\$305,115.69
Percent NET SAVINGS:	49%

SAFETY DIRECTOR REPORT

GLOUCESTER COUNTY INSURANCE COMMISSION

TO: Fund Commissioners

FROM: J.A. Montgomery Consulting, Safety Director

DATE: January 25, 2021

DATE OF MEETING: January 28, 2021

GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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December 2020 – January 2021

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **December 8:** Attended the GCIC Claims Committee meeting via teleconference.
- **December 10:** Attended the GCIC meeting via teleconference.
- **January 12:** Attended the GCIC Claims Committee meeting via teleconference.

UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **January 28:** Plan to attend the GCIC meeting via teleconference.

SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - New Bulletin: PEOSH Reporting and Recording COVID-Related Illness Guidance – December 11.
- NJCE JIF - ATTENTION Employers of CDL Holders- Designated Employer Representative Training 2021 – December 17.
- NJCE JIF - Live Safety Training Webinars – January & February Registration Now Open! – January 4.

NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS

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

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

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

NJCE MEDIA LIBRARY

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

GCIC Usage:

- No videos utilized.

NJCE ONLINE STREAMING VIDEO SERVICE

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

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

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

February Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
2/1/2021	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/1/2021	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/1/2021	Hearing Conservation	1:00 - 2:00 pm
2/2/2021	Shop & Tool Safety	8:30 - 9:30 am
2/2/2021	HazCom w/GHS	10:00 - 11:30 am
2/2/2021	Traffic Control in Work Zones	1:00 - 3:00 pm
2/3/2021	Asbestos, Lead, Silica, Lead Overview	8:30 - 9:30 am
2/3/2021	Flagger Skills and Safety Considerations	10:00 - 11:00 am
2/3/2021	Safety Committee Best Practices	1:00 - 2:30 pm
2/4/2021	CDL-Drivers Safety Regulations	8:30 - 10:30 am
2/4/2021	Fire Safety	11:00 - 12:00 pm
2/4/2021	Fire Extinguisher	1:00 - 2:00 pm
2/5/2021	Back Safety / Material Handling	8:30 - 9:30 am
2/5/2021	Lock Out/Tag Out (LOTO)	10:00 - 12:00 pm
2/8/2021	HazCom w/GHS	8:30 - 10:00 am
2/8/2021	Shop & Tool Safety	10:30 - 11:30 am
2/9/2021	Preparing for First Amendment Audits	9:00 - 11:00 am
2/9/2021	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/10/2021	Hazard Identification / Make Observations Count	8:30 - 10:30 am
2/10/2021	Shift Briefing Essentials	1:00 - 2:30 pm
2/11/2021	Fire Safety	8:30 - 9:30 am
2/11/2021	Fire Extinguisher	10:00 - 11:00 am
2/11/2021	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/12/2021	Lock Out/Tag Out (LOTO)	8:30 - 10:30 am
2/12/2021	Bloodborne Pathogens (BBP)	11:00 - 12:00 pm
2/12/2021	Driving Safety Awareness	1:00 - 2:30 pm
2/16/2021	Confined Space for Entrants & Attendants	8:30 - 10:30 am
2/16/2021	Hearing Conservation	11:00 - 12:00 pm
2/17/2021	Ethics for NJ Local Government Employees	9:00 - 11:00 am
2/17/2021	Bloodborne Pathogens (BBP)	8:30 - 9:30 am
2/17/2021	CDL-Supervisors Reasonable Suspicion	10:00 - 12:00 pm
2/18/2021	Flagger Skills and Safety Considerations	8:30 - 9:30 am
2/18/2021	HazCom w/GHS	1:00 - 2:30 pm
2/19/2021	Dealing with Difficult People	9:00 - 11:00 am
2/19/2021	Protecting Children from Abuse - For Managers/Supervisors/Elected Officials	12:00 - 2:00 pm
2/22/2021	HazMat Awareness w/HazCom GHS	8:30 - 11:30 am
2/22/2021	Safety Committee Best Practices	1:00 - 2:30 pm

Date	Webinar Topic	Time
2/23/2021	Fall Protection Awareness	8:30 - 10:30 am
2/23/2021	Back Safety / Material Handling	11:00 - 12:00 pm
2/23/2021	CDL-Drivers Safety Regulations	1:00 - 3:00 pm
2/24/2021	Personal Protective Equipment (PPE)	8:30 - 10:30 am
2/24/2021	Ladder Safety/Walking Surfaces	1:00 - 3:00 pm
2/24/2021	Implicit Bias in the Workplace	1:00 - 2:30 pm
2/25/2021	Confined Space Entry for Supervisors	9:00 - 12:00 pm
2/25/2021	Playground Inspections	1:00 - 3:00 pm
2/26/2021	Safety Coordinator Skills	8:30 - 12:30 pm
2/26/2021	Confined Space for Entrants & Attendants	1:00 - 3:00 pm

Live Webinar Guidelines:

To maintain the integrity of the live webinar training and our ability to offer CEUs, J.A Montgomery Consulting 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.

About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded.
- Please [click here](#) for informative Zoom operation details.
- Group Training procedures:
 - Please have one person register for the safety training webinar.
 - Please complete the Group sign in sheet and send it to ndougherty@jamontgomery.com within 24 hours of training completion.

<https://njce.org/wp-content/uploads/2020/06/Webinar-Group-Sign-in-Sheet.pdf>

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

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: 1/28/21

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2021 NJCEL reinsurer Change

Effective 1/1/2021, the NJCEL excess carrier has changed from BRIT to Munich Re. The new carrier will be offering a safety grant that will be similar to the BRIT Safety Grant. The Munich Re Safety Grant will offer \$50,000 to be divided between the 10 New Jersey Counties Excess Liability members. We hope to have more information regarding the grant eligibility requirements by the next meeting.

B. NJCEL – New Budget Line Item – New Optional Coverage

NJCEL has been able to secure Active Assailant coverage for its members effective 1/1/2021. 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 coverage is optional for all Commission members and written on a master policy for all. This is similar to all of the NJCEL ancillary policies. The Gloucester County Insurance Commission nor the NJCEL assume any risk for this new line of coverage. Currently two Gloucester County Insurance Commission members have elected the coverage.

We are available to answer questions on this coverage.

C. Safety Accident and Review Committee Meeting Schedule Change

The Safety and Accident Review Committee meeting schedule has changed from the first Tuesday, once a quarter at 9:30am to the first Wednesday, once a quarter at 9:00am. Enclosed please find the updated schedule.

Action Requested: Motion to approve the updated schedule as presented.

D. 2021 Claims Charter

Attached is the Updated 2021 Claims Charter. The following have been amended:

- Revised Rowan College at Gloucester County to Rowan College of South Jersey
- Revised Commission Professionals GCIC Attorney from Doug Long to Al Marmero

Action Requested: Motion to adopt the 2021 Claims Charter.

E. Telephonic Case Management Services – Medlogix, LLC

Effective 9/1/2020, the Telephonic Case Management Services were transferred from the County to the Managed Care Vendor, Medlogix, LLC. The Commission Professionals, Inservco Insurance Services, Medlogix LLC, Hardenbergh Insurance Group and the County Safety Department have held telephonic bi-weekly meetings to ensure a smooth transition for all members. The process is moving well. If any member has any issues or concerns, they have been instructed to advise our office.

F. Property Damage Payments to County

In 2019 and 2020, there were 9 incidents in which property damage was sustained due to the fault of a third party. The amount of such damages sustained were below the County's deductible or were vehicles which did not have collision coverage. In 2019, the total amount of damages incurred were \$28,160.78 to which \$22,623.26 have been recovered. To date, there is one incident which is still open to which County Counsel's office is handling. In 2020, the total amount of damages incurred were \$11,017.32 to which \$3,409.00 have been recovered. To date, there are three incidents which are still open to which our office is actively pursuing payment for the County.

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	3/1/2021	\$1,995

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

Gloucester County Insurance Commission
Safety and Accident Committee
2021 Meeting Schedule
All meetings will be held at 9:00 AM.

February 3, 2021 – Video Conference Meeting

June 2, 2021 – Video Conference Meeting

September 1, 2021 – Video Conference Meeting

December 1, 2021 – Video Conference Meeting

GLOUCESTER COUNTY INSURANCE COMMISSION

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

2021 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.

2021 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
Ralph Bingham	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

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 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

GLOUCESTER COUNTY INSURANCE COMMISSION

Claims Committee Bylaws

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

Meetings

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

Attendance

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

Specific Duties

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

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

Adopted - 10/28/10
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Revision #12 - January 2021

GLOUCESTER COUNTY INSURANCE COMMISSION

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

**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 28, 2021.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for January 28, 2021 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on January 28, 2021.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation & Liability
CLOSED SESSION
1/28/21

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>
3530001906	John Taylor	Auto Liability	PAR
3530002216	Thomas Lawrence	Worker Compensation	SAR
3530002110	Kimberly Moody	Worker Compensation	SAR
3530002565	Sure Kleen Restoration Services, LLC	Liability	SAR

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – December 10, 2020
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 (<i>arrived 9:45 AM</i>)
Tamarisk Jones	Present
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 Amy Zeiders
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Qual-Lynx
Chris Roselli

Medlogix
Jennifer Goldstein

PERMA
Jennifer Conicella
Robyn Walcoff

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti
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Attorney	Marmero Law, LLC Al Marmero, Esq.
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Treasurer	Tracey Giordano
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Safety Director	J.A. Montgomery Risk Consulting Jonathan Czarnecki
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ALSO PRESENT:

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

APPROVAL OF MINUTES: Open and Closed Minutes of October 22, 2020

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF
OCTOBER 22, 2020**

Motion:	Commissioner Jones
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: None

SAFETY COMMITTEE REPORT: Ms. VanOyen advised the Safety and Accident & Review Committee met on December 1, 2020 via Zoom. Ms. VanOyen noted future meetings would be held via Zoom until further notice. Ms. VanOyen reported they reviewed the new procedures with Medlogix and no one had any issues at that time. Ms. VanOyen said there was training for the 300 Log next Tuesday and Thursday and everyone was welcome to join. Ms. VanOyen advised Gloucester County finished their clearinghouse run for queries and she will reach out to the other entities as this needed to be done by December 31st. Ms. VanOyen reported she received a call from Urgent Care and was advised the Mantua office was closed due to staffing issues regarding COVID and they would advise when the office re-opened. Ms. VanOyen asked if anyone had any questions and concluded her report.

CLAIMS COMMITTEE: Chairman Sheehan reported the Claims Committee met on December 8th and discussed the PARS that would be presented today. Chairman Sheehan reported there was also a discussion on COVID claims specifically record only claims.

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

2021 PROPERTY AND CASUALTY BUDGET INTRODUCTION: Executive Director referred to a copy the proposed 2021 Property & Casualty Budget in the amount of \$6,884,021 which was included in the agenda. Executive Director reported the introductory budget represented an overall increase of \$244,275 or 3.68%. Executive Director noted the proposed budget was previously discussed with the Chairman, Commission Treasurer and Commission Risk Manager.

Executive Director reviewed lines 1-4 of the budget, the loss funds, and advised there was an overall reduction of 2.93%.

Executive Director reported the NJCE portion of the budget was on line 9. Executive Director reported the NJCE introduced their budget at the November 19, 2020 meeting. Executive Director noted that the NJCE premium increase was due to current market conditions, adverse loss experience and exposures increases. Executive Director explained the excess liability premium also increased due to current marketing conditions and losses trending upwards but more importantly reflected the NJCE Board of Commissioners decision last year not to increase this item by \$1 million after adoption of the NJCE Budget as the Board of Commissioners chose to absorb the difference for 2020.

Executive Director referred to the Expense, Fees & Contingency lines of the budget and advised the figures represented contractual obligations and responses from the RFP's.

Executive Director noted line 37, Medical Malpractice was increased by 10.7% also due to the hard market.

Executive Director referred to a copy of the proposed assessments for the member entities, which was included in the agenda. Executive Director noted the annual assessment would be billed in three installments and payable as follows: 40% due on 3/15/21, 30% on 5/15/21 and 30% on 10/15/21. Executive Director said the Fund Office would advertise the proposed 2021 budget in the applicable newspapers.

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

**MOTION TO INTRODUCE THE 2021 PROPERTY AND CASUALTY
BUDGET IN THE AMOUNT OF 6,884,021 AND SCHEDULE A
PUBLIC HEARING ON JANUARY 28, 2021 AT 1:00 PM VIA ZOOM**

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

2021 HEALTH DENTAL BUDGET INTRODUCTION: Executive Director reported the proposed 2021 Health Dental Budget for \$702,438 was included in the agenda. Executive Director advised the introductory budget represented an overall increase of \$111,472 or 18.86%. Executive Director asked Ms. Morris from Conner Strong and Buckelew to highlight a few items of the budget. Ms. Morris reported there were two major items that impacted the budget, COVID and some benefit plan changes requested by the County. Ms. Morris noted the claim activity was decreased over the same period of time as last year as elective procedures for a period of time were not permitted due to COVID. Ms. Morris reviewed the plan changes the County requested which was listed at the bottom of the budget. Ms. Morris reported dependent children would be covered to the end of the year in which they turned 26, an increase in calendar year maximum to \$2,000, and the addition of dentures and other major services. Ms. Morris advised the changes were reflected on lines 16 and line 17 added the COVID uncertainty factor into the budget. Ms. Morris noted the Consulting Fees and Dental Admin Fees remained the same. Ms. Morris asked if there were

any questions regarding the budget. Executive Director requested a motion to introduce the 2021 Health Dental Budget.

**MOTION TO INTRODUCE THE 2021 HEALTH DENTAL BUDGET
IN THE AMOUNT OF \$702,438 AND SCHEDULE A PUBLIC
HEARING ON JANUARY 28, 2021 AT 1:00 PM VIA ZOOM**

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

MARMERO LAW, LLC: Executive Director advised notice was received that Grace, Marmero and Associates, LLP had changed their name to Marmero Law, LLC. Executive Director referred to a copy of Resolution 67-20, Authorizing Execution of an Addendum to the Service Agreement between the Gloucester County Insurance Commission and Commission. Executive Director noted a copy of the Addendum was also included in the agenda. Executive Director noted Al Marmero, Esq. would be the designated representative. Mr. Marmero indicated the notice was sent due to a restructure of the firm and looked forward to working with the Commission.

**MOTION TO ADOPT RESOLUTION 67-20, AUTHORIZING
EXECUTION OF AN ADDENDUM TO THE SERVICE
AGREEMENT BETWEEN THE GLOUCESTER COUNTY
INSURANCE COMMISSION AND COMMISSION**

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

RFP'S FOR PROFESSIONAL SERVICES: Executive Director reported the Fund Office prepared the Request for Proposals for the positions of Actuary, Auditor, Nurse Case Manager, Functional Capacity Testing & Evaluation Services, Commission Attorney, and Defense Panel. Executive Director noted the responses were due on November 6, 2020. Executive Director referred to a copy of a summary of the vendors who responded to the RFP. Executive Director advised a Request for Proposals was also issued for Managed Care Services and the responses were due on November 24, 2020. Executive Director noted one response was received from the incumbent, Medlogix. Executive Director advised all of the responses were reviewed and evaluated by the Commissioners. Chairman Sheehan advised the Commissioners did review the submissions and recommended the below awards.

• Actuary	<u>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

Madden & Madden
Parker McCay
Chance & McCann
Capehart Scatchard- WC-
Higbee
Capehart Scatchard – Liab - Corea
Brown & Connery, LLP
Law Offices of John A. Alice

- Managed Care Services

Medlogix

Executive Director asked if anyone had any questions and requested a motion to approve a one-year appointment to the vendors noted by Chairman Sheehan.

MOTION TO APPROVE A ONE YEAR APPOINTMENT FOR THE VENDORS LISTED ABOVE EFFECTIVE JANUARY 1, 2021

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

FUNCTIONAL CAPACITY TESTING & EVALUATION SERVICES: Executive Director reported there were no responses received for the Functional Capacity Testing and Evaluation Services position. Executive Director advised that a discussion was held prior to the meeting and it was determined the services were not used. Executive Director said it might be an appropriate time to eliminate the services going forward. Chairman Sheehan agreed and asked Ms. George if she had any comments. Ms. George advised the vendor is used for the worker compensation part and thought the contract was being used for other issues, like health related issues. The worker compensation part was paid out of the medical claim expense. Executive Director advised if the only services that are being used relate to worker compensation claims it was not necessary to issue an RFP. In response to Chairman Sheehan's question, Executive Director recommended doing a motion for the record.

MOTION TO ELIMINATE FUNCTIONAL CAPACITY TESTING & EVALUATION SERVICES AND CONTINUE TO USE THE VENDOR AS NEEDED FOR WORKER COMPENSATION CLAIMS

Motion:	Commissioner Jones
Second:	Commissioner Christina
Vote:	Unanimous

It was noted that Commissioner Burke jointed the meeting.

NJ EXCESS COUNTIES JOINT INSURANCE FUND (NJCE): Executive Director reported the NJCE last met on November 18, 2020 and a written summary was included in the agenda. Executive Director advised at that meeting the 2021 NJCE Budget was

introduced in the amount of \$27,088,279. Executive Director said the Board of Commissioners also authorized a \$2 million dividend but would determine prior to the December meeting how that would be distributed. Executive Director noted budget adoption was scheduled for December 18, 2020 at 9:30 AM.

CERTIFICATE OF INSURANCE REPORTS: Executive Director referred to a copy of the Certificate of Insurance reports from the NJCE listing the certificates issued for the months of October and November which were included in the agenda. Executive Director advised there were 6 certificate of insurances issued during October and 2 in November.

GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director advised the September Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,659,417 as of September 30, 2020. Executive Director advised that \$2,982,687 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 \$3,377,838.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the September Financial Fast Track for the NJCE. As of September 30, 2020, the NJCE had a surplus of \$18,919,992. Executive Director advised line 7 of the report “Dividend” represented the dividend figure released by the NJCE of \$3,607,551. Executive Director noted the cash amount was \$32,472,743.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the September Health Benefits Financial Fast Track. As of September 30, 2020, there was a surplus of \$240,258. Executive Director noted the cash amount was \$275,257. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

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

2021 PROPOSED MEETING SCHEDULE: Executive Director reviewed the proposed meeting dates for 2021, which were listed in the agenda and noted below. Executive Director noted the start time of the meetings would be at 1:00 PM. Executive Director said the 2021 GCIC Reorganization meeting was scheduled for January 28, 2021. Executive Director advised if the dates were acceptable, a resolution would be prepared for approval with the Reorganization Resolutions in January. Executive Director reported additional meetings would be scheduled if needed.

January 28, February 25, April 22, June 24, September 23, October 28 and December 9

MOODY’S INVESTOR SERVICE REPORT: Executive Director reported Moody’s recently asked to do an article on MEL and NJCE JIF’s with the primary focus on their respective cyber risk control program. Executive Director noted after several discussions the article was broadened to touch on other benefits derived from membership in MEL and

NJCE. Executive Director stated the article was heavily weighted towards MEL successes, however, he wanted to share it with the NJCE membership. Executive Director advised the article appeared in Appendix II of the agenda.

Executive Director's Report Made Part of Minutes.

EMPLOYEE BENEFITS: Ms. Morris advised her report was included in the Appendix II section of the agenda and reviewed the report.

TREASURER REPORT: Chairman Sheehan advised the agenda included the following resolutions and requested a motion to approve all:

Resolution 68-20 November Bill List
Resolution 69-20 Supplement November Bill List
Resolution 70-20 November Benefit Bill List
Resolution 71-20 December Bill List
Resolution 72-20 December Benefit Bill List

**MOTION TO APPROVE RESOLUTIONS 68-20
THROUGH 72-20**

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

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

CLAIMS SERVICE: Mrs. Conicella reported included in the agenda was the annual mandatory claims reporting memo. She asked that the members report any ancillary line claims, public officials, employed lawyers, cyber, healthcare and professional, general liability, crime or pollution to Hardenbergh Insurance Group in the manner in which you would regularly report them, so they are reported by the end of the year. Mrs. Conicella then concluded her report. Chairman Sheehan advised the County Administrator sent a memo out to all Department Heads.

CLAIMS REPORT:

Chairman Sheehan presented Resolution 73-20 Inservco Liability Check Register for the period of 10/1/20 through 10/31/20 and 11/1/20 to 11/30/20.

**MOTION TO APPROVE RESOLUTION 73-20 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 10/1/20 THROUGH 10/31/20 AND
11/1/20 THROUGH 11/30/20**

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

MANAGED CARE PROVIDER: Ms. Goldstein reviewed the Client Bill Review Summary Report for the months 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	58	\$77,805.92	\$23,936.04	\$ 422.65	\$ 48,677.42	63%	92%
November	12	\$10,276.00	\$ 6,987.57	\$ 372.30	\$ 2,828.05	28%	22%

Ms. Goldstein noted the PPO Penetration percentage was low for the month of November and explained there five out of network billings and reviewed the circumstances for each.

Ms. Goldstein advised since September there were 173 claims reported to their office and 73 were COVID related. Ms. Goldstein asked if anyone had any questions, wished everyone Happy Holidays and concluded her report.

NJCE SAFETY DIRECTOR:

REPORT: Mr. Czarnecki advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities September and October. Mr. Czarnecki advised the report also included a list of all of the Safety Director Bulletins, which were sent out. Mr. Czarnecki stated they were continuing their instruction led online safety programs and the December and January webinars were listed in the agenda. Mr. Czarnecki concluded his report unless there were any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported the approved 10/13/20 Safety & Accident Review Committee Meeting Minutes were included in the agenda.

Ms. Violetti reported copies of the 2021 Meeting Schedules for the Safety and Accident Review Committee and Claims Committee were included in the agenda.

MOTION TO APPROVE BOTH SCHEDULES AS PRESENTED

Motion: Commissioner Jones
Second: Chairman Sheehan
Vote: Unanimous

Ms. Violetti noted the 2021 GCIC Safety Kick off meeting was cancelled as COVID-19 continued to impact on-site gatherings. Ms. Violetti noted pertinent Safety information would continue to be provided to members via email and training would continue to be virtual until further notice.

Ms. Violetti stated as Jen mentioned earlier her office sent out a memo to the member entities regarding the 2020 Claims Sweep on the Claims Made Policies.

Ms. Violetti advised the Safety and Accident Review Committee met on December 1st and respectfully requested continued funding for the Wellness Incentive Grant for 2021. Ms. Violetti requested approval of the funds with the following changes, increase the number of grants awarded from five to ten and increase the amount of grants from \$5,000 to \$10,000.

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

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

Ms. Violetti reported the purchase of the Lucas 2 Chest Compression Systems was approved for the BRIT Safety Grant. Each system cost \$15,306.16 and the department purchased 12 systems, totaling \$183,673.92. Ms. Violetti advised the amount awarded was \$7,653.08, which was 50% of the cost for one system.

Ms. Violetti advised the second submission was for the purchase of the AeroClare RDS 3110 Room Decontamination System with appropriate accessories. However, the Department reported they were unable to purchase the system due to the intense demand and limited availability. Ms. Violetti said instead, they purchased a lower cost device that provided the same function; the Clorox Total 360 Electrostatic Sprayer-Trigger. The cost for the unit was \$4,395.00. Ms. Violetti advised she spoke to Mr. Prince yesterday and was waiting for an official word on the reimbursement.

Ms. Violetti reported the following coverage for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it was determined the following bond/policies need to be renewed.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Bond – Knestaut	CNA	12/28/2020	\$175.00	\$175.00
County	Bond – Bay	CNA	12/28/2020	\$175.00	\$175.00
College	Volunteer Accident	Starr Indemnity	12/31/2020	\$3,027.00	\$3,027.00
County	Bond – Chila	CNA	1/1/2021	\$70.00	\$70.00
County	Bond – McKenna	CNA	1/1/2021	\$70.00	\$70.00
County	Bond – Morina	CNA	1/1/2021	\$350.00	\$350.00
Improvement Authority	Dream Park Volunteer Accident	QBE	1/28/2021	\$400.00	\$400.00

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

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

Ms. Violetti advised the following renewals were in process and they were finalized. Ms. Violetti indicated there was no action required. Ms. Violetti noted the 28% increase on the County's pollution liability policy was due to an underground storage tank, which was 31 years old. In addition, mid-term an above ground storage tank was added to the policy and the renewal premium reflected the full term premium.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Pollution Liability – Underground Storage Tanks	Liberty Surplus Insurance Companies	10/30/2020	\$3,780.10	\$5,150.00
Library	Volunteer Accident	QBE	11/23/2020	\$350.00	\$350.00

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

ATTORNEY: Mr. Marmero reported he did not have anything to report, however wanted to wish everyone Happy Holidays. Mr. Marmero also thanked the Commission for their confidence in their law firm.

OLD BUSINESS:

NEW BUSINESS:

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved: Commissioner Jones
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 ¹the meeting.

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved: Commissioner Jones
Second: Commissioner Burke
Vote: Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 74-20 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 and a second telephone was not provided.

Motion: Commissioner Jones
Second: Commissioner Christina
Vote: Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion: Commissioner Jones
Second: Commissioner Christina
Vote: Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion: Commissioner Jones
Second: Commissioner Christina
Vote: Unanimous

ROLL CALL OF COMMISSIONERS:

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

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

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002212 FROM \$85,000 TO \$150,000 AN INCREASE OF \$65,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002503 FROM \$15,000 TO \$28,637.50 AN INCREASE OF \$13,637.50

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001985 FROM \$15,129.99 TO \$38,127.99 AN INCREASE OF \$22,998

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002497 FROM \$18,053.97 TO \$30,000 AN INCREASE OF \$11,946.03

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002265 FROM \$7,000 TO \$155,000 AN INCREASE OF \$148,000

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530002015 FROM \$15,000 TO \$32,819.84 AN INCREASE OF \$17,819.94

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

MOTION TO ADJOURN:

Motion:	Commissioner Jones
Second:	Commissioner Christina
Vote:	Unanimous

MEETING ADJOURNED: 10:30 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

2021 Risk Management Plan

RESOLUTION NO. 11-21

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

BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2021 PLAN OF RISK MANAGEMENT, EFFECTIVE 01/01/2021, SHALL BE:

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

- Active Assailant

2.) The limits of coverage.

a.) Workers' Compensation limits.

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

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

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

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

- Limit: \$15,000,000 each claim and in the annual aggregate
 - Healthcare entities: \$1,000,000 each claim and in the annual aggregate
- Retentions:
 - Gloucester County - \$250,000
 - Rowan College of South Jersey - \$25,000 SBL/\$100,000 EPL
 - Sexual Abuse: \$100,000

- Gloucester County UA - \$25,000 each POL/\$50,000 EPL
- Gloucester County LC - \$25,000 each POL/\$50,000 EPL
- Gloucester County IA - -\$25,000 SBL/\$100,000 EPL

d.) Property/Equipment Breakdown

Property Per Occurrence Limits:

- All Risk: \$110,000,000 Per Occurrence with Zurich American Insurance Company
- Excess All-Risk: \$150,000,000 Per Occurrence (excess \$110m) with various insurers on a quota share basis
- Flood: \$50,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis, except
 - Flood, SFHA: \$25,000,000 Aggregate
- Earthquake: \$100,000,000 Aggregate (excess Zurich) with various insurers on a quota share basis
- Vehicles (PD Only): \$15,000,000
 - Time Element/Extra Expense: \$500,000 (NJCE/Member)
- UAS (Drones) - \$100,000
- Working Dogs - \$100,000

Property Deductibles

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

○ Maximum Deductible: \$5,000,000

e.) Crime

Limit per occurrence:

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

Deductible per occurrence:

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

f.) Pollution Liability

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

g.) Medical Professional General Liability/Excess Medical Professional

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

- L. Lawson-Briddell – RCSJ
- W. Leonard – RCSJ

h.) Employed Lawyers Professional Liability

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

i.) Cyber Liability – Network Privacy & Security Liability

- Limits per claim and annual aggregate:
 - Maximum Policy: \$5,000,000
- Retention per member entity:
 - All Other: \$75,000
 - Time Element: 12 Hours
 - Incident Response Coach: \$10,000
- Participating member entities are:
 - Gloucester County
 - Gloucester County Improvement Authority
 - Gloucester County Library Commission
 - Gloucester County Utilities Authority
 - Rowan College of South Jersey

j.) Non-Owned Aircraft.

- Limit: \$9,000,000 CSL for Bodily Injury and Property Damage Liability
- Medical Expense: \$5,000
- Rotor Wing: \$5,000,000

k.) Active Assailant.

- Per Occurrence/Aggregate: \$2,500,000
- Deductible: \$25,000
- Waiting Period: 12 Hours
- Insured Entities: Gloucester County Improvement Authority, Rowan College of South Jersey

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

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

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) Excess Liability (all coverages) - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
- c.) Public Officials Liability/School Board Legal/Employment Practices Liability - None
- d.) Property/APD - \$250,000 per occurrence less member entity deductibles.
 - 1. Flood, SFHA: \$500,000
 - 2. Named Storm, High Hazard: \$500,000
- e.) Crime – None
- f.) Pollution Liability – None
- g.) Medical Professional General Liability – None
- h.) Employed Lawyers Liability – None
- i.) Cyber Liability – None
- j.) Non Owned Aircraft – None
- k.) **Active Assailant – None**

4.) The amount of unpaid claims to be established.

- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
- b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of

Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.

5.) The method of assessing contributions to be paid by each member of the Insurance Commission.

- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
- b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.
- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
- d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
- e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance

Commission year, and shall be apportioned by the year's assessments for that line of coverage.

- f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.

6.) Procedures governing loss adjustment and legal expenses.

- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's excess insurers. Every three years, the NJC's internal auditors may conduct an audit.
- b.) Annually the Executive Director or their designee will update the claim acknowledgment contact exhibit and distribute it to all applicable parties.
- c.) Each member entity is provided with a claim reporting procedure and appropriate forms.
- d.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (CSG) component *through a contract* whose procedures are integrated into the Insurance Commission's claims process.
- e.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.

7.) Coverage to be purchased from a commercial insurer, if any.

The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.

8.) Reinsurance to be purchased.

The Insurance Commission does not purchase reinsurance.

9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.

a.) Not applicable at this time.

10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.

a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

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

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

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

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

Adopted by the Governing Body this 28 day of January, 2021.

Gloucester County Insurance Commission

By: _____
Chairperson

Attest: _____

APPENDIX III

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

NOVEMBER 2020

GCHIC - Gloucester County Health Insurance Commiss

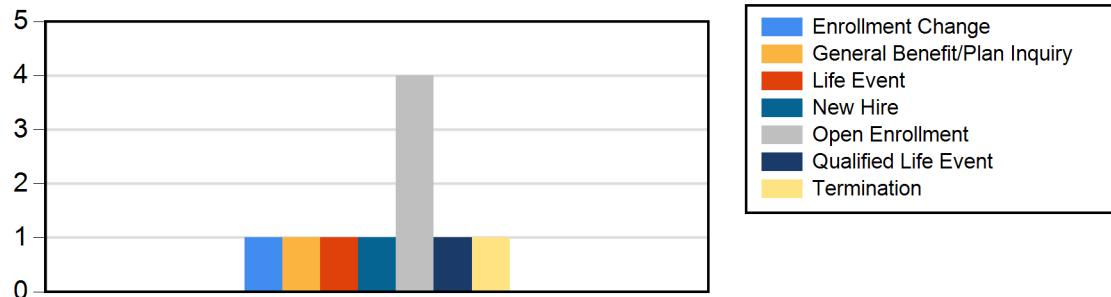
This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

CLIENT ACTIVITY REPORT

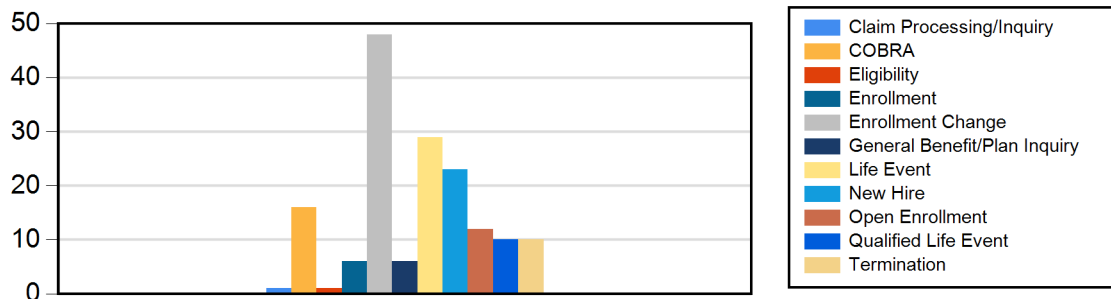
From: 11/1/2020 To: 11/30/2020

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (NOVEMBER)	# of Issues
Enrollment Change	1
General Benefit/Plan Inquiry	1
Life Event	1
New Hire	1
Open Enrollment	4
Qualified Life Event	1
Termination	1
Total for Subject	10



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	16
Eligibility	1
Enrollment	6
Enrollment Change	48
General Benefit/Plan Inquiry	6
Life Event	29
New Hire	23
Open Enrollment	12
Qualified Life Event	10
Termination	10
Total for Subject	162

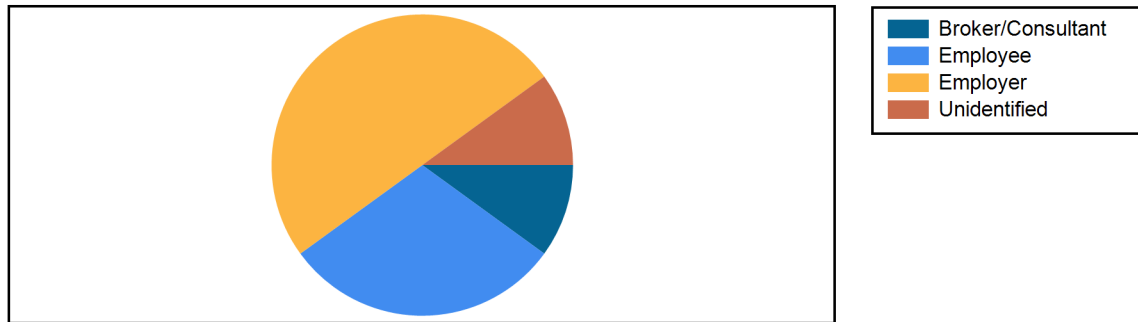


CLIENT ACTIVITY REPORT

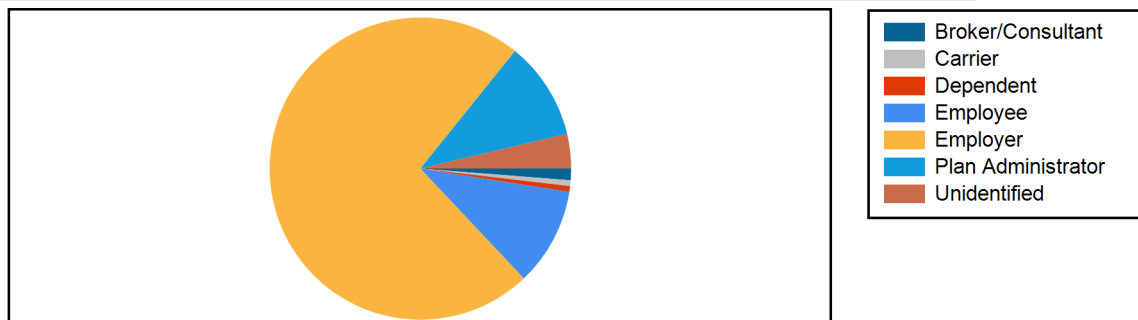
From: 11/1/2020 To: 11/30/2020

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (NOVEMBER)	# of Issues
Broker/Consultant	1
Employee	3
Employer	5
Unidentified	1
Total for Call Source	10



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	2
Carrier	1
Dependent	1
Employee	17
Employer	118
Plan Administrator	17
Unidentified	6
Total for Call Source	162

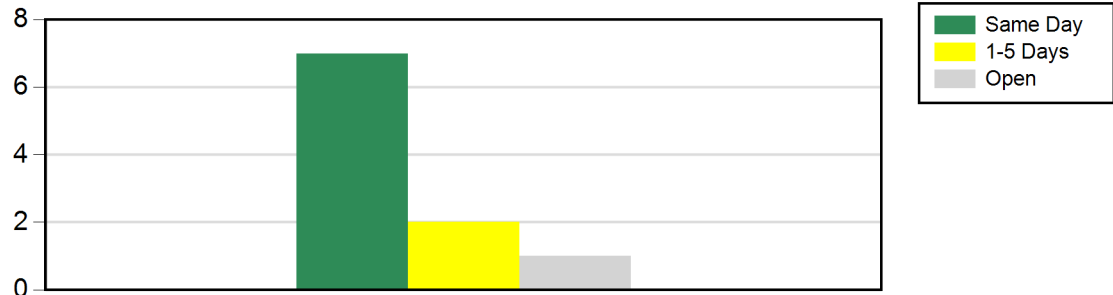


CLIENT ACTIVITY REPORT

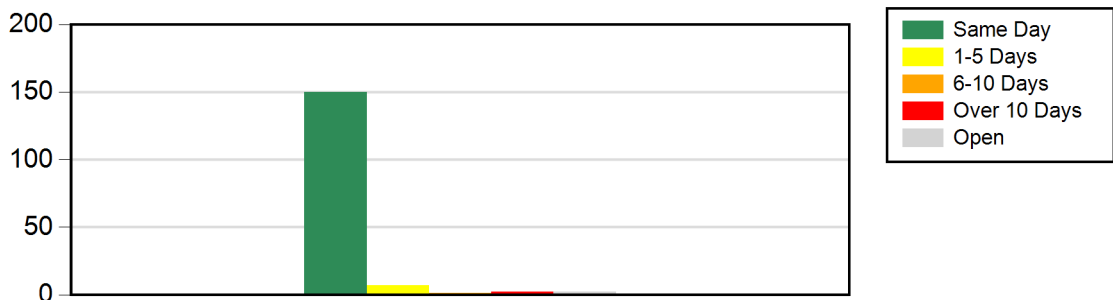
From: 11/1/2020 To: 11/30/2020

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (NOVEMBER)	# of Days	%
Same Day	7	78%
1-5 Days	2	22%
Total for Time Range	9	100%



CLOSED TIME (YTD)	# of Days	%
Same Day	150	94%
1-5 Days	7	4%
6-10 Days	1	1%
Over 10 Days	2	1%
Total for Time Range	160	100%



DETAIL (YTD)		From: 1/1/2020 To: 11/30/2020		
Received	Call Source	Subject	Status	Closed Time
1/3/2020	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/3/2020	Employer	Open Enrollment	Closed	Same Day
1/6/2020	Employer	Enrollment Change	Closed	Same Day
1/7/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/10/2020	Employer	Enrollment Change	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 11/1/2020 To: 11/30/2020

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 11/30/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/10/2020	Employer	Life Event	Closed	1-5 Days
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employer	Open Enrollment	Closed	Same Day
1/13/2020	Employer	Open Enrollment	Closed	Same Day
1/13/2020	Employee	Life Event	Closed	Same Day
1/15/2020	Employer	Enrollment Change	Closed	Same Day
1/16/2020	Employee	COBRA	Closed	6-10 Days
1/16/2020	Dependent	COBRA	Closed	Same Day
1/21/2020	Employer	New Hire	Closed	Same Day
1/22/2020	Employer	Enrollment	Closed	Same Day
1/23/2020	Employer	Enrollment Change	Closed	Same Day
1/24/2020	Plan Administrator	Termination	Closed	Same Day
1/24/2020	Plan Administrator	COBRA	Closed	Same Day
1/27/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
2/4/2020	Employer	Claim Processing/Inquiry	Closed	1-5 Days
2/7/2020	Broker/Consultant	Enrollment Change	Closed	Same Day
2/10/2020	Employer	New Hire	Closed	Same Day
2/10/2020	Employer	Life Event	Closed	Same Day
2/10/2020	Employer	Qualified Life Event	Closed	Same Day
2/10/2020	Employer	Enrollment Change	Closed	Same Day
2/10/2020	Employee	New Hire	Open	
2/10/2020	Plan Administrator	COBRA	Closed	Same Day
2/10/2020	Plan Administrator	Termination	Closed	Same Day
2/10/2020	Plan Administrator	COBRA	Closed	Same Day
2/12/2020	Employer	Life Event	Closed	Same Day
2/13/2020	Employer	New Hire	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 11/1/2020 To: 11/30/2020

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 11/1/2020 To: 11/30/2020

GCHIC - Gloucester County Health Insurance Commiss

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

CLIENT ACTIVITY REPORT

From: 11/1/2020 To: 11/30/2020

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 11/30/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/22/2020	Employee	Enrollment Change	Closed	Same Day
6/22/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
6/29/2020	Employer	Life Event	Closed	Same Day
6/29/2020	Employer	Qualified Life Event	Closed	Same Day
7/2/2020	Employer	Life Event	Closed	Same Day
7/10/2020		Enrollment Change	Closed	1-5 Days
7/10/2020	Employer	Enrollment	Closed	Same Day
7/17/2020	Employer	Enrollment Change	Closed	Same Day
7/17/2020	Employer	New Hire	Closed	Same Day
7/22/2020	Employer	Qualified Life Event	Closed	Same Day
7/29/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
8/7/2020	Employer	Enrollment Change	Closed	Same Day
8/13/2020		Termination	Closed	Same Day
8/27/2020	Employer	Enrollment Change	Closed	Same Day
8/27/2020	Employer	Enrollment Change	Closed	Same Day
9/3/2020	Employer	Life Event	Closed	Same Day
9/16/2020	Employer	Enrollment	Closed	Same Day
9/16/2020	Employer	Life Event	Closed	Same Day
9/16/2020	Employer	Enrollment Change	Closed	Same Day
9/16/2020	Employer	Enrollment Change	Closed	Same Day
9/17/2020	Employer	Enrollment Change	Closed	Same Day
9/18/2020	Employer	Life Event	Closed	Same Day
9/21/2020	Employee	Eligibility	Closed	1-5 Days
9/22/2020		Open Enrollment	Closed	Over 10 Days
9/22/2020	Employee	Enrollment	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 11/1/2020 To: 11/30/2020

GCHIC - Gloucester County Health Insurance Commiss

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