

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, JUNE 24, 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 June 24, 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.**

**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**AGENDA**  
**OPEN PUBLIC MEETING: June 24, 2021**  
**1:00 PM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:**     April 22, 2021 Open Minutes.....Appendix I  
   April 22, 2021 Closed Minutes.....Sent via e-mail  
   May 4, 2021 Open Minutes.....Appendix I  
   May 4, 2021 Closed Minutes.....Sent via e-mail
- ☐ **CORRESPONDENCE: None**
- ☐ **COMMITTEE REPORTS**
  - ☐ Safety Committee: .....Verbal
  - ☐ Claims Committee: .....Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director's Report..... Pages 3-23
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
  - Monthly Reports..... Appendix IV
- ☐ **TREASURER – Tracey Giordano**
  - Resolution **40-21** May Bill List – *Motion*..... Pages 24-25
  - Resolution **41-21** May Benefit Bill List – *Motion*..... Page 26
  - Resolution **42-21** June Bill List – *Motion*..... Pages 27-28
  - Resolution **43-21** June Benefit Bill List – *Motion*..... Page 29
  - March Monthly Treasurer Reports..... Pages 30-31
- ☐ **CLAIMS SERVICE - PERMA ..... Verbal**
- ☐ **CLAIMS ADMINISTRATOR– Inservco Insurance Services, Inc.**
  - Resolution **44-21** Authorizing Disclosure of Liability Claims Check Register - *Motion* ..... Page 32
  - Liability Claim Payments –4/1/21 to 4/30/21 ..... Pages 33-34
  - Liability Claim Payments –5/1/21 to 5/31/21 ..... Pages 35-36
- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
  - Medlogix Monthly Summary Report..... Page 37
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report ..... Pages 38-44
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**  
**Hardenbergh Insurance Group**
  - Monthly Report ..... Pages 45-46
- ☐ **ATTORNEY –Marmero Law, LLC**
  - Monthly Report ..... Verbal
- ☐ **OLD BUSINESS**

☐ NEW BUSINESS

☐ PUBLIC COMMENT

☐ **CLOSED SESSION – Payment Authorization Requests (PARS) .....Pages 47-48  
Resolution [45-21](#) 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 Qual-Lynx and attached to this agenda**

☐ Motion for Executive Session

☐ Approval of PARS/SARS (Commission Attorney)

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING: [September 23, 2021, 1:00 PM](#)**

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

*Telephone (201) 881-7632*

*Fax (201) 881-7633*

Date: June 24, 2021

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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☐ **2022 RFP's for Professional Services – Fair & Open Process (Page 6)** – The contracts for the Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Administrator, Managed Care Provider, Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager, and Commission Attorney expire as of 12/31/21. Included in the agenda on page 6 is Resolutions 39-21 Authorizing the Preparation and Advertisement of the Request for Proposals.

☐ **Motion to approve Resolution 39-21 authorizing the preparation and advertising the request for proposals for the position of Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Claims Administrator, Managed Care Provider, Actuary, Auditor, Defense Panel Attorneys, Field Nurse Case Manager and Commission Attorney**

☐ **NJ Counties Excess Joint Insurance Fund (NJCE) (Pages 7-12)** – At our April meeting Executive Director provided a verbal report of the NJCE's meeting of April 22, 2021. A written summary of the report is included in the agenda on pages 7-10. At the meeting the Finance Sub-Committee recommended an option to declare an additional assessment for the premium portion of the delta of \$ 609,437. Included in the agenda on page 11 is an exhibit of the premium delta by member. Gloucester County Insurance Commission's share of the delta is \$86,441. Executive Director will provide an overview of the decision to charge an additional assessment. The NJCE held a special meeting on May 27 to introduce an amended 2021 budget. A written summary of that meeting is on page 12. The NJCE met prior to our meeting this morning. The NJCE will meet again on September 23, 2021 at 9:30 AM.

☐ **NJCE Finance Committee (Appendix II)** – The NJCE team (PERMA, JAM and CSB) made a presentation to the Finance Committee on the state of the commercial market and benefits of the insurance commission/joint insurance versus commercial market. The presentation was roughly an hour, generated some good questions and interaction with commissioners and was well received. The Finance Committee has suggested the presentation be made available to all commissioners and key members of their management team. It was also suggested a recorded version be available as well as one or two live webinars to promote interaction and allow for questions. Included in Appendix II of the agenda is a copy of the NJCE Executive Director's memorandum along with a copy of the presentation.

☐ **Certificate of Insurance Reports (Pages 13-15)** – Included in the agenda on pages 13-15 are the certificate of issuance reports from the NJCE which lists those certificates issued for the

months of April and May. There were (6) six certificate of insurances issued during the month of April and (12) twelve during the month of May.

- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 16-18)** - Included in the agenda on pages 16-18 is a copy of the Property & Casualty Financial Fast Track Report for the month of March. As of **March 31, 2021** there is a statutory surplus of **\$3,084,333**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,395,821**. The total cash amount is **\$3,783,638**.
- ❑ **NJCE Property and Casualty Financial Fast Track** – The March Financial Fast Track is not available and will appear in the next agenda.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 19)** – Included in the agenda on page 19 is a copy of Health Benefits Financial Fast Track for the month of March. As of **March 31, 2021** there is a statutory surplus of **\$272,952**. The total cash amount is **\$450,102**.
- ❑ **Claim Tracking Reports (Pages 20-23)** - Included in the agenda on pages 20-23 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of March 31, 2021. The Executive Director will review the reports with the Commission.
- ❑ **2021 Property & Casualty Assessments** – The Treasurer’s Office advises all of the member entities have paid the May 15<sup>th</sup> assessment. The final payment will be due on October 15, 2021. Statement of Accounts will be sent out in September.
- ❑ **Cyber Task Force Update (Appendix III)** – Included in Appendix III of the agenda is a news alert from the MEL Cyber Task Force which we wanted to share with the NJCE members.
- ❑ **NJCE Membership** – Gloucester County’s 3 year membership in the NJCE expires on December 31, 2021. The NJCE has mailed out the 2022 membership renewal notice to the County Administrator.
- ❑ **Entity Membership in the Insurance Commission** - The three year membership for the members of the Gloucester County Insurance Commission also expires at the end of the year. The Fund Office will mail the applicable Indemnity and Trust Agreement to the Commission Risk Manager’s office for the member entities execution. As in the past, each member entity will need to pass a resolution authorizing its participation in the Gloucester County Insurance Commission.
- ❑ **2022 Renewal – Underwriting Data Collection** - The Fund office is beginning the data collection process for the 2022 renewal in order to provide relevant information to underwriters. Members and/or risk managers will manage the renewal via Origami, the online platform where members’ exposure data (property, vehicles, etc.) may be accessed and edited, as well as, applications to download and complete for ancillary coverages. In addition, the Payroll Auditor is conducting payroll audits which will be uploaded by the Fund office into Origami. The 2022 renewal process is mid-July through mid-September, which will allow members to confirm underwriting data.

- ❑ **2021 MEL, MRHIF & NJCE Educational Seminar** – The 10th Annual Educational Seminar was held virtually on May 14 and May 21. There were over 200 attendees for each session. Executive Director will provide a verbal report on the seminar.
- ❑ **2021 Government Finance Officers Association of NJ (GFOA of NJ)** - J.A. Montgomery has been invited to present at the GFOA of NJ conference at the Golden Nugget in Atlantic City from September 21<sup>st</sup> to September 24<sup>th</sup>. GFOA of NJ is a professional association of government finance officers working together to enhance and promote professionalism within the governmental community.
- ❑ **2021 New Jersey Association of Counties Conference** - The 71<sup>st</sup> Annual Conference is scheduled to be held from October 11<sup>th</sup> – October 14<sup>th</sup> at Caesar's in Atlantic City. NJAC will also be celebrating its 100 year anniversary. The New Jersey Counties Excess Joint Insurance Fund and J.A. Montgomery will be presenting at the NJAC conference in October.
- ❑ **2021 NJLM Annual Conference** - The 106<sup>th</sup> Annual New Jersey State League of Municipalities Conference is scheduled for November 16<sup>th</sup> through November 18<sup>th</sup> at the Atlantic City Convention Center in Atlantic City.
- ❑ **2021 Meeting Schedule** – As a reminder the Commission will not meet in July or August. However a special meeting could be arranged if necessary. The next meeting is scheduled for September 23, 2021 at 1:00 PM. There are two remaining meetings scheduled for 2021, October 28 and December 9. We are asking if the Commissioners would like to consider in-person meetings starting with the October 28<sup>th</sup> meeting.

**RESOLUTION 39-21**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AUTHORIZING THE PREPARATION AND ADVERTISEMENT OF THE REQUEST  
FOR PROPOSALS FOR THE POSITION OF EXECUTIVE DIRECTOR, RISK  
MANAGEMENT CONSULTANT, UNDERWRITING SERVICES DIRECTOR, THIRD  
PARTY CLAIMS ADMINISTRATOR, MANAGED CARE PROVIDER, ACTUARY,  
AUDITOR, DEFENSE PANEL ATTORNEYS, FIELD NURSE CASE MANAGER AND  
COMMISSION ATTORNEY**

**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 commissioners of said Commission have deemed it necessary and appropriate 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 has directed the Executive Director to advertise a request for proposals for professional contract for the position of Executive Director, Risk Management Consultant, Underwriting Services Director, Third Party Claims Administrator, Managed Care Provider, Actuary, Auditor, Field Nurse Case Manager, Defense Panel Attorneys and Commission Attorney.

**NOW THEREFORE BE IT RESOLVED** by the Commissioners of said Commission the advertisement of the request for proposals for professional contract positions be accomplished on or about September 30, 2021 compliant with a "Fair and Open Process."

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 24, 2021

**ADOPTED:**

\_\_\_\_\_  
**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

\_\_\_\_\_  
**MICHAEL BURKE, VICE CHAIRMAN**



## 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:** April 22, 2021  
**Memo to:** Gloucester County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** April 22, 2021 Meeting

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**NJCE Financial Fast Track:** Executive Director reviewed the revised Financial Fast Tracks (FFT) as of December 31, 2020 and February 28, 2021. Executive Director reported the Financial Fast Tracks were amended to reflect an anticipated recoverable amount from Safety National, the excess workers compensation insurer, for 2020 Covid-19 workers compensation claims.

**COVID-19:** Ms. Robyn Walcoff of PERMA provided an update on COVID-19 claim activity noting that as of March 31, 2021 for 2020 there were a total of 1,751 claims and 279 for 2021; total paid for both years was \$1.7 million. Ms. Walcoff reported a review of claims development will be conducted to evaluate if reserves on open claims may be reduced and/or closed.

Executive Director reported there is ongoing dialogue with Safety National on how the 2020 endorsement will be applied with respects to COVID-19 claims. Executive Director reported Safety National removed this endorsement for 2021 so each COVID-19 claim will be considered a single occurrence; however, the NJCE JIF is committed to applying one retention to its Commission and County members for any 2021 COVID-19 claims and seeking reimbursement from the carrier.

**Finance Sub-Committee:** Executive Director reported the Finance sub-committee met on April 9, 2021 to discuss on the 2021 NJCE budget delta of \$2,535,244 and review procurement responses for various JIF professional services. Copies of the meeting minutes were submitted for information.

### **Budget delta**

Executive Director reported the budget delta was first addressed in late 2019 due to the hard insurance market and replacement of excess liability insurer; the NJCE absorbed the difference of \$1 million for 2020 which has already improved as of 12/31/20. Executive Director reported the 2021 renewal at expiring retentions would have resulted in significantly higher member premiums in excess of 25% increase and a number of changes in the excess program structure were done to control that pricing. Executive Director reported the NJCE adopted a 2021 budget with an 8% increase; however, the final results of the marketing and program restructuring efforts resulted in a delta of \$2,535,215 or 11.67% increase. Executive Director reported the budget delta is comprised of approximately \$600K in excess premium and the balance related to short fall in the loss funds.



Executive Director reported the fund is currently financially stable and there was no emergent need to take action; however, the Finance sub-committee met to review options to address the delta for 2021 fund year.

Finance sub-committee recommended the option of C1 to declare an additional assessment for the premium portion of delta of \$609,437; this will be billed in mid-September as a 3<sup>rd</sup> separate installment and due on November 1<sup>st</sup>. Included with the agenda was an exhibit of premium delta by member. No action to be taken at this time on the balance of the delta of \$1,925,777, which represents the short fall in the loss funds. Executive Director reported PERMA in conjunction with the Finance sub-committee, will monitor and re-evaluate the development of the balance of the delta on an annual basis. Executive Director reported, that based on prior history, the reserves and claims may improve over time, which would ultimately reduce the balance of the delta. Executive Director reported surplus may be gained as older years mature and the Finance sub-committee could consider an inter-fund transfer of that surplus to offset deficit years to close out the remaining delta. The Board of Fund Commissioners accepted the recommendation of the Finance sub-committee to declare an additional assessment in the total amount of \$609,437.

### **Professional Services/Procurement**

Executive Director reported the Finance sub-committee reviewed responses to professional services, which were procured with the guidance of the Fund Attorney.

Finance sub-committee made the following recommendations:

- Litigation Manager - Award Judge E. David Millard of Citta, Holzapfel & Zabarsky a 1-year contract.
- Auditor – Award Bowman & Company for a 1-year contract.
- Payroll Auditor - Award Bowman & Company for a 1-year contract.
- Actuary – Award The Actuarial Advantage for a 1-year contract.

The Board of Fund Commissioners accepted the recommendations of the Finance sub-committee as noted; action was taken via Motion for Litigation Manager and Auditor and via adoption of Resolutions for Payroll Auditor and Actuary.

**2021 Plan of Risk Management Amendment:** Based on the recommendation of the Fund Underwriting Manager, the cyber coverage limits should be removed from the Plan of Risk Management. The Plan of Risk Management is posted to the NJCE JIF website and could serve as an incentive for cyber hacker attacks by identifying coverage limits. The Board of Fund Commissioners adopted a Resolution to amend the 2021 Plan of Risk Management as presented.

**Prospective Membership:** The County of Essex and Middlesex County Insurance Commission are renewing mid-2021 and have been identified as potential members for the NJCE program. Executive Director reported initial membership efforts are being taken now so as not to miss an opportunity to increase NJCE membership. The Board of Fund Commissioners adopted Resolutions to offer membership to County of Essex and Middlesex County Insurance Commission.

**Membership Renewal:** The Commissions of Camden County, Gloucester County and the County of Monmouth are scheduled to renew their three-year membership with the Fund as of January 1, 2022. Renewal documents will be sent to each respective County following the meeting.

**NJ Senate Bill 3375:** Executive Director reported proposed legislation S3775, which if passed would weaken the rights of employers to direct and control medical care including nurse case management as respects workers' compensation. Executive Director reported there has been considerable opposition to this bill and more information will be provided at future meetings.

**Pollution Liability Coverage:** As last reported, Zurich had informed the Fund office that this will be the final year of providing pollution liability coverage as they are moving away from this industry. The Underwriting Manager will conduct widespread marketing efforts on this line of coverage, which includes the feasibility of making a submission to the NJ Environmental Joint Insurance Fund (EJIF). Executive Director reported any additional information will be reported at future meetings.

**NJCE Cyber Task Force:** A meeting of this task force will be scheduled in May to discuss cyber-related issues. If any Fund Commissioner and/or a designated representative is interested in serving on the task force, please contact the office. Commissioners that currently serve are Commissioner Sheehan and Commissioner Block.

**NJCE Claims Review Committee:** The Claims Review Committee met prior to this Fund's meeting. The Board of Fund Commissioners accepted the recommendations of the Claims Review Committee to approve payment or settlement authority requests. Closed Session was not required for this action.

**Marijuana Legislation and Effects on the Workplace & Mandatory Vaccinations:** Submitted as part of the agenda were copies of memorandums drafted by the Municipal Excess Liability Joint Insurance Fund Attorney Fred Semrau, Esq. for our municipal clients. Executive Director reported these were included for informational purposes as they are also pertinent to NJCE membership.

**Dividend:** Deputy Executive Director reported this Board authorized the release of a \$1.5 million dividend, which was distributed in late January.

**December 31, 2020 Audit:** Deputy Executive Director reported following today's appointment, the Fund office will work with the Auditor to provide necessary report to complete the 2020 Audit. As in the past, a draft report is expected to be presented at the June meeting and the final at the September meeting.

**2021 New Jersey Association of Counties Conference:** The 71<sup>st</sup> Annual Conference is scheduled to be held from October 11<sup>th</sup> – October 14<sup>th</sup> at Caesar's in Atlantic City. NJAC will also be celebrating its 100 year anniversary.

**2021 MEL, MRHIF and NJCE JIF Educational Seminar:** For 10 years, the MEL Joint Insurance Fund (MEL) and Municipal Reinsurance Health Insurance Fund (MRHIF) – and most recently the New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) have sponsored an Educational Seminar on property/casualty and health insurance matters. The session provided members and insurance producers the opportunity to earn as much as 5 Continuing Education Credits.

Deputy Executive Director reported this seminar will be conducted virtually over 2 half days – the morning of Friday, May 14<sup>th</sup> and Friday, May 21<sup>st</sup>. The agenda includes two ethics courses, and presentations on implicit bias, insurance market conditions, proposals to change the Workers' Compensation law and a discussion of proposed changes to the Affordable Care Act.

**2021 Financial Disclosures:** Deputy Executive Director reported Commissioners should anticipate the online filing of the Financial Disclosure forms as both a NJCE Commissioner, as well as, any County-related positions that require filing. It is expected the Division of Local Government Services will distribute a notice with filing instructions. As of 4/14/21 the Local Finance Board voted to extend the enforcement date to take action against non-filers until June 30, 2021 from the statutory deadline of April 30, 2021.

#### **Underwriting Manager Report**

Underwriting Manager provided a brief report on benefits of JIF membership versus commercial market especially during a hard market. Underwriting Manager reported while there may have been higher renewal costs for 2021, the NJCE and other JIFs are outpacing the commercial market in terms of comparing premium dollars. Underwriting Manager said an analysis report would be presented at the June meeting; Executive Director noted this analysis was suggested by Commissioner Wood at the Finance sub-committee meeting.

#### **Risk Control Report**

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from February to May 2021. Safety Director reported the NJCE online Learning Management System (LMS) is in the final stages of implementation; each Commission and County has been asked to designate an LMS Training Administrator(s) and an instructional webinar on how to navigate the LMS will be provided for members. Safety Director reported the 2021 safety grant program with Munich Re is modeled similar to the expiring program with two noted changes: 1) funding pool increased to \$50,000 to share among members that submit and 2) is applicable to efforts related to general liability, auto liability and law enforcement liability.

#### **WC Claims Administration Report**

A report was submitted noting the billed amount, paid amount, net savings as of March 2021.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for June 24, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

### Exhibit - additional assessments & budget delta

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND												
Exhibit - Comparisons Chart												
	Counties	ACIC	BCIC	CCIC	CUIC	GCIC	HC	MONC	MCIC	OC	UCIC	TOTAL
Premium	Due end of 2021	\$ (62,165)	\$ (26,491)	\$ (140,158)	\$ (66,187)	\$ (86,441)	\$ (30,322)	\$ (75,191)	\$ (65,779)	\$ (43,420)	\$ (13,284)	\$ (609,437)
Additional Assessment per Year Loss Funds & Premium	5 Year Payout Plan	\$ (32,174)	\$ (38,633)	\$ (100,644)	\$ (24,637)	\$ (70,987)	\$ (23,103)	\$ (49,942)	\$ (37,148)	\$ (55,643)	\$ (54,129)	\$ (507,043)
	10 Year Payout Plan	\$ (16,087)	\$ (19,318)	\$ (50,322)	\$ (12,318)	\$ (31,494)	\$ (11,332)	\$ (24,971)	\$ (28,374)	\$ (27,822)	\$ (27,064)	\$ (233,321)
Additional Assessment per Year Loss Funds ONLY	5 Year Payout Plan	\$ (19,741)	\$ (33,337)	\$ (72,612)	\$ (11,399)	\$ (53,699)	\$ (17,039)	\$ (34,904)	\$ (43,993)	\$ (46,959)	\$ (51,472)	\$ (385,155)
	10 Year Payout Plan	\$ (9,871)	\$ (16,669)	\$ (36,306)	\$ (5,700)	\$ (26,849)	\$ (8,519)	\$ (17,452)	\$ (21,996)	\$ (23,480)	\$ (25,736)	\$ (192,578)

NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND						
2021 CERTIFIED BUDGET -						
APPROPRIATIONS						
I. Claims and Excess Insurance					Change	
Claims	CURRENT	Budget Including Delta	\$	%		
1 Property	910,261	1,070,843	160,582	17.64%		
2 Liability	897,602	1,663,929	766,327	85.37%		
3 Auto	311,886	513,978	202,092	64.80%		
4 Workers' Comp.	3,309,406	3,818,795	509,389	15.39%		
5 WC 150 x 1K (7720)	0	0	0			
6 POL/EPL		258,838	258,838			
7 Cyber		28,550	28,550			
8 Subtotal - Claims	5,429,155	7,354,933	1,925,777	35.47%		
9 Premiums						
10						
11 Property	7,202,167	7,199,418	(2,749)	-0.04%		
12 Property 150 x 110	500,341	635,094	134,753	26.93%		
13 XS Flood	596,498	545,528	(50,970)	-8.54%		
14 Liability (Munich)	3,924,402	4,042,800	118,398	3.02%		
15 Excess Liability	1,700,000	2,110,002	410,002	24.12%		
16 Workers Comp (500 x 500) *	0	0	0			
17 Workers Comp (Stat x 1MIL)	2,378,674	2,378,677	3	0.00%		
18						
19						
20 SubTotal Premiums	16,302,082	16,911,519	609,437	3.74%		
21 Total Loss Fund	21,731,237	24,266,452	2,535,215	11.67%		



**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:** May 27, 2021  
**Memo to:** Gloucester County Insurance Commission  
**From:** Joseph Hrubash, NJCE Executive Director  
**Subject:** May 27, 2021 Special Meeting

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**2021 Amended Budget:** At the April 22<sup>nd</sup> Fund meeting the NJCE Board agreed that the JIF would charge an additional assessment to the premium portion of the delta which totaled \$609,437. Per JIF regulations on supplemental assessments, this change requires an amendment to the budget. Following the introduction of the amended 2021 budget in the amount of \$27,697,716, the Board of Fund Commissioners scheduled a public hearing on June 24, 2021 at 9:30am via Zoom.

**Finance Sub-Committee Meeting:** A Finance sub-committee meeting is scheduled for Wednesday, June 9<sup>th</sup> at 2:00 pm to review an analysis of how the NJCE performs versus the commercial market.

**2021 MEL, MRHIF and NJCE JIF Educational Seminar:** The 10<sup>th</sup> annual seminar was conducted virtually on 2 half-day sessions: Friday, May 14<sup>th</sup> and Friday, May 21 from 9 am to 12 noon. There were over 200 attendees for each session and the Fund Office is currently submitting applicable credits to the respective agencies.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for June 24, 2021 at 9:30AM via Zoom; please contact the Fund office for meeting access information.

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 4/1/2021 To 5/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID
H - Gloucester County Department of  I - County of Gloucester	Health and Human Services 204 East Holly Avenue Sewell, NJ 08080	Evidence of Insurance with respects to grants for the current calendar year.	4/1/2021  #2881108
H - Gloucester County Department of  I - County of Gloucester	Health and Human Services 204 East Holly Avenue Sewell, NJ 08080	Evidence of Insurance with respects to CEHA Grant for the current calendar year.	4/1/2021  #2881110
H - Gloucester County Department of  I - County of Gloucester	Health and Human Services 204 East Holly Avenue Sewell, NJ 08080	Evidence of Insurance with respects to grants for the current calendar year.	4/1/2021  #2881109
H - Dept. of Children & Families  I - Rowan College of South Jersey	4 Echelon Plaza, 1st Floor 201 Laurel Rd Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 Dept. of Children & Families, 4 Echelon Plaza, 201 Laurel Rd, Voorhees NJ, 08043 is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	4/23/2021  #2904565
H - Department of Children &  I - County of Gloucester	Families Southern Business Office - CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: contract 21YTHP Prevention Services Grant The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 21YTHP Prevention Services Grant.	4/28/2021  #2906422
H - Department of Children &  I - County of Gloucester	Families Southern Business Office - CN#702 4 Echelon Plaza 1st Floor, 201 Laurel Road Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: contract 22YTHP Prevention Services Grant The Certificate Holder is an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 22YTHP Prevention Services Grant.	4/28/2021  #2906421
<b>Total # of Holders: 6</b>			

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 5/1/2021 To 6/1/2021

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Co
H - County of Gloucester I - County of Gloucester	2 S. Broad St PO BOX 337 Woodbury, NJ 08096	Evidence of insurance with respects to NJ Division of Family Services is requesting insurance/bonding certificate be submitted with a grant application.	5/3/2021 #2911679	GL WO
H - DCF I - County of Gloucester	4 Echelon Plaza, 1st Floor Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: contract 21ZFHP The State of New Jersey DCF, The Certificate Holder, is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 21ZFHP.	5/11/2021 #2918056	GL WO
H - New Jersey Department of I - County of Gloucester	Military and Veterans Affairs Affairs and its Employees P.O. Box 340 Trenton, NJ 08625	Company E: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: use for an emergency evacuation Evidence of insurance as respects the National Guard Armory located at North Evergreen Avenue in Woodbury, NJ use for an emergency evacuation - 72 hour holding.	5/11/2021 #2918287	GL WO
H - State of NJ DCF SBO I - County of Gloucester	201 Laurel Road Voorhees, NJ 08043	Company E: Crime; Policy Term: 01/01/2021 - 01/01/2022; Policy #: 031731962; Policy Limits: \$1M Less Member Ded Company F: POL/EPL/SDLL; Policy Term: 01/01/2021 - 01/01/2022; Policy #:EONG2900786A004; Policy Limits: \$15,000,000 RE: contract 21ZFHP The State of New Jersey DCF, The Certificate Holder, is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to contract 21ZFHP.	5/12/2021 #2918419	GL WO
H - Town of Hammonton Fire Dept. I - Rowan College of South Jersey	100 Central Ave. Hammonton, NJ 08037	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company F: Auto Physical Damage; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2021 - 01/01/2022; Policy #:ERP980616209; Policy Limits: \$110,000,000 RE: extrication program Evidence of insurance as respects to instructors traveling to Hammonton Fire Dept to instruct an extrication program. Will be using tools and vehicles supplied by Hammonton Fire Dept.	5/18/2021 #2919781	GL WO
H - Liscio's Italian Bakery, Inc. I - Rowan College of South Jersey	Christine Leone HR Director 600 Ellis St Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Evidence of Insurance	5/18/2021 #2919784	GL WO
H - New Jersey Urology	1515 Broad St. Suite B13 Bloomfield, NJ 07003	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x	5/19/2021	GL WO

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 5/1/2021 To 6/1/2021

I - Rowan College of South Jersey		\$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2021 - 01/01/2022 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2021 - 01/01/2022 POLICY #:NJCE20213-10; POLICY LIMITS: \$850,000 RE: Medical Assistant students Evidence of Insurance. CTE- insurance coverage for Medical Assistant students for administrative duties, patient vital signs, triaging patients, etc.	#2920314	
H - Erika Gardner I - Rowan College of South Jersey	Gloucester County Cultural & Heritage Commission 1400 Tanyard Rd Sewell, NJ 08080	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: Grant Applications and Contracts on SAGE Evidence of Insurance as respects to Liability Insurance Rider for Grant Applications and Contracts on SAGE.	5/19/2021 #2920312	GL WC
H - Advocare LLC I - Rowan College of South Jersey	401 Route 73 North, Building 10, Ste 320 Marlton , NJ 08053	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,150,000 XS Employers Liability \$5,000,000 x \$1,150,000 Policy Term 01/01/2021 - 01/01/2022 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2021 - 01/01/2022 POLICY #:NJCE20213-10; POLICY LIMITS: \$850,000 RE: Medical Assistant students Evidence of Insurance. CTE- insurance coverage for Medical Assistant students for administrative duties, patient vital signs, triaging patients, etc.	5/19/2021 #2920313	GL WC
H - New Jersey Urology I - Rowan College of South Jersey	1515 Broad St. Suite B13 Bloomfield, NJ 07003	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term: 01/01/2021 - 01/01/2022 Policy #: SP4064402 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2021 - 01/01/2022 POLICY #:NJCE20213-10; POLICY LIMITS: \$850,000 RE: Medical Assistant students Evidence of Insurance. CTE- insurance coverage for Medical Assistant students for administrative duties, patient vital signs, triaging patients, etc.	5/19/2021 #2920317	GL WC
H - Rowan University I - Rowan College of South Jersey	201 Mullica Hill Road Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: use of Rowan University Athletic Facilities Rowan University, the State of NJ and the NJEFA are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to use of Rowan University Athletic Facilities practice fields(turf field complex on Route 322) during he current calendar year.	5/25/2021 #2921861	GL WC
H - Rowan University I - Rowan College of South Jersey	201 Mullica Hill Road Glassboro, NJ 08028	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. RE: use of Rowan University Athletic Facilities Evidence of Insurance as respects to use of Rowan University Athletic Facilities practice fields(turf field complex on Route 322) during the current calendar year.	5/25/2021 #2921689	GL WC
<b>Total # of Holders: 12</b>				



GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	March 31, 2021		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		603,441	1,767,103	62,863,167	64,630,270
2.	CLAIM EXPENSES					
		Paid Claims	62,326	552,845	18,386,567	18,939,412
		Case Reserves	(251,037)	(471,222)	1,887,800	1,416,578
		IBNR	(280,149)	(147,939)	2,182,617	2,034,677
		Excess Insurance Recoverable	(36,331)	(40,774)	(274,489)	(315,262)
		Discounted Claim Value	82,822	74,154	(91,492)	(17,338)
	TOTAL CLAIMS		(422,369)	(32,936)	22,091,004	22,058,068
3.	EXPENSES					
		Excess Premiums	304,774	871,101	28,648,445	29,519,546
		Administrative	95,581	286,869	9,026,273	9,313,142
	TOTAL EXPENSES		400,355	1,157,970	37,674,718	38,832,688
4.	UNDERWRITING PROFIT (1-2-3)		625,456	642,070	3,097,444	3,739,514
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		625,456	642,070	3,104,681	3,746,751
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	824,329	824,329
9.	DIVIDEND EXPENSE		0	0	(4,031,329)	(4,031,329)
10.	INVESTMENT IN JOINT VENTURE		0	1,041	2,394,781	2,395,821
11. SURPLUS (6 + 7 + 8 - 9)			625,456	643,111	2,441,222	3,084,333
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		0	29	119,362	119,392
	2011		0	33	42,963	42,996
	2012		960	996	318,508	319,504
	2013		(2,934)	(2,892)	220,780	217,888
	2014		(109)	(54)	419,476	419,421
	2015		(4,763)	(4,713)	(774,028)	(778,741)
	2016		3,604	3,660	549,857	553,517
	2017		25,898	25,960	(136,747)	(110,788)
	2018		67,174	67,238	884,876	952,114
	2019		30,027	30,094	583,914	614,008
	2020		432,301	436,813	212,260	649,074
	2021		73,299	85,947		85,947
TOTAL SURPLUS (DEFICITS)			625,456	643,111	2,441,222	3,084,332
TOTAL CASH						3,783,638

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	March 31, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	1,823,536	1,823,536	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2010 CLAIMS		0	0	1,823,536	1,823,536	
FUND YEAR 2011						
	Paid Claims	0	0	2,795,974	2,795,974	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	(0)	(0)	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2011 CLAIMS		0	0	2,795,974	2,795,974	
FUND YEAR 2012						
	Paid Claims	0	1,515	2,053,385	2,054,900	
	Case Reserves	(395)	(2,900)	12,960	10,060	
	IBNR	(990)	0	(0)	(0)	
	Discounted Claim Value	425	425	(452)	(27)	
TOTAL FY 2012 CLAIMS		(960)	(960)	2,065,893	2,064,933	
FUND YEAR 2013						
	Paid Claims	0	300	1,559,172	1,559,472	
	Case Reserves	0	(300)	82,445	82,145	
	IBNR	0	0	1,450	1,450	
	Discounted Claim Value	2,934	2,934	(3,339)	(404)	
TOTAL FY 2013 CLAIMS		2,934	2,934	1,639,727	1,642,662	
FUND YEAR 2014						
	Paid Claims	0	0	981,609	981,609	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	2,833	2,833	
	Discounted Claim Value	109	109	(129)	(20)	
TOTAL FY 2014 CLAIMS		109	109	984,313	984,422	
FUND YEAR 2015						
	Paid Claims	2,871	4,811	2,952,687	2,957,498	
	Case Reserves	(1,871)	(3,811)	185,028	181,216	
	IBNR	0	0	17,253	17,253	
	Discounted Claim Value	3,763	3,763	(4,525)	(761)	
TOTAL FY 2015 CLAIMS		4,763	4,763	3,150,442	3,155,206	

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	March 31, 2021			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2016						
	Paid Claims	0	938	1,608,600	1,609,538	
	Case Reserves	0	(938)	18,969	18,031	
	IBNR	(5,020)	(5,020)	32,669	27,649	
	Discounted Claim Value	1,416	1,416	(1,580)	(164)	
TOTAL FY 2016 CLAIMS		(3,604)	(3,604)	1,658,658	1,655,054	
FUND YEAR 2017						
	Paid Claims	3,348	193,161	1,619,177	1,812,338	
	Case Reserves	2,550	(220,267)	567,507	347,240	
	IBNR	(42,627)	(9,623)	221,839	212,215	
	Discounted Claim Value	10,831	10,831	(12,673)	(1,842)	
TOTAL FY 2017 CLAIMS		(25,898)	(25,898)	2,395,850	2,369,952	
FUND YEAR 2018						
	Paid Claims	0	22,756	1,275,488	1,298,244	
	Case Reserves	0	(7,624)	107,431	99,807	
	IBNR	(72,348)	(87,480)	170,330	82,850	
	Discounted Claim Value	5,175	5,175	(5,959)	(784)	
TOTAL FY 2018 CLAIMS		(67,174)	(67,174)	1,547,290	1,480,116	
FUND YEAR 2019						
	Paid Claims	35,539	162,129	868,745	1,030,874	
	Case Reserves	(43,518)	(53,502)	486,119	432,617	
	IBNR	(39,184)	(155,789)	463,528	307,739	
	Discounted Claim Value	17,135	17,135	(20,715)	(3,580)	
TOTAL FY 2019 CLAIMS		(30,027)	(30,027)	1,797,676	1,767,649	
FUND YEAR 2020						
	Paid Claims	9,301	150,790	848,195	998,985	
	Case Reserves	(227,554)	(271,146)	427,344	156,198	
	IBNR	(212,915)	(310,811)	1,272,716	961,905	
	Excess Insurance Recoverable	(36,331)	(40,774)	(274,489)	(315,262)	
	Discounted Claim Value	35,197	35,197	(42,121)	(6,924)	
TOTAL FY 2020 CLAIMS		(432,301)	(436,744)	2,231,646	1,794,902	
FUND YEAR 2021						
	Paid Claims	11,266	16,445		16,445	
	Case Reserves	19,751	89,266		89,266	
	IBNR	92,935	420,785		420,785	
	Excess Insurance Recoverable	0	0		0	
	Discounted Claim Value	5,836	(2,832)		(2,832)	
TOTAL FY 2021 CLAIMS		129,788	523,664	0	523,664	
COMBINED TOTAL CLAIMS		(422,369)	(32,936)	22,091,004	22,058,068	

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 MARCH 31, 2021**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
UNDERWRITING INCOME	55,026	164,865	85,337,627	85,502,492
CLAIM EXPENSES				
Paid Claims	53,945	127,617	75,600,813	75,728,430
IBNR	799	6,583	34,669	41,252
Total Claims	54,743	134,200	75,635,482	75,769,682
EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,109	18,334	5,863,194	5,881,528
Total Expenses	6,109	18,334	9,448,660	9,466,994
UNDERWRITING PROFIT (1-2-3)	(5,827)	12,330	253,486	265,816
INVESTMENT INCOME	-	-	7,136	7,136
STATUTORY PROFIT (4+5)	(5,827)	12,330	260,622	272,952
STATUTORY SURPLUS (6+7-8)	(5,827)	12,330	260,622	272,952

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010	SURPLUS	-	-	1,882,101	1,882,101
	CASH	-	-	1,882,099	1,882,099
2011	SURPLUS	-	-	(1,616,746)	(1,616,746)
	CASH	-	-	(1,616,745)	(1,616,745)
2012	SURPLUS	-	-	(163,367)	(163,367)
	CASH	-	-	(163,367)	(163,367)
2013	SURPLUS	-	-	4,593	4,593
	CASH	-	-	4,592	4,592
2014	SURPLUS	-	-	33,331	33,331
	CASH	-	-	33,331	33,331
2015	SURPLUS	-	-	39,378	39,378
	CASH	(0)	-	39,378	39,378
2016	SURPLUS	-	-	31,908	31,908
	CASH	-	-	31,908	31,908
2017	SURPLUS	-	-	44,057	44,057
	CASH	-	-	44,057	44,057
2018	SURPLUS	-	-	5,057	5,057
	CASH	-	-	5,057	5,057
2019	SURPLUS	-	-	(28,432)	(28,432)
	CASH	(40,211)	-	(28,432)	(28,432)
2020	SURPLUS	1,300	24,023	28,743	52,767
	CASH	-	-	63,412	63,412
2021	SURPLUS	(7,127)	(11,693)	-	(11,693)
	CASH	154,813	154,813	-	154,813
TOTAL SURPLUS		(5,827)	12,330	260,622	272,952
TOTAL CASH		114,602	154,813	295,289	450,102

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	-	-	-	-
Total Claims	-	-	500,469	500,469
FUND YEAR 2020				
Paid Claims	-	-	411,659	411,659
IBNR	(1,300)	(24,023)	34,669	10,646
Total Claims	(1,300)	(24,023)	446,328	422,305
FUND YEAR 2021				
Paid Claims	53,945	127,617	-	127,617
IBNR	2,099	30,606	-	30,606
Total Claims	56,044	158,223	-	158,223
COMBINED TOTAL CLAIMS	(1,300)	(24,023)	75,635,482	75,611,458

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	March 31, 2021												
<b>COVERAGE LINE-PROPERTY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
February-21	0	0	0	0	0	0	0	0	0	0	3	1	4
March-21	0	0	0	0	0	0	0	0	0	0	1	1	2
NET CHGE	0	0	0	0	0	0	0	0	0	0	-2	0	-2
Limited Reserves													\$3,700
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
February-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$3,400	\$2,281	\$5,681
March-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$2,400	\$5,000	\$7,400
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$1,000)	\$2,719	\$1,719
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$109,173	\$71,113	\$6,281	\$1,918,185
<b>COVERAGE LINE-GENERAL LIABILITY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
February-21	0	0	0	0	0	1	0	4	2	2	7	0	16
March-21	0	0	0	0	0	1	0	4	2	2	9	2	20
NET CHGE	0	0	0	0	0	0	0	0	0	0	2	2	4
Limited Reserves													\$21,428
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
February-21	\$0	\$0	\$0	\$0	\$0	\$134,719	\$0	\$201,476	\$24,884	\$19,647	\$39,500	\$0	\$420,226
March-21	\$0	\$0	\$0	\$0	\$0	\$133,789	\$0	\$201,146	\$24,884	\$19,647	\$48,500	\$600	\$428,566
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$930)	\$0	(\$330)	\$0	\$0	\$9,000	\$600	\$8,340
Ltd Incurred	\$377,107	\$752,617	\$487,154	\$20,525	\$167,308	\$723,668	\$30,005	\$558,952	\$30,742	\$32,184	\$51,408	\$600	\$3,232,272
<b>COVERAGE LINE-AUTO LIABILITY</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
February-21	0	0	0	0	0	0	0	2	1	1	2	0	6
March-21	0	0	0	0	0	0	0	2	1	1	2	0	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	0	0	0
Limited Reserves													\$34,338
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
February-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$34,655	\$10,270	\$155,000	\$1,000	\$0	\$200,925
March-21	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$39,757	\$10,270	\$155,000	\$1,000	\$0	\$206,027
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$5,102	\$0	\$0	\$0	\$0	\$5,102
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,246	\$19,249	\$363,734	\$26,555	\$165,860	\$3,232	\$0	\$1,401,486
<b>COVERAGE LINE-WORKERS COMP.</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
February-21	0	0	2	3	0	3	3	3	3	15	47	25	104
March-21	0	0	2	3	0	3	3	3	3	12	34	22	85
NET CHGE	0	0	0	0	0	0	0	0	0	-3	-13	-3	-19
Limited Reserves													\$9,113
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
February-21	\$0	\$0	\$10,455	\$82,144	\$0	\$48,369	\$18,031	\$108,559	\$64,653	\$301,488	\$339,852	\$67,234	\$1,040,784
March-21	\$0	\$0	\$10,060	\$82,144	\$0	\$47,428	\$18,031	\$106,337	\$64,653	\$257,970	\$104,298	\$83,665	\$774,585
NET CHGE	\$0	\$0	(\$395)	\$0	\$0	(\$941)	\$0	(\$2,222)	\$0	(\$43,518)	(\$235,554)	\$16,431	(\$266,199)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,167,209	\$1,449,113	\$729,107	\$1,763,215	\$1,147,007	\$1,075,404	\$1,080,876	\$1,044,686	\$492,726	\$98,626	\$13,107,026
<b>TOTAL ALL LINES COMBINED</b>													
<b>CLAIM COUNT - OPEN CLAIMS</b>													
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
February-21	0	0	2	3	0	4	3	9	6	18	59	26	130
March-21	0	0	2	3	0	4	3	9	6	15	46	25	113
NET CHGE	0	0	0	0	0	0	0	0	0	-3	-13	-1	-17
Limited Reserves													\$12,536
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	TOTAL
February-21	\$0	\$0	\$10,455	\$82,144	\$0	\$183,088	\$18,031	\$344,690	\$99,807	\$476,135	\$383,752	\$69,515	\$1,667,616
March-21	\$0	\$0	\$10,060	\$82,144	\$0	\$181,216	\$18,031	\$347,240	\$99,807	\$432,617	\$156,198	\$89,265	\$1,416,578
NET CHGE	\$0	\$0	(\$395)	\$0	\$0	(\$1,871)	\$0	\$2,550	\$0	(\$43,518)	(\$227,554)	\$19,750	(\$251,038)
Ltd Incurred	\$1,824,535	\$2,795,948	\$2,064,959	\$1,641,616	\$981,610	\$3,138,215	\$1,578,569	\$2,159,579	\$1,398,051	\$1,351,903	\$618,479	\$105,507	\$19,658,970

# 2018 2019 2020 2021 YEARS

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

AS OF

March 31, 2021

### FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Current			39			Last Month			38			Last Year			27		
	Budget	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED		
				31-Mar-21					28-Feb-21									
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%		
GEN LIABILITY	576,000	30,742	30,742	5.34%	529,606	91.95%	30,742	30,742	5.34%	526,364	91.38%	43,075	43,075	7.48%	476,348	82.70%		
AUTO LIABILITY	103,000	26,555	26,555	25.78%	91,474	88.81%	26,555	26,555	25.78%	90,949	88.30%	20,055	20,055	19.47%	82,426	80.03%		
WORKER'S COMP	1,232,000	1,080,876	1,080,876	87.73%	1,214,391	98.57%	1,080,876	1,080,876	87.73%	1,212,598	98.43%	1,049,903	1,049,903	85.22%	1,174,452	95.33%		
TOTAL ALL LINES	2,094,000	1,398,051	1,398,051	66.76%	2,018,472	96.39%	1,398,051	1,398,051	66.76%	2,012,912	96.13%	1,372,910	1,372,910	65.56%	1,916,226	91.51%		
NET PAYOUT %	\$1,298,244				62.00%													

### FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Current			27			Last Month			26			Last Year			15		
	Budget	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED		
				31-Mar-21					28-Feb-21									
PROPERTY	191,270	109,173	109,173	57.08%	191,270	100.00%	109,173	109,173	57.08%	191,270	100.00%	106,357	106,357	55.61%	184,446	96.43%		
GEN LIABILITY	552,801	32,184	32,184	5.82%	457,163	82.70%	32,184	32,184	5.82%	451,377	81.65%	29,184	29,184	5.28%	365,223	66.07%		
AUTO LIABILITY	103,893	165,860	165,860	159.65%	83,141	80.03%	165,860	165,860	159.65%	81,993	78.92%	18,360	18,360	17.67%	61,900	59.58%		
WORKER'S COMP	1,300,289	1,044,686	1,044,686	80.34%	1,239,551	95.33%	1,059,787	1,059,787	81.50%	1,232,618	94.80%	1,010,175	1,010,175	77.69%	1,022,883	78.67%		
TOTAL ALL LINES	2,148,253	1,351,903	1,351,903	62.93%	1,971,125	91.75%	1,367,004	1,367,004	63.63%	1,957,258	91.11%	1,164,076	1,164,076	54.19%	1,634,451	76.08%		
NET PAYOUT %	\$919,286				42.79%													

### FUND YEAR 2020 -- LOSSES CAPPED AT RETENTION

	Current			15			Last Month			14			Last Year			3		
	Budget	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED		
				31-Mar-21					28-Feb-21									
PROPERTY	339,909	71,113	71,113	20.92%	327,781	96.43%	73,452	73,452	21.61%	326,428	96.03%	29,827	29,827	8.78%	78,179	23.00%		
GEN LIABILITY	601,000	51,408	51,408	8.55%	397,067	66.07%	42,408	42,408	7.06%	385,825	64.20%	18,000	18,000	3.00%	36,060	6.00%		
AUTO LIABILITY	112,001	3,232	3,232	2.89%	66,731	59.58%	3,232	3,232	2.89%	63,800	56.96%	0	0	0.00%	6,720	6.00%		
WORKER'S COMP	1,319,505	807,988	492,726	37.34%	1,038,000	78.67%	799,712	799,712	60.61%	988,097	74.88%	107,711	107,711	13.33%	39,585	3.00%		
TOTAL ALL LINES	2,372,415	933,742	618,479	26.07%	1,829,578	77.12%	918,804	918,804	38.73%	1,764,150	74.36%	155,538	155,538	25.10%	160,544	6.77%		
NET PAYOUT %	\$462,281				19.49%													

### FUND YEAR 2021 -- LOSSES CAPPED AT RETENTION

	Current			3			Last Month			2			Last Year			-9		
	Budget	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual		MONTH TARGETED		
				31-Mar-21					28-Feb-21									
PROPERTY	338,000	6,281	6,281	1.86%	77,740	23.00%	2,281	2,281	0.67%	43,940	13.00%	0	0	N/A	N/A	N/A		
GEN LIABILITY	551,000	600	600	0.11%	33,060	6.00%	0	0	0.00%	13,775	2.50%	0	0	N/A	N/A	N/A		
AUTO LIABILITY	117,001	0	0	0.00%	7,020	6.00%	0	0	0.00%	2,925	2.50%	0	0	N/A	N/A	N/A		
WORKER'S COMP	1,297,005	98,626	98,626	7.60%	38,910	3.00%	72,210	72,210	5.57%	25,940	2.00%	0	0	N/A	N/A	N/A		
TOTAL ALL LINES	2,303,006	105,507	105,507	4.58%	156,730	6.81%	74,491	74,491	3.23%	86,580	3.76%	0	0	N/A	N/A	N/A		

# 2014 2015 2016 2017 YEARS

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

AS OF

March 31, 2021

### FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Budget	Current		87 Actual 31-Mar-21		MONTH TARGETED	Last Month		86 Actual 28-Feb-21		MONTH TARGETED	Last Year		75 Actual 30-Mar-20		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%
WORKER'S COMP	1,107,261	729,107	729,107	65.85%	1,107,261	100.00%	729,107	729,107	65.85%	1,107,261	100.00%	727,561	727,561	65.71%	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%	980,065	980,065	44.67%	2,164,840	98.67%
NET PAYOUT %	\$981,610				44.74%											

### FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Budget	Current		75 Actual 31-Mar-21		MONTH TARGETED	Last Month		74 Actual 28-Feb-21		MONTH TARGETED	Last Year		63 Actual 30-Mar-20		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	656,181	96.50%	723,668	723,668	106.42%	660,451	97.13%
AUTO LIABILITY	91,000	307,746	307,246	337.63%	88,212	96.94%	307,746	307,746	338.18%	88,212	96.94%	307,746	307,746	338.18%	88,059	96.77%
WORKER'S COMP	1,157,000	1,763,215	1,763,215	152.40%	1,157,000	100.00%	1,762,215	1,762,215	152.31%	1,157,000	100.00%	1,687,418	1,687,418	145.84%	1,156,422	99.95%
TOTAL ALL LINES	2,158,000	3,138,715	3,138,215	145.42%	2,131,393	98.77%	3,137,715	3,137,715	145.40%	2,131,393	98.77%	3,062,918	3,062,918	141.93%	2,134,931	98.93%
NET PAYOUT %	\$2,956,998				137.02%											

### FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Budget	Current		63 Actual 31-Mar-21		MONTH TARGETED	Last Month		62 Actual 28-Feb-21		MONTH TARGETED	Last Year		51 Actual 30-Mar-20		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	30,005	30,005	4.68%	623,324	97.13%	30,005	30,005	4.68%	623,324	97.13%	26,555	26,555	4.14%	618,518	96.38%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	100,333	96.77%	19,249	19,249	18.57%	100,149	96.59%	19,249	19,249	18.57%	97,065	93.62%
WORKER'S COMP	1,226,749	1,197,007	1,147,007	93.50%	1,226,136	99.95%	1,197,007	1,197,007	97.58%	1,225,891	99.93%	1,144,965	1,144,965	93.33%	1,221,496	99.57%
TOTAL ALL LINES	2,169,445	1,628,569	1,578,569	72.76%	2,147,030	98.97%	1,628,569	1,628,569	75.07%	2,146,601	98.95%	1,573,077	1,573,077	72.51%	2,134,316	98.38%
NET PAYOUT %	\$1,560,538				71.93%											

### FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		51 Actual 31-Mar-21		MONTH TARGETED	Last Month		50 Actual 28-Feb-21		MONTH TARGETED	Last Year		39 Actual 30-Mar-20		MONTH TARGETED
		Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred				Unlimited Incurred	Limited Incurred			
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	558,952	558,952	91.78%	586,931	96.38%	558,952	558,952	91.78%	586,028	96.23%	420,628	420,628	69.07%	559,949	91.95%
AUTO LIABILITY	104,000	363,734	363,734	349.74%	97,360	93.62%	357,836	357,836	344.07%	97,006	93.27%	307,958	307,958	296.11%	92,362	88.81%
WORKER'S COMP	1,217,000	1,075,404	1,075,404	88.37%	1,211,789	99.57%	1,075,404	1,075,404	88.37%	1,211,186	99.52%	1,077,518	1,077,518	88.54%	1,199,606	98.57%
TOTAL ALL LINES	2,108,000	2,159,579	2,159,579	102.45%	2,074,081	98.39%	2,153,680	2,153,680	102.17%	2,072,220	98.30%	1,969,062	1,969,062	93.41%	2,029,917	96.30%
NET PAYOUT %	\$1,812,338				85.97%											

# 2010 2011 2012 2013 YEARS

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

AS OF

March 31, 2021

### FUND YEAR 2010 -- LOSSES CAPPED AT RETENTION

	Budget	Current		135		MONTH	Last Month		134		MONTH	Last Year		123		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Mar-21			Incurred	Incurred	28-Feb-21			Incurred	Incurred	30-Mar-20		
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		123		MONTH	Last Month		122		MONTH	Last Year		111		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Mar-21			Incurred	Incurred	28-Feb-21			Incurred	Incurred	30-Mar-20		
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	758,617	758,617	78.22%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	352,688	513.75%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,795,948	2,795,948	110.37%	2,497,275	98.58%	2,795,948	3,021,840	119.28%	2,497,275	98.58%	2,801,948	2,801,948	110.60%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

### FUND YEAR 2012 -- LOSSES CAPPED AT RETENTION

	Budget	Current		111		MONTH	Last Month		110		MONTH	Last Year		99		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Mar-21			Incurred	Incurred	28-Feb-21			Incurred	Incurred	30-Mar-20		
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%	487,154	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	1,167,209	1,167,209	90.33%	1,292,157	100.00%	1,167,604	1,167,604	90.36%	1,292,157	100.00%	1,167,203	1,448,092	112.07%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,064,959	2,064,959	80.35%	2,533,888	98.60%	2,065,354	2,065,354	80.37%	2,533,888	98.60%	2,064,953	1,640,595	63.84%	2,533,888	98.60%
NET PAYOUT %	\$2,054,900				79.96%											

### FUND YEAR 2013 -- LOSSES CAPPED AT RETENTION

	Budget	Current		99		MONTH	Last Month		98		MONTH	Last Year		87		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	31-Mar-21			Incurred	Incurred	28-Feb-21			Incurred	Incurred	30-Mar-20		
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 %	\$1,559,471				60.59%											



**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 40-21**

**MAY 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.

<b><u>FUND YEAR 2021</u></b>			
<b><u>Check Number</u></b>	<b><u>Vendor Name</u></b>	<b><u>Comment</u></b>	<b><u>Invoice Amount</u></b>
001326			
001326	MADDEN & MADDEN	LEGAL- RENNER	1,430.00
001326	MADDEN & MADDEN	LEGAL LICK	12,696.00
			<b>14,126.00</b>
001327			
001327	ARCHER & GREINER	LEGAL - SHAW 5/21	7,430.00
001327	ARCHER & GREINER	LEGAL- RENNER	35,671.50
			<b>43,101.50</b>
001328			
001328	INSERVCO INSURANCE SERVICES	TPA 5/21	7,618.00
			<b>7,618.00</b>
001329			
001329	MARMERO LAW LLC	ATTORNEY 5/21	2,925.00
			<b>2,925.00</b>
001330			
001330	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/21	5.10
001330	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR 5/21	13,268.58
			<b>13,273.68</b>
001331			
001331	HARDENBERGH INSURANCE GROUP	UNDERWRITING 5/21	5,356.00
			<b>5,356.00</b>
001332			
001332	THE ACTUARIAL ADVANTAGE	ACTUARY 5/21	732.25
			<b>732.25</b>
001333			
001333	COURIER-POST	AD 4.29.2021	26.28
			<b>26.28</b>
001334			
001334	BROWN & CONNERY, LLP	LEGAL- BALLENGER	150.00
001334	BROWN & CONNERY, LLP	LEGAL RENNER	785.00
001334	BROWN & CONNERY, LLP	LEGAL - THOMPSON	538.00
001334	BROWN & CONNERY, LLP	LEGAL - LICK	4,874.00
001334	BROWN & CONNERY, LLP	LEGAL - LICK	5,402.00
001334	BROWN & CONNERY, LLP	LEGAL- YOUNG	734.50
001334	BROWN & CONNERY, LLP	LEGAL- MONAGHAN	643.00

001335			
001335	VIOLA YEAGER	MEDICAL REIMBURSE 4/21	414.77
			<b>414.77</b>
001336			
001336	JUNE ATKINSON	MEDICAL REIMBURSE 421	414.77
			<b>414.77</b>
001337			
001337	NJ ADVANCE MEDIA	AD 4.30.21	29.51
001337	NJ ADVANCE MEDIA	AD 4.1.2021	129.02
			<b>158.53</b>
001338			
001338	HARDENBERGH INSURANCE GROUP	RMC FEE 5/21	27,434.00
			<b>27,434.00</b>
		<b>Total Payments FY 2021</b>	<b>128,707.28</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>128,707.28</b>

\_\_\_\_\_  
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. 41-21**

**MAY 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>
W0521			
W0521	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 5/21	530.50
W0521	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 5/21	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2021</b>	<b>3,350.50</b>

**TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50**

\_\_\_\_\_  
Chairperson

Attest:

Dated:\_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 42-21**

**JUNE 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.

<b><u>FUND YEAR 2021</u></b>			
<b><u>Check Number</u></b>	<b><u>Vendor Name</u></b>	<b><u>Comment</u></b>	<b><u>Invoice Amount</u></b>
001339			
001339	INSERVO INSURANCE SERVICES	TPA 6/21	7,618.00
			<b>7,618.00</b>
001340			
001340	MARMERO LAW LLC	ATTORNEY 6/21	1,335.00
			<b>1,335.00</b>
001341			
001341	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/21	6.12
001341	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 6/21	13,268.58
			<b>13,274.70</b>
001342			
001342	HARDENBERGH INSURANCE GROUP	UNDERWRITING 6/21	5,356.00
			<b>5,356.00</b>
001343			
001343	THE ACTUARIAL ADVANTAGE	ACTUARY 6/21	732.25
			<b>732.25</b>
001344			
001344	COURIER-POST	AD 5.20.2021	19.24
			<b>19.24</b>
001345			
001345	BROWN & CONNERY, LLP	LEGAL- THOMPSON	730.00
001345	BROWN & CONNERY, LLP	LEGAL- HENRY	226.00
001345	BROWN & CONNERY, LLP	LEGAL - BALLENGER	6,306.00
001345	BROWN & CONNERY, LLP	LEGAL- YOUNG	302.00
001345	BROWN & CONNERY, LLP	LEGAL- IVINS	632.00
001345	BROWN & CONNERY, LLP	LEGAL - MONAGHAN	7,513.00
001345	BROWN & CONNERY, LLP	LEGAL - RENNER	4,443.00
001345	BROWN & CONNERY, LLP	LEGAL- IVINS	4,212.00
			<b>24,364.00</b>
001346			
001346	VIOLA YEAGER	MEDICAL REIMBURSE 5/21	414.77
			<b>414.77</b>
001347			
001347	JUNE ATKINSON	MEDICAL REIMBURSE 5/21`	414.77
			<b>414.77</b>
001348			
001348	NJ ADVANCE MEDIA	AD 5.12.2021	29.59
			<b>29.59</b>
001349			
001349	HARDENBERGH INSURANCE GROUP	RMC FEE 5/21	27,434.00
			<b>27,434.00</b>
<b>Total Payments FY 2021</b>			<b>80,992.32</b>
<b>TOTAL PAYMENTS ALL FUND YEARS</b>			<b>80,992.32</b>

\_\_\_\_\_  
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. 43-21**

**JUNE 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>
W0621			
W0621	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 6/21	530.50
W0621	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 6/21	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2021</b>	<b>3,350.50</b>

**TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50**

**TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50**

\_\_\_\_\_  
Chairperson

Attest:

Dated:\_\_\_\_\_

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

\_\_\_\_\_  
Treasurer

<b>SUMMARY OF CASH AND INVESTMENT INSTRUMENTS</b>				
<b>GLOUCESTER COUNTY INSURANCE COMMISSION</b>				
<b>ALL FUND YEARS COMBINED</b>				
<b>CURRENT MONTH</b>	<b>March</b>			
<b>CURRENT FUND YEAR</b>	<b>2021</b>			
<b>Description:</b> GCIC Deposit Acct <b>ID Number:</b> <b>Maturity (Yrs)</b> <b>Purchase Yield:</b>  <b>TOTAL for All</b> <b>Accts &amp; instruments</b>		<b>GCIC WC</b>	<b>GCIC</b>	
		<b>Claims</b>	<b>Liability</b>	<b>Claim</b>
<b>Opening Cash &amp; Investment Balance</b>	<b>\$ 2,030,194.19</b>	<b>\$ 1,987,812.74</b>	<b>\$ 9,326.63</b>	<b>\$ 33,054.82</b>
<b>Opening Interest Accrual Balance</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
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	\$1,938,805.10	\$1,886,767.14	\$51,107.96	\$930.00
10 (Withdrawals - Sales)	-\$185,360.87	-\$122,599.67	-\$59,423.59	-\$3,337.61
Ending Cash & Investment Balance	\$3,783,638.42	\$3,751,980.21	\$1,011.00	\$30,647.21
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$55,414.53	\$21,511.95	\$32,838.83	\$1,063.75
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$3,839,052.95	\$3,773,492.16	\$33,849.83	\$31,710.96

GLOUCESTER COUNTY INSURANCE COMMISSION								
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED								
<b>Current Fund Year: 2021</b>								
<b>Month Ending: March</b>								
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	POL/EPL	TOTAL
OPEN BALANCE	323,986.74	2,985,283.96	(296,660.46)	815,748.33	393,705.98	(2,204,411.20)	12,540.85	2,030,194.20
RECEIPTS								
Assessments	95,301.71	155,358.71	32,989.34	365,700.58	958,081.33	329,880.29	31,308.87	1,968,620.82
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	340,846.32	0.00	340,846.32
TOTAL	95,301.71	155,358.71	32,989.34	365,700.58	958,081.33	670,726.61	31,308.87	2,309,467.14
EXPENSES								
Claims Transfers	1,280.90	1,260.00	796.71	58,988.59	0.00	0.00	0.00	62,326.20
Expenses	0.00	0.00	0.00	0.00	0.00	70,846.35	0.00	70,846.35
Other *	0.00	0.00	0.00	0.00	0.00	422,850.36	0.00	422,850.36
TOTAL	1,280.90	1,260.00	796.71	58,988.59	0.00	493,696.71	0.00	556,022.91
END BALANCE	418,007.55	3,139,382.66	(264,467.83)	1,122,460.32	1,351,787.31	(2,027,381.31)	43,849.72	3,783,638.43



**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 June 24, 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 4/1/21 to 4/30/21 and 5/1/21 to 5/31/21, and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 24, 2021.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**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**  
**04/01/2021 Thru 04/30/2021**

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

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



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**04/01/2021 Thru 04/30/2021**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Liability											
C	5688	3530002046	001	TOWNSEND, ERNEST	1/6/2021	3/31/2021	MADDEN & MADDEN PA	4/9/2021	LEGAL FEE - INV #3	1,692.30	1,692.30
C	5694	3530001906	001	TAYLOR, JOHN	3/3/2021	3/18/2021	PARKER MCCAY	4/23/2021	LEGAL FEE - INV #3128965	336.20	336.20
C	5695	3530001758	001	LOPES, JOSEPH	3/1/2021	3/29/2021	PARKER MCCAY	4/23/2021	LEGAL FEE - INV #3128967	240.00	240.00
Total for Coverage: Auto Liability							Number of entries: 3		2,268.50	2,268.50	
Coverage: General Liability											
C	5689	3530001827	001	ARROYO, NEREIDA	1/27/2021	2/26/2021	PARKER MCCAY	4/9/2021	INV# 3127673	4,472.50	4,472.50
C	5690	3530001727	001	FAUST, JOHN	1/4/2021	1/27/2021	PARKER MCCAY	4/23/2021	LEGAL FEE - INV #3126397	3,748.43	3,748.43
C	5691	3530001827	001	ARROYO, NEREIDA	3/1/2021	3/31/2021	PARKER MCCAY	4/23/2021	INVOICE 3128966	9,063.43	9,063.43
C	5692	3530002023	001	MCBRIDE, BRIAN	3/5/2021	4/1/2021	CHANCE & MCCANN LLC	4/23/2021	INV# 17057	1,300.00	1,300.00
C	5693	3530001727	001	FAUST, JOHN	3/1/2021	3/3/2021	PARKER MCCAY	4/23/2021	LEGAL FEE - INV #3128964	196.40	196.40
C	5696	3530002720	001	DEMEO, DIANA	2/9/2021	3/17/2021	CHANCE & MCCANN LLC	4/23/2021	INV# 17056	520.00	520.00
C	5697	3530001870	001	GAVEGLIA, DAPHNE	2/2/2021	4/6/2021	CHANCE & MCCANN LLC	4/23/2021	INV# 17055	1,250.00	1,250.00
Total for Coverage: General Liability							Number of entries: 7		20,550.76	20,550.76	
Coverage: Police Professional											
C	5687	3530002199	001	GILLIAM, DERRICK	1/6/2021	1/6/2021	MADDEN & MADDEN PA	4/9/2021	LEGAL FEE - INV #7	60.00	60.00
Total for Coverage: Police Professional							Number of entries: 1		60.00	60.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 11		22,879.26	22,879.26	



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**05/01/2021 Thru 05/31/2021**

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

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



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**05/01/2021 Thru 05/31/2021**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid				
Coverage: Auto Liability														
C	5699	3530002659	001	JOHNSON, STEPHEN	10/18/2020	10/18/2020	STEPHEN JOHNSON	5/7/2021	FULL & FINAL SETTLEMETN OF ALL CLAIMS	500.00	500.00			
C	5700	3530001906	001	TAYLOR, JOHN	4/5/2021	4/27/2021	PARKER MCCAY	5/21/2021	LEGAL FEE - INV #3130174	601.51	601.51			
C	5701	3530001758	001	LOPES, JOSEPH	4/6/2021	4/9/2021	PARKER MCCAY	5/21/2021	LEGAL FEE - INV #3130176	422.51	422.51			
C	5703	3530001906	001	TAYLOR, JOHN	11/9/2017	11/9/2017	JOHN TAYLOR AND CLEARFIELD &	5/21/2021	Full & Final Settlement	6,000.00	6,000.00			
Total for Coverage: Auto Liability							Number of entries: 4		7,524.02	7,524.02				
Coverage: Auto Physical Damage														
C	5698	3530002779	001	GLOUCESTER COUNTY	4/17/2021	4/17/2021	1ST ALERT APPRAISALS	5/7/2021	INV# 6426	165.00	165.00			
C	5705	3530002823	001	GLOUCESTER COUNTY	4/21/2021	4/21/2021	BELLMAWR COLLISION	5/21/2021	2020 CHEV TAHOE PLATE #CG8BFB	11,082.57	11,082.57			
Total for Coverage: Auto Physical Damage							Number of entries: 2		11,247.57	11,247.57				
Coverage: General Liability														
C	24516	3530002807	001	PSEG	12/17/2020	12/17/2020	PSEG	5/21/2021	CLAIM# 2012180005- D/S 12/17/20 FULL & FINAL SET	2,539.00	2,539.00			
C	5702	3530001827	001	ARROYO, NEREIDA	4/1/2021	4/29/2021	PARKER MCCAY	5/21/2021	LEGAL FEE - INV #3130175	6,043.48	6,043.48			
C	5706	3530001870	001	GAVEGLIA, DAPHNE	5/3/2021	5/6/2021	CHANCE & MCCANN LLC	5/21/2021	LEGAL FEE - INV #17111	225.00	225.00			
C	5707	3530002720	001	DEMEO, DIANA	4/27/2021	5/7/2021	CHANCE & MCCANN LLC	5/21/2021	LEGAL FEE - INV #17112	105.00	105.00			
Total for Coverage: General Liability							Number of entries: 4		8,912.48	8,912.48				
Coverage: Police Professional														
C	5704	3530002160	001	OWENS, WILLIAM	2/4/2021	3/18/2021	MADDEN & MADDEN PA	5/21/2021	STMNT# 1	2,290.00	2,290.00			
Total for Coverage: Police Professional							Number of entries: 1		2,290.00	2,290.00				
Total for Gloucester Co Ins Commission - 353											Number of entries: 11		29,974.07	29,974.07





Gloucester County Insurance Commission  
Bill Review / PPO Savings  
2021

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	10	90%	\$5,576.00	66%	\$3,046.63	\$0.00	\$1,068.78	\$1,460.59	\$2,529.37	\$354.11	\$2,175.26
	February	99	86%	\$223,465.91	97%	\$77,218.02	\$397.75	\$105,702.06	\$40,148.08	\$146,247.89	\$19,427.84	\$126,820.05
	March	40	88%	\$152,846.19	98%	\$70,225.11	\$0.00	\$80,653.00	\$1,968.08	\$82,621.08	\$11,377.01	\$71,244.07
	April	47	83%	\$52,791.37	49%	\$35,888.44	\$135.00	\$11,164.18	\$5,603.75	\$16,902.93	\$2,168.68	\$14,734.25
	May	41	78%	\$55,254.72	84%	\$18,493.35	\$243.54	\$25,656.86	\$10,860.97	\$36,761.37	\$5,146.59	\$31,614.78
YTD Total		237	84%	\$489,934.19	90%	\$204,871.55	\$776.29	\$224,244.88	\$60,041.47	\$285,062.64	\$38,474.23	\$246,588.41

Monthly Summary

	<u>April</u>	<u>May</u>
Total Savings (before fees):	\$16,902.93	\$36,761.37
Percent Savings:	32%	67%
NET SAVINGS:	\$14,734.25	\$31,614.78
Percent NET SAVINGS:	28%	57%

YTD Summary

Total Savings (before fees):	\$285,062.64
Percent Savings:	58%
NET SAVINGS:	\$246,588.41
Percent NET SAVINGS:	50%

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

**FROM:** J.A. Montgomery Consulting, Safety Director

**DATE:** June 17, 2021

**DATE OF MEETING:** June 24, 2021

### GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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**April - July 2021**

### RISK CONTROL ACTIVITIES

#### *MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED*

- **April 22:** Attended the GCIC meeting via teleconference.
- **May 5:** Conducted a Loss Control Survey of the GCIC EMS Pitman Station.
- **May 11:** Attended the GCIC Claims Committee meeting via teleconference.
- **May 12:** Conducted Loss Control Surveys of the GCIC EMS Mantua, Clarksboro, Grove Road and Hessian Avenue Pitman Stations.
- **June 8:** Attended the GCIC Claims Committee meeting via teleconference.

### **UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED**

- **June 24:** Plan to attend the GCIC meeting via teleconference.
- **July 13:** Plan to attend the GCIC Claims Committee 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 – SD Message - National Stand-Down to Prevent Falls – April 21.
- NJCE JJIF - SD Bulletin: National Stand-Down for Fall Prevention Resources – April 27.
- NJCE JJIF - SD Bulletin: FD Training in Acquired Structures – April 28.
- NJCE JIF - Day 1 – Day 5 National Safety Stand-Down to Prevent Falls – May 3 – May 7.
- NJCE JJIF - SD Bulletin: Latest Reopening New Jersey Limits, Restrictions & Guidance – May 5.
- NJCE JJIF - SD Bulletin: May 19 Reopening Indoor and Outdoor Guidelines – May 18.
- NJCE JJIF - SD Bulletin: 2021 Hurricane Season Preparedness – May 26.
- NJCE JJIF - SD Bulletin: May 28 & June 4 Reopening Guidelines – May 28.

### **NJCE TRAINING OVERVIEW – LIVE SAFETY TRAINING WEBINARS**

The New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real-time, instructor-led online safety training.

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

- The July – August Live Virtual Training schedules and registration links are attached.

### **NJCE MEDIA LIBRARY**

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

- No videos utilized.

### **NJCE ONLINE STREAMING VIDEO SERVICE**

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 180 titles available for streaming right to your workplace! We encourage leaders to view the videos



with members of their team and then discuss how the information in the video can best be used specifically in your operations.

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



NJCE Learning Management System (LMS) – We are excited to announce that the New NJCE Learning Management System (LMS) is in the final stages of implementation. We have been in contact with each of the Commissions/Counties and have asked that they designate LMS Training Administrator(s).



The MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering real-time, instructor-led online safety training.

**July and August Safety Training Schedule – Click on the Training Topic to Register and for the Course Description**

Date	Training Topic	Time
7/1/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
7/1/21	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
7/1/21	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
7/6/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
7/6/21	<a href="#">HazCom w/GHS</a>	11:00 - 12:30 pm
7/6/21	<a href="#">Bloodborne Pathogens (BBP)</a>	1:00 - 2:00 pm
7/7/21	<a href="#">Heavy Equipment - Tractor Safety</a>	8:30 - 9:30 am
7/7/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	10:00 - 12:00 pm
7/7/21	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
7/8/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	8:30 - 10:30 am
7/8/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
7/8/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
7/9/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
7/9/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
7/9/21	<a href="#">CDL-Drivers Safety Regulations</a>	10:00 - 12:00 pm
7/12/21	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
7/12/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
7/13/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
7/13/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	8:30 - 10:30 am
7/13/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
7/13/21	<a href="#">Ethics for NJ Local Government Employees</a>	1:00 - 3:00 pm
7/14/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
7/15/21	<a href="#">Heavy Equipment - Earth Moving Equipment Safety</a>	8:30 - 9:30 am
7/15/21	<a href="#">Heavy Equipment - Trucks &amp; Trailer Safety</a>	10:00 - 11:00 am
7/15/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
7/16/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
7/16/21	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
7/19/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
7/19/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
7/19/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
7/20/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am

7/20/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	9:00 - 10:30 am
7/20/21	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
7/21/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
7/21/21	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
7/22/21	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
7/22/21	<a href="#">Fire Extinguisher</a>	11:00 - 12:00 pm
7/22/21	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
7/23/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
7/23/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
7/26/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
7/26/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:00 - 11:00 am
7/26/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
7/27/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
7/27/21	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
7/27/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
7/28/21	<a href="#">Work Zone Safety for Supervisors</a>	1:00 - 2:00 pm
7/29/21	<a href="#">Asbestos, Lead, Silica, Overview</a>	1:00 - 2:00 pm
7/30/21	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
7/30/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
7/30/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
8/2/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
8/2/21	<a href="#">Hearing Conservation</a>	10:30 - 11:30 am
8/2/21	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
8/3/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
8/3/21	<a href="#">Employee Conduct and Violence Prevention in the Workplace</a>	1:00 - 2:30 pm
8/4/21	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
8/4/21	<a href="#">Fire Extinguisher</a>	10:00 - 11:00 am
8/5/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	8:30 - 10:30 am
8/5/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
8/6/21	<a href="#">Hazard Identification: Making Your Observations Count</a>	8:30 - 10:30 am
8/6/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
8/9/21	<a href="#">Flagger Skills and Safety</a>	8:30 - 9:30 am
8/9/21	<a href="#">CDL: Drivers Safety Regulations</a>	10:00 - 12:00 pm
8/9/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	1:00 - 3:00 pm
8/10/21	<a href="#">Confined Space Entry for Supervisors</a>	8:30 - 11:30 am
8/10/21	<a href="#">Hoists, Cranes and Rigging</a>	1:00 - 3:00 pm
8/11/21	<a href="#">Work Zone: Temporary Traffic Controls</a>	8:30 - 10:30 am
8/11/21	<a href="#">Bloodborne Pathogens (BBP)</a>	11:00 - 12:00 pm
8/11/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
8/12/21	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
8/12/21	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm

8/13/21	<a href="#">Heavy Equipment - General Safety</a>	8:30 - 10:30 am
8/13/21	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
8/16/21	<a href="#">Preparing for the Unspeakable</a>	9:00 - 10:30 am
8/16/21	<a href="#">Implicit Bias in the Workplace</a>	1:00 - 2:30 pm
8/17/21	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 11:30 am
8/17/21	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
8/18/21	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
8/18/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
8/18/21	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
8/19/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	8:30 - 10:30 am
8/19/21	<a href="#">Shop &amp; Tool Safety</a>	11:00 - 12:00 pm
8/19/21	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
8/20/21	<a href="#">CDL: Drivers Safety Regulations</a>	8:30 - 10:30 am
8/20/21	<a href="#">Fire Extinguisher</a>	11:00 - 12:00 pm
8/23/21	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
8/23/21	<a href="#">Back Safety / Material Handling</a>	11:00 - 12:00 pm
8/24/21	<a href="#">Fire Safety</a>	8:30 - 9:30 am
8/24/21	<a href="#">Bloodborne Pathogens (BBP)</a>	10:00 - 11:00 am
8/24/21	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
8/25/21	<a href="#">Special Events Management</a>	8:30 - 10:30 am
8/25/21	<a href="#">CDL: Supervisors Reasonable Suspicion</a>	1:00 - 3:00 pm
8/26/21	<a href="#">Ladder Safety/Walking &amp; Working Surfaces</a>	8:30 - 10:30 am
8/26/21	<a href="#">Jetter/Vacuum Safety Awareness</a>	1:00 - 3:00 pm
8/27/21	<a href="#">Implicit Bias in the Workplace</a>	9:00 - 10:30 am
8/27/21	<a href="#">Flagger Skills and Safety</a>	11:00 - 12:00 pm
8/30/21	<a href="#">Playground Safety Inspections</a>	8:30 - 10:30 am
8/30/21	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
8/31/21	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
8/31/21	<a href="#">Confined Space Entry for Entrants &amp; Attendants</a>	1:00 - 3:00 pm

### **Safety Training Guidelines:**

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

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

### **About Zoom Training:**

- When registering, please indicate the number of students that will be attending with you if in a group setting for an accurate count to avoid cancelations due to low attendance. Once registered you will receive an email with the webinar link. Be sure to save the link on your calendar to access on the day of training. We suggest registering no later than a day before to insure you receive the link and your computer and sound system are working correctly.
- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Zoom periodically updates their software. After registering for a webinar, the confirmation email contains a link at the bottom to Test your system. We strongly recommend testing your system, and updating if needed, at that time.
- Please [click here](#) for informative Zoom operation details.
- It is suggested you log in to the webinar about 15 minutes early, so if there is an issue, there is time to address it. We cannot offer credit or CEUs/TCHs to attendees who log in 5 minutes late or leave early.
- Group Training procedures:
  - Please have one person register for the safety training webinar.
  - Group sign in sheet: Please assign someone to submit the completed sign-in sheet(s) within 24 hours of the webinar.

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: 6/24/21

RE: Risk Management / Underwriting Services Director's Report

**I. Risk Management Services**

**A. Safety and Accident Review Committee**

The Safety and Accident Review Committee scheduled for June 2nd was cancelled. The next meeting is scheduled for September 1st.

**B. 2022 Underwriting Renewal Data**

The NJCEL will begin the 2022 Underwriting Renewal Process and, in turn, we will be reaching out to members to obtain updated exposure information.

**II. Underwriting Services Director**

**A. Ancillary Coverages**

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	County Warden Bond	CNA	7/1/2021	\$122.50	\$122.50
Rowan College of South Jersey	Director and Officers Liability Policy for the Rowan College at Gloucester County Foundation	United States Liability Group	7/9/2021	\$673.95	\$673.95
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2021	\$490.00	\$490.00

All other terms and conditions are per expiring.

**Action Requested:** **Motion** to authorize the Underwriting Services Director to renew the above policies.

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
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2021	\$56,700
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company	8/1/2021	\$12,168
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2021	\$12,600.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2021	\$415.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Companies	9/12/2021	\$11,088.17

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

**For informational Purposes Only – No action required:**  
The following renewals were in process and have been finalized.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Improvement Authority	Dream Park Package Policy (includes Property/ General Liability/ Care, Custody and Control / Umbrella)	Great American Alliance Insurance Company	5/21/2021	\$114,286.00	\$120,544.00

The 5% premium increase on the Dream Park Package Policy is due to a carrier rate increase and an increase to the value of three buildings.

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**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 June 24, 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 and or Qual-Lynx in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for June 24, 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 June 24, 2021.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**



**GCIC PARS - Worker Compensation, Property & Liability**  
**CLOSED SESSION**  
**6/24/21**

Claimant	Member	Date of Loss	Claim Number	Coverage	PAR/SAR
Gloucester County	Gloucester County	3/29/2021	2021235239	PR	PAR
Gloucester County Improvement Authority	Gloucester County	3/28/2021	2021234068	PR	PAR
The Estate of Adrianna & Jose and Minor/Plaintiff: Cardoso, J.	Gloucester County	7/7/2019	3530002226	GL	PAR
Carrara, J.	Gloucester County	3/13/2021	3530002777	WC	PAR
PSE&G	Gloucester County	12/17/2020	3530002807	GL	SAR
Sweeney, K	Gloucester County	2/19/2021	3530002757	WC	PAR
Kraft, N.	Gloucester County	5/26/2020	3530002431	WC	PAR
Marino, D.	Gloucester County	2/2/2019	3530002100	WC	PAR
Carlin, S.	Gloucester County	2/9/2021	3530002726	WC	PAR
Gloucester County	Gloucester County	4/28/2021	3530002824	GL	SAR

## **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Thursday, April 22, 2021  
TELEPHONIC MEETING  
1:00 PM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Richard Crooks</b> <b>Suretha Hobbs</b> <b>Yvonne Frey</b>
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Qual-Lynx  
**Chris Roselli**

Medlogix  
**Jennifer Goldstein**

PERMA  
**Jennifer Conicella**

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti</b> <b>Joe Henry</b>
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Attorney	Marmero Law, LLC <b>Al Marmero, Esq.</b>
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Treasurer	<b>Tracey Giordano</b>
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Safety Director	J.A. Montgomery Risk Consulting <b>Glenn Prince</b>
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**ALSO PRESENT:**

Scott Burns Esq., Gloucester County  
Prudence Higbee, Esq, Capehart Scatchard  
Susan Morris, Conner Strong & Buckelew  
Nancy Ghani, PERMA Risk Management Services  
Bradford Stokes, PERMA Risk Management Services  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of February 25, 2021

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF  
FEBRUARY 25, 2021**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**CORRESPONDENCE:** None

**SAFETTY COMMITTEE REPORT:** Ms. Violetti reported the Committee met on April 15<sup>th</sup> to discuss the Wellness Grant submissions which would be presented to the Commissioners later during the meeting.

**CLAIMS COMMITTEE:** Chairman Sheehan reported the Claims Committee met on April 13, 2021 and discussed the PARS/SARS that would be presented today during closed session.

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

**2021 PROPERTY AND CASUALTY BUDGET:** Executive Director reported the 2021 Property and Casualty Budget was amended to reflect (1) the addition of the Active Assailant Coverage purchased by the Improvement Authority and Rowan College of South Jersey, (2) the revisions to the POL/EPL deductibles for all members except the Improvement Authority and (3) the excess cyber premium. Executive Director advised a copy of the revised budget amount in the amount of \$6,981,972 was included in the agenda. Executive Director noted since the revision was under 5% no action was needed at this time. Executive Director said any adjustments to the member entities assessments would be billed on the statement of account, which was due on October 15, 2021. Executive Director asked if anyone had any questions on the budget.

**REVISED RISK MANAGEMENT PLAN:** Executive Director referred to a copy of Resolution 31-21, Revised Risk Management Plan which was included in the agenda. Executive Director reported the changes were highlighted in yellow and reflected the revisions to the POL/EPL deductibles. Executive Director said the Cyber Liability retention was also amended to \$25,000, however based on a recommendation from the NJCE Underwriting Manager the cyber limits and retention were removed from the Risk Management Plan. Executive Director explained the Risk Management Plan was posted on

the website and could serve as an incentive for cyber hacker attacks by identifying coverage information.

**MOTION TO APPROVE RESOLUTION 31-21, REVISED RISK  
MANAGEMENT PLAN**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**NJ COUNTIES EXCESS JOINT INSURANCE FUND (NJCE):** Executive Director reported the NJCE last met on February 25, 2021. Executive Director referred to a written summary of the meeting which was included in the agenda. Executive Director advised the NJCE Finance Sub-Committee met on April 9th and discussed the 2021 NJCE Budget Delta Options and the results of the recent Professional Services Procurement. Executive Director noted a copy of the minutes from that meeting were included in Appendix III of the agenda. Executive Director said the NJCE also met prior to our Commission Meeting. At that meeting the NJCE Finance Committee made a recommendation to the Board of Commissioners to declare an additional assessment for the premium portion of the delta of \$609,437 due in 2021 and take no action now on the balance of the delta and to monitor the claims activity versus loss funding on an annual bases with potential action at a future date. Executive Director noted Gloucester County Insurance Commission's share of the delta was \$86,441. Executive Director said there would be a special installment due during the September to October timeframe. Executive Director reported the NJCE would meet again on June 24, 2021 at 9:30 AM.

**CERTIFICATE OF INSURANCE REPORT:** Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the months of February and March. Executive Director advised there were (3) three certificates of insurances issued during February and (5) five during the month of March. Executive Director asked if there were any questions on the report.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the February Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,297,475 as of February 28, 2021. Executive Director advised that \$2,234,420 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 \$2,030,194.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the February Financial Fast Track for the NJCE. Executive Director advised the February Financial Fast Track was revised and Ms. Dodd e-mailed a revised version of the report prior to the meeting. Executive Director said the report was revised to include a line for "excess recoveries" on the COVID claims. Executive Director advised they were in discussions with Safety National Insurance Company on the extent of the coverage. Executive Director indicated he hoped the NJCE would receive monies back from the insurance company and this recovery was now reflected in the Financial Fast Track. Executive Director reported as of February 28, 2021 the Fund had a surplus of \$15,349,550.

Executive Director referred to line 7, “Dividend” and noted the NJCE released dividends in the amount of \$5,107,551. Executive Director noted the cash amount was \$19,534,623.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported the agenda included the February Health Benefits Financial Fast Track. As of February 28, 2021 there was a surplus of \$278,779. Executive Director noted the cash amount was \$398,427. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

**CLAIMS TRACKING REPORTS:** Executive Director advised the Claim Tracking reports as of February 28, 2021 were included in the agenda. Executive Director referred to a copy of the Claims Management Report Expected Loss Ratio Analysis Report. Executive Director advised this report measured how the losses were running compared to the actuary’s projections. Executive Director reviewed the Fund Years with the Commission and asked if anyone had any questions.

**2021 MEL, MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director advised the 10th Annual Educational Seminar would be conducted virtually this year. Executive Director said there would be two sessions, Friday, May 14th and Friday, May 21st, 9:00 AM to Noon. Executive Director reported the seminar qualified for Continuing Education Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. Executive Director referred to a copy of the flyer included in the agenda and noted you could register using the below link.

[https://permainc.zoom.us/webinar/register/WN\\_4Vo8s4QLRfSrDMcWkm7VfA](https://permainc.zoom.us/webinar/register/WN_4Vo8s4QLRfSrDMcWkm7VfA)

**2021 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reported the Treasurer’s Office advised all of the member entities paid the March 15 assessment payment. Executive Director advised the second assessment payment was due on May 15, 2021.

**2021 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director advised the NJCE renewal policies were again available electronically through the Conner Strong & Buckelew Egnyte Connect for authorized users. Executive Director noted the Limit Schematics were also posted to the site. Executive Director said if anyone was having any difficulty in accessing the website, they should contact the Fund Office.

**LEGISLATION S855:** Executive Director reported Governor Murphy signed legislation which required the title of “chosen freeholder” to be changed to “county commissioner” and all “board of chosen freeholders” to be known as “boards of county commissioners” effective January 1, 2021. Executive Director said the Commission’s Rules and Regulations should be changed prior to December 31, 2021. Executive Director said in order to make an amendment to the Rules and Regulations a Commissioner should propose an amendment and then a Public Hearing should be scheduled not more than 45 days from the request. Executive Director advised the Fund Office would review the process with the Commission Attorney and start this process in September.

**NJ SENATE BILL S3375:** Executive Director said the proposed legislation S3375 which if passed would weaken the rights of employers to direct and control medical care as respects

to workers' compensation. Executive Director advised Mr. John Geaney developed a task force to come up with reasons why the sponsor should not go forward with the bill. Executive Director advised it was a successful effort and believed the bill would be defeated at this time.

**2021 MEETING SCHEDULE:** Executive Director reported the Commission was not scheduled to meet in May. Executive Director advised the next meeting was scheduled for June 24, 2021 at 1:00 PM and recommended the meeting still be held virtually.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Ms. Morris advised her report was included in the Appendix IV section of the agenda and reviewed the March report with the Commission.

**TREASURER REPORT:** Chairman Sheehan advised the agenda included the March Bill List, Resolution 32-21, the March Benefit Bill List, Resolution 33-21, April Bill List, Resolution 34-21 and the April Benefit List, Resolution 35-21 and requested a motion to approve.

**MOTION TO APPROVE RESOLUTION 32-21,  
MARCH BILL LIST, RESOLUTION 33-21,  
MARCH BENEFIT BILL LIST, RESOLUTION 34-  
21 APRIL BILL LIST AND RESOLUTION 35-21  
APRIL BENEFIT BILL LIST**

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

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

**CLAIMS SERVICE:** Ms. Conicella advised she did not have anything to report at this time.

**CLAIMS ADMINISTRATOR:** Chairman Sheehan presented Resolution 36-21 Inservco Liability Check Register for the period of 2/1/21 through 2/28/21 and 3/1/21 to 3/31/21.

**MOTION TO APPROVE RESOLUTION 36-21 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 2/1/21 THROUGH 2/28/21 AND  
3/1/21 TO 3/31/21**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of February and March as noted below:

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
February	99	\$ 223,465.91	\$ 77,218.02	\$ 146,247.89	\$ 126,820.05	57%	97%
March	40	\$ 152,846.19	\$ 70,225.11	\$ 82,621.08	\$ 81,244.07	47%	98%

#### **NJCE SAFETY DIRECTOR:**

**REPORT:** Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for February through April. Mr. Prince advised a list of all of the training webinars were included in the agenda through June 30. Mr. Prince said yesterday he was advised there would be new classes and new dates to accommodate instructor availability classes. Mr. Prince advised the revised list would be sent out tomorrow and posted on the NJCE website for review and registration. Mr. Prince said he wanted to provide a brief update on the new Learning Management System. Mr. Prince advised as of April 1<sup>st</sup> the system was up and running. Mr. Prince said he was working with the vendor, First Net, to provide webinars for named administrators. Mr. Prince said the webinars were recorded and would be available for future administrators for training. Mr. Prince said they were continuing their Emergency Medical Services loss control visits, two were provided so far and there were several other stations to complete. Mr. Prince advised he would co-ordinate those visits with Ms. Vanoyen for next month. Mr. Prince reminded everyone of the Munich Re Grant and advised he would work with the Risk Manager on any submissions. Mr. Prince concluded his report. Chairman Sheehan thanked Mr. Prince and his team for their prompt response for requested services and noted Mr. Czarnecki came right out for the playground inspections and he appreciated the EMS visits.

#### **RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti advised there were five submissions for the 2021 Wellness Incentive Program Grant. Ms. Violetti reviewed the submissions as noted below.

Entity - Department	Wellness Submission	Amount on Submission
Gloucester County – Division of Social Services	Expand the outside lunch / break area – Purchase a self-dispensing ice maker, one all-weather picnic table, one outdoor umbrella, one stone umbrella stand, and one stall mat. Any remaining funds would be used to purchase bottled water for the ice maker.	\$1,000
Gloucester County – Treasurer's Department	Expand the Wellness / Exercise Center - Purchase a Nordic Track NTEX76016 Commercial Recumbent Bike.	\$1,000
Gloucester County – Safety Department	Expand the Wellness / Exercise Center - Purchase a Schwinn 470 Elliptical Machine.	\$1,000
Gloucester County - Office of the County Administrator	Purchase two filtered touchless water bottle filling stations for the employees to utilize.	\$1,000
Gloucester County – Prosecutor's Office	Establish monthly Resiliency Meetings for the department, utilizing the funds to rent meeting space and provide healthy foods.	\$950



Ms. Violetti asked if there were any questions on the submissions and requested a motion to approve the Wellness Incentive Program Grants.

**MOTION TO APPROVE ALL THE WELLNES INCENTIVE PROGRAM GRANTS**

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

Ms. Violetti referred to a copy of the revised Litigation Management Plan. Ms. Violetti noted the changes were made by the Commission Counsel and were administrative in nature to reflect current practices. Ms. Violetti asked if there were questions, and requested a motion to approve the revised Litigation Management Plan.

**MOTION TO APPROVE TO ADOPT THE REVISED LITIGATION MANAGEMENT PLAN**

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

Ms. Violetti reported the County's Sheriff's department was finalizing a submission for the 2021 NJCE Safety Grant and would be presented at the next meeting.

Ms. Violetti advised the College and Improvement Authority purchased the active assailant coverage and now have security risk management services available through the carrier's preferred vendor S-RM. Ms. Violetti noted services are a la carte and members would be billed directly by S-RM. Ms. Violetti said a memo outlining the services was included in the agenda. Ms. Violetti asked if a member had not purchased the coverage and was interested to reach out to her for an application.

Ms. Violetti reported the following coverages for members could not be placed through the GCIC/NJCELJIF for its master programs at this time and it had been determined the following bond/policies need to be renewed. Ms. Violetti noted there was a premium decrease on the Parks and Recreation Accident policy due to the substantial decrease in participants in 2021. Ms. Violetti said the carrier offered a \$500 credit on the policy renewal due to the decrease in actual participants in 2020. Ms. Violetti asked if anyone had any questions, and requested a motion to renew the policies.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	QBE Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2021	\$1,050.00	\$250.00

County	Board of County Commissioners Travel Accident Policy	Chubb Insurance Company	6/1/2021	\$2,000.00	\$2,000.00
Improvement Authority	Pollution Liability – Storage Tanks at the Dream Park	Commerce & Industry Insurance Company	7/7/2021	\$1,163.08	\$1,163.08

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

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

Ms. Violetti reported they were working with the Improvement Authority to renew the Dream Park's package policy in May. Ms. Violetti requested a motion to renew the policy contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. Ms. Violetti advised if there was, she would seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
Improvement Authority	Dream Park Package (Property and General Liability), Care, Custody and Control and Umbrella Policy	Great American Insurance Company	5/21/2021	\$114,286

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

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

Ms. Violetti reported the below renewal was in process and were finalized, no action was required. Ms. Violetti noted the 5% premium increase was due to a carrier rate increase and

advised this was the first increase in premium since the policy inception with the carrier in 2013.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	4-H Crime Liability	Selective Insurance Company	4/14/2021	\$750 for three year term but billed annually at \$250	\$789 for three year term but billed annually at \$263

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

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

**OLD BUSINESS**

**NEW BUSINESS:**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

Moved: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

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

**MOTION TO CLOSE THE MEETING TO THE PUBLIC**

Moved: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 37-21 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

**MOTION TO GO INTO CLOSED SESSION**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

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

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR  
CLAIM #3530002690 FROM \$68,209.09 TO \$118,500 AN INCREASE OF  
\$50,290.91**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR  
CLAIM #3530002773 FROM \$14,500 TO \$55,000 AN INCREASE OF  
\$40,500**

**MOTION TO TABLE # 3530001666**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR  
CLAIM #35300021963 FROM \$15,000 TO \$40,475.48 AN INCREASE OF  
\$25,475.48**

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

**MOTION TO ADJOURN:**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

**MEETING ADJOURNED: 1:55 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – Tuesday, May 4, 2021  
TELEPHONIC MEETING  
10:00 AM**

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

**ROLL CALL OF COMMISSIONERS:**

Timothy Sheehan, Chairman	Present
Michael Burke, Vice Chairman	Present
Tamarisk Jones	Present ( <i>arrived 10:03</i> )
Karen Christina (Alternate)	Present

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Amy Zeiders</b>  Qual-Lynx  Medlogix  PERMA <b>Jennifer Conicella</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti</b>
Attorney	Marmero Law, LLC <b>Amy Krumenacker Esq.</b>
Treasurer	
Safety Director	J.A. Montgomery Risk Consulting

**ALSO PRESENT:**

Prudence Higbee, Esq, Capehart Scatchard  
Cathy Dodd, PERMA Risk Management Services

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

**2021 CYBER PROGRAM:** Executive Director reported as we discussed previously, the NJCE's Cyber Program was restructured for 2021. Executive Director advised there was still one change we needed to address resulting from the changes in the NJCE Cyber Program. Executive Director said the Library had a \$5,000 individual self-insured retention in 2020 whereas the balance of the GCIC membership had \$25,000 individual self-insured retentions. Executive Director explained the NJCE was providing the \$75,000 excess of \$25,000 so there were really no changes for our members except for the Library. Executive Director said we were recommending the GCIC provide coverage for the differential between the NJCE's attachment of \$25,000 and the Library's individual self-insured retention of \$5,000. Executive Director asked if anyone had any questions and requested a motion.

**MOTION TO APPROVE EXTENDING CYBER LIABILITY COVERAGE  
TO THE LIBRARY TO COVER THE DIFFERENTIAL BETWEEN NJCE'S  
ATTACHMENT OF \$25,000 AND LIBRARY'S INDIVIDUAL SELF-  
INSURED RETENTION OF \$5,000**

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

**ARCHER & GREINER, PC:** Executive Director referred to Resolution 38-21, Extending the Award of Professional Legal Services Contract to Archer & Greiner, PC in the Matter of Breia Renner vs Gloucester County. Executive Director reported the agenda also included a copy of the Retainer Agreement with Archer & Greiner, PC. Executive Director noted the resolution was reviewed by the Commission Attorney.

**MOTION TO ADOPT RESOLUTION 38-21, EXTENDING THE AWARD OF  
PROFESSIONAL LEGAL SERVICES CONTRACT TO ARCHER &  
GREINER, PC IN THE MATTER OF BREIA RENNER VS. GLOUCESTER  
COUNTY**

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

**OLD BUSINESS**

**NEW BUSINESS:**

**PUBLIC COMMENT:**

### **MOTION TO OPEN MEETING TO PUBLIC**

Moved: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

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

### **MOTION TO CLOSE THE MEETING TO THE PUBLIC**

Moved: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 39-21 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed. Chairman Sheehan advised Closed Session would be held using a Zoom breakout room.

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

### **MOTION TO GO INTO CLOSED SESSION**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

### **MOTION TO RETURN TO OPEN SESSION**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

### **MOTION TO APPROVE \$140,000, SECTION 20 FOR CLAIM #3530001666**

### **MOTION TO ACCEPT \$40,000 FOR WORKERS COMPENSATION LIEN ON CLAIM # 3530001849**

Motion: Commissioner Burke  
Second: Commissioner Jones  
Vote: Unanimous

**MOTION TO ADJOURN:**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**MEETING ADJOURNED: 10:27 AM**

Minutes prepared by: Cathy Dodd, Assisting Secretary



## **APPENDIX II**

*Benefits of the New Jersey Counties Excess Joint Insurance (NJCE) Program*



## 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: June 9, 2021

To: NJCE Finance Committee

From: Executive Director  
Perma Risk Management Services

Re: Benefits of the New Jersey Counties Excess Joint Insurance (NJCE) Program

This will provide an overview of the benefits of membership in the New Jersey Counties Excess Joint Insurance Fund.

### Introduction

Article 3 of NJSA 40A:10-1 et seq. permits a County to establish an Insurance Fund Commission so that the County and its' affiliated entities associated with the County can achieve cost savings through the combination of joint purchase and self-funding of the property & casualty insurance. The County is also a member of the NJCE JIF. N.J.S.A. 40:10-36 allows municipalities, counties and authorities to establish a Joint Insurance Fund to also share risk via self-insurance against liability, property damage and workers compensation. The NJCE JIF membership includes 10 counties and seventeen of their affiliated entities. Please attached membership chart.

### Overview

The Insurance Fund Commission's Board of Commissioners is made up of three (3) County employees including a Chairperson and Vice Chairperson. The NJCE JIF has a Board of Commissioners made up of representatives of each of its ten (10) member counties. Please see attached Organization Chart. **The Board of Commissioners are the final decision makers.** Insurance Fund Commissions and Joint Insurance Funds are a public entity but operate similar to an Insurance Company providing a number of unbundled services. They contract with certain professionals including Executive Director, Treasurer, Attorney, Auditor, Actuary, Claims Administrator, Managed Care Provider and Litigation Management (including defense panel law firms). The member Insurance Fund Commission funds and retains the first \$300,000 in coverage for workers compensation and liability claims. The New Jersey Counties Excess Joint Insurance Fund retains the first layer of excess coverage shared with other members of New Jersey Counties Joint Insurance Fund on a joint and several basis through self-funding and risk sharing. The NJCE purchases coverage in the commercial market to provide catastrophic excess insurance and specialty coverage such as POL/EPL and Cyber Liability. Please see attached schematic depicting limits and coverage provided.

### Benefits of the Insurance Commission/Joint Insurance Program

There are a **number of benefits** derived from membership in an Insurance Commission and/or Joint Insurance Fund. They include the following:

- The NJCE JIF Model has enabled member Counties and their affiliated entities to **effectively take control of their total cost of risk**. It provides a modernized approach to managing risk that includes an efficient method of insurance procurement that **emphasizes improved buying power and better insulates membership from adverse insurance market conditions** like the current marketplace and also **insulates membership from adverse loss experience**.
- The Insurance Commission and NJCE concept was based on a proven model used by municipal JIFs. This is one of the most **successful shared services arrangement** in New Jersey that includes Inter-County, County to County and shared purchases of miscellaneous ancillary coverage. It allows for **consolidation of insurance coverage and services** resulting in savings to all participating members.
- A **comprehensive claims management program**. This includes an established claims committee to review and provide authorization to pay claims. Each member has a representative that serves on this committee. This differs from purchasing insurance in the commercial market in that you pay a premium and do not have a say on how your claims are handled. The only update is via insurer loss runs. In this program you would have an **intimate involvement in all claims** on a monthly basis via the claims committee who review claim payment authorization requests made by the claims administrator. The claims management program also includes dedicated claim resources, oversight of claims administrator, litigation management, management of the claims (including nurse case management for workers compensation claims), coordinated claim strategy meetings, use of a risk management information system for data analytics and claim adjuster reviews and audits.
- A **comprehensive risk control program**. This includes an established safety committee to review accidents and address training needs. Each member has a representative that serves on this committee. This program focuses on **customized safety training and education** to supplement and compliment your in house risk management program. This will help reduce the number of accidents and minimize their financial impact. Training includes webinar interactive programs, safety video streaming service, instructor led programs. It utilizes a learning management system to keep a record of who trains and for what training programs. The NJCE excess insurer also offers a grant program for certain safety initiatives.
- The **retention of underwriting profit**. This program allows for premium savings of up to 10% to 15%. It allows for retention of underwriting profit generating surplus and allows for dividends back to the membership. With a commercial insurer you pay premium with no chance to receive dividends regardless of your loss experience.
- **Improved communication between insurer and the insured member** via monthly executive committee meetings, claim committee meetings, safety committee meetings, the plan of risk management and monthly monitoring reports which tracks the financials, as well as, expected loss ratio report that measures claim performance against actuarial projections and the surplus generated.
- Provides for **all audit, actuarial and litigation management services**.

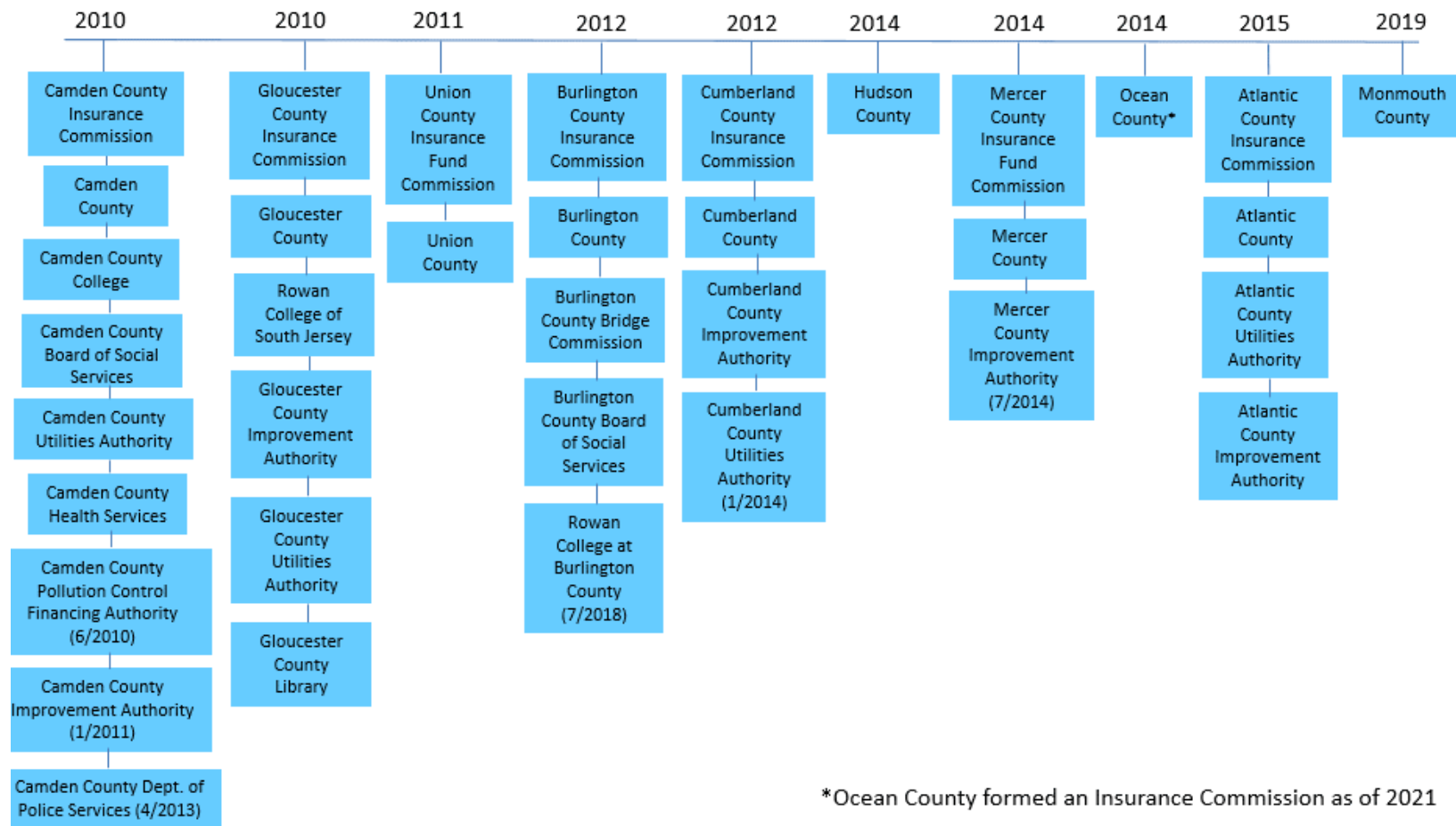
## **Financial Performance**

**The NJCE and its member Insurance Commissions are very strong financially.** NJCE has a statutory “surplus” of \$13.6 million. Its member Insurance Commissions have a statutory “surplus” of \$55.3 million. The statutory “surplus” on a program wide basis is \$68.9 million. The total dividends returned to the membership is \$12.9 million. The total estimated savings to taxpayers since 2010 is \$110.6 million.

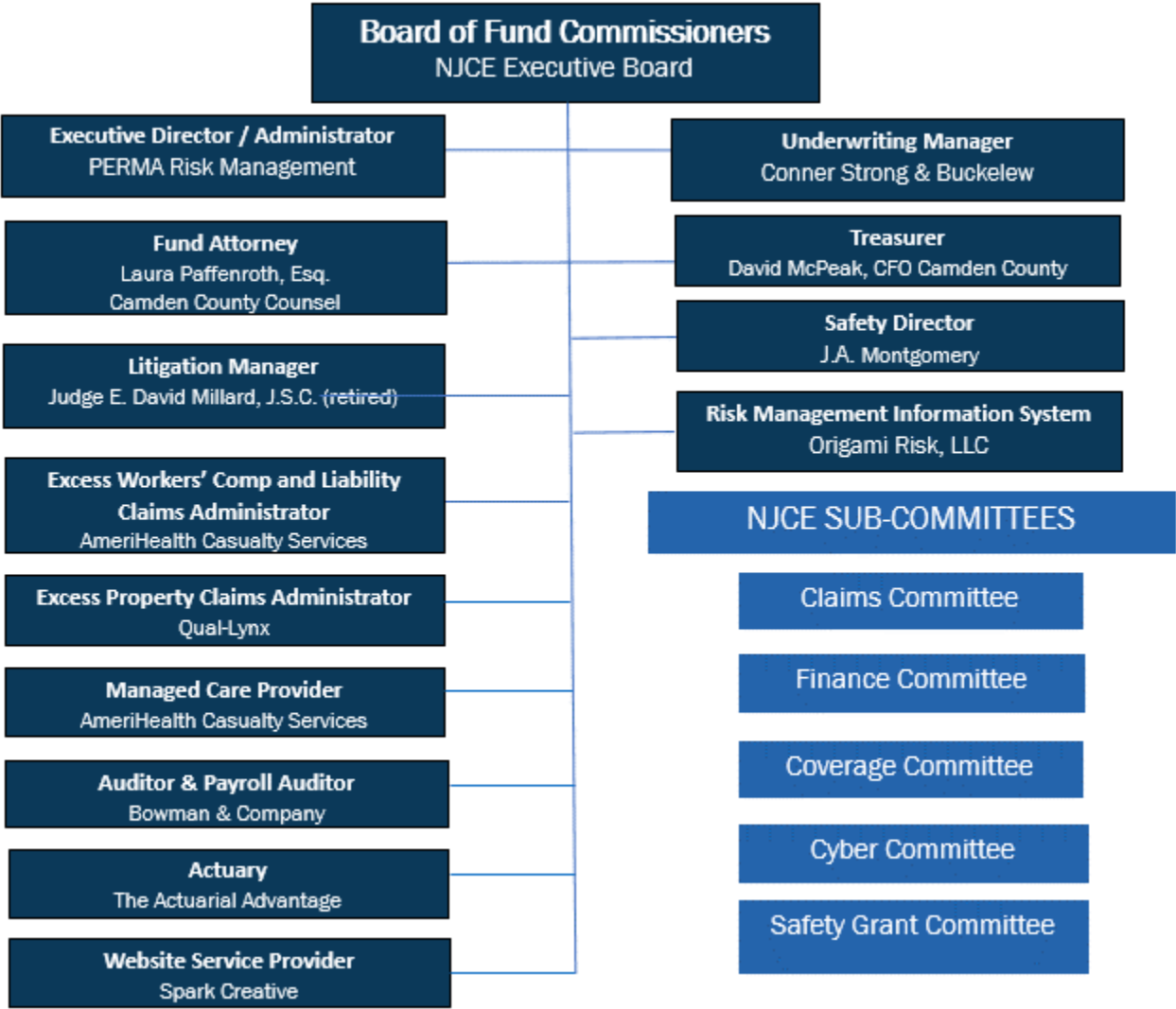
*Also attached is a presentation that provides more detail on the benefits of the Insurance Fund Commission and the NJCE JIF.*

## NJCE Membership Chart

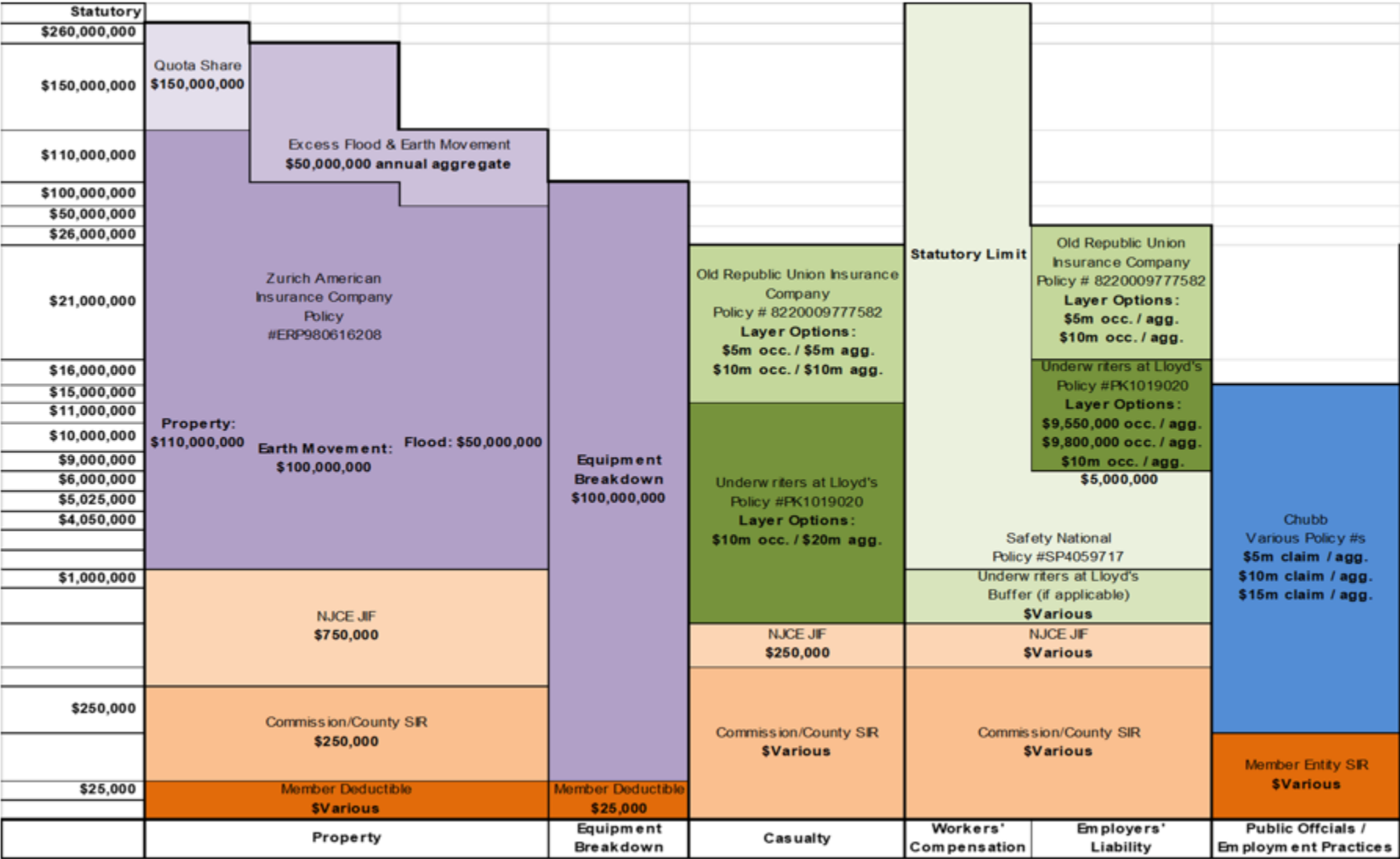
### New Jersey Counties Excess Joint Insurance Fund



NJCE Organization Chart



NJCE Limit Schematic



CONNER  
STRONG &  
BUCKELEW

# Marketplace Presentation

NJCE JIF vs. the Market



# Overview

Looking at a sample set of NJCE members (three counties), we estimate nearly \$7,000,000 of savings over three years versus the standard insurance marketplace.

This would translate into \$15,000,000 to \$20,000,000 of savings for the entire NJCE program, if not more.

We present next an update on the insurance marketplace, including development over the many years and decades, and also laying out the cause of the trends. The marketplace review is followed by a Total Cost of Risk comparison between the market and the NJCE.

This is all of course just estimates based upon our experience, as well as the marketplace trends. Actual results may vary and depend upon specific circumstances,



# NJCE Performance *(12/31/2020)*

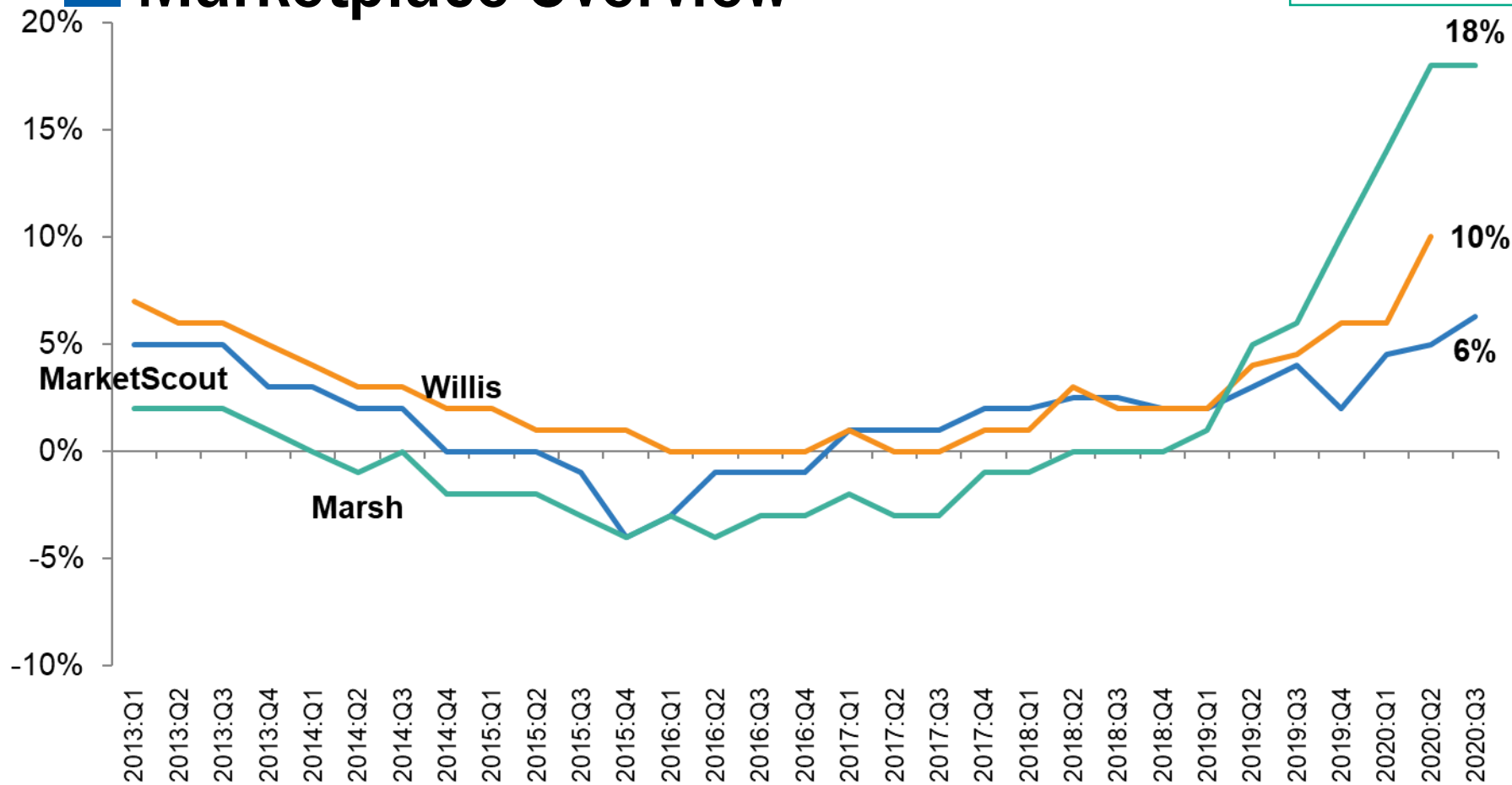
Member	Total Savings	Time in Program
Camden Commission	\$36,713,587	130 Months
Gloucester Commission	\$10,102,816	130 Months
Union Commission	\$16,084,952	118 Months
Burlington Commission	\$21,711,882	108 Months
Cumberland Commission	\$4,090,603	99 Months
Mercer Commission	\$11,737,661	84 Months
Hudson County	\$2,355,726	84 Months
Ocean Commission	\$1,145,451	79 Months
Atlantic Commission	\$6,462,424	72 Months
Monmouth County	\$201,318	21 Months
	<b>\$110,606,419</b>	<b>130 Months</b>

*\*\* Total savings includes Surplus (Deficit), Portion of NJCE Surplus, Dividends Paid, and Compounded Premium Savings*



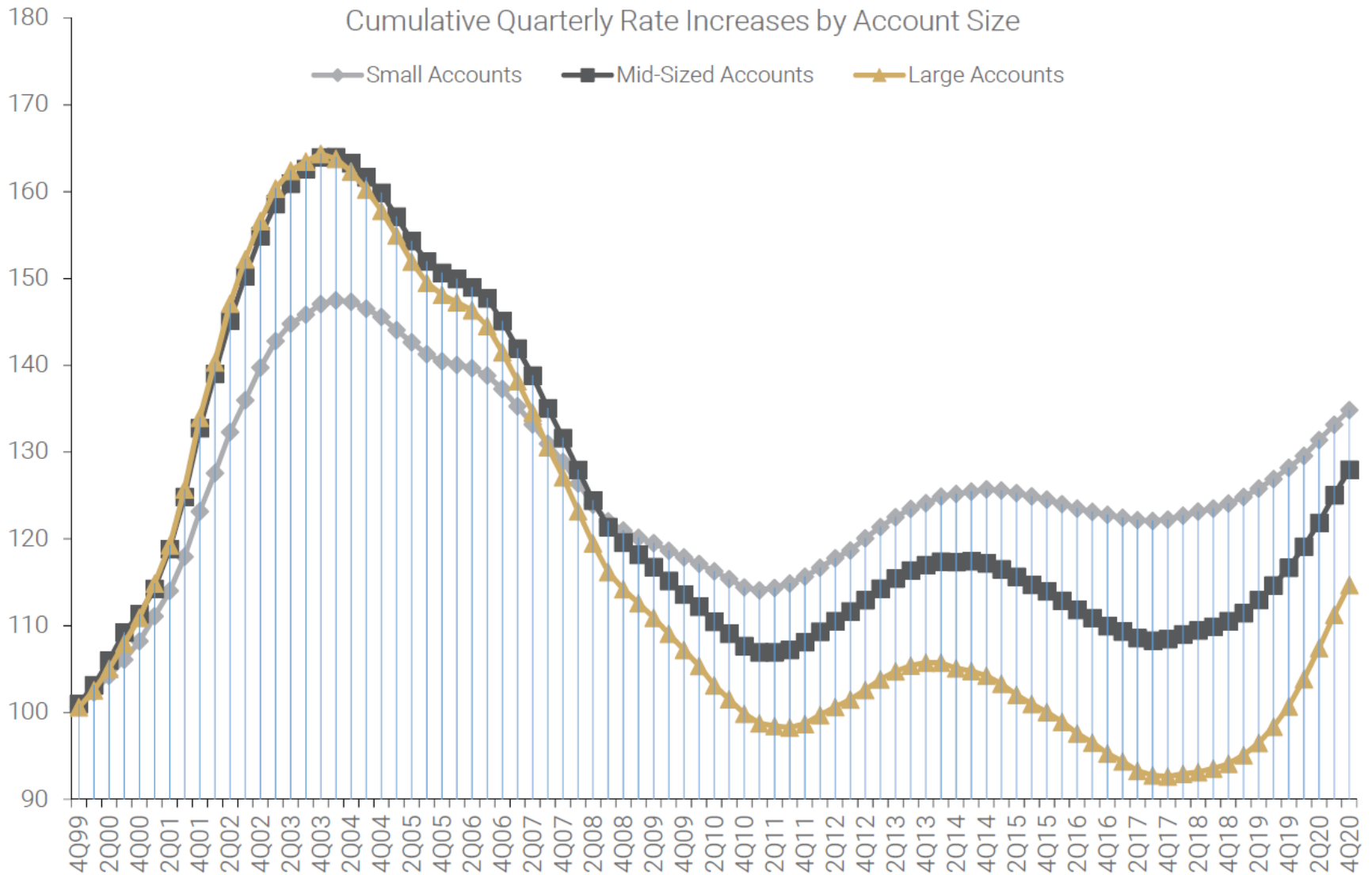
# Marketplace Overview

# Marketplace Overview



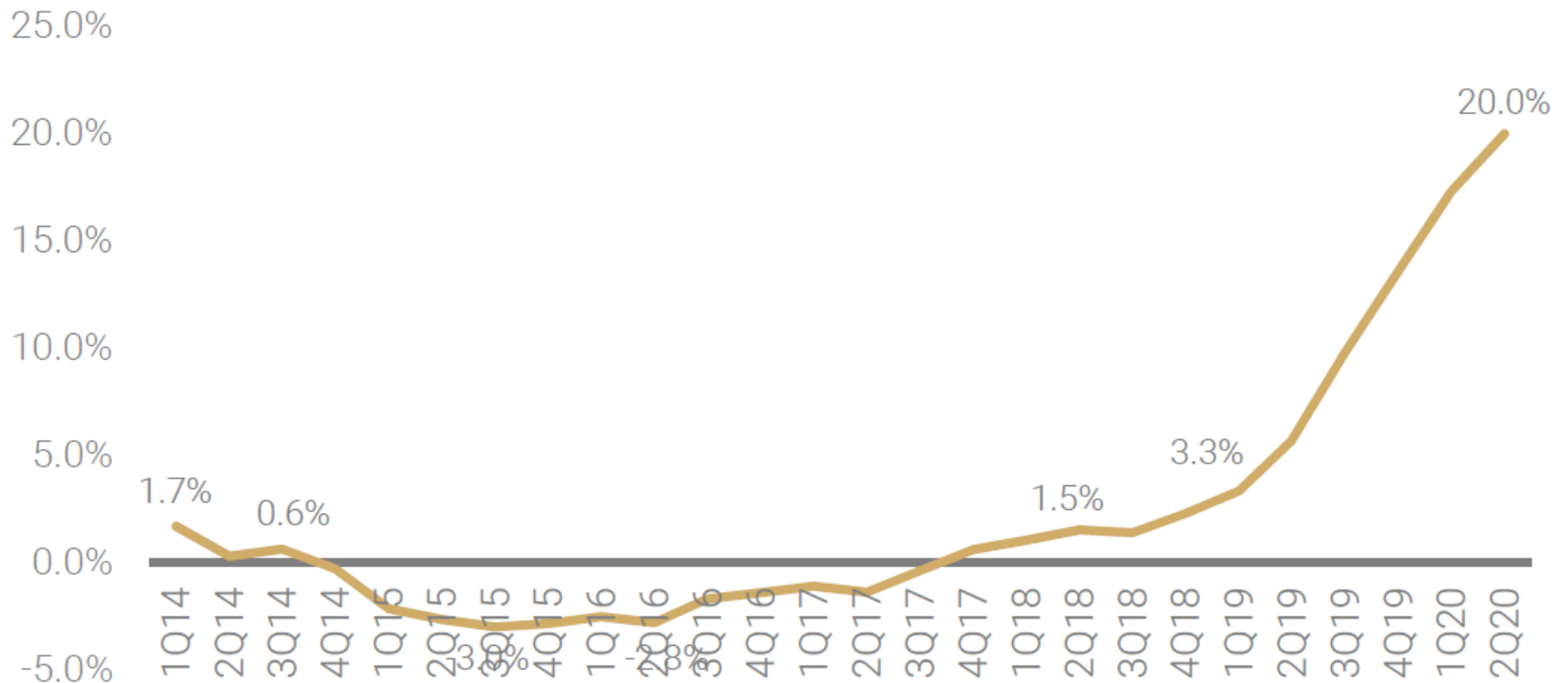
**Fastest rate increases in almost 20 years.**

# Marketplace Overview

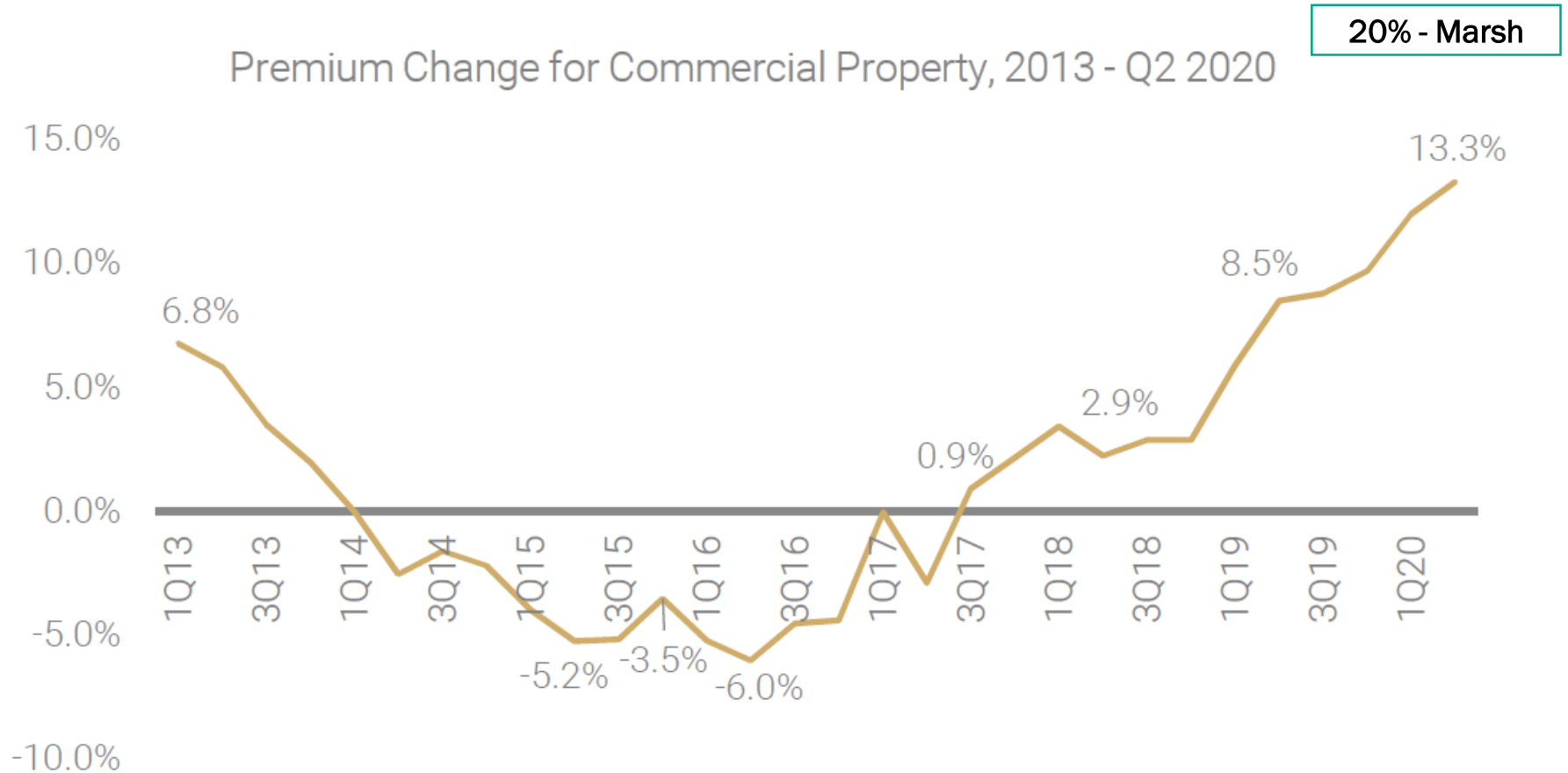


# ■ Marketplace Overview

Premium Change for Umbrella, 2014 - Q2 2020



# Marketplace Overview



# ■ Marketplace Overview

## Rate Projections

Line	2021 Forecast
Property	Up 15 to 25%
GL	Up 7.5% to 15%
Umbrella/XS	Up 30% to 150%
WC	Flat
Comm Auto	Up 8% to 15%
D&O	Up to 70%
Cyber	Up 10% to 30%

## Market Influences

Line	Trend
Property	Cats, COVID
GL	Social inflation
Umbrella/XS	Social inflation
WC	COVID
Comm Auto	Social inflation
D&O	COVID, IE&D
Cyber	COVID

**These are all higher than spring projections.**

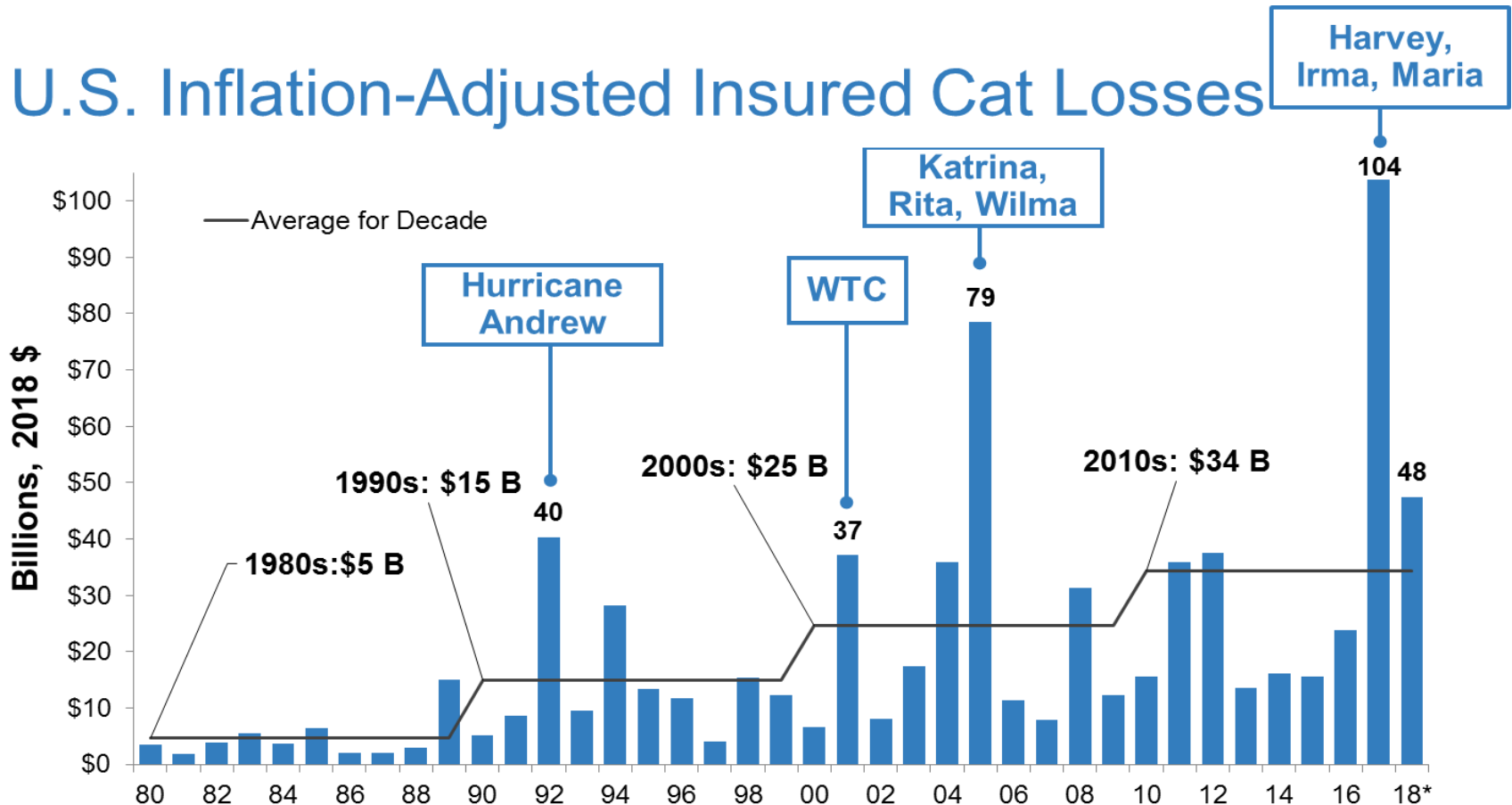
## ■ Marketplace Overview

**Why?**



# Marketplace Overview

## U.S. Inflation-Adjusted Insured Cat Losses



**2018 – Third worst year for U.S. Insured Catastrophe Losses.  
Average Insured Loss per Year for 1980-2018 is \$19.3 B.**

# ■ Marketplace Overview

Social Inflation

## A Good Definition

- ▲ “a fancy term to describe rising litigation costs and their impact on insurers’ claim payouts, loss ratios, and, ultimately, how much policyholders pay for coverage.”

## Actuarial Interpretation

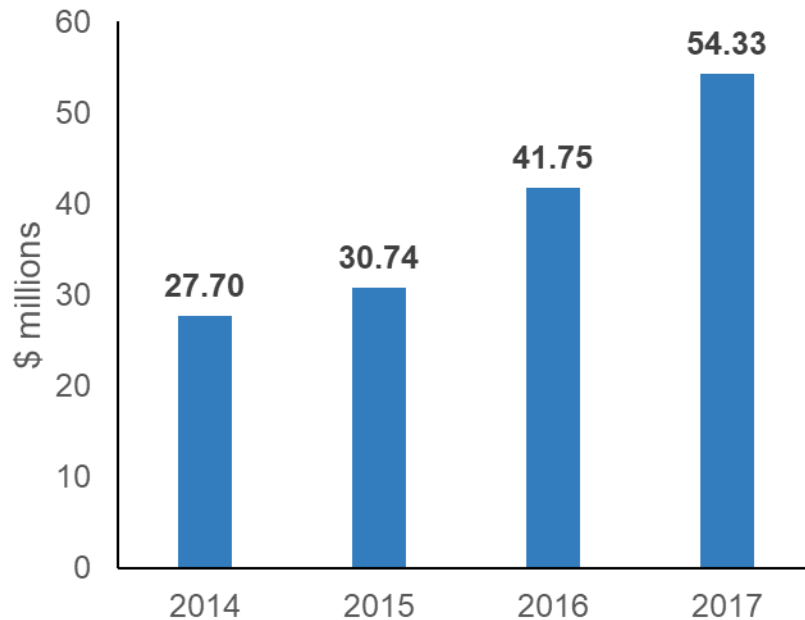
- ▲ “Excessive inflation in claims.”
  - ◆ Occurs when development defies key assumption: Loss Development is RV about stable mean

# Marketplace Overview

Social Inflation

## “Jackpot Justice”

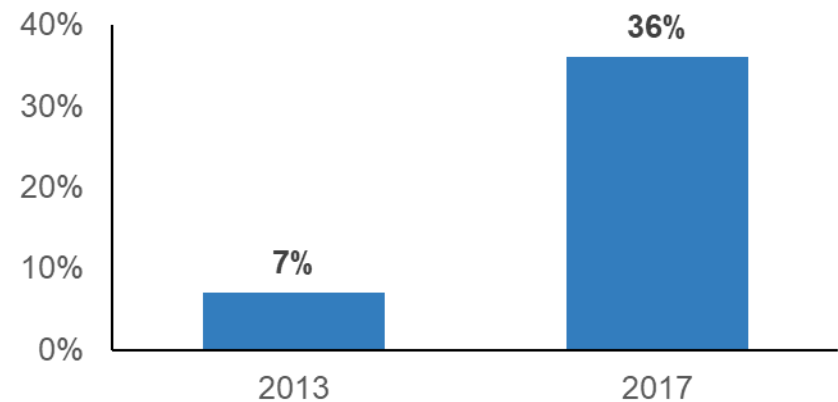
Median, 50 Largest Jury Verdicts



## Litigation Financing

Litigation is a financeable asset.  
- 68% of US Law Firms

% of US Law Firms Using Litigation Financing



# Marketplace Overview

Social Inflation

## Upward Creep in Loss Development

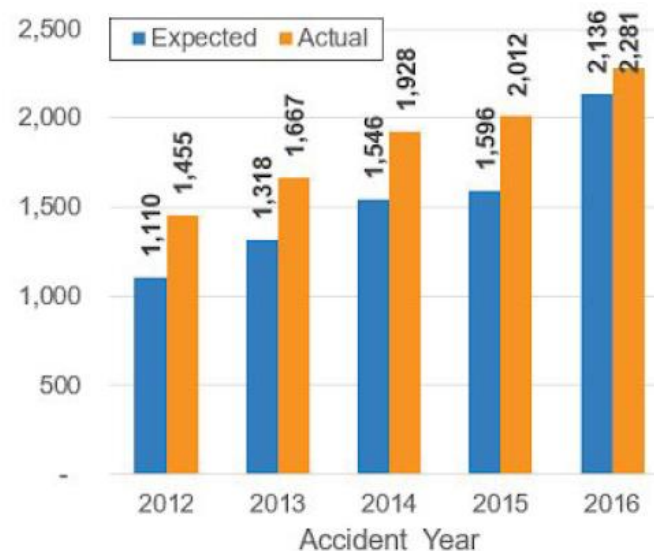
Key Assumption: LDF is RV about mean + inflation

### Comm Auto LDFs

	12	24	36	48
2009	1.34	1.14	1.08	1.03
2010	1.36	1.16	1.08	1.04
2011	1.40	1.16	1.08	1.04
2012	1.40	1.16	1.09	1.04
2013	1.41	1.18	1.10	1.04
2014	1.42	1.19	1.10	1.05
2015	1.45	1.18	1.11	
2016	1.43	1.20		
2017	1.44			

### 2-Year Expected vs. Actual

12-36 Development (\$ Millions)

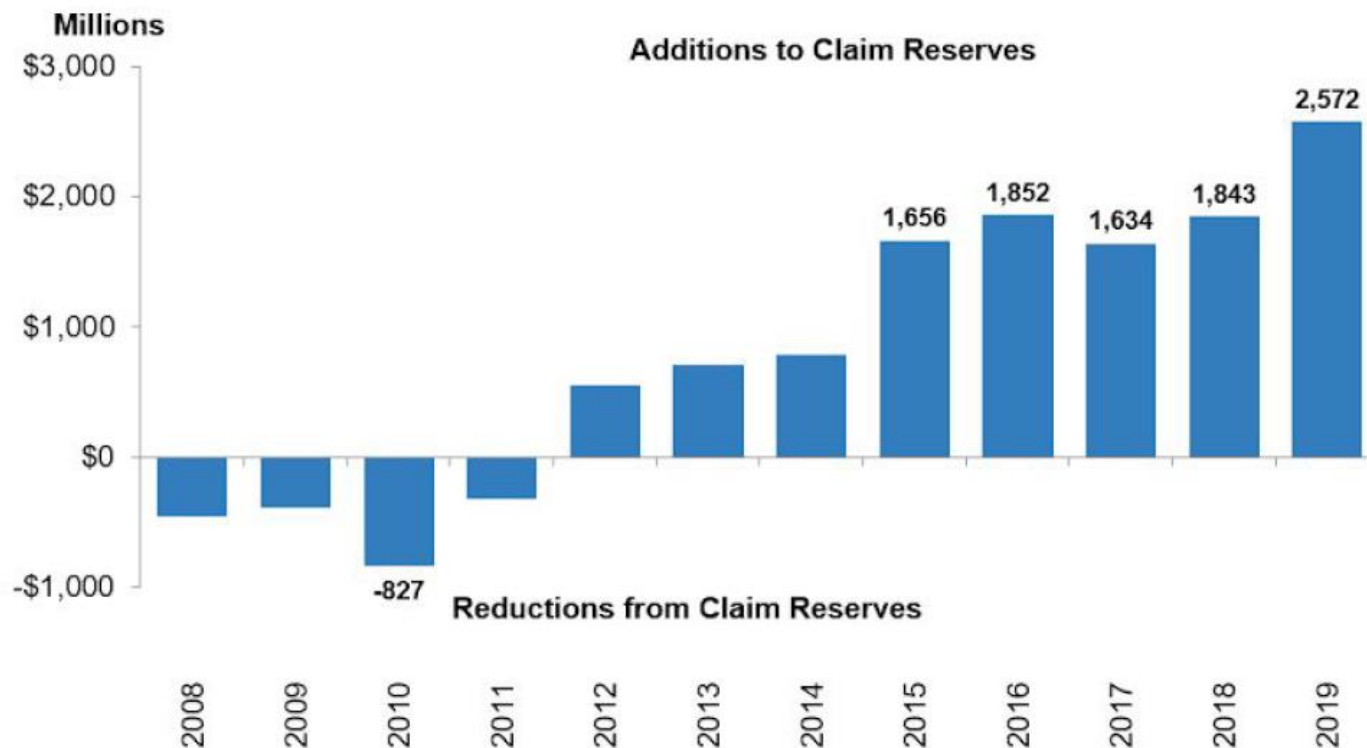


# Marketplace Overview

Social Inflation

## Social Inflation: The Toll

Reserve Development, Commercial Auto Liability

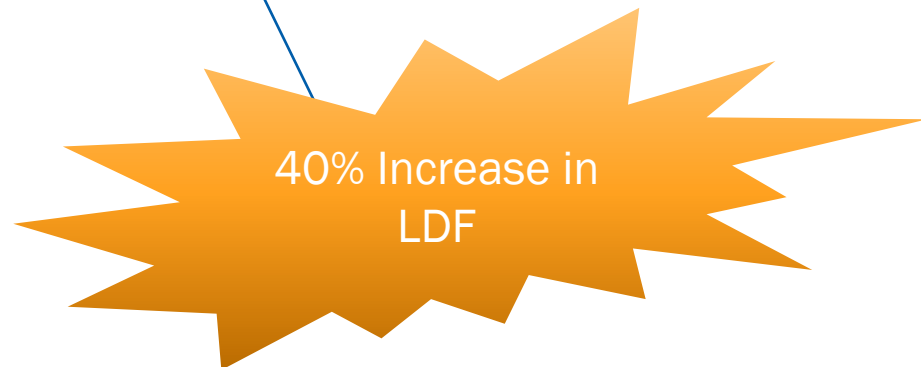


Sources: NAIC data sourced from S&P Market Intelligence; Insurance Information Institute.

# ■ Loss Triangle – Casualty (GL, LEL, AL)

Social Inflation – NJ Public Entities

Incurred Total LDF					
Periods	12 Months	24 Months	36 Months	48 Months	60 Months
1/1/2010 - 12/31/2010	0.00000	1.13780	1.11219	1.02746	0.91319
1/1/2011 - 12/31/2011	0.00000	1.36123	1.25182	1.14434	1.03126
1/1/2012 - 12/31/2012	0.00000	1.44473	1.43415	1.13501	1.24090
1/1/2013 - 12/31/2013	0.00000	1.34765	1.40192	1.22095	1.28895
1/1/2014 - 12/31/2014	0.00000	1.84575	1.66130	1.43813	1.06501
1/1/2015 - 12/31/2015	0.00000	1.64865	1.64527	1.35753	1.09476
1/1/2016 - 12/31/2016	0.00000	2.42395	1.51306	1.12617	
1/1/2017 - 12/31/2017	0.00000	1.73054	1.56209		
1/1/2018 - 12/31/2018	0.00000	1.74066			



# Public Entity

## PRICING

---

Property, Auto and Excess Liability pricing has experienced the largest overall increase in recent months, increases unseen in three decades. For Excess Liability, many markets are imposing renewal increases between 30% and 500%. Carriers are focusing on underwriting discipline, including sexual abuse, social inflation and increased litigation costs. Executive risk lines such as Public Officials / Employment Practices Liability and Cyber are also experiencing pressure due to heightened loss experience nationwide.

## COVERAGE

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From a coverage standpoint, the market is relatively stable, but some hardening is occurring. Existing programs are experiencing minimal contraction of coverage or terms. Exception to this is found in the property arena, where certain insurers may seek to contract limits in CAT exposed locations (i.e. Flood, Named Storm). Carriers continue to introduce new policy forms and endorsements in an effort to stay current with the marketplace, and gain a competitive advantage against competitors.

## DEDUCTIBLES

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Many insureds are maintaining their existing program structures, however there has been push for increases on clients with adverse loss development on Property, Excess Liability, Workers' Compensation and Cyber. Overall, retentions and deductibles on other lines of coverage remain per expiring.

## CAPACITY

---

The final months of 2019 witnessed certain insurers leave the Casualty market, including some reinsurers getting out of the United States altogether. Almost all insurers remaining in the space refuse to offer more than \$5m in limits; this is primarily due to restrictions to reinsurance treaties and adverse loss experience. Capacity has contracted in most other lines. The majority of market share is still placed with a few Carriers that maintain a keen focus on the Public Entity Industry.

## CHALLENGES

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Sexual Abuse / Molestation legislation, Cancer Presumption legislation, Medical Marijuana, Cyber incidents and the effects of the COVID-19 pandemic continue to pose challenges for public entities across the state of New Jersey.



# Emerging Risks

- Social Inflation
- Pandemic Risk
- Sexual Abuse and Molestation Claims
- Statutory Presumption Acts
- Post Covid-19
- Aging Infrastructure
- Non CAT Property Loss
- Climate & Weather
  - Storm Surge Risk;
  - Shortening and Intensifying Winters
  - Increased Precipitation and Resulting Inland Flooding
  - Intensifying Droughts
- Internet of Things (IoT)
  - Telematics and Connected Vehicles
  - Connected Buildings/Cities
  - Cybersecurity
    - Cyber-attacks are now seen as one of the most serious economic and national security challenges now facing governments around the world.
- Autonomous Vehicles
- Nanotechnology
- Marijuana Legalization & Workers Compensation





# Analysis

An iceberg floating in a blue ocean. The small tip of the iceberg is above the water, while the much larger body of the iceberg is submerged below the surface. A red arrow points from the word 'those' in a text box to the tip of the iceberg. A green arrow points from the word 'these' in another text box to the submerged part of the iceberg.

INSURANCE PREMIUMS

Why focus on just reducing **those** costs.....

.....when **these** costs are 3Xs larger?

**SELF-INSURED  
LOSSES**

**TOTAL BUSINESS COST**

# ■ Benefits of NJCE's Approach

PERMA has over **30 years** of success with the MEL & NJCE JIFs

Loss Rate Reduction

**65%**

Total Taxpayer Savings

**\$3.1BB**



Full financial **transparency** and **control**

Significant **economies of scale** and **buying power**



**Risk sharing** with fellow county members in NJCE community



**Challenging** exposures are easily addressed



# Long-Term Stability & Predictability

# ■ Total Cost of Risk Analysis

## Methodology

- Analyzed three of our county members over past three years (2018 to present)
- Included the combination of premium savings and rate delta versus the marketplace
  - Premium savings are based on premium savings members found upon joining the NJCE
  - Rate changes are based upon the previously displayed marketplace data

## Results

- On the low end, we saw 5% savings versus the marketplace, which represented about \$1.4m
- On the high end, we saw 36% savings versus the marketplace, which represented about \$4.4m
- Combining all three counties, we saw 15% to 23% savings, representing \$4.0m - \$6.7m

Savings	Low	High	Low	High
Per County	\$1.4m	\$4.4m	5%	36%
Combined	\$4.0m	\$6.7m	15%	23%

# ■ Total Cost of Risk Analysis

## What Was Not Contemplated in the Analysis?

The analysis was very conservative, therefore it does not include many important items, which could significantly increase the savings.

- Surplus and dividends were not included
  - Surplus and dividends are generated out of our self-insured retentions (Insurance Commissions and NJCE JIF) via risk control efforts reducing our loss profile, beating expected losses
- The market rates are general across the entire insurance marketplace, so there was no direct contemplation for the public entity space
  - Since 2019, public entities saw 15% - 20% increases in Property premiums and 30% - 300% increases in Liability premiums
  - Since 2019, public entities saw their retentions increase over 100%, which come at additional self-insured costs
- The NJCE provides significant risk control and claims services within its assessment, which would come at significant additional cost outside the JIF

All of these additional costs and savings could inflate the NJCE's savings presented on the previous slide by another \$6m - \$19m.



# Public Sector Risk Control Program



**NEW JERSEY COUNTIES**  
EXCESS JOINT INSURANCE FUND

J.A. Montgomery  
CONSULTING



# Result-Oriented Comprehensive Risk Control Program

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- All of the following are part of the risk control program for New Jersey Counties Excess Joint Insurance Fund (NJCE JIF) public sector clients, of J. A. Montgomery Consulting:
  - Risk Control Consultation Visits
  - Training Programs
  - Safety Director Bulletins
  - Claims Review and Follow Up
  - Leadership Training for Supervisors
  - Law Enforcement Risk Control
  - Customized Training
  - Safety Committee Attendance

# Result-Oriented Comprehensive Risk Control Program

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- Risk Control Consultation Visits
  - One on one, on-site consultation including a review of facilities and current conditions
  - Includes job site observations
  - A report is generated with findings and recommendations for each visit
  - J. A. Montgomery conducts over 1,300 risk control visits for public sector clients each year.
  - Assistance with PEOSH compliance inspections, customized training and citation abatement.



# Training and Education

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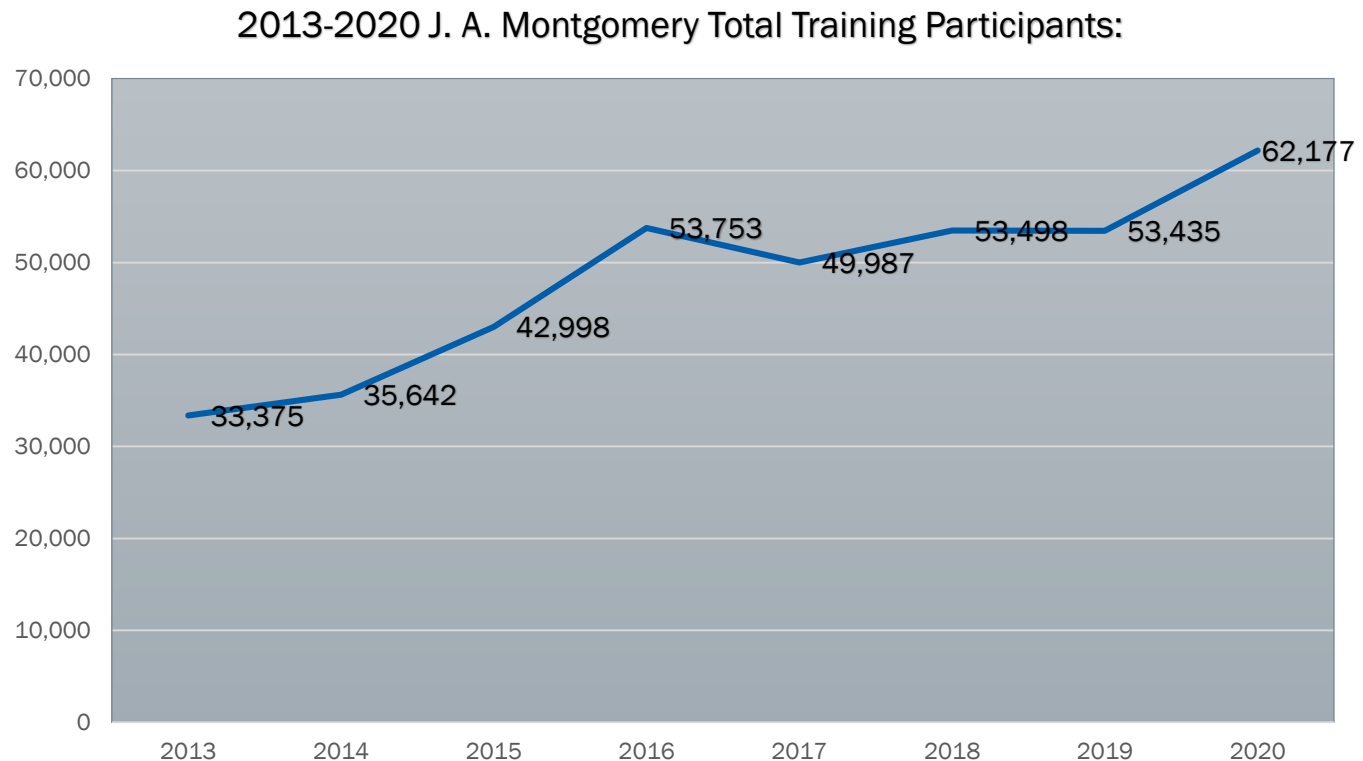
## ■ Training and Education

### □ Training Formats (All training course material is written by J.A. Montgomery):

- As a result of the Pandemic Live, Instructor-Led Webinars were created and conducted to provide essential safety training to employees each month (40+ courses)
  - CEU credits available
  - All webinars are “interactive”
- In-Classroom training for small groups
- Online Digital Streaming Safety Library with over 170 titles, available 24/7 for all public sector clients
- Online Video Briefings (15-20 minute) on safety topics requested by public sector entities available 24/7, produced “in-house.”

# Training and Education

- Training Program (All training attendance is tracked through a Learning Management System (LMS) administered by J.A. Montgomery)



# Claims Review and Follow-Up

---

- J. A. Montgomery risk control consultants actively participate in all monthly claims review meetings with public sector clients. Through this process, we are able to identify safety and administrative issues that need to be addressed. We follow up on specific claims as requested and provide recommendations as needed.

# Safety Committees

---

- J. A. Montgomery risk control consultants actively participate in all Safety and Accident Review Committee meetings with public sector clients. Through this process, we are able to identify safety, operations and training issues that need to be addressed. Agendas and minutes are prepared and distributed by J.A. Montgomery Consulting staff members

# Law Enforcement Risk Control Program

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- Training:
  - In-Person or Instructor Led Webinar Training for the following courses:
    - Preparing for the Unspeakable
    - Risk Management for Police and Fire Command Staffs
    - Risk Management for First-Line Supervisors
    - Below 100 "Train and Trainer" Program
    - Below 100 Training Seminars for Police Personnel
    - Practical Leadership Strategies/21 Irrefutable Laws of Leadership
    - Preparing for 1<sup>st</sup> Amendment Audits
    - Implicit Bias
    - Building Trust and a Constitutionally Sound Police Agency

# Claims Management



# Claims Management

- Serve as Claims Resource and Provide Technical Claims Support on all lines of coverage, including General Liability, Workers' Compensation, Property, Public Officials, Medical Malpractice and Cyber claims
  - Coordination with Excess Carriers and Litigation Manager for litigation strategy and settlement
- COVID-19
  - Coordination and management of COVID-19 claims throughout the NJCE
  - Engaged expert defense counsel to assist with management of claims
  - Distributed guidelines and resources for COVID-19 claims reporting and management
- TPA Summit – March 6, 2020
  - Brought all TPAs together to share information and foster uniformity throughout the NJCE counties/commissions

# Claims Management – Past Successes

- Consolidation of Claims Oversight – PERMA Claims
- Origami Risk– Implementation of State of the Art Risk Management Information System
- Active Litigation Management working with Claims Committee, Excess Carriers, Commissioners and Judge Millard
- Managed Care Provider Network Strength Analysis
- Emergency Claims Response Protocols
- Formation of NJCE Claims Committee
- Property Claims Management – introduction of a TPA to handle all property claims.
- Coordination with Risk Control Services
- Aggressive Claims Advocacy
- Review & Analysis of Insurer Reserving Practices
- Claims Charter
- Coordinate Claims Audits and Reviews
- Assistance with Claim Reporting
- Coordination and Collaboration with the Municipal Excess Liability Joint Insurance Fund (MEL)
- Coordination between Commission TPAs and NJCE
- Utilization of NJCE Managed Care Network for improved Medical Cost Savings
- Partnership with Commissions' Risk Managers
- Strategies to Maintain Effective Relationships with Medical Providers
- Loss Summaries/Trending Analysis
- Cyber Claims Reporting/ Coordination of Resources



## **APPENDIX III**

### *MEL CYBER TASK FORCE UPDATE*

# MEL CYBER TASK FORCE UPDATE

## THERE IS NO SUMMER VACATION FOR CYBERSECURITY

Recent attacks should serve as a warning about how important it is to review your cyber risk management programs and find ways to better protect your networks. A simple breach in cyber security can cause a massive disruption to service, financial loss and can impact lives.

### I. COLONIAL PIPELINE

A major U.S. oil pipeline was forced to shutdown due to a ransomware incident. The incident shows the typical administrative shutdown due to the malicious network encryption, but also the shutdown of its oil operations, which hits upon many risk management areas, including property damage, product damage, interruption and public relations.

**The event boils down to two basic cybersecurity issues:**

- 1) A compromised password; and
- 2) An unused remote connection.

Since a single password was compromised with no other evidence of breach, it was most likely due to such employee using the same password and/or email on more than one network (i.e. home and work email).

### Takeaways:

- 1) Require strong passwords/passphrases/secrets, which are unique to the work account -- and consider changing them on a regular basis.
- 2) Inventory all remote connections/accounts with remote access -- and have a policy for regularly reviewing and closing unused remote connections.
- 3) There is also a chance the password was compromised in another breach, so consider utilizing deep web scans for previously breached accounts and passwords.

- more-

### U.S. Pipeline Cyberattack Forces Closure

Colonial Pipeline carries roughly 45% of gasoline and diesel fuel consumed on the East Coast



For details contact your local JIF Safety Director



# MEL

# MEL CYBER TASK FORCE UPDATE

## II. MASSACHUSETTS STEAMSHIP AUTHORITY

“We don’t have cyber exposures like banks or pipelines.” This is a phrase we thought we would not be hearing much of anymore, but new headlines reinforce the fact organizations of all types have cyber exposures and can be greatly affected.

The Massachusetts Steamship Authority, which operates a simple ferry service, is still recovering from a ransomware incident. Aside from the inability to access administrative systems, patrons are forced to pay with cash and bring paper trails of their tickets. The event luckily has not affected the actual ferry electronics and network, but the Authority may not have thought of such a scenario in the past. Imagine engine or navigation systems being affected.

### Takeaways:

The cause and extent of the incident is still unknown, but the standard ransomware prevention tactics should be utilized:

- 1) Strong passwords policies
- 2) Remote connection security
- 3) Multi-factor authentication
- 4) Proper back-ups
- 5) Segregation of operational units



## III. MULTIPLE HOSPITAL RELATED EVENTS

Numerous hospitals and emergency dispatch networks have been affected and even crippled by cyber incidents over past few years. One emergency department was shutdown due to a ransomware incident, forcing a cardiac arrest patient to be sent to another hospital about an hour away. The delay was a key factor in the patient’s passing.



-more-

For details contact your local JIF Safety Director



# MEL



# MEL CYBER TASK FORCE UPDATE

## III. MULTIPLE HOSPITAL RELATED EVENTS (*continued*)

First response organizations must not only properly protect themselves from incidents, but also have contingency plans in place to continue their critical operations.

### Takeaways:

In addition to all of the typical cyber event prevention steps, detailed incident response and disaster recovery plans must be in place (and continually practiced and reviewed) to continue operations. Your Continuity of Government (CoG) plans also need to address all of these cyber concerns.

## SOLUTIONS

### ***“What are we supposed to do?”***

Every computer user **MUST** have a copy of the MEL’s [Email Dos & Don’ts infographic](#) ([click to download](#)). We would have less than half of the incidents experienced so far if these guidelines were followed.

### ***“I wish there was a cybersecurity guide telling me what I should do to help prevent these types of attacks.”***

There is! The MEL Cyber Risk Management Program - - AND we will reimburse you up to \$25,000 for being in compliance at the time of a claim. [Click here to download the latest Cyber Risk Management Program](#).

### ***“Now I have to spend all of this time and money creating special policies and procedures.”***

NOPE! It’s already done for you. MEL has put a template technology policy and incident response plan in the Cyber Program and our insurer (AXA XL) offers many more free templates.

- [MEL Cyber Risk Control](#) web page for more resources and information.
- [AXA CyberRiskConnect](#) - Use code 10448 to register.

**EMAIL DOs & DON'Ts**

**EMAIL ADDRESSES**

- Do you recognize the sender and the CCs?
- Is the sender's email spelled correctly? (i.e. "YourMayor" vs. "YourMay0r")

**DATE & TIME**

- Was the email sent on a typical day and at a typical time?

**EMAIL CONTENT**

- Are the format and grammar in the email typical for the sender?
- Does the content seem atypical?
- Did the sender seem overly urgent?
- Does the email ask for person info/login info?

**SUBJECT**

- Is the subject a typical style for the sender?
- Does the subject match the email content?

**ATTACHMENT**

- Is an attachment needed for the email content?
- Were you expecting the attachment?
- Is it a ".txt" file?

**LINKS**

- Does the link look appropriate?
- Does the web address match the hyperlink shown (scroll over the hyperlink)?

**DON'T GET PHISHED!**

... but if you do, remember to

- 1 Report to Claim Administrator
- 2 Call XL Catlin 24/7 Breach Hotline at (855) 566-4724 and they will triage your incident.

MUNICIPAL EXCESS LIABILITY JOINT INSURANCE FUND - MEL - CHICAGO

For details contact your local JIF Safety Director



# MEL

## **APPENDIX IV**

### *Employment Benefit Client Activity Report*



## **CLIENT ACTIVITY REPORT**

**MAY 2021**

### **GCHIC - Gloucester County Health Insurance Commiss**

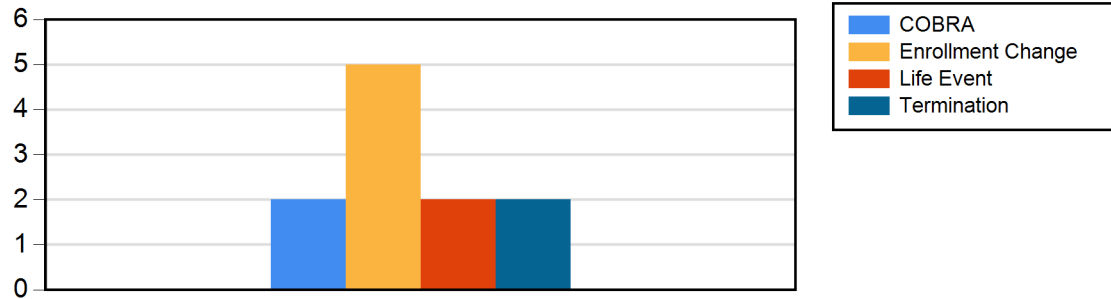
*This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

## CLIENT ACTIVITY REPORT

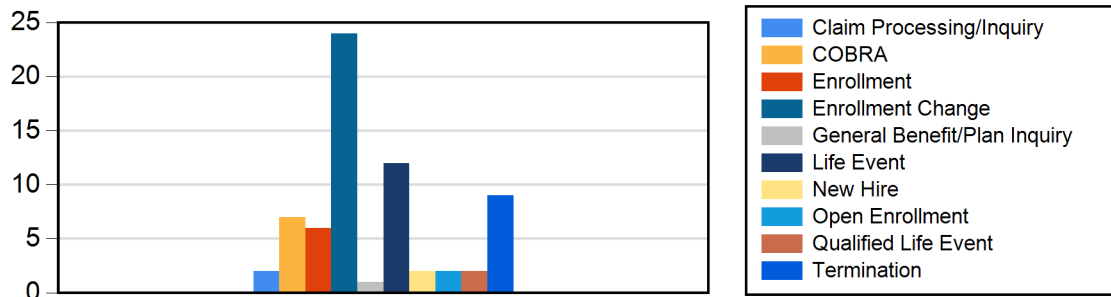
From: 5/1/2021 To: 5/31/2021

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MAY)	# of Issues
COBRA	2
Enrollment Change	5
Life Event	2
Termination	2
<b>Total for Subject</b>	<b>11</b>



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	7
Enrollment	6
Enrollment Change	24
General Benefit/Plan Inquiry	1
Life Event	12
New Hire	2
Open Enrollment	2
Qualified Life Event	2
Termination	9
<b>Total for Subject</b>	<b>67</b>

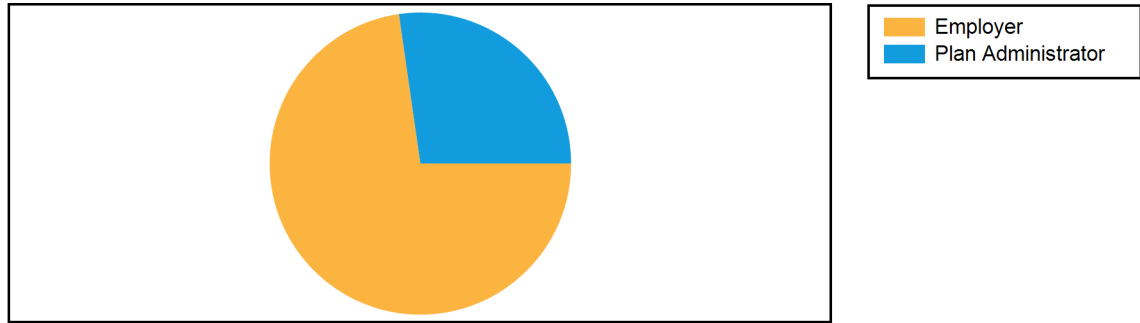


## CLIENT ACTIVITY REPORT

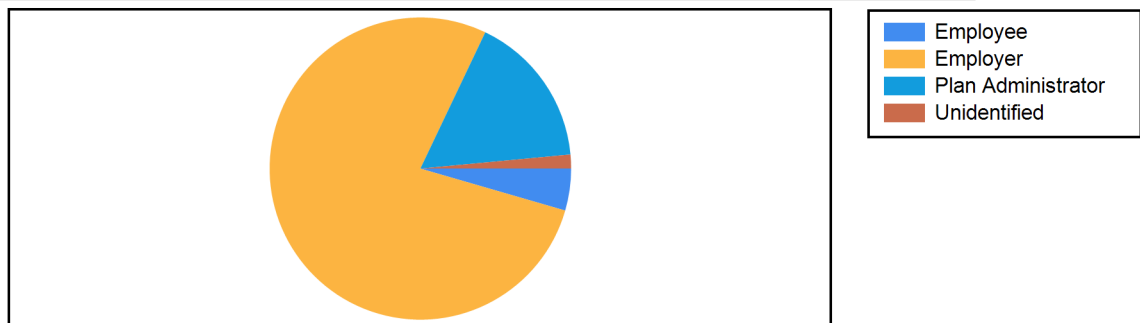
From: 5/1/2021 To: 5/31/2021

### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (MAY)	# of Issues
Employer	8
Plan Administrator	3
<b>Total for Call Source</b>	<b>11</b>



CALL SOURCE (YTD)	# of Issues
Employee	3
Employer	52
Plan Administrator	11
Unidentified	1
<b>Total for Call Source</b>	<b>67</b>



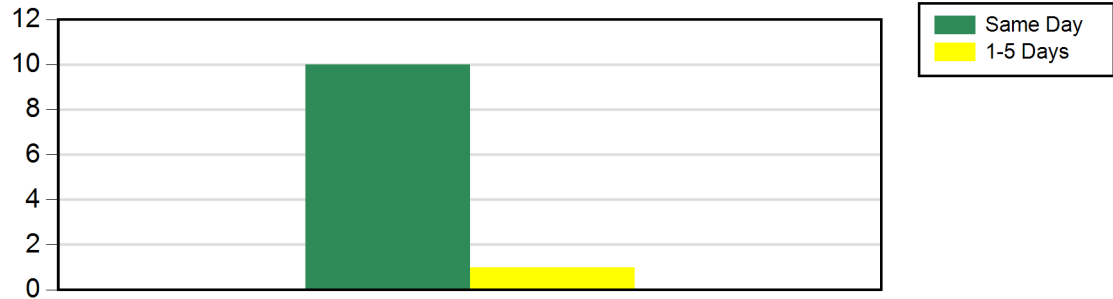


## CLIENT ACTIVITY REPORT

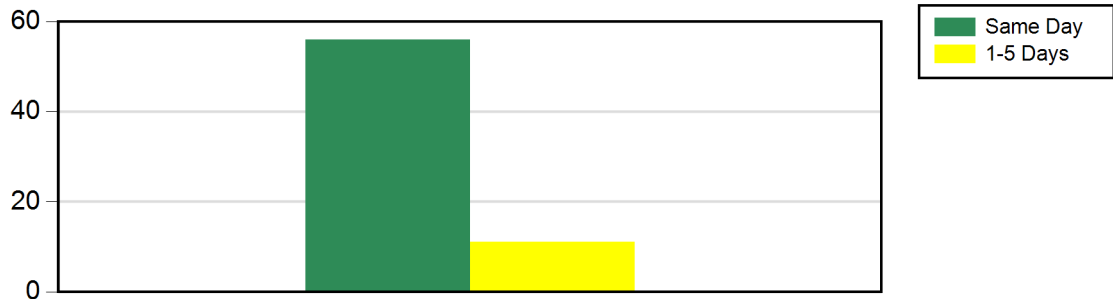
From: 5/1/2021 To: 5/31/2021

### GCHIC - Gloucester County Health Insurance Commiss

<b>CLOSED TIME (MAY)</b>	<b># of Days</b>	<b>%</b>
Same Day	10	91%
1-5 Days	1	9%
<b>Total for Time Range</b>	<b>11</b>	<b>100%</b>



<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	56	84%
1-5 Days	11	16%
<b>Total for Time Range</b>	<b>67</b>	<b>100%</b>



<b>DETAIL (YTD)</b>		From: 1/1/2021 To: 5/31/2021		
<b>Received</b>	<b>Call Source</b>	<b>Subject</b>	<b>Status</b>	<b>Closed Time</b>
1/4/2021	Employee	Enrollment Change	Closed	Same Day
1/5/2021	Plan Administrator	Termination	Closed	Same Day
1/6/2021	Plan Administrator	COBRA	Closed	Same Day
1/14/2021	Employer	Enrollment Change	Closed	Same Day
1/14/2021	Employer	Enrollment Change	Closed	Same Day
1/19/2021	Employer	Enrollment	Closed	Same Day
1/19/2021	Employer	Enrollment Change	Closed	Same Day
1/20/2021	Employer	New Hire	Closed	Same Day
1/20/2021	Employer	New Hire	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 5/1/2021 To: 5/31/2021

### GCHIC - Gloucester County Health Insurance Commiss

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

## CLIENT ACTIVITY REPORT

From: 5/1/2021 To: 5/31/2021

### GCHIC - Gloucester County Health Insurance Commiss

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