

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, JUNE 25, 2020  
1:00 PM**

**MEETING BEING HELD TELEPHONICALLY**

**Call In Number: 1-312-626-6799  
Meeting ID: 579 506 9590**

The Gloucester County Insurance Commission will conduct its June 25, 2020 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 25, 2020**  
**1:00 PM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **PLEDGE OF ALLEGIANCE**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** April 23, 2020 Open Minutes.....Appendix I
  
- ☐ **CORRESPONDENCE: None**
  
- ☐ **COMMITTEE REPORTS:**
  - ☐ Safety Committee: .....Verbal
  - ☐ Claims Committee: .....Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director's Report..... Pages 3-22
  
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
  - Monthly Reports.....Appendix II
  
- ☐ **TREASURER- Tracey Giordano**
  - Resolution **39-20** April Supplement Bill List – *Motion* ..... Page 23
  - Resolution **40-20** May Bill List – *Motion*..... Pages 24-25
  - Resolution **41-20** May Benefit Bill List – *Motion*..... Page 26
  - Resolution **42-20** June Bill List – *Motion*..... Pages 27-28
  - Resolution **43-20** June Benefit Bill List – *Motion*..... Page 29
  - April Monthly Treasurer Reports..... Pages 30-31
  
- ☐ **CLAIMS SERVICE - PERMA** ..... Verbal
  
- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
  - Resolution **44-20** Authorizing Disclosure of Liability Claims Check Register - *Motion* ..... Page 32
  - Liability Claim Payments – 4/1/20 to 4/30/20 ..... Pages 33-34
  - Liability Claim Payments – 5/1/20 to 5/31/20 ..... Pages 35-36
  - Stewardship Report.....Distributed via e-mail
  
- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
  - Monthly Report ..... Page 37
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report ..... Pages 38-42
  
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
  - Hardenbergh Insurance Group
  - Monthly Report ..... Pages 43-49
  
- ☐ **ATTORNEY – Grace Marmero & Associates, LLP** .....Verbal

- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
  
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) ..... Pages 50-51**  
**Resolution [45-20](#) Executive Session for purpose as permitted by the Open Public Meetings Act,**  
**more specifically to discuss PARS related to pending or anticipated litigation as identified in**  
**the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc.**  
**and attached to this agenda**
  - ☐ Motion for Executive Session
  - ☐ Motion to Approve PARS/SARS

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING:** [September 24, 2020, 1:00 PM, 2 South Broad Street, Woodbury, NJ](#)

**GLOUCESTER COUNTY INSURANCE COMMISSION**

9 Campus Drive, Suite 216, Parsippany, NJ 07054

*Telephone (201) 881-7632*

*Fax (201) 881-7633*

Date: June 25, 2020

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **2021 RFP's for Professional Services – Fair & Open Process (Page 5)** - The Contracts for Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager and Functional Capacity Evaluation Services expire as of 12/31/20. Included in the agenda on page 5 is Resolution 38-20 Authorizing the Preparation and Advertisement of the Request for Proposals. The Resolution was reviewed by the Commission Attorney.

- ☐ **Motion to approve Resolution 38-20 authorizing the preparation and advertising the request for proposals for the position of, Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager and Functional Capacity Evaluation Services**

- ☐ **2020 Meeting Schedule** – As a reminder the Commission will not meet in July or August. However, a special meeting can be scheduled if there are any pertinent action items. The next meeting is scheduled for September 24, 2020 at 9:30 AM. The NJCE has changed the start time of their meetings to 9:30 AM. We are suggesting the GCIC meet at 1:00 PM on September 24, 2020.

- ☐ **Motion to amend the start time of the GCIC meeting from 9:30 AM to 1:00 PM on September 24, 2020**

- ☐ **NJ Excess Counties Insurance Fund (NJCE) (Pages 6-8)** – The NJCE last met on April 23, 2020. At the last meeting the Executive Director provided a verbal update of the meeting. Attached on pages 6-8 is a written summary of the meeting. The NJCE met prior to our meeting. Executive Director will provide a verbal update of the meeting. The next NJCE meeting is scheduled for Thursday, September 24, 2020.

- ☐ **Certificate of Insurance Reports (Pages 9-11)** – Included in the agenda on pages 9-11 are the certificate of issuance reports from the NJCE listing those certificates issued for the months of April and May. There were 2 certificate of insurances issued during the month of April and 5 during the month of May.

- ☐ **GCIC Property and Casualty Financial Fast Track (Pages 12-14)** - Included in the agenda on pages 12-14 is a copy of the Property & Casualty Financial Fast Track Report for the month of April. As of **April 30, 2020** there is a statutory surplus of **\$2,505,616**. Line 10 of

the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,619,010**. The total cash amount is **\$3,134,773**.

- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 15-17)** - Included in the agenda on pages 15-17 is a copy of the NJCE Financial Fast Track Report for the month of April. As of **April 30, 2020** there is a statutory surplus of **\$16,247,540**. Line 7 of the report, “Dividend” represents the dividend figure released by the NJCE of \$3,607,551. The total cash amount is **\$30,058,449**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 18)** – Included in the agenda on page 18 is a copy of the Health Benefits Financial Fast Track for the month of April. As of **April 30, 2020** there is a statutory surplus of **\$203,003**. The total cash amount is **\$264,331**.
- ❑ **Claim Tracking Reports (Pages 19-22)** - Included in the agenda on pages 19-22 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of April 30, 2020. The Executive Director will review the reports with the Commission.
- ❑ **2020 Property & Casualty Assessments** – The Treasurer’s Office advises all of the member entities have paid the May 15<sup>th</sup> assessment.

**RESOLUTION 38-20**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AUTHORIZING THE PREPARATION AND ADVERTISEMENT OF THE REQUEST  
FOR PROPOSALS FOR THE POSITION OF ACTUARY, AUDITOR, DEFENSE PANEL  
ATTORNEYS, FIELD NURSE CASE MANAGER, FUNCTIONAL CAPACITY  
EVALUATION SERVICES, 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 Actuary, Auditor, Field Nurse Case Manager, Functional Capacity Evaluation Services, 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, 2020 compliant with a "Fair and Open Process."

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 25, 2020.

**ADOPTED:**

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

**ATTEST:**

\_\_\_\_\_  
**MICHAEL BURKE**



## 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 23, 2020  
**To:** Gloucester County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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**NJCE Claims Review Committee:** Committee Chairman Sheehan reported the Claims Review Committee met prior to the Fund's meeting to review claims in detail. The Board of Fund Commissioners accepted the recommendations of the committee to approve payment or settlement authority requests.

Litigation Manager provided a summary report on immunities available to public entities based on review of current tort immunities and those granted by recent emergency orders issued by Governor Murphy in response to COVID-19. Ms. Walcoff, Claims Manager, reported the Fund office is tracking COVID-19 work-related exposure claims noting there are under 200 cases for NJCE.

Executive Director reported that:

**COVID-19 Notices & Resources:** Executive Director report notices were distributed to NJCE members regarding guidance on COVID-19 claims. A memo was also distributed advising that local members' third-party administrators and managed care providers report any COVID-19 work-related exposure to the NJCE excess carriers. In addition, the NJCE website ([www.njce.org](http://www.njce.org)) includes a section on Safety Bulletins and Shift Briefings as it relates to COVID-19 information.

**Prospective Membership:** The Counties of Essex and Sussex are renewing 6/1/20 and 1/1/21 respectively and have been identified as potential members for the NJCE program. Underwriting summaries prepared by the Underwriting Manager were included in the agenda for review and discussion. The Board of Fund Commissioner adopted resolutions offering members to both Counties allowing negotiations to continue and bind coverage when appropriate.

**Membership Renewal:** The Commissions of Atlantic County, Burlington County and Cumberland County are scheduled to renew their membership with the Fund as of January 1, 2021. Renewal documents will be sent to each respective County following the meeting. The agenda included a membership chart showing each County member and their respective autonomous agencies currently in the NJCE JIF.

**Financial Fast Track:** The Financial Fast Track as of February 29, 2020 reflected a statutory surplus of \$15.9 million, \$3.6 million in total dividends distributed to members and an overall profit of \$19.5 million.

**Professional Contracts/Services/Competitive Contracts:**

**Learning Management System – Competitive Contract Request for Proposals (CCRFP):** A dedicated safety institute of instructor-led and online training programs will be provided to members of the NJCE JIF through a Learning Management System. A CCRFP was issued for this system and was scheduled to be opened on April 2<sup>nd</sup>, but due to the health crisis was cancelled. A 2<sup>nd</sup> CCRFP will be re-advertised in time for approval of a vendor at the June Executive Committee meeting.

**Workers' Compensation Claims Administration Request for Proposals (RFP):** The contract for this service expires on 7/31/20. The Fund office is working with the Fund Attorney in reviewing the scope of services prior to issuing an RFP.

**Litigation Manager:** The contract for Citta, Holzapfel & Zabarsky, the Litigation Manager, expires on April 31, 2020; Fund Attorney requested a proposal since the total historical cost is below \$17,500 annually. Copies of a proposal from Citta, Holzapfel & Zabarsky were distributed for review and provided for two fee structures – an hourly fee of \$195 or a monthly flat rate of \$1,500; recommendation was made to award based on the hourly fee. The Board of Fund Commissioners authorized the award of contract for Litigation Manager to Citta, Holzapfel & Zabarsky at the hourly fee of \$195 for services noted in their proposal.

**Auditor, Payroll Auditor and Actuary:** The contracts for these services have expired. The Fund office requested price quotes for Auditor and the sole response from Bowman and Company was distributed for review; their proposal noted a fee of \$16,500. The Board of Fund Commissioners authorized the award of contract for Auditor services to Bowman and Company at a fee not to exceed \$16,500. The price quotes for Payroll Auditor and Actuary will be issued in time to take action at the June Executive Committee meeting.

**Sexual Abuse Molestation Legislation:** The Fund opted to participate in the MEL training initiative and begin scheduling in-person training sessions as it relates to sexual abuse/molestation legislation passed in late 2019. Executive Director reported due to the current health emergency the in-person training sessions are on hold; however, the Fund office is working with J.A. Montgomery on options for the NJCE membership to access the MEL's Protection of Children online training and other resources.

Safety Director reported a link will be added to the NJCE website directing individuals to a 20-minute training video, as well as, a model policies and procedures document to address the protection and safe treatment of minors.

**NJCE Cyber Task Force:** The task force held their first meeting on April 20, 2020 to discuss cyber-related issues as respects County operations. Underwriting Manager commented that the task force began introductory discussions regarding development of a Cyber Risk Management



Program, as well as, act a shared resource pool among County members. Copies of a Cyber News Update was included in the agenda for information.

**Digital Streaming Library:** At the request of the Executive Director, the Safety Director has identified a viable alternative to replace the DVD library, which is grossly underutilized, with a digital streaming video library with over 500 possible safety videos from Atlantic Training. The cost structure and catalog with available videos was included in the agenda for review; cost structure is based on number of “hits” or “views” with any unutilized hits can be rolled over to the ensuing year. J.A. Montgomery reviewed the catalog to identify and ensure compliance standards for 150 videos and will distribute access and login information to members once the program is implemented.

Deputy Executive Director reported that:

**NJCE 10<sup>th</sup> Year Anniversary:** This year marks the 10<sup>th</sup> anniversary of the Fund’s inception, which began with two County members and has grown to 10 County members and 26 affiliated entities. In February, the Board agreed to celebrate the milestone with a luncheon hosted at a Central Jersey venue for all Fund Commissioners, Professionals and staff to attend. Deputy Executive Director said the luncheon is scheduled for June 25, 2020 at noon to coincide with a Fund meeting and requested the date/time be held until further notice; invitations will be distributed with more information.

**2020 New Jersey Association of Counties Conference:** This annual conference originally scheduled for May has been rescheduled for October 27<sup>th</sup> - October 29<sup>th</sup>.

**2020 MEL & MRHIF & NJCE Educational Seminar:** The 10<sup>th</sup> annual seminar originally scheduled for May 1<sup>st</sup> has been cancelled and will be rescheduled for a date later in the year. The seminar will include continuing education credits and a notice will be distributed once rescheduled.

**2020 Financial Disclosures:** The Division of Local Government Services distributed a notice that online filings could begin on Monday March 30<sup>th</sup> for Commissioners, as well as, any other municipal/county related positions that require filing. Emails were sent to Fund Commissioners and Professionals; please note the deadline to file is April 30<sup>th</sup> and the Local Finance Board has issued violations in the past for not filing.

**2020 Assessment Schedule:** The 2<sup>nd</sup> installment 2020 assessments will be issued on/about June 15<sup>th</sup> and are due August 1<sup>st</sup>.

### **Risk Control**

Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins distributed from February 2020 thru May 2020. Safety Director reported that all instructor led courses have been suspended until May 15<sup>th</sup> and encouraged members to utilize online training resources in the interim.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for June 25, 2020 at noon; location to be determined.

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 4/1/2020 To 5/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID
H - Runnemedede Truck Rentals Inc. I - County of Gloucester	320 Borelli Blvd. Paulsboro, NJ 08066	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of insurance with respect to the rental of a refrigerated trailer #T- 801, Kidron VIN #DE210155 with a value of \$8,000	4/7/2020 #2481219
H - Cumberland County Technical I - Rowan College of South Jersey	Education Center 3400 College Drive Vineland, NJ 08360	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company F: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Facilities use for Science Labs and Early College High School Cumberland County Technical Education Center and Cumberland County Board of Vocational Education are an Additional Insured on the above- referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Facilities use for Science Labs and Early College High School throughout year and Athletic Outdoor Complex throughout year	4/14/2020 #2483395
<b>Total # of Holders: 2</b>			

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 5/1/2020 To 6/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Spectrum Fitness and Rehab  I - Rowan College of South Jersey	Attn: Joe Bonczek, Owner 2300 New Rd. Northfield, NJ 08225	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance as respects to RCSJ staff and students per the Physical Therapist Assistant clinical site agreement.	5/13/2020  #2498452	GL AU EX WC OTH
H - Specialty Rentals and Attachments Co., Inc.  I - Gloucester County Improvement Authority	And / Or Its Associates, ATIMA 74 State Route 73 Hammononton, NJ 08037	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Komatsu PC490LC-11 Serial #A41907 The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to the rental contract for a Komatsu PC490LC-11 Serial #A41907 with Bucket Attachment valued at \$475,000	5/22/2020  #2511776	GL AU EX WC OTH
H - Rowan College of South Jersey -  I - County of Gloucester	RCSJ Gloucester - Main Campus 1400 Tanyard Road Sewell, NJ 08080	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Covid-19 Antigen and Antibody Drive Thru Testing Evidence of insurance with respect to Covid-19 Antigen and Antibody Drive Thru Testing at Rowan College of South Jersey. The Antigen testing is a drive through	5/26/2020  #2512248	GL AU EX WC OTH

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 5/1/2020 To 6/1/2020

		testing site held on the main campus in the designated parking lot areas, one time each week, Wednesday or Thursday mornings, from 8:00 AM 12:30 pm. Walk-in Antibody testing clinics are held in two locations: 1) The Instructional Center building on Thursday and/or Friday mornings, 8:00 am 12:30 PM and 2) The Gloucester County (RCSJ) Fire Academy Building located at 200 Shady Lane Road in Clarksboro on Tuesday mornings, 8:30 am 12:30 pm. Some 100 - 375 residents are projected to be on site during each clinic.		
H - Jefferson Health  I - Rowan College of South Jersey	Attn: Darlene Lord 1099 White Horse Road Voorhees, NJ 08043	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students per the Diagnostic Medical Sonography, CCMA, Nuclear Medicine Technology, Nursing, PTA Radiography, Computed Tomography, and Magnetic Resonance Imaging clinical site agreement	6/1/2020  #2518562	GL AU EX WC OTH
H - State of NJ:Dept of Military &  I - County of Gloucester	Veterans Affairs & is Employees P.O. Box 340 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of Insurance with respect to use of the National Guard Armory located at North Evergreen Avenue in Woodbury, NJ for an emergency evacuation 72 hour holding	6/1/2020  #2518563	GL AU EX WC OTH
<b>Total # of Holders: 5</b>				

GLOUCESTER COUNTY INSURANCE COMMISSION							
FINANCIAL FAST TRACK REPORT							
			AS OF	April 30, 2020			
ALL YEARS COMBINED							
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		563,485	2,213,249	56,223,421	58,436,670	
2.	CLAIM EXPENSES						
		Paid Claims	60,274	482,008	16,367,985		16,849,993
		Case Reserves	161,720	37,967	2,053,701		2,091,668
		IBNR	(24,136)	369,068	1,440,459		1,809,526
		Discounted Claim Value	(8,340)	(10,272)	(75,459)	(85,731)	
TOTAL CLAIMS			189,518	878,770	19,786,686	20,665,456	
3.	EXPENSES						
		Excess Premiums	271,510	1,045,347	25,512,405	26,557,752	
		Administrative	94,660	371,759	7,904,094	8,275,852	
TOTAL EXPENSES			366,170	1,417,105	33,416,499	34,833,605	
4.	UNDERWRITING PROFIT (1-2-3)		7,797	(82,627)	3,020,236	2,937,609	
5.	INVESTMENT INCOME		0	0	7,237	7,237	
6.	PROFIT (4 + 5)		7,797	(82,627)	3,027,473	2,944,846	
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760	
8.	DIVIDEND INCOME		0	0	561,272	561,272	
9.	DIVIDEND EXPENSE		0	0	(3,768,272)	(3,768,272)	
10.	INVESTMENT IN JOINT VENTURE		88,819	82,236	2,536,774	2,619,010	
11.	SURPLUS (6 + 7 + 8 - 9)		96,616	(391)	2,506,007	2,505,616	
SURPLUS (DEFICITS) BY FUND YEAR							
	2010		908	2,907	203,000	205,906	
	2011		34,648	30,915	48,546	79,461	
	2012		1,989	13,515	363,986	377,502	
	2013		(34,353)	(31,461)	224,531	193,070	
	2014		(21,885)	(18,939)	497,264	478,325	
	2015		14,933	9,304	(721,647)	(712,343)	
	2016		(32,967)	(131,737)	732,744	601,007	
	2017		(16,932)	(983)	34,864	33,881	
	2018		15,903	63,232	740,497	803,729	
	2019		80,283	(26,920)	382,221	355,302	
	2020		54,088	89,776		89,776	
TOTAL SURPLUS (DEFICITS)			96,616	(391)	2,506,007	2,505,616	
TOTAL CASH						3,134,773	

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	1,823,536	1,823,536	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	0	0	0	
	Discounted Claim Value	0	0	0	0	
TOTAL FY 2011 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	6,000	(0)	6,000	
	IBNR	0	0	(0)	(0)	
	Discounted Claim Value	0	(61)	0	(60)	
TOTAL FY 2011 CLAIMS		0	5,939	2,795,974	2,801,913	
FUND YEAR 2012						
	Paid Claims	0	11,817	2,036,484	2,048,301	
	Case Reserves	0	(19,930)	36,582	16,652	
	IBNR	0	(1,500)	1,500	(0)	
	Discounted Claim Value	0	319	(956)	(637)	
TOTAL FY 2012 CLAIMS		0	(9,294)	2,073,610	2,064,316	
FUND YEAR 2013						
	Paid Claims	0	840	1,556,862	1,557,702	
	Case Reserves	21	(819)	83,734	82,915	
	IBNR	(21)	20	1,450	1,470	
	Discounted Claim Value	0	215	(3,858)	(3,644)	
TOTAL FY 2013 CLAIMS		0	256	1,638,187	1,638,442	
FUND YEAR 2014						
	Paid Claims	0	621	961,412	962,033	
	Case Reserves	0	(751)	18,782	18,031	
	IBNR	0	0	2,833	2,833	
	Discounted Claim Value	0	(46)	(727)	(772)	
TOTAL FY 2014 CLAIMS		0	(176)	982,300	982,124	
FUND YEAR 2015						
	Paid Claims	3,050	15,350	2,867,744	2,883,094	
	Case Reserves	6,765	2,331	187,308	189,639	
	IBNR	(9,815)	(9,815)	17,253	7,438	
	Discounted Claim Value	0	381	(3,167)	(2,786)	
TOTAL FY 2015 CLAIMS		0	8,248	3,069,137	3,077,385	

GLOUCESTER COUNTY INSURANCE COMMISSION					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	30	28,453	1,491,767	1,520,221
	Case Reserves	470	7,412	44,944	52,356
	IBNR	(500)	46,665	40,632	87,296
	Discounted Claim Value	0	(1,423)	(2,504)	(3,927)
TOTAL FY 2016 CLAIMS		0	81,107	1,574,839	1,655,946
FUND YEAR 2017					
	Paid Claims	22,074	64,516	1,192,455	1,256,971
	Case Reserves	42,815	(1,952)	778,931	776,980
	IBNR	(64,889)	(75,686)	267,828	192,142
	Discounted Claim Value	0	780	(15,390)	(14,610)
TOTAL FY 2017 CLAIMS		0	(12,343)	2,223,824	2,211,482
FUND YEAR 2018					
	Paid Claims	2,009	54,669	1,102,541	1,157,210
	Case Reserves	(9,188)	(73,245)	281,766	208,521
	IBNR	7,179	(27,797)	310,896	283,099
	Discounted Claim Value	0	2,660	(13,694)	(11,035)
TOTAL FY 2018 CLAIMS		0	(43,714)	1,681,509	1,637,796
FUND YEAR 2019					
	Paid Claims	20,886	275,056	539,210	814,266
	Case Reserves	(12,350)	(151,344)	621,655	470,311
	IBNR	(8,536)	(53,301)	798,067	744,767
	Discounted Claim Value	0	5,289	(35,162)	(29,872)
TOTAL FY 2019 CLAIMS		(0)	75,702	1,923,770	1,999,472
FUND YEAR 2020					
	Paid Claims	12,225	30,685		30,685
	Case Reserves	133,188	270,265		270,265
	IBNR	52,445	490,481		490,481
	Discounted Claim Value	(8,340)	(18,387)		(18,387)
TOTAL FY 2020 CLAIMS		189,518	773,045	0	773,045
COMBINED TOTAL CLAIMS		189,518	878,770	19,786,686	20,665,456
This report is based upon information which has not been audited nor certified by an actuary and as such may not truly represent the condition of the fund.					

NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		2,084,585	8,338,340	163,505,481	171,843,821
2.	CLAIM EXPENSES					
		Paid Claims	203,999	918,023	4,975,775	5,893,798
		Case Reserves	189,397	1,075,913	5,846,623	6,922,536
		IBNR	179,085	570,546	9,810,443	10,380,989
		Discounted Claim Value	(42,021)	(122,689)	(1,471,830)	(1,594,519)
	TOTAL CLAIMS		530,460	2,441,794	19,161,011	21,602,804
3.	EXPENSES					
		Excess Premiums	1,271,354	5,085,415	113,746,590	118,832,006
		Administrative	161,723	634,926	12,402,903	13,037,829
	TOTAL EXPENSES		1,433,076	5,720,341	126,149,494	131,869,835
4.	UNDERWRITING PROFIT (1-2-3)		121,048	176,205	18,194,976	18,371,182
5.	INVESTMENT INCOME		14,285	363,426	1,120,484	1,483,910
6.	PROFIT (4+5)		135,333	539,631	19,315,460	19,855,091
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		135,333	539,631	15,707,909	16,247,540
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		293	7,994	543,904	551,898
	2011		385	127,210	836,289	963,499
	2012		625	18,957	1,013,486	1,032,443
	2013		906	(157,882)	1,438,925	1,281,042
	2014		1,503	(131,763)	2,887,430	2,755,667
	2015		1,600	136,214	1,229,755	1,365,969
	2016		1,694	(397,635)	3,388,065	2,990,431
	2017		2,053	(103,070)	1,257,423	1,154,352
	2018		1,971	144,896	2,119,126	2,264,022
	2019		2,109	373,214	993,507	1,366,722
	2020		122,194	521,496		521,496
TOTAL SURPLUS (DEFICITS)			135,333	539,631	15,707,909	16,247,540
TOTAL CASH						30,058,449



NEW JERSEY COUNTIES EXCESS JIF						
FINANCIAL FAST TRACK REPORT						
		AS OF		April 30, 2020		
ALL YEARS COMBINED						
		THIS		YTD		PRIOR
		MONTH		CHANGE		YEAR END
						FUND
						BALANCE
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims	0	0	171,840	171,840	
	Case Reserves	0	0	(0)	(0)	
	IBNR	0	1,061	10,466	11,527	
	Discounted Claim Value	0	(77)	(983)	(1,060)	
TOTAL FY 2011 CLAIMS		0	985	181,322	182,306	
FUND YEAR 2011						
	Paid Claims	1,900	98,593	519,228	617,821	
	Case Reserves	(635)	(200,130)	214,527	14,397	
	IBNR	(1,265)	(35,954)	46,091	10,137	
	Discounted Claim Value	0	22,501	(24,930)	(2,428)	
TOTAL FY 2011 CLAIMS		(0)	(114,989)	754,916	639,927	
FUND YEAR 2012						
	Paid Claims	672	1,792	1,551,733	1,553,524	
	Case Reserves	(673)	(1,794)	75,090	73,296	
	IBNR	1	(1,768)	64,097	62,329	
	Discounted Claim Value	0	276	(12,804)	(12,528)	
TOTAL FY 2012 CLAIMS		0	(1,495)	1,678,116	1,676,621	
FUND YEAR 2013						
	Paid Claims	96,787	236,910	646,873	883,784	
	Case Reserves	(19,710)	15,289	644,280	659,569	
	IBNR	(77,077)	(63,163)	105,073	41,910	
	Discounted Claim Value	0	(4,333)	(76,642)	(80,975)	
TOTAL FY 2013 CLAIMS		0	184,703	1,319,585	1,504,288	
FUND YEAR 2014						
	Paid Claims	2,106	4,608	442,532	447,140	
	Case Reserves	(2,113)	176,513	332,716	509,229	
	IBNR	7	10,458	178,256	188,714	
	Discounted Claim Value	0	(19,960)	(42,871)	(62,831)	
TOTAL FY 2014 CLAIMS		0	171,619	910,633	1,082,252	
FUND YEAR 2015						
	Paid Claims	6,218	61,170	763,735	824,905	
	Case Reserves	190,907	88,338	1,897,750	1,986,088	
	IBNR	(197,125)	(256,718)	511,194	254,476	
	Discounted Claim Value	0	14,163	(172,551)	(158,387)	
TOTAL FY 2015 CLAIMS		0	(93,046)	3,000,129	2,907,082	

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	April 30, 2020		
ALL YEARS COMBINED					
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	23	3,364	320,211	323,575
	Case Reserves	98,229	557,685	647,770	1,205,455
	IBNR	(98,251)	(98,251)	305,258	207,006
	Discounted Claim Value	0	(20,758)	(69,661)	(90,419)
TOTAL FY 2016 CLAIMS		(0)	442,040	1,203,578	1,645,617
FUND YEAR 2017					
	Paid Claims	0	(2,966)	68,152	65,185
	Case Reserves	15,157	205,045	1,525,070	1,730,115
	IBNR	(15,157)	(33,816)	2,088,218	2,054,401
	Discounted Claim Value	0	(12,888)	(292,128)	(305,016)
TOTAL FY 2017 CLAIMS		0	155,375	3,389,312	3,544,686
FUND YEAR 2018					
	Paid Claims	1,470	12,572	243,786	256,358
	Case Reserves	(1,471)	54,816	161,698	216,513
	IBNR	1	(172,319)	2,419,495	2,247,176
	Discounted Claim Value	0	10,328	(290,608)	(280,280)
TOTAL FY 2018 CLAIMS		0	(94,603)	2,534,370	2,439,768
FUND YEAR 2019					
	Paid Claims	330	275,962	247,685	523,647
	Case Reserves	63,479	(112,185)	347,722	235,538
	IBNR	(63,808)	(550,555)	4,082,295	3,531,740
	Discounted Claim Value	0	69,501	(488,652)	(419,152)
TOTAL FY 2019 CLAIMS		(0)	(317,278)	4,189,050	3,871,772
FUND YEAR 2020					
	Paid Claims	94,494	226,018		226,018
	Case Reserves	(153,773)	292,335		292,335
	IBNR	631,760	1,771,572		1,771,572
	Discounted Claim Value	(42,021)	(181,442)		(181,442)
TOTAL FY 2020 CLAIMS		530,460	2,108,483	0	2,108,483
COMBINED TOTAL CLAIMS		530,460	2,441,794	19,161,011	21,602,804
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 APRIL 30, 2020**

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,278	181,217	84,789,722	84,970,940
2. CLAIM EXPENSES				
Paid Claims	19,975	149,858	75,189,153	75,339,012
IBNR	587	1,834	34,155	35,989
Total Claims	20,561	151,692	75,223,309	75,375,001
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,071	24,246	5,790,360	5,814,606
Total Expenses	6,071	24,246	9,375,826	9,400,072
4. UNDERWRITING PROFIT (1-2-3)	18,646	5,280	190,587	195,867
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	18,646	5,280	197,724	203,003
9. STATUTORY SURPLUS (6+7-8)	18,646	5,280	197,724	203,003

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	1,290	25,090	(62,587)	(37,497)
CASH	(40,211)	-	(28,432)	(28,432)
2020 SURPLUS	17,356	(19,810)	-	(19,810)
CASH	20,676	32,454	-	32,454
<b>TOTAL SURPLUS</b>	<b>18,646</b>	<b>5,280</b>	<b>197,723</b>	<b>203,003</b>
<b>TOTAL CASH</b>	<b>(19,535)</b>	<b>32,454</b>	<b>231,877</b>	<b>264,331</b>

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Paid Claims	-	-	451,873	451,873
IBNR	-	-	(0)	(0)
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Paid Claims	-	-	473,653	473,653
IBNR	-	-	-	-
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	(1,290)	(25,090)	34,155	9,065
Total Claims	(1,290)	(25,090)	534,624	509,534
FUND YEAR 2020				
Paid Claims	19,975	149,858	-	149,858
IBNR	1,876	26,924	-	26,924
Total Claims	21,851	176,782	-	176,782
<b>COMBINED TOTAL CLAIMS</b>	<b>20,561</b>	<b>151,692</b>	<b>75,223,309</b>	<b>75,375,001</b>

This report is based upon information which has not been audited nor certified  
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Gloucester County Insurance Commission												
CLAIM ACTIVITY REPORT												
AS OF	April 30, 2020											
<b>COVERAGE LINE- PROPERTY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	0	0	0	0	0	0	0	1	0	1	3	5
April-20	0	0	0	0	0	0	0	1	0	1	2	4
NET CHGE	0	0	0	0	0	0	0	0	0	0	-1	-1
Limited Reserves												\$5,979
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$1,000	\$25,655	\$27,716
April-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$1,000	\$21,853	\$23,915
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$3,801)	(\$3,801)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$162,958	\$259,878	\$106,357	\$28,860	\$1,868,305
<b>COVERAGE LINE- GENERAL LIABILITY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	0	1	0	0	0	1	0	6	4	4	3	19
April-20	0	1	0	0	0	1	1	5	4	3	10	25
NET CHGE	0	0	0	0	0	0	1	-1	0	-1	7	6
Limited Reserves												\$22,702
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	\$0	\$6,000	\$0	\$0	\$0	\$142,924	\$0	\$333,854	\$39,670	\$27,000	\$18,000	\$567,448
April-20	\$0	\$6,000	\$0	\$0	\$0	\$142,924	\$500	\$326,459	\$39,670	\$12,000	\$40,000	\$567,552
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$500	(\$7,395)	\$0	(\$15,000)	\$22,000	\$105
Ltd Incurred	\$377,107	\$758,617	\$487,154	\$20,525	\$167,308	\$723,668	\$27,055	\$428,151	\$43,075	\$14,184	\$40,000	\$3,086,846
<b>COVERAGE LINE- AUTO LIABILITY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	0	0	0	0	0	0	0	3	1	2	0	6
April-20	0	0	0	0	0	0	0	3	1	2	1	7
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves												\$43,966
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$230,689	\$7,500	\$7,500	\$0	\$245,689
April-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$291,763	\$7,500	\$7,500	\$1,000	\$307,763
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$61,074	\$0	\$0	\$1,000	\$62,074
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$374,358	\$20,055	\$18,360	\$1,000	\$1,256,378
<b>COVERAGE LINE- WORKERS COMP.</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	0	0	2	3	2	5	4	5	8	24	16	69
April-20	0	0	2	3	2	6	4	5	8	21	32	83
NET CHGE	0	0	0	0	0	1	0	0	0	-3	16	14
Limited Reserves												\$13,764
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	\$0	\$0	\$16,652	\$82,893	\$18,031	\$39,950	\$51,886	\$168,560	\$170,540	\$439,661	\$93,423	\$1,081,595
April-20	\$0	\$0	\$16,652	\$82,914	\$18,031	\$46,715	\$51,856	\$157,696	\$161,351	\$449,811	\$157,412	\$1,142,438
NET CHGE	\$0	\$0	\$0	\$21	\$0	\$6,765	(\$30)	(\$10,864)	(\$9,188)	\$10,150	\$63,989	\$60,843
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,167,203	\$1,448,113	\$727,561	\$1,697,233	\$1,144,965	\$1,068,483	\$1,042,723	\$1,041,211	\$181,091	\$12,577,642
<b>TOTAL ALL LINES COMBINED</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	0	1	2	3	2	6	4	15	13	31	22	99
April-20	0	1	2	3	2	7	5	14	13	27	45	119
NET CHGE	0	0	0	0	0	1	1	-1	0	-4	23	20
Limited Reserves												\$17,157
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
March-20	\$0	\$6,000	\$16,652	\$82,893	\$18,031	\$182,874	\$51,886	\$734,165	\$217,709	\$475,161	\$137,077	\$1,922,448
April-20	\$0	\$6,000	\$16,652	\$82,914	\$18,031	\$189,639	\$52,356	\$776,980	\$208,521	\$470,311	\$220,265	\$2,041,668
NET CHGE	\$0	\$0	\$0	\$21	\$0	\$6,765	\$470	\$42,815	(\$9,188)	(\$4,850)	\$83,188	\$119,220
Ltd Incurred	\$1,824,535	\$2,801,948	\$2,064,953	\$1,640,616	\$980,065	\$3,072,733	\$1,573,577	\$2,033,951	\$1,365,731	\$1,180,112	\$250,951	\$18,789,171

# 2017 2018 2019 2020 YEARS

## Gloucester County Insurance Commission

### CLAIMS MANAGEMENT REPORT

#### EXPECTED LOSS RATIO ANALYSIS

AS OF

April 30, 2020

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

	Budget	Current		40		MONTH	Last Month		39		MONTH	Last Year		28		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Apr-20			Incurred	Incurred	31-Mar-20			Incurred	Incurred	30-Apr-19		
PROPERTY	178,000	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%
GEN LIABILITY	609,000	428,151	428,151	70.30%	563,211	92.48%	420,628	420,628	69.07%	559,949	91.95%	106,279	106,279	17.45%	508,899	83.56%
AUTO LIABILITY	104,000	374,358	374,358	359.96%	92,874	89.30%	307,958	307,958	296.11%	92,362	88.81%	269,497	269,497	259.13%	84,299	81.06%
WORKER'S COMP	1,217,000	1,068,483	1,068,483	87.80%	1,201,145	98.70%	1,077,518	1,077,518	88.54%	1,199,606	98.57%	1,087,795	1,087,795	89.38%	1,165,820	95.79%
TOTAL ALL LINES	2,108,000	2,033,951	2,033,951	96.49%	2,035,230	96.55%	1,969,062	1,969,062	93.41%	2,029,917	96.30%	1,626,529	1,626,529	77.16%	1,937,019	91.89%
NET PAYOUT %	\$1,256,971					59.63%										

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

	Budget	Current		28		MONTH	Last Month		27		MONTH	Last Year		16		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Apr-20			Incurred	Incurred	31-Mar-20			Incurred	Incurred	30-Apr-19		
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	258,261	258,261	141.13%	176,863	96.65%
GEN LIABILITY	576,000	43,075	43,075	7.48%	481,324	83.56%	43,075	43,075	7.48%	476,348	82.70%	25,407	25,407	4.41%	390,800	67.85%
AUTO LIABILITY	103,000	20,055	20,055	19.47%	83,489	81.06%	20,055	20,055	19.47%	82,426	80.03%	12,431	12,431	12.07%	63,888	62.03%
WORKER'S COMP	1,232,000	1,042,723	1,042,723	84.64%	1,180,190	95.79%	1,049,903	1,049,903	85.22%	1,174,452	95.33%	932,191	932,191	75.66%	1,006,865	81.73%
TOTAL ALL LINES	2,094,000	1,365,731	1,365,731	65.22%	1,928,002	92.07%	1,372,910	1,372,910	65.56%	1,916,226	91.51%	1,228,291	1,228,291	58.66%	1,638,416	78.24%
NET PAYOUT %	\$1,157,210					55.26%										

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

	Budget	Current		16		MONTH	Last Month		15		MONTH	Last Year		4		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Apr-20			Incurred	Incurred	31-Mar-20			Incurred	Incurred	30-Apr-19		
PROPERTY	191,270	106,357	106,357	55.61%	184,856	96.65%	106,357	106,357	55.61%	184,446	96.43%	71,955	71,955	N/A	N/A	N/A
GEN LIABILITY	552,801	14,184	14,184	2.57%	375,060	67.85%	29,184	29,184	5.28%	365,223	66.07%	2,000	2,000	N/A	N/A	N/A
AUTO LIABILITY	103,893	18,360	18,360	17.67%	64,442	62.03%	18,360	18,360	17.67%	61,900	59.58%	2,550	2,550	N/A	N/A	N/A
WORKER'S COMP	1,300,289	1,041,211	1,041,211	80.08%	1,062,675	81.73%	1,010,175	1,010,175	77.69%	1,022,883	78.67%	196,179	196,179	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	1,180,112	1,180,112	54.93%	1,687,032	78.53%	1,164,076	1,164,076	54.19%	1,634,451	76.08%	272,684	272,684	N/A	N/A	N/A
NET PAYOUT %	\$709,801					33.04%										

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

	Budget	Current		4		MONTH	Last Month		3		MONTH	Last Year		-8		MONTH
		Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED	Unlimited	Limited	Actual		TARGETED
		Incurred	Incurred	30-Apr-20			Incurred	Incurred	31-Mar-20			Incurred	Incurred	30-Apr-19		
PROPERTY	339,909	28,860	28,860	8.49%	101,973	30.00%	29,827	29,827	8.78%	78,179	23.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	601,000	40,000	40,000	6.66%	60,100	10.00%	18,000	18,000	3.00%	36,060	6.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	112,001	1,000	1,000	0.89%	11,200	10.00%	0	0	0.00%	6,720	6.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,302,005	181,091	181,091	13.91%	78,120	6.00%	107,711	107,711	8.27%	39,060	3.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,354,915	250,951	250,951	10.66%	251,393	10.68%	155,538	155,538	6.60%	160,019	6.80%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$30,685					1.30%										

# 2014 2015 2016 YEARS

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

AS OF

April 30, 2020

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

	Budget	Current		76			Last Month		75			Last Year		64		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19		TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	752,452	97.12%
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%	66,534	96.92%
WORKER'S COMP	1,107,261	727,561	727,561	65.71%	1,107,261	100.00%	727,561	727,561	65.71%	1,107,261	100.00%	707,274	707,274	63.88%	1,106,818	99.96%
TOTAL ALL LINES	2,194,083	980,065	980,065	44.67%	2,164,840	98.67%	980,065	980,065	44.67%	2,164,840	98.67%	959,777	959,777	43.74%	2,169,176	98.86%
NET PAYOUT %	\$962,034					43.85%										

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

	Budget	Current		64			Last Month		63			Last Year		52		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19		TARGETED
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	660,387	97.12%	723,668	723,668	106.42%	660,451	97.13%	727,354	727,354	106.96%	656,244	96.51%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	88,195	96.92%	307,746	307,746	338.18%	88,059	96.77%	307,746	307,746	338.18%	85,486	93.94%
WORKER'S COMP	1,157,000	1,697,233	1,697,233	146.69%	1,156,537	99.96%	1,687,418	1,687,418	145.84%	1,156,422	99.95%	1,675,381	1,675,381	144.80%	1,152,620	99.62%
TOTAL ALL LINES	2,158,000	3,072,733	3,072,733	142.39%	2,135,119	98.94%	3,062,918	3,062,918	141.93%	2,134,931	98.93%	3,054,567	3,054,567	141.55%	2,124,350	98.44%
NET PAYOUT %	\$2,883,094					133.60%										

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

	Budget	Current		52			Last Month		51			Last Year		40		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19		TARGETED
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	27,055	27,055	4.22%	619,353	96.51%	26,555	26,555	4.14%	618,518	96.38%	21,114	21,114	3.29%	593,521	92.48%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	97,402	93.94%	19,249	19,249	18.57%	97,065	93.62%	19,249	19,249	18.57%	92,592	89.30%
WORKER'S COMP	1,226,749	1,144,965	1,144,965	93.33%	1,222,105	99.62%	1,144,965	1,144,965	93.33%	1,221,496	99.57%	1,133,614	1,133,614	92.41%	1,210,767	98.70%
TOTAL ALL LINES	2,169,445	1,573,577	1,573,577	72.53%	2,136,098	98.46%	1,573,077	1,573,077	72.51%	2,134,316	98.38%	1,556,285	1,556,285	71.74%	2,094,117	96.53%
NET PAYOUT %	\$1,521,221					70.12%										

**2010 2011 2012 2013 YEARS**

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

**AS OF**

**April 30, 2020**

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

	Budget	Current		124			Last Month		123			Last Year		112		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19		TARGETED
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,043	1,354,043	129.67%	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%	1,824,415	1,824,415	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

**FUND YEAR 2011 -- LOSSES CAPPED AT RETENTION**

	Budget	Current		112			Last Month		111			Last Year		100		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19		TARGETED
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	758,617	758,617	78.22%	935,829	96.50%	758,617	758,617	78.22%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	352,688	513.75%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,720,378	1,720,378	136.47%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,801,948	2,801,948	110.60%	2,497,275	98.58%	2,801,948	3,027,840	119.52%	2,497,275	98.58%	2,811,433	2,811,433	110.98%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

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

	Budget	Current		100			Last Month		99			Last Year		88		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19		TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	149,379	62.41%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	494,968	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	352,688	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,167,203	1,167,203	90.33%	1,292,157	100.00%	1,167,203	1,167,203	90.33%	1,292,157	100.00%	1,152,103	1,437,927	111.28%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,064,953	2,064,953	80.35%	2,533,888	98.60%	2,064,953	2,064,953	80.35%	2,533,888	98.60%	2,057,666	1,630,430	63.44%	2,533,888	98.60%
NET PAYOUT %	\$2,048,301				79.70%											

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

	Budget	Current		88			Last Month		87			Last Year		76		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-20		TARGETED	Incurred	Incurred	31-Mar-20		TARGETED	Incurred	Incurred	30-Apr-19		TARGETED
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,448,113	1,448,113	112.07%	1,292,157	100.00%	1,448,092	1,448,092	112.07%	1,292,157	100.00%	1,437,927	1,437,927	111.28%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,640,616	1,640,616	63.74%	2,537,906	98.60%	1,640,595	1,640,595	63.74%	2,537,906	98.60%	1,630,430	1,630,430	63.34%	2,537,906	98.60%
NET PAYOUT %	\$1,557,701				60.52%											

**GLOUCESTER COUNTY INSURANCE COMMISSION  
SUPPLEMENTAL BILLS LIST**

**Resolution No. 39-20**

**April 2020**

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

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

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

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001169			
001169	GLOUCESTER COUNTY DEPARTMENT OF HEALTH	WELLNESS INCENTIVE 4/20	500.00
			<b>500.00</b>
		<b>Total Payments FY 2020</b>	<b>500.00</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$500.00</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  
BILLS LIST**

**Resolution No. 40-20**

**May 2020**

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

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

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

**FUND YEAR 2019**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
✓001170			
✓001170	ARCHER & GREINER	LEGAL - SHAW 12.18.19	6,375.00
			<b>6,375.00</b>
		<b>Total Payments FY 2019</b>	<b>6,375.00</b>

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
✓001171			
✓001171	DIVISION OF PENSION & BENEFITS	REIMBURSEMENT 5/20	3,289.12
			<b>3,289.12</b>
✓001172			
✓001172	INSERVO INSURANCE SERVICES	CLAIM 5/20	7,401.33
			<b>7,401.33</b>
✓001173			
✓001173	PERMA RISK MANAGEMENT SERVICES	POSTAGE 4/20	9.50
✓001173	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR 5/20	13,008.42
			<b>13,017.92</b>
✓001174			
✓001174	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 5/20	5,251.00
			<b>5,251.00</b>
✓001175			
✓001175	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 5/20	717.92
			<b>717.92</b>
✓001176			
✓001176	COURIER-POST	MEETING AD - 4.14.20	52.00
			<b>52.00</b>
✓001177			
✓001177	BROWN & CONNERY, LLP	YOUNG - 4.20.20	366.00
✓001177	BROWN & CONNERY, LLP	IVINS - 4.3.20	1,259.00
✓001177	BROWN & CONNERY, LLP	YOUNG - 4.3.20	1,598.00
			<b>3,223.00</b>
✓001178			
✓001178	GRACE MARMERO LLP	ATTORNEY FEE 5/20	4,350.00
			<b>4,350.00</b>

✓001179			
✓001179	VIOLA YEAGER	REIMBURSEMENT 5/20	377.51
			<b>377.51</b>
✓001180			
✓001180	JUNE ATKINSON	REIMBURSEMENT 5/20	377.51
			<b>377.51</b>
✓001181			
✓001181	NJ ADVANCE MEDIA	ACCT#1159386 - MTG - 4.14.20	39.52
			<b>39.52</b>
✓001182			
✓001182	HARDENBERGH INSURANCE GROUP	RMC FEE 5/20	26,896.08
			<b>26,896.08</b>
		<b>Total Payments FY 2020</b>	<b>64,992.91</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$71,367.91</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. 41-20**

**MAY 2020**

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

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

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

**FUND YEAR 2020**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0520			
W0520	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 5/20	530.50
W0520	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 5/20	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2020</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. 42-20**

**JUNE 2020**

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

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

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

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001183			
001183	DIVISION OF PENSION & BENEFITS	REIMBURSEMENT 6/20	3,289.12
			<b>3,289.12</b>
001184			
001184	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 6/20	7,401.33
			<b>7,401.33</b>
001185			
001185	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/20	8.30
001185	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE 6/20	13,008.42
			<b>13,016.72</b>
001186			
001186	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 6/20	5,251.00
			<b>5,251.00</b>
001187			
001187	THE ACTUARIAL ADVANTAGE	ACTUARY FEE 6/20	717.92
			<b>717.92</b>
001188			
001188	COURIER-POST	ACCT: CHL-091699 - MTG - 5.28.20	32.00
			<b>32.00</b>
001189			
001189	BROWN & CONNERY, LLP	LEGAL SERVICES 6.12.20	5,559.00
001189	BROWN & CONNERY, LLP	LEGAL SERVICES 6.9.20	4,512.00
001189	BROWN & CONNERY, LLP	LEGAL SERVICES 5.21.20	5,131.00
001189	BROWN & CONNERY, LLP	LEGAL SERVICES 6.9.20	2,133.00
			<b>17,335.00</b>
001190			
001190	GRACE MARMERO LLP	ATTORNEY FEE 6/20	2,235.00
			<b>2,235.00</b>
001191			
001191	VIOLA YEAGER	REIMBURSEMENT 6/20	377.51
			<b>377.51</b>
001192			
001192	JUNE ATKINSON	REIMBURSEMENT 6/20	377.51
			<b>377.51</b>
001193			
001193	NJ ADVANCE MEDIA	ACCT#1159386 - MTG - 5.28.20	34.20
			<b>34.20</b>
001194			
001194	GLOUCESTER COUNTY EMERGENCY	WELLNESS INCENTIVE PROGRAM GRANT 6/20	500.00
			<b>500.00</b>
001195			
001195	HARDENBERGH INSURANCE GROUP	RISK MANAGEMENT FEE 6/20	26,896.08
			<b>26,896.08</b>
		<b>Total Payments FY 2020</b>	<b>77,463.39</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$77,463.39</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. 43-20**

**JUNE 2020**

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

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

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

**FUND YEAR 2020**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0620			
W0620	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 6/20	530.50
W0620	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 6/20	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2020</b>	<b>3,350.50</b>

\_\_\_\_\_  
Chairperson

Attest: \_\_\_\_\_ Dated: \_\_\_\_\_  
I hereby certify the availability of sufficient unencumbered funds in the proper accounts to fully pay the above claims.

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2020			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$3,260,256.85	3256314.43	-\$ 12,158.17	\$ 16,100.59
Opening Interest Accrual Balance	\$0.00	0	\$ -	\$ -
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$123,151.91	\$0.00	\$84,019.16
10	(Withdrawals - Sales)	-\$248,635.25	-\$188,361.03	-\$37,195.70
	Ending Cash & Investment Balance	\$3,134,773.51	\$3,067,953.40	\$34,665.29
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$19,467.96	\$4,933.68	\$13,494.78
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$3,154,241.47	\$3,072,887.08	\$48,160.07
				\$33,194.32

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
<b>Current Fund Year: 2020</b>							
<b>Month Ending: April</b>							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	151,154.44	2,860,525.80	(125,200.42)	884,072.31	(608,752.27)	98,456.98	3,260,256.84
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Pymnts	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Invest Adj	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Subtotal Invest	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	0.00	0.00	0.00	0.00	0.00	0.00	0.00
EXPENSES							
Claims Transfers	2,834.11	14,918.35	5,326.06	37,195.70	0.00	0.00	60,274.22
Expenses	0.00	0.00	0.00	0.00	0.00	65,125.87	65,125.87
Other *	0.00	0.00	0.00	0.00	0.00	83.25	83.25
TOTAL	2,834.11	14,918.35	5,326.06	37,195.70	0.00	65,209.12	125,483.34



**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 25, 2020 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods and 4/1/20 to 4/30/20 and 5/1/20 to 5/31/20 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 25, 2020

**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**  
**04/01/2020 Thru 04/30/2020**

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

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**04/01/2020 Thru 04/30/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	5559	3530001906	001 TAYLOR, JOHN	3/3/2020	3/31/2020	PARKER MCCAY	4/10/2020	LEGAL FEE - INV #3113347	1,734.36	1,734.36
C	5562	3530001906	001 TAYLOR, JOHN	3/23/2020	3/23/2020	AFFILIATED PHYSICIANS NETWORK	4/10/2020	RECORD FEE	5.75	5.75
C	5563	3530001906	001 TAYLOR, JOHN	2/6/2020	2/28/2020	PARKER MCCAY	4/10/2020	LEGAL FEE - INV #3111918	1,408.85	1,408.85
C	5564	3530001906	001 TAYLOR, JOHN	3/17/2020	3/17/2020	CIOX HEALTH	4/10/2020	INVOICE #0301635161	274.45	274.45
C	5565	3530001758	001 LOPES, JOSEPH	1/7/2020	2/27/2020	PARKER MCCAY	4/24/2020	LEGAL FEE - INV #3111920	1,902.65	1,902.65
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 5</b>		<b>5,326.06</b>	<b>5,326.06</b>
<b>Coverage: Auto Physical Damage</b>										
C	5556	3530002316	001 GLOUCESTER COUN	1/29/2020	1/29/2020	BELLMAR COLLISION	4/10/2020	PLATE #CG1BCZ STORAGE FEES BALANCE	300.00	300.00
C	5561	3530002350	001 GLOUCESTER COUNTY	3/17/2020	3/17/2020	BELLMAR COLLISION	4/10/2020	2017 FORD VAN PLATE #0A2851	2,534.11	2,534.11
R	210585981	3530001759	001 GLOUCESTER COUNTY	5/17/2017	5/17/2017	FARMERS INSURANCE GROUP	5/1/2020	SUBROGATION RECOVERY	-1,408.80	-1,408.80
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 3</b>		<b>1,425.31</b>	<b>1,425.31</b>
<b>Coverage: General Liability</b>										
C	5557	3530001827	001 ARROYO, NEREIDA	3/4/2020	3/31/2020	PARKER MCCAY	4/10/2020	LEGAL FEE - INV #3113348	7,860.50	7,860.50
C	5558	3530001727	001 FAUST, JOHN	3/2/2020	3/27/2020	PARKER MCCAY	4/10/2020	INVOICE #3113346	3,300.00	3,300.00
C	5560	3530001727	001 FAUST, JOHN	2/7/2020	2/28/2020	PARKER MCCAY	4/10/2020	LEGAL FEE - INV #3111917	3,757.85	3,757.85
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 3</b>		<b>14,918.35</b>	<b>14,918.35</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 11</b>		<b>21,669.72</b>	<b>21,669.72</b>

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**05/01/2020 Thru 05/31/2020**

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

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

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**05/01/2020 Thru 05/31/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid	
Coverage: Auto Physical Damage											
C	22566	3530002329	001	COUNTY OF GLOUCESTER	2/10/2020	2/10/2020	GLOUCESTER COUNTY	5/22/2020	2017 FORD FOCUS PLATE# CG7BCZ	10,123.50	10,123.50
C	5568	3530001759	001	GLOUCESTER COUNTY	5/17/2017	5/17/2017	GLOUCESTER COUNTY	5/8/2020	Deductible Reimb. 2016 Ford Exp. Plate #CG1AEL	1,000.00	1,000.00
C	5571	3530002329	001	COUNTY OF GLOUCESTER	2/10/2020	2/10/2020	TYLER MILL TOWING	5/8/2020	INVOICE #30468 2017 FORD FOCUS	65.00	65.00
C	5572	3530002329	001	COUNTY OF GLOUCESTER	4/30/2020	4/30/2020	1ST ALERT APPRAISALS	5/8/2020	SALVAGE INVOICE #5678	300.00	300.00
C	5580	3530002316	001	GLOUCESTER COUN	1/29/2020	1/29/2020	GLOUCESTER COUNTY	5/22/2020	2017 FORD FOCUS PLATE #CG1BCZ	9,565.00	9,565.00
C	5581	3530002329	001	COUNTY OF GLOUCESTER	2/10/2020	2/10/2020	GLOUCESTER COUNTY	5/26/2020	2017 FORD FOCUS PLATE #CG7BCZ	10,123.50	10,123.50
R	210685981	3530001759	001	GLOUCESTER COUNTY	5/17/2017	5/17/2017	FARMERS INSURANCE GROUP	5/1/2020	SUBROGATION RECOVERY	-1,408.80	-1,408.80
V	22566	3530002329	001	COUNTY OF GLOUCESTER	2/10/2020	2/10/2020	GLOUCESTER COUNTY	5/22/2020	VOID: 2017 FORD FOCUS PLATE# CG7BCZ	-10,123.50	-10,123.50
Total for Coverage: Auto Physical Damage							Number of entries: 8		19,644.70	19,644.70	
Coverage: General Liability											
C	5569	3530001827	001	ARROYO, NEREIDA	4/16/2020	4/16/2020	MASER CONSULTING PA	5/8/2020	INVOICE #0000576393	1,800.00	1,800.00
C	5570	3530001827	001	ARROYO, NEREIDA	3/26/2020	3/26/2020	MARY T SHUTE CSR	5/8/2020	CRT RPTING - INVOICE #7009	383.50	383.50
Total for Coverage: General Liability							Number of entries: 2		2,183.50	2,183.50	
Coverage: Police Professional											
C	5566	3530001760	001	FULBROOK, WILLIAM	8/1/2019	8/27/2019	MADDEN & MADDEN PA	5/8/2020	STMNT# 6	1,635.05	1,635.05
C	5567	3530001760	001	FULBROOK, WILLIAM	1/3/2020	1/16/2020	MADDEN & MADDEN PA	5/8/2020	LEGAL FEE - INV #10	120.00	120.00
C	5573	3530001760	001	FULBROOK, WILLIAM	9/5/2019	9/25/2019	MADDEN & MADDEN PA	5/8/2020	STMNT# 7	1,275.00	1,275.00
C	5574	3530001760	001	FULBROOK, WILLIAM	6/5/2019	7/31/2019	MADDEN & MADDEN PA	5/8/2020	STMNT# 5	2,835.00	2,835.00
C	5575	3530001760	001	FULBROOK, WILLIAM	10/4/2019	10/25/2019	MADDEN & MADDEN PA	5/8/2020	STMNT# 8	690.00	690.00
C	5576	3530001760	001	FULBROOK, WILLIAM	11/1/2019	11/14/2019	MADDEN & MADDEN PA	5/8/2020	STMNT# 9	757.95	757.95
C	5577	3530001760	001	FULBROOK, WILLIAM	4/2/2020	4/3/2020	MADDEN & MADDEN PA	5/8/2020	STMNT# 13	75.00	75.00
C	5578	3530001760	001	FULBROOK, WILLIAM	3/2/2020	3/13/2020	MADDEN & MADDEN PA	5/8/2020	STMNT# 12	225.00	225.00
C	5579	3530001760	001	FULBROOK, WILLIAM	2/6/2020	2/20/2020	MADDEN & MADDEN PA	5/8/2020	LEGAL FEE - INV #11	60.00	60.00
Total for Coverage: Police Professional							Number of entries: 9		7,673.00	7,673.00	
Total for Gloucester Co Ins Commission - 353							Number of entries: 19		29,501.20	29,501.20	





**Gloucester County Insurance Commission  
Bill Review / PPO Savings  
2020**

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	41	95%	\$114,254.78	98%	\$54,865.12	\$0.00	\$52,062.62	\$7,327.04	\$59,389.66	\$8,312.81	\$51,076.85
	February	48	94%	\$98,630.43	96%	\$25,430.58	\$429.15	\$11,917.11	\$60,853.59	\$73,199.85	\$10,050.26	\$63,149.59
	March	44	82%	\$73,035.05	44%	\$30,018.94	\$1,079.25	\$8,330.34	\$33,606.52	\$43,016.11	\$6,020.79	\$36,995.32
	April	43	91%	\$56,267.69	36%	\$9,797.95	\$154.20	\$6,661.98	\$39,653.56	\$46,469.74	\$2,561.02	\$43,908.72
	May	28	86%	\$34,579.92	92%	\$22,691.26	\$125.75	\$9,395.55	\$2,367.36	\$11,888.66	\$1,664.44	\$10,224.22
YTD Total		204	90%	\$376,767.87	77%	\$142,803.85	\$1,788.35	\$88,367.60	\$143,808.07	\$233,964.02	\$28,609.33	\$205,354.69

**Monthly Summary**

	<u>April</u>	<u>May</u>
Total Savings (before fees):	\$46,469.74	\$11,888.66
Percent Savings:	83%	34%
NET SAVINGS:	\$43,908.72	\$10,224.22
Percent NET SAVINGS:	78%	30%

**YTD Summary**

Total Savings (before fees):	\$233,964.02
Percent Savings:	62%
NET SAVINGS:	\$205,354.69
Percent NET SAVINGS:	55%

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

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

**DATE:** June 25, 2020

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### 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 2020

### RISK CONTROL ACTIVITIES

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

- **April 16:** Attended a client meeting to discuss Wellness Grant submissions via conference call.
- **April 21:** Attended the GCIC meeting via conference call.
- **May 12:** Attended the GCIC Claims Committee meeting via conference call.
- **June 3 & 4:** Conducted a loss control survey of Gloucester County Utilities Authority.

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

- **June 25:** Plan to attend the GCIC meeting via conference call.
- **July 14:** Plan to attend the GCIC Claims Committee meeting via conference call.

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

Due to the ongoing COVID-19 crisis in New Jersey, the indefinite suspension of in-person New Jersey Counties Excess Joint Insurance Fund (NJCE) classroom training and with the utmost concern for our public employers and employees NJCE began offering online safety training starting on June 2, 2020.

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

- The June-July Training schedule and registration links attached.

## ***NJCE MEDIA LIBRARY***

The NJCE DVD Media Library remains unavailable during the COVID outbreak while J.A. Montgomery staff is working from home. However, when operations return to normal, the Library's list of more than 600 titles will be available again.

No Videos were utilized in 2020.

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

The NJCE JIF now has a New Video Streaming Service. This is an “on demand” service and has about 130 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.

## ***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/>.

- Updated Bulletin – Firefighter / EMT Exposure to COVID-19 – April 15.
- New Bulletin – Taking Employees' Temperatures for Return-to-Work – April 22.
- Updated Bulletin – EO # 133 Updating Park Re-Openings – April 30.
- NEW Online Streaming Videos Service! – May 11.
- Live Safety Training Webinars – Registration Now Open! - May 18.
- Safety Director Message - Summer Activities – May 26.
- Law Enforcement Bulletin – Disinfection Software for Ford SUV's – June 2.
- Law Enforcement Bulletin – Identifying the Unseen Victims of COVID-19 – June 4.



- SD Bulletin - Reopening Outdoor Activities – June 5.
- Law Enforcement Bulletin – Firearms Training and Hearing Loss – June 10.
- Live Safety Training Webinars - June thru July Registration Now Open - Updated Schedule! – June 15.
- SD Bulletin – Latest Reopening Schedule – June 16.



Out of the utmost concern for our public employers and employees, MEL Safety Institute (MSI) and New Jersey Counties Excess Joint Insurance Fund (NJCE) is offering online safety training. Instruction will be conducted with a live instructor.

## June / July Webinar Training Schedule

Click on Topic to Register

Date	Webinar Topic	Time
6/16/20	<a href="#">Hearing Conservation</a>	10:00 - 11:00 am
6/17/20	<a href="#">Asbestos, Lead, Silica Overview</a>	10:00 - 11:00 am
6/18/20	<a href="#">Bloodborne Pathogens (BBP)</a>	10:00 - 11:00 am
6/23/20	<a href="#">Mower Safety</a>	10:00 - 11:00 am
6/24/20	<a href="#">HazCom w/GHS</a>	10:00 - 11:30 am
6/25/20	<a href="#">Fire Safety</a>	10:00 - 11:00 am
7/1/20	<a href="#">BBP</a>	9:00 - 10:00 am
7/2/20	<a href="#">HazCom w/GHS</a>	1:00 - 2:30 pm
7/7/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
7/8/20	<a href="#">Fall Protection Awareness</a>	9:00 - 11:00 am
7/9/20	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm
7/10/20	<a href="#">Driving Safety Awareness</a>	9:00 - 10:30 am
7/13/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
7/14/20	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
7/15/20	<a href="#">Asbestos, Lead, Silica, Lead Overview</a>	9:00 - 10:00 am
7/16/20	<a href="#">BBP</a>	1:00 - 2:00 pm
7/17/20	<a href="#">Protecting Children from Abuse</a>	9:00 - 11:00 am
7/17/20	<a href="#">PPE</a>	1:00 - 3:00 pm
7/20/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
7/21/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
7/22/20	<a href="#">HazCom w/GHS</a>	9:00 - 10:30 am
7/23/20	<a href="#">Fire Safety</a>	9:00 - 10:00 am
7/24/20	<a href="#">Protecting Children from Abuse</a>	9:00 - 11:00 am
7/27/20	<a href="#">CDL-Drivers Safety Regulations</a>	9:00 - 11:00 am
7/28/20	<a href="#">PPE</a>	9:00 - 11:00 am
7/29/20	<a href="#">Mower Safety</a>	9:00 - 10:00 am
7/30/20	<a href="#">Fire Extinguisher</a>	9:00 - 10:00 am

### About Zoom Training:

- A Zoom account is not needed to attend a class. Attendees can log-in and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Please [click here](#) for informative Zoom operation details.
- Group Training procedures:
  - Please have one person register for the safety training webinar.

- Please complete the Group sign in sheet (link to sign in sheet below) and send it to [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) within 24 hours of training completion.

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

**Questions?** Please contact Natalie Dougherty at [ndougherty@jamontgomery.com](mailto:ndougherty@jamontgomery.com) or (856) 552-4738

TO: Commissioners of the Gloucester County Insurance Commission (GCIC)

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 6/25/20

RE: Risk Management / Underwriting Services Director's Report

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**I. Risk Management Services**

**A. Safety and Accident Review Committee**

The Safety and Accident Review Committee scheduled for June 2<sup>nd</sup> was cancelled. The next meeting is scheduled for September 8<sup>th</sup>.

**B. 2020 Wellness Incentive Program Grant**

At the April 23<sup>rd</sup> meeting, 8 Wellness Incentive Program Grants were approved. Due to COVID-19 restrictions, Gloucester County Library System and Gloucester County Improvement Authority will not be able to conduct their wellness activity. After discussion with the Executive Director, we are requesting an extension to March 2021 with the option for a 2<sup>nd</sup> extension until June 2021 if necessary.

**Action Requested:** ***Motion*** to authorize an extension for Gloucester County Library System and Gloucester County Improvement Authority to March 2021 with an option for a 2<sup>nd</sup> extension until June 2021 if necessary, to complete their wellness activity.

**C. NJCEL Online Digital Streaming Library**

The NJCEL has a new way to provide members with training! An Online Digital Streaming Library that contains 115 streaming training videos for members to utilize. Attached is a list of the streaming videos offered. There is no cost to the members.

Members must go to the NJCE website <https://njce.org/> to access the Streaming Safety Videos. There is a registration form which must be completed. Once the form is submitted, a URL will be provided with a password to access the video selected.

**D. NJCEL Online Training Instructional Webinars**

Effective June 2<sup>nd</sup>, in lieu of in-person training sessions, NJCEL announced online training instructional webinars. Many of the trainings offered will satisfy PEOSH requirements for employees who require them. The training schedule for June and July has been distributed to the appropriate personnel.

#### **E. Telemedicine for Workers' Compensation Injuries**

At the May 12<sup>th</sup> Claims Committee Meeting, Rhonda Stahlberger from Premier Orthopaedic Associates Occupational Medicine conducted a presentation outlining how employees were receiving medical treatment virtually (telemedicine) as opposed to going to a medical provider's facility. We will draft guidelines relative to telemedicine to ensure the employee's privacy as well as adhere to the Commission's current workers' compensation procedures. We will present these to the Commission at the next meeting. This would be optional for members.

#### **F. 2021 Underwriting Renewal Data**

The NJCEL will begin the 2021 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.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
Gloucester County Improvement Authority	Pollution Liability – Storage Tanks at the Dream Park	Commerce and Industry Insurance Company	7/7/2020	\$1,163.08	\$1,163.08
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/2020	\$54,000.00	\$61,142.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Liberty Mutual Insurance Company <sup>1</sup>	8/1/2020	\$12,168.00	\$12,168.00

<sup>1</sup> We recommended that the College moved coverage from Mutual of Omaha to Liberty Mutual Insurance Company as both the Base Sports Accident and Catastrophic Sports Accident would be serviced through Bob McCloskey Insurance. This will provide seamless claims administration. The College is reviewing our recommendation.

Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/2020	\$490.00	\$490.00
County	Treasurer's Bond	CNA	10/1/2020	\$2,200.62	\$2,200.62

The 12% premium decrease for Rowan College of South Jersey's Base Sports Accident policy is due favorable claims history.

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 at Gloucester County	Directors and Officers Liability policy for the Rowan College at Gloucester County Foundation	Markel American Insurance Company	7/9/2020	\$1,731.33
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2020	\$12,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2020	\$520.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Markel Insurance Company	9/12/2020	\$11,474.25

**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.

*Insuring Bright Futures and Building Lasting Relationships since 1954*

**Main Office**  
8000 Sagamore Drive, Suite 8101  
Marlton, NJ 08053

**Gibbstown**  
618 E. Broad Street  
Gibbstown, NJ 08027

**Mount Holly**  
2 Mill Street  
Mount Holly, NJ 08060

**Philadelphia**  
PO Box 40901  
Philadelphia, PA 19107

**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	5/21/2020	\$110,284.00	\$114,286.00
County	Board of Chosen Freeholders Travel Accident Policy	Chubb Insurance Company <sup>2</sup>	6/1/2020	\$850.00	\$2,000.00
Rowan College of South Jersey	Kids Academy Program Accident Policy	Berkley Life & Health Insurance Company	6/3/2020	\$438.00	Policy Cancelled
Rowan College of South Jersey	Foreign Travel Legal Liability	Chubb Insurance Company	7/1/2020	\$2,500.00	Policy Cancelled

The 4% premium increase on the Dream Park Package Policy is due to adverse claim history and an increase to the value of two buildings.

The Kids Academy Program Accident Policy and the Foreign Travel Legal Liability Policy have been cancelled due to the College discontinuing both programs.

<sup>2</sup> We recommended that the County moved coverage from Mutual of Omaha to Chubb Insurance Company due to an unexpected increase in premium to provide coverage for all seven Freeholders. The expiring premium only provided coverage for one Freeholder. The renewal premium provides coverage for all seven Freeholders. The County agreed with the recommendation.

**Vehicle & Driving Safety**

Driving in Extreme Weather Conditions  
Distracted Driving; English/Spanish  
Distracted Driving  
On the Road Safety  
Vehicle Inspection  
Backhoe/Loader Operations  
Dump Truck Safety  
Front End Loader Safety & Operations  
Front End Loader Safety  
Loading and Unloading Trailers  
Space Management around Your Truck

**Employee Conduct**

Bullying and Other Disruptive Behavior for Employees  
Diversity in the Workplace for Employees  
Diversity in the Workplace for Managers and Supervisors  
Drug and Alcohol Abuse for Managers and Supervisors; English/Spanish  
Preventing Workplace Discrimination for Employees  
Preventing Workplace Discrimination for Managers and Supervisors  
Violence on the Job; English/Spanish  
Workplace Harassment in Industrial Facilities; English/Spanish  
Workplace Violence; English/Spanish

**Fire Safety & Extinguishers**

Evacuation Procedures; English/Spanish  
Hot Works Safety and the Permitting Process; English/Spanish  
Using Fire Extinguishers; English/Spanish  
Fire Prevention in the Office; English/Spanish  
Emergency Planning; English/Spanish

**Lifting and Material Handling**

Chains, Cranes, Hoists and Slings  
Forklift & Powered Industrial Truck Safety  
Forklift Operator Training  
Forklift Safety Video  
Manual Pallet Jack Safety Training  
Operating Electric Pallet Jacks  
Overhead Pendant Hoist Safety  
Safe Operation of Cranes and Hoists (Machinery)  
Laboratory Ergonomics  
Safe Lifting; English/Spanish  
Back Safety in Office Environments; English/Spanish  
EMS Patient Lifting - Preventing Back Injuries



## **General Safety**

Hazard Recognition  
Safety Housekeeping and Accident Prevention  
Safety Leadership: An Essential Safety Element  
Safety Showers & Eye Washes: English/Spanish  
Safety Showers & Eye Washes in the Laboratory  
Site Safety & Health Plan; English/Spanish  
Unsafe Acts - Human Behavior Details  
Winter Safety; English/Spanish  
Fighting Fatigue in the Workplace  
Workplace Stress; English/Spanish  
Computer Workstation Safety; English/Spanish  
Conflict Resolution in the Office; English/Spanish  
Protecting Yourself Against COVID-19 and Other Contagious Illnesses  
Real Story About Hand Washing and Bacteria  
Universal Precautions - Infection Control Procedures  
Supervisor Leadership Excellence - Hiring and Firing  
Accident Investigation; English/Spanish

## **HazCom& Chemical Safety**

Hazard Communication in Cleaning & Maintenance Operations; English/Spanish  
Dealing with the Media in Emergency Situations; English/Spanish  
DOT HazMat General Safety Awareness; English/Spanish  
DOT HazMat Safety Training Video; English/Spanish  
Laboratory Hoods  
Laboratory Safety Training Twelve Part Series  
Personal Protective Equipment & Decontamination Procedures  
Planning for Laboratory Emergencies  
Preventing Contamination in the Laboratory  
Working Safely with Compressed Air (Gory)  
Asbestos Awareness  
Crystalline Silica Safety

## **LOTO & Electrical Safety**

Hazardous Energy Source - Lockout / Tagout Affected & Authorized Persons  
Lock Out Tag Out; English/Spanish  
Six Steps to Lock Out/Tag Out  
The New Lockout/Tagout Program  
Arc Flash NFPA 70E Video; English/Spanish  
Basic Electrical Safety in the Workplace  
Electrical Safety; English/Spanish  
Electrocution Hazards Part 1: Worksite Safety  
Ground Fault Circuit Interrupter (GFCI)  
NFPA 70E Electrical Safety - Arc Flash Safety for Employees  
Safe Electrical Work Practices & The 2018 NFPA 70E

### **Personal Protective Equip.**

Personal Protective Equipment PPE; English/Spanish  
PPE: Are You Covered  
An Effective Respiratory Protection Program  
How to Fit-Test Respirators  
Respiratory Protection and Safety; English/Spanish  
Self-Contained Breathing Apparatus SCBA  
Hearing Conservation and Safety  
Eye Safety; English/Spanish

### **Shop & Tool Safety**

Compressed Gas Cylinders - Handling and Storage  
Compressed Gas Cylinders; English/Spanish  
Fleet Shop Safety and Hazardous Materials (Trucking)  
Hand & Power Tool Safety; English/Spanish  
Hand and Power Tool Safety (Machinery)  
Hand, Wrist & Finger Safety; English/Spanish  
Machine Guard Safety; English/Spanish  
Machine Guarding Responsibility (Machinery)  
Power Saw Safety (Machinery)  
Welding Safety; English/Spanish

### **Specific Job Safety**

Meter Reader Safety  
Stormwater Pollution Prevention Plan General Awareness  
Water and Sewer Treatment Plant Safety  
Back Injury Prevention (Waste Management)  
Heat Stress Awareness and Prevention (Waste Management)  
Rear Loader Safety and Operations  
Road Rage (Waste Management)  
Roll Offs and Safety Operations  
Route Safety Analysis  
Side Loader Operations and Safety  
Work Zone Safety  
Trench Safety Basics for Field Personnel  
Trenching and Shoring Safety in Construction Environments  
Aerial Lift Safety  
Ladder Safety; English/Spanish  
Scaffolding Safety for Employees  
Scissor Lifts; English/Spanish  
Truck Mounted Articulating Knuckle Boom Cranes  
Indoor Air Quality; English/Spanish

**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 25, 2020.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for June 25, 2020 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 25, 2020.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**

**GCIC PARS - Worker Compensation, Property & Liability**

**6/25/20**

<u>Claimant</u>	<u>Claim #</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P. or DO#</u>
Kidd, C.	3530002359	Worker Compensation	PAR	
Holmes, D	3530002383	Worker Compensation	PAR	
Jester, J	3530002392	Worker Compensation	PAR	
Garcia, J.	3530002173	Worker Compensation	PAR	
Rogers, R.	3530001281	Worker Compensation	PAR	
Naylor, A.	3530002346	Worker Compensation	PAR	
Gloucester County IA	2020202264	Property	PAR	
Estate of Arroyo, N	3530001827	Liability	PAR	L-790-19
Faust, J.	3530001727	Liability	SAR	L-893-18

## **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – April 23, 2020  
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>
Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Richard Crooks</b> <b>Amy Zeiders</b>
	Qual-Lynx <b>Chris Roselli</b>
	Medlogix <b>Jennifer Goldstein</b>
	PERMA <b>Jennifer Conicella</b> <b>Robyn Walcott</b>
NJCE Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti</b>
Attorney	Grace Marmero & Associates <b>John Carleton, Esq.</b>
Treasurer	<b>Tracey Giordano</b>
Safety Director	J.A. Montgomery Risk Control

**ALSO PRESENT:**

Anthony Musitano, Grace Marmero & Associates  
Leigh VanOyen, Gloucester County  
Susan Morris, Conner Strong & Buckelew  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open Minutes and Closed Minutes of February 27, 2020  
Chairman Sheehan noted the closed minutes were sent to the Commissioners via e-mail.

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF  
FEBRUARY 27, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**CORRESPONDENCE: None**

**SAFETY COMMITTEE REPORT:** Ms. VanOyen advised she would provide a quick review of the COVID-19 Claims she was working on with Ms. George and Ms. Schaefer. Ms. VanOyen said as of today there were 66 total claims submitted, 14 were record only from various departments. Ms. VanOyen continued to review the number of claims by department.

Ms. VanOyen reported a submission was provided to J.A. Montgomery to purchase a Room Decontamination System with accessories for the 2020 BRIT Safety Grant. Ms. VanOyen indicated the system disinfects rooms, vehicles and equipment to keep everyone safe. Ms. VanOyen asked if anyone had and questions and concluded her report.

**CLAIMS COMMITTEE:** Chairman Sheehan advised the Claims Committee met on March 10<sup>th</sup>, April 14<sup>th</sup> and April 21<sup>st</sup> to review the PARS/SARS. Chairman Sheehan reported the PARS/SARS were scheduled for approval at the end of the meeting. Chairman Sheehan noted the PARS/SARS were e-mailed to the Commissioners prior to the meeting for their review since there was no executive session scheduled for the meeting.

**EXECUTIVE DIRECTOR REPORT:** Executive Director stated his report was included in the agenda and there were no action items.

**NJ EXCESS COUNTIES INSURANCE FUND (NJCE):** Executive Director reported the NJCE held its Reorganization Meeting on February 27, 2020 and summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met in the morning and he would provide the highlights on the meeting. Executive Director advised the Counties of Essex and Sussex were renewing on 6/1/20 and 1/1/21 respectively. Executive Director reported the Board of Fund Commissioners adopted a resolution offering both Counties membership to allow negotiations to continue and bind coverage when appropriate. Executive Director advised the Board of Fund Commissioners authorized the award of contracts for the Litigation Manager to Citta, Holzapfel & Zabarsky and also to Bowman and Company for Auditor Services. Executive Director reported J.A. Montgomery was working on options for the NJCE membership to access online training for the Protection of Children. Executive Director advised J.A. Montgomery was also working on a digital

streaming video library with safety videos and more information would follow. Executive Director reported this year marked the 10th anniversary of the Fund's inception which began with two County members and has grown to ten members. The Board of Fund Commissioners were in agreement to acknowledge the progress over the last decade with a luncheon at a Central Jersey venue in June, however due to the current crisis this might have to be rescheduled for later in the year.

**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 which were included in the Appendix Section of the agenda. Executive Director advised there were 47 certificates of insurances issued during February and 16 during the month of March.

**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 \$2,513,647 as of February 29, 2020. Executive Director advised that \$2,530,191 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 \$1,479,750.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the February Financial Fast Track for the NJCE. As of February 29, 2020 the NJCE had a surplus of \$15,621,323. Executive Director advised line 7 of the report "Dividend" represented the dividend figure released by the NJCE of \$3,607,551. Executive Director noted the cash amount was \$28,078,339.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported the agenda included the February Health Benefits Financial Fast Track. As of February 29, 2020 there was a surplus of \$187,958. Executive Director noted the cash amount was \$231,877. Executive Director asked if anyone had any questions on the Financial Fast Tracks.

**CLAIMS TRACKING REPORTS:** Executive Director reported the agenda included the claim monitoring reports as of February 29, 2020. Executive Director advised there was an error on the Claim Activity Report which was included in the agenda and Ms. Dodd e-mailed a revised report to everyone prior to the meeting. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis with the Commission. Executive Director noted as he had mentioned in the past, the actuary's projections were lower than the actual losses for Fund Year 2015 and this was the same for the other Commissions.

**COVID-19:** Executive Director advised the agenda included information from the NJCE JIF Cyber Task Force regarding COVID-19 Phishing Scams. Executive Director noted copies of the correspondence was also e-mailed to everyone. Executive Director recommended the information be shared with your staff. Executive Director said the NJCE website, <https://njce.org/> included resource information on COVID-19 along with copies of NJCE Safety Bulletins issued by the NJCE Safety Director.

**2020 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director reported the Treasurer's Office advised all of the member entities paid the March 15th assessment. Executive Director advised the second assessment payment was due on May 15, 2020.



**2020 EXCESS INSURANCE AND ANCILLARY COVERAGE POLICIES:** Executive Director reported the NJCE renewal policies would again be 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 advised if anyone had any difficulty in accessing the website, they should contact the Fund Office.

**2020 MEL MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director advised the 10th annual educational seminar was cancelled and hopefully will be re-scheduled for later in the year.

**TELEMEDICINE SERVICES:** Executive Director reported a demonstration of the Telemedicine Services would be presented at the May 12<sup>th</sup> Claims Committee Meeting.

**STEWARDSHIP REPORT:** Executive Director advised Inservco Insurance Services, Inc. would present the Stewardship Report as of December 31, 2019 at the June Commission Meeting. Executive Director noted a copy of the report would be distributed to the Commissioners and Fund Professionals to review prior to the meeting.

**2020 MEETING SCHEDULE:** Executive Director reminded everyone the Commission would not meet in May. Executive Director advised the next meeting was scheduled for June 25, 2020 at 9:30 AM. Executive Director noted, there might be a need to change the time of this meeting and more details would follow.

**EMPLOYEE BENEFITS:** Executive Director asked Ms. Morris to comment on the Employee Benefit Client Activity Report which was included in Appendix III of the agenda. Ms. Morris reported for the month of March there were 3 COBRA issues, 1 enrollment question, 5 life event questions, 4 new hire questions and 2 termination questions for a total of 15 calls. Ms. Morris advised the year to date total was 51. Ms. Morris indicated there were not a lot of calls involving COVID and noted the calls were less as elective surgeries were cancelled. Ms. Morris asked if anyone had questions and concluded her report.

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

. Executive Director's Report Made Part of Minutes.

**TREASURER REPORT:** Chairman Sheehan advised the March and April Bill Lists were included in the agenda and requested a motion for approval.

**MOTION TO APPROVE RESOLUTIONS 33-20, 34-20,  
35-20 AND 36-20 MARCH AND APRIL PROPERTY &  
CASUALTY AND BENEFIT BILL LISTS**

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

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

**CLAIMS SERVICE:** Ms. Walcoff referred to two memorandums relating to COVID-19 claim reporting which were included in the agenda. Ms. Walcoff thanked Ms. VanOyen for her great report earlier and extended her appreciation to the team for their excellent recording keeping and reporting the claims. Ms. Walcoff asked if anyone had any specific questions and concluded her report.

#### **CLAIMS REPORT:**

Chairman Sheehan presented Resolution 37-20 Inservco Liability Check Register for the period of 2/1/20 through 2/29/20 and 3/1/20 through 3/31/20.

#### **MOTION TO APPROVE RESOLUTION 37-20 LIABILITY CHECK REGISTER FOR THE PERIOD OF 2/1/20 THROUGH 2/29/20 AND 3/1/20 THROUGH 3/31/20**

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	48	\$ 98,630.43	\$ 25,430.58	\$ 73,199.85	\$ 63,149.59	64%	96%
March	44	\$ 73,035.05	\$ 30,018.94	\$ 43,016.11	\$ 36,995.32	51%	44%

Ms. Goldstein noted the PPO Penetration was low for the month of March due to one bill for \$34,000 which was out of network, however there was still a significant reduction. Ms. Goldstein concluded her report unless anyone had any questions.

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

**REPORT:** Executive Director advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for February through May. Executive Director reported the agenda also included numerous Safety Director Bulletins relating to COVID-19. Executive Director noted that the bulletins were also posted on the NJCE website.

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

**REPORT:** Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported she was excited to announce there were eight submissions received for the 2020 Wellness Incentive Program Grant. Ms. Violetti noted the submission amounts were slightly higher than the approved amount, however she did speak with the Executive Director who advised the additional funds were available. Ms. Violetti reviewed the submissions from the entity departments. An

outline was included in the agenda. Ms. Violetti reported the Safety and Accident Review Committee reviewed all of the submissions and recommended approval of the submissions. Ms. Violetti reported due to the current circumstances and after discussion with the Executive Director she was requesting that funds were advanced in two \$500 increments for the Gloucester County Emergency Response System Department. The payments would be made in April and June and the department would still be required to provide documentation for the food and beverages purchased.

**MOTION TO APPORVE ALL THE WELLNESS INCENTIVE PROGRAM  
GRANTS INCLUDING THE ADVANCEMENT OF FUNDS TO THE  
GLOUCESTER COUNTY EMERGENCY RESPONSE SYSTEM  
DEPARTMENT**

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

Ms. Violetti reported there were two submissions provided to J.A. Montgomery for the 2020 BRIT Safety Grant. Ms. Violetti advised both submissions came from the County Emergency Medical System Department. Ms. Violetti reported the first submission was for the purchase of the LUCAS 2 Chest Compression System. Each system cost \$15,306.16 and the department purchased 12 systems totaling \$183,673.92. Ms. Violetti advised the system can reduce liability claims against the County due to improved medical services to County residents by providing effective and consistent chest compressions with a minimum of interruptions which is more efficient than manual CPR.

Ms. Violetti reported the second submission was for the purchase of the AeroClave RDS 3110 Room Decontamination System with appropriate accessories. The total cost is \$15,708. This system disinfects rooms, vehicles, and equipment with an EPA-approved, hospital-grade disinfectant at the push of a button. As the County Emergency Medical System Department is on the front lines of a worldwide epidemic and is transporting sick individuals both with and without the COVID-19 virus, ensuring that the ambulances and the County facilities the employees go in and out of are cleaned with a disinfectant above regularly utilized materials is important. The department implementing enhanced cleaning measures to reduce the spread of the virus will reduce liability claims against the County. Executive Director noted he thought both of the submissions were great ideas and thanked Hardenbergh for their efforts.

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	QBE Insurance Company serviced through Bob McCloskey Insurance Company	5/17/2020	\$1,050	\$1,050
Improvement	Dream Park	Great American	5/21/2020	\$110,258	Estimated

Authority	Package (Property and General Liability), Care Custody and Control and Umbrella Policy	Insurance Company			Renewal Premium: \$113,812
County	Bond – Warden Caldwell	CNA	7/1/2020	\$122.50	\$122.50

Ms. Violetti noted the premium increase on the Dream Park package policy was due to an inflationary rate increase by the carrier. The current marketplace was extremely limited.

Ms. Violetti advised all terms and conditions were per the expiring policy and requested a motion for authorization.

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

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

Ms. Violetti reported the following renewal was in process. Ms. Violetti requested authority 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

Member	Coverage	Carrier	Exp. Date	Expiring Premium
College	Kids Academy Program Accident Policy	Berkley Life & Health Insurance Company serviced through Bob McCloskey Insurance Company	6/3/2020	\$438

**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 advised that concluded her report unless there were any questions.

**ATTORNEY:** Mr. Carleton reported he did not have anything to report, however had a few housekeeping items. Mr. Carleton advised Doug Long was stepping away for a while and he would be taking over for Mr. Long. Mr. Carleton said he was excited to work with everyone and asked that e-mails be sent to Anthony Musitano and himself. Mr. Carleton reported that the motion to approve the PARS needed to be amended and indicated the word reviewed needed to be amended to approved. Chairman Sheehan welcomed Mr. Carleton.

## **OLD BUSINESS:**

**NEW BUSINESS:** Ms. George reported she wanted to add a few items. Ms. George advised she was actively using telemedicine it and was working out well with Premier Occupational Health. Ms. George said at the next Claims Committee Meeting there would be a presentation on “How It Works”. Ms. George advised the results of the COVID testing were returned within two days so it is working well. Ms. George indicated for the next Claims Committee Meeting she would present the two claims for hospitalization and they were reported to the NJCE. Ms. George reviewed Inservco’s procedure for reporting COVID claims. Chairman Sheehan advised there had been good feedback regarding Premier Occupation Health and Sue Schaefer had been very helpful with the claims.

## **PUBLIC COMMENT:**

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

Moved:	Commissioner Jones
Second:	Commissioner Burke
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

Chairman Sheehan advised the last item was the approval of PARS/SARS. Chairman Sheehan noted as the Commission Attorney mentioned the motion should read as follow. Ms. Dodd noted the information for the PARS/SARS was included on page 61 of the agenda.

### **MOTION TO APPROVE THE PARS/SARS AS APPROVED DURING THE CLAIMS COMMITTEE MEETINGS OF 3-10-20, 4-14-20 AND 4-21-20**

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

### **MOTION TO ADJOURN:**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

## **MEETING ADJOURNED: 1:30 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**

*Employee Benefit*

*Client Activity Report*



## **CLIENT ACTIVITY REPORT**

**APRIL 2020**

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

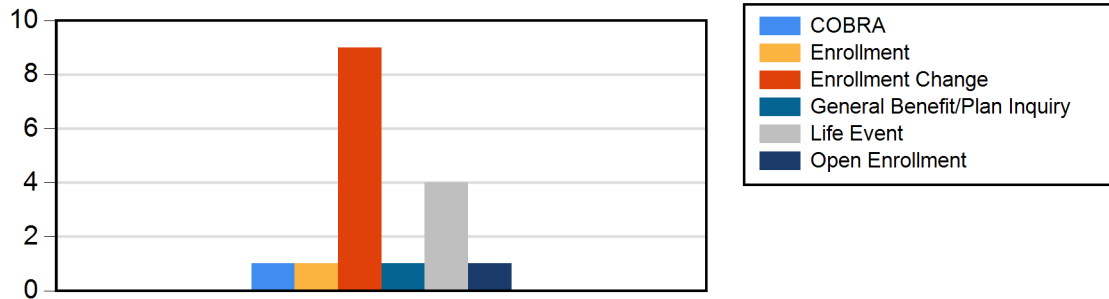
*This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

## CLIENT ACTIVITY REPORT

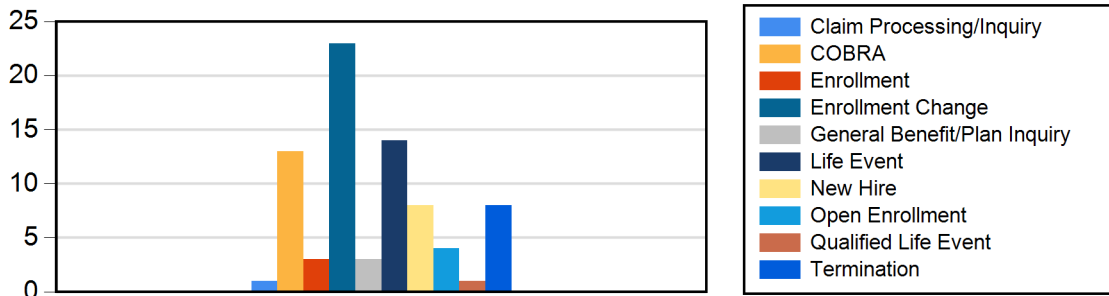
From: 4/1/2020 To: 4/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (APRIL)	# of Issues
COBRA	1
Enrollment	1
Enrollment Change	9
General Benefit/Plan Inquiry	1
Life Event	4
Open Enrollment	1
<b>Total for Subject</b>	<b>17</b>



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	13
Enrollment	3
Enrollment Change	23
General Benefit/Plan Inquiry	3
Life Event	14
New Hire	8
Open Enrollment	4
Qualified Life Event	1
Termination	8
<b>Total for Subject</b>	<b>78</b>



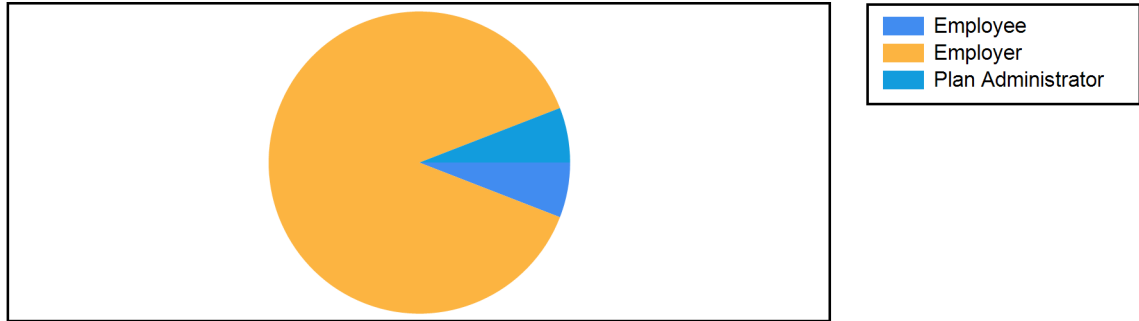


## CLIENT ACTIVITY REPORT

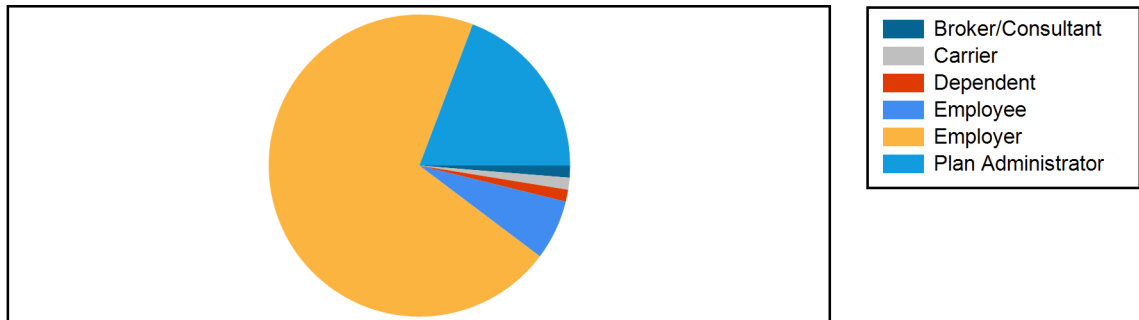
From: 4/1/2020 To: 4/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (APRIL)	# of Issues
Employee	1
Employer	15
Plan Administrator	1
<b>Total for Call Source</b>	<b>17</b>



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Carrier	1
Dependent	1
Employee	5
Employer	55
Plan Administrator	15
<b>Total for Call Source</b>	<b>78</b>

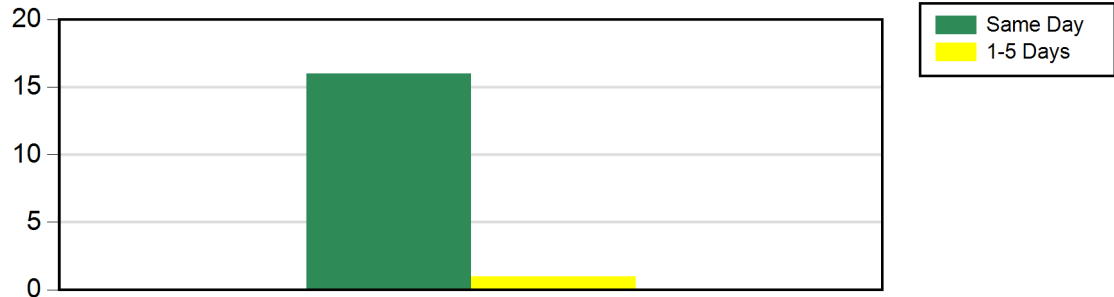


## CLIENT ACTIVITY REPORT

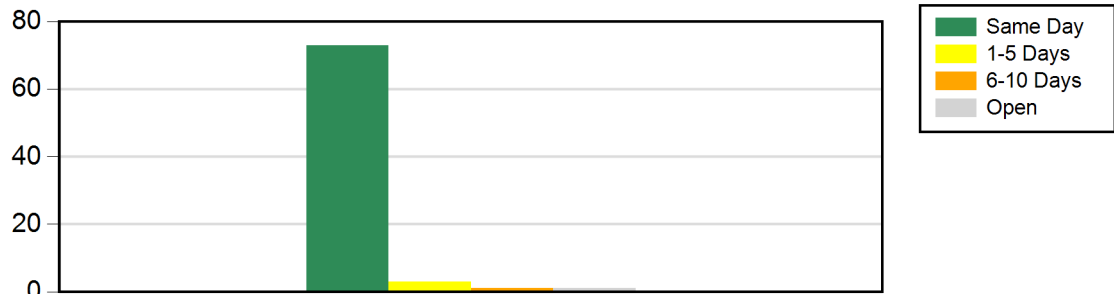
From: 4/1/2020 To: 4/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

<b>CLOSED TIME (APRIL)</b>	<b># of Days</b>	<b>%</b>
Same Day	16	94%
1-5 Days	1	6%
<b>Total for Time Range</b>	<b>17</b>	<b>100%</b>



<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	73	95%
1-5 Days	3	4%
6-10 Days	1	1%
<b>Total for Time Range</b>	<b>77</b>	<b>100%</b>



<b>DETAIL (YTD)</b>		From: 1/1/2020 To: 4/30/2020		
<b>Received</b>	<b>Call Source</b>	<b>Subject</b>	<b>Status</b>	<b>Closed Time</b>
1/3/2020	Employer	Open Enrollment	Closed	Same Day
1/3/2020	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/6/2020	Employer	Enrollment Change	Closed	Same Day
1/7/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/10/2020	Employer	Life Event	Closed	1-5 Days

## CLIENT ACTIVITY REPORT

From: 4/1/2020 To: 4/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

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

## CLIENT ACTIVITY REPORT

From: 4/1/2020 To: 4/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

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



## CLIENT ACTIVITY REPORT

From: 4/1/2020 To: 4/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

<b>DETAIL (YTD)</b>		From: 1/1/2020 To: 4/30/2020		
<b><u>Received</u></b>	<b><u>Call Source</u></b>	<b><u>Subject</u></b>	<b><u>Status</u></b>	<b><u>Closed Time</u></b>
4/28/2020	Employer	Enrollment Change	Closed	Same Day
4/29/2020	Employer	Enrollment Change	Closed	Same Day
4/29/2020	Employer	Enrollment Change	Closed	Same Day
4/30/2020	Employer	Enrollment Change	Closed	Same Day
4/30/2020	Employer	Life Event	Closed	Same Day
4/30/2020	Employer	Enrollment Change	Closed	Same Day



## **CLIENT ACTIVITY REPORT**

**MAY 2020**

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

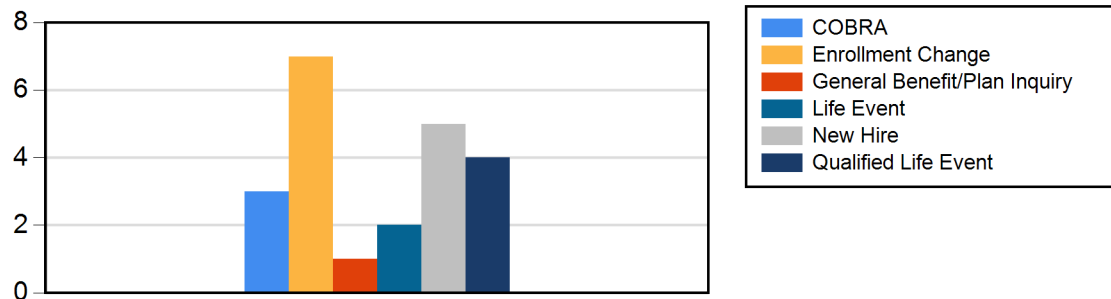
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## CLIENT ACTIVITY REPORT

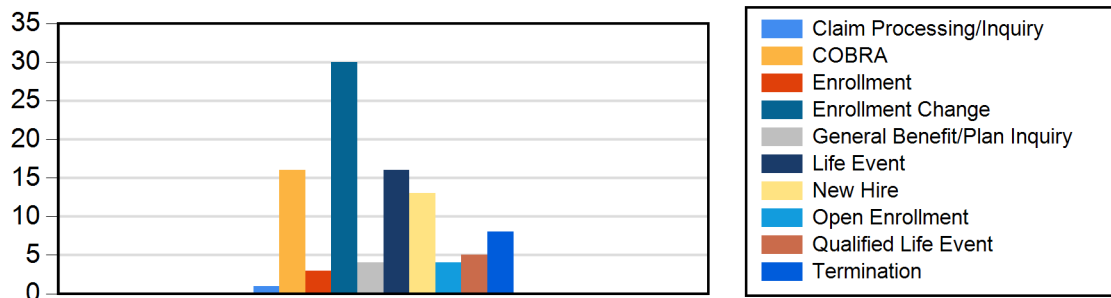
From: 5/1/2020 To: 5/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (MAY)	# of Issues
COBRA	3
Enrollment Change	7
General Benefit/Plan Inquiry	1
Life Event	2
New Hire	5
Qualified Life Event	4
<b>Total for Subject</b>	<b>22</b>



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	16
Enrollment	3
Enrollment Change	30
General Benefit/Plan Inquiry	4
Life Event	16
New Hire	13
Open Enrollment	4
Qualified Life Event	5
Termination	8
<b>Total for Subject</b>	<b>100</b>

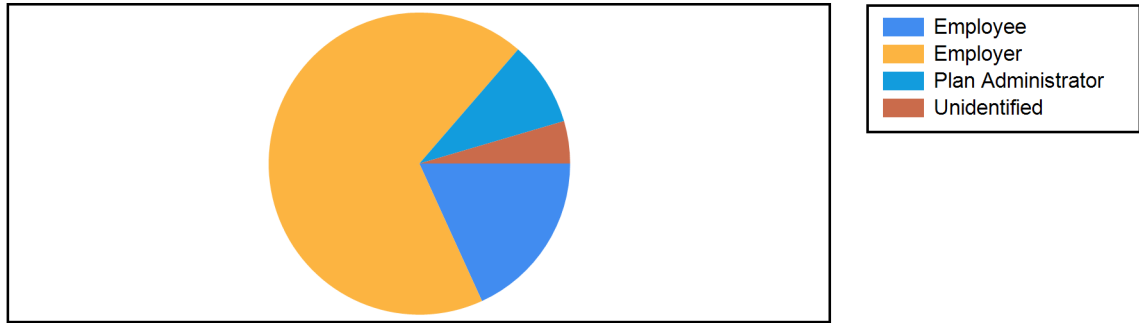


## CLIENT ACTIVITY REPORT

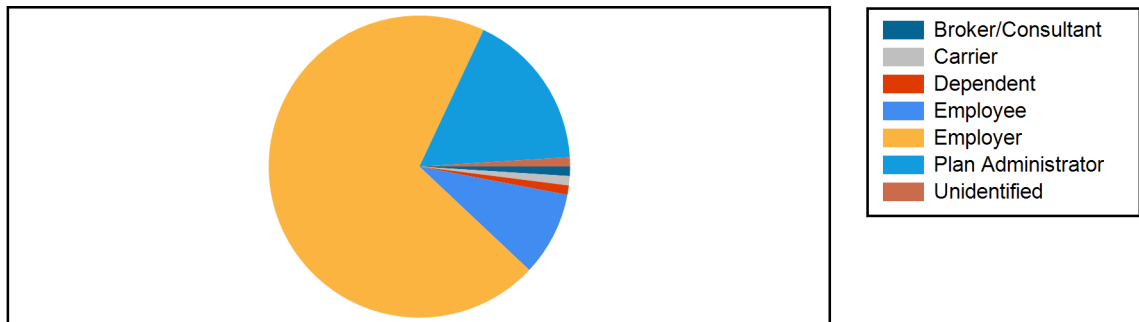
From: 5/1/2020 To: 5/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (MAY)	# of Issues
Employee	4
Employer	15
Plan Administrator	2
Unidentified	1
<b>Total for Call Source</b>	<b>22</b>



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Carrier	1
Dependent	1
Employee	9
Employer	70
Plan Administrator	17
Unidentified	1
<b>Total for Call Source</b>	<b>100</b>



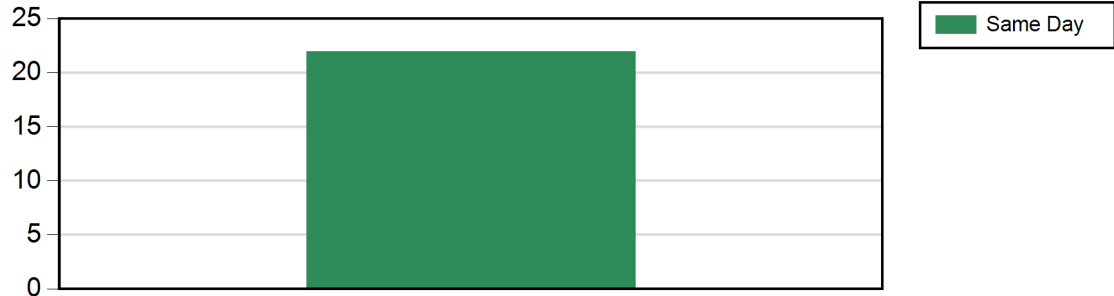


## CLIENT ACTIVITY REPORT

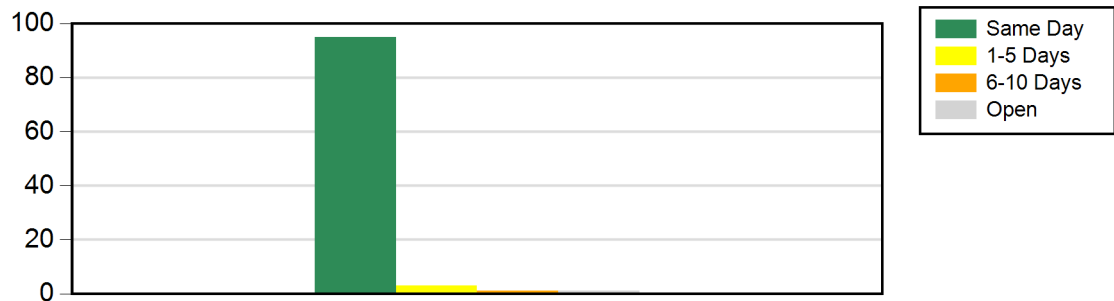
From: 5/1/2020 To: 5/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (MAY)	# of Days	%
Same Day	22	100%
<b>Total for Time Range</b>	<b>22</b>	<b>100%</b>



CLOSED TIME (YTD)	# of Days	%
Same Day	95	96%
1-5 Days	3	3%
6-10 Days	1	1%
<b>Total for Time Range</b>	<b>99</b>	<b>100%</b>



DETAIL (YTD)		From: 1/1/2020 To: 5/31/2020		
Received	Call Source	Subject	Status	Closed Time
1/3/2020	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/3/2020	Employer	Open Enrollment	Closed	Same Day
1/6/2020	Employer	Enrollment Change	Closed	Same Day
1/7/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/9/2020	Plan Administrator	Termination	Closed	Same Day
1/10/2020	Employer	Life Event	Closed	1-5 Days
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/10/2020	Employer	Enrollment Change	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 5/1/2020 To: 5/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 5/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employer	Open Enrollment	Closed	Same Day
1/13/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employer	Open Enrollment	Closed	Same Day
1/13/2020	Employee	Life Event	Closed	Same Day
1/15/2020	Employer	Enrollment Change	Closed	Same Day
1/16/2020	Employee	COBRA	Closed	6-10 Days
1/16/2020	Dependent	COBRA	Closed	Same Day
1/21/2020	Employer	New Hire	Closed	Same Day
1/22/2020	Employer	Enrollment	Closed	Same Day
1/23/2020	Employer	Enrollment Change	Closed	Same Day
1/24/2020	Plan Administrator	COBRA	Closed	Same Day
1/24/2020	Plan Administrator	Termination	Closed	Same Day
1/27/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
2/4/2020	Employer	Claim Processing/Inquiry	Closed	1-5 Days
2/7/2020	Broker/Consultant	Enrollment Change	Closed	Same Day
2/10/2020	Employer	New Hire	Closed	Same Day
2/10/2020	Employer	Life Event	Closed	Same Day
2/10/2020	Employer	Qualified Life Event	Closed	Same Day
2/10/2020	Employer	Enrollment Change	Closed	Same Day
2/10/2020	Employee	New Hire	Open	
2/10/2020	Plan Administrator	Termination	Closed	Same Day
2/10/2020	Plan Administrator	COBRA	Closed	Same Day
2/10/2020	Plan Administrator	COBRA	Closed	Same Day
2/12/2020	Employer	Life Event	Closed	Same Day
2/13/2020	Employer	Enrollment Change	Closed	Same Day
2/13/2020	Employer	New Hire	Closed	Same Day
2/13/2020	Employer	Termination	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 5/1/2020 To: 5/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 5/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
2/14/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/19/2020	Employer	Enrollment Change	Closed	Same Day
2/24/2020	Employer	Life Event	Closed	Same Day
3/2/2020	Employer	New Hire	Closed	Same Day
3/3/2020	Employer	New Hire	Closed	Same Day
3/3/2020	Employer	Life Event	Closed	Same Day
3/3/2020	Employer	Life Event	Closed	Same Day
3/9/2020	Employer	Life Event	Closed	Same Day
3/10/2020	Plan Administrator	COBRA	Closed	Same Day
3/11/2020	Employer	Termination	Closed	Same Day
3/16/2020	Employer	New Hire	Closed	Same Day
3/16/2020	Employer	New Hire	Closed	Same Day
3/20/2020	Employer	Life Event	Closed	Same Day
3/23/2020	Carrier	COBRA	Closed	Same Day
3/23/2020	Employer	Life Event	Closed	Same Day
3/26/2020	Employer	Enrollment	Closed	Same Day
3/27/2020	Employer	Termination	Closed	Same Day
3/30/2020	Plan Administrator	COBRA	Closed	Same Day
4/2/2020	Employer	Life Event	Closed	Same Day
4/8/2020	Employer	Life Event	Closed	Same Day
4/9/2020	Plan Administrator	COBRA	Closed	Same Day
4/14/2020	Employer	Enrollment Change	Closed	Same Day
4/15/2020	Employer	Life Event	Closed	Same Day
4/17/2020	Employer	Enrollment	Closed	Same Day
4/17/2020	Employer	Open Enrollment	Closed	Same Day
4/24/2020	Employer	Enrollment Change	Closed	Same Day
4/24/2020	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
4/28/2020	Employer	Enrollment Change	Closed	Same Day
4/28/2020	Employer	Enrollment Change	Closed	Same Day
4/28/2020	Employer	Enrollment Change	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 5/1/2020 To: 5/31/2020

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 5/31/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/29/2020	Employer	Enrollment Change	Closed	Same Day
4/29/2020	Employer	Enrollment Change	Closed	Same Day
4/30/2020	Employer	Enrollment Change	Closed	Same Day
4/30/2020	Employer	Life Event	Closed	Same Day
4/30/2020	Employer	Enrollment Change	Closed	Same Day
5/1/2020	Employer	Enrollment Change	Closed	Same Day
5/1/2020	Employer	New Hire	Closed	Same Day
5/1/2020	Employer	Qualified Life Event	Closed	Same Day
5/5/2020	Employee	COBRA	Closed	Same Day
5/6/2020	Plan Administrator	COBRA	Closed	Same Day
5/7/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
5/11/2020	Plan Administrator	COBRA	Closed	Same Day
5/12/2020	Employer	New Hire	Closed	Same Day
5/12/2020	Employer	Life Event	Closed	Same Day
5/12/2020	Employer	Enrollment Change	Closed	Same Day
5/12/2020	Employer	Qualified Life Event	Closed	Same Day
5/12/2020	Employer	Enrollment Change	Closed	Same Day
5/13/2020	Employer	New Hire	Closed	Same Day
5/13/2020	Employer	Enrollment Change	Closed	Same Day
5/13/2020	Employer	New Hire	Closed	Same Day
5/14/2020	Employer	Enrollment Change	Closed	Same Day
5/15/2020	Employer	Enrollment Change	Closed	Same Day
5/18/2020	Employer	New Hire	Closed	Same Day
5/26/2020		Life Event	Closed	Same Day
5/27/2020	Employee	Qualified Life Event	Closed	Same Day
5/27/2020	Employee	Qualified Life Event	Closed	Same Day
5/28/2020	Employer	Enrollment Change	Closed	Same Day