

**GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA AND REPORTS
THURSDAY, JUNE 27, 2019**

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

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

OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE

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

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

GLOUCESTER COUNTY INSURANCE COMMISSION
AGENDA
OPEN PUBLIC MEETING: June 27, 2019
WOODBURY, NJ
9:30 AM

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** April 25, 2019 Open Minutes.....Appendix I
April 25 2019 Closed Minutes.....Handout
May 14, 2019 Open Minutes.....Appendix I
May 14, 2019 Closed Minutes.....Handout
- ☐ **CORRESPONDENCE:**
- ☐ **COMMITTEE REPORTS**
 - ☐ Safety Committee:Verbal
 - ☐ Claims Committee:Verbal
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
 - Executive Director's Report..... Pages 3-25
- ☐ **TREASURER- Tracey Giordano**
 - Resolution **51-19** April Supplemental Bill List – Motion Required Page 26
 - Resolution **52-19** May Bill List – Motion Required..... Pages 27-28
 - Resolution **53-19** May Benefit Bill List – Motion Required..... Page 29
 - Resolution **54-19** June Bill List – Motion Required..... Pages 30-31
 - Resolution **55-19** June Benefit Bill List – Motion Required..... Page 32
 - April Monthly Treasurer Reports Pages 33-34
- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
 - Resolution **56-19** Authorizing Disclosure of Liability Claims Check Register..... Pages 35-36
 - Liability Claim Payments – 4/1/19 to 4/30/19 Pages 37-38
 - Liability Claim Payments – 5/1/19 to 5/31/19 Pages 39-41
 - Stewardship Report – Worker Compensation Handout
- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
 - Medlogix Monthly Summary Report..... Page 42
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Risk Control**
 - Monthly Report Pages 43-44
 - Safety Director Bulletin– Preparing for the 2019 Hurricane Season..... Pages 45-46
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
 - Hardenbergh Insurance Group**
 - Monthly Report Pages 47-49
 - Safety & Accident Review Committee Meeting Minutes Pages 50-52
 - Wellness Incentive Program Grant Submissions Appendix V

- ☐ **ATTORNEY – Grace Marmero & Associates, LLP**
Monthly ReportVerbal
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**
- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS)Pages 53-55**
Resolution [57-19](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda
- ☐ Motion for Executive Session

MEETING ADJOURNMENT
NEXT SCHEDULED MEETING: [September 26, 2019, 9:30 AM, 2 South Broad Street, Woodbury, NJ](#)

GLOUCESTER COUNTY INSURANCE COMMISSION

9 Campus Drive, Suite 216, Parsippany, NJ 07054

Telephone (201) 881-7632

Fax (201) 881-7633

Date: June 27, 2019

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

- ☐ **Appointment of Commission Attorney (Page 7)** – At the last meeting the Commissioners appointed Grace Marmero & Associates as the Commission Attorney. Attached on page 7 is Resolution 45-19, Appointing Grace Marmero & Associates, LLP as the Commission Attorney for the period of May 3, 2019 to December 31, 2019.

☐ **Motion to adopt Resolution 45-19 Appointing Grace Marmero & Associates, LLP as Commission Attorney**

- ☐ **Rowan College at Gloucester County Name Change (Page 8)** – Effective July 1, 2019, the College will change its name to Rowan College of South Jersey due to the merger of Cumberland County College and Rowan College at Gloucester County. PERMA is in the process of amending the GCIC website. In addition to this the Conner Strong & Buckelew Underwriting Manager's team is in the process of amending the insurance policies, issuing new certificate of insurances, worker compensation posting notices and auto identification cards. Attached on page 8 is Resolution 46-19 acknowledging the name change and authorizing a name change on all of the Insurance Commission Documents. The resolution was reviewed by the Commission Attorney.

☐ **Motion to adopt Resolution 46-19 Acknowledging the Name Change of Rowan College at Gloucester County to Rowan College of South Jersey and Authorizing the Name Change on All Gloucester County Insurance Commission Documents**

- ☐ **Revised 2019 Plan of Risk Management (Appendix II)** – The 2019 Plan of Risk Management needed to be revised due to the merger of the Colleges. The Plan was also amended moving the Garagekeepers Liability coverage to the Property section allowing full limits for Garage Keepers Liability. Attached in Appendix II is a copy of the revised plan, Resolution 47-19. The changes are highlighted in yellow.

☐ **Motion to adopt Resolution 47-19, Revised 2019 Plan of Risk Management**

- ❑ **2019 Budget Amendment (Page 9)** – Due to the merger we will need to amend the 2019 budget to reflect the additional assessment for the College. The additional pro-rated assessment is \$134,751. Attached on page 9 is a copy of the amended budget in the amount of \$6,284,244. The amount of the additional assessment does not warrant a public hearing.

- ❑ **Motion to amend the 2019 Gloucester County Insurance Commission Budget**

- ❑ **Risk Management Consultant's Agreement Amendment (Page 10-11)** – Hardenbergh Insurance Group has submitted a letter to the GCIC Chairman requesting an increase of \$35,000 to their annual fee due to the additional risk management services with the new campus. The pro-rated amount for 2019 is \$17,500. Commission Attorney advises the agreement with the approval of the Chairman can be amended and has prepared Resolution 48-19 which is included in the agenda on pages 10-11.

- ❑ **Motion to adopt Resolution 48-19, Amending Professional Service Contract for Risk Management Consulting Services with Hardenbergh Insurance Group for Fund Year 2019, 2020 and 2021**

- ❑ **Transfer of Funds (Page 12)** – We are asking the Commissioners to approve a Transfer of Funds in the amount of \$10,000 from Fund Year 2012 “unused” Administration Line to Fund Year 2019 Administration Miscellaneous Line to cover expense incurred and expenses we anticipate. We expect to exceed our 2019 Miscellaneous Expense Budget of \$20,000 due to the unexpected and/or emergent expenses such as the Wellness Incentive Grant in the amount of \$5,000 for approved submissions by member entities and also Cyber Security Awareness Training in the amount of \$15,810. This line item is also used to pay for miscellaneous items such as postage, advertising, website updates and the bond policy. Attached on page 12 is Resolution 49-19, Transfer of Funds, which was reviewed the Commission Attorney.

- ❑ **Motion to adopt Resolution 49-19, Transfer of Funds**

- ❑ **2020 RFP's for Professional Services –Fair & Open Process (Page 13)** – The Contracts for Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager, Functional Capacity Evaluation Services and Benefits Consulting Services expire as of 12/31/19. Included in the agenda on page 13 is Resolution 50-19 Authorizing the Preparation and Advertisement of the Request for Proposals. The Resolution was reviewed by the Commission Attorney.

- ❑ **Motion to approve Resolution 50-19 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 and Benefits Consulting Services**

- ❑ **NJ Excess Counties Insurance Fund (NJCE) (Pages 14-16)** – The NJCE last met on April 25, 2019. At the last meeting the Executive Director provided a verbal report. Attached on pages 14-16 is a written summary of the meeting. The NJCE is scheduled to meet again in the afternoon.

- ❑ **NJCE Coverage Committee** – The NJCE Coverage Committee is scheduled to meet on July 9, 2019 at 11:00 AM at the new Conner Strong & Buckelew Camden Office.
- ❑ **Certificate of Insurance Report (Appendix III)** – Attached is Appendix III of the agenda is the certificate of issuance report from the NJCE listing those certificates issued for the months of April and May. There were 8 certificate of insurances issued during April and 4 for the month of May.
- ❑ **GCIC Property and Casualty Financial Fast Track (Pages 17-18)** - Included in the agenda on pages 17-18 is a copy of the Property & Casualty Financial Fast Track Report for the month of April. As of **April 30, 2019** there is a statutory surplus of **\$2,898,542**. Line 10 of the report, “Investment in Joint Venture” is the Gloucester County Insurance Commission’s share of the equity in the NJCE **\$2,823,806**. The total cash amount is **\$3,513,178**.
- ❑ **NJCE Property and Casualty Financial Fast Track (Pages 19-20)** - Included in the agenda on pages 19-20 is a copy of the NJCE Financial Fast Track Report for the month of April. As of **April 30, 2019** there is a statutory surplus of **\$17,081,651**. The total cash amount is **\$29,211,967**.
- ❑ **GCIC Health Benefits Financial Fast Track (Page 21)** – Included in the agenda on page 21 is a copy of Health Benefits Financial Fast Track for the month of April. As of **April 30, 2019** there is a statutory surplus of **\$195,194**. The total cash amount is **\$330,442**.
- ❑ **Claim Tracking Reports (Pages 22-25)** - Included in the agenda on pages 22-25 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of April 30, 2019. The Executive Director will review the reports with the Commission.
- ❑ **Legislation** - The MEL, NJ League of Municipalities, NJ School Board Association and NJ Association of Counties have been monitoring Senate bill no. S-477 for some time. The bill extends the statute of limitations in civil actions for sexual abuse claims. Recently the bill was fast tracked and was approved in early June 2019. In late April, the draft bill was amended whereas eliminating public entity immunities under Title 59, common law and case law creating a situation of “strict liability”. The implications of this are significant. Through the joint effort of the MEL, LOM, NJAC and NJBSAIG and with the help of other parties, the sponsor agreed to amend the Bill to bring back common law immunities and case law immunities for public entities. Although we could not get Title 59 immunities reinstated this is a better result than having public entities in a “strict liability” situation. This Bill goes into effect 12/31/19.
- ❑ **2019 PRIMA Conference** – Chairman Sheehan attended the 2019 PRIMA Conference in Orlando. Chairman Sheehan will provide a verbal report of the conference.
- ❑ **2019 Property & Casualty Assessments** – The Treasurer’s Office advises payments were received from the Improvement Authority, Utilities Authority and the County for the May 15th assessment billing. We will follow up with the College and Library. The final assessment payment is due on October 15, 2019.

- ❑ **MEL, MR HIF & NJCE Educational Seminar** – The 9th Annual Educational Seminar was held on May 3rd at the National Conference Center in East Windsor. Over 200 people attended the event covering a wide range of topics including legalized marijuana and cyber liability. We have received positive feedback on the seminar.
- ❑ **New Jersey Association of Counties (NJAC)** – At the last NJCE meeting the Board supported and agreed with the recommendation for the NJCE to become a member of the NJAC. The NJCE was an exhibitor at the recent 2019 NJAC Annual Conference in Atlantic City.
- ❑ **2019 Meeting Schedule** – As a reminder the Commission will not 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 26, 2019.

The Conner Strong & Buckelew Employee Benefit Client Activity Report for the month of April 2019 is included in the Appendix IV section of the agenda. The Year to Date Activity is 75 items.

**GLOUCESTER COUNTY INSURANCE COMMISSION
APPOINTING GRACE MARMERO & ASSOCIATES, LLP AS COMMISSION ATTORNEY**

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

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

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

WHEREAS, the Commission conducted a publicly advertised Request for Proposals (hereinafter “RFP”) process, 018-002 for the position of Commission Attorney pursuant to New Jersey law and the County of Gloucester Request for Proposals Policy, as adopted by the Commission; and

NOW THEREFORE BE IT RESOLVED, by the Commission that the following appointment be made for the period May 3, 2019 through December 31, 2019.

Grace Marmero & Associates, LLP. with a business address of 44 Euclid Street, Woodbury, NJ 08096 with Douglas Long, Esq. as the designated representative has been appointed as the Commission Attorney with a Service Provider fee of \$150 per hour.

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

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 27, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE

**RESOLUTION ACKNOWLEDGING THE NAME CHANGE OF ROWAN COLLEGE AT GLOUCESTER COUNTY TO ROWAN COLLEGE OF SOUTH JERSEY AND
AUTHORIZING THE NAME CHANGE ON ALL GLOUCESTER COUNTY INSURANCE
COMMISSION DOCUMENTS**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter "GCIC") is duly constituted as a joint insurance fund; and

WHEREAS, there exists the need for GCIC to acknowledge the name change of **Rowan College at Gloucester County to Rowan College of South Jersey** effective July 1, 2019 and to authorize the name change on any and all GCIC documents referencing the name **Rowan College at Gloucester County** therein; and

WHEREAS, by proper motion, GCIC has authorized the name change on any and all GCIC documents from **Rowan College at Gloucester County to Rowan College of South Jersey** effective July 1, 2019.

NOW, THEREFORE BE IT RESOLVED, GCIC has authorized the name change name on any and all GCIC documents from **Rowan College at Gloucester County to Rowan College of South Jersey** effective July 1, 2019.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 27, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

RESOLUTION NO. 48-19

**GLOUCESTER COUNTY INSURANCE COMMISSION RESOLUTION
AMENDING PROFESSIONAL SERVICE CONTRACT FOR RISK MANAGEMENT
CONSULTING SERVICES WITH HARDENBERGH INSURANCE GROUP FOR FUND
YEAR 2019, 2020 and 2021**

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

WHEREAS, Cumberland County College is anticipated to merge with Rowan College Gloucester County on or about July 1, 2019; and

WHEREAS, the Commissioners of said Commission had approved a professional service contract for risk management consulting services on January 24, 2019 with Hardenbergh Insurance Group; and

WHEREAS, Hardenbergh Insurance Group has submitted correspondence to the Commission requesting the Commission approve an increase in the contractual fee as a result of the additional risk management services associated with Rowan College at Gloucester County acquiring Cumberland County College's operations effective July 1, 2019.

NOW, THEREFORE BE IT RESOLVED, by the Commission that the contract for risk management consulting services with Hardenbergh Insurance Group shall be increased in the prorated amount of \$17,500.00 for the remainder of 2019, beginning July 1, 2019 to January 1, 2020, and in the amount of \$35,000.00 for 2020 and 2021 respectively.

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

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 27, 2019.

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**GLOUCESTER COUNTY INSURANCE COMMISSION
TRANSFER OF FUNDS**

WHEREAS, the GLOUCESTER COUNTY INSURANCE COMMISSION (hereinafter "GCIC") is duly constituted as an insurance commission; and

WHEREAS, the Commission budgeted, \$20,000 for miscellaneous and expense items in the 2019 Budget and

WHEREAS, the Commission utilizes those funds for miscellaneous expense items such as postage, advertising, website updates, and the bond policy and

WHEREAS, the Commission previously approved expenses for a Wellness Incentive Grant in the amount of \$5,000 for approved submissions by the member entities and also Cyber Security Awareness Training in the amount of \$15,810 through Resolution 35-19

WHEREAS, the Commissioners have established a need for an intrafund year transfer in the amount of \$10,000 from Fund Year 2012 Administration Line to Fund Year 2019 Administration Miscellaneous Line.

NOW, THEREFORE BE IT RESOLVED, the Commissioners of the Gloucester County Insurance Commission does hereby authorize the transfer of the sum as set forth above.

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 27, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

**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, COMMISSION ATTORNEY AND BENEFITS CONSULTING
SERVICES**

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, Commission Attorney and Benefits Consulting Services.

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, 2019 compliant with a "Fair and Open Process."

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 27, 2019.

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 25, 2019
To: Gloucester County Insurance Commission
From: PERMA Risk Management Services
Subject: New Jersey Counties Excess Meeting Report

Election of Secretary: The Board conducted an election for Secretary since this action was tabled at the last meeting. Commissioner Tim Sheehan of Gloucester County was elected to serve as Secretary for Fund Year 2019.

Commission Membership – Status Update: Executive Director reported the County of Monmouth has accepted membership into Fund as a stand-alone County effective April 1, 2019 becoming the Fund's 10th member; County Administrator Teri O'Connor will serve as the representative to the Board.

Authorized Signatures for Fund Bank Accounts: The Board adopted a resolution for authorized signatures for the Fund's bank accounts reflecting the addition of Monmouth County, as well as, a change to Cumberland County's Fund Commissioner.

New Jersey Association of Counties (NJAC): The NJAC is a non-partisan organization that provides its members advocacy for legislation, regulations and policies related to County operations. The NJAC hosts an annual conference of workshops and panel discussions in Atlantic City in the spring, as well as, a summit of County officials in the winter. Executive Director requested authorization for the NJCE JIF to become an Associate Member of the NJAC, as well as, exhibit at the annual conference to highlight the Fund and the benefits it has served its growing members. Deputy Executive Director noted a logo representing the NJCE JIF would be designed and circulated for feedback. The total anticipated costs not to exceed \$5,000 (\$450 annual associate membership fee, \$1,950 conference attendance and up to \$2,000 marketing materials); the Board supported and agreed with the recommendation for the NJCE to become an Associate Member of the NJAC and exhibit at the annual conference.

Litigation Management: A Request for Proposals (RFP) for Litigation Management services was advertised with a deadline to respond by April 11, 2019. A response was received from the incumbent firm; action on the award of contract was tabled until further notice.

Excess Property Third Party Administrator (TPA): As previously discussed, effective 1/1/2019 the Excess Property Self-Insured Retention (SIR) increased from \$100,000 to \$250,000 - funded at the NJCE level – and claims will be managed by a TPA to adjust Excess Property claims from 1st dollar. An initial RFP was issued; all responses were rejected and a 2nd RFP will be released. Executive Director reported the Fund Attorney is working with Ms. Walcoff to draft the Scope of Services and once finalized it will be issued.

2019 MEL, MRHIF and NJCE Educational Seminar: Registration is still open for the 9th annual seminar is scheduled for Friday, May 3, 2019, beginning at 9:00 AM at the National Conference Center in East Windsor, NJ. The seminar has been historically co-sponsored by the MEL and MRHIF and this year marks the first time the NJCE JIF is a co-sponsor. The seminar qualifies for an extensive list of Continuing Educational Credits including CFO/CMFO, Public Works, Clerks, Insurance Producers and Purchasing Agents. There is no fee for employees and insurance producers associated with MEL, MRHIF or NJCE members as well as personnel who work for service companies that are engaged by these entities. Copies of the enrollment form were distributed via email.

Underwriting Data Validation: During the 2017 budget development, the Board agreed that the Fund introduce progressive initiatives to obtain consistent and ratable data through payroll audits, property appraisals and an underwriting data system. The following updates were provided regarding these initiatives:

- PERMA has met with representatives from Origami to begin development of the Fund's online underwriting and claims data platform for members' to access as a resource. We anticipate the online program will be available on/about July 15th.
- Bowman & Company issued requests for payroll information as part of the 2020 renewal process. Reminder notices will be issued to members that have not submitted their information yet.

Legislation: Deputy Executive Director reported the MEL, NJ League of Municipalities and NJAC have been monitoring Senate bill no. 477, which extends the statute of limitations in civil actions for sexual abuse claims. Recently the bill was fast tracked and could be approved as early as May 2019. Deputy Executive Director reported that last week the draft bill was amended whereas eliminating public entity immunities under Title 59. The implications of this bill if not amended to add back Title 59 immunities for public entities, public officials, elected officials and all levels of government employees are significant.

Financial Fast Track: The Financial Fast Track as February 28, 2019 reflected a statutory surplus of \$15.3 million.

NJCE Claims Review Committee: Included in the agenda was a draft of the Claims Review Committee charter developed by the Fund Attorney and Ms. Walcoff. The Board adopted a resolution approving the formation of a Claims Review Committee and its Charter. To date, three Commissioners have expressed interest in serving on the committee.

NJCE Coverage Committee: A Coverage Committee meeting has been scheduled for July 9, 2019 at 11:00AM; location will be the new Connor Strong & Buckelew Camden location with video conference available. Please contact the Fund office if you would like to attend the meeting.

2019 Financial Disclosures: The Local Finance Board has advised the online system is open for Financial Disclosure filings. Commissioners should file as a JIF Commissioner, as well as, any County and/or Municipal related positions that require filing. Please note the deadline to file is April 30th.

Underwriting Manager: Underwriting Manager reported preliminary discussions are underway with excess carriers on the 2020 renewal. In addition, Underwriting Manager reported a cyber liability risk management framework is being developed for NJCE members.

Risk Control: Safety Director submitted a report reflecting the risk control activities and the Safety Director Bulletins that were distributed from February thru May 2019. Also included in the report was the 2018 BRIT Safety Grant Program reimbursements where the deadline to submit was December 31, 2018. Safety Director encouraged members to submit towards the 2019 BRIT Safety Grant Program; the total annual grant available to all members is \$45,000.

Claims Status Summary: AmeriHealth Casualty Services was in need of a Closed Session to discuss claims status and other matters, which was reviewed during Closed Session.

Next Meeting: The next meeting of the NJCE fund is scheduled for June 27, 2019 at 1:00PM at the Camden County Emergency Training Center.

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	April 30, 2019			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
1.	UNDERWRITING INCOME		557,375	2,094,748	49,939,177	52,033,925
2.	CLAIM EXPENSES					
		Paid Claims	268,385	740,411	14,214,471	14,954,882
		Case Reserves	(329,273)	(315,643)	2,380,863	2,065,220
		IBNR	159,213	355,195	1,388,528	1,743,724
		Discounted Claim Value	(1,177)	4,989	(89,728)	(84,739)
	TOTAL CLAIMS		97,148	784,953	17,894,134	18,679,086
3.	EXPENSES					
		Excess Premiums	271,514	1,009,809	22,481,849	23,491,659
		Administrative	112,055	377,901	6,816,539	7,194,440
	TOTAL EXPENSES		383,569	1,387,711	29,298,388	30,686,099
4.	UNDERWRITING PROFIT (1-2-3)		76,658	(77,915)	2,746,655	2,668,740
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		76,658	(77,915)	2,753,892	2,675,977
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	227,640	227,640
9.	DIVIDEND EXPENSE		0	0	(2,977,640)	(2,977,640)
10.	INVESTMENT IN JOINT VENTURE		229,495	284,103	2,539,703	2,823,806
11.	SURPLUS (6 + 7 + 8 - 9)		306,153	206,188	2,692,354	2,898,542
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		88	969	322,002	322,970
	2011		(17,572)	(23,501)	36,971	13,470
	2012		6,060	(2,404)	442,035	439,631
	2013		25,429	22,157	350,263	372,420
	2014		37,395	34,967	524,273	559,240
	2015		18,332	(229,744)	(585,979)	(815,723)
	2016		58,488	48,526	1,009,348	1,057,874
	2017		(38,277)	19,821	392,103	411,924
	2018		86,638	160,234	201,338	361,572
	2019		129,571	175,163		175,163
TOTAL SURPLUS (DEFICITS)			306,153	206,188	2,692,354	2,898,542
TOTAL CASH						3,513,178

GLOUCESTER COUNTY INSURANCE COMMISSION				
FINANCIAL FAST TRACK REPORT				
AS OF		April 30, 2019		
ALL YEARS COMBINED				
	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR				
FUND YEAR 2010				
Paid Claims	0	2,590	1,820,826	1,823,416
Case Reserves	0	(2,590)	2,590	(0)
IBNR	0	0	0	0
Discounted Claim Value	0	92	(92)	0
TOTAL FY 2010 CLAIMS	0	92	1,823,324	1,823,416
FUND YEAR 2011				
Paid Claims	0	981	2,786,518	2,787,499
Case Reserves	(8,000)	(7,655)	31,613	23,958
IBNR	8,000	4,839	3,161	8,000
Discounted Claim Value	0	162	(1,405)	(1,243)
TOTAL FY 2011 CLAIMS	0	(1,674)	2,819,887	2,818,214
FUND YEAR 2012				
Paid Claims	0	759	2,031,615	2,032,374
Case Reserves	(44,824)	(29,327)	54,619	25,292
IBNR	44,824	37,877	10,197	48,074
Discounted Claim Value	0	251	(2,781)	(2,530)
TOTAL FY 2012 CLAIMS	0	9,560	2,093,650	2,103,210
FUND YEAR 2013				
Paid Claims	238	72,246	1,467,628	1,539,873
Case Reserves	(2,738)	(63,724)	154,281	90,557
IBNR	2,500	(8,606)	15,428	6,822
Discounted Claim Value	0	5,086	(8,502)	(3,416)
TOTAL FY 2013 CLAIMS	0	5,001	1,628,834	1,633,836
FUND YEAR 2014				
Paid Claims	0	534	941,625	942,159
Case Reserves	0	(534)	18,151	17,617
IBNR	0	0	4,538	4,538
Discounted Claim Value	0	552	(1,248)	(696)
TOTAL FY 2014 CLAIMS	0	552	963,066	963,618
FUND YEAR 2015				
Paid Claims	178,143	309,346	2,169,581	2,478,927
Case Reserves	(222,520)	(114,912)	690,552	575,640
IBNR	44,378	53,019	80,020	133,039
Discounted Claim Value	0	2,222	(15,341)	(13,120)
TOTAL FY 2015 CLAIMS	(0)	249,674	2,924,812	3,174,486
FUND YEAR 2016				
Paid Claims	8,862	41,892	1,368,729	1,410,621
Case Reserves	(2,924)	(9,769)	154,433	144,664
IBNR	(5,938)	(20,632)	71,654	51,021
Discounted Claim Value	0	298	(5,347)	(5,049)
TOTAL FY 2016 CLAIMS	0	11,789	1,589,468	1,601,258
FUND YEAR 2017				
Paid Claims	17,296	33,062	974,819	1,007,881
Case Reserves	(17,082)	(40,106)	658,754	618,649
IBNR	(214)	(51,130)	350,904	299,774
Discounted Claim Value	0	1,846	(20,358)	(18,511)
TOTAL FY 2017 CLAIMS	0	(56,328)	1,964,120	1,907,792
FUND YEAR 2018				
Paid Claims	19,525	151,199	653,130	804,329
Case Reserves	(15,602)	(191,908)	615,871	423,962
IBNR	(3,923)	(35,197)	852,626	817,429
Discounted Claim Value	0	4,287	(34,654)	(30,367)
TOTAL FY 2018 CLAIMS	0	(71,620)	2,086,973	2,015,353
FUND YEAR 2019				
Paid Claims	44,321	127,803		127,803
Case Reserves	(15,582)	144,881		144,881
IBNR	69,586	375,028		375,028
Discounted Claim Value	(1,177)	(9,806)		(9,806)
TOTAL FY 2019 CLAIMS	97,148	637,905	0	637,905
COMBINED TOTAL CLAIMS				
	97,148	784,953	17,894,134	18,679,086

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, 2019			
ALL YEARS COMBINED						
		THIS	YTD	PRIOR	FUND	
		MONTH	CHANGE	YEAR END	BALANCE	
1.	UNDERWRITING INCOME		2,003,560	7,886,834	139,838,292	147,725,126
2.	CLAIM EXPENSES					
		Paid Claims	326,594	377,152	3,794,828	4,171,981
		Case Reserves	(343,000)	(596,275)	5,641,230	5,044,955
		IBNR	396,646	587,553	8,032,894	8,620,447
		Discounted Claim Value	(66,717)	(89,968)	(1,272,066)	(1,362,034)
	TOTAL CLAIMS		313,523	278,461	16,196,887	16,475,348
3.	EXPENSES					
		Excess Premiums	1,274,677	4,986,742	97,129,691	102,116,432
		Administrative	155,039	656,030	10,482,471	11,138,501
	TOTAL EXPENSES		1,429,716	5,642,771	107,612,162	113,254,934
4.	UNDERWRITING PROFIT (1-2-3)		260,321	1,965,601	16,029,244	17,994,844
5.	INVESTMENT INCOME		51,087	196,828	497,530	694,358
6.	PROFIT (4+5)		311,408	2,162,428	16,526,774	18,689,202
7.	Dividend		0	0	1,607,551	1,607,551
8.	SURPLUS (6-7-8)		311,408	2,162,428	14,919,223	17,081,651
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		1,313	2,916	777,092	780,008
	2011		1,951	(86,894)	878,879	791,986
	2012		2,414	32,138	1,184,534	1,216,673
	2013		4,055	137,407	2,027,740	2,165,147
	2014		29,351	244,834	2,492,972	2,737,806
	2015		6,089	154,674	1,162,564	1,317,238
	2016		7,051	473,701	3,256,376	3,730,077
	2017		6,728	(282,369)	2,011,827	1,729,458
	2018		7,266	655,383	1,127,237	1,782,620
	2019		245,189	830,638		830,638
TOTAL SURPLUS (DEFICITS)			311,408	2,162,428	14,919,222	17,081,650
TOTAL CASH						29,211,967

			NEW JERSEY COUNTIES EXCESS JIF					
			FINANCIAL FAST TRACK REPORT					
			AS OF	April 30, 2019				
			ALL YEARS COMBINED					
			THIS MONTH	YTD CHANGE	PRIOR 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	3,031	9,666	12,697		
		Discounted Claim Value	0	(214)	(1,005)	(1,219)		
TOTAL FY 2010 CLAIMS			0	2,818	180,501	183,318		
FUND YEAR 2011								
		Paid Claims	5,632	21,621	488,982	510,603		
		Case Reserves	(103,751)	(49,608)	461,457	411,850		
		IBNR	98,119	128,646	39,375	168,021		
		Discounted Claim Value	0	(4,688)	(53,088)	(57,776)		
TOTAL FY 2011 CLAIMS			0	95,971	936,726	1,032,697		
FUND YEAR 2012								
		Paid Claims	1,749	7,025	1,533,507	1,540,532		
		Case Reserves	(2,048)	(1,246)	87,538	86,292		
		IBNR	299	(33,937)	126,579	92,642		
		Discounted Claim Value	0	6,575	(22,910)	(16,335)		
TOTAL FY 2012 CLAIMS			(0)	(21,582)	1,724,714	1,703,132		
FUND YEAR 2013								
		Paid Claims	3,033	13,215	520,298	533,514		
		Case Reserves	(3,033)	(84,324)	507,306	422,982		
		IBNR	0	(66,644)	226,103	159,460		
		Discounted Claim Value	0	18,563	(77,544)	(58,981)		
TOTAL FY 2013 CLAIMS			0	(119,190)	1,176,165	1,056,975		
FUND YEAR 2014								
		Paid Claims	(23,655)	(19,656)	447,238	427,581		
		Case Reserves	(452)	9,431	655,655	665,086		
		IBNR	1	(243,725)	472,893	229,168		
		Discounted Claim Value	0	32,523	(91,782)	(59,259)		
TOTAL FY 2014 CLAIMS			(24,105)	(221,427)	1,484,004	1,262,577		
FUND YEAR 2015								
		Paid Claims	339,656	342,321	395,960	738,281		
		Case Reserves	(235,143)	(374,554)	2,462,260	2,087,706		
		IBNR	(104,513)	(116,890)	603,828	486,938		
		Discounted Claim Value	0	21,042	(223,216)	(202,174)		
TOTAL FY 2015 CLAIMS			(0)	(128,082)	3,238,832	3,110,750		
FUND YEAR 2016								
		Paid Claims	0	0	0	0		
		Case Reserves	1	(10,734)	530,313	519,579		
		IBNR	(1)	(496,776)	1,132,357	635,582		
		Discounted Claim Value	0	64,597	(170,405)	(105,807)		
TOTAL FY 2016 CLAIMS			0	(442,912)	1,492,266	1,049,353		
FUND YEAR 2017								
		Paid Claims	0	330	25,647	25,977		
		Case Reserves	0	134,841	640,084	774,924		
		IBNR	0	241,387	2,126,369	2,367,756		
		Discounted Claim Value	0	(64,813)	(247,426)	(312,239)		
TOTAL FY 2017 CLAIMS			0	311,744	2,544,674	2,856,418		
FUND YEAR 2018								
		Paid Claims	178	12,297	211,356	223,653		
		Case Reserves	(178)	(221,886)	296,617	74,732		
		IBNR	0	(441,724)	3,295,723	2,854,000		
		Discounted Claim Value	0	27,776	(384,692)	(356,916)		
TOTAL FY 2018 CLAIMS			0	(623,536)	3,419,005	2,795,469		
FUND YEAR 2019								
		Paid Claims	0	0		0		
		Case Reserves	1,604	1,804		1,804		
		IBNR	402,742	1,614,183		1,614,183		
		Discounted Claim Value	(66,717)	(191,329)		(191,329)		
TOTAL FY 2019 CLAIMS			337,628	1,424,658	0	1,424,658		
COMBINED TOTAL CLAIMS			313,523	278,461	16,196,887	16,475,348		

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

4

AS OF APRIL 30, 2019

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	45,285	181,051	84,244,772	84,425,823
2. CLAIM EXPENSES				
Paid Claims	47,870	182,391	74,692,329	74,874,720
IBNR	416	(712)	36,397	35,685
Total Claims	48,286	181,679	74,728,725	74,910,404
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,152	24,449	5,717,446	5,741,895
Total Expenses	6,152	24,449	9,302,912	9,327,361
4. UNDERWRITING PROFIT (1-2-3)	(9,154)	(25,076)	213,134	188,058
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(9,154)	(25,076)	220,270	195,194
9. STATUTORY SURPLUS (6+7-8)	(9,154)	(25,076)	220,270	195,194

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	-	1,438	42,619	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	1,297	29,475	(33,546)	(4,071)
CASH	-	(39,256)	44,312	5,057
2019 SURPLUS	(10,451)	(55,989)	-	(55,989)
CASH	(4,656)	70,133	-	70,133
2019 SURPLUS	(9,154)	(25,076)	220,270	195,194
TOTAL CASH	(4,656)	30,878	299,564	330,442

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	-	(1,438)	1,438	(0)
Total Claims	-	(1,438)	453,311	451,873
FUND YEAR 2018				
Paid Claims	-	(3,644)	477,297	473,653
IBNR	(1,297)	(25,831)	34,958	9,128
Total Claims	(1,297)	(29,475)	512,255	482,781
FUND YEAR 2019				
Paid Claims	47,870	186,035	-	186,035
IBNR	1,713	26,557	-	26,557
Total Claims	49,584	212,592	-	212,592
COMBINED TOTAL CLAIMS	48,286	181,679	74,728,726	74,910,404

Gloucester County Insurance Commission
CLAIM ACTIVITY REPORT

AS OF	April 30, 2019											
COVERAGE LINE- PROPERTY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		TOTAL
March-19	0	0	0	0	0	0	0	1	1	5		7
April-19	0	0	0	0	0	0	0	1	0	4		5
NET CHGE	0	0	0	0	0	0	0	0	-1	-1		-2
Limited Reserves												\$2,575
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		TOTAL
March-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$7,000	\$27,223		\$35,285
April-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,062	\$0	\$11,811		\$12,873
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$7,000)	(\$15,412)		(\$22,412)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$162,958	\$258,261	\$71,955		\$1,803,426
COVERAGE LINE- GENERAL LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		TOTAL
March-19	0	0	3	0	0	7	1	7	11	2		31
April-19	0	0	3	0	0	7	1	7	9	2		29
NET CHGE	0	0	0	0	0	0	0	0	-2	0		-2
Limited Reserves												\$20,956
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		TOTAL
March-19	\$0	\$0	\$20,481	\$0	\$0	\$515,471	\$11,902	\$96,355	\$27,481	\$11,000		\$682,691
April-19	\$0	\$0	\$20,481	\$0	\$0	\$455,443	\$11,902	\$93,430	\$24,481	\$2,000		\$607,737
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$60,028)	\$0	(\$2,925)	(\$3,000)	(\$9,000)		(\$74,953)
Ltd Incurred	\$377,107	\$752,617	\$494,968	\$20,525	\$167,308	\$727,354	\$21,114	\$106,279	\$25,407	\$2,000		\$2,694,681
COVERAGE LINE- AUTO LIABILITY												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		TOTAL
March-19	0	0	0	0	0	2	0	2	6	3		13
April-19	0	0	0	0	0	0	0	2	4	4		10
NET CHGE	0	0	0	0	0	-2	0	0	-2	1		-3
Limited Reserves												\$24,617
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		TOTAL
March-19	\$0	\$0	\$0	\$0	\$0	\$160,344	\$0	\$238,095	\$6,472	\$4,000		\$408,911
April-19	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$238,095	\$5,529	\$2,550		\$246,174
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$160,344)	\$0	\$0	(\$943)	(\$1,450)		(\$162,736)
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$269,497	\$12,431	\$2,550		\$1,127,084
COVERAGE LINE- WORKERS COMP.												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		TOTAL
March-19	0	2	2	4	4	8	8	13	23	21		85
April-19	0	2	1	4	4	7	8	12	22	21		81
NET CHGE	0	0	-1	0	0	-1	0	-1	-1	0		-4
Limited Reserves												\$14,796
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		TOTAL
March-19	\$0	\$31,958	\$49,635	\$93,294	\$17,618	\$122,846	\$135,686	\$300,219	\$398,611	\$118,240		\$1,268,107
April-19	\$0	\$23,958	\$4,811	\$90,556	\$17,618	\$120,197	\$132,762	\$286,062	\$393,952	\$128,520		\$1,198,436
NET CHGE	\$0	(\$8,000)	(\$44,824)	(\$2,738)	\$0	(\$2,649)	(\$2,924)	(\$14,157)	(\$4,659)	\$10,280		(\$69,671)
Ltd Incurred	\$1,354,043	\$1,720,378	\$1,152,103	\$1,437,927	\$707,274	\$1,675,381	\$1,133,614	\$1,087,795	\$932,191	\$196,179		\$11,396,886
TOTAL ALL LINES COMBINED												
CLAIM COUNT - OPEN CLAIMS												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		TOTAL
March-19	0	2	5	4	4	17	9	23	41	31		136
April-19	0	2	4	4	4	14	9	22	35	31		125
NET CHGE	0	0	-1	0	0	-3	0	-1	-6	0		-11
Limited Reserves												\$16,522
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019		TOTAL
March-19	\$0	\$31,958	\$70,115	\$93,294	\$17,618	\$798,660	\$147,588	\$635,731	\$439,564	\$160,464		\$2,394,993
April-19	\$0	\$23,958	\$25,292	\$90,556	\$17,618	\$575,640	\$144,664	\$618,649	\$423,962	\$144,881		\$2,065,220
NET CHGE	\$0	(\$8,000)	(\$44,824)	(\$2,738)	\$0	(\$223,020)	(\$2,924)	(\$17,082)	(\$15,602)	(\$15,582)		(\$329,773)
Ltd Incurred	\$1,824,415	\$2,811,433	\$2,057,666	\$1,630,430	\$959,777	\$3,054,567	\$1,556,285	\$1,626,529	\$1,228,291	\$272,684		\$17,022,077

2017 2018 2019 YEARS

Gloucester County Insurance Commission

CLAIMS MANAGEMENT REPORT

EXPECTED LOSS RATIO ANALYSIS

AS OF

April 30, 2019

FUND YEAR 2017 -- LOSSES CAPPED AT RETENTION

	Budget	Current		28			Last Month		27			Last Year		16		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-19		TARGETED	Incurred	Incurred	31-Mar-19		TARGETED	Incurred	Incurred	29-Apr-18		TARGETED
PROPERTY	178,000	162,958	162,958	91.55%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%	168,958	168,958	94.92%	172,031	96.65%
GEN LIABILITY	609,000	106,279	106,279	17.45%	508,899	83.56%	106,279	106,279	17.45%	503,639	82.70%	79,577	79,577	13.07%	413,189	67.85%
AUTO LIABILITY	104,000	269,497	269,497	259.13%	84,299	81.06%	269,497	269,497	259.13%	83,227	80.03%	40,497	40,497	38.94%	64,508	62.03%
WORKER'S COMP	1,217,000	1,087,795	1,087,795	89.38%	1,165,820	95.79%	1,087,581	1,087,581	89.37%	1,160,153	95.33%	1,116,739	1,116,739	91.76%	994,606	81.73%
TOTAL ALL LINES	2,108,000	1,626,529	1,626,529	77.16%	1,937,019	91.89%	1,626,315	1,626,315	77.15%	1,925,018	91.32%	1,405,771	1,405,771	66.69%	1,644,334	78.00%
NET PAYOUT %	\$1,007,881					47.81%										

FUND YEAR 2018 -- LOSSES CAPPED AT RETENTION

	Budget	Current		16			Last Month		15			Last Year		4		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-19		TARGETED	Incurred	Incurred	31-Mar-19		TARGETED	Incurred	Incurred	29-Apr-18		TARGETED
PROPERTY	183,000	258,261	258,261	141.13%	176,863	96.65%	259,287	259,287	141.69%	176,471	96.43%	142,963	142,963	78.12%	54,900	30.00%
GEN LIABILITY	576,000	25,407	25,407	4.41%	390,800	67.85%	28,407	28,407	4.93%	380,550	66.07%	9,500	9,500	1.65%	57,600	10.00%
AUTO LIABILITY	103,000	12,431	12,431	12.07%	63,888	62.03%	13,374	13,374	12.98%	61,368	59.58%	1,500	1,500	1.46%	10,300	10.00%
WORKER'S COMP	1,232,000	932,191	932,191	75.66%	1,006,865	81.73%	923,299	923,299	74.94%	969,163	78.67%	155,371	155,371	12.61%	73,920	6.00%
TOTAL ALL LINES	2,094,000	1,228,291	1,228,291	58.66%	1,638,416	78.24%	1,224,368	1,224,368	58.47%	1,587,551	75.81%	309,335	309,335	14.77%	196,720	9.39%
NET PAYOUT %	\$804,329					38.41%										

FUND YEAR 2019 -- LOSSES CAPPED AT RETENTION

	Budget	Current		4			Last Month		3			Last Year		-8		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	30-Apr-19		TARGETED	Incurred	Incurred	31-Mar-19		TARGETED	Incurred	Incurred	29-Apr-18		TARGETED
PROPERTY	191,270	71,955	71,955	37.62%	57,381	30.00%	66,386	66,386	34.71%	43,992	23.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	552,801	2,000	2,000	0.36%	55,280	10.00%	11,000	11,000	1.99%	33,168	6.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	103,893	2,550	2,550	2.45%	10,389	10.00%	4,000	4,000	3.85%	6,234	6.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,300,289	196,179	196,179	15.09%	78,017	6.00%	162,559	162,559	12.50%	39,009	3.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	272,684	272,684	12.69%	201,068	9.36%	243,945	243,945	11.36%	122,402	5.70%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$127,803					5.95%										

2014 2015 2016 YEARS

Gloucester County Insurance Commission CLAIMS MANAGEMENT REPORT EXPECTED LOSS RATIO ANALYSIS

AS OF

April 30, 2019

FUND YEAR 2014 -- LOSSES CAPPED AT RETENTION

	Current		64				Last Month		63			Last Year		52		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Apr-19		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-19		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-18		MONTH 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%	752,452	97.12%	167,308	167,308	21.59%	752,525	97.13%	183,963	183,963	23.74%	747,732	96.51%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,534	96.92%	3,950	3,950	5.75%	66,431	96.77%	3,950	3,950	5.75%	64,490	93.94%
WORKER'S COMP	1,107,261	707,274	707,274	63.88%	1,106,818	99.96%	707,274	707,274	63.88%	1,106,707	99.95%	698,564	698,564	63.09%	1,103,069	99.62%
TOTAL ALL LINES	2,194,083	959,777	959,777	43.74%	2,169,176	98.86%	959,777	959,777	43.74%	2,169,036	98.86%	967,722	967,722	44.11%	2,158,664	98.39%
NET PAYOUT %	\$942,160					42.94%										

FUND YEAR 2015 -- LOSSES CAPPED AT RETENTION

	Current		52				Last Month		51			Last Year		40		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Apr-19		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-19		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-18		MONTH 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	727,354	727,354	106.96%	656,244	96.51%	767,354	767,354	112.85%	655,359	96.38%	409,932	409,932	60.28%	628,873	92.48%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	85,486	93.94%	307,746	307,746	338.18%	85,190	93.62%	203,580	203,580	223.71%	81,265	89.30%
WORKER'S COMP	1,157,000	1,675,381	1,675,381	144.80%	1,152,620	99.62%	1,680,258	1,680,258	145.23%	1,152,046	99.57%	1,589,102	1,589,102	137.35%	1,141,927	98.70%
TOTAL ALL LINES	2,158,000	3,054,567	3,054,567	141.55%	2,124,350	98.44%	3,099,445	3,099,445	143.63%	2,122,595	98.36%	2,546,701	2,546,701	118.01%	2,082,064	96.48%
NET PAYOUT %	\$2,478,927					114.87%										

FUND YEAR 2016 -- LOSSES CAPPED AT RETENTION

	Current		40				Last Month		39			Last Year		28		
	Budget	Unlimited Incurred	Limited Incurred	Actual 30-Apr-19		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 31-Mar-19		MONTH TARGETED	Unlimited Incurred	Limited Incurred	Actual 29-Apr-18		MONTH 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	21,114	21,114	3.29%	593,521	92.48%	21,114	21,114	3.29%	590,083	91.95%	35,823	35,823	5.58%	536,286	83.56%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	92,592	89.30%	19,249	19,249	18.57%	92,082	88.81%	20,749	20,749	20.01%	84,043	81.06%
WORKER'S COMP	1,226,749	1,133,614	1,133,614	92.41%	1,210,767	98.70%	1,127,676	1,127,676	91.92%	1,209,215	98.57%	1,033,130	1,033,130	84.22%	1,175,159	95.79%
TOTAL ALL LINES	2,169,445	1,556,285	1,556,285	71.74%	2,094,117	96.53%	1,550,347	1,550,347	71.46%	2,088,618	96.27%	1,472,010	1,472,010	67.85%	1,992,727	91.85%
NET PAYOUT %	\$1,411,621					65.07%										

2010 2011 2012 2013 YEARS

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

AS OF

April 30, 2019

FUND YEAR 2010 -- 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-19		TARGETED	Incurred	Incurred	31-Mar-19		TARGETED	Incurred	Incurred	29-Apr-18		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%	375,597	375,597	46.20%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,043	1,354,043	129.67%	1,044,196	100.00%	1,354,043	1,354,043	129.67%	1,044,196	100.00%	1,351,453	1,351,453	129.43%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,415	1,824,415	86.42%	2,080,936	98.57%	1,824,415	1,824,415	86.42%	2,080,936	98.57%	1,820,315	1,820,315	86.22%	2,080,936	98.57%
NET PAYOUT %	\$1,824,415				86.42%											

FUND YEAR 2011 -- 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-19		TARGETED	Incurred	Incurred	31-Mar-19		TARGETED	Incurred	Incurred	29-Apr-18		TARGETED
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	752,617	752,617	77.61%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%	756,186	756,186	77.97%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,720,378	1,720,378	136.47%	1,260,640	100.00%	1,728,378	1,728,378	137.10%	1,260,640	100.00%	1,725,766	1,725,766	136.90%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,811,433	2,811,433	110.98%	2,497,275	98.58%	2,819,433	2,819,433	111.29%	2,497,275	98.58%	2,820,389	2,820,389	111.33%	2,497,275	98.58%
NET PAYOUT %	\$2,787,474				110.03%											

FUND YEAR 2012 -- 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-19		TARGETED	Incurred	Incurred	31-Mar-19		TARGETED	Incurred	Incurred	29-Apr-18		TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%
GEN LIABILITY	969,800	494,968	494,968	51.04%	935,829	96.50%	494,968	494,968	51.04%	935,829	96.50%	599,298	599,298	61.80%	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	352,688	513.75%	66,547	96.94%
WORKER'S COMP	1,292,157	1,152,103	1,152,103	89.16%	1,292,157	100.00%	1,196,926	1,196,926	92.63%	1,292,157	100.00%	1,178,628	1,178,628	91.21%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,057,666	2,057,666	80.07%	2,533,888	98.60%	2,102,490	2,102,490	81.81%	2,533,888	98.60%	2,188,521	2,188,521	85.16%	2,533,888	98.60%
NET PAYOUT %	\$2,032,374				79.08%											

FUND YEAR 2013 -- 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-19		TARGETED	Incurred	Incurred	31-Mar-19		TARGETED	Incurred	Incurred	29-Apr-18		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%	29,558	29,558	3.05%	941,828	97.12%
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%	66,534	96.92%
WORKER'S COMP	1,292,157	1,437,927	1,437,927	111.28%	1,292,157	100.00%	1,440,427	1,440,427	111.47%	1,292,157	100.00%	1,319,647	1,319,647	102.13%	1,291,640	99.96%
TOTAL ALL LINES	2,573,979	1,630,430	1,630,430	63.34%	2,537,906	98.60%	1,632,930	1,632,930	63.44%	2,537,906	98.60%	1,521,183	1,521,183	59.10%	2,543,374	98.81%
NET PAYOUT %	\$1,539,873				59.82%											

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 51-19

April 2019-Supplement

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>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
001008			
001008	LINKHIGH TECHNOLOGIES, INC	KNOWBE4 AWARENESS TRAINING 4.29.19	15,810.00
			15,810.00
		Total Payments FY 2019	15,810.00

TOTAL PAYMENTS ALL FUND YEARS \$15,810.00

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. 52-19

MAY 2019

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

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

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

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001009			
001009	MADDEN & MADDEN	LEGAL SERVICES 4.23.19	1,065.00
			1,065.00
001010			
001010	ARCHER & GREINER	PREOFESIONAL SERVICES 4.16.19	4,712.50
001010	ARCHER & GREINER	PROFESSIONAL SERVICE 2.28.19	120.16
001010	ARCHER & GREINER	PROFESSIONAL SERVICE 3.29.19	812.50
			5,645.16
001011			
001011	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 5/19	6,983.33
			6,983.33
001012			
001012	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 5/19	12,323.66
			12,323.66
001013			
001013	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 5/19	5,148.00
			5,148.00
001014			
001014	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING SERVICES 5/19	705.50
			705.50
001015			
001015	COURIER-POST	ACCT: CHL-091699 - SP MTG - 5.9.19	7.04
			7.04
001016			
001016	BROWN & CONNERY, LLP	LEGAL SERVICES 4.12.19	1,811.90
001016	BROWN & CONNERY, LLP	LEGAL SERVICE 4.18.19	60.00
			1,871.90
001017			
001017	GRACE MARMERO LLP	LEGAL SERVICES 5.14.2019	3,900.00
			3,900.00
001018			
001018	VIOLA YEAGER	MEDICAL, PRESCRIP REIMBURSEMENTS 5/19	387.92
			387.92
001019			
001019	JUNE ATKINSON	MEDICAL, PRESCRIP REIMBURSEMENTS 5/19	387.92
			387.92
001020			
001020	HARDENBERGH INSURANCE GROUP	RMC FEE 5/19	23,452.00
			23,452.00
Total Payments FY			61,877.43
TOTAL PAYMENTS ALL FUND YEARS			\$61,877.43

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. 53-19

MAY 2019

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

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

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

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0519			
W0519	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 05/19	530.50
W0519	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 05/19	2,820.00
			3,350.50
		Total Payments FY 2019	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated:_____

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

Treasurer

**GLOUCESTER COUNTY INSURANCE COMMISSION
BILLS LIST**

Resolution No. 54-19

JUNE 2019

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

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

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

FUND YEAR 2018

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001021			
001021	BOWMAN & COMPANY, LLP	PROESSIONAL SERVICES 6/19	3,000.00
			3,000.00
		Total Payments FY 2018	3,000.00

FUND YEAR 2019

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001022			
001022	ARCHER & GREINER	PROFESSIONAL SERVICES 6.17.19	19,999.06
001022	ARCHER & GREINER	PROFESSIONAL SERVICES 6.5.19	29,863.54
			49,862.60
001023			
001023	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 6/19	6,983.34
			6,983.34
001024			
001024	PERMA RISK MANAGEMENT SERVICES	POSTAGE 5/19	5.00
001024	PERMA RISK MANAGEMENT SERVICES	EXECUTIVE DIRECTOR FEE 6/19	12,323.66
			12,328.66
001025			
001025	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 6/19	5,148.00
			5,148.00
001026			
001026	THE ACTUARIAL ADVANTAGE	ACTUARIAL CONSULTING 6/19	705.50
			705.50
001027			
001027	BROWN & CONNERY, LLP	LEGAL SERVICES 5.10.19	665.76
001027	BROWN & CONNERY, LLP	LEGAL SERVICES 5.16.19	446.50
			1,112.26
001028			
001028	GRACE MARMERO LLP	VOID	0.00
			0.00
001029			
001029	VIOLA YEAGER	MEDICAL, PRESCRIP REIMBURSEMENTS 6/19	387.92
			387.92
001030			
001030	JUNE ATKINSON	MEDICAL, PRESCRIP REIMBURSEMENTS 6/19	387.92
			387.92
001031			
001031	SPARK CREATIVE GROUP	WEBSITE UPDATES - JAN - MAY 2019	200.00
			200.00

001032			
001032	NJ ADVANCE MEDIA	ACCT#1159386 - NOTICE - 5.10.19	11.68
			11.68
001033			
001033	TIMOTHY SHEEHAN	2019 PRIMA CONFERENCE	2,000.14
			2,000.14
001034			
001034	HARDENBERGH INSURANCE GROUP	RMC FEE 6/19	23,452.00
			23,452.00
001028			
001028	GRACE MARMERO LLP	LEGAL SERVICES 6.17.19	2,285.00
			2,385.00
		Total Payments FY 2019	104,965.02
		TOTAL PAYMENTS ALL FUND YEARS	\$107,965.02

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. 55-19

JUNE 2019

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

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

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

FUND YEAR 2019

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W0619			
W0619	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 06/19	530.50
W0619	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 06/19	2,820.00
			3,350.50
		Total Payments FY 2019	3,350.50

TOTAL PAYMENTS ALL FUND YEARS \$ 3,350.50

Chairperson

Attest:

Dated:_____

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

Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	April			
CURRENT FUND YEAR	2019			
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	\$3,463,711.42	3406144.81	\$ 28,866.54	\$ 28,700.07
Opening Interest Accrual Balance	\$0.00	0	\$ -	\$ -
1 Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00	\$0.00
2 Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
3 (Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00	\$0.00
4 Accretion	\$0.00	\$0.00	\$0.00	\$0.00
5 Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
6 Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00	\$0.00
7 Realized Gain (Loss)	\$0.00	\$0.00	\$0.00	\$0.00
8 Net Investment Income	\$0.00	\$0.00	\$0.00	\$0.00
9 Deposits - Purchases	\$638,662.19	\$387,206.91	\$46,486.27	\$204,969.01
10 (Withdrawals - Sales)	-\$589,196.54	-\$320,811.21	-\$58,134.15	-\$210,251.18
Ending Cash & Investment Balance	\$3,513,177.07	\$3,472,540.51	\$17,218.66	\$23,417.90
Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00	\$0.00
Plus Outstanding Checks	\$253,001.70	\$66,914.69	\$20,327.57	\$165,759.44
(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00	\$0.00
Balance per Bank	\$3,766,178.77	\$3,539,455.20	\$37,546.23	\$189,177.34

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
Current Fund Year: 2019							
Month Ending: April							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	261,939.65	3,500,189.32	58,818.87	1,315,934.01	(853,082.51)	(820,087.17)	3,463,712.17
RECEIPTS							
Assessments	14,439.39	41,790.20	7,869.09	97,637.80	143,012.06	82,458.38	387,206.91
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	14,439.39	41,790.20	7,869.09	97,637.80	143,012.06	82,458.38	387,206.91
EXPENSES							
Claims Transfers	26,954.20	22,953.46	160,343.52	58,134.15	0.00	0.00	268,385.33
Expenses	0.00	0.00	0.00	0.00	0.00	69,355.93	69,355.93
Other *	0.00	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL	26,954.20	22,953.46	160,343.52	58,134.15	0.00	69,355.93	337,741.26
END BALANCE	249,424.84	3,519,026.06	(93,655.56)	1,355,437.66	(710,070.45)	(806,984.73)	3,513,177.82

RESOLUTION 56-19

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

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

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

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

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

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

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

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

WHEREAS, the GCIC did hold a closed session from which the public was excluded on June 27, 2019 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 4/1/19 to 4/30/19 and 5/1/19 to 5/31/19, 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 27, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
04/01/2019 Thru 04/30/2019

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
04/01/2019 Thru 04/30/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	5376	3530001444	001 TULL, DANA	10/20/2015	3/22/2019	DANA TULL & MILTON W BROWN ESQ	4/12/2019	FULL/FINAL SETTLEMENT: TULL V GLOUCESTER COUNTY E	160,343.52	160,343.52
Total for Coverage: Auto Liability							Number of entries: 1		160,343.52	160,343.52
Coverage: Auto Physical Damage										
C	5369	3530002136	001 GLOUCESTER COUNTY	1/30/2019	1/30/2019	SOUTH JERSEY TRUCK REPAIR	4/12/2019	2016 Ford Escape/CG9AJP	8,382.08	8,382.08
C	5378	3530002120	001 GLOUCESTER COUNTY	2/21/2019	2/21/2019	SOUTH JERSEY TRUCK REPAIR	4/12/2019	2016 FORD EXPLORER PLATE #CG4AWK	2,966.00	2,966.00
C	5382	3530002150	001 GLOUCESTER COUNTY	3/1/2019	3/1/2019	SOUTH JERSEY TRUCK REPAIR	4/26/2019	2017 FORD E350 PLATE #QA2850	4,989.67	4,989.67
Total for Coverage: Auto Physical Damage							Number of entries: 3		16,337.75	16,337.75
Coverage: General Liability										
C	5371	3530001495	001 ADAMS, EMILY	2/4/2019	2/27/2019	MADDEN & MADDEN PA	4/12/2019	LEGAL FEE - INV #9	2,715.00	2,715.00
C	5373	3530001727	001 FAUST, JOHN	3/4/2019	3/28/2019	PARKER MCCAY	4/12/2019	LEGAL FEE - INV #3088839	1,507.00	1,507.00
C	5375	3530001727	001 FAUST, JOHN	2/6/2019	2/27/2019	PARKER MCCAY	4/12/2019	LEGAL FEE - INV #3087387	1,418.20	1,418.20
C	5381	3530001524	001 PFOST, DONALD	2/19/2019	2/25/2019	MADDEN & MADDEN PA	4/12/2019	LEGAL FEE - STMT #17	1,950.00	1,950.00
Total for Coverage: General Liability							Number of entries: 4		7,590.20	7,590.20
Coverage: Police Professional										
C	5372	3530001306	001 DIBUONAVENTURA, JOSEPH	7/3/2018	7/31/2018	ARCHER & GREINER PC	4/12/2019	LEGAL FEE - INV #4130885	910.00	910.00
C	5374	3530001306	001 DIBUONAVENTURA, JOSEPH	6/18/2018	6/29/2018	ARCHER & GREINER PC	4/12/2019	LEGAL FEE - INV #4127183	1,527.50	1,527.50
C	5379	3530001306	001 DIBUONAVENTURA, JOSEPH	11/1/2018	11/16/2018	ARCHER & GREINER PC	4/12/2019	LEGAL FEE - INV #4142322	6,068.26	6,068.26
C	5380	3530001306	001 DIBUONAVENTURA, JOSEPH	12/3/2018	12/20/2018	ARCHER & GREINER PC	4/12/2019	LEGAL FEE - INV #4143741	6,565.00	6,565.00
C	5383	3530001306	001 DIBUONAVENTURA, JOSEPH	3/26/2019	3/26/2019	ARCHER & GREINER PC	4/26/2019	LEGAL FEE - INV. #4152144	292.50	292.50
Total for Coverage: Police Professional							Number of entries: 5		15,363.26	15,363.26
Coverage: Property										
C	5370	3530002075	001 GCIA	11/6/2018	11/6/2018	GCIA	4/12/2019	SHADY LANE NURSING HOME 11/6/18	5,973.95	5,973.95
C	5377	3530002135	001 GCIA	2/25/2019	2/25/2019	GCIA	4/12/2019	RAINCOVER 2/25/19	4,642.50	4,642.50
Total for Coverage: Property							Number of entries: 2		10,616.45	10,616.45
Total for Gloucester Co Ins Commission - 353							Number of entries: 15		210,251.18	210,251.18



Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2019 Thru 05/31/2019

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
05/01/2019 Thru 05/31/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Auto Liability										
C	20556	3530002077	001 MALDONADO, LIONEL	10/18/2018	10/18/2018	LIONEL MALDONADO	5/24/2019	FULL & FINAL SETTLEMENT	500.00	500.00
C	5387	3530001778	001 TURNER, CHRISTINE	2/4/2019	3/26/2019	MADDEN & MADDEN PA	5/10/2019	STATEMENT 5	2,704.00	2,704.00
C	5401	3530002092	001 LIPPINCOTT, CHELSEA	3/7/2019	3/7/2019	CLIFF GRAY APPRAISAL SERVICE	5/24/2019	INVOICE #219183 BG	99.00	99.00
C	5402	3530002092	001 LIPPINCOTT, CHELSEA	10/19/2018	10/19/2018	CHELSEA LIPPINCOTT	5/24/2019	2007 SCION TC - TOTAL LOSS	3,582.07	3,582.07
C	5408	3530002077	001 MALDONADO, LIONEL	10/18/2018	10/18/2018	LIONEL MALDONADO	5/30/2019	FULL/FINAL SETTLEMENT	500.00	500.00
V	20556	3530002077	001 MALDONADO, LIONEL	10/18/2018	10/18/2018	LIONEL MALDONADO	5/29/2019	VOID: FULL & FINAL SETTLEMENT	-500.00	-500.00
Total for Coverage: Auto Liability							Number of entries: 6		6,885.07	6,885.07
Coverage: Auto Physical Damage										
C	20481	3530002133	001 GLOUCESTER COUNTY	2/26/2019	2/26/2019	SOUTH JERSEY TRUCK REPAIR	5/10/2019	2017 FORD E4 WT PLATE #AZ2835	1,294.90	1,294.90
C	5400	3530002133	001 GLOUCESTER COUNTY	2/26/2019	2/26/2019	SOUTH JERSEY TRUCK REPAIR	5/24/2019	2017 FORD E4 WT PLATE #AZ2835	1,294.90	1,294.90
V	20481	3530002133	001 GLOUCESTER COUNTY	2/26/2019	2/26/2019	SOUTH JERSEY TRUCK REPAIR	5/13/2019	VOID: 2017 FORD E4 WT PLATE #AZ2835	-1,294.90	-1,294.90
Total for Coverage: Auto Physical Damage							Number of entries: 3		1,294.90	1,294.90
Coverage: General Liability										
C	5385	3530001260	001 WADE, STEPHEN	2/25/2018	3/29/2019	MADDEN & MADDEN PA	5/10/2019	STATEMENT 11	3,899.00	3,899.00
C	5386	3530001629	001 SCIULLI, BARBARA	2/4/2019	3/21/2019	MADDEN & MADDEN PA	5/10/2019	STATEMENT 2	1,665.00	1,665.00
C	5388	3530002023	001 DR MCBRIDE, BRIAN	2/4/2019	3/11/2019	MADDEN & MADDEN PA	5/10/2019	STATEMENT 3	375.00	375.00
C	5389	3530002050	001	7/31/2018	7/31/2018	EAGLE HOME MEDICAL CORP	5/10/2019	FULL & FINAL SETTLEMENT 2017 CHEV EXPRESS VIN# 208	175.00	175.00
C	5390	3530000777	001 ANDERSON, ALBERT	2/4/2019	3/22/2019	MADDEN & MADDEN PA	5/10/2019	STATEMENT 21	825.00	825.00
C	5391	3530001495	001 ADAMS, EMILY	3/1/2019	3/29/2019	MADDEN & MADDEN PA	5/10/2019	STATEMENT 10	660.00	660.00
C	5392	3530001370	001 ROWLAND, ISABELLA	6/13/2015	5/10/2019	BROWN NOVICK & MCKINLEY	5/10/2019	FULL/FINAL SETTLEMENT - ATTORNEY FEES	12,692.41	12,692.41
C	5393	3530001370	001 ROWLAND, ISABELLA	6/13/2015	5/10/2019	Surrogate of Gloucester County	5/10/2019	FULL & FINAL SETTLEMENT	22,307.59	22,307.59
C	5395	3530001739	001 BLACKNIAK, PATRICIA	3/26/2019	4/23/2019	CHANCE & MCCANN LLC	5/24/2019	LEGAL FEE - INV #15136	375.00	375.00
C	5396	3530001370	001 ROWLAND, ISABELLA	2/11/2019	3/22/2019	MADDEN & MADDEN PA	5/24/2019	LEGAL FEE - STMT #12	1,042.95	1,042.95
C	5397	3530001629	001 SCIULLI, BARBARA	2/23/2019	3/29/2019	CHURCHILL CONSULTING ENGINEERS	5/24/2019	INVOICE #94203	1,100.00	1,100.00
C	5399	3530001260	001 WADE, STEPHEN	1/25/2015	5/6/2019	STEPHEN WADE KIM WADE & THOMAS	5/24/2019	FULL & FINAL SETTLEMENT	35,000.00	35,000.00
C	5404	3530001727	001 FAUST, JOHN	4/1/2019	4/25/2019	PARKER MCCAY	5/24/2019	LEGAL FEE - INV #3091930	1,468.11	1,468.11
C	5405	3530001495	001 ADAMS, EMILY	4/12/2019	4/30/2019	MADDEN & MADDEN PA	5/24/2019	Client ID# 70200-043M STMT# 11	4,050.00	4,050.00
C	5406	3530001524	001 PFOST, DONALD	4/4/2019	4/29/2019	MADDEN & MADDEN PA	5/24/2019	LEGAL FEE - STMT #19	105.00	105.00
C	5407	3530001524	001 PFOST, DONALD	3/6/2019	3/29/2019	MADDEN & MADDEN PA	5/24/2019	LEGAL FEE - STMT #18	1,660.00	1,660.00
Total for Coverage: General Liability							Number of entries: 16		87,400.06	87,400.06

Gloucester Co Ins Commission - 353
Financial Transaction Log - Liability Claim Payments
Monthly / Detail / By Coverage / By Payment Type / By Check Number
05/01/2019 Thru 05/31/2019

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
Coverage: Police Professional										
C	5394	3530001760	001	FULBROOK, WILLIAM	3/1/2019	3/26/2019	MADDEN & MADDEN PA	5/24/2019	LEGAL FEE - STMT #2	3,330.00
C	5398	3530001760	001	FULBROOK, WILLIAM	4/4/2019	4/29/2019	MADDEN & MADDEN PA	5/24/2019	LEGAL FEE - STMT #3	2,145.00
C	5403	3530001760	001	FULBROOK, WILLIAM	2/12/2019	2/28/2019	MADDEN & MADDEN PA	5/24/2019	LEGAL FEE - STMT #1	1,230.00
Total for Coverage: Police Professional							Number of entries: 3		6,705.00	6,705.00
Coverage: Property										
C	5384	3530002123	001	GLOUCESTER COUNTY	2/3/2019	2/3/2019	GLOUCESTER COUNTY LIBRARY	5/10/2019	GLOUCESTER COUNTY LIBRARY	6,311.19
Total for Coverage: Property							Number of entries: 1		6,311.19	6,311.19
Total for Gloucester Co Ins Commission - 353							Number of entries: 29		108,596.22	108,596.22





Gloucester County Insurance Commission
Bill Review / PPO Savings
2019

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	CSG Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	32	97%	\$42,775.28	91%	\$23,405.77	\$468.68	\$12,426.46	\$6,474.37	\$19,369.51	\$2,604.13	\$16,765.38
	February	45	82%	\$52,057.74	89%	\$19,248.32	\$356.67	\$12,898.11	\$19,554.64	\$32,809.42	\$4,593.32	\$28,216.10
	March	46	76%	\$100,220.08	87%	\$39,879.58	\$857.22	\$12,491.58	\$46,991.70	\$60,340.50	\$8,447.68	\$51,892.82
	April	55	82%	\$40,934.43	78%	\$25,524.33	\$689.63	\$5,814.90	\$8,905.57	\$15,410.10	\$1,959.70	\$13,450.40
	May	26	77%	\$12,385.56	41%	\$7,420.25	\$41.41	\$1,197.58	\$3,726.32	\$4,965.31	\$695.14	\$4,270.17
YTD Total		204	82%	\$248,373.09	84%	\$115,478.25	\$2,413.61	\$44,828.63	\$85,652.60	\$132,894.84	\$18,299.97	\$114,594.87

Monthly Summary

	<u>April</u>	<u>May</u>
Total Savings (before fees):	\$15,410.10	\$4,965.31
Percent Savings:	38%	40%
NET SAVINGS:	\$13,450.40	\$4,270.17
Percent NET SAVINGS:	33%	34%

YTD Summary

Total Savings (before fees):	\$132,894.84
Percent Savings:	54%
NET SAVINGS:	\$114,594.87
Percent NET SAVINGS:	46%

GLOUCESTER COUNTY INSURANCE COMMISSION

SAFETY DIRECTOR'S REPORT

TO: Fund Commissioners

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

DATE: June 17, 2019

GCIC SERVICE TEAM

Paul Shives, Vice President Public Sector Director pshives@jamontgomery.com Office: 732-736-5213	Glenn Prince, Associate Public Sector Director gprince@jamontgomery.com Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator ndougherty@jamontgomery.com Office: 856-552-4738
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April - June 2019

RISK CONTROL ACTIVITIES

MEETINGS ATTENDED / TRAINING / LOSS CONTROL VISITS CONDUCTED

- **April 25:** Attended the GCIC meeting in Woodbury.
- **May 2:** One session of Asbestos, Lead, Silica Health Overview and one session of Fall Protection Awareness training were conducted for GCIC.
- **May 14:** Attended the GCIC Claims Committee via conference call.
- **June 4:** Attended the GCIC Safety Committee meeting at RCGC in Sewell.
- **June 11:** Attended the GCIC Claims Committee meeting via conference call.

UPCOMING MEETINGS / TRAINING / LOSS CONTROL VISITS PLANNED

- **June 27:** Plan to attend the GCIC meeting in Woodbury.

CEL MEDIA LIBRARY USAGE

No Videos have been utilized in 2019.

SAFETY DIRECTOR BULLETINS

- Preparing for the 2019 Hurricane Season – May 23.

Prepare Now for Hurricane Season

The Atlantic hurricane season runs from June 1 to November 30, with the peak activity during September through November. Effective planning is the key to maintaining your organization's operations and being able to provide for your community. Public-sector leaders play a dual role in helping both their employees and their agency as a whole, to be prepared to respond in the community. This Bulletin concentrates on preparing your employees, facilities, and operations so you can continue to serve your community before, during and immediately after a hurricane.

One of the most effective ways to share information about personal and organizational preparedness is to talk to your staff. Add preparedness discussions to the agenda of your staff meetings ahead of the storm season. Consider the discussion points provided in FEMA's booklet, *Prepare your Organization for a Hurricane Playbook*.

https://www.fema.gov/media-library-data/1409933369110-5d82e4e75ba272f6cef656ff190c422/prepareathon_playbook_hurricane_final_090414_508.pdf

- Share the potential impact of hurricanes – New Jersey has recently had to deal with a series of hurricanes and a superstorm and we have learned a lot. But as the years pass, those with the experience and firsthand knowledge are leaving. It is important to share the lessons learned with newer leaders in the organization. Even more effective is to write them down. These notes become the genesis of a response and recovery plan that is tailored to your community.
- Review with your employees the National Weather Service terms; Advisory, Watch and Warning. Relate them in terms of timelines, severity of storms and your agency's preparation plans.
- Outline your organization's emergency communication plan. Routine lines of authority and communication often need to be modified during emergencies as people and electronic communication modes become unavailable. Lines of authority and communication can further change when an official state of emergency is declared. Review routine, emergency, and back-up plans for communications now.
 - Inventory routine, emergency and back-up equipment. Evaluate on-hand inventory against your needs assessment.
 - Test emergency and back-up equipment. Ensure they are in operational readiness.
 - Verify contact information of all responders. Distribute updated information to stakeholders.
- Review your organization's preparation, response, and recovery procedures with elected officials and department leaders. Consensus, cooperation, and coordination between leaders are needed for effective preparation, response, and recovery operations. Get them now. Focus on priorities and capabilities.
 - Distribute any written plans and discuss past operations' successes and challenges
 - Adjust plans and procedures according to lessons-learned and changes in your community
 - Encourage department leaders to continue the discussions with their supervisors and employees. Readiness starts with the employee. If he or she has not made preparations for their families and homes, they cannot be ready to serve their community. Consider distributing the Red Cross's Family Disaster Plan fillable form to assist with their planning.

http://www.redcross.org/images/MEDIA_CustomProductCatalog/m12140360_ARC_Family_Disaster_Plan_Template_r083012.pdf

Post-Storm Safety Action Plan

After a significant hurricane or storm, recovery and clean-up operations can expose responders to several hazards that are different than normal operations.

- Carbon monoxide poisoning – Emergency generators, gas-powered pressure washers and pumps that are used extensively during recovery operations produce carbon monoxide (CO) as a byproduct. CO is an odorless, colorless, gas that can cause sudden illness and death if inhaled. To minimize the potential for CO poisoning follow these safety tips:
 - Never run a generator, pressure washer, or any gasoline-powered engine inside a basement, garage, or other enclosed structure, even if the doors or windows are open. Gasoline-powered equipment should be at least 20 feet from open windows, doors or ventilation equipment.
 - Be alert for signs and symptoms of CO poisoning. The most common symptoms of CO poisoning are headache, dizziness, weakness, nausea, vomiting, chest pain, and confusion. Call 9-1-1 if overexposure is suspected.

For more information and resources visit <https://www.cdc.gov/disasters/carbonmonoxide.html>

- Downed power lines – Workers should treat all power lines as “hot” unless the lines have been de-energized, grounded, and tested by a qualified electrician. During power outages, many people use portable electrical generators. If the portable generator is improperly sized, installed, or operated, it can send power back to the electrical lines. This problem is called backfeed. Backfeed can seriously injure or kill repair workers.
- Chain Saw Injuries – Operating chain saws during and immediately after a storm presents additional hazards than routine operations. Severe time constraints, wires, traffic, and working in downpours or flood waters complicate the operations, even by experienced chain saw operators. Remind workers of the following:
 - Chainsaw operators on the ground must wear leg chaps of ballistic nylon or Kevlar. The Safety Director recommends the best practice of having at least one pair of chaps for each chainsaw the agency owns. Ensure the workers are wearing properly sized chaps, gloves, face / eye, and hearing protection.
 - As a routine, all agency chainsaws should be maintained before the storm. Properly sharpen chain saw teeth and properly lubricate the blade with bar and chain oil. Additionally, remind workers to periodically check and adjust the blade to keep the correct tension on the chain to keep it from coming off the blade, and ensure good cutting action.
 - Check around the tree for hazards such as nails, power lines, and cables. Take extra care in cutting “spring poles” trees or branches that have been bent, twisted, hung up on, or caught under another object during a high wind.

For more information and resources visit <https://www.cdc.gov/disasters/chainsaws.html>

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

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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 6/27/19

RE: Risk Management / Underwriting Services Director's Report

I. Risk Management Services

A. 2/5/19 Safety and Accident Review Committee Meeting Minutes

Enclosed are the approved meeting minutes.

B. 2019 Wellness Incentive Program Grant

We are excited to announce that four submissions have been received for the 2019 Wellness Incentive Program Grant. There were three submissions from County departments – the Department of Social Services, the Health Department and the Corrections Department. There was one submission from Rowan College at Gloucester County. Enclosed please find the submissions for review. The Safety and Accident Review Committee reviewed all the submissions and believe they all promote wellness. We recommend approval of all submissions.

Action Requested: *Motion* to approve the Wellness Incentive Program Grants

C. Rowan College of South Jersey

On June 6th, our office met with the following: County Safety Department, Joan Kuhar and Coryndi McFadden from Rowan College of South Jersey and the Safety Compliance Officer and Claims Coordinator from Cumberland County College to discuss the workers' compensation claims reporting procedure. The County's Exhibit Z and Supervisor Investigation Report were reviewed in detail. The Cumberland County campus will send all documentation to the County Safety Department who will in turn file all claims with Inservco Insurance Services. All other claims will be sent to our office for proper processing. The Cumberland County campus will adhere to all Gloucester County Insurance Commission procedures.

D. Ergonomics Training

As the 2019 Safety Kick Off meeting focused on ergonomics, our office completed a workers' compensation claims review and concluded that the County Transportation Department would benefit from ergonomics training due to the severity of claims pertaining to strains when operating the wheelchair lift. Our office is working with the County Safety Department and J.A. Montgomery to schedule the training for all employees who operate the wheelchair lift. The training is expected to be completed by the end of the summer.

E. 2020 Underwriting Renewal Data

The NJCEL will begin the 2020 Underwriting Renewal Process and, in turn, we will be reaching out to members to obtain updated exposure information.

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

II. Underwriting Services Director

A. Ancillary Coverages

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
Gloucester County Improvement Authority	Nursing Home Patient Trust Bond	CNA	8/3/19	\$490.00	\$490.00

All terms and conditions are per expiring.

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

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	7/9/19	\$1,731.33
Rowan College of South Jersey	Base Sports Accident Policy	United States Fire Insurance Company	8/1/19	\$45,602.00
Rowan College of South Jersey	Catastrophic Sports Accident Policy	Mutual of Omaha	8/1/19	\$10,864.00
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/19	\$12,000.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/19	\$415.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Markel Insurance Company	9/12/19	\$9,839.05

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

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

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Parks and Recreation Accident Policy	QBE Insurance Company serviced through Bob McCloskey Insurance Company (BMI) ¹	5/17/19	\$1,165.00	\$1,050.00

¹ We recommended that the County moved coverage from AIG to QBE Insurance Company written through Bob McCloskey Insurance (BMI) based upon a reduction in cost, enhanced claims services and similar terms and conditions. The County accepted our recommendation.

Improvement Authority	Dream Park Package Policy (includes Property/ General Liability/ Care, Custody and Control / Umbrella)	Great American Alliance Insurance Company ²	5/21/19	\$100,987.00	\$110,258.00
County	Summer Camp Sports General Liability Policy	AIG Serviced through NSM Insurance Group ³	5/21/19	\$598.00	Policy Cancelled

² The 10% premium increase on the Dream Park package policy is due to adverse claims experience. We did market the coverage but were unsuccessful in obtaining an alternate quote.

³ The County's Summer Camp Sports General Liability policy has been cancelled due to the cancellation of the Summer Program field trips.

GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes February 5, 2019 9:30 AM

- I. Call to Order – Leigh vanOyen, Chairwoman
The meeting was called to order at 9:30am.

II. Roll Call

<u>Committee Members:</u>	<u>Member</u>	
Leigh vanOyen	Gloucester County Insurance Commission	Present
Tim Sheehan	Gloucester County Risk Manager	Present
Mike Brewer	Gloucester County	Present
John Vinci, Sr.	Gloucester County Utilities Authority	Absent
Wayne Love	Gloucester County Utilities Authority	Present
Kathy Shryock	Gloucester County Improvement Authority	Present
Joan Kuhar	Rowan College at Gloucester County	Present-Phone
Brenda Muhlbaier	Gloucester County Library Commission	Present
<u>Commission Professionals:</u>		
Joseph Hrubash	Executive Director	Absent
Cathy Dodd	Executive Director's Office	Absent
Glenn Prince	JA Montgomery	Present
Jonathan Czarnecki	JA Montgomery	Present
Bonnie Ridolfino	RMC / Hardenbergh Insurance Group	Absent
Christina Violetti	RMC / Hardenbergh Insurance Group	Present
Joe Henry	RMC / Hardenbergh Insurance Group	Present

- III. Approval of the 12/4/18 Safety and Accident Review Committee Meeting Minutes
Motion to approve the 12/4/18 Safety and Accident Review Committee Meeting Minutes

Moved: Wayne Love
Seconded: Brenda Muhlbaier
Vote: Aye: Unanimous Nay: 0 Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began by presenting an idea to invite a department supervisor to the Committee meetings to discuss their claims and provide a better understanding of the Committee's role twice a year. The supervisor would be selected by the Committee based on claims activity. All Committee members agreed to move the idea forward.

Next, Ms. vanOyen advised the Committee that a corrective action letter was sent to Vince Voltaggio at the County Department of Public Works per the previous meeting's accident review. Mr. Voltaggio responded via letter stating that the department had implemented changes when performing the task which caused the injury to eliminate similar injuries in the future. Mr. Sheehan advised that Mr. Voltaggio requested training on hoisting and rigging for the department. Mr. Prince advised that he does not teach that class. Mr. Sheehan stated that he will follow up with the individuals at J.A. Montgomery who teach the class.

Ms. vanOyen continued and spoke about the OSHA binder developed by the County Safety Department. She advised that Mr. Bingham from the Library Commission had requested help with developing a binder for his entity. Mr. Henry advised that he would follow up with Mr. Bingham and assist. Mr. Love commented that the Gloucester County Utilities Authority has all their policies in place currently.

Next, Ms. vanOyen advised that the OSHA 300 log training was provided in January. She further stated that she is available to assist any entity or department with the log during the year and mentioned the Bureau of Labor Statistics report for the applicable departments which need to submit them. She explained that this report comes directly from the state.

Lastly, the Chairwoman discussed the Fast Track training offered by J.A. Montgomery. She advised that though the dates have not been set, there will be two trainings this year. Mr. Sheehan will announce when the training is scheduled. The

GLOUCESTER COUNTY INSURANCE COMMISSION

Fast Track is a series of five regulatory PEOSH classes presented in one training session. She continued by discussing the BRIT training system and the focus to increase utilization. Mr. Prince mentioned that Natalie Dougherty from J.A. Montgomery would be available to provide training on the system.

Ms. Kuhar commented that effective July 1, 2019, Rowan College of South Jersey will acquire Cumberland County College and asked if the new employees would have access to the BRIT system. Ms. Violetti commented that she would be attending a meeting later in the week regarding the acquisition and would inquire.

IV. Risk Management Consultant's Report – Hardenbergh Insurance Group

Ms. Violetti began her report by complimenting the response sent by Mr. Voltaggio regarding the corrective action letter.

She continued by discussing the 2019 GCIC Safety Kick Off meeting which occurred on January 10, 2019. The meeting had 106 attendees and based on the evaluation forms reviewed, the information presented was well received. All training requests from the meeting have been provided to Mr. Sheehan and Mr. Prince. One suggestion was to make a flyer to promote the wellness grants. The Committee thought it was a good idea. In addition, there was a positive response to the monthly safety emails sent from Hardenbergh Insurance Group. Mr. Henry advised that these will continue with monthly ergonomic tips for 2019.

Lastly, she spoke about grants available in 2019. One is the BRIT Safety Grant and submissions were encouraged. In 2018, the County was awarded monies from the grant for cameras at the Sheriff's department. Also available are the 2019 Wellness Grants. The Gloucester County Insurance Commission approved five \$1,000 wellness grants for 2019. All submissions must be presented by April 15, 2019 to Mr. Henry. The grant information will be provided to all members of the Committee via email.

V. J.A. Montgomery – Glenn Prince

Mr. Prince began his report by discussing the OSHA 10 and 30 training programs and suggested the program for Gloucester County.

He also advised that he received documentation from the County EMS PEOSH inspection which occurred. He will review with Andy Lovell.

Next, he stated that there were computer issues at J.A. Montgomery, and he will be emailing the fourth quarter most common cited PEOSH violations to the Committee members.

Mr. Prince also spoke about the 2019 BRIT Safety Grant. He will be presenting a proposal to the NJCEL JIF to form a committee to approve the grant submissions. The deadline is September 1st and the grants will be awarded on a first come, first served basis. The total amount of the grant is \$45,000 with \$5,000 guaranteed for each NJCEL member for an approved submission.

Lastly, he stated to contact him if any department or entity wanted a loss control visit.

VI. Accident Review – Leigh vanOyen

New Accidents

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County Improvement Authority	Shady Lane Nursing Home	1/4/19	Employee was pulling patient and patient pushed back injuring employee's shoulder.

Committee's Determination: Non-Preventable

The Committee determined this was a non-preventable situation.

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
2. Rowan College of Gloucester County	Custodial	1/2/19	Employee suffered elbow injury after removing bleachers.

Committee's Determination: Non-Preventable

The Committee determined this was a non-preventable situation.

GLOUCESTER COUNTY INSURANCE COMMISSION

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
3. Gloucester County Improvement Authority	Solid Waste	1/24/19	Employee fell down a wet slope while leaving work and injured his shoulder, neck and thigh.

Committee's Determination: Preventable

The Committee determined this was a preventable situation. A slip, trip and fall tool box talk was recommended along with signage notifying that steps should be used when exiting the building. A letter will be sent to the supervisor with the Committee's recommendations.

VII. Old Business

There was no old business.

VIII. New Business

There was no new business.

IX. Adjournment

Motion to adjourn the meeting

Moved: Wayne Love

Seconded: Brenda Muhlbaier

The meeting adjourned at 10:26 am.

RESOLUTION 57-19

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on June 27, 2019.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for June 27, 2019 which agenda has been timely posted per the Open Public Meetings Act.

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

ADOPTED by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on June 27, 2019.

ADOPTED:

TIMOTHY SHEEHAN, CHAIRMAN

ATTEST:

MICHAEL BURKE, VICE CHAIRMAN

GCIC PARS - Worker Compensation & Liability
CLOSED SESSION
6/27/19

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>	<u>PAR/SAR</u>	<u>C.P or DO #</u>
3530001849	James Mehaffey	Worker Compensation	PAR/SAR	2017-32180
3530000502	Dawn Lilley	Worker Compensation	PAR/SAR	2012-17793
3530000955	Kari Kappler	Worker Compensation	PAR/SAR	2014-1124
3530001706	Christina Herron	Worker Compensation	SAR	
3530001902	Rosemarie Seider-Paquin	Worker Compensation	PAR/SAR	2018-27750
3530002141	Verizon	Property	SAR	
3530001768	Visalli ads County of Gloucester	Liability	Discussion	

APPENDIX I

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – April 25, 2019
2 South Broad Street
Woodbury, NJ 9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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

FUND PROFESSIONALS PRESENT:

Executive Director	PERMA Risk Management Services Joseph Hrubash
Claims Service	Inservco Insurance Services, Inc. Nancy Fowlkes Amy Zeiders (<i>via teleconference</i>) Yvonne Frey (<i>via teleconference</i>) Consolidated Services Group, Inc. Jennifer Goldstein Conner Strong & Buckelew Christine Baroudi
CEL Underwriting Manager	Conner Strong & Buckelew
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti Bonnie Ridolfino (<i>via teleconference</i>)
Attorney	Grace Marmero & Associates Al Marmero, Esq.
Treasurer	Tracey Giordano
Safety Director	J.A. Montgomery Risk Control Glenn Prince

ALSO PRESENT:

Prudence Higbee, Esq., Capehart Scatchard
Danielle Higbee
Scott Burns, Esq., Gloucester County
Fran Eddis, Hardenbergh Insurance Group
Cathy Dodd, PERMA Risk Management Services

APPROVAL OF MINUTES: Open Minutes and Closed Minutes of February 28, 2019 and March 12, 2019

MOTION TO APPROVE THE OPEN MINUTES AND CLOSED MINUTES OF FEBRUARY 28, 2019

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF MARCH 12, 2019

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

CORRESPONDENCE: None

COMMITTEE REPORTS:

SAFETY COMMITTEE: Mr. Sheehan advised the Safety Committee did not meet since the last meeting, therefore there was no report.

CLAIMS COMMITTEE: Mr. Sheehan advised the Claims Committee met on April 9, 2019 and reviewed the PARS and SARS that would be presented during closed session.

EXECUTIVE DIRECTOR REPORT: Executive Director advised he had two action items in his report.

RFP FOR COMMISSION ATTORNEY: Executive Director reported the Commission Attorney's Contract expired effective May 3, 2019. Executive Director advised the Fund Office issued and advertised a Request for Price Proposals. Executive Director reported there was only one response from the office of Grace Marmero & Associates, LLP, the incumbent. Executive Director noted a copy of the response was available at the meeting. Executive Director reported the Fund Office would prepare the applicable resolution and service agreement. Executive Director pointed out this was a short term agreement for the period of May 3, 2019 to December 31, 2019.

**MOTION TO APPROVE THE APPOINTMENT OF
GRACE MARMERO & ASSOCIATES, LLP AS
COMMISSION ATTORNEY FOR THE PERIOD OF
MAY 3, 2019 TO DECEMBER 31, 2019**

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

CYBER SECURITY AWARENESS: Executive Director reported there was a request asking the Insurance Commission to provide funding for a Cyber Security Awareness Training Program. Executive Director referred to a copy of the quote which was included in the agenda from LinkHigh Technologies, Inc for Knowbe4 Security Awareness Training Subscription Gold for 1450 users. Executive Director advised the quote was in the amount of \$15,810 for the County, Improvement Authority, Utilities Authority and the Library. Executive Director noted the cost for the training program would be allocated to the miscellaneous and expense line of the budget. Executive Director asked if anyone had any questions and requested a motion to approve Resolution 35-19. Executive Director pointed out that this quote did not include the College, however they could be considered at some point.

**MOTION TO APPROVE RESOLUTION 35-19,
AUTHORIZING CYBER SECURITY AWARENESS
TRAINING**

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

NJ EXCESS COUNTIES INSURANCE FUND (NJCE): Executive Director advised the NJCE held their Reorganization Meeting on February 28, 2019 and a written summary of the report was included in the agenda. Executive Director reported the NJCE was scheduled to meet again in the afternoon. Executive Director noted Mr. Sheehan should be elected to serve as the Secretary for Fund Year 2019. Executive Director advised the County of Monmouth became a member of the NJCE as of April 1, 2019. Executive Director advised there would be a request for the NJCE to become a member of the New Jersey Associate of Counties (NJAC) and then if approved would have an exhibit at the annual conference in Atlantic City. Executive Director reported the NJCE was now a co-sponsor of the Educational Seminar along with the MEL and MRHIF. Executive Director encouraged everyone to register for the seminar on Friday, May 3rd at the National Conference Center in East Windsor. Executive Director advised there would also be a discussion at the NJCE meeting regarding Senate bill no. 477 which extends the statute of limitations in civil actions for sexual abuse claims.

CERTIFICATE OF INSURANCE REPORT: Executive Director advised the January, February and March Certificate of Insurance Reports was included in Appendix II of the agenda. Executive Director reported there were 14 certificates during January, 22 for February and 22 for 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 \$2,549,450 as of February 28, 2019. Executive Director advised that \$2,594,328 on line 10 of the report “Investment in Joint Venture was the GCIC’s share of the NJCE equity. Executive Director noted the cash amount was \$2,645,900.

NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK: Executive Director reported the agenda included the February Financial Fast Track for the NJCE. As of February 28, 2019, the NJCE had a surplus of \$15,366,293. Executive Director noted the cash amount was \$24,123,894.

HEALTH BENEFITS FINANCIAL FAST TRACK: Executive Director reported the agenda included the February Health Benefits Financial Fast Track. As of February 28, 2019 there was a surplus of \$293,129. 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 28, 2019. Executive Director advised all years were performing well except Fund Year 2015 was problematic.

2019 PROPERTY& CASUALTY ASSESSMENTS: Executive Director reported the Treasurer’s Office advised all of the member entities paid the assessment which was due on March 15th. Executive Director noted the second assessment was due on May 15, 2019.

2019 MEETING SCHEDULE: Executive Director reported the Commission was not scheduled to meet in May and the next meeting was scheduled for June 27, 2019.

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

Mr. Burke pointed out that the quote for the Cyber Security Awareness Training was \$15,810, however the resolution was in the amount of \$15,800. Executive Director advised he would look into the discrepancy and asked if he could still have the authority to proceed with the payment. The Commissioners agreed to proceed.

Executive Director reported the Employee Benefits monthly report for February was included in Appendix III section of the agenda. Executive Director noted the year to date activity was 44 items.

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 motions for approval.

**MOTION TO APPROVE RESOLUTION 36-19
MARCH PROPERTY & CASUALTY BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 37-19
MARCH HEALTH INSURANCE FUND BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 38-19 APRIL
PROPERTY & CASUALTY BILL LIST**

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

**MOTION TO APPROVE RESOLUTION 39-19 APRIL
HEALTH INSURANCE FUND BILL LIST**

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

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

CLAIMS REPORT:

Chairman Sheehan presented Resolution 40-19 Inservco Liability Check Register for the period of 2/1/19 through 2/28/19 and 3/1/19 to 3/31/19.

**MOTION TO APPROVE RESOLUTION 40-19 LIABILITY CHECK
REGISTER FOR THE PERIOD OF 2/1/19 THROUGH 2/28/19 AND 3/1/19
TO 3/31/19**

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Ms. George advised the Stewardship Report would be tabled until the June meeting as the copies of the report were in the Harrisburg Office.

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
February	45	\$ 52,057.74	\$ 19,248.32	\$ 32,809.42	\$ 28,216.10	54%
March	46	\$ 100,220.08	\$ 39,879.58	\$ 60,340.50	\$ 51,892.82	52%

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

NJCE SAFETY DIRECTOR:

REPORT: Mr. Prince reviewed the February - April Risk Control Activity Report which was included in the agenda. Mr. Prince advised the agenda also included a Safety Director Bulletin, "Playground Inspection Best Practice" as well as the Playground Safety Checklist. Mr. Prince referred to a copy of his letter which was included in the agenda outlining the BRIT Safety Grant Program. Mr. Prince encouraged participation and advised submissions should be sent to Ms. Violetti. Mr. Prince advised the funding for the 2018 submissions were sent to the NJCE. Mr. Prince advised that concluded his report unless there were any questions.

RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:

REPORT: Ms. Violetti reported a copy of her report was included in the agenda. Ms. Violetti advised her office had provided the claims experience and underwriting data to the Commission's actuary and NJCE Underwriting Manager regarding the merger of Rowan College at Gloucester County and Cumberland County College. The merger will be effective July 1, 2019. Ms. Violetti advised her office was reviewing the contracts between the College and vendors.

Ms. Violetti advised there were several policies that could not be placed through the GCIC/NJCELJIF and requested a motion to renew the policies noted below. Ms. Violetti noted the premium increase on the Dream Park package policy was due to three years of negative claims experience and the current marketplace was extremely limited. All other terms and conditions were per expiring for all other policies.

Member	Coverage	Carrier	Exp. Date	Expiring Premium	Renewal Premium
County	Freeholder's Business Travel Accidental Death & Dismemberment	Mutual of Omaha	6/1/19	\$2,550 three-year policy premium billed \$850 annually	\$2,550 three-year policy premium billed \$850 annually
Improvement	Dream Park Package (Property	Great American Insurance	5/21/19	\$100,987	Estimated Renewal

Authority	and General Liability), Care Custody and Control and Umbrella Policy	Company			Premium: \$116,070
County	Bond – Warden Caldwell	CNA	7/1/19	\$122.50	\$122.50

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE CAPTIONED POLICY AS LISTED

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

Ms. Violetti advised the following renewals were in process and requested authority to renew the policies contingent upon the premium not increasing more than 10% and no significant reduction in the terms and conditions. Ms. Violetti noted if there was, she would seek direction from the member and then advise the Commissioners accordingly.

Member	Coverage	Carrier	Exp. Date	Expiring Premium
County	Parks and Recreation Accident Policy	National Union Fire Insurance Company	5/17/19	\$1,165
County	Summer Camp Sports General Liability Policy	AIG Serviced through NSM Insurance Group	5/21/19	\$602

MOTION TO AUTHORIZE THE UNDERWRITING SERVICES DIRECTOR TO RENEW THE ABOVE CAPTIONED POLICIES CONTINGENT UPON THE RENEWAL PREMIUM NOT INCREASING MORE THAN 10% AND NO SIGNIFICANT REDUCTION IN THE TERMS AND CONDITIONS.

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

In response to Ms. Giordano's inquiry, Ms. Ridolfino advised there would be one assessment bill for the College, however there could be a breakout of the bill for the two campuses. In response to

Executive Director's inquiry, Ms. Ridolfino advised she would send him a copy of the e-mail which detailed the coverages. Mr. Sheehan asked that he be copied on that e-mail as well.

In response to Mr. Sheehan's inquiry, Ms. Violetti advised she has been in touch with the College to discuss the Cumberland merger with regard to claims and safety.

Ms. Zeiders asked that Inservco be made aware of any location changes.

Ms. Violetti advised that concluded her report unless there were any questions.

ATTORNEY: Mr. Marmero advised he did not have anything for open session.

OLD BUSINESS: Ms. Dodd reported the figure of \$15,800 on Resolution 35-19 was incorrect and the correct amount was \$15,810. She advised she would correct the figure on the resolution.

NEW BUSINESS: Mr. Sheehan introduced Scott Burns and advised he was a new member of the County Counsel office. Executive Director introduced Brad Stokes of his office along with Rachel Chwastek who was filling in for Ms. Dodd. Ms. Higbee introduced her daughter, Danielle, who was in the 6th grade and was participating in "Take your Daughter to Work Day"

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

Moved:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

CLOSED SESSION: Chairman Sheehan read and requested a motion to approve Resolution 41-19 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

MOTION TO GO INTO CLOSED SESSION

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

MOTION TO RETURN TO OPEN SESSION

Motion:	Commissioner Burke
Second:	Commissioner Christina
Vote:	Unanimous

Chairman Sheehan requested Mr. Marmero to make the motion approving the PAR.

MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM #3530001313 FROM \$15,000 TO \$24,196.14 AN INCREASE OF \$9,196.14

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

MOTION TO ADJOURN:

Motion:	Commissioner Christina
Second:	Commissioner Burke
Vote:	Unanimous

MEETING ADJOURNED: 10:07 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

**GLOUCESTER COUNTY INSURANCE COMMISSION
OPEN MINUTES
MEETING – Tuesday, May 14, 2019
2 South Broad Street,
Woodbury, NJ 9:30 AM**

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

ROLL CALL OF COMMISSIONERS:

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 Joe Hrubash (<i>via teleconference</i>)
Claims Service	Inservco Insurance Services, Inc. Veronica George (<i>via teleconference</i>) Suretha Hobbs (<i>via teleconference</i>) Yvonne Frey (<i>via teleconference</i>) Conner Strong & Buckelew Christine Baroudi (<i>via teleconference</i>)
Underwriting Services Director/RMC	Hardenbergh Insurance Group Christina Violetti (<i>via teleconference</i>)
Attorney	Grace Marmero & Associates Doug Long Esq.
Treasurer	
Safety Director	J.A. Montgomery Risk Control

ALSO PRESENT:

Michael Madden, Madden & Madden, P.A. (*via teleconference*)
Cathy Dodd, PERMA Risk Management Services (*via teleconference*)

CLOSED SESSION: Mr. Sheehan read and requested a motion to approve Resolution 45-19 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

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

MOTION TO GO INTO CLOSED SESSION

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

MOTION TO RETURN TO OPEN SESSION

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

Mr. Sheehan asked the Commission Attorney to read the motion.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #3530002010 FROM \$15,000 TO \$30,000 AN INCREASE OF
\$15,000**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR
CLAIM #3530001984 FROM \$15,000 TO \$25,710.32 AN INCREASE OF
\$10,710.32**

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

OLD BUSINESS: None

NEW BUSINESS: None

PUBLIC COMMENT:

MOTION TO OPEN MEETING TO THE PUBLIC

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

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

MOTION TO CLOSE THE MEETING TO THE PUBLIC

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

MOTION TO ADJOURN:

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

MEETING ADJOURNED: 9:45 AM

Minutes prepared by: Cathy Dodd, Assisting Secretary

APPENDIX II

Risk Management Plan

RESOLUTION NO. 47-19

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

BE IT RESOLVED BY THE INSURANCE COMMISSION'S GOVERNING BODY THAT THE 2019 PLAN OF RISK MANAGEMENT, EFFECTIVE 7/1/2019, SHALL BE:

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

- Cyber Liability
- Non-Owned Aircraft Liability

2.) The limits of coverage.

a.) Workers' Compensation limits.

- The Insurance Commission covers \$300,000 per occurrence including:
 - Employer's Liability - \$300,000 per occurrence.
 - USL&H – \$300,000 per occurrence.
 - Harbor Marine/Jones Act - \$300,000 per occurrence.
- The NJC covers excess workers compensation claims to the following limits.
 - Workers' Compensation – statutory excess of the Insurance Commission's \$250,000.
 - Employer's Liability - at a sub-limit of \$25,750,000 excess of the Insurance Commission's \$250,000.
 - USL&H – \$250,000 less NJ State benefits excess of the Insurance Commission's \$300,000.
 - Harbor Marine/Jones Act - \$250,000 less NJ State benefits excess of the Insurance Commission's \$300,000.

NJC retains limits of \$250,000 excess \$300,000 for Workers Compensation and Employers Liability. NJC purchases from Underwriters at Lloyds \$450,000 excess \$550,000 each occurrence/employee and purchases from Safety National Casualty Company 'Statutory' Workers Compensation limits excess of \$1,000,000 and \$5,000,000 excess of \$1,000,000 for Employers Liability. Additional Employers Liability limits of \$15,000,000 excess of \$6,000,000 are purchased from Underwriters at Lloyds, \$5,000,000 excess \$21,000,000 from Argonaut.

b.) General Liability limits.

- The Insurance Commission covers \$250,000 per occurrence.

- Law Enforcement - included in the General Liability limits.
- Employee Benefits Liability - included in the General Liability limits.
- Subsidence - \$250,000 per occurrence
- Sexual Abuse or Molestation Coverage - \$250,000 per occurrence except for schools.
- Owned Watercraft 35' in length or less - \$250,000.
- Garage Liability - \$250,000
- The NJC covers excess liability claims as follows:
 - General Liability - \$20,500,000 excess the Insurance Commission's \$250,000. The \$15,000,000 excess \$500,000 commercial excess layer is subject to a \$20,000,000 per member insurance commission 12 month aggregate limit. The \$5,000,000 excess \$15,500,000 commercial excess layer is subject to a \$5,000,000 annual aggregate limit.
 - Law Enforcement - included in the NJC's excess General Liability limits.
 - Employee Benefits Liability - included in the NJC's excess General Liability limits.
 - Subsidence - \$250,000 per occurrence excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Member Commission's retention.
 - Sexual Abuse or Molestation Coverage - \$250,000 excess of the Insurance Commission's \$250,000 except for schools. NJC retains 100% of the limit excess of the Member Commission's retention.
 - Owned Watercraft 35' in length or less - \$250,000 excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Member Commission's retention.

- Garage Liability - \$250,000 excess of the Insurance Commission's \$250,000. NJC retains 100% of the limit excess of the Member Commission's retention.

NJC retains limits of \$250,000 excess \$250,000 and purchases from Underwriters at Lloyds limits of \$15,000,000 per occurrence and a \$20,000,000 12 month aggregate excess over and above \$500,000. NJC also purchases from Argonaut limits of \$5,000,000 per occurrence and a \$5,000,000 annual aggregate excess over and above the \$15,000,000/\$20,000,000 with Underwriters at Lloyds.

c.) Automobile Liability limits.

- The Insurance Commission covers automobile liability claims as follows:
 - Automobile Bodily Injury and Property Damage Liability claims at a combined single limit of \$250,000.
 - The Insurance Commission covers \$250,000 for Personal Injury Protection (PIP).
 - The Insurance Commission covers \$15,000/\$30,000/\$5,000 for Underinsured/Uninsured Motorists Liability.
 - The Insurance Commission covers automobile medical payments of \$15,000 per person but only as respects to Gloucester County corrections transport.
- The NJC covers excess automobile liability claims as follows:
 - Automobile Bodily Injury and Property Damage Liability claims excess of the Insurance Commission's \$250,000 CSL limit. Included in the NJC's excess General Liability limits as shown above.

NJC retains limits of \$250,000 excess \$250,000 and purchases from Underwriters at Lloyds limits of \$15,000,000 per occurrence over and above \$500,000. NJC also purchases from Argonaut limits of \$5,000,000 per occurrence over and above the \$15,000,000 with Underwriters at Lloyds. Please note, an aggregate limit does not apply to automobile liability coverage.

The NJC does not provide excess PIP OR Uninsured/Underinsured Motorist Coverage.

The PIP and Uninsured/Underinsured Motorist coverages shall follow the most current statutory guidelines provided by the State of New Jersey.

The excess general liability, auto liability, law enforcement liability and employers liability limits with Underwriters at Lloyds, Argonaut per member Commission and are shared limits amongst GCIC member entities.

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

- The NJC via the commercial market covers public officials liability/school board legal liability/employment practices liability as follows:
 - \$15,000,000 each claim and in the annual aggregate on a claims made basis per member Insurance Commission (except for Healthcare entities which have a \$1,000,000 each claim and in the annual aggregate sub-limit) subject to the retentions as outlined below:
 - Gloucester County - \$100,000 each POL & EPL
 - Rowan College at South Jersey - \$25,000 SBL/\$50,000 EPL
 - Gloucester County UA - \$5,000 each POL & EPL
 - Gloucester County LC - \$5,000 each POL & EPL
 - Gloucester County IA - -\$25,000 SBL/\$100,000 EPL

There is a sub-limit of \$1,000,000 each claim and in the annual aggregate excess of a member entity retention of \$100,000 for sexual abuse/molestation for schools only.

School Board Legal Liability applies to the member entity schools and Public Officials Liability applies to all other member entities.

NJC does not retain any risk as it is fully insured in the commercial market.

e.) Property/Equipment Breakdown

Property Limits/Sub-limits

- The Insurance Commission covers \$100,000 per occurrence less applicable member entity per occurrence deductibles.

- The NJC provides excess property coverage of \$150,000 excess of the member Insurance Commission limit of \$100,000, and excess coverage with Zurich, and with various insurers on a quota share basis with the following limits (*SHARED BY ALL NJC MEMBER COMMISSIONS AND THEIR MEMBER ENTITIES*) excess of the member retention and member entity per occurrence deductibles:

Property Per Occurrence Limits:

- A. \$110,000,000 Per Occurrence with Zurich
- B. \$150,000,000 Per Occurrence with various insurers
- C. \$260,000,000 per Occurrence Total Program Limit

Property Sub-Limits:

- Earthquake - \$200,000,000 (Annual Aggregate)
- Flood - \$100,000,000 (Annual Aggregate) Except;
 - Flood Inside Special Flood Hazard Area (SFHA) - \$25,000,000
- Asbestos Cleanup - \$50,000 per occurrence
- Valuable Paper And Records - \$10,000,000
- Accounts Receivable - \$10,000,000
- Demolition & Increased Cost of Construction - \$25,000,000
- Business Interruption -Included in \$110,000,000 blanket limit (Business Income On Revenue Producing Property Only)
- Extra Expense – \$10,000,000
- Transit- \$1,000,000 Per Conveyance/\$1,000,000 Per Occurrence
- Fine Arts - \$2,500,000 (Owned And Non Owned)
- Pollution And Contamination Cleanup (Limited) - \$250,000 (Annual Aggregate)
- Miscellaneous Unnamed Locations - \$10,000,000
- Builders' Risk - \$25,000,000 (the lesser of \$1,000,000 sublimit or 60 days for soft costs, subject to applicable deductible per cause of loss and 24 hour qualifying period)
- New Construction and Additions – \$25,000,000 per location (the lesser of \$1,000,000 sublimit or 60 days for soft costs, subject to applicable deductible per cause of loss and 24 hour qualifying period)
- Service Interruption - \$10,000,000 Combined Time Element and Property Damage Including Overhead Transmission Lines within 1 mile of insured premises, 24 hour qualifying period)

- Ingress/Egress – 30 Day Period for property with a 5 mile radius but not to exceed a \$5,000,000 limit.
- Debris Removal - \$25,000,000
- Civil Government Authority – Lesser of \$5,000,000 or 30 day period, within 5 mile radius
- Leasehold Interest - \$15,000,000
- Loss Of Rents - \$15,000,000
- Professional Fees - \$1,250,000
- Extended Period of Liability – 365 Days
- Auto Physical Damage - \$15,000,000
 - **Garagekeepers Liability: Included**
- Underground Piping - \$5,000,000 (only if within 5 MILES of a pump station, process plant, metering pit, wells or similar operational locations which are owned, leased, used occupied or intended for use by the member entity). There is no coverage for the perils of Earthquake, Flood or Named Storm.
- EDP Equipment – Subject to a 24 hour qualifying period. No sub-limit for equipment. \$1,000,000 sublimit for data and software
- Outdoor Property - \$10,000,000
- Equipment Breakdown - \$100,000,000
 - Ammonia Contamination - \$5,000,000
 - Spoilage - \$5,000,000
 - Extended Period Of Indemnity - 365 Days

Note: There is an Excess Property Policy with various insurers on a quota share basis which extends the Per Occurrence Policy Limits by \$150,000,000 to a total of \$260,000,000. Coverage sub-limits on the Primary policy are excluded by the Excess Property policy, including Equipment Breakdown. The primary limit is \$110,000,000

- There is an Excess Flood/Earthquake policy placed with various insurers which provides:
 - \$50,000,000 aggregate policy limit for Flood coverage excess of the aggregate policy limits provided by Zurich (\$25,000,000 for locations inside the 100-Year Flood Zone, \$50,000,000 for all other locations, as noted above); and
 - \$100,000,000 aggregate policy limit for Earthquake coverage excess of the \$100,000,000 aggregate policy limit provided by Zurich (noted above).

Property Deductibles

- The standard member insurance commission retention is \$100,000 per occurrence less member entity per occurrence deductibles below. Also applies to time element, auto physical damage and flood (except as noted below).
 - Gloucester County - \$10,000 Property, \$5,000 Equipment and \$1,000 Auto Physical Damage
 - Rowan College at South Jersey - \$2,500 Property and \$500 Auto Physical Damage
 - Gloucester County Utilities Authority - \$1,000 Property and \$1,000 Auto Physical Damage
 - Gloucester County Library Commission - \$1,000 Property and \$500 Auto Physical Damage
 - Gloucester County Improvement Authority - \$1,000 Property and \$500 Auto Physical Damage
- The Equipment Breakdown deductible is \$25,000 member entity deductible per occurrence.
- The Earthquake Member Insurance Commission retention is \$100,000 per occurrence less the per occurrence member entity deductibles. **HOWEVER, IF THERE IS A LOSS FROM A SINGLE OCCURRENCE INVOLVING MULTIPLE ENTITIES, THE MAXIMUM OCCURRENCE DEDUCTIBLE WILL BE \$250,000.**
- The Flood Member Insurance Commission retention is \$100,000 per occurrence (combined property damage and time element) less member entity per occurrence deductibles. **HOWEVER, IF THERE IS A LOSS FROM A SINGLE OCCURRENCE INVOLVING MULTIPLE ENTITIES, THE MAXIMUM OCCURRENCE DEDUCTIBLE WILL BE \$250,000.**
- Flood loss for property within the Special Flood Hazard Area (SFHA) 100-year flood zone is subject to a deductible of \$500,000 each building for municipality buildings, and \$500,000 each building for building contents member entity deductible per occurrence; and \$250,000 for each building for loss of income or the National Flood Insurance Plan's (NFIP) maximum available limits for public entities, whichever is greater, regardless of whether National Flood Insurance program coverage is purchased or not. **HOWEVER, IF THERE IS A LOSS FROM A SINGLE OCCURRENCE INVOLVING MULTIPLE ENTITIES, THE MAXIMUM OCCURRENCE DEDUCTIBLE WILL BE \$250,000.**

Losses shall also be adjusted subject to a \$250,000 per occurrence Insurance Commission deductible for pumping stations, pistol

ranges, vehicles and mobile equipment less the applicable member entity deductible.

- “Named Storm as respects to covered property in Atlantic, Ocean, Monmouth and Burlington Counties located east of the Garden State Parkway and any covered property in Cape May County”
For Property Damage: subject to a deductible of 1% of the value, per the Valuation clause of the General Conditions section, of the property insured as of the date of loss, for the Location where the direct physical loss or damage occurred, per occurrence; For Time Element: 1% of the full 12 months Gross Earnings or Gross Profit values that would have been earned following the occurrence by use of the facilities at the Location where the direct physical loss or damage occurred and all other Locations where Time Element loss ensues, per occurrence. Combined PD and TE deductible subject to a minimum deductible of \$250,000 per Location and a maximum deductible of \$1,000,000 per occurrence. The “Named Storm” deductible is a per member entity deductible.
- Note: The Gloucester County Insurance Commission provides coverage for the difference in deductible for “insured property” resulting from “insured perils” (per the terms and conditions of the Zurich policy through the NJC JIF), but only for what is not reimbursed by FEMA less the member entity deductible. The Gloucester County Insurance Commission will not provide coverage for the difference in deductible for time element loss.

Named Storm is defined as any storm or weather disturbance that is named by the U.S. National Oceanic and Atmospheric Administration (NOAA) or the U.S. National Weather Service or the National Hurricane Center or any comparable worldwide equivalent.. Location is defined as a building(s) bounded on all sides by public streets, clear land space or open waterways, each not less than 50 feet wide, a site or tract of land occupied or available for occupancy with tangible property. If the Named Storm involves covered property within the Special Flood Hazard Area (SFHA) the Special Flood Hazard Area (SFHA) deductible above applies.

Special Flood Hazard Area (SFHA) - Is an area defined by FEMA or any foreign equivalent that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year. The 1-percent annual chance flood is also referred to by FEMA as the base flood or 100-year EDGE-100-B (12/10) flood. SFHA’s per FEMA include but are not limited to Zone A, Zone AO, Zone AH, Zones A1-A30, Zone AE, Zone A99, Zone AR, Zone AR/AE, Zone AR/AO, Zone AR/A1-A30, Zone AR/A, Zone V, Zone VE,

and Zones V1-V30. If not defined by FEMA or any foreign equivalent, it is an area that will be inundated by the flood event having a 1-percent chance of being equaled or exceeded in any given year.

- Underground Piping \$100,000 per occurrence less the member entity deductibles as stated above. There is no coverage for the perils of Earthquake, Flood or Named Storm.
- Golf Carts - \$25,000

f.) Crime

The NJC via the commercial market provides crime coverage at the following limits and deductibles (the Insurance Commission retains no risk for Crime):

Limit per occurrence:

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

Deductible per occurrence:

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

NJC does not retain any risk as it is fully insured in the commercial market.

g.) Pollution Liability

The NJC via the commercial market provides pollution liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for Pollution Liability):

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

NJC does not retain any risk as it is fully insured in the commercial market.

All policy aggregate limits are shared by the Camden County Insurance Commission, Gloucester County Insurance Commission, Union County, Burlington County Insurance Commission, Mercer County Insurance Commission, Cumberland County, Cumberland County Utilities Authority, Ocean County Mosquito Extermination Commission and Atlantic County Utilities Authority.

h.) Medical Professional General Liability/Excess Medical Professional

The NJC via the commercial market provides medical professional general liability/excess medical professional coverage at the following limits and deductibles (the Insurance Commission retains no risk for medical professional general liability):

- Limit per claim/annual aggregate: \$1,000,000/\$3,000,000
 - This primary aggregate limit is shared by each member entity of each NJC member Commission.
- Excess Limit annual aggregate: \$20,000,000/\$20,000,000
 - Excess Limit is a Shared limit with ACIC, BCIC, CCIC, CuCIC and GCIC.
- Member Entity Retentions GL and PL:
 - Gloucester County – \$25,000 Includes Department of Corrections, Division of Education & Disability, Division of Senior Services and Department of Health Services.
 - Gloucester County IA (Shady Lane) - \$10,000
 - Gloucester County Prosecutors Office (SANE) - \$5,000
 - Rowan College at South Jersey: Allied health Programs– \$5,000
 - GC Emergency Response Center - \$20,000
 - GCIC Scheduled Physicians - \$5,000
 - G. Feigin – GC
 - J. Palmer – GC
 - J. Briskin – GC
 - C. Siebert – GC
 - L. Lawson-Briddell – RC@GC
 - W. Leonard – RC@GC

NJC does not retain any risk as it is fully insured in the commercial market.

i.) Employed Lawyers Professional Liability

The NJC via the commercial market provides employed lawyers professional liability coverage at the following limits and deductibles (the Insurance Commission retains no risk for employed lawyers' professional liability):

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

NJC does not retain any risk as it is fully insured in the commercial market.

J.) Cyber Liability – Network Privacy & Security Liability

The NJC via the commercial market provides on an optional basis network privacy & security liability coverage at the following limits and deductibles (the insurance commission retains no risk for network privacy & security liability coverage):

- Limits per claim and annual aggregate:
 - Cyber, Privacy and Security Liability: \$5,000,000
 - Regulatory Proceedings: \$5,000,000
 - Payment Card Loss: \$5,000,000
 - Cyber Incident Response Team: \$5,000,000
 - Business Interruption Loss & Extra Expense: \$5,000,000
 - Digital Data Recovery: \$5,000,000
 - Network Extortion: \$5,000,000
 - Contingent Business Interruption: \$1,000,000
 - Social Engineering: \$100,000
- Retention per member entity:
 - Cyber, Privacy and Security Liability: \$25,000
 - Regulatory Proceedings: \$25,000
 - Payment Card Loss: \$25,000
 - Cyber Incident Response Team: \$25,000
 - Cyber Incident Response Coach: \$0
 - Business Interruption Loss & Extra Expense: \$25,000/12 Hours
 - Digital Data Recovery: \$25,000
 - Network Extortion: \$25,000
 - Contingent Business Interruption: \$25,000/12 Hours
 - Cyber Crime: \$25,000

- Participating member entities are:
 - Gloucester County
 - Gloucester County Improvement Authority
 - Gloucester County Library Commission
 - Effective 01/01/2018, Gloucester County Library Commission elected to purchase cyber coverage of \$1,000,000 per event / \$1,000,000 annual aggregate with a \$5,000 retention.
 - Gloucester County Utilities Authority
 - Rowan College at South Jersey

k.) Non-Owned Aircraft. The NJCE covers \$9,000,000 CSL for Bodily Injury and Property Damage Liability, and \$5,000 medical expense for each passenger.

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

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

- a.) Workers' Compensation (all coverages) - \$300,000 CSL
- b.) General Liability (all coverages) - \$250,000 CSL
- c.) Law Enforcement Liability – Included in General Liability
- d.) Automobile Liability
 - Property Damage & Bodily Injury - \$250,000 CSL
 - Underinsured/Uninsured - \$15,000/\$30,000/\$5,000 CSL
 - Personal Injury Protection - \$250,000 CSL
- d.) Public Officials Liability/School Board Legal/Employment Practices Liability - None
- e.) Property/APD - \$100,000 per occurrence less member entity deductibles.
- f.) Crime – None
- g.) Pollution Liability – None

- h.) Medical Professional General Liability – None
 - i.) Employed Lawyers Liability – None
 - j.) Cyber Liability – None
 - k.) Non Owned Aircraft - None
- 4.) The amount of unpaid claims to be established.
- a.) The general reserving philosophy is to set reserves based upon the probable total cost of the claim at the time of conclusion. Historically, on claims aged eighteen (18) months, the Insurance Commission expects the claims servicing company to set reserves at 85% accuracy. The Insurance Commission also establishes reserves recommended by the Insurance Commission's Actuary for claims that have been incurred but not yet reported so that the Insurance Commission has adequate reserves to pay all claims and allocated loss adjusted expense liability.
 - b.) Claims reserves are subject to regular review by the Insurance Commission's Executive Director/Administrator, Attorney, Board of Commissioners and claims servicing company. Reserves on large or unusual claims are also subject to review by the claims departments of the commercial insurance companies or reinsurance companies providing primary or excess coverages to the Insurance Commission either directly or through the NJC JIF.
- 5.) The method of assessing contributions to be paid by each member of the Insurance Commission.
- a.) By November 15th of each year, the actuary computes the probable net cost for the upcoming Insurance Commission year by line of coverage and for each prior Insurance Commission year. The Actuary includes all budget items in these computations. The annual assessment of each participating member entity is its pro rata share of the probable net cost of the upcoming Insurance Commission year for each line of coverage as computed by the Actuary.
 - b.) The calculation of pro rata shares is based on each member's experience modified manual premium for that line of coverage. The Insurance Commission's Governing Body also adopts a capping formula which limits the increase of any member's assessment from the preceding year to the Insurance Commission wide average increase plus a percentage selected by the Governing Body. The

total amount of each member's annual assessment is certified by majority vote of the Insurance Commission's Governing Body at least one (1) month prior to the beginning of the next fiscal year.

- c.) The Treasurer deposits each member's assessment into the appropriate accounts, including the administrative account, and the claim or loss retention trust Insurance Commission account by Insurance Commission year for each type of coverage in which the member participates.
 - d.) If a member entity becomes a member of the Insurance Commission or elects to participate in a line of coverage after the start of the Insurance Commission year, such participant's assessments and supplement assessments are reduced in proportion to that part of the year which had elapsed.
 - e.) The Insurance Commission's Governing Body may by majority vote levy upon the participating member entities additional assessments wherever needed or so ordered by the Commissioner of Insurance to supplement the Insurance Commission's claim, loss retention or administrative accounts to assure the payment of the Insurance Commission's obligations. All supplemental assessments are charged to the participating member entities by applicable Insurance Commission year, and shall be apportioned by the year's assessments for that line of coverage.
 - f.) Should any member fail or refuse to pay its assessments or supplemental assessments, or should the Insurance Commission fail to assess funds required to meet its obligations, the Chairman, or in the event by his or her failure to do so, the custodian of the Insurance Commission's assets, shall notify the Commissioner of Banking and Insurance and the Director of Community Affairs. Past due assessments shall bear interest at the rate established annually by the Insurance Commission's Governing Body.
- 6.) Procedures governing loss adjustment and legal expenses.
- a.) The Insurance Commission engages a claims service company to handle all claims. The performance of the claims adjusters is monitored and periodically audited by the Executive Director's office, the Insurance Commission Attorney, the NJC's attorney's office, as well as the claims department of the NJC's excess insurers. Every three years, the NJC's internal auditors may conduct an audit.

- b.) Annually the Executive Director or their designee will update the claim acknowledgment contact exhibit and distribute it to all applicable parties.
 - c.) Each member entity is provided with a claim reporting procedure and appropriate forms.
 - d.) In order to control workers' compensation medical costs, the Insurance Commission has engaged a managed care organization (CSG) component *through a contract* whose procedures are integrated into the Insurance Commission's claims process.
 - e.) To provide for quality defense and control costs, the Insurance Commission has established an approved defense attorney panel with firms which specialize in Title 59 matters. The performance of the defense attorneys is overseen by the Insurance Commission Attorney, as well as, the various firms which audit the claims adjusters.
- 7.) Coverage to be purchased from a commercial insurer, if any.
- The Insurance Commission purchases a commercial crime bond to provide coverage in the event of an employee theft loss caused by the Insurance Commission's TPA, Executive Director, and/or Treasurer. The bond is purchased from Selective Fire and Casualty Insurance Company.
- 8.) Reinsurance to be purchased.
- The Insurance Commission does not purchase reinsurance.
- 9.) Procedures for the closure of Insurance Commission years, including the maintenance of all relevant accounting records.
- a.) Not applicable at this time.
- 10.) Assumptions and Methodology used for the calculation of appropriate reserves requirements to be established and administered in accordance with sound actuarial principles.
- a.) The general approach in estimating the loss reserves of the Insurance Commission is to project ultimate losses for each Insurance Commission year using paid and incurred loss data. Two traditional actuarial methodologies are used: the paid loss development method and the incurred loss development method. From the two different indications resulting from these methods the Insurance Commission Actuary chooses a "select" estimate of ultimate losses. Subtraction of

the paid losses from the select ultimate losses yields the loss reserve liability or Insurance Commission funding requirement.

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

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

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

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

Adopted by the Governing Body this ___ day of _____, 2019.

Gloucester County Insurance Commission

By: _____
Chairperson

Attest: _____
Secretary

APPENDIX III

Certificate of Insurance Reports

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2019 To 5/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Attn: Barbara Wallace I - Rowan College at Gloucester County	RehabCare and KHRS 680 South Fourth Street Louisville, KY 40202	Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:NJCE20193-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2019 - 01/01/2020 POLICY #:PK1019019; POLICY LIMITS: \$450,000 For our PTA PROGRAMS; Evidence of insurance. All operations usual to County Government Entity as respects to RCGC staff and students per the clinical site agreement. Rowan College at Gloucester County has a \$5,000 SIR on GL/Professional Excess GL/Professional Limits: Professional-\$10,000,000 Each Medical Incident GL \$10,000,000 Each Claim: Policy Aggregate-\$20,000,000. LG	4/11/2019 #2148537	GL AU EX WC OTH
H - County of Camden I - County of Gloucester	County Courthouse, 14th Floor 520 Market Street Camden, NJ 08102	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to a project agreement between the County of Camden and the County of Gloucester for a comprehensive research project on the genomics of opioid addiction, treatment and recovery	4/11/2019 #2148543	GL AU EX WC OTH
H - Burlington County Bridge I - Rowan College at Gloucester County	Commission 1300 Route 73 North P.O. Box 6 Palmyra, NJ 08065	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to hosting an event for Economic Development on June 5th	4/15/2019 #2149152	GL AU EX WC OTH
H - Saint Francis Veterinary Center I - Rowan College at Gloucester County	392 Kings Highway Swedesboro, NJ 08085	Evidence of insurance as respects Workforce and Professional Development Institute (WPDI) - veterinary assistant students such as office procedures, laboratory procedures and surgical for clinical placement.	4/16/2019 #2149988	GL EX OTH
H - Gloucester County Fairgrounds I - County of Gloucester	275 NJ Route 77 Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of insurance with regard to Helping Paws Community Service 4-H Club having a fundraiser on Sunday June 2, 2019 @ the Gloucester County Fairgrounds, 275 NJ Route 77, Mullica Hill, NJ 08062 from 3:30pm to 6: 30 pm.	4/16/2019 #2149993	GL AU EX WC OTH
H - Gloucester County 4-H Fair I - County of Gloucester	Association 275 Bridgeton Pike Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of insurance with regard to the Gloucester County 4-H Fair, sponsored by the Gloucester Co. 4-H Youth Development Program, all participants on-site from	4/16/2019 #2150007	GL AU EX WC OTH

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 4/1/2019 To 5/1/2019

		Wednesday, July 24 thru Monday, July 29, 2019 at the Gloucester Co. 4-H Fairgrounds, 275 Bridgeton Pike, Mullica Hill, NJ 08062		
H - Gloucester County 4-H Fair I - County of Gloucester	Grounds 275 Bridgeton Pike Mullica Hill, NJ 08062	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of insurance with regard to 4-H Iron Chef Contest held by Palate Pleasers 4-H Cooking Club; Saturday May 11, 2019 from 7:00am to 4:00pm at the Gloucester County Fairgrounds, 275 Bridgeton Pike (RT 77) Mullica Hill, NJ 08062 (Messerindino Building).	4/16/2019 #2150008	GL AU EX WC OTH
H - GCIA/Clean Communities Program I - County of Gloucester	503 Budd Blvd West Deptford, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: POL/EPL/SDLL Policy #: 064850348; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$15,000,000 Company C: Auto Phys. Damage Policy #: PK1019019; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$100,000 Ded Company F: Auto Phys. Damage Policy #: ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$15,000,000 Per Occ Company A: Property Policy #: GLOC20193-10; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$100,000 Real & PP Company F: Property Policy #: ERP980616207; Policy Term: 01/01/2019 - 01/01/2020; Policy Limits: \$110,000,000 The Certificate Holder and GCIA/CCP, 109 Budd Blvd, Woodbury NJ 08096 are an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to All 4-H participation in Equine Science 4-H Club Community Cleanup being held April 27, 2019 from 9:00am-2:00pm @ S Harrison Twp Building 664 Harrisonville Rd, Mullica Hill, NJ 08062	4/25/2019 #2163689	GL AU EX WC OTH
Total # of Holders: 8				

Gloucester County Insurance Commission

Certificate of Insurance Monthly Report

From 5/1/2019 To 6/1/2019

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Supt. Dr. Stephen Grimm, B.O.E. I - Rowan College at Gloucester County	and Athletic Department Clinton High School 75 Chanango Ave. Clinton, NY 13323	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to use of Athletic Facilities (track and steeplechase) for NJCAA National Championship Meet on May 8-12, 2019	5/2/2019 #2169943	GL AU EX WC OTH
H - County Clerk's Office Record I - Rowan College at Gloucester County	Room Island Old Courthouse 1st Fl 1 North Broad Street Deptford, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Evidence of Insurance with respect to Adult Center for Transition Coverage externships for ACT students placed at County Clerk Office Record Room for job sampling, volunteer internship, and/or supported employment	5/13/2019 #2171494	GL AU EX WC OTH
H - Dept of Children & Families, I - County of Gloucester	Southern Business Office- CN #720 4 Echelon Plaza (1st Floor), 201 Laurel Rd Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Crime Policy #: 045820911; Policy Term: 01/01/2019 01/01/2020 ; Policy Limit: \$1M Less Member Ded The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	5/13/2019 #2171540	GL AU EX WC OTH
H - Brian Connolly, Contract Administrator I - Rowan College at Gloucester County	Southern Business Office Dept. of Children & Families Voorhees, NJ 08043	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/19 to 1/1/20 Policy # SP4056379 Company E: Crime Policy #: 045820911; Policy Term: 01/01/2019 01/01/2020 ; Policy Limit: \$1M Less Member Ded Dept. of Children & Families, 4 Echelon Plaza, 201 Laurel Rd, Voorhees NJ, 08043 is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract	5/13/2019 #2171542	GL AU EX WC OTH
Total # of Holders: 4				

APPENDIX IV

Employment Benefit Client Activity Report



CLIENT ACTIVITY REPORT

APRIL 2019

GCHIC - Gloucester County Health Insurance Commiss

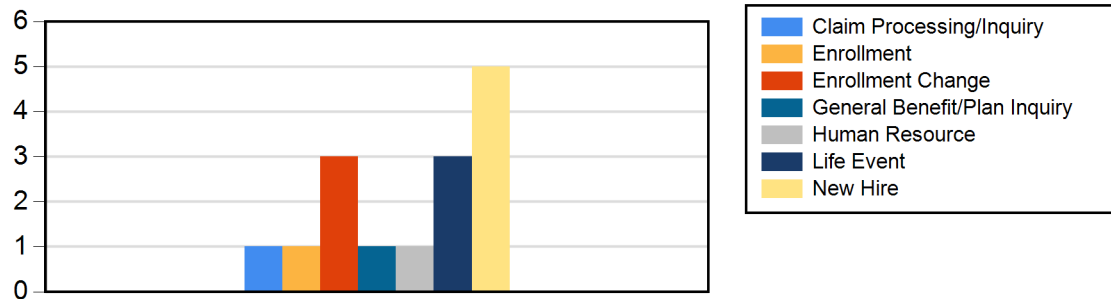
This is your monthly BeneService Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA.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

CLIENT ACTIVITY REPORT

From: 4/1/2019 To: 4/30/2019

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (APRIL)	<u># of Issues</u>
Claim Processing/Inquiry	1
Enrollment	1
Enrollment Change	3
General Benefit/Plan Inquiry	1
Human Resource	1
Life Event	3
New Hire	5
Total for Subject	15

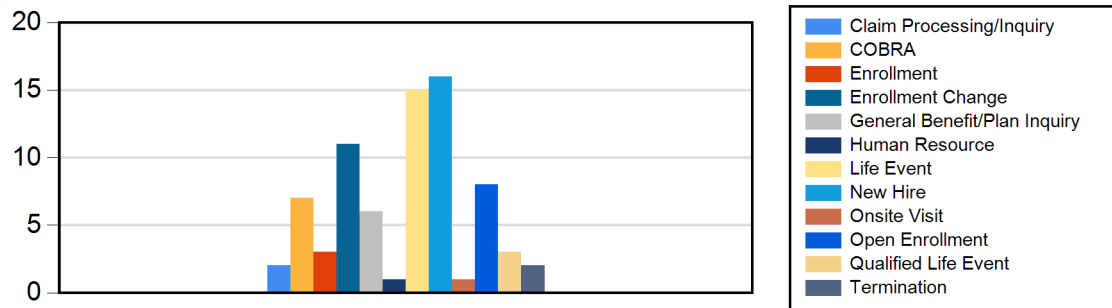


CLIENT ACTIVITY REPORT

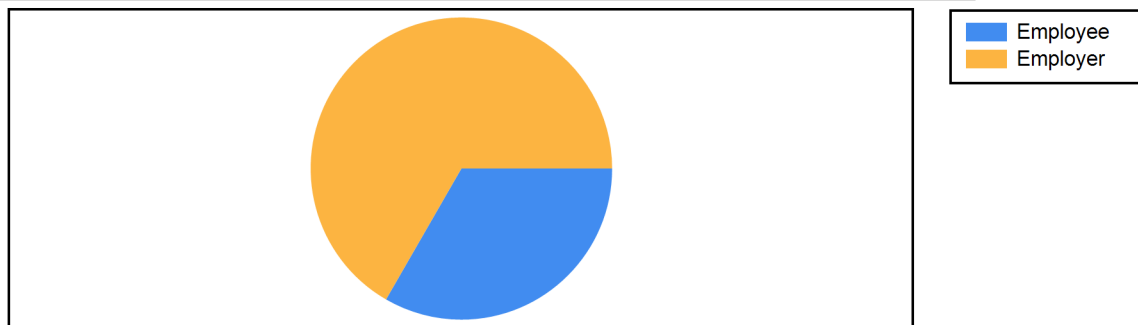
From: 4/1/2019 To: 4/30/2019

GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	2
COBRA	7
Enrollment	3
Enrollment Change	11
General Benefit/Plan Inquiry	6
Human Resource	1
Life Event	15
New Hire	16
Onsite Visit	1
Open Enrollment	8
Qualified Life Event	3
Termination	2
Total for Subject	75



CALL SOURCE (APRIL)	# of Issues
Employee	5
Employer	10
Total for Call Source	15

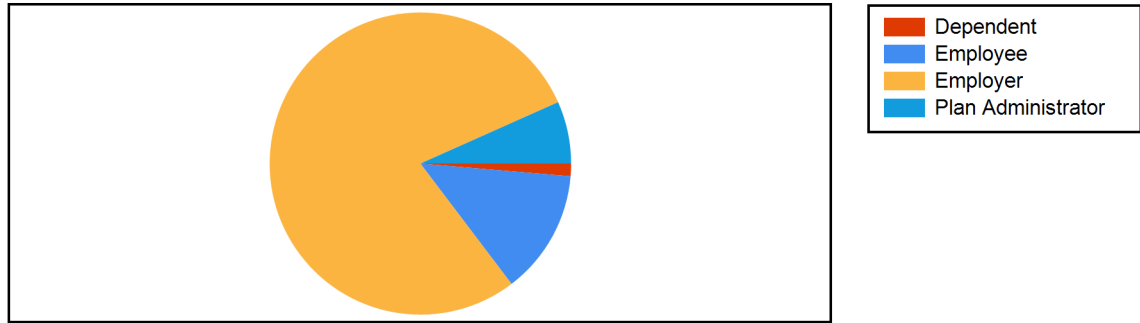


CLIENT ACTIVITY REPORT

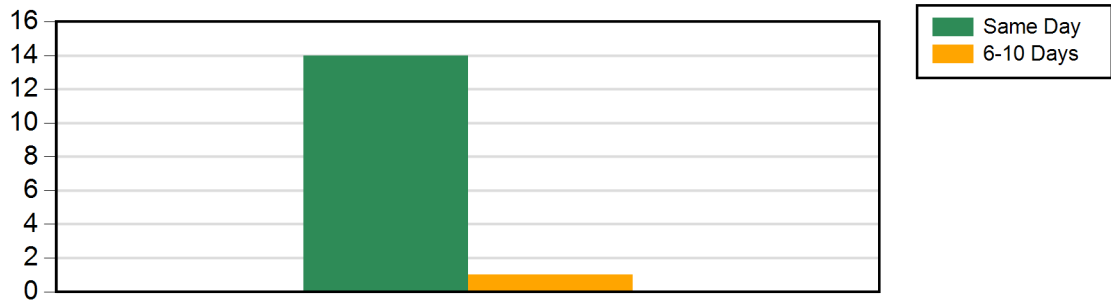
From: 4/1/2019 To: 4/30/2019

GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (YTD)	# of Issues
Dependent	1
Employee	10
Employer	59
Plan Administrator	5
Total for Call Source	75



CLOSED TIME (APRIL)	# of Days	%
Same Day	14	93%
6-10 Days	1	7%
Total for Time Range	15	100%

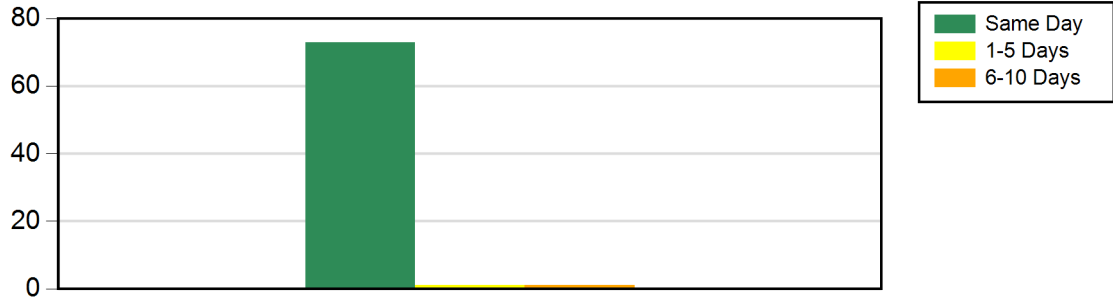


CLIENT ACTIVITY REPORT

From: 4/1/2019 To: 4/30/2019

GCHIC - Gloucester County Health Insurance Commiss

CLOSED TIME (YTD)	# of Days	%
Same Day	73	97%
1-5 Days	1	1%
6-10 Days	1	1%
Total for Time Range	75	100%



DETAIL (YTD)		From: 1/1/2019 To: 4/30/2019		
Received	Call Source	Subject	Status	Closed Time
1/3/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/3/2019	Employee	COBRA	Closed	Same Day
1/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/8/2019	Employer	Enrollment Change	Closed	Same Day
1/8/2019	Employer	Life Event	Closed	Same Day
1/9/2019	Employer	Open Enrollment	Closed	Same Day
1/9/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/10/2019	Employer	Open Enrollment	Closed	Same Day
1/10/2019	Employer	New Hire	Closed	Same Day
1/10/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	New Hire	Closed	Same Day
1/15/2019	Employer	Termination	Closed	Same Day
1/15/2019	Employer	Life Event	Closed	Same Day
1/15/2019	Employer	Open Enrollment	Closed	Same Day
1/16/2019	Employer	Open Enrollment	Closed	Same Day
1/16/2019	Employee	Open Enrollment	Closed	Same Day
1/23/2019	Employer	Claim Processing/Inquiry	Closed	Same Day
1/28/2019	Employer	General Benefit/Plan Inquiry	Closed	Same Day
1/28/2019	Employer	New Hire	Closed	Same Day
1/29/2019	Employer	Open Enrollment	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 4/1/2019 To: 4/30/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 4/30/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/31/2019	Employer	Enrollment	Closed	Same Day
2/13/2019	Employer	Enrollment Change	Closed	Same Day
2/14/2019	Employee	General Benefit/Plan Inquiry	Closed	1-5 Days
2/15/2019	Employer	Onsite Visit	Closed	Same Day
2/20/2019	Employer	Enrollment Change	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	New Hire	Closed	Same Day
2/20/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Qualified Life Event	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/25/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	New Hire	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Employer	Qualified Life Event	Closed	Same Day
2/26/2019	Employer	Enrollment Change	Closed	Same Day
2/26/2019	Employer	Open Enrollment	Closed	Same Day
2/26/2019	Employer	Life Event	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day
2/26/2019	Plan Administrator	COBRA	Closed	Same Day
2/27/2019	Employer	Life Event	Closed	Same Day
2/27/2019	Employer	New Hire	Closed	Same Day
2/28/2019	Employer	Enrollment Change	Closed	Same Day
2/28/2019	Dependent	COBRA	Closed	Same Day
3/1/2019	Employer	New Hire	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/1/2019	Plan Administrator	COBRA	Closed	Same Day
3/4/2019	Employer	Open Enrollment	Closed	Same Day
3/7/2019	Plan Administrator	COBRA	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day
3/8/2019	Employer	Life Event	Closed	Same Day
3/8/2019	Employer	New Hire	Closed	Same Day

CLIENT ACTIVITY REPORT

From: 4/1/2019 To: 4/30/2019

GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2019 To: 4/30/2019		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
3/13/2019	Employer	Enrollment	Closed	Same Day
3/15/2019	Employer	New Hire	Closed	Same Day
3/15/2019	Employer	Life Event	Closed	Same Day
3/18/2019	Employer	Life Event	Closed	Same Day
3/20/2019	Employer	Life Event	Closed	Same Day
3/20/2019	Employer	Termination	Closed	Same Day
3/29/2019	Employer	New Hire	Closed	Same Day
3/29/2019	Employer	Life Event	Closed	Same Day
4/1/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employer	Life Event	Closed	Same Day
4/3/2019	Employee	General Benefit/Plan Inquiry	Closed	Same Day
4/8/2019	Employer	Enrollment	Closed	Same Day
4/9/2019	Employee	Claim Processing/Inquiry	Closed	6-10 Days
4/11/2019	Employer	Life Event	Closed	Same Day
4/15/2019	Employer	New Hire	Closed	Same Day
4/16/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employer	New Hire	Closed	Same Day
4/17/2019	Employee	New Hire	Closed	Same Day
4/18/2019	Employer	New Hire	Closed	Same Day
4/24/2019	Employee	Human Resource	Closed	Same Day
4/29/2019	Employer	Enrollment Change	Closed	Same Day
4/29/2019	Employer	Enrollment Change	Closed	Same Day
4/30/2019	Employee	Enrollment Change	Closed	Same Day

APPENDIX V

Wellness Incentive Program Grant Submission

GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member:

GLOUCESTER COUNTY

Department:

Social Services

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

The employees at the Gloucester County Division of Social Services would like to submit a request for a Filtered Water Bottle Filling Station. We are excited for the opportunity to receive a long term benefit from the Wellness Incentive Program Grant. The particular model we are proposing is a surface mounted, battery operated station that would require minimal installation by a licensed plumber to tie into our existing water service in the kitchen. The cost of the unit, including tax and shipping, would be \$798.98. The unit would filter 500 gallons of water before filter replacement would be needed. The additional \$200 would be earmarked for installation costs, replacement filters (\$54.56 each) and/or plastic, refillable water bottles for the employees (150 bottles for \$150.00).

Here are just a few reasons we feel this would help maintain the health and wellness of our employees:

1. Filtered water removes contaminants and toxins that can be harmful to the body. Tap water contains aluminum which has been linked to Alzheimer's. Arsenic and carcinogens can be found in tap water and plastic bottles.
2. Municipal water systems can sometimes have issues with giardia or cryptosporidium which are known irritants to the gastrointestinal system and can lead to the development of illness. Filtered water can reduce the risk of this occurrence.
3. Filtered water can help support a healthy immune system by filtering the contaminants that can be found in tap water.
4. Drinking large amounts of water has been known to reduce the risk of heart attacks.
5. Water provides oxygen to the brain allowing optimum performance levels.
6. Drinking water has the ability to increase your metabolic rate, thus helping the body burn fat.
7. Dehydration is a contributing cause of fatigue; drinking water can help keep workers alert and active during the work day.
8. Having a Water Bottle Filling Station in our kitchen would encourage workers to get up from their desks to drink more water. Getting up for 5 minutes every hour, even just to walk around or do some light stretching, is said to reverse many of the negative effects of prolonged sitting by the National Fitness Council.

Printed Name of Person submitting nomination: Lisa Davis

Signature of Person submitting nomination:



Position / Title: HSS4 / Wellness Incentive Program Grant Chair

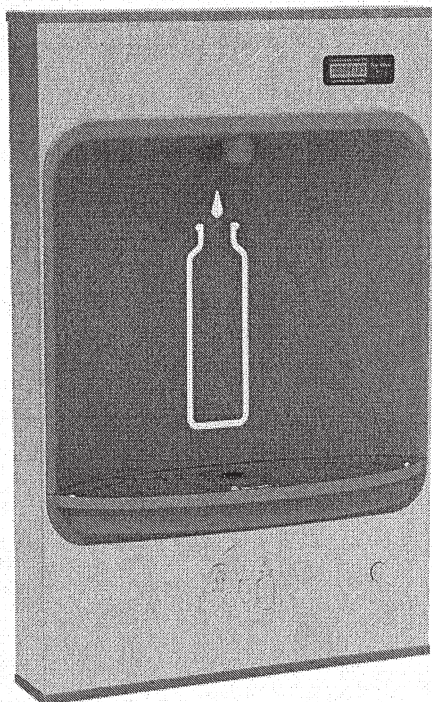
Date: April 11, 2019

Submit this form by

April 15th to:

**Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053**

Email: jhenry@hig.net



Elkay LMASMB | Battery-powered Surface Mount, Filtered

by Bottlefillingstations.com

★★★★★ 1 review

Save 39% ~~\$ 1,103.00~~ **\$ 674.40**

Quantity
1

Add to cart

Share this:



One of the most popular models, the Elkay LMASMB Water Bottle Filling Station makes drinking water more practical, safe, and appealing than ever before.

- **Battery Powered** (3 AA's)
- **Push-Button Activation**
- **ADA compliant design**
- **Sanitary bottle fill** created from recessed spout.
- **Filtered** with 500 Gallon capacity AquaSentry filtration with LED that shows when replacement is necessary.
- **Shipping:** product should arrive in 3-7 business days.

[VIEW SPEC SHEET HERE: Elkay LMASMB](#)

FILTERED?

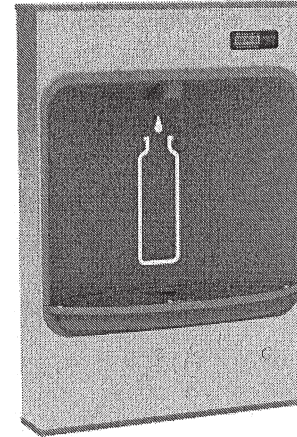
YES

PRODUCT SPECIFICATIONS

Elkay ezH2O® Mechanical Bottle Filling Station Surface Mount, Battery Powered Filtered Non-Refrigerated Stainless. Features shall include Filtered, Green Ticker™, Laminar Flow, Real Drain, Antimicrobial, Visual Filter Monitor. Mechanical Bottle Filler Button activation. Product shall be Wall Mount (On Wall), for Indoor applications, serving 1 station(s). Unit shall be lead-free design which is certified to NSF/ANSI 61 & 372 (lead free) and meets Federal and State low-lead requirements.

Special Features:	Filtered, Green Ticker™, Laminar Flow, Real Drain, Antimicrobial, Visual Filter Monitor
Finish:	Stainless Steel
Power:	No Electrical Required
Bubbler Style:	No Bubbler
Activation by:	Mechanical Bottle Filler Button
Mounting Type:	Wall Mount (On Wall)
Chilling Option:	Non-refrigerated
Dimensions (L x W x H):	17-7/8" x 6-1/4" x 25-7/8"
Approx. Shipping Weight:	25 lbs.
Installation Location:	Indoor
No. of Stations Served:	1

- Mechanically-Activated unit continues to supply water in event of service disruptions.
- Visual Filter Monitor: LED Filter Status Indicator for when filter change is necessary.
- Filter is certified to NSF 42 and 53 for lead, particulate, chlorine, taste and odor reduction. 500 gal. capacity.
- Green Ticker: Informs user of number of 20 oz. plastic water bottles saved from waste.
- Laminar flow provides clean fill with minimal splash.
- Silver Ion Antimicrobial protection on key plastic components to inhibit the growth of mold and mildew.
- Real Drain System eliminates standing water.



AMERICAN PRIDE. A LIFETIME TRADITION.
Like your family, the Elkay family has values and traditions that endure. For almost a century, Elkay has been a family-owned and operated company, providing thousands of jobs that support our families and communities.



Included with Product: Bottle Filler,
Filter (LMASMB)

PRODUCT COMPLIANCE

ADA & ICC A117.1

Buy American Act

CE

GreenSpec®

NSF/ANSI 42, 53, 61, & 372 (lead free)



Complies with ADA & ICC A117.1 accessibility requirements when installed according to the requirements outlined in these standards. Installation may require additional components and/or construction features to be fully compliant. Consult the local Authority Having Jurisdiction if necessary.

[Installation Instructions \(PDF\)](#)

Water Systems are warranted for 12 months from date of installation.

Warranty pertains to drinking water applications only. Non-drinking water applications are not covered under warranty.

[Warranty \(PDF\)](#)

OPTIONAL ACCESSORIES

56192C - Aqua Sentry Replacement Filter
ECH8 - Elkay Remote Chiller, Non-Filtered 8 GPH
ECH8GRN - Elkay Remote Chiller, Non-Filtered 8 GPH GreenSpec

PART: _____ QTY: _____
PROJECT: _____
CONTACT: _____
DATE: _____
NOTES: _____
APPROVAL: _____

In keeping with our policy of continuing product improvement, Elkay reserves the right to change product specifications without notice. Please visit elkay.com for the most current version of Elkay product specification sheets. This specification describes an Elkay product with design, quality, and functional benefits to the user. When making a comparison of other producers' offerings, be certain these features are not overlooked.

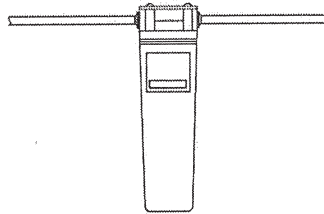
Elkay EZH2O Mechanical Bottle Filling Station Surface Mount
Battery Powered Filtered Non-Refrigerated Stainless
Model LMASMB

IMPORTANT!

INSTALLATION NOTES:

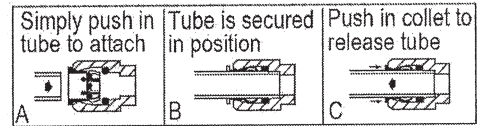
Ensure wall is structurally sound to bear the loads imparted by the Surface Mount Bottle Filler.

These products are designed to operate on 20 psi to 105 psi supply line pressure.



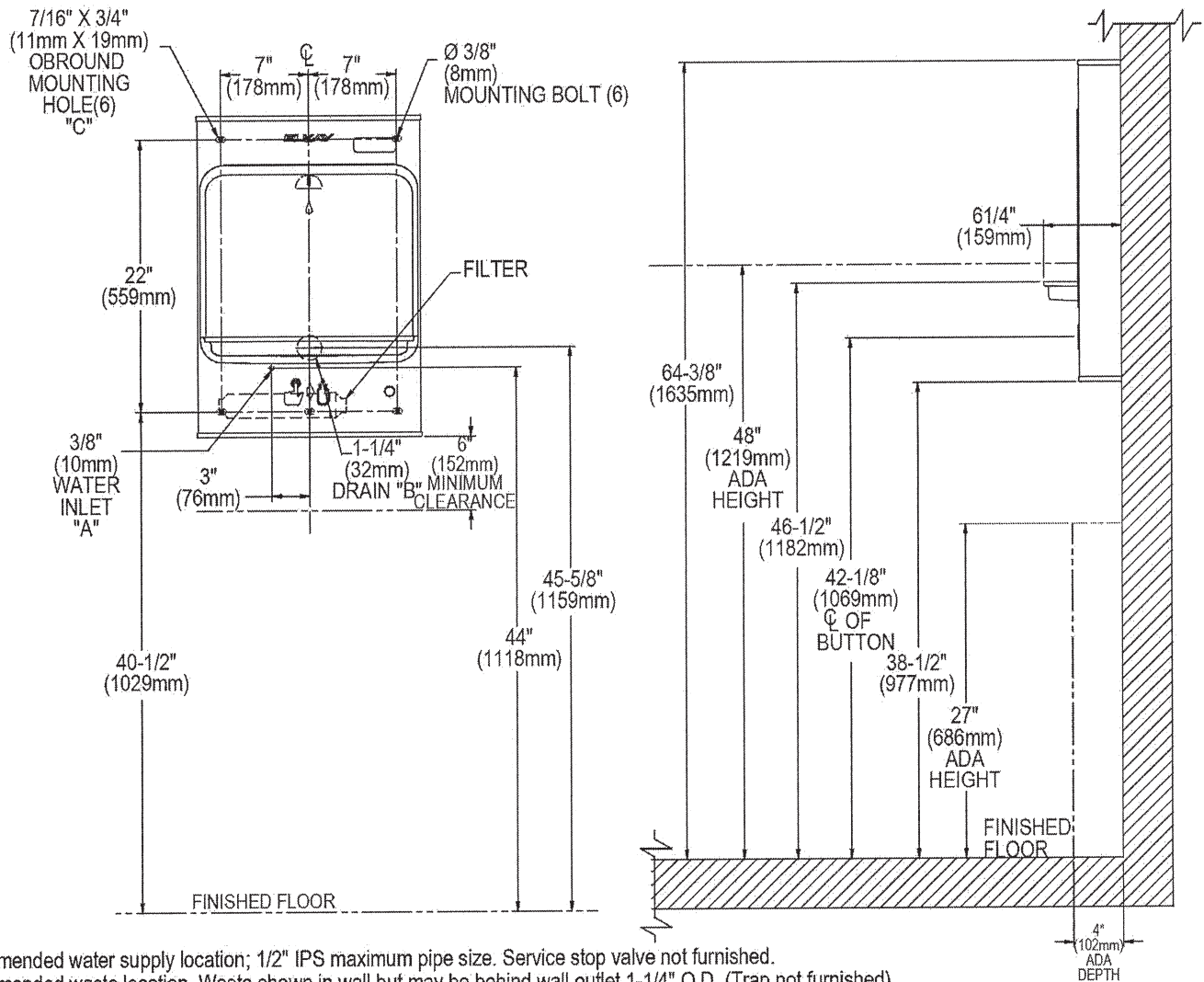
WaterSentry® Plus Filter System

OPERATION OF QUICK CONNECT FITTINGS



Pushing tube in before pulling it out helps to release tube

ADA Stand Alone Mounting



LEGEND:

A = Recommended water supply location; 1/2" IPS maximum pipe size. Service stop valve not furnished.

B = Recommended waste location. Waste shown in wall but may be behind wall outlet 1-1/4" O.D. (Trap not furnished).

C = 7/16" X 3/4" Obround mounting holes for fastening backplate to wall.

NOTE : New Installations Must Use Ground Fault Circuit Interrupter (GFCI). It is highly recommended that the circuit be dedicated and the load protection be sized for 20 amps.

Elkay EZH2O Mechanical Bottle Filling Station Surface Mount

Battery Powered Filtered Non-Refrigerated Stainless

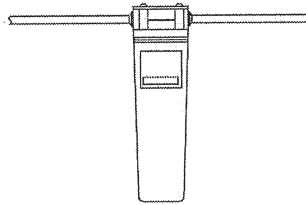
Model LMASMB

IMPORTANT!

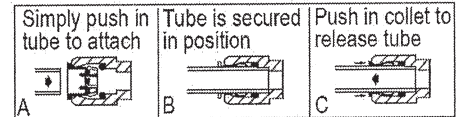
INSTALLATION NOTES:

Ensure wall is structurally sound to bear the loads imparted by the Surface Mount Bottle Filler.

These products are designed to operate on 20 psi to 105 psi supply line pressure.



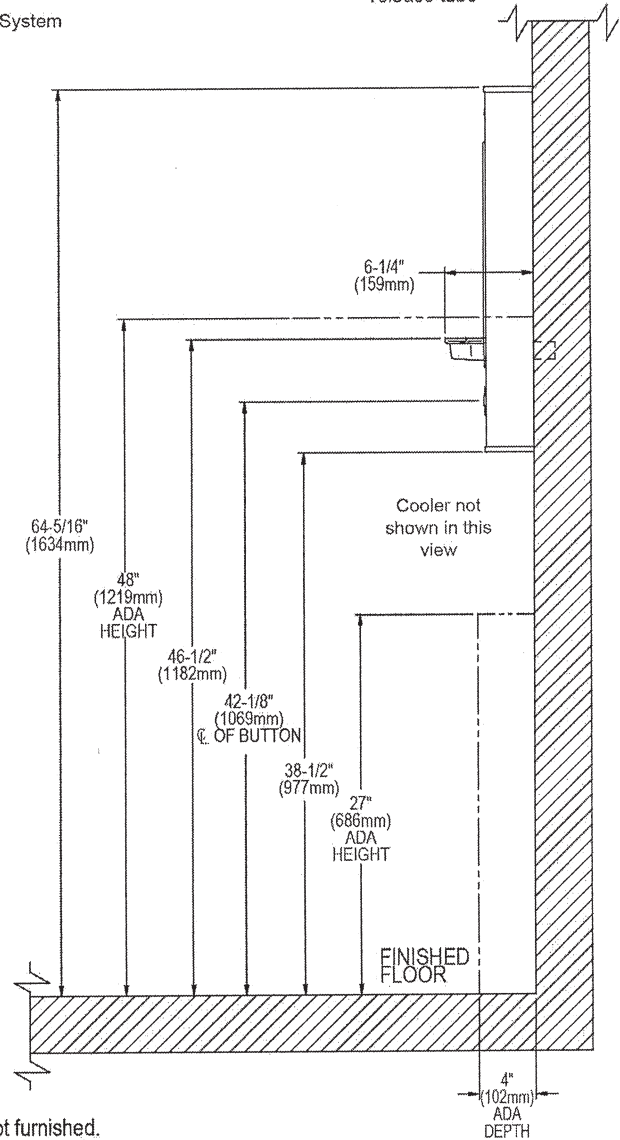
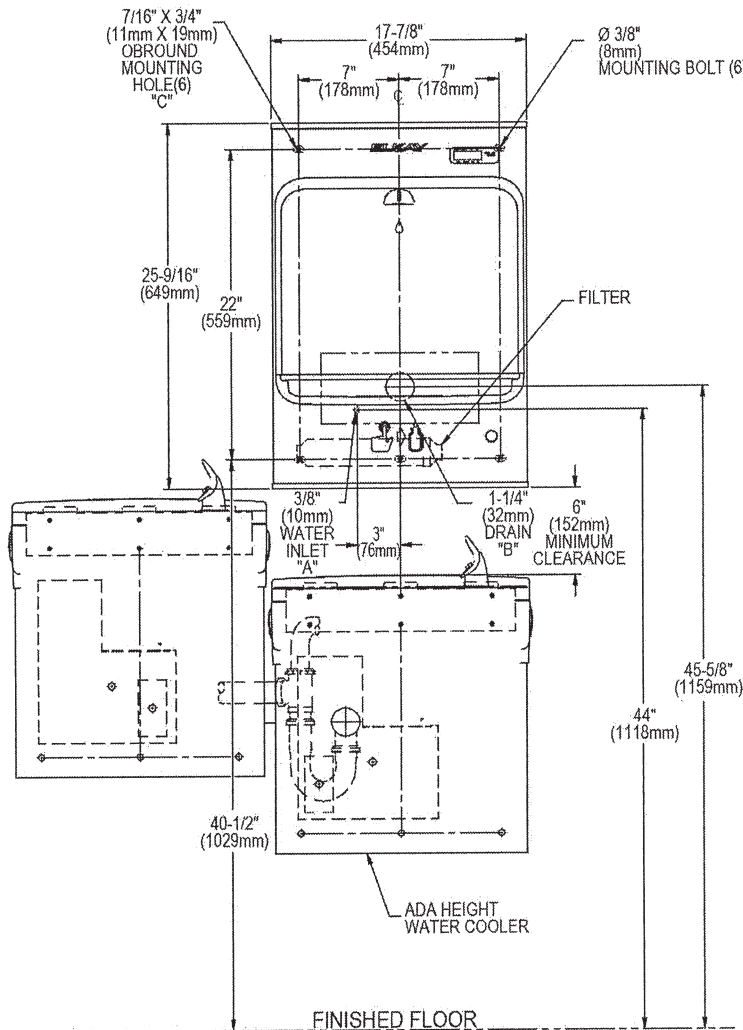
OPERATION OF QUICK CONNECT FITTINGS



Pushing tube in before pulling it out helps to release tube

ADA Above Cooler Mounting

WaterSentry® Plus Filter System



REDUCE HEIGHT BY 3 INCHES FOR INSTALLATION ABOVE CHILDRENS ADA COOLER

LEGEND:

A = Recommended water supply location; 1/2" IPS maximum pipe size. Service stop valve not furnished.

B = Recommended waste location. Waste shown in wall but may be behind wall outlet 1-1/4" O.D. (Trap not furnished).

C = 7/16" X 3/4" Obround mounting holes for fastening backplate to wall.

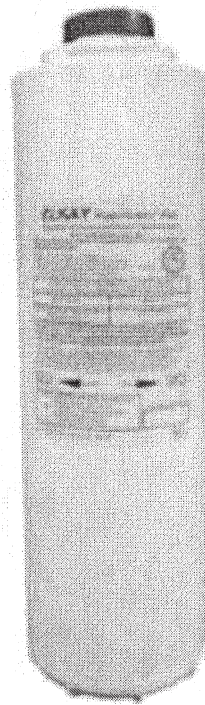
NOTE : New Installations Must Use Ground Fault Circuit Interrupter (GFCI). It is highly recommended that the circuit be dedicated and the load protection be sized for 20 amps.

Elkay



127

Elkay 51300C WaterSentry Plus Replacement Filter (Bottle Fillers)



Size:
1-Single



\$ **54**⁵⁶ ~~\$125.00~~ Save \$70.44 (56%)

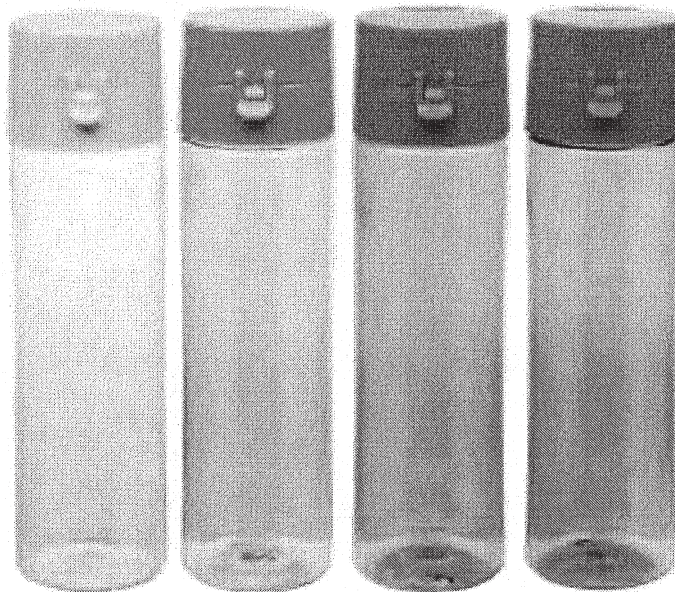
✓prime

Cylinder-Shaped Plastic Water Bottles with Flip-Top Lids, 22 oz.



3.9 (29)

[Write A Review](#)



SKU: 236429

[^](#)
TOP

SKU: 236429

\$30.00 Per Case

-

5

+

Best Value

Delivery Options for 08028

Shipping & Delivery Details

☒ **FREE In-Store Pickup**

Collegetown Shopping Center **Change Store**
Estimated Arrival Mon 04/22/19

☐ **UPS Delivery**

Ground: Estimated Arrival Mon 04/22/19
Expedited: Estimated Arrival Fri 04/19/19

You will have the option to choose either ground or expedited shipping for your order during checkout.

Product Details

Colorful plastic water bottles help you stay hydrated on the go! Blue, mint green, white, and pink translucent bottles have a large open design, screw-on caps, and flip-top closures. They are perfect for cyclists, runners, hikers, promotional door prizes, and gift-bag stuffers. Plus, they're a great resale product for gyms, camping supply stores, athletic supply stores, bike shops, and convenience stores. Bottles measure 2.75x9.5-in.

Specifications

Case Quantity: 30

Assortment Details: 22-oz. Cylinder-Shaped Plastic Water Bottles with Flip-Top Lids assorted among blue, mint green, white, and pink

Colors: Blue, Mint Green, Pink, White

Material: Plastic, Polypropylene

Height: 9.5 in.

Diameter: 2.75 in.

Volume: 22 oz.

BPA Free: Yes



GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member:

Department:

Health Department

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Gloucester County Department of Health would like to utilize the Wellness Grant Money's to provide staff Wellness days. Please see the budget below on how we would like to utilize the 1,000\$. Based on a 2008 study by Ohio State University, found that a regular office yoga & meditation practice significantly reduced stress levels in employees, and improved their sleep quality. Balanced, relaxed employees are more productive.

- Provide quarterly Staff Wellness days.
 - The Health Department would like to utilize the service of Spaflo Corporate Wellness to provide the following services; Chair Massage, Yoga and Meditation.
 - Health Educator will collaborate with vendor whom will provide online scheduler to ensure staff utilizes break time for service.

Chair Massage

2 Therapists

Event Time: 3.75 hours

Total Hours: 7.5 hours

Hourly Rate: 80.00

Total Rate: 600.00

Amount of Massage:

15 minute massages

Benefits: helping your body maintain its relaxed state and your muscles to remain loose even during times of physical and mental stress. The massage chair improves posture, improves blood flow, alleviates pain and headaches, etc.

Yoga (Flow)

Hatha style yoga adaptive to all experience levels. Participants must provide their own mat.

Two Consecutive 30min Classes - \$125.00

Physical benefits of yoga include:

- increased flexibility
- increased muscle strength and tone

- improved respiration, energy and vitality
- maintaining a balanced metabolism
- weight reduction
- cardio and circulatory health
- improved athletic performance
- protection from injury

Mental benefits include:

- one of the best benefits of yoga is how it helps a person manage stress, which is known to have devastating effects on the body and mind.
- Stress can reveal itself in many ways, including back or neck pain, sleeping problems, headaches, drug abuse, and an inability to concentrate," says Dr. Nevins. "Yoga can be very effective in developing coping skills and reaching a more positive outlook on life."
- Yoga's incorporation of meditation and breathing can help improve a person's mental well-being. "Regular yoga practice creates mental clarity and calmness; increases body awareness; relieves chronic stress patterns; relaxes the mind; centers attention; and sharpens concentration," says Dr. Nevins. Body- and self-awareness are particularly beneficial, she adds, "because they can help with early detection of physical problems and allow for early preventive action."

Source: <https://osteopathic.org/what-is-osteopathic-medicine/benefits-of-yoga/>

Mind Flow (Mindful Meditation)

Meditation at Work! Your team needs to take a moment to regroup and refresh if they're going to perform their best

Meditation can also be incorporated into a Desk Flow or Yoga Flow class

If we choose not to incorporate it into the Yoga

15min Guided Meditations – 125.00 offer twice for a total:\$250.00

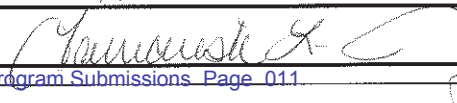
Meditation

Benefits: reduces stress, controls anxiety, promotes emotional health, enhances self-awareness, increases patience and tolerance, etc.

Printed Name of Person submitting nomination:

TAMARISIK JONES

Signature of Person submitting nomination:



Position / Title: Director - Gloucester County Department of Health

Date: 4/24/2019

Submit this form by

April 15th to:

**Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053
Email: jhenry@hig.net**

**GLOUCESTER COUNTY INSURANCE COMMISSION
SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT**

Member: Warden Eugene J. Caldwell II

Department: Department of Corrections

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Please see attached documentation.

Printed Name of Person submitting nomination: Cheryl Quinn

Signature of Person submitting nomination: Cheryl Quinn

Position / Title: Administrative Assistant 3

Date: 04-02-19

Submit this form by

April 15th to:

Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagamore Drive, Suite 8101, Marlton, NJ 08053

Email: jhenry@hig.net

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT






Our department would like to promote good heart health and weight management!

Sometimes it difficult to put yourself first when you have a family and a full time job. This is why the Department of Corrections desires to make healthy changes, by promoting good heart health and weight management by nominating the following wellness items for the grant.

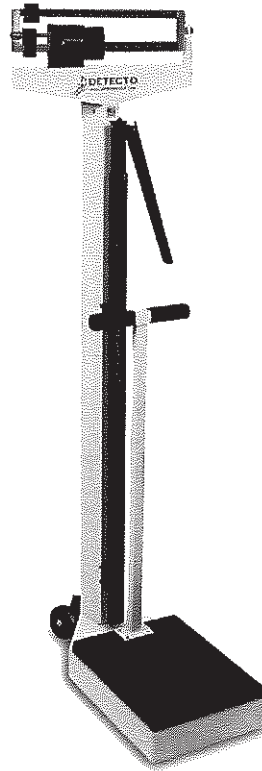
- 1) As a daily reminder, nutrition posters and information can be posted for all employees to see, so they can choose a nutritious meal or snack rather than walking over to the vending machine for some empty calories. Having motivational health posters, guidelines for keeping hearts happy and healthy and nutrition posters, will be valuable tools to make a big difference in someone's life.
- 2) Additionally, with all of the hustle and bustle of life, weekly weigh-ins can be expensive and time consuming. With an eye level physician's scale, staff will have the perfect opportunity during the workday, to get on the scale and be held accountable for what they see right in front of their eyes. This will encourage staff to strive for healthy weight management.
- 3) Cardiologists now recommend shakes and smoothies for good heart health! Enjoying a "Very Berry Breakfast" smoothie once a week will provide staff members in our department with

a healthy dose of fruits and vegetables, improve heart health and encourage healthy weight management! Most days, employees are rushing out the door without breakfast, buying coffee, snacks or breakfast at the local convenience store. Having a nutritional, low calorie, "Very Berry Breakfast" smoothie is the jump start our department needs to begin a work day.

Lastly, with the above combination and encouragement from co-workers and staying motivated, this will be the start of a positive lifestyle change for all staff!

Product	Description	Quantity	Price
	Nutrition At A Glance Poster	1	\$ 9.99
	I Am - Motivational Health Poster	1	\$ 19.00
	Change It Up Poster - Nutrition Poster - Motivational Poster	1	\$ 18.05
	Do I Need to Worry About Blood Pressure Poster	1	\$ 18.99
	Feel Full on Fewer Calories: Think Choose Right, Not Diet Poster	1	\$ 18.05

Nutrition Education Store **\$84.08**



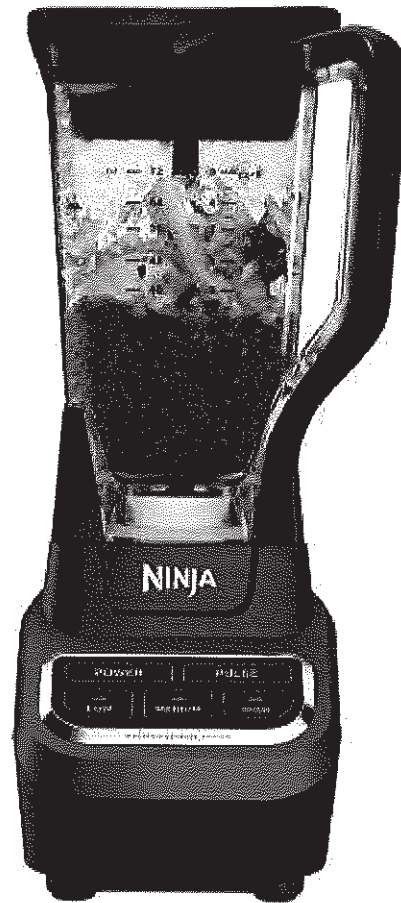
95% positive (3,644)

Overview for Detecto 339 Eye Level Physician Scale with Height Rod

The 448 Eye Level Scale with Height Rod, Wheels, and Handpost is designed to be an easy to use durable scale. The scale is constructed from mild steel with electrostatic powder paint finish for optimum long-lasting quality. The dual-reading, die-cast aluminum on black insert weigh beam is easy to read and makes weighing simple and fast. Its heavy-duty solid base increases patient stability while weighing.

This scale is equipped with a height rod measuring between 30" - 78" and 76 cm - 200 cm. Rear wheels allow easier mobility of the scale. The hand post is a handy aid for individuals who can benefit from more stability while standing.

Tiger Medical		\$239.31
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Ninja Professional Blender, Black

Ninja · Ninja Professional Blender · Blender · Countertop Blender · 900 watts · 64-oz · 72-oz · Variable Speed · White Professional blender pitcher with pour spout total crushing technology, which crushes ice, whole fruits and vegetables in seconds. Cord storage. BPA free. 1000-watts professional grade motor for heavy duty blending and processing. Generous 72-ounce pitcher. Ninja 6-blade technology pitcher, lid and blades are dishwasher safe. Ultimate ice crushing action, blasts solid ice cubes into powdery snow in seconds.

Home Depot		\$68.11
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GLOUCESTER COUNTY INSURANCE COMMISSION

SUBMISSION FOR WELLNESS INCENTIVE PROGRAM GRANT

Member: Dr. Christina Nase, Sabrina Corsey LMSW, LPN

Department: STEM Division Rowan College at Gloucester County

Provide a description of the wellness item(s) or program being nominated for the grant. Supporting documentation such as photographs and cost are required. Testimonials are encouraged but are not required.

Our proposal requests \$1000 to launch our Wellness at Work program which will include mindfulness/meditation, yoga, and a competitive fitness challenge to reduce physical manifestations of stress at work and improve the morale of Rowan College at Gloucester County Staff thereby creating a more positive academic environment for both students and staff.

Please see attached:

Title Page

Letter

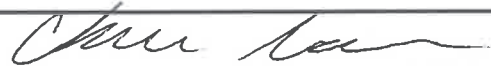
Budget

Invoice

Testimonials

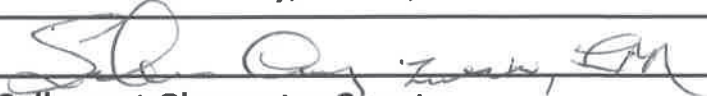
Printed Name of Person submitting nomination: Dr. Christina Nase

Signature of Person submitting nomination:



Printed Name of Person submitting nomination: Sabrina Corsey, LMSW, LPN

Signature of Person submitting nomination



Position / Title: Dean, STEM Division Rowan College at Gloucester County

Position/Title: Team Coordinator, Level V

Date: 4/12/19

Submit this form by

April 15th to:

**Hardenbergh Insurance Group, Attn: Joe Henry
8000 Sagemore Drive, Suite 8101, Marlton, NJ 08053**

Email: jhenry@hig.net



GRANT APPLICATION

2019

April 12, 2019

Joe Henry,
Hardenbergh Insurance Group, Wellness Incentive Program
8000 Sagemore Drive, Suite 8101,
Marlton, NJ 08053

RE: Wellness Incentive Program

The STEM Division of Rowan College at Gloucester County is pleased to submit this request for your review. We look forward to your partnership in our cooperative efforts to promote member wellness. Our proposal requests \$1000 to launch our Wellness at Work program which will include mindfulness/meditation, yoga, and a competitive fitness challenge to reduce physical manifestations of stress at work and improve the morale of Rowan College at Gloucester County Staff; thereby creating a more positive academic environment for both students and staff. ¹

After a review of literature, we believe the implementation of our proposed Wellness at Work program will offer staff the opportunity to refocus, recharge, and redirect their efforts to better serve the needs of students.² Employees will learn new techniques for effectively managing physical and mental instances of stress inherent in a fast paced calendar driven environment such as the one found on the Rowan College at Gloucester County campus. This will enable

¹ Alexander, Gina, PhD, M.P.H., M.S.N. (2013). Self-care and yoga--academic--practice collaboration for occupational health. *Workplace Health & Safety*, 61(12), 510-3.

² Cheema, B. S., Houridis, A., Busch, L., Raschke-Cheema, V., Melville, G. W., Marshall, P. W., . . . Colagiuri, B. (2013). Effect of an office worksite-based yoga program on heart rate variability: Outcomes of a randomized controlled trial. *BMC Complementary and Alternative Medicine*, 13, 82.

them to perform job functions more effectively.³ The Rowan College at Gloucester County Wellness at Work program plans to support the Wellness Incentive Program's objectives to promote member wellness using proven methods to build awareness and provide exposure to: contemplative introspection, breathing practices, body posturing through Beginner Yoga, Yoga Nidra, as well as supervise the opportunity to utilize fitness applications and participate in a marathon walking competition. These practices have been known to offer numerous benefits to overall employee health and performance.⁴

The STEM Division has projected a budget, secured funds to start the program, partnered with a food service provider as well as a professional yoga instructor, polled STEM previous yoga participants and employees for willingness to participate in the proposed activities of the program. Those employees have expressed the benefits they experienced during previous yoga sessions as well as their desire to participate in the proposed Wellness at Work program (See Testimonials).

This initiative aligns with and supports the college mission to provide a culturally diverse population with the opportunity to "enhance quality of life through affordable, accessible programs, and services in a safe and caring environment". Rowan College at Gloucester County personnel take this charge seriously and have demonstrated their desire to positively influence the community. One example of this is apparent in the way we have continuously affected academic growth throughout the Gloucester County and Tri-State areas. This is evidenced by our unfailing ability to maintain enrollment since the college's opening over 50 years ago; which is a profound accomplishment when you consider that so many of our competitors are floundering. Additionally, Rowan College at Gloucester County, has been a beacon of change for its employees as evidenced by the over 20% Alumni Staff who have earned degrees here and then went on to achieve higher academic accolades while maintaining employment at the college. As you can see our employees are invested in the achievements of attendees of this

³ Dwivedi, U., Kumari, S., & Nagendra, H. (2016). Effect of yoga practices in reducing counterproductive work behavior and its predictors. *Indian Journal of Psychiatry*, 58(2)

⁴ Strijk, J. E., PhD., Proper, K. I., PhD., van Mechelen, W., PhD., & van, d. B. (2013). Effectiveness of a worksite lifestyle intervention on vitality, work engagement, productivity, and sick leave: Results of a randomized controlled trial. *Scandinavian Journal of Work, Environment & Health*, 39(1), 66-75.

institution and we believe that our Wellness at Work program will open the minds of staff members to all of the eight dimensions of health while empowering them to explore fitness alternatives on their own terms in a safe environment. The STEM Division employees believe we should utilize the college's ability to impact our community to promote health and wellness of all college employees and to encourage a more health conscious culture throughout all of our campuses.

Your financial support in this endeavor will help us achieve that goal. Thank you for your interest in a new Workplace Wellness program at Rowan College at Gloucester County. We envision building upon our collaborative success by developing this program with you.

Kind Regards,

Sabrina Corsey LMSW, LPN
STEM Team Coordinator, Level V

Alexander, Gina, PhD,M.P.H., M.S.N. (2013). Self-care and yoga--academic--practice collaboration for occupational health. *Workplace Health & Safety*, 61(12), 510-3. doi:<http://dx.doi.org/10.3928/21650799-20131206-02>

Cheema, B. S., Houridis, A., Busch, L., Raschke-Cheema, V., Melville, G. W., Marshall, P. W., . . . Colagiuri, B. (2013). Effect of an office worksite-based yoga program on heart rate variability: Outcomes of a randomized controlled trial.*BMC Complementary and Alternative Medicine*, 13, 82. doi:<http://dx.doi.org/10.1186/1472-6882-13-82>

Dwivedi, U., Kumari, S., & Nagendra, H. (2016). Effect of yoga practices in reducing counterproductive work behavior and its predictors. *Indian Journal of Psychiatry*, 58(2) doi:<http://dx.doi.org/10.4103/0019-5545.183778>

Strijk, J. E., PhD., Proper, K. I., PhD., van Mechelen, W., PhD, & van, d. B. (2013). Effectiveness of a worksite lifestyle intervention on vitality, work engagement, productivity, and sick leave: Results of a randomized controlled trial.*Scandinavian Journal of Work, Environment & Health*, 39(1), 66-75. Retrieved from web:
<http://libproxy.rcgc.edu:2048/login?url=https://search.proquest.com/docview/1282502775?accountid=11137>

Wellness At Work 2019 Budget							
JUNE							
	Event		Date	Items	Estimate	Cost	
	Kick off: Yoga/healthy refreshments		TBD	Fruit/Tea	Instructor: \$100 Refreshments: \$50		
			Sub Total		\$150		
JULY							
	Event		Date	Items	Estimate	Cost	
	Yoga/ healthy refreshments		TBD		Instructor: \$100 Refreshments: \$50		
			Sub Total		\$150		
AUGUST							
	Event		Date	Items	Estimate	Cost	
	Yoga/ healthy refreshments		TBD	Fruit/Tea	Instructor: \$100 Refreshments: \$50		
			Sub Total		\$150		
September							
	Event		Date	Items	Estimate	Cost	
	Yoga/ healthy refreshments		TBD		Instructor: \$100 Refreshments: \$50		
	Fitness Challenge 9/1-10/1: Walking/Fitbit				Free:App Based		
			Sub Total		\$150		
October							
	Event		Date	Items	Estimate	Cost	
	Meditation		TBD	Fruit/tea	Instructor: \$100 Refreshments: \$50		
	Fitness Challenge: SMOOTHIE PARTY		TBD		\$250		
			Sub Total		\$400		
			Sub Total				
			Total		1,000		

Giofano's Italian Bistro

1353 Blackwood-Clementon Road
Clementon, NJ 08021
856-566-5727
856-566-5728 Fax

Catering

TO: Sabrina Corsey

Tax Exempt Number 226-088-440/000

PO#
Invoice 62019.00

ITEM	QUANTITY	DESCRIPTION	UNIT COST	TOTAL PRICE	DELIVERY DATE
1	1	Slice Fruit Tray			June 1, 2019
2		Assorted Teas with Sugar alternative lemon and honey			
3					
4		All paper products			
5	20 people				
6					
7					
8					
9					
10					
11	1				
12					
Sub Total				\$100.00	
Tax Rate			0%	\$0.00	
Total				\$100.00	

We will be happy to supply any further information you may need and trust that you call on us to fill your order, which will receive our prompt and careful attention.

Roberto Faltz

PER

February 18, 2019

DATE

TESTIMONIALS FROM YOGA

"I've really enjoyed the yoga sessions that we had on campus last year. I loved looking forward to it each week and participating in a relaxing activity with coworkers. It improved my focus and energy at work and I would love to attend more yoga sessions on campus."

-Jennifer

"Yoga was a new experience for me and I was completely hooked from the beginning. Not only did I find it very relaxing, but exercise experience did not matter. I felt so comfortable in performing the moves that I have often wished we would have continued the experience at the college. It was a great stress reliever for a sometimes, stressful world."

-Danielle

"The (Yoga) sessions provided participants the opportunity build strength and awareness through breathing exercises, mediation and assuming poses to flex muscle groups. This was, in my opinion, a welcome opportunity for staff to step away from their regular duties and work-day stress. I thoroughly enjoyed the yoga sessions and felt more relaxed and positive when I returned to my responsibilities. I hope that this becomes a regular offering to allow staff the opportunity to improve their health and increase their well-being."

-Marlene

"I really enjoyed our yoga sessions! It was a great way to decompress after a long week."

-Christina

"Doing yoga at work gave me a new perspective for dealing with work day stress. It helped me realize I could stay motivated without taking on the physical stress of my environment. It allowed me to practice mindfulness and find time to pay attention to my psychological needs which allowed me to refocus and perform tasks with a clear mind."

-Sabrina



Calling All Fit-Bit Wearers!

Want a healthy way to feed your need for walking speed?

Put together a team and join the STEM Division's Wellness and Work Group



ON YOUR MARK

- Starting 09/01/19—09/30/19

GET READY

- Sign up with all of your group member names

GET SET

- Login to the Fit Bit "Great Wall" Challenge

GO

- Start walking!

The first group to complete the mission should print the congrats notification of all members and submit to STEM to win a...

SMOOTHIE PARTY!

