

**GLOUCESTER COUNTY INSURANCE COMMISSION  
AGENDA AND REPORTS  
THURSDAY, OCTOBER 22, 2020  
1:00 PM**

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

**OR**

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

**The Gloucester County Insurance Commission will conduct its October 22, 2020 meeting electronically, in accordance with the Open Public Meetings Act, N.J.S.A. 10:4-6 et seq. and in consideration of Executive Order No. 103, issued by Governor Murphy on March 9, 2020, declaring a State of Emergency and a Public Health Emergency in the State of New Jersey.**

**OPEN PUBLIC MEETINGS ACT - STATEMENT OF COMPLIANCE**

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

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

**GLOUCESTER COUNTY INSURANCE COMMISSION AGENDA**  
**OPEN PUBLIC MEETING: October 22, 2020**  
**1:00 PM**

- ☐ **MEETING CALLED TO ORDER - OPEN PUBLIC MEETING NOTICE READ**
- ☐ **ROLL CALL OF COMMISSIONERS**
- ☐ **APPROVAL OF MINUTES:** September 24, 2020 Open Minutes.....Appendix I  
September 24, 2020 Closed Minutes.....sent via e-mail
  
- ☐ **CORRESPONDENCE:** None
  
- ☐ **COMMITTEE REPORTS:**
  - ☐ Safety Committee: .....Verbal
  - ☐ Claims Committee: .....Verbal
  
- ☐ **EXECUTIVE DIRECTOR/ADMINISTRATOR - PERMA**
  - Executive Director's Report..... Pages 3-21
  
- ☐ **EMPLOYEE BENEFITS – Conner Strong & Buckelew**
  - Monthly Reports.....Appendix II
  
- ☐ **TREASURER- Tracey Giordano**
  - Resolution **63-20** October Bill List – *Motion* ..... Pages 22-23
  - Resolution **64-20** October Benefit Bill List – *Motion* ..... Page 24
  - July Monthly Treasurer Reports..... Pages 25-26
  
- ☐ **CLAIMS SERVICE - PERMA** ..... Verbal
  
- ☐ **CLAIMS SERVICE– Inservco Insurance Services, Inc.**
  - Resolution **65-20** Authorizing Disclosure of Liability Claims Check Register - *Motion* ..... Page 27
  - Liability Claim Payments –9/1/20 to 9/30/20 ..... Pages 28-29
  
- ☐ **MANAGED CARE– Medlogix, Jen Goldstein**
  - Monthly Report ..... Page 30
  
- ☐ **NJCE SAFETY DIRECTOR – J.A. Montgomery Consulting**
  - Monthly Report ..... Pages 31-38
  
- ☐ **RISK MANAGERS REPORT, UNDERWRITING SERVICES DIRECTOR**
  - Hardenbergh Insurance Group**
  - Monthly Report ..... Pages 39-47
  
- ☐ **ATTORNEY – Grace Marmero & Associates, LLP** ..... Verbal
  
- ☐ **OLD BUSINESS**
- ☐ **NEW BUSINESS**
- ☐ **PUBLIC COMMENT**

- ☐ **CLOSED SESSION – Payment Authorization Requests (PARS) ..... Pages 48-49**  
**Resolution [66-20](#) Executive Session for purpose as permitted by the Open Public Meetings Act, more specifically to discuss PARS related to pending or anticipated litigation as identified in the list of claims prepared by third-party claim administrator Inservco Insurance Services, Inc. and attached to this agenda**
- ☐ Motion for Executive Session

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**MEETING ADJOURNMENT**

**NEXT SCHEDULED MEETING:** [December 10, 2020, 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: October 22, 2020

Memo to: Commissioners of the Gloucester County Insurance Commission

From: PERMA Risk Management Services

Subject: Executive Director's Report

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- ☐ **Employee Dishonesty Coverage** – The Employee Dishonesty Coverage policy with Selective Insurance Company is renewing on 11/23/20. This policy covers the positions of Executive Director, Third Party Administrator and the Treasurer. The annual premium is \$1,111. The limit per loss is \$1,000,000 with a \$10,000 deductible. There was a slight increase in premium of \$16.00. The cost of this coverage will be paid out of the miscellaneous and contingency budget line.

☐ **Motion to approve expenditure for Employee Dishonesty Coverage in the amount of \$1,111**

- ☐ **NJ Excess Counties Insurance Fund (NJCE) (Pages 5-8)** The NJCE met on September 24, 2020. At the last meeting Executive Director provided a verbal update of the meeting. Included in the agenda on pages 5-8 is a summary report of the meeting. The NJCE also met prior to our meeting. Executive Director will provide a verbal report of the meeting.
- ☐ **Certificate of Insurance Report (Pages 9-10)** – Included in the agenda on pages 9-10 is the certificate of issuance report from the NJCE listing those certificates issued for the month of September. There were 6 certificate of insurances issued during the month September.
- ☐ **GCIC Property and Casualty Financial Fast Track (Pages 11-13)** - Included in the agenda on pages 11-13 is a copy of the Property & Casualty Financial Fast Track Report for the month of July. As of **July 31, 2020** there is a statutory surplus of **\$2,249,597**. Line 10 of the report, "Investment in Joint Venture" is the Gloucester County Insurance Commission's share of the equity in the NJCE **\$2,630,996**. The total cash amount is **\$3,072,470**.
- ☐ **NJCE Property and Casualty Financial Fast Track (Pages 14-16)** - Included in the agenda on pages 14-16 is a copy of the NJCE Financial Fast Track Report for the month of July. As of **July 31, 2020** there is a statutory surplus of **\$16,698,019**. Line 7 of the report, "Dividend" represents the dividend figure released by the NJCE of \$3,607,551. The total cash amount is **\$32,002,009**.
- ☐ **GCIC Health Benefits Financial Fast Track (Page 17)** – Included in the agenda on page 17 is a copy of the Health Benefits Financial Fast Track for the month of July. As of **July 31, 2020** there is a statutory surplus of **\$236,402**. The total cash amount is **\$316,154**.

- ❑ **Claim Tracking Reports (Pages 18-21)** - Included in the agenda on pages 18-21 are copies of the Claim Activity Report and the Claims Management Report Expected Loss Ratio Analysis report as of July 31, 2020. The Executive Director will review the reports with the Commission.
- ❑ **2020 Property & Casualty Assessments** – The third and final assessment payment for 2020 were due on October 15, 2020. We are checking with the Treasurer for a status of the payments.
- ❑ **2021 Auto ID Cards/WC Posting Notices/Renewal Certificate of Insurance** - The 2021 auto ID cards and WC Posting Notices will be sent to each member entity representative for distribution the beginning of December. The NJCE Underwriting Manager's Team will review any certificates which need to be re-issued for the 2021 renewal.
- ❑ **2021 RFP's for Professional Services** - The RFP's were issued and advertised for the positions of the Actuary, Auditor, Defense Panel Attorneys, Commission Attorney, Field Nurse Case Manager and Functional Capacity Evaluation Services. The responses are due on Friday, November 6, 2020 at 3:00 PM. The responses will be reviewed and recommendations will be made at the December meeting. The Managed Care RFP will be issued shortly.
- ❑ **NJCE Best Practices Workshop, 2020 Virtual Edition** – As a reminder the 9th Annual NJCE Best Practices Workshop is scheduled to be a Zoom Webinar on Thursday, October 29, 2020, 10:00am – 12:30pm. Invitations were sent out by e-mail on October 16<sup>th</sup>.

Topics are the NJCE JIF Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19.



## NEW JERSEY COUNTIES EXCESS JOINT INSURANCE FUND

9 Campus Drive – Suite 216  
Parsippany, NJ 07054-4412

**Date:** September 24, 2020  
**To:** Gloucester County Insurance Commission  
**From:** PERMA Risk Management Services  
**Subject:** New Jersey Counties Excess Meeting Report

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

**December 31, 2019 Audit:** Executive Director reported the Auditor presented at draft financial audit at the June meeting; the draft audit and an extension to file the final audit was submitted to DOBI and DCA following the June meeting. Fund Auditor submitted a final financial audit for the period ending December 31, 2019 and provided a summary review of the Financial Statements. Fund Auditor concluded the review by stating there were no recommendations or findings. The Board of Fund Commissioners approved a motion to approve the year-end financials. The Fund office will distribute affidavits to Fund Commissioners to execute stating they have read the General Comments of the audit report and make the necessary report filing with DOBI and DCA.

### **Executive Director reported on the following:**

#### **Competitive Contracts, Services and Training:**

##### **Learning Management System Competitive Contract Request for Proposals (CCRFP):**

In February the Board adopted a resolution to initiate procurement of a Learning Management System, which is an online platform to track instructor-led and online training programs dedicated for NJCE JIF members. Responses to the initial CCRFP were due on April 2<sup>nd</sup>, but was cancelled due to the pandemic. A second CCRFP was set for June 16<sup>th</sup>; responses were rejected due to material terms and the Board agreed with the recommendation to re-advertise. A third CCRFP #20-28 was issued with a response date of August 20<sup>th</sup>; the Sub-Committee comprised of Commissioners Kessler, Sheehan and Shea met and reviewed submissions from three (3) vendors. Sub-Committee noted the proposal amounts of each vendor exceeded the allocated budget for this service. Executive Director reported the committee's recommendation is to reject all proposals on that basis; the Board of Fund Commissioners adopted a resolution noting that action.

Executive Director stated the Learning Management System is a unique product and reported the sub-committee recommendation that it be arranged and contracted directly by J.A. Montgomery on behalf of the Fund. This approach would be similar to the one previously

authorized by the Board for PERMA to contract directly with Origami for RMIS platform. The Board of Fund Commissioners agreed with the recommendation and authorized J.A. Montgomery to pursue a 3<sup>rd</sup> party arrangement directly with a vendor to provide a Learning Management System dedicated to NJCE JIF members.

**Actuary Services – Payment in Equity:** Executive Director reported The Actuarial Advantage provided services in Fund Year 2019; however, inadvertently a contract was not in place. The Board of Fund Commissioners adopted a resolution authorizing payment in equity to the firm in the amount of \$22,522.00 for services provided in Fund Year 2019.

**BRIT Safety Grant:** Executive Director reported the current deadline to submit reimbursement of applicable safety-related items reimbursed at 50% of the cost is September 30<sup>th</sup>. Glenn Prince of J.A. Montgomery and the BRIT Grant sub-committee submitted a deadline extension request of October 31<sup>st</sup> to allow additional applicable reimbursements; the Board of Fund Commissioners approved the recommendation to extend the deadline.

**Training Webinars:** Executive Director reported the MEL Safety Institute in-classroom training was made available to our member counties this past year. In March, instructor-led training was suspended due to the pandemic and J.A. Montgomery successfully transitioned a majority of these training sessions to interactive webinars, which resulted in a significant increase in attendance by our NJCE County membership.

Executive Director reported County membership accounted for 169 webinar attendees during the months of June, July and August. J.A. Montgomery submitted per trainee and administrative costs for a total of \$6,046 for that period. A recommendation was made that the Fund pay J.A. Montgomery for these services since the costs associated resulted from an unforeseen situation, as well as, amend their contract to document the additional fees to be paid. The additional fees would be applied against the Safety Institute Fund line in the 2020 budget and would not be incurred by County members. Executive Director reported this was discussed with the Fund Attorney and the Fund Treasurer and they concurred with this recommendation. The Board of Fund Commissioners authorized the payment of additional training to J.A. Montgomery in the amount of \$6,046 and authorized an amendment of their contract to reflect additional training fees for June, July and August. J.A. Montgomery will be asked to submit a proposal for additional training costs that extend beyond August 2020 through the balance of their contract.

**Workers' Compensation Claims Administration RFP:** Executive Director reported the contract for this service with AmeriHealth expired on 7/31/20. AmeriHealth agreed to extend services based on the same terms and conditions of the existing contract on a month-to-month basis for August and September.

Executive Director reported an RFP was issued for re-procurement of these services and responses were due on August 25<sup>th</sup>. Four (4) responses were received, reviewed and scored by a sub-committee. Fund Attorney reported the sub-committee recommended the contract be awarded to AmeriHealth for Claims Administration Services for a contract period of October 1, 2020 to September 30, 2023. Copies of a resolution authorizing this award were distributed and was adopted by the Board of Fund Commissioners.

**Financial Fast Track:** Financial Fast Tracks as of July 31<sup>st</sup> and June 30<sup>th</sup> were submitted and reflected statutory surplus of \$16.6 and \$16.5 million respectively.

**2021 Renewal – Underwriting Data Collection:** Last year was the initial launch of Origami, the online platform where members’ exposure data (property, vehicles, etc.) was uploaded for members to access and edit, as well as, applications to download and complete for ancillary coverages. The Fund Office is currently following up with members to complete the renewal worksheets. A meeting of the sub-committee to review the 2021 budget will be scheduled prior to the October meeting and the 2021 Budget introduction.

**Deputy Executive Director reported on the following information items:**

**Membership Renewal:** The Atlantic, Burlington and Cumberland County Insurance Commissions are scheduled to renew their 3-year membership with the Fund as of January 1, 2021. Renewal documents were sent to each County to execute; Burlington and Cumberland have adopted resolutions to renew and Atlantic has a resolution on their October 6<sup>th</sup> agenda for consideration.

**9<sup>th</sup> Annual Best Practices Workshop – October 29, 2020 Virtual Edition:** This year’s Best Practices Workshop will be taking place virtually via an interactive webinar on October 29, 2020. Topics include the NJCE Renewal Overview and 2021 Objectives, BRIT Safety Grant update and topics evolving around the implications of COVID-19. The length of the workshop is scheduled for 2.5 to 3 hours with adequate breaks; please save the date and more information will follow.

**2020 New Jersey Association of Counties Conference:** This annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30<sup>th</sup> and November 11<sup>th</sup>. NJAC has published details of the workshops on their website [www.njac.org](http://www.njac.org).

**2020 MEL & MRHIF & NJCE Educational Seminar:** This annual seminar originally scheduled for May 1<sup>st</sup> has been cancelled indefinitely.

**NJCE 10<sup>th</sup> Year Anniversary:** 2020 marks the 10<sup>th</sup> anniversary since the Fund’s inception. We hope to schedule a luncheon meeting honoring this milestone in early 2021.

**Due Diligence:** Submitted as part of the agenda was a Regulatory Compliance Checklist as of 9/18/2020 to track contracts, compliance and other Fund business.

**Underwriting Manager:** A verbal report was submitted of the 2021 renewal noting that negotiation efforts are underway to secure stable rates and limit significant premium increases in what is a “hard” market, the worst since the mid-80’s. Since we are a Joint Insurance Fund, we anticipate that we will fare better than a single insured.

**Risk Control:** Safety Director submitted a report reflecting the risk control activities from June to October 2020. Safety Director reported the annual BRIT Safety Grant is still available and encouraged members to submit applicable purchases given the extended deadline of October 31<sup>st</sup>.



**WC Claims Administration:** AmeriHealth submitted a report showing provider billed amounts, paid amount and net savings as of August 2020.

**New Business - Senate 2380 Legislation:** On Monday September 14, 2020 Governor Murphy signed S2380 into law, which creates a rebuttable presumption for essential employees that their contraction of the coronavirus is employment related for workers' compensation purposes. Ms. Walcoff of PERMA reported that COVID-19 related claims - including report only for possible exposure, but no virus contraction – have been monitored at the outset of the pandemic. More information and a report will be provided for the next meeting on number of member COVID-19 claims and incurred costs to date.

**Next Meeting:** The next meeting of the NJCE fund is scheduled for October 22, 2020 at 9:30AM via audio/video.

# Gloucester County Insurance Commission

## Certificate of Insurance Monthly Report

From 9/1/2020 To 10/1/2020

Holder (H)/ Insured Name (I)	Holder / Insured Address	Description of Operations	Issue Date/ Cert ID	Coverage
H - Cape Regional Physicians Associates  I - Rowan College of South Jersey	Attn Byron Hunter VP HR 2 Stone Harbor Boulevard Cape May Court House, NJ 08212	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 COMPANY B: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:NJCE20203-10; POLICY LIMITS: \$250,000 COMPANY C: WC & Emp Liab; POLICY TERM: 01/01/2020 - 01/01/2021 POLICY #:PK1019020; POLICY LIMITS: \$450,000 Evidence of Insurance. All operations usual to County Governmental Entity as respects to RCSJ staff and students for the Certified Clinical Medical Assistant, Phlebotomy, Diagnostic Medical Sonography, and Radiography Programs.	9/2/2020  #2581669	GL AU EX WC OTH
H - County of Camden  I - Rowan College of South Jersey	111 Markress Road Suite101 Cherry Hill, NJ 08003	Rowan College of South Jersey has a \$5,000 SIR on GL/Professional. Company E: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company F: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company F: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 RE: Camden County One-Stop Career Center The County of Camden is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract.	9/10/2020  #2582926	GL AU EX WC OTH
H - State of NJ, Dept. of Community Affairs  I - County of Gloucester	Div of Housing & Community Resources 101 S. Broad St, 5th Fl PO Box 806 Trenton, NJ 08625	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 RE: LIHEAP CWA Grant The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to LIHEAP CWA Grant	9/15/2020  #2589203	GL AU EX WC OTH
H - Champion Disposal Services, LLC  I - Gloucester County Improvement Authority	5900 Sylon Blvd. Hainesport, NJ 08036	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 Evidence of Insurance.	10/1/2020  #2619010	GL AU EX WC OTH
H - Inspira Health Network  I - Rowan College of South Jersey	1505 West Sherman Ave Vineland, NJ 08360	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 01/01/2020 - 01/01/2021 Policy #: SP4059717 Company E: Auto Physical Damage; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$15,000,000 Company E: Property; Policy Term: 01/01/2020 - 01/01/2021; Policy #:ERP980616208; Policy Limits: \$110,000,000 Evidence of Insurance.	10/1/2020  #2619007	GL AU EX WC OTH

# **Gloucester County Insurance Commission**

## **Certificate of Insurance Monthly Report**

**From 9/1/2020 To 10/1/2020**

H - County of Gloucester I - Rowan College of South Jersey	2 South Broad Street Woodbury, NJ 08096	Company D: XS Worker Compensation Statutory x \$1,000,000 XS Employers Liability \$5,000,000 x \$1,000,000 Policy Term 1/1/20 to 1/1/21 Policy # SP4059717 RE: Use of Basketball Court The Certificate Holder is an Additional Insured on the above-referenced Commercial General Liability and Excess Liability Policies if required by written contract as respect to Use of basketball court for team practices.	10/1/2020 #2619008	GL AU EX WC OTH
<b>Total # of Holders: 6</b>				

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	July 31, 2020		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1.	UNDERWRITING INCOME		553,312	3,873,185	56,223,421	60,096,606
2.	CLAIM EXPENSES					
		Paid Claims	440,184	1,267,429	16,367,985	17,635,414
		Case Reserves	(19,081)	110,850	2,053,701	2,164,551
		IBNR	(174,924)	383,319	1,440,459	1,823,778
		Discounted Claim Value	(8,480)	(10,453)	(75,459)	(85,912)
TOTAL CLAIMS			237,699	1,751,145	19,786,686	21,537,831
3.	EXPENSES					
		Excess Premiums	261,337	1,829,357	25,512,405	27,341,762
		Administrative	83,480	643,314	7,904,094	8,547,408
TOTAL EXPENSES			344,817	2,472,671	33,416,499	35,889,170
4.	UNDERWRITING PROFIT (1-2-3)		(29,204)	(350,632)	3,020,236	2,669,604
5.	INVESTMENT INCOME		0	0	7,237	7,237
6.	PROFIT (4 + 5)		(29,204)	(350,632)	3,027,473	2,676,841
7.	CEL APPROPRIATION CANCELLATION		0	0	148,760	148,760
8.	DIVIDEND INCOME		0	0	561,272	561,272
9.	DIVIDEND EXPENSE		0	0	(3,768,272)	(3,768,272)
10.	INVESTMENT IN JOINT VENTURE		0	99,766	2,531,230	2,630,996
11. SURPLUS (6 + 7 + 8 - 9)			(29,204)	(250,866)	2,500,463	2,249,597
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		0	3,000	203,000	205,999
	2011		0	31,011	48,546	79,557
	2012		0	13,596	363,986	377,582
	2013		0	(31,375)	224,531	193,156
	2014		0	(15,374)	497,264	481,890
	2015		0	(71,643)	(721,647)	(793,290)
	2016		0	(116,741)	732,744	616,003
	2017		0	(206,316)	34,864	(171,452)
	2018		0	87,534	737,594	825,128
	2019		2,735	100,816	379,581	480,396
	2020		(31,939)	(45,374)		(45,374)
TOTAL SURPLUS (DEFICITS)			(29,204)	(250,866)	2,500,463	2,249,597
TOTAL CASH						3,072,470

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
			AS OF	July 31, 2020		
ALL YEARS COMBINED						
			THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
CLAIM ANALYSIS BY FUND YEAR						
FUND YEAR 2010						
	Paid Claims		0	0	1,823,536	1,823,536
	Case Reserves		0	0	(0)	(0)
	IBNR		0	0	0	0
	Discounted Claim Value		0	0	0	0
TOTAL FY 2011 CLAIMS			0	0	1,823,536	1,823,536
FUND YEAR 2011						
	Paid Claims		0	0	2,795,974	2,795,974
	Case Reserves		0	6,000	(0)	6,000
	IBNR		0	0	(0)	(0)
	Discounted Claim Value		0	(59)	0	(59)
TOTAL FY 2011 CLAIMS			0	5,941	2,795,974	2,801,914
FUND YEAR 2012						
	Paid Claims		0	12,681	2,036,484	2,049,164
	Case Reserves		0	(20,794)	36,582	15,788
	IBNR		0	(1,500)	1,500	(0)
	Discounted Claim Value		0	360	(956)	(596)
TOTAL FY 2012 CLAIMS			0	(9,253)	2,073,610	2,064,357
FUND YEAR 2013						
	Paid Claims		0	1,140	1,556,862	1,558,002
	Case Reserves		0	(1,119)	83,734	82,615
	IBNR		0	21	1,450	1,470
	Discounted Claim Value		0	277	(3,858)	(3,581)
TOTAL FY 2013 CLAIMS			0	319	1,638,187	1,638,505
FUND YEAR 2014						
	Paid Claims		0	1,154	961,412	962,566
	Case Reserves		0	(4,784)	18,782	13,998
	IBNR		0	0	2,833	2,833
	Discounted Claim Value		0	79	(727)	(647)
TOTAL FY 2014 CLAIMS			0	(3,551)	982,300	978,750
FUND YEAR 2015						
	Paid Claims		605	81,317	2,867,744	2,949,062
	Case Reserves		(10,555)	(1,625)	187,308	185,683
	IBNR		9,950	9,950	17,253	27,203
	Discounted Claim Value		0	(269)	(3,167)	(3,436)
TOTAL FY 2015 CLAIMS			0	89,374	3,069,137	3,158,511

GLOUCESTER COUNTY INSURANCE COMMISSION						
FINANCIAL FAST TRACK REPORT						
		AS OF	July 31, 2020			
ALL YEARS COMBINED						
		THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE	
FUND YEAR 2016						
	Paid Claims	69,193	122,203	1,491,767	1,613,971	
	Case Reserves	(1,805)	(19,368)	44,944	25,577	
	IBNR	(67,388)	(36,193)	40,632	4,439	
	Discounted Claim Value	0	(343)	(2,504)	(2,847)	
TOTAL FY 2016 CLAIMS		0	66,299	1,574,839	1,641,139	
FUND YEAR 2017						
	Paid Claims	24,604	148,259	1,192,455	1,340,714	
	Case Reserves	(24,604)	38,205	778,931	817,136	
	IBNR	0	6,487	267,828	274,315	
	Discounted Claim Value	0	272	(15,390)	(15,119)	
TOTAL FY 2017 CLAIMS		0	193,222	2,223,824	2,417,047	
FUND YEAR 2018						
	Paid Claims	32,082	145,657	1,102,541	1,248,198	
	Case Reserves	(39,187)	(154,919)	281,766	126,847	
	IBNR	7,105	(63,455)	310,896	247,441	
	Discounted Claim Value	0	4,935	(13,694)	(8,760)	
TOTAL FY 2018 CLAIMS		0	(67,783)	1,681,509	1,613,726	
FUND YEAR 2019						
	Paid Claims	81	286,630	539,210	825,839	
	Case Reserves	(22,247)	(261,899)	621,655	359,756	
	IBNR	19,430	(86,384)	798,067	711,683	
	Discounted Claim Value	0	9,861	(35,162)	(25,300)	
TOTAL FY 2019 CLAIMS		(2,735)	(51,793)	1,923,770	1,871,977	
FUND YEAR 2020						
	Paid Claims	313,619	468,389		468,389	
	Case Reserves	79,316	531,152		531,152	
	IBNR	(144,021)	554,394		554,394	
	Discounted Claim Value	(8,480)	(25,566)		(25,566)	
TOTAL FY 2020 CLAIMS		240,434	1,528,370	0	1,528,370	
COMBINED TOTAL CLAIMS		237,699	1,751,145	19,786,686	21,537,831	
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	July 31, 2020		
ALL YEARS COMBINED						
			THIS	YTD	PRIOR	FUND
			MONTH	CHANGE	YEAR END	BALANCE
1.	UNDERWRITING INCOME		2,084,585	14,592,095	163,505,481	178,097,576
2.	CLAIM EXPENSES					
		Paid Claims	(17,630)	975,893	4,975,775	5,951,668
		Case Reserves	978,202	2,369,520	5,846,623	8,216,143
		IBNR	(415,250)	909,353	9,810,443	10,719,795
		Discounted Claim Value	(45,140)	(268,485)	(1,471,830)	(1,740,314)
	TOTAL CLAIMS		500,181	3,986,282	19,161,011	23,147,292
3.	EXPENSES					
		Excess Premiums	1,271,354	8,899,477	113,746,590	122,646,068
		Administrative	160,474	1,122,052	12,402,903	13,524,955
	TOTAL EXPENSES		1,431,828	10,021,529	126,149,494	136,171,023
4.	UNDERWRITING PROFIT (1-2-3)		152,576	584,285	18,194,976	18,779,261
5.	INVESTMENT INCOME		16,510	405,825	1,120,484	1,526,309
6.	PROFIT (4+5)		169,086	990,110	19,315,460	20,305,570
7.	Dividend		0	0	3,607,551	3,607,551
8.	SURPLUS (6-7-8)		169,086	990,110	15,707,909	16,698,019
SURPLUS (DEFICITS) BY FUND YEAR						
	2010		341	8,858	543,904	552,762
	2011		438	128,329	836,289	964,618
	2012		728	20,800	1,013,486	1,034,286
	2013		1,026	(155,323)	1,438,925	1,283,602
	2014		1,750	(127,332)	2,887,430	2,760,098
	2015		1,857	140,919	1,229,755	1,370,674
	2016		2,228	(392,191)	3,388,065	2,995,875
	2017		2,393	(97,014)	1,257,423	1,160,409
	2018		6,535	154,948	2,119,126	2,274,073
	2019		25,335	402,304	993,507	1,395,811
	2020		126,456	905,811		905,811
TOTAL SURPLUS (DEFICITS)			169,086	990,110	15,707,909	16,698,018
TOTAL CASH						32,002,009

NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2020		
CLAIM ANALYSIS BY FUND YEAR					
<b>FUND YEAR 2010</b>					
	Paid Claims	0	0	171,840	171,840
	Case Reserves	0	0	(0)	(0)
	IBNR	0	1,061	10,466	11,527
	Discounted Claim Value	0	(77)	(983)	(1,060)
<b>TOTAL FY 2011 CLAIMS</b>		<b>0</b>	<b>985</b>	<b>181,322</b>	<b>182,306</b>
<b>FUND YEAR 2011</b>					
	Paid Claims	(88,763)	14,790	519,228	534,018
	Case Reserves	88,763	(116,327)	214,527	98,200
	IBNR	0	(35,954)	46,091	10,137
	Discounted Claim Value	0	22,501	(24,930)	(2,428)
<b>TOTAL FY 2011 CLAIMS</b>		<b>0</b>	<b>(114,989)</b>	<b>754,916</b>	<b>639,927</b>
<b>FUND YEAR 2012</b>					
	Paid Claims	24	2,890	1,551,733	1,554,623
	Case Reserves	(24)	7,108	75,090	82,198
	IBNR	0	(11,768)	64,097	52,329
	Discounted Claim Value	0	276	(12,804)	(12,528)
<b>TOTAL FY 2012 CLAIMS</b>		<b>0</b>	<b>(1,495)</b>	<b>1,678,116</b>	<b>1,676,621</b>
<b>FUND YEAR 2013</b>					
	Paid Claims	8,175	206,973	646,873	853,847
	Case Reserves	13,391	(41,421)	644,280	602,859
	IBNR	(21,566)	23,484	105,073	128,557
	Discounted Claim Value	0	(4,333)	(76,642)	(80,975)
<b>TOTAL FY 2013 CLAIMS</b>		<b>(0)</b>	<b>184,703</b>	<b>1,319,585</b>	<b>1,504,288</b>
<b>FUND YEAR 2014</b>					
	Paid Claims	453	7,475	442,532	450,007
	Case Reserves	(9,724)	171,376	332,716	504,092
	IBNR	9,270	12,728	178,256	190,984
	Discounted Claim Value	0	(19,960)	(42,871)	(62,831)
<b>TOTAL FY 2014 CLAIMS</b>		<b>0</b>	<b>171,619</b>	<b>910,633</b>	<b>1,082,252</b>
<b>FUND YEAR 2015</b>					
	Paid Claims	5,426	77,738	763,735	841,474
	Case Reserves	91,772	168,967	1,897,750	2,066,717
	IBNR	(97,199)	(353,915)	511,194	157,279
	Discounted Claim Value	0	14,163	(172,551)	(158,387)
<b>TOTAL FY 2015 CLAIMS</b>		<b>0</b>	<b>(93,046)</b>	<b>3,000,129</b>	<b>2,907,082</b>



NEW JERSEY COUNTIES EXCESS JIF					
FINANCIAL FAST TRACK REPORT					
		AS OF	July 31, 2020		
CLAIM ANALYSIS BY FUND YEAR					
FUND YEAR 2016					
	Paid Claims	7,149	10,653	320,211	330,865
	Case Reserves	(7,149)	550,471	647,770	1,198,241
	IBNR	0	(98,326)	305,258	206,931
	Discounted Claim Value	0	(20,758)	(69,661)	(90,419)
TOTAL FY 2016 CLAIMS		0	442,040	1,203,578	1,645,617
FUND YEAR 2017					
	Paid Claims	500	(531)	68,152	67,621
	Case Reserves	253,500	554,694	1,525,070	2,079,764
	IBNR	(254,000)	(385,900)	2,088,218	1,702,317
	Discounted Claim Value	0	(12,888)	(292,128)	(305,016)
TOTAL FY 2017 CLAIMS		0	155,375	3,389,312	3,544,686
FUND YEAR 2018					
	Paid Claims	(2,750)	74,805	243,786	318,591
	Case Reserves	148,480	209,695	161,698	371,392
	IBNR	(150,001)	(393,702)	2,419,495	2,025,793
	Discounted Claim Value	0	10,328	(290,608)	(280,280)
TOTAL FY 2018 CLAIMS		(4,271)	(98,873)	2,534,370	2,435,497
FUND YEAR 2019					
	Paid Claims	(6,862)	296,064	247,685	543,749
	Case Reserves	(20,014)	38,050	347,722	385,772
	IBNR	3,986	(743,782)	4,082,295	3,338,514
	Discounted Claim Value	0	69,501	(488,652)	(419,152)
TOTAL FY 2019 CLAIMS		(22,890)	(340,167)	4,189,050	3,848,883
FUND YEAR 2020					
	Paid Claims	59,017	285,035		285,035
	Case Reserves	419,206	826,908		826,908
	IBNR	94,259	2,895,426		2,895,426
	Discounted Claim Value	(45,140)	(327,238)		(327,238)
TOTAL FY 2020 CLAIMS		527,342	3,680,131	0	3,680,131
COMBINED TOTAL CLAIMS		500,181	3,986,282	19,161,011	23,147,292
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**GLOUCESTER COUNTY INSURANCE COMMISSION**  
**HEALTH INSURANCE DIVISION**  
**FINANCIAL FAST TRACK REPORT**

*AS OF JULY 31, 2020*

ALL YEARS COMBINED

	THIS MONTH	YTD CHANGE	PRIOR YEAR END	FUND BALANCE
1. UNDERWRITING INCOME	46,021	318,425	84,789,722	85,108,148
2. CLAIM EXPENSES				
Paid Claims	42,692	235,489	75,189,153	75,424,643
IBNR	169	1,767	34,155	35,922
Total Claims	42,861	237,256	75,223,309	75,460,565
3. EXPENSES				
Excess Premiums	-	-	3,585,466	3,585,466
Administrative	6,061	42,490	5,790,360	5,832,850
Total Expenses	6,061	42,490	9,375,826	9,418,316
4. UNDERWRITING PROFIT (1-2-3)	(2,901)	38,679	190,587	229,266
5. INVESTMENT INCOME	-	-	7,136	7,136
6. STATUTORY PROFIT (4+5)	(2,901)	38,679	197,724	236,403
9. STATUTORY SURPLUS (6+7-8)	(2,901)	38,679	197,724	236,403

SURPLUS (DEFICITS), CASH, BY FUND YEAR

2010 SURPLUS	-	-	1,882,101	1,882,101
CASH	-	-	1,882,099	1,882,099
2011 SURPLUS	-	-	(1,616,746)	(1,616,746)
CASH	-	-	(1,616,745)	(1,616,745)
2012 SURPLUS	-	-	(163,367)	(163,367)
CASH	-	-	(163,367)	(163,367)
2013 SURPLUS	-	-	4,593	4,593
CASH	-	-	4,592	4,592
2014 SURPLUS	-	-	33,331	33,331
CASH	-	-	33,331	33,331
2015 SURPLUS	-	-	39,378	39,378
CASH	(0)	-	39,378	39,378
2016 SURPLUS	-	-	31,908	31,908
CASH	-	-	31,908	31,908
2017 SURPLUS	-	-	44,057	44,057
CASH	-	-	44,057	44,057
2018 SURPLUS	-	-	5,057	5,057
CASH	-	-	5,057	5,057
2019 SURPLUS	1,725	30,724	(62,587)	(31,864)
CASH	(40,211)	-	(28,432)	(28,432)
2020 SURPLUS	(4,626)	7,955	-	7,955
CASH	72,499	84,278	-	84,278
<b>TOTAL SURPLUS</b>	<b>(2,901)</b>	<b>38,679</b>	<b>197,723</b>	<b>236,402</b>
<b>TOTAL CASH</b>	<b>32,288</b>	<b>84,278</b>	<b>231,877</b>	<b>316,154</b>

CLAIM ANALYSIS BY FUND YEAR

FUND YEAR 2010				
Total Claims	-	-	22,551,041	22,551,041
FUND YEAR 2011				
Total Claims	-	-	34,451,946	34,451,946
FUND YEAR 2012				
Total Claims	-	-	14,793,695	14,793,695
FUND YEAR 2013				
Total Claims	-	-	540,221	540,221
FUND YEAR 2014				
Total Claims	-	-	497,232	497,232
FUND YEAR 2015				
Total Claims	-	-	477,058	477,058
FUND YEAR 2016				
Total Claims	-	-	451,966	451,966
FUND YEAR 2017				
Total Claims	-	-	451,873	451,873
FUND YEAR 2018				
Total Claims	-	-	473,653	473,653
FUND YEAR 2019				
Paid Claims	-	-	500,469	500,469
IBNR	(1,725)	(30,724)	34,155	3,432
Total Claims	(1,725)	(30,724)	534,624	503,900
FUND YEAR 2020				
Paid Claims	42,692	235,489	-	235,489
IBNR	1,894	32,491	-	32,491
Total Claims	44,586	267,980	-	267,980
<b>COMBINED TOTAL CLAIMS</b>	<b>42,861</b>	<b>237,256</b>	<b>75,223,309</b>	<b>75,460,565</b>

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Gloucester County Insurance Commission												
CLAIM ACTIVITY REPORT												
AS OF	July 31, 2020											
<b>COVERAGE LINE- PROPERTY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	0	0	0	0	0	0	0	0	0	0	3	3
July-20	0	0	0	0	0	0	0	0	0	1	3	4
NET CHGE	0	0	0	0	0	0	0	0	0	1	0	1
Limited Reserves												\$1,350
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$20,344	\$21,344
July-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$1,000	\$4,400	\$5,400
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$15,944)	(\$15,944)
Ltd Incurred	\$83,686	\$211,641	\$57,908	\$149,379	\$81,245	\$344,086	\$382,307	\$161,487	\$259,878	\$104,622	\$46,705	\$1,882,944
<b>COVERAGE LINE- GENERAL LIABILITY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	0	1	0	0	0	1	0	5	5	2	5	19
July-20	0	1	0	0	0	1	0	5	4	3	11	25
NET CHGE	0	0	0	0	0	0	0	0	-1	1	6	6
Limited Reserves												\$25,750
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	\$0	\$6,000	\$0	\$0	\$0	\$136,234	\$0	\$427,369	\$55,520	\$11,000	\$32,500	\$668,622
July-20	\$0	\$6,000	\$0	\$0	\$0	\$136,234	\$0	\$410,378	\$40,319	\$12,000	\$38,819	\$643,750
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$16,991)	(\$15,201)	\$1,000	\$6,319	(\$24,872)
Ltd Incurred	\$377,107	\$758,617	\$487,154	\$20,525	\$167,308	\$723,668	\$26,555	\$558,952	\$44,940	\$14,184	\$39,344	\$3,218,355
<b>COVERAGE LINE- AUTO LIABILITY</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	0	0	0	0	0	0	0	3	1	1	0	5
July-20	0	0	0	0	0	0	0	3	1	1	1	6
NET CHGE	0	0	0	0	0	0	0	0	0	0	1	1
Limited Reserves												\$49,803
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$281,805	\$7,500	\$7,000	\$0	\$296,305
July-20	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$277,319	\$14,000	\$7,000	\$500	\$298,819
NET CHGE	\$0	\$0	\$0	\$0	\$0	\$0	\$0	(\$4,487)	\$6,500	\$0	\$500	\$2,514
Ltd Incurred	\$9,579	\$126,796	\$352,688	\$22,598	\$3,950	\$307,746	\$19,249	\$374,358	\$26,555	\$17,860	\$500	\$1,261,878
<b>COVERAGE LINE- WORKERS COMP.</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	0	0	2	3	1	4	4	4	5	18	22	63
July-20	0	0	2	3	1	4	4	4	5	17	33	73
NET CHGE	0	0	0	0	0	0	0	0	0	-1	11	10
Limited Reserves												\$13,885
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	\$0	\$0	\$15,788	\$82,614	\$13,999	\$60,004	\$27,381	\$132,566	\$103,015	\$363,002	\$303,182	\$1,101,551
July-20	\$0	\$0	\$15,788	\$82,614	\$13,999	\$49,449	\$25,577	\$129,439	\$72,528	\$339,756	\$284,434	\$1,013,583
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$10,555)	(\$1,805)	(\$3,127)	(\$30,487)	(\$23,247)	(\$18,748)	(\$87,968)
Ltd Incurred	\$1,354,163	\$1,704,894	\$1,167,203	\$1,448,113	\$724,061	\$1,759,245	\$1,193,858	\$1,063,052	\$1,043,673	\$944,464	\$460,993	\$12,863,719
<b>TOTAL ALL LINES COMBINED</b>												
<b>CLAIM COUNT - OPEN CLAIMS</b>												
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	0	1	2	3	1	5	4	12	11	21	30	90
July-20	0	1	2	3	1	5	4	12	10	22	48	108
NET CHGE	0	0	0	0	0	0	0	0	-1	1	18	18
Limited Reserves												\$18,163
Year	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	TOTAL
June-20	\$0	\$6,000	\$15,788	\$82,614	\$13,999	\$196,238	\$27,381	\$841,740	\$166,034	\$382,002	\$356,026	\$2,087,822
July-20	\$0	\$6,000	\$15,788	\$82,614	\$13,999	\$185,683	\$25,577	\$817,136	\$126,847	\$359,756	\$328,152	\$1,961,551
NET CHGE	\$0	\$0	\$0	\$0	\$0	(\$10,555)	(\$1,805)	(\$24,604)	(\$39,187)	(\$22,247)	(\$27,874)	(\$126,271)
Ltd Incurred	\$1,824,535	\$2,801,948	\$2,064,953	\$1,640,616	\$976,565	\$3,134,745	\$1,621,969	\$2,157,850	\$1,375,045	\$1,081,130	\$547,542	\$19,226,897

# 2017 2018 2019 2020 YEARS

## Gloucester County Insurance Commission

### CLAIMS MANAGEMENT REPORT

#### EXPECTED LOSS RATIO ANALYSIS

AS OF

July 31, 2020

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

	Budget	Current		43			Last Month		42			Last Year		31		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	178,000	161,487	161,487	90.72%	178,000	100.00%	161,487	161,487	90.72%	178,000	100.00%	162,958	162,958	91.55%	178,000	100.00%
GEN LIABILITY	609,000	558,952	558,952	91.78%	571,885	93.91%	558,952	558,952	91.78%	569,159	93.46%	106,579	106,579	17.50%	526,316	86.42%
AUTO LIABILITY	104,000	374,358	374,358	359.96%	94,263	90.64%	374,358	374,358	359.96%	93,820	90.21%	284,497	284,497	273.55%	87,102	83.75%
WORKER'S COMP	1,217,000	1,063,052	1,063,052	87.35%	1,205,070	99.02%	1,063,052	1,063,052	87.35%	1,203,878	98.92%	1,097,732	1,097,732	90.20%	1,179,264	96.90%
TOTAL ALL LINES	2,108,000	2,157,850	2,157,850	102.36%	2,049,217	97.21%	2,157,850	2,157,850	102.36%	2,044,857	97.00%	1,651,766	1,651,766	78.36%	1,970,682	93.49%
NET PAYOUT %	\$1,340,714					63.60%										

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

	Budget	Current		31			Last Month		30			Last Year		19		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	183,000	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	183,000	100.00%	259,878	259,878	142.01%	178,241	97.40%
GEN LIABILITY	576,000	44,940	44,940	7.80%	497,796	86.42%	59,075	59,075	10.26%	492,855	85.57%	40,290	40,290	6.99%	418,757	72.70%
AUTO LIABILITY	103,000	26,555	26,555	25.78%	86,265	83.75%	20,055	20,055	19.47%	85,399	82.91%	12,583	12,583	12.22%	70,466	68.41%
WORKER'S COMP	1,232,000	1,043,673	1,043,673	84.71%	1,193,798	96.90%	1,043,143	1,043,143	84.67%	1,189,763	96.57%	1,010,098	1,010,098	81.99%	1,084,698	88.04%
TOTAL ALL LINES	2,094,000	1,375,045	1,375,045	65.67%	1,960,859	93.64%	1,382,150	1,382,150	66.01%	1,951,018	93.17%	1,322,850	1,322,850	63.17%	1,752,162	83.68%
NET PAYOUT %	\$1,248,198					59.61%										

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

	Budget	Current		19			Last Month		18			Last Year		7		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	191,270	104,622	104,622	54.70%	186,296	97.40%	103,622	103,622	54.18%	185,699	97.09%	84,454	84,454	N/A	N/A	N/A
GEN LIABILITY	552,801	14,184	14,184	2.57%	401,891	72.70%	13,184	13,184	2.38%	393,369	71.16%	19,000	19,000	N/A	N/A	N/A
AUTO LIABILITY	103,893	17,860	17,860	17.19%	71,077	68.41%	17,860	17,860	17.19%	69,018	66.43%	4,831	4,831	N/A	N/A	N/A
WORKER'S COMP	1,300,289	944,464	944,464	72.63%	1,144,822	88.04%	965,894	965,894	74.28%	1,122,293	86.31%	315,866	315,866	N/A	N/A	N/A
TOTAL ALL LINES	2,148,253	1,081,130	1,081,130	50.33%	1,804,086	83.98%	1,100,560	1,100,560	51.23%	1,770,379	82.41%	424,151	424,151	N/A	N/A	N/A
NET PAYOUT %	\$721,375					33.58%										

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

	Budget	Current		7			Last Month		6			Last Year		-5		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	339,909	46,705	46,705	13.74%	180,152	53.00%	46,705	46,705	13.74%	152,959	45.00%	0	0	N/A	N/A	N/A
GEN LIABILITY	601,000	39,344	39,344	6.55%	150,250	25.00%	33,025	33,025	5.50%	114,190	19.00%	0	0	N/A	N/A	N/A
AUTO LIABILITY	112,001	500	500	0.45%	28,000	25.00%	0	0	0.00%	22,400	20.00%	0	0	N/A	N/A	N/A
WORKER'S COMP	1,319,505	460,993	460,993	34.94%	250,706	19.00%	431,067	431,067	32.67%	184,731	14.00%	0	0	N/A	N/A	N/A
TOTAL ALL LINES	2,372,415	547,542	547,542	23.08%	609,108	25.67%	510,797	510,797	21.53%	474,280	19.99%	0	0	N/A	N/A	N/A
NET PAYOUT %	\$219,389					9.25%										

# 2014 2015 2016 YEARS

## Gloucester County Insurance Commission

### CLAIMS MANAGEMENT REPORT

#### EXPECTED LOSS RATIO ANALYSIS

AS OF

July 31, 2020

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

	Budget	Current		79			Last Month		78			Last Year		67		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	243,372	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%	81,245	81,245	33.38%	243,372	100.00%
GEN LIABILITY	774,800	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	747,660	96.50%	167,308	167,308	21.59%	751,503	96.99%
AUTO LIABILITY	68,650	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,547	96.94%	3,950	3,950	5.75%	66,735	97.21%
WORKER'S COMP	1,107,261	724,061	724,061	65.39%	1,107,261	100.00%	724,061	724,061	65.39%	1,107,261	100.00%	709,486	709,486	64.08%	1,107,261	100.00%
TOTAL ALL LINES	2,194,083	976,565	976,565	44.51%	2,164,840	98.67%	976,565	976,565	44.51%	2,164,840	98.67%	961,989	961,989	43.84%	2,168,871	98.85%
NET PAYOUT %	\$962,566			43.87%												

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

	Budget	Current		67			Last Month		66			Last Year		55		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	230,000	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%	344,086	344,086	149.60%	230,000	100.00%
GEN LIABILITY	680,000	723,668	723,668	106.42%	659,554	96.99%	723,668	723,668	106.42%	659,938	97.05%	700,020	700,020	102.94%	658,341	96.81%
AUTO LIABILITY	91,000	307,746	307,746	338.18%	88,461	97.21%	307,746	307,746	338.18%	88,401	97.14%	307,746	307,746	338.18%	86,321	94.86%
WORKER'S COMP	1,157,000	1,759,245	1,759,245	152.05%	1,157,000	100.00%	1,769,195	1,769,195	152.91%	1,157,000	100.00%	1,673,171	1,673,171	144.61%	1,154,000	99.74%
TOTAL ALL LINES	2,158,000	3,134,745	3,134,745	145.26%	2,135,015	98.93%	3,144,695	3,144,695	145.72%	2,135,339	98.95%	3,025,023	3,025,023	140.18%	2,128,662	98.64%
NET PAYOUT %	\$2,949,062			136.66%												

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

	Budget	Current		55			Last Month		54			Last Year		43		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	197,238	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%	382,307	382,307	193.83%	197,238	100.00%
GEN LIABILITY	641,774	26,555	26,555	4.14%	621,332	96.81%	26,555	26,555	4.14%	620,791	96.73%	21,927	21,927	3.42%	602,661	93.91%
AUTO LIABILITY	103,684	19,249	19,249	18.57%	98,354	94.86%	19,249	19,249	18.57%	98,047	94.56%	19,249	19,249	18.57%	93,977	90.64%
WORKER'S COMP	1,226,749	1,193,858	1,193,858	97.32%	1,223,567	99.74%	1,145,047	1,145,047	93.34%	1,223,079	99.70%	1,133,614	1,133,614	92.41%	1,214,723	99.02%
TOTAL ALL LINES	2,169,445	1,621,969	1,621,969	74.76%	2,140,491	98.67%	1,573,159	1,573,159	72.51%	2,139,155	98.60%	1,557,098	1,557,098	71.77%	2,108,599	97.20%
NET PAYOUT %	\$1,596,393			73.59%												

**2010 2011 2012 2013 YEARS**

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

**AS OF**

**July 31, 2020**

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

	Budget	Current		127			Last Month		126			Last Year		115		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	196,392	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%	83,686	83,686	42.61%	196,392	100.00%
GEN LIABILITY	813,038	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%	377,107	377,107	46.38%	784,558	96.50%
AUTO LIABILITY	57,553	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%	9,579	9,579	16.64%	55,790	96.94%
WORKER'S COMP	1,044,196	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,163	1,354,163	129.68%	1,044,196	100.00%	1,354,043	1,354,043	129.67%	1,044,196	100.00%
TOTAL ALL LINES	2,111,178	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,535	1,824,535	86.42%	2,080,936	98.57%	1,824,415	1,824,415	86.42%	2,080,936	98.57%
NET PAYOUT %	\$1,824,535				86.42%											

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

	Budget	Current		115			Last Month		114			Last Year		103		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	234,258	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%	211,641	211,641	90.35%	234,258	100.00%
GEN LIABILITY	969,800	758,617	758,617	78.22%	935,829	96.50%	758,617	758,617	78.22%	935,829	96.50%	752,617	752,617	77.61%	935,829	96.50%
AUTO LIABILITY	68,650	126,796	126,796	184.70%	66,547	96.94%	126,796	352,688	513.75%	66,547	96.94%	126,796	126,796	184.70%	66,547	96.94%
WORKER'S COMP	1,260,640	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,704,894	1,704,894	135.24%	1,260,640	100.00%	1,720,946	1,720,946	136.51%	1,260,640	100.00%
TOTAL ALL LINES	2,533,348	2,801,948	2,801,948	110.60%	2,497,275	98.58%	2,801,948	3,027,840	119.52%	2,497,275	98.58%	2,812,000	2,812,000	111.00%	2,497,275	98.58%
NET PAYOUT %	\$2,795,948				110.37%											

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

	Budget	Current		103			Last Month		102			Last Year		91		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	239,354	57,908	57,908	24.19%	239,354	100.00%	57,908	57,908	24.19%	239,354	100.00%	57,908	149,379	62.41%	239,354	100.00%
GEN LIABILITY	969,800	487,154	487,154	50.23%	935,829	96.50%	487,154	487,154	50.23%	935,829	96.50%	504,968	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	352,688	352,688	513.75%	66,547	96.94%	352,688	352,688	513.75%	66,547	96.94%	352,688	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,167,203	1,167,203	90.33%	1,292,157	100.00%	1,167,203	1,167,203	90.33%	1,292,157	100.00%	1,152,103	1,443,980	111.75%	1,292,157	100.00%
TOTAL ALL LINES	2,569,961	2,064,953	2,064,953	80.35%	2,533,888	98.60%	2,064,953	2,064,953	80.35%	2,533,888	98.60%	2,067,666	1,636,483	63.68%	2,533,888	98.60%
NET PAYOUT %	\$2,049,165				79.74%											

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

	Budget	Current		91			Last Month		90			Last Year		79		
		Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH	Unlimited	Limited	Actual		MONTH
		Incurred	Incurred	31-Jul-20		TARGETED	Incurred	Incurred	30-Jun-20		TARGETED	Incurred	Incurred	31-Jul-19		TARGETED
PROPERTY	243,372	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%	149,379	149,379	61.38%	243,372	100.00%
GEN LIABILITY	969,800	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%	20,525	20,525	2.12%	935,829	96.50%
AUTO LIABILITY	68,650	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%	22,598	22,598	32.92%	66,547	96.94%
WORKER'S COMP	1,292,157	1,448,113	1,448,113	112.07%	1,292,157	100.00%	1,448,113	1,448,113	112.07%	1,292,157	100.00%	1,443,980	1,443,980	111.75%	1,292,157	100.00%
TOTAL ALL LINES	2,573,979	1,640,616	1,640,616	63.74%	2,537,906	98.60%	1,640,616	1,640,616	63.74%	2,537,906	98.60%	1,636,483	1,636,483	63.58%	2,537,906	98.60%
NET PAYOUT %	\$1,558,001				60.53%											

**GLOUCESTER COUNTY INSURANCE COMMISSION  
BILLS LIST**

**Resolution No. 63-20**

**October 2020**

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

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

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

**FUND YEAR 2020**

<u>Check Number</u>	<u>Vendor Name</u>	<u>Comment</u>	<u>Invoice Amount</u>
001231			
001231	DIVISION OF PENSION & BENEFITS	MEDICAL, PRESCRIP REIMBURSEMENTS 9/20	1,644.56
			<b>1,644.56</b>
001232			
001232	ARCHER & GREINER	PROFESSIONAL SERVICE 6.17.2020	17,890.00
001232	ARCHER & GREINER	PROFESSIONAL SERVICE 5.15.2020	24,630.00
001232	ARCHER & GREINER	PROFESSIONAL SERVICE 7.17.2020	3,630.00
001232	ARCHER & GREINER	PROFESSIONAL SERVICE 2.24.2020	7,510.00
001232	ARCHER & GREINER	PROFESSIONAL SERVICE 3.26.2020	9,510.00
001232	ARCHER & GREINER	PROFESSIONAL SERVICE 4.13.2020	18,380.00
			<b>81,550.00</b>
001233			
001233	INSERVCO INSURANCE SERVICES	CLAIMS ADMIN FEE 10/20	7,401.34
			<b>7,401.34</b>
001234			
001234	PERMA RISK MANAGEMENT SERVICES	POSTAGE 9/20	7.00
001234	PERMA RISK MANAGEMENT SERVICES	EXEC DIRECTOR FEE 10/20	13,008.42
			<b>13,015.42</b>
001235			
001235	THE ACTUARIAL ADVANTAGE	FUND ACTUARY 10/20	717.92
			<b>717.92</b>
001236			
001236	COURIER-POST	ACCT # CHL-091699 - MTG - 9.14.20	30.68
			<b>30.68</b>
001237			
001237	CONNER STRONG & BUCKELEW	POLICY #B6025159 - 11.23.20 TO 11.23.21	1,111.00
			<b>1,111.00</b>
001238			
001238	BROWN & CONNERY, LLP	LEGAL SERVICE 9.29.2020	250.00
001238	BROWN & CONNERY, LLP	LEGAL SERVICE 9.18.2020	682.00
001238	BROWN & CONNERY, LLP	LEGAL SERVICE 9.29.2020	66.00
			<b>998.00</b>
001239			
001239	GRACE MARMERO LLP	LEGAL SERVICES 10/20	6,105.00
			<b>6,105.00</b>
001240			
001240	VIOLA YEAGER	MEDICAL, PRESCRIP REIMBURSEMENTS 9/20	377.51
			<b>377.51</b>

001241			
001241	JUNE ATKINSON	MEDICAL, PRESCRIP REIMBURSEMENTS 9/20	377.51
			<b>377.51</b>
001242			
001242	NJ ADVANCE MEDIA	ACCT#1159386 - AD - 10.3.20	164.95
001242	NJ ADVANCE MEDIA	ACCT#1159386 - MTG - 9.13.20	33.37
			<b>198.32</b>
001243			
001243	HARDENBERGH INSURANCE GROUP	UNDERWRITING FEE 10/20	5,251.00
001243	HARDENBERGH INSURANCE GROUP	RISK MGMT FEE 10/20	26,896.08
			<b>32,147.08</b>
		<b>Total Payments FY 2020</b>	<b>145,674.34</b>
		<b>TOTAL PAYMENTS ALL FUND YEARS</b>	<b>\$145,674.34</b>

\_\_\_\_\_  
Chairperson

Attest:

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

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

\_\_\_\_\_  
Treasurer



**GLOUCESTER COUNTY INSURANCE COMMISSION HEALTH INSURANCE FUND  
BILLS LIST**

**Resolution No. 64-20**

**October 2020**

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

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

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

**FUND YEAR 2020**

<u>CheckNumber</u>	<u>VendorName</u>	<u>Comment</u>	<u>InvoiceAmount</u>
W1020			
W1020	CONNER STRONG & BUCKELEW	CSB CONSULTING FEE 10/20	530.50
W1020	CONNER STRONG & BUCKELEW	PERMA CONSULTING FEE 10/20	2,820.00
			<b>3,350.50</b>
		<b>Total Payments FY 2020</b>	<b>3,350.50</b>

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

\_\_\_\_\_  
Chairperson

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

\_\_\_\_\_  
Treasurer

SUMMARY OF CASH AND INVESTMENT INSTRUMENTS				
GLOUCESTER COUNTY INSURANCE COMMISSION				
ALL FUND YEARS COMBINED				
CURRENT MONTH	July			
CURRENT FUND YEAR	2020			
Description:		GCIC Deposit Acct	GCIC WC Claims	GCIC Liability Claim
ID Number:				
Maturity (Yrs)				
Purchase Yield:				
TOTAL for All Accts & instruments				
Opening Cash & Investment Balance	\$4,625,240.44	4558325.33	34760.29	32,154.82
Opening Interest Accrual Balance	\$0.00	0	0	0
1	Interest Accrued and/or Interest Cost	\$0.00	\$0.00	\$0.00
2	Interest Accrued - discounted Instr.s	\$0.00	\$0.00	\$0.00
3	(Amortization and/or Interest Cost)	\$0.00	\$0.00	\$0.00
4	Accretion	\$0.00	\$0.00	\$0.00
5	Interest Paid - Cash Instr.s	\$0.00	\$0.00	\$0.00
6	Interest Paid - Term Instr.s	\$0.00	\$0.00	\$0.00
7	Realized Gain (Loss)	\$0.00	\$0.00	\$0.00
8	Net Investment Income	\$0.00	\$0.00	\$0.00
9	Deposits - Purchases	\$121,576.73	\$2,735.30	\$79,422.62
10	(Withdrawals - Sales)	-\$1,674,347.29	-\$1,478,354.23	-\$154,432.75
	Ending Cash & Investment Balance	\$3,072,469.88	\$3,082,706.40	-\$40,249.84
	Ending Interest Accrual Balance	\$0.00	\$0.00	\$0.00
	Plus Outstanding Checks	\$103,618.75	\$1,435.84	\$97,942.66
	(Less Deposits in Transit)	\$0.00	\$0.00	\$0.00
	Balance per Bank	\$3,176,088.63	\$3,084,142.24	\$57,692.82

GLOUCESTER COUNTY INSURANCE COMMISSION							
SUMMARY OF CASH TRANSACTIONS - ALL FUND YEARS COMBINED							
<b>Current Fund Year: 2020</b>							
<b>Month Ending: July</b>							
	Property	Liability	Auto	Worker's Comp	NJ CEL	Admin	TOTAL
OPEN BALANCE	231,348.33	2,988,650.95	(106,884.25)	958,400.17	319,852.03	233,873.19	4,625,240.43
RECEIPTS							
Assessments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Refunds	2,735.30	2,073.82	0.00	0.00	0.00	0.00	4,809.12
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	2,735.30	2,073.82	0.00	0.00	0.00	0.00	4,809.12
EXPENSES							
Claims Transfers	265,944.47	20,129.34	4,486.50	154,432.75	0.00	0.00	444,993.06
Expenses	0.00	0.00	0.00	0.00	1,278,831.52	82,718.04	1,361,549.56
Other *	(249,000.00)	0.00	0.00	0.00	0.00	37.05	(248,962.95)
TOTAL	16,944.47	20,129.34	4,486.50	154,432.75	1,278,831.52	82,755.09	1,557,579.67

**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 October 22, 2020 at which time certain items were discussed as were referenced in a separate resolution authorizing said closed session and it being determined certain liability & property claim payment information can be made public at this time; and

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

The attached financial transaction logs generated by third party administrator Inservco Insurances Inc. for the periods 9/1/20 to 9/30/20 and related to all non-workers compensation payments are hereby approved for distribution to the listed claimants and for disclosure to the general public

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 22, 2020

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**

**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**09/01/2020 Thru 09/30/2020**

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

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



**Gloucester Co Ins Commission - 353**  
**Financial Transaction Log - Liability Claim Payments**  
**Monthly / Detail / By Coverage / By Payment Type / By Check Number**  
**09/01/2020 Thru 09/30/2020**

Type	Check #	Claim #	Claimant Name	From Date	To Date	Payee Name	Trans. Date	Payment Description	Amt. Requested	Amt. Paid
<b>Coverage: Auto Liability</b>										
C	5624	3530002490	001 KORKMAZ, OZCAN	7/24/2020	7/24/2020	OZCAN KORKMAZ	9/11/2020	FULL & FINAL SETTLEMENT OF ALL CLAIMS	1,231.64	1,231.64
C	5625	3530001768	001 VISALLI, CARMEN	9/11/2019	8/6/2020	DJS ASSOCIATES INC	9/25/2020	INVOICE #153527	969.00	969.00
C	5626	3530001768	001 VISALLI, CARMEN	8/19/2020	8/19/2020	MASTROIANNI & FORMAROLI INC	9/25/2020	CRT RPTING INV #109142	565.90	565.90
C	5627	3530001768	001 VISALLI, CARMEN	8/13/2020	8/13/2020	MASTROIANNI & FORMAROLI INC	9/25/2020	CRT RPTING INV #109140	428.90	428.90
C	5628	3530001768	001 VISALLI, CARMEN	7/31/2020	7/31/2020	MASTROIANNI & FORMAROLI INC	9/25/2020	CRT RPTING INV #109136	1,010.55	1,010.55
C	5629	3530001768	001 VISALLI, CARMEN	8/14/2020	8/14/2020	MAGNA LEGAL SERVICES	9/25/2020	CRT RPTING INV #619450	532.00	532.00
<b>Total for Coverage: Auto Liability</b>							<b>Number of entries: 6</b>		<b>4,737.99</b>	<b>4,737.99</b>
<b>Coverage: Auto Physical Damage</b>										
C	23082	3530002494	001 GLOUCESTER COUNTY	8/17/2020	8/17/2020	BELLMAR COLLISION	9/25/2020	2017 FORD FOCUS PLATE# CG4BCX	1,676.71	1,676.71
R	216299096	3530002434	001 GLOUCESTER COUNTY	5/23/2020	5/23/2020	GEICO	9/30/2020	Subrogation recovery	-12,413.74	-12,413.74
<b>Total for Coverage: Auto Physical Damage</b>							<b>Number of entries: 2</b>		<b>-10,737.03</b>	<b>-10,737.03</b>
<b>Coverage: General Liability</b>										
C	5621	3530001727	001 FAUST, JOHN	8/3/2020	8/21/2020	PARKER MCCAY	9/11/2020	INV# 3120973	5,098.75	5,098.75
C	5622	3530002446	001 HAMMER, GERRI	6/16/2020	6/16/2020	GERRI HAMMER	9/11/2020	FULL & FINAL SETTLEMENT OF ALL CLAIMS	1,000.00	1,000.00
C	5623	3530001827	001 ARROYO, NEREIDA	8/3/2020	8/31/2020	PARKER MCCAY	9/11/2020	INV# 3120975	3,377.45	3,377.45
<b>Total for Coverage: General Liability</b>							<b>Number of entries: 3</b>		<b>9,476.20</b>	<b>9,476.20</b>
<b>Total for Gloucester Co Ins Commission - 353</b>							<b>Number of entries: 11</b>		<b>3,477.16</b>	<b>3,477.16</b>





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

Carrier	Month	Total Bills	In-network Bills Penetration Rate	Total Provider Charge	In-network Charges Penetration Rate	Total Allowed	Medlogix Negotiated Reductions	PPO Reductions	Bill Review Reductions	Total Reductions	Total Access Fees	Net Reductions
Inservco	January	41	95%	\$114,254.78	98%	\$54,865.12	\$0.00	\$52,062.62	\$7,327.04	\$59,389.66	\$8,312.81	\$51,076.85
	February	48	94%	\$98,630.43	96%	\$25,430.58	\$429.15	\$11,917.11	\$60,853.59	\$73,199.85	\$10,050.26	\$63,149.59
	March	44	82%	\$73,035.05	44%	\$30,018.94	\$1,079.25	\$8,330.34	\$33,606.52	\$43,016.11	\$6,020.79	\$36,995.32
	April	43	91%	\$56,267.69	36%	\$9,797.95	\$154.20	\$6,661.98	\$39,653.56	\$46,469.74	\$2,561.02	\$43,908.72
	May	28	86%	\$34,579.92	92%	\$22,691.26	\$125.75	\$9,395.55	\$2,367.36	\$11,888.66	\$1,664.44	\$10,224.22
	June	45	100%	\$42,298.50	100%	\$25,572.37	\$0.00	\$7,534.48	\$9,191.65	\$16,726.13	\$2,293.06	\$14,433.07
	July	40	93%	\$35,386.38	98%	\$24,856.57	\$33.00	\$6,543.12	\$3,953.69	\$10,529.81	\$1,474.17	\$9,055.64
	August	47	89%	\$21,987.90	81%	\$12,366.81	\$73.48	\$5,411.59	\$4,136.02	\$9,621.09	\$1,346.93	\$8,274.16
	September	21	88%	\$19,008.41	82%	\$12,329.69	\$143.55	\$3,045.02	\$3,633.70	\$6,822.27	\$935.02	\$5,887.25
YTD Total		357	90%	\$495,449.06	80%	\$217,929.29	\$2,038.38	\$110,901.81	\$164,723.13	\$277,663.32	\$34,658.51	\$243,004.81

**Monthly Summary**      **September**  
**Total Savings (before fees):**      \$6,822.27  
**Percent Savings:**      36%  
**NET SAVINGS:**      \$5,887.25  
**Percent NET SAVINGS:**      31%

<b>YTD Summary</b>	
<b>Total Savings (before fees):</b>	<b>\$277,663.32</b>
<b>Percent Savings:</b>	<b>56%</b>
<b>NET SAVINGS:</b>	<b>\$243,004.81</b>
<b>Percent NET SAVINGS:</b>	<b>49%</b>

# SAFETY DIRECTOR REPORT

## GLOUCESTER COUNTY INSURANCE COMMISSION

**TO:** Fund Commissioners

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

**DATE:** October 22, 2020

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### GCIC SERVICE TEAM

Paul Shives, Vice President, Safety Services <a href="mailto:pshives@jamontgomery.com">pshives@jamontgomery.com</a> Office: 732-736-5213	Glenn Prince, Associate Public Sector Director <a href="mailto:gprince@jamontgomery.com">gprince@jamontgomery.com</a> Office: 856-552-4744 Cell: 609-238-3949	Natalie Dougherty, Senior Administrative Coordinator <a href="mailto:ndougherty@jamontgomery.com">ndougherty@jamontgomery.com</a> Office: 856-552-4738
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**September - October 2020**

### RISK CONTROL ACTIVITIES

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

- **September 24:** Attended the GCIC meeting via teleconference.
- **October 13:** Attended the GCIC Safety Committee meeting via teleconference

#### UPCOMING MEETINGS / LOSS CONTROL VISITS PLANNED

- **October 22:** Plan to attend the GCIC meeting via teleconference.

### SAFETY DIRECTOR BULLETINS

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

- NJCE JIF - SD Message - National Fall Prevention Stand-Down Week – September 14.
- NJCE JIF - Live Safety Training Webinars – October Registration Now Open – September 17,
- NJCE JIF - SD Bulletin - National Preparedness Month Best Practices – September 25.
- NJCE JIF - SD Bulletin - National Fire Prevention Week, Kitchen Fires – September 29.
- NJCE JIF - Law Enforcement Bulletin – Remote Learning Challenges for Police Leaders – October 6.
- NJCE JIF - SD Bulletin - Halloween Celebrations During the COVID Outbreak – October 8.



- NJCE JIF - Live Safety Training Webinars – November Registration Now Open – October 13.

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

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

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

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

### ***NJCE MEDIA LIBRARY***

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

GCIC Usage:

- No Videos were utilized in 2020.

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

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

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

# SAFETY DIRECTOR MESSAGE

August 2020

## A Message from the Safety Director

As we approach the last quarter of the year, 2020 continues to be a challenging year for J.A. Montgomery Consulting, NJCE JIF, our students, and our members' training coordinators. In early March, amid the COVID-19 pandemic, J.A. Montgomery Consulting made the difficult, but ultimately prudent, decision to suspend in-person classroom training. Out of an abundance of caution, the suspension of in-classroom training will continue until further notice due to the uncertainty and ever-changing regulations for indoor gatherings, social distancing restrictions, and facial covering advisories. We recognize the hardship that suspending in-classroom training has placed upon our members, and we regret that inconvenience.

As a viable and safe alternative to in-classroom training during the COVID-19 pandemic, J.A. Montgomery Consulting began providing live, instructor-led webinars on June 1st. The webinars have been a success with attendees and department leaders, and all of the feedback we have received has been positive. Our members have commented that they have benefited from reduced lost time due to travel and less downtime, while students remain engaged with our team of knowledgeable instructors. By modifying our instructor-led webinars to comply with the State of New Jersey regulations, J.A. Montgomery Consulting is still able to provide continuing education credits for multiple municipal designations and certifications, which is an important component for our members.

In recognition of the success of our new training platform, and to provide a sense of certainty and continuity to our members as they plan their 2021 training schedule, J.A. Montgomery Consulting will continue and expand, live instructor-led webinars through 2021. All webinars will be scheduled multiple times throughout 2021, which provides the convenience of not having to anticipate and request your training needs for the following year.

Other training changes for 2021 include:

- **Fast Track** classes will not be offered in 2021. However, employees will be able to attend the specific **Bloodborne Pathogen, Fire Safety, and Hazard Communication & NJ Right-to-Know** webinars, which will be offered on multiple dates and times.
- **Forklift Certification** classes and **Forklift Train-the-Trainer** classes are not being scheduled due to COVID-19 concerns. However, if **Forklift Certification** or **Train-the-Trainer** classes are needed, please contact your J.A. Montgomery Risk Control Consultant, and we will make alternative arrangements if possible.
- The four-hour class, **Flagger and Work Zone Safety**, which includes distribution of a handbook for the course, will be modified to accommodate a virtual classroom delivery. The course is being divided into three new webinars:
  - **Temporary Traffic Control for Workers on non-Highway Roadways**
  - **Flagging Skills and Best Practices**
  - **Temporary Traffic Controls for Supervisors**
- **Landscape Safety** will be broken down into four, 1-hour live webinars, so members can better select the specific training employees need.
  - **Mower Safety**

- **Chainsaw Safety**
- **Chipper Safety**

- **Utility Vehicle Safety**

- **Confined Space Entry with Equipment Demonstration** will be modified for the virtual classroom. Equipment demonstrations will not be part of the virtual classroom. However, if **Confined Space Entry Equipment Demonstration** is needed, please contact your J.A. Montgomery Risk Control Consultant, and we will accommodate the request if possible. Two webinars are being offered:
  - **Confined Space Entry for Entrants and Attendants**
  - **Confined Space Entry for Supervisors**
- **Coaching the Emergency Vehicle Operators (CEVO) for Fire, EMS, and Police Departments** classes are currently suspended. J.A. Montgomery Consulting will monitor the situation and evaluate our ability to offer these classes in 2021.
- A separate schedule of instructor-led webinar classes in 2021 for the **Designated Employer Representative (DER)** training course will be issued by the end of 2020.
- We also expect to issue a notice before the end of 2020 for the popular **Defensive Driving (DDC-6)** Class, and an alternative training platform for that course for 2021, so stay tuned.
- New offerings of expanded **Law Enforcement Training Programs** will be available in 2021.

J.A. Montgomery Consulting is excited to be able to offer new courses and revamped classes in the instructor-led webinar format to support your training needs until we can resume in-person sessions. We want to remind everyone that in addition to the live instructor-led webinars, the NJCE JIF has additional excellent training options available. In May of 2020, the NJCE JIF launched a new digital streaming video service which includes over 180 safety videos that are available to you and your staff at any time.

Our current schedule of live webinars is posted on the NJCE website at <https://njce.org/safety/safety-webinars/>. We encourage everyone to take advantage of all of the training options, especially the instructor-led webinars, to stay current in your safety training.

The 2021 NJCE JIF catalog will be distributed shortly.

Thank you and please stay safe and well.

# J.A. Montgomery

## CONSULTING

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

Date	Webinar Topic	Time
10/16/20	<a href="#">Hearing Conservation</a>	9:00 - 10:00 am
10/16/20	<a href="#">HazCom w/GHS</a>	10:30 - 12:00 pm
10/16/20	<a href="#">Fall Protection Awareness</a>	1:00 - 3:00 pm
10/19/20	<a href="#">Accident Investigation</a>	9:00 - 11:00 am
10/19/20	<a href="#">Fire Safety</a>	11:30 - 12:30 pm
10/19/20	<a href="#">Building Trust and a Constitutionally Sound Police Agency Through Training - Evening</a>	6:30 - 8:00 pm
10/20/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	9:30 - 11:30 am
10/20/20	<a href="#">Snow Plow/Snow Removal Safety</a>	12:30 - 2:30 pm
10/20/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials-Evening</a>	6:00 – 8:00 pm
10/21/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
10/21/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
10/21/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
10/22/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	9:00 - 11:00 am
10/22/20	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
10/22/20	<a href="#">Fire Extinguisher</a>	10:30 - 11:30 am
10/23/20	<a href="#">CDL-Drivers Safety Regulations</a>	8:30 - 10:30 am
10/23/20	<a href="#">Sanitation/Recycling Safety</a>	12:30 - 2:30 pm
10/26/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
10/26/20	<a href="#">Ladder Safety/Walking Surfaces</a>	11:00 - 1:00 pm
10/27/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
10/27/20	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
10/28/20	<a href="#">Chainsaw Safety</a>	8:30 - 9:30 am
10/28/20	<a href="#">Fire Safety</a>	10:00 - 11:00 am
10/28/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
10/29/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
10/29/20	<a href="#">Dealing with Difficult People</a>	1:00 - 3:00 pm
10/30/20	<a href="#">Sanitation/Recycling Safety</a>	8:30 - 10:30 am
10/30/20	<a href="#">CDL-Drivers Safety Regulations</a>	12:30 - 2:30 pm
11/2/20	<a href="#">Bloodborne Pathogens (BBP)</a>	8:30 - 9:30 am
11/2/20	<a href="#">Leaf Collection Safety</a>	10:00 - 12:00 pm
11/2/20	<a href="#">Chipper Safety</a>	1:00 - 2:00 pm
11/3/20	<a href="#">Traffic Control in Work Zones</a>	8:30 - 10:30 am
11/3/20	<a href="#">Chain Saw Safety</a>	11:00 - 12:00 pm
11/3/20	<a href="#">Sanitation/Recycling Safety</a>	1:00 - 3:00 pm
11/4/20	<a href="#">Personal Protective Equipment (PPE)</a>	8:30 - 10:30 am
11/4/20	<a href="#">Driving Safety Awareness</a>	1:00 - 2:30 pm
11/4/20	<a href="#">HazCom w/GHS - Evening</a>	6:30 - 8:00 pm
11/5/20	<a href="#">Ladder Safety/Walking Surfaces</a>	8:30 - 10:30 am
11/5/20	<a href="#">Fire Extinguisher</a>	11:00 - 12:00 pm
11/5/20	<a href="#">Fire Safety</a>	1:00 - 2:00 pm
11/6/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	9:00 - 11:00 am

Date	Webinar Topic	Time
11/6/20	<a href="#">Snow Plow/Snow Removal Safety</a>	1:00 - 3:00 pm
11/9/20	<a href="#">Fall Protection Awareness</a>	8:30 - 10:30 am
11/9/20	<a href="#">Hearing Conservation</a>	11:00 - 12:00 pm
11/9/20	<a href="#">Preparing for First Amendment Audits</a>	9:00 - 11:00 am
11/9/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials - Evening</a>	6:00 - 8:00 pm
11/10/20	<a href="#">HazCom w/GHS</a>	8:30 - 10:00 am
11/10/20	<a href="#">Bloodborne Pathogens (BBP)</a>	10:30 - 11:30 am
11/10/20	<a href="#">Accident Investigation</a>	1:00 - 3:00 pm
11/11/20	<a href="#">Flagger Skills and Safety Considerations</a>	8:30 - 9:30 am
11/11/20	<a href="#">Traffic Control in Work Zones</a>	10:00 - 12:00 pm
11/12/20	<a href="#">Chipper Safety</a>	8:30 - 9:30 am
11/12/20	<a href="#">Personal Protective Equipment (PPE)</a>	10:00 - 12:00 pm
11/12/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
11/12/20	<a href="#">Bloodborne Pathogens (BBP) - Evening</a>	7:30 - 8:30 pm
11/13/20	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
11/13/20	<a href="#">Shop and Tool Safety</a>	11:00 - 12:00 pm
11/13/20	<a href="#">Leaf Collection Safety</a>	1:00 - 3:00 pm
11/16/20	<a href="#">Ethics for New Jersey Officials and Employees</a>	9:00 - 11:00 am
11/16/20	<a href="#">CDL-Drivers Safety Regulations</a>	9:00 - 11:00 am
11/16/20	<a href="#">Confined Space for Entrants &amp; Attendants</a>	1:00 - 3:00 pm
11/17/20	<a href="#">Confined Space Entry for Supervisors</a>	9:00 - 12:00 pm
11/17/20	<a href="#">Dealing with Difficult People</a>	9:00 - 11:00 am
11/17/20	<a href="#">Protecting Children from Abuse - For Managers/Supervisors/Elected Officials</a>	1:00 - 3:00 pm
11/18/20	<a href="#">Snow Plow/Snow Removal Safety</a>	8:30 - 10:30 am
11/18/20	<a href="#">Chain Saw Safety</a>	11:00 - 12:00 pm
11/19/20	<a href="#">Bloodborne Pathogens (BBP)</a>	9:00 - 10:00 am
11/19/20	<a href="#">Hearing Conservation</a>	10:30 - 11:30 pm
11/19/20	<a href="#">Fire Extinguisher</a>	1:00 - 2:00 pm
11/20/20	<a href="#">Fire Safety</a>	8:30 - 9:30 am
11/20/20	<a href="#">HazCom w/GHS</a>	10:00 11:30am
11/20/20	<a href="#">Lock Out/Tag Out (LOTO)</a>	1:00 - 3:00 pm
11/23/20	<a href="#">Fall Protection Awareness</a>	9:00 - 11:00 am
11/23/20	<a href="#">Flagger Skills and Safety Considerations</a>	1:00 - 2:00 pm
11/24/20	<a href="#">Driving Safety Awareness</a>	8:30 - 10:00 am
11/24/20	<a href="#">Ladder Safety/Walking Surfaces</a>	10:30 - 12:30 pm
11/30/20	<a href="#">HazMat Awareness w/HazCom GHS</a>	8:30 - 10:00 am
11/30/20	<a href="#">Sanitation/Recycling Safety</a>	10:30 - 12:30 pm
11/30/20	<a href="#">CDL-Drivers Safety Regulations</a>	1:00 - 3:00 pm

#### Live Webinar Guidelines:

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

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

**About Zoom Training:**

- A Zoom account is not needed to attend a class. Attendees can login and view the presentations from a laptop, smartphone, or tablet.
- Registration is required. Once registered you will receive the webinar link for your class, be sure to save the link on your calendar to access the day of training.
- Students must be present in the webinar within 5 minutes of the start time for their attendance to be recorded in their learning histories.
- Please [click here](#) for informative Zoom operation details.

**Questions?** NJCE members call Natalie Dougherty at (856) 552-4738



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

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

CC: Joseph Hrubash, GCIC Executive Director

FROM: Christopher Powell and Public Entity Team

DATE: 10/22/20

RE: Risk Management / Underwriting Services Director's Report

---

**I. Risk Management Services**

**A. 2/4/2020 and 4/16/2020 Safety and Accident Review Committee Meeting Minutes**

Enclosed are the approved minutes for each meeting.

**B. 2021 Underwriting Renewal Data**

All members' renewal information has been inputted into the Origami System.

**C. Telemedicine for Workers' Compensation Injuries**

At the May 12<sup>th</sup> Claims Committee Meeting, Rhonda Stahlberger from Premier Orthopaedic Associates Occupational Medicine conducted a presentation outlining how employees were receiving medical treatment virtually (telemedicine) as opposed to going to a medical provider's facility. Enclosed please find the memo which has been distributed to all members to provide instructions if they elect this option for employees to obtain medical treatment when appropriate.

**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
Library	Notary Bond	CNA	11/17/2020	\$113.75	\$113.75

All terms and conditions are per expiring.

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



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

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

**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.

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## GLOUCESTER COUNTY INSURANCE COMMISSION

Safety and Accident Review Committee Meeting Minutes  
February 4, 2020  
9:30 AM

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

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 of South Jersey – Gloucester Campus	Present
Lauren Vilimas	Rowan College of South Jersey – Cumberland Campus	Present
Brenda Muhlbaier	Gloucester County Library Commission	Present
<u>Commission Professionals:</u>		
Joseph Hrubash	Executive Director	Absent
Cathy Dodd	Executive Director's Office	Present-Phone
Glenn Prince	JA Montgomery	Absent
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 12/3/19 Safety and Accident Review Committee Meeting Minutes  
**Motion** to approve the 12/3/19 Safety and Accident Review Committee Meeting Minutes

Moved: Wayne Love

Seconded: Joan Kuhar

Vote: Aye: Unanimous      Nay: 0      Abstentions: 0

IV. Chairwoman's Report

The Chairwoman began by advising that she conducted two PEOSHA 300 log trainings which were well attended. She asked the Committee if they felt that any additional trainings would be needed for 2021. Ms. Vilimas commented that she felt the training was beneficial as it served as a great refresher. When asked about the timing of the training, she suggested that training be conducted earlier than January, possibly before the holidays. Ms. vanOyen stated that the logs are confusing to upkeep and will consider providing the training earlier per Ms. Vilimas's suggestion. It was further mentioned that depending on entity / department turnover, it would be beneficial to keep the training yearly.

She continued by mentioning that the County Safety Department is working on scheduling a workers' compensation training with all employees at the Rowan College of South Jersey – Cumberland Campus. Hardenbergh Insurance Group is assisting with the scheduling.

Next, she spoke about Gloucester County and the Clearinghouse Program. She advised that the County has completed the requirements for the Program. She inquired to the other entities and their compliance. The Utilities Authority advised that they have also completed the process for the program.

Lastly, she advised the Committee that the next supervisor to be invited to a Committee meeting will be the County Emergency Management Services Supervisor Andy Lovell. He will be invited to the June meeting.

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

Ms. Violetti began her report advising the Committee of the response received by Mr. Butts from the County Emergency Response Department regarding the corrective action letter sent from the December meeting.

## GLOUCESTER COUNTY INSURANCE COMMISSION

Next, she advised that there were 79 attendees at the Gloucester County Insurance Commission's 10<sup>th</sup> Anniversary Celebration which occurred on January 9, 2020. A breakfast was provided to thank the many individuals who make safety a top priority daily. Assemblyman Adam Taliaferro was the guest speaker. He spoke about his personal accident and the positive impact that the doctors, physical therapists, family and friends provided through constant support during his recovery.

She continued by announcing that the BRIT Safety Grant will continue in 2020. She encouraged ideas for submission. Back in December, one suggestion for submission was for the County Emergency Response Department's purchase of a life saving machine called the Lucas Chest Compression System. Once documentation has been received regarding the system, a submission will be provided to J.A. Montgomery. In addition, she provided an update regarding the 2019 BRIT Safety Grant. The County Sheriff's department received an additional \$1,467.85 in funds totaling \$14,217.50 for their submission of WatchGuard cameras.

Next, she announced that the Gloucester County Insurance Commission has approved the Committee's request to continue the Wellness Grant for 2020 with the suggested changes! She explained the program to all the members and encouraged submissions.

Lastly, she advised the Committee that effective 1/1/2020, the cyber liability policy number was changed. There were no changes to the insurance carrier or the hotline number but new laminated cards with the updated policy number were mailed to all entities. She requested that the previous cards be destroyed. In addition, she also reminded all members to immediately contact Hardenbergh Insurance Group upon completion of the call to the hotline to file a claim.

### V. J.A. Montgomery – Jonathan Czamecki

Mr. Czamecki began by explaining the BRIT Safety Grant to all the members.

Next, he spoke about a toolbox talk which was requested by Hardenbergh Insurance Group regarding properly securing loads in work vehicles. Ms. Violetti explained that the request came due to claims which occurred outside of the Gloucester County Insurance Commission, but all members felt it would be beneficial for the documentation to be sent out. Ms. Violetti advised that she will email the toolbox talk to everyone. Mr. Sheehan advised that there was one accident that occurred to which the review of the documentation would be beneficial.

Lastly, Mr. Czamecki provided the most common cited citations from PEOSH.

### VI. Accident Review – Leigh vanOyen

#### New Accidents

<u>Member</u>	<u>Department</u>	<u>DOL</u>	<u>Description</u>
1. Gloucester County	Emergency Management Services	1/5/2020	When responding to a call, resident's dog bit employee on the right hand.

#### *Committee's Determination: Preventable*

The Committee determined this was a preventable situation. The Committee recommended that the Department ensures a process is in place requiring homeowners to secure all animals prior to entering the residence. Once a policy is in place, all employees should be trained on the procedures. The Committee recommended that a letter be sent to the supervisor advising of the recommendations.

### VII. Old Business

There was no old business.

### VIII. New Business

Mr. Brewer advised that the County's Building and Grounds department has purchased a 55-foot manlift to be utilized outdoors. He advised that the department is conducting mandatory trainings for their employees.

Mr. Love spoke about the Utilities Authority request for defensive driving training. Hardenbergh Insurance Group and the County Safety Department will work to fulfill his request.

### IX. Adjournment

**Motion** to adjourn the meeting

Moved: Brenda Muhlbaier

## **GLOUCESTER COUNTY INSURANCE COMMISSION**

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Seconded: Wayne Love  
The meeting adjourned at 10:11 am

## GLOUCESTER COUNTY INSURANCE COMMISSION

### Safety and Accident Review Committee Meeting Minutes April 16, 2020 – Conference Call 9:30 AM

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

II. Roll Call

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

There were 8 Wellness Incentive Grant Program submissions received. The Committee members reviewed them all. After each submission was discussed, each member voted on the submission to be presented to the Insurance Commissioners at the June meeting.

<b>Entity / Department:</b>	<b>Gloucester County Department of Health</b>			
<b>Wellness Submission:</b>	Purchase Horizon T202 Treadmill, Delivery, Setup & Inspirational Posters			
<b>Member Vote:</b>	Leigh vanOyen: Yes	Tim Sheehan: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes

A question of an employee's use of the equipment and appropriate speed was brought up. The County Risk Manager and JA Montgomery will discuss further and implement procedures for all equipment.

<b>Entity / Department:</b>	<b>Gloucester County Safety Office</b>			
<b>Wellness Submission:</b>	Purchase Nordic Track Stationary Bike, Delivery and Setup			
<b>Member Vote:</b>	Leigh vanOyen: Abstention	Tim Sheehan: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes

<b>Entity / Department:</b>	<b>Gloucester County Treasurer's Office</b>			
<b>Wellness Submission:</b>	Purchase Horizon T202 Treadmill, Delivery and Setup			
<b>Member Vote:</b>	Leigh vanOyen: Yes	Tim Sheehan: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes

<b>Entity / Department:</b>	<b>Gloucester County Emergency Medical System (EMS) Department</b>			
<b>Wellness Submission:</b>	Purchase healthy snacks for EMS Week in May / Mental Health Training			
<b>Member Vote:</b>	Leigh vanOyen: Yes	Tim Sheehan: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes

The Committee discussed the above submission from the County EMS Department. Due to the current circumstances and the possibility that EMS week may not occur; all members agreed that the department should still receive the grant for the same healthy snacks purchase.

**GLOUCESTER COUNTY INSURANCE COMMISSION**

<b>Entity / Department:</b>	<b>Gloucester County Improvement Authority - Shady Lane Nursing Home</b>			
<b>Wellness Submission:</b>	Rutgers Cooperative Extension Workshops - Build a Better.... Your Guide to Healthier Choices. Would purchase food for two workshops as well as a tabletop salad bar with sneeze guard for the employees to utilize at lunch. Super Salad Mondays, Your Way Smoothies Wednesday, and Finally Friday Fruit Bar.			
<b>Member Vote:</b>	Leigh vanOyen: Yes	Tim Sheehan: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes

<b>Entity / Department:</b>	<b>Gloucester County Office of the County Administrator</b>			
<b>Wellness Submission:</b>	Purchase Horizon T202 Treadmill, Delivery and Setup			
<b>Member Vote:</b>	Leigh vanOyen: Yes	Tim Sheehan: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes

<b>Entity / Department:</b>	<b>Gloucester County Library Commission</b>			
<b>Wellness Submission:</b>	Furever as Friends Certified Pet Therapy Teams to visit 5 branches on a rotational basis for a total of 40 visits			
<b>Member Vote:</b>	Leigh vanOyen: Yes	Tim Sheehan: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes

<b>Entity / Department:</b>	<b>Gloucester County Division of Social Services</b>			
<b>Wellness Submission:</b>	Assemble an outside lunch / break area - Purchase two all-weather picnic tables, three outdoor umbrellas, two umbrella stands, stall mat to create patio area			
<b>Member Vote:</b>	Leigh vanOyen: Yes	Tim Sheehan: Yes	Lauren Vilimas: Yes	Brenda Muhlbaier: Yes

The Committee discussed the above submission from the County Division of Social Services. A No Smoking sign for the outside area will be required to be installed.

The meeting was adjourned at 10:05am.





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To: Gloucester County – Timothy Sheehan / Scott Burns  
Gloucester County Improvement Authority – Jennifer Campbell  
Gloucester County Library Commission – Ralph Bingham III  
Gloucester County Utilities Authority – John Vinci Sr.  
Rowan College of South Jersey – Cheryl Lewis

Date: October 19, 2020

From: Christina Violetti – Risk Management Consultant

RE: Workers' Compensation Injuries – Medical Treatment via Telemedicine

At the May 12<sup>th</sup> Claims Committee Meeting, Premier Orthopaedic Associates provided a presentation on telemedicine and the benefits for treatment of minor workers' compensation injuries.

What is Telemedicine?

Telemedicine is an option to receive medical treatment by a licensed physician using a computer with a camera.

Who determines if an injury is eligible for a telemedicine visit?

When an injury is reported to Medlogix, the nurse will conduct an interview. During the interview, the nurse can determine if an injury is eligible for a telemedicine visit. Once the interview is complete, the Medlogix nurse will place the call on hold and contact a doctor's office to set-up treatment. If the nurse at the doctor's office agrees that treatment can be provided via a telemedicine visit, then the Medlogix nurse can ask if the employee would like to schedule a telemedicine visit as opposed to an on-site visit.

When is it appropriate for a telemedicine visit to be conducted?

- When the injury is minor (i.e. insect bite with limited swelling) - Telemedicine is **NOT** intended to be used for any major or life threatening injuries
- For follow-up appointments (i.e. to see if a rash has cleared up)
- If an employee is comfortable participating in a telemedicine visit

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#### What are the benefits of a telemedicine visit vs an on-site visit?

A telemedicine visit allows an injured employee to receive medical treatment (when appropriate) in a quick and safe environment, without the risk of exposure to an infectious disease by visiting an on-site medical location. Telemedicine visits have shown success with providing treatment with the current COVID-19 outbreak.

If you want to provide this option to employees (when appropriate), the following must be implemented:

- Determine a place with the employee where they can wait until the scheduled telemedicine call as you do not want to have the employee do anything to aggravate the injury.
- Establish a private space for telemedicine calls to be conducted. The space should have a door that can be closed and no visible way for others to view. **This is to ensure compliance regarding HIPAA violations.** A "Meeting in Session" sign should be placed on the door to advise others that the space is occupied.
- Set up technology (i.e. laptop, desktop with monitor, etc.) for telemedicine calls. The technology must include a camera and microphone so the employee can communicate with the physician. If you are comfortable with an employee using their own technology (i.e. employee owned cell phone or computer at home), then an employee can do such.

**Please note:** You and your employees have a choice. This is an optional service that is available to all members. Telemedicine is NOT to replace on-site medical treatment, especially when an injury necessitates or warrants on-site medical treatment. This is meant to provide convenience to the employee and employer with an added benefit of cost savings.

If you have any questions or want to discuss further the above requirements for implementation, please do not hesitate to contact me at (856) 890-7100 or [cvioletti@hig.net](mailto:cvioletti@hig.net).

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

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

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

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

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

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

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

The GCIC shall hold a closed session from which the public shall be excluded on October 22, 2020.

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

The specific litigation is identified by the claim number assigned by Inservco in its capacity as the third-party claims administrator, name of the claimant, date of loss, workers’ compensation petition number and/or court assigned docket number which is set forth in the attached list which list is also appended to the GCIC monthly meeting agenda for October 22, 2020 which agenda has been timely posted per the Open Public Meetings Act.

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

**ADOPTED** by THE GLOUCESTER COUNTY INSURANCE COMMISSION at a properly noticed meeting held on October 22, 2020.

**ADOPTED:**

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**TIMOTHY SHEEHAN, CHAIRMAN**

**ATTEST:**

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**MICHAEL BURKE, VICE CHAIRMAN**

GCIC Claims

10/22/20

<u>Claim #</u>	<u>Claimant</u>	<u>Type of Claim</u>
G2900786A	Katie Wolf	Employment Practices

## **APPENDIX I**

**GLOUCESTER COUNTY INSURANCE COMMISSION  
OPEN MINUTES  
MEETING – September 24, 2020  
TELEPHONIC MEETING  
1:00 PM**

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

**ROLL CALL OF COMMISSIONERS:**

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

**FUND PROFESSIONALS PRESENT:**

Executive Director	PERMA Risk Management Services <b>Joseph Hrubash</b>
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Claims Service	Inservco Insurance Services, Inc. <b>Veronica George</b> <b>Yvonne Frey</b> <b>Richard Crooks</b> <b>Amy Zeiders</b>
----------------	--

Qual-Lynx  
**Chris Roselli**

Medlogix  
**Jennifer Goldstein**

PERMA  
**Jennifer Conicella**  
**Robyn Walcott**

NJCE Underwriting Manager	Conner Strong & Buckelew
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Underwriting Services Director/RMC	Hardenbergh Insurance Group <b>Christina Violetti</b>
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Attorney	Grace Marmero & Associates <b>John Carleton, Esq.</b>
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Treasurer	<b>Tracy Giordano</b>
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Safety Director	J.A. Montgomery Risk Control <b>Glenn Prince</b>
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**ALSO PRESENT:**

Scott Burns Esq., Gloucester County  
Anthony Musitano, Grace Marmero & Associates  
James Miles, Bowman & Company, LLP  
Dennis Skalkowski, Bowman & Company, LLP  
Cathy Dodd, PERMA Risk Management Services

**APPROVAL OF MINUTES:** Open and Closed Minutes of June 25, 2020 and Opens Minutes of August 24, 2020

**MOTION TO APPROVE THE OPEN AND CLOSED MINUTES OF JUNE 25, 2020 AND OPEN MINUTES OF AUGUST 24, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**CORRESPONDENCE:** None

**SAFETY COMMITTEE REPORT:** Chairman Sheehan reported the Safety and Accident Committee Meeting has not met so there was no report.

**CLAIMS COMMITTEE:** Chairman Sheehan advised the Claims Committee met on September 15<sup>th</sup> and reviewed the PARS and SARS that would be discussed today. Chairman Sheehan asked if anyone had anything to add.

**EXECUTIVE DIRECTOR REPORT:** Executive Director stated his report was included in the agenda and there were two guests, Mr. Jim Miles and Mr. Dennis Skalkowski of Bowman & Company, LLP to present the audit.

**2019 AUDIT REPORT:** Executive Director advised the Auditor's Report as of December 31, 2019 was sent to the Fund Commissioners under separate cover. Executive Director noted the audit was reviewed in detail previously with the Chairman and Commission Treasurer. Mr. Miles introduced Mr. Skalkowski and asked him to provide a brief overview of the audit. Mr. Skalkowski advised he was pleased to announce the 2019 Audit was a clean audit with no findings or recommendations. Mr. Skalkowski reported at the end of 2019 the Commission had a total amount of assets of \$7,050,121 and a total reserve amount of \$4,351,941 with a net position of \$2,698,180. Mr. Skalkowski thanked the Commission for the opportunity to serve. Mr. Miles asked if anyone had any questions regarding the audit to reach out to his office at any time.

Executive Director referred to a copy of Resolution 53-20, Certification of Annual Audit Report for the Period Ending December 31, 2019.

**MOTION TO APPROVE RESOLUTION 53-20 CERTIFICATION OF ANNUAL AUDIT REPORT FOR PERIOD ENDING DECEMBER 31, 2019**

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

*At this time Mr. Miles and Mr. Skalkowski left the meeting.*

**OCTOBER MEETING DATE:** Executive Director reported the next meeting was scheduled for Thursday, October 22, 2020 at 9:30 AM. Executive Director advised the NJCE changed the start time of their meeting to 9:30 AM. Executive Director asked the Commissioners to consider changing the meeting time to 1:00 PM.

**MOTION TO AMEND THE START TIME OF THE GCIC MEETING  
FROM 9:30 AM TO 1:00 PM ON OCTOBER 22, 2020**

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote	Unanimous

**NJ EXCESS COUNTIES INSURANCE FUND (NJCE):** Executive Director reported the NJCE last met on June 25, 2020 and a summary report of the meeting was included in the agenda. Executive Director advised the NJCE also met prior to our meeting today. Executive Director advised at that meeting the Fund Commissioners approved a motion to approve the 2019 Audit. Executive Director reported a Sub-Committee reviewed the proposals for the Learning Management System and since all of the vendors exceeded the allocated budget, it was recommended to reject the proposals and ask J.A. Montgomery to arrange for a contract with a vendor. Executive Director advised Ameri-Health was reappointed as Claims Administrator. Executive Director noted a written report would be included in the next agenda.

**CERTIFICATE OF INSURANCE REPORT:** Executive Director referred to a copy of the Certificate of Insurance report from the NJCE listing the certificates issued for the months of June July and August which were included in the agenda. Executive Director advised there were 12 certificate of insurances issued during June 3 during July and 2 during the month of August.

**GCIC PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director advised the June Property & Casualty Financial Fast Track was included in the agenda. Executive Director reported the Commission had a surplus of \$2,278,801 as of June 30, 2020. Executive Director advised that \$2,630,996 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 \$4,625,240.

**NJCE PROPERTY AND CASUALTY FINANCIAL FAST TRACK:** Executive Director reported the agenda included the June Financial Fast Track for the NJCE. As of June 30, 2020, the NJCE had a surplus of \$16,528,933. Executive Director advised line 7 of the report "Dividend" represented the dividend figure released by the NJCE of \$3,607,551. Executive Director noted the cash amount was \$25,355,956.

**HEALTH BENEFITS FINANCIAL FAST TRACK:** Executive Director reported the agenda included the June Health Benefits Financial Fast Track. As of June 30, 2020, there was a surplus of

\$239,303. Executive Director noted the cash amount was \$318,368. 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 June 30, 2020. Executive Director reviewed the Claims Management Report Expected Loss Ratio Analysis with the Commission.

**2020 PROPERTY & CASUALTY ASSESSMENTS:** Executive Director advised the third and final assessment payment for 2020 was due on October 15, 2020. Executive Director reported the Statement of Accounts were e-mailed on September 10, 2020 to the member entities. Executive Director noted payments could be made to the Gloucester County Insurance Commission and sent to the County of Gloucester, c/o Tracy Giordano, Treasurer, PO Box 337, Woodbury, NJ.

**2021 RENEWAL – UNDERWRITING DATA COLLECTION:** Executive Director reported the Origami System was launched as part of the 2021 Exposure Renewal Process. Executive Director advised the 2021 Property and Casualty Budget was reliant on a number of factors including updated renewal applications and exposure data. The deadline to complete the renewal process was September 9, 2020. It was our understanding 2 of 5 entities were completed and the others should be completed within the next few days. Executive Director advised if anyone needed any assistance with the system, they should contact the Fund Office. Executive Director thanked everyone involved in uploading the renewal information into the Origami System.

**NJCE BEST PRACTICES WORKSHOP, 2020 VIRTUAL EDITION:** Executive Director advised the 9th Annual NJCE Best Practices Workshop was scheduled to be a Zoom Webinar on Thursday, October 29, 2020. Executive Director noted the workshop would be approximately 2.5 to 3 hours.

Ms. Conicella advised the topics included the NJCE JIF, Renewal Overviews and Recommendations, BRIT Safety Grant Successes and Future Projects and implications of COVID-19. Ms. Conicella asked everyone to save the date and more information would follow.

**2020 NEW JERSEY ASSOCIATION OF COUNTIES CONFERENCE:** Executive Director reported the annual conference rescheduled for October has been replaced with a series of educational virtual workshops on COVID-19 matters to be held between September 30th and November 11th.

**2020 MEL & MRHIF & NJCE EDUCATIONAL SEMINAR:** Executive Director advised the annual seminar originally scheduled for May 1st had been cancelled indefinitely.

**NJCE 10TH YEAR ANNIVERSARY:** Executive Director reported 2020 marked the 10th anniversary since the Fund's inception and hoped to schedule a luncheon meeting honoring this milestone in early 2021.

**MEDLOGIX, LLC:** Chairman Sheehan reported Medlogix starting taking the first report of injuries on September 1. Chairman Sheehan indicated there were several conference calls leading up to the take over with Veronica George and her team along with Jen Goldstein at Medlogix.

Chairman Sheehan advised the transition went well. Chairman Sheehan expressed his appreciation to Ms. George and Ms. Goldstein with their assistance.

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

Chairman Sheehan asked Executive Director to review the NJCE Underwriting Manager's report from the NJCE Meeting and to reiterate how lucky they are to be a part of this program. Executive Director advised the commercial market is hardening, the first time since the 1980's which meant the renewal would be a challenge. Executive Director indicated Mr. Cooney made a point that being a part of the JIF, although may not be one of the better renewals, it would be better if you were on your own in the commercial market. Executive Director stated the NJCE started 10 years ago and they were in a position to take on higher retentions if necessary.

Executive Director's Report Made Part of Minutes.

**EMPLOYEE BENEFITS:** Executive Director advised Ms. Morris could not participate in the meeting today and her report was included the Appendix II section of the agenda. Executive Director reported there were 125 calls handled through August.

**TREASURER REPORT:** Chairman Sheehan advised the agenda included the July Bill List, 54-20, July Benefit Bill List, 55-20, August Bill List, 56-20 and August Benefit Bill List, 57-20, September Bill List, Resolution 58-20 and September Benefit Bill List, Resolution 59-20. Chairman Sheehan recommended a motion approving the Bill Lists.

**MOTION TO APPROVE RESOLUTIONS 54-20, 55-20,  
56-20, 57-20, 58-20 AND 59-20**

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

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

**CLAIMS SERVICE:** Ms. Conicella said Senate Bill 2380 was passed on September 14, 2020 covering essential workers who contracted COVID-19 starting on March 9, 2020. Ms. Conicella advised the Senate Bill expanded the definition of an essential worker to anyone who performed functions in physical proximity to members of the public such as food service workers or transportation workers. Ms. Conicella advised an e-mail was sent to the Commission members which included a memo from the office of Grace Marmero relating to S-2380.

**CLAIMS REPORT:**

Chairman Sheehan presented Resolution 60-20 Inservco Liability Check Register for the period of 6/1/20 through 6/30/20, 7/1/20 through 7/31/20 and 8/1/20 through 8/31/20.



**MOTION TO APPROVE RESOLUTION 60-20 LIABILITY CHECK  
REGISTER FOR THE PERIOD OF 6/1/20 THROUGH 6/30/20, 7/1/20  
THROUGH 7/31/20 AND 8/1/20 THROUGH 8/31/20**

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

**MANAGED CARE PROVIDER:** Ms. Goldstein reviewed the Client Bill Review Summary Report for the months of June, July and August as noted below:

Month	Number of Bills	Total Provider Charges	Total Allowed	Total Reductions	Net Reductions	Percent of Net Savings	PPO Penetration
June	45	\$ 42,298.50	\$ 25,572.37	\$ 16,726.13	\$ 14,433.07	34%	100%
July	40	\$ 35,386.38	\$ 24,856.57	\$ 10,529.81	\$ 9,055.64	26%	98%
August	47	\$ 21,987.90	\$ 12,366.81	\$ 9,621.09	\$ 8,274.16	38%	81%

Ms. Goldstein concluded her report unless anyone had any questions.

**NJCE SAFETY DIRECTOR:**

**REPORT:** Mr. Prince advised the Safety Director's report was included in the agenda and referred to the Risk Control Activities for June through September. Mr. Prince advised the BRIT Safety Grant submission deadline was extended from September 30<sup>th</sup> to October 30<sup>th</sup> due to the challenges of COVID-19.

Mr. Prince said as you know we have transitioned from instructor led-programs to webinars staffed by J.A. Montgomery Consultants. Mr. Prince referred to the September/October Webinar Training Schedule which was included in the agenda.

Mr. Prince mentioned the Designated Employee Representative Training (DER) on October 15, 2020 and asked everyone to register by October 1<sup>st</sup> so the training material could be mailed to the participants prior to the class.

Mr. Prince also encouraged everyone to visit the NJCE Website, [www.njce.org](http://www.njce.org) to view the Safety Bulletins and Streaming Video Service. Mr. Prince concluded his report unless there were any questions.

**RISK MANAGEMENT/UNDERWRITING SERVICES DIRECTOR:**

**REPORT:** Ms. Violetti advised a copy of their report was included in the agenda. Ms. Violetti reported the September Safety and Accident Review Committee was re-scheduled to 10-13-20 and would be held via video conference using Zoom.

Ms. Violetti advised most of the members' renewal information had been inputted into the Origami System and she should have the project completed by tomorrow.

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

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
County	Antique Inland Marine	Travelers' Insurance Company	10/7/19	\$4,791	\$4,980
Improvement Authority	Volunteer Accident	QBE	10/9/19	\$350	\$350

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

Motion:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Ms. Violetti advised the following renewals were in process and were finalized. No action was required.

<b>Member</b>	<b>Coverage</b>	<b>Carrier</b>	<b>Exp. Date</b>	<b>Expiring Premium</b>	<b>Renewal Premium</b>
Rowan College of South Jersey	Directors and Officers Liability policy for the Rowan College at Gloucester County Foundation	United States Liability Insurance Company <sup>1</sup>	7/9/2020	\$1,736.36	\$673.95
County	911 Teachers Professional Liability Policy	Landmark American Insurance Company	8/13/2020	\$12,000.00	\$12,600.00
Improvement Authority	Student Accident Policy	QBE Insurance Corporation	9/7/2020	\$520.00	\$415.00
Improvement Authority	Child Development Center Package and Umbrella Policies	Philadelphia Insurance Company <sup>2</sup>	9/12/2020	\$11,474.25	\$11,088.17

Ms. Violetti advised they recommended that the College move coverage to United States Fire Insurance Company due to a substantial decrease in premium, the addition of workplace violence act sublimit and defense costs outside of the limits of liability. In addition, Ms. Violetti

recommended the Improvement Authority move coverage to Philadelphia Insurance Company as the incumbent carrier provided a renewal quote which reduced the umbrella limit. Philadelphia Insurance Company provided the highest umbrella limit available with a \$2,000,000 limit over the general liability and professional liability limits of \$1,000,000 limit over the abuse liability limit.

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

**ATTORNEY:** Mr. Carleton reported he did not have anything to report.

**OLD BUSINESS:**

**NEW BUSINESS:**

**PUBLIC COMMENT:**

**MOTION TO OPEN MEETING TO PUBLIC**

Moved:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

Hearing no members of the public wishing to speak Chairman Sheehan asked for a motion to close the public comment portion of <sup>3</sup>the meeting.

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

Moved:	Commissioner Burke
Second:	Commissioner Jones
Vote:	Unanimous

**CLOSED SESSION:** Chairman Sheehan read and requested a motion to approve Resolution 61-20 authorizing a Closed Session to discuss PARS & SARS relating to pending or anticipated litigation as listed.

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MOTION TO GO INTO CLOSED SESSION**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MOTION TO RETURN TO OPEN SESSION**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**ROLL CALL OF COMMISSIONERS:**

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

Chairman Sheehan requested Mr. Carleton to frame the motion for approval of the PARS.

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#3530001607 FROM \$45,819.24 TO \$51,911.04 AN INCREASE OF \$6,091.80**

**MOTION TO AUTHORIZE AN INCREASE IN AUTHORITY FOR CLAIM  
#353002431 FROM \$15,000 TO \$80,000 AN INCREASE OF \$65,000**

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

**MOTION TO ADJOURN:**

Motion:	Commissioner Jones
Second:	Commissioner Burke
Vote:	Unanimous

**MEETING ADJOURNED 2:02 PM**

Minutes prepared by: Cathy Dodd, Assisting Secretary

## **APPENDIX II**

*Employee Benefit*

*Client Activity Report*



## **CLIENT ACTIVITY REPORT**

**SEPTEMBER 2020**

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

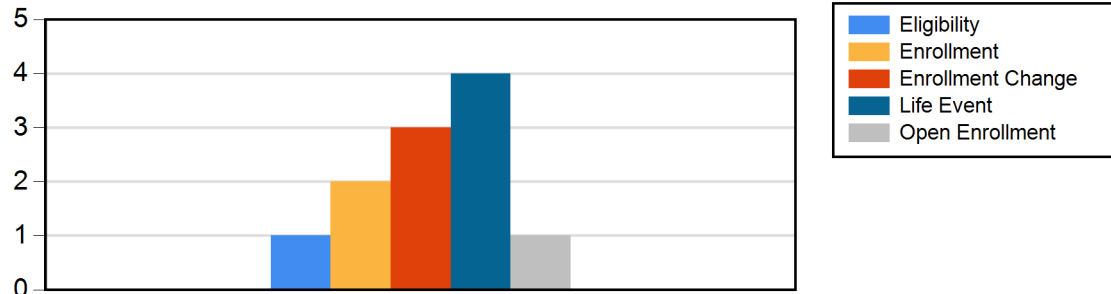
*This is your monthly Member Advocacy Activity Report providing de-identified details regarding calls, emails or other inquiries received and acted upon by Conner Strong & Buckelew. Note that the data is de-identified to protect the confidentiality of the individual participant pursuant to HIPAA. Furthermore,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

## CLIENT ACTIVITY REPORT

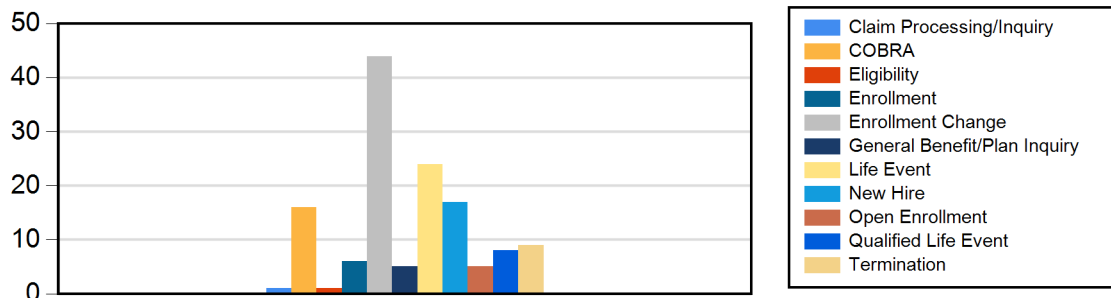
From: 9/1/2020 To: 9/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

SUBJECT (SEPTEMBER)	# of Issues
Eligibility	1
Enrollment	2
Enrollment Change	3
Life Event	4
Open Enrollment	1
<b>Total for Subject</b>	<b>11</b>



SUBJECT (YTD)	# of Issues
Claim Processing/Inquiry	1
COBRA	16
Eligibility	1
Enrollment	6
Enrollment Change	44
General Benefit/Plan Inquiry	5
Life Event	24
New Hire	17
Open Enrollment	5
Qualified Life Event	8
Termination	9
<b>Total for Subject</b>	<b>136</b>

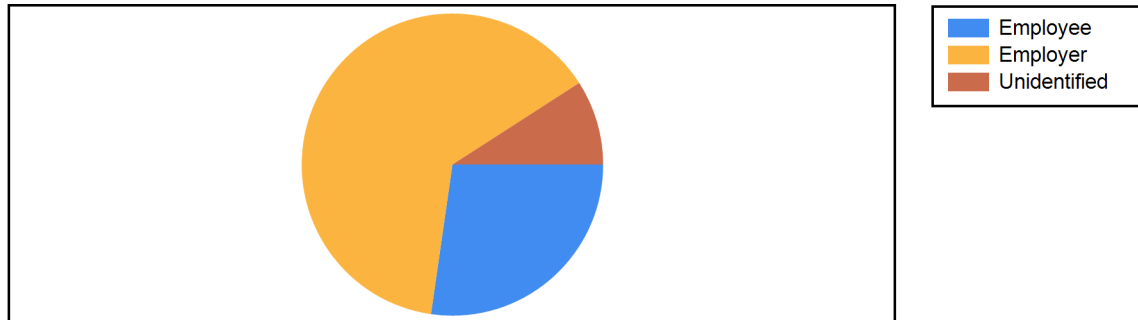


## CLIENT ACTIVITY REPORT

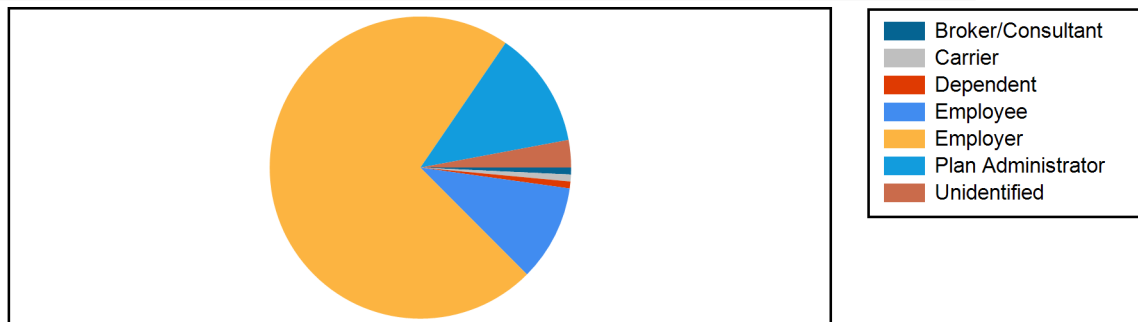
From: 9/1/2020 To: 9/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

CALL SOURCE (SEPTEMBER)	# of Issues
Employee	3
Employer	7
Unidentified	1
<b>Total for Call Source</b>	<b>11</b>



CALL SOURCE (YTD)	# of Issues
Broker/Consultant	1
Carrier	1
Dependent	1
Employee	14
Employer	98
Plan Administrator	17
Unidentified	4
<b>Total for Call Source</b>	<b>136</b>



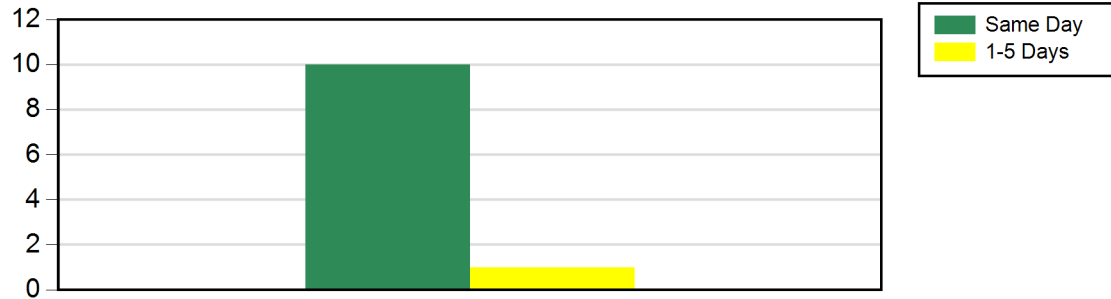


## CLIENT ACTIVITY REPORT

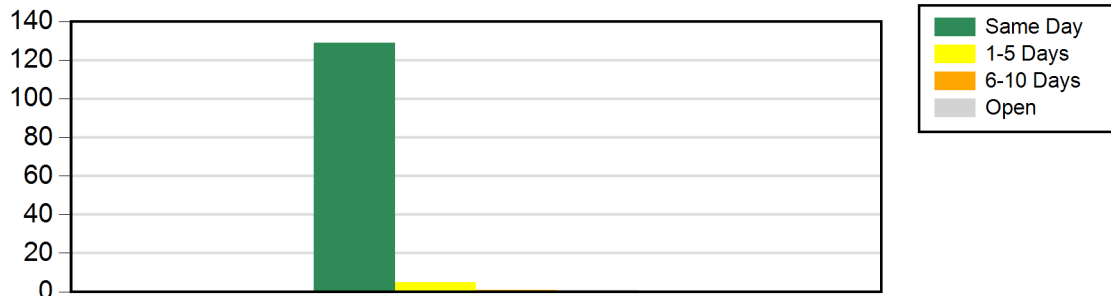
From: 9/1/2020 To: 9/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

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



<b>CLOSED TIME (YTD)</b>	<b># of Days</b>	<b>%</b>
Same Day	129	96%
1-5 Days	5	4%
6-10 Days	1	1%
<b>Total for Time Range</b>	<b>135</b>	<b>100%</b>



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

## CLIENT ACTIVITY REPORT

From: 9/1/2020 To: 9/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 9/30/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
1/10/2020	Employer	Enrollment Change	Closed	Same Day
1/10/2020	Employer	Life Event	Closed	1-5 Days
1/13/2020	Employer	Open Enrollment	Closed	Same Day
1/13/2020	Employer	Open Enrollment	Closed	Same Day
1/13/2020	Employer	Enrollment Change	Closed	Same Day
1/13/2020	Employee	Life Event	Closed	Same Day
1/15/2020	Employer	Enrollment Change	Closed	Same Day
1/16/2020	Employee	COBRA	Closed	6-10 Days
1/16/2020	Dependent	COBRA	Closed	Same Day
1/21/2020	Employer	New Hire	Closed	Same Day
1/22/2020	Employer	Enrollment	Closed	Same Day
1/23/2020	Employer	Enrollment Change	Closed	Same Day
1/24/2020	Plan Administrator	Termination	Closed	Same Day
1/24/2020	Plan Administrator	COBRA	Closed	Same Day
1/27/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
1/30/2020	Plan Administrator	COBRA	Closed	Same Day
2/4/2020	Employer	Claim Processing/Inquiry	Closed	1-5 Days
2/7/2020	Broker/Consultant	Enrollment Change	Closed	Same Day
2/10/2020	Employer	Enrollment Change	Closed	Same Day
2/10/2020	Employer	New Hire	Closed	Same Day
2/10/2020	Employer	Life Event	Closed	Same Day
2/10/2020	Employer	Qualified Life Event	Closed	Same Day
2/10/2020	Employee	New Hire	Open	
2/10/2020	Plan Administrator	COBRA	Closed	Same Day
2/10/2020	Plan Administrator	Termination	Closed	Same Day
2/10/2020	Plan Administrator	COBRA	Closed	Same Day
2/12/2020	Employer	Life Event	Closed	Same Day
2/13/2020	Employer	New Hire	Closed	Same Day
2/13/2020	Employer	Enrollment Change	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 9/1/2020 To: 9/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

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

## CLIENT ACTIVITY REPORT

From: 9/1/2020 To: 9/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 9/30/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
4/28/2020	Employer	Enrollment Change	Closed	Same Day
4/29/2020	Employer	Enrollment Change	Closed	Same Day
4/29/2020	Employer	Enrollment Change	Closed	Same Day
4/30/2020	Employer	Life Event	Closed	Same Day
4/30/2020	Employer	Enrollment Change	Closed	Same Day
4/30/2020	Employer	Enrollment Change	Closed	Same Day
5/1/2020	Employer	New Hire	Closed	Same Day
5/1/2020	Employer	Enrollment Change	Closed	Same Day
5/1/2020	Employer	Qualified Life Event	Closed	Same Day
5/5/2020	Employee	COBRA	Closed	Same Day
5/6/2020	Plan Administrator	COBRA	Closed	Same Day
5/7/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
5/11/2020	Plan Administrator	COBRA	Closed	Same Day
5/12/2020	Employer	Enrollment Change	Closed	Same Day
5/12/2020	Employer	New Hire	Closed	Same Day
5/12/2020	Employer	Life Event	Closed	Same Day
5/12/2020	Employer	Enrollment Change	Closed	Same Day
5/12/2020	Employer	Qualified Life Event	Closed	Same Day
5/13/2020	Employer	New Hire	Closed	Same Day
5/13/2020	Employer	Enrollment Change	Closed	Same Day
5/13/2020	Employer	New Hire	Closed	Same Day
5/14/2020	Employer	Enrollment Change	Closed	Same Day
5/15/2020	Employer	Enrollment Change	Closed	Same Day
5/18/2020	Employer	New Hire	Closed	Same Day
5/26/2020		Life Event	Closed	Same Day
5/27/2020	Employee	Qualified Life Event	Closed	Same Day
5/27/2020	Employee	Qualified Life Event	Closed	Same Day
5/28/2020	Employer	Enrollment Change	Closed	Same Day
6/9/2020	Employer	Life Event	Closed	Same Day
6/15/2020	Employer	Life Event	Closed	Same Day
6/15/2020	Employer	Qualified Life Event	Closed	Same Day
6/22/2020	Employee	Enrollment Change	Closed	Same Day

## CLIENT ACTIVITY REPORT

From: 9/1/2020 To: 9/30/2020

### GCHIC - Gloucester County Health Insurance Commiss

DETAIL (YTD)		From: 1/1/2020 To: 9/30/2020		
<u>Received</u>	<u>Call Source</u>	<u>Subject</u>	<u>Status</u>	<u>Closed Time</u>
6/22/2020	Employee	General Benefit/Plan Inquiry	Closed	Same Day
6/29/2020	Employer	Qualified Life Event	Closed	Same Day
6/29/2020	Employer	Life Event	Closed	Same Day
7/2/2020	Employer	Life Event	Closed	Same Day
7/10/2020		Enrollment Change	Closed	1-5 Days
7/10/2020	Employer	Enrollment	Closed	Same Day
7/17/2020	Employer	New Hire	Closed	Same Day
7/17/2020	Employer	Enrollment Change	Closed	Same Day
7/22/2020	Employer	Qualified Life Event	Closed	Same Day
7/29/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	New Hire	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
7/30/2020	Employer	Enrollment Change	Closed	Same Day
8/7/2020	Employer	Enrollment Change	Closed	Same Day
8/13/2020		Termination	Closed	Same Day
8/27/2020	Employer	Enrollment Change	Closed	Same Day
8/27/2020	Employer	Enrollment Change	Closed	Same Day
9/3/2020	Employer	Life Event	Closed	Same Day
9/16/2020	Employer	Enrollment Change	Closed	Same Day
9/16/2020	Employer	Life Event	Closed	Same Day
9/16/2020	Employer	Enrollment	Closed	Same Day
9/16/2020	Employer	Enrollment Change	Closed	Same Day
9/17/2020	Employer	Enrollment Change	Closed	Same Day
9/18/2020	Employer	Life Event	Closed	Same Day
9/21/2020	Employee	Eligibility	Closed	1-5 Days
9/22/2020	Employee	Enrollment	Closed	Same Day
9/25/2020		Open Enrollment	Closed	Same Day
9/25/2020	Employee	Life Event	Closed	Same Day